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President's Report

Philip Quince

Dear Residents,

It's wonderful to see so many of you returning to the Cove and enjoying our community events. We're excited to reconnect and hear about your summer adventures.

As we enter our busiest months, the Board has been actively working on two important initiatives:

- The annual budget proposal
- **A ballot amendment to revise the two-thirds (2/3) voting requirement** in our Declaration of Master Occupancy Agreement (MOA)

This amendment has been discussed for several years, and we believe now is the time to move forward. It's a change that will benefit not only the current Board but also future volunteers who serve our community.

Why This Matters

Currently, the Master Occupancy requires **two-thirds (2/3) of all eligible members** to approve of any changes. The challenge is **low participation**—in a typical year, up to **200 members do not vote** at all.

Example:

- 642 eligible members
- 428 yes votes required to pass
- If **200 members don't vote**, we'd need **428 yes votes out of 442 participants**
- That means **just 15 no votes can block** a proposal supported by the vast majority

We believe this is **unfair** and has prevented progress for many years.

Proposed Change

We recommend changing the requirement to:

Two-thirds (2/3) of members who are present and voting (in person or by proxy) at a meeting where a quorum is present

Using the same numbers:

- 442 participants
- 295 yes votes needed to pass
- 148 no votes to reject

This approach better reflects the will of those who are engaged and invested in our community's governance.

Please watch for upcoming **town halls and forums** where you can ask questions and learn more before casting your vote.

Respectfully,

Philip Quince, Board President



Treasurer/ Maintaining a Reserve Account

George Paige

Why Every Homeowners Association Should Maintain a Reserve Account
Homeowners Associations (CO-OPS) keep reserve accounts to be ready for big repairs and replacements of community assets, which helps keep property values up and the community stable. Having enough money in these reserves means homeowners won't get hit with sudden big bills and can plan for the long haul.

- Keeping property values up: A well-funded reserve means repairs and maintenance happen on time, so the community stays nice and appeals to buyers and appraisers.
- Avoiding big surprise bills: Regular contributions to the reserve spread out repair costs over time, so homeowners don't get slammed with huge one-time charges that can cause financial stress and community drama.
- Timely maintenance: With enough reserves, repairs on aging infrastructure can happen promptly, reducing safety risks and preventing expensive damage from putting off maintenance.
- Meeting lender and legal requirements: Keeping reserve funds in check meets lender and insurance standards and state laws, making properties more marketable and protecting the HOA from legal and financial issues.

Our recent reserve study is available on the WEB site and copies can be requested from the office. If you have questions feel free to email the Treasurer.

Respectfully,

George Paige

Americana Cove Treasurer

george.paige@americanacove.com

ACA News

By Cindy Rodriguez

BURGER BURN – Tuesday Oct. 21st, 5 – 6:30pm

Our annual HALLOWEEN PARTY is back.

* SATURDAY, NOV 1st. 6-10 pm

* Music by DJ Big Rich

* Tickets on sale soon. Upcoming announcement.

* Prizes for Best Costume

* 50/50

The ACA President Council monthly meetings will commence on Nov. 4th.

The meeting is held on the 1st Tuesday of each month, in the Atrium at 10am.

Every club must have a representative at these meetings. Typically it is the President or Vice Pres but a rep can be appointed. The meetings allow for each club rep to give a synopsis of what their club has on their agenda for the month.

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Announcements

Ray Rodriguez – Editor

Hi from the Hobby Shop!

This is a brief introduction to the Hobby Shop for individuals who may not be acquainted with it.

The Hobby Shop offers a range of equipment for member use, including a table saw, bandsaw, drill press, chop saw, lathe, thickness planer, scroll saw, and bench grinders. We also have many hand tools like a sawzall, skill saws, drills, sanders, routers and wrenches, garden tools such as wheelbarrows, rakes, shovels, axes, post hole diggers, hedge trimmers, blowers, ladders and so much more.

Tools are available for borrowing upon signing them out. We have containers that include nuts, bolts, washers, lags, mollies, wire nuts, hooks and eyes, screws, and other related items. The annual membership fee is \$10, due in October, with meetings commencing on the first Monday of each month throughout the season.

Many existing members have years of experience in various trades and volunteer to assist Cove residents with minor home issues. Contacting Dennis Herrmann (720-202-0244) or Al Martin (401-209-9487) will put you in touch with a team member and maybe we can help.

Thanks,

Al Martin, Vice President

Marketing/Website Committee

Andy McPhee

By the time you read this we will have launched the completely redesigned and reorganized AmericanaCove.com, your marketing and informational website. The new design was developed by design company 1EasyCommerce and is now installed on a new host, market leader SiteGround. Together they've given us a much faster and more responsive website that will look great and act right on any device, from desktops and laptops to iPhones and Androids.

The design incorporates elements of our previous site and places them into a new, engaging, and inviting design that we hope you'll find not just enjoyable but also easy to use. You'll find a new About section that includes a gallery of images and a new, still being developed history of the Cove. You'll also find a new blog, called News for the Cove, which will present information of interest to residents and site visitors alike.

Please do check out the new site. When you click Resident Portal (for residents only) you'll be prompted to change your password. Your user name remains the same.

On the Marketing side, our Ambassador program will be launching soon, so stay tuned!

...continued on page 12



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By Mary Ann Meljac & Cindy Rodriguez

Mark & Denise Salamone
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Sunshine Report

By Gay McPhee

Dearest Gentle Reader, imagine my surprise to learn that the first Friday in the month of October is World Smile Day, which was established by Harvey Ball, a commercial artist hailing from Worcester, Massachusetts, renowned for creating the iconic smiley face in 1963. He initiated the day in 1999 as a way to promote happiness and goodwill. Fun fact: this author was born in Worcester!

The purpose of World Smile Day is to raise awareness about the importance of smiling and spreading kindness. It encourages people to smile more and perform random acts of kindness to foster goodwill and positive interactions in their communities.

Smiling is a happy habit that makes you feel better and more attractive—oh my!—lowers your stress levels, increases your immune system, and even helps you live longer. In our lovely little cove, that is indeed, the ultimate goal. So let's all try to turn that frown upside down!

Yours sincerely, Lady Twinkledown
Congratulations and best wishes to those celebrating birthdays and anniversaries:

October Birthdays:

10/2 Sue Giacchetti
10/3 Eunice Maniaci
10/4 Fred Williams
10/6 Sue Brigliadora
10/6 Charles "Chuck" Harvey
10/6 Georgette Meade
10/8 Ann Wenner
10/9 Lisa Williams
10/10 Donnie Ellis
10/11 Pat Sanborn
10/12 Roxanne Noling
10/14 Janet Larson
10/17 Gene Roberts
10/19 Pat Bernfeld
10/19 Dennis Moore
10/20 Joni Love

10/21 Lorna Roberts
10/21 Danny Mackin
10/21 Tom Dolka
10/22 Wayne Brownlee
10/22 Linda Hansen
10/22 George Paige
10/22 Ken Lawrence
10/23 Richard Thurston
10/25 Vincent Bickhart
10/25 Susan Janzen
10/26 Debbie Lamont
10/26 Trish Bradford
10/27 Debbie Janulis
10/27 Sharon Greene
10/29 Susan Garrette
10/31 Walter Sparks



October Anniversaries:

10/2/1994 Lila & Gery Hart
10/8/? Linda & Gene Roberts
10/9/1982 Susan & Richard Lloyd Jr.
10/14/1983 Shelly & Mike Barron



10/15/2011 Polly & Jonny Kuizel
10/21/1989 Fran & Bob Hardy
10/26/1984 Kathy & Tom Wichmann

In Memorium:

John Cole August 11, 2025
Pat De Groot August 12, 2025



Nancy Hubartt August 13, 2025



Boat Club

By Roxanne Noling

Fall is in the air and since Fall and Football seem to go hand in hand, the Boat Club Tailgate Party in September was a fun way to get everyone in the mood! This event was open to all residents and it's hard to say how many were there, but attendance was great, the weather was perfect, the food trucks provided some excellent food items, and we rocked to the music of Trop Rock Junkies! Congrats to Doug Howland who won \$278 from the 50/50 drawing. Some played Giant Jenga, Corn hole or Ladder Toss, and a good time was had by all! Thanks to everyone that came and to all those who helped set up and clean up!

We sure have had some fun events! Next up is the October membership meeting on Oct 11th at 10am, followed by a Tiki Party from 3-6pm. The Grill Masters will be grilling up some brats and DJ, Queen T will be playing the tunes. Bring your dish for 10, and don't forget your 50/50 money!

Volunteers are always needed, and many thanks to all of you!!

Mark your calendars for these events:

- November 15th Comedy Night with Bobby Goldsmith, Tickets will be sold at the October Boat Club Meeting. We are expecting a SELL OUT so get your tickets early! Table of 8/\$160 or Single tickets \$15.
- Holiday Boat Parade will be on December 20th. (It'll be here before you know it!)

Members, please consider signing up once a year to sell 50/50 tickets. It's a lot of fun and great way to meet and greet! Signup sheet is on our bulletin board.

Look for updates and information on our Bulletin Board in the Club House and Facebook Page. See you at the Tiki!!

Bocce Club

By Daisy Dean

Hi All. Hoping you all had a Safe & Healthy Summer & if you are heading to the Cove soon, Safe Travels to all.

We will be returning October 16th & looking forward to seeing everyone & getting back into the Swing of Things, Sunday Bocce will resume November 2nd. at Noon. Sign up sheet will be posted Monday October 27th.

Also late November we will have another Fun Bocce Day, Stay Tuned for Exact Date, Time, Food Etc.

If you never played please come out & give it a Try. Membership will remain at \$10.00 & it can be paid the Day of Fun Bocce.



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Did You Know?

October got its name originally from being the eighth month of the year when the Romans made the first calendar. "Octo", meaning "eight" in Latin, was the name given to the eighth month of the year, until the calendar changed to the 12-month design we all know today; now the 10th month, whilst keeping the same Latin name!



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OCTOBER • 2025

Sunday	Monday	Tuesday
See Next Page for Weekly Calendar Repeat Dates		
5	6	Group 11AM Vespe Mtg 11
12	13 Columbus Day	Marke 1PM C Crafter
19 Bocce Mtg 4:30PM C	20 Burger C	
26	27 Live M Crafter	

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Americana Cove

Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2 Buddhism 1PM GR Cornhole 6:30PM C	3 Bingo 6PM C	4 Got It! 4PM A
7 Hypnosis GR ers Planning 1AM L	8 BOD Wkshp 9:30AM A Classic Book Club 1:30PM L	9 Finance CMTE 10AM A Book Club 1:30PM L Cornhole 6:30PM C	10 Planning CMTE 10:30AM A Bingo 6PM C	11 Boat Club Mtg 10AM A Tiki Hut Party 3-6PM (Grille and Entertainment)
14 ting CMTE C rs 6PM C	15 BOD Meeting 7PM C	16 Cornhole 6:30PM C	17 Bingo 6PM C	18 Got It! 4PM A
21 r Burn 5PM	22 TownHall Mtg. 9:30AM C	23 Finance Budget Mtg. 10AM GR Cornhole 6:30PM C	24 Bingo 6:30PM C	25 "PRIVATE" Astrology Group 10:30-2:30PM A
28 lusic 3PM C rs 6PM C	29	30 Cornhole 6:30PM C	31 DOUBLE Bingo 6P C Halloween	



Weekly Calendar Repeats

AMERICANA COVE WEEKLY Calendar Repeats - Month: October 2025

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



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

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- ☐ Flashlight and extra batteries
- ☐ First aid kit
- ☐ Dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
- ☐ Whistle to signal for help
- ☐ Moist towelettes, garbage bags and plastic ties for personal sanitation Non-sparking wrench or pliers to turn off utilities
- ☐ Can opener (if kit contains canned food)
- ☐ Local maps



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Additional Items to Consider Adding to an Emergency Supply Kit:

- ☐ Prescription medications and glasses
- ☐ Infant formula and diapers
- ☐ Pet food, water and supplies for your pet
- ☐ Important family documents such as copies of insurance policies, identification and bank account records in a portable waterproof container
- ☐ Cash and change
- ☐ Emergency reference material such as a first aid book or information from www.ready.gov
- ☐ Sleeping bag or warm blanket for each person.
- ☐ Complete change of clothing including a long sleeved shirt, long pants and sturdy shoes.
- ☐ Fire Extinguisher Matches in a waterproof container
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Book Club

By Nan Krueger

As I am writing this in September I am keeping my fingers crossed for a continued mild storm season. Both Book Clubs are back in full swing and the normalcy of life is nice. If you like to read and discuss books, whether you live in the cove all year or are here seasonally, we welcome you as a new member. The groups meet in the Library, once a month for approximately 1 ½ hours. Although we call ourselves a Club we are officially an activity and do not have a fee. Please feel free to stop by and meet us.

Women's Book Club selects from a wide variety of current books and meets the second Thursday of each month. For October we have selected **The Book Club for Troublesome Women by Marie Bostwick**. The women in our club may or may not be troublesome (wink,wink). Either way we are certainly looking forward to discussing this book!

The list of meetings and books for the remainder of the year is posted on the bulletin board in the Clubhouse under the "Friends of the Library" section. All women residents are welcome to join. Our October meeting is on the 15th at 1:30.

Classic Book Club is choosing books that we have currently defined as literature "meeting the test of time". This group meets the second Wednesday of each month. This is a new Club in 2025 and is being lead by Wendy Watters and me. We are currently reading **Oliver Twist by Charles Dickens**. This is a longer book so we began discussing it in September and will finish our discussion this month.

Participants are informed of upcoming selections via email, and there is a list posted in the Clubhouse that is updated as selections are made. Our October meeting is on the 14th at 1:30.

Happy reading! We hope to see you at one of our groups.

Buddhism

By John Howell

Serendipity! A good spiritual friend and benefactor of the Path to Nirvana stepped up and made a substantial offer on over half of the memorabilia to be donated at local Temples for meritorious purposes, helping to put a positive spin on last month's postponement.



Clubhouse meetings will be somewhat intermittent because of John's ongoing health issues, being well taken care of by his medical team and eldercare advocate retained. Yet John will attempt to carry out his Bodhisattva vows by remaining chair of the group, providing spiritual help when needed. Hopefully more clarity will be forthcoming next month.

Stay safe, Namaste



Cornhole Club

By Erika Fitch

Fall Cornhole warm up season will be starting Thursday, October 2nd at 6:30 p.m. in the clubhouse. Come out and get in some practice before the season starts. It will be good to see everyone again.

Regular season will start the first Thursday in November along with our first meeting. At that time membership dues will need to be paid. Dues are \$10 for the season or \$2 a night if not a member. Members are given the first chance to play if we have more participants than boards.

For anyone interested in playing, we play Cornhole on Thursday nights, and we welcome new players anytime. If you have never played, don't worry, we are glad to teach you. It's an easy game to learn. If you are not a member then drop in play is \$2.00 a night which will start in November.

Once the season begins in November we will once again begin playing the game Air Mail during our intermission. Don't forget to bring extra money to purchase a ticket for a chance to play this game and win a cash prize. Also at the end of the evening's regular cornhole session we play Last Man Standing for another chance to win some cash. So bring some extra cash for this game too. We also have a 50/50 drawing every week. So bottom line, just bring extra cash for chances to win more.

Enjoy the rest of your summer and hopefully an uneventful hurricane season.

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



Crafters Club

By Teri Stallone

Fall has arrived and Crafters will begin again on October 14th. Mark your calendars and plan on attending our first craft. Craft details will be posted on our Facebook group and a sign up sheet will be in the clubhouse in early October. If you paid your dues in 2025 it is still good through the end of December.

NEW MEMBERS - If you are currently not a member and would like to join Crafters, just come sign up for one of our crafts which are held on most Tuesday evenings at 6:00. Dues for new members is \$10.00 through December and then \$10.00 annually thereafter. Sign up sheets are posted weekly under the Crafters section on the bulletin board in the Clubhouse. We post our projects and reminders on the Americana Cove Crafters Facebook page. If you are not already on that site, please send a request to join to make sure you receive all the information regarding each craft and upcoming events.

CRAFT FAIR - As a reminder we will be having a Holiday Craft Fair in the clubhouse on Saturday, November 14th. If you are interested in being a seller, please contact us at americanacovecrafters@gmail.com for details. A sign up sheet will be on our bulletin board in the clubhouse in mid October.

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Landscape Committee

By Michelle Pugh and Erika Fitch

The Landscape Committee's next meeting will be Monday, October 13th at 10 a.m. This will actually be a work day to go through the Christmas decorations for the upcoming holidays. We need to see what is still in working order. We will be meeting at the North side laundry room where we store all our holiday decorations. We need any members of the committee to attend who would like to help with this project.

We also would like to remind everyone that when you are walking your dogs near any of the flower beds in the park and especially Founders Park to please keep them from peeing on any of the plants. This does damage to the plants and they then have to be replaced. This work is all done by volunteer residents and it makes us sad that we have to replace things because of this. Please help to keep the Cove looking nice for your neighbors and yourself.

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

Welcome back to all our northern friends who are starting to return!!

Library

By Gay McPhee

“First you learn to read. Then you read to learn.”

That was a saying I delivered to my students back in my teaching days. It really impressed upon my 5th and 6th graders that it didn't matter what they read, but more than likely they'd learn something new. Be it a comic book, cereal box, or magazine, read, read, read!

So visit our library, and become even smarter than you already are!



October



Live Music

By Libby Hopkins



Hello Everyone!

Live Music Group is back!!!! Please join us for our Halloween Murder Mystery Musical Extravaganza on Tuesday, October 28 at 3 PM in the Clubhouse. If you wish to participate in our costume contest, please wear your favorite Halloween costumes – there will be prizes!!!!!! However, this is NOT a requirement to attend the show! Awards will also be given to audience members who figure out the murder(s)!!

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

For those of you who are not familiar with us, we are a Music Group within the park that usually put on a performance twice a month on the second and fourth Tuesday from 3:00 p.m. to 4:00 p.m. in the Clubhouse from October through April. We work hard to provide an entertaining, fun hour, and we often provide snacks, drinks, and sometimes, spiked punch! We are happy to resume our Live Music Program schedule this month.

FYI: Our Veteran's Day Program will be November 11, 2025. Information regarding our shows is conveyed via Volo, Email and Facebook, and the Forecaster, so stay tuned!!!!!! We will keep you posted!

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

Shuffleboard Club

By Robert Solomon

The Cove population is expanding as our Northern residents are beginning to trickle back to their homes in our community. We welcome all the fun and activities that will keep everyone busy all through the fall, winter and into the spring.

One of those activities is shuffleboard! The first club meeting will be November 5, 2025, at 9:30 a.m. and thereafter the first Wednesday of every month through May. We meet in the Atrium and welcome anyone to attend and see what we are all about! Yearly dues are \$10 and makes you a member of our club. Come and give us a try any Tuesday, Thursday or Saturday at 10:30 a.m. (rain or shine!) Equipment is provided and instructions, too! What are you waiting for?

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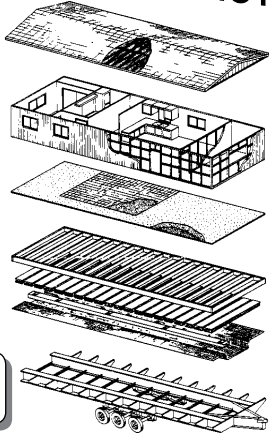
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Swim Exercise

By Nancy Olson

Hello everyone and welcome back to our northern friends who have made it to the Cove for the season! It's always great to reconnect and also for new friendships to develop with our new residents. The swim exercise group is back to their seasonal schedule which goes until the end of May.

Items of interest:

Seasonal schedule is as follows: We swim 6 days a week. Monday, Wednesday, Thursday and Saturday it is instructor led audio tapes. Tuesday and Friday instructor led oldies music.



We start promptly at 9am with brief announcements and then class will start.

I will schedule 20 minutes extra 3 days a week (Monday - Friday) never Saturdays. I will post on our group page the weekend prior to the week the days I will do. These dates are based on my own personal schedule.

Please be sure to check our group Facebook page on a daily basis. This is our main mode of communication to all of you. It includes daily schedules, what equipment to bring to class, weather watches (we are still in hurricane, tropical storm season until Dec. 1.), class cancellations, birthdays and pool maintenance announcements just to name a few!

At the last Board of Directors meeting the board approved a pool renovation project. The pool is going on 12 years old and we need to keep it going with preventative maintenance. It's a HUGE asset to the community and gets a lot of use. This work is scheduled to start January 5, 2026 and will last for approximately 5-6 weeks. The pool will be closed during this renovation.

THANK YOU to Maureen, Terry, Jane and Gary for keeping us going throughout the summer school season and helping me out throughout the winter season. You all are truly appreciated! This swim leader team never disappoints!

Happy Halloween everyone!





Homeowners Insurance: How To Obtain

By Barefoot Realty Group, Brokerage Agent for Americana Cove

Last month we discussed obtaining a home loan for manufactured housing. This month, we are reviewing homeowner's insurance since lenders require that a homeowner carry homeowner's insurance if obtaining a loan.

Manufactured homes of any age can obtain insurance, but the issue is this: Can a homeowner obtain enough insurance on an older home to satisfy the requirements of the lender? Often on an older home that was built in the 1970s or even 1980s, it is difficult to obtain enough insurance to meet the lender requirements. A home built in 1975 is 50 years old, so it's not surprising that it is difficult to meet the lender requirements unless the home has been completely remodeled and an appraisal is completed to include all of the upgrades.

That's why with many older homes, buyers will pay cash as it makes more sense when factoring the cost of the loan and the cost of insurance.

On a home that was built in 1990s and 2000s, it is easier to find insurance that will meet the lender requirements, but a buyer must weigh the monthly expense for the loan, which will include taxes and insurance, versus paying cash.

Finally, the insurance industry in Florida is difficult for all homeowners, no matter what type of housing they live in, explains Broker Marty Pozgay. "An insurance company can't write every policy in a particular area," said Pozgay. "Instead, one company may have 50 policies (as an example) that it can write in the St Petersburg area, and then once they reach capacity, that company can no longer take any new customers. That's why homeowners have to shop around with many different insurance companies to find one that has the capacity within a particular zip code or city."

Also note that there are few to no insurance companies that are writing a homeowner's insurance policy without a flood policy if a home is located in a flood zone, which Americana Cove is. "If a homeowner who lives in a flood zone is trying to find a homeowners policy without taking flood, it probably can't be found," Pozgay explained.

Barefoot Realty has a list of insurance agents who write for different insurance companies and who are experienced with manufactured housing. Contact a Barefoot Realty agent if you would like this list.



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Hurricane Season is June 1st to November 30th

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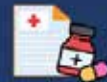
- Photo ID
- Birth Certificates
- Social Security Cards



Food and water
for at
least 7 days



2 weeks' supply of
medications and a
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devices



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EVENTS & PROGRAMS	EVENTS & PROGRAMS	EVENTS & PROGRAMS
Bingo!! Bingo!! Island in the Sun Mobile home park. 100 Hampton Rd, Clearwater, FL 33759. Every Monday night starting 9/22/25. Doors open at 6:00 bingo starts at 7:00.	HOLIDAY BAZAAR. Saturday, November 8th, 2025 from 9am - 2pm. First Lutheran Church, 1644 Nursery Rd., Clearwater. All indoor craft show. Free admission. 217-251-4382 or jayne1227@gmail.com	Vendors Wanted: Annual Holiday Market at Pointe West Clubhouse, December 6th, 2025. 9am - 2pm. \$20/ table or \$30/2 tables. Contact Susan Barnard 317-402-7904
2 Day Park Wide Sale. Friday and Saturday, October 3 and 4, 2025. 8am - 1pm. Vendors in the clubhouse on Friday ONLY. Semiannual Bake Sale and Refreshments available Friday ONLY in the Clubhouse. La Plaza MHP 6700 150th Ave. N. Clearwater	November 8th. 9am-2pm. Craft & Bake Fair - Island in the Sun. Multiple vendors with multiple wares. Held in the clubhouse. 100 Hampton Rd, Clearwater, FL 33759. Come check us out!	Carport Sale - Oak Crest Acorn, 9925 Ulmerton in Largo, Nov 1st, 8am-2pm
Community flea market. Paradise Island, 1001 Starkey Rd. Largo. Saturday, October 4th, 9-2. Early bird entry 8am for \$1. Bake sale, hot dogs, golf cart taxi service. Follow signs to the clubhouse.	FALL BAZAAR Ranchero Village 7100 Ulmerton Road, Hacienda Clubhouse. Sunday 11/9/25 from 11am-3pm. Crafts, baked goods, raffle baskets & more. Vendors: Rent a table for \$15. Contact: Donna Dahmm 309-263-2640	OTHER Attention shufflers! Friendly League is looking for additional teams to join our league or a smaller league to merge with ours. Our teams are located within 10 miles of East Bay Drive in Largo and play our games on Thursday. Please contact John Halliday, Embassy Park, johnhalliday3@aol.com, 508-360-3875
BINGO at Pointe West MHP starting Tues. October 14th. Doors open at 4:30pm. Bingo starts at 6:30pm. 12651 Seminole Blvd, Largo.	Crafters Wanted Fair Nov 15th at Palm Hill Country Club 401 8th Ave, Largo. 8am - 1pm. Email Tom for more information at brendas76@verizon.net	Sell Rickey's Jerky! Join our team—locally or see the country. Full time or part time. Have fun while you cover your expenses or make some money! We're hiring now through the end of the year! Contact Ryan: Info@RickeysJerky.com or 503-475-5613 https://rickeysjerky.com/pages/opportunities has more info.
Annual Craft Fair Saturday November 1st 9-3pm Paradise Island Clubhouse 1001 Starkey Rd. Largo. 80 plus Tables, Handmade items & Bake Sale	Community Bazar Nov 29th at Palm Hill Country Club 401 8th Ave, Largo. 8am - 1pm. Christmas Decorations, Household Items, Bake Sale, Hot Dogs.	
WANTED TO BUY 	FURNITURE , good clean, pre-owned. Top dollar paid. Charles, 727-657-7021	

NOVEMBER AD DEADLINE - OCTOBER 10, 2025

Advertise BUY, SELL, TRADE ITEMS by sending copy & check to Monthly Media at 220 Bahama St, Venice, FL 34285. Ads over 10 words must be accompanied by \$.80 per extra word or publisher will edit. Each new word indicated by a space, numbers included. No mobile home sales, no professional products or services. SORRY: No ads accepted by phone or email.

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Vespers

By Audrey Dox

Save the Date – November 9, 2025 – annual WELCOME BACK Dinner and Dance to be sponsored by Vespers.

Vespers Service will resume on Sunday, November 16. Services are held in the Atrium on Sundays at 4:45 PM beginning with a traditional hymn-sing. All residents and guests are welcome to attend this inter-denominational worship service for an inspiring message followed by a time of refreshments and fellowship in the Clubhouse.

You will be seeing posters on the bulletin board and around The Cove announcing the Welcome Back Dinner and Entertainment on Sunday, November 9 beginning at 5PM. Our music entertainment will be by Mark Andrews! Come enjoy dinner and dance! It will be a great night for welcoming your friends and neighbors back for another wonderful season here at Americana Cove. ALL ARE WELCOME!

The grass withers, the flowers fade but the WORD of our GOD stands forever. Isaiah 40:8

October Sudoku

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



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

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3. Mail it back to us at: **Monthly Media | 220 Bahama St. Venice, FL 34285**
4. Every month we draw new tickets for **CASH PRIZES** and mail winners a check! **Every month is a new chance to win!**

NAME	DATE
ADDRESS	PHONE
CITY	STATE
ZIP	

Gail Miller.....	\$100.00.....	Imperial Electric	William Swisher.....	\$10.00.....	Imperial Electric
John Hunter.....	\$10.00.....	Battleline Pest Control	Patricia Schmitz.....	\$10.00.....	Jones & Sons
Michelle Obrien.....	\$10.00.....	Battleline Pest Control	Roy Martin.....	\$10.00.....	Jones & Sons
Louise Anderson.....	\$10.00.....	Battleline Pest Control	Patricia Ryks.....	\$10.00.....	Jones & Sons
Elaine Griswold.....	\$10.00.....	Battleline Pest Control	James Grant.....	\$10.00.....	Jones & Sons
Judith Flowers.....	\$10.00.....	Air Masters	Martha Blake.....	\$10.00.....	Jones & Sons
Chris Eckhart.....	\$10.00.....	Air Masters	Daryle King.....	\$10.00.....	Denny's Plumbing
Ronald Cirincione.....	\$10.00.....	Air Masters	Dave Hepler.....	\$10.00.....	Air Masters
Carol McClure.....	\$10.00.....	Royal	Mike Hendrixson.....	\$10.00.....	Buggin Out
Jessie Owens.....	\$10.00.....	Royal	Kathy Sweetman.....	\$5.00.....	Battleline Pest Control
Tiffany Luby.....	\$10.00.....	Buggin Out	Sheila Lyons.....	\$5.00.....	Air Masters

Not enough qualifying winners for the September drawing!
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