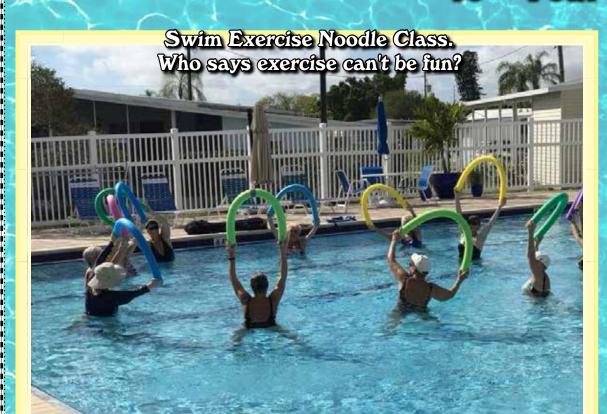


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November 2019

Issue 9 43rd Year



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FORECASTER DELIVERY COORDINATOR: Sue Ponti

CALENDAR: Donna Andrews, donnaf872@hotmail.com, 614-202-1423 SUNSHINE LADY: Nancy Hubartt, 7272 Mt. Essex Drive, 727-525-0571 WELCOME COMMITTEE: Kathy Laramee, 7225 Mt. Fairfield, 845-542-5696 VISITATION CHAPLAIN: Lainey Nelson, 641 Mt. Lancaster Ave., 727-577-4185

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LIBRARY CLUB	Jill And Greg Moe
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PAR SEEKERS	Paul Line
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President's Message

By Linda Quince

This is a busy month as clubs and activities within our community get into their full swing. This is an opportunity for all residents to meet their neighbors, whether it is through joining clubs or committees or meeting during our informal gatherings. Get involved. Everyone has something to contribute while having fun in the process.

Something to think about this month...

We will have three openings on the Board of Directors this year, each with a 3-year term. The requirements are that you are a certificate holder, and you are in good standing and have no delinquent accounts to the community. Have YOU ever thought about serving on the Board? Give it some thought. Talk to a current Board member about what is involved.

REMINDER THE SPEED LIMIT IS 15 MPH INSIDE THE PARK. THAT IS FOR ALL STREETS, NOT JUST THE MAIN ENTRY STREET.

Also, if you are out walking or biking in the early morning hours or after dusk, please remember to bring a flashlight or have reflective clothing. It is hard to see you in the dark!

Thanks for being such Great residents!!

Happy Thanksgiving, all!

Manager's Message

By Ryan Osburn

<u>November Meetings</u> – This month's Town Hall Meeting with the Board of Directors is scheduled for Wednesday, November 13th in the Clubhouse. Come share your ideas and learn what your board and management team are working on. The Board of Directors meeting will be held on November 20th.

<u>Serving on the Board</u> – The Annual Meeting is scheduled for January 15th. At that time, three shareholders will be elected to serve on the Board of Directors. Please consider volunteering to be a candidate for the Board. An official notice with all the details will be mailed out later this month.

<u>Dial Directory</u> – If you have changes you would like made to your listing in the Dial Directory, please call or email the office so we can ensure your information is updated. The deadline for the business office to submit changes is December 1, 2019.



<u>Holiday Schedule</u> – The Business Office will close at 3:00 on Wednesday, November 27th for the Thanksgiving Holiday and will reopen on Monday, December 2nd. If you encounter an emergency, please call the gate at 727-527-3329 and they will contact the Maintenance Team member that is on call. Information will be provided later about the trash schedule.

<u>Streetlights</u> – If you notice a streetlight that is out, please provide the pole number and the closest address to the pole when you report it to the Business Office. You may also report it directly to Duke Energy.

<u>WIFI Access</u> – Due to popular demand, we are extending the existing WIFI coverage to include the pool and tiki bar area. This should be completed by the time this article is published.

Happy Thanksgiving!

ACA News

By Ron Miller

Tell, here we go! By the time you get your new Forecaster, most of the clubs will have geared up for the season. ACA's first luncheon is on November 6th at noon in the clubhouse. For all the newcomers, please come and see what's going on.

Trinkets and Treasures went very well, I would like to thank all who came out and helped, with a special thanks Sandy Shouse whom you can count on anytime she is asked! ACA stands ready to help any club in any way we can.

Once again, as we did last year, ACA would like to know of any of our neighbors who are unable to have Thanksgiving Dinner to let one of the officers know so that we can buy a dinner for them. Last year we gave out 12 meals.

All of the Veterans plaques have been updated, with some 50 people having been added over the last year.

One very sad thing that has taken place is the Betty and Jim Chase have sold their house and are leaving the Cove to be closer to family. I would like to thank them for everything they have done and for all their help throughout their many years of service. Good Luck and God Speed. Thanks!

I would also like to thank Mark and Donna Andrews for the great job they have done providing the Karaoke over the summer. I've heard nothing but great things, and people here in the summer had something to look forward to on a Saturday night. And a big Thanks also goes out to our Canadian Friends for help making it happen.



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Sunshine Report

By Nancy Hubartt

Deaths – with Sympathy

None reported this month.

November Birthdays

01 Marlene Chapman 02 Neal Tuleen 03 Peggy Pippenger 03 Jolee Rengo 04 Jeff Jones 05 Joe Golf 06 Margaret Lederhouse 07 Nancy McKay Hill 07 Patricia Ley 07 Tom Filstrup 09 Doris Dion 09 LouVerne Campbell 09 Susan Brown 10 Ed Walter 10 Lori Casey 14 Joya Richter

16 Richard Krapf 17 Nedra Hebbard 18 MaryAnn Foley 18 Kevin Brown 18 Nan Krueger 18 Terry Carlo 20 Jaci Klick 22 Walter McNamee 23 Joyce McEdwards 24 Al Rolston 25 Rudy Isovitsch 26 John Mahoney 26 Nancy Cosner 26 Mark Andrews 28 Orna Smith 28 Christy Bohannon

29 Jill Moe

29 Tony Petersen

30 Melissa Adams



November Anniversaries

15 Laura Schwanger

16 Ed Mosakowski

14 Lisa Spata

 03 Mary & Tony Petersen 09 Judy & Bob Hall 14 Pam & Ron Diel 16 Maria & Frank Pereira 18 Pat & Dave Bernfeld 25 Jerry & Walter McNamee 	24 years 51 years 55 years 70 years 41 years 17 years
25 Jerry & Walter McNamee26 Jane & Bob Sockrider	17 years 48 years



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Welcome New Residents

By Nancy Hubartt

Hardy, Leland & Frances 7278 Mt. Jupiter Dr. Previously: Johnson

Csensick, Joseph 643 Mt. Madison Ave. Previously: Schmaltz

Banning, Suzanne & David 524 Mt. Piney Ave. Previously: Gardner

Claridge, Fred & Karen 7212 Mt. Essex Dr. Previously: Steria



Prayer

By Lainey Nelson

ord, in this busy and sometimes hectic world we live in, we often get so wrapped up in day to day living that we don't take time to pause and remember what wonderful gifts we have been given. This is the month of thanksgiving - with one day set aside as Thanksgiving. Help us to be thankful always, not just on this one day. We have all had sadness and pain in our lives, but we have also had joy and love. Help us to focus our thoughts on the happy things in our lives, and let us be truly thankful. And as we celebrate with turkey and trimmings, help us to remember and reach out to the less fortunate. We ask this in the name of Jesus. Amen.

Announcements

Searching for a New Editor

Te are searching for someone to take over the position of Editor of the Forecaster because of travel and taking on part-time work. Please let me or the office know if you are interested. Please feel free to call me at 317-695-7763 to learn more about the position. I will take the time necessary to train a new volunteer.

Bart Beal



Something to Consider

That's in the two simple words, I'm sorry? A lot!

By Bart Beal

Some people, especially men, are reluctant or even unable to tell someone they have offended that they are sorry, even when they know in their heart that their behavior was wrong. This is simply because of pride. Pride is not strength, but weakness. To say they are sorry is to admit they were wrong, and their pride will not allow them to do so. Their pride is more important to them than treating the harmed person right by apologizing. Sadly, they also hurt themselves in the process.

When we harm someone by mistreating them, that is, hurt their feelings, we know that we are wrong. To harbor that wrongness instead of apologizing and doing our best to resolve the issue only causes further harm to us, the other person, and the relationship. We internalize the negative emotion which causes bitterness. That bitterness continues eats at us and negatively effects our thoughts, emotions and behavior. We also do nothing to help relieve the emotional pain that we've caused the other person. And the relationship suffers an open wound that does not easily heal. We all make mistakes and hurt other people, and unfortunately, we can't take it back, but we can apologize.

When we sincerely apologize, which is also asking for forgiveness, the opposite can occur. We free ourselves from the anguish of knowing we mistreated the other person, which gives us peace. We help relieve the wronged persons pain. And we allow the relationship the opportunity to heal and move forward. This requires putting our pride down, putting the other person first, and allowing for forgiveness and healing by being patient. It's absolutely the right thing to do. After all, it's what God would have us do. And it's the right thing to do no matter how it's received. I am responsible for my behavior, which includes apologizing for my misbehavior. I am not responsible for the other person's acceptance or rejection of my apology, that is, whether they forgive me or not.

Let's recognize when we have mistreated someone and be quick to apologize. It's the right thing to do. Say, "I'm sorry." There's a lot of power in these two simple words when they are sincerely spoken.



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Health insurance decisions can be confusing due to endless coverage changes and many policy types. Fortunately, there is someone who can work diligently to help and without cost to you – Michael Crotts, owner of Best Plan Choice.

Through his own healthcare experience Mr. Crotts learned the value of good health coverage and quality medical care. He dedicates his agency to helping people with Medicare and Medicaid needs. You can visit the office to learn about Medicare plan options or he will come to your home.

Every year your Medicare health plan coverage changes even if you do not change plans. Also, new products are introduced and many offer benefits beyond original Medicare and/or Medicaid plans. Baby Boomers had completely different insurance products during their working years. The indemnity and major medical policies are no longer the only choice and often do not meet the financial needs of consumers today.

Don't waste time trying to figure it out. Michael will sit with you and review all of the documents, and answer all of your questions. Most importantly, he will conduct a needs analysis to determine your individual needs – if you expect a hospitalization, use certain medicines, or want benefit like dental or vision – everything is taken into consideration.

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Boat Club

By Jill Moe

It's down to business for the Americana Cove Boat Club. Discussions and plans are in the making for the Christmas Boat Parade, the Island Bash, and more! The bylaws have been updated and revised, and the dues remain at \$10 per person.

The election of officers will be held at the November 9th meeting at 10 AM in the Atrium. It is very important that current members, interested parties, and anyone who just wants to have fun attend.

Pat Ley continues to organize sunset and moonrise kayaking. Give her a call so you can enjoy Florida's beautiful evenings on the water (727-714-3561).

Book Club

By Jill Moe

The Book Club meets the second Thursday of the month at 1:30 in the Library. Thursday, November 14, Maureen Karam will lead the discussion of "The Husband's Secret" by Lianna Mariarty. Imagine that your husband wrote you a letter, to be opened after his death. Imagine, too, that the letter contains his deepest, darkest secret - something with the potential to destroy not just the life you built together, but the lives of others as well. Imagine, then, that you stumble across that letter while your husband is still very much alive. Cecilia Fitzpatrick has achieved it all. She's an incredibly successful businesswoman, a pillar of her small community, and a devoted wife and mother. Her life is as orderly and spotless as her home. But that letter is about to change everything, and not just for her. Rachel and Tess barely know Cecilia, or each other, but they too are about to feel the earth-shattering repercussions of her husband's secret."

BOOK CLUB READING LIST FOR 2019 - 2020

NOVEMBER 14, 2019 -

The Husband's Secret by Liana Mariarty - hostess Maureen Karam DECEMBER 12, 2019 -

Where The Crawdads Sing by Delia Owen - hostess Nan Kruger

JANUARY 16, 2020 - please note this is the 3rd Thursday -

Becoming by Michelle Obama - hostess Rena Brandmark

FEBRUARY 13, 2020 The Silent Patient by Alex Michaelia

The Silent Patient by Alex Michaelides - hostess Orna Smith MARCH 12, 2020 -

The Little Old Lady Who Broke All The Rules by Catherine Ingelmand-Sunberg - hostess TBD

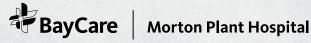
APRIL 9, 2020 - Beautiful Ruins by Jess Walters - hostess Andrea Wetmore

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Buddhism

By John Howell

As we welcome back more of our Dharma friends continuing a new season, a profound offer of thanks to all of those who have helped to make this sacred endeavor

of "transmitting" authentic Buddhist practice possible. This undertaking respectfully being offered along with other religious/philosophical tradition for helpful comparative study. We are also grateful that our assembly has been officially designated and duly noted going forward. After more than 30 some meetings during the past 8 months our recurrently evolving group has reached a range of insightful understanding, enjoyed a Vesak celebration (Buddha's Birthday, Enlightenment, and Nirvana) at a local Wat (temple), are currently planning for a Buddhist Sand Mandala celebration in January at the Florida CraftArt, among other field trips for further discovery. Yet, we have only just begun to scratch the surface of the vast and blessed treasure of the Buddha's instruction. Many have



commented how refreshing it is to have an alternative "spiritual" P.O.V. available right here in our wonderful Park, joining the ranks of other evolved retirement communities across the country, welcoming such diversity.

- Buddha = One who fully awakens from the "dream" of mundane existence.
- Turning the Wheel of Dharma = Teaching the Eightfold Path (part of The Four Noble Truths).
- The Eightfold Path = The "boat" we can thoughtfully build using (Mindfulness, Wisdom, Compassion) to cross the "Ocean of Suffering" (i.e. the wheel of life).
- Nirvana= The primary goal of Buddhism: the "further shore" complete liberation.
- Metta = Loving Kindness, a vital component of Buddhist practice and a powerful antidote (to paraphrase Mark Twain) the "tribulations" of our contentious times: prejudice, bigotry and narrow-mindedness.

/All are welcome. For info on these topics and more join us at 1pm Thursdays (game room) for a lively round table discussion with helpful camaraderie, Q&A and a guided relaxing meditation session.

Namaste

Canada Night

By Daisy Dean

The Canada Night Dinner & Dance will be held on Saturday, January 25th, and we are so proud that this is our 25th year since this started. It all started in 1995. In next month's forecaster I will give you a little history on why it started and the people that started it.

I know a few may think that this function is for Canadians only, but that's far from the truth. This year Barb Burnard, Sue Line and I, along with many helpers, hope it will be a great night. It will include a home-cooked dinner of chicken cordon bleu, mashed potatoes and all the

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NOVEMBER•2019

Sunday	Monday	Ti
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	C: Clubhouse A: Atrium L: Library K: Kitchen G: Game Room T: Tiki Hut	
Daylight Savings Time Ends	4	ACA Pa Mtg-1pa Shufflel Friends
10	Live Music-3-4:30pm-C	Garden 10-12:3
Vespers Welcome Back Dinner- 5-8pm- C	18	Live Mu Burger 1 4:30-6p
McNamee bday party-2-5pm-C	25	Shufflet Friendsl Plannin Comm-

Americana Cove

uesday	Wednesday	Thursday	Friday	Saturday
			1	2
			Trinkets/Treasures	Trinkets/Treasures
			set up-All Day-C,A	Sale-All Day-C,A
				_
5	6	7	8	9
es.	Shuffleboard Club	Buddhism		Boat Club-10am-A
m-A	Mtg-9:30-10:30am-A	Mtg-1pm-G		Diane Filstrup
board	ACA			Private Party-
hip-1-3pm-A	Luncheon-noon-C			12-5pm-A
12	13	14	15	16
Club-	Old Timers	Buddhism		Don Delzell Private
0pm-A	Club-12noon-C	Mtg-1pm-G		Party-12-4pm-A
	Town	Book		Karaoke-7pm-C
	Hall-2:30pm-C	Club-1:30pm-L		
19	20	21	22	23
usic-3pm-C	Helping	Buddhism		
Burn-	Hands-4:30-C	Mtg-1pm-G		
m-T,C	Board of	PoKeNo-6:30pm-C		
	Directors-7pm-C			
26	27	28	29	30
ooard		HAPPY	Shuffleboard Blue	
hip-1-3pm-A		THANKSGIVING	Sky-12:30-1:30-A	
g			,	
6pm-L				
		Thanksgiving Day		



trimmings. And there will be music and many great prizes. Tickets will be \$15.00 per person as last year, and when you pick up your ticket you will also pick your table. Also, this year, there will be 2 bottles of wine on your table.

A new addition will be a basket raffle. The basket will contain all Canadian goodies that can't be found in the U.S. like Canadian beer, wine, spicy Caesar's, whiskey, maple syrup, ketchup chips, maple cookies, a handmade throw, and a variety of chocolate bars, just to mention a few).

Stay tuned for next month when more information will be available, and you will learn more on the history of Canada Night.

Cribbage

By Donna Tanner

The Cribbage Club will begin playing on Thursday, November 7, 2019 in the Atrium at 6:30 p.m. We have all levels of players, and welcome our regular players back and look forward to some new players joining us. Bring a few quarters with you, as we put \$.50 in the pot to start the game, which is awarded to the high scorers of the evening. We also have a skunk pot, funded with a quarter by each player that gets skunked. That money is saved throughout the year and goes back to the players at year's end. If you win the hand your opponent pays you a quarter for the win but if you lose you pay. We have a lot of fun and some challenging card games, so please join us on Thursday evenings. If you would like to learn how to play, I would be happy to teach you. Give me a call at 727-954-8264 and we can make arrangements.

Cue Club

By Ray Larkin

The cove is coming alive again with activity as our snowbirds return to their winter homes. Welcome back to those who have arrived, and safe travels to those on the way.

There are still openings available for any who wish to join us this year. We would especially like to see a few more of the ladies come and join the ladies league. For anyone wishing to join, please contact myself, Ray Larkin, Frank Holbrook, or Sandie Reid. Our first meeting of the year is Monday, November 4th at 7 p.m. and we will be signing up members at that time. Come and meet your neighbors, and have some great fun and fellowship.





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Carol Zapiecki, Clearwater, FL



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Garden Club

By Mary Lou Prebish

Telcome back, traveling residents. We are starting to swing into our new season.

The Garden Club's first activity is a luncheon cruise on Tuesday,

The Garden Club's first activity is a luncheon cruise on Tuesday, November 12th (which will include a mini meeting) out of the Clearwater marina for \$50.00 per person. A sign-up sheet is now posted on our board.

There is also a list of future meetings and tentative trips. Please sign up for the cruise as soon as possible.

Helping Hands

By Judy Hall, PhD

hat is Helping Hands?
Helping Hands is an Americana Cove volunteer organization that provides help in many ways to our residents by providing:

- Medical Equipment: We can provide on loan items such as walkers, canes, crutches, shower chairs or raised toilet seats. We also have some adult diapers and knee braces. Ron Miller has graciously provided us accessible storage. To get any equipment, please call Sue Tomayko at (727) 623-4383. Thank you, Donna Tanner for the electric scooter!
- Bagels and Donuts: 4th St. Bagels has graciously provided us with their excess bagels and donuts at the end of their business day. We provide these to our infirm or needy residents. If you know someone who could use a "bagel lift," call Carol Shepard at (561)-234-9275.
- Medical Alert Buttons: We provide these to residents who cannot afford the monthly fee. For help, please contact Carol Shepard at (561)234-9275.
- Forecaster: We provide information on subjects pertinent to our residents as well as information about our monthly meeting on the 3rd Wednesday at 4:30 pm. Dr. Fred Clark and Claniece Moore provide education and information on a variety of subjects that are needed by our residents. Everyone is welcome! To suggest an article for the Forecaster, please call Judy Hall at (727) 643-4736.
- Annual Fund Raiser: We raise funds to support Medical Alerts, etc.
- For other needs, i.e., assisting someone who lives alone with small tasks or helping with transportation to doctors or grocery stores, please call Carol Shepard.
- Please consider volunteering in some way with this important program. We need you!





Library Club

By Jill Moe

Te are looking forward to you avid readers as you return to Americana Cove. Hopefully, you'll be pleasantly surprised by all the new additions that have been donated to your Library.

As we receive your donations, we would like to ask you to help us out and make our job a little easier. We gratefully accept books with a copyright date of no earlier than 2010, and we do not want outdated magazines. Please feel free to donate old and outdated books and magazines to the upcoming White Elephant Sale.

If you think Maureen S. has taken some time off for the summer, you are mistaken. Maureen is recuperating from an injury and is hoping to return to Americana Cove soon. Everyone misses you, Maureen!! If anyone would like to send Maureen a card, please feel free to give it to me or mail it to me at Jill Moe, 227 Mt. Piney Ave., and I will forward it to her until she returns.

Live Music

By Libby Hopkins

Telcome back, Everyone!! Thank you to all who attended our October show! Please see below for information about our November and December shows!

Now, I would like to tell you about Carol Fischetti, who was the last wonderful person to join our Live Music group. Carol is originally from the Bronx, but she and her husband, Tony, reside in Saratoga Springs for the summers. She has three children - a daughter and two sons. Carol and Tony have owned their home in the Cove for $4\frac{1}{2}$ years.

Carol serves as Vice President of the Old Timers Club. Carol told me, "I have been a member of other clubs in the cove, but Old Timers is the first office I have held. I have volunteered for different events when it was necessary. I worked in banking, as well as a server for restaurants and catering, and also was a betting clerk for racetracks in Saratoga."

Carol takes care of business in a myriad of ways for Live Music. She manages and files all of our music, completes administrative activities, sets up our refreshment table, and serves attendees at each show. She helps us set up the stage before shows and breaks everything down afterwards. Carol can also dance, and she has participated in a number of shows with us! Carol also has a comedic flair to her, and she likes being on stage! She is a multi-talented person who is a tremendous asset to our group! Carol told me, "I feel honored that Live Music group invited me as a member. I really enjoy being a member and love all of my fellow members."

And then, there's me. I came between Kathy Laramee and Joan Miller. For years, I had wanted to be a member of Live Music, but I worked full time. I had been in fun shows put

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on by Betty Chase and other American Cove residents in the past. So, when Live Music was originated, I really wanted to be a part of this vibrant troop of people! Then I became semi-retired and began to work part time, and I was able to join the group. What a distinction that was!

I have lived at Americana Cove for 18 years. I came from Massachusetts to be near my aunt and uncle, Diana and Ralph Rogers, my cousins, Randy and Bobbi Rogers, and Jolee and Arne Rengo. I am a past ACA Secretary, and I belong to the Boat Club and the Garden Club. I still work part-time as a Licensed Clinical Social Worker and Psychotherapist at Suncoast Center for Community Mental Health. I also provide trainings and other activities for community organizations in Pinellas County. I have worked in the mental health field for over 40 years.

I am one of the altos in Live Music. I sing solos and I also like to sing duets with other members. I enjoy being a part of this fantastic tribe very much. My aunt, Diana Rogers, is my biggest fan and she comes to most of the shows!

We would love to see you at all of our upcoming shows! Please see our schedule below.

November Shows: *Veteran's Day Tribute (NOT on a Tuesday!) Monday Morning, Nov. 11

*Thanksgiving Show Nov. 19 Tues. at 3 p.m.

December Shows: *Christmas Nativity and Songs (NOT on a Tuesday!) Dec. 7 Saturday

Evening

*Christmas Show Dec. 17 Tues. at 3 p.m.

For those of you who are not familiar with us, we are a music group within the park that usually put on a performance the 1st and 3rd Tuesday of every month from 3:00 p.m. to 4:00 p.m. in the Clubhouse. We work hard to provide an entertaining and fun hour, and we provide snacks, drinks, and sometimes spiked punch! Please come to see us! Take care and have a great month!

Shuffleboard Club

By Greg Moe

The Tuesday morning Social League (10 AM) has started again as well as Sunday afternoon Hoss Collar (1 PM) playing weekly. Starting in November we will have to change the time and date for the Social League as it is in conflict with Friendship League play. That will be determined at our first meeting in November. Come and join the fun while getting in some practice.

The NOVA League members are now practicing on Thursday mornings at 10 AM. If you are interested in joining shuffleboard at the beginners' level, check it out. If you just want to have that little extra practice time, please feel free to join them.



Friendship League begins their season on November 5th hosting Pasadena, and Blue Sky begins on November 29th hosting Park Royale.

Our first Shuffleboard meeting is November 6th at 9:30 in the Atrium. Come and check us out. For more information or if you have any questions, please feel free to contact Greg Moe (President) at 603-898-4614.

Swim Exercise

By Nancy Olson

i everyone! The swim group continues to welcome back all of our northern friends. The weather has been great and attendance at class has been really increasing. It is great to see everyone reconnecting!!

Some items of interest:

- Noodle workout started on Oct. 22 on Tuesday and Thursday after class from 10:15-10:30. Noodles will be provided for your use.
- The water temp is scheduled to be set at 85 starting Nov. 1 and going through April 30.
- We have a group Facebook page. It is called Americana Cove Water Fitness Group! If you are not already a member, please go on the Facebook page and request to be a member. I will approve your request. It is used as a good communication tool for letting us know daily what tape we will be doing at class, weather cancellations, birthdays, member updates, etc.
- Maureen and I meet monthly with office manager, Ryan, and Graham, head of our maintenance group. If you have any concerns, recommendations, etc., please let one of us know and we would be happy to represent you at our meeting.
- I want to thank the subs for taking the class for me on Oct. 12. I will be gone for Thanksgiving from Nov. 25-30. The subs will be leading the class while I am gone. A shout also goes to Graham and the maintenance team who keeps the pool looking great and address our concerns!

Check out our picture on the front cover!

Happy Thanksgiving to all!!





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Vespers

By Martha Sutton

ur new season is beginning at 4:50 p.m. in the Atrium on November 3rd. The choir has been practicing getting their voices in tune and are ready to begin singing praises to our Lord. Hopefully, we'll have new voices joining us again this year. We rehearse on Friday mornings at 8:45 a.m. in the Atrium, so come and join us if you like to sing and be around happy people.



Nancy Hill has been busy lining up our local pastors and if you'd like your own pastor to be a speaker, please give Nancy a call so she can make those arrangements.

Vespers will again be sponsoring the annual Welcome Back dinner and entertainment for \$3.00. Tickets may be purchased from Kathy Laramee, Sandy Shouse or me, and also at the November 6th and 13th luncheons. Betty Chase and helpers will be making roasted chicken (white or dark) and scalloped potatoes. Vespers will provide rolls, butter, tea and coffee. We are asking 30 people to please provide a salad/side dish to share and 30 people to bring a dessert. Sign-up sheets are on the Vesper bulletin board for those willing to provide these items.

This is a great way to welcome everyone back to the Cove and will be held on Sunday, November 17th at 5 p.m. in the Clubhouse. ALL residents are invited to attend, not just those who attend Vespers. There will be no Vesper service this day only. You will be entertained again by Steve Mullis who provided last years' entertainment. Hope to see you all there!

Pastors for November:

- 03 John Ekers Wesley Memorial United Methodist
- 10 Deirdre Banks, Faith Covenant
- 17 Welcome Back Dinner/Entertainment
- 24 Kevin Loughran, Grace Lutheran

Walk off the Pounds

By Daisy Dean

i all. On behalf of myself and all walkers, we would like to send Maureen Saint - Guillen a speedy recovery. We miss you, and please hurry back.

Thank you, Janice Zebley, for pursuing getting a storage cabinet to hold our videos so we don't have to carry them back and forth. Thank you to the maintenance crew for doing it – it's well appreciated. Another big thank you goes to Ron Miller and ACA for our new 65-inch TV, and to Mark Andrews and Nelson Taylor for helping set up. We love it!

Walking classes are Monday through Saturday starting at 8:15 a.m. in the clubhouse. If you are new to the park, come and join us. Everyone is welcome and it's free!



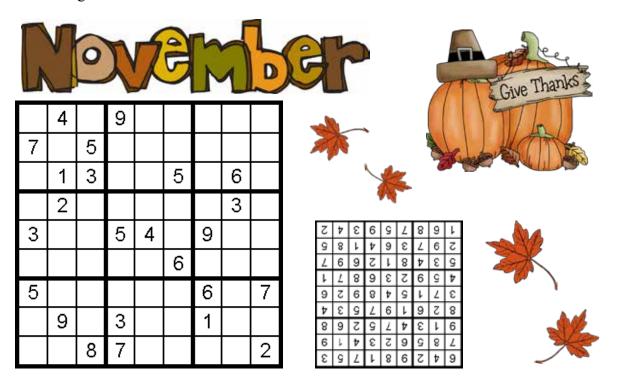
Is it okay to move in prior to closing?

By Barefoot Realty Group, Brokerage Agent for Americana Cove

The simple answer is no. Buyers often ask if they can move in or move in furniture prior to closing, but to many issues can arise that can create a liability on both sides. Consider these issues:

- 1. Who pays for a repair? If a buyer moves in and the toilet breaks, who is responsible for fixing it?
- 2. Who pays for the homeowner's insurance? What if the buyer falls and the homeowner doesn't have any insurance?
- 3. What if the financing falls through and the buyer can't proceed with closing?
- 4. It's the never-ending walk through as the buyer lives in the home noticing nicks, scratches and chipped paint. The buyer may request to re-negotiate based on issues with the home.
- 5. What if the buyer moves in furniture but scratches the floor or puts a small hole in the wall?

Sellers often do everything they can to appease a buyer, but there should be limits. "Sellers should never allow a buyer to move in early. But if they do, there should be a lease agreement or addendum to the purchase contract with all issues spelled out," explains Broker Marty Pozgay. "Even with a written contract, I am still concerned that buyers will change their minds after living in the home."





Weekly Calendar Repeats

AMERICANA COVE WEEKLY Calendar Repeats - Month: NOVEMBER 2019

<u>Day</u>	Event	<u>Time</u>	Location
Monday:	Walk Away the Pounds Lap Swim & Pool Walkers Pool Exercises	8:15-9:00a.m. 8:20-9:20a.m. 9:20-10:20a.m.	С
	Line Dancing	12:30p.m.	C
	Knitters and Crocheters	1:30-2:30p.m.	A
	Progressive Rummy	4:00p.m.	A
	Cue Club-Men's	6:30p.m.	В
	Bid Euchre	6:30p.m.	C
	Crafters	6:30p.m.	L
Tuesday:	Walk Away the Pounds	8:15-9:00a.m.	C
,	Lap Swim & Pool Walkers	8:20-9:20a.m.	
	Pool Exercises	9:20-10:20a.m.	
	Poker Pool	6:00p.m.	В
	Progressive Rummy	6:00p.m.	A
	Cards	6:30p.m.	A
	Bid Euchre	6:30p.m.	C
*** 1	W. H. d. D. d.	-	
Wednesday:	Walk Away the Pounds	8:15-9:00a.m.	C
	Lap Swim & Pool Walkers	8:20-9:20a.m.	
	Pool Exercises	9:20-10:20a.m.	C
	Nickle Bingo	1:00p.m.	C
	Cue Club-Women's	6:30p.m.	В
	Texas Holdem	6:30p.m.	A
	Pinochle	6:30p.m.	С
Thursday:	Walk Away the Pounds	8:15-9:00a.m.	C
	Lap Swim & Pool Walkers	8:20-9:20a.m.	
	Pool Exercises	9:20-10:20a.m.	
	Dominoes	1:00p.m.	A
	Buddhism Mtg	1-2:30p.m.	G
	All Cards	6:00p.m.	A
	Cue Club-Men's	6:30p.m.	В
	Cribbage Club	6:30p.m.	A
Friday:	Walk Away the Pounds	8:15-9:00a.m.	С
1114111,1	Lap Swim & Pool Walkers	8:20-9:20a.m.	
	Vespers Choir Rehearsal	8:45a.m.	A
	Pool Exercises	9:20-10:20a.m.	
	Poker Pool	6:00p.m.	В
	Bingo	6:00p.m.	C
Saturday:	Walk Away the Pounds	8:15-9:00a.m.	C
Saturday.	Pool Exercises	9:20-10:20a.m.	C
	1 001 Entertailed	>.20 10.20min	
Sunday:	Shuffleboard Hoss Collar	1:00-3:30p.m.	S
·	Vespers	4:50p.m.	Ā
*A: Atrium C: Clubhouse	1	-1	

C: Clubhouse

L: Library

S: Shuffleboard Courts

B: Billiards
G: Game Room



- 1. Chin indentation
- 6. Sprockets
- 10. Boast
- 14. Wanderer
- 15. Spindle
- 16. Tax
- 17. French farewell
- 18. Horn sound
- 19. Affirm
- 20. Deadly nightshade
- 22. Medical breakthrough
- 23. Apprehend
- 24. Scrapes gently
- 26. Hit
- 30. Welts
- 32. Sarcasm
- 33. Largest city in Maryland
- 37. Ark builder
- 38. American symbol
- 39. Angers
- 40. Wanders off course
- 42. Precipitous
- 43. Songbirds
- 44. Wicked
- 45. French for "Room"
- 47. Brassiere
- 48. Novice
- 49. Blockhouse
- 56. Afresh
- 57. Any day now
- 58. Wish granter
- 59. Tardy
- 60. If not
- 61. Consumed
- 62. Misled
- 63. Bucks and does
- 64. Smelter waste

16 18 19 22 57 58 60 61 62 64

DOWN

- 1. Fourth sign of the zodiac
- 2. Prospector's find
- 3. Wicked
- 4 Sense
- 5. Failure to attend school
- 6. Kebab (alternative spelling)
- 7. Beasts of burden
- 8. Secluded valley
- 9. Classify
- 10. Farrier
- 11. Variety show
- 12. Declares
- 13. Calyx

- 21. East Indian tree
- 25. Anagram of "Ail"
- 26. Transgressions
- 27. Gait faster than a walk
- 28. Lion sound
- 29. Unsanctified
- 30. What you're paid
- 31. L L L L L
- 33. Hesitate
- 34. Chocolate cookie
- 35. Bobbin
- 36. Catch a glimpse of
- 38. Emerged

- 41. Woman
- 42. Caught
- 44. A large vase
- 45. Egyptian peninsula
- 46. Mountain crest
- 47. Silly mistake
- 48. Gangly
- 50. Lacquered
- metalware
- 51. Thorny flower
- 52. Listen
- 53. Savvy about
- 54. Untruths
- 55. Lairs

November Crossword

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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 \$150,000 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:

(Allow 4-6 weeks to	or mailing	of check). This month's cash
Stella Baker	\$100	Professional Plumbing and Design
John Bonnar	\$10	Ricks Appliance Repair
Dee Newland	\$10	Boss Electric Corp
Kevin Osborne	\$10	Suncoast Auto & Tire
Den Holloran	\$10	Buggin Out Termite & Pest Control
Kerren Sanders	\$10	Jones & Sons Plumbing, Inc.
Robert Sabatelli	\$10	
Ernie Simon	\$10	Largo Automotive Repair, Inc.
Lillian Rosado	\$10 . N	Modern Air Conditioning & Appliance
James Flanary	\$10	Royal Enterprise
Barbara Christy	\$10	Mr Fix It
Melodee Baumgart	\$10 . R	On Wygarden Mobile Home Washing
Ronald Cirinciene	\$10	Air Masters of Pinellas, Inc.
Sandra Couch	\$10	Century Awnings
Paul Fadden	\$5	Natures Resource Pest Control, Inc.
Theresa Lorentzen	\$5	J. Timothy Doerner, D.D.S., P.A.
Sharon Groom	\$5	Royal Enterprise
Maria Mayo	\$5	The Plumbing Patrol, Inc,
Joe Minchillo	\$5	Discount & Computer Repair
Jama Beach	\$5	Doll Brothers Upholstery Cleaning
Steven Hissa	\$5	Jones & Sons Plumbing, Inc.
Joan Switsher	\$5	
Richard DesJardin	\$5	Buggin Out Pest Control Inc.
Mary Wuest	\$5	Debbie's Cleaning Services

Donna Montgomery	. \$5	Boss Electric Corp
Dianna Gilmore	. \$5	Royal Enterprise
Wesley Curchill	. \$5	Air Masters of Pinellas, Inc.
David Terry	. \$5	J. Timothy Doerner, D.D.S., P.A.
		Jones & Sons Plumbing, Inc.
Sue Harris	. \$5	Debbie's Salon
Diana Stewart	. \$5	Bill the Carpet Guy
Ron Griffin	. \$5	1st Class Handyman Service
Patricia Budney	. \$5	The Plumbing Patrol, Inc.
Dennis Moore	. \$5	E & E Gliddon Air Conditioning, Inc.
		Battleline Termite & Pest Control
Robert Gornick	. \$5	Debbie's Cleaning Services
Kerren Sanders NO	. \$5	Jones & Sons Plumbing, Inc.
Bill Peterman	. \$5	Community Roofing of FL
		Debbie's Cleaning Services
Ida Morris	. \$5	Hellers Mobile Home Washing
Steven Jones	. \$5	Community Roofing of FL
Velma Booxsein	. \$5	Doll Brothers Upholstery Cleaning
Abbie Postel	. \$5	Debbie's Salon
Renee Darcy	. \$5	Jones & Sons Plumbing, Inc.
Lidy Burges	. \$5	Mr Fix It
Arvid E. Stone	. \$5	Buggin Out Termite & Pest Control
Theresa Blasik	. \$5	The Plumbing Patrol, Inc
Tony Hoskins	. \$5	Hellers Mobile Home Washing

AMERICANA COVE FORECASTER NOVEMBER, 2019

- Limit of one ticket per visit Advertiser may have up to 4 winners per month Advertiser must have bill paid current to qualify
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EVENTS & PROGRAMS

WHITE ELEPHANT SALE. Saturday 11/2, 9AM-12PM. Americana Cove, 7201 1st NE, St. Pete. Antiques, collectibles. iewelry. furniture. electronics, kitchenware. books. paintings, records, CDs, DVDs, VCRs, linens, bakery, plants.

Paradise Island Annual Craft Fair, Sat. Nov. 2, 2019. Tables, \$10 and \$15. Call Delores at 727-754-5569

HOLIDAY BAZAAR - Saturday. 11/09/2019, 9am-1pm. All indoor craft show. First Lutheran Church, 1644 Nursery Rd., Clearwater. Questions: 727-744-3806 or eobrien2429@gmail. com

Carport Sale: Saturday, Nov. 9th, 8-1pm. Household items, craft items. Hillcrest MHP, 2346 Druid Rd, Lot 1009, Clearwater. Located between Belcher and US 19.

Oak Crest/Acorn MHC (over 600 units) Semi-Annual Carport sale, Saturday, November 16th, 8:00am-3:00pm. 9925 Ulmerton Rd. or second entrance (off Seminole) 16th Ave. SE, Largo.

9th ANNUAL ARTS & CRAFT SALE: Sat., Nov. 16, 2019, 9AM-1PM. Lake Haven MHP. Paradise Island Clubhouse, 1415 Main St., Dunedin (SR580 & Lake Haven Rd.). Everything uniquely designed by hobby club members, including: paintings, shadowbox creations. jewelry, crocheted, knitted and sewn items and greeting cards all individually crafted for home or gifting.

BRIAR CREEK ANNUAL BAZAAR: November 22nd, 4pm - 7pm & November 23rd, 8am - 11am. 100 Briar Creek Blvd off McMullen Booth Rd Trash & Treasures, Jewelry, Baked Goods, Furniture, Tools, Linens, Raffle Baskets, Liquor Raffle, and 2nd Hand Clothes www.mvbriarcreek.com

Christmas Market & Silent Auction. Crafts/Vendors November 23rd, 9am-2pm. Connect2Christ Church, 9398 Oakhurst Road, Seminole, FL 33776

ART/CRAFT SALE 11/23/2019, 9am-1pm. Park Royale M/H Park. Benefits "Friends of Strays". Bake sale. Lunch available. Vendors contact 727-545-5430 tables \$15.

ART/CRAFT FAIR. Saturday, November 23rd, 9AM-1PM. Lake Highlander MHP. 1500 County Road 1, Dunedin. Great Holiday Gifts!

Pre-Xmas Sale: Sat., Nov., 23rd 8am-1pm, Lake Haven MHP 1415 Main St. (Behind Subway). Gift items, Dishes, etc. The BEST Bake Sale in town!

Japanese Garden Art and Craft Bazaar November 30th, 2019. Coffee, lunch, Bake Sale and Art Raffle. Artists welcomed to join. CALL: Charlotte for details: 727-531-3651

FLEA MARKET Saturday, November 30th 9am-Noon. Lake Seminole Resort Clubhouse 10245 110th Ave N. Largo. Clothes, furniture, books, household items, decorations.

Yard Sales: Paradise Island, Lot # 208. Sat. Nov. 30th, 9am - 1pm.

Craft Fair Sugar Creek Saturday 12/7/2019. 8:30-1:30 PM. 10265 Ulmerton Road, Vendors needed: 401-835-0700.

ATTENTION RESIDENTS!

Did you know this Emporium/ Classified listing reaches over 21,500 homes in Pinellas County? It goes into 60 community newsletters (just like this one) from Dunedin to St. Petersburg. This is a great market to sell items, advertise your next event, try and get help for a function, and many other things. Remember to think about this the next time you're planning something.

-Monthly Media Staff

DECEMBER AD DEADLINE - NOVEMBER 10, 2019

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

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