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• FORECASTER •

October • 2024

**Issue 8
48th Year**

Tiki Time in the Cove



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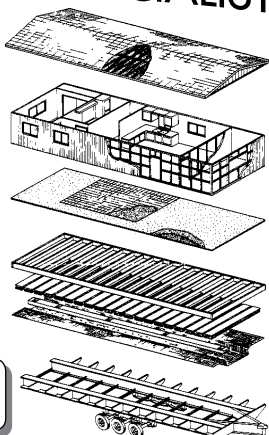
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From the Manager's Desk

Vita Blough



Autumn is almost here, and this means Americana Cove will start getting busier by the day as we will welcome our Northern residents back. We have adjusted office hours to accommodate more residents who would like to stop by and get in-person help. Office is now open 5 days a week Monday through Friday 9am till 3pm. There are other convenient ways to reach us – via email or via TownSquare request.

We have a new phone list to share with you. Over the past year we have received a few requests for the new phone directory to be printed. There are several reasons why we decided to try a new approach: the directory publisher requires us to send information for publishing at least 4-5 months prior to the book going into print. With approximately 8-10 sales every month, we cannot assure that information in the directory will be up to date. That's why we joined our efforts with Donna Andrews who is doing an excellent job running AmericanaCove.com website. There is a choice for owners to consent to having their phone published on the website. Donna can run a list of everyone who has registered on the website and provided their consent to share phone number. We will have this list to share with you going forward. Old directories are also available – just in case you misplaced yours and want to reach an owner who is listed in the directory and does not have the phone number listed on the web site. Please reach out to the office if you would like to get the updated phone list – we can send you a digital copy or print it for you.

Thank you to all residents who have turned in an email consent form. We have over 210 now! Americana Cove's governing documents require 3 annual mailouts to notice Annual and Budget meetings. At the approximate cost of \$5 per envelope, you are saving the Association thousands of dollars by opting to get notices via email. Please reach out to the office team if you are interested in enrolling into the "paperless" choice.

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Have a lovely October – I am looking forward to seeing everyone's Autumn and Halloween decorations.

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



President's Report

Philip Quince



Last month I provided some background information regarding our 2/3 voting requirement for capital improvements over \$10k and the importance of amending it to something more reasonable, while maintaining a high standard. This month, with the budget process upon us I will try to clarify the provision that allows the board to approve projects with a cost of less than \$10k versus the reserve funding for existing infrastructure and amenities.

Some in the community question why the board can proceed with large projects such as the seawall, boat ramp, or even smaller reserve projects such as exercise room without a community vote.

The primary difference is whether the project is NEW vs EXISTING. The \$9,999 spending provision pertains to new capital improvements vs existing. The board can approve new capital improvements with costs up to this amount. Costs above this amount require a membership vote. Examples would be the installation of the kayak docks, shade at the bocce court, smoking pad at the pool area, TV monitors outside the clubhouse.

Reserves on the other hand are for the express purpose of replacing or maintaining existing infrastructure or amenities and do not require a membership vote. Reserves are typically collected over several years and they are based on expected replacement costs and timing. Examples would be our roads, seawall, roofs, AC Units, pool, and buildings. These all have a life expectancy and replacement of these items needs to be planned and accrued for over time.

The reserve funding is based on a reserve study which is developed with the assistance of an independent engineering firm that specializes in these studies.

The reserve fund operates as a pooled account. This means it is a single bucket of money used for various needs. The allocation of funds is based on estimated needs, costs, and timing of replacements. Funds can be used for purposes (previously unforeseen), other than initially planned, however, they must be replenished to ensure future needs are met. This approach helps prevent the disrepair seen in some communities that don't properly fund reserves and avoids the need for special assessments.

As we begin our 2025/2026 budget process it is important to understand there are two primary components to the budget, one is the reserve study contribution and the other is the annual operating fund. While your board has worked hard to identify and implement cost savings, and generate new forms of revenue, recent inflation rates will undoubtedly impact the budgeting process. Water and sewerage rates, trash pickup, electricity, etc. have all gone up significantly and will need to be accounted for during the budget process.

We encourage you to attend the budget planning sessions to better understand the process and how our annual budget is generated.

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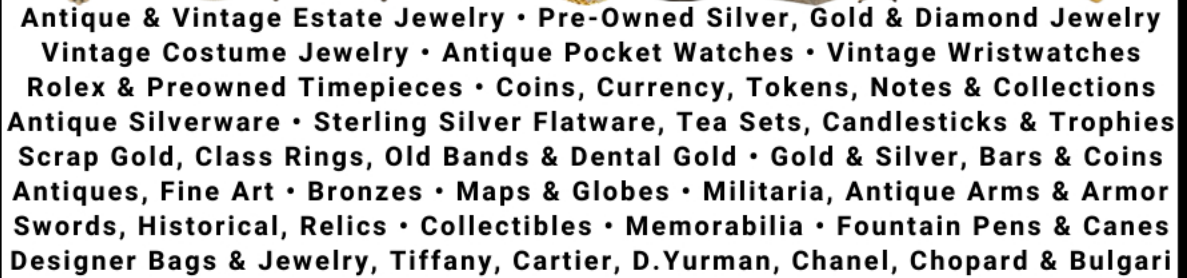
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AMERICANA COVE FORECASTER OCTOBER, 2024 D



ACA News

By Ron Miller



Where has the year gone? Here it's October and our northern friends are starting to come back to the Cove. WELCOME BACK! Some of the clubs will be starting back up for the season.

On October 26, Saturday night ACA will be hosting a Halloween party from 7-11. Tickets will go on sale the first week in October, the price will be \$10 per person. It will be a BYOB. A live band plus costume prizes 1st, 2nd and 3rd will win a cash prize

The Burger Burn is October 15th from 4-5:30 -- come out and support ACA, and maybe meet some new friends.

Announcements

Ray Rodriguez – Editor



Luncheons - ACA & YAH

Daisy Dean

A Huge Thank You to the following Clubs & Individual for Volunteering to Host a Luncheon This Year, Proud to say all Luncheons for ACA & YAH are Filled for the Season.

Anthony Daleo & The Shufflers, Lisa DeRosier Ouellette, Doug & Debbie Howland & Cornhole. Sue Storey & Cue Club, Daisy Dean & the Walkers, Boat Club, (awaiting a new President) Kathy Schultz & Crafters, Audrey Dox & Vespers, Daisy Dean & Bocce. Clair Mosakowski & Live Music, Nancy Olson & Swimmers, & Marylou Fernandez & Bingo.

Again Thank You, ACA & YAH really appreciate you all Volunteering to keep these Luncheons going.

If you would like to help out at any of these Luncheons please reach out to the President of the Clubs.

Website Committee

Donna Andrews, Chair



This fall your Website Committee will be asking clubs to submit photos of their members enjoying the Cove's amenities and club activities. These photos will be posted on the public domain side of the Americanacove.com website under the Gallery menu. The public will be able to see how much we enjoy life here in the Cove and what we have to offer. All this is done to generate interest for those looking at our website to become future homeowners and for our residents as well.

...continued on page 11

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Signing this release form is just another level of protection for you and your Association.

Please watch for your club leaders to be asking you to complete/sign the form when photos are being taken.

These forms will be available in three spots for club leaders to pick up:

- (1) AmericanaCove.Com/Residents' Portal/Business Office/ Forms and Misc. Info
- (2) pick up in the office
- (3) on the MAROA bulletin board in the clubhouse

Thank you and have a great month!

Who Can Be Hypnotized?

Rosan Larizza, certified hypnotist and resident of Americana Cove



To be hypnotized, a person must have an IQ of at least 80, have the ability to focus and concentrate (the stronger the better), and be collaborative. That covers most of us!

Some fear they will lose control, tell secrets, act silly, or do something inappropriate under hypnosis; a competent hypnotist can explain how and why these fears are unfounded. That said, all questions about the process are welcome by all professional hypnotherapists, so any person with questions or uncertainties should feel free to ask. In addition, clients are encouraged to share with the therapist any good and bad feeling they have, so that the therapist can modify the process to fit the clients' needs better.

The consensus is that almost everyone can be hypnotized, and that their experience under hypnosis can vary greatly. For some, relaxation is necessary and enjoyable, for others, focus comes with concentration. At times, false beliefs and fear can impair a person's ability to enter a hypnotic state, so I'll mention again that a good, open conversation with the therapist is important.

The most important element for a positive, effective hypnotic session may well be the willingness of the client to collaborate with the hypnotist.

We look forward to our next group session in January 2025—please join us! This session is free and open to everyone, including those who came to the June and July sessions.

For more information, or to schedule a personalized session, please contact Rosan Larizza at 904-866-0903.



Bridge

Gloria Julius

Bridge game continues at 10 AM on Mondays in the Atrium. The Bridge Lady, 727-525-1446.



Veterans

All of our plaques have been updated over the summer. Our sign-up sheet is on the ACA bulletin board in the Clubhouse. If you are new to our park and served in the military, please print your name and what branch you served in on the ACA board. Plus, now there is a box in the clubhouse to place your worn, torn or damage flags into. I will take them to the legion and see that they are retired in the proper manor.



Marketing Committee

Fran Hardy

Welcome back to all snow birds.

Our next meeting is October 8th 1:00 in the club house, I look forward to seeing you.

We know most of our Cove residents knew someone who brought them to the Cove. On that note as we all have guest in the coming months show them our available home sites.

All are welcome to reach out with ideas, fran.hardy@yahoo.com

Welcome New Residents

By Mary Ann Meljac & Cindy Rodriguez

Sandra Norcross
6812 Americana Drive NE
Prev: Olsen

Deborah Quilla & John Gray
352 Mt. Isle Avenue NE
Prev: Carr

Theresa Rutledge
213 Mt. Isle Avenue NE
Prev: Pascu Estate

Holly Carlson
7032 Mt. Deleon Road NE
Prev: Wetmore

Brett & Judy Ray
222 Mt. Piney Avenue NE
Prev: Hall

Richard & Fran Harris
7048 Mt. Essex Drive NE
Prev: Epilone





Please stop by the Welcome Information Table Display at the October 15th “Burger Burn” if you are new to the community and/or would like some information on the many clubs and activities available to our residents. The “Welcome Committee” will be available to answer your questions.

Sunshine Report for October

By Cindy Peacock

"I am not what happened to me. I am what I choose to become." - Carl Jung

October Birthdays:

- | | |
|-----------------------------|------------------------|
| 10/2 Sue Giacchetti | 10/19 Dennis Moore |
| 10/2 Carolyn Norcross | 10/21 Tom Dolka |
| 10/3 Eunice Maniaci | 10/22 Wayne Brownlee |
| 10/6 Sue Brigliadora | 10/22 Linda Hansen |
| 10/6 Charles "Chuck" Harvey | 10/22 George Paige |
| 10/6 Georgette Meade | 10/23 Richard Thurston |
| 10/10 Donnie Ellis | 10/25 Vincent Bickhart |
| 10/11 Pat Sanborn | 10/25 Susan Janzen |
| 10/12 Jack Dye | 10/26 Debbie Lamont |
| 10/12 Roxanne Noling | 10/27 Sharon Greene |
| 10/14 Janet Larson | 10/29 Susan Garrette |
| 10/17 Gene Roberts | 10/29 George Meade |
| 10/19 Pat Bernfeld | 10/31 Walter Sparks |



October Anniversaries:

- | | | |
|------------|---------------------------|----|
| 10/2/1971 | Barb & Jerry Burnard | 53 |
| 10/2/1994 | Lila & Gery Hart | 30 |
| 10/8 | Linda & Gene Roberts | |
| 10/9/1982 | Susan & Richard Lloyd Jr. | 42 |
| 10/14/1983 | Shelly & Mike Barron | 41 |
| 10/15/2011 | Polly & Jonny Kuizel | 13 |
| 10/19/1974 | Vera & John Cole | 50 |
| 10/26/1984 | Kathy & Tom Wichmann | 40 |



Passed Away and Will Be Missed:

- Barry Barratiere
Brian Bowen
Joyce Wilson
Lynnea Matthews
Dean Schirm





Boat Club

By Mary Ann Meljac



The month of October is known for harvesting crops for the farmers. There is more to October than football, costumes and pumpkin spice. It is a month packed with observances, causes and fun holidays, from Breast Cancer Awareness Month, Mental Illness Awareness Week to Homemade Cookie Day and Make a Difference Day!

The Boat Club likes to make a difference. Our membership has grown to 237 members! Our Board of Directors and Committee Chairpersons have done a bang up job the past several years to grow this club into a great social club that is committed to support the community by providing experiences to residents and prospective residents including special events. It is time for the Change of Watch and the current Board feels confident that there are qualified and talented members to take over the new command. Since the election of new officers must take place at the November meeting, our current President, Cindy Rodriguez, shall appoint a nominating committee 30 days in advance of the election and shall consist of three (3) members who shall elect a chairperson from among them. This will be on the October 12th Boat Club Agenda.

We started to welcome back our Northern friends and neighbors at the September 14th Club Meeting after a hiatus during the summer months. The Tiki Hut Party was attended by 58 members and guests. We welcomed 4 new members along with 11 guests. Mark Andrews provided the entertainment and thank you for sharing your dishes served with sloppy joes provided by the Boat Club. Dennis Deatherage was the proud 50/50 winner of \$93 and a special thanks to Dennis for his donation back to the club. There will also be a Tiki Hut Party on October 12th with entertainment. Cindy Rodriguez will have merchandise available to order and purchase. Our current inventory includes the following:

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Bocce Club

By Daisy Dean



Hi Everyone, Hoping you all had a Safe & Wonderful Summer. We are looking forward to getting back to our Home away from Home October 23th.

A Date to keep in Mind, Bocce will be having a Fun Bocce Day Saturday November 23rd. If you have never played & would like to try please join us, It's a lot of Fun & a Great Group of People.

There will be a BBQ of Hamburgers & Hot Dogs & Drinks.

Membership Fees will also be collected that Day.

More Details to follow next Month.

Hope you come out & enjoy the Fun.

Book Club

By Nan Krueger



Hello and Happy October! This is one of my favorite months in Florida - the weather is a bit cooler, fall blooms are out and many of our northern friends are returning.

In September we had a great discussion of *The Women* by Kristin Hannah. For many of us this was a very powerful story and resonated with us both because it highlights a time in our history that many of us have memories of, and mixed emotions about. We also began our planning for 2025.

The book we have selected for October is **Demon Copperhead** by **Barbara Kingsolver**. This book won a Pulitzer Prize in 2023. It is set in the mountains of southern Appalachia, and tells the story of a boy born to a teenaged single mother in a single-wide trailer, with no assets beyond his dead father's good looks and copper-colored hair, a caustic wit, and a fierce talent for survival. It deals with issues of modern perils of foster care, child labor, derelict schools, athletic success, addiction, disastrous loves, and crushing losses.

The list of books we have read, and will be reading, is on the bulletin board in the Clubhouse under the "Friends of the Library" section.

We meet the second Thursday of each month at 1:30 PM in the library. Our meetings last anywhere from 1-2 hours, depending on the depth of our discussion and the number of attendees. All women residents are welcome to join. Please stop by, meet us, and of course join us if you would like.

This month we are meeting on Thursday, October 10 at 1:30. Happy Reading!!



Buddhism

By John Howell



Join us Oct.3rd 1pm game room as we begin a new season

Topics: We will continue to explore teachings received earlier this year from Rinpoche on Wisdom, expanded to include new developments in cognitive neuroscience. A very exciting

time is forming between the exponential growth of AI and insights into human consciousness. Alas, the genie is out of the bottle, and there is no going back, so many of the leading tech gurus while warning about the dangers of AI also point out the hidden benefits. Everyone has been, and will be a part of this unique ongoing experiment. The very fact that through cell phone tracking, selfies-(facial/voice recognition), social media manipulation, texting, email, apps, books, art, music, banking, HFTstocks, and the “Googleization” of everything, most of humanity has been unwittingly engineered, making “data mining” (digital food) much more easily vacuumed up and available to train “LLM” (large language models). These LLM’s are processed through millions of Nvidia chips in giant server farms spread throughout the world, using transformative algorithms to create the first stages of AI. Now most recently the leap to “AGI” (G=general) is awakening, and then “Super-intelligence”. This is where we all have to really remain awake and aware. Vigilant that our spiritual values remain in alignment with the intent/respect of the vast power being unleashed, avoiding a nihilistic (Godless/soulless) future for generations to come.

- Roger Penrose: Quantum consciousness theories and spiritual experience explained
- Plato’s Cave: The best analogy ever conceived to illustrate the dualistic illusion of; ego/self
- Unit X: This new book denotes how AI has transformed the theater of conflict...forever
- In Plain Sight: The “hidden” rise of the new axis of evil and their puppets using “deep fakes”
- Acceleration: A new concept being introduced to explain the “generational theory” of history
- Joscha Bach: A multi-disciplined researcher with Buddhist ideas about AI theory and more
- Mammalian vs. Reptilian: How social media achieves its point and click Metaverse; (like/dislike)
- 1984/ Orwell: the classic “play book” used by dictators since the 40’s... (“Big brother agents”)
- This being the exact opposite of Christ’s teachings on; personal agency... (“The Golden Rule”)

Buddhism like most advanced forms of “Universal” understanding promotes honoring the Holy teachings while emulating (not worshiping) enlightened beings. The Dalai Lama says the antidote to avoid being misled by the mass-surveillance dystopian simulation/misappropriation (outlined above) is; Love & Mindfulness, leading to one’s own authentic “Buddha-Nature”. Thus naturally transcending the “hypnotic digital trance”, while compassionately helping others achieve a brighter joyful tomorrow!

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, Israel, and freedom-loving democracies everywhere

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Sunday	Monday	Tuesday
NOVEMBER 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		
6 Private Party 2PM - 8PM C	7	8 Market 1PM C
13	14 Landscape Mtg 10AM A Columbus Day	15 Burger 4-5:30 ... Wel Comm Table
20	21	22 Live M 3PM C Crafte
27	28	29 Crafte

Americana Cove

Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3 Buddhism 1PM GR Cornhole 6:30 PM C	4 Bingo 6PM C	5 Got It! 4PM A
8 Planning Comm. C	9 Board Workshop 9:30 AM A	10 Budget Planning 10AM - 11:30AM A Book Club 1:30PM L Fines Comm. 7PM GR Cornhole 6:30PM C	11 Planning Comm 10:30 AM A Bingo 6PM C	12 Boat Club Mtg 10AM A Tiki Hut Party 3PM C
15 - Burn C PM... also come Committee Info Display	16 Board of Directors 7PM C	17 Cornhole 6:30 PM C	18 Bingo 6PM C	19 Got It! 4PM A Karaoke 7PM C
22 Music C rs 6PM C	23 TownHall Mtg 9:30AM C	24 Cornhole 6:30 PM C	25 DOUBLE BINGO 6pm C	26 Astrology Group 11:30-3PM A HALLOWEEN DANCE PARTY 7PM C
29 rs 6PM C	30	31 Cornhole 6:30 PM C Halloween		



Weekly Calendar Repeats

AMERICANA COVE WEEKLY Calendar Repeats - Month: October 2024

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	10:00am	Year around	A
	Line Dancing	11:30-1:00p.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
	Cue Club-Men's	6:00p.m.	Nov-April	B
	Walk Away the Pounds	8:00-9:00a.m.		C
Tuesday:	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	4:00p.m.	Year around	A
	Cue Club-Men's	6:00p.m.	Nov-April	B
	Crafters	6:00-8:00pm	Nov-April	C
	Cards	6:30p.m.		A
	Walk Away the Pounds	8:00-9:00a.m..		C
	Lap Swim & Pool Walkers	8:00-9:00a.m.		
Wednesday:	Pool Exercises	9:00-10:15a.m.		
	Hand & Foot (cards)	1:00 p.m.	Year round	A
	Cue Club-Women's	6:00p.m.	Nov-April	B
	Board Games	6:00pm	Year round	A
	Texas Hold'em	6:30pm		A
	Rug Braiding	6:30p.m.	Nov-April	G
	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
Thursday:	Dominoes	1:00pm	Nov-April	A
	Progressive Rummy	4:00pm	Year around	A
	Poker Pool	6:00p.m.	Nov-April	B
	Cornhole	6:30-8:00 pm	Sept-April	C
	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	4:00pm	Year around	A
Friday:	Poker Pool	6:00p.m.	Nov-April	B
	Cornhole	6:30-8:00 pm	Sept-April	C
	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.		
	Poker Pool	6:00p.m.	Year around	B
	Bingo	6:00p.m.		C
	Lap Swim & Pool Walkers	8:00-9:00a.m.		
	Shuffleboard Hoss Collar	10:30am-12:30p.m.		S
	Vespers Choir Rehearsal	3:30pm	Nov-April	A
Saturday:	Bocce Ball Pick-up	1:00pm-5:00pm	Nov-April	BC
	Summer Bocce	2:00pm	June-Oct	BC
	Vespers	4:50p.m.	Nov-April	A
	Pinochle	6:30p.m.	Nov-April	C
	Misc Cards	6:30p.m.	Year round	A
	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
Sunday:	Progressive Rummy	4:00pm	Year around	A
	Cue Club-Men's	6:00p.m.	Nov-April	B
	Crafters	6:00-8:00pm	Nov-April	C
	Cards	6:30p.m.		A
	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	4:00pm	Year around	A



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

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Cornhole Club

By Erika Fitch

Cornhole is back!! We began playing last month after taking a summer break. We play every Thursday evening at 6:30 p.m. in the air-conditioned clubhouse. If you're not sure if you would like to join the cornhole club this fall season come 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 club starts again. If you don't have a membership drop in anyways and play for free to try it out.

Our actual Cornhole Club membership drive will start in November as usual along with our first meeting. Dues were voted on at our last meeting and will be staying at \$10 a season.

At intermission we play our new game Air Mail. Don't forget to bring your money for a ticket for the drawing for a chance to play and win some cash in this game. We also have a 50/50 drawing every week.

As our snowbirds return we hope to see all members back playing cornhole, along with anyone new who would like to play.

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

Crafters Club

By Teri Stallone

Fall has arrived and Crafters will begin again on Tuesday, October 22, 2023 with a Halloween themed craft. Mark your calendars and plan on attending our first meeting on the 22th. If you'd like to join Crafters, just come to one of our meetings any Tuesday evening at 6:00 (except Burger Burn Tuesdays when we start at 6:30). Dues for new members is \$10.00 through December. If you paid your dues in 2024 it is still good through the end of December. We post our projects and reminders on the Americana Cove Crafters Facebook page. If you are not already on that site, please send a request to join to make sure you receive all the information regarding each craft and upcoming events. Sign up sheets are posted weekly under the Crafters section on the bulletin board in the Clubhouse.



As a reminder we will be having a Craft Fair in the clubhouse on November 16th. If you are interested in being a seller, please contact us at americanacovecrafters@gmail.com for details. A sign up sheet will be on our bulletin board in the clubhouse in mid October.

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Landscape Committee

By Deb Howland and Erika Fitch



The Landscape Committee's regular meetings are on the 2nd Monday of each month. Next month's meeting will be October 14th at 10 a.m. in the Atrium. We hope to see all past members there as well as anyone new who would like to help in keeping our park beautiful by helping with some landscaping projects. We are also in charge of decorating the Cove for the holidays and will begin decorating for Christmas on Tuesday, November 12th. If you are interested in helping make sure to put that date on your schedule. We meet at the North Laundry room at 10 a.m. to get started.

Just a reminder again from the Landscape Committee for all the new residents moving in. If you are planning on doing any landscape projects such as plantings, stone or pavers make sure that you get a landscape request form from the office or off the Cove website. You need to turn in what you plan to do before you start, so that approval can be given. If you do not do this there is a chance you will have to take it out at your expense. This can happen if approval can't be given for what you have done.

We hope that you have had a chance to notice the new addition at the corner of the clubhouse that we have been working on. We wanted to create something that would bring a smile to your face as you come and get your mail.

Live Music

By Libby Hopkins

Hello Everyone!

Live Music Group is back!!!!!!!!!!!!!! Please join us for our Halloween Murder Mystery Extravaganza on October 22 at 3 PM in the Clubhouse. If you wish to participate in our costume contest, please wear your favorite Halloween costumes – there will be prizes!!!!!! However, this is NOT a requirement to attend the show! Awards will also be given to audience members who figure out the murder(s)!!

BYOB! We will be serving refreshments. Come and get your Ghouls and Ghosts on, and join us for a fun-filled, spooky afternoon! We look forward to seeing YOU!!!!!! We will be more than thrilled when you come to see us!!!!

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 often provide snacks, drinks, and sometimes, spiked punch! We resume our Live Music Program schedule this month.

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FYI: Our Veteran's Day Program will be November 11, 2024. Information regarding our shows is conveyed via Volo, Email and Facebook, and the Forecaster, so stay tuned!!!! We will keep you posted!

Live Music Group is wishing everyone a happy and healthy fall!!

Shuffleboard Club

By Anthony Daleo



I would like to express my gratitude to our shufflers who have waxed discs, set out supplies and continued to use the courts throughout this summer.

As Americana Cove's active season nears, we want to invite returning residents and any new ones to come out to the Shuffleboard Courts, located between the Office and the Club House, to join us on Tuesdays, Thursdays and/or Saturdays at 10:30 a.m. Cue sticks are available in our shed for your use. If you need instructions on technique and/or strategy, our seasoned shufflers who are there will be happy to share their knowledge.

Our first meeting is scheduled for Wednesday, November 6th, at 9:30 a.m. in the Atrium. Hoping it will be well attended; we would be delighted to see our Club grow.

Swim Exercise

By Nancy Olson

Hello! It's October and we are welcoming all of our northern friends back to the Cove! It feels great to be back at swim exercise! Hoping everyone, whether in the Cove or up north had a great summer! It's time to get into our seasonal schedule so here goes:

Swimming is six days a week, Monday through Saturday. We start at 9am sharp with brief announcements and then class begins.

On Monday, Wednesday, Thursday and Saturday I will lead the class with a variety of audio tapes. Tuesday and Thursday we will exercise to oldies.

3 days a week, Monday -Friday (never on Saturdays) I will stay after class and do an additional 20 minutes of class. The days will be announced on our group Facebook page the weekend before the actual week, just like the last 2 seasons. Staying the extra 20 minutes is optional, your choice.

We are still in hurricane/tropical storm season until December 1. Please be sure to check our Facebook page on a daily basis to check for weather watches. When deciding go/no go we will always err on the side of safety for the class.

...continued on page 33



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Please remember to check our group Facebook page everyday. This is our main mode of communication with you all. We post what tape/oldies we will be doing in class and will include if you need to bring any exercise equipment (noodles, water weights) with you. We also communicate, birthdays, pool equipment updates and other miscellaneous items that may impact our group.

We are looking at adding new audio tapes to our class schedule. I want to thank Mike Bunker who swims part time with another swim group for bringing some tapes for us to consider and exercise with. I am currently reviewing and will work with the subs to transition into our schedule. These tapes are from some of the series we currently use and are easy to follow. STAY TUNED!!

A HUGE THANK YOU goes out to Maureen with assistance from Diane, Terry and Nan for leading the class all summer. These ladies just don't push the button to start and end class. They post daily on Facebook, weather watch, make go/no go class decisions and celebrate birthdays along with handling miscellaneous issues that may come up. THANK YOU ALL!

On a sad note, I want to acknowledge the loss of a very active member of our group, Lynnea Matthews. Lynnea was a true inspiration to all of us (boy, could she ever kick her legs real high!). She went through many different surgeries and felt great comfort in the pool, especially in our class when rehabbing . RIP Lynnea, you are truly missed. ♥♥♥ RIP Lynnea Matthews, Happy Birthday Julie!, Libby Hopkins, and Kim Neimi.

Happy Halloween everyone!





What Do Buyers Want?

By Barefoot Realty Group, Brokerage Agent for Americana Cove

Sellers always wonder what buyers want in a home, especially in a buyer's market when there is more inventory and buyers have more choices. Barefoot Realty agents show homes to an average of 250 potential buyers a year at Americana Cove. Here's what we hear.

- **Clean and tidy:** Buyers really appreciate a home where excess furniture and knickknacks have been removed, appliances such as stoves and refrigerators have been cleaned out and bathrooms are clean. "It shows that a seller has put some thought into how the home should be presented and buyers appreciate that," said Broker Marty Pozgay. It doesn't matter how large or small a home is; if it's clean, it makes an impression.
- **Remodeling:** Many homes have had some upgrades, whether luxury wide-plank vinyl flooring or new double pane windows, buyers make note of that. Here are the top four items that buyers will ask about: roof, flooring and subflooring, HVAC system and water heater. Kitchen and bath remodels are also important, but buyers are often more willing to upgrade a bath themselves as it is something they have probably tackled in the past.
- **First-time manufactured home buyers:** Many buyers have never been in a mobile or manufactured home and therefore, don't know what to expect. Upgrades such as drywall, granite countertops and cordless window blinds can make all the difference. "I've had buyers look at two homes and one will have drywall while the other has painted paneling. Every time, buyers will say, 'I like this home, but I don't know why.' Then when I point out the drywall, they will agree that made the difference," explains Pozgay.
- **Additional storage:** Storage is always at a premium and most buyers are downsizing from a larger home. When a home has an organized and large shed with shelving that will add value in the minds of buyers. Pozgay notes, "If two homes are competing for a buyer, often it comes down to storage."





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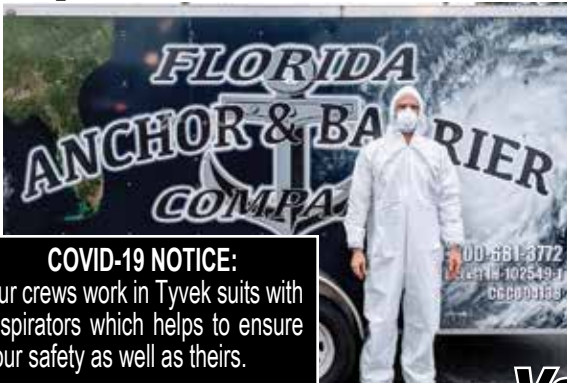
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Vespers

By Audrey Dox



Vespers service will resume on Sunday, November 17. 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.

You will be seeing posters on the bulletin board and around The Cove announcing the annual Welcome Back Dinner and Entertainment on Sunday, November 10 beginning at 5PM. Our own Astrid Dye will be doing the cooking! The Menu will include Creamy Chicken Dijon over Mashed Potatoes, Salad and Vegetable. A sign-up sheet for desserts will on the bulletin board for anyone who would like to bring a home-made dessert. Our music entertainment for the evening will be by our very own Judy Daigle! Come enjoy dinner and dance! It will be a great night for welcoming your friends and neighbors back for another wonderful season here at Americana Cove. Ticket cost \$12. See Martha Sutton for tickets. ALL ARE WELCOME!

October Sudoku

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

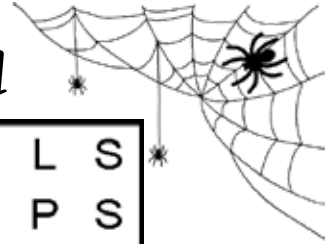


3	1	2	6	7	5	4	8	9
9	4	7	8	3	2	5	6	3
8	6	5	2	4	9	1	7	3
4	3	1	8	9	7	6	2	5
6	2	8	1	5	4	9	3	7
7	6	2	8	1	5	4	9	3
4	1	8	2	6	3	9	5	7
1	9	3	8	5	4	6	7	2
2	6	7	1	3	9	4	8	5
8	4	5	6	2	7	3	9	1



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2 Day Yard Sale. Friday Oct 4th Inside Clubhouse & Outside. Bake Sale in Clubhouse/Refreshments available Oct 4th only, 8-1pm. Oct 5th Outside Only 8am-1pm. LaPlaza MHP 6700 150th Ave N. Clearwater	Annual Craft Fair - Paradise Island - Saturday November 2nd 9-3 pm. Clubhouse, 1001 Starkey Rd. Largo. 80 plus Tables, Handmade items & Bake Sale	Annual Holiday Market at Pointe West Clubhouse, December 7th, 2024 from 9am-2pm. Vendors wanted. \$20/table or \$30 for 2 tables. Contact Susan Barnard for information or to register at 317-402-7904 or susanbarnard930@yahoo.com
Paradise Island Fall Flea Market October 12, 9am-2pm. 1001 Starkey Rd, Largo, 8 am early entrance \$1.00. Large selection of home goods, tools, furniture, linens, clothes, bake sale and more. Follow signs for clubhouse.	HOLIDAY BAZAAR. Saturday, 11/09/2024 9am-2pm. First Lutheran Church, 1644 Nursery Rd., Clearwater. All indoor craft show. Free admission. 217-251-4382 or jaynebl1227@gmail.com	CRAFT VENDORS WANTED, Saturday December 7, 9-1. Southwind MHP, Palm Harbor. \$15/table. Contact Evelyn: 440.227.5906 or evelynfinken@gmail.com
Community Carport Sales. Oak Crest MHP, 9925 Ulmerton Road, Largo and Acorn MHP, 435 16th st. SE, Largo. Saturday, October 12, 8-1. Rain date October 13. Lunch available at Pavilion.	FALL BAZAAR Ranchero Village 7100 Ulmerton Road Hacienda Clubhouse. Sunday 11/10/24 from 11am-3pm. Crafts, baked goods, raffle baskets & more. Vendors: Rent a table for \$20. Contact: Donna Dahmm 309-263-2640 or RDDahmm@gmail.com	December Events
OakCrest MHP 3rd annual craft fair. 10/19/2024, 9-2pm. Vendor spaces available. Call Jill 443-741-5304	Craft Fair 11/16/24, 9 AM - 1 PM at Clearwater Cascade. Contact Jane Boucher 903-426-3636, janeboucher29@gmail.com	WANTED TO BUY
October Events	Serendipity Mobile Home Park Community Yard Sale. Saturday, November 16, 2024, 8AM-2PM. 29081 US Highway 19N, Clearwater. Drive around the park and check driveways for sales.	FURNITURE, good clean, pre-owned. Top dollar paid. Charles, 727-657-7021
	Palm Hill 2nd Annual Craft Fair. November 16th, 8-1. North Club House. Use North 8th Ave entrance. Outside crafters welcome. call John at 507-259-6934 after October 10th	FOR SALE
	November Events	Many adult costumes. Various sizes. Prices Vary. Must see. 727-480-1137



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