NOVEMBER 2026

TROPICAL PALMS BREEZE



T.P.H.O.A. Newsletter

NOVEMBER







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- Floors can eventually collapse

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PRESIDENT'S REPORT

Hello and happy fall to all of our friends and neighbors.

We are now in the holiday season and things will be getting busy and fun around here. Between the Thanksgiving and Christmas activities and events there should be something for everyone.

At the beginning of November we have a pool party to welcome our friends from the north back to the neighborhood. It will give us all a chance to get reacquainted.

We will have our craft fair this month too! Let's make this bigger and better! If you are a crafter, here is your chance to sell some of your beautiful projects and enjoy like- minded residents.

We have monthly events including Soupfests, Taco Tuesdays, and Sloppy Joes.

If you have recently moved to our little village - welcome! We would love you to join us at the many events and activities we have to offer. They are a great way to meet your neighbors and learn more of what is going on at Tropical Palms.

I am anticipating a few "pop up" events in our community in the near future as well.

Please think about hosting or helping with an event or activity. We cannot enjoy the fun without your help. Please feel free to approach a board member if you have any questions or ideas and we will do our best to assist you.

As usual - I'll see you around the park!

Pam Timmins
TPHOA President



RETURNING RESIDENTS

Some friendly reminders:

- Be sure to let the office know you are back. In case of an emergency, it would be helpful to know which homes are occupied.
- When turning on your water, please go slowly. Too much immediate/quick demand on water puts a strain on water pipes and can lead to breaks in the water lines!
- Newsletters are delivered to each occupied home on about the first of each month. If we miss you, please let Larry Dustin (Lot 89 Evergreen) know. Also, extra newsletters are available in the Club House.

WELCOME BACK - HOPE TO SEE ALL OUR NEIGHBORS RETURNING SOON!



L to R: Pam, Pat, Jim, Patsy, Mike, Lorraine, Roberta, Kerrie, Dee, Susan

2026-27 BOARD OF DIRECTORS

President	Pam Timmins	Lot 267
Vice-President	Mike Washington	Lot 223
Secretary	Dee Harrison	Lot 99
Treasurer	Patsy Lund	Lot 40
Directors:	Jim Lee	Lot 185
	Kerrie Kelley	Lot 250
	Susan Duchesneau	Lot 193
	Lorraine Dufour	Lot 284
Parliamentarian (without vote)	Pat Stowell	Lot 24



STATUS OF NEGOTIATIONS & FUNDS NEEDED

Firstly, thank you to the residents who have generously donated to the Legal Fund in anticipation of legal expenses.



We are nearing completion of negotiations regarding the proposed changes to our prospectus and feel we have successfully maintained rights that will benefit all residents. However, until final documents are signed, the legal expenses continue to rise. The Negotiating Committee is working together to minimize fees, but costs thus far have exceeded the funds designated for legal expenses.

Please consider a contribution to support this effort. To ensure confidentiality, please give any donations directly to Treasurer Patsy Lund (40 Pine). (checks should be made to TPHOA with Legal Fund noted on the memo line).

Thank you for your continued support.

Your Negotiating Committee

USEFUL PHONE NUMBERS

Portal for Paying Rent online:
https://www.communityresport.com/
Water and Sewer problems - always contact manager first! During workday - 239-731-7200
(when office is closed - 979-446-9436)
Drinking Water Machine maintenance - 941-697-2551
Vending Machine at pool maintenance -
239-462-4857 or email: smartvending@gmailcom
Emergency - Fire, Police or EMS - 911

IMPORTANT NUMBERS

Park Manager's Office (business hours) 239-731-7200
Tropical Palms Off Hours Emergency 979-446-9436
Clubhouse 239-731-5533
Charlotte County Fire (Non-Emergency) 941-833-5600
Charlotte County Sheriff (Non-Emergency).....941-639-2101
ShorePoint Health ER & Urgent Care.....239-242-1357
Lee Health Convenient Care.....239-424-1655
LCEC (light dept).....239-995-2121
To report non working street light ...239-656-2300
Waste Management - Bulk pickup.....941-629-1106
Animal Control 941-833-5690
Mosquito Control 941-764-4370
US Water (first contact Park Manager).....866-753-8292
Century Link (send text to) 888-320-3452
Comcast/Xfinity 877-229-5999
Notification of Road Closures/Public Safety
sign up at alertcharlotte.com or call . 941-833-4000
Aging Services: For rides, meals on wheels, etc 800-677-1116
Red Cross: 866-438-4636
United Way: 211
Hope Coalition - They can direct people to places with resources for different things..... 866-388-4673



2027 HOA MEMBERSHIPS NOW AVAILABLE!

It's time to renew or join for another great year at Tropical Palms! 2027 TPHOA memberships are now available for purchase. Your membership helps fund the many activities, events, and improvements that keep our community vibrant and welcoming.
Membership benefits include:

- Enjoy HOA-sponsored events and activities
- Support for clubhouse supplies, decorations, and community projects
- A stronger voice in keeping Tropical Palms beautiful and fun for everyone
- Right to participate at Membership meetings and the Annual Meeting

You can purchase your 2027 membership from:

- Pauline Gagne at Lot 84 Evergreen or
- Joy Cataldi at 208 Spruce or
- pick one up at any upcoming community event!

Join or renew today and help make 2027 another fantastic year at Tropical Palms.

SUNSHINE REPORT



Sympathy Card was sent to the family of Kate Simpson, longtime renter at 44 Pine and Joe Fournier's sister-in-law.
Get Well Cards were sent to Michelle Ferguson #205 Spruce, Tina McKerlie #252 Balsam, Peggy Wilson #133 Evergreen, and Cindy Florence #270 Balsam.
Please contact me if you know of anyone who could use a note of encouragement or condolence from our community. Cards are typically sent for illnesses, hospitalizations, or deaths of community members or immediate family but only if the information is given to me.
Remember, if you **DO NOT WANT** your family's information posted in the newsletter, please contact me before the 10th of each month. If I do not hear anything from you, I will assume I have your consent to publish the information and continue to wish our best-wishes for recovery.

Lorraine Dufour, Director and Sunshine Chair
284 Evergreen Circle
Phone: 978-580-1127
Email: lorrainebo59@gmail.com

WELCOME NEW RESIDENTS

A Warm Welcome to Our New Residents at Tropical Palms!

- We're delighted to welcome all the new residents who have recently joined our Tropical Palms community! Whether you've moved here for the sunshine, the lifestyle, or the wonderful neighbors, we're so glad you're here.

Get Involved and Meet Your Community

- Tropical Palms is a vibrant place to live, with activities and events happening throughout the week. We encourage all newcomers to join in - whether you enjoy cards, crafts, exercise classes, dinners, or simply connecting with others, there's something for everyone.
- Participating in activities is a great way to meet your neighbors, make new friends, and feel right at home.

Join Us for Coffee Chat and Stay Informed at HOA Board Meetings

- We also invite all new residents to attend the Coffee Chat and HOA Board Meetings. These meetings are a helpful way to stay informed about community updates, upcoming projects, and ways to get involved. Your voice and participation are always appreciated.

Welcome Package is Waiting for You

- Contact Pauline Gagne to make arrangements to receive your Welcome Package. Stop by Lot 84 East Cypress or call Pauline at 774-365-2605 so she can visit you at a convenient time.
- The package is filled with helpful information about the community, amenities, services, and activities - everything you need to settle in comfortably.

We're Glad You're Here

- Welcome once again to all our new neighbors! We hope you find Tropical Palms to be a friendly, supportive, and enjoyable place to call home. We can't wait to see you around the community!

Pauline Gagne
Welcome Committee Chair



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TPHOA EVENTS FOR NOVEMBER

The events listed below are planned. We will post any event announcements or changes on signage near the entrance to the park, on Facebook and on the Bulletin Board in Club House.



Return to Eastern Standard Time
2:00 AM on November 1
(Clocks FALL BACK 1 hour)

3 Soup Fest 5:30 pm
7 Welcome Back Pool Party 2 pm
8 Karaoke 6:30 pm
10 Taco Tuesday 4:30 pm
11 Veterans' Day 11:11 am
14 Coffee Chat & Board Meeting 10 am
15 Birthdays Party 2pm
18 Sloppy Joes 4 pm
21 Speaker - Blue Harbor Advisors 11 am
21 Disco Dance 7 pm
22 Karaoke 6:30 pm
26 Thanksgiving Dinner 2 pm
28 Craft Fair 8 am-3 pm

And, coming in December:

- Cookie Exchange
- Christmas Card Deliveries
- Golf Cart Parade
- Christmas Dinner
- New Year's Eve Dance
- And much more!

WEEKLY ACTIVITIES



Billiards, Bingo, Card Bingo, Corn Hole, Shuffleboard and Cribbage continue at their scheduled times. Other activities may be continued or added if there is interest. An up-to-date list will be posted in the Clubhouse and on the Facebook page.

Want to set up a new activity or event?

We would love it - resident driven events are awesome! Just clear the time and dates with our event coordinators Dee Harrison at 828-467-0037 or dharrisoncounseling@gmail.com, Lorraine Dufour at 978-580-1127, or Pam Timmins at 603-661-4488.

Need help with promoting your activity?

Just contact a board member with any questions! We are here to help!

LET'S PLAN TOGETHER SO WE CAN ENJOY ALL THE FUN ACTIVITIES TOGETHER!

FOR THE LATEST UPDATES

Plan to Attend the
COFFEE CHAT & BOARD MEETING
November 14
at 10 am
Open to all Residents



WELCOME BACK POOL PARTY



November 7th
1pm - 4pm
(rain date Sunday the 8th)
Please come join us for a fun packed day of sunshine, friendship and music by DJ Bob!
We will have lawn games, pool prizes and a chance to meet new faces.
There will be food trucks available to purchase food!
You may want to pack an extra chair in your cart or car!
We hope to see everyone there!

SOUP FEST



(a soup based pot luck)
November 3rd
5:30
No tickets needed!
We simply ask that everyone contribute to the meal.
Bring a Soup, Salad, Bread or Dessert to share
Water, Ice and Soda provided

TACO TUESDAY



Join the fun!
November 10th
4:30 pm until we run out!
Taco Meal $7
Nachos $7
(1 drink included with each meal)
Desserts welcome but not expected



VETERAN'S DAY

November 11th
11:11 am
Service at the Flagpole
Followed by Hot Dog and refreshments

IT'S BIRTHDAY PARTY TIME!!



Everyone is Invited
To Celebrate Residents
Born in
October, November & December
Join the Fun!
Ice Cream Cake
November 15th
2 pm

IT'S SLOPPY JOE TIME!

November 18th
4 - 6 pm
(or until we run out)
Menu
Sloppy Joe Plates - $6
(includes sloppy joe, chips, soda & dessert)







PARTNERING WITH YOUR DOCTOR

Learn tips to ensure the best health outcomes for you!
with
Guest Speaker: Natasha Gellaty
of
Blue Harbor Associates
November 21st at 11 am

CALLING ALL DANCING QUEENS (AND KINGS)

It's time for a
DISCO DANCE PARTY
November 21st
7 pm
$10 for members
$12 for non-members
music by
Denver Sings



Join us for a musical trip back to the 70s!
Jump suits, flared jeans, sequins, glitter, & disco boots optional

THANKSGIVING DAY DINNER



November 26th
2 pm
Tickets $10 for members
$12 for non-members

Sue and Mike Washington are coordinating the Thanksgiving dinner. In early November a volunteer sign up sheet will be posted in the clubhouse for anyone interested in cooking a turkey, or ham, making mashed potatoes or wanting to bring vegetables, salads, gravy, dressing, breads or desserts. The HOA will provide the Turkeys, Hams and Potatoes.
Families are welcome.
For more information call Sue @ 607 427-5821.





COME ONE!

Come All!
Tropical Palms Annual
CRAFT FAIR
Great selection of hand crafted items
for you or for gifting
November 28th
8 am - 3 pm
Free to attend
Vendor Tables available $10
Sign up sheet in the Club House
Select your table on Friday
(first come, first served)
Feel free to set up Friday night
- at your own discretion
Note - vendors must plan to stay from 8-3

Coordinated by Michelle Crowley

GET READY TO BAKE!



ANNUAL COOKIE EXCHANGE
Sunday, December 6th at 2 pm
at the club house...

Wear your favorite Christmas shirt.

Bring a wrapped Christmas decoration or Christmas ornament around $8.00 if you want to participate in the decoration/ ornament exchange.

Please bring 3 dozen homemade cookies, if you prefer you may bring your favorite treat such as fudge or cakes.

Come join in on all the fun as we enjoy the delicious homemade treats along with a fun activity and many door prizes.

Sign up sheet will be posted at the clubhouse by Friday, November 20th until Friday December 4th. Please sign up if you are attending so we can accommodate all.

Hosted this year by Roberta McEwen and Beth Thoman



CHRISTMAS CARD EXCHANGE

December 6th, 13th, & 20th , 2026

Want to send your friends and neighbors at Tropical Palms a Christmas Card but don't want to blow your budget on stamps? Just place your cards in the designated bags in the Club House and Christmas Elves will deliver them on December 6, 13 and 20. Starting December 1st, bags will be available in the Club House to receive your cards.

- Address your cards with full name and house number
- Take them to the Club House throughout December (last day December 19th)
- Place them in the Christmas bags labeled by lot number
- Elves will deliver cards to your door

Don't forget to hang a bag or place a decorative box/basket at your door to receive your special card deliveries.

Help needed! If you would like to help sort or deliver cards, please contact us at ldustin1947@gmail.com or call 941-830-0021.

Larry Dustin
Jane Handy
89 Evergreen



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HOME



Home is being
Here with you
Just as comfortable
As an old shoe.

We share our laughter
And our joys
Just as children
With new toys.

The world thinks we're
Crazy, as crazy can be
But were in our own world
And happy to be Home together,
Just you and me.

Welcome Home, Snowbirds!

KARAOKE

Is back!!
All are welcome!
Join the fun!
or
Just enjoy the music!
November 8th & 22nd
6:30 - 8:30 pm
at the Club House
Hosted by
Bob Bray and Lorraine Dufour



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DAILY QUIRKY OBSERVANCES

November 1: Cook for Your Pets Day (USA & Global) — Ditch the kibble for a night and treat your four-legged companions to a home-cooked, pet-safe feast.

November 3: National Sandwich Day (USA & Canada) — Celebrating the miraculous power of putting virtually anything between two slices of bread.

November 5: National Men Make Dinner Day (USA) — Held on the first Thursday of November, this humorous day encourages men who rarely cook to step up and handle dinner duty without relying on takeout.

November 8: International Tongue Twister Day (Global) — A day dedicated to twisting your vocal cords into knots with phrases like "she sells seashells by the seashore."

November 9: Chaos Never Dies Day (Global) — An official reminder to throw up your hands, accept that life is unruly, and embrace the surrounding madness.

November 14: National Pickle Day (USA) — A briny celebration devoted to everything dill, sour, sweet, and fermented.

November 15: Clean Out Your Refrigerator Day (USA & Canada) — A gentle push to confront the mystery containers lurking in the dark back corners of your fridge.

November 19: World Toilet Day (Global) — An officially recognized UN day that mixes quirky humor with serious public health advocacy for global sanitation access.

November 20: National Absurdity Day (USA) — A day to intentionally do illogical things, wear mismatched clothes, or speak in nonsensical riddles.

November 21: Alascattalo Day (Alaska, USA) — Created to celebrate a fictional, humorously mythical creature said to be a cross between a moose and a walrus.

November 23: Fibonacci Day (Global) — Celebrated on 11/23 because the numbers mirror the beginning of the famous mathematical sequence (1, 1, 2, 3).

November 23: Wolfenoot (Global) — Created in 2018 by a 7-year-old in New Zealand, this heartwarming viral holiday celebrates wolves and dogs by giving them treats and hide-and-seek gifts.

November 29: National Throw Out Your Leftovers Day (USA & Canada) — Post-Thanksgiving real talk: if you haven't eaten those turkey and stuffing containers by now, it is officially time to toss them out.

November 30: Stay Home Because You're Well Day (USA) — The ultimate feel-good offbeat day encouraging people to call in "well" simply to enjoy a mental health day.

Regional Festivals & Cultural Customs

Guy Fawkes Night / Bonfire Night (United Kingdom) — Celebrated on November 5 with community bonfires, fireworks, and burning effigies to commemorate the failed 1605 Gunpowder Plot intended to destroy the British Parliament and all its members. The Brits never turn down an opportunity to dance around a bonfire to celebrate an attempt to destroy their democracy. Hmmm??.

Hamilton Santa Claus Parade (Ontario, Canada) — One of Canada's oldest continuing holiday parades (running since 1949), featuring giant inflatable characters, marching bands, and local community cheer.

Tori-no-Ichi / Rake Fair (Japan) — Held on designated "Days of the Rooster" in November at shrines across Japan, where attendees buy elaborate, decorated bamboo rakes meant to "rake in" good luck and wealth.

World Custard Pie Championships (United Kingdom) — Hosted in Kent, teams dress in fancy costumes to throw custard pies at each other for points based on accuracy and style.

Month-Long & Floating Celebrances

Banana Pudding Lovers Month (USA) — A whole month set aside to honor layers of vanilla wafers, sliced bananas, and rich custard.

Movember (Global) — Men around the world grow out elaborate, wild, or patchy moustaches during November to raise awareness for men's health issues.

Buy Nothing Day (Global) — Held on the Friday after American Thanksgiving as a quirky, non-consumerist counter-protest to Black Friday shopping frenzy.



OUR HEROES

Marilynn Pile, #60 Pine & Kathy Dion, 201 Spruce:



I would like to honor Marilyn Pile and Kathy Dion. They were an enormous help to me with a daunting project that I had to undertake. I never could have done it without them. They worked tirelessly to help me, and were a Godsend. Also, Marilyn is always looking to help others in the community, gathering items that she feels they could use. I am proud to call these two ladies my friends.

If you know of someone that deserves recognition for their contributions to our community, please send the person's name and a detailed (up to 200 words) description of what makes this individual special! Send to Dee Harrison via Facebook Messenger, text at 828-467-0037, or email at dharrisoncounseling@gmail.com; or to Pat Stowell by email at newslettertphoa@gmail.com or text 774-722-3395.

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WEATHER

Climate Averages & Normals

November marks the official start of the dry, pleasant winter-season climate across Southwest Florida, featuring mild afternoons, lower humidity, and minimal rainfall.



- **Average High (F):** 78 - 81
- **Average Low (F):** 59 - 62
- **Mean Temperature (F):** 70
- **Average Rainfall (in):** 1.8 - 1.9
- **Average Relative Humidity(%):** 72 - 76

Temperature Benchmarks (Punta Gorda, FL)

Historical climate temperature benchmarks across the month of November:

Date	Average High (F)	Average Low (F)
Nov 1	82	63
Nov 15	79	60
Nov 30	76	56

- **Historical Extremes**
- **Record High:** 94
- **Record Low:** 28
  - ***NOTE***

    Earliest recorded regional freeze: Nov 25, 1970
- **Warmest November on Record:** 1986

  75.4f average monthly mean
- **Wettest November on Record:** 1987

  6.3 in
- **Driest November on Record:** 2025

  0.0 in

Water Temperatures (Charlotte Harbor / Gulf Coast)

- **Average Surface Water Temp:** Cools steadily throughout the month, dropping from around 78f at the beginning of November to around 70f by month's end. (Monthly Average: 74.3f)

Tide & Solar Trends

- **Tide Heights:** Mixed semi-diurnal tides transition toward winter patterns, with typical MLLW ranges spanning -0.4ft to +2.2{ft}. Stronger northerly cold fronts begin driving water out of Charlotte Harbor, occasionally producing winter low tides.

Tropical Weather Activity

- **Hurricane Risk:** November is the official final month of the Atlantic hurricane season. While storm activity drops off significantly compared to September and October, late-season Caribbean systems occasionally track toward the Gulf Coast before season end.

Sunrise & Sunset Schedule (Punta Gorda, FL)

- **Solar Shifts:** Daylight continues to shorten while

standard time returns. Day length decreases by 37 minutes from 11 hours 9 minutes on November 1 to 10 hours 32 minutes by November 30.

Date	Sunrise	Sunset	Day Length
Nov 1	6:37 AM	5:45 PM	11h 08m
Nov 15	6:48 AM	5:36 PM	10h 48m
Nov 30	6:59 AM	5:33 PM	10h 34m

Return to Eastern Standard Time 2:00 AM on November 1.

Historical November Hurricane Activity in Punta Gorda

General Overview

November is the final official month of the Atlantic hurricane season, and for Punta Gorda and Charlotte Harbor, it represents a period of sharply declining risk compared to the August–October peak.

Historical Risk Profile

- **Low Overall Frequency:** Historically, fewer than 5% of all Atlantic hurricanes develop during November, and direct landfalls on Florida's Gulf Coast are uncommon.
- **Dominant Tracks:** November systems usually do not form off the coast of Africa (Cape Verde storms). Instead, late-season storms typically originate in the Western Caribbean Sea or the southern Gulf of Mexico, tracking from southwest to northeast toward the Florida peninsula as they get pulled along by approaching autumn cold fronts.

Notable Late-Season Impacts

While November direct hits are uncommon, late-season storms can still affect Charlotte Harbor with gusty winds, heavy squalls, and coastal tidal surges:

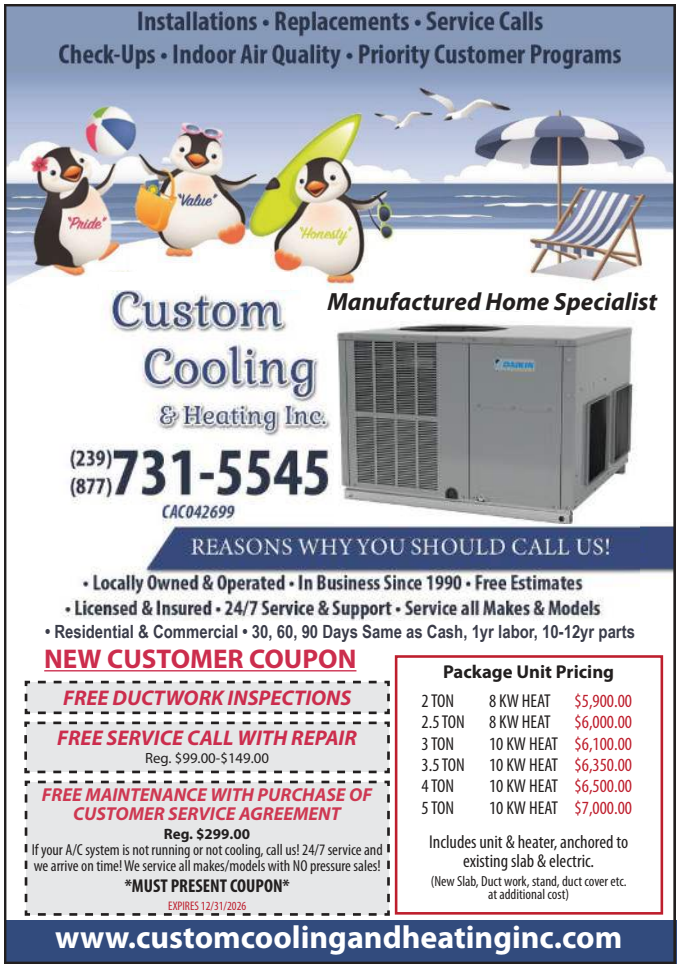
- **Hurricane Nicole (Nov 2022):** Made landfall on Florida's east coast (Vero Beach) as a Category 1 hurricane and crossed the state. While eastern Florida took the worst of the surge, its unusually large wind field brought tropical-storm-force wind gusts, heavy rain, and elevated tides into West-Central and Southwest Florida.
- **Hurricane Eta (Nov 2020):** Meandered through the Western Caribbean and Gulf of Mexico before passing off Southwest Florida's coast, producing squally rains and localized high tides along Charlotte Harbor before making landfall farther north near Cedar Key.
- **Hurricane Gordon (Nov 1994):** A complex, erratic late-season system that tracked across the Florida Keys and southwestern peninsula, delivering persistent heavy rainfall across the region.

Impact on Charlotte Harbor Operations

- **Cold Front Interaction:** When late-season tropical systems do pass near Southwest Florida, they often interact with early-season continental cold fronts. This can create prolonged periods of strong northerly or westerly winds, causing significant water level fluctuations (either driving water into Charlotte Harbor or rapidly blowing it out).
- **Season Wrap-Up:** By mid-to-late November, water temperatures in Charlotte Harbor typically fall toward 70{F} - 72{F}, which naturally starves tropical systems of the heat energy needed to maintain structural intensity.



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ASK DEE

Dear Dee:
I had my own business and closed it a few months ago and retired. I am not enjoying retirement as much as I thought I would, and decided to go back to an office to work. I try to be friendly to my co-workers, but sometimes I get a strange feeling from them, like I am doing something wrong. My daughter accused me of not being up on modern day technology etiquette. What does she mean? What is this?

Dear Neighbor:
What a coincidence! I was just reading an article the other day on this very subject. In our technical age, there are many new little acts and nuances that we need to be aware of, so that we don't annoy one another more than necessary!

Some of those new "rules" that the article suggested included:

1. Holding the "…" too long. How many times have we been texting with someone we can see those three little dots which indicate they are typing back to us, but it seems to go on FOREVER! (and it has often been MY experience that we wait for ever for their long reply and it is just "ok" lol) Try to keep answers short and concise when texting. A text should be short, if you have a lot to say then send several texts rather one long essay.
2. Entering a Zoom meeting without muting your microphone. We usually do not realize it, but background noises can seem amplified and can be very distracting when a meeting is in progress.
3. Posting live parties on social media. Unless you have every participant's permission, it is an invasion of other's privacy to display them having a good time for the world to see.
4. Checking someone's location without their permission. Just because today's technology allows us better access to knowing where people are, that doesn't mean it is ok to do that without them knowing. That is called stalking!!!
5. Tagging people in photos without their permission. I am undoubtably the world's most unphotogenic person, so you can imagine my dismay when I go on Facebook and see myself tagged in someone's photo. Ask permission first!
6. Oversharing in group chats. It is so much easier nowadays to send a group chat or text when you are talking to several people at once. Unfortunately some people treat it as their personal platform and rather monopolize the conversation. Be aware of this and try to keep comments short and to the point.
7. Do not sit at or hover over someone's workplace. Whether it is an office or just a desk, people tend to think of it as their space and if they feel that their space is being invaded can sometimes become defensive and territorial.
8. Never touch someone's coffee cup at work. Similar to the desk situation, many people treat their coffee cup as an extension of their special style.

My personal idea of a modern etiquette faux pas, which is not on the published list but should be, is using technology to become a keyboard warrior. Many seem to forget when they type offensive insulting words that even though there is just a screen in front of you, there is a real live flesh and blood human being reading it, a human being with feelings. If it is not something you would say to someone's face, do not say it online!
I hope this helps!

Dee (Denise) Harrison resides in Tropical Palms and in Spruce Pine NC with her puppy Loki.Questions for this column are generated from within this community and from outside sources. Please send inquiries to dharrisoncounseling@gmail.comThe identity of all contributors is kept confidential.



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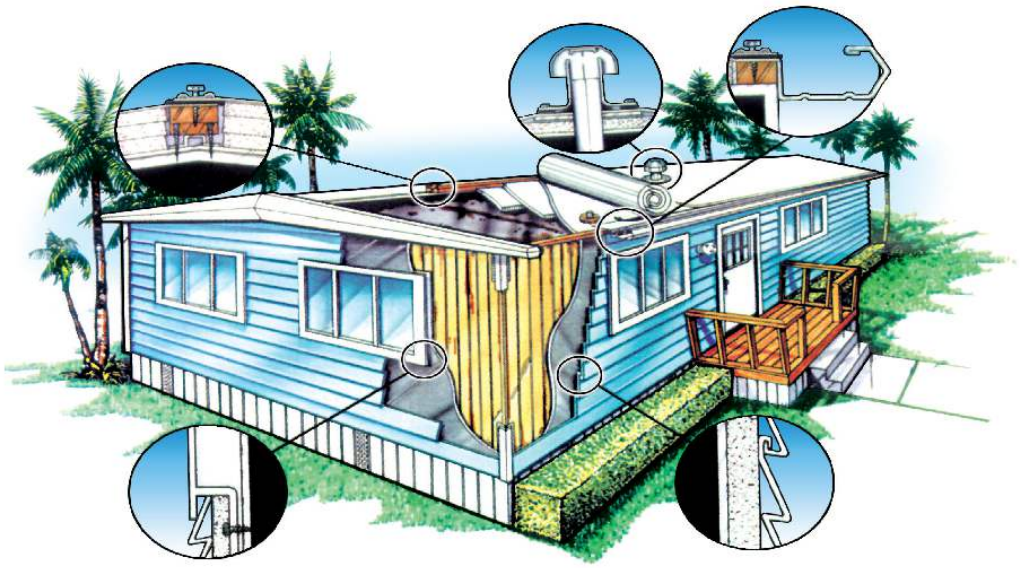


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ABRIDGED SUMMARY OF MINUTES COFFEE CHAT/BOARD MEETING



Called to order at 10.01 am by President Pam Timmins
A moment of silence was observed to honor our fallen brothers and sisters.
Board members were introduced: Pam Timmins, President; Mike Washington, Vice President; Dee Harrison, Secretary; Patsy Lund, Treasurer; Lorraine Dufour, Director; Jim Lee, Director; Kerrie Kelley, Director; Denny Stickney, Director. Susan Duchesneau, Director was absent. Pat Stowell, Parliamentarian, was present via remote communication. There were 42 residents present.

Updates:

Pam Timmins has met consistently over the past months with park management

- When there is an incident such as disturbances and trespassers, we should call law enforcement right away. If there is a record of us having these incidents, police will be more apt to patrol often.
- Violation letters have been sent and will continue to be sent out by management regarding untidiness and lack of upkeep on an individual's lot.
- The rate of sales in the park has increased with six homes being sold over the summer.
- Residents are asked not to tamper with the signs in the park, such as in the pool area and the sandwich board. Although it is understood that this is done in humor, it is still looked at as vandalism.
- The gutter at the clubhouse has still not been replaced, in spite of management requests, due to a delay in corporate funding.
- A sign with lot numbers has been requested for Evergreen Circle to help with delivery services. Residents suggested that they be obtained for all the streets; that the sign at the gate be adjusted for better visibility; and that a blind spot mirror be installed.
- Reminders that pet owners need to pick up after their animals and follow the leash laws. Residents were advised that if they attempt to post pictures of dog feces on our Facebook group page, it will not be approved.
- Residents were reminded not to leave food on the counter of Clubhouse due to attracting pests. Donations of unopened food may be given to Pam Timmins or Marilyn Pile for distribution within the community.
- The previous problem with cars being parked long term at the laundromat appears to have improved. Overflow short term parking should be confined to clubhouse and office, and if longer term is needed, the office must be notified.

2027 Directory: Pat Stowell requested that all new residents or any resident that had any changes in Directory information should fill out an update sheet and get it to her by October 15th.

Legal Issues: A discussion was held regarding the issue of resident's rent increase and pass through tax letters that arrived late in violation of the 90 days rule. Pam Timmins and Mike Washington explained the statute regarding this and assured residents that a letter was being written requesting a meeting with management to discuss this. Pam Timmins explained that the rent increase is effective 1/1/27 while the pass through tax is due 3/1/27. Concern was expressed that the office did not educate new residents on the financial aspects. Patsy Lund revealed that when she was a new resident she was charged unfairly.. A new resident felt that office did explain finances thoroughly to her when she was a buyer.

Event Committee: Upcoming events were announced and are listed in this newsletter.

Business Meeting

Secretary's Report: Minutes of the September 2026 meeting were approved unanimously.

Treasurer's Report: Treasurer Patsy Lund read the Treasurer's Report for the period ending September 30, 2026. It is posted on the clubhouse bulletin board.

New Business:

- Barb Harader will start a women's bible study group the second and fourth Fridays at 2.
- Kerrie Kelley announced Card Bingo has been moved to Tuesdays at 10.

The drawing was won by Jim Lee in the amount of $33.

The meeting adjourned at 11.26 am

Summarized from the official minutes which are posted in the Clubhouse.



NOVEMBER 2026 AT TROPICAL PALMS

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 **Return to Eastern Standard Time** All Saints Day Daylight Savings Time Ends	2	3 Soup Fest 5:30 pm Election Day	4	5	6	7 Welcome Back Pool Party 2 pm
8 Karaoke 6:30 pm	9	10 Taco Tuesday 4:30 pm	11 Veterans' Day 11:11 am Veteran's Day	12	13	14 Coffee Chat & Board Meeting 10 am
15 Birthdays Party 2pm	16	17	18 Sloppy Joes 4 pm	19	20	21 Speaker - Blue Harbor Advisors 11 am Disco Dance 7 pm
22 Karaoke 6:30 pm	23	24	25	26 Thanksgiving Dinner 2 pm Thanksgiving Day	27	28 Craft Fair 8 am-3 pm
29 First Sunday of Advent	30					

DISASTER SUPPLY KIT CHECKLIST

General

- ☐ Batteries
- ☐ Flashlights
  Do not use candles
- ☐ NOAA Weather Radio
  Battery operated or hand cranked
- ☐ Cash
  Banks and ATMs may not be available after a storm
- ☐ Cell phone chargers
- ☐ Books, games, puzzles or other activities for children

First Aid

- ☐ First Aid Manual
- ☐ Sterile adhesive bandages of different sizes
- ☐ Sterile gauze pads
- ☐ Scissors
- ☐ Tweezers
- ☐ Moistened towellettes
- ☐ Antiseptic
- ☐ Disinfectant wipes
- ☐ Hand sanitizer
- ☐ Aspirin or other pain reliever

Important Documents

- ☐ Insurance cards
- ☐ Medical records
- ☐ Banking information
- ☐ Copies of social security cards
- ☐ Copies of birth and/or marriage certificates

**Items should be kept in a water proof container*

Special Needs Items

- ☐ Specialty items for infants, small children, the elderly, and family members with disabilities

Vehicle

- ☐ Keep your motor vehicle tanks filled with gasoline

Phone Numbers

- ☐ Maintain a list of important phone numbers

Pet Care Items

- ☐ Pet food and water to last at least 7 days
- ☐ Proper identification
- ☐ Medical records/ microchip information
- ☐ Water and food bowls

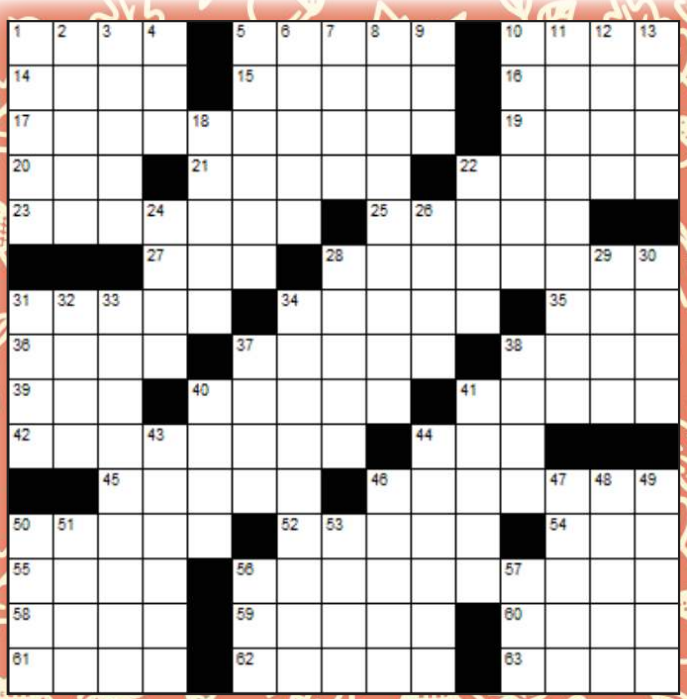
Clothing

- ☐ Rain gear such as jackets, hats, umbrellas and rain boots
- ☐ Sturdy shoes or boots and work gloves

Food and Water

- ☐ Food
  Nonperishable packaged or canned food and beverages, snack foods, juices, baby food, and any special dietary items to last at least 7 days
- ☐ Water
  1 gallon per person per day
- ☐ Non-electric can opener
- ☐ Paper plates, napkins, plastic cups, and utensils

Find a full disaster supply kit checklist at FloridaDisaster.org/Kit



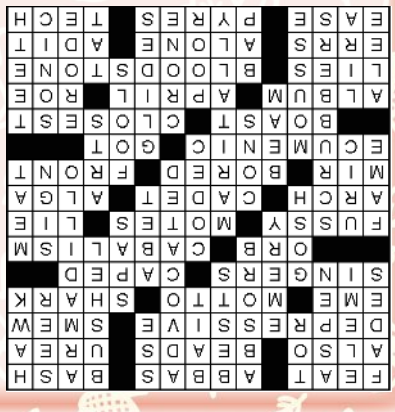
NOVEMBER CROSSWORD

ACROSS

1. Accomplishment
5. Old Jewish scholars
10. Big party
14. As well as
15. Rosary components
16. Fertilizer component
17. Forlorn
19. Type of duck
20. An uncle
21. Slogan
22. Dogfish
23. Chorale members
25. Like many a superhero
27. Sphere
28. Any occult doctrine
31. Fastidious
34. Particles
35. Falsehood
36. Flatfoot's lack
37. Trainee
38. Seaweed
39. Soviet space station
40. Uninterested
41. Not back
42. Promoting religious unity
44. Obtained
45. Brag
46. Nearest
50. Music disc
52. Spring month
54. Fish eggs
55. Prevaricates
56. Heliotrope
58. Makes a mistake
59. Companionless
60. Mine entrance
61. Lack of difficulty
62. Funeral piles
63. Technology

DOWN

1. Evanesces
2. Varnish resin
3. Poplar variety
4. Craggy peak
5. Soak up
6. Beats
7. Enticement
8. Encouraged
9. South southeast
10. Unit of dry measure
11. Nocturnal armored mammal
12. Fortune teller
13. Diurnal bird of prey
18. File
22. Resorts
24. Golly
26. Assist illegally
28. Digital compression device
29. Portent or omen
30. Flesh from animals
31. Renown
32. Acid related to gout
33. Brushes for heavy cleaning
34. Matrimonial
37. Bamboozles
38. Cultural doings
40. Ray
41. Gullible people
43. Puddinglike dessert
44. Moves effortlessly
46. Hag
47. Wear away
48. Relating to audible sound
49. We chew with them
50. Away from the wind
51. Former Italian currency
53. Impoverished
56. A roll of soft bread
57. Make lace



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