

Riverglen President's Update Rick Huber, President

Greeting Homeowners; it's that time again for the Fall Newsletter.

The community has had a significant turn over this year and I would like to welcome all of the new residents to the Riverglen HOA.

According to the Community Associations Institute, about 20 percent of Americans live in a community governed by a homeowners association. The number of communities covered by associations has grown from about 10,000 in 1970 to more than 333,000 today.

The HOA has rules that determine everything from the number of pets you can own to what color you can paint your front door. Your Board of Directors either Riverglen or River Watch are responsible to maintain your amenities, such as walls, parks, landscape, irrigation and retention ponds. Both BODs also interact with the county for services they provide for roads, sidewalk and streetlights.

The associations were established by the developer and turned over to a volunteer board of homeowners once all the units in the development were sold. Those volunteers are responsible for making sure facilities are maintained, collecting dues and enforcing the rules.

While stories of homeowners associations that deny permission for kids with cancer to build a playhouse or veterans to fly a flag on the wrong kind of pole may steal the headlines, statistics show that 64 percent of residents are satisfied with their community association experience and 26 percent are neutral, with only 10 percent dissatisfied, according to a 2014 survey.

But the same survey shows that almost a quarter of the residents have experienced a significant disagreement with their association, with landscaping and parking being the two most common causes, followed by finances and architectural issues.

Whether you like or hate the rules that come with our association life, once you've bought or rented, you've signed on. Being a member of the association ties your fate to your neighbors' in ways that living in a traditional subdivision does not.

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River Watch President's Update Jim Egbert, President

Another year has gone by and your neighbors who have volunteered their time to sit on the board and committees with the HOA have been at work doing their best to keep the neighborhood standards where they should be in accordance with the documents and covenants. In doing so it helps to keep property values on the rise. As we have seen, the market has been rebounding at a decent rate and the resale value of homes in our community show as compared to nearby communities. I would like to think that the neighbors on the board and committees have played a part in this. The issue that we face now is community involvement. We have the same situation that most organizations face and that is a lack of homeowners willing to come forward to help in the process. It does not happen on its own and it cannot happen without the assistance of the homeowners.

I for one am limited in the time I will be available. As an empty nester, my wife and I have decided to down size and prepare for the next stage in our future, which is retirement. We have listed our home and we are just waiting for a sale. Once that happens, I will be giving up my position on both Riverwatch and Riverglen boards. I have served this community in many ways and it is time for others to step up to the plate. I can see other positions opening in the future also. New faces with new ideas are always needed in a homeowners association. At this time board members are needed as well as committee members for various committees such as:

- Architectural Control Committee. The committee is in need of members to assist in review and approval of requests being made. This process is necessary to ensure compliance with the documents.
- Neighborhood Watch. This committee has no members right now.
- Welcoming Committee. Another committee with no one to monitor the new neighbors. Did you feel that things were unknown, missing or needed a place to go to for information? Then maybe you can be that person for the next new neighbor.
- Board Members. My opinion is that board members should be limited at the most to two years. Unfortunately no one has come forward over the years to volunteer. This is an important position in the community. It is required by statues to maintain a board to hold meetings and review HOA business.

Continued on page 3

Riverglen Management

Greenacre Properties

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Riverglen Board of Directors

President

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Ralph Brown-Unit 7 vicepresident@riverglenhoa.com

Secretary

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Treasurer

Cathy James-Unit 3 treasure@riverglenhoa.com

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Newsletter Vacant newsletter@riverglenhoa.com

Parks Vacant parks@riverglenhoa.com

Ponds Jim Egbert ponds@riverglenhoa.com

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Welcoming
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Home Maintenance

Ali Houshmand Riverglen ACC Chairperson

For most people our homes are our biggest asset, and few of us move into a home with the intention of letting the property value decrease. But, as busy as most of us are these days, it can be difficult to keep up with the daily demands of our homes. Whether, it's painting the exterior or putting up new gutters, it seems like every time we turn around another home project needs to be addressed.

We all know that there are serious consequences of ignoring our homes, such as poor living conditions and decreasing property values. Unfortunately, sometimes we overlook the little things that could cause problems down the road.

Homeowners are responsible for maintaining their property to a satisfactory standard.

Regular maintenance includes but is not limited to:

- All outside structures should be kept free of dirt, rust, mold, mildew, algae, fungus, etc. This includes outside walls, siding, trim, shingles, gutters, driveways, roof, and all other exterior surfaces.
- All broken/damaged fences panels/boards must be repaired /replaced.
- All curbs, sidewalks, driveways, fences etc. must be properly trimmed, weeded and edged including all areas behind fences and along easements.
- All shrubs/hedges/trees must be maintained properly. This includes trimming, removing harmful bugs and diseases and removal of dead shrubs or plants. Shrubs/hedges/ trees must be trimmed so as not impede movement along sidewalks or easements.
- All flowerbeds must be free of overgrown weeds and grass.
- All grass clippings and yard waste must be removed from sidewalk, driveway and street.

Making Any Changes? Don't Forget To Obtain Approval First

Our governing documents require that the Association approve all proposed architectural changes before any work is started. The importance of this requirement cannot be overstated when you consider the reason for such a restriction. Membership in a community association requires compliance to pre-existing conditions and regulations. One of the biggest advantages of these conditions is the protection of our property values. The value of your home is directly related to the condition, appearances and aesthetics of our community as a whole. By regulating the kind and types of architectural changes that can be done, our Association is better able to maintain our property values. Receiving association approval is not only a good idea to protect your investment it is a HOA requirement!

Riverglen HOA Upcoming Events

BOD and ACC Meetings are held @ 7:00

Riverglen Meetings

September 10 (ACC)
September 17 (Proposed
Budget & BOD Meeting)
October 1 (Send Notice for

the Budget/Annual/
Organizational Meeting)

October 8 (ACC)

October 15 (BOD Meeting & Budget Adoption)

October 31 1100 AM – 2 PM

(Saturday In The Park) **November 5** (Annual/

Organizational Meeting)

7 PM Bloomingdale County Library

November 12 (ACC) November 19 (BOD

Meeting)

December 10 (ACC)

January 14 (ACC)
January 21 (BOD Meeting)

February 11 (ACC)

February 18 (BOD Meeting)

March 10 (ACC)

March 17 (BOD Meeting)

April 14 (ACC)

April 21 (BOD Meeting)
April (Saturday In The Park
TBD)

BOD Meetings Conference Room Riverview Church of Christ 12114 Boyette Road Riverview

ACC Meetings 9218 Sunnyoak Drive Riverview

Riverglen President's Update Continued...

Rules are designed to protect property values, and 70 percent of the respondents in the CAI survey believe they do. Disagreements over which rules are required to protect property values often leads to conflicts that can cost residents both time and money if they're handled poorly.

One challenge for the associations is volunteers as board members and chairpersons. Your community needs your skills; members who want to work with their neighbors, experience in engineering, budget, finance, irrigation, landscape design, organizing and Architecture Control. Your membership is welcome.

Experts say that communications and transparency – being very clear about where the money goes, welcoming residents and attending board meetings that share information about how decisions are made – go a long way toward building community harmony.

There is no substitution for communication between the association and the residents.

Here are seven tips for getting along in a homeowners association.

- (1) Know the rules before you move in. Too few prospective residents understand the rules before they buy or rent. It's particularly important to be able to live with policies on pets, parking, collection, rentals, noise and architectural guidelines. Folks buy into a homeowner association without any clue of what they're obligated to do. Few prospective buyers research these things before they close the deal.
- (2) Follow proper procedures.
 Boards have a clear set of procedures for everything from getting permission to paint your front door to rental responsibilities, to installing a new shed, roof or pool. Remember; Riverglen doesn't allow above ground pools. All homeowners should expect to follow those procedures. Visit www.riverglenhoa.com for the most up to date regulations and Architecture Request Forms.

- (3) Go to your neighbor before you go to the board. The board is there to make sure the rules and regulations of the development are followed, but if your neighbor's loud music or parking annoys you, talk to your neighbor first before taking your complaint to the HOA board.
- (4) If you don't like a rule, get your neighbors together to change it. Changing circumstances may make some rules outmoded, and boards should review the rules every few years to make sure they're all serving the community. If you don't like a rule, talk to your neighbors and petition the board collectively for a change.
- (5) Volunteer to help your community. It's not always evident from the outside exactly what work the board of directors is doing and what issues the community faces. Once you move in, volunteer to help with a project or serve on a committee, and expect to serve on the board at some point. "Get involved. Don't wait until you're dissatisfied about something".
- (6) Stay out of court. Every community has a few people who think the rules don't apply to them, and some would rather fight than comply. A court battle can be costly, both in money and in emotional turmoil within the community. "Win, lose or draw, we are still talking about neighbors who have this bigger wall between them. Be reasonable: That applies to both the homeowners and the volunteer homeowners who serve on the board."
- (7) Have a long-range plan. Your association financial reserves and planning vary at times, but it always makes sense to plan for items you know will have to be replaced such as irrigation pumps, retention ponds and park improvements/repairs. If the community had no reserves and no plan, an irrigation pump repair could mean a surprise assessment for each homeowner.

River Watch President's Update Continued...

What happens if no one steps up? Some may say that it would be better if the board went away. Even if that was possible, with the board going away so would your property values since the neighborhood would end up looking the same as the local communities that do not have active or involved boards.

You will notice their property values are lower. By law this can't happen. If no one from the community steps up then the state steps in and they and they appoint someone to oversee the community. Reference F.S. 702.3053. (5) The association shall be responsible for the salary of the receiver, court costs, and attorney's fees. The receiver shall have all powers and duties of a duly constituted board of directors and shall serve until the association fills vacancies on the board sufficient to constitute a guorum and the court relieves the receiver of the appointment.

I am not trying for any scare tactics to have homeowners join in and volunteer but the time is coming near and others in the community need to join in and help.

Stop by the meeting.

Third Wednesday of every month held at 7:00 PM at the Beef O'Brady's on Bell Shoals Road.

I am not going just yet as who knows how long it will take for my home to sell but I want to thank everyone past and present that I have worked with and served with on the committees and the board. Where we have not always agreed on processes and outcomes, you all are and have been excellent in your fiduciary responsibility to the community. I have always said that you do not have to travel far to communities to see the results of both Riverglen and Riverwatch boards to see the beauty within our community.



River Watch HOA Upcoming Events

River Watch BOD

October 21

(Budget Final)

November 18

December 16

January 20 (BOD and

Annual Meeting)

February 17

March 16

April 20

BOD Meetings

7:00 PM Beef O'Bradys 4330 Bell Shoals Road, Riverview

ACC Meetings

6:30 PM Beef O'Bradys 4330 Bell Shoals Road, Riverview, Florida



What are the Responsibilities of the Board of Directors?

fiduciary (n)- a person to whom power or property is entrusted for the benefit of another

When you join the Board of Directors of your HOA, you're doing more than just volunteering your time and talents; you're making a legal agreement to act as a fiduciary on behalf of your fellow owners. This carries legal consequences if you—even unknowingly—breach that duty. Here's what you need to know about fulfilling your fiduciary duty as an association board member.

Confidentiality

There's a confidentiality aspect of being a fiduciary. "For example, if there's an attorney-client privileged communication between the board and its attorney, by telling a third party that you were in a meeting with an attorney and this is what was said, you've just blown the confidentiality of that conversation, or a lot of times boards want to keep initial discussions on dues and contractual obligations confidential. If the board says those things must be kept confidential, board members have an obligation to abide by that.

Conflict of Interests

A conflict of interest can also become a breach of your fiduciary duty. If there's a matter before the board in which you or a family member has an interest, you should recuse yourself. You need to avoid even the appearance of impropriety.

When you're acting as a fiduciary, you're serving in a representative capacity, and you must put the interest of the association's homeowners first.

You must also exercise sound business judgment and a healthy dose of common sense.

Fulfilling your Board Responsibilities

You can also breach your fiduciary duty by failing to do the regular tasks that are involved in overseeing an association. Board members can breach their duty when they don't hold regular or attend meetings, don't pass their budgets properly, or treat some owners differently than others. There could be one owner that the board lets slide on assessments, while another is sent a late notice.

Though the term "fiduciary duty" sounds amorphous, it's not that hard to apply in everyday community association management. You'll be safe if—regardless of the task you're performing as a board member—you execute your responsibility in good faith, with good judgment, without conflict, and by always putting the association's interest above your own.

River Watch Management

Sentry Management

River Watch Board of Directors

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Landscape

Vacant

Neighborhood Watch

Vacant





The Egbert Rant

That's right, I am back again with another rant. It may please some of you and sadden others to know this could be my last rant of the community. Stop cheering and don't start the celebration just yet as it all depends on how fast my home sells. It is that time in life where we have decided to downsize and head for the beach. It is sort of a practice for retirement. Why wait when I can practice and have it down pat when the time comes. Until then I am still here and I have not been without reasons to rant. It amazes me that there are still homeowners who purchase a home which undoubtedly is the largest investment made in their life and then act like they had no idea that this is a deed restricted community. Are you serious? Did you really think that if you ignored the rules that they would not apply to you? Do you think that you are the first person to do what they wanted and felt that once you spent the money, the board can't or better yet won't do anything about it? Well, as I often ask when things like this occur, "How's that working out for ya Skip"?

I can't tell you the number of times the boards are met with the "ask for forgiveness rather than permission" theory. Here is a heads up, that doesn't work. I can tell you that the board has and always will always work with homeowners anytime even when you do things your way in an attempt to correct what is a violation. If you're lucky, that may just be as simple as submitting an ACC request. However, if you paint an unapproved color or erected a structure on your property that would not or could not be approved, you may have just wasted your money and will probably have to spend more to correct. I say it each time and will repeat it again. Fill out the form, include all required documentation supporting your request and submit it. I can tell you that the disapproval rate is extremely low.

Now for my next rant which again is something that a lot of homeowners do. Stop your whining when you get a violation notice and stop telling us about the "other house" that looks worse or hasn't gotten a letter. In every case I respond the same. We are not talking about the other neighbor with you just as we are not talking about you to the other neighbor. If they have a violation, they have received a letter also. Just because a letter is sent the remedy is not instant. When a letter is sent it is because something was noted that is a violation of the documents on your property. If you disagree, then there is a process for getting your questions or concerns answered. Communication is the key. If you don't agree that's ok but it will not mean that it is not a violation. Most violations are minor but if not noted they will become a major issue as others see it and feel that it's ok to do the same. If the homeowner receives the letter and tends to the violation then that is the end. If they don't, then the homeowner receives a second letter reminding them of the violation. After this, the homeowner can either remedy the violation or it may go to a legal level with an attorney letter which at this time the charges to the homeowner begin to accrue.

Stop whining, fix the violation and stop telling us about the other guy. Because to them you are the other guy when they complain.

To the majority of the homeowners in both Riverglen and Riverwatch, I hope there has been some enjoyment in reading my rants. I wish to mix some sarcastic humor with truth. But always remember, what you call sarcasm, where I'm from its called conversation. I wish all my neighbors luck in the future and my fellow board members on both boards a healthy future and it has been fun.

I am not going just yet as who knows how long it will take for my home to sell but I want to thank everyone past and present that I have worked with and served with on the committees and the board. I will miss it and most of all I will miss you. Where we have not always agreed on processes and outcomes, you all are and have been excellent in your fiduciary responsibility to the community. I have always said that you do not have to travel far to communities to see the results of both Riverglen and Riverwatch boards. Both communities are by far a level above.

Let's All Lend A Hand

Wrede Kirkpatrick Riverglen Board

Hello Neighbors,

I am sure most of us have observed the trash receptacles that were installed about a year ago along Donneymoor Drive. I know we are using them because of the amount of trash that is placed in them during the week.

However, as we have all seen from our walking, biking, jogging, walking our pets, etc., we still have a bunch of litterbugs that seem like to throw their drink containers, wrappers and containers out along



Donneymoor. As we are out exercising along Donneymoor and at our parks, I would respectfully suggest that we should all lend a hand to help keep our community as litter-free as possible.

One suggestion I have is to bring a bag with you when you are walking along Donneymoor. My wife and I like to walk with our youngest down to the large park so he can play.

We bring a Publix plastic bag with us and we try to make a game of spotting and picking up wrappers, cartons, cans and other litter we come across near the sidewalk on our journey. Once we get to the park, we then drop the bag into the trash can.

At both parks, I have at times noticed used juice box containers, plastic sleeves for straws (to the juice boxes), along with straws, paper cups, wrappers, etc. As residents using our parks, we need to pick up after ourselves, our guests, and our children. I would also suggest that when we are placing our trash into the containers, let's take a second and pick up a bit of the trash that we encounter on our way to the receptacle. A little assistance can go a long way and will make our parks and our sidewalks look great and be even more enjoyable.

Thanks to all who lend a hand in keeping our neighborhood looking great. I firmly believe that If WE ALL do just a little bit more, we can beat the litter-bugs.

What's. Happening

Yard Sale

The River Watch Fall Yard Sale will be held on Saturday October 17, 2015 from 8 am to 1 pm. The gate will be open during those times.

Plan your strategy now to make your "big bucks" on that date. The HOA will be advertising in several local newspapers.

Riverglen Halloween Block Party: October 31,2015

When it comes to October nights and mosquitos the last thing you want is hot air and biting bugs in your home. Instead of opening your door to trick or treats. Come out to the 3rd Annual Sunnyoak Halloween Party. Bring your candy to add to the table for all the children dressed for the occasion to collect. Turn your light off and enjoy the party and the kids.

Party starts at 7:00 at 9231 Sunnyoak Dr. and surrounding driveways.

Bring your beverage of choice and a dish to share. We will have tents, tables and coolers. Extra chairs always helps. There will be music by DJ Mike with Michael Anthony Productions.

Bouncy House for the younger kids and Corn hole for the older ones.

A Costume Contest for Most Original and Best Overall prizes.

Come meet old neighbors and new ones. Enjoy the time to unite the neighborhood with food and fun. Contact Patty Silver for more information 813-523-1882 or text 281-798-1333.



Riverglen Saturday In the Park:

Please come join us at the Annual Event on October 31, 2015 from 11:00 AM to 2 PM.

The BOD will be serving hamburgers, hot dogs and assorted drinks, with games and Bouncy House for the kids.

Dress up or come natural....



At Your Service - Hillsborough County Government https:// service.hillsboroughcounty.org/311/

Welcome to the Customer **Service** Center. Here you can make **Hillsborough County** online **service** requests 24 hours-a-day, 7 days-aweek.

Examples include: potholes, illegal dumping, trash/recycling issues, traffic signs, animal neglect, etc.

The following link will take you the "Customer Service" section of the county:website:https://service.hillsboroughcounty.org/311/cscBanner2.jpg



Date:

September 26, 2015

Location:

Amalie Arena 401 Channelside Dr. Tampa, FL 33602

Registration for the St. Jude Walk/Run to End Childhood Cancer is \$10 for adults and children ages six and up. Participants are encouraged to form teams and raise funds to support the lifesaving mission of St. Jude, with incentives beginning at the \$100 fundraising level. To register and learn additional event details, visit stjude.org/walkrun.

Registration:

7:00am

Run Starts:

8:30am

Walk Starts:

8:45am

Contact Information:

Kelly Gratz
Kelly.gratz@stjude.org
Contact Phone: 813-293-2451





What steps do you take to keep yourself safe in an emergency? In case of an accident or health emergency, would bystanders or first responders be able to use your phone to contact your family? Probably not if the screen is securely locked!

I have an easy solution to help keep you safer if the worst happens. I hope you'll invest just a few minutes now that could pay off big time in an emergency. This is how to create an In Case of Emergency, or ICE, message for your iPhone's locked home screen. In addition to helping you in an emergency, it can also help get your phone back if it is lost or misplaced. You can do all of this in a few simple steps.

Since the idea of smartphone ICE messages has become popular, first responders and hospital emergency room staff are trained to check patients' smartphones for emergency contact information.

It's important for you to have at least two ICE contacts in your phone just in case. To do this, simply go to the contact pages of the first two or three people you would like to be reached if you were in an accident or medical emergency and just add ICE in front of their first name. Then first responders will know who to contact in case of emergency. Even if your iPhone is locked, emergency workers know how to access your ICE contacts using Siri.

In addition to designating the people to contact, you should add pertinent information in the notes section of your ICE contacts. Consider including medications you make take, drug allergies or chronic medical conditions that your treatment team should know.

But what if your phone ends up with a bystander, or if a healthcare worker doesn't check your contacts? You can add an extra layer of insurance with a custom home page for your locked screen. This screen can list who to contact if your phone is found or anything you think is critical if you are unable to speak for yourself.

To create your personalized ICE page, you will need to find a background image that you want to use as the canvas. You can find free high-resolution background pictures by using the image search tool from Google. Consider how "busy," bright or dark the image is and how readable a few lines of text will be when placed over the background.

Once you select your image, you will save it to your iPhone. To do this, open the full-size image on your screen, press and hold a finger on the image for a moment. Within a few seconds you will see a pop-up menu with an option to "save image." Select "save image" and the image will be saved in Photos.

Next, your selected image will be transferred to a Mac or PC computer. For PC users, simply email the photo image and open it on your PC. For Mac users, plug in your iPhone to your Mac. Open your downloads folder within your iPhone. Drag the image you want to use into Apple's Pages app and select the Original Size button. The image will

automatically size itself to match the size of the page. This is OK! Next you need to import a screenshot of your current lock screen, for sizing purposes. To do this, hold the Home and Power buttons at the same time and transfer the screen shot into Pages the way you did with the first image. PC users, simply email the locked screen shot to your PC. Simply follow these same steps in your PC's word processing program, such as Microsoft Word. For Mac users, drag the screen shot of your locked screen from your iPhone image folder into Pages, placing it on top of the first image. But don't stretch the screenshot to fit the first background image. We want it to be smaller on purpose.

Next, you'll use the built-in Pages ruler guidelines to ensure that you get the sizing just right. To enable a ruler guideline, go to View - Show Ruler. Drag the lines to match the sections on the screenshot of your original home screen. These will be guides adding for on-screen text so your names and numbers don't extend off the edges of your iPhone's home screen once it's finished.

Once you have set the correct guidelines that fit your locked screen dimensions, you may delete your locked screen screenshot. Simply select the screenshot, right-click (or "Control") - Delete.

Now you get to start the fun stuff — adding text to your custom home screen. To do this, click the Text button on your toolbar and drag the box to the right to adjust the size. This is where you add your In Case of Emergency information like an alternative contact number, medical information and anything else you might think is important. Make sure the text you input is visible in front of your background image.

You can adjust the size, color and style of font with the Text tab to make the text readable. Tip: Depending on whether your background image is mainly light or dark, pick a type color that is the opposite to create contrast between the type and the background photo.

When you are satisfied that all the information you want on your ICE message is easily readable, you will move the image back to your phone. Don't worry, it's not as hard as it sounds! The easiest way to put your new ICE message on your home screen is to first save it as PDF. To save your finished ICE message as a PDF in Pages, go to File - Export To -PDF. Now we need to take it one step further to convert your fancy, and valuable, new homepage from a PDF to a photo image that can be displayed on your phone's screen. Still on your Mac, open your recently PDF'd homepage in Preview and crop out any white edges. To Crop in Preview, Tools - Rectangular Selection; click and drag from one corner of the area you want to show on your iPhone screen until you see a dashed line outlining your image. Then select Tools - Crop, and everything outside the dashed lines will disappear. Now go to File -Export - JPEG. You will prompted to adjust the quality of the image, select Best and save it onto your desktop. Once you have your JPEG home screen, you need to send it to yourself through iMessage, Photo Stream, email or even as a photo message on Facebook. Good news you're almost done!

Once the customized ICE home screen is on your phone, go to your Settings page - Wallpapers & Brightness - Photos - Camera Roll. Select your recently added home screen picture and press "Set Lock Screen," and now you're good to go. You can zoom in and out on the image if you want to adjust it even more by pinching and expanding your thumb and pointer finger on the screen.

If you've followed these steps, then you've successfully set your new ICE home screen. This tool can help your phone protect you when you can't protect yourself. Staying safe is important!

IKare Publishing is provided all articles in this newsletter by the BOD or residents. IKare Publishing is not responsible for content.



Advertising in the Newsletter

If you are interested in placing an ad in the next edition of this newsletter, or know of someone who may be interested, submit contact information (Business name, phone and e-mail) to the publisher at IKarePublishing2@aol.com, or call Kim at 813-991 -7843 and let her know that you wish to advertise.

Ads are limited to 1/8 page (business card size), and are priced at \$60.

Advertisements will be accepted from any reputable business; however, we especially encourage local businesses, and those operated by Riverglen and River Watch residents, to submit ads.



Natalie J. Carr, DDS, MS Board Certified Pediatric Dentist

11936 Boyette Rd. Riverview, Fl 33569 Phone: 813 672-DENT (3368)

Fax: 813 672-3398

www.Carrdental.com



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