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FOR UM 0

November 2018

Issue 8
42nd Year

Novmber Means Welcome Back Snow Birds!
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Lakes pictured enjoying Musselman's Lake in Stouffville, Ontario!

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Four Seasons Estates Resident Owned Community, Inc.

S		Appointments	
Ed Shuman	2020	Parliamentarian	Don Wright
Steve Lynn	2020	Registry Agent	Cianfrone,
DeeVon Schisler	2019		Nikoloff, Grant,
Nora Skelding	2019	Gre	enberg & Sinclair, P.A.
	Steve Lynn DeeVon Schisler	Ed Shuman 2020 Steve Lynn 2020 DeeVon Schisler 2019	Ed Shuman 2020 Parliamentarian Steve Lynn 2020 Registry Agent DeeVon Schisler 2019

BOARD OF DIRECTORS

Chris Helopoulos	2020
Gary LaClair	2019
Lloyd Wilson	2019

Four Seasons HOA Board of Directors

President	John Fisher Lot #451 – 727-238-8042
Vice President	John Jones Lot #507 – 330-715-9026
Secretary	Judy Ingram Lot #243 – 603-769-0710
Treasurer	Janice Lamore Lot #332 – 802-879-0501
Board Member	Steve Wiley Lot #240 – 765-748-4172
Board Member	Brent Wasilchuk Lot #422 – 727-724-4671
Board Member	Gloria Parlette Lot #118 – 480-734-5975

Four Seasons Estates Social Activities Club

President	Tom Ritchie (2020)
Vice President & Chairperson for Growth & Education	Evy McDonagh (2019)
Secretary	Angela Shuman (2019)
Treasurer	Lise Danis Nichol (2019)
Chairperson for Information	Tom Smith (2020)
Chairperson for Assets	Kathy Simmons (2020)
Chairperson for Activities	Linda Pelland (2019)

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Knock, knock who is there? Not a health agent.



Medicare has very strict rules prohibiting the enrollment into most products via door-to-door sales. Still many seniors are experiencing unsolicited calls and visitors. Making a decision about your health coverage is important and should be done every year, but not by someone who shows up on your doorstep or is cold calling you. At Best Plan Choice, we encourage you to find out how good a full-service health agency can be for you. We work directly with individuals, groups and communities to bring our services to you, at your request.

During the annual enrollment season for Medicare health coverage (Oct 15-Dec 7) we host seminars with free coffee and dessert (see our enclosed insert or call 855-BOOMER65). Throughout the year, we are available to present every available plan, assist you with customer service issues or become your agent if you need one.

Are you debating if you need Medicare Part B? We can show you how to save money on your Part B premium each month. Do you need financial assistance? We can help you apply for Medicaid or extra help for the high pharmacy costs you may have. Is your spouse still working to provide health insurance for you? We

may have options which will start their retirement sooner. We will provide a complete needs analysis during a personalized appointment so you can make the best plan choice for you. As always, our services are without charge or cost to you. Call us at Best Plan Choice, where Clients become Friends, and Friends become Clients!



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Birthdays and Anniversaries

If there are any corrections (add or delete) contact Marilyn Franz #411 or email moosicldy@aol.com.

NOVEMBER BIRTHDAYS

1	Suzanne Sh	uman
_	D 110	

2 Daniel Gregorio

2 Ron Nichol

3 Keith Jenkins

3 Don Wright

6 Lynn Ruhl

8 Lynne Wheal

13 Missy Leslie

13 Beverly Dennis

14 Renie Bell

14 Edward Adams

15 Charles Mulanix

16 Dorothy Pittman

16 Julie Kratzer

16 Joseph Shuman

17 Jo Anne Waylen

19 Paul Podlesny

19 Chris Helopoulos

20 Sandy Shackelford

21 Fred Park

21 Al Vosberg

25 Lisa Jenkins

26 Geraldine Flannigan

28 Martha Roman



NOVEMBER ANNIVERSARIES

2	19/9	Howie & Millie Duff
10	1956	Leon & Pat Wolfe
11	2013	Harry McLaughlin & Jane Rupert
12	1950	Harold & Renie Bell
12	1960	Ken & Ruth Hopwood
22	1972	James & Beryle Patton
25	2006	Ralph & Claire Parker



EMERGENCY CONTACT PHONE 727-577-2200 – this number will go directly to our management office (Associa), day or night 24/7. If you need Largo Police or an ambulance call 911.



FOUR SEASONS ESTATES ROC, INC.

Ed Shuman, President, Lot #144, email: president.fourseasonsestates.com@gmail.com,

phone 586-246-4883

Summer is almost over and here comes fall and the return of our Snowbirds. Hurricane Michael brought some rain, wind, and the return of Red Tide but the park escaped any damage. The SAC Facebook account passed this on to everyone to let them know their homes were OK. Thank you. You will see that Clay and James are doing a great job keeping our pool clean inside and out. Desiree and Holly have done a great job in the office, preparing for the return of our Snowbirds. Please don't forget to check in with them when you return. For the ROC Members, we are finishing up the budget for 2019 and if you are not checked in with the office your copy will be mailed to your other address. I and some other residents will be attending a meeting about the dredging of Lake Seminole and how and if it will affect our park. This meeting is after the cut-off date for the Monthly Media so we will let everyone know what we find out.

For the office to give your email address or any of your information out we have to have permission in writing. And speaking of information, Please check to make sure your ICE

(In Case of Emergency) information is up to date.

Everyone coming back I want to wish you a safe trip.

For everyone, stay safe and healthy. See you soon.

PARK INFORMATION FROM THE OFFICE

Manager - Desiree Jenkins - Office phone: 727 584-1413, email: djenkins@associagulfcoast.com Administrative Assistant - Holly Ross - Office phone: 727-584-1413, email: hross@associagulfcoast.com

OBBLE GOBBLE Thanksgiving will be here before we know it! Wow how the time flies. Don't forget to check in at the office with Holly and me when you arrive this winter seasons. Let's make it a great winter season!

HURRICANE SEASON has been upon us, it ends November 30th. I have hurricane information printed out in the clubhouse for your protection and safety. If the copies run out come and request copies in the office from Holly or me.

The Clubhouse looks brand new- We have put in the new LED lights, we have 19 more to put in and they will be done the week of October 29th. The Clubhouse windows and doors project is now completed. Come by and look when you return.

James and Clay have also become CPO certified (Certified Pool Operators) They are both Maintaining our pool now and taking real good care of it. Come by and look at the pool and our new pool sign. The shower has also been retiled. The pool heater has now been turned on.







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All my residents should have a warm swim.

If you need repair to your home, please remember to hire only licensed and insured contractors. If you have any questions, contact the FSE office. Please come to the office for a Construction Request, you only need a construction request for work you are doing to the outside of your home, ex (mailbox, painting house, painting driveway, gardens, windows, roof, siding, concrete, pavers, carports, doors, handrails, awnings etc.). A construction request needs to be filled out and approved by our Construction Committee. You will also need to check with the City of Largo to see if your contractor will need to pull a permit. Most contractors know whether they need a permit or not. PLEASE make sure that the office receives a copy of the permit.

ALLIGATORS!!! If you see anyone feeding an alligator please report it to FWC Law Enforcement, this kind of behavior is illegal, and they will get fined. I have posted flyers with the law enforcement phone number up at the Clubhouse or you can call the office and request the number. I also have an FWC open permit for catchers to come out and catch the alligators. WE HAD A 2-YEAR-OLD MALE ALLIGATOR HIDING IN THE CLUBHOUSE BUSHES LAST WEEK AND A TRAPPER CAME OUT AND CAUGHT HIM AND TRANSFERRED HIM TO LAKE TARPON. HE WAS HIDING BECAUSE HE HAD BEEN FIGHTING WITH OTHER GATORS AND PART OF HIS TAIL WAS BIT OFF. If you see a gator please report it, even the little ones, you can get fined for feeding and for touching.

Four Seasons has five empty lots - #162, 205, 366, 440 and 446. Lots #440, #205 and #446 have houses that have been approved and the housing committee is ready to move forward with the permits for these homes. I have a delivery date of October 29, 2018 for the new 2019 Model Home that will be placed on lot #205. You will notice dirt mounds on lot #205. That dirt is there to be spread out for the new home.

Please let Holly know if you ARE NOT receiving VOLO messages so we can update our emergency list. All the emergency messages are sent by phone call, text message and/or email, so if your phone number has changed or your email has changed it is important to let us know.

If you have any questions on plants, flowers, grass etc. you can speak to Holly in the office, our master gardener and she may have some answers or resolutions to your questions.

PLEASE LET THE OFFICE KNOW IF are leaving the park for any length of time. And notify the office when you return. This helps to keep our resident records up to date. Provide any up to date telephone numbers and update emergency contact information. Many times, the numbers are outdated in just a short time.

If your planter is overgrown and needs attention, or your house needs power washed, or your driveway and home need painting the FSE office will send out a violation letter to inform you that this work needs to be done in a timely manner (please read the rules and regulations). Now please understand that some of these letters that go out do take a while for you to receive, so sometimes the work is completed before you receive the letter. If that's the case, just call



the office and let us know. Please be sure that the outside of your home is kept neat year-round. Alexanders will no longer be doing summer weeding. I have a few contacts to call for weeding, Karen Delmont, her number is 330-367-7853 and Paul Young 727-348-2414. You will have to call and discuss charges with them.

Please advise the office if any damage is done by the lawn crew on cutting days as soon as possible. We then can address this issue immediately and have an immediate response system in place.

IMPORTANT UPDATE: FOUR SEASONS WILL NOT BE DOING AN ENTIRE NEW WATER SYSTEM IN THE PARK! WE WILL BE FINISHING THE AREA OF THE PARK THAT DOES NOT HAVE WATER VALVES. WE WILL BE WAITING ON BIDS FROM OUR ENGINEER.

We appreciate your attention to the Pinellas County water restrictions in place. They are posted on the bulletin board in the clubhouse. PLEASE NOTE THAT WATER IS VALUABLE. USE IT WISELY. A SHUT OFF NOZZLE OR ANOTHER WATER-EFFICIENT DEVICE MUST BE USED. Water is our most valuable commodity - it is not free! If you do not have a copy of the water restrictions, the office will gladly make you a copy. Check your garden hose daily just in case you forget to turn it off.

FSE Office hours are Monday-Friday 9-3PM. The office phone is 727-584-1413, Office Fax is 727-581-8505. Please be sure to see Holly if you need to update your emergency contact information or address/phone. Holly's email is hross@associagulfcoast.com. After hours, the clubhouse can be accessed with your key card through the side door. If your key card does not work, please have Holly check it first before you dispose of it. If you lose your key card to the door it is \$5 for a replacement card. Don't forget we have an after-hours emergency phone # that goes directly to Associa offices (727)-577-2200.

Also, please remember to tell the office if you notice any unregistered occupants. Everyone staying over a month that is not family needs to come to the office and fill out the proper application for a background check. Make sure if you are selling your home that before any sale closes or any money is exchanged that buyers also get an application for a background and credit check. 10% of the homes in this park can be under 55 years old but not younger than 45. If you have any questions or concerns, please ask.

Please watch out for your neighbors' homes - be alert - and report issues to the police if you ever feel threatened or scared. Thank you, Desiree Jenkins, Park Manager

Hello Residents

his is a friendly reminder that we have been on "weed patrol"....

Things are looking pretty shaggy around here in our Community. We have been around and found numerous violations on our rules for appearance/maintenance of your

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units in our Community. This is across the board on ROC and HOA. We are talking specifically about an over abundance of weeds in the fronts, down the sides and in back of your units, as well as any mold issues as well as clutter in carports.

After touring the Park and compiling a list of the offenders, we will be sending out letters, asking you to bring your unit back into compliance with our rule on the subject. If we have missed or miss one, it was not intentional. It was simply missed. Our intention is to be firm, fair and consistent across the board.

*Please refer to page 6 of the rules and regulations regarding this subject. I will insert it at the end.

Unfortunately, the weeds do not stop growing in your absence. You need to make arrangements with someone who is reliable in the park, or hire an outside source to keep your weeds under control. Our lawn service no longer does this. We also have no contact information to give you, except for those that have been mentioned in previous months issues of Four Seasons Forum. You will have to seek out someone to keep your unit looking good. As previously stated, make sure the person you choose is actually capable and dependable. You will still be responsible ultimately, if they are not keeping your unit in compliance. As stated previously, this rule is not just for the front of your unit. You must maintain the whole thing. Front, sides and back. Maintaining the appearance also means keeping your unit free of mold/mildew that may be growing on your unit and lattice. It also includes keeping your carports free of clutter, taking down or replacing torn and tattered shades, screens and blinds that are sagging and in a bad state of repair/appearance.

If you do receive a letter, a follow up will be done on your unit in 15 days after your initial letter, asking you to become compliant. We do not want to levy fines, but non compliance on your part, to bring units back into compliance will leave us no choice and result in us exercising our right to do so. We want everyone to keep up their units up and take pride in your ownership in Four Seasons Estates.

We have a beautiful park and lovely amenities here for us all to enjoy. Let's band together and keep it that way. We have a have a fiduciary duty as members of the Board of Directors to help protect our investments in our Community. We are obligated to ensure our rules are followed and, as Homeowners/Shareholders you are obligated to follow the rules. We want people who tour thru our Community to "want to live here", in part because our Community looks nice. We have to be in the habit of abiding by our rules that have been set in not only this area, but all aspects of our Community rules and regulations.

As always, if you have a comment, question or concern...feel free to contact a board member or our park manager. This is a team effort.

* Page 6 of rules and regulation: "That each resident shall be fully responsible for the overall appearance of the home and site. Residents shall keep the home and area surrounding it in good repair and neat and orderly condition at all times. If, in the sole discretion of Management, a



homes appearance has deteriorated to such an extent that it detracts from the overall aesthetic quality of the Community to the Resident, the resident shall either promptly make appropriate repairs or replacements".

Thank you for your attention and cooperation in this matter. Safe travels to all are yet to be returning to our Community...!!

DeeVon Schisler Secretary, ROC BOD

HOME OWNERS' ASSOCIATION (HOA)

Judy Ingram, Secretary Jingram201241@gmail.com

his is a reminder that our HOA meeting will be on Nov. 1st at 10 AM
Please email your email addresses to jingram201241@gmail,com to keep on file for communication purposes.

The HOA board is looking forward to seeing all of you after a long summer absence. John Jones and I are year round residents and we have been meeting regularly and conversing with board members to keep everyone up to date on park activities. Spread the word about upcoming meeting to all your HOA neighbors.

See you there.

SOCIAL ACTIVITIES CLUB (SAC)

Tom Ritchie, President

irst SAC Board meeting of the new season will be on Tuesday, November 13 at 10 AM in the clubhouse. This meeting is open to all residents and renters – come and bring your new ideas.

Our Welcome Back Dance is on for Saturday night November 10 and our first Pool Party of the season is Sunday, November 18. Check the calendar for times. Special thanks to our Chairperson for Activities, Linda Pelland, for getting our winter season off to a great start.

Join us for Wednesday morning Koffee Klatch – the coffee is ready at 8AM - 50 cents for a donut – coffee is free!! And bring your own coffee cup – we're trying to be eco-friendly! Come out and meet your neighbors. Better yet, volunteer to be a server. Signup and wear you nametag! There is a signup sheet on the bulletin board if you are new to the park and need a nametag.

Friday night Bingo is in full swing! Also Monday afternoon Bingo with Tom and friends at 1PM.



AVOID FLORIDA PROBATE COURT

ATTENTION FLORIDA RESIDENTS, OUT-OF-STATE RESIDENTS and CANADIAN CITIZENS:

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ASSISTANT TREASURER

This summer has been a busy one for everyone. Even though SAC has not met during the summer we have continued to provide social activities for our summer residents. Thanks to all the folks who have participated in making these activities a reality. With an upcoming busy winter season and in order for the treasurer functions to continue during the summer, a replacement for Beryle Patton (SAC treasurer's assistant) is an absolute requirement effective the 31st of October, 2018 as she will no longer be available. I wish to take a moment to express my heart felt thanks to Beryle for being my assistant for the past years and acting as a treasurer herself. Her support these past few years has been incredible. She has often had to take on more work than she probably wanted to, especially this past year due to my being unavailable at times because of Ron's injury. Her dedication and commitment has been invaluable to our community! This summer, Beryle and I have worked collaboratively in order to continue managing successfully SAC funds from a distance during the summer.

SAC will address the need for her replacement this fall. We need to find someone who is at Four Seasons during the summer for this to continue operating successfully.

A MESSAGE FROM OUR PARK CHAPLAIN

Chuck Truitt, #173, email: truittwc@aol.com, phone: 902-8094

id you know that the Bible is a picture book? It may be new to you; and you may have never thought of it that way, but nevertheless it's true. There are two kinds of pictures: one kind you can see with your eyes like most of the folks in the world can see. They are drawn with some type of drawing utensil, a brush, or photographed. They can be seen with your eyes. Then there are those pictures which are painted on the canvas of your mind. A picture of an incident, or an image in which neither brush nor drawing utensil has been employed.

The Bible is just such a picture book. It is painted throughout with mental images, and pictures which the regenerated man can see more clearly. The Bible is filled with word pictures, and all of them have as their central figure, the image of a person, and that person is The Lord Jesus Christ, the Son of God, and Son of Man, The Savior of Sinners. If we search long enough we'll find Him on every page of scripture, standing somewhere in the shadow, the outline of the central Person of the Book - The Lord Jesus Christ, who is both the object and the end of all scripture.

For instance, Jesus is in the first verse of Genesis in the Bible, "In the beginning God created the heaven and the earth." And, when we get to the book of John in the New Testament where it's talking about Jesus, it becomes clear that it is Jesus who is that creator. John 1:1-3 tells us, 1 In the beginning was the Word, and the Word was with God, and the Word was God. 2 The same was in the beginning with God. 3 All things were made by him; and without him was not anything made that was made.

...continued on page 18



The word pictures are throughout the Bible, and many of the human writers also assert that Jesus Christ is the object of the whole Bible from chapter one of Genesis to the last verse of Revelation. There's more that can be said, much more. Ask me about it some time.

2018-2019 TELEPHONE DIRECTORIES NOW AVAILABLE

Angela Shuman #144

2018-2019 Telephone Directories are here. If you have not picked up your copy, see Holly in the FSE office. Please remember that this directory is not to be shared with people outside the park. It is for our residents only.

HOLIDAY SINGING - YOU ARE INVITED

Pointe West has presented a holiday concert each Christmas season and have always invited Four Seasons neighbors to attend. This year we would like residents of Four Seasons to join our little choir. We rehearse after KK on Wednesdays in the Pointe West Clubhouse for about 45 minutes each week and we try to add extra rehearsals on Sunday afternoons for about an hour leading up to the concert. Rehearsals will start either late October or first of November (depending on arrivals of snowbirds). The concert is slated for December 9th, 2018. Most of the music we perform are familiar songs though we try to introduce a few new songs each year. If you love to sing, especially songs of the season, we'd love to have you join us. Sue Stapleton

WHERE IN THE WORLD HAVE YOU BEEN?

If you have had an interesting trip or even a fun day trip in the area, let us know about it. Write a couple paragraphs and forward to newsletter editor at moosicldy@aol.com. Articles will be printed as space is available.

TUESDAY BRIDGE

uesday Bridge will restart on November 20th,if you would like to participate we are always looking for new players ,the game starts at 6.30 finishes around 8pm,the cost is \$1 we give out prizes for 1st 2nd and 3rd .So please come out and join our group.if you would like to learn to play bridge or have some knowledge of the game and are interested in some lessons I will provide then to you. Evy McDonagh unit #219 .phone #727-238-3369

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Carol Zapiecki, Clearwater, FL



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11/15/18

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"Just a short note to express my appreciation for the work done on my mobile home. The crews that worked here...were gentlemen at all times, efficient, knowledgeable and prompt. You can be sure if I run into anybody who needs your type of work, I will surely recommend your company. It has been a very satisfying experience!"

George Lordstrom, Saint Petersburg, FL



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CLUBHOUSE & POOLSIDE TIKI HUT SCHEDULING

Tom Smith, #303, tom200486@yahoo.com, 585 737 3589

Smith. Due to deadlines for the newsletter the request must be by the 14th of the previous month to be included on the next month's calendar. Updates after the 14th will only be posted on the calendar in the clubhouse. To complete the process for private parties, there is paperwork to fill out and a deposit is required. See Holly in the office to help you with this. Thanks for your cooperation. The upcoming months will bring many activities for our park. I am asking everyone to send or call any information on these activities so it can be listed in the calendar for each month. Please spread this around to anyone you talk with so that I will be able to add it to the calendar before the deadlines.

If anyone has an email list / phone list for all the activities contacts & chairpersons could you send it to me? I have some but not all. This is the first season for me to handle the calendar and I would like to include as much as possible to keep everyone informed.

RESIDENT UPDATE

Angela Shuman, #144, red5hot0moma@hotmail.com, phone, 727 200-3240

would like to apologize to the family of Laureen Halle due to the misspelling of her name. I am so sorry.

Welcome back to all our returning residents. If you did not receive the current issue of your Monthly Media and if you are in need of our new 2018-2019 Telephone Directory please stop in the office and see Holly. Take a minute to let her know you are back and make sure your emergency contact information is up to date.

If you are a new resident at 4 Seasons we have a Facebook group if you would like to join. Activities are posted there. Some are on the Monthly calendar but others may have changed or added after Monthly Media was printed. It is called "4 Seasons Social Activities Clu". Take a minute and join.

We would like to welcome Phyllis Glorch and Frank Ponczek to our 4 Seasons family. Please join us every Wednesday at 8 am for coffee and donuts 50 cents with a 9 am meeting to go over events of the week. PLEASE REMEMBER TO BRING YOUR OWN COFFEE MUG ON WEDNESDAY AS WE ARE TRYING TO CUT BACK ON WASTE.

I am sad to say that Maurice Chenevert, Lot 445, and Gerald West, a previous resident, have passed away. Please keep their families in your thoughts and prayers.

Have a great month and see you soon.



FLAG RETIREMENT CEREMONY

roop #341 will again be presenting the flag retirement ceremony on Sunday, November 11th at 6:30PM in the clubhouse side parking lot. Please bring your own chair and your patriotism.

There will be a reception following the presentation. Cookies, punch and coffee will be served. Special thanks to Betty Gurn and Ann Crowley for hosting the reception. Please let Betty or Ann know if you can provide cookies.

VETERANS DAY/REMEMBRANCE DAY SERVICE 2018

Dan Gregorio, Lot 378 584-8236, 716-741-3926

ark your calendars and plan to attend our Veteran's/Remembrance Day Service. Show your thanks and support to our men and women actively serving and to those who have answered their countries call to duty in the past. The ceremony will be on Sunday, November 11th at 11:00 AM in the FSEROC Clubhouse. We will begin the Service at 11:00 AM sharp, so plan to arrive at least 15 minutes early

Why Veterans Day is on November 11th

Forld War 1 ended on the 11th month on the 11th day on the 11th hour.

Some years ago, I saw a man distributing poppies and he asked a lady if he could re-position her poppy. While doing so he told her that she should wear the poppy on her right side; the red represents the blood of all those who gave their lives, the black represents the mourning of those who didn't have their loved ones return home, and the green leaf represents the grass and crops growing and future prosperity after the war destroyed so much.

The leaf should be positioned at 11 o'clock to represent the eleventh hour of the eleventh day of the eleventh month, the time that World War 1 formally ended.

He was worried that younger generations wouldn't understand this and his generation wouldn't be around much longer to teach them. Pass this information on to your children and grandchildren. We must not forget! (From the internet)

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NOVEMBER-2018

Sunday	Monday	Tu
DECEMBER S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	NOTE: 8-12 Mon- Fri Activity/Meeting Room Reserved By ROC	NOTE: The She looking acceptin Donatio Please h
4 Daylight Savings Time	Trash/Recycle 10 Aqua-Fit 1 Bingo	
Ends		Elec
Veterans Ceremony 11 Clubhouse Flag Ceremony 6:30-8:30 Clubhouse Veteran's Day	Trash/Recycle 10 Aqua-Fit 1 Bingo	Lawn Ec 10 SAC 1pm Me Separate Newslett
SAC Sponsored Pool Party 7-10pm Music by: Mark Mann	Trash/Recycle 10 Aqua-Fit 1 Bingo	6:30 Bri
25	Trash/Recycle 10 Aqua-Fit 1 Bingo	6:30 Bri

Four Seasons

ıesday	Wednesday	Thursday	Friday		Saturday
d is for & g ns. elp us out.	Note: Check SAC Calendar in Clubhouse for any updates.	1 Trash/Recycle	10 Aqua-Fit 6:30 Bingo	2	3
icip us out.		All Saints Day			
6 tion Day	8 Koffee Klatch 7 9 KK Meeting 9:30 Shed Open 10 Aqua-Fit 1 Ladies Bridge 6-9 Scat card room	8 Trash/Recycle 10 ROC Meeting	10 Aqua-Fit 6:30 Bingo	9	SAC Sponsored Welcome Back Dance @clubhouse 7:30pm to10;30pm Music by: Blinky & Fritz
lging/Cut Meeting ns & Ladies Luncheon ter Deadline	8 Koffee Klatch 14 9 KK Meeting 9:30 Shed Open 10 Aqua-Fit 1 Ladies Bridge 6-9 Scat card room	Trash/Recycle	10 Aqua-Fit 6:30 Bingo	16	17
20 dge	8 Koffee Klatch 21 9 KK Meeting 9:30 Shed Open 10 Aqua-Fit 1 Ladies Bridge 6-9 Scat card room	no trash/recycle 4pm Clubhouse Thanksgiving Dinner Thanksgiving Day	Trash/Recycle 10 Aqua-Fit 6:30 Bingo	23	24
27 dge	8 Koffee Klatch 28 9 KK Meeting 9:30 Shed Open 10 Aqua-Fit 1 Ladies Bridge 6-9 Scat card room 7 Court Whist	Trash/Recycle Music & Friends Clubhouse Sound Ck 1:30-4:30 Show 7:30-930	10 Aqua-Fit 6:30 Bingo	30	

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EVENTS & PROGRAMS

WHITE ELEPHANT SALE. Saturday 11/3, 9AM-12PM. Americana Cove, 7201 St NE, St. Pete. Antiques, collectibles, jewelry, furniture, kitchenware, electronics, books, paintings, records, CDs, DVDs, VCRs, linens, bakery, plants.

La Plaza MHP Carport Sale: 6700 150th Ave N., Clearwater. Friday-Saturday, November 9th-10th, 8am-1pm.

Holiday Craft Fair: Saturday, November 10th, 2018 10am-2pm. Food, raffles, door prizes, unique items. Clearwater Cascade Mobile Home Park 9790 66th St N. Clubhouse.

HOLIDAY BAZAAR 11/10/18 All indoor craft show. First Lutheran Church, 1644 NURSERY Rd., Clearwater. 9:00am - 3:00pm 727-744-3806

Teakwood West Estate Sale: 61 Beechwood Lane, Largo. Over 100 items each of Purses, Clothes, and size 6 and 6-1/2 Shoes. 90% never worn. Furniture, kitchenware, and more. EVERYTHING MUST GO! Saturday and Sunday, November 10th and 11th, 8am to 2pm.

8th ANNUAL ARTS & CRAFT SALE - Sat., Nov. 10, 2018, 9AM-1PM Lake Haven MHP, Paradise Island Clubhouse, 1415 Main St. (SR580 & Lake Haven Road) Dunedin. Everything uniquely designed by hobby club members. Objects d'art include paintings and shadowbox creations; jewelry; crocheted, knitted and sewn items; greeting cards; and knick-knacks all individually crafted for home or gifting.

BAZAAR & COMMUNITY SALE: Saturday, November 10th, 8am-2pm. Clubhouse & Carports. Live music, Bake sale. Crafts, Home goods, Antiques, Bake sale, Raffles, Gift baskets. Regency Heights MHP (next to Kohl's) 2550 S.R. 580, Clearwater. 727-265-8515

Annual Craft Bazaar - Ranchero Village, 7100 Ulmerton Road, Largo Florida at Hacienda Clubhouse. Sunday, November 11th, 12-3pm. Full house of vendors and lunch available. Basket raffles and much more.

SATURDAY NOV. 17TH Pre-Christmas Sale. Lake Haven MHP 1415 Main St. Dunedin (Behind Subway). Christmas decorations, gift items and more. PLUS THE BEST BAKE SALE IN TOWN! 8AM-1PM

FLEA MARKET Saturday, November 24th 9am-Noon. Lake Seminole Resort Clubhouse 10245 110th Ave N. Largo. Clothes, furniture, books, household items, decorations.

BRIAR CREEK ANNUAL BAZAAR November 30th 4PM-7PM December 1st 8am-Noon 100 Briar Creek Blvd off McMullen Booth Rd Trash & treasures, Jewelry, Bake Goods, furniture, tools, linens, Christmas stuff, raffle baskets, and the list goes on and on! Come have fun, something for everyone!

Palm Hill North Recreation Club's Annual Bazaar, Craft & Bake Sale with lunch available. Saturday, December 1st, 9am-1pm (early admission 8:30am \$1.00). 401 8th Ave. S.W., Largo (off Seminole Blvd)

Carport Sale: 12/01/18, 9am-1pm. Park Royale 10611 66th St. N., Pinellas Park. ANNUAL CARPORT SALE. 12/1 8am-2pm. Lincolnshire Estates 1071 Donegan Rd., Largo. Carport sale, furniture, nick nacks, glassware and more. Over 100 homes participating.

Yard Sale: Christmas items only. Saturday, December 1st, 8am. Sunset Palms MHP 3401 Gandy Blvd.

Open House: 12/8/18, 9am-3pm. Handmade gifts, Holiday decorations. 7349 Ulmerton Rd. Lot 1041.

Sunset Plams MHP Annual Craft Fair. Saturday, December 8th, 9am.

Craft Fair and Bake Sale: Saturday, Dec. 8th, 9AM to 2PM. 601 Starkey Rd. East Bay Oaks, Largo, 33771. Questions? Call Tammy 727-550-6750

DORAL CARPORT (FORMALLY TRASH TO TREASURE) - Doral Village - 12/8/2018. Location: 29250 US HWY 19 N., just south of Curlew. From 8am to 2pm. Pick up a map when you enter or at the clubhouse. Bake Sale at clubhouse along with refreshments.

Craft Fair: 12/9/18, 9am-3pm. Twin Lakes MHP 2419 Gulf to Bay Blvd, Clearwater. Crafters contact Liz 916-335-4060 for more information.

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Cathy Mendes, # 124, cathymen@comcast.net, 727 437 2340



f you are interested in joining our group, we'd love to have you. We'll be happy to help you learn new skills or brush up on old ones, or contribute your skills that might be new to us. Come see us every Monday at 10. Due to circumstances beyond our control, we will not be meeting in November.

If you need to purchase anything currently available in our inventory, please see Lorraine Mann at KK and she will be pleased to help.

Thank you for supporting us through all our past seasons. Remember, all proceeds from the sale of our items go directly to the Social Activities Club to support other projects.

NEW ENGLAND CLUB

Bob Mendes, # 124, bmendes@comcast.net, 727 437 2340 or 781 326 7685

The club usually meets on the 2nd Sunday of the month. Although most of our members are from one of the New England States, we also have members from other northeastern states and Canada.

SAVE THE DATE -- To replace the March meeting, we have booked THREE front tables for the Early Bird Dinner Theater for Thursday, March 14. More info as the date draws near. Wishing everyone a pleasant and safe journey down for the season.

LADIES LUNCHEON

See Bulletin Board for sign up sheet

Tuesday, November 13, 2018 @ 1:00 P.M. Acropol Family Restaurant 1170 Starkey Rd, Largo Just north of Ulmerton Rd., on left side Arranged By: Jackie Gregorio, 378



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VETERANS WALL OF HONOR

Dan Gregorio, #378, 584-8236

hank you, veterans, for your service. If you have served in the military, we would like for you to join us and take your place on the Wall of Honor in our clubhouse. We would like to have a picture of you in uniform and a current picture. Pick up an info sheet from

Desiree or Holly in the office, to provide certain stats about your service and I will prepare them for the wall. You may also drop off your photos and info to Desiree or Holly. You'll notice that a small dove is placed on the photo of those park veterans who are deceased. We are very proud of each of our residents who have served our Country or any of the allied Countries. And we are very proud of our Wall of Honor – it is a beautiful tribute to all of our Park veterans



MUSIC AND FRIENDS

ey Four Season's and Pointe West Residents
Music n Friends and Possible Choir Practice is just a short distance away.
Hope everyone who is interested is yodeling in the shower, chewing gum and gargling with Listerine (Original), to keep your voice in peak form. We will be seeking you out when we arrive and get organized.

Have a fun/ finish in October and plan for the prospective gatherings in November. Take care from the Chair. Art Payne Lot 429 Four Seasons





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BOB NEEDS OUR HELP!

Our delivery driver, Bob Davis (whom many of you know and have liked over the years), had a **SERIOUS FALL** while trimming a tree for a needy person on Sunday, August 5th.

He broke bones in his neck plus other injuries. He has NO insurance and he is the sole provider for his family. ANY donation you may be able to help with will be GREATLY APPRECIATED!!!

Credit card donations greatfully accepted over the phone. For more info call 727-548-8460.

THANK YOU SO MUCH for anything you may be able to do!

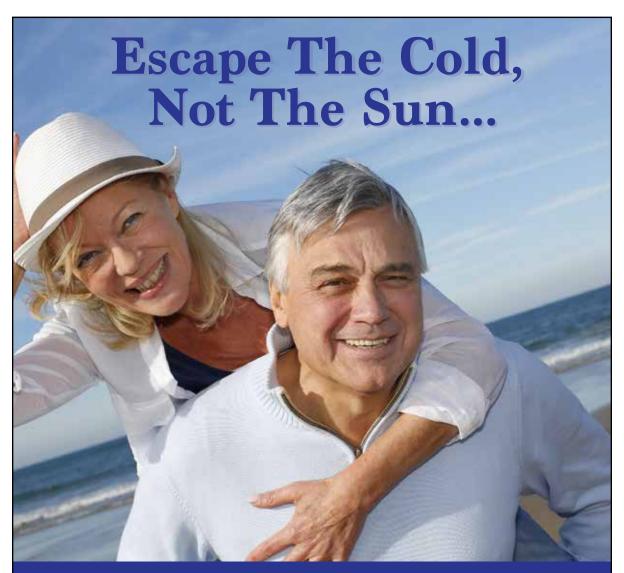
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TRAVEL AND ENTERTAINMENT

Sandra Hansen, hansens167@gmail.com, 727 586 1985

RAVEL AND ENTERTAINMENT: Starting off the 2019 travel season is a 5 night trip to New Orleans. Feb. 4-9, 2-19. Travel by bus –Price is \$1059. DBL and \$1339. SGL. Trip includes 5 nights in New Orleans, 3 dinners, 5 breakfast, swamp tour, city tour, paddle wheel cruise on the Mississippi and all gratuities.

VISIT NEW YORK CITY with all the trimmings. May 13-16, 2019. 3 nights in a hotel in Times Square, 2 Broadway shows (orchestra seats) 2 day Double Decker sightseeing bus with guide, a visit to World Trade Center, R/T air from Tampa. Venues are close enough to walk, you can arrange for a cab if you desire. \$1969. DBL--\$2499. SGL. Final payment due 2-5-2019.

Contact the agency at 886-824-1576 for complete information. The above trips require hotels and the hotels require room deposits early. Give my name when you inquire.

Sat Dec. 15 I have 2 tables -- Sunday Dec. 16th I have 5 tables (all tables are in the first 2 rows) at the Early Bird Dinner theater (at Ulmerton & 49th Street). Reservations are \$40.00 and includes a \$4.00 tip, for buffet meal & play. Contact me at the info at the top of this article for reservations. Pay me and I pay the theater.

DID YOU KNOW?

ROC: (Resident Owned Community). **If you own a share in FSE**, you are a share-owner and are encouraged to attend all ROC Board meetings.

HOA: (Homeowners Association). **If you own your home in FSE**, but do not own a share, you are a homeowner and are encouraged to attend all HOA Board meetings.

SAC: (Social Activities Club). **ALL residents of Four Seasons Estates** (share-owners, homeowners and seasonal renters) are members of the SAC. Everyone is welcomed and encouraged to attend the SAC meetings.

Our Board members are listed on the inside front cover of our monthly newsletter. All Board meetings will resume in the fall and will be noted on the monthly calendar.

MEDICAL SHED

Chris Helopoulos, #372, 954-895-4681

Te currently have walkers, wheelchairs, quad canes, bedside commodes, and shower chairs in the Medical Shed. Please give Chris a call if you need to borrow any of these, or if you have something to donate.







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Monthly Mania: It Pays (Up to \$100) To Patronize the Advertisers in Your Newsletter

THOUSANDS manufactured home residents have won over \$145,200 since our contest began. It's simple to play ... when you patronize a current advertiser, ask for a Monthly Mania ticket (or a reasonable facsimile) and fill it out completely. Put the ticket in our Monthly Mania drop box in your community or mail your paid receipt to us at Monthly Media • 220 Bahama St. • Venice, FL 34285. That's all you do. At the end of the month the Publishers will pick up the tickets and hold a drawing. If your ticket is drawn, we mail you a check. (Allow 4-6 weeks for mailing of check). This month's cash winners are:

Cindy Degnan	\$10.	AMS WC, Inc
Anthony Marsella	\$10 .	Barron's AC and Appliance Service
Susan Osfar	\$10.	E & E Gliddon Air Conditioning Inc.
Terry Davis	\$10.	Palm Harbor & Dunedin Electric, Inc
Denisse Daw	\$10 .	Battleline Termite & Pest Control, Inc
Robert Woods	\$10 .	Jones & Sons Plumbing, Inc
John Smith	\$10 .	Florida Anchor & Barrier
Carol Smerker	\$10 .	Royal Enterprise
Mike Giles	\$10 .	1st Class Handyman Service
Joan Swisher	\$10 .	Heller's Mobile Hone Washing
Ernie Simon	\$10 .	Doll Brothers Carpet Cleaners
Priscilla Rock	\$10 .	Appliance Specialty, Inc
Kay Byrne	\$10 .	Natures Resource Pest Control
Angela Pyue	\$5	Barron's AC and Appliance Service
		Bill the Carpet Guy
Philip Willix	\$5	Bob's Mobile Home Washing
Jean Ayer	\$5	Buggin Out Pest Control, Inc
Marilyn Homes	\$5	E & E Gliddon Air Conditioning Inc.

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Betty Husted	\$5	Imperial Electric Service of Pinellas, Inc
Jerrie Murphy	\$5	Modern AC & Appliance Service
Ben Cortez	\$5	Shonna Bender, LMT
Nancy Hinkelman	\$5	Natures Resource Pest Control
Peter Perricone	\$5	Jones & Sons Plumbing, Inc
Harold Stofer	\$5	Royal Enterprise
Randy Noyes	\$5	Rick's Appliance Repair
		Air Masters of Pinellas, Inc
		Natures Resource Pest Control
Rick Bielawski	\$5	E & E Gliddon Air Conditioning Inc.
Joyce Chaput	\$5	Imperial Electric Service of Pinellas
Donna Tarter	\$5	Heller's Mobile Hone Washing
		Air Masters of Pinellas, Inc
Patricia Zampitella	\$5	Buggin Out Pest Control, Inc
		Battleline Termite & Pest Control, Inc
Sharon Laney	\$5	Royal Enterprise
Douglas Blair	\$5	Modern AC & Appliance Service
Nancy Smith	\$5	E & E Gliddon Air Conditioning Inc.
Helen Razzano	\$5	Natures Resource Pest Control
		Air Masters of Pinellas, Inc
Beth Pieckiel	\$5	Doll Brothers Upholstery Cleaners
Vern Demmons	\$5	Battleline Termite & Pest Control, Inc
		Heller's Mobile Hone Washing
Hal Gray	\$5	Jones & Sons Plumbing, Inc

- Limit of one ticket per visit Advertiser may have up to 4 winners per month Advertiser must have bill paid current to qualify
- No purchase necessary Contest void where prohibited by law •Tickets available at participating Monthly Media advertisers.

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DONATIONS TO THE SHED

Tom Smith, SAC Chairman of Information, tom200486@yahoo.com, 585 737 3589

he SAC is looking for donations to the Shed. We are looking for new or slightly used items. Maybe you are making room in your home by cleaning out some of the items you no longer need. Please think of donating them to the Shed. They can be left outside the Shed door (if the weather is nice) or we could arrange to pick them up. Thanks for supporting the Shed. Also remember our Flea market in February will be needing donations.

UF/IFAS Extension, Urban Horticulture

re you interested in improving your yard? Holly suggests you visit the University of Florida extension web site to find great free landscaping programs being offered this month.

https://www.eventbrite.com/o/ufifas-extension-urban-horticulture-4564603111

November Sudoku

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Mandi Harman-Ashley, #373, 255-2437

LL RESIDENTS MUST PROVIDE A CONTAINER SO THAT YOUR MONTHLY NEWSLETTER DOESN'T BLOW AWAY. We cannot put the newsletter in the US Postal Box/Mail Box.

The publisher delivers only enough newsletters for our park – one per coach. We generally don't have any extras and many are blown away or get wet unless there is a park mail pouch. If you don't get a newsletter delivered to your door, please pick one up in the clubhouse on the credenza by the office, after the 1st of the month. You can also view the newsletter online at www.monthly-media.com.

These are our current Four Seasons Forum delivery people. Sometimes your delivery person will be moved to fill another route as needed and there may be changes as new people come on board. Back-up volunteers are always needed. Please let me know if you are interested and available to be a substitute when needed.

100-123 Natalie Eustace 643-2758

124-146 Ed and Angela Shuman 200-3240

148-185 Paul Rumbold 584-6685

186-209 Lloyd Wilson 720-234-5022

211-227 Kathy Simmons 720-234-5022

228-243 Judy Ingram 603-769-0710

300-321 Tom Smith 585-737-3589

323-348 Hazel Cyr 481-0051

349-377 Ann Crowley 584-9253

378-397 Barbara Lowe 586-2057

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454-484 John Karnes 584-4564

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 $^{^1}$ 2017 CMS HEDIS Florida Medicare HMO Provider Performance, Humana. Medicare evaluates plans based on a 5-star rating system. Star ratings are calculated each year and may change from one year to the next.





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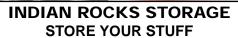
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Monthly

ational Gratitude Month. You don't have to wait for Thanksgiving to show your gratitude and appreciation. There's something to be grateful for every morning you wake up. This November, challenge yourself to greet each day with an attitude of gratitude.

National Healthy Skin Month. Summer is long gone, but you should still be wearing sunscreen and taking other steps to keep your skin hydrated this time of year. Make an appointment with your dermatologist for a skin check and find out what you should be doing to ensure that the largest organ of your body stays healthy.

National Inspirational Role Models Month. What better way to show our gratitude this month than by honoring those who've offered us the foundation of a good example? Keep that legacy alive by committing to passing along that example to others.

National Novel Writing Month. If penning a novel is on your bucket list, this is the month you can check it off. You have 30 days to crank out a masterpiece of 50,000 words. For inspiration, ideas, and more information, visit: https://nanowrimo.org/.

Weekly

merican Education Week, Nov. 12–16. Each year the National Education Association highlights the value of our public school system and the tireless efforts of those involved with it. This is an opportunity for parents and community leaders to learn more about their local schools and get involved to ensure their ongoing success.

National Hunger and Homeless Awareness Week, Nov. 10–18. Since 1975, the week before Thanksgiving has been designated to raise awareness to the issues surrounding hunger and homelessness. To learn more, or find volunteer opportunities in your area, go to https://hhweek.org/.

National Game and Puzzle Week, Nov. 18–24. What better way to entertain the crowd during the week of Thanksgiving when several generations of family converge under one roof? Grab a deck of cards for a friendly game of Go Fish, dust off the checker board for a tournament with bragging rights until next year, or help your Aunt Liz work a crossword puzzle. Make your home "Game Central" this week.

National Deal Week, Nov. 19–25. The day before Thanksgiving kicks off the holiday shopping season. This week many retailers will offer deep discounts on just about everything imaginable. Whether you prefer to shop online or stand in line at a store at 3 a.m., make sure you get the best deal possible.



ACROSS

- 1. Middle or thick
- 6. Current
- 10. Weight
- 14. A Rocky Mountain state
- 15. Plant with trumpet-shaped flowers
- 16. Tangelo
- 17. Tart fruit
- 18. Cancel or reverse an action
- 19. Inclined (to)
- 20. Coming into existence
- 22. Coupling
- 24. A native of Turkey
- 25. News
- 26. Steeds
- 29. Fold
- 30. Aid
- 31. A Florida swamp
- 37. One who gives
- 39. Contingencies
- 40. Order
- 41. Perils
- 44. Prefix indicating change
- 45. Weight-loss program
- 46. Jail
- 48. Twister
- 52. Reasonable
- 53. On a ship or train
- 54. Captives
- 58. Jump
- 59. Den
- 61. Submarine
- 62. Nature of being
- 63. Anagram of "Rest"
- 64. Alewife fish
- 65. Collections
- 66. Waistband
- 67. Outcast

DOWN

- 2. Anagram of "Diem"
- 4. Baseball infielder
- 5. Language
- 6. Fail
- 7. Fluff
- 8. Aged
- 9. A high plains state
- 11. Once more
- 12. Support for an injured arm
- 13. Makes melodious vocal
- sounds

1. 5,280 feet 21. Gaelic

- 3. Lady

- 10. Islamic jurist

- 23. Confuse
- 25. To the point
- 26. A pilgrimage to Mecca
- 27. Slender woodwind
- instrument
- 28. City in Nevada
- 29. Suit
- 32. Not audio
- 33. Deserving of esteem
- 34. Perishes
- 35. Prefix indicating outer
- 36. Comedian Laurel
- 38. Detection device

- 42. Brain-teasers
- 43. Resorts
- 47. Habitual practice
- 48. Stories
- 49. Overweight
- 50. Cook in an oven
- 51. Backs of necks
- 52. Back and
- 54. Snake sound
- 55. Gunk
- 56. Lack of difficulty
- 57. Sun
- 60. Macaws



November 2018

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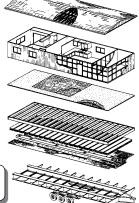
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Bingo...Betty Gurn/Tom Ritchie

Birthdays & Anniversaries...Marilyn Franz

Bridge...Evy McDonagh

Court Whist...

Cribbage...Claire Martin

Decorations...Betty Gurn

Defibrillator Program...Bob Mendes

Emcee of Koffee Klatch...Betty Gurn & Jim

Patton

Euchre...Don Wright

Flea Market...

FMO Representative...Janice Lamore

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Kitchen Supplies...KK Chair

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Beryle Patton

Ladies Luncheon...Jackie Gregorio

Librarian...Martha Roman & Janice Lamore

Medical Shed...Chris Helopoulos

Men's Luncheon...Leon Wolfe

Name Badges...Terry Helopoulos

Neighborhood Watch...Dan Gregorio

Newsletter Editor...Marilyn Franz

Newsletter Distributor...Mandi Harmon-

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Potluck...By Volunteer

Quilting...Brenda Runnals

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Betty Gurn

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