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# AMERICANA COVE

## • FORECASTER •

**September • 2025**

**Issue 7  
49<sup>th</sup> Year**

*A Rainbow after a storm at Golden Gate*



*Try to be a rainbow in someone's cloud  
-Maya Angelou*

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FORECASTER EDITOR: Ray Rodriguez, ACForecaster@gmail.com, 248-496-2411

FORECASTER DELIVERY COORDINATOR: Kathy Williams 317-441-5995 & Pam Paige 480-236-6358

CALENDAR: MaryAnn Meljac, ACovecalendar@gmail.com, 727-798-0261

SUNSHINE LADY: Gay McPhee, andygaym@gmail.com, 267-614-1007

WELCOME COMMITTEE: Maryann Meljac, Acovecalendar@Gmail.com, 727-798-0261

### MAROA BOARD OF DIRECTORS

Phil Quince ..... President ..... 2026 ..... philip.quince@americanacove.com  
Linda Howe ..... Secretary ..... 2027 ..... linda.howe@americanacove.com  
George Paige ..... Treasurer ..... 2026 ..... george.paige@americanacove.com  
Kathy Wichmann .. Director ..... 2027 ..... kathy.wichmann@americanacove.com  
Kathy Laramée ..... Director ..... 2028 ..... kathy.laramée@americanacove.com  
Brien Gibney ..... Director ..... 2026 ..... brien.gibney@americanacove.com  
Bill Moretti ..... Director ..... 2025 ..... bill.moretti@americanacove.com  
Charles Pugh ..... Director ..... 2028 ..... chuck.pugh@americanacove.com

### MAINTENANCE TEAM

**Brian McCarthy – Supervisor**

Paula Barrows

Bonnie Sprague

Ann Crowley

### GATEHOUSE TEAM

**Rick Welch Supervisor**

Brad Coath

Cheryl Cyr

Vanessa Caponigro

Debbie Lindsey

Phyllis Arkanoff

Jim Demel

Alice Thomas

Stephen North

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**OFFICE TEAM**: Daniel Martinez - Manager, Chrissy Brush, Tracye Curran, Patricia Kokotek

### Social Activities

#### AMERICANA COVE ASSN. (ACA) LEADERSHIP

Ted Meljac ..... President  
Daisy Dean ..... Vice President  
Linda Quince ..... Treasurer  
Cindy Rodriguez ..... Secretary  
Claire Mosakowski ..... Music Coordinator

#### OLD TIMERS YOUNG AT HEART

Wally Schultz ..... President  
Kathy Laramée ..... Vice President  
Pat Stallone ..... Treasurer  
Cheryl Martin ..... Secretary

### CLUB & ACTIVITY LEADERS

BINGO ..... Carol Shepard  
BOAT CLUB ..... Deedra Triezenberg  
BOCCE CLUB ..... Daisy Dean  
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CORNHOLE ..... Doug & Debbie Howland  
CRAFTERS CLUB ..... Kathy Schultz  
CUE CLUB ..... Mike Arkanoff  
DOMINOES ..... Janice Ernst  
HELPING HANDS ..... Carol Shepard  
HOBBY SHOP ..... Dennis Herrmann  
LAND EXERCISE ..... Daisy Dean  
LIBRARY ..... Gay McPhee  
LINE DANCING ..... Judy Daigle  
LIVE MUSIC ..... Claire Mosakowski  
PO KE NO ..... Nancy Hubartt  
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# President's Report

Philip Quince



**D**ear Residents,  
The end of summer is upon us, and we're excited to welcome many of our friends back to the Cove in the coming months. We hope you've had a safe and enjoyable time away.

Here are a few updates on recent projects and developments:

- Seawall Repairs – Completed we've successfully completed repairs using a new method that injects high-strength polyurethane into the soil behind the existing seawall. We'll evaluate the results at these initial locations before considering expansion. Learn more: <https://heliconusa.com/helicon-services/seawall-repair/>
- North Drainage Improvements – In Progress After reviewing several options, we've approved a cost-effective, long-term solution. If all goes as planned, the work will be completed before many of you return. Details available at: <https://inlandtarp.com/rcr/explore-uses/>
- Game Room Remodeling – Completed the remodeling is finished, and we're working with the Planning Committee to determine the best use of the space. While it's designated as a Game Room, it will also serve as a multifunctional area. Our goal is to include games that are engaging without overcrowding the room.
- New Message Board Installation – On Schedule Installation is still on track for completion in August.
- Treasurer's Report Please take a moment to read this month's Treasurer's Report. It contains important financial updates and key dates related to our budget planning process.
- Important Community Notices

**Respect for Staff** We've recently had incidents where employees were confronted aggressively, including one involving a racial slur. This behavior is unacceptable. The Board is committed to ensuring a safe and respectful workplace for all staff. If you have concerns, please do not confront employees directly. Instead, email the office at [office@americanacove.com](mailto:office@americanacove.com). Your concern will be recorded and addressed appropriately.

**Community Conduct** We've also received reports of disruptive behavior from some residents. One of the greatest benefits of living here is the sense of safety and community. When that is compromised, it affects everyone.

Please know that the Board takes these matters seriously and will take all necessary actions to maintain a peaceful environment for all.

Warm regards,





# Treasurer / Finance Committee Update September 2025

George Paige

## 2026-2027 Budget Planning



### Planning for our Future

Cove prepares for the upcoming fiscal year April 1, 2026 – March 31, 2027, the Finance Committee, Board, and management team have initiated a comprehensive budget planning process aimed at maintaining financial stability while enhancing Americana Coves community services. The current fiscal year runs from April 1, 2025, through March 31, 2026, and several key developments are shaping the budget outlook.

### Key Budget Planning Areas –

**Reserve Study Update** – Reserve Advisors Report will be available September 2025. The revised study will include COLA adjustments, north side drainage funding, marina elements and several other changes.

**Insurance Premiums** - The team is working closely with the insurance agent to estimate premiums for the upcoming year. Given market volatility, this remains a critical component of the budget.

**Infrastructure & Maintenance** - Lawn care, electrical repairs (pedestals) and several projects are on the horizon for the next 18 months. Examples include north side drainage erosion repair, pool resurfacing and an Atrium assessment for windows and flooring replacements.

**Staffing** – The board of directors will continue to evaluate staffing levels to ensure we have the proper staffing to maintain the community.

**Property Taxes** – We continue to partner with the tax assessor's office to minimize our property tax burden.

**Budget Workshops** - Scheduled for September, October and November 2025, these workshops will allow residents and board members to review and refine the budget draft. Location dates, and times are published in the Forecaster and on the community bulletin board. The final proposal is expected to be ready for board review in December 2025.

If you have any questions, feel free to contact the Treasurer or one of the Finance Committee members/participates.

George Paige – Treasurer / Phil Quince / Linda Howe / Pat Stallone / Bob Hardy / David McLaughlin / Phyllis Entreen



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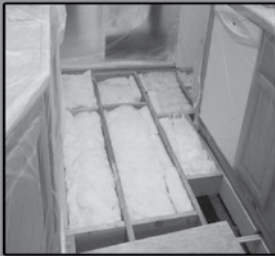


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## Hurricane Season is June 1st to November 30th

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detailed list of  
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## ACA News

By Cindy Rodriguez

**G**et ready for the September **BURGER BURN!**  
Join us on Tuesday, September 16th from 5:00 to 6:30 PM for great food and good company



Join your neighbors, in the clubhouse, for this monthly event.

\$7 Gets you

- ~ a juicy burger & chips
- ~ a refreshing beverage of your choice
- ~ a delicious side

Come hungry – leave happy 😊

## Announcements

Ray Rodriguez – Editor

## Marketing/Website Committee

Andy McPhee

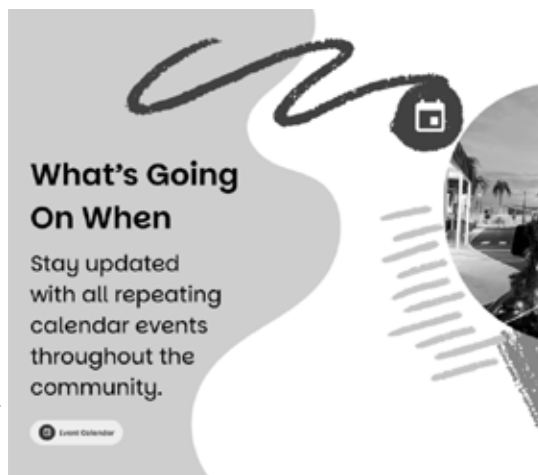
**B**y the time you read this, the website redesign will be in its final phase and its launch date will be fast approaching. Here's a little teaser of the new design. Stay tuned here, on Facebook, and through VOLOs to learn more!

### VOLUNTEERS NEEDED

The committee is looking for a few people to help with its Vendor Expo 2025, currently planned for January. The Expo will feature dozens of vendors—roofers, plumbers, electricians, and the like—who can explain their services and prices.

If you need a new roof, for instance, you'll be able to talk with a few to get an idea of the variations among vendors. Volunteers make this event sparkle, so please reach out to Kathy Wichmann ([kathy.wichmann@americanacove.com](mailto:kathy.wichmann@americanacove.com)) if you'd like to volunteer.

We also need volunteers for our Ambassador Program. Ambassadors would be asked on occasion to show visitors at the gate around the park, touting all the benefits of living here. Sign up on the sheet in the office or by contacting Bob Hardy at [britcars1-cars@yahoo.com](mailto:britcars1-cars@yahoo.com).



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## Hurricane Season is June 1st to November 30th

### Recommended Items to Include in a Basic Emergency Supply Kit

- ☐ Water and non-perishable food for several days
- ☐ Extra cell phone battery or charger
- ☐ Battery-powered or hand crank radio that can receive NOAA Weather Radio tone alerts and extra batteries
- ☐ Flashlight and extra batteries
- ☐ First aid kit
- ☐ Dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
- ☐ Whistle to signal for help
- ☐ Moist towelettes, garbage bags and plastic ties for personal sanitation Non-sparking wrench or pliers to turn off utilities
- ☐ Can opener (if kit contains canned food)
- ☐ Local maps



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[www.ready.gov/kit](http://www.ready.gov/kit)

### Additional Items to Consider Adding to an Emergency Supply Kit:

- ☐ Prescription medications and glasses
- ☐ Infant formula and diapers
- ☐ Pet food, water and supplies for your pet
- ☐ Important family documents such as copies of insurance policies, identification and bank account records in a portable waterproof container
- ☐ Cash and change
- ☐ Emergency reference material such as a first aid book or information from [www.ready.gov](http://www.ready.gov)
- ☐ Sleeping bag or warm blanket for each person.
- ☐ Complete change of clothing including a long sleeved shirt, long pants and sturdy shoes.
- ☐ Fire Extinguisher Matches in a waterproof container
- ☐ Feminine supplies, personal hygiene items and hand sanitizer
- ☐ Mess kits, Paper cups, plates and disposable utensils, paper towels
- ☐ Paper and pencil Books, games, puzzles or other activities for children





## Hypnosis—Creativity, the Superpower!

Rosan Larizza



Folks often equate creativity with artistic expression: painting, music, sculpture, writing, architecture or the performative arts—and it is! That said, in addition to artistic expression, all areas of our lives can benefit from more creativity, as the expression thinking outside the box indicates. This greater creativity improves our artistic endeavors and helps us solve problems large and small, whether they concern daily life or an exceptional moment.

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Creativity takes courage. — Henri Matisse

## VETERANS

Ron Miller



Welcome back home, to some of our northern friends, and are new neighbors. For are new neighbors the Cove is very proud of our Veterans, as we should be. If you have served in the Military you should have your name placed in our plaques in the clubhouse. We here in the Cove honor our Veterans. Just place your name and your service branch on the list on the ACA Board. Right now I have three names on that list, when I get six names, I get engraved and placed on the plaques.

Along with Honor Wall Plaques, I get all used American Flags retired. There is a box at the westside entrance to the clubhouse for the worn, torn, or faded flags to be placed. Then I take them to my American Legion and see that they are retired in the proper manner. Each month I take from 15-25 flags.

If anyone would like help installing a flag on the side of your house! Please call Ron Miller at 303-302-2292, and I will help you do this. We are all Americans, I don’t care who you voted for. Seeing more flags around the park makes me very happy.

In November we at the Cove, donate Wreaths for the Veterans who have gave their all. The Wreaths this year have gone up in price. They are now \$17 each. If you would like to donate a Wreath in someone’s name, that would be outstanding. All checks are written to ACA and the ACA writes one check in the Coves name. The Cove Clubs always support this, Last year we didn’t ask any clubs for donations because of the damage that was caused by the storms. Some of the clubs stepped up anyway. All of the Wreaths are sent to Bay Pines Cemetery. Right here in Pinellas. Last year the Cove sent some \$2,200 in Wreaths. Let’s see if we can top this!



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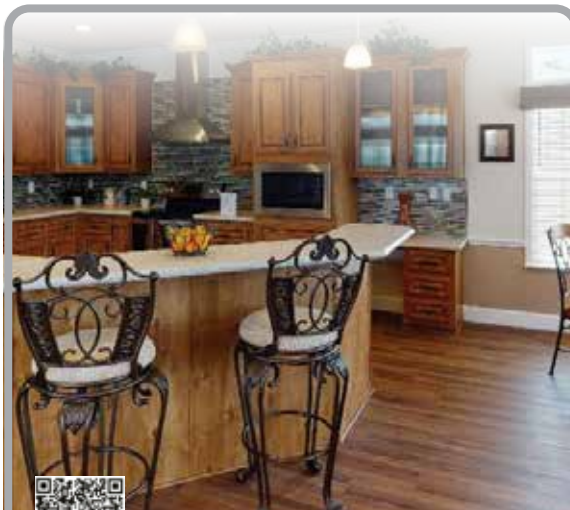
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## Welcome New Residents

By Mary Ann Meljac & Cindy Rodriguez

Coastal Carting LLC  
640 Mt. Lancaster Ave NE  
Prev: Van Thorre

welcome!

## Sunshine Report

By Gay McPhee

Dearest Gentle Reader, I am loath to make annual pledges to do something be it to cease imbibing alcoholic refreshments, terminate the intake of sweets, or halt my relationship with eff and blind (--for the uninitiated that means vulgar language!). However, this month I'll become a seasoned senior and will begin partaking in Medicare, so Scribe Andy McPhee and I have dedicated ourselves to getting a bit more fit.

One morning after a vigorous work out, we passed through the game room in the Club House and were delighted to notice the dart board. This author had never before played a game of darts let alone held the piercing projectile, so I gave it a try. What fun! I then looked around and examined an enclosed unit and spied a veritable variety of all manner of board games. Oh my! What splendid entertainment can be had in our Game Room!

Several activities can be found happening in there, the Atrium, and Club House such as hypnosis, Buddhism, ping pong, rug braiding, card games, mahjong, bunco, and of course beer tasting, my new favorite!

So dear readers, be sure to take advantage of our jim-dandy activities. You won't regret consorting with your neighbors!

Yours sincerely, Lady Twinkledown

Congratulations and best wishes to those celebrating birthdays and anniversaries:

### September Birthdays:

09/1 Cindy Pisarski

09/1 Bob Larson

09/2 Dave Harding

09/2 Joan Moore

09/7 Denyce Kinhead

09/8 Don Gillson-DeBoard

09/8 Darla Martin

09/10 Cliff Janzen

09/13 Frank Brigliadora

09/13 Judy Moran

09/14 Diane Anderson

09/09 Steve Deal

09/10 Sharon Meckle

09/14 Diane Filstrup

09/15 Jake Moore

09/16 Roger Howard

09/16 Bob Hardy

09/17 Barbara Dayhoff

09/17 Cathe Golf

09/18 Gail Larkin

09/19 Gay McPhee

09/19 Corrine Lash

09/19 Bob Sockrider

09/21 Sterling Lilly

09/23 Ellen Bonney

09/23 Maureen St Guillen

09/23 Jim Reising



09/24 Louise Harding

09/24 Pat Stallone

09/25 Jack Deatherage

09/25 Karen Morse

09/26 Brad Coath

09/26 Kelly Zahaba

09/27 Paul Legere

09/27 Phil Quince

09/27 Robert Wetmore

09/29 Debbie Scrimpsheer

09/30 Chuck Newkirk

...continued on page 16

## September Anniversaries:

09/1/1958	Yvette & Kenneth Comeau
09/5/1955	Claire & Ed Mosakowski
09/7/1996	Stephanie & Jeff Haines
09/7/1985	Debbie & Tom Turner
09/10/10	Cammie & Carl Holfelder
09/11/1970	Susan & Duane Chavie
09/13/1987	Margie & Jim Codella
09/13/1968	Gloria & Richard Julius
09/21/2014	Carol & Bill Myers
09/21/1968	Carol & Larry Stake
09/21/1974	Debbie & Robin Thackrey
09/26/2008	Beverly & Gary Clark
09/27/1974	Carol & Brent Russell
09/29/1984	Sue & Mike Giacchetti



## In Memorium:

Guido Galeno	July 10, 2025
Michael Corkery	July 15, 2025
Thomas Tucker	August 6, 2025



IN LOVING ♥  
*Memory*

## Boat Club

*By Roxanne Noling*



**S**eptember is here and we are almost through the hot summer months. It's been a hot summer and we can always count on the Boat Club to keep us busy, fed, and hydrated!

The August Tiki Party was held on August 9th and the Golf Cart Scavenger Hunt was a huge success, followed by the Tiki party, a great potluck (thanks to all for the great dishes), and Karaoke. Six teams competed in the Scavenger Hunt, team 3 won which consisted of Debbie & Doug Howland, and Jeff & Cindy Buckles. Ron Miller won \$122 in the 50/50 raffle, and lots of talent showed up for Karaoke! Thanks so much to all that attended, participated, and helped with everything!

The Club will resume monthly meetings starting 9/13/25 at 10am in the Atrium, and in lieu of the Tiki Party the Boat Club will sponsor the 1st ever Americana Cove Tailgate Party from 4:30-8:30pm. **THIS IS OPEN TO ALL RESIDENTS!** All food is for purchase and food trucks will be open from 4:30-7pm. So bring your chairs and refreshments and dancing shoes and enjoy a fun night out with music provided by Trop Rock Junkies (tropical themed rock, beach oldies and party dance favorites). raffle tickets will be available as well.

Members, please consider volunteering once a year to sell 50/50 tickets. It really is a fun way to meet and greet. This event ends at 8:30 pm. Look for email and FB updates and reminders on this and future events. See you at the Tailgate Party!!!



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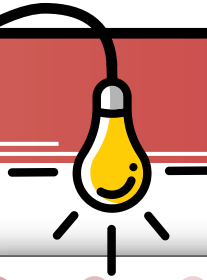
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# Did You Know?

There are more babies are born on September 9th than any other day of the year



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Sunday	Monday	Tuesday
NOTE: REPEAT CALENDAR EVENTS - NEXT PAGE	1  <b>Labor Day</b>	Self Hy 11AM C
7	8  Landscape Mtg. 10AM A	Marketi Mtg 1P
14	15	BURGE 5PM C
21	22  <b>First Day of Autumn</b>	
28	29	

# Americana Cove

Tuesday	Wednesday	Thursday	Friday	Saturday
2 Diagnosis GR	3 ,,	4 Buddhism 1PM GR  GOOD NEIGHBOR Food Give Away 1PM C	5 Bingo 6PM C	6 Got It! 4PM A
9 AngCMTE M C	10 BOD Wkshp 9:30AM A  Classis Book Club 1:30 PM L	11 Book Club 1:30PM L  Patriot Day	12 Bingo 6PM C	13 Boat Club Mtg. 10AM A  TAILGATE Party 4:30PM Parking Lot/C ENERTAINMENT!!
16 ER BURN	17 Board of Dir Mtg 7PM C	18	19 Bingo 6PM C	20 Got It! 4PM A
23	24 Townhall Mtg 9:30AM C	25 Finance CMTE 10AM A	26 DOUBLE BINGO 6PM C	27 Private Astrology Mtg 10:30AM - 2:30PM A
30				

# Weekly Calendar Repeats

## AMERICANA COVE WEEKLY Calendar Repeats - Month: September 2025

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



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



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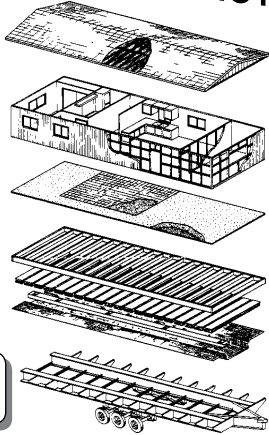
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- ☐ Battery-powered or hand crank radio that can receive NOAA Weather Radio tone alerts and extra batteries
- ☐ Flashlight and extra batteries
- ☐ First aid kit
- ☐ Dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place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



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## Additional Items to Consider Adding to an Emergency Supply Kit:

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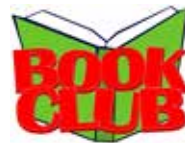
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## Book Club

By Nan Krueger



It's hard to believe it's September already and Summer is almost over. The heat and rain have made staying indoors with a good book very tempting. Whether you live in the cove all year, or are here seasonally, we welcome you as a new member. The groups meet in the Library, once a month for approximately 1 ½ hours. Although we call ourselves a Club we are officially an activity and do not have a fee. Please feel free to stop by and meet us.

**Women's Book Club** selects from a wide variety of current books and meets the second Thursday of each month. For September we have selected **Blood Moon**, by **Sandra Brown**. It is described as a 'Sexy, Romantic Thriller'. We are certainly looking forward to discussing this book!

As we develop our list of books for the year they will be posted on the bulletin board in the Clubhouse under the "Friends of the Library" section. All women residents are welcome to join.

Our September meeting is on the 11th at 1:30.

**Classic Book Club** is choosing books that we have currently defined as literature "meeting the test of time". This group meets the second Wednesday of each month. This is a new Club and is being lead by Wendy Watters and me. For August we read **Pride and Prejudice** by **Jane Austen**. Our discussion of this book was lively.

As of the writing of this article we have not selected our September book. Members are informed of upcoming selections via email, and there is a list posted in the Clubhouse that is updated as selections are made.

Our September meeting is on the 10th at 1:30.

Happy reading, stay cool, and we hope to see you at one of our groups.





## Buddhism

By John Howell

Join us Sept 4th 1pm game room for a special event. John will be sharing part of his collection of Buddhadharma iconography, books, statues, crystals incense, and more. These items collected over 50 some years will be given “gratis” on a first come basis. A small meritorious donation is suggested, but not necessary and any proceeds will be given as a blessing to local Temples.

Stay safe  
Namaste



## Cornhole Club

By Erika Fitch



Cornhole season's summer break is coming to an end shortly. We hope that you have had a good summer so far, we know it has surely been a hot one. Fall Cornhole warm up season will be starting the first Thursday in October. It will be good to see everyone again.

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

For anyone interested in playing we play Cornhole on Thursday nights at 6:30 p.m. in the clubhouse. We welcome new players anytime. If you have never played, don't worry, we are glad to teach you. It's an easy game to learn. If you are not a member then drop in play is \$2.00 a night.

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

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

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



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## Crafters Club

By Teri Stallone

Hello Crafters! We hope you've all had a wonderful summer enjoying family, friends, travel and lots of warm (hot) weather. Your leaders have been busy planning a fun craft season for the remainder of 2025. In early October, a sign up sheet will be on our bulletin board in the clubhouse for our first craft in October.



Hopefully those who create crafts to sell have been busy over the summer making beautiful items. We have secured the Clubhouse for a Craft Fair on Saturday, November 15th. This Fair will again be open to the public. More information and a sign up sheet will be in the Clubhouse and on the Facebook page in October.

Remember to check out our Americana Cove Crafters Facebook Group for future updates. Looking forward to seeing all of our crafters in the Fall!

## Landscape Committee

By Michelle Pugh and Erika Fitch

The Landscape Committee's first meeting for the season will be Monday, September 8th at 10 a.m. in the Atrium. If you are a member please plan on attending as we have several things to go over. We need to start gearing up for the coming season. If you would like to join the committee just come to one of our meetings.



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

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

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

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## Library

By Gay McPhee

"S alagadoola mechicka boola, Bibbidi-bobbidi-boo!" Do you believe in fairy godmothers? I sure do! I hadn't been up to the library for a week or so, when I popped in to see if any books had been returned so I could reshelve them, when I turned around and saw "new" shelves that fit our taller books to a tee! I guess I should clarify and say the small shelves that previously housed our music CDs were repurposed. This was the brainchild of our library's own fairy godmother, Phyllis Entrecken!

Phyllis is no stranger to our library as she's often seen organizing, reshelving, and making the puzzles orderly. Currently she's out of commission due to some recent surgery, but I look forward to seeing her back on track waving her magic wand and making our dreams come true!

Be sure to check something out from our delightful walls of books.



## Live Music

By Libby Hopkins

Welcome back to those of you that have returned! Some of you may be sharing the heat waves with us.

Live Music Group is now working on our first show of the season, our Halloween Extravaganza, which will no doubt include audience participation! Please wear costumes when you attend the show!!!! Our Halloween Haunted Murder Mystery will take place on Tuesday, 10/28/25 at 3 PM in the Clubhouse. Refreshments will be served. BYOB. We are looking forward to seeing you all!!!

And please stay tuned for details about our shows for November, and beyond!! We are expecting to produce an exciting new season coming up with wonderful programs for your pleasure and entertainment. We hope to see you all there!!! Information will be available on Volo, Face Book, and in the Forecaster regarding all of our pending shows.

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

We anticipate folks coming back to Americana Cove with great delight. Live Music is wishing everyone a happy and healthy September!!



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## Shuffleboard Club

*By Robert Solomon*

---

The Shufflers are looking forward to the cooler months although the shade and fans in our courts have kept us comfortable. Because our courts are covered, we can play in any weather. In July, the club had a pizza luncheon after play, provided by the club. We are still meeting up to play Tuesday, Thursday and Saturday at 10:30 a.m. and would love to have you join us! We have lots of equipment available for your use.

## Swim Exercise

*By Nancy Olson*

---

Hello everyone! It's September already and our seasonal snowbirds will start returning back to the Cove. Welcome back to those who are already here! Mark and I have had a great summer up in Wisconsin celebrating our 50th Wedding Anniversary in July. I will be returning back to lead the class on Monday, September 29 and will be leading the class until the end of May with assistance from our sub team of Maureen, Terry, Jane and Gary.



Items of interest:

I will be back leading class on Monday, September 29. We will go back to our seasonal schedule which is as follows: Monday, Wednesday, Thursday and Saturday audio tapes. Tuesday and Friday oldies. We will continue celebrating your birthdays in class and it will be your choice as to either audio tape or oldies. Please give a few days heads up of your choice before you want to celebrate (date and choice) for leader preparation. I will schedule 3 days each week (never Saturday) for 20 minutes extra exercise after our regularly scheduled class.

Class starts promptly at 9am with quick announcements first and then class will begin.

Be sure to check the group Facebook page on a daily basis especially this time of year for weather updates. We are still in tropical storm/hurricane season until December 1. I will also be posting our 3 extra 20 minute days each week on the group page.

A HUGE thanks to Maureen, Terry, Jane and Gary for keeping our summer school session going. We couldn't have summer school without their dedication and support to our group!  
THANK YOU TO ALL!

Have a nice Labor Day. See you all in September!

Pics birthday celebration: Jane and Debra

*...continued on page 34*





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-Monthly Media Staff

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## How to obtain a home loan in a cooperative

*By Barefoot Realty Group, Brokerage Agent for Americana Cove*



**W**e hear a lot of misinformation regarding home loans for manufactured housing. Pass along this information to your friends and family who may be interested in a home but thought financing wasn't available.

Most banks will not do loans in a Florida cooperative, which is how Americana Cove is structured. "The reason is that most lenders don't make enough of these types of loans to have staff who are trained to complete the loan," explains Broker Marty Pozgay. The lender must be familiar with Florida Statute 719, the Cooperative Act.

Fortunately, there are three lenders who do have the expertise to make home loans in a cooperative and these three lenders have successfully completed many loans at Americana Cove. Another misnomer we hear is that lenders will not make mobile home loans, especially on older homes. "That simply is not true either," says Pozgay.

Here are the lenders who will write loans in a cooperative and their criteria:

- SouthState Bank is a regional bank that serves eight states. They will do a home loan on any age of mobile/manufactured home. SouthState will do loans up to \$200,000. The price of the home and share can be higher, but the loan amount cannot exceed \$200,000.
- Central Bank, Tampa, FL is a neighborhood bank that has completed many loans at Americana Cove. They will do loans on mobile homes from 1976 and newer and they do not restrict the loan amount.
- 21st Mortgage Corporation is a national online lender that does only manufactured home loans. They have no restrictions on loan amount or age of home and will do homes in a cooperative. This company has completed loans in Americana Cove.

Each lender has loan officers who have successfully closed loans in Americana Cove. Contact Barefoot Realty by phone or e-mail to request lender contact information.

Finally, there are some local credit unions who will make manufactured home loans in cooperatives for their customers. If you are a member of a credit union, you should inquire.

hello **September**





## Vespers

By Audrey Dox

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



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

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

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

## September Sudoku

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



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

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