



**Your MONTHLY Garden Gnome News! "with a little help from my friends!"**

**Volume 1, Issue 9**

**HOME OF THE GNOME!**

**September 2016**



*Hi, Bekki here.. I use a blend of EVO (extra virgin olive oil) and spearmint on my skin, from face to arms to feet daily to stay soft and no wrinkles.. do I LOOK almost 70? I don't think so!! just sayin..*

## **Introduction to Essential Oils**

*Essential oils are the aromatic volatile liquids extracted from freshly cultivated shrubs, flowers, trees, roots, bushes and seeds. The preferred methods of extraction are steam distillation, cold pressing, and resin tapping.*

### **Not all oils are created equal**

*If it is important to you to know where and how your food is grown, you'll want to apply the same high standards when selecting essential oils. To provide the highest therapeutic quality essential oils requires growing the right plants in the best soil (free of chemicals, pesticides and heavy metals), harvesting and distilling in precisely the right way (unadulterated, uncut, 100% pure), and thoroughly testing to ensure you receive the highest quality.*

### **How to use essential oils**

**Aromatically:** *Inhale directly from the bottle, add to a diffuser, or put a few drops on a cotton ball.*

**Topically:** *Apply NEAT or diluted, depending on the oil. When in doubt, always dilute.*

**Internally:** *Some oils may be taken orally as a dietary supplement. Always check labels or EODR.*

### **Some popular single essential oils**

**Peppermint:** *Supports gastrointestinal system comfort and normal digestion. May support performance during exercise. Both cooling and invigorating. Great for mental clarity.*

**Lavender:** *A staple in every home. Supports many systems including the respiratory, nervous, cardiovascular, glandular and the skin. Soothing on so many levels.*

**Lemon:** *Supports the immune, circulatory, digestive and respiratory systems. High in d-limonene, a powerful antioxidant. Uplifting. Boost to household cleaning--great for removing sticki-ness.*

**Copaiba:** *Includes the naturally occurring constituents beta-caryophyllene and alpha-humulene. Promotes wellness and a youthful appearance. May also amplify the effects of other essential oils.*

**Frankincense:** *Supports skin and immune and respiratory systems. Inhale directly or diffuse to elevate the mind and enhance spirituality. Known for its anti-aging properties.*

### **Some popular essential oil blends**

**DiGize:** *Combines powerful essential oils traditionally used to support normal digestion—including peppermint, fennel, and lemongrass. Also contains tarragon, ginger, juniper, anise and patchouli.*

**Thieves:** *Blend of cinnamon bark, clove, lemon, eucalyptus and rosemary. Highly effective in supporting the immune system, healthy oral hygiene, and good health. Great for household cleaning.*

**Panaway:** *Contains peppermint, wintergreen, clove and helichrysum. Supports normal joint and cartilage function. Also supports normal function of the circulatory system. Apply topically after exercise.*

**Jessica Van Ord, Independent Member #1329642, [jessica.vanord@gmail.com](mailto:jessica.vanord@gmail.com), 336-404-2052**

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*Statements have not been evaluated by the Food and Drug Administration. These products are not intended to diagnose, treat, cure, or prevent any disease.*



*This August 2016 issue of the Garden Gnome Newsletter is sponsored by [SudsMama's hand made bath products](#)*

## ***HO 6 Policy...Should I?***

***By Marg Prozaki***

We have a master insurance policy so why should I consider paying for more insurance?

Well there are many reasons. First of all, even with the master policy we are all responsible for our insides. This includes items like kitchen cabinets, appliances and bathroom tubs, sinks and toilets. All very costly.

Then consider your windows and door. Boy are they expensive. That is because if they need to be replaced you must install the hurricane variety. I must admit I was shocked when some of our neighbors told me how much they cost. The permit fee for these are out of this world. Your policy will only pay the cost of regular windows and doors. If you decide to buy a policy make sure you get the ordinance of law endorsement. You can get 25% of your broad coverage amount or upgrade to 50%. I think you can decide by whether you have alot of windows.

Another thing to consider is **water damage**. What if something the unit owner is responsible for springs a leak? Like the hot water heater. When researching our Master policy over the summer I found out this is the number one claim paid out in Florida.

I also found out they only pay damage to your unit. Your neighbor's policy pays for anthing that gets damaged in their unit. Gloria I hope I do not spring a leak! This really surprised me. I thought if my hot water tank ruptured I would be fixing whatever I damaged in her unit. Nope.

The other surprise was the most coverage I could get for water damage was 10k. They told me that is because our complex is more than 10 years old. We have old plumbing.

**Since we live in hurricane country each policy must give you \$2000 toward the master policy deductible. That is a big plus.**

In that same vein, if you cannot live in the unit while repairs are made due to a covered event most policies cover temporary living expenses. A hotel might be a better choice than relatives. You get to maintain your privacy and independence.

**If you have a mortgage a HO6 policy is mandatory.** A hint here is do not ever let it lapse. If the mortgage company has to buy it to protect their interest you will pay through the nose.

This insurance is optional in Florida. If you own your unit free and clear you get to decide how or when to spend your money.

My one bedroom costs \$386 a year or \$32 a month. I think I get alot of bang for my buck. Especially when I think about the cost of hurricane windows or the prospect of bunking with the kid.

Every month's news is sponsored by **Tech in a Flash**. ([www.techinaflash.net](http://www.techinaflash.net)) This September edition sponsored by BekkiWorld, Writer, Photographer, Website Builder, Beginning Computer Education (your home or mine), Newsletters, etc. and Young Living Essential Oils by Jessica Van Ord.

If you would like to help defray the cost of monthly fee of the newly revamped website (see below), let us know The donation? \$50 cash/check/paypal to help fund the revamped website:

[www.seminolegardensswfl.com](http://www.seminolegardensswfl.com)

Paypal: [bekkihere@gmail.com](mailto:bekkihere@gmail.com)

***"heard.in.the.hood" by those who live here...***

"I've lived in many different places but have never met as many friendly people as I have here."

~\*~\*~

"I came, I looked, I bought my condo, but I didn't realize how beautiful it was here until I took my dog for a morning walk."

## ***Medicare Open Enrollment***

Each October, all of us covered by any form of Medicare will receive a red, white and blue, 8 & 1/2 by 11 inch booklet describing the Medicare plans available to you. It was a surprise to me to learn that Floridians have an enormous variety of plans to choose from. (Not so in New Hampshire.) This is excellent for many reasons but it can be very confusing.

If you are comfortable using the Internet, Medicare.gov has an easy to use site and program that will walk you through your options, explain what is covered and any deductibles and copayments. The PDP (prescription drug plan) part of the site is especially helpful. You simply enter the names, strengths and doses of your prescription drugs and the program then shows you a list of plans that cover your drugs (again, with prices, deductibles and copayments).

If you are not comfortable using the Internet or if you just need someone with a connection to the Internet, our Snowbirds will be returning soon. Never hesitate to ask a neighbor for help with learning new things, especially if it can help you find a better Medicare plan.

Sometimes us "young whippersnappers" can be baffling with our smart phones, tablets and laptops, but most of us are fairly nice people and will be happy to help.

Do take advantage of your wide variety of Medicare options in the Sunshine State!!!

### ON-SITE GENERAL INFO!

Trash pickup: M, T, Th, F, recycle: M

Pool cleaning, Gary: M & F

**Board Building Reps:** A: Marg, B: Alexis, C: Johnnie Mason, D: Richard Slater, E: Kate, F: John Wiley

**Committees:** (the board member is the liaison, the chairman will be a non-board owner):

**Grounds:** Richard Slater, Ray Noble, ground chair

**Maintenance:** Johnnie Mason, to : John O'Neill

Pool: Marg Prozaki, chairman: Janey Hesche

Clubhouse: Alexis Linder, chairman: Steve Hesche

Social: Janice Noble, chairman: Janet Rasmussen

**The newly revamped and repaired sprinkler system** cycles on Wednesday & Saturday very early morning like 3am to that great info spot.

### POOL UPDATE

This summer the pool has been receiving a lot of tender loving care!

We bought sand to put in between the pavers to keep them locked together and because it looks nice!

Also, we have diligently bleached the pool deck to keep mold/moss from growing.

This month the pool furniture got a good scrubbing with Simple Green and Steve's elbow grease.

Gary, our pool man says that this is one of the nicest pools in the area. Of course he has maintained it for many years and is just as proud of it as we are.

### I SAW THE LIGHT(NING)

The two pine trees by the clubhouse were struck by lightning. The thought of fire and brimstone came to mind, then the air cleared, and our pines, though scarred, were still standing. Tree experts were called and it was determined that too much damage had been done and they would die.

Mother Nature - 1 ~~~ Seminole Gardens - 0

The trees were cut down, Sunday, August 28, 2016.



### DAILYMOJO

by Janey Hesche

Well friends, the lazy days of summer will hopefully be coming to an end soon. Would sure love some cooler fall weather (yeah, right!) Life as we know it has continued on like clockwork.

The morning walks have been increased to 5-6 miles in the morning. We live in such a beautiful area. We have spent many days criss-crossing the neighborhood and quite truthfully probably know every square inch of it.

The children have started back to school. You get a youthful buzz seeing them in the morning and sharing the sidewalk with them. Occasionally a wave of melancholy will wash over me and the thought of, "Oh to be young again," whispers in my ear. Then I remember that I am happy exactly where I am at in life. I have been a fan of the Life Is Good boys for a long time now. Their motto hangs on my frig, "Do what you like, like what you do!" Of course, every day!



Janet and Jack were gone for 21 days visiting Pennsylvania. I carried on without them and patiently waited for them to return. They missed the black tip shark pulled in by some young fellas at the Tarpon Street Pier, the many, many cat colonies I discovered throughout my wanderings and the evening 3-4 mile walks I added to my day.

I was pleasantly surprised when Steph in C-6 called and said she would walk the 'hood with me as she owed me some camaraderie because of our previous Bridge walks together. We did a nice six miler that morning. Which reminds me as of August 1st we added another 89 miles to our "shoes", making a grand total of 211 miles to date.

We have increased the intensity of our workouts in the clubhouse as well. Trying to be consistent so that we can move forward with our healthy lifestyle. The struggle is real. Eighty percent of the battle is what you put in your mouth as well as portion control, eating clean, and avoiding triggers. Janet stays away from dairy and I avoid carbs. Everything in good time! Remember, Daily Mojo, doing something powerful, positive and purposeful every day.

I am going to end today with beautiful words from one of my favorites:

**"Aging is an extraordinary process where you become the person you always should have been." ~David Bowie**

### *Tech In A Flash*

**Matthew Rebstock & Bekki Shanklin at your service!**



## August Kudos, Shout Outs and Thank You's

Thank you, Bekki Shanklin, for being born in August and having a Birthday Burrito Bash for all of us in the Club-house. Let's do it again next year, same time, same place!



Thank you, Anne Palmer, for hosting BUNCO. We now have five gentlemen joining us in the festivities. Ray, Steve, Martin, Art and David (Ann Palmer's son). We are an equal opportunity Bunco group.



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### HOURS

Mon. - Thurs. 11 - 7:30  
Friday 11 - 8  
Saturday 12-8  
Closed Sunday

## GENTLE REMINDERS

.....No dogs in pool area

~\*~\*~

.....Please hook pool rope across pool when you are done swimming

~\*~\*~

.....When you are finished cooking on the grill, please remember to turn OFF propane tank & cover grill after it cools off



***Tech In A Flash***  
***Matthew Rebstock & Bekki Shanklin at your service!***

