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November • 2016

**Issue 9
40th Year**

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FORECASTER EDITOR & CALENDAR: Sandie Reid, toyclown@tampabay.rr.com, 527-0186

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CHAPLAIN: John Hill, 424 Mt. Oak Ave., 522-2412

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Social Activities

AMERICANA COVE ASSN. (ACA) CLUB & ACTIVITY LEADERS

Christine Goble, President
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Claire Mosakowski, Music Coordinator

OLD TIMERS YOUNG AT HEART

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Maureen Saint-Guillen, Membership

AMERICANA COVE ASSN. (ACA) CLUB & ACTIVITY LEADERS

BINGO.....	Adele Seaman	HELPING HANDS.....	Joyce Clark
BOAT CLUB.....	Ted Meljac	HOBBY SHOP.....	Derek Woodhead
BOWLING CLUB.....	Helen Cook	LAND EXERCISE.....	Daisy Dean
BRIDGE (Duplicate).....	Al Wingrove	LIBRARY CLUB.....	Jill And Greg Moe
BRIDGE (Luncheon).....	Linda Cook	LINE DANCING.....	Susie Dugger & Jean Birtcher
COMPUTER CLUB.....	Mark Nixon	LIVE MUSIC.....	Claire Mosakowski
COVE RIDERS.....	Rick Lopez	PAR SEEKERS.....	Paul Line
CRAFTERS CLUB.....	Ann Marie Moretti	RED HAT CHILIES.....	Adele Seaman
CRIBBAGE.....	Donna Tanner	SHUFFLEBOARD CLUB.....	Greg Moe
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John Whittredge Hill, Chaplain

Dear God and Father in Heaven, we are all so prone to ask but too slow to thank you. Think of the things we take for granted, and yet we don't say "thank you" daily for them. Your creation of the land, sea, and sky, the very air we breathe, and every heartbeat is cause for thanks. When we think of those of us who live in The Cove, we have shelter, clothing and a bed on which to lie. We have gas, electricity, and water (most of the time!). We live in a gated protected community and have people who are looking out for our welfare and the looks of our park. The greatest gifts we have are from God, His Son and the Holy Spirit. God, help us to dwell on the positive and eliminate the negative in this month of Thanksgiving. Amen.



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President's Message

By Nan Olney

Finance Committee

This is the time of year the Finance Committee begins work on the proposed 2017/2018 annual budget. A lot of work goes into preparing the budget. It's a complex activity that has to start early so the budget can be finalized and approved prior to the beginning of the new fiscal year.

Who comprises the Finance Committee? For obvious reasons, the Board Treasurer is the chair of the Finance Committee, along with a couple of members of the Board, and shareholders who represent a cross-section of the community. If there are shareholders willing to serve who have expertise in areas of finance, that's even better!

It is the obligation of the Treasurer to make sure all committee members understand the three basic components of the budget:

1. Funds needed for daily operation of the community;
2. Funds needed to maintain our reserves at sufficient levels; and
3. Funds for additions or enhancements to the existing property.

How is the budget prepared? The treasurer and manager work closely to gather all financial information needed to project expenses for the coming year. Information they use is the reserve analysis, bids for contracts, projections for utility or service increases, and comparisons of the past years' budgets. The committee will estimate total expenses for the coming year and compare that sum to the association's potential revenue. If expenses are greater than revenue, the committee will look for ways to lower expenses without compromising service. If that doesn't balance the budget, the committee may have to make a tough decision – whether to increase assessments.

Once the draft is prepared by the Finance Committee, reviewed and approved by the Board of Directors, it is then sent to the Shareholders for the opportunity to vote on the proposed budget, either by proxy or at the Shareholder's Annual Meeting.

Are you interested in serving on the Finance Committee? If so, please submit your name to the Manager, along with a brief resume. A general guideline is the committee shouldn't be so large that it becomes unwieldy.

Letter from the Manager

By Jane Jarlenski, CMCA, AMS, PCAM

Manager's Meeting – I have scheduled a Manager's Meeting for Wednesday, November 9th, at 11:00 a.m.

Staff Changes – Angel Collazo is no longer with us. Angel has been taking classes to become a truck driver and resigned at the end of September. We all wish Angel well in his new endeavor. Please welcome Eric Rodriguez to the maintenance team when you see him driving by. Eric has a lot of maintenance experience; we are glad he joined us.

...continued on page 6



Holiday Schedule – The office will be closed Thursday, November 24th and Friday, November 25th for the Thanksgiving Holiday. There will be a maintenance staff person on call for emergencies only. Trash will not be picked up on Friday.

Home Improvement Expo – The 4th Annual Home Improvement Expo is scheduled for Friday, November 18, 2016, in the clubhouse. It is hard to believe we are having the 4th Annual Expo! The event will begin at 10:00 AM with our first speaker being Mark Esparza from the Office of Human Rights. Mark will be able to answer any service or comfort animal questions. Dwight Dudley, the District 68 Florida House of Representative, will be speaking at noon; and the afternoon speaker is from the Consumer Protection Services. We can look forward to a lot of good information.

Deal or No Deal – There is a notebook in the Atrium with Deal or No Deal on the cover. This can be used to either give neighbors positive or negative feedback regarding vendors. This has nothing to do with the business office or MAROA, it is a resident forum to share information good or bad on vendors. You can thank Ted Meljac for bringing the idea to the office; he saw a similar one when visiting friends in another community.

Rules Reminder – This month's Rules Reminder pertains to house numbers. Item H(10) on page 10 of the Rules and Regulations states; "all homes must display four (4) inch house address numbers (not words), contrasting clearly with the background color on the street side of the home closest to the street, for easy reading and easy location by emergency services." When awnings are lowered for a period of time, such as hurricane season, the street number is not to be hidden or obscured by the awning.

Waterline Project – If you call the office with questions during the waterline project, we will complete work orders and provide them to Jerry Wiglund and Mark Nixon. The project changes frequently and the office may not have the most up-to-date information.

Cardboard – When disposing of cardboard boxes, please break them down. The park is charged \$144 (plus a weight fee) each time the dumpster is emptied. The best option would be to break it down and dispose of it in the cardboard recycling bin on Americana Drive.

Employee Christmas Tips – In November, I begin passing a container at the luncheons, board meetings, and other events for employee tips. Money donated by residents is divided among all park employees (except me) according to their full time/part time status. They work hard all year and greatly appreciate your thoughtful contributions.

Annual Meeting – Soon you will be receiving the first notice of the annual meeting and Notice of Intent forms. If you would like to have your name placed on the ballot for election to the Board of Directors, please complete the notice of intent form and return it to the business office by December 5, 2016.

...continued on page 9

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It has been wonderful seeing so many of our seasonal residents return safely! I hope to see you at the Manager's Meeting, if not before.

Traits of Good Board Members – Do YOU have what it takes?

Submitted by: Jane Jarlenski

Do you have what it takes to be a good board member? Chances are you may.

If you have a mix of some of the following traits and skills, consider running for a seat on the board. We'd love to have you.

Respect. If you can give others respect and expect it in return, you can help keep board discussions civil, productive and on point. We're looking for people who can lead by consensus, not by command.

Good listening. People want to be heard. Can you listen to board members and residents with sincere interest? You may have a few ideas of your own, but everyone benefits by sharing and discussing.

Thick skin. Sometimes, residents can be mean and insulting. Are you good at turning a conversation around and finding out what's really bothering people?

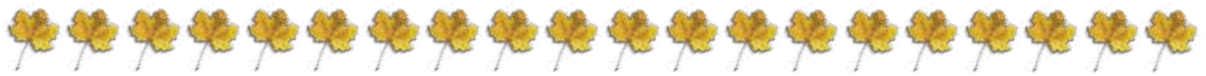
Egos aside. If you can give others credit, the board will operate better as a team.

Agenda aside. Members who come to the board looking to help only themselves are a problem. A board is more productive when members don't have a personal punch list. Are you able to look after the community, not just your own interests? Are you willing to compromise?

Skill. An association is a business. So having board members with accounting, organizational behavior and teambuilding backgrounds can help.

The ideal board comprises a mix of management styles, professional skills and temperaments. You don't have to know everything when you join the board, but you should be familiar with the governing documents, the Florida Statute 617 and 719, and the responsibilities of the job. Current board members and I will help with the transition, board responsibilities, current work projects and hot issues.

Leaders can come from different places and backgrounds. There's no one mode that fits all. All Certificate Holders will receive a Notice of Intent later this month. Use this form to let us know you are interested in running for a seat on the Board of Directors.



Covenants of the Cove For The Betterment of Our Community, These Things are being Stressed

1. Think of your neighbors! Many residents live here year round. Keep bushes, weeds, and lawns taken care of so that it enhances the beauty of our Community. While you are away, please make arrangements to have these things done.
2. Watch your speed! Remind visitors and workers to do the same. The speed limit is 15 miles per hour. All stop signs are to be observed!
3. This is a “Senior 55 + Community”. All homes must have at least one occupant that is 55 years of age or older. Each of your guests may visit for up to thirty days each 12 month period. If a houseguest is to be a permanent resident, he/she must register by completing an “Application of Residency” Form 501.
4. **Pets** must be registered at the office using Form 502. Two (2) dogs per household are permitted. Any one dog must not exceed thirty-five (35) pounds. Dogs are only permitted in the Pet Section. All pets must be on a leash at all times. You must clean up after your pet. **Feeding of stray and wild animals is strictly prohibited.**
5. Manufactured home living is unique and homes are close to one another. Consider your neighbor with respect to loud noises such as radios, stereos, televisions, and voices that would disturb others, particularly during the evening and nighttime.
6. Carports should be kept neat, clean and free of clutter at all times. Only bicycles, barbecues, golf carts, vehicles and outdoor patio furniture will be permitted in the carport area. Clothes hanging outside must be taken in prior to dusk. There are clothes lines behind both laundry facilities. If you are allowing a neighbor to park his/her car in your carport, please provide written documentation to the office as soon as possible so we will know not to issue a violation.
7. Water on your designated day and time. **City water is not to be used for irrigation purposes!**
8. Painting of homes and or exterior improvements must have prior written approval of management. This is to include changes to the outside of the home, room additions, carport extensions, vinyl or windows to a screen room, and the addition of docking facilities. Prior to the work, drawing(s) must be submitted to the Business Office for approval before a Building Permit through the City of St. Petersburg will be issued. A copy of the Building/ Dock Permit will be kept in your resident file. Remember to use only licensed contractors – ask to see their license.
9. All garbage, and the like must be placed at the street side of the home prior to 8 AM on the day of scheduled pick up. All garbage is to be contained in a bag! **Pickup for garbage is**

...continued on page 13

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- 10. No vehicle is allowed to park on the streets, at any time (Fire Dept. Regulations).** Guests may park in the carport of resident they are visiting or in designated areas. Emergency vehicles must be able to get through. A Temporary Parking Permit can be obtained from the Business Office, if you need assistance in locating a place to park.

Manager Signature:

Resident Signature:

Date:

Date:

Form 506 – A July 2006 (For complete details, read the Rules and Regulations)

ACA News

By Libby Hopkins

Hello Everybody! Welcome, welcome back to our returning Northerners!! We are so happy to have you here!

****Please make note of these important dates, and put them on your calendars:**

-Our Halloween Party is October 29, 2016, starting at 5:30 p.m. in the Clubhouse – ticket price to follow.

-ACA Luncheon Meeting – Wednesday, November 2, 2016. First of the season – looking forward to seeing you.

-Trinkets and Treasures Fair – Meeting with all Table Captains and Helpers, November 3, 2016, at 6 p.m.

-Trinkets and Treasures Fair – Set-Up of tables and receiving of start-up money, Friday, November 4, 2016, at 9 a.m. Lunch for Table Captains and Helpers, 11:30 a.m. in Clubhouse

-Trinkets and Treasures Fair – Saturday, November 5, 2016, beginning at 9:00 a.m. Hope to see you all there!

Clubs and events have started up, and we are ready for many more activities and functions to take place.

If you are not here yet, travel safely, and come to the Cove soon!



Old Timers Young At Heart

By Mary Ann Fairlie

It is so good to know that our lunches and meetings will be resuming this month. We have missed all of you who have been away for the summer and are finally returning to our lovely Community. For those of you still traveling, have safe trips and be sure to join us on November 9th at the Clubhouse. It will be great to see so many old friends again!

Sunshine Report for November 2016

By Nancy Hubartt

Deaths

Irene Cunningham
Robert Bailey
Jane Shepherd



Nursing Homes

Mary Boyd	Bon Secour Maria Manor
Winifred Diederich	Bon Secour Maria Manor

November Birthdays

01	Marlene Chapman	11	Cathy McFarlane	29	Jill Moe
02	Neal Tuleen	14	Joya Richter	29	Tony Petersen
03	Peggy Pippenger	15	Laura Schwanger	30	Bill Roberts
03	Jolee Rengo	16	Ed Mosakowski		
04	Jeff Jones	16	Richard Krapf		
05	Joe Golf	17	Nedra Hebbard		
06	Margaret Lederhouse	17	Jeanne Sheppard		
07	Nancy McKay Hill	18	MaryAnn Foley		
07	Patricia Ley	18	Kevin Brown		
07	Tom Filstrup	18	Nan Krueger		
08	Mike Walsh	20	Jaci Klick		
08	Terry Carlo	20	Joyce Wollerman		
09	Doris Dion	21	Ruth Healy		
09	LouVerne Campbell	23	Joyce McEdwards		
09	Susie Q Brown	24	Sandy Wilkinson		
10	Ed Walter	25	Thomas Wollerman		
10	Linda Potter	25	Frank O'Sullivan		
10	Lori Casey	26	John Mahoney		
11	Joyce Clark	26	Nancy Cosner		



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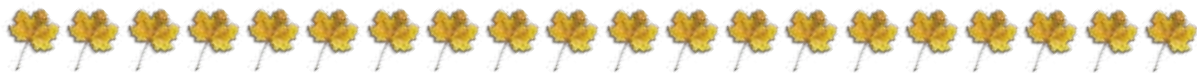


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November Anniversaries

03	Mary & Tony Petersen	21 years
09	Judy & Bob Hall	48 years
18	Pat & Dave Bernfeld	38 years
26	Jane & Bob Sockrider	45 years



Welcome New Resident

By Nancy Hubartt

Brown, Susan E. (FL)
6700 Americana Dr.
Previously: Bourque

Kay, Linda (FL)
Diores, Rafael
6840 Mt. Quincy Dr.
Previously: Scott

McNamee, Walter C. & Geraldine E. (OH)
303 Mt Richmond Ave.
Previously: Ather

KinKead, Denyce A. (CA)
7016 Mt Arlington Dr.
Previously: Hnatiw

Foster, Lota M. (FL)
7244 Mt. Fairfield Rd.
Previously: Fruzzetti

Fogler, Donald & Carol Ann (FL)
688 Mt. Madison Ave,
Previously: Gilfillan



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Terri's November 2016 Horoscope

By me, Terri Mottl

ARIES (03/21-04/19) It could be a good money month for you. Assets you didn't know you had or an extra side job bring added cash. Couldn't hurt to buy a Lotto ticket.

TAURUS(04/20-05/20) Some of the changes you made last month will benefit you this month as long as you play nice and work well with others.

GEMINI (05/21-06/20) Responsibilities are the focus this month, and unfortunately, they all seem to be on your shoulders. Whoever said that the only one you're responsible for is yourself?

CANER (06/21-07/22) You're pretty darned affectionate this month. Good vibes between you and the family members, and even those neighbors you usually avoid.

LEO (07/23-08/22) Be extra sensitive to your loved ones' needs and expectations this month or you will surely regret it. Don't say I didn't warn you.

VIRGO (08/23-09/22) You will receive a lot more empathy and compassion from your loved ones and your social circle this month than you did in October. Soak it up.

LIBRA (09/23-10/22) Your communication skills are top notch and full of power this month. Use this to your advantage.....people are listening to your every word.

SCORPIO (10/23-11/21) Something is coming and it is certainly positive. It's time for things to go your way. Yipee!

SAGITTARIUS (11/22-12/21) **If you've been thinking of changing your image, this could be the month for it.**

CAPRICORN (12/22-01/19) Party time, happy time, social time! A great month for you to put your ledgers and charts away and let your hair down. ALL THE WAY down!

AQUARIUS (01/20-02/18) You're looking at a promotion or a greater sphere of influence. This is the time to make something that you've only been toying with manifest itself.

PISCES (02/19-03/20) It's a good time to travel.....lots and lots of it....and to make some long range plans.....for travel, of course!

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Sunday	Monday	Tuesday
		8:00am Walk off the Lbs 8:30-920am Lap Swimmers 9:20-1020am Pool Exercise 9:30am Bowlers Club 10am ACA 3pm Live Music 6:00pm Pilates 6:30pm Card 6:30pm Pa 6:30pm Eu
1pm Shuffler Horse Collar 4:50-6pm Vespers(A) 6:00pm Cards 6:15pm Duplicate Bridge 6:30pm Open Play Pool	6 8:00am Walk off the Lbs 8:30-920am Lap Swimmers 9:20-1020am Pool Exercise 11am Knitting Group (A) 6:30pm Crafters Club 6:30pm Bid Euchre 7pm Cue Mtg.(A)	7 Garden Club 8:00am Walk off the Lbs 8:30-920am Lap Swimmers 9:20-1020am Pool Exercise 9:30am Bowlers Club 10am ACA 130-2pm S 6:00pm Pilates 6:30pm Card 6:30pm Pa 6:30pm Eu
		Ele
13 1pm Shuffler Horse Collar 4:50-6pm Vespers(A) 5pm Welcome Back Potluck(C) 6:00pm Cards 6:15pm Duplicate Bridge 6:30pm Open Play Pool	14 8:00am Walk off the Lbs 8:30-920am Lap Swimmers 9:20-1020am Pool Exercise 11am Knitting Group (A) 6:30pm Crafters Club 6:30pm Bid Euchre 7pm Mens Cue	8am Walk off the Lbs 8:30-920am Lap Swimmers 9:20-1020am Pool Exercise 9:30am Bowlers Club 10am ACA 11am Red Cross 130-2pm S 3pm Live Music 6:00pm Pilates 6:30pm Card 6:30pm Pa 6:30pm Eu
20 12-3pm Memorial Service Susan Dale 1pm Shuffler Horse Collar 4:50-6pm Vespers(A) 6:00pm Cards 6:15pm Duplicate Bridge 6:30pm Open Play Pool	21 8:00am Walk off the Lbs 8:30-920am Lap Swimmers 9:20-1020am Pool Exercise 11am Knitting Group (A) 6:30pm Crafters Club 6:30pm Bid Euchre 7pm Mens Cue	8:00am Walk off the Lbs 8:30-920am Lap Swimmers 9:20-1020am Pool Exercise 9:30am Bowlers Club 10am ACA 130-2pm S 6:00pm Pilates 6:30pm Card 6:30pm Pa 6:30pm Eu
27 1pm Shuffler Horse Collar 4:50-6pm Vespers(A) 6:00pm Cards 6:15pm Duplicate Bridge 6:30pm Open Play Pool	28 8:00am Walk off the Lbs 8:30-920am Lap Swimmers 9:20-1020am Pool Exercise 11am Knitting Group (A) 6:30pm Crafters Club 6:30pm Bid Euchre 7pm Mens Cue	8:00am Walk off the Lbs 8:30-920am Lap Swimmers 9:20-1020am Pool Exercise 9:30am Bowlers Club 10am ACA 130-2pm S 6:00pm Pilates 6:30pm Card 6:30pm Pa 6:30pm Eu

Americana Cove

Tuesday	Wednesday	Thursday	Friday	Saturday
Walk off the Lbs Lap Swimmers m Pool Exercise wling a Mtg. Music(C) l Pool rds rty Bridge chre	8am Walk off the Lbs 830-920am Lap Swimmers 920-1020am Pool Exercise 9am-12pm Bridge Less(A) (M) Noon ACA Lunch 6:30pm Texas Holdem 630pm Pinochle	8:00am Walk off the pounds 830-920am Lap Swimmers 9:00am Par Seekers 920-1020am Pool Exercise 1pm Dominoes 3pm Rummikub 6pm Cards 6pm ProRummy 7pm Cribbage	8:00am Walk off the Lbs 830-920am Lap Swimmers 9:00am Vespers Choir(A) 920-1020am Pool Exercise 6pm Poker Pool Set up TrinketsNTreasures	9am TrinketsNTreasures 920-1020am Pool Ex
Club Luncheon Walk off the pounds Lap Swimmers m Pool Exercise wling hufflers(A) l Pool rds rty Bridge chre	8am Walk off the Lbs 830-920am Lap Swimmers 920-1020am Pool Exercise 9am-12pm Bridge Less(A) (M) 930am Shufflers Mtg.(A) 11am Managers Mtg.(A) Noon OT Lunch 6pm Womens Cue 6:30pm Texas Holdem 630pm Pinochle	8:00am Walk off the pounds 830-920am Lap Swimmers 9:00am Par Seekers 920-1020am Pool Exercise 1pm Dominoes 130pm Book Club(L) 3pm Rummikub 6pm Cards 6pm ProRummy 7pm Cribbage 7pm Mens Cue	8:00am Walk off the Lbs 830-920am Lap Swimmers 9:00am Vespers Choir(A) 920-1020am Pool Exercise 6pm Poker Pool 6pm Bingo	920-1020am Pool Ex 10am Boat Club Mtg. 4pm GOT IT
ction Day			Veteran's Day	
Walk off the Lbs Lap Swimmers m Pool Exercise wling puter Club(C) Hats Luncheon hufflers(A) Music(C) l Pool rds rty Bridge chre	8am Walk off the Lbs 830-920am Lap Swimmers 920-1020am Pool Exercise 9am-12pm Bridge Less(A) (M) 330pm Helping Hands(C) 430pm Womens Cue 6:30pm Texas Holdem 630pm Pinochle 7pm MAROA Mtg.	8:00am Walk off the pounds 830-920am Lap Swimmers 9:00am Par Seekers 920-1020am Pool Exercise 1pm Dominoes 3pm Rummikub 6pm Cards 6pm ProRummy 7pm Cribbage 7pm Mens Cue	8:00am Walk off the Lbs 830-920am Lap Swimmers 9:00am Vespers Choir(A) 920-1020am Pool Exercise 10am-2pm Home Expo 6pm Poker Pool 6pm Bingo	920-1020am Pool Ex
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		Thanksgiving		
Walk off the Lbs Lap Swimmers m Pool Exercise wling hufflers(A) l Pool rds rty Bridge chre	8am Walk off the Lbs 830-920am Lap Swimmers 920-1020am Pool Exercise 9am-12pm Bridge Less(A) (M) 6pm Womens Cue 6:30pm Texas Holdem 630pm Pinochle			DECEMBER 2016 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



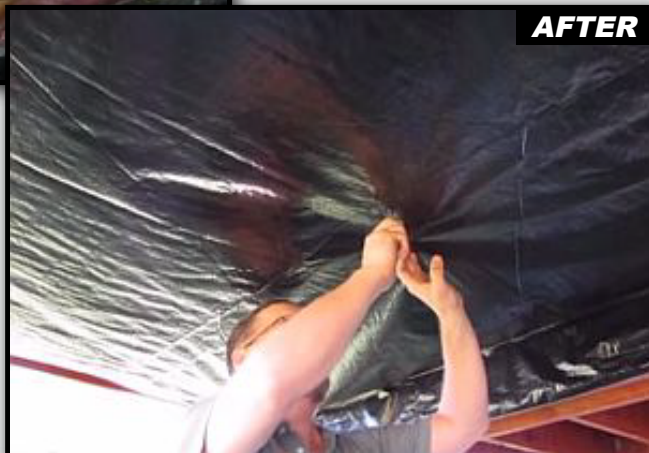
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Vespers News

By Martha Sutton

Our new Vesper season is about to begin on November 6th at 4:50 p.m. in the Atrium. The choir has been rehearsing and getting acquainted with our new organist, Nancy Curcio. I hope you will all come and make her feel welcome to our community. We're always looking for more voices. So if you like to sing, come and join us on Friday mornings at 9 a.m. for rehearsals. No auditions are required.

Vespers will again be sponsoring the annual Welcome Back dinner. We're repeating the format which was liked by everyone last year - a Covered Dish Dinner (Potluck) to welcome everyone back to the Cove. It'll be held on Sunday, November 13th, at 5 p.m. in the Clubhouse. All residents are invited to attend. This event will take the place of a Vesper service this day only. By popular demand, Hank Harrison from Central Music of Clearwater will again be providing a musical program for everyone's enjoyment. This event is free; however, we will have a donation jar to help defray some of the cost.

Vespers will provide the meat, bread, dessert and drinks. We are asking everyone else to please provide salads and/or a vegetable side dish to share. We are issuing a free ticket to those planning to attend so we can have a "head count." Tickets will be available at lunches, Friday Bingo, Vespers or by calling me (525-8301). Hope to see you all there!

If you would like to purchase flowers for the Vesper service and to take home afterwards, please contact Kathy Laramée.

Nancy Hill has been busy during the summer getting our pastors lined up. If you know of one you'd like to hear bring a message to us, please give Nancy a call (522-2412) and she'll do the rest.

November Pastors:

11/6 - Roger Watts, Retired Methodist
11/13 - Welcome Back Potluck & Entertainment
11/20 - Jackie McMillan, Retired Methodist
11/27 - Deidre Banks, Faith Covenant





Red Hat Chilies News

By Adele Seaman

Turkey Time Luncheon

Tuesday Nov. 15th at

4th St Shrimp Store

1006 4th St. N.

Maybe they also will have Turkey!

We will meet at the clubhouse by no later than 11:15 AM, and rides will be available.

Everyone is welcome to join us.

PO KE NO will have to be cancelled in November due to the Holiday.

Happy Thanksgiving to all!

Walk Away the Pounds News

By Daisy Dean

Hi Walkers! Hoping you all had a great summer. I will be returning to the cove November 1st. I am looking forward to seeing everyone again. We did have a very busy summer, travelling almost ten thousand miles. Our travels included: traveling through the States and Western Canada; sitting in the car for 5 weeks; lodging at 15 hotels; and dining in numerous restaurants. So needless to say I am ready to get back in the swing of things. Hoping you are too. Starting first class Monday, Nov. 7th, at 8am. As usual, it will be 3 miles Monday, Wednesday. . . and 2 miles Tuesday & Thurs. See you soon.

Joke of the month

Anice, calm, and respectable lady went into the pharmacy, walked up to the pharmacist, looked straight into his eyes, and said, "I would like to buy some cyanide."

The pharmacist asked, "Why in the world do you need cyanide?"

The lady replied, "I need it to poison my husband."

The pharmacist's eyes got big and he exclaimed, "Lord have mercy! I can't give you cyanide to kill your husband. Absolutely not! You CANNOT have any cyanide!"

The lady reached into her purse and pulled out a picture of her husband in bed with the pharmacist's wife.

The pharmacist looked at the picture and said, "You didn't tell me you had a prescription."

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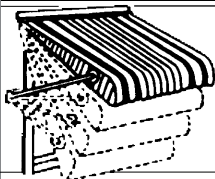
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Six Tiny Stories With Great Messages

1. Once all the villagers decided to pray for rain. On the day of prayer, all the people gathered; but only one boy came with an umbrella.
That's FAITH.
2. When you throw a baby in the air, she laughs because she knows you will catch her.
That's TRUST.
3. Every night we go to bed, without any assurance of being alive the next morning; but still we set the alarms to wake us up.
That's HOPE.
4. We plan big things for tomorrow in spite of zero knowledge of the future.
That's CONFIDENCE.
5. We see the world suffering, but still we get married and have children.
That's LOVE
6. On an old man's shirt was written a sentence 'I am not 90 years old.... I am sweet 16 with 74 years' experience'.
That's ATTITUDE.

Have a good week, and live your life like the six tiny stories!
May you always have love to share, health to spare and friends who care.

"Love doesn't make the world go around; but it sure makes the ride more fun." Anonymous

Cue Club News

By Ron Miller

The first Cue club meeting for the 2016-2017 will be held on Monday, November 7, 2016 at 7pm. All men and women are welcome. Men's leagues are on Monday and Thursday nights, and ladies play on Wednesdays. Men start at 7pm and women start at 6pm. Anyone who lives in the Cove can take part. Dues to take part are \$3 with an additional \$10 for league play, for a total of \$13 for the year.

The Cue does good things for the Cove. Last year the Cue, along with the Boat Club, bought a six burner grill for the Tiki Hut. We have things in the works for this coming year! The Clue Club puts on the Brew and Bratz each year. This year's Brew and Bratz will be held

...continued on page 31

RAY DUNCAN

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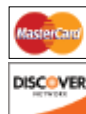
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on Saturday February 4, 2017.

Come one come all. Looking forward to seeing newcomers!

Shuffleboard Club News

By Jo Waldron

Heads up, Shufflers....New Meeting day and hour!

It is the second Wednesday of each month at 9:30 a.m., same place, the Atrium. The first meeting is November 9th. Try to make the monthly meetings, to hear what's new and to express your opinions. Newcomers are welcome; if you'd like to check us out and maybe join in the Shuffleboard fun, mark your calendar.

We are always looking for new members. Come and join in our 1:00 p.m. Sunday "Hoss Collar" game...great for beginners. You can also call Barry Barratiere, Captain of the Nova Team. A practice day and time will be discussed at our first meeting.

The club officers are: President, Greg Moe; Vice-President, Anthony Daleo; Secretary, Pat Finn; and Treasurer, Laura Harting.

In September, we said "goodbye" to three of our favorite Shufflers. Fod and Mary Wright, both in their 90's, have moved to South Carolina to stay with their son. They will be missed. Also, Arthur Scott "Scottie", who always kept us laughing and guessing, has moved to Connecticut to be near his children. Good luck and God bless!

REMEMBER! WEDNESDAY, NOVEMBER 9TH, 9:30 A.M.

Library Notes

By Jill Moe

To those who have been away from Americana Cove during the past few months, we welcome you back. To those who have remained here, we wish to say "Thank You" to all the residents for their patience and volunteers who helped. There have been many changes to our Americana Cove Library, and we hope everyone is as pleased as we are.

Let's take a brief tour - as you walk into the Library area, on your left are paperbacks - ADVENTURE, MYSTERIES, and ROMANCE.

Under the Memory Quilt are MAGAZINES. Although we appreciate your generosity in donating a wide variety of magazines, we can keep only current magazines. We **will not** keep catalogues or store advertising brochures.

Notice anything different in the two carousels? Over the past few months, we became inundated with VHS tapes. Apparently everyone is switching to DVDs! So, we called the veterans hospitals, local hospitals, outpatient clinics, nursing homes, facilities that help families, even a church or two, but to no avail. Each place (after they stopped chuckling) told us how generous our residents were to think of them but they had all switched to DVDs too. So, we took the VHS tapes to Salvation Army. Recently we have been informed that even they no longer want them! Sorry folks, you will now have to dispose of them as you wish, but

...continued on page 32



PLEASE not to Americana Cove Library (we are not the recycling center). The carousel on your left has what is left of tape sets and family movies. They will slowly be depleted. The carousel on your right has a new collection of DVDs starting.

Now starting to the right of **Book Cart** are hardcover **FICTION** books; **HARLEQUIN** paperbacks on the shelves under the television; then **LARGE PRINT**, then **NON-FICTION** which includes autobiographies, biographies, or any subject that is factual; then **CLASSICS**; to the right are **AUDIO** books.

Around the corner is the category section where you will find **TALL** and/or **MISCELLANEOUS** books, **ARTS & CRAFTS**, **BOATS & FISHING**, **SPORTS & EXERCISE**, **COMPUTER**, **GRANDCHILDREN**, **HISTORY**, **GARDENING**, **COOKBOOKS & DIET**, **MEDICAL & SELF-HEALTH**, **REFERENCE & LANGUAGES**, **TRAVEL**, **RELIGION**.

We hope you are satisfied with the how much Americana Cove Library has grown. We could not have done it without your support and the volunteers who give their time. Greg & Jill Moe

At this time, we would like to remind you to check out the **Americana Cove Book Club**. They will be meeting November 10, 2016, at 1:30 PM in the Library. It is open to the residents who enjoy reading and discussing their favorite book. Please feel free to join in. Meeting schedule (usually the second Thursday of the month) and a list of books being discussed are posted on the Bulletin Board in the Clubhouse.

View from the Gate News

By Brad Coath

All of us at the gate extend a warm welcome back to our seasonal friends who are returning. It's been a busy summer here at the gate. While the rest of the community seems to enjoy a Summer slumber, we remain active. Can you imagine...one August morning, Carolyn recorded over 60 non-residents between 6:00am and 12 noon, in addition to the phone calls from residents calling in guests, and greeting residents returning in vehicles and doing her administrative work. **WOW !**

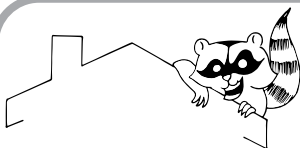
A **BIG** Reminder for everyone; **PLEASE** check with your frequent visitors to make sure that their hang tags are up to date. Most hang tags are valid for 6 months. If you need new ones, please give the office a call. We can provide your friends and family with new ones when they come through the visitors lane.

If you have folks who visit once a week or more (and there really isn't a rule here...), you may wish to consider getting them a hang tag; that way you needn't call the gate when your visitors come to see you.

Again, please remember that we are a gated community and we take your privacy very seriously.

ALL visitors (who do not have hang tags) **MUST** be called into the gate staff **BEFORE** they arrive. We need your name, your address and the name of your guest. This includes food deliveries and services such as Cable TV, Plumbers, etc. Delivery services, such as UPS or FedEx, need not be called in.

...continued on page 34



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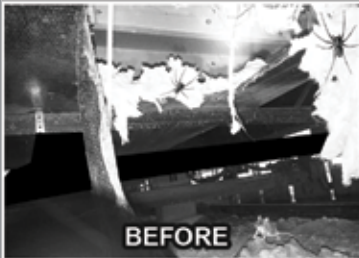
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One last item, did you know that the gate staff locks up the laundries, the pool area, the club house and Atrium each evening and opens the same in the morning? Please remember that the laundry hours are from 7:00am until 9:00pm and that the pool is locked at 10:00pm. Also, the restroom lights in the club house and atrium are motion sensitive and set to “auto”. Give the room a moment to sense your arrival and the lights will come on (I promise!); please don’t change the setting on the switches. Thanks so much everyone. It is always a pleasure to assist you and your guests.

In the past week or so, we have noticed an unusual number of Bright House trucks coming through the gate. I asked Bright House what the deal could be. He said "Seasonal people don’t understand that if you disconnect your cable box from power from more than 30 days it is programmed to die. It is not getting its updates and it turns into a brick". He advises to keep the box plugged in and disconnect it from the TV. That way it will be available when the seasonal resident returns.

Americana Cove Book Club News

By Arlene Harmon

You are so welcome!!

When: November 10th at 1:30pm

What: “Maggie” by Chris Ogden, an intimate portrait of a woman in power.

Where: Library Area of the Clubhouse

Who: Book reviewed by Arlene Harmon and Mary Ann Fiarlie. Lively discussion follows the review!

Swim Exercise News

By Nancy Olson

Welcome back to all our northern friends! Swim exercise keeps growing in attendance every day! So good to see our regulars, new swimmers and visitors participate. Our fall weather has slowly arrived and the pool feels great! A shout out goes to our pool maintenance staff, and an extra special thanks to Paula for finding us a big clock! Maureen and Terry would also like to thank all the summer regulars who attended exercise! Rumor has it they have all nailed Tape 4 (the wonderful tape)!! As a reminder, starting this month on Mondays, Wednesdays, and Fridays, I will be doing noodle exercises from 10:15 - 10:30. A noodle would be required!! Happy Thanksgiving!!!!





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Carol Zapiecki, Clearwater, FL



Helping Hands News

By Carol Shepard

Night Driving -Should I or Shouldn't I?

The days are getting shorter and the nights are getting longer. So it is time to pay attention when you decide to drive after dark.

There are age related changes to your vision and eye diseases that change night driving.

Cataracts can make night driving more difficult. You may not see as clearly at night; on-coming lights can be blinding making it difficult to see road signs and judge distances.

There are some things you can do to help you drive safely at night. These things are:

- Staying current with eye exams;
- Wearing glasses that are anti-reflective and that don't obstruct peripheral vision;
- Reviewing your medication side effects with your doctor;
- Keeping your windshield and headlights clean;
- Making sure your headlights are properly aligned;
- No driving if you are tired or don't feel like you see well at night; and
- Minimizing distractions like radio, phone, eating or drinking.
- Please pull over if you need to check directions, text, or make a phone call.

WE ALL WANT TO MAKE IT HOME SAFELY.

Barefoot Realty Does Rentals

By Barefoot Realty Group

Brokerage Agent for Americana Cove

We receive six to 10 inquiries a month from people who would like to rent in Americana Cove. If you are interested in renting your home through the sales office, here's helpful information:

What are the rules?

Residents are permitted to rent their homes according to the following community rules:

- All renters must have a background check and be approved before moving in.
- Homes must be rented for a minimum of two months.

Who pays the tax?

Renters are required to pay Florida sales tax and the Tourist Development Tax if the rental will be for less than six months. The Tourist Development Tax is collected by each county in Florida. Pinellas County has just increased their tax rate from 5% to 6% effective Jan. 1, 2016.

...continued on page 39

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(Allow 4-6 weeks for mailing of check). **This month's cash winners are:**

Karl Pesch	\$100	Jones & Sons Plumbing, Inc.	Cynthia M. Thomas.....	\$5	Natures Resource Pest Control
Richard Ullring	\$10	Bill The Carpet Guy	Kathleen Wieder.....	\$5	Modern AC & Appliance Service
Lois P. Pierce.....	\$10	Royal Enterprises	Joe Palmer	\$5	Battleline Termite & Pest Control
Ann Postich	\$10	Ron Wyngarden MH Washing	Sheila Carrier	\$5	Boss Electric Corp.
Jean Harrington	\$10	Jones & Sons Plumbing, Inc.	Evelyn R. Huegel.....	\$5	Appliance Specialty, Inc.
Linda Wagler.....	\$10	Debbie's Salon	Patricia Kiick	\$5	O.E. Wilson Insurance
W. Orlander Brown	\$10	Sunset Appliance Service	Ruth Charron.....	\$5	Kathy's Cleaning Service
Joanne Hehl.....	\$10	Doll Brothers Carpet Cleaners	Brenda Gordon.....	\$5	Jones & Son's Plumbing Inc.
Galen Biddle	\$10	Heller's Mobile Home Washing	Alesia Lee	\$5	Palm Harbor & Dunedin Electric, Inc.
Bob Gornicki	\$10	Battleline Termite & Pest Control	John Scott.....	\$5	Imperial Electric
Maureen Koebel.....	\$10	Appliance Specialty, Inc.	Nancy R. Idoux.....	\$5	Appliance Specialty, Inc.
David Suderman.....	\$10	Barron's AC & Appliance Service	Carolyn Cornwall.....	\$5	Heller's Mobile Home Washing
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EVENTS & PROGRAMS

CRAFT FAIR: December 10th, 2016, 9am to 1pm. Located @ Four Seasons Estates, 13225 101st St., Largo. Baked goods, donuts & lunch will be for sale.

CRAFT FAIR and Auction (for charity) 11/5/16, 10:30am-3:00pm, East Bay Oaks Clubhouse. Auction starts at 1pm. To support domestic violence, violence victims, and children in shelters. Cash only! Call Dawn with any questions (727) 434-3471

Doral Village Community Tag Sale. 11/19/16 from 8am-4pm. Clubhouse. Share the Wealth, TV, Money Prizes raffle tickets will be sold. Free admission. Refreshments. 29250 US 19 North, Clearwater. South of Curlew, North of Main.

Japanese Garden Art and Craft Show. Dec. 9-10, 9am-3pm. Artists wanted \$10 per table. Please call Charlotte 727-531-3651.

FLEA MARKET Saturday, November 26th 9am-Noon. Lake Seminole Resort Clubhouse 10245 110th Ave N. Largo. Clothes, books, household items, decorations.

Art, Craft and Bake Sale: Saturday, November 19th, 8:00am to 2:00pm. Park Royale, 10611 66th Street (Between Circle K and Wells Fargo). Kitchen Open - Great Baked Goods!

HOLIDAY BAZAAR 11/12/16, 9am-3pm. Crafts. Car Show. Lunch Available. First Lutheran Church 1644 Nursery, Clearwater.

Annual Rummage Sale: Saturday, November 19th, 8am - 3pm, 2550 S.R. 580, Regency Heights Clubhouse. Breakfast, Lunch available!

6th Annual Arts & Craft Sale: Saturday, November 12th, 9am-1pm. Lake Haven MHP, Paradise Island Clubhouse, 1415 Main St. (Lake Haven Rd. & SR580) Dunedin. Handmade items for gifts & home décor.

Saturday, November 19th, 8am-1pm. Pre-Christmas Sale, Lake Haven MHP 1415 Main St. Dunedin, FL. Decorations, Gift items, Housewares & The Biggest & Best Bake Sale in Town! Lunch Available!

CRAFT SALE: Saturday, December 3rd, 2016, 8:30 am - 1:30 pm. Sugar Creek MHP @ Clubhouse, 10265 Ulmerton Road, Largo (Behind Pier One Store). Bake Sale and Lunch. Tables \$10.00. Call Sally 727-584-4204

Art/Craft Fair - Friday, November 18th. 9am-1pm. Lake Highlander MHP, 1500 County Road 1, Dunedin. Great Holiday Gifts!

Veterans Day Tribute To Our Soldiers November 11th, 7:00 pm Doors open at 6:00 pm EAST LAKE High School, 1300 Silver Eagle Drive, Tarpon Springs, FL 34689 \$10 general admission \$8 for Veterans SUNCOAST SINGERS of Florida, Cypress Woods Elementary Chorus, and EAST LAKE HS Chorus

Annual Bazaar - Ranchero Village MHP, 7100 Ulmerton Road, Largo Florida. Sunday, November 13th, 12-3pm. New vendors and lunch available. Special raffle, baskets, and 50/50.

ANNUAL CRAFT SALE AND CARPORT SALE. 11/12/16 Lincolnshire Estates 1071 Donegan Rd, Largo. Hand made crafts, jewelry and art in the Clubhouse, food available Carport sale, furniture, nick nacks, glassware and more.

CRAFT SALE! CRAFT SALE! Expertly handmade crafts of all kinds. Raffle. Bake Sale. Refreshments for sale. Something for everyone! Sunday, Dec. 4, from 12 P to 4P. Down Yonder Village Mobile Home Park, 7001 – 142nd Ave. N., Largo, FL. 33771.

WHITE ELEPHANT SALE - Saturday, Nov. 5th, 9am-noon. Americana Cove, 7201 1st St NE, St. Petersburg, 33701. Jewelry, antiques, crafts, electronics, housewares, pictures, books, DVD's, CD's, tapes, LPs, linens, plants, furniture, bakery, raffles.

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The 6% Tourist Development Tax is collected along with a 7% sales tax for a total of 13% tax that should be paid by the renter and collected and remitted by the owner to the state. There are penalties involved for non-payment of the tax. For more information, go online to <http://www.taxcollect.com/tourist/faqs/>

What are your fees?

For homeowners who do not want to rent their home themselves, Barefoot Realty does offer a rental service. Our services include collecting and paying the taxes to the county and state, making sure that renters meet the age requirement and fill out proper residency forms required by the co-op, and we will make sure a background/credit check is completed so the owner feels more comfortable about a renter who they may not know.

Barefoot Realty charges 10% of the rental fee to manage the rental and a \$100 fee for filing the monthly or quarterly returns and submitting the taxes to the county and state. If any homeowner is interested in renting through Barefoot Realty, call toll free 877-360-7577.

THE LAST WORD

By Terri Mottl

Well, this is the month they tell us to fall behind. I have no problem with that. As a matter of fact, when it comes to falling behind, I'm a natural; I can fall behind with the best of 'em. I'm at least two months behind on my weeding (No letter required, Jane). I'm definitely behind on my Christmas card list.....about 12 years and counting.....and as far as cleaning out my shed.....only think about it when I can't find something from 2009. The thing is that the powers that be have been talking about eliminating Daylight Savings Time; and I am so very, very much against such an idea. I have few feelings about the daylight being better in the morning or better in the evening, or whether it's more beneficial to drive to work or from work in the dark. I just know that there's only one day per year that I can fall behind and be proud of it. Let's not take away a good thing.





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