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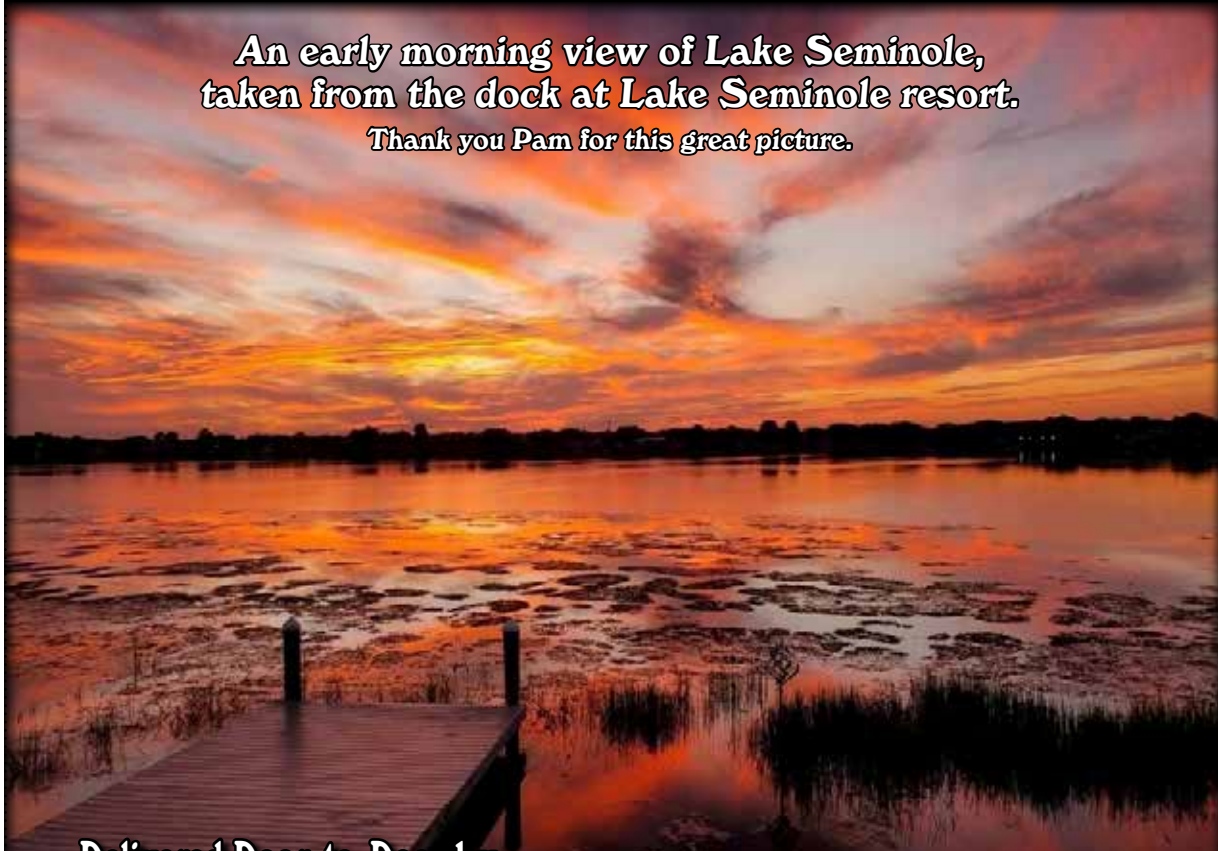
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November • 2025

Issue 9 49th Year

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

Thank you Pam for this great picture.



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FROM THE PRESIDENT

By Barry Porter



Greetings Neighbors

September and October have brought many changes. Once again, in an effort to provide the best service for our residents we have had to change our management team. This was not a decision made lightly and without extensive research and consideration. Your Board of Directors worked together to make this change as seamless as possible for you.

The details were all discussed at the Board meeting on October 15th and I'm hoping the everyone reading this attended that Board meeting either in person or via Zoom so I won't reiterate here all that was discussed and explained.

My thanks to John and Scott in the office and to our Board members who worked tirelessly to bring about this necessary change.

Now it's onward and upward people. We have an election coming up. There are five openings on the Board. Are you willing to take on the challenge?

We also need a new Election Officer and a new Editor for our chronicle. Patti Ranslow, Sandy Cooper and Donna Collins have all served us well for several years and it's now time for someone else to step up. Let the office know or contact me if you are interested...and thank you!

Don't eat too much candy this month....

Barry



FROM THE BOARD OF DIRECTORS

Rules, Regulations and Policies Summary — Which Comes First?

Written by Mark Vetter

Level	Document Type	Example	Priority
1.....	Federal & Florida Law	FS 720	Highest
2.....	Declaration (CC&Rs).....	Property use limits.....	✔ Overrides all below
3.....	Articles of Incorporation	HOA’s legal status	
4.....	Bylaws	Election procedures	
5.....	Rules/Policies	Parking, pool hours	Lowest

The Rules and Policies come last — they must follow (and cannot override) the Declaration, Articles, and Bylaws.
for Florida HOAs, since “rules” and “policies” are often used interchangeably but have different legal and practical meanings.

Here’s the breakdown 📌

1. Rules

Definition:

Rules are specific, enforceable standards of conduct established by the HOA Board to regulate the day-to-day use of property and common areas.

Purpose:

To interpret or carry out the restrictions already in the Declaration of Covenants (CC&Rs).

Examples:

- “No parking on the street overnight.”
- “Pool hours are 8 AM – 10 PM.”
- “Garbage bins must be stored out of sight by 8 PM on collection day.”

Key Features:

- Enforceable through fines or suspensions (per Florida Statute §720.305).
- Must not conflict with the Declaration, Articles, or Bylaws.
- Require proper notice and opportunity for members to comment before adoption (Florida Statute §720.303(2)(c)).
- Typically affect all residents or common property use.

2. Policies

Definition:

Policies are internal guidelines or administrative procedures adopted by the Board to clarify how the HOA operates or enforces its governing documents.

Purpose:

To ensure consistency and fairness in board actions or management decisions.

...continued on page 9

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Examples:

- “Policy on how violation letters are issued.”
- “Policy for architectural review submissions and response time.”
- “Policy on handling payment plans for delinquent assessments.”

Key Features:

- Usually not directly enforceable against owners like rules are.
- Serve as management tools to guide board and staff actions.
- Can help demonstrate the HOA is acting consistently and reasonably if challenged legally.

In Short

Category	Rules	Policies
Purpose.....	Regulate owner/resident behavior...	Guide HOA operations and decisions
Applies To	Members and residents.....	Board, committees, and management
Legal Standing	Enforceable under FS 720.....	Administrative only
Examples.....	Parking, pets, pool, landscaping.....	Enforcement, communication, collections
Requires Member Notice? ..	Yes (before adoption).....	Usually no (board discretion)

Simple way to remember:

Rules tell residents what they can or can’t do.

Policies tell the board and manager how to handle things.

Here’s a sample structure that many well-run Florida HOAs use to clearly separate Rules (for residents) and Policies (for board and management).

This kind of format helps keep everything organized, compliant with Florida Statute Chapter 720, and easy for homeowners to understand.

Part A — Rules and Regulations

These are enforceable standards for residents and guests.

1. Property Appearance and Maintenance
 - Lawn care and landscaping standards
 - Exterior paint and roof maintenance
 - Trash and recycling storage
 - Seasonal decorations
2. Parking and Vehicles
 - Number and location of vehicles allowed
 - Street and guest parking restrictions
 - Commercial and recreational vehicle storage
 - Towing policy reference



3. Pets and Animals
 - Number and type of pets allowed
 - Leash requirements and noise control
 - Pet waste disposal rules
4. Use of Common Areas
 - Pool, clubhouse, gym, and park rules
 - Hours of operation
 - Guest policies and conduct expectations
5. Architectural Control
 - Process for exterior modifications
 - Approved paint colors, fencing, roofing
 - Landscaping changes and tree removal
6. Leasing and Occupancy
 - Lease approval process (if applicable)
 - Minimum lease term requirements
 - Owner responsibility for tenant compliance
3. Architectural Review Policy
 - Application submission procedures
 - Review timelines and documentation
 - Reconsideration or appeal process
4. Communication Policy
 - Board meeting notices
 - Owner information requests and records access
 - HOA website or bulletin board postings
5. Financial and Budget Policy
 - Budget preparation and approval
 - Reserve fund use
 - Annual audit or review requirements
6. Vendor and Contract Policy
 - Bidding process
 - Conflict-of-interest rules
 - Insurance and performance expectations

Part B —

Board and Administrative Policies

These guide how the HOA operates — not direct homeowner behavior.

1. Enforcement Policy
 - Step-by-step process for rule violations
 - Notice, hearing, and fine procedures
 - Appeals process
2. Collection Policy
 - Assessment due dates
 - Late fees and interest
 - Payment plan and lien process

Tips for Clarity and Compliance

- Keep Rules resident-focused and brief (2–4 pages max).
- Keep Policies procedural and detailed (for board use).
- Adopt Rules only after proper notice to members (per §720.303(2)(c)).
- Policies may be adopted by board resolution at an open meeting.
- Review annually to ensure consistency with updated Florida laws.

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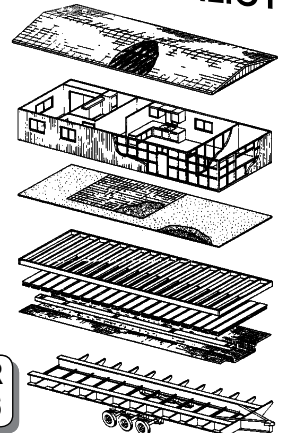
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FROM THE EDITOR

By Donna Collins



As you know, there are five director positions available for the Board of Directors for the 2026. It is a difficult role that can be a satisfying one. Many people offer ideas, opinions, criticisms, and positive feedback. If you have ideas, opinions, and criticisms; then be prepared to step up and run for the Board of Directors or other committees that are available. One position that will be available in Mid-April, 2026, is that of the Chronicle Editor. I am resigning and my last Chronicle will be April, 2026. If you or you and a few friends would consider taking on this position, contact me at collinsdonna12@gmail.com. I expect to be back in Unit 300, Basin St., Clearwater Cascade by November, 3rd, 2025.

Happy Thanksgiving to all.

CASCADE SOCIAL CLUB

From your Social Club:

Gobble, gobble said the turkey, soon it will be Thanksgiving Day (in the US). We are envious of our Canadian friends and neighbors. You get to celebrate October 13th and again now if you've made it back south. We are geared up and ready to go.

Ticket sales will start Wednesday November 5th in the library 10-12(noon). Stop in and see the girls. All tickets are available for purchase to all events. Just like your one stop shopping! Posting of events will be in both laundry locations, clubhouse board and in the library.

Here is a list of ticket prices and dates for your information. All events are in the clubhouse unless posted differently.

Breakfasts 12/06, 1/10, 2/07 and 3/07. Doors open at 8:30AM. Serving at 9AM. \$7.00 a person. Bring your own plates and silverware.

Dinner/dances 1/24, 2/28 and 3/28. Doors open at 5PM. Dinner served at 6 PM. Dance at 7PM. \$12.00 a person.

Holiday Celebration 12/12. Bike/golf parade at 6PM. Festivities at 7PM. FREE event.

Coffee & Donuts 1/17. 10AM. FREE event but you must get a ticket for headcount please.

Pub Night 2/14. Doors open at 5:30PM. Festivities start at 6PM. \$5.00 a person. BYOB and snacks.

Park Picnic 3/28. Games at 10AM in pavilion. Lunch at 12(noon) in clubhouse. \$5.00 a person. BYOB and lawn chair for conversation and music.



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American Thanksgiving History



Early Thanksgivings

- **Virginia:**

The first documented Thanksgiving service by Europeans in North America was in 1619 at Berkeley Hundred, Virginia, when English settlers arrived and celebrated a religious holiday of thanksgiving.

- **Plymouth and Wampanoag:**

In 1621, English Pilgrims and Wampanoag people shared a harvest feast in Plymouth, Massachusetts. This event is the historical basis for the American holiday and included deer, corn, and seafood.

- **Drought:**

The Pilgrims held another Thanksgiving in 1623 to give thanks for rain that ended a drought.

A National Holiday

- **George Washington:**

In 1789, President George Washington decreed a day of public thanksgiving, establishing a precedent for national observances.

- **Abraham Lincoln:**

President Abraham Lincoln issued a proclamation in 1863, establishing the last Thursday in November as a national Thanksgiving Day. This marked the beginning of the modern national holiday.

- **A Shorter Holiday:**

In 1939, due to a shorter Christmas shopping season, President Franklin D. Roosevelt moved Thanksgiving to the penultimate Thursday of November.

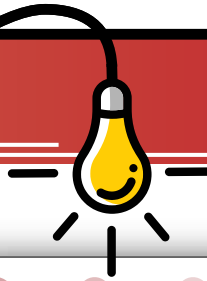
- **Final Legislation:**

After a two-year period with states observing Thanksgiving on different dates, Congress passed a law in 1941 that set the holiday permanently as the fourth Thursday of November.



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Sunday	Monday	Tuesday
	Please watch for notices on FB, letin boards, and the Community Calendar, for the startup dates for the seasonal activities; Darts, Cbage, Sewing & Crafts, Fit 4 Life Dancing, etc.	
2 The clocks "fall" back at 2:00am Daylight Savings Time Ends	3 Water Aerobics 10: Cardio Drum 1:00 CH Euchre- 6:00 LIB	Bingo 5:30 Elec
9	10 Water Aerobics 10: Cardio Drum 1:00 CH Euchre- 6:00 LIB	Veterans' Veterans' ner 5:00 0 No Bingo Vete
16	17 Water Aerobics 10: Cardio Drum 1:00 CH Euchre- 6:00 LIB	Mixed G Bingo 5:30
23	24 Water Aerobics 10: Cardio Drum 1:00 CH Euchre- 6:00 LIB	Mixed G Bingo 5:30
30 First Sunday of Advent		

Clearwater Cascade

Tuesday	Wednesday	Thursday	Friday	Saturday
at the bul- ty Activities for many of hess, Crib- e, Golf, Line	CH-Club House LIB-Library P - Pavilion		31 Happy Halloween Book Talk 11:00 LIB	1
				All Saints Day
0 CH 4	5 Water Aerobics 10: Ticket Sales 10-12: LIB Spades 12:30 LIB Jam Session 1-3 CH	6 Men's Golf Bunco 6:30 LIB	7 Water Aerobics 10: Games Night 6:30 LIB	8
ction Day				
Day 11 Pot Luck Din- CH o	12 Water Aerobics 10: Ticket Sales 10-12: LIB Spades 12:30 LIB Jam Session 1-3 CH	13 Men's Golf Bunco 6:30 LIB	14 Water Aerobics 10: Games Night 6:30 LIB	15 Craft Fair & Bake Sale 9 – 1:00 CH
eran's Day				
olf 11:30 18 0 CH	19 Water Aerobics 10: Ticket Sales 10-12: LIB Spades 12:30 LIB Jam Session 1-3 CH BOD mtg 6:30 CH	20 Men's Golf Bunco 6:30 LIB	21 Water Aerobics 10: Games Night 6:30 LIB	22
olf 11:30 25 0 CH	26 Water Aerobics 10: Ticket Sales 10-12: LIB Spades 12:30 LIB Jam Session 1-3 CH	27 Men's Golf Bunco 6:30 LIB  Happy Thanksgiving USA Thanksgiving Day	28 Water Aerobics 10: Games Night 6:30 LIB	29



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COMMITTEES

COMMUNITY ACTIVITIES

By Maddy Haber & Debbie Creighton

It's November, and the Community Activities Committee is kicking off the season with the Annual Craft Fair and Bake Sale. This exciting event is headed up by Jane Boucher and the Committee will have plenty baked goods to satisfy your sweet tooth. Please come and see all the beautiful seasonal and non-seasonal items on **Saturday, November 15, 2025** from 9:00-1:00 in the Clubhouse.

Jane still has a few outside spots available for the crafters, and the Committee will be accepting donated baked good on **Friday**, November 14th from 7:00-8:00 pm in the Clubhouse. We really appreciate your donations of baked goods, and as always, all profits go back to your community. Please bring your goodies securely covered in clear plastic wrap or in a baggie (no foil). Cookies should be bagged in 6's, larger items in 2's, and we will provide containers for cupcakes. Please label or let us know what your items are and if they contain nuts (for those with allergies). Cakes and pies are always accepted with a smile! Late donations need to be brought to the clubhouse before 9:00 am on Saturday.

The committee has been brainstorming and here is a sampling of what we have come up with to entertain and keep you busy over the winter: "Twisted" Bingo, SOUP-er Bowl, Crazy Carnival, and Fla-Ming Cha-Ching.

Stay tuned for more information on these events and possibly a few more!



LIBRARY NEWS

By Ann Vetter

This will replace the Book Talk the was on the calendar for November.





VOLUNTEERS

By Jane Boucher

Welcome back to all returning for the Winter season. Our Block Captains are the ones who distribute The Chronicle to your home each month. We get the current “In/Out” List from the office and that lets us know who is in the park and who has signed out as being away for more than 30 days. It is up to the resident to advise the Office if they are going to be away from the Park. There are several reasons for this “In/Out List”:

- In case of severe weather, we know which houses may need extra attention because you are away
- In case of evacuation the office needs to know who is here.
- The Park Patrol uses this list to verify if there is an unauthorized vehicle parked in your driveway
- The office knows who’s in your house while you are away
- And for delivery of The Chronicle each month.

Ongoing weekly happenings:

- Mondays: Water Aerobics, Euchre, and Cardio Drumming at 1 PM to 2 PM in our Clubhouse
- Tuesdays: Bingo
- Wednesdays: Water Aerobics, Spades
- Thursdays: Bunco
- Fridays: Water Aerobics

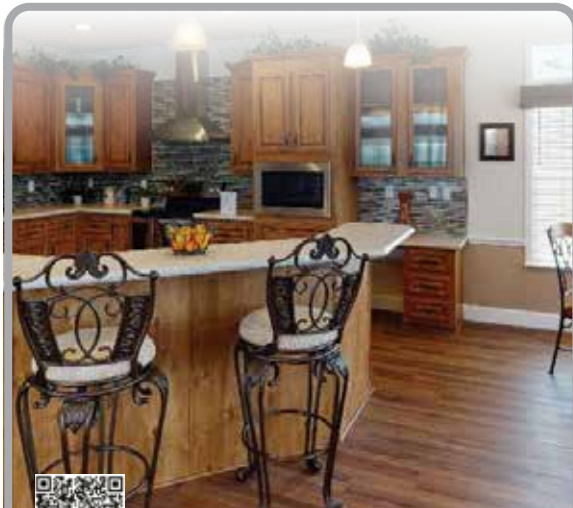
Job well done by our Summer Tribe for providing so many new events to bring us all together. Our first ever Mardi Gras Murder Mystery Dinner in September was such a fun evening...even though I was the murderer. The Gong Show in October was another roaring and enjoyable evening too. We look forward to all the upcoming events sponsored by our Social Club this coming season.

Veterans’ Day Pot Luck is set for 5:00 PM on Tuesday, November 11, 2025. No Bingo that night. Everyone is welcome to help honor our Veterans from all the armed services, EMTs, Fire Departments, Police, etc. from the USA, Canada, and other countries as they all help out in times of need. Please bring your own plates, dinnerware, and your beverage of choice. This is **u** and we look forward to sharing the abundance of main dishes, side dishes and desserts you bring. Any donations will be given to The Wounded Warrior Project.

The Annual Craft Fair & Bake Sale is set for Saturday, November 15, 2025, to be held in our Clubhouse from 9:00 AM to 1:00 PM. All proceeds go to Community Activities for our ongoing activities here at Clearwater Cascade.

- Maddy Haber and Debbie Creighton, coordinators of the Bake Sale are looking forward to your delectable donations to the Bake Sale, give them a call and let them know what you will be contributing.
- Jane Boucher, coordinator of the Craft Fair, is still looking for a few vendors to fill up the remaining few outside spaces. All spaces inside our Clubhouse have been confirmed. **Note:**

continued on page 30



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Your space is NOT confirmed until you have submitted your completed & signed form and your full payment for your space. Contact Jane either by text at 903-426-3636 or email: janeboucher29@gmail.com. There are Craft Fair Vendor Application forms in both Mail Rooms, the Library, or stop by Lot 108 Clairborne at Jane's home.

Thank you to Scott Allen, (CAM), John Durdaller (Office Manager). These two men will continue working in our office as we go through another transition phase as Property Management Inc. (PMI) did not follow through on their contract. Your patience and kind understanding are greatly appreciated as we work through this transition phase.

Where/How to find information about your Association and your account: We will have the new link to you next month. During the interim, please contact the office for any reports, minutes of meetings, etc., as we transition to the new management company. You can send inquiries to office@clearwatercascade.com

PAST EVENTS

Mardi Gras Murder Mystery Dinner

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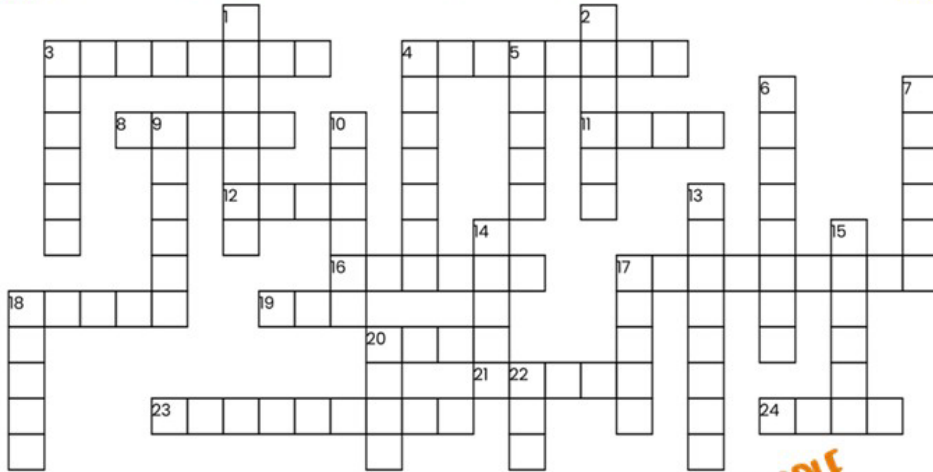
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17



Happy Thanksgiving Crossword



ACROSS

3. Thanksgiving Day game
4. Mashed root vegetables
8. Sauce for mashed potatoes
11. Cook in an oven
12. Blend ingredients
16. Thanksgiving mealtime
17. Red, tart fruit
18. Furniture to eat around
19. Fruit baked in crust
20. Maize
21. Bring food to the table
23. Baked covered dish
24. Harvest season

DOWN

1. Gather ripe produce
2. Turkey vocalization
3. Group of related people
4. Orange hard shell fruit
5. Popular pie fruit
6. Second to last month
7. Traditional Thanksgiving bird
9. Food preparation guide
10. Thanksgiving morning television
13. Showing gratitude
14. Popular casserole vegetable
15. Journey for Thanksgiving holiday
17. Pressed apple juice
18. Flavor of food
20. Prepare food with heat
22. Consume food

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LEAGUES

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Dave McManus and Mavis Askin

We will be playing golf on Tuesdays at Mainlands Golf Course starting November 18 for the 2025/26 season. Tee off times start at 11:30. We will be posting and a sign-up sheet in the clubhouse close to season start. For details or inquiry contact Dave McManus “david.mcmanus@sympatico.ca” or Mavis Askin, “mavisaskin1949@gmail.com”. This league is a fun social, mixed casual, for men and women, couples or singles of any golfing ability. Foursomes are picked randomly and no commitment for every week. Guests (visitors) are welcome at any time. We have selected "fun" days once a month with post golf picnic and BBQ.

SHUFFLEBOARD

Hi Everyone,

It's that time of year again, we'll be looking for League Shuffleboard Players. League play is every Thursday and Friday 10am and 1 pm. If you were on a team last year you will remain there unless you want to change. If you can't play, please let us know. Sandy and Patti will be working on scheduling in November. League play will start January 8th and 9th. Please email us at CWCSHUFFLEBOARD@YAHOO.COM We'll be waiting to hear from you.



Patti Ranslow #58
Sandy Cooper #119

SUNSHINE

Submitted by Rhonda O'Driscoll



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Dennis Casey #319 LaSalle

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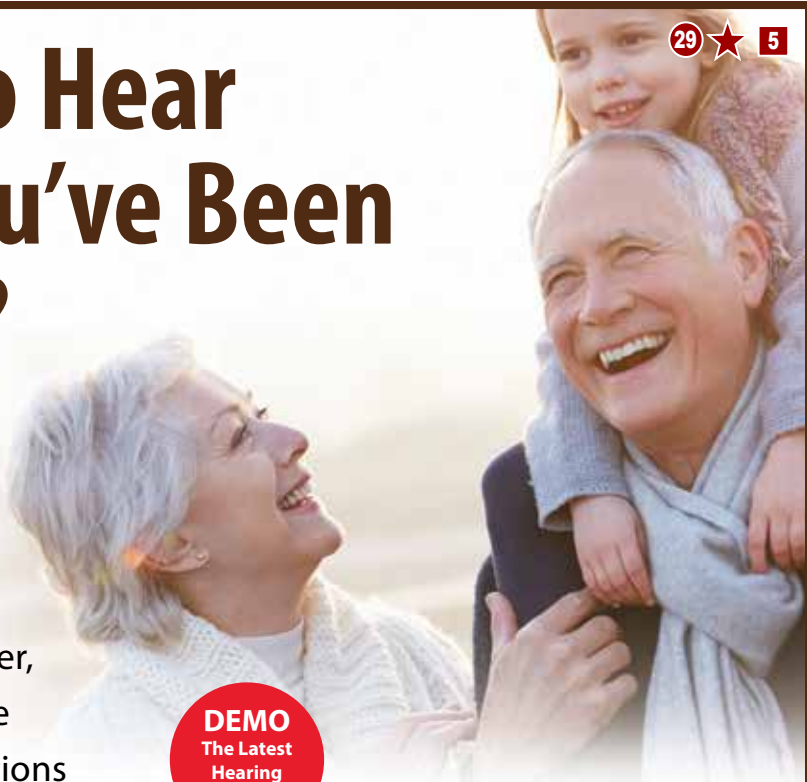


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Happy Birthday and Happy Anniversary To everyone who is celebrating in November



CARDS

EUCHRE

Submitted by Cheryl Murphy



The following are the results for the month of September:

September 1

- | | |
|-------------------------------|----|
| 1. Vicky Morgan | 65 |
| 2. Billie Parr | 58 |
| 2. Cheryl Murphy | 58 |
| Most Loners: Chris O'Driscoll | 7 |

September 8

- | | |
|------------------------|----|
| 1. Billie Parr | 65 |
| 1. Sean Overby | 65 |
| 2. Dot Shoemaker | 57 |
| 2. Bill Ray | 57 |
| 2. Mike Boucher | 57 |
| Most Loners: Tim Erwin | 4 |



September 15

- | | |
|---------------------------|----|
| 1. Cheryl Murphy | 61 |
| 2. Mirian Weage | 59 |
| 3. Renee Kieras | 53 |
| 3. Bill Ray | 53 |
| Most Loners: Vicky Morgan | 3 |

September 22

- | | |
|-------------------------------|----|
| 1. Art Swagler | 66 |
| 2. Cristina Brown | 56 |
| 3. Dot Shoemaker | 49 |
| Most Loners: Sharon VanScoter | 3 |



September 29

- | | |
|----------------------------|----|
| 1. Bill Ray | 59 |
| 2. Mike Boucher | 57 |
| 2. Paul Annable | 57 |
| Most Loners: Diana Leffler | 4 |



Cheryl and Renee,
September 8th



Tim, September 29th



Sam and Billie,
September 22nd



Sam and Rita,
September 22nd



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SPADES

Submitted by Cheryl Murphy



The following are the results for the month of September:

September 3

1. Cheryl Murphy 1572
2. Billie Parr 1542
3. Richard Boucher 1499
4. Greg Hughes 1436

High Game Score:

Dick Boucher &
Cheryl Murphy 375

September 10

1. Art Swagler 1853
2. Bill Ray 1775
3. Cheryl Murphy 1567
4. Diana Leffler 1542

High Game Score:

Diana Leffler &
Cheryl Murphy 497

September 17

1. Dot Shoemaker 2027
2. Art Swagler 1997
3. Tim Erwin 1887
4. Cheryl Murphy 1831

High Game Score:

Christine Becker &
Dot Shoemaker 467

September 24

1. Art Swagler 1812
2. Diana Leffler 1714
3. Sue Vandever 1703
4. Tim Erwin 1659

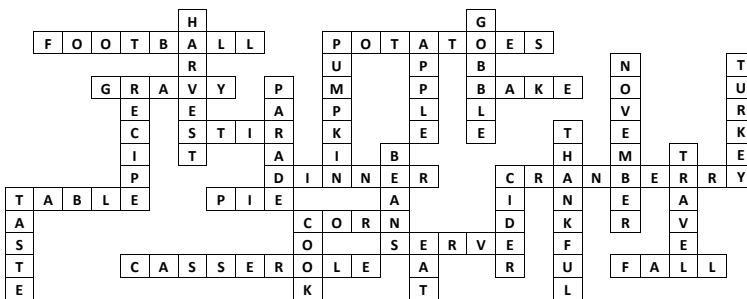
High Game Score:

Diana Leffler &
Sue Vandever 464

Thanksgiving Sudoku Solution

M	W	F	R	Y	E	L	A	O
L	O	R	M	W	A	F	Y	E
Y	E	A	O	F	L	W	R	M
F	A	E	L	O	M	R	W	Y
R	Y	L	F	E	W	O	M	A
W	M	O	A	R	Y	E	L	F
A	F	Y	E	L	R	M	O	W
E	L	W	Y	M	O	A	F	R
O	R	M	W	A	F	Y	E	L

Thanksgiving Crossword Solution



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or 503-475-5613

[https://rickeysjerky.com/pages/
opportunities](https://rickeysjerky.com/pages/opportunities) has more info.

ARTICLES FOR SALE

1969 MGB Roadster. Many new parts.
\$15,000. 816-536-2827

EVENTS & PROGRAMS

Attention shufflers! Friendly League is
looking for additional teams to join our
league a smaller league to merge with
ours. Our teams are located within 10
miles of East Bay Drive in Largo and
play our games on Thursday. Please
contact John Halliday, Embassy Park,
johnhalliday3@aol.com, 508-360-3875

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

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

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

EVENTS & PROGRAMS

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

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

HOLIDAY BAZAAR. Saturday,
November 8th, 2025 from 9am - 2pm.
First Lutheran Church, 1644 Nursery
Rd., Clearwater. All indoor craft show.
Free admission. 217-251-4382 or
jayneb1227@gmail.com

FALL BAZAAR Ranchero Village 7100
Ulmerton Road Hacienda Clubhouse.
Sunday 11/9/25 from 11am – 3pm.
Crafts, baked goods, raffle baskets &
more. Vendors: Rent a table for \$15
Contact: Donna Dahmm 309-263-2640

HOLIDAY CRAFT FAIR, 11/15/25 10
a.m. to 1 p.m. AMERICANA COVE
721 1st Street NE Saint Petersburg

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

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

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

EVENTS & PROGRAMS

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

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

December Events

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

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

CRAFT FAIR.

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

East Bay Oaks Clubhouse
601 Starkey Road, Largo

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

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



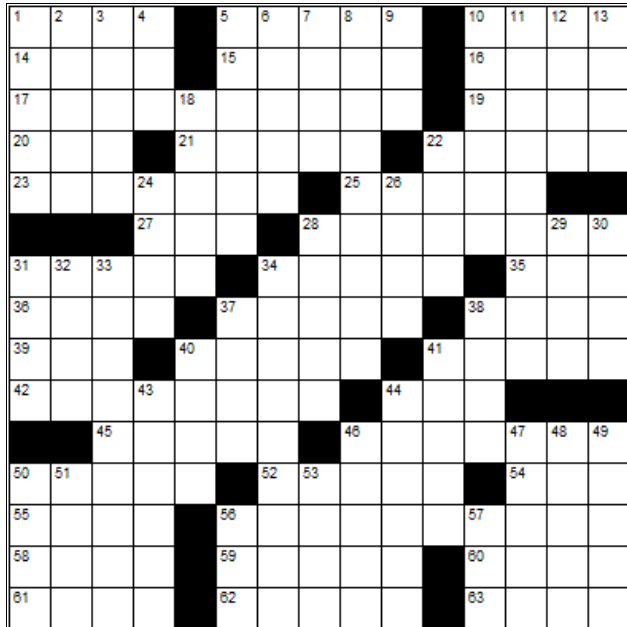
DECEMBER AD DEADLINE - NOVEMBER 10, 2025

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. Each new word indicated by a space, numbers included. No mobile home sales, no professional products or services. Envelope must be postmarked by 10th of the month to meet deadline. **SORRY: No ads accepted by phone or email.**

NOVEMBER

ACROSS

1. Distinctive flair
5. Operatic solos
10. Money owed
14. Location
15. Dining room furniture
16. Margarine
17. Skidoo
19. Ice cream holder
20. Poetic dusk
21. Licoricelike flavor
22. Canvas shelters
23. Smiled contemptuously
25. Coming and _____
27. Donkey
28. Relax



DOWN

1. S S S S
2. Flax fabric
3. Redress
4. Not used
5. Makes amends
6. Fanatical
7. Nile bird
8. Supposedly
9. Behold
10. Instructor
11. Stetched
12. Not straight
13. Foot digits
18. Fen
22. Fastens
24. Every single one
26. Curved molding
28. Panorama
29. Care for
30. Not difficult
31. Bluefin
32. Ear-related
33. Voracious
34. Excite pleasurably
37. Disabled
38. German for "Mister"

40. Adolescent
41. Moon of Saturn
43. Scoop shovel
44. Chronicles
46. American symbol
47. Avoid
48. Utilize
49. Of very poor quality
50. Backside
51. Take it easy
53. Weightlifters pump this
56. Muzzle
57. Craggy peak



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1. Patronize the advertisers in this month's newsletter
2. Ask the business for your Monthly Mania ticket, **OR a copy of your receipt and clip this ad**
3. Mail it back to us at: **Monthly Media | 220 Bahama St. Venice, FL 34285**
4. Every month we draw new tickets for **CASH PRIZES** and mail winners a check! **Every month is a new chance to win!**

NAME	DATE
ADDRESS	PHONE
CITY	STATE
ZIP	

LaVonne Wefel.....\$100.00..... Gulf Coast Power Washing
Mason Goodrich.....\$10.00.....Air Masters
Toni Topczii\$10.00.....Air Masters
Ronald Bond\$10.00.....Battleline Termite
Linda Henretta\$10.00.....Battleline Termite
Joanne Legare\$10.00..... Boss Electric
Andrea Wislowsky.....\$10.00..... Buggin Out Termite
Melissa Riley\$10.00..... Community Roofing
Margot Bridges\$10.00..... E & E Gliddon AC
Ruth Hathaway.....\$10.00.....Imperial Electric
Sandie Gilliland\$10.00..... Jones & Sons Plumbing
Don Keil.....\$10.00..... Jones & Sons Plumbing
Ursula Cassidy.....\$10.00.....Palm Harbor & Dunedin Electric
Janet Jordan.....\$10.00..... Royal Enterprises

Bruce Brown\$5.00.....Air Masters
Barbara Jacobs\$5.00.....Air Masters
Roland Lausier\$5.00.....Air Masters
Carol Swierenga.....\$5.00.....Battleline Termite
Vern Demmons.....\$5.00.....Battleline Termite
Ed Roffey\$5.00.....Battleline Termite
Paul and Mary Kuchera . \$5.00.....Imperial Electric
Maryanne Kane.....\$5.00..... Jones & Sons Plumbing
Kevin McSweeney\$5.00..... Jones & Sons Plumbing
Sara Jane Beshore\$5.00..... Jones & Sons Plumbing
Ray Monheim.....\$5.00..... Royal Enterprises

Not enough qualifying winners for the October drawing!
Mail in your tickets or paid receipt for your chance to win!



• Limit of one ticket per visit • Advertiser may have up to 5 winners per month • Advertiser must have bill paid current to qualify • Allow 8-12 weeks for mailing of check • No purchase necessary • Contest void where prohibited by law • Tickets available at participating Monthly Media advertisers •

CLEARWATER CASCADE CHRONICLE NOVEMBER, 2025 C



Committee Chairpersons

Architectural/Grounds.....	Dave Floyd.....	#283
Beautification	Donna & Karl Miller.....	#245
Community Activities	Debbie Creighton.....	#469
.....	Maddy Haber	#395
Finance	Dave McManus.....	#52
Grievance	Peter Richard.....	#311
Library.....	Ann Vetter	#12
.....	Deb Wadkins	#148
Policy Committee.....	Donna Thorn	
Volunteers	Jane Boucher.....	#108

Activities and Coordinators

Bingo.....	Lucy Husser	#26
Bocce.....	Lucy Husser #26	
Book Talk.....	Ann Vetter	#12
Bunco	Debbie Creighton.....	#469
Cardio Drumming	Virginia Warfield.....	#231
Chronicle Distribution		
Coordinators – Fall & Winter –	Jim Cudnik #264	
– Spring & Summer –	Jane Boucher #108	
Cribbage.....	Dick Boucher	#108
.....	Bill Ray	#152
Darts.....	Patti Ranslow #58	
Euchre	Cheryl Murphy.....	#261
Fit 4 Life	Shirley Pardy.....	#464
Fun Shuffleboard.....	Heather Hayward	#143
Golf - Tuesday Mixed League	Mavis Askin	#291
.....	Dave McMannus	#52
Golf-Thurs. Ladies.....	Gaye Karges.....	#451 – TEE TIMES ONLY
Golf-Thurs. Men	Greg & Renae Hughes	#198
Jam Session	Thurman Ferryman	#316
League Shuffleboard	Patti Ranslow	#58
.....	Sandy Cooper.....	#119
Line Dancing	Marcia & Jack Segura.....	#188
Sewing/Crafts.....	Shirley Pardy.....	#464
Spades.....	Cheryl Murphy	#261
Summer Activities.....	Theresa Parson (2025)	
Sunshine – Get Well, Sympathy	Rhonda O’Driscoll	#123
Veterans.....	TBA	
Welcome Wagon	Maggie Huet.....	#201





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