



# OURROC-SWF

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Our Resident Owned Communities - Southwest Florida, Inc.

Minutes: December 12, 2023, Membership Meeting and Guest Presentation.

Location: Sun-N-Fun.

1. Roll Call: OURROC President/Director Bob Snyder (Sun-N-Fun) called the meeting to order at 9:30 AM with the Pledge of Allegiance. Other Directors present were OURROC Vice President Ken DeWalt (Oak Park), OURROC Treasurer Gary Mathews (River Forest), OURROC Secretary Dennis Kriesen (Orange Harbor), and Sandi Hogue (Imperial Bonita Estates). Director's Mona Kadow (Moorehead Manor), Bill Bauer (Oak Park) was excused.
2. Roll Call of Member Communities was taken with the following acknowledging presence: Poinsettia Park, Horizon Village Co-op Inc., Imperial Bonita Estates Coop, Inc., Oak Park Village Cooperative, Inc., River Forest Village, Inc., Sun-N-Fun HOA Inc, Port Charlotte Village, Orange Harbor, and Lazy Days Village. Overall attendance, 30, not including Board members present.
3. Professional Members (from published list): None present.
4. Proof of notice of meeting: Announcements were emailed to all on the mailing list several weeks prior.
5. Bob thanked the Sun-N-Fun Board of Directors and President Bill Shockley for hosting the meeting.
6. Reading of Minutes of prior meeting: Minutes of the April Meeting, previously mailed, were not read. Motioned and seconded to accept, by Sun-N-Fun, Passed ayes all by membership.
7. Report of Officers & Report of Committees:

**Dennis** - Member Communities have been contacted to determine the total number of residences OURROC serves. Eleven of Twenty-three have responded indicating almost 3600 residences can be potentially served by OURROC Programs. The count will be updated at future meetings once more Communities respond.

**Ken** – Mentioned the upcoming meeting, January 9, hosted by River Haven.

**Gary** - Gave Treasurer Report previous balance \$4,847.02.

**Sandi** – Nothing to report.

**Bob** – Mentioned receipt of a list of discounts available to seniors at various retail establishments. A few on-hand copies were distributed. Dennis will send the list out with the next announcement.

Having received an inquiry from a Member Community whether Zero Based Budgeting will be required in the future. Member Communities present were asked if anyone is aware of Zero-Based Budgeting. None replied. OURROC’s attorney will be contacted for information about ZBB.

8. Old Business: None to report.
9. New Business: None to report.

Business Meeting adjourned.



**PRESENTATION:**

**Warnings and Solutions for senior, mobile home, and community FRAUD.**

**PRESENTER: Lenora Spence, Outreach Coordinator for the Florida Department of Agriculture and Consumer Services: Note – presentation did not center on anything dealing with agriculture.**

**The Florida Department of Agriculture and Consumer Service is the State’s clearinghouse for consumer complaints, protection, and information.**

- The Business/Complaint Lookup is an online searchable database that allows consumers to view businesses’ registration and complaint information.
- Check-A-Charity is an online searchable database that provides consumers with registration and financial information for Florida charities that solicit contributions. Big names such as Salvation Army and Red Cross should be no worry if verification is proven.

- You can file a complaint online or request a form be mailed to you by calling the Consumer Assistance Center:  
8am-5pm, EST, Monday through Friday.  
1-800-HELP-FLA(435-7352)
- A bad actor can find enough of your personal information, on the internet, to open an account somewhere and start charging away. Check your bank/credit card(s) statement daily and report suspicious activity. You may have to go through the gruesome task of changing account numbers, leading to you having to notify all creditors to accept you new account numbers.

Suggested is to contact the three credit agencies: Equifax, TransUnion, and Experian to place a HOLD on a new account that someone, other than you, wants to open. When you want to open a new account, ask for the hold to be taken off, create your new account and put the hold back on.

- Theft of your personal information by a skimmer device, typically at gas stations, is on the decline due to constant checking by the state. The problem is the swipe of the magnetic strip on your card. Using a card with a touch chip is considered safer. Not all retail establishments have adopted the touch technology. Safest thing to do is pay cash.
- Tired of robo-calls? Do-Not-Call Lists are mostly ineffective.
- The grandson who needs money to get out of trouble is still a popular scam. Other than simply hanging up, one way to diffuse it is to ask the caller to provide an answer to something only you and your grandson will know.

Lenora was thanked for her presentation.

Her contact information is 850.528.2423, [Lenora.Spence@FDACS.gov](mailto:Lenora.Spence@FDACS.gov).

Also: [www.FloridaConsumerHelp.com](http://www.FloridaConsumerHelp.com). Provides a variety of resources to protect Florida consumers and ensure they have the information they need to make informed decisions.

Meeting adjourned.

Next Meeting –“ Mobile Homes CAN be Insured”. January 9, River Haven.

Dennis Kriesen  
Secretary, OURROC-SWF.