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# CLEARWATER CASCADE

## • CHRONICLE •

C

# August • 2025

## Issue 6 49<sup>th</sup> Year

Bay Ranch and  
Ranchero Village  
experienced an EF-1  
tornado on June 25th.

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by Jim Hofmann - Bay Ranch

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**Chronicle Editor**  
 Donna Collins  
 Lot 300  
[collinsdonna12@gmail.com](mailto:collinsdonna12@gmail.com)

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**ASK about financing**



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## FROM THE PRESIDENT

By Barry Porter



**H**ello neighbors  
To catch you up on a few things...

### Telephones:

We are advised that Spectrum is selling their Commercial Phone Division and as a result we had to find another vendor to supply telephones. After researching the company Spectrum is selling to, and looking at a few other alternatives the Board has settled on Metro tech to handle the change-over. This resulted in an approximately savings per month of \$300.00. This project will be completed by end of September. Metro Tech is also working on a new system for our clubhouse. Hopefully this will eliminate our Zoom issues.

### Laundry:

The Company that services our laundry equipment made the decision to change the coin operated machines to Smart Phone operated because it meant they no longer had to do coin pickup. CCHOA had no choice in the decision. Chris Becker is looking into the situation to find a way to accommodate those who need coin operated machines. We will keep you informed.

### Unit Upkeep:

Some residents requested a meeting with me to discuss the sorry state of some of our units. As a result of this meeting Scott and I have begun to survey the entire park, unit by unit, to assess what needs to be done to bring all owners in compliance with our rules.

Please make sure you read the article in this chronicle written by April Loomis reminding you of your obligations in this area.

This is a problem we cannot allow to get any bigger!

### Golf Cart:

Our Park Patrol Golf Cart has been repaired by replacing all six batteries. After researching a replacement cost - buying a new cart - it was decided that it was in the best interest of the Park to repair and get a few more years out of the cart we have presently.





## MANAGER'S MESSAGE

By Scott Allen, LCAM

---

**V**alued Clearwater Cascade Homeowners,  
Now that the HOA has transitioned to PMI Tampa management, we would like to extend a thank you for welcoming us into the community.

A thorough review of all the governing documents of the HOA has been completed as well as an entire park inspection.

At the conception of Clearwater Cascade, a policies and procedures manual was developed, thoroughly thought out as to the betterment of the entire community and to promote an environment that sustains investment and enjoyment of such. Every owner in the park has agreed to these policies and has acknowledged that they will abide by the policies to maintain a residence in the park.

Occasionally, over time, enforcement of policies erodes, and new inspiration finds its way back to the original intent and that is where we find ourselves today.

Going forward, all policies and rules originally developed and set in place for the park will be strictly enforced.

Park rules and regulations are available for anyone to have in hard copy or online. Please familiarize yourself with these regulations.

**RESIDENTS ARE RESPONSIBLE FOR THE OVERALL APPEARANCE OF THE HOME & SITE**

Violations will be processed according to guidelines for those residences not maintained according to standards.

## FROM THE EDITOR

By Donna Collins

---



**F**rom a distance, it seems to me that the Board and the new management are working hard to get many things done to make our Park a better place in which to live. Thank you to all who are making this happen.

Thank you, as well, to the “Summer Crew” who have come up with some great activities, those who host them, and to everyone who attends. Now that there are more permanent people in the Park, it is a happening place.

Thank you to the Community Activity Committee for the many new pieces of equipment, bike racks and much more, that make our activities more enjoyable.

The Library has become a wonderful place in which to wander, what with interesting book displays, art by amazing artists in the Park, posts of all the ongoing activities, and comfy places to sit and read.

*...continued on page 9*

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We are lucky to have such a wonderful village.

### **Now, a Help Wanted Ad.**

April, 2020 was my first Chronicle for Clearwater Cascade. I have enjoyed every minute and hope you have too. However, things do come to an end. Don and I are unsure of how much longer we will be coming to our winter home. Like it or not, we are getting older. **Therefore, I plan to continue with this position until April, 2026, but it will be my last Chronicle.** If you have any thoughts about taking on this job, I will certainly appreciate hearing from you. My contacts are:

collinsdonna12@gmail.com      Canadian home phone – 905-336-2676

USA cell phone – 905-869-4264 from

November, 2025 – to the end of March, 2026

## **IN CASE YOU FORGOT**

*By April Loomis*



**O**ur rules state that all CWC residents are responsible for the overall appearance of their home which includes the site of their unit. Shrubs and trees need to be neatly trimmed, lawns free of weeds, driveways and carport free of debris.

This summer, we have experienced a large amount of rain causing weeds and shrubs to grow more profusely than normal. High winds have turned yard objects into flying obstacles.

If a resident is leaving for an extended period of time, it is their responsibility to make sure that their driveway and carport are clear before they leave. They must also make arrangements for someone to maintain their site.

Unfortunately, some residents are not respecting these rules causing their neighbors to complain to the board of directors. A notice of violation can be avoided if residents would maintain their site as required.

Let's all work together to keep our community as beautiful as possible so we can be proud of living in our park.

**View this Newsletter in full color at [www.monthly-media.com](http://www.monthly-media.com)  
right click with mouse to download to your computer**

## Here's Another Savvy Seniors Article from AI

### Savvy Seniors: Don't Be Fooled Online! Spotting Fake Facebook Posts & Ads

Scrolling through Facebook is a great way to stay in touch with friends and family—but not everything you see is what it seems. Scammers and shady advertisers use Facebook to trick people into clicking links, sharing personal information, or buying things that aren't real.

Let's break down how to spot the fakes and scroll safely.

#### 🚩 Watch for These Facebook Red Flags:

- **Too good to be true:** Posts that say you can win a free RV, golf cart, or \$500 gift card “just for sharing” or “clicking here.”  
→ *If it seems too good to be true—it is.*
- **Fake giveaways:** Real companies rarely give away big-ticket items in random posts.  
→ *Look for misspellings, strange logos, or sketchy links.*
- **Copycat pages:** Scammers copy real pages (like Walmart or Publix) and post fake offers.  
→ *Check for a blue checkmark next to the name—that means it's a verified account.*
- **"Share this post or you'll lose your benefits"**  
→ *No government or bank will ever contact you through a Facebook post. Ignore and report it.*

#### 🔴 Fake Ads in Your Feed

- **Look before you click:** Ads may lead to look-alike websites designed to steal your info.  
→ *Before buying anything, search for the company online and check reviews.*
- **No contact info or return policy?** That's a red flag.  
→ *Avoid websites that don't list a phone number, address, or clear terms.*
- **Check the spelling and grammar:** Many scam ads come from overseas and are poorly written.  
→ *It's a good sign the product—or seller—isn't trustworthy.*

#### ✅ How to Stay Safe on Facebook

- **Never share personal information** (like your address, Social Security number, or credit card) in comments or messages.
- **Don't forward or share giveaways** unless you know they're real.
- **Click “Report Ad” or “Report Post”** if something seems suspicious.
- **Ask a trusted friend** before clicking or buying. A second opinion never hurts.

💡 *TIP: If you're shopping online, stick to familiar websites like Amazon, Walmart, or Target—or look for the lock icon 🛡️ in your browser, which means the site is secure.*

🛡️ *Enjoy Facebook, but keep your guard up. A few extra seconds of caution can save you from a scam—and protect your friends too!*



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## CASCADE SOCIAL CLUB

By Sue Desnoyers



**W**e have almost made it through the dog days of summer (July 3, 2025 - August 11, 2025). This means summer is coming to a close and autumn will be just around the corner. And this means the snowbirds will be returning shortly thereafter. So, get prepared for the social club to return with your winter activities. Look for a reminder schedule in next month's Chronicle and on the Facebook page. We're ready, how about you?

## Clearwater Cascade Facebook Site

**H**ow 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 Shareholder 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

## THE DOG DAYS OF SUMMER

**T**he phrase "dog days of summer" typically refer to the hottest and most uncomfortable days of the summer season, which usually occur in July and August. The term comes from the ancient belief that during this time, the hot and humid weather is influenced by the rising of the star Sirius, also known as the "Dog Star" in the constellation Canis Major. This period is often associated with lethargy, laziness, and general discomfort due to the extreme heat.

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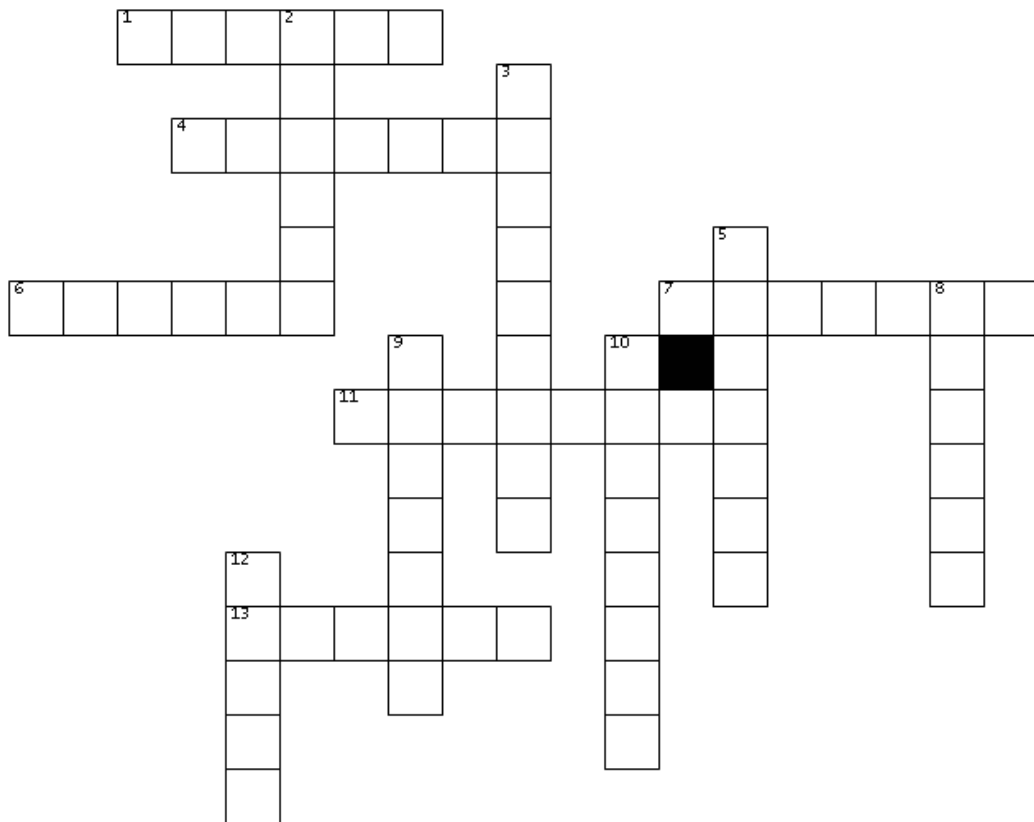
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4. Who lives at #300 Basin Street (last name)?
6. What building is at the corner of Lafitte and Liberty?
7. On which street does the BOD Secretary live?
11. On which street does the Vice-President of our Park live?
13. Who is the Coordinator of Euchre?

## DOWN

2. Which street has an East and West?
3. On which street do wild animals live?
5. On which street does a unit sit on two lots?
8. Who is the Sunshine Lady?
9. Which street has a North and South?
10. What is between #333 and #156?
12. What is the new CAM's name?



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# Did You Know?

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Bay Area Aluminum Services, Inc. .... 727-585-4442  
Florida Anchor & Barrier Co. .... 727-237-6772

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1

# AUGUST•2025

Sunday	Monday	
This was sent to the publisher on July 15th. There may be changes.	CH-Club House LIB-Library P - Pavilion	
3	4 Water Aerobics 9:30 Euchre- 6:00 LIB	Bingo
10	11 Water Aerobics 9:30 Euchre- 6:00 LIB	Bingo
17	18 Water Aerobics 9:30 Euchre- 6:00 LIB	Bingo
24	25 Water Aerobics 9:30 Euchre- 6:00 LIB	Bingo
31		

# Clearwater Cascades

Tuesday	Wednesday	Thursday	Friday	Saturday
			1 Water Aerobics 9:30 Games Night 6:30 LIB	2
5 5:30 CH	6 Water Aerobics 9:30 Spades 12:30 LIB Jam Session 1-3 CH	7 Bunco 6:30 LIB	8 Water Aerobics 9:30 Games Night 6:30 LIB	9 Ice Cream Social & Game “Got It” 2:00 CH
12 5:30 CH	13 Water Aerobics 9:30 Spades 12:30 LIB Jam Session 1-3 CH	14 Bunco 6:30 LIB	15 Water Aerobics 9:30 Games Night 6:30 LIB	16
19 5:30 CH	20 Water Aerobics 9:30 Spades 12:30 LIB Jam Session 1-3 CH	21 Bunco 6:30 LIB	22 Water Aerobics 9:30 Games Night 6:30 LIB	23
26 5:30 CH	27 Water Aerobics 9:30 Spades 12:30 LIB Jam Session 1-3 CH	28 Bunco 6:30 LIB	29 Water Aerobics 9:30 Games Night 6:30 LIB	30



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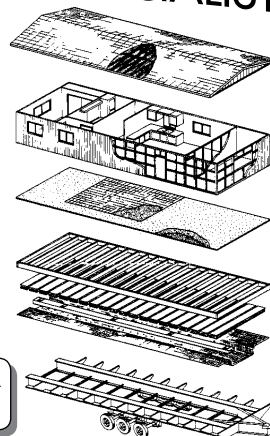
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## COMMITTEES

### COMMUNITY ACTIVITIES COMMITTEE

*By Maddy Haber & Debbie Creighton*



Oh My! August already. Time sure does fly when you live in Paradise. Lazy days at our beautiful improved adult pool, spending time at our awesome beaches, and looking forward to the activities the Summer Tribe has in store for us.

Remember, the Community Activities Committee is here for you 12 months out of the year. If you have an idea for a fundraiser, an improvement to one of our many sport amenities, or any other requests you feel the committee can help with, please contact Maddy or Debbie. Our numbers are in the Resident Directory.

Here are a few items we have funded for the Park recently:

- Tarps and Deck Mounts for the Bocce Court (ready to install January 2026)
- Replacement Recumbent Bike
- “Winner” signs for Bocce
- Tournament Scoreboards for Shuffleboard (already installed)
- CD Radio/CD for Water Aerobics

The Committee does NOT use the ARF form. We have our own form, which is CA-001, and it can be found in the office on top of the mailboxes used by the Board members. Fill out the form and give it to either Maddy or Debbie.

The Committee wants to thank all our volunteers for their help all year long. THANK YOU!

### VOLUNTEERS

*By Jane Boucher*



#### Ongoing weekly happenings:

- Mondays: Water Aerobics, Euchre
- Tuesdays: Bingo
- Wednesdays: Water Aerobics, Spades
- Thursdays: Bunco
- Fridays: Water Aerobics

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

- 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

*Continued on page 27*

# WINDOWS - DOORS - VINYL SIDING

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C-11631  
SP-00005



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**NEW WINDOWS**



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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](mailto: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/> ).

**You first need to register at the Community Portal (<https://pmitmp.cincwebaxis.com>)**  
**. You will receive a confirming email with a link to set up your account on this portal.**  
**If, within two (2) business days you have not received the link, please call the office and either Scott or John will help you get signed onto this portal.** 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
- Announcements
- Annual Meeting
- Bank Statements
- Board Certification
- Board Education
- Budgets
- Community Information
- Contracts
- FAQ (frequently asked questions)
- Forms
- Governing Documents
- Hurricane Files
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- Resource Study
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- Tax Document
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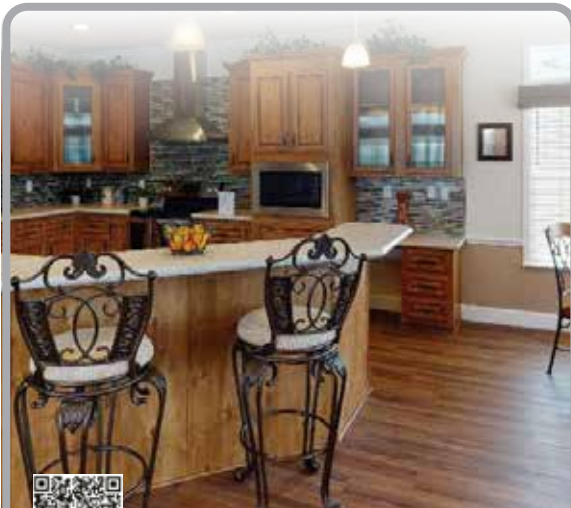
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## PAST EVENTS

### Karaoke

*Hosted by Debra Wadkins and Bruce Rolander*

**H**ow good it was to see Connie and Dan Luka and Jane Boucher at this event. Also, the Hula "Girl". Glad to see everyone having a good time.



### Independence Day

**W**hat a wonderful way to celebrate Independence Day! The food looks scrumptious. The outfits worn for the occasion were amazing. How creative and colorful everyone looked.





## MISSING LETTERS

It's elementary! Find the missing **vowels** to come up with names of minerals and elements.

1. \_ \_ D \_ N \_ (Hint: Necessary for the body to make thyroid hormone)
2. M \_ G N \_ S \_ \_ M (Hint: Helps the body maintain muscles, nerves, and bones)
3. \_ R S \_ N \_ C (Hint: Naturally occurring, but very harmful)
4. C \_ L C \_ \_ M (Hint: Strengthens bones and teeth)
5. \_ R \_ N \_ \_ M (Hint: Radioactive, metallic element)
6. R \_ D \_ \_ M (Another highly radioactive element)
7. S \_ D \_ \_ M (Hint: Needed by the body to keep body fluids in balance)
8. H \_ L \_ \_ M (Hint: Gas lighter than air)

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### SUNSHINE

*Submitted by Rhonda O'Driscoll*

### SYMPATHY

Sherri Borque and family.

#217 Saratoga.

Husband John

### GET WELL/THINKING OF YOU

Paul Annable

#56 Rampart

Val Walsh

#126 Canal

**Happy Birthday and  
Happy Anniversary  
To all who are celebrating in  
August**

## CARDS

### EUCHRE

*Submitted by Cheryl Murphy*

**The following are the results for the month of June:**

#### June 2

- |                       |    |
|-----------------------|----|
| 1. Renee Kieras       | 69 |
| 2. Christina Brown    | 68 |
| 3. Mike Boucher       | 59 |
| Most Loners: Bill Ray | 4  |

#### June 9

- |                            |    |
|----------------------------|----|
| 1. Cheryl Murphy           | 60 |
| 2. Billie Parr             | 59 |
| 3. Bill Stringer           | 56 |
| Most Loners: Dot Shoemaker | 7  |



*Continued on page 35*





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**ALERT**

[www.usa.gov/scams-and-fraud](http://www.usa.gov/scams-and-fraud)

## Identity Theft

### **Warning signs of identity theft**

- Bills for items you did not buy
- Debt collection calls for accounts you did not open
- Information on your credit report for accounts you did not open
- Denials of loan applications
- Mail stops coming to, or is missing from, your mailbox

### **How to report identity theft**

- To report identity theft, contact:
  - The **Federal Trade Commission (FTC)** online at [IdentityTheft.gov](http://IdentityTheft.gov) or call 1-877-438-4338
  - The three **major credit reporting agencies**. Ask them to place fraud alerts and a credit freeze on your accounts.
  - The **fraud department at your credit card issuers**, bank, and other places where you have accounts

### **How to protect yourself from identity theft**

- **Do not answer phone calls**, texts, social media messages, or email from numbers or **people you do not know**.
- Do not share personal information like your bank account number, Social Security number, or date of birth.
- **Collect your mail every day** and place a hold on your mail when you will be on vacation or away from your home.
- Review credit card and bank account statements. Watch for and report unauthorized or suspicious transactions.
- **Understand how ATM skimming works** and how to protect yourself
  - Learn when it is safe to use a public Wi-Fi network
  - Store personal information, including your Social Security card, in a safe place. **Do not carry it in your wallet.**

## Imposter Scam

### **The top types of imposter scams:**

An imposter scammer may call, text, or email to convince you they are **someone in authority**. They may even use caller ID to make it look like they are calling from an official government or business' number. To commit identity theft, they try to get you to send money or a gift card or share personal information.

- **Government** imposter scams - Unless you contact them first, government agencies typically initiate communication with you by letter. Unexpected contact or demands through any other method may be a scam.
- **IRS** imposter scams - scammers pretend you owe the IRS money for taxes and may threaten legal action
- **Social Security** imposter scams - scammers claim there is a problem with your Social Security account or promise to increase your benefits
- **Charity** scams - scammers pretend to be from a real or fake charity and try to get you to contribute
- **Grandparent scams** - scammers pretend to be a grandchild or other relative who needs emergency financial help
- **Tech support** scams - scammers tell you your computer's security is at risk and try to remotely access your device and steal personal information or ask for payment
- Scammers may also pretend to be from your **bank or a company you do business with**. You might be told you owe money or there is a problem with your account.

**[ReportFraud.ftc.gov](http://ReportFraud.ftc.gov)**

**Report Imposter Scams Online to the Federal Trade Commission**





### June 16

- |                             |    |
|-----------------------------|----|
| 1. Greg Hughes              | 63 |
| 2. Renee Kieras             | 59 |
| 3. Mike Boucher             | 58 |
| Most Loners: Sue Vandever 6 |    |

### June 23

- |                             |    |
|-----------------------------|----|
| 1. Christina Brown          | 68 |
| 2. Greg Hughes              | 4  |
| 3. Mike Boucher             | 62 |
| Most Loners: Sue Vandever 6 |    |

### June 30

- |                             |    |
|-----------------------------|----|
| 1. Mike Boucher             | 59 |
| 2. Cheryl Murphy            | 57 |
| 3. Paul Annable             | 54 |
| Most Loners: Chris Becker 4 |    |



*Greg  
Hughes*



*Sam  
Gaines  
& Renee  
Kieras*

## **SPADES**

*Submitted by Cheryl Murphy*

The following are the results for the month of June:

### June 4

- |                         |            |
|-------------------------|------------|
| 1. Art Swagler          | 1757       |
| 2. Renee Kieras         | 1747       |
| 3. Pete Quirion         | 1680       |
| 4. Sue Vandever         | 1634       |
| <b>High Game Score:</b> | <b>509</b> |

Pete Quirion & Bill Ray

### June 11

- |                         |            |
|-------------------------|------------|
| 1. Bill Ray             | 1966       |
| 2. Jim Quinn            | 1798       |
| 3. Cheryl Murphy        | 1796       |
| 4. Pete Quirion         | 1794       |
| <b>High Game Score:</b> | <b>464</b> |

Dot Shoemaker & Cheryl Murhpy

### June 25

- |                         |            |
|-------------------------|------------|
| 1. Dot Shoemaker        | 1783       |
| 2. Samantha Gaines      | 1733       |
| 3. Chris Becker         | 1697       |
| 4. Richard Boucher      | 1573       |
| <b>High Game Score:</b> | <b>409</b> |

Dot Shoemaker & Samantha Gaines

### June 18

- |                         |            |
|-------------------------|------------|
| 1. Samantha Gaines      | 1702       |
| 2. Greg Hughes          | 1665       |
| 3. Richard Boucher      | 1649       |
| 4. Dot Shoemaker        | 1638       |
| <b>High Game Score:</b> | <b>497</b> |

Sue Vandever & Renee Kieras



## **Solutions**

### How Well Do You Know Clearwater Cascade?

#### **Across**

- |            |              |
|------------|--------------|
| 1. Vetter  | 11. Saratoga |
| 4. Collins | 13. Cheryl   |
| 6. Office  |              |
| 7. Rampart |              |

#### **Down**

- |              |              |
|--------------|--------------|
| 2. Tulane    | 9. Rampart   |
| 3. Esplanade | 10. Compound |
| 5. LaSalle   | 12. Scott    |
| 8. Rhonda    |              |

### Missing Letters

- |              |
|--------------|
| 1. IODINE    |
| 2. MAGNESIUM |
| 3. ARSENIC   |
| 4. RADIUM    |
| 5. SODIUM    |
| 6. HELIUM    |

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CLEARWATER CASCADE CHRONICLE AUGUST, 2025 C



## Committee Chairpersons

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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 .....	647-204-4355
.....	Dave McMannus .....	#52 .....	727-827-7795
Golf-Thurs. Ladies.....	Gaye Karges .....	#451 – TEE TIMES ONLY	
Golf-Thurs. Men .....	Greg & Renae Hughes .....	#198	
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 .....	winter
.....	Diana Leffler .....	#2 .....	Summer
Sunshine – Get Well, Sympathy .....	Rhonda O’Driscoll .....	#123	
Veterans.....	TBA		
Welcome Wagon .....	Maggie Huet.....	#201	



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