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Police, Non-Emergency	541-0758
After Hours	727-544-8111
Or	727-488-6397

# Chronicle Editor Donna Collins Lot 300 collinsdonna12@gmail.com

#### **Homeowners Association Board of Directors**

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Secretary:Diane Cudnik	April Loomis
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_	Dave Floyd

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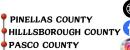
ASK about financing

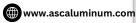






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#### FROM THE BOARD OF DIRECTORS

he Board of Directors announces the resignation of our CAM, Bobbi Gumm effective Friday, March 14th. Bobbi has accepted an opportunity that affords her personal growth in the professional field. We will miss her warmth, good nature and ever smiling presence here at Clearwater Cascade and wish nothing but the best in her future endeavors. We are sure she will be as successful in her new role as she has been here in our park. On behalf of the Board, Best Wishes Bobbi!

#### MANAGER'S MESSAGE By Bobbi Gumm, CMCA, AMS

MANAGE

easonal Residents – Before you leave Florida to return to your summer residence, please remember to check out with the office and let the office know who will be looking you're your home while you are away. Also,

please remember to put away all items that are on your carport and patio and turn off your water. If you are unsure about how to turn off your water, call the office and we will have someone assist you. Items left on the carports can become missiles during a hurricane or tornado. Even though you may be away for the summer, you should have someone to keep up with the weeds in the planter beds, keep bushes trimmed and keep your home clean and free of mildew.

<u>Phone Directory</u> – We are working on the new 2025 phone directory. Please let the office know of any changes before the 14th of *April*. The Business Office will send out a Volo message when they arrive.

Rules Reminder – Item 20(F) the Declaration of Master Occupancy Agreement pertains to alterations to the units. It reads, "The Unit Owner shall not, without first obtaining the written consent of the corporation, alter the unit in any way or add to the mobile home presently located upon the unit or any of its fixtures and appurtenances. The unit owner shall not change the color of the mobile home located on the unit, or substantially alter its outward appearance without first having obtained the approval thereof from the Directors."

<u>Board of Directors Meeting</u> – The Board of Directors meeting will be held on Wednesday, April 16th at 6:30pm in the clubhouse and via Zoom.

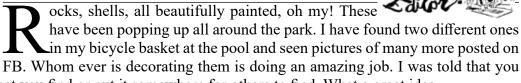
<u>Walkers</u> – Please wear light color clothing when you are walking or bike riding in the community during the evening hours.

This is my last Manager's Message. I will no longer be here by the time this comes out. I truly loved working at Clearwater Cascade and will miss you all! I have met so many nice people and I really enjoyed helping everyone. Please welcome the new manager when he or she arrives and please be patient with the office staff as you know transitions are never easy! Wishing you all the best!!

Bobbi



By Donna Collins



may keep what you find or put it somewhere for others to find. What a great idea.

This has been another unusual season of hurricanes, cold weather, larger than usual numbers at breakfasts and dinner/dances, people helping others, a strange non-election to fill the places on the BOD, and changes in the office. We wish you well in your new position, Bobbi. Many activities will end but many will still carry on. Snowbirds, have safe trips home, stay healthy and return in the fall. Full-timers, stay healthy, cool, and busy with more indoor activities.

If you have any ideas, suggestions, articles or t*i*dbits to share, please don't hesitate to send them to me. I can't promise to put everything in but everything will be considered.

### Clearwater Cascade HOA and Our Different Pots of Money...

his article is for informational purposes to assist residents, especially newer resident shareholders with a high-level understanding of our financial accounting.

#### **OPERATING FUNDS**

The operating fund is used for our day-to-day expenses and maintenance. How is it funded?

- Operating Funds are collected from the HOA membership via our monthly HOA fees. What's the purpose?
- To cover the day-to day expenses of our park. They consist of:
  - Electric, Water, Sewer. Trash, Cable, Internet and Phone;
  - Maintenance of Buildings, Vehicles, Pools & all Equipment; Cleaning Supplies;
     Landscaping, Pest Control and Repairs of all nature;
  - Administrative: Management Fee, Office Supplies & Equipment, Taxes, Postage, Legal Fees, Annual Audit, Miscellaneous Office Fees, Maintenance & Postage and Staff Wages;
  - Other Miscellaneous Items & fees not defined above.

#### RESERVE FUNDS

Our Reserve Funds are monies set aside to cover major repairs and replacements for our homeowners' association (CCHOA). It's similar to a savings account.

How is it funded?

• Reserve funding is built into the monthly HOA fee. The requirement for contribution increases to the reserve fund are governed by the State of Florida mandated limitations

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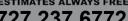
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and by completed Reserve Fund Studies. This fee is determined each year during the Budget process.

• The HOA adds money to the reserve fund each year.

What's the purpose?

- The reserve fund helps our HOA avoid having to ask residents for more money when major repairs are needed.
- The Reserve Study is updated by the Board every couple of years by looking ahead to major tasks and repairs to be made over the next 10 to 20 years.
- It helps our HOA mitigate the risk of financial instability.
- If the membership annually approves via Proxy vote, these funds can be used in the case of major disaster expenses.

#### **HOLDING FUNDS**

On July 15, 1994, Clearwater Cascade HOA was formed. Many of the park residents paid monies out of their pocket to purchase the park from Merrill Lynch. The Park was being put up for sale by Merrill Lynch and the residents wanted to become the owners of the park. The group of residents organized and asked their neighbors to "PUT" up money to purchase the Park. The necessary Share contribution was \$26,500.

Each resident Member who "PUT" up their money for their Share prior to the closing of the purchase of the Park, were given the right to, at any time going forward, return their share to the Corporation and receive a full refund of the principal amount paid by the Member without interest. This is the "PUT OPTION."

In time, monies were placed into a "Holding Fund" should the necessity arise, to pay out those PUT Monies. To continue funding the Holding Account, Share sale proceeds are added to this fund.

As time has passed and the Share value has increased to its current amount of \$55,000, there is no longer a need to have this fund available to payout a "PUT" to the few still eligible for such payout.

Your Board of Directors



View this Newsletter in full color at www.monthly-media.com right click with mouse to download to your computer



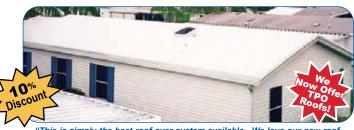
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don't know about you but March was a whir wind. Starting with a fantastic

## **CASCADE SOCIAL CLUB**

By Sue Desnoyers

breakfast, a sold-out dinner/dance and awesome season end picnic. But along with all the wonderful things come the sad. Friends and neighbors are departing or have already left for the season. Cars are packed up, flights are booked, units are closed up, "see you in the fall" with wishes to have a great summer and hugs have been shared. Disney has nothing on Clearwater Cascade. This is one of the greatest places on earth! While we will miss everyone there is still the promise of returning to do it again next season. And by golly...we will!!! Look for our advance calendar of upcoming events for the 2025-26 season. For those still here we have one last event. Don't forget your tickets to the free ice cream social Saturday April 5th.

#### Clearwater Cascade Facebook Site

How to sign on to our Clearwater Cascade Facebook page:

- You must have a personal Facebook account to sign on to our Clearwater Cascade Facebook Closed Group page.
- Once you are on your personal Facebook page, in the white "Search" box at the top of the page, type in Clearwater Cascade.
- Click on the link for Clearwater Cascade.
- On the Clearwater Cascade page click on the "Join" box below the picture at the top. Answer the 3 questions that will be presented to you.

One of our Facebook Admins will review your request. You MUST be a Share holder and answer all 3 questions in order to be approved. Once approved, you will be notified by one of our Facebook Admins that you have been accepted and are now allowed to view and post on the Clearwater Cascade Facebook page.

Sandy Draper, Admin Theresa Parson, Admin







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#### **BEGIN AND END**

ach phrase below is a clue for an answer that begins and ends with the same letter.

- 1. A continent at the south pole \_\_\_\_\_
  - 2. Payment to stockholders
- 3. A word used by magicians \_\_\_\_\_
- 4. Physical exertion done for fitness \_\_\_\_\_
- 5. One television show in a series \_\_\_\_\_
- 6. One who reviews and gives judgements \_\_\_\_\_\_
- 7. A brief advertisement \_\_\_\_\_
- 8. A place for performers9. An amount over and above what is needed \_\_\_\_\_\_\_
- 10. A great work of art or literature \_\_\_\_\_
- 11. A ray of moonlight \_\_\_\_\_
- 12. An edible seed of a bean plant
- 13. Accepting of others \_\_\_\_\_
- 14. An official list of names
- 15. One thousand years \_\_\_\_\_
- ca.pinterest.com

#### COMMITTEES

#### **BINGO**

The Bingo Committee would like to thank everyone for participating this season. We have been planning on how to extend bingo through the summer and now that we have L three new committee members that can happen. We hope that this will be successful. If attendance is below 20 people playing for two consecutive weeks, it will be suspended. However, we are being optimistic that this is not going to happen. Have a wonderful summer.

Lucy & Dave Husser, Diane Cudnik, Donna Collins, (Snowbirds), Chris Becker, Cindy Olsen, Keith Mosier, and DeeAnne Brennan (Permanent).



## 



#### **VOLUNTEERS**

By Jane Boucher

Tarch was a busy month with Mike Campbell entertaining at The Welton Brewery on Friday, Feb 28 and then poolside on Sunday, March 2nd. He Lsure knows how to draw the crowds. Volunteers from our community went around to each home in our community conducting the 2025 Census which allows our park to maintain our 55+ rating. This census is done every two years

and it takes at least 15 of us folks to volunteer to gather this information. If you don't want someone coming to your door to conduct the census you can go up to the office and fill out the form, just be sure to bring a valid ID (driver's license, passport, etc.). A Celebration of Life for Lt. Col. Jack Moore was held in our Clubhouse Saturday, March 8th. Fla-Ming Cha-Ching was another fun time and great success with so many from our community attending. And besides all that we have or weekly happenings: Euchre and Bocce on Mondays, Bingo and Cribbage on Tuesdays, Spades on Wednesdays, Bunco on Thursdays, Mondays-Wednesdays-Fridays Water Aerobics, and Tuesdays-Thursdays Fit 4 Life.

Richard "Dick" Schroeder is quick to send out "Thank You" to special folks in our community who go above and beyond...and we send a "Thank You" to Dick Schroeder who not only serves on our Board, but also on the Tree Committee and who has been watering or umpteen new trees daily since they were all planted weeks ago. He is why all those trees are thriving.

All Shareholders have access to the Rules & Regulations on the Resource Management website: home.resourcepropertymgmt.com. Contact either Bobbi or Allison in our office if you need help logging onto this site. Once you get to the Welcome page, scroll down to log into your personal link, then click on the 3 lines to the left of "Welcome...", then click on Documents where you will find:

- Agendas
- Amenities
- Annual & Special Meeting Minutes
- Annual & Special Mtg Notices
- ARC Guidelines
- Architectural Requests (ARC)
- Bid List
- Board Meeting *M*inutes
- Board Member Education Certificates
- Budgets
- Clubhouse Rental
- Committee Meeting Minutes
- Community Access
- Community Correspondence

Thank you and enjoy our beautiful Springtime.

- Engineer & Milestone Inspection Reports
- Forms
- Governing Documents
- Homeowner Financials
- Hurricane Preparedness Plan
- Insurance Flood Elevation Reports
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# FOLLOW THE NUMBERS

How many can you find the path from 1 to 40?

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#### **PAST EVENTS**

uch has been happening in Clearwater Cascade since the last Chronicle was published. It is hard to try and put information in for what has happened in March when this issue goes to the publisher in the middle of the month. Here are some activities from

February to the middle of March.



The Carport and Clubhouse Sale on February 15. was a big success. The Clubhouse was overflowing and many driveways had a wide selection of things for sale as well.







The Western Dinner/
Dance was a huge success with almost 150 people in attendance.



Next was the March breakfast, one of the best ever with one of the biggest crowds ever. We are featuring the cooks this time.

Thanks to the Community Activity Committee, the Social Club, and all the volunteers for their hard work.





# **Leaving Florida?**

Don't miss any issues of the newsletter while you're away for the summer!

# Summer Mailing:

- Call our office to sign up for Summer Mailing
- \$5.00 flat fee per shipped issue (International is \$6.00)
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# Did You Know?

April Fools' Day was started in France in the 1500s?

The famous quote, "Houston, we've had a problem!" occurred on April 11, 1970?

April celebrates the birth of Queen Elizabeth II, Leonardo da Vinci, William Shakespeare and Thomas Jefferson?



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Florida Anchor & Barrier Co. Perfect Repair & Construction, Inc  FURNITURE & MATTRESS AJ's Beds & Furniture  GOLF CARTS SALES & SERVICE Supreme Carts	.727-237-6772 .727-539-0852 .727-588-0406 .727-294-0537 .727-242-1373 .727-532-0709 .727-584-9696 OME .727-535-0524
Florida Anchor & Barrier Co. Perfect Repair & Construction, Inc  FURNITURE & MATTRESS AJ's Beds & Furniture	. 727-237-6772 . 727-539-0852 . 727-588-0406 . 727-294-0537 . 727-242-1373 . 727-532-0709 . 727-584-9696 OME . 727-535-0524
Florida Anchor & Barrier Co. Perfect Repair & Construction, Inc  FURNITURE & MATTRESS AJ's Beds & Furniture  GOLF CARTS SALES & SERVICE Supreme Carts	.727-237-6772 .727-539-0852 .727-588-0406 .727-294-0537 .727-242-1373 .727-532-0709 .727-584-9696 OME .727-535-0524
Florida Anchor & Barrier Co. Perfect Repair & Construction, Inc  FURNITURE & MATTRESS AJ's Beds & Furniture	. 727-237-6772 . 727-539-0852 . 727-588-0406 . 727-294-0537 . 727-242-1373 . 727-532-0709 . 727-584-9696 OME . 727-535-0524
Florida Anchor & Barrier Co. Perfect Repair & Construction, Inc.  FURNITURE & MATTRESS AJ's Beds & Furniture	.727-237-6772 .727-539-0852 .727-588-0406 .727-294-0537 .727-242-1373 .727-532-0709 .727-584-9696 OME .727-535-0524
Florida Anchor & Barrier Co. Perfect Repair & Construction, Inc.  FURNITURE & MATTRESS AJ's Beds & Furniture.  GOLF CARTS SALES & SERVICE Supreme Carts.  GUTTERS Rain Gutters St. Pete.  HANDYMAN 1st Class Handyman Services.  HEARING AIDS MedRx Hearing Center.  INSURANCE: AUTO & MOBILE HOO. E. Wilson.  • Anchors and Strapping • Re-fit to Current Code • Longitudinal Stabilizing	.727-237-6772 .727-539-0852 .727-588-0406 .727-294-0537 .727-242-1373 .727-532-0709 .727-584-9696 OME .727-535-0524
Florida Anchor & Barrier Co. Perfect Repair & Construction, Inc.  FURNITURE & MATTRESS AJ's Beds & Furniture	.727-237-6772 .727-539-0852 .727-588-0406 .727-294-0537 .727-242-1373 .727-532-0709 .727-584-9696 OME .727-535-0524

Dawn-Rae Crutchfield	INSURANCE: HEALTH	
Island Man Larry	Dawn-Rae Crutchfield	727-499-8461
Island Man Larry	KITCHEN CABINET REFACING	
MANUFACTURED HOME SALES/NEW           Citrus Homes/Meadowood Homes         727-535-5262           MOBILE HOME SKIRTING         727-678-6569           Atlas Mobile Home Services         727-678-6569           MOBILE HOME SUPPLIES - RETAIL         727-535-1100           Mobile Home Depot, Inc.         727-535-1100           MOBILE HOME WASH/WAX         727-394-7351           Wyngarden Mobile Home Wash         727-587-0876           MOBILE HOME WINDOW FILM         727-394-7351           Wyngarden Mobile Home Wash         727-394-7351           PAINTING/INSIDE & OUTSIDE           G&J Painting         813-934-9024           Payless Painting Services         727-470-5876           PEST CONTROL         Buggin Out Termite & Pest Control         727-535-2629           FL Termite & Pest Experts         727-785-2552           PLUMBING SERVICE         Denny's Plumbing, Inc.         727-77-99-0287           Largo Plumbing Co.         727-530-1391           Jones & Sons Plumbing, Inc.         727-799-0287           Largo Plumbing Co.         727-799-0287           REMODELING/INTERIOR         727-435-0747           RESTAURANT         Pinellas Pizzeria         727-435-0747           RESTAURANT         727-400-6095	Island Man Larry	407-928-4580
Citrus Homes/Meadowood Homes	Swailes Re-Face It. LLC	727-804-1689
MOBILE HOME SKIRTING           Atlas Mobile Home Services         727-515-0511           Mesh Guard LLC         727-678-6569           MOBILE HOME SUPPLIES - RETAIL         727-535-1100           MOBILE HOME WASH/WAX         727-394-7351           Royal Enterprises         727-394-7351           Wyngarden Mobile Home Wash         727-587-0876           MOBILE HOME WINDOW FILM         727-394-7351           Royal Enterprises         727-394-7351           PAINTING/INSIDE & OUTSIDE         813-934-9024           G&J Painting         813-934-9024           Payless Painting Services         727-470-5876           PEST CONTROL         813-934-9024           Buggin Out Termite & Pest Control         727-535-2629           FL Termite & Pest Experts         727-77-85-2552           PLUMBING SERVICE         727-785-2552           PLUMBING SERVICE         727-799-0287           Largo Plumbing, Inc.         727-799-0287           Largo Plumbing Co.         727-596-0525           REMODELING/INTERIOR         727-400-6095           ROOF REPLACEMENT         All Weather Roofing         1-800-297-3758           AMS Advanced MH Systems         727-471-0820           Community Roofing of FL, Inc.         727-536-9999	MANUFACTURED HOME SALES/	NEW
Atlas Mobile Home Services		727-535-5262
Mesh Guard LLC.         727-678-6569           Mobile Home SUPPLIES - RETAIL         727-535-1100           Mobile Home Depot, Inc.         727-535-1100           Mobile Home Wash/WAX         727-394-7351           Wyngarden Mobile Home Wash         727-587-0876           MoBILE HOME WINDOW FILM         727-394-7351           Royal Enterprises         727-394-7351           PAINTING/INSIDE & OUTSIDE         813-934-9024           G&J Painting         813-934-9024           Payless Painting Services         727-470-5876           PEST CONTROL         813-934-9024           Buggin Out Termite & Pest Control         727-535-2629           FL Termite & Pest Experts         727-470-5876           PEST CONTROL         727-535-2629           PLUMBING SERVICE         727-785-2552           PLUMBING SERVICE         727-785-2552           PLUMBING SERVICE         727-799-0287           Largo Plumbing, Inc.         727-596-0525           REMODELING/INTERIOR         727-596-0525           Veterans Mobile Home Services         727-400-6095           ROOF REPLACEMENT         71           All Weather Roofing         1-800-297-3758           AMS Advanced MH Systems         727-547-8300           Bay Area Aluminum S		707 545 0544
MOBILE HOME SUPPLIES - RETAIL           Mobile Home Depot, Inc.         727-535-1100           MOBILE HOME WASH/WAX           Royal Enterprises.         727-394-7351           Wyngarden Mobile Home Wash         727-587-0876           MOBILE HOME WINDOW FILM           Royal Enterprises.         727-394-7351           PAINTING/INSIDE & OUTSIDE           G&J Painting         813-934-9024           Payless Painting Services         727-470-5876           PEST CONTROL           Buggin Out Termite & Pest Control         727-535-2629           FL Termite & Pest Experts         727-785-2552           PLUMBING SERVICE           Denny's Plumbing, Inc.         727-799-0287           Largo Plumbing Co.         727-596-0525           REMODELING/INTERIOR           Veterans Mobile Home Services         727-435-0747           RESTAURANT           Pinellas Pizzeria         727-400-6095           ROOF REPLACEMENT         All Weather Roofing         1-800-297-3758           AMS Advanced MH Systems         727-547-8300           Bay Area Aluminum Specialty Contr.         727-547-8300           Bay Area Aluminum Services, Inc.         727-547-6772	Atlas Mobile Home Services	727-515-0511
Mobile Home Depot, Inc.         727-535-1100           MOBILE HOME WASH/WAX         727-394-7351           Royal Enterprises.         727-587-0876           MOBILE HOME WINDOW FILM         727-394-7351           MOBILE HOME WINDOW FILM         727-394-7351           PAINTING/INSIDE & OUTSIDE         813-934-9024           G&J Painting         813-934-9024           Payless Painting Services         727-470-5876           PEST CONTROL         827-485-2552           PLUMBING SERVICE         727-785-2629           FL Termite & Pest Control         727-530-1391           Jones & Sons Plumbing, Inc.         727-596-0525           REMODELING/INTERIOR         727-490-0695           Veterans Mobile Home Services         727-400-6095           ROOF REPLACEMENT         727-410-6095           ROOF REPLACEMENT <td>MODILE HOME SUDDILES DET</td> <td> / 2 / -0 / 8 -0 309</td>	MODILE HOME SUDDILES DET	/ 2 / -0 / 8 -0 309
MOBILE HOME WASH/WAX         727-394-7351           Royal Enterprises		
Royal Enterprises	MOBIL F HOMF WASH/WAX	121-333-1100
Wyngarden Mobile Home Wash         727-587-0876           MOBILE HOME WINDOW FILM         727-394-7351           PAINTING/INSIDE & OUTSIDE         3813-934-9024           G&J Painting         813-934-9024           Payless Painting Services         727-470-5876           PEST CONTROL         Buggin Out Termite & Pest Control         727-535-2629           FL Termite & Pest Experts         727-785-2552           PLUMBING SERVICE         Denny's Plumbing, Inc.         727-530-1391           Jones & Sons Plumbing, Inc.         727-799-0287           Largo Plumbing Co.         727-596-0525           REMODELING/INTERIOR         727-435-0747           Veterans Mobile Home Services         727-435-0747           RESTAURANT         7inellas Pizzeria         727-400-6095           ROOF REPLACEMENT         All Weather Roofing         1-800-297-3758           AMS Advanced MH Systems         727-471-0820           Community Roofing of FL, Inc.         727-536-9999           ROOM ADDITIONS         ASC Aluminum Specialty Contr.         727-547-8300           Bay Area Aluminum Services, Inc.         727-547-8300           Bay Area Aluminum Services         727-515-0511           Florida Anchor & Barrier Co.         727-237-6772           Underhome Armor         72	Royal Enterprises	727-394-7351
MOBILE HOME WINDOW FILM           Royal Enterprises         727-394-7351           PAINTING/INSIDE & OUTSIDE         813-934-9024           G&J Painting         813-934-9024           Payless Painting Services         727-470-5876           PEST CONTROL         Buggin Out Termite & Pest Control         727-535-2629           FL Termite & Pest Experts         727-785-2552           PLUMBING SERVICE         Denny's Plumbing, Inc.         727-530-1391           Jones & Sons Plumbing, Inc.         727-799-0287           Largo Plumbing Co.         727-596-0525           REMODELING/INTERIOR         727-435-0747           Veterans Mobile Home Services         727-435-0747           RESTAURANT         7inellas Pizzeria         727-400-6095           ROOF REPLACEMENT         All Weather Roofing         1-800-297-3758           AMS Advanced MH Systems         727-471-0820           Community Roofing of FL, Inc.         727-536-9999           ROOM ADDITIONS         327-471-0820           ASC Aluminum Specialty Contr.         727-547-8300           Bay Area Aluminum Services, Inc.         727-585-4442           Florida Anchor & Barrier Co.         727-237-6772           Underhome Armor         727-237-6772           Precision Vapor Barriers<	Wyngarden Mobile Home Wash	727-587-0876
PAINTING/INSIDE         813-934-9024           G&J Painting         813-934-9024           Payless Painting Services         727-470-5876           PEST CONTROL         Buggin Out Termite & Pest Control         727-535-2629           FL Termite & Pest Experts         727-785-2552           PLUMBING SERVICE         Denny's Plumbing, Inc.         727-530-1391           Jones & Sons Plumbing, Inc.         727-799-0287           Largo Plumbing Co.         727-596-0525           REMODELING/INTERIOR         727-696-0525           Veterans Mobile Home Services         727-435-0747           RESTAURANT         7inellas Pizzeria         727-400-6095           ROOF REPLACEMENT         All Weather Roofing         1-800-297-3758           AMS Advanced MH Systems         727-471-0820           Community Roofing of FL, Inc.         727-536-9999           ROOM ADDITIONS         ASC Aluminum Specialty Contr.         727-547-8300           Bay Area Aluminum Services, Inc.         727-547-855-4442           Florida Anchor & Barrier Co.         727-237-6772           TIE DOWNS/MOBILE HOMES         727-515-0511           Atlas Mobile Home Services         727-515-0511           Florida Anchor & Barrier Co.         727-237-6772           Underhome Armor         727-282-	MOBILE HOME WINDOW FILM	
G&J Painting       813-934-9024         Payless Painting Services       727-470-5876         PEST CONTROL       3727-470-5876         Buggin Out Termite & Pest Control       727-535-2629         FL Termite & Pest Experts       727-785-2552         PLUMBING SERVICE       727-530-1391         Denny's Plumbing, Inc.       727-799-0287         Largo Plumbing Co.       727-596-0525         REMODELING/INTERIOR       727-596-0525         Veterans Mobile Home Services       727-435-0747         RESTAURANT       791-400-6095         Pinellas Pizzeria       727-400-6095         ROOF REPLACEMENT       All Weather Roofing       1-800-297-3758         AMS Advanced MH Systems       727-471-0820         Community Roofing of FL, Inc.       727-536-9999         ROOM ADDITIONS       ASC Aluminum Specialty Contr.       727-547-8300         Bay Area Aluminum Services, Inc.       727-547-8300         Bay Area Aluminum Services, Inc.       727-237-6772         TIE DOWNS/MOBILE HOMES       727-237-6772         Alas Mobile Home Services       727-237-6772         Underhome Armor       727-282-2045         VAPOR BARRIER       Florida Anchor & Barrier Co.       727-237-6772         Underhome Armor       727-431-6875	Royal Enterprises	727-394-7351
Payless Painting Services         727-470-5876           PEST CONTROL         Buggin Out Termite & Pest Control         727-535-2629           FL Termite & Pest Experts         727-785-2552           PLUMBING SERVICE         Denny's Plumbing, Inc.         727-530-1391           Jones & Sons Plumbing, Inc.         727-799-0287           Largo Plumbing Co.         727-596-0525           REMODELING/INTERIOR         727-435-0747           Veterans Mobile Home Services         727-435-0747           RESTAURANT         7inellas Pizzeria         727-400-6095           ROOF REPLACEMENT         All Weather Roofing         1-800-297-3758           AMS Advanced MH Systems         727-471-0820           Community Roofing of FL, Inc.         727-536-9999           ROOM ADDITIONS         ASC Aluminum Specialty Contr.         727-547-8300           Bay Area Aluminum Services, Inc.         727-585-4442           Florida Anchor & Barrier Co.         727-237-6772           TIE DOWNS/MOBILE HOMES         727-515-0511           Alas Mobile Home Services         727-237-6772           Underhome Armor         727-282-2045           VAPOR BARRIER         Florida Anchor & Barrier Co.         727-237-6772           Precision Vapor Barriers         727-431-6875           Und		
PEST CONTROL           Buggin Out Termite & Pest Control	G&J Painting	813-934-9024
Buggin Out Termite & Pest Control		727-470-5876
FL Termite & Pest Experts	PEST CONTROL	707 505 0000
Denny's Plumbing, Inc	Buggin Out Termite & Pest Control	121-535-2629
Denny's Plumbing, Inc		121-100-2002
Jones & Sons Plumbing, Inc	Denny's Plumbing Inc	727-530-1391
Largo Plumbing Co	Jones & Sons Plumbing, Inc.	727-799-0287
REMODELING/INTERIOR           Veterans Mobile Home Services         727-435-0747           RESTAURANT           Pinellas Pizzeria         727-400-6095           ROOF REPLACEMENT           All Weather Roofing         1-800-297-3758           AMS Advanced MH Systems         727-471-0820           Community Roofing of FL, Inc.         727-536-9999           ROOM ADDITIONS           ASC Aluminum Specialty Contr.         727-547-8300           Bay Area Aluminum Services, Inc.         727-585-4442           Florida Anchor & Barrier Co.         727-237-6772           TIE DOWNS/MOBILE HOMES           Atlas Mobile Home Services         727-515-0511           Florida Anchor & Barrier Co.         727-237-6772           Underhome Armor         727-282-2045           VAPOR BARRIER           Florida Anchor & Barriers         727-431-6875           Underhome Armor         727-282-2045           VINYL SIDING           AMS Advanced MH Systems         727-471-0820           ASC Aluminum Specialty Contr.         727-547-8300           WINDOW REPLACEMENT         AMS Advanced MH Systems         727-471-0820	Largo Plumbing Co	727-596-0525
RESTAURANT         Pinellas Pizzeria       727-400-6095         ROOF REPLACEMENT         All Weather Roofing       1-800-297-3758         AMS Advanced MH Systems       727-471-0820         Community Roofing of FL, Inc.       727-536-9999         ROOM ADDITIONS         ASC Aluminum Specialty Contr.       727-547-8300         Bay Area Aluminum Services, Inc.       727-585-4442         Florida Anchor & Barrier Co.       727-237-6772         TIE DOWNS/MOBILE HOMES         Atlas Mobile Home Services       727-515-0511         Florida Anchor & Barrier Co.       727-237-6772         Underhome Armor       727-282-2045         VAPOR BARRIER         Florida Anchor & Barrier Co.       727-237-6772         Precision Vapor Barriers       727-431-6875         Underhome Armor       727-282-2045         VINYL SIDING         AMS Advanced MH Systems       727-471-0820         WINDOW REPLACEMENT         AMS Advanced	REMODELING/INTERIOR	
Pinellas Pizzeria		727-435-0747
ROOF REPLACEMENT         All Weather Roofing       1-800-297-3758         AMS Advanced MH Systems       727-471-0820         Community Roofing of FL, Inc.       727-536-9999         ROOM ADDITIONS         ASC Aluminum Specialty Contr.       727-547-8300         Bay Area Aluminum Services, Inc.       727-585-4442         Florida Anchor & Barrier Co.       727-237-6772         TIE DOWNS/MOBILE HOMES         Atlas Mobile Home Services       727-515-0511         Florida Anchor & Barrier Co.       727-237-6772         Underhome Armor       727-282-2045         VAPOR BARRIER       Florida Anchor & Barrier Co.       727-237-6772         Precision Vapor Barriers       727-431-6875         Underhome Armor       727-282-2045         VINYL SIDING       727-471-0820         ASC Aluminum Specialty Contr.       727-547-8300         WINDOW REPLACEMENT       727-471-0820         AMS Advanced MH Systems       727-471-0820		
All Weather Roofing	Pinellas Pizzeria	727-400-6095
AMS Advanced MH Systems	ROOF REPLACEMENT	4 000 007 0750
Community Roofing of FL, Inc.         727-536-9999           ROOM ADDITIONS         ASC Aluminum Specialty Contr.         727-547-8300           Bay Area Aluminum Services, Inc.         727-585-4442           Florida Anchor & Barrier Co.         727-237-6772           TIE DOWNS/MOBILE HOMES         727-515-0511           Atlas Mobile Home Services.         727-237-6772           Underhome Armor         727-282-2045           VAPOR BARRIER         Florida Anchor & Barrier Co.         727-237-6772           Precision Vapor Barriers         727-431-6875           Underhome Armor         727-282-2045           VINYL SIDING         AMS Advanced MH Systems         727-471-0820           ASC Aluminum Specialty Contr.         727-547-8300           WINDOW REPLACEMENT         AMS Advanced MH Systems         727-471-0820	All Weather Rooting	7-800-297-3758
ROOM ADDITIONS           ASC Aluminum Specialty Contr.         727-547-8300           Bay Area Aluminum Services, Inc.         727-585-4442           Florida Anchor & Barrier Co.         727-237-6772           TIE DOWNS/MOBILE HOMES         727-515-0511           Atlas Mobile Home Services         727-237-6772           Underhome Armor         727-282-2045           VAPOR BARRIER         Florida Anchor & Barrier Co.         727-237-6772           Precision Vapor Barriers         727-431-6875           Underhome Armor         727-282-2045           VINYL SIDING           AMS Advanced MH Systems         727-471-0820           ASC Aluminum Specialty Contr.         727-547-8300           WINDOW REPLACEMENT         727-471-0820	Community Poofing of El Inc	727 536 0000
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Florida Anchor & Barrier Co.         727-237-6772           TIE DOWNS/MOBILE HOMES         727-515-0511           Atlas Mobile Home Services.         727-515-0511           Florida Anchor & Barrier Co.         727-237-6772           Underhome Armor         727-282-2045           VAPOR BARRIER         727-237-6772           Precision Vapor Barriers         727-431-6875           Underhome Armor         727-282-2045           VINYL SIDING         727-471-0820           ASC Aluminum Specialty Contr.         727-547-8300           WINDOW REPLACEMENT         727-471-0820           AMS Advanced MH Systems         727-471-0820	Bav Area Aluminum Services. Inc	727-585-4442
Atlas Mobile Home Services       727-515-0511         Florida Anchor & Barrier Co       727-237-6772         Underhome Armor       727-282-2045         VAPOR BARRIER       727-237-6772         Florida Anchor & Barrier Co       727-237-6772         Precision Vapor Barriers       727-431-6875         Underhome Armor       727-282-2045         VINYL SIDING       AMS Advanced MH Systems       727-471-0820         ASC Aluminum Specialty Contr       727-547-8300         WINDOW REPLACEMENT       727-471-0820         AMS Advanced MH Systems       727-471-0820	Florida Anchor & Barrier Co	727-237-6772
Florida Anchor & Barrier Co		
Underhome Armor	Atlas Mobile Home Services	727-515-0511
VAPOR BARRIER           Florida Anchor & Barrier Co.         727-237-6772           Precision Vapor Barriers         727-431-6875           Underhome Armor         727-282-2045           VINYL SIDING         727-471-0820           ASC Aluminum Specialty Contr.         727-471-0820           WINDOW REPLACEMENT         727-471-0820           AMS Advanced MH Systems         727-471-0820	Florida Anchor & Barrier Co	727-237-6772
Florida Anchor & Barrier Co		/2/-282-2045
Precision Vapor Barriers       727-431-6875         Underhome Armor       727-282-2045         VINYL SIDING       727-471-0820         AMS Advanced MH Systems       727-471-0820         ASC Aluminum Specialty Contr       727-547-8300         WINDOW REPLACEMENT         AMS Advanced MH Systems       727-471-0820		707 007 6770
Underhome Armor	Provision Vapor Parriors	727 /21 6075
VINYL SIDING  AMS Advanced MH Systems	Inderhome Armor	727-282-2045
AMS Advanced MH Systems		121-202-2040
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WINDOW REPLACEMENT  AMS Advanced MH Systems	ASC Aluminum Specialty Contr.	727-547-8300
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ASC Aluminum Specialty Contr 727-547-8300	AMS Advanced MH Systems	727-471-0820
	ASC Aluminum Specialty Contr	727-547-8300





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## SCAM ! ALERT

#### Romance Scams

Romance scams occur when a criminal adopts a fake online identity to gain a victim's affection and trust. The scammer then uses the illusion of a romantic or close relationship to manipulate and/or steal from the victim.

The scammer's intention is to establish a relationship as quickly as possible, endear himself to the victim, and gain trust. Scammers may propose marriage and make plans to meet in person, but that will never happen. Eventually, they will ask for money.

If someone you meet online needs your bank account information to deposit money, they are most likely using your account to carry out other theft and fraud schemes.

#### Tips for Avoiding Romance Scams:

- Be careful what you post and make public online. Scammers can use details shared on social media and dating sites to better understand and target you.
- Research the person's photo and profile using online searches to see if the image, name, or details have been used elsewhere.
- Go slowly and ask lots of questions.
- Beware if the individual seems too perfect or quickly asks you to leave a dating service or social media site to communicate directly.
- Beware if the individual attempts to isolate you from friends and family or requests inappropriate photos or financial information that could later be used to extort you.
- Beware if the individual promises to meet in person but then always comes up with an excuse why he or she can't. If you haven't met the person after a few months, for whatever reason, you have good reason to be suspicious.
- Never send money to anyone you have only communicated with online or by phone.

   ReportFraud.ftc.gov

Report Imposter Scams Online to the Federal Trade Commission

# APRIL-2025

Sunday		Monday	Г
			Cribbage Bingo 5:
			Apri
Ice Cream Social 2-4 CH Veterans 3:00 LIB	6	Water Aerobics 10:00 Pinochle 1:00 LIB Euchre- 6:00 LIB	Cribbage Bingo 5:
	13	Water Aerobics 10:00 Pinochle 1:00 LIB Euchre- 6:00 LIB	Cribbago Bingo 5:
Palm Sunday			
	20	Water Aerobics 10:00 Pinochle 1:00 LIB Euchre- 6:00 LIB	Cribbage Bingo 5:
Easter			
	27	Water Aerobics 10:00 Pinochle 1:00 LIB Euchre- 6:00 LIB	Cribbagg Bingo 5:

# **Clearwater Cascade**

luesday	Wednesday	Thursday	Friday	Saturday
1 e 1:00 LIB 30 CH	Water Aerobics 10:00 Spades 12:30 LIB Jam Session 1-3 CH Darts 7:00 CH	Bunco 6:30 LIB	Water Aerobics 10: Games Night 6:30 LIB	5 Mike's Music 2-4 381 Esplanade
l Fool's Day				
8 e 1:00 LIB 30 CH	Water Aerobics 10:00 Spades 12:30 LIB Jam Session 1-3 CH Darts 7:00 CH	Bunco 6:30 LIB	Water Aerobics 10: Games Night 6:30 LIB	Mike's Music 2-4 381 Esplanade
15 e 1:00 LIB 30 CH	Water Aerobics 10:00 Spades 12:30 LIB Jam Session 1-3 CH BOD mtg. 6:30 CH	Bunco 6:30 LIB	18 Water Aerobics 10: Games Night 6:30 LIB	Mike's Music 2-4 381 Esplanade
		Maundy Thursday	Good Friday	Holy Saturday
e 1:00 LIB 30 CH	Water Aerobics 10:00 Spades 12:30 LIB Jam Session 1-3 CH	Bunco 6:30 LIB	25 Water Aerobics 10: Games Night 6:30 LIB	Mike's Music 2-4 381 Esplanade
29 e 1:00 LIB 30 CH	30 Water Aerobics 10:00 Spades 12:30 LIB Jam Session 1-3 CH		CA-Common Area CH-Club House LIB-Library P - Pavilion	This was sent to the publisher on March 13th. There may be changes.





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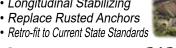








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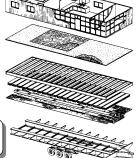
Ron Wyngarden

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#### **SHUFFLEBOARD**

By this time, League Shuffleboard season is over. We had lots of ups and downs. The weather did not cooperate this winter. At least we were able to get some play in.





Playoffs are over and the Banquet is done. We will tell you the winners in the next issue.

We would like to Thank everyone that participated in League Shuffleboard and subbed for us. Let us know if you are interested in playing next year. Please contact us at CWCSHUFFLEBOARD@YAHOO.COM

Safe travels to all!

Your Fearless Leaders,

Patti Ranslow #58 Sandy Cooper #119

#### SUNSHINE

Submitted by Rhonda O'Driscoll

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Jim Quinn #92 Tulane









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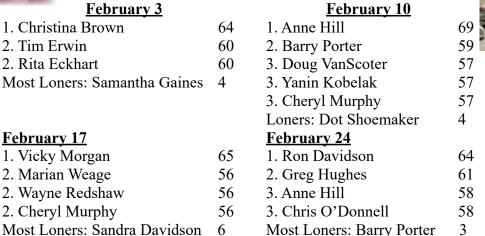
## 



#### **CARDS**

### **EUCHRE**

Submitted by Cheryl Murphy





Submitted by Jeanne McLeod

Eshanawa 5

repruary 5		
1. Renee Kieras	1745	
2. Jeanne McLeod	1744	
3. Margo Czapla	1741	
4. Cheryl Murphy	1708	
High Score: Margo Cza	ıpla &	
D	-	

Peter Quirion – 436

February 19	February 26

Mike Woods
 Greg Hughes
 Art Swagler
 1624

4. Oiy Woods 1602 High Score: Art Swagler &

Robin Wardell

#### February 12

 1. Barry Porter
 1843

 2. Robin Wardell
 1764

 3. Sandy Schutske
 1662

 4. Judy Wardell
 1681

High Score: Robin Wardell &

Judy Wardell – 406

## 1. Jim Quinn 1850

2. Cheryl Murphy3. Art Swagler17541704

4. Sue Vandever 1692

High Score: Jim Quinn &

Peter Ouirion – 495

## Did you notice...

hroughout the Chronicle several letters were in an unusual font. If you copy them in order on the lines below, you will discover a common saying. Good Hunting!

\_\_\_\_

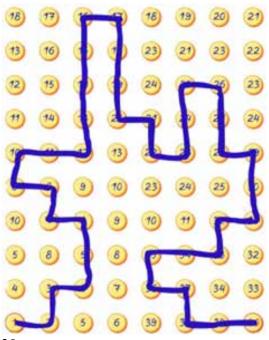
### **Begin and End Solution**

- 1. Antarctica
- 2. Dividend
- 3. Abracadabra
- 4. Exercise
- 5. Episode
- 6. Critic
- 7. Blurb
- 15. Millenium

- 8. Stages
- 9. Surplus
- 10. Magnum
- 11. Moonbeam
- 12. Edamame
- 13. Embrace
- 14. Roster



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#### **ACROSS**

- 1. A picture-in-picture
- 6. Scottish lake
- 10. Birdbrain
- 14. Capture
- 15. African sheep
- 16. Holly
- 17. Elicit
- 18. Waist strap
- 19. Vitality
- 20. Ancient tiger
- 22. Smooth or level
- 23. Blemish
- 24. Go inside
- 26. Lug-nut protector
- 30. Fortuneteller's card
- 32. Enlist
- 33. Lowest female voice
- 37. In place of
- 38. Formerly it was a planet
- 39. Neophyte, in modern slang
- 40. Heavy rains
- 42. Useful
- 43. Instances
- 44. Candidly
- 45. Holy person
- 47. Unusual
- 48. Whimper
- 49. A type of seasoning
- 56. By mouth
- 57. Dugout shelter
- 58. Debate
- 59. Bull
- 60. Weightlifters pump this
- 61. Untrue
- 62. Pitcher
- 63. Blockhead
- 64. Thick woolen fabric



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#### DOWN

- 1. Frosts, as a cake
- 2. Nil
- 3. Ticket part you keep
- 4. Behold, in old Rome
- 5. Relating to heat
- 6. Work hard
- 7. Black-and-white cookie
- 8. Religious spinter group
- 9. Until now
- 10. Amateurish
- 11. Martini garnish
- 12. Postpone
- 13. Beasts of burden

- 21. Faucet
- 25. Neither
- 26. Grasped 27. Freshwater mussel
- 28. Beer
- 29. A member of a
- council
- 30. Guided visits
- 31. Picnic insects
- 33. Hint
- 34. A certain cut of meat 53. Look at flirtatiously
- 35. Fee.
- 36. Follow orders
- 38. Not requiring stamps

- 41. Greek god of flocks
- 42. Upward air current
- 44. Flowery verse
- 45. Goat antelope
- 46. Cognizant
- 47. Express a thought
- 48. Speck
- 50. River in Spain
- 51. Brace
- 52. Sticking point
- 54. Diversion
- 55. Require



# apríl !ossword



# April Word Search

S R R F M F Т N Ε Ε R Т S W P

advantageous arrow avoid

carve cause cheap

devote dreary

everything excess extermination

flavor fluctuate frost

harm horror mouse

pollution pour pumps

rescue rode

scale

scar sport stone store

street sweep swerve teen terse there torrid triple

tryst

widen



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## **April Major Holidays**

pril Fools' Day (April 1): A day for pranks and jokes.

Easter: Celebrated on different dates each year, often in April.

**Passover:** A significant Jewish holiday that often falls in April.

Ramadan: A holy month of fasting for Muslims, which sometimes includes April.

#### **Daily Observances**

**April 2:** World Autism Awareness Day

**April 7:** National Beer Day **April 15:** Jackie Robinson Day

April 22: Earth Day

#### **Weekly Observances**

National Library Week: Celebrated in the second full week of April. National Volunteer Week: Also typically in the second full week of April.

#### **Monthly Observances**

Autism Awareness Month National Poetry Month Stress Awareness Month

There are also many fun and quirky daily holidays, such as National Peanut Butter and Jelly Day (April 2), National Sourdough Bread Day (April 1), and National Hug a Newsperson Day (April 4)

#### Source:

https://www.today.com/life/holidays/april-holidays-and-observances-rcna64888 https://parade.com/1360954/jessicasager/april-holidays-observances/

https://www.rd.com/article/april-holidays/

#### On nature

All things share the same breath — the beast, the tree, the human ...

What are people without the beasts?

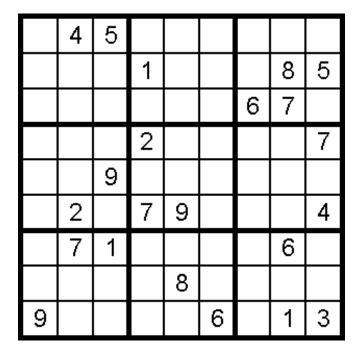
If all the beasts were gone, people would die from a great loneliness of spirit.

— Chief Seattle

In nature there are neither rewards nor punishment — there are consequences. — **Robert Ingersoll** 

Hopril 1

# APRIL









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Craft Show: Island in the Sun, 100 Hampton Rd, Clearwater, 33759 in the clubhouse. Saturday, April 5th, from 9:00am-2:00pm. Lunch will be available.



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#### **OTHER**

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Community Activities	Debbie Creighton	#469
•		
Cross Bayou Canal		
Finance		
Grievance		
Library	Ann Vetter	#12
Real Estate		
Volunteers	Jane Boucher	#108

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– Spring & Summer –Jane Boucher #108		
Cribbage	Dick Boucher	.#108
	Bill Ray	.#152
Darts		
Euchre	Cheryl Murphy	. #261
Fit 4 Life	Shirlev Pardv	. #464
Fun Shuffleboard	Heather Hayward	.#143
Golf - Tuesday Mixed League	Mavis Askin	#291
	Dave McMannus	. #52727-827-7795
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Golf-Thurs. Men	Sheila Penn	. #420
Jam Session	Thurman Ferryman	. #316
League Shuffleboard	Patti Ranslow	. #58
	Sandy Cooper	. #119
Line Dancing	Marcia & Jack Segura	.#188
Pinochie	Bob Danarea	.#100
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Spades	Jeanne McLeod	.#142 winter
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Welcome Wagon	Maggie Huet	.#201







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