

News of KINGS POINT

Official Publication
of the SCC West
Master Association

www.kpmaster.com

April 2022

Disaster Preparedness Symposium on March 7

By: Mary Ann Meeker



Mike Bardell, Chief of the Emergency Squad

The Symposium was very well attended with over four hundred residents. The meeting was done by the Leadership Team of Kings Point and the Symposium addressed the ever-present questions mentioned above. USI (our insurance broker) treated the attendees to breakfast items. Liz Argott, chair of the Health and Safety Committee of the Federation Board, welcomed the members of the community

and reminded all of us, hurricane season is right around the corner. The leadership team met regularly during the planning process. Involved were Shawna Deiulio, MaryAnn Meeker, Les Raba, Keith Wilking, Mike Bardell, Matt Permuth, Eileen Peco, Bob Preston, and Brian Burns. Many thanks go to the team who set the plan in place for 2022.

Mike Bardell, Chief of the Emergency Squad introduced the following presenters:

- Mike Zimmerman-South Shore Hosp.
- Ryan Pedigo-Health Department
- John Mayoka-Samaritan Services
- Peter Dowse-Vesta Security
- Tim Broad-Security Patrol
- Angie Leslie and Kelly Knigge-TECO
- Sun Radio-Vern Hendricks
- Master Association-Shawna Deiulio
- Bob Preston-CERT
- Joe Flaco-KP Radio Club
- Keith Wilking-First Service
- Brian Burns- USI
- Joe Power-Heritage Insurance

Attendees received information to prepare for a disaster; possible hurricane, tornado, flood, fire, or any other disaster that might affect our community.

A critical point to remember, the 2021 hurricane season was the third-most active hurricane season on record, producing twenty-one named storms, it was also the second season in a row after 2020 and third overall,

in which the designated twenty-one hurricane names for that year were exhausted.

If you're a snowbird, prepare your unit when you leave, notify your Association Board you are leaving, and give them information on how to locate you, in your absence. For everyone in the community create your plan and practice it in advance. Enjoy your summer and stay safe.



Mainline Breaks 101

If you live in Kings Point you've probably been notified at least once or twice that your irrigation missed a cycle due to a mainline break. But how much do you really know about these pesky breaks? Let's review everything you need to know...

What is a mainline?

The irrigation mainline pipe is the primary or "main" pipe in your sprinkler system. Mainline pipes in Kings Point are either Schedule 40 or 80 PVC and can range anywhere from 3" to 8" in diameter. This pipe delivers water from the water source (wells or ponds) to the irrigation valves in your community. When the valves are open, water is delivered to the emitters throughout your association which includes all of the sprays, rotors and drip lines.

What is a mainline break?

A mainline break occurs when there is a fracture in the pipe or when a glue joint has come apart. Some breaks are more obvious than others. Smaller breaks present as more of a leak which can be difficult to detect and track while larger breaks are much more obvious as you'll usually see large pools of water and/or water running down the street.

What causes a mainline break?
Mainline breaks are caused for



The close proximity of this 8" mainline break running parallel to an 8" county mainline makes for a difficult repair with little room to work.

variety of reasons. One of the most common reasons is water hammer. Water hammer can occur due to the operation of valves, pumps starting and stopping, directional changes caused by pipe fittings, or from rapid exhaustion of all air from the system. When subjected to these sudden changes in flow, shock waves propagate throughout the system causing what is known as water hammer.

Other possible causes include changes in temperature, the age of the pipes and fittings in the ground, the use of improper materials and heavy trucks or equipment driving over or parking on top the pipes.

How are they found?

Mainline breaks are usually found during routine monthly inspections, reported by POC's or through high flow alarms in Baseline which are delivered to the irrigation crew each morning.

How are they repaired?

Step one to any repair is calling in Locates. Once the utility lines are marked, the digging begins. The pipes can be buried 3' to 11' deep which can take anywhere from a couple of hours to a couple of days just to expose the pipes. Once exposed, the break is identified and investigated to determine the necessary parts for the repair. The repair is made and thrust blocks are placed under the fittings to help limit movement of the pipes when the pressure load is applied. The repair is then tested, backfilled and the area is cleaned up.

What is the Master doing to help prevent mainline breaks?

While it isn't possible to completely prevent mainlines, the Master Association makes every effort to put measures in place to help minimize the breaks as much as possible. Master procedures require the



8" Mainline break on Hammersmith



4" Mainline Repair in Oakley Green

use of Mechanical Joint (MJ) fittings on every repair. MJ fittings are made of metal and allow the joints to be sealed tightly without the use of glue. This greatly reduces the chance of future mainline breaks in the same location as approximately 90% of mainline breaks are caused by the weakening of the glue joints on PVC fittings.

Other preventative measures include automatically shutting the irrigation system down when temperatures are predicted to drop below freezing, educating residents and vendors about the danger of parking on irrigated areas and by reviewing and adjusting pump station configurations to reduce the water hammer effect as much as possible.

Look For New Irrigation Signage

The Master Association has recently begun using sandwich board signs to notify residents that their irrigation inspections are in progress. The signs are placed at the entrance of each community at the start of each inspection. During the inspection you should expect to see zones coming on and off while the lines are being tested and workers will be present to make necessary repairs and adjustments.

We request residents not to interrupt or interfere with the crew while they are working. They are responsible for inspecting over 1,600 zones each month. It is important that they are able to work as quickly and efficiently as possible to ensure they are able to stick to their very tight schedule.

Any questions or irrigation issues that need to be addressed should be reported to your Association's

Irrigation POC. Your POC will put in a work order request to have your issues addressed by a repair technician. Most work orders are addressed within 48 hours.

For more information on irrigation including the monthly inspection schedule, please visit kpmaster.com/irrigation.



2022 Brings New Fertilizer and Landscape Ordinance to Hillsborough County

Susan Haddock, UF/IFAS Extension Hillsborough County



The Hillsborough County BOCC approved a new ordinance regulating the use of fertilizers containing nitrogen and/or phosphorous, and placement of landscape debris. (Ordinance 21-42).

What is the Purpose of Fertilizer Ordinances?

Central Florida receives the bulk of its rainfall during the summer months. This rainfall creates stormwater runoff which is rainwater that runs off

streets, rooftops, parking lots, lawns and other land surfaces into the closest water body. Stormwater and water from excessive irrigation can move contaminants including nutrients into ponds, rivers, lakes, and the Tampa Bay. Sediments from contaminants and excessive nutrients contribute to reduced water quality.

Runoff worsens during summer months due to the large amount of rainfall. Excessive algae

growth in water bodies blocks sunlight needed for seagrass and other desirable aquatic plants to grow. When aquatic plant growth is reduced, oxygen levels decrease. Lower oxygen levels as well as toxins contained in some algae can cause fish kills. Algae growth is more problematic where there are no plants along shorelines to consume nutrients.

The Florida Department of Environmental Protection has listed a number of water bodies in Hillsborough County as impaired by nutrients. As a result, the ordinance was approved to reduce nutrient adverse effects on water quality.

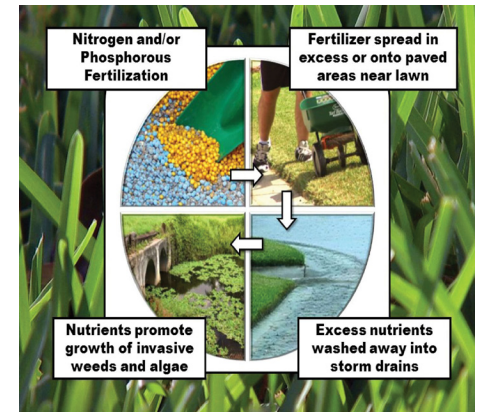
When Did the Ordinance Go into Effect?

The new ordinance went into effect November 17, 2021 and is in addition to the existing Environmental Protection Agency (EPC) of HC Chapter 1-15 Fertilizer Use and Landscape Management Rule that has been in effect since June of 2010. The new ordinance supersedes the EPC rule, although anything not contained in the new

ordinance that is in the EPC rule is still in effect.

Does the Ordinance and Rule Apply to You?

Both the ordinance and rule applies to anyone including residents, home owners, HOA common property management, businesses, governmental entities, and commercial companies that apply fertilizer and/or provide landscape services to non-agricultural property.



UF Institute of Food and Agricultural Sciences, Andra Johnson, Dean for UF/IFAS Extension.

What Are the Components of the County Ordinance and the EPC Rule?



Fertilizer Content, Application Manner and Rate

- Fertilizers containing nitrogen and phosphorous cannot be applied to turfgrass or landscape plants from June 1 through September 30.
- Fertilizers containing phosphorous cannot be applied to turfgrass or landscape plants at any time unless a soil analysis test showing a phosphorous deficiency has been performed by a qualified laboratory and submitted to the County Administrator prior to making any application.
- Fertilizers containing nitrogen must be at least 50% controlled or slow release nitrogen.
- Fertilizers containing nitrogen

- cannot be applied prior to seeding, or for the first 30 days after seeding or sodding except under specific hydroseeding conditions (see ordinance).
- Nitrogen containing fertilizers must be applied at the rates recommended in the DEP-UF/IFAS manual Best Management Practices for the Protection of Water Resources by the Green Industry.
- Spreader deflector shields are required on all broadcast or rotary spreaders and must be used to deflect granular fertilizer away from all impervious surfaces and water bodies.
- Fertilizer cannot be applied,

spilled or deposited on any impervious surface. If this happens, it must be immediately and completely removed. It can be applied at the recommended rate to turfgrass or landscape plants.

- Fertilizer cannot be washed, swept or blown from impervious surfaces into storm drains, ditches, drainage conveyances, surface waters or roadways.

Weather Restrictions

Fertilizers containing nitrogen or phosphorous cannot be applied when, i) it is raining at the application site, or ii) within the time period during which a flood watch or warning, or a tropical storm watch or warning, or a hurricane watch or warning is in effect for any portion of Hillsborough County, issued by the National Weather Service, or iii) within 36 hours prior to a rain event greater than or equal to 2 inches in a 24 hour period is likely.

Fertilizer Free Zones

Fertilizer cannot be applied within 10' of any surface water.

Management of Grass Clipping and Vegetative Materials

Grass clippings, vegetative material, and vegetative debris cannot be washed, swept or blown into storm drains.

Certification and Training

All commercial applicators including government and institutional applicators must obtain an FDACS Limited Commercial Urban Fertilizer Certification (LUF) aka the fertilizer license. A GIBMP (Green Industries Best Management Practices certification by DEP-UF/IFAS is required to obtain the LUF.

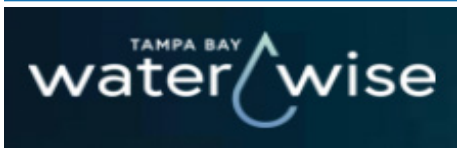
- A vehicle decal issued by EPCHC must be affixed to any vehicle used by the company in connection with landscape maintenance activities and/or the application of fertilizer.

Recommendations

- A 6 foot low maintenance, no mow zone from the water's edge in the fertilizer free zone.
- Reduction of fertilizer application on properties utilizing reclaimed water.

Enforcement and Penalty

There are provisions for enforcement and penalty as misdemeanors with fines up to \$500 and/or imprisonment up to 60 days. Code enforcement, law enforcement, or others designated by the County may enforce the ordinance when the local codes are violated.



Tampa Bay water Wise is a partnership of local governments working to reduce water demands in the Tampa Bay region. Our Mission is to help individuals, families, and organizations alike discover ways to lower their water use and make positive changes to our government.

The program rewards homeowners with rebates for high-efficiency, EPA Water Sense-approved toilets. These models use at most 1.28 gallons of water per flush. This is a huge improvement over old toilets, which use 3.5 gallons per flush or more. The Eligibility Requirements are:

Take Advantage of Money Saving Programs for Hillsborough County Residents From our Local Utility Companies

- Existing toilets must use 3.5 gallons per flush or more. These may exist in homes built before 1995.
- Applicants must be potable water utility customers of participating cities or counties.
- Rebates are issued within 90 days of toilet purchase.
- maximum of two rebates is available per home for the lifetime of the utility account.

Maximize your savings with these with just a few of these programs offered by TECO. **Energy Planner** - Take control of your energy savings by taking

advantage of lower rates-it is free.

Ceiling Insulation - Receive a certificate that you can use to help pay for added insulation in your attic.

Ductwork - Schedule a duct check and TECO will inspect and seal any leaks for as little as \$125 per heating and cooling unit.

Heating and Cooling - Remember if you are installing a high efficiency heating/cooling system and receive a rebate of up to \$135.



A Star Energy Star Smart Thermostat - A certified smart thermostat that controls heating, and cooling can help save money and earn a rebate up to \$50.

Window Replacement - there is a \$.76 per square foot rebate for installation of NFRC Windows.

Visit tampaelectric.com/save to sign up and learn more about all our energy saving programs or call 813-275-3909 on weekdays from 8a.m. to 5p.m

Protect Yourself from Identity Theft

Provided By: Sherriff Jeffery E. Merry, Jr.

According to the Federal Trade Commission (FTC), in 2019, American consumers reported losing \$1.6 Billion dollars to fraud. The actual loss amount for businesses and consumers is estimated to be \$50 Billion dollars a year.

Identity Theft refers to several types of crimes in which someone wrongfully obtains your personal information and uses it, typically for economic gain. This personal information includes, but is not limited to: name, Social Security Number, date of birth, address, passwords, or banking information.

Although there are many types of crime associated with identity theft the most common usage of personal information is to commit document fraud, credit

card fraud, utility fraud, bank fraud, employment fraud, and loan fraud.

The citizens of Sun City Center are not immune to identity theft. Seniors are actually at greater risk for some types of identity theft. Seniors have accumulated some net worth, are more trusting, and are less likely to believe they are a victim all of which increase their victimization. In addition, seniors are less likely to report identity theft due to shame or embarrassment, the complexity of reporting, or the time and effort required to file a report.

Identity thieves obtain personal information through email, websites, telephone solicitations, in person solicitations, pretend offers, dumpster diving, stealing mail, stealing wallets, stealing purses, and stealing laptops.

Almost all identity theft can be prevented with a

few precautions. The FTC recommends consumers Deter, Detect, and Defend against identity theft.

Deter thieves from stealing your personal information by:

- Securing mail, both inbound and outbound
- Shred any documents that contain personal information
- Safeguard Social Security Numbers
- Don't give out personal information unless you know who you are dealing with
- Opt-out of credit preapproval offers at optoutprescreen.com
- Take your name off telemarketers lists at donotcall.gov
- Keep all financial information secure

Detect any suspicious activity:

- Inspect financial statements for charges you didn't make
- Be alert of credit denials and bills that don't arrive
- Be diligent with credit and debit cards

- inspect your credit report yearly at annualcreditreport.com

Defend against identity theft as soon as a problem is suspected

- Place a fraud alert on your credit reports by calling one of the three credit reporting companies
- Close accounts that have been tampered with or opened fraudulently
- File a complaint with the Federal Trade Commission at www.ftc.gov/idtheft
- File a police report



With season in full swing, the number of residents and guests have increased. As such, we would like to remind all residents of a few rules that are in place for your safety and continued enjoyment of the amenities.

1. Always have your resident badge with you when visiting the amenities areas. Also, your guests or outside club members need to have their guest day pass or club pass with them each time they enter an amenities area.

2. All visitors must have authorization to be allowed entry into Kings Point. Typically, authorization consists of the resident calling our security gatehouses at 813-634-2063 with the following information:

- Resident's address
- Resident's last name
- Resident's IVC / CODE
- Visitor name/names
- Date of visit
- Date of departure.

If more than one vehicle will be arriving, inform security to allow multiple vehicle authorization. Our phone lines are extremely busy, and we do apologize for the wait that does occur during our 9 AM - 4 PM peak hours. Residents may also email their visitors

information to KPSCCVISITOR@vestapropertyservices.com.

We do request at least a 24-hour advance notice for emails to allow processing of visit requests. We ask residents to please advise their guests that visit destination address and resident's last name needs to be readily available when they arrive at the gate to help eliminate traffic holdups. If Security has any questions regarding visit information the resident will be called to verify the visit.

Security would appreciate all residents helping us to eliminate traffic backups by calling in their visitors in advance, especially at this very busy time of year.

St. Patty's in Kings Point – A Celebration

This St. Patrick's Day, in the yard of Shirley Lafon's on Worthington Greens Dr; KP friends and neighbors gathered for an event worth enjoying. Seven years ago, Rick Lemieux and his brothers began performing in their garage and from there, the event has blossomed into an annual performance put on by members of a few associations in our community; and enjoyed by several residents.

"Pawn Shop Brothers" (whose name was derived from buying their equipment at local pawn shops) and over time, the gathering of performers became "Pawn Shop Jamming Friends" and held on St. Patty's. Members who attended the concert were encouraged to bring their lawn chairs, drinks, munchies & their Irish Spirit; the attendees did not disappoint! The performers and all who were involved in the event wish to thank the Kings Point Community that assisted in making the event a success.



Up until 2020 the music was exclusively performed by "The

SHREDDING DAY INFORMATION

SAVE THE DATE
KINGS POINT COA MEMBERS
SHREDDING DAY

Friday April 15, 2022
1:00 PM till 4:00 PM

LOCATED IN THE PARKING AREA BEHIND THE NORTH CLUBHOUSE

-WATCH FOR DETAILS FOR SHREDDING APPOINTMENTS-

The COA is sponsoring a shredding day on April 15, 2022, between 1:00 PM and 4:00 PM. We are asking unit owners to sign up for an assigned time to bring your documents to the shredding trucks located on the east side of the North Clubhouse (next to the pool). Our security staff and COA will be directing traffic and checking to verify you have signed up. Please work with the volunteers and staff to help us accommodate the volume of folks coming to take advantage of this service. Unit owners will receive an email blast (just like the COA did for signing up for our booster shots) with further instructions.

Newcomer's Welcome Bag

If you are new to the community, there are Newcomer's Welcome Bags at the COA office. Bring in your welcome letter and pick up your bag of goodies.

KPCOA MEMBERS MARK YOUR CALENDARS!

INSTALLATION OF OFFICERS MARCH 2, 2022:

The COA Installation of Officers and Board Members is taking place April 5th at the monthly business meeting at 2:00 PM in the Banquet Room. Members of the COA are welcome to see this important event and meet the new Board.

NOTARY

Schedule your appointments for the COA Notary Service between 9:00 AM and 11:30 AM by calling 813-633-1710. If you call after 12:00 PM please leave a message and someone will get back to you the following day.



MARCH MEETING LOTTERY DRAWING WINNER (\$25) - KAREN HARDY - MANCHSTER I - CONGRATULATIONS!

Hand Held Radios for Purchase



Hurricane season is quickly approaching; maybe consider purchasing a radio from Kings Point Radio Club.

- It provides low-cost emergency communications in Kings Point and SCC communities.
- Handheld two-way radios are only \$15.00
- No license needed
- Radio practice is held every Wednesday morning @ 9am by the KP Amateur Radio Club

For More Information about the club or to purchase a radio please go to www.kparc.org

UPCOMING MEETINGS

April 1st @ 9:30am
Federation Board Meeting
KPNCH - Card Room

April 5th @ 2:00pm
COA Meeting & Installation
KPNCH - Banquet Room

April 13th @ 9:30am
Master Board Meeting
KPNCH - Card Room

April 15 @ 9:30am
Federation Membership Meeting
Room - TBD

April 27 @ 2:00 PM
Master Association Round Table
KPNCH - Card Room

IMPORTANT REMINDER FOR KINGS POINTS RESIDENTS



After Hours
Emergency #

813-642-8990

Easter Activities, Crafts, and Ideas for Seniors

By Michele Meleen

Easter traditions aren't just for kids, they're also important to adults, families, and communities. Creative and fun ideas for Easter can be enjoyed by seniors at home, assisted living facilities, church, or in senior clubs and senior centers. Think beyond chocolate bunnies and plastic eggs to find Easter activities and Easter crafts for seniors.

Attend an Easter Church Service

Check with your local church to see what type of Easter services they offer between Good Friday and Easter Sunday. Dress in your Easter best and enjoy a service or two.

Re-Pot Easter Lilies

Simple Easter decorating ideas include putting symbolic Easter plants in festive holiday pots. Lilies are one of the most symbolic flowers used at Easter because they represent the purity and hope of Christ's resurrection. If you can't get a lily or you're having a non-religious Easter celebration, you could also use symbolic spring flowers like tulips.

Plan or complete an Easter Scavenger Hunt

When you have a group of seniors with different ability levels, some can plan the Easter scavenger hunt while others can go on the hunt.

- Find large Easter images and decorations along with beautiful Easter eggs and letters that spell out Easter words to hide around the halls of an assisted living facility, for example.
- Make a list of the specific Easter items hunters must find.
- Give each participant a small clipboard with their Easter scavenger hunt list.



- Offer adult Easter prizes like potted plants, gourmet chocolates, or ceramic Easter decorations for those who finish first.

Host an Easter Brunch

Many families gather for a traditional Easter lunch or dinner, so hosting an Easter brunch for friends can easily fit into any busy Easter schedule. Have guests dress up, decorate, and set the tables, and make a cute Easter name card for each guest.

Make Gourmet Chocolate Easter Eggs

Forget kids' Easter candy and use a gourmet chocolate Easter eggs recipe to make your own decadent Easter candies. You can use egg molds to help you get the egg shape, but this four-ingredient recipe makes a firmer dough you can easily shape with your hands. Look for filling flavors adults enjoy that kids might not such as lavender, pink peppercorn, or dark chocolate.

Plan a Secret Bunny Basket Exchange

Kids aren't the only ones who love receiving a basket full of Easter goodies. Take the idea of a secret Santa gift exchange and replicate it at Easter with a secret bunny basket exchange. Put the names of all participants in a bowl and have each person draw one name from the bowl. This is the person they will secretly create an Easter basket for.

Decorate Easter Cookies Together

Before your family comes over, bake up some easy sugar cookies in the shape of Easter

icons like bunnies and eggs. If you've got older kids coming, they can help cut out and bake the cookies, but it will mean waiting for them to cook and cool before decorating. Make your own royal icing in pastel colors, then decorate all the cookie cutouts together. Have some little baggies or containers on hand so family members can take a few cookies home.

Host an Easter Movie Night

Grab all the comfortable chairs you can find or have family members bring pillows and mats to create a cozy movie theater in your living room or the common room at an senior living facility. Choose one of the best Easter movies to show at your Easter movie night. Make sure you have fun Easter snacks on hand.

Decorate and Donate Easter Eggs

Seniors can participate in egg decorating by coloring designs on eggs or using plastic eggs and adding stickers or glitter glue and putting candy inside. After all the eggs have been colored, the eggs can be gathered and donated to a preschool or community organization for a children's Easter egg hunt. In this way, seniors get to participate in a nostalgic tradition.

Easter at Every Age

Celebrating Easter is a great way to reminisce about the past and welcome a new season. You're never too old to enjoy celebrating holidays like Easter, so look for ways to keep Easter traditions going as long as possible.



Master Maintenance Updates

Irrigation Repairs March



- 518 Upkeep Tickets
- 24 Alteration Requests
- 23 Mainline Breaks
- 21 Valve Replace/Repair
- UL 40 Pump Station Retrofitted
- 1 Pump Start Relay Replaced
- 5 Time Delay Relays
- 1 Control Board Replacement
- 1 Ethernet Radio Replaced
- 5 HUB Modems Upgraded
- 2 Pump Station Modems Upgraded

Misc. Repairs March



- Milled / Paved over 45K SQ YDS of Roads
- Quarterly Side Walk Pressure Washing
- GFI's Raised in Front Gate Plant Beds
- Underdrain/Road Repair Lyndhurst
- 18" RCP Pipe Repair Idlewood
- Deck Maint. on Clubhouse Dr. Bridge
- Inv. Crown Patch Foxhunt & Bedford
- Signs Replaced: 2 Stop/2 Speed/1 Str.
- Cart Path Repair Hassel Park
- Internet Installed at Irrigation Yard



SSC EMERGENCY SQUAD NEEDS VOLUNTEERS!

Our ability to serve our community depends on having enough volunteers. Won't you please tell your friends and neighbors how important the Squad is to Sun City Center.

Without volunteers, the Emergency Squad will not exist. Our community is generous with donations, but without volunteers, there will be no one to answer the phones, serve on the ambulance or wheelchair van or take blood pressures. There will only be the Fire Department, to come in the middle of the night to pick someone up from the floor or take them to the hospital.

Let your family, friends and neighbors know that we need them to continue to serve Sun City Center.

Our Information Meeting is the **2nd Wednesday of the month at 6PM** At our training center at 124 S. Pebble Beach OR They can call Chris McCann Asst. Chief, HR 813-434-4184

From HCA Florida Healthcare



Welcome to a whole new state of healthcare as part of HCA Florida Healthcare with more than 450 affiliated sites of care statewide. As of March 3rd, South Bay Hospital is now HCA Florida South Shore Hospital, Blake Medical Center is now HCA Florida Blake Hospital located in Bradenton, FL., and Brandon Regional Hospital is now HCA Florida Brandon Hospital located in Brandon, FL. Learn more at HCAFloridaHealthcare.com

The KPCH Pop-Up Series
April 8th - "Alter Eagles"
April 11th - Mark Anthony Band
A Tribute to Billy Joel. - 7:30 PM
Tickets - KPCH Box Office
\$27 for individual shows
\$45 for both.

The Brandon Ballet
April 9th @ 7 PM
KPCH Veterans Theater
Tickets - KPCH Box Office
\$16 at the KPCH Box Office

Help your friends and neighbors stay up to date by sharing how they can sign up for communications from the Master Association.

SUBSCRIBE!

Click the sign up banner on the home page of kpmaster.com OR email your name, association and email address to: MASTER@KPMMASTER.COM