



AMERICANA COVE

FORECASTER

December • 2023

Issue 10
47th Year



Americana Cove Hosts ... A Spooktacular Evening

Photo by Rosemary Ferreri



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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
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 Gary Schamburg Director.....(2024).....gary.schamburg@americanacove.com

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 Rick Welch
 Phyllis Arkanoff
 Vanessa Caponigro
 Alice Thomas
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 10 PM – 6 AM

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

Social Activities

AMERICANA COVE ASSN. (ACA) LEADERSHIP

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 Ron Miller..... Vice President
 Sue BanningTreasurer
 Erika Fitch.....Secretary
 Claire MosakowskiMusic Coordinator

OLD TIMERS YOUNG AT HEART

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 Joan Miller Vice President
 Martha Sutton..... Treasurer
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 BOCCIE CLUB.....Daisy Dean
 BOOK CLUB.....Nanette Krueger
 BRIDGE.....
 BUDDHISM.....John Howell
 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
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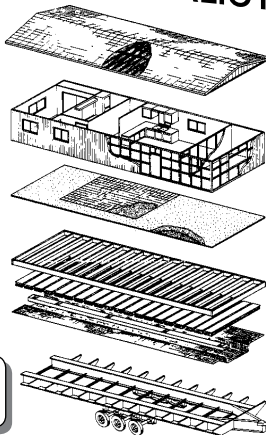
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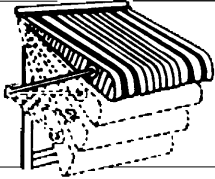
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From the Manager's Desk:

Vita Blough



MANAGER

And just like that it is December! What an eventful year for all of us. I want to thank everyone at Americana Cove for such a warm reception and welcome extended to me – there is not a day in my life that I am not looking forward to coming to Americana Cove.

End of year is a symbolic milestone to reflect on the past and look forward into the future.

Reflecting back I would like to take my time to look at everything we have accomplished:

We came together as one community – Board, ACA, Committees, staff and residents. Founder's Day Celebration in March will be symbolic in so many ways, however to me the sense of community and working together to organize this memorable event is what brings so much joy and pride of what Americana Cove represents.

The Board has done a tremendous job in steering community through the transition, and I have the upmost respect and admiration for everyone on the Board. I have also met incredible people on the Committees who volunteer and offer their lifetime expertise to the community – I learn new things every day and grow as a specialist and as individual.

As a property manager, my main goal is to maintain and increase property values and I want to thank each owner for taking pride in their homes and keeping this community maintained at the highest standard. First impressions are important and I am going to continue working with all the homeowners in making sure that aesthetics of the community is maintained and improved. In January we will renew the inspections effort – street captains will start January 15th and should have final reports back to the office by January 30th.

We have accomplished many goals in 2023 and we will continue to build upon these accomplishments going into 2024. I am looking forward to seeing what the next year will bring and I am very excited for the future.

Have a happy, healthy and prosperous 2024!

Warm regards, Vita Blough

Happy Holidays

Message from the Board of Directors

By George Paige

Budget 2024/25 - Utilities

For the fiscal year April 1, 2024, to March 31, 2025, we are forecasting Operating Costs for the Association at about \$ 2.8 million. Five items make up over \$ 2.2 million of that total:

Note: These numbers are estimates based on what we know now.

...continued on page 6



| Categories | Forecast 24/25 FY | Budget 23/24 FY | % Increase from Previous Year |
|-----------------------------|---------------------|---------------------|-------------------------------|
| ELEC/GAS/Water/Sewage/Trash | \$ 700,000 | \$ 657,407 | 6% |
| Landscape & Tree Maint | \$ 301,000 | \$ 284,000 | 6% |
| Payroll | \$ 600,000 | \$ 550,454 | 9% |
| Insurance | \$ 300,000 | \$ 235,000 | 28% |
| Reserve | \$ 300,000 | \$ 245,000 | 22% |
| Total | \$ 2,201,000 | \$ 1,971,861 | 12% |

To no one’s surprise, inflation in our insurance costs is extreme. \$300,000 reflects an increase of 26% over last year, which was up 40% from the year before. We are reviewing our insurance policy with our broker to help reduce costs.

Reserve Fund Contribution recommended increase is about 23% based on inflation and our updated reserve study conducted in October 2023. Landscaping is unchanged from last year. However, we continue to see our aging infrastructure require needed repair. Examples include sewer and electrical systems.

That leaves us with the elephant in the room—Utilities. Our utility costs continue to rise, the bulk of our utility charges come from the City for water & sewer (\$325,000), storm water management (\$150,000) and trash & recycling pick-up (\$115,000). There is also another \$100,000 for electricity and gas.

Utility costs represent about \$90 of the monthly assessment fee (26%). Anything that we can do to reduce this cost is important. The price of water & sewer is driven by the gallons of water that we purchase (one gallon in is assumed to equal one gallon out). On the consumption side, we purchase about 19,000,000 gallons per year. Some of this is common areas including pool, clubhouse, and laundries. Everyone can contribute by helping to identify water leaks, running toilets, leaking taps and avoid using potable/drinking water for outdoor landscaping. Each of us can help by conducting a review of your water usage and verify there are no leaks.

Information for water conservation can be found on the WEB pages listed below:

https://www.stpete.org/residents/sustainability/water_conservation/index.php

https://www.stpete.org/residents/good_neighbor_guides/water_conservation.php

V/R,

Finance Committee

ACA News

By Doug Howland

Life here at the Cove is back into full swing with many holiday celebrations and events. To start out the month on Saturday, December 2nd the Craft Club is holding another holiday craft show in the Atrium from 10 am – noon. Come out and support our talented residents by buying a gift for someone or yourself. Then that evening is our annual Christmas Program put on by Live Music at 7pm. This program is always well done and a great way to start your holiday season.

ACA events for the month start out with our ACA Club Council Meeting on Tuesday,



December 5th at 10 am in the Atrium. Every resident is welcome to attend this meeting. Then on Wednesday, December 6th will be the ACA Luncheon at noon in the Clubhouse. This luncheon is open to all residents and we encourage everyone to come and be a part of what happens here at Americana Cove. We are always looking for volunteers to help with ACA functions. If you are interested in helping when needed please contact ACA president Doug Howland at 727-450-9349.

ACA is again sponsoring a Home Decorating Contest (Land Side). Boat club does a dock side contest. All homes must be finished decorating by Thursday, December 7th as judging will be done on Friday, December 8th in the evening hours. Then on Saturday, December 9th will be the annual ACA Golf Cart Parade at 6pm. Come out to the clubhouse parking lot with your best decorated golf cart. Both these contests have cash prizes that go to the winner for 1st, 2nd and 3rd place. After the parade on Saturday night pizza & drinks will be served in the clubhouse and winners will be announced.

Our wonderful mailman Chuck is retiring at the end of this year. ACA is sponsoring an appreciation luncheon for Chuck and his family. This will be held Thursday, December 14th from 1pm – 3pm. Please stop by to say Good-bye and show him your appreciation for his many years of dedicated and caring service. No official collection is being taken, it is up to you on how you would like to show your appreciation.

Next, on the evening of Saturday, December 16th, come out to participate in or watch our annual boat parade which will start at 6 pm in the basin behind the clubhouse. There are cash prizes for that also so make sure you come with your boat all decorated. The after party is the next day Sunday, December 17th to announce the winners for both the boat parade and the best decorated dock.

Our next ACA sponsored event is our Burger Burn which is on the 3rd Tuesday of the month, December 19th, from 4-5:30 pm. For \$7.00 you get a one third pound hamburger, fries, baked beans and a drink. Come on out and treat yourself to dinner during the busy holidays.

Young at Heart Club luncheon is Wednesday, December 20th, so come enjoy a good lunch and a break from all the holiday craziness. All residents are invited to attend this luncheon.

To finish out our month we will be having a New Year's Eve party in the clubhouse. The cost of the tickets is \$25 per person. There will be a light buffet and music by Carl Motyka. It will be BYOB. Doors will open at 8 pm and continue until a champagne toast at midnight. You will be able to purchase tickets from any ACA board member or at the December burger burn. Come start out 2024 with your friends and neighbors here at one of the greatest places to live, the Cove!!

As you can see December is a very busy month with plenty to be involved in, so make sure to come on out to any or all of these events.

ACA wishes you a Merry Christmas and a Happy New Year!



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Announcements

By Ray Rodriguez – Editor

A Spooktacular Evening

The ACA annual Halloween party was well attended and many of our guests came, dressed in costume ready to claim one of the three prizes. We were entertained by, Streetwise, and danced the night away, in costume.

1st Place went to Dennis Deatherage and Patti Whitlock. (Photo on cover)

2nd Place Snow White and Seven Dwarfs: Snow white was Roxanne Gregory, Doc-Mark Boggess; Dopey-Louise Boggess; Grumpy -Marisa Sabin; Happy-Maryann McMahan; Sleepy - Joe Csensick; Sneezzy- Paula Isle & Debbie Brown: Bashful. (Photo with this article)

3rd Place Al & Cheryl Martin. (Photo on cover)



Website Committee

By: Donna Andrews, Chair (donna872@hotmail.com)



Happy Holidays to everyone in Americana Cove. It's hard to believe the Holiday Season is here and the Website Committee would like to wish everyone a happy, healthy and safe season.

The Americanacove.com website has come a long way in the last 1 ½ years. We've worked hard to make the site user friendly, up to date and pertinent. We strive to post and maintain the various pages on the website as quickly as possible when new information is sent to us from the Business Office or the Board of Directors.

Also, +more and more homeowners/residents are signing up on the Residents Portal. This is great news as a lot of useful information is available at your fingertips on the Portal.

The Website Committee is always open to suggestions for improvement to the site. Please forward your ideas/suggestions to one of the committee members. We thank you!

On behalf of myself, Susan Solomon, Bob Hardy and Phil Quince: HAPPY HOLIDAYS!

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Art Strong

We are back to creating some wonderful pieces of Art! Our first paint night was to paint a large sunflower with watercolors. The Art Strong group meets in the Library every Monday evening from 6-8. You are welcomed to bring your art supplies and paint along with a tutorial or create one of your own works of art. Use what you have on hand....watercolors, acrylics, oils, pastels, mixed media or charcoal. Just a fun night to paint, chat with friends and be creative. No experience needed....Have you ever done abstracts? I'm sure we'll do some of that during our season. Hope you'll join us!

Judy Daigle



VETERANS

Let me start by saying thanks all the clubs and all the people who gave money for Wreaths Across America.

At the time I'm writing this, I don't have a total amount. I'll post the amount in the clubhouse and in the Forecaster, next month. This means a lot to me and everyone who have served. THANKS AGAIN!

If you have a ripped or a torn flag, please give it to me and I'll see that is retired in the proper way. Any new people that moved into the park and have served in the arm forces of either USA or Canada, I would like to place your name on honor plaques on the wall in the clubhouse. You can sign up on the ACA board on the clubhouse. Thanks, and GOD BLESS, Ron Miller.



Marketing Committee

The Americana Cove marketing committee has been meeting and working on promoting our wonderful hidden community. In discovering we need greater exposure to the public outside our community.

The first steps are in motion.

1. We joined the chamber of commerce; allowing us to have a brochure at the St. Petersburg visitor's center.
2. A brochure has been designed for distribution at the St. Petersburg visitor's center and to manufactured home centers. Promoting home sites to build on and directing visitors to our web site.
3. A feature article about us is on the St. Petersburg website: City DIRECT SPOTLIGHT
4. We the marketing team have a dedicated phone for the offering a guided tours of AMERICANA COVE

I will keep you posted as we progress, our meetings are posted and open to all.

Members: chair Fran Hardy, co-chair Bob Hardy, secretary Wanda Tyson, member Sue Ann Tomayko, board liaison Gary Schamburg.

Fran Hardy

Bridge



Bridge Quickie Answer to November question..

Your partner opens One No-Trump. You have 4 Hearts and sufficient points to answer. Your response is 2 Clubs following the Stayman convention. Your bid asks your partner if he has a 4 card major suit. He does not. What is his response?

Call the Bridge Lady for a Quickie Answer at 727-525-1446 or come to the game at 10:30 am on Monday.

Full Moon Kayaking



December's full moon is known as the "Cold Moon" and will occur on December 26 at 5:22 PM. There will be no Full Moon kayaking in December due to busy holiday schedules.

December's full Moon has a high trajectory in the sky, it will be above the horizon for longer than most full Moons. This full Moon has also been called the Long Night Moon (Mohican), as it rises during the "longest" nights of the year, near the December winter solstice, according to the Farmers Almanac.

Look for December's full moonrise BEFORE sunset which is at 5:42 PM on December 26.
Audrey Dox

Rug Braiding

By Carol Deatherage

Rug Braiding to Start Wednesday, Dec. 6 in the game room at 6:30 pm.

We would like to extend an invitation to anyone who might like to learn to braid a rug, or watch us braiders turn old wool material into a colorful rug to be used anywhere in your home. We have some material and tools to get you started and would be happy to instruct you how to do this craft. It's easy, it's fun, and it's saving wool that may have been tossed or unused for any practical purpose.

We are a fun group, very informal. It is not a structured class and we give individual help and instructions. If you can't make it on Dec. 6th, you can join us at any time and we can get you started on a rug.

Come join us, we would love to have you. If you have any questions, contact Carol Deatherage at 814-397-3984.



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Young At Heart Club

By Kathy Laramee



The Board wishes one and all a Blessed and Merry Christmas and the Happiest of New Years.

Please join us for our annual Christmas Luncheon on December 13th at 1200 in the Clubhouse.

Sunshine Report for December

By Cindy Peacock

“We make a living by what we get, but we make a life by what we give.” Winston Churchill

December Birthdays:

| | | | |
|-------|------------------|-------|------------------|
| 12/1 | Marie Sellers | 12/19 | Larry Stake |
| 12/1 | Gloria Thwaites | 12/19 | Debbie Thackery |
| 12/2 | P.J. Petit | 12/20 | Donna Andrews |
| 12/3 | Catherine Osman | 12/21 | Rick Welch |
| 12/3 | Chuck Weaver | 12/21 | Jerry Burnard |
| 12/5 | Maureen Karam | 12/22 | Charlie Petrites |
| 12/5 | Joyce Michels | 12/22 | Richard Telech |
| 12/6 | Francis Dox - 91 | 12/23 | Patrick Norado |
| 12/6 | Roxanne Gregory | 12/23 | Stephen North |
| 12/7 | Judy McDonough | 12/23 | Susan Westdyke |
| 12/7 | Bob Sutton - 91 | 12/23 | Gerry Zebley |
| 12/8 | Dick Gamache | 12/24 | Carol Howard |
| 12/10 | Jim Gorton | 12/24 | Carol Russell |
| 12/10 | Maureen Woodhead | 12/24 | Pam Paige |
| 12/11 | Nancy Olson | 12/25 | Jocelyne Boyer |
| 12/12 | Tom Wallace | 12/26 | Mike Wagner |
| 12/13 | Karen Bryant | 12/28 | Liz Christian |
| 12/13 | John Tyson | 12/28 | Gloria Cousins |
| 12/14 | Joe Fitch | 12/28 | Karen Billups |
| 12/15 | Bill Foley | 12/28 | Frank Holbrook |
| 12/15 | Cathy LaVelle | 12/29 | Dave Panach |
| 12/15 | Robert Solomon | 12/29 | Dolores Prusak |
| 12/15 | Linda West | 12/30 | Michael Bourque |
| 12/16 | Gary Griffith | 12/31 | Bill Besser |
| 12/17 | Helen Schirm | 12/31 | Virginia Clark |
| 12/19 | Mike Giacchetti | 12/31 | Virginia Riggs |



December Anniversaries:

| | | |
|------------|------------------------|----|
| 12/2/1989 | Janet & Bob Larson | 34 |
| 12/3/1967 | Judith & Richard Krapf | 56 |
| 12/3/1982 | Wendy & James Watters | 41 |
| 12/14/1985 | Joan & Ron Miller | 38 |
| 12/15/1984 | MaryAnn & Ted Meljac | 39 |
| 12/17/1988 | Diane & Tom Filstrup | 35 |
| 12/19/1987 | Pam & George Paige | 36 |
| 12/24/1966 | Sandy & Bill Besser | 57 |
| 12/27/1975 | Sandy & Tom Shouse | 48 |
| 12/27/2019 | Gloria & Bill Thwaits | 4 |
| 12/28/1976 | Bobbi & Randy Rogers | 47 |
| 12/29/1972 | Judy & Joel Daigle | 51 |
| 12/30/1986 | Linda & Bill West | 37 |

Happy Anniversary



Passed Away and Will Be Missed -

Betty Stanford - former resident



Boat Club

By Mary Ann Meljac



The months of November and December are all about preparation and celebration. Halloween is behind us and now we have Thanksgiving fast approaching with Christmas right on its tail. It is a time for reminiscing, get-togethers with family and friends and now we are carrying on those memories and traditions as well as creating new ones. It is all fun but can be exhausting as well. It happens to be my favorite time of the year and the Boat Club makes every effort to make the holiday season enjoyable ... something for everyone! Get ready and Decorate ... Decorate... Decorate!

Mark Your Calendars



December 9th – Boat Club Meeting – 10AM – Atrium

Week of December 11th – Judging of waterfront home decorations

December 16th – Boat Parade – 6 PM

December 17th – After Glow Party

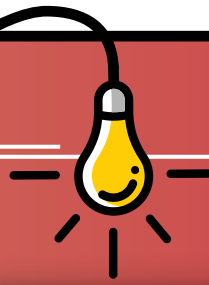
*** Details to follow ***

Did You Know?

Reindeer are the only deer species in which both the male and female can grow antlers?

Males' antlers can grow up to a whopping 4.5 feet in length and have as many 44 points, called 'tines'?

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| Sunday | Monday | Tuesday |
|--|------------------------|---------|
| JANUARY 2024 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 | | |
| Vespers 4:50pm A | 3 | 4 |
| Vespers 4:50pm A | 10 | 11 |
| Boat Club after parade Party 7pm A | 17 | 18 |
| Vespers 4:50pm A | 24 | 25 |
| | MERRY CHRISTMAS | |
| New Year's Eve Party 8-12 pm. C | 31 | |

ACA C Meeting

Burge 4-5:30

Americana Cove

| Tuesday | Wednesday | Thursday | Friday | Saturday |
|-------------------------|--------------------------------------|--|---|--|
| | | | BINGO 1 | Craft Show 2 10:00-1pm C Christmas Show 7pm C |
| Council 5 ing 10am A | ACA Lunch-noon 6 | Fine Appeal Com 7 Mtg. 7pm A Buddhism 1pm GR | New Owner 8 Orientation 1pm BINGO | Golf Cart Parade 9 6pm Boat Club Mtg. 10am A |
| 12 | BOD Meeting 13 7pm | Farewell Party to 14 Postman Chuck 1-3pm C | BINGO 15 | Boat Club parade 16 6pm Karaoke 7pm |
| r Burn 19 O C | Young at Heart 20 Luncheon - Noon | 21 | BINGO 22 | 23 |
| 26 | 27 | 28 | BINGO 29 | 30 |
| | | | | |



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Weekly Calendar Repeats

AMERICANA COVE WEEKLY Calendar Repeats - Month: December 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 | 1:15pm | 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

Book Club

By Nan Krueger



I hope everyone is enjoying the holiday season. It's nice to see our snow birds return, and also to meet some of our new residents. This month we are reading Remarkably Bright Creatures by Shelby Van Pelt. It is an exploration of friendship, reckoning and hope, tracing a widow's unlikely connection with a giant Pacific Octopus.

We have developed some guidelines about how we choose books. Each month included with our discussion there is frequently information provided about the author and the circumstances that inspired them to write. 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 have a group selection.

All women residents are welcome to join. We meet the second Thursday of each month at 1:30 PM in the library. You are welcome to stop by and see what we are about, and of course to join us if you would like.

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.

Happy Reading and I hope you get a book for Christmas!

Buddhism

By John Howell



Happy Holidays to one and all! Next meeting Dec. 7th 1pm game room
We will continue to take a closer look at pranayama yoga. A very important technique to calm and focus the mind. The Buddha taught various meditation skills that are beneficial. Now more than ever in today's turbulent world! Breathing correctly in stressful situations is the principal "secret" to slowing down the cascade of thoughts leading to anxiety/depression (two poles of mental imbalance).

During this duly sanctified time of the year it might be useful to reflect on the condition of our humanity. Ultimately it is a collective state of mind that is "projected" on to the screen of "Universal Mind" creating the "emergence" of good or evil. The three negative root karmic actions are; greed, anger, and ignorance. Whereas the positive roots are; generosity, goodwill, and knowledge. By doing the latter we can become a small part of the hope of a Love that exists; ("Godhead-Holy Trinity") by acting conscientiously. Utilizing inner-directed self discovery is the key to a brighter future for everyone.

Episode 2. Before returning to Bloomington: attending the premiere of the award winning "Siddhartha" at Graumans theater, and the first synchronized ("Pink Floyd") laser light show at Griffith Observatory, in addition: seminars from Los Cabos, to the Golden gate and points north; Mt. Shasta, Kesey's commune, then East to Sedona, making a serendipitous stop at A.S.U. for an impromptu Q. and A. session with Richard Alpert (Ram Dass) promoting "Be Here Now". On arriving back: Grandfather gifting a 16 acre hobby farm as an incentive to stay... This major event/crossroad destined the next phase: the development of a profound spiritual relationship with I.U. Professor Thubten Jigme Norbu, aka: "Taktser Rinpoche" (The Dalai Lama's elder brother). My karma now being sufficiently "ripened" to fully partake of his

...continued on page 27

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Episode 3 to follow...

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, and Israel
Namaste

Cornhole Club

By Erika Fitch



Cornhole club for the season officially started last month. We started taking membership dues then, but you can join at any time. We will be playing every Thursday night at 6:30 in the clubhouse. If you would like to join the club dues are \$10 for the year, guaranteeing you a spot to play every Thursday evening.

Our new game Air Mail that we started last year is also back again. Don't forget to bring your money for a ticket for the drawing for a chance to play and win some money in this game. We also have a 50/50 drawing every week at cornhole.

It is an easy game to learn and we will help anyone who would like to give it a try. We look forward to seeing you on Thursday evenings. We set up at 6:00 and would appreciate any help.

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

Crafters Club

By Teri Stallone

Crafters are in full swing for this season and the leaders have lots of creative ideas planned for the month of December. The Craft schedule and signup sheets are posted on the bulletin board in the Clubhouse. If you'd like to get more information about crafters, feel free to stop by on Tuesday evenings at 6 (6:30 on Burger Burn nights) in the clubhouse. You can also find us on the Americana Cove Crafters Facebook page. Any resident in the Cove can join this group even if you are currently not a member of the club.



We have a Craft Fair scheduled in the Atrium on December 2 from 10 to noon. If you missed the November 11th Fair or are looking for last minute gifts, please come check out the Individual crafts for sale and get your Christmas shopping done! Thank you to all who attended the craft show in November . We appreciate you supporting the very talented ladies in this community.

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Cue Club

By Ray Larkin



Well, here we go for another year of fun and fellowship at the Cue Club. It's not too late to join as we still have some openings for both Men's League and Ladies League. Come on out and join us and meet some more of your neighbors, you don't have to be a great pool player to join, we have all levels playing in our leagues.

One major change this year is that the Men's Thursday night league has switched to Tuesday night and the Poker pool night has switched to Thursday. League play is now under way but don't let that stop you, come on out and join us. Monday captain is Mike Arkanoff, Tuesday captain is Gerry Burnard and Wednesday Judy Daigle.

Landscape Committee

By Deb Howland and Erika Fitch

The Cove is now lit up and ready for Christmas!! Hopefully you have had a chance to enjoy all the decorations that the Landscape Committee put up last month. As you will notice we have once again added a few new decorations as our budget allowed. Especially take notice of the two new beautiful Nutcrackers stationed at duty at our Atrium. Those were made as a gift to Deb Howland by a few talented Cove residents. Since they are so incredible she decided rather than keep them at her house she would share them with all of us here at the park.

A big thank you goes out to Debbie & Joe Lewison for spearheading this project along with their helpers Judy Daigle, Dennis Herrmann and Sue Banning. Another thank you goes to Cathy Lavelle for the beautiful new wreath on the outside office wall. We have such talented people here at the Cove. We also would like to thank Mathew's Landscape service for donating their boom truck and employees to wrap the palm trees at the entrance to our park. That was so nice of them and definitely adds such holiday joy as you enter.

We will be taking all these decorations down the first week of January and could use any help that you have time for. Please contact Erika at 734-856-2895 and she will let you know where and when you can help.

Our next regular scheduled Landscape Meeting will be Wednesday, January 10th at 11:00 in the Atrium. We invite anyone who is interested to join us. We will be busy working on a few landscape projects we have had in the works.

The Landscape Committee would like to wish you a Merry Christmas and a Happy New Year!



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Line Dancing

By Judy Daigle



The start of November brought line dancers together for one more season of line dancing fun! In addition to getting older, adults like to engage in healthy physical activities..... Line dancing is a perfect exercise for improving coordination and balance. It increases cardiovascular health and brain memory. No experience needed. Learn new steps and move to the beat of the music! Hope you'll join us on Mondays from 12-1 in the Library.

Live Music

By Libby Hopkins

Hello Everyone!

We are in the time of holiday celebration!!! We are grateful to all those who attended our October and November programs. We appreciate your patronage very much!!! We are looking forward to seeing everybody at the Clubhouse for our December shows!

Our first show of December is actually an Americana Cove community affair. This event is free. Please join us for the fourteenth **Annual Evening of Carols and Live Nativity**, which takes place on Saturday, December 2, 2023, at 7:00 pm in the Clubhouse. Music will be presented by our special Christmas Choir, including members of our Vesper Choir and members of the community. And our Cast will present a tableau experience for all who attend a re-enactment of the Nativity. This spirit-filled night helps us all to focus on the true meaning of Christmas. Seats fill up, so please come early. Also, parking is limited, so if you can, share a ride. Refreshments and drinks will be served. Friends and guests are welcome.

****Our regularly scheduled Live Music Group Christmas Program will be on Tuesday, 12/12/23 at 3 PM in the Clubhouse. ****

All Live Music Group Events are free!!! For those of you who are not familiar with us, we are a Music Group within the park that usually perform the 2nd and 4th Tuesday of every month from 3:00 p.m. to 4:00 p.m. in the Clubhouse. Our Performances and the Refreshments we offer you are free! We work hard to provide an entertaining, fun hour and we provide snacks, drinks, and sometimes, spiked punch! Come and see us....

**** If anything changes regarding these shows we will let you know via VOLO, Email and/or Facebook.**

Merry Christmas and a Happy New Year to All.

Season's Greetings

Swim Exercise

By Nancy Olson

Hello and hoping everyone had a very nice Thanksgiving. Our northern friends continue to join us in class as they return to the Cove along with our new residents. Welcome to all! A HUGE thank you to Maureen and the subs as they filled in for me while I took time off at Thanksgiving to do a little cruising. THANK YOU!!! I appreciate everyone's patience as Vita continues to work with our vendors/contractors with getting the pool out of bypass mode and put on full throttle. Please be sure to read Vita's weekly emails on Friday's to get the latest info on the pool. We have been able to have class which is a great thing. Thanks to Vita who continues to make the pool a priority for the park.

Items of interest:

The mornings are getting cooler. We will swim if the outside temp is 55 or higher when I lead the class. If the subs are leading class in my absence the outside temp needs to be 60 degrees or higher. PLEASE be sure to check our FB group page on a daily basis to see if swim is a go/no go on these cooler mornings.

Holiday schedule: NO swimming on Christmas Day. We will be swimming on New Years Day. After class on New Years Day we will do our annual toast to say good bye to 2023 and welcome in 2024. The subs and I will be treating you all to mimosas, OJ and fruit. We plan to do this right after class ends on January 1. Please be sure to join us!

During the month of December on oldies days (Tuesday and Friday) I will be including some Christmas songs along with some oldie tunes! We'll be getting into the Christmas spirit!!

I would like to wish everyone a very Merry Christmas and a very Happy/healthy New Year!



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Shuffleboard Club

By Anthony Daleo



We had our first meeting of the season in November and were glad to see our members return. We would like to thank our members who volunteered to prepare and serve for the ACA luncheon on November 8th. Now it's that time of year for NOVA and Blue Sky League play. We are thankful for Janet Barratiere and Ron Miller who stepped up to serve as Captains of NOVA and Blue Sky Leagues respectively. We have a number of shufflers committed to one or both leagues, but we still are very interested in acquiring new club members and league players. If anyone is interested, please contact me at anthony_daleo@hotmail.com, attend our social shuffleboard play (as noted on bulletin board in front of our community), or attend our next meeting on December 6th at 9:30 a.m. in the Atrium. Happy Holidays!

Sellers still doing well in 2023

By Barefoot Realty Group, Brokerage Agent for Americana Cove

Buyers and sellers have seen a seesaw effect between 2022 when it was a hot seller's market and 2023 which has been a buyer's market.

In 2022, homeowners could sell their homes above market and get several offers, but not in 2023. With the higher insurance rates and 7 to 8% interest rates, the market has cooled and now buyers have become very selective, even in a hot real estate market like Florida.

Americana Cove is no exception, however, there's an upside. Although being in the more restrictive 55+ market versus the all-inclusive all age market, sellers have still done well. In a review of 27 non-waterfront homes that have sold in the past eight months, sellers have seen an increase in the value of their homes ranging between 13 to 55 percent, depending on the number of years the home has been held. The average annualized rate of return was 18 percent. According to Forbes, the average annual return for residential properties in the US is 10.6%.

Everyone knows that waterfront property holds its value, even in a buyer's market. Again, sellers in Americana Cove have done well this year. In reviewing 9 waterfront properties that have sold in 2023, the annualized rate of return ranges from 14 to 57 percent depending on the years the home was held. The average annualized rate was 30%.

"Sellers have done well in Americana Cove even in a soft market like 2023," explained Broker Marty Pozgay. "It's not difficult to understand why waterfront property typically sells quickly when analyzing the return rates."

Even with sellers having to wait several months to sell their properties, they are still receiving a strong rate of return.





Vespers

By Audrey Dox

Vesper services are held in the Atrium on Sundays at 4:50 PM beginning with a traditional hymn-sing. All residents and guests are welcome to attend this inter-denominational worship service for an inspiring message followed by a time of refreshments and fellowship in the Clubhouse.

Pastors for December:

December 3: Pastor Ben Winder, 1st Baptist of St. Petersburg

December 10: Dierdre Banks, Faith Covenant Church

December 17: Pastor Kevin Loughran, Grace Lutheran Church



No Vespers Service on December 24 and December 31

SEND SOME CHEER – HONOR SOMEONE WITH FLOWERS! Each week, flowers decorate the Vespers pulpit area in honor of, or in memory of, a loved one. The loved one is named and the donor is recognized at the Vespers service. Flowers may be taken home following the service or we will be happy to deliver them to the home of a shut-in or someone in need. The cost is \$15. See the Vespers bulletin board in the clubhouse for sign-up sheets.

On December 17, our pulpit will be decorated with *POINSETTIAS* that can be purchased in honor of, or in memory of, a loved one. You may choose to take home your poinsettia or donate it to a shut-in after the service. Please see the Vespers bulletin board for sign-up sheets.

Vespers choir members practice at 3:30 PM on Sundays with an accompanist. If you like to sing, won't you consider joining our group of happy voices singing praises to our Lord. We are always happy to welcome new vocalists. *I will be glad and rejoice in you; I will sing the praises of your name, O Most High. Psalm 9:2*

Vespers has been a Cove activity since 1963. We encourage attendees to suggest speakers which range from lay speakers, missionaries, and pastors from a variety of religions. Come join us for evening prayer and worship.

"Hark The Herald Angels Sing - Glory to the Newborn King". Wishing you a Blessed Christmas Season

Regards, AudreyDox





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| <p>FURNITURE, good clean, pre-owned. Top dollar paid. Charles, 727-657-7021</p> | <p>CRAFT SHOW/ Lunch, Saturday 12-02-2023, 9am- 1pm, AMBER GLADES Clubhouse, 3113 State Road 580, Safety Harbor</p> | <p>HOLIDAY CRAFTS BIZAAR, Dec 16, 9-2, Pointe West Mobile Home Park, 12651 Seminole Blvd, Largo</p> |
| <p>OTHER</p> | <p>HELLO CANADIANS! Canadian Club Canadien Gulf Coast Florida, having survived COVID, is now regrowing to promote fellowship among Canadians in Pinellas County, and foster goodwill with American people. Join us; for our monthly lunch with informative speakers, weekly golf, MLB game, dinner/theater, museums, deep sea fishing. Your first lunch is FREE! For information, email: cccgcf@galt.biz.</p> | <p>Sunset Palms MHP Annual Community Yard Sales, Open Houses, Auction, Raffle. January 27th, Kitchen is open 8-2. Starts in the Clubhouse.</p> |
| <p>GOLF club re-gripping and repair in Largo. Call/text 301-466-7090</p> | <p>Craft Sale 12/9/23 9AM -1PM at Ranch Mobile Park Clubhouse. Refreshments and food sale too</p> | <p>WANTED</p> |
| <p>Baby Boomer's Learning Guitar? Call or text Joe - 727-641-6966</p> | <p>The Royal Canadian Legion Post 144 Pinellas County, having survived COVID, is regrowing to continue supporting local Veterans, and providing social activities for new and existing Canadian Legion Members. Join us for our monthly Membership Meetings, Remembrance Ceremonies, VSO visits, raids, invasions, MLB game, dinner/theater, museums, etc. For information, email: info@rcldpost144.org.</p> | <p>PART- TIME FOR NOW, SEMI OR RETIRED FULL GOSPEL PASTOR FOR PARADISE ISLAND CHURCH IN THE PARK. PLEASE EMAIL SHORT RESUME TO: Serena Johnson at smjpray@aol.com</p> |
| <p>EVENTS & PROGRAMS</p> | <p>CRAFT SHOW/ Lunch, Saturday 12-02-2023, 9am- 1pm, AMBER GLADES Clubhouse, 3113 State Road 580, Safety Harbor</p> | <div style="border: 1px solid black; padding: 10px;"> <p>ATTENTION RESIDENTS! 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> |
| <p>Ranch Mobile Park, Park-wide Yard Sale, Saturday, December 2nd, 8:00am - 2:00pm at 6800 - 150th Ave. N., Clearwater (Largo)</p> | <p>CRAFT FAIR 12/2/23 10 a.m. to Noon. AMERICANA COVE Clubhouse 7201 1st Street NE Saint Petersburg</p> | |
| <p>CRAFT SHOW, BAKE SALE and RAFFLE. Saturday December 2, 9-1. Southwind MHC, 795 Country Road 1. Palm Harbor. 440.227.5906</p> | <p>CRAFT SHOW/ Lunch, Saturday 12-02-2023, 9am- 1pm, AMBER GLADES Clubhouse, 3113 State Road 580, Safety Harbor</p> | |
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