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# AMERICANA COVE

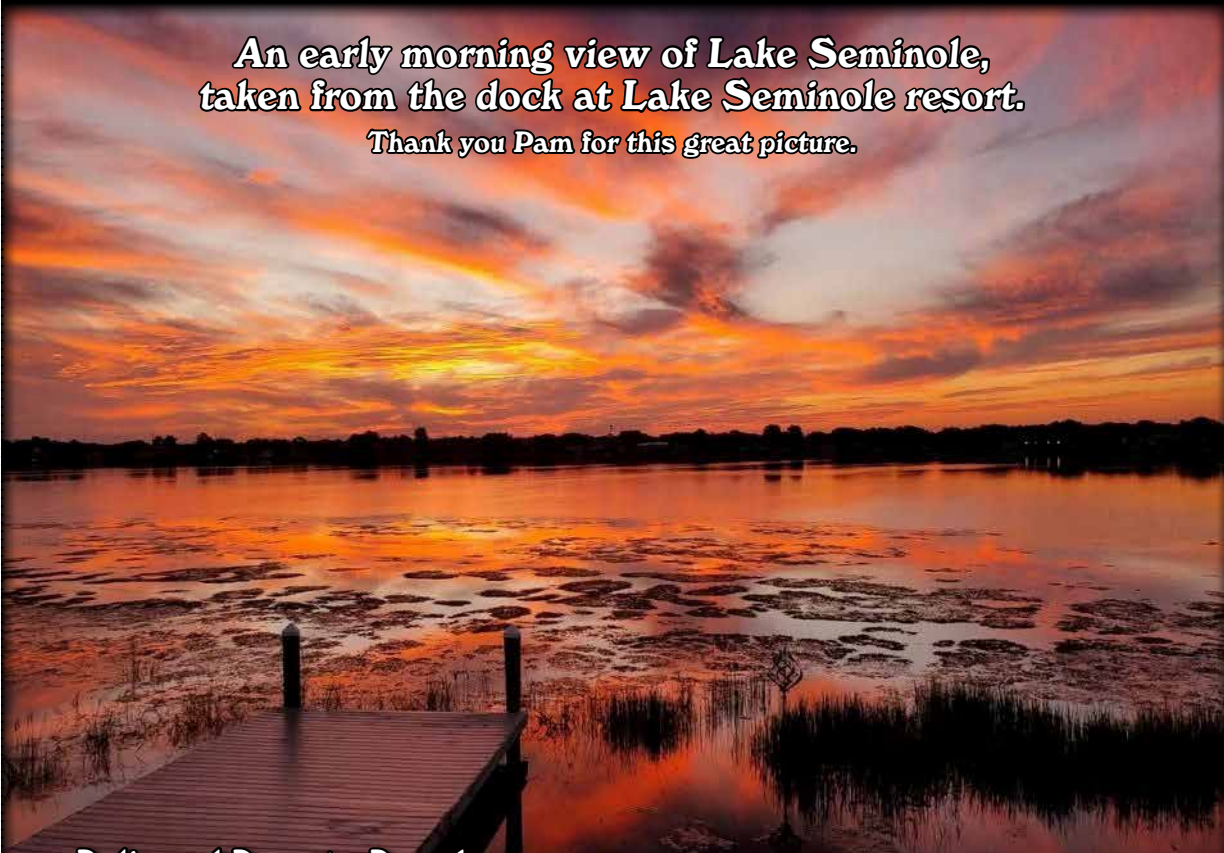
## FORECASTER

**November • 2025**

**Issue 9  
49<sup>th</sup> Year**

*An early morning view of Lake Seminole,  
taken from the dock at Lake Seminole resort.*

*Thank you Pam for this great picture.*



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# Budget Planning and Adoption Changes for FY 2026-2027

George Paige

## Overview

For several years, our community have voted to approve the annual budget. After a thorough review of our governing documents with our attorney, it was determined that the necessary changes to formally amend the budget adoption process were not properly instituted. Moving forward, for the 2026-2027 fiscal year and beyond, the Board of Directors will follow the requirements set forth in the Florida Statutes, in accordance with our attorney's advice.

## Florida Co-Op HOA Budget Requirements

Florida cooperative associations ("co-ops") are governed by Chapter 719 of the Florida Statutes. These laws are designed to ensure financial transparency, proper planning for future expenses, and protection of members' property values. Below are the key requirements for preparing and adopting the annual budget:

## Detailed Expense Classification

The budget must clearly itemize operating expenses by category. This allows members to see exactly how funds are being allocated, rather than grouping expenses together.

## Timely Adoption

The board is required to adopt the budget at least 14 days before the start of the fiscal year. If the budget is not adopted in time, the previous year's budget remains in effect until a new budget is approved.

## Reserves for Capital Expenditures and Deferred Maintenance

Reserve accounts must be established for capital expenditures and deferred maintenance items, such as roofs, painting, and paving. Any item with a cost greater than \$25,000 (or its inflation-adjusted equivalent) must be funded, unless members vote to waive or reduce reserves. However, recent laws impose limits on waivers for structural items

## ACA News

By Cindy Rodriguez

## ACA Resident Social & Queen of Hearts drawing

We are starting something new and encourage everyone to join in. Come meet new neighbors, reconnect with the old, all are invited to attend in our monthly Resident social This will be held on the 1st Wednesday of every month starting Nov 5th through April.

The social will start at 6:30 pm, enjoy a free beverage of your choice (upon arrival a beverage ticket will be handed out) and a light snack will be provided for your enjoyment. Additional beverages will be available for a \$1 donation.



...continued on page 6



ACA has started our very own Queen of Hearts, which is a progressive raffle. To learn how to play and more about it The rules are available on the ACA bulletin board in the clubhouse.

Raffle tickets will be available prior to the social, as well as that evening before the drawing, which will take place at 7:30 pm. This is a fun and exciting raffle. We will also be having a 50/50.

## NOVEMBER BURGER BURN

**T**uesday Nov 18th, 5-6:30pm

- Queen of Hearts Drawing
- 50/50



## Announcements

Ray Rodriguez – Editor

## Marketing/Website Committee

Andy McPhee

**Y**our newly redesigned Americana Cove website is up and running, and it looks terrific. Just a couple of notes, though. We're still working on a few items, including a link to register for the portal, the private side of the website. We also will be taking new photos, so the ones you see now may change over the coming weeks as we continue to tweak the site to show off our best assets.

Here's a quick rundown on the new site:

- Clicking *Home* and *About* bring the user to two key marketing pages to give potential homeowners a rundown on all that the Cove offers.
- Clicking the down arrow next to *About* offers several deeper-dive subtopics: *Amenities*, *Join In*, *Why Live in the Cove*, *History*, and *Gallery* of photos of the Cove.
- I'm still working on the *History* page, but there's a lot there already that many of you will find interesting, including a look at our five owners over the years, as well as two marketing videos taken around 1998.
- *News for the Cove* is a blog that offers news of interest to homeowners in a manufactured home community. If you would like to submit a post, please email Andy McPhee at [atmcphee@gmail.com](mailto:atmcphee@gmail.com).
- The *Sales* and *Contact* pages are pretty much as you would think, information about homes for sale and a contact page, so people can reach the office.
- The new *Search* box works wonderfully well to help you find what you're looking for quickly and easily.
- The *Resident Portal* is the largest part of the website and requires residents to log in. In the portal you'll be presented with more forms, minutes, and agendas than you could shake a snake at. You can e-meet our MAROA staff and members of the board of directors. You can download business office forms, review the latest rules and regulations, and view many health and safety tips. You can go right to the Resident Directory or our page on the



...continued on page 9

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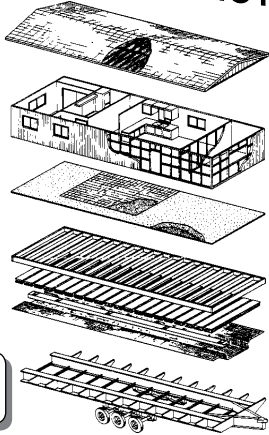
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Forecaster website, and soon the Event Calendar will be filled with meetings and events for Cove residents.

- We will continue to refine the website as we move forward, so that you'll have a truly effective tool to do what you need to make your time here the best it can be.

There's lots to look at, so please do check out your new [americanacove.com](http://americanacove.com)!

## Street Captains

*Nancy Olson*

The Street Captain team has reconvened for the season and are actively putting their schedule together.

Items of Interest:

They will be going door to door to collect your proxy (if not already turned in) for the November 19 Special membership meeting.

We have 3 door to door mailings scheduled for the season:

November 20 :First Notice of annual meeting

December 3: Budget Meeting Notice

December 19: Final Notice of the Annual meeting

Door to Door delivery will start at 9am on November 20 and December 3

Door to Door delivery will start at 1pm on December 19

There will also be atrium pick up from 5 - 7pm on these dates.

### Street Captains 2025/2026

**LEAD: NANCY OLSON**

**BOD LIASION:GEORGE PAIGE**



|                |                          |               |                  |
|----------------|--------------------------|---------------|------------------|
| Americana Ct.  | Cindy Rodriguez          | Mt. Lancaster | Keyvn Fuller     |
| Americana Dr.  | Jaci Klick/Teri Stallone | Mt. Madison   | Keyvn Fuller     |
| Mt. Curve      | Tom Wichmann             | Mt. Newcastle | Richard Burg     |
| Mt. Deleon     | Deb Howland              | Mt. Oak       | Pam Paige        |
| Mt. Arlington  | Linda Howe               | Mt. Orange    | Diane LaRochelle |
| Mt. Bristol    | Linda Howe               | Mt. Piney Ave | Cecile Bourque   |
| Mt. Essex      | Rosemary Ferreri         |               | Terry Carlo      |
| Mt. Fairfield  | Audrey Dox               | Mt. Piney Rd  | Linnea Wells     |
| Mt. Georgetown | Lorna Roberts            | Mt. Pleasant  | Linda Quince     |
| Mt. Hawthorne  | Sandy Shouse             | Mt. Quincy    | Jane Niles       |
| Mt. Isle       | Dick Gamache             | Mt. Richmond  | Mary Ann Meljac  |
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## 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 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 November. The first meeting is on November 3 at 9:00 A.M. at the Hobby Shop. Subsequent meetings are held on the first Monday of each month.

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

## Veterans

Welcome back our northern friends. It's nice to see all of your faces. I've talked to some of the Veterans over the summer about Wreaths Across America that the Cove has given money to for the last few years. Most of the Vets said let's give to the ones that are still alive this year. So let me put it out there! Most had suggested TUNNEL TO TOWERS FOUNDATION. I've looked into it. They have helped Veterans and first responders that are in need. I'm sure you have seen the ads on TV. I, myself, give to them every month. They have taken over 10,000 homeless Vets off the streets. I will take this to ACA and the clubs to see whether they will help out. Plus, anyone in the Cove could help out individually by giving a little something, which would make them feel happy. More info to follow.

The Flag box at the clubhouse is working out GREAT! I've been taking about 20 plus flags a month to my Legion. Keep up the great job. Thank you Dave Laramée for the "flag drop" can.

For the newcomers, if you served in the forces of the USA or CAN, you may have your name placed on the Cove's Plaques of Honor on the Clubhouse wall. Just print your name and the branch of service on the sheet of paper on ACA bulletin board. As of now, I only have three names. When I get six or more names, I have the name engraved and placed on the plaque.

Thank you.

Ron Miller



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November 3 @ 6pm in the game room.

Calling all hand crafters! Cecile and I would like to invite any hand crafters to attend an informal gathering to share interest and ideas on scheduling a monthly 'sit and sew' session. All hand crafts are welcome to attend and bring ideas for potential future events to gather, socialize, share skills and whatever else we determine to be of interest. Please bring ideas and any hand crafts you would like to work on during this informal gathering.

Please reach out to either Cecile or I with any questions.

Tina Deatherage- Facebook or cell 704-906-9166

Cecile Bourque- Facebook or cell 863-393-8756



## MICHIGAN

If you live above the Mackinaw Bridge (UPERS) or below it come and meet your fellow GANDERS.

We will gather in the Atrium on Tuesday November 18 at 2pm.

BYOB. Hope to see you there. Sueann Tomayko



## November Hypnosis Session

Well, for those of you who were not taken away by Halloween goblins, another hypnosis session is waiting for you on Tuesday, November 4, at 11 a.m. in the Game Room. (We are back to the first Tuesday of the month.) Come and stretch your potential to improve your life. At least a couple of ideas for the session have come to me. Maybe pain management, maybe personal power .... I'm weighing the possibilities! I hope you can join us.



Since the world lost the amazing Jane Goodall so recently, I thought I'd leave a quote from her, here. All the best to everyone. "What you do makes a difference, and you have to decide what kind of difference you want to make." -- Jane Goodall

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By Mary Ann Meljac & Cindy Rodriguez

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Prev: Bradford

Ann Wenner & Beverly Kane  
6848 Mt. Quincy Dr. NE  
Prev: Brown



## Sunshine Report

By Gay McPhee



Dearest gentle reader,  
Oh my, wasn't it a sight to behold on Halloween when the coven of witches commenced their flight throughout the Cove! One could see witches and devils and vampires and bats! What splendid ghoulish jollification and merriment! This author wishes to thank everyone who participated, as well as everyone who championed the ride from their home. The 2nd annual Witches Ride of 2025 was a delightful accomplishment!

Readers, this wordsmith has taken up the game of golf, if one can believe it! Oh my, what a delightfully frustrating game! Call me crazy, but I have an extremely high proclivity to play the devilish diversion and the golfing women of our Cove welcomed me to play with them. After our round last week, I was overcome with how lucky I am, and was so grateful for the wonderful life I have.

Which brings me to my next reflection—gratitude. November is the month of Thanksgiving, the advent of the holiday season. It's a time to peruse deep within and recognize that even the simplest moment of exuberance and contentment is something to appreciate. Please know that I appreciate all of my readers. Cheers to a delightful Thanksgiving, one and all!

Yours sincerely, Lady Twinkledown

Congratulations and best wishes to those celebrating birthdays and anniversaries:

*...continued on page 25*

november



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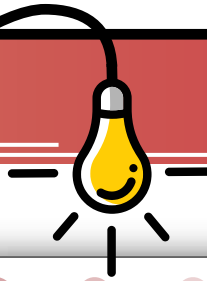


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# NOVEMBER•2025

| Sunday                                                                                                                           | Monday                                                                                                                          | Tu                                                                         |
|----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|
|                                                                                                                                  |                                                                                                                                 |                                                                            |
| <p>2</p> <p>Bocce 12-4 BC</p> <p>Daylight Savings Time Ends</p>                                                                  | <p>3</p> <p>Hobby Shop Mtg 9AM HS</p> <p>Street Capt Mtg 11AM A</p> <p>Sit &amp; Sew Pilot 6PM GR</p> <p>Cue Club Mtg 6PM A</p> | <p>ACA Presid 10AM A</p> <p>Group Hypr</p> <p>Crafters 6PM</p> <p>Elec</p> |
| <p>9</p> <p>Bocce 12-4 BC</p> <p>Celebration of Life Thomas Tucker 12-3 A</p> <p>Vespers Welcome Back Dinner and Dance 5PM C</p> | <p>10</p> <p>Landscape Mtg 10AM A</p> <p>Street Capt Mtg. 11AM A</p>                                                            | <p>VETERAN Program 1</p> <p>Marketing</p> <p>Crafters 6PM</p> <p>Vete</p>  |
| <p>16</p> <p>Bocce 12-4 BC</p> <p>Bocce Mtg 4:30PM C</p> <p>Vespers 4:45PM A</p>                                                 | <p>17</p> <p>Street Capt Mtg 11AM A</p> <p>PRIVATE 6:30P A</p>                                                                  | <p>Michigan 2PM A</p> <p>Burger E</p>                                      |
| <p>23</p> <p>Bocce 12-4 BC</p> <p>Vespers 4:45PM A</p>                                                                           | <p>24</p>                                                                                                                       | <p>NO CR</p>                                                               |
| <p>30</p> <p>Bocce 12-4 BC</p> <p>Vespers 4:45PM A</p> <p>First Sunday of Advent</p>                                             |                                                                                                                                 |                                                                            |

# Americana Cove

| Monday                                                                    | Wednesday                                                           | Thursday                                                                                         | Friday                                               | Saturday                                                                                                             |
|---------------------------------------------------------------------------|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
|                                                                           |                                                                     |                                                                                                  |                                                      | 1<br>Got It! 4PM A<br><br>Halloween Party<br>6PM C<br><br>All Saints Day                                             |
| 4<br>Residents Council<br><br>Diagnosis 11AM GR<br>M C<br><br>Union Day   | 5<br>ACA Luncheon<br>12N C<br><br>Resident Social<br>6:30PM C       | 6<br>Finance CMTE 10AM GR<br>Finalize Budget<br><br>GOOD NEIGHBOR 1PM C<br><br>Cornhole 6:30PM C | 7<br>Planning CMTE<br>10:30 A<br><br><br>Bingo 6PM C | 8<br>Boat Club Mtg 10AM A<br><br>Tiki Hut arty 3PM C<br>Music & Food<br>Competition                                  |
| 11<br>Halloween Day<br>10AM C<br><br>1PM C<br><br>PM C<br>Halloween's Day | 12<br>BOD Workshop<br>9:30AM A<br><br>Classic Book Club<br>1:30PM L | 13<br>Book Club<br>1:30PM L<br><br>Cornhole 6:30PM C                                             | 14<br><br><br>Bingo 6PM C                            | 15<br>Craft Fair 10AM-1PM C<br><br>Got It! 4PM<br><br>Comedy Night (Boat Club)<br>6PM C Featuring Bobby<br>Goldsmith |
| 18<br>Board Mtg<br><br>Burn 5PM C                                         | 19<br>YAH Luncheon 12N C<br>Voting Team 5PM A<br><br>BOD Mtg 7PM C  | 20<br><br>Cornhole 6:30PM C                                                                      | 21<br><br>Bingo 6PM C                                | 22<br>Astrology (Private)<br>10:30A A                                                                                |
| 25<br><br>AFTERS                                                          | 26<br>TownHall Mtg.<br>9:30AM C                                     | 27<br><br>NO CORNHOLE<br><br>Thanksgiving Day                                                    | 28<br><br>DOUBLE BINGO<br>6PM C                      | 29                                                                                                                   |
|                                                                           |                                                                     |                                                                                                  |                                                      |                                                                                                                      |

# Weekly Calendar Repeats

## AMERICANA COVE WEEKLY Calendar Repeats - Month: November 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                    | 4:45p.m.          | Nov-April   | A        |
|            | Pinochle                   | 6:30p.m.          | Nov-April   | C        |
|            | Misc Cards                 | 6:30p.m.          | Year round  | A        |



|            |                            |
|------------|----------------------------|
| <b>*A:</b> | <b>Atrium</b>              |
| <b>C:</b>  | <b>Clubhouse</b>           |
| <b>L:</b>  | <b>Library</b>             |
| <b>S:</b>  | <b>Shuffleboard Courts</b> |
| <b>B:</b>  | <b>Billiards</b>           |
| <b>G:</b>  | <b>Game Room</b>           |
| <b>BC:</b> | <b>Bocce Court</b>         |

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## Birthdays and Anniversaries

---

### November Birthdays:

11/2 Neal Tuleen  
11/3 Peggy Pippenger  
11/3 Jolee Rengo  
11/4 Jeff Jones  
11/5 Joe Golf  
11/7 Tom Filstrup  
11/7 Nancy McKay Hill  
11/7 Patricia Ley  
11/9 LouVerne Campbell  
11/10 Lori Casey  
11/12 Jim Nichols  
11/14 Tom Michels  
11/14 Joya Richter  
11/14 Lisa Spata  
11/14 Michael Love  
11/15 Laura Schwanger  
11/16 Richard Krapf  
11/16 Ed Mosakowski  
11/17 Janna Bunker



11/17 Nedra Hebbard  
11/18 Kevin Brown  
11/18 Terry Carlo  
11/18 MaryAnn Foley  
11/18 Pat Gamache  
11/18 Nan Krueger  
11/18 John Niles  
11/19 Deedra Triezemburg  
11/20 Beverly Clark  
11/20 Jaci Klick  
11/23 Mike Marshall  
11/24 Michael Nixon  
11/24 Don Shockley  
11/26 John Mahoney  
11/27 Tina Nikola Bowles  
11/28 Christy Bohannon  
11/28 John Gillson-DeBoard  
11/28 Orna Smith  
11/30 Melissa Guiler



### November Anniversaries:

11/07/1970 Debbie & Doug Howland  
11/18/1978 Pat & Dave Bernfeld



### In Memorium:

---

**P**atricia Colacchio



### Boat Club

*By Roxanne Noling*

---

**N**ovember is here, and in Florida it's that in-between season – cool mornings, warm afternoons, and the occasional surprise heat wave! Less heat than the summer months, so Enjoy!!!

The Boat Club had their October Tiki Party on October 11th and it was a great afternoon.

*...continued on page 26*



The weather was cloudy and warm, PERFECT for a day of relaxation and fun! 78 members and 11 guests attended. A big shout out to the Hula Dance participants, Phil Quince, Cathy Lavelle, Lorna Roberts and Michelle Love. Congrats to winners, Phil Quince and Michelle Love. Michelle Love won \$189 from the 50/50 drawing,

Queen T was the DJ, and Craig Triezenberg and Jeff Buckles grilled the brats! Many, many thanks to all that helped in all ways. We always need bartenders, help selling 50/50 tickets, cooking, set up and clean up. Thanks to everyone for such a great time, especially the Board members that plan these events!

Our November meeting will be November 8th at 10am, and Tiki Party at 3:00pm. There will be music by Hanah Selby. Bring your best soup or stew for a fun tasting competition. Members, don't forget to get your tickets for Comedy Night with Bobby Goldsmith, November 15th, (6-9pm). Open Bar starting at 6pm, show starts at 7pm. Tickets are \$20 each or \$160 for a table for 8 people. Tickets are selling fast and expecting to sell out so get your tickets early. Look for Club updates and information on our Bulletin Board in the Clubhouse and Facebook page. Hope to see you at all these events, especially at the Tiki!!

## Book Club

*By Nan Krueger*



I am so grateful for the beautiful weather we have been having as well the opportunity to lead these two book clubs and interact with all who participate. In addition to our meetings we had a rather impromptu outing the last day of September. Several of us went to the reopened main library. The President Barak Obama Main Library on 9th Avenue N has been closed for 4 years and underwent extensive renovation. It is a beautiful facility and well worth a visit. After exploring the library we went to lunch. It was a wonderful day! 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 November we have selected a Mystery/Thriller; **None Of This is True by Lisa Jewell**. 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 November meeting is on the 13th 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 have chosen **Animal Farm by George Orwell** for November.

Members 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 12th at 1:30.

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

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# Buddhism

By John Howell



Greetings

While John convalesces (awaiting a restart of mtgs.) he will be presenting a series; “Words of Wisdom” for the next couple of issues. This will be based on “The Dhammapada” one of the oldest recorded sayings of the Buddha over 2600 years ago, put together and collated into a much beloved treatise for beginners and advanced practitioners alike on “The Path to Nirvana”.

“The Way”: The best of ways is the eightfold path, the four noble truths, and the awakened state that shows the way clearly. You yourself must make the effort. The Buddha’s are only teachers of the way. Through meditation Wisdom is won. Cherish the way of peace. The Buddha has shown us the way to Nirvana.

Also included will be a short synopsis of excerpts of John’s journaling of his experiences of navigating the complexities of healthcare from the Buddhist P.O.V.

- Assemble a team of healthcare providers that you feel comfortable talking with forming a partnership/alignment with your wishes...communication is key!
- Try to remain in your own home whenever possible. Having a familiar place to rest and recover is another important factor.

Stay safe, Namaste

# Cornhole Club

By Erika Fitch



Cornhole club for the season will start Thursday, November 6th at 6:30 pm in the clubhouse. We will also be having our beginning of the season meeting before playing. 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. **We will have a drawing from everyone in attendance at the first meeting for a free yearly membership.**

For anyone interested in playing, we play Cornhole on Thursday nights at 6:30, 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.

At intermission we play the game Air Mail. 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.

Welcome back to our snowbirds and we look forward to seeing everyone again.

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



## Crafters Club

By Teri Stallone

Crafters began in October with a Halloween themed project. We had a great turn out for our first craft and everyone enjoyed making their ghosts. We have many holiday themed projects planned for November and December and are looking forward to our 'snowbird' members rejoining us this month. A list of dates and projects is posted on the Crafter Bulletin Board in the clubhouse. Sign-up sheets for each craft are posted about a week before each project. If you are currently not a member and would like to join Crafters, feel free to attend any Tuesday evening at 6 p.m. and bring \$10.00 to cover dues through the end of 2025. All residents are welcome. As a reminder we will always post our upcoming crafts on our Facebook group page.

**REMINDER TO ALL COVE RESIDENTS:** A craft show will be held in the Clubhouse on Saturday, November 15th from 10 a.m. to 1 p.m. Lots of wonderful items made by our talented Cove Crafters will be available for sale. Time to think about holiday gifts for the special people in your life!

## Landscape Committee

By Michelle Pugh and Erika Fitch

The Landscape Committee's next meeting will be Monday, November 10<sup>th</sup> at 10 a.m. This will actually be a work day to start putting out the Christmas decorations for the upcoming holiday. 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. If anyone would like to help you are welcome to come out and we will put you to work. Hopefully we can get most of it done in just a few days.

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!!



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## Land Exercise

By Daisy Dean



**H**i All! We will be returning to the Cove October 16th & I will Resume Walking Class Nov. 3rd. After 20 Years of doing the Walking Class I would like to take some Me Time, So I'm looking for someone that is willing to do Monday & Fridays. I will do Tuesday, Wednesday & Thursday. If you think this is something you would like to commit to please reach out to me & I will be more than happy to show you the setup.

Looking forward to seeing you all Again!

## Library

By Gay McPhee

**G**arrison Keillor beautifully described the timeless value of a book: "A book is a gift you can open again and again." Books never lose their charm; each reading can bring new revelations and joy.

Please come to the library and choose some wonderful books to enjoy over and over again. After you've read it once, twice, or even multiple times, remember to return it for someone else to savor!

Happy Thanksgiving!



## Live Music

By Libby Hopkins



**H**elloEveryone!

We are in the month of thankfulness and appreciation, and we are certainly grateful for you all!!

We will be performing a Tribute to Our Veterans Program on Veterans Day, Tuesday, November 11, beginning at 10:00 AM, in the Clubhouse. We will pay tribute to all our Veterans in our community. Please come and thank our Veterans for all the sacrifices they made for us. Please help us honor our Vets. We look forward to seeing you!

Coming Up:\*\*Annual Evening of Christmas Carols and Nativity Tableau, our community Christmas Show. This will be held on Saturday, December 6 at 7 PM.

Watch for details of this program. It is a really wonderful event that we are sure you will enjoy participating in. It is a special community show that warms all our hearts.

All Live Music Group Events are free!!!!!! 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 Tuesdays at 3:00 p.m. in the Clubhouse from October through April. We work hard to provide an entertaining, fun time full of music and laughs. We also serve free refreshments, and sometimes spiked punch!! Come and see us!

Live Music Group is wishing everyone a happy, healthy and abundance-filled month!!

\*\* If anything changes regarding these shows, we will let you know via VOLO, Email and Facebook.

## Shuffleboard Club

By Robert Solomon



Shuffleboard is always open and available for play with equipment located in the adjoining shed. Worried about how to use the disks? How to hold the cue? How to play the game? Well, this is the place to learn. Once you know how, you can then branch out and play at the downtown St. Petersburg Shuffleboard Club, 559 Mirror Lake Dr. N. or they can even teach you there as well. Or play at the Pinellas Park Senior Center, 7625 59th Street N, Pinellas Park, FL. or Clearwater Shuffleboard Club, 1020 Calumet Street, Clearwater. See their websites for more details.

Drop by our courts, Tuesdays, Thursdays or Saturdays at 10:30 a.m. and give it a try. This is an 'easy-on-the-body' sport with benches to sit on between shots. Another way to learn about our club is to come to our monthly meetings held the first Wednesday of each month starting November 5th at 9:30 a.m. in the Atrium. If you join, our dues are \$10 per year.

## Swim Exercise

By Nancy Olson



We continue to welcome back our northern friends. It's great to see everyone back and attending swim exercise! I was very impressed with the summer school class and how well they mastered our 2 newest tapes over the summer! Way to go everyone, you all nailed it!

Items of interest: November is the last month of our hurricane/tropical storm season. So far so good and let's continue thinking positive that they stay away. As more snow birds return, class size is growing. Please be respectful to those around you. As a reminder, class starts at 9am sharp! There will be NO CLASS on Thanksgiving Day, Thursday, November 27. We will swim on Friday November 28, there will be a need to work off all those extra calories you so enjoyed! Don't forget to check our group Facebook page on a daily basis for weather alerts, equipment needed at class, class schedules, birthdays, etc.

As a reminder, we celebrate birthdays in class. It's your day, your way! You choose what audio tape or oldies you would like to do. Please give us a couple days notice to prep the tape/download the oldies music. Thank you.

Sunday, Nov. 2 at 2am we set the clocks back 1 hour, time to fall back.

Happy Thanksgiving everyone!

Birthday pics: Gay McPhee, Libby Hopkins, Maureen St. Guillen and Cate Caron



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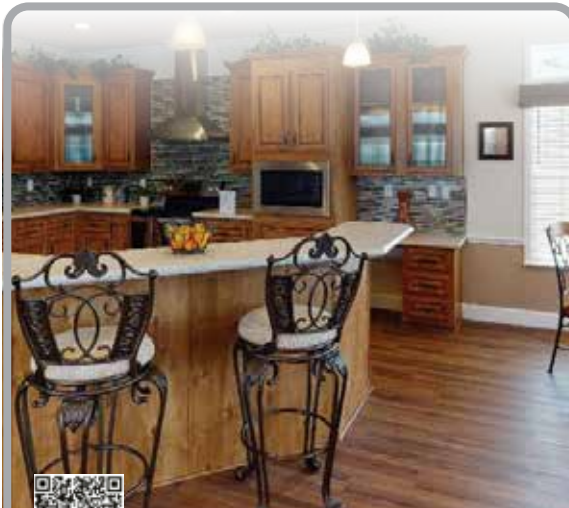
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## EVENTS & PROGRAMS

Attention shufflers! Friendly League is  
looking for additional teams to join our  
league 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](mailto:johnhalliday3@aol.com), 508-360-3875

Glen Ellen Mobile Park Community  
Garage Sale. Saturday, November 1st  
8-4 and Sunday, November 2nd, 8-12!

Carport Sale - Oak Crest Acorn, 9925  
Ulmerton in Largo, Nov 1st, 8am-2pm

Annual Craft Fair Saturday November  
1st 9-3pm Paradise Island Clubhouse  
1001 Starkey Rd. Largo. 80 plus  
Tables, Handmade items & Bake Sale

## EVENTS & PROGRAMS

Serendipity Carport Sale. 29081 US  
Hwy 19 N, Clearwater, FL. November  
8, 2025. 8am-2pm

14th Annual Arts & Crafts Sale- Sat.  
Nov. 8, 2025 - 9AM-1PM Lake Haven  
MHP, Paradise Island Clubhouse,  
1415 Main Street (SR580 & Lake  
Haven Rd.) Dunedin, FL. Hand crafted  
projects including bottle art, paintings,  
greeting cards, crocheted items and  
decorative crafts for home or gifts.

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  
[jayneb1227@gmail.com](mailto:jayneb1227@gmail.com)

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

HOLIDAY CRAFT FAIR, 11/15/25 10  
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Holiday Craft Fair, Sunset Palms, 3401  
Gandy Blvd., Pinellas Park. November  
15, 9:00am until 2:00pm. Handmade  
arts and crafts. Homemade baked goods.

Craft Fair & Bake Sale. November  
15th 9am-1pm. Clearwater Cascades  
Clubhouse, 9790 66th Street N.  
Pinellas Park

**Crafters Fair** Nov 15th at Palm Hill  
Country Club 401 8th Ave, Largo 8am -  
1pm. Over 25 crafters, bake goods and  
lunch sale.

## EVENTS & PROGRAMS

Craft Fair, Saturday, November 15 2025  
from 10am-5pm. Regency Heights,  
2550 State Road 580, Clearwater.  
All indoor craft show. Food trucks on  
site. Contact [regencyheightscraftfair@  
gmail.com](mailto:regencyheightscraftfair@gmail.com) with questions.

**Community Bazar** Nov 29th at Palm  
Hill Country Club 401 8th Ave Largo  
8am- 1pm. Christmas Decorations,  
Household Items, Bake Sale, Hot Dogs.

## December Events

Crafters Wanted. Pointe West MHP  
Holiday Market, Dec. 6th, 2025,  
12651 Seminole Blvd, Largo. E-mail  
[susanbarnard930@yahoo.com](mailto:susanbarnard930@yahoo.com) for info  
and application.

Annual Carport & Craft sale, Lincolnshire  
Estates: 1071 Donegan Rd., Largo FL  
33771. Saturday December 6th 8AM to  
1PM. Over 50 homes: housewares, arts  
& crafts, clothes, furniture, tools, and lots  
more. Maps available at entrances.

### CRAFT FAIR.

Saturday December 6th  
8:00 am - 2:00 pm.

East Bay Oaks Clubhouse  
601 Starkey Road, Largo

**Ranch Mobile Park, Park-Wide  
Yard Sale**, Saturday, December 6,  
2025, 8:00am -2:00pm at: 6800 - 150th  
Ave. N., Clearwater, (Largo).

Annual Craft & Bake Sale. Saturday  
December 6th 9am-1pm. Park Royale  
10611 66th St N Pinellas Park. 1 table  
& 2 chairs \$10 Signup soon. Contact  
Person: Cheryl L 727-685-6895



## DECEMBER AD DEADLINE - NOVEMBER 10, 2025

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# Selling your home? The right paint color can add value!

By Barefoot Realty Group, Brokerage Agent for Americana Cove



It's that time of year again when paint companies and interior designers tout the latest trend in home colors. 2026 color trends are off whites or sand for walls and colors such as burgundy, dark blue or green for cabinets or to add a splash of color.

Sherwin Williams 2026 color of the year is a soft sandy color named Universal Khaki while Behr's 2026 color is dark green or jade called Hidden Gem.

Most homeowners don't realize that painting the interior of their home more neutral colors can actually add value to the home. Zillow recently completed a survey of thousands of home buyers who noted what they liked to see when walking into a home and the color of the walls was important to the majority. In fact, buyers noted they would pay more for a home if they didn't have to paint.

Sellers often believe that a buyer will just paint the walls the color that they want when they move in, but buyers don't want to have to paint. "They are already overwhelmed with the process of moving and having to paint before they can move in is not appealing," explains Broker Marty Pozgay.

"When showing, buyers will say to us 'I won't have to paint' with this home and that can make the difference between picking one home over the other," Pozgay said.

With more inventory and still a strong buyer's market, sellers constantly ask what they can do to make their home more appealing. Having neutral-colored walls that create a warm and welcoming environment for buyers is important.

"Fresh paint is one of the cheapest and simplest ways to freshen up a home and make it 'show ready'," notes Pozgay.

## Vespers

By Audrey Dox



Annual WELCOME BACK Dinner with Music and Dancing on November 9 at 5:00 PM. Come enjoy dinner and dance! Menu will be Baked Ham, Mac & Cheese, Baked Beans, Potatoes, Assorted Salads, Dessert. Dance Music by Mark Andrews. This annual event, sponsored by Vespers, is a great night for welcoming your friends and neighbors back for another wonderful season here at Americana Cove. Donation \$5. See Martha Sutton for tickets 727-201-7348. Look for posters in the clubhouse for more details. ALL ARE WELCOME!

Vespers SERVICES RESUME on Sunday, November 16 at 4:45PM (Note the NEW TIME). 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.

Speakers for November:

November 16 Al Martin, lay speaker and Cove Resident

November 23 John Underwood, Woodlawn Presbyterian Church

November 30 Rev. Lehman, retired Methodist Pastor



*SEND SOME CHEER – HONOR SOMEONE WITH FLOWERS!* Each week, flowers decorate the Vespers pulpit in honor of, or in memory of, a loved one. The loved one is named and the donor is recognized at the Vespers service. Flowers may be taken home following the service or we will be happy to deliver them to the home of a shut-in or someone in need. The cost is \$15. See Sandy Shouse or the Vespers bulletin board in the clubhouse for sign-up sheets.

Vespers choir members practice at 3:30 PM on Sundays with an accompanist. If you like to sing, won't you consider joining our group of happy voices singing praises to our Lord. We are always happy to welcome new vocalists. *I will be glad and rejoice in you; I will sing the praises of your name, O Most High.* **Psalm 9:2**

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



# November Sudoku

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



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

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