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July • 2025

Issue 5 - 49th Year



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FROM THE PRESIDENT

By Barry Porter



We are enjoying the lazy days of summer here in the Park. Many residents have headed north to a more comfortable climate. There is still activity though, thanks to the volunteers working on events to enjoy.

I hope by now you have all had the opportunity to meet Scott Allen our new CAM. Scott comes to us from Oregon! There's a whole new look in the office these days.

Another new face on the CCHOA team is Eric Brault who has joined Sandy's Park Patrol team.

The big pool repair is complete and we passed all County Health Department inspections. It looks great and it will look even better once the new pool decking project is complete.

We anticipate that completion to be by the end of June. We had two major leaks this month. One at the corner of Orleans and Basin St and one in between Liberty and Saratoga. This is a strong indication that we are on the right track in the determination that our sewer system needs some major work.

Some more good news. We have invited Metro Tech to supply us with a quote to finally solve our Zoom problems. We hope to have that problem solved by the September Board meeting. FINGERS CROSSED!

That's it for this month; hope you are all enjoying your summer.

Barry

MANAGER'S MESSAGE

By Nicole Reinhardt, LCAM MBA

Welcome PMI Tampa- Well we are settling into the community. I can say that all the residents have been very welcoming and supportive to us as we get settled. We are still learning the ropes so please have a bit of patience when you come up to the office. Lots of moving parts in the community and we are learning as we go.

Nicole Reinhardt- A bit about me... I was a navy brat growing up and my mom's family is from the panhandle of Florida. We settled in Colorado when my father got out of the service. The older I got the more the cold weather just did not agree with me and I moved to the sunshine state to enjoy the water and warm weather. I started PMI Tampa in 2022 when I purchased the franchise from a colleague. PMI Tampa has been around for 13 years and we absolutely love our clients.

Scott Allen - 55, born and raised in Oregon. I've held a real estate license in both Oregon & Washington State 25+ years and have an extensive background in sales/real estate management and property management. After growing increasingly tired of the dramatic temperature

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changes of the High Desert of Central Oregon, I was encouraged by a good friend who lives in Valrico to move to Florida and here I am.

We welcome your questions and or suggestions. You can continue to call the Clearwater Creek office however you can also get in touch with PMI Tampa directly. The number for the main office is 813-565-7340 or you can email us at info@pmitampa.com. IF you need help signing into the CINC owners' portal. We can help.

Please stop by and introduce yourself if you have time. We know most of you are aware for the summer. However, when you get back and settled; please stop by. Thank you,

FROM THE EDITOR

By Donna Collins



I was at my grandson Jackson's high school graduation a few days ago. During the Principal's speech, she referred to Chatgpt and it's use by her students. Since I am not the Savvy Senior I thought I was, I asked Jackson what that was. Well, he is definitely a Savvy Teenager. It is an AI site that you can get help writing or making suggestions on anything you would like. So, I put in about being the editor of the Chronicle looking for something of interest for residents in an HOA Mobile Home Park excluding politics and religion. Well in seconds I had a list of suggestions. I narrowed it down to telephone and email scam issues. She (of course it is a she) gave me ideas and then wrote it for me. Here it is.

Savvy Seniors: Don't Get Hooked! Spotting Scams by Phone & Email

Scam artists are getting clever—but so are we. Many of us have answered a phone call or opened an email that just didn't feel right. Maybe it said your Amazon account was locked, your bank needed info, or even that a grandchild was in trouble. These tricks are designed to scare or confuse you. Don't fall for it!

Here's how to **recognize a scam—and what to do about it.**

▶ Red Flags of a Phone or Email Scam

1. **You're asked to act right away:** "This is urgent!" "You must pay immediately."
→ *Scammers try to rush you so you don't think clearly.*
2. **They want personal information:** Social Security number, banking info, Medicare number, passwords.
→ *Never give this out over the phone or email unless YOU contacted them first.*
3. **They want payment in strange ways:** Gift cards, wire transfers, or cryptocurrency.
→ *Legitimate businesses and the government never ask for these.*
4. **Caller ID is local, but something feels off:** Scammers can fake numbers (called

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“spoofing”).

→ *Hang up and call the company or person back using a trusted number.*

5. **You’re told you “won a prize” but must pay fees or give info to claim it.**

→ *If it’s truly free, you won’t have to pay anything to receive it.*



If You Get a Suspicious Call

- **Don’t engage.** Hang up immediately. It’s okay to be “rude” to a scammer.
- **Don’t press any buttons** even if the message says “Press 1 to opt out.” That tells them your number is active.
- **Block the number** (ask a neighbor or tech-savvy friend if you’re unsure how).
- **Report it** at www.ReportFraud.ftc.gov (optional but helpful).



If You Get a Suspicious Email

- **Don’t click links** or open attachments.
- **Look closely at the sender’s email address.** It might say “Amazon Support” but show a strange email like amaz0n-help@notlegit.ru.
- **Never reply with personal info.**
- **Delete the message** or mark it as spam.



Golden Rules to Stay Safe

- **If you didn’t expect it, be suspicious.**
- **When in doubt, throw it out.**
- **Always check with someone you trust.** A quick second opinion can save you trouble.



Remember: Real companies and government agencies never threaten or pressure you into decisions over the phone or email. Scammers want to make you panic—don’t give them the satisfaction!

CASCADE SOCIAL CLUB

By Sue Desnoyers



Wishing you and yours a very safe and healthy Canada Day and Independence Day.

In the words of Toby Keith...”oh, brought to you courtesy of the red, white and blue.”

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Sandy Draper, Admin
Theresa Parson, Admin

CELEBRATIONS

Put together from various articles by Donna Collins

Two great countries celebrate the birth of their creations. Canada celebrates Canada Day on July 1st, and the United States of America celebrates on Independence Day, July 4th. This year I decided to tell the symbolism of both flags and the changes that have been made throughout the years. What flag was flying when you were born?

US Flag Facts and Symbolism

1. The Stars and Stripes Have Meaning

There are seven red and six white stripes on the flag for a total of 13. These represent the original 13 colonies. The 50 stars, of course, stand for the 50 states of the Union.

2. A High School Student Designed the 50-Star Pattern

That’s right Bob Heft came up with the 50-star design for a school project, and his teacher only gave him a B! But Bob didn’t give up. After making calls and writing letters to the White House, and after Alaska and Hawaii eventually gained statehood, President Eisenhower finally decided on Bob’s take on the flag. Because you asked, yes: His teacher did raise his grade to an A.

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3. The Star-Spangled Banner and The Pledge of Allegiance Were Both Inspired by the Flag

Francis Scott Key was reportedly so touched after seeing the American flag still flying high after the British invaded that he wrote “The Star Spangled Banner.” James B. Upham and Francis Bellamy also used the stars and stripes as the muse for The Pledge of Allegiance, according to PBS.

4. The Colors Are Symbolic

Red represents valor, white represents purity, and blue represents perseverance and justice.

5. There Are Important Rules for Flying the Flag

As the greatest emblem of our nation, it's important to take the proper steps to ensure the flag is displayed correctly. For example, it can't be displayed at night unless it's illuminated; if on a flagpole, it must be raised quickly and lowered slowly; always display the flag with the blue corner up; and don't fly the flag during adverse weather conditions.

www.countryliving.com

Historical United States Flags

usa flags over time - Search Images (Bing)



What Does the Canadian Flag Symbolize?

The Canadian flag, with its red and white colors and the iconic maple leaf, symbolizes national pride, unity, and strength. The red and white represent Canada's historical ties to both England and France, as well as the natural landscapes of Canada. The maple leaf, a symbol of Canada since the 19th century, represents the country's vast forests and natural beauty.

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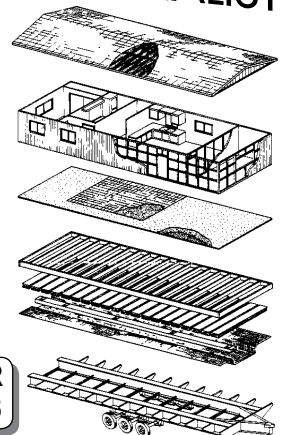
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Here's a more detailed breakdown:

- **Red and White:**

These colors are a nod to Canada's historical connection to both the British and French empires. Red is traditionally associated with England, while white represents France. They also reflect the natural beauty of Canada, with red symbolizing the autumnal maple leaves and white representing the winter snows.

- **Maple Leaf:**

This is the most recognizable symbol of Canada and has been used to represent the country since the 19th century. The 11-point maple leaf on the flag represents Canada's unity and natural riches, as well as the 10 provinces and 3 federal territories.

- **Overall Symbolism:**

The flag as a whole symbolizes hope, peace, tranquility, strength, and national pride. It represents Canada as a nation of diverse people who come together as Canadians.
[en.wikipedia.org flag_of_Canada](https://en.wikipedia.org/wiki/Flag_of_Canada)

TIMELINE: Canada's National Flag

1. 1871 The Canadian Red Ensign, which includes the Union Jack and Canada's coat of arms, is used unofficially as a national flag. It is recognized as one of the main flags of Canada (along with the Union Jack) until 1965.
2. 1921 King George V grants Canada a new official coat of arms, which takes its place on the Canadian Red Ensign.
3. 1957 The leaves on the shield of Canada's coat of arms are changed from green to red, and the Canadian Red Ensign is modified.
4. 1965 Canada adopts its new National Flag, with its iconic and singular graphic design. A royal proclamation is signed by Queen Elizabeth II on January 28, and the new flag is raised on Parliament Hill on February 15.



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By Jane Boucher



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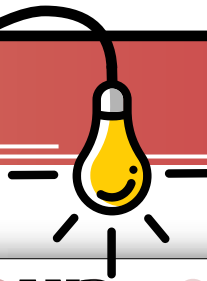
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Sunday	Monday	Tuesday
CH-Club House LIB-Library P - Pavilion		Bingo 5 Ca
6	7 Water Aerobics 9:30 Euchre- 6:00 LIB	Bingo 5
13	14 Water Aerobics 9:30 Euchre- 6:00 LIB	Bingo 5
20	21 Water Aerobics 9:30 Euchre- 6:00 LIB	Bingo 5
27	28 Water Aerobics 9:30 Euchre- 6:00 LIB	Bingo 5

Clearwater Cascade

Tuesday	Wednesday	Thursday	Friday	Saturday
<div>1</div> <div>5:30 CH</div> <div>  Canada Day </div>	<div>2</div> <div>Water Aerobics 9:30 Spades 12:30 LIB Jam Session 1-3 CH</div>	<div>3</div> <div>Bunco 6:30 LIB</div>	<div>4</div> <div>Water Aerobics 9:30 Games Night 6:30 LIB</div> <div>  Independence Day </div>	<div>5</div>
<div>8</div> <div>5:30 CH</div>	<div>9</div> <div>Water Aerobics 9:30 Spades 12:30 LIB Jam Session 1-3 CH</div>	<div>10</div> <div>Bunco 6:30 LIB</div>	<div>11</div> <div>Water Aerobics 9:30 Games Night 6:30 LIB</div>	<div>12</div> <div>Funny Fashion Show & Pot Luck 5:00 CH</div>
<div>15</div> <div>5:30 CH</div>	<div>16</div> <div>Water Aerobics 9:30 Spades 12:30 LIB Jam Session 1-3 CH</div>	<div>17</div> <div>Bunco 6:30 LIB</div>	<div>18</div> <div>Water Aerobics 9:30 Games Night 6:30 LIB</div>	<div>19</div>
<div>22</div> <div>5:30 CH</div>	<div>23</div> <div>Water Aerobics 9:30 Spades 12:30 LIB Jam Session 1-3 CH</div>	<div>24</div> <div>Bunco 6:30 LIB</div>	<div>25</div> <div>Water Aerobics 9:30 Games Night 6:30 LIB</div>	<div>26</div> <div>Music Bingo 6:00 CH</div>
<div>29</div> <div>5:30 CH</div>	<div>30</div> <div>Water Aerobics 9:30 Spades 12:30 LIB Jam Session 1-3 CH</div>	<div>31</div> <div>Bunco 6:30 LIB</div>		<div>This was sent to the publisher on June 12th. There may be changes.</div>

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Upcoming Activities in our clubhouse, sponsored by our Summer Tribe, and **free to all**:

- July 12th at 5 PM: Funny Fashion Show & Potluck
- July 26th at 6 PM: Music Bingo
- August 9th at 2 PM: Ice Cream Social & Game “Got It”
- September 20th at 5 PM: Mardi Gras Murder Mystery Dinner
- October 18th at 6 PM: Gong Show

The Annual Craft Fair & Bake Sale is set for Saturday, November 15, 2025, to be held in our Clubhouse from 9:00 AM to 1:00 PM.

- Maddy Haber and Debbie Creighton, coordinators of the Bake Sale, are looking forward to your delectable donations to the Bake Sale, give them a call and let them know what you will be contributing.
- Jane Boucher, coordinator of the Craft Fair, is still looking for a few vendors to fill up the remaining few spaces. **Note: Your space is NOT confirmed until you have submitted your completed & signed form and your full payment for your space.** Contact Jane either by text at 903-426-3636 or email: janeboucher29@gmail.com. There are Craft Fair Vendor Application forms in both Mail Rooms, the Library, and the Clubhouse, or stop by Lot 108 Clairborne at Jane’s home.

The transition to Property Management Inc. (PMI) has gone relatively smoothly thanks to the efforts of Nicole Reinhardt (corporate CEO & owner), Scott Allen, CAM, John Durdaller (Senior Administrative Assistant). Your patience and kind understanding are greatly appreciated as we work through this transition phase.

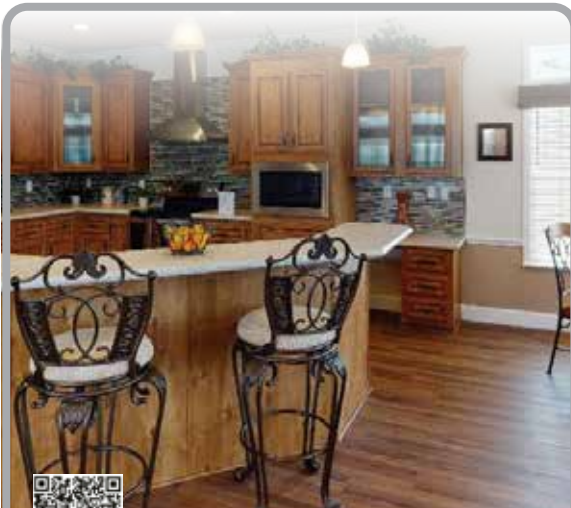
Where/How to find information about your Association and your account:

The first place to go is your Association’s designated portal which provides 24/7 access. Community Portal (<https://pmitmp.cincwebaxis.com/>).

We highly encourage you to sign up for your property website. Having an online account with our system will not only give you access to see your association related documents, but also see your account balance, make payments on-line, enter and track maintenance requests, view a community calendar, access condominium documents, and receive important information about the Association.

- | | |
|---------------------------------------|---|
| • Agendas | • Clubhouse Rental |
| • Amenities | • Committee Meeting Minutes |
| • Annual & Special Meeting Minutes | • Community Access |
| • Annual & Special Mtg Notices | • Community Correspondence |
| • ARC Guidelines | • Engineer & Milestone Inspection Reports |
| • Architectural Requests (ARC) | • Forms |
| • Bid List | • Governing Documents |
| • Board Meeting Minutes | • Homeowner Financials |
| • Board Member Education Certificates | • Hurricane Preparedness Plan |
| • Budgets | |

Continued on page 27



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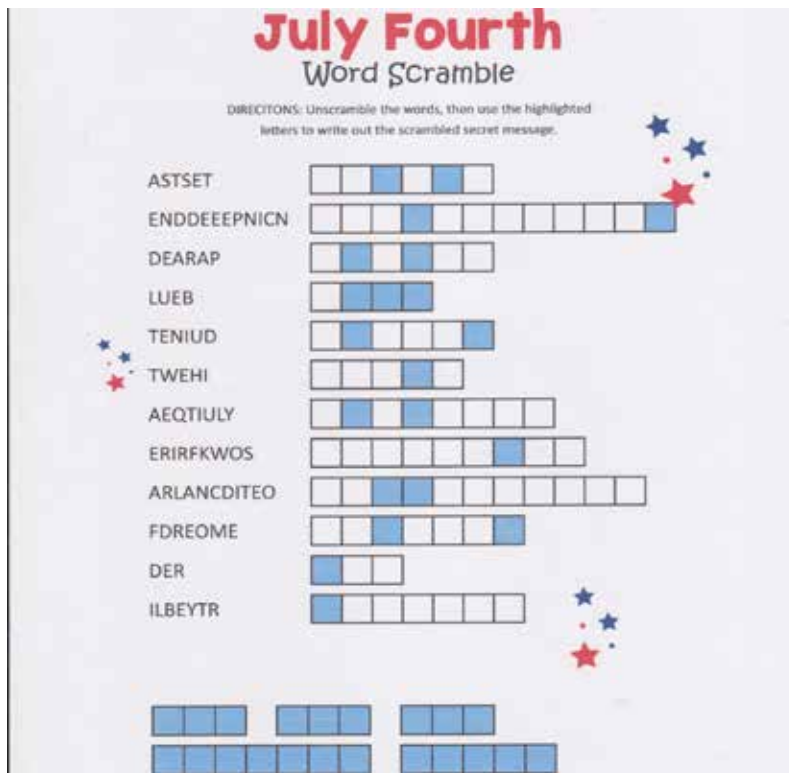
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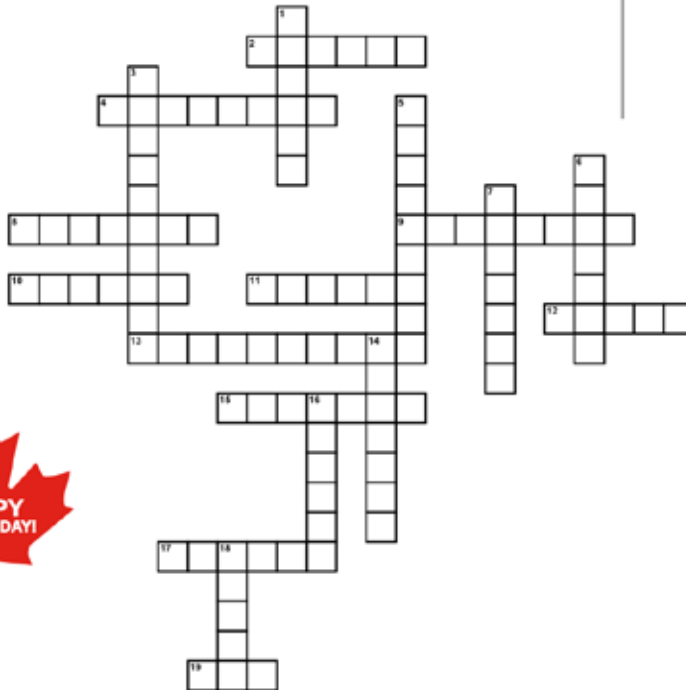
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CANADA DAY

CROSSWORD

Solve the following puzzle based on the clues given!



Across

- [2] French Speaking province
- [4] Canada's national summer sport
- [8] Our national anthem
- [9] Capital of Manitoba
- [10] Canada's national winter sport
- [11] Canada's National Animal
- [12] Favourite Syrup
- [13] Famous Coffee
- [15] Popular Canadian dish from Quebec
- [17] Canada's capital city
- [19] Number of provinces in Canada

Down

- [1] Big Bay
- [3] Federal Government of Canada
- [5] On Canada Day we celebrate with _____
- [6] Most popular cheese in Canada
- [7] Has the largest population out of all provinces
- [14] Last Province or territory to join Canada
- [16] Biome found in Canada
- [18] Number of territories in Canada

*Happy Birthday and/or Anniversary
To all who are Celebrating
In July*



CARDS



EUCHRE

Submitted by Cheryl Murphy



May 5

1. Sharon VanScoter	61
2. Chris Becker	60
3. Christina Brown	59
Most Loners: Vicky Morgan	3

May 12

1. Diana Leffler	61
2. Chris Becker	55
2. Mike Boucher	55
Most Loners: Chris O'Donnell	3

May 19

1. Chris Becker	65
2. Paul Annable	60
3. Christina Brown	54
3. Mike Boucher	54
Most Loners: Tim Erwin	5

May 26

1. Vicky Morgan	62
2. Billie Parr	58
3. Paul Annable	57
Most Loners: Chris Becker	5

SPADES

Submitted by Diana Leffler



May 7

1. Diana Leffler	1863
2. Art Swaggler	1775
3. Dot Shoemaker	1720
4. Dick Boucher	1708

High Score: Tim Erwin &
Greg Hughes – 477

May 14

1. Greg Huges	1785
2. Chris Becker	1749
3. Barry Porter	1684
4. Cheryl Murphy	1668

High Score: Dick Boucher &
Bill Ray – 515

May 21

1. Bill Ray	1751
2. Sue Vandever	1596
3. Diana Leffler	1549
4. Tim Erwin	1527

High Score: Bill Ray &
Diana Leffler – 459

May 28

1. Greg Hughes	1860
2. Cheryl Murphy	1819
3. Diana Leffler	1766
4. Pete Quirion	1687

High Score: Diana Leffler &
Art Swaggler - 449

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SUNSHINE

Submitted by Rhonda O'Driscoll



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#256 Liberty S

Family of Robert Gerdes.

#265 Rampart S

GET WELL/THINKING OF YOU

Dennis Casey

#319 LaSalle

Sandy Miskuff

#28 Basin

Canada Day Crossword Solution

Across

- | | |
|-------------|-----------------|
| 2. Quebec | 12. Maple |
| 4. Lacrosse | 13. Tim Hortons |
| 8. O Canada | 15. Poutine |
| 9. Winnipeg | 17. Ottawa |
| 10. Hockey | 19. Ten |
| 11. Beaver | |

Down

- | | |
|---------------|-------------|
| 1. Hudson | 7. Ontario |
| 3. Parliament | 14. Nunavut |
| 5. Fireworks | 16. Tundra |
| 6. Cheddar | 18. Three |

Fourth of July Word Scramble Solution

- | | |
|---------------------------|--------------|
| 1. ASTSET | STATES |
| 2. ENDDEEPPNICN | INDEPENDENCE |
| 3. DEARAP | PARADE |
| 4. LUEB | BLUE |
| 5. TENIUD | UNITED |
| 6. TWEHI | WHITE |
| 7. AEQTIULY | EQUALITY |
| 8. ERIRFKWOS | FIREWORKS |
| 9. ARLANCDITEO | DECLARATION |
| 10. FDREOME | FREEDOM |
| 11. DER | RED |
| 12. ILBEYTR | LIBERTY |
| ALL MEN ARE CREATED EQUAL | |

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LeeAnne McHugh..... \$10Buggin Out
Fran Gillette\$10Buggin Out

Karen Pieczonka \$10Gulf Coast Power Washing
Sharon Miller\$10Gulf Coast Power Washing
Gail Hendrick-Jones..... \$10Imperial Electric
Susie and David Upchurch \$10Jones & Sons Plumbing
Donald Ripley\$10Jones & Sons Plumbing
Dallas Rearic.....\$10Jones & Sons Plumbing
Diana Bowhall\$10Jones & Sons Plumbing
Diane Billman\$10O.E. Wilson Insurance
Duane "Mike" Mahony \$10Ron Wyngarden Mobile Wash
Carolyn Hooper.....\$10Air Masters of Pinellas
Raymond Harris..... \$5Battleline Termite
George Bruce\$5Battleline Termite
Nora VanEffen.....\$5Royal Enterprise

**Not enough qualifying winners for the June drawing!
Mail in your tickets or paid receipt for your chance to win!**

• Limit of one ticket per visit • Advertiser may have up to 5 winners per month • Advertiser must have bill paid current to qualify • Allow 8-12 weeks for mailing of check • No purchase necessary • Contest void where prohibited by law • Tickets available at participating Monthly Media advertisers •

CLEARWATER CASCADE CHRONICLE JUNE, 2025 C



Committee Chairpersons

Architectural/Grounds.....	Dave Floyd.....	#283
Beautification	Donna & Karl Miller.....	#245
Community Activities	Debbie Creighton.....	#469
.....	Maddy Haber	#395
Finance	Dave McManus.....	#52
Grievance	Peter Richard.....	#311
Library.....	Ann Vetter	#12
.....	Deb Wadkins	#148
Real Estate	April Loomis.....	#51
Volunteers	Jane Boucher.....	#108

Activities and Coordinators

Bingo.....	Lucy and Dave Husser	#26
Bocce.....	Lucy Husser	#26
Book Talk.....	Ann Vetter	#12
Bunco	Debbie Creighton.....	#469
Chronicle Distribution		
Coordinators – Fall & Winter –	Jim Cudnik	#264
– Spring & Summer –	Jane Boucher	#108
Cribbage.....	Dick Boucher	#108
.....	Bill Ray	#152
Darts.....	Patti Ranslow	#58
Euchre	Cheryl Murphy.....	#261
Fit 4 Life	Shirley Pardy.....	#464
Fun Shuffleboard.....	Heather Hayward	#143
Golf - Tuesday Mixed League	Mavis Askin	#291
.....	Dave McMannus	#52
Golf-Thurs. Ladies	Gaye Karges.....	#451 – TEE TIMES ONLY
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
Sewing/Crafts.....	Shirley Pardy.....	#464
Spades	Jeanne McLeod	#142
.....	Diana Leffler	#2
Sunshine – Get Well, Sympathy	Rhonda O’Driscoll	#123
Veterans.....	TBA	
Welcome Wagon	Maggie Huet.....	#201

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