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# AMERICANA COVE

## FORECASTER

**September • 2023**

**Issue 7  
47<sup>th</sup> Year**

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## AMERICANA COVE DIRECTORY

7201 1st Street North East, St. Petersburg, FL 33702

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### MAROA BOARD OF DIRECTORS

Kathy Wichmann ... President ..... (2024) ..... kathy.wichmann@americanacove.com  
 Philip Quince ..... Vice President . (2026) ..... philip.quince@americanacove.com  
 George Paige ..... Treasurer ..... (2026) ..... george.paige@americanacove.com  
 Linda Howe ..... Secretary ..... (2024) ..... linda.howe@americanacove.com  
 Brien Gibney ..... Director ..... (2026) ..... brien.gibney@americanacove.com  
 Bill Moretti ..... Director ..... (2025) ..... bill.moretti@americanacove.com  
 Scott Peacock ..... Director ..... (2025) ..... scott.peacock@americanacove.com  
 Jolee Rengo ..... Director ..... (2025) ..... jolee.rengo@americanacove.com  
 Gary Schamburg .... Director ..... (2024) ..... gary.schamburg@americanacove.com

### MAINTENANCE TEAM

**Supervisor**  
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 Paula Barrows  
 John Mahoney  
 Bonnie Sprague  
 Anne Crowley

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 Rosie Frink  
 Brad Coath  
 Rick Welch  
 Phyllis Arkanoff  
 Vanessa Caponigro  
 Alice Thomas  
 Securitas Security  
 10 PM – 6 AM

**OFFICE TEAM:** Vita Blough - Manager, Chrissy Brush, Tracye Curran

### Social Activities

#### AMERICANA COVE ASSN. (ACA) LEADERSHIP

Doug Howland ..... President  
 Ron Miller ..... Vice President  
 Sue Banning ..... Treasurer  
 Erika Fitch ..... Secretary  
 Claire Mosakowski ..... Music Coordinator

#### OLD TIMERS YOUNG AT HEART

Kathy Laramée ..... President  
 Joan Miller ..... Vice President  
 Martha Sutton ..... Treasurer  
 Maureen St Guillen ..... Membership Chair

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BINGO ..... Mary Lou Pribesh  
 BOAT CLUB ..... Cindy Rodriguez  
 BOCCIE CLUB ..... Daisy Dean  
 BOOK CLUB ..... Nanette Krueger  
 BRIDGE .....  
 BUDDHISM ..... John Howell  
 CANADA NIGHT ..... Daisy Dean  
 CORNHOLE ..... Doug & Debbie Howland  
 CRAFTERS CLUB ..... Kathy Schultz  
 CUE CLUB ..... Ray Larkin  
 DOMINOES ..... Nita Lambert  
 HELPING HANDS ..... Carol Shepard  
 HOBBY SHOP ..... Dennis Herrmann  
 LAND EXERCISE ..... Daisy Dean  
 LIBRARY ..... Nomi Lynch  
 LINE DANCING ..... Judy Daigle  
 LIVE MUSIC ..... Claire Mosakowski  
 PAR SEEKERS ..... Paul Line  
 PO KE NO ..... Nancy Hubartt  
 PINOCHLE ..... Nita Lambert  
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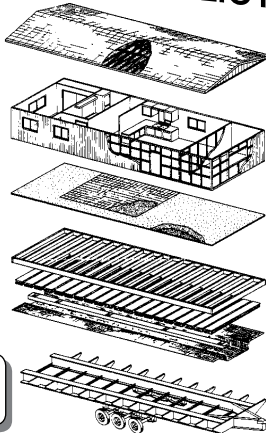
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## From the Manager's Desk:

Vita Blough



**MANAGER**

Here are some important updates for September:

Board has passed a resolution to start charging late fees as outlined by the governing documents. Please make sure that your account is in good standing and contact the Office if you need assistance.

I would like to go into more detail on what late fee and collections policy is as outlined by the Governing Documents. You can find all this information in the Mobel Americana RO Association, Inc.'s By-Laws: **ARTICLE X, Assessment and Collection, Section 10.5**

*The Board establishes the Association's fiscal year, April 1st to March 31st, as the regular assessment period. **Monthly payments are due on the 1st of Month and are considered delinquent after 10 days.***

**Notice of Late Assessment:** *On the 10th day, after the initial missed assessment payment, a Notice of Late Assessment notice will be sent from the Management Company\*(it is important to note that Florida Statute outlines the guidelines for the management company to follow and management company sends out late fee notices as directed by the Association's Board). Homeowner will be charged \$15.00 for the Notice of Late Assessment notice administrative costs. Please note that Notice of Late Assessment notice will only be sent to Homeowner's who are delinquent one month's assessments or greater.*

**Late Fees & Interest:** *On the 10th day after each monthly payment is late or remains unpaid, the Association will charge the Homeowner a \$25.00 late fee. In addition, the Homeowner shall bear interest at the lawful rate (18% annum). Interest of 1.5% shall be applied on the 10th of each month. Late fees and interest will only apply if the monetary threshold of unpaid assessments is equal to or greater than one month's assessments.*

**TownSquare** is a great platform to stay connected and get information. It can be used to look up your monthly fees and pay them, reach out to the Customer care to get assistance with the most common questions and get Association's information such as Governing Documents, Financial Statements and Forms. We will be adding one more feature to the TownSquare - work order portal. You will be able to log in a work order for any matters that need maintenance attention in the common areas. These could be landscaping, amenity or any other **common property related matters**. Work orders will go to our team to complete and you will get email notifications with the status updates.

**Committees.** Board has appointed three committees in July sessions: **Fine Appeals, Planning and Marketing Committees**. All three committees will start their meetings and work in August. Committee meetings are open to all the owners to attend – please be on a lookout for the Committee Meeting notices and participate! We want everyone to be involved in making sure Americana Cove is well run and organized community. Best results are achieved if everyone contributes.

**Financials.** Board Treasurer, Finance Committee and I are working on streamlining the financial reporting. Financial packets will be published every month and I am happy to answer any questions you may have about the numbers. We are going to be closing first quarter of the Budget (April -July) at the end of August as we have to wait for the bank statement reconciliation. First Quarter numbers will give us a better idea on how are we tracking the

*...continued on page 6*



budget. Please tune into the Board meetings – Board Treasurer and I spend significant amount of time going over the financial information and it is a great way for owners to learn more about the financials.

**Reserve Study** is an essential tool in making sure Association budgets and spends reserve funds as intended by the statute. It is recommended to get Reserve Study completed every 3 years and revisions are necessary to ensure it tracks reserve expenses and contributions accurately. Next reserve Study revision is scheduled for October and the copy of revised study will be published for everyone to review.

Thank you to all the owners who have been reaching out to discuss different topics, bring matters to my attention or to share their feedback. I am grateful to have a chance to work for you and be a part of this vibrant Community.

Enjoy the rest of the Summer and be Hurricane-ready.  
Warm regards, Vita



## Message from the Board of Directors

By Philip Quince

**H**ello everyone,  
We hope you've all had a safe and enjoyable summer. As the season comes to a close, we look forward to welcoming many of you back and resuming various community activities.

The board has been diligently working during this time, and we are happy to report that the refinancing efforts with Bank of America have been completed. We are grateful to have that process behind us. Additionally, we are currently collaborating with our auditor, and we expect to have their work completed before this article's publication. Additionally, we've been working closely with residents who have financed their share loans. Our goal is to help them either pay off their loans or renew them, following their specific needs and circumstances.

In an effort to enhance community involvement and decision-making, we are excited to announce the formation of three new standing committees: the Planning Committee, the Marketing Committee, and The Fine Appeals Committee. These committees are in addition to the existing Finance Committee. We are grateful for the volunteers who have stepped up to be part of these committees, and we look forward to their contributions in propelling our community forward.

As we move forward, we encourage everyone to stay engaged and informed about community developments. Your participation and input are vital to the continued growth and success of our community.

Thank you all for your continued support, and we're eager to see what the future holds for our community.



## ACA News

By Doug Howland

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**W**e would like to thank everyone who came out and supported the fish fry last month. We sold 95 tickets and the meal was enjoyed by all who came.

Last month ACA also sponsored going to a Rays Baseball game and fun was had by everyone that went to cheer on the Rays.

Our next ACA Burger Burn will be on the 3rd Tuesday of the month, September 19th from 5-6:30 p.m. (New hours until October) 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 your neighbors.

Before you know it our snowbird friends will be back but until that time there are still other events such as cornhole, shuffleboard, bingo, Got It and lots of card groups still playing, along with all the regular daily and weekly activities. If you have never tried one of these events, give it a try. You will be welcomed at any of these events.

## Announcements

By Ray Rodriguez – Editor

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## Website Committee

By Donna Andrews, Chair

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**O**n June 18, 2023 the Website Committee sent out an email to Americana Cove residents registered on the Residents Portal of Americanacove.com introducing a new feature called “Did You Know?”. This feature is near the top of the page and it gives tidbits of information you may have missed about our community. Information in this section will be updated 1-2 times a month.

Under the “Did You Know” section, find the new “From The Manager’s Desk” section. Our manager, Vita Blough, will be sending an article for the residents to read at least once a month to keep us updated on what is happening in our community.

We are constantly adding to the Residents Portal information that is available from the Business Office and/or the Board of Directors. For example, under the heading “Business Office” a new line was added: “Residents Vehicle Gate Entry Sticker Schedule”. This link outlines the days and times residents can obtain stickers for their vehicles from the Business Office.

The hurricane information section has been updated. There is a lot of important information to be reviewed here. Please take the time to read and be in the know. We are in hurricane season; be safe.

*...continued on page 9*

# SUB-FLOOR & FLOORING EXPERTS!

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Don't forget that if you are selling or renting your home in Americana Cove, the website has a section under the "Homes & Sales/Rentals" menu of the website. Complete the form under the Residents Portal regarding your home. Once completed and submitted, the form will go to the Website Committee to post your sale/rental information under the "Homes & Sales/Rentals" menu.

As always, if you have any questions please let the Website Committee know and we will answer your questions as quickly as possible.

Have a great September!

## **IMPORTANT NOTICE FROM THE US POSTAL SERVICE:**

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The US Postal Service is enhancing security protocols surrounding its change of address service by implementing additional identity verification methods. The enhancements are designed to address global identity theft concerns and to protect our customers' information.

The post office now requires you to come in person with valid identification to make an address change. You can start the process online at [USPS.com](https://usps.com).

Our local post office is located at Gateway Mall, 701 77th Avenue North, St. Petersburg 33702; 727-578-8777.

## **VETERAN**

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Well, here it is September and some of our friends from up north have started to return to the cove. Welcome home, we are glad to have you back! I need for everyone to start thinking about wreaths across America. December will be here before you know it. This is the time to start thinking about buying a wreath to be placed on a grave of a veteran at bay pines. The cost is still \$15 per wreath. As for myself I always buy four, one for each one of my sons and their wives all four presently serving in the New York air guard. Last year the cove raised \$2000, I would like to see the cove past that high mark.



We have a lot of new people in the cove this year. Those that have just become cove members, if you have that has served please place your name on the list in the clubhouse, look for the a ACA board and sign up. This will place your name on the cove's veteran plaque in the clubhouse!

I also will take care of any damaged flags and see that they are retired in the proper way. If you need help with installing a flag on your home, let me know.

Ron Miller



## SHOTS IN ARMS



For the fourth year in a row, I have able to partner with Walgreens Clearwater to offer annual Flu vaccinations as well as the latest Pneumonia vaccines. This will be on Tuesday, October 10 between 11:00am and 2:00PM in The Artrium.

This year Walgreens will be able to offer vaccine vouchers for those of you who may not have health insurance so that you may have a Flu shot at no cost. Again, PLEASE RSVP to me. This is very important to ensure that we have enough vaccines on hand.

Please call or text me at (727) 308-8013. See you there !  
Brad Coath, MSN, CRNA (ret.)

## Bridge



The Bridge Lady says that the Game Room has been reserved for Duplicate Contract Bridge on Monday Mornings at 10:30 AM. These games will be practice sessions until the winter players' return. When we have 2 or more tables, we will pass the boards and keep a record of the scores. Any questions, call the Bridge Lady at 727-525-1446.

## Full Moon Kayaking



The September FULL MOON will occur on Friday, September 29 under a "Harvest Moon".  
*A volunteer is needed* to lead the kayakers for Full Moon Kayaking on Friday, September 29.

Sunset is at 7:19 PM  
Moonrise will be at 7:42 PM

Please text or call Audrey Dox at 518 331-5067 if you are willing to volunteer to lead the kayaking or if you have any kayaking questions.

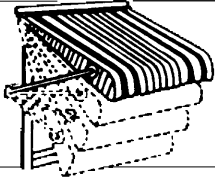
Front and back headlamps or kayak lights are REQUIRED so boats can see you both from the front as well as the back. White headlamps in the front are preferred. Boats cruise along with us for the safety of our kayakers. It is critical that the boats can see the kayakers!

For safety reasons, we stay together as a group. A pontoon boat will lead us on the return trip back in the dark.

It is recommended to bring bug spray, a flashlight, water, and a jacket, if chilly.

Full moon kayaking is open to ALL residents and guests. You do not have to be a Boat Club member to participate.

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## Welcome New Residents

By Mary Ann Meljac & Cindy Rodriguez

Asha Bhagat  
221 Mt. Curve Ave. NE  
Prev: Peacock

Anthony & Diana Ansell  
111 Americana Ct. NE  
Prev: Mackay

Daniel "Scott" and Ada Winn  
6820 Mt. Quincy Dr. NE  
Prev: BB&S Properties of Pinellas, LLC

Zita Didaite  
7130 Mt. Bristol Rd. NE  
Prev: Hiscox



Sandra L. Dodge  
655 Mt. Madison Ave. NE  
Prev: Laginess

Terry & Heather Blease  
7259 Mt. Piney Rd. NE  
Prev: Cosner

Mark & Susan Hoffman  
7219 Mt. Piney Rd. NE  
Prev: Cindric



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# Sunshine Report for September

By Cindy Peacock



## September Birthdays

9/1 L. A. Carr  
9/1 Cindy McCarthy Pisarski  
9/1 Bob Larson  
9/2 Dave Harding  
9/2 Joan Moore  
9/5 Margurette Fielhauer - age 98  
9/7 Denyce Kinhead  
9/8 Don Gillson-DeBoard  
9/8 Darla Martin  
9/12 Rita Legere  
9/13 Frank Briigliadora  
9/13 Judy Moran  
9/14 Diane Anderson  
9/14 Diane Filstrup  
9/15 Jake Moore  
9/16 Roger Howard  
9/17 Cathe Golf  
9/18 Gail Larkin

HAPPY  
BIRTHDAY



9/19 Bob Sockrider  
9/21 Sterling Lilly  
9/23 Ellen Bonney  
9/23 Connie Sigley  
9/23 Maureen St Guillen  
9/23 Jim Reising  
9/24 Louise Harding  
9/24 Pat Stallone  
9/25 Jack Deatherage  
9/25 Karen Morse  
9/26 Brad Coath  
9/26 Kelly Zahaba  
9/27 Paul Legere  
9/27 Phil Quince  
9/27 Robert Wetmore  
9/29 Debbie Scrimsher  
9/30 Gary Schamburg

## September Anniversaries

9/5/1955	Claire & Ed Mosakowski	68 years
9/7/1996	Stephanie & Jeff Haines	27 years
9/7/1985	Debbie & Tom Turner	38 years
9/11/1970	Susan & Duane Chavie	53 years
9/13/1968	Gloria & Richard Julius	55 years
9/21/2014	Carol & Bill Myers	9 years
9/21/1968	Carol & Larry Stake	55 years
9/21/1974	Debbie & Robin Thackrey	49 years
9/23/1950	Helen & Dean Schirm	73 years
9/26/2008	Beverly & Gary Clark	15 years
9/27/1974	Carol & Brent Russell	49 years
9/29/1984	Sue & Mike Giacchetti	39 years



## Passed away and will be missed:

Kevin LeGrand

WITH DEEPEST  
*Sympathy*

*"The less you respond to negative people, the more positive your life will become".  
Paulo Coelho*



## Boat Club

By Mary Ann Meljac



Another successful Tiki Hut party was enjoyed on Saturday, August 12th. A total of 63 people attended and this included 4 new members as well as 6 guests. Judy McDonough was the winner of the 50/50 raffle for \$105! There were also two bottles of wine donated by Frank and Su Briigliadora. Tom Bronga was visiting from Alaska and he won one bottle and the 2nd bottle was won by a new resident John Foote. What a grand way to close a great party. Congratulations to all the winners! Special thank you to all who brought a dish to share. Yummy as always! Thanks to Beer Meisters Ted Meljac and Mike Bourque who kept everyone's thirst quenched on such a warm day. Once again, thank you for all who brought a dish to share...all delicious. The set-up and clean-up crews were spot on and all of this help is greatly appreciated.

Please remember and take note that you don't have to be a boat club member to enjoy these Tiki Hut parties. If you are a member, the party costs you nothing. If you come as a guest, \$10 will get you some great food and a selection of beer, soda, water and wine. There is always a 50/50 raffle and who knows ... you could go home a winner! This type of event is a great opportunity to catch up with neighbors and friends and perhaps make a new friend along the way. Everyone is welcome! The Americana Cove Boat Club is a social club and guaranteed to help pass the time. Merchandise is always available to purchase. This includes hats, visors, koozies, flags and maps with the Boat Club logo. Contact Cindy Rodriguez at 248-496-6550 if interested.

## Book Club

By Nan Krueger



It's September and while we enjoyed our break with Book Chats we are back on track with book selections for each of the remaining months. This month we read *Daisy Jones & The Six* by Taylor Jenkins Reid. This story about a young girl coming of Age in Los Angeles in the late sixties was a throw back to our youth and it's rock 'n' roll 'glamour'.

Information from our meetings is 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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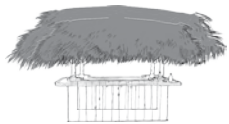




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# SEPTEMBER • 2023

Sunday	Monday	Tuesday
OCTOBER		
S 1	M 2	T 3
W 4	T 5	F 6
S 7	S 8	M 9
T 10	W 11	T 12
W 13	T 14	F 15
S 16	S 17	M 18
T 19	W 20	T 21
W 22	T 23	F 24
S 25	S 26	M 27
T 28	W 29	T 30
W 31		
3	4	
	Labor Day	
10	11	
	Patriot Day	
17	18	BURG 5-
		
24	25	

# Americana Cove

Tuesday	Wednesday	Thursday	Friday	Saturday
			1 BINGO 6 PM	2 GOT IT! 4 PMA
5	6	7 CORNHOLE. 6:30. C	8 BINGO 6 PM	9 Boat Cl. MTG A 10AM  Tiki Party 3PM
12	13 LANDSCAPE COMMITTEE 11 AM. A BOARD WRKSHP 9 AM A	14 BOOK CLUB 1:30. L	15 BINGO 6 PM	16 GOT IT! 4 PMA
19 LEAF BURN 6:30. C 	20 BOARD OF DIRECTORS MTG. 7 PM. C	21	22 BINGO 6PM	23 First Day of Autumn
26	27	28	29 BINGO 6 PM  Full Moon Kayaking	30 GOT IT! 4 PMA

# Weekly Calendar Repeats

## AMERICANA COVE WEEKLY Calendar Repeats - Month: September 2023

Day	Event	Time	Location
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..
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 A
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



Reflecting back on nearly 5 years of teachings delivered here at our beautiful Cove venue, moderator John will continue to draw upon over 50 years of an inspired spiritual journey. Having extensive background in many religious traditions including all “3 turnings of the wheel of Dharma”; (Theravada, Mahayana, and Vajrayana) culminating with “empowerments” received from H.H. the 14th Dalai Lama. An exciting agenda will be offered for our fall season, beginning Thursday Oct.5th 1pm game room. With most of the preliminary understanding (prajna) already articulated, we can now reflect forward into new and yet uncharted territory. As one participant kindly spoke; “John has the remarkable (impromptu) ability to format the class to the proclivity of those attending”. This compassion in action (Wisdom) is the Bodhisattva ideal.

Some topics:

- Deeper meditative techniques examined (including dream yoga)
- Benefiting those in “God’s waiting room”...additional info on the “Bardo Thodol” guidance
- Remaining awake/aware despite today’s (A.I.) issues affecting spiritual purity/pursuits
- Attracting “protective angelic forces” with healing mantras, sacred art, flowers, incense, etc.
- Skillfully overcoming, (greed, anger, and ignorance)...by becoming part of a joyous peaceful resolution
- Bringing all aspects of one’s life into sharper focus through “Mindfulness” facilitated prayer
- Christ’s appeal; Matthew (7:12) “The Golden Rule” ...now more than ever helping our planet!
- Karma: lessons of “Coexistence” in consort with man’s relationship to God’s grace

As always everyone is welcome no matter level/or interest. In fact this can be seen as an opportunity to blissfully disengage from one’s usual daily trivial pursuits. Thus, the offering can be approached as more than just an academic curiosity. A fulfillment of an expectation to be savored awaits. So, settle into a comfortable “sitting semi-lotus” posture and enjoy what some have described as the best relaxation ever. Mixed media presentation with sight and sound. Maybe a choir of chanting Tibetan monks, or images of mandalas with inspirational discourse to accompany formal meditation. New participants receive handouts, an astrological reading and more.



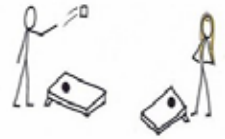
Till next time try and keep a positive outlook, while being kind to all sentient beings as we continue to fully support and pray for our friends in Ukraine.

Namaste



# Cornhole Club

By Erika Fitch



Cornhole is back this month!! We start playing again Thursday September 7th. We will once again be playing every Thursday night at 6:30 in the air-conditioned clubhouse. If you're not sure if you would like to join the cornhole club this fall season, come on out and give it a try now. It is an easy game to learn and we have lots of fun.

Your last year's membership is still good for all play until the club starts again in November. If you don't have a membership drop in anyways and play for free to try it out.

We also have a 50/50 drawing every week at cornhole. We look forward to seeing you on Thursday evenings. We set up at 6:00 and would appreciate any help.

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## Crafters Club

By Teri Stallone

ARTS & CRAFTS

Hello Crafters! We hope you've all had a wonderful summer enjoying family, friends, travel and lots of warm (hot) weather. Kathy, June, Debbie and I have been busy planning a fun craft season for you starting in late October. Check out our Americana Cove Crafters Facebook Group for future updates.

Hopefully those who create crafts have been busy over the summer making beautiful items for sale. We have secured the Clubhouse for a Craft Fair on Saturday, November 11th. We are excited to announce that we have received approval to open this Fair to the Public. If you are interested in being a seller, please contact me at [americanacovecrafters@gmail.com](mailto:americanacovecrafters@gmail.com) for details. In mid October, a sign-up sheet will be on our bulletin board in the clubhouse.

## Landscape Committee

By Deb Howland and Erika Fitch



The Committee took a couple of months off this summer from meetings but continued to do approval requests for new projects. Just a friendly reminder, please submit an approval request BEFORE you start your project or plant ANY tree. Thank you for your cooperation.

The rain we have received and the humid weather is a perfect combination for weeds and grass in our gardens. We have been trying to keep up with them but at times it feels like a losing battle. Our new manager, Vita, has even had a chance to pull some weeds in the garden. I'm sure many of you are feeling the same.

The Committee will be meeting September 13, 2023 at 11:00 in the Atrium. We invite anyone who is interested to join us.

## Library

By Nomi Lynch



Can you feel it in the air? — Fall is coming soon! Our neighbors are starting to return home from their travels and life in the Cove Library hasn't missed a beat — with ongoing donations and volunteers lending a hand tidying up and shelving returned books (thanks, all); neighbors perusing the latest additions; puzzlers stopping by to connect a few pieces to the jigsaw puzzle challenge of the week; as well as fresh paint suddenly brightening the library shelves (thanks, Paula!). And the beat goes on ... as you ... treat yourself and enjoy a good book!

september



## Live Music

By Libby Hopkins



Hello Everyone!

We are all still traveling, and trying to see relatives and friends before fall begins here. And maybe trying to cool off!!!!

Live Music will get together this month to create our first show of the season, which will be our Welcome Back-Halloween program. The October show will take place on Tuesday, 10/24/23 at 3 PM in the Clubhouse. We are hoping you will all come out to see us!!!

And please stay tuned for details about our shows for November, and beyond!! We are looking forward to an exciting new season coming up with wonderful programs for your pleasure and entertainment. We hope to see you all there!!! Information will be available on Volo, Face Book, and in the Forecaster regarding all of our pending shows.

For those of you who are not familiar with us, we are a Music Group within the park that usually put on a performance twice a month on the second and fourth Tuesday from 3:00 p.m. to 4:00 p.m. in the Clubhouse from October through April. We work hard to provide an entertaining, fun hour, and we provide snacks, drinks, and sometimes, spiked punch!

We anticipate welcoming folks back to Americana Cove with great delight. Live Music is wishing everyone a happy and healthy September!!

## Shuffleboard Club

By Anthony Daleo



Greetings to my fellow Americana Cove residents and shufflers. As mentioned in previous articles, we still encourage our residents (and visitors) to join us on any of the three following days to learn the shuffleboard sport...Tuesdays, Thursdays, and Saturdays at 10:30 a.m. You'll meet some of our "seasoned shufflers" to explain the sport to you. Please note that we have fans on our courts to make you feel more comfortable and cold water is available.

We look forward to seeing you on our Shuffleboard courts!






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2 ★ 2

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# Swim Exercise

By Nancy Olson



Hard to believe it is already September! The swim exercise class continues 6 days a week. Thanks to Maureen, Diane, Terry and Nan for keeping the class going throughout the summer months. I will be returning to lead the class on Thursday, September 28. Mark and I have had a great summer and always look forward to heading back to the Cove in September!

## Items of interest:

The main compressor went down and was replaced during the month of July. Many thanks to Vita, Phil and our maintenance staff for working with our vendor Symbiont to get the replacement done. Thanks to the swim group for your understanding of the water being a bit warmer than usual during this process.

As a reminder to all, we start class at 9am with announcements first. Lap swimming is from 8-9am. While the lap swimmers are swimming you can go in the water to warm up BUT must remain in the shallow end in front of the ADA chair. If the lappers finish early we can go in the water anywhere and warm up.

Please continue to check our group Facebook page on a daily basis especially when we are on weather watch. This time of year presents weather watch challenges and communication that class is a go/no go in most cases are a last minute decision.

I return to class on Thursday, Sept. 28. We will do whatever tape is scheduled for the day, Friday, Sept. 29 will be oldies, Saturday, Sept. 30 scheduled tape. I plan to do 20 minutes extra on both Thursday and Friday. The week of October 2 we will go to the seasonal schedule of Monday, Wednesday, Thursday and Saturday - audio tapes, Tuesday and Friday - Oldies. 3 days a week I will do 20 minutes extra. The 3 days will be posted on our group Facebook page on a weekly basis.

See you in September! Have a nice, safe Labor Day!  
Birthday pics Jane Niles and Kim Neimi



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## Real estate transactions: Your questions answered!

By Barefoot Realty Group, Brokerage Agent for Americana Cove



Recently, we've had several buyers ask the question: "How does a real estate transaction occur in Florida?" The following describes a real estate transaction and answers questions about representation and commissions.

Can a Realtor® only represent a seller or a buyer? No. There are two sides to every real estate transaction—the seller's side or the buyer's side. A Realtor® can represent only one side in a single agent representation or she can give limited representation to both sides, as Florida real estate law allows a real estate salesperson to be a transactional broker, which gives specific limited duties to an agent for both parties they represent. This type of limited representation allows a licensee to facilitate a real estate transaction by assisting both the buyer and the seller providing that the agent does not represent one party to the detriment of the other party when acting as a transaction broker to both parties.

Can a buyer request an agent that is not the listing agent to ensure that they are represented in a transaction? Yes. A buyer can request that another agent represent them if they are not comfortable with a transactional agent.

Can a Realtor® show homes that he has not listed? Yes. Since there are two sides to a transaction, the agent would work for the buyer and can show any listing that his client would like to view. This is how a single agent real estate transaction occurs. We have been surprised that we are asked this question frequently as if buyers believe that only listing agents can sell their own properties. That is definitely not the case.

When should I notify a Realtor® that I am already working with another agent? When you begin a discussion with an agent that is not your Realtor®, you should immediately note that you are already represented. It's important to note that all real estate agents work on commission only. Real estate agents are not paid a salary.

If I'm already represented but I would like to see a home that another agent has listed, can I ask that agent to show it to me? Yes. Again, let the agent know that you are already represented, but because the agent has the listing, she will be compensated if you purchase the home. Note that when you view homes and are already represented, your Realtor® should be with you when you view homes. If your agent is not with you, then you are relying on the listing agent to answer your questions regarding a home and your agent would not have the benefit of hearing the information. What's important is to be considerate of an agent on either side of a transaction.

Who pays the commission? The seller pays the commission for both the listing agent and the buyer's agent since the seller is the person listing the home. The commission is paid at closing.

What other closing fees does a seller have? In Florida, a seller normally pays the documentary stamp tax, which goes to the state and is charged on most real estate transactions, and the title insurance as the seller must give clear title to the buyer. The title company closing fee is normally divided between the buyer and seller.

What other closing fees does a buyer pay? Buyers will pay document recording fees and in a community like Americana Cove will pay prorated maintenance fee and share transfer fee. If a buyer is obtaining a mortgage, then all fees relating to the mortgage and the lender will be paid by the buyer.

Why is the title Realtor® capitalized and has a registered trademark? The term Realtor® is a registered trademark of the National Association of Realtors®. Not all real estate agents are Realtors® if they are not members of the national association. Barefoot Realty real estate agents are members of the local real estate board and also the national association so they all have the designation of Realtor®.



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John 3:16

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Carol Zapiecki, Clearwater, FL



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# September Word Search

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



accomplish  
adjust  
ahead  
alert  
always  
aside  
attack  
  
begin

charm  
chorus  
consider  
crawl  
creative  
  
decisive  
delay  
develop  
dude

equal  
  
keys  
  
level  
logic  
lucky  
  
magic  
mall

notify  
  
sale  
silt  
small  
success  
  
today  
tone

unusual  
  
values  
vision  
  
watch  
water  
wizard





# September



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



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

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EVENTS & PROGRAMS	Room For Rent - Mobile Home. Nice room for rent. \$700.00 per month. Includes bath, shower, and walk-in closet in your MBR. Very nice park. 727-366-5863	<div style="border: 1px solid black; padding: 5px;"> <p><b>ATTENTION RESIDENTS!</b>            Did you know this Emporium/ Classified listing reaches over 21,500 homes in Pinellas County? It goes into 60 community newsletters (just like this one) from Dunedin to St. Petersburg. This is a great market to sell items, advertise your next event, try and get help for a function, and many other things. Remember to think about this the next time you're planning something.</p> <p style="text-align: right;">-Monthly Media Staff</p> </div>
Craft Fair 11/18/23, 9 AM - 1 PM at Clerewater Cascade. Contact Jane Boucher 903-426-3636, Janeboucher29@gmail.com	For Sale. Victory LX Sport Mobile Scooter. 4 wheels. Bayside Waters, Clearwater. 603-988-8285	
Craft Fair, OakCrest/Acorn Clubhouse, 9925 Ulmerton Rd. Largo. Oct 21st. 9-2. Handcrafted items. Vender space available. Contact Jill at 443-741-5304	Palm Hill Bazar has split. Craft Bazar Nov. 18, Christmas Flea Market Dec. 2. Both 8-1. Refreshments and bake sale at both. 401 8th Ave SW.	
<i>september</i>		

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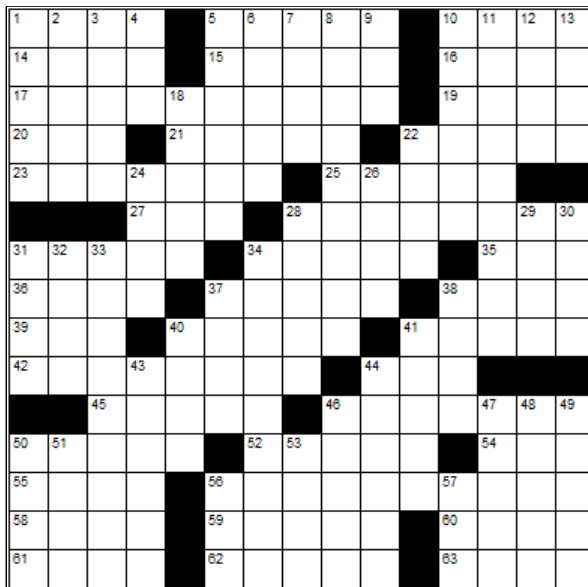
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**ACROSS**

- 1. Fearless
- 5. Prefer
- 10. Anagram of "Sale"
- 14. African sheep
- 15. Tequila source
- 16. Female horse
- 17. Arranged in random order
- 19. Ear-related
- 20. Estimated time of arrival
- 21. Protective covering
- 22. Hush
- 23. Individual meal portion
- 25. A frequently visited place
- 27. Night before
- 28. Reticent
- 31. Landslide detritus
- 34. Mock
- 35. Twosome
- 36. A rigid circular band
- 37. Fine thread
- 38. List of choices
- 39. Large flightless bird
- 40. Parental sisters
- 41. Charges
- 42. Collection of information
- 44. Sticky stuff
- 45. Intestinal section
- 46. Mother of a parent
- 50. Committee
- 52. Style of building columns
- 54. Be bedridden
- 55. Utiliser
- 56. Shriveling up
- 58. Fish sperm
- 59. Motif
- 60. Environs
- 61. Compensates
- 62. S S S
- 63. Combustible pile



**DOWN**

- 1. Reveals
- 2. Give a speech
- 3. Associated with the moon
- 4. Accomplished
- 5. An acute insufficiency
- 6. Growing old
- 7. Flower holder
- 8. Modernizes
- 9. Scarlet
- 10. Sum
- 11. Map parallels
- 12. A Great Lake
- 13. Religious offshoot
- 18. Martini garnish
- 22. Resign
- 24. Vice President (slang)
- 26. Skin disease
- 28. Flavor
- 29. Litter member
- 30. French for "We"
- 31. Outbuilding
- 32. Deep sleep
- 33. Commonly
- 34. Metalworkers
- 37. Outdoor party
- 38. Natural satellite
- 40. Cain's brother
- 41. Manager
- 43. Alarms
- 44. Complains
- 46. Munchkin
- 47. Kind of farm
- 48. Mineral excavator
- 49. Seaweed
- 50. Flow intermittently
- 51. Largest continent
- 53. Minerals
- 56. Consumed
- 57. Jabber



September  
Crossword



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Ray Kugler..... \$10 .....Battleline Termite & Pest Control  
Debra Slack..... \$10 .....Health Markets - Dawn Rae  
Alice Sherman..... \$10 .....Air Masters of Pinellas  
Thomas Barboza..... \$10 .....BugginOut Pest Control  
Karen Ballard..... \$10 .....Royal Enterprise  
Alberta Wells..... \$10 .....Battleline Termite & Pest Control  
Daryle King..... \$10 .....Air Masters of Pinellas  
Mary Collins..... \$10 .....Boss Electric  
Ray Harris..... \$10 .....Battleline Termite & Pest Control  
Robert Wetmiller..... \$10 .....Jones & Sons Plumbing  
Monica Kranzel..... \$10 .....BugginOut Pest Control  
Patty Booth..... \$10 .....Royal Enterprise  
Ellis & Ruth Vissman... \$10 .....FL Termite Experts  
Russell Schoetker..... \$10 .....Air Masters of Pinellas  
Sharon Borrack..... \$10 .....The Plumbing Patrol  
Kimberly Michels..... \$10 .....FL Termite Experts

Charles Obi..... \$10 .....Battleline Termite & Pest Control  
James Powers..... \$10 .....Air Masters of Pinellas  
Sandra Delsignore..... \$5 .....Jones & Sons Plumbing  
Joyce Parker..... \$5 .....Royal Enterprise  
Robert Gornicki..... \$5 .....Got Dirt? Call Dirty lil'  
Suzan Grindy..... \$5 .....Battleline Termite & Pest Control  
Paul Lonsbury..... \$5 .....Air Masters of Pinellas  
Mr. & Mrs. Alexander... \$5 .....Rod Runners  
Bob Sharp..... \$5 .....Battleline Termite & Pest Control  
Joan Pattison..... \$5 .....Got Dirt? Call Dirty lil'  
Harry Swank..... \$5 .....Jones & Sons Plumbing  
Gail Sauter..... \$5 .....BugginOut Pest Control  
Bonny DeMoranville.... \$5 .....Got Dirt? Call Dirty lil'  
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