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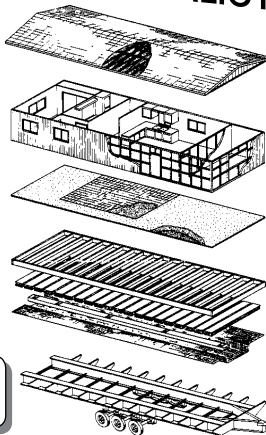
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Message from the Board of Directors

Bank of America Loan 1 update:

The finance committee has met several times in the past 3 months to discuss options to refinance our loan. We went through several options and recommended option 1 in the table below to the board of directors. This option gives us a fixed rate, aligns the maturity with loan 2 in August of 2027 and decreases our yearly principal and interest payment approximately \$140,000.00. We signed a rate lock agreement with Bank of America for 5.8163% on April 28. Next steps, finish the refinance process with Bank of Americana and work with residents that desire to refinance their share loans. We have sent letters to outstanding loan holders and will be working on refinancing outstanding loans by July 15th.

Refinance Options for Loan 1 /10 Year maturity June 30th, 2023 / Balance \$3,890,000.00/ Closing Cost ~30k included
 March Monthly payment P/I = \$40,038.82 (45,601.58) with credit applied of \$5,517.76 (Swapped fixed rate at 2.70%)

Options	Amortization	Rate	Maturity	Pre-payment PRIVS	Minimum Balance Requirements	FY 23/24 EST. Impact on monthly FEE per Share	FY 22/23 Impact on Monthly FEE per Share	Impact of paydown per month	5340 Percent of Monthly Fee	Yearly P/I	Monthly P/I	Comments
1	240 Months (20 years)	6%	2027	Yes 20% Year	\$500k	\$ 44.03	\$ 63.32	\$ (19.29)	13%	\$ 334,430.04	\$ 27,869.17	Option to use share sales to pay down loan
2	240 Months (20 years)	VAR. BSBY +1.75 1 Month BSBY (4.9) 6.65%	2027	Yes 20% Year	\$500k	\$ 57.96	\$ 63.32	\$ (5.36)	17%	\$ 440,250.75	\$ 36,687.56	Option to use share sales to pay down loan
3	120 Months (10 years)	6%	2027	Yes 20% Year	\$500k	\$ 68.23	\$ 63.32	\$ 4.91	20%	\$ 513,447.60	\$ 43,186.98	Option to use share sales to pay down loan
4	Pay off Loan	N/A	N/A	N/A	N/A	\$ 6,088.47	N/A	N/A	N/A	\$ 3,854,000.00	N/A	Assessment of ~6k for 633 Shareholders
5	Pay down loan	For every 100k we pay down loan, monthly payment will be ~\$1.13 less per member. Example: We use \$300k to paydown loan and only finance \$3, 590,000.00. Monthly P/I payment goes from \$27,611.25 to \$25,461.96 = \$2,149.29 or ~\$3.40 less per month per member										

BSBY = Bloomberg Short Term Bank Yield Index

Loan 2 Balance is approximately \$2,007,000.00 with maturity of 31-AUG- 2027.
 Interest Rate BSBY Swapped fixed rate @ 3.97%
 March Monthly payment P/I = \$15,697.98 (19,260.54) with credit applied of \$3, 562.26.
 Current outstanding loans to members totals \$853,312.00 as of March 31 with 43 Shares outstanding with balances of \$33k to \$500.
 FED Meeting scheduled for interest rate decision May 3 & June 14

ACA News

By Doug Howland

June is the official start of summer and our slower season. Hopefully since there are not many events going on you can sit back and relax. You also could get all those projects done you've been thinking of doing.

Our ACA Club President's Meeting are over now until next November. The clubs will all get together again then and start planning events. Also the ACA Luncheons usually held on the 1st Wednesday of the month are over for the summer and will start again next fall. Just a heads up for the fall, the first ACA Club President's meeting will be the first Tuesday, November 7th and the ACA Luncheon will be the next day Wednesday, November 8th. The luncheon is normally the 1st Wednesday of the month but this month only it is being changed so that it falls after the President's meeting which is held on the first Tuesday. The reason for this is the info presented at the luncheon is usually the info discussed at the President's meeting.

...continued on page 6



Our next Burger Burn will be on the 3rd Tuesday of the month, June 20th from 4–5:30p.m. For \$7.00 you get a one third pound hamburger, fries, baked beans and a drink. Come on out and let us do the cooking as you eat and visit with those still here. The Burger Burn will be taking the month of July off for a summer break but it will be held all the other months.

ACA is sponsoring a Cove group going to a Rays Baseball game sometime in the next few months. Watch for information on this upcoming event. Plan on coming out for a fun time.

As other events get planned we will keep you informed over the summer months. Have a great month and enjoy relaxing, doing projects, or vacationing, whichever you have planned!!

Announcements

By Ray Rodriguez – Editor

New Glider installed at the South Side Boat Launch

A New Glider was recently installed at the South Side Boat Launch thanks to the donation by Canada Night Group in Memory of a True Gentleman who was always there with a Helping Hand whenever one was needed, Derek Woodhead. A special thank you also goes to Dennis Herrmann & The Hobby Shop for ordering the Glider, putting together & installing it. Also, Thanks goes to Al Martin for doing all the Staining. Great Job by All.



Come out and enjoy the Glider and the tranquility of a calm sunny afternoon watching the Dolphins, Manatees and other aquatic life. Meditate if you wish or enjoy socializing with neighbors and friends.

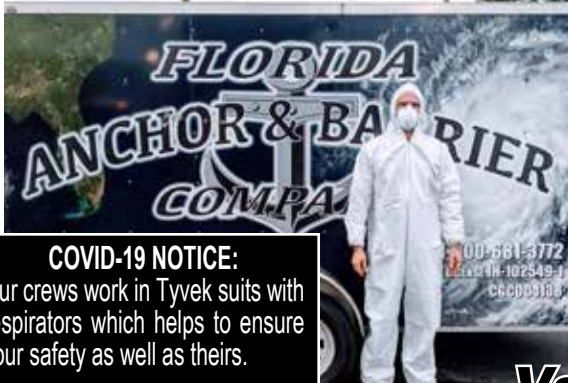


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“U-Feel-Um No-See-Ums”

By Joe Noling



How many times have you heard residents in the Cove complain about *No-See-Ums* being out? I can tell you it is not during days when it is cool and or windy. Unfortunately, these conditions don't occur as frequently as the warm and still subtropical weather we typically receive. Here in Florida, *No-See-Ums* can occur year-round with the highest numbers during the hot summer months. They are usually active during early morning and evenings, and even during the daytime on cloudy days when winds are calm. They often go unnoticed owing to their small size. Adult *no-see-ums* are brown to black in color and less than 1/8-inch long. They occur in almost any habitat near water sources such as near springs, ponds, lakes, riverbanks, beaches, and swamps. In urban areas, they can breed in any muddy or moist location, such as over-irrigated mulch or sod, tree holes, new construction sites, and even in areas where water from air-conditioners continually saturate the ground. Females may disperse a little over 1 mile in distance from the points where they emerge from moist soil. Higher numbers of bites are likely to be experienced the closer one gets to the places where they emerge as biting flies from this moist soil. In Americana Cove, this in reality means, the closer you live to the canals and waterways bounding the Mangrove golf course, the higher the density of biting flies that you have to deal with.

The *No-See-Ums* species found in Florida are of the genus *Culicoides* (family Ceratopogonidae), with over 46 different species known to occur in Florida. Adult females need blood meals for their eggs to develop. Both males and females feed on pollen and nectar, but the males are not a biting, blood sucking concern to humans or other animals. The biting females cause painful and irritating bites, that may be accompanied by allergic reactions with sensitive people. Mouth parts of females are well developed with cutting teeth on elongated mandibles that are well adapted for blood sucking. Bites are painful because they actually have to saw their way into you. Bites usually appear as small red welts, about 1/8 th inch in diameter. The number of eggs produced per female varies among species and size of blood meal. The more blood we give them the more eggs they produce. In general, individual females may produce as many as 100 eggs over a 2–3-week period. With enough donors, they can increase in numbers pretty fast. As we all know, when this happens, this is when you come inside as sunset approaches.

No-See-Ums eggs are laid into moist soil within muddy and swampy areas of salt marsh habitats. Once laid, the eggs hatch in as little as 3 days. From eggs, they develop as wormlike larvae that have breathing structures that allows them to breathe in an aquatic environment. Although larvae are not strictly aquatic or terrestrial, they cannot develop without moisture. Most species cannot exist in soil more than a few inches below the air-water interface. After feeding on decomposing organic matter and pupating, they morph from wormlike larvae to adult winged flies where they emerge from soil, feed, mate and begin laying eggs in a new generational cycle.

continued on page 10

**A Complete Listing of Resident Services
can be found on the page before your calendar**



Managing No-See-Ums

Knowing that the coastal marine habitat is so very extensive around Tampa Bay, it should come as no surprise that large scale control operations are not feasible, either to spray from the air or to attempt to reduce breeding grounds along waterways or draining of the swampy adjacent areas. The best strategy to prevent *no-see-ums* from biting you is to wear long sleeve shirts, long pants, shoes and socks, and a hat during times when *no-see-ums* are most active. Facial netting and gloves also help. Insect repellents containing DEET typically used against mosquitoes are also effective for use against biting midges. Burning botanical insect repellents (those containing citronella, eucalyptus, and other plant extracts) also can provide some protection. The use of large rotating tower fans to blow them off and away from you while seated outdoors can also provide some relief.

Full Moon Kayaking



The full moon (Strawberry Moon) for June is on Saturday, June 3 and will rise at 8:16 PM. Audrey our Lead Kayak Captain will be away from the Cove June through mid-September and we are seeking a volunteer or volunteers to take the lead kayak role for full moon kayaking over the summer months, June through September. Duties include taking the lead, keeping the group informed and enforcing safety regulations.

Please contact Audrey Dox at 518 331-5067 for questions or to volunteer.

WEBSITE COMMITTEE

By: Donna Andrews, Chair

At the time of the writing of this article the Residents Portal of AmericanaCove.com has almost 300 shareholders registered! This is wonderful. If any shareholder would like to register but is having trouble doing so or is just not sure how to proceed please feel free to contact any Website Committee member for assistance. We would be more than happy to help you.

The Resident Portal is full of information. Some examples are:

- *Various forms that you can get from the Business Office but can now print out from the website in the comfort of your own home
- *Read the Board of Directors meeting minutes
- *Browse community financial documents
- *Get helpful hurricane information
- *Lookup names, addresses, etc on the Resident directory
- *The NEWEST addition to the Residents Portal: a form to complete: “Homes for Sale/Rent by Americana Cove Homeowner” to help homeowners “advertise” their homes on our website.



This is just a few of the useful information/documentation available on the Residents Portal.
continued on page 13

SUB-FLOOR & FLOORING EXPERTS!

COVID-19 NOTICE:

We are taking as many precautions as we can to ensure not only our workers safety but yours as well. We are checking employee temperatures daily, limiting contact between crews, and offering no customer contact if you choose. We are an "Essential Business" and here for you when you need us.

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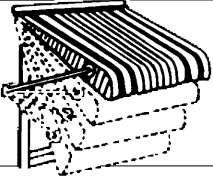
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As always, please contact the Website Committee if you would like to see something new, something revised or maybe something updated on Americanacove.com. The committee is committed to listening to fellow community members' suggestions. This is YOUR website. Please help us to keep it current and relevant.

Have a wonderful June!

Veteran's



As of May 1, 2023, the plaques in the clubhouse have been updated with the new names of the peoples who took time to sign up on the ACA board. Thanks goes to the Young at Heart Club. The club pays for the engraving, I take care of getting it done. If anyone would like to have your name placed on our plaques, please sign up on ACA's board. This takes two minutes, NAME and SERVICE, thanks.

People, start thinking about Wreaths Across America which takes place in Nov. I will take any damaged America Flag to get disposed the properly. I would love to see more of our Cove friends have flags on their homes! I don't care how you vote, we are all Americans! If you need help with putting one on your home call me, I'm in the Cove phone book.

View From The Gate

Hello ! Like many of you I am surprised that June is suddenly upon us. For those of us full time residents summer is a nice quiet change from All the activities of "season". Things are slow and easy, it's pleasant really.

The purpose of this occasional column is to educate and help you use the resources of The Gate. We live in a restricted access gated community, our gate is staffed 24/7/365. From early morning until late evening your gate security staff are your fellow Resident Share Holders. All of us are trained in security procedures and hold the same state Class D licensure the overnight security officers have. We are responsible for controlling access to literally millions of dollars worth of property here in The Cove; Your house as well as mine. We do not make the rules but are tasked with enforcing them. We have all been in our positions for a number of years. I started in April of 2016.

The level of hostility, rudeness and actual threats that we all of endured from our fellow Residents of the past 10 months or so are unacceptable. We are here to serve you and we do our Very best to do so with a smile and utmost courtesy.

continued on page 14





So, for those who may not have known or perhaps forgotten: YOU must notify the gate, via a phone call or the Securitas app, EVERY visitor (who hasn't already been issued a pass from us) EVERY delivery including food. You DO NOT need to notify us of Amazon, UPS, FedEx, USPS.

PLEASE help your guests have a pleasant experience when entering our community by advising them that the driver MUST have and present a valid driver's license. This is Florida State Law. Persons unable or unwilling to do so will NOT be admitted. This includes delivery drivers such as KANES, Rooms to Go etc.

The two parking spots across from the Gate are employee parking areas.

Lastly, Many close calls in the residents lane. Please do not assume that gate bar is going to go up !!! Approach slowly and pay attention. I have seen folks dashing in staring at their phones! The bars are on timers, not sensors. They will go down. When you come in, have a plan. If you stop and seem undecided (mail ? home ?) that bar WILL come down, on you or the car that is tailgating behind you. We all thank you for your continued support in making our community safe.

Brad Coath

Sunshine Report for June

By Cindy Peacock

June Birthdays

6/1 Tony Kapkowski	6/9 Pattie Hausen	6/16 Scott Peacock
6/1 Edward Lavoie	6/9 Terry Rein	6/17 Chris Whiteford
6/1 Nick Misciagna	6/10 Joe Gray	6/18 Jeff Haines
6/1 Robert Novak - 90	6/11 Eric LaRaviere	6/20 Sue Wagner
6/2 Mary Peterson	6/12 Mick Marckese	6/21 Mark Olson
6/5 Judy Howland	6/12 Dave McLaughlin	6/22 Charles L. Counselman III
6/5 Carol Risley	6/12 Brent Russell	6/22 Dennis Deatherage
6/6 Ted Meljac	6/13 Debbie Gottardi	6/24 Gerry McNamee
6/6 John Smith	6/13 Steve Scrimsher	6/24 Mary Schankweiler
6/7 Shirley Giaquinto	6/15 Gary Wolk	6/24 Bill West
6/7 Mark Roche	6/16 Sylvia Arenas	6/25 Phil Williams
6/8 Joseph Schiavone	6/16 Edna Bolin - 91	6/26 Michelle Schiavone
6/8 Martha Sutton	6/16 Larry Lewis	6/30 Donna Willard
6/9 Tom Donahue	6/16 Joe Lewison	





June Anniversaries

- 2 Denise & Francis Shea 23 years
- 4 Rita & Paul Legere 63 years
- 4 Wanda & John Tyson 47 years
- 6 Nita & Tom Lambert 26 years
- 8 Fran & Jim Gorton 21 years
- 12 Linda & Terry Campbell 47 years
- 12 Janet & Ronald W. Miller 42 years
- 14 Lori & Dave Casey 48 years
- 15 Susan & Robert Solomon 8 years
- 18 Sue & Paul Line 29 years
- 21 Connie & Dave Panach 24 years
- 26 Kim & Edward Lavoie 32 years
- 30 Kathy & Greg Cindric 18 years
- 30 Ann & Philip Joseph 5 years



Passed away and will be Missed:

Chona Pasco

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Welcome New Residents

By Mary Ann Meljac & Cindy Rodriguez

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150 Americana Ct.
Prev: Trace

Stephen & Debra Janulis
7114 Mt. Arlington Dr.
Prev: Adams/Guiler

C&S Properties
7154 Mt. Jupiter Ave.
Prev: Bolin

Knickerbocker Ventures, LLC
117 Mt. Piney Ave.
Prev: Young

Anthony & Nicole Pistono
7049 Mt. Essex Dr.
Prev: Nichols

Casey & Cynthia Kowalski
615 Mt. Key Ave.
Prev: Huzzy

Stephen G. Ouellette
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Boat Club

By Mary Ann Meljac



The Boat Club finished the season with its last meeting on Saturday, May 13th followed by a great Tiki Hut get together around the pool in the afternoon with entertainment provided by “Unfinished Business”. We would like to thank everyone for supporting these events by always bringing a yummy dish to share, registration team, raffle ticket sellers, grille masters, beermeisters, set-up and clean-up teams and all the generous donations supporting our raffles. The quote says “it takes a village” and we are blessed with the best! We will be taking a hiatus this summer (June, July and August) and we look forward to seeing you in September.

Our wish to all is that you have a restful summer and enjoy a good book or two and may it will include lots of boating, family time, ice cream, swimming, laughter, and making fabulous memories. We wish you a safe and fun summer!

Book Club

By Nan Krueger



It’s June and time to enjoy a slower pace in the Cove. In May we read Ordinary Grace by William Kent Krueger. This was our last group selection until September. We continue to meet throughout the summer months but our focus is a little different during this time. Snowbirds have left and some of our members have summer plans. We read books from our personal lists and get together to “chat” about what has been read. We have developed a very loose rating system - Yay, Nay or Just Okay. Information from our meetings will be shared with those not in attendance through email. This helps us in choosing our books for the months when we do have a group selection.

Book Club information, including a list of upcoming books, is on the bulletin board in the Club House under the “Friends of the Library” section.

All residents are welcome to stop by and see what we are about, and of course to join us if you would like. We meet on the second Thursday of the month at 1:30 PM in the library. Those who are members of the book club receive email updates. Happy Reading!!





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Sunday	Monday	Tuesday
<p style="text-align: center;">JULY</p> <p>S M T W T F S</p> <p>1</p> <p>2 3 4 5 6 7 8</p> <p>9 10 11 12 13 14 15</p> <p>16 17 18 19 20 21 22</p> <p>23 24 25 26 27 28 29</p> <p>30 31</p>		
4	5	
	Bridge 10:30 am GR	
11	12	
18	19	
25	26	Burg 4-
		Father's Day

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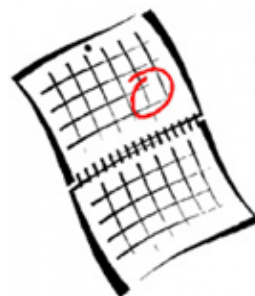
Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2 B I N G O . 6 P M . C	3 Got It! 4pm. A  Full Moon Kayaking
6	7 Pokeno 1 pm. C	8	9 B I N G O 6 pm New Resident Welcome & Orientation 1 pm. A	10
13	14 Board Wrksp 9 a.m. A  Flag day	15	16 B I N G O . 6 pm C	17 Got It! 4 pm. A
20 Purger Burn 5:30 C	21 Board of Directors meeting. 7 pm. C First Day of Summer	22	23 B I N G O . 6 pm C	24
27	28	29	30 B I N G O . 6 pm C	



Weekly Calendar Repeats

AMERICANA COVE WEEKLY Calendar Repeats - Month: June 2023

<u>Day</u>	<u>Event</u>	<u>Time</u>		<u>Location</u>	
Monday:	Walk Away the Pounds	8:00-9:00a.m.		C	
	Lap Swim & Pool Walkers	8:00-9:00a.m.			
	Pool Exercises	9:00-10:15a.m.			
	Bridge	10:30am	Year around	GR	
	Line Dancing	12:00p.m.	Nov-April	C	
	Nickel Bingo	1:00pm	Year around	C	
	Progressive Rummy	4:00p.m.	Year around	A	
	Art Strong	6:00-8:00pm	Nov-April	L	
	Bid Euchre	6:00p.m.	Nov-April	C	
	Cue Club-Men's	6:30p.m.	Nov-April	B	
Tuesday:	Walk Away the Pounds	8:00-9:00a.m.		C	
	Lap Swim & Pool Walkers	8:00-9:00a.m.			
	Pool Exercises	9:00-10:15a.m.			
	Shuffleboard Social League	10:30am -12:30pm	Nov-April	S	
	Maj Jong	2:00pm	Year around	A	
	Progressive Rummy	6:00p.m.	Year around	A	
	Poker Pool	6:00p.m.		B	
	Crafters	6:00-8:00pm	Nov-April	C	
	Cards	6:30p.m.		A	
	Wednesday:	Walk Away the Pounds	8:00-9:00a.m..		C
Lap Swim & Pool Walkers		8:00-9:00a.m.			
Pool Exercises		9:00-10:15a.m.			
Pokeno		1:00pm		C	
Hand & Foot (cards)		1:00 p.m.	Year round	A	
Cue Club-Women's		6:30p.m.	Nov-April	B	
Texas Hold'em		6:30pm		A	
Rug Braiding		6:30p.m.	Nov-April	G	
Thursday:		Walk Away the Pounds	8:00-9:00a.m.		C
		Lap Swim & Pool Walkers	8:00-9:00a.m.		
	Pool Exercises	9:00-10:15a.m.			
	Shuffleboard	10.30am		S	
	Dominoes	1:00pm	Nov-April	A	
	Progressive Rummy	6:00pm	Year around	A	
	Cue Club-Men's	6:30p.m.	Nov-April	B	
	Cornhole	6:30-8:00 pm		C	
	Friday:	Walk Away the Pounds	8:00-9:00a.m.		C
		Lap Swim & Pool Walkers	8:00-9:00a.m.		
Pool Exercises		9:00-10:15a.m.			
Square Dance Club		1-2:30pm	Nov-April	C	
Poker Pool		6:00p.m.	Year around	B	
Bingo		6:00p.m.		C	
Saturday:		Walk Away the Pounds	8:00-9:00a.m.		C
		Lap Swim & Pool Walkers	8:00-9:00a.m.		
		Shuffleboard Hoss Collar	10:30am-12:30p.m.		S
		Sunday:	Vespers Choir Rehearsal	3:30pm	Nov-April
	Pickup Bocce Ball		3:30pm		BC
	Vespers		4:50p.m.	Nov-April	A
	Pinochle		6:30p.m.	Nov-April	C
	Misc Cards	6:30p.m.	Year round	A	



***A:** Atrium
C: Clubhouse
L: Library
S: Shuffleboard Courts
B: Billiards
G: Game Room
BC: Bocce Court



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Buddhism

By John Howell



We concluded our Spring season with an agenda of insightful discussion, and attendance pre-pandemic levels. Now we will look forward to a restart in the Fall. We have been blessed with new and current participants alike. As one member noted: “The meetings are like a breath of fresh air giving opportunities for new perspectives and choices in these turbulent times”. The Summer months traditionally are a time of personal travel, study, contemplation, and meditation. In fact the Buddha over 2500 years ago prescribed this as the “Rains Retreat” (monsoon), a period of time set aside for inner work and so forth. This will also be a poignant, nonetheless joyous occasion as we bid farewell to those who have accepted full ordination and will be leaving for destinations as far away as Thailand for serious monastic endeavor. Nevertheless, by a unanimous show of hands we agreed to continue providing Spiritual teachings (formal and informal) here at our “Cove” venue. Till we all meet again to share the love of Dharma (truth), consider this contribution by a close friend;



In the material world one seeks retirement, and grows old.
In the spiritual world one seeks enlightenment and grows wise
In the miraculous world one seeks “nothing” yet accomplishes everything

So, as we tread the homeward path (exploring many realms)... one day with illumination a realization that all experiences are simply different ways in which the “All-That-Is” perceives itself.

Vesak celebration will be held May 28th

Till next time try and keep a positive outlook, while being kind to all sentient beings as we continue to fully support and pray for our friends in Ukraine. Namaste

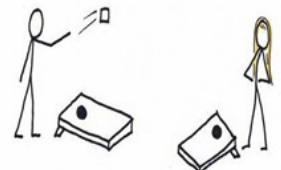
Cornhole Club

By Erika Fitch

Starting this month Cornhole Club is taking a break. We will not be playing in June, July or August. We will start back up again in September. We originally were only going to take off July but the players have gone down so much since our snowbirds left that we decided differently. We might still get together sometime through the summer months and play just for fun, but that will be announced through our email to club members and on VOLO.

We hope you take this time to relax or vacation. Have a great summer and see you in the fall.

Call Doug or Debbie if you have any questions. (727)366-4273.





Landscape Committee

By Deb Howland and Erika Fitch



It's spring in the Cove and we certainly could use some rain for our lawns and plants. Hopefully you are noticing a great improvement in our lawn care and the attention to our common areas.

Matthews has put new mulch in our common areas giving them a new and fresh look. Hopefully rain will turn our grass areas green again.

The Landscape Committee again put down 2500 lbs of fertilizer this May. I would like to give a big THANK YOU to all my dedicated volunteers, who always get the jobs done!! Just a reminder to new residents, there is a fertilizer ban from June 1 - September 30.

I never thought I would have to bring up this subject, but as I have been witness twice in two weeks I need to vent. PLEASE, PLEASE do not walk your dogs inside our garden areas that are there to enhance our Cove's appearance. Dog urine isn't the fertilizer we are looking for in our gardens, nor are brown plants. I refuse to pollute our gardens with signs that say no dogs in the garden regarding an action that intelligent, responsible pet owners already know!!!

Live Music

By Libby Hopkins



Live Music Group is on hiatus!!!! Our performances have ended as we head into the summer months. Some of us are traveling, others have gone to other states to see family and friends. Some of us are staying right here, to enjoy the pool and summer events at Americana Cove.

We would like to thank everyone who came to see our Finale Show last month. We had a lot of fun, and we thank you again so much for supporting the Live Music Group program throughout the year. It was so great to see all of you – it warmed our hearts!!! As always, we are grateful for your patronage!

Live Music Group acts as a team to create our programs and shows. Some possible programs on the agenda for next season are: Show Tunes, Disney, and Murder Mystery. Our Valentine, St. Patrick's Day and Easter programs are also very popular. Ed Mosakowski videotapes all the shows and archives them. Claire Mosakowski is our illustrious, fabulous Musical Director. Live Music performs twice each month from October through April.

We will return in October with our Welcome Back and Halloween Shows, and with more wonderful programs. We wish everybody a happy and safe summer.



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Shuffleboard Club

By Anthony Daleo



Once again, the summer months are upon us; and shuffleboard league activity has ended. We continue to have a loyal group of shufflers on Tuesdays, Thursdays, and Saturdays at 10:30 a.m. Shuffling on these days is usually over by noon. We are hoping to have more first time players show up, as this is a great time to learn this sport.

The St. Petersburg Shuffleboard Club is preparing to host the 2023 International Shuffleboard Association’s World Single Championship in October. This week-long tournament will involve a lot of people and events. We will let you know more about the events and volunteer needs as they become available.

Looking forward to seeing you on our Shuffleboard Courts!

Swim Exercise

By Nancy Olson



Hi everyone! It’s hard to believe it is already June! The swim exercise group continues to welcome back all our summer swimmers! The weather is getting much warmer, the pool looks great and what a good way to start your day with a 45 minute workout in the pool with a wonderful group of people!!

Items of interest:

As Maureen would say the group is now in summer school status!

Maureen is the summer lead with assistance from Diane, Terry and Nan.

Our schedule is Monday through Saturday, we start at 9am sharp with announcements.

All classes will be audio tapes. No oldies or extra 20 minute sessions until I return the end of September.

Be sure to check our group Facebook page “Americana Cove Water Fitness Group “ on a daily basis to see what tape is planned for the day and any equipment (noodles or water weights) you may wish to bring with you to class. In addition, this page will provide weather related info that may impact cancelling the class, we are in our rainy season so this page is our way of communicating with all of you. We will post any pool maintenance issues that may impact class. We also acknowledge birthdays, specials guests, etc.

No date for arrival and installation of new compressor.

We are currently waiting on a third bid for the pool grout, tile and brick paver repair. Stay tuned.

Please remember Flag Day on June 14.

Pics include, birthdays Joanne Ebert and Sandy Shouse. Friends and family pics!

...continued on page 30

June





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25

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Home Sales Review

By Barefoot Realty Group, Brokerage Agent for Americana Cove

SALE

How are home sales in the community doing this year as opposed to the previous four years? Reviewing the stats, we see the number of homes sold and days on market are in stride with what has been occurring prior to 2022, which was the best year ever for home sales not only in the community but in Florida and nationwide.

Here's a review:

Between January 1 and April 30, 2023, 15 homes closed. Of those homes, the average time homes were on market was 67 days with the longest being 147 days.

Looking at 2019, the year before the pandemic, between January 1 and April 30, 2019, 17 homes closed. Of those homes, the average days on market were 97 days with the longest being 345 days.

Looking at the pandemic years from 2020 to 2022, the statistics were ever changing.

Between January 1 and April 30, 2020, only 12 homes were sold and the average days on market were 31 days with the longest days on market as 253 days.

Between January 1 and April 30, 2021, 17 homes were sold and the average days on market were 57 days with the longest being 235 days.

Between January 1 and April 30, 2022, 20 homes were sold with the shortest number of days on market at 28 days with 112 days as the longest.

Reviewing the total number of homes, there were 41 homes sales each year between 2017 to 2019 but that number jumped to 46 sales each in 2020 and 2021. The year of 2022 saw the largest number of home sales with 56 sales for the year.

"It's not a surprise that residents feel like there are not as many homes being sold and they are not being sold as quickly because we are coming off the best year for home sales--just like most of the nation--due to the perfect storm of record low interest rates and low inventory," noted Broker Marty Pozgay. "The year of 2022 will probably stay as the top year for sales for a long time, so we have to adjust our expectations."

With 41 homes being the norm for annual home sales at Americana Cove, Pozgay says that is what he is expecting for 2023. He also expects homes to take between 60 to 90 days to sell, which was the normal selling time prior to the pandemic years.



55 ★ 2



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2 ★ 2

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June Sudoku

2			1				5	9
	1		5		8	7		
	3							4
	6		9					5
					3			2
	8	9						
		7	6			9	4	
8	9							
		3			7			



8	1	9	7	2	9	7	5	1	8
7	9	7	1	4	2	6	7		
1	2	7	6	8	5	9	4	3	
3	8	9	4	5	2	6	7	1	
7	5	1	8	6	3	4	9	2	
4	6	2	9	7	1	8	3	5	
5	3	6	7	2	9	1	8	4	
9	1	4	5	3	8	7	2	6	
2	7	8	1	4	6	3	5	9	

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John 3:16

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Carol Zapiecki, Clearwater, FL



visit: www.ascaluminum.com



June Word Search



L	E	R	A	D	N	A	G	A	P	O	R	P
L	R	B	R	I	N	K	L	C	H	E	C	K
L	A	E	A	I	S	A	H	E	N	W	H	U
A	T	N	M	T	N	C	V	T	O	V	E	T
M	S	A	O	I	T	I	A	R	D	G	A	I
A	L	N	F	I	T	L	S	X	R	R	R	B
S	E	I	P	U	T	E	E	G	O	I	T	B
A	O	R	C	T	N	A	M	O	W	N	B	A
D	N	E	P	P	F	Q	C	R	S	D	E	R
N	X	E	R	A	I	S	E	U	T	O	A	E
E	L	H	D	D	Y	C	S	Z	D	Z	T	V
S	H	C	T	A	K	W	E	I	V	E	R	O
S	W	E	E	P	L	E	S	U	F	N	O	C

adapt
animals

dare
dozen

heartbeat
inane

rabbit
raise

stone
sweep

battle
brink

educational
executive

laden
llama

rental
review

sword
vase

check
cheer
confuse
cover

final
grind

mite
pitch
propaganda

sadness
slept
stare

woman
worse
wreck



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-Monthly Media Staff

EVENTS & PROGRAMS

Craft Fair 11/18/23, 9 AM - 1 PM at Clerawater Cascade. Contact Jane Boucher 903-426-3636, Janeboucher29@gmail.com

CRAFTERS WANTED. Fair on Nov 18 at East Bay Oaks clubhouse 8am. 601 Starkey, Largo. Email Liz for more info: lizzy1958@gmail.com



JULY AD DEADLINE - JUNE 10, 2023

- Advertise BUY, SELL, TRADE ITEMS by sending copy & check to Monthly Media at 220 Bahama St, Venice, FL 34285.
- Ads over 10 words must be accompanied by \$.80 per extra word or publisher will edit. • No mobile home sales, no professional products or services. SORRY: No ads accepted by phone or email. DEADLINE: 10th OF EACH MONTH.

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11 ★ 3



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3. Mail it back to us at: **Monthly Media | 220 Bahama St. Venice, FL 34285**
4. Every month we draw new tickets for **CASH PRIZES** and mail winners a check! **Every month is a new chance to win!**



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Wanda & Ronald Vinson. \$10 All Florida Weatherproofing
Maureen Mathis \$10 Bill the Carpet Guy
Debbie & Roy McKenzie.. \$10 Florida Anchor & Barrier
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David Kikkert \$10 Air Masters of Pinellas
Steve Hewak \$10 Battleline Termite & Pest Control
Lois Goodman \$10 Jones & Sons Plumbing
James Pierson \$10 O.E. Wilcon Insurance
Marilyn Jones \$10 Royal Enterprise
Barbara Starkweather... \$10 Air Masters of Pinellas
Karen Worton \$10 The Plumbing Patrol
Janice Francis \$10 FL Termite & Pest
Judith Webber \$10 Boss Electric
Cher Jennings \$10 Ron Wyngarden Mobile Home Wash
Elaine Kenny-Renner... \$10 Battleline Termite & Pest Control
Shirley Payne \$10 The Plumbing Patrol
Carol DePasquale \$10 Bill the Carpet Guy
Luwanna Lemaire \$10 Air Masters of Pinellas
Debbie Correir \$10 Ricks Appliance

Kathy Gardner \$10 Battleline Termite & Pest Control
Pat Gilliland \$10 Heller's Mobile Home Washing
Raymond Jablonski \$5 Jones & Sons Plumbing
Kris Wechter \$5 Recreational Golf Cars
Laurie Boucher \$5 Air Masters of Pinellas
Mark Moses \$5 Got Dirt? Call Dirty lil'
Ron Raines \$5 Battleline Termite & Pest Control
Jack Sonneborn \$5 Boss Electric
Robert Gloss \$5 FL Termite & Pest
Patricia Bourdon \$5 Gulf Coast Pressure Washing
John Trygstad \$5 Ron Wyngarden Mobile Home Wash
Carol Marolt \$5 Bill the Carpet Guy
Edward Prive \$5 Air Masters of Pinellas
Roger Morgan \$5 Jones & Sons Plumbing
Robert McKee \$5 MedRx Hearing Center
Phillip Pedrin \$5 The Plumbing Patrol
Connie Beaver \$5 BugginOut Pest Control
Elane Lantz \$5 Battleline Termite & Pest Control
Lynette Collins \$5 Air Masters of Pinellas
Michael Larocca Sr \$5 Heller's Mobile Home Washing

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ACROSS

- 1. Horde
- 6. Taxis
- 10. Annoyance
- 14. Infantile paralysis
- 15. Affirm
- 16. Assess
- 17. Grain disease
- 18. Hindu princess
- 19. You bake with it
- 20. Enduring
- 22. Liquefy
- 23. Grin
- 24. Public transit vehicles
- 25. Terminates
- 29. "Hush!"
- 31. Spotted feline
- 33. Cuddle
- 37. Ravel classic
- 38. Trader
- 39. Intestinal
- 41. Type of pony
- 42. Heat-related
- 44. Poi source
- 45. Thick-growing
- 48. They connect points
- 50. Nitpicky to a fault
- 51. In a slow, laborious manner
- 56. 5280 feet
- 57. Allows
- 58. Red Sea peninsula
- 59. Sounds of disapproval
- 60. Curved molding
- 61. Economic down time
- 62. Hotels
- 63. Flippant
- 64. Affirmatives



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					
31				32				33				34	35	36
37									38					
39						40			41					
				42				43			44			
45	46	47				48				49				
50					51						52	53	54	55
56						57					58			
59						60					61			
62						63					64			



DOWN

- 1. Gush forth
- 2. Had on
- 3. Seaweed
- 4. Violent disturbance
- 5. Wool eaters
- 6. Toted
- 7. Services
- 8. Types of hat
- 9. Large and hurried swallow
- 10. Proclaim
- 11. Roof overhangs
- 12. Inscribed pillar
- 13. Canvas dwellings
- 21. Involve deeply
- 24. Music genre
- 25. River to the North Sea
- 26. Used in advertising signs
- 27. Buffoon
- 28. Too shocked for words
- 30. Brought on
- 32. Impressive display
- 34. Happy
- 35. Extend credit
- 36. Therefore
- 40. Place of higher learning
- 41. Way of thinking
- 43. Violent troublemaker
- 45. Famous baby deer
- 46. Labor organization
- 47. Beauty parlor
- 49. Pantywaist
- 51. Raindrop sound
- 52. Egyptian river
- 53. Wildebeests
- 54. Hardly believable
- 55. Puppy sounds



June
Crossword

S	E	S		P	E	R	T		S	N	S		I	N	S	
B	O	S		O	G	E	E	S	L	M	P		M	I	L	E
A	N	A	L	P	L	O	D	D	I	N	G	L				
B	U	S	H		L	I	N	E	S							
C	A	L	O	R	I	C										
E	N	T	E	R	I	C										
B	O	L	E	R	O											
L	E	O	P	A	R	D										
E	N	D	S		B	E	S	T	I	L	L					
S	M	I	L	E												
W	E	A	T	H	E	R	I	N	G							
P	O	L	I	O												
P	E	S	T													



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