



# The Voice of StillWaters

## A MESSAGE FROM YOUR SWRA BOARD OF DIRECTORS

# OCTOBER 2024



Fall is in the air as we begin the fourth quarter of 2024. It is hard to believe that October is here, and the leaves are starting to show their beautiful colors and will soon begin to fall. Hopefully, the temperatures will be falling as well as we enjoy the month before the end of Daylight Savings Time. Take the time and

enjoy the many activities available in our community and the natural beauty all around us.

StillWaters continues to be busy with more people here to attend Auburn home football games and other activities in the area. Construction is still being seen throughout the development and SWRA is continuing to sell lots. Our ARC continues to have lots of permits submitted for various projects.

As of the date of this newsletter, SWRA has not determined the 2025 annual association fee. The StillWaters covenants restrict the maximum amount the annual fee can increase. As per the covenants, the annual fee increase must be equal to the annual increase in the Cost-of-Living Average (COLA). The COLA percentage increase is published in October, and we will publish this in our November newsletter.

Halloween is on Thursday, October 31st. While many may think of our community as a retirement community, there are many families here who have young children who will want to trick-or-treat. If you would like to offer a treat, please leave your outside lights on. If a house does not have outside lights on, parents should not allow children to go to the dark house. Our Community Patrol will be on patrol monitoring things. Hopefully, it will be a fun and safe night for our neighborhood children.

We always encourage our homeowners to be involved. The next event for the SWRA Social Club will be October 30th. Details can be found in the newsletter, and all are invited to attend. There is also an article in the newsletter about running for the SWRA Board of Directors. A nominating committee will be appointed this month to interview and nominate people to fill two positions in 2025. If you are interested in running for a position, please contact Community Association Manager Griff Griffin.

### SWRA Business Hours

Monday 8 am - 5 pm  
Tuesday 8 am - 5 pm  
Wednesday 8 am - 5 pm  
Thursday 8 am - 5 pm  
Friday 8 am - 5 pm

FAX: 256-825-2991  
Phone: 256-825-2990

Email:  
[info@stillwatersra.com](mailto:info@stillwatersra.com)

Website:  
[www.stillwatersra.com](http://www.stillwatersra.com)

### Board Members

Sally Gantt  
*President*

Kay Dickey  
*Vice-President*

Gene Akers  
*Treasurer*

Penny Alexander  
*Secretary*

Lee Eastman  
Tom Nicholson  
Debra Knight

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Mike "Griff" Griffin  
*Community Association Manager*

Mike Dean  
*Associate Community*



# CYBERSECURITY AND ELDER FRAUD: PROTECTING YOURSELF IN THE DIGITAL AGE

In today's connected world, technology has become a part of everyday life, offering convenience, communication, and access to information. However, it also comes with risks, particularly for older adults who may be more vulnerable to online scams and fraud. Cybercriminals often target seniors, exploiting their trust and unfamiliarity with newer technologies. Awareness and vigilance are crucial in defending against these threats.

## Common Cyber Threats to Be Aware Of

1. **Phishing Scams:** These scams usually arrive through emails, texts, or phone calls that appear to be from legitimate sources like banks, government agencies, or trusted companies. Cybercriminals ask for sensitive information, such as Social Security numbers or credit card details. Always verify the source before sharing any personal data.

2. **Tech Support Fraud:** A pop-up message on your computer may claim that your device is infected with a virus, urging you to call a number for "support." These calls are often fraudulent, with scammers charging for fake services or gaining remote access to your computer.

3. **Romance Scams:** Online relationships formed through dating sites or social media can sometimes be fronts for con artists, who gradually build trust and then ask for money. Always be cautious when someone you haven't met in person asks for financial help.

4. **Medicare and Health Insurance Fraud:** Scammers may pose as Medicare representatives or health insurance providers, asking for personal details or offering fake services in exchange for your information.



Photo courtesy of [www.reveantivirus.com](http://www.reveantivirus.com)

## Tips for Staying Safe Online

1. **Be Skeptical:** If an offer seems too good to be true, it probably is. Don't trust unsolicited requests for personal or financial information.

2. **Use Strong Passwords:** Create strong, unique passwords for your online accounts. Avoid using easily guessed information like birthdays or names. Consider using a password manager to help keep track of your passwords.

3. **Enable Two-Factor Authentication (2FA):** Whenever possible, activate 2FA on your accounts. This adds an extra layer of security by requiring a second form of verification, such as a text message or email confirmation, before logging in.

4. **Keep Software Updated:** Ensure your computer, smartphone, and any apps are regularly updated. Security updates often include patches to fix vulnerabilities that cybercriminals can exploit.

5. **Monitor Financial Accounts:** Regularly review bank and credit card statements for any unauthorized transactions. If you notice anything suspicious, report it immediately.

6. **Don't Share Personal Information on Social Media:** Cybercriminals can use details from your social media profiles, such as your birthdate, to answer security questions or impersonate you.

*(continued on page 3)*

## STILLWATERS SOCIAL CLUB JIMMY BUFFETT NIGHT

Mark your calendar for a great SWRA Social Club event. Please join us Wednesday, October 30th at 6:00 PM at the SWRA Community Centre located downstairs at the SWRA office. Bring an appetizer to share and a beverage of your choice. The event theme will be Jimmy Buffett. Get ready for wonderful music from Matt Campbell. Sing along to all your favorite Jimmy Buffett songs.



## CYBERSECURITY AND ELDER FRAUD: PROTECTING YOURSELF IN THE DIGITAL AGE

*(CONTINUED FROM PAGE 2)*

### What to Do if You've Been Scammed

If you believe you've fallen victim to fraud, it's important to act quickly:

- **Report the crime to your bank or credit card company** immediately to prevent further damage.
- **Contact local law enforcement** to file a police report.
- **Reach out to the Federal Trade Commission (FTC)** or the FBI's Internet Crime Complaint Center to report the scam.

Cybersecurity is everyone's responsibility, but seniors can take extra steps to protect themselves from evolving online threats. By staying informed, being cautious, and following good security practices, you can enjoy the benefits of the digital world while keeping your personal information safe.

*(Article Source: ChatCPT)*



CHURCH OF THE LIVING WATERS AT STILLWATERS  
IS CLOSED FOR THE 2024 SEASON

A photograph of the interior of a church, showing a long, empty aisle with wooden pews on either side. The floor is polished wood, and the ceiling features a complex, modern architectural design with exposed beams and lighting fixtures. The background shows a large window or glass wall with a view of greenery outside.



# SWRA LOTS FOR SALE

These lots are moving quickly, and this program is proving to be successful for our Association. With the sale of a lot SWRA recoups unpaid, past-due fees if there are any, we no longer pay property taxes on the lot and the new lot owner begins contributing annual fees and assessments to SWRA. The lots have been very fairly priced, and activity has been steady. All SWRA lots are under the 1987 Covenants.



- LOTS FOR SALE**
- Lot 50 Vistawood Dr
  - Lot 1 Knollwood Rd
  - Lot 2 Knollwood Rd
  - Lot 3 Knollwood Rd
  - Lot 5 Knollwood Rd
  - Lot 46 Tanglewood Ln
  - Lot 20 Fern Ridge Dr
  - Lot 21 Fern Ridge Dr
  - Lot 25 Stillwaters Dr
  - Lot 3 Pineview Ln
  - Lot 26 Tree Top Ln
  - Lot 91 Tall Pine Place
  - Lot 33A Deer Run Rd
  - Lot 13 Vistawood Dr

We have begun to reevaluate the lots and the realtor will be proposing increases in our tier pricing structure on the remaining lots in the next month. So, if you have an empty parcel next to you that you are interested in, don't wait, now is the time to act!

SWRA has several active contracts with multiple closings scheduled in the next few weeks.

The lots on the left are currently listed in MLS. There are others that we have not yet listed publicly however our agent can show any of the lots owned by SWRA to you.

Contact Associate Broker Sealy Hargrove of Roots Real Estate if you are interested in purchasing a SWRA owned lots. Contact Sealy directly at [SealyH@gmail.com](mailto:SealyH@gmail.com) or by phone at 334-444-4527.

## SWRA FEES

Trash Can Roll-Out Service Annual Rate (Nov. 01 - Oct. 31):

1 Trash Can - \$150

2nd Trash Can - \$50

Boat Storage Yard Annual Rental Fee (Nov. 01 - Oct. 31):

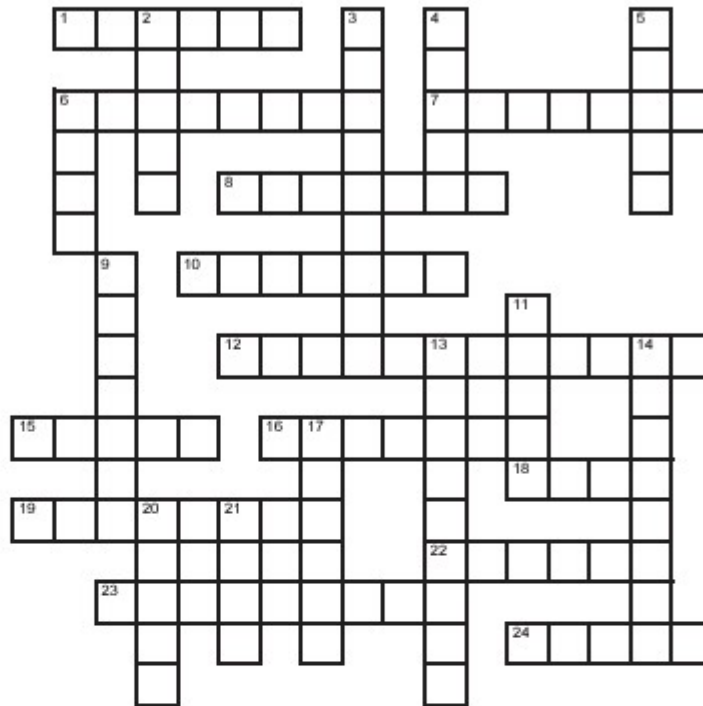
1 Lot - \$300

Invoices will be mailed out in November. Please renew your storage lot rental contract as soon as possible. We have a waiting list for storage lot rentals



# I LOVE FALL

- Acorn
- Apple
- Autumn
- Chestnut
- Cider
- Cobweb
- Fall
- Football
- Gourd
- Halloween
- Harvest
- Hay Bale
- Hayride
- Leaves
- Maize
- November
- Nuts
- October
- Pumpkin
- Quilt
- Rake
- Scarecrow
- September
- Sleet
- Thanksgiving



**ACROSS**

1. They fall from trees.
6. Popular autumn sport.
7. Jack-o-lantern gourd.
8. The 10th month of the year.
10. The gathering of crops.
12. The fourth Thursday in November.
15. Might be patchwork.
16. Seat at a square dance (two words).
18. Leaf gathering yard tool.
19. They are roasted on an open fire.
22. Halloween decoration made by a spider.
23. The 9th month of the year.
24. Decorative squash.

**DOWN**

2. Oak tree's fruit.
3. October 31st.
4. Honeycrisp.
5. Also known as corn.
6. The season that follows summer.
9. Fun activity on a farm.
11. Drink made from apples.
13. Used to keep birds off of crops.
14. The 11th month of the year.
17. Another word for the fall season.
20. Semi-frozen rain.
21. What squirrels often gather.



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Pineview Pool located at 1816 StillWaters Drive closed on Monday, September 30<sup>th</sup>. The pool is scheduled to reopen on the first of March or when warmer temperatures arrive.

# WHO CAN RUN FOR A SEAT ON THE SWRA BOARD OF DIRECTORS?

This article has been published in the SWRA newsletter before to inform property owners about the SWRA Board's responsibilities. Please read the entire article if you are interested in becoming an SWRA board member.

There are four different sets of covenants in StillWaters that Board members have to be familiar with. Only property owners who own property under the '87 covenants and are in good standing with the association are eligible to run for a seat on the StillWaters Residential Association Board of Directors. There are two seats on the board up for election in 2025. Each seat is elected for a three-year term beginning March 2025.

There are two different opportunities available for a property owner who qualifies and would like to run for the Board of Directors. One is to contact the Nominating Committee and inform them of your interest to run. The other opportunity is to run by petition. This information can be found in the Bylaws Article VII, Section 7.1. This article will discuss both opportunities.

**RUN FOR THE BOARD BY NOMINATING COMMITTEE:** Each year a five-member Nominating Committee is appointed by the SWRA Board of Directors to find qualified, willing board candidates to volunteer for the board. The Nominating Committee works diligently each year to present the best-qualified candidates to the association members. The Nominating Committee is charged to put forth who they have determined to be the best candidates for that year to fill the open board seats.

The Nominating Committee works several months to interview, discuss, and review possible candidates. The committee always requests that anyone interested in running for the board contact them for consideration or leave your name with Griff Griffin and he will pass it on to the committee. Any qualified property owner interested in running for election to the SWRA board can contact a member of the Nominating Committee or SWRA Board member to discuss what is required to serve.

**RUN FOR THE BOARD BY PETITION:** A qualified property owner may run by petition for the



board. The person interested in running for the board must pick up a petition at the SWRA office. The potential candidate must obtain signatures from twenty separate property owners governed by the '87 covenants and in good standing with the association. As of the date of this newsletter, there are about 1675 properties governed by the '87 covenants so it should be very easy to obtain twenty signatures. The petition must be filed with the SWRA Board Secretary at least thirty days prior to the election.

It does not matter if a candidate is selected by the Nominating Committee or runs by petition. All candidates' information is published in the newsletter and all names are listed on the election ballot.

Being a volunteer SWRA Board Member is not easy. Each SWRA Board member attends a minimum of two board meetings per month on the first and third Tuesday of each month. There are additional committee meetings, special meetings, phone calls, and social events, all of which board members must attend. Board members discuss and make decisions that will not always be the most popular among all property owners but are the best decision for the community as a whole. Board decisions must also follow what is required in the governing documents within the limitations of these. Being a board member takes hard work, a good bit of time and dedication. Many residents have been contacted over the years about running for the Board but very few are willing to commit to the time and effort that will be required if they are elected. If you are interested, make the commitment and run for an open board seat either by contacting the Nominating Committee or by petition.



SWRA has battled vandalism at our park bathroom all summer that have made them almost unusable. The misuse has occurred often in daytime hours. The Board and staff have struggled to come up with solutions. A decision to close these bathrooms after Labor Day was made. We are sorry for the inconvenience that this may cause some property owners. Please be aware of this change.

## HAPPENINGS AROUND THE LAKE



TO SEE WHAT'S HAPPENING AROUND THE LAKE IN OCTOBER, VISIT THE FOLLOWING WEBSITES:

Dadeville Performing Arts:  
<https://dadevilleperformingartscenter.com/calendar/>

LakeMartin.com  
<https://www.lakemartin.com/Events/>

AllEvents in Dadeville:  
<https://allevants.in/dadeville-al/calendar>

Explore Lake Martin:  
<https://explorelakemartin.com/events/>



# FALL FOOD DRIVE



# FALL FOOD DRIVE

Please bring non-perishable food items to help feed families in Dadeville!

**Or, drop of a monetary donation and we'll shop (wisely) for you!**

**Suggestions:** Baby Food & Formula, Beans, Cake Mixes, Candy, Canned: Chili, Meats, Stews & Vegetables, Cereals, Crackers, Coffee, Cookies, Granola Bars, Jelly, Juice, Mac & Cheese, Oatmeal, Pancake Mix, Pasta, Peanut Butter, Pet Food, Powered Milk, Rice, Spaghetti Sauce, Syrup, Taco Kits, Tea Bags, Tuna.

**Drop contributions off at Tallapoosa Nutrition**

Monday to Friday 6:30 am – 5:00 pm

Saturday 8:00 am – 2:00 pm and Sunday 12:00 pm – 4:00 pm

132 W. Cusseta St, Across from the Courthouse

We will continue to collect donations until December 20<sup>th</sup>.


All donations will be distributed to the Dadeville Food Pantry's at the **First Baptist Church and Loves and Fishes.**

# THANK YOU!





# OCTOBER

SUN	MON	TUE	WED	THU	FRI	SAT
		<b>1</b> <b>SWRA Board Meeting</b> 9 AM	<b>2</b> <b>Bridge</b> 9 AM 1 PM  <b>ARC Meeting</b> 4 PM	<b>3</b>	<b>4</b> <b>Bridge</b> 9 AM 1 PM	<b>5</b>
<b>6</b>	<b>7</b> <b>Lake Martin Creativity Group</b> 1 PM - 4 PM	<b>8</b>	<b>9</b> <b>Bridge</b> 9 AM 1 PM	<b>10</b>	<b>11</b> <b>Bridge</b> 9 AM 1 PM	<b>12</b>
<b>13</b>	<b>14</b> <b>Lake Martin Creativity Group</b> 1 PM - 4 PM	<b>15</b> <b>SWRA Board Meeting</b> 9 AM	<b>16</b> <b>Bridge</b> 9 AM 1 PM  <b>ARC Meeting</b> 4 PM	<b>17</b>	<b>18</b> <b>Bridge</b> 9 AM 1 PM	<b>19</b>
<b>20</b>	<b>21</b> <b>Lake Martin Creativity Group</b> 1 PM - 4 PM	<b>22</b>	<b>23</b> <b>Bridge</b> 9 AM 1 PM	<b>24</b>	<b>25</b> <b>Bridge</b> 9 AM 1 PM	<b>26</b>
<b>27</b>	<b>28</b> <b>Lake Martin Creativity Group</b> 1 PM - 4 PM	<b>29</b>	<b>30</b> <b>Bridge</b> 9 AM 1 PM	<b>31</b> <b>HALLOWEEN</b>  		

# ADVERTISEMENT SECTION

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CAROL L. SELLERS, CPA

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Dadeville, Alabama 36853  
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**TheCartSource.com**

## ADVERTISE WITH US!

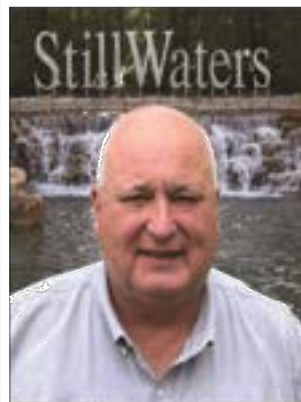
**Full Page (Back): \$150.00**

**Full Page: \$125.00**

**Half-Page: \$75.00**

**Quarter Page: \$45.00**

**Business Card: \$20.00**



We welcome Tim McLain  
to the HighPoint Team!  
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**334-524-8992**  
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portfolio today!  
[tim@highpointinsurancegroup.com](mailto:tim@highpointinsurancegroup.com)

*Serving Lake Martin and the surrounding areas*

[highpointinsurancegroup.com](http://highpointinsurancegroup.com) • Alex City 256-234-7781

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# GRIEF SUPPORT GROUP

Every Monday Beginning April 15th at 10 AM

No Charge

Red Ridge United Methodist Church

8091 County Road 34

Dadeville, AL 36853

Office: 256-825-9820

Pastor Dorothy Scott - 205-907-5270



SCAN THIS QR CODE WITH YOUR SMART PHONE FOR  
QUICK ACCESS TO THE SWRA WEBSITE.

