



HOMEOWNERS' ASSOCIATION
Community News
April 2009

Monthly Meetings

Monthly meetings are open to all homeowners the first Wednesday of every month in the clubhouse at 7:00pm. In the past, only a select few homeowners have attended the meetings on a consistent basis.

Please make every effort to attend as decisions are being made for every unit owner and your input is important to us. If you have questions or concerns, this is the place to voice them.

Protect Your Identity

The phone rings, you pick it up, and the caller identifies himself as an officer of the court. He says you failed to report for jury duty and that a warrant is out for your arrest. You say you never received a notice. To clear it up, the caller says he'll need some information for "verification purposes"-your birth date, social security number, maybe even a credit card number.

This is when you should hang up the phone. It's a scam.

Jury scams have been around for years, but have seen a resurgence in recent months. Communities in more than a dozen states have issued public warnings about cold calls from people claiming to be court officials seeking personal information. As a rule, court officers never ask for confidential information

over the phone; they generally correspond with prospective jurors via mail.

The scam's bold simplicity may be what makes it so effective. Facing the unexpected threat of arrest, victims are caught off guard and may be quick to part with some information to defuse the situation.

"They get you scared first," says a special agent in the Minneapolis field office who has heard the complaints. "They get people saying, 'Oh my gosh! I'm not a criminal. What's going on?'" That's when the scammer dangles a solution—a fine, payable by credit card that will clear up the problem.

With enough information, scammers can assume your identity and empty your bank accounts.

"It seems like a very simple scam," the agent adds. The trick is putting people on the defensive then reeling them back in with the promise of a clean slate. "It's kind of ingenious. It's social engineering."

In recent months, communities in Florida, New York, Minnesota,

Illinois, Colorado, Oregon, California, Virginia, Oklahoma, Arizona, and New Hampshire reported scams or posted warnings or press releases on their local websites. In August, the federal court system issued a warning on the scam and urged people to call their local District Court office if they receive suspicious calls. In September, the FBI issued a press release about jury scams and suggested victims also contact their local FBI field office.

In March, USA.gov, the federal government's information website, posted details about jury scams in their Frequently Asked Questions area. The site reported scores of queries on the subject from website visitors and callers seeking information.

Resources: [Common Fraud Schemes](#) | [Jury Fraud Press Release \(09/28/05\)](#) | [Executive's Identity Theft Testimony](#)

The jury scam is a simple variation of the identity-theft ploys that have proliferated in recent years as personal information and good credit have become thieves' preferred prey, particularly on the Internet. Scammers might tap your information to make a purchase on your credit card, but could just as easily sell your information to the highest bidder on the Internet's black market.

Protecting yourself is the key: Never give out personal information when you receive an unsolicited phone call.

Hurricane Preparedness

Now is the time to start thinking about how prepared you are for hurricane season. Are you ready?

Before the Hurricane Season

- *Find out where official shelters are located.
- *Develop a family hurricane action plan.
- *Review working condition of emergency equipment, such as flashlights, generators and battery-powered radios.
- *Ensure you have enough non-perishable food and water supplies on hand.
- *Trim trees and shrubbery directly surrounding your unit.
- *Ensure that the hurricane protection that you have for your windows and doors is easily accessible and in good working order.
- *Clear loose and clogged rain gutters and downspouts.
- *Check your interior insurance policy to ensure that you have adequate coverage.

Before the Storm

- *Frequently listen to radio, TV or NOAA Weather Radio for official bulletins of the storm's progress.
- *Fuel and service family vehicles.
- *Have extra cash on hand.
- *Prepare to cover all windows and doors with shutters or other shielding materials.
- *Check batteries and stock up on canned Food, first-aid supplies, drinking water and medications.

- *Bring in light-weight objects such as garbage cans, garden tools, toys and lawn furniture.

As a reminder to all homeowners and tenants, no hurricane protection of any kind is to be placed on your windows or doors unless we experience an impending hurricane. Once the hurricane has passed, any hurricane protection devices must be removed and stored away out of sight.

After the Storm

Once a hurricane has passed, the Board of Directors will be reacting very quickly to assist all homeowners with any issues they may have as well as clearing our common ground areas of debris from either trees or garbage.

All homeowners and tenants are asked to do what they can to secure and clear their own properties. All garbage or debris that is placed at the curb must be placed in their proper receptacles. Do not co-mingle tree debris and garbage as the Solid Waste Authority will not remove it.

If you experience damage to your unit, please do not contact our insurance agent directly as you will be referred back to the members of the board who will be handling any and all claims.

Any damage that you incur must be provided in writing with photos (if possible). You must also list your name, address and a telephone number where you can be contacted. Once this information is complete, it should be placed in our drop box in front of the park or given to a board member who will submit all claims on behalf of the association to our insurance agent at one time. In order to have all claims processed in an expeditious manner, we request that this information be provided as quickly thereafter the hurricane has passed as possible.

Please remember that the members of the board are here to assist you if you need them.

Beautification

Just a reminder that the beautification walk around will be held this month. Please make sure that all of violations that you may have received have been addressed.

If we wish to continue to retain our current home values, each of us must do our part to keep our homes in the best possible condition. Do not wait until you are sent a letter of violation from our Beautification Committee. If you have an item on your unit that needs to be repaired or replaced or is questionable, please take care of it immediately.

Fines will be imposed on unit owners that do not upkeep their properties.

How Can We Help?

As current economic conditions have caused a steady increase in foreclosures and abandoned properties throughout the country as well as to place a financial burden on many of us individually due to circumstances beyond our control such as lay-offs, cut backs in hours worked or salaries, the board of directors of Royal Forest is working very hard to assist each of our homeowners with issues that affect them personally or the community in general.

Royal Forest has been comparatively fortunate in that we currently have a limited amount of foreclosed properties or homeowners that are not paying their monthly assessments.

Keeping in mind that our monthly assessments fund our operating and reserve accounts, it is imperative that each of us continue to pay our fees in a timely manner each month.

If you have a personal circumstance that prevents you from paying your assessment in a timely manner, please contact us immediately so that we can find a way to assist you. Do not just ignore your monthly

payment. It is a bill just like any other. It is not our desire to have any of our homeowners incur legal fees and costs by having files turned over to our attorney for collection and Claims of Lien being placed on your property. This does nothing more than increase costs for both you and the association.

Similarly, if you have a past due balance on your account, we will be more than happy to work out an installment program to help assist you in paying down the balance owed if you communicate with us sooner rather than later.

We're here to help wherever we can but can't assist you unless you come to us.

If you would like to speak with the board regarding a personal situation, please contact our Property Manager, Ron Morga at 561-649-8585. Ron will be happy to take your name and contact information and pass it on to a member of the board who will contact you directly.

The board members can also be contacted the first Wednesday of each month at our monthly Board of Director's meetings.

Pre-Approvals

We would like to remind all homeowners that if you have a prospective new buyer or tenant for your unit, they must be approved by the Association in advance. Please contact Banyan Property Management for the appropriate forms that can also be obtained from our website.

Garbage

On scheduled garbage days, we are seeing a steady increase of debris left by the Solid Waste Authority either on the grass or in the streets. After garbage trucks have left our community, it is your responsibility to dispose of anything left behind. Placing debris in bags and then in garbage cans with lids will partially alleviate this problem.

Also remember that once garbage has been picked up, garbage cans and recycle bins are to be placed behind your fence out of view. There have been many instances where bins and pails are being stored in plain view in the front or side of the unit or placed behind hedges.

Be assured that you will receive a warning notice and possible fine if these receptacles are not in their proper place. At various times, this community has looked like an obstacle course trying to get around garbage pails rolling in the street.

If you are unable to retrieve your receptacles on garbage day, please ask a friend or neighbor to do it for you.

Grass

The grass on the front and sides of each of the units is the responsibility of the homeowner. In assessing the units, it has been noted that most of our properties have dead, dying or non-existent grass. Please make sure to water your grass as often as possible and within Palm Beach County guidelines to help keep your grass green. All non-existent grass must be replaced. This is a beautification issue and you will be sited for it. The replacement of grass is the homeowner's responsibility, not the landscapers.

Please also ensure that the rear of your units are maintained with no overgrown weeds, grass or foliage as this is a harbor for rats and snakes that could possibly gain access into your unit as well as your adjoining unit.

Special Notes

The Board of Directors of the Royal Forest Homeowners' Association would like to express our sincere condolences to Sal & Jean Ligotino on the recent passing of Sal's mom.

Our continued best wishes to Palma Scano for a very speedy recovery.

Upcoming Events

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|-------------|----------------|
| April 1 | Board meeting |
| April ? | Beautification |
| May 6 | Board meeting |
| June 3 | Board meeting |
| July 1 | Board meeting |
| July ? | Beautification |
| August 5 | Board meeting |
| September 2 | Board meeting |
| October 7 | Board meeting |
| October ? | Beautification |
| November 4 | Board meeting |
| December 2 | Board meeting |

Contacts

Banyan Property Mgmt.

Ron Morga (561) 649-8585

2009 Board of Directors

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|-------------------|----------------------|
| Leslie DiStefano | President |
| Maryanne Brockley | Vice President |
| Sal Ligotino | Asst. Vice President |
| Judy Rufer | Sec./Treas. |
| Frank Scano | Asst. Secretary |