

Shady Lane Village

October 2025



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Shady Lane Village Leadership Teams

Board Of Directors 2025-2027

PresidentBillie GardnerLot 1015..... 440-821-4238
 Vice PresidentCindy TaylorLot 1087
 SecretaryTheresa O'Meara Lot 1000
 TreasurerMarie CoxLot 1109
 DirectorTammy Hicks.....Lot 1150

Team Leads

Social Director Kimberley Payne 609-457-1367
 Library Attendant Patrick Coughlin
 Bereavement Flag Patrick Coughlin
 Veterans Liaison Billie Gardner
 Horseshoes Bob Lapierre
 Winter Bingo Lee Snyder

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BEFORE



AFTER

WE BUY DISTRESSED HOMES

The Buzz around town...



Hello Neighbors...

A few updates this month...

The SLV Clubhouse Kitchen project has been completed and looks great. Brand new cupboards, countertop, sink and a fresh coat of paint.

A little bird also told me that the laundry room has been painted and cleaned up.

Sidewalks are starting to be repaired. Please note that only the sidewalks with the most damage will be repaired at this time, however the plan is for more repair to be included each year in CAPEX.

I understand that folks are beginning to see 360 inspection reports on their homes. As a reminder, the inspections are done in accordance with the guidelines laid out in the prospectus. A good source for answering any questions you may have about items noted on your 360 would be to review the prospectus before contacting the office. Also, remember that the information provided to you is your business alone. Sharing your concerns and complaints with others just fuels fires that need not be fueled.

As of this writing, Kim and her team recently held a great carnival for the community and of course, the game GOT-IT is really taking off. It won't be long before the winter activities start back up....shuffleboard, horseshoes and bingo. A shuffleboard announcement appears in this newsletter and I am waiting to hear on start up dates for the others.

On a HOA business note.....effective November 1, 2025, there will be some slots on the HOA Board of directors opening. As you recall, in March three of our officers extended their term for 6 months due to the lack of interest in others wanting to be on the board. It is unclear as of this writing, how many slots

will be available., but I wanted to throw it out there to anyone that would be interested in being part of the board. If you are interested in a position on the board of directors, please contact me at billie.gardner901@gmail.com or (440)821-4238 as soon as possible. You will also be able to reach me at Lot 1015 after October 24th.

Our first HOA meeting of the winter season will be November 6, 2025. Please watch the bulletin boards for meeting updates.

See you soon!

Billie





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ATTENTION SLV RESIDENTS

Effective November 1st, 2025, there will be some open slots available on the SLV HOA Board of Directors. At this time, it is unclear how many slots will be available until the Board meets at the end of October.

If you are interested in becoming part of the Board of Directors, please contact me as soon as possible at:

Billie.Gardner901@gmail.com

OR

(440)-821-4238

You will also be able to reach out to me at Lot 1015 after October 24th.

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DONNA'S CORNER

Wow!!

Can you believe it's October already? Seems like this year has been flying by so fast. Hmmm, or maybe it's not the time at all. Maybe it is just me slowing down. That makes time go so fast. It seems as if I'm continually repeating the same things instead of doing other projects. No matter what I do, I run behind or else I run out of time. How can I get everything that I want to complete finished. It's not easy, time is running against me. Time has kept going forward but I've been going at a slower pace. That's my realization. I'm not as fast as I used to be, so I must adjust my time. In other words, I do less than I expect. It takes longer than I expected. I can accomplish what I need to do but I must accept that it takes me more time than I expect. UGH! That is terrible, but as I said it's the truth. At least it is working for me right now. I've tried several other methods in my struggle with time but ended up with the one I've written. The rest were done with 'a wing and a prayer' for almost a year. I settled on the slower paced one. I hate to admit it, but I had to focus on my various daily activities to finally figure out the best way to get it all together. I'm still getting myself in a jam though. Just not as big as before, thank goodness. Just going with the flow helps, my new normal!

Well, onward to other topics. I've been reading several articles that spiked my interest lately. No. 1 is about a possible contender for Florida's next Governor. If you can find info on his man, Bryon Donald, read it. It is interesting, so far, he's the only one I've heard about. Have any of you heard of any others? I don't

like it when info has not been put out for the public to preview until later. I'm guessing I'm just in too much of a hurry.

No. 2 is about expanding the Howard Franklin bridge. This has put questions in mind like how long will it take to finish from start to the last girder? How much is it question the public in taxes etc.... When was it decided to expand? Who made the decision? I also have other questions not listed here. So, bear with me.

Other October notes to think about. The Halloween get together at the end of the month is one. Costumes or not? I imagine it's entirely up to the individual, unless designated, don't you think? I'd like to see everyone dress up. It's interesting to see what ideas come out. I already have my own idea and wonder who else is on the same page I am. Who else would like to see costumes? I also want to know if it's going to be at SLV or SLO? When this month's write up was done, I didn't know the details. Anyway, everyone please PARTICPATE! It's fun and we can have a good time at the Halloween party. Then on to the holiday festivities. In November and December there's so much going on then. Can't wait.

I know October has more going on so everyone join in. For any new residents, please do take advantage of our get togethers, it's a good way to meet your neighbors. Remember to become a friend you must be a friend. All it takes is a smile and a desire. This is the easiest and best way to start!

You all enjoy October

Donna #1131



As long as GOD keeps makin'em, we keep killen'em



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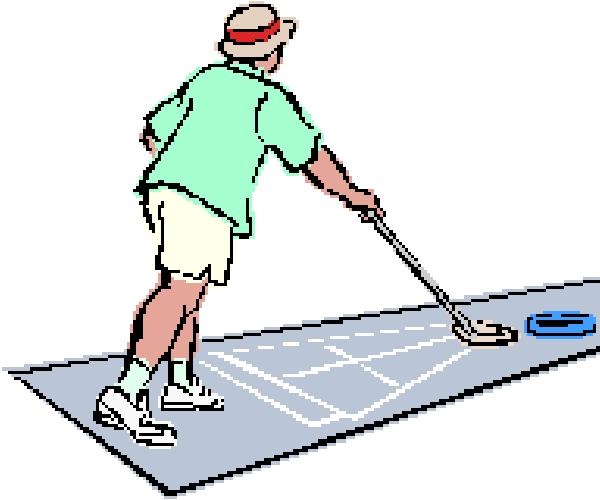
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Does it look like great fun? You bet it is!!!

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\$3.00 per week. Please bring correct amount.

We draw for partners and play 2 games.

Practice starts 10AM: October 27th until April.

Who is going to wear the apron!!

Who will win the end of the season Golden Spatula!!

Dick & ChrisAustin

Lot 177 On Poplar Just look for Mickey Mouse

828 388 4077



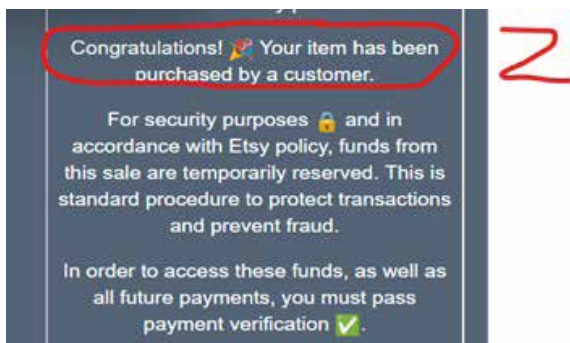
SCAM WATCH

Friends, earlier this week, I almost fell victim to an online scam. Me, who think I know a lot about scams was almost caught. I was only saved from financial catastrophe because Grow Financial Federal Credit Union has a top-notch fraud prevention system. I almost got caught because my defenses were down. I had just created a new Etsy.com shop with a new email address and at first glance, I thought the email came to me from Etsy because the logo was prominently placed at the top of the email. I failed to notice quite a few red flags. Even while I was on the “chat” with the scammers, my “spidey” senses were going off and I tried to send an email to Etsy asking if the scammer email came from them, yet I continued to engage because I wanted to do the right thing and VERIFY my payment credit card. Mind you, the scammer verification was taking so long that I went into my new Etsy account and saw that my credit card HAD ALREADY BEEN VERIFIED by them, yet when I input that card, the scammers told me that they were unable to accept that card. THEY DIDN’T WANT A CREDIT CARD – THEY WANTED A DEBIT CARD, AND LIKE A FOOL, I KEPT GIVING THEM THAT INFORMATION.

The first red flag was the odd sender email address pretending to be the Square payment system. I do not believe that Etsy uses Square anyway.



The second red flag is the “congratulations” about a purchase on an account where I had NOTHING listed for sale.



Needless to say, there were more red flags that I ignored. Below is the “chat” that was also taking place while I was trying to get them to “verify” my credit card.

Welcome! Card verification is required to protect your account. This is a standard procedure. The process will take less than 2 minutes: 1. Enter your encrypted card information. 2. The system will perform a verification query to continue, click on the "proceed to verification" button

Enter your card's current balance to complete your card verification. Step 1 Check your exact balance in the bank's mobile app or online banking. Step 2 Enter the current amount of available funds: (Example : 1234.00)

You must indicate the balance of your card. This is necessary to establish that you are the owner of the bank card, as only the real owner knows the exact balance.

Checking in progress. Please do not leave the page. We are checking the information; this may take a few minutes.

Your bank does not cooperate with the secure transaction service, please try to accept the money to the card of another bank.

Do you have another card?

You must indicate the balance of your card. This is necessary to establish that you are the owner of the bank card, as only the real owner knows the exact balance.

Please tell me the exact balance on your card.

Checking in progress. Please do not leave the page. We are checking the information; this may take a few minutes.

Your card balance must be equal to \$500.

This policy is in place to safeguard against fraudulent activity involving fake cards Kindly top up your card balance or use an alternative card with sufficient funds

As soon as you have verified the card, please write "Done" in the chat.

Once you've topped up the card, write "Done" in chat.*

Okay?

I'm sorry you're here, why aren't you dialoguing with me?

done

Okay please wait

Continued on page 10

To complete a full verification of your account, please provide the following information in this chat:  Your phone number  Your zip code (ZIP code)  Your full address (street, house, apartment)  This information is strictly confidential and is used for verification purposes only. Thank you for your understanding and cooperation! 

1) 732-688-0892 2) 33762 3) 15666 49th St N, Lot 1029

Please wait

Now I will send you an SMS message with a confirmation code that you will need to enter in the field for entering the code or are you ready in this chat? If you are ready, write in the chat "I'm ready"

I'm ready

The code is necessary to register you in the system and verify that the number is yours within three minutes it will be sent.

Don't leave the page until it's fully verified, please

Are you still on the page?

yes

Okay, just a couple more minutes and we'll get a text message saying that there's something wrong with our servers.

Verify your card To protect your funds, we've created a small transaction on your card ending with *7134. Check your card statement and enter the exact amount below. You won't be charged for this. [IN THE PAST, TO VERIFY ACCOUNTS, COMPANIES WOULD SEND YOU AMOUNTS LESS THAN \$1 AS A CREDIT. THEY WERE SENDING ME -\$1.64 AND -\$1.95; SUBTRACTING INSTEAD OF ADDING AMOUNTS]

done?

I beg your pardon; did you do what I asked?

I checked but I didn't see a transaction

Try re-entering your bank app or refreshing the page if you are from a computer and check again

If there's nothing again, let me know.

I will have to attempt this again another time. It is after midnight where I am and I'm too tired to deal with this right now. [THIS IS ME GETTING FED UP WITH THE WHOLE PROCESS BUT STILL NOT

DISENGAGING WITH THE SCAMMERS]

Just a couple minutes. And it's done, we're in the final stages.

Log into your online banking and take a look at your card's transaction history to find the charge from MoonPay. It should look like this: MoonPay **** Pending -\$1.XX If you can't find it or don't have online banking, here are a few things you can try: 1. Give it a few minutes, then refresh your online banking. Some banks take a bit longer to show the charge. 2. Call your bank and ask if they can help provide the amount.

This option will be faster

It will take puru minutes and you can leave the page at peace. Okay?

I'm checking

Okay

-1.64

One minute please

For successful verification, you need to provide the 6 digits that you received, this will give a sign that your card is functional, and you are its owner, thank you. Please provide these 6 digits so that we can verify the information.

Attention! A Y/N (Yes/No) confirmation has been sent to your phone. Please press "Yes" to confirm that you are the legal owner of this card. Rest assured, no funds will be debited from your account during the verification process. Thank you for your cooperation in keeping your financial information secure. Let us know when you confirm.

This is the last step and verification is complete.

I have not received confirmation on my phone

Please don't leave the page

It should be coming. Check again now, please.

Check now to see if the confirmation came through

Verify your card to protect your funds, we've created a small transaction on your card ending with *7134. Check your card statement and enter the exact amount below. You won't be charged for this.

I'm sorry I need to complete this test, I can't cancel it at the final stage, sorry.

Do the same thing you did the first time

-1.95

Great, please wait

A Y/N (Yes/No) message from your bank has been sent to your phone confirming our test transaction. Please answer 'YES' to the Y/N message and then write '+' in this chat if you received a YES/NO message from your bank and answered YES (this is a test transaction, so you don't have to worry about your card being debited during the test transaction!)

I have not received a message from my bank. All I see is the -1.95 pending transaction

Can you send me a screenshot of your text messages? I don't think you can see.

I did not receive a text message. I went into the account itself and that is where I see the POS Hold from Moonpay of -1.95

There should be a message on your number right now. Check it out.

I'll send you a code to verify that your number works, okay?

1 minute please 🙏

For successful verification, you need to provide the 6 digits that you received, this will give a sign that your card is functional, and you are its owner, thank you. Please provide these 6 digits so that we can verify the information.

For successful verification, you need to provide the 6 digits that you received, this will give a sign that your card is functional, and you are its owner, thank you. Please provide these 6 digits so that we can verify the information.

4154

That is the wert code I got

your transaction at this time. Additional verification is required for the purchase. Please contact customer support for assistance. 1-866-896-4729

I still have not received the new SMS code

If you are unable to do so, specify another card or register your Revolut card through Revolut Card. Verification will take 5 minutes.

Which option do you feel comfortable with?

Are you here?

Did you contact support at the number I gave you?

Hello?

Done??

?

By this time, I had given up and gone to bed, still oblivious to the fact that I had been dealing with scammers. I was awoken early the next morning by a call from Grow Financial. Overnight, the scammers had been trying to withdraw different amounts from my account - \$300, \$400 etc. Fortunately, they were blocked. Grow rejected all transactions; I cancelled the card and received a new card in the mail today. I included the entire chat here so that you can see exactly what happened to me and hopefully, learn from it. I have no idea why I kept ignoring the red flags and kept engaging with them. No idea whatsoever.

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PENDING TRANSACTIONS		
Pending transactions may not be the final amount that posts to account.		
DATE	DESCRIPTION	AMOUNT
SEP 12 2023	POS Hold, MOONPAY*SAFEPA Miscellaneous	-\$1.95

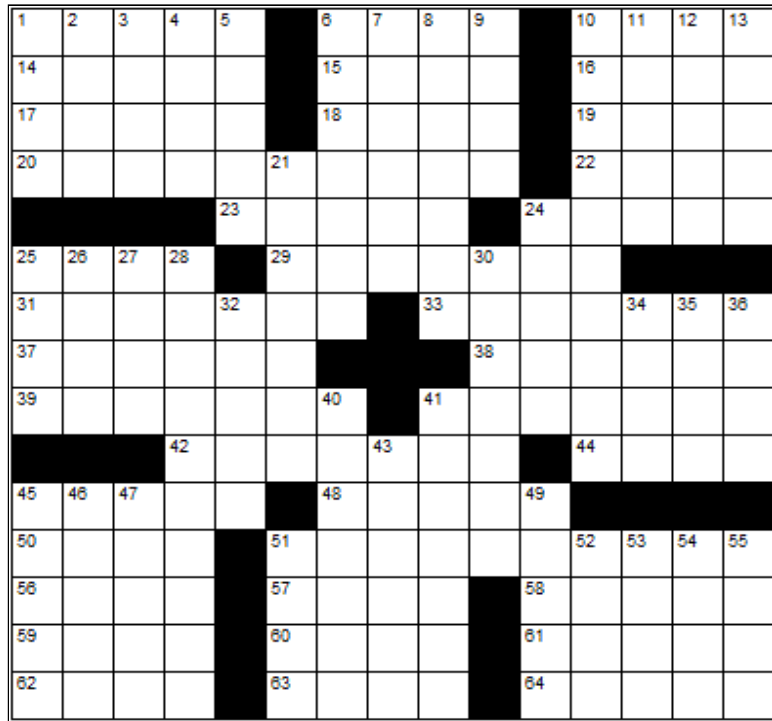
The number is verified. I'm sending a new SMS code That's the old code; the new code is coming.

Additional Verification Required To protect against unauthorized use, we are unable to complete

October Crossword

ACROSS

1. Incorrect
6. Wheelchair access
10. Cummerbund
14. A 4 base hit in baseball
15. One of the Great Lakes
16. Arm bone
17. Drama set to classical music
18. All right
19. Lives, in brief
20. Relating to menopause
22. A heavy open wagon
23. Go inside
24. In need of cleaning
25. Tallow source
29. Universal
31. Spoke
33. To the touch
37. Streamer
38. Mild expletive
39. Less reputable
41. Interpret incorrectly
42. Confined to certain regions
44. Glimpse
45. Grizzlies for example
48. Pertaining to the sun
50. Precipitation
51. Being at the right time
56. Rear end
57. Thought
58. Female demon
59. Misfortunes
60. Breathing organ
61. Enlighten
62. Colors
63. French for "Head"
64. Pub game

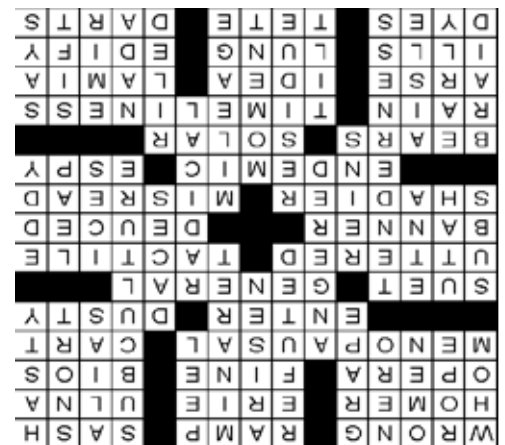


TRICK OR TREAT

DOWN

- | | | |
|--------------------------|-----------------------|------------------------------|
| 1. Which person? | 13. Hurried | 40. What's left |
| 2. Lariat | 21. Irate | 41. Non-metric road distance |
| 3. Portent | 24. Freshwater fishes | 43. Instant |
| 4. Detective _____ Wolfe | 25. Subscriptions | 45. Plait |
| 5. Vineyard fruit | 26. Mormon state | 46. Not late |
| 6. Proved false | 27. European volcano | 47. A long narrow passage |
| 7. Come to light | 28. Affection | 49. Angered |
| 8. Mosque turret | 30. Extreme | 51. Pitching to one side |
| 9. Rind | 32. Harnesses | 52. Nil |
| 10. Social group | 34. Frosts, as a cake | 53. Arab ruler |
| 11. Assumed name | 35. Jump | 54. Search (through) |
| 12. Haughty response | 36. Countercurrent | 55. Articulates |

October





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SEPTEMBER
S M T W T F S
1 2 3 4 5 6
7 8 9 10 11 12 13
14 15 16 17 18 19 20
21 22 23 24 25 26 27
28 29 30

OCTOBER 2025

NOVEMBER
S M T W T F S
1
2 3 4 5 6 7 8
9 10 11 12 13 14 15
16 17 18 19 20 21 22
23 24 25 26 27 28 29
30

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
NOTE: PLEASE WATCH THE BULLETIN BOARDS AND FACEBOOK FOR UPDATED CALENDAR EVENTS, DETAILS AND TIMES.						
			1	2	3	4
5	6	7	8	9	10	11
					LCR – (SLO) 6:30	LCR – (SLO) 6:30
12	13	14	15	16	17	18
					LCR – (SLO) 6:30	LCR – (SLO) 6:30
19	Columbus Day 20	21	22	23	24	25
					LCR – (SLO) 6:30	LCR – (SLO) 6:30
26	27	28	29	30	31	
				LCR – (SLO) 6:30 HALLOWEEN PARTY (SLV) 5:00-9:00 Halloween		

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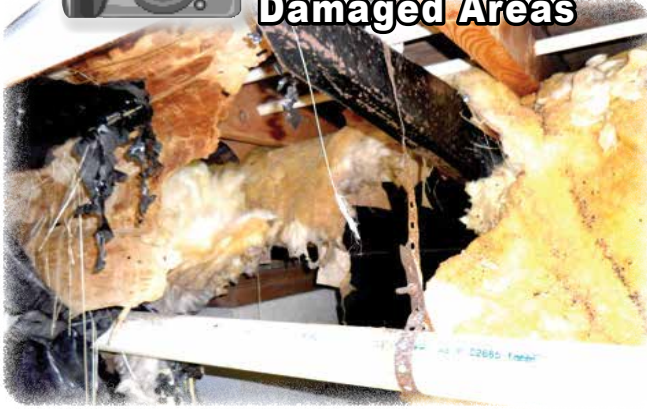
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