THE GARDENS COMMUNITY NEWS



A Publication for The Gardens Residents – Parrish, FL.

November 2026







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Most homeowners don't realize what's happening underneath their home...

- Rotting subfloors
- Mold and musty odors
- High A/C bills
- Deteriorating AC ducts



YOUR CRAWLSPACE SHOULD BE CLEAN, DRY, AND PROTECTED



Signs you have moisture issues:

- Musty smell inside your home
- Floors feel soft & spongy
- High energy bills
- Visible moisture or standing water

MOISTURE DOESN'T FIX ITSELF

FLORIDA MOBILE HOME SPECIALISTS

- Vapor barrier installation & replacement
- A/C duct repair & full replacement
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- Leveling, Skirting, and Windows
- It gets worse over time
- It spreads damage throughout your home

DON'T WAIT UNTIL DAMAGE GETS WORSE

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Call 941-448-3577

We protect your home from the ground up.

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175 Tiger Lilly Drive ..... cniemiec8705@gmail.com

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11th November

VETERANS DAY

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BEFORE - Soft, Unsafe, Damaged

AFTER - Solid, Level, Safe



YOUR FLOOR SHOULD NOT FEEL LIKE THIS:

- Soft or "spongy" when walking
- Sagging or dipping areas
- Squeaking or shifting
- Weak spots near bathrooms or kitchens
- Flooring separating or bubbling
- Musty smells coming from floor
- Floors can eventually collapse

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- Crawlspace & vapor barrier experts
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- Honest, no-pressure assessments
- We also do carports & AC Ducts

SMALL SOFT SPOTS TURN INTO BIG SOFT SPOTS

Moisture destroys subfloors from underneath
Floors can eventually collapse
Repairs become more expensive over time

DON'T WAIT UNTIL YOUR FLOOR FAILS

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Call 941-448-3577

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SNOWBIRDS RETURN



More snowbirds are returning each day to find Palm Boulevard, the clubhouse approach, the parking lot, and the portico newly paved. The portico flooding also appears to be resolved, and fresh landscaping at the Palm entrance and clubhouse parking lot has greatly improved the area.

The quiet summer is giving way to a busy winter, with activities in full swing. We also have many new residents, so please take a moment to introduce yourself and ask whether someone is new or visiting.

Our friendly residents are an important part of what makes this community special. It is always nice to see people wave as you drive around. The return of the snowbirds also marks the start of meetings and the TGHOA Cash Bonanza raffle. We thank Pam Latimer and Chery Edwards for organizing it again this year.

At Tuesday's coffee hour, Linda Dansberger will sell light-post banners and yellow safety vests. These banners make a noticeable difference in the community, and we thank her for her efforts.

Reminder: The first TGHOA meeting is scheduled for November 18th, 7pm in the ballroom. Everyone is welcome, but only members may participate in discussions. Membership is just $20 and gives you a voice at meetings. The association grows stronger with every new member.

Ted Birchmeier, President TGHOA

NOVEMBER BLESSINGS

November is a time to reflect on the many blessings in our lives, and here at The Gardens, we are especially grateful for the neighbors who have served our nation. Veterans Day, observed on November 11, honors the brave men and women who answered the call to serve in the United States Armed Forces. Their courage, sacrifice, and dedication have helped protect the freedoms we enjoy every day. As Thanksgiving Day approaches, we are reminded that gratitude is one of life's greatest gifts. From all of us at The Gardens, thank you to our veterans and our community members. We wish everyone a happy Veterans Day and a joyful Thanksgiving!

But did you know, it's also a month filled with more opportunities to celebrate, from World Kindness Day 13th - Just a smile or a kind word can brighten someone's day. Celebrate by spreading a little extra kindness to your neighbors throughout The Gardens. National Pickle Day 14th - Dill or sweet? National Pickle Day is a fun reminder to enjoy one of America's favorite crunchy snacks and share a laugh with fellow pickle lovers. Take a Hike Day 17th - Take advantage of Florida's beautiful weather with a walk around the community. It's a great way to enjoy the scenery and connect with neighbors. National Espresso Day 23rd - Whether you prefer espresso, coffee, or tea, take a moment to relax, recharge, and enjoy a warm beverage with friends. Pins & Needles Day 27th - is a wonderful opportunity to celebrate the creativity, talent, and traditions that connect generations and bring people together, one stitch at a time. Electronic Greetings Day 29th - Take a moment to send a message, photo, or video greeting to family and friends. A simple "thinking of you" can make someone's day.

These unique observances remind us to slow down, enjoy life's simple pleasures, connect with friends and neighbors, and appreciate the little moments that make community living so special. Here at The Gardens, every day is a wonderful opportunity to share a smile, lend a helping hand, and celebrate friendships.

As the seasons begin to change, The Gardens is showcasing exactly why it remains one of the most beautiful and desirable communities to call home. Fresh new landscaping enhancements are adding vibrant color and curb appeal throughout the neighborhood, with impressive updates at the front entrance, along Palm Boulevard, and around the clubhouse parking area. Residents and visitors alike are being welcomed by a stunning collection of Agave, Cocoplums, Buttonwood Silver Bushes, Japanese Blueberries, and many other carefully selected plantings that bring texture and beauty to our community. The breathtaking landscape that greets you upon entering The Gardens is more than just beautiful scenery, it's a reminder that you've arrived somewhere truly special. We would also like to take a moment to recognize the homeowners at 109 Violet Ave, recently selected by the HOA as Yard of the Season. Their dedication and commitment to maintaining such an attractive homesite reflects the pride of ownership that makes The Gardens stand out. Beautiful homes, well-kept yards, and caring neighbors all contribute to the warm and welcoming atmosphere that residents enjoy every day.

From our lush landscaping to the pride shown by our homeowners, it's clear that The Gardens continues to be a community where beauty, care, and community spirit flourish together. Thank you to everyone who helps make The Gardens the premier place to call home.

...continued on page 6

November Spotlight shines brightly on Nancy Lamanno! Since moving to The Gardens in December 2025, Nancy Lamanno has truly hit the ground running and embraced our community spirit in an extraordinary way. In a short amount of time, Nancy has immersed herself in volunteerism, taking on the role of Membership Chair for the TGHOA, Travel Coordinator for the PLSC, and most recently, Editor of our community newsletter beginning in 2027! A community newsletter is much more than a collection of announcements. In a vibrant community like The Gardens, the newsletter provides a place where stories are shared, accomplishments are celebrated, and opportunities to participate are discovered.

Nancy's enthusiasm, creativity, and dedication have already made a lasting impact. She has organized several exciting trips for our residents, including an unforgettable adventure to Savannah and Charleston, as well as a fun-filled day trip to Tarpon Springs. Her efforts have helped bring neighbors together while creating wonderful opportunities for friendship and lasting memories. When she's not planning fabulous excursions, dog sitting, or contributing her talents to our community, Nancy enjoys reading, playing games, and catching up on movies.

Nancy has quickly become a valued and appreciated member of The Gardens family. Her willingness to share her time, energy, and talents helps make our community an even better place to call home. Thank you, Nancy, for all you do and for embodying the true spirit of The Gardens. We are grateful to have you as part of our community!

If you've noticed a neighbor going above and beyond, lending a helping hand, volunteering their time, or making a positive difference in our community, we'd love to hear about it! Resident Spotlight is our opportunity to recognize and celebrate the individuals who help make The Gardens such a special place to live. Whether it's a small act of kindness or years of dedicated service, every contribution matters. If you know someone who deserves to be featured in an upcoming Resident Spotlight, please share their story with me by email cszymankowski@murexproperties.com, call 941-776-1252 or stop by the Sales Office. Let's continue celebrating the neighbors who make The Gardens a community you are proud of.

Respectfully The Gardens Team,
Christina Szymankowski, Community Manager
Michelle Rossi, Assistant Manager
Jessica Perry, Office Assistant
Nihad Basic, Maintenance Supervisor
Dan Kelley, Gardens Sales Agent

NEWSLETTER



Nancy Lamanno (nlamanno@yahoo.com) has courageously volunteered to become editor of the newsletter beginning January 2027 and going forward. This becomes an arduous task if she doesn't receive publishable information from residents. I will put a notice from Nancy in the December issue with her deadline date for submissions. The TGHOA and PLSC as well as the office agreed that the newsletter is important to residents so please submit information to her. THANK YOU

732 AND BEYOND

As more and more residents are being issued streaming boxes for cable TV instead of traditional cable boxes, access to Channel 732 is becoming increasingly limited. I get asked several times a month how residents can watch Channel 732, and unfortunately, I often have to tell them that their current TV equipment does not provide access to it. As technology continues to change, Channel 732 is slowly becoming unavailable to more residents.

To help solve this problem, I have created a website where residents can view Channel 732 and much more. The website is now online and can be viewed from any computer, phone, or tablet—from anywhere with an internet connection.

In addition to Channel 732, the website includes:

- Monthly newsletters
- Community calendar of events
- Event information and announcements
- Community services information
- Additional features to come

Using the Website on a Phone

If you are viewing the website on a cell phone, you may not immediately see the website menu. Look for the "hamburger" menu icon (☰), the ***three horizontal lines in the upper-right corner*** of the screen. Tap this icon to open the menu and access Channel 732, the calendar, newsletters, services, and the other sections of the website.



I NEED YOUR HELP WITH THE CALENDAR



I believe I have added just about every regular event held in our community, but some of the information may not be completely up to date. Some activities are currently on summer break, while others may have changed their meeting days, times, locations, or other details. ***If you host or coordinate an event or activity in the community, please send me your current information.***

The calendar can include more than just a date and time. There is room to describe your event, explain what it is about, provide contact information, and include other details that may help residents learn more and participate.

My goal is to make the website a convenient place for residents to find accurate, current information. Instead of searching through old Facebook posts or sending messages asking, *"What time does that start?"*, the information can be available in one place with just a few clicks.

Please take a look at the website, and if you see information about an event that needs to be added, corrected, or updated, let me know.

Thank you for your help

Tony Morris

Email: info@gardens-geeks.org

https://gardens-geeks.org

HELP SCOUTING



Welcome to all the new residents here in the gardens. I collect aluminum cans to raise funds for the Scouts of Troop 146 here in Parrish. So far, we are close to $200 this year. Please drop your cans off at 108 Palm Blvd.

I'll also take damaged US Flags which the Troop will properly dispose of after the Veterans Day parade at Parrish Park. Thanks Pete



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Shawn Ahearn, Owner & Provider
Parrish Resident, The Gardens

Transportation – Now is the Time to Schedule for Fall
I'll pick you up at SRQ ($59) or Tampa ($79) airport and take you to Parrish, Bradenton, local beaches and other local destinations! You can schedule a one-way pick-up, or roundtrip service for a 15% discount. I also provide local transportation.

Power Washing, Cleaning, Painting, Small Repairs
Free estimates on these services or anything else I can assist you with around your home. Happy to clean out a room, put on a fresh coat of paint, or whatever you need.

Legacy Videos & Photography – Preserve your life story and legacy for generations to come! I will conduct an on-camera video interview with you or a loved one and provide a keepsake video for your family to cherish. I also will conduct a family photo shoot at your home, or on location, such as at the beach.

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Thank you for supporting a local business!

Offers cannot be combined with any other promotions. Restrictions may apply. Call for complete details.

PLSC Activities

Activity	Chairperson	Phone	Day/Time	Location
Art Club	Bill Rouse	941-479-4148	Wed 1 pm	Craft Room
Bid Euchre	Todd & Betty Thoma	712-221-0993	Thurs 6:30 pm	Library
Billiards	Ron Howe	315-604-6010	Call contact for info	Billiards Room
Bingo	Adele Jenczyk	941-531-3098	Tues 6 pm	Ballroom
Book Club	Lynn Johnson	612-889-9296	2nd Thur 10 am	Library
Bowling	Harry Cammeyer	860-221-4194	Call contact for info	
Bridge	Rol Merkle	941-776-1591	Mon 6 pm	Library
Bunko	Sue Derden	303-909-3764	3rd Mon 6:30 pm	Ballroom
Calendar Coordinator	Candy Niemiec	260-602-5305	Call contact for info	
Canasta	Gloria Woolson	941-845-4559	Fri 1 pm	Library
Ceramics	Karen Illikman	989-737-6515	Thur 9 am	Craft Room
Chair Volleyball	Mike & Marion Duggan	941-776-4664	Sun 3pm	Ballroom
Clubhouse Scheduler	Candy Niemiec	260-602-5305	Call contact for info	
Coffee Coordinator	Pat Heubner	631-456-8411	Call contact for info	
Coffee Greeters	Diane Benedict	607-221-6741	Tues 8:30 am	
Corn Hole	Tom St. Onge	207-320-8511	Thur 9 am	Front of Clubhouse
Crafts	Lori Zanitsch	314-503-5559	Sun 1 pm, Wed 5pm	Craft Room
Cribbage	Jerry Derden	303-908-9328	Tues 1 pm	Library
Dance Party	Charlene Batalia	813-545-8300	2nd Thur Noon	Outdoor Kitchen
Darts	Linda Nadeau & Deb Kiel	207-576-4006	Every other Sun 6:30pm	Ballroom
Dominos (Mexican Train)	Jerry Derden	303-908-9328	Mon 6:30 pm	Ballroom
Euchre	Barb Cairney & Jim Oliver	941-479-4042	Wed 1 pm	Ballroom
Food Pantry donations	Linda & Denny Karras	216-409-7723	Call contact for info	
Gardeniers (choir)	Lucy Fuller	941-773-5642	Call contact for info	
Gardens Newsletter	Alex Matich	607-644-3176	Email content by 10th	
Newsletter delivery	Mary & Joe Thoma	641-420-4545	Call contact for info	
Gardens Veterans	Dennis Mount	941-981-3442	Call contact for info	
Golf Leagues	Sue Daly	860-966-0690	Call contact for info	
Hand and Foot	Sue Derden	303-909-3764	Fri 6:30 pm	Library
Hearts and Flowers	Deb Kiel	269-650-0494	Call contact for info	
Horseshoes	Brian Tufts	802-299-5032	Mon Fri 8 am	Horseshoe pits
Lending Closet	Andi Korfhage & Adele Jenczyk	502-468-9599 941-531-3098	Call contact for info	
Line Dancing	Pam Myers	239-777-9379	Wed 11 am ($5)	Ballroom
Neighborhood watch	Alex Matich	607-644-3176	Call contact for info	
Mahjong	Kathy Alletzhauser & Roberta Miller	315-882-5803 317-496-3714	Mon 1 PM & Thurs 1 PM	Library
Mahjong	Kathy Alletzhauser	315-882-5803	Mon Thurs 1 pm	Library
Pickleball	Judy & Jeff Scarpinato	309-912-0327 309-912-0330	Mon Wed Fri 8:30am	Tennis/Pickleball Courts
Pinochle	Ted Birchmeier	610-442-1466	Wed 6:30 pm	Library
Shuffleboard	Paul Hesselberth & Linda Anderson	941-981-3793 703-607-8837	Tues Sat 9 am	Shuffleboard Courts
Showcases	Linda Gosnell	330-472-0294	Call contact for info	
Sr. Chair Exercises	Sue Daly	860-966-0690	Mon Wed Fri 8:30 am	Ballroom
Travel	Nancy Lamanno	404-216-7288		
Tennis	Open		Mon Wed Fri 7:30am	Tennis/Pickleball Courts
Trivia	Rick Howrigon	269-650-1196		Ballroom
Water Aerobics	Wendy Walters	352-362-9156	Mon Wed Fri 9:30am	Pool
Welcome Committee	Camille Raciopio Elaine Schreiber	727-667-9011 727-667-9010	Call contact for info	
Women's Poker	Betty Thoma	941-357-0814	Wed 12:30 pm	Library
Worship Service	Harvest Field Community Church, Pastor Renee Tucker		Sun 10:00am	Ballroom

THE GARDENS BOOK CLUB

Please join us for our meetings every 2nd Thursday of the month at 10 am in the clubhouse library.

The books to be discussed over the next few months are:

12-Nov The Invention of Wings by Sue Monk Kidd

10-Dec Theo of Golden by Allen Levi

14-Jan Great Big Beautiful Life by Emily Henry

Please contact Lynn Johnson 612-889-9296 (phone and text) with any questions.

MEDICARE 2027

During open Medicare enrollment season, the average beneficiary has about 50 different plans to choose from. Without a guiding hand it is easy to make a mistake. A former resident, Dale Stapancik (404-281-8631; dbsdws@comcast.com), a friend, is a trained Medicare advisor. He moved out of the park but still comes and plays cards often, is in the bowling league and remains a friend.

Before you make a decision or if you just want a review of your present plan for 2027, give him a call (better than email), there is no cost for you to do this. He is an expert and can make Medicare easier to understand.

COFFEE GREETERS



A big thank you to October's Coffee greeters: Al and Lois Beattie, Carol Kicliter, Norma Pierce and Ed and Kathy Cherney.

November Coffee Greeters will be:

November 3 – Pat and Bill Gross

November 10 – Ann Hope and Pat Huebner

November 17 – Bob and Carole Dodge

November 24 – Kelly Disney and Joe Jackson

If you would like to sign up to be a greeter, please call Diane at 607-221-6741.

SINGLES LUNCHEON



Monday, November 2 – 11:30 AM

Hungry Howies

5912 18th St, E, Ellenton, 34222

Sign-up sheet in clubhouse

Parrish CERT Training

Get ready to become a certified Community Emergency Response Team member at this Training event!

Come join us for a hands-on learning experience at Bayview in Parrish. Training will cover essential skills for emergency response, including first aid, search & rescue, and disaster psychology.

Whether you're a beginner or looking to refresh your knowledge, this training is perfect for anyone interested in community safety. Get ready to meet new people, learn valuable skills, and make a difference in your neighborhood.

Don't miss out on this opportunity to become a Certified Emergency

Response Team (CERT) member!

Location

Del Webb BayView ~ Driftwood Amenity Center

8810 Barrier Coast Trail, Parrish 34219

Schedule

Classes are January 5th, 6th, 7th,

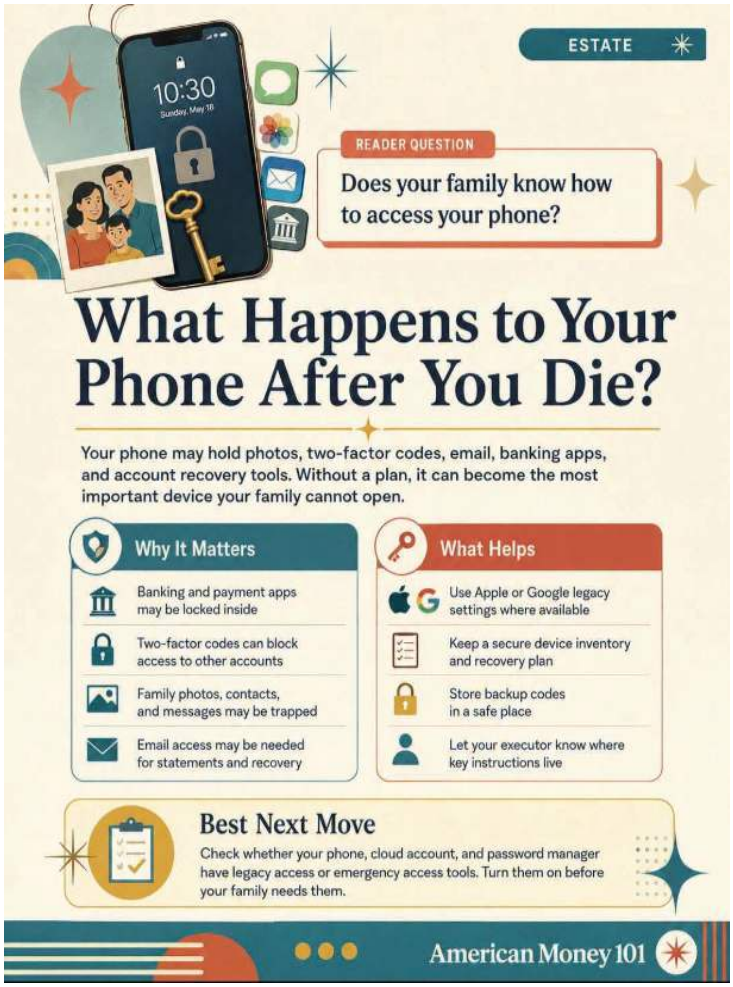
11th & 12th, 2027.

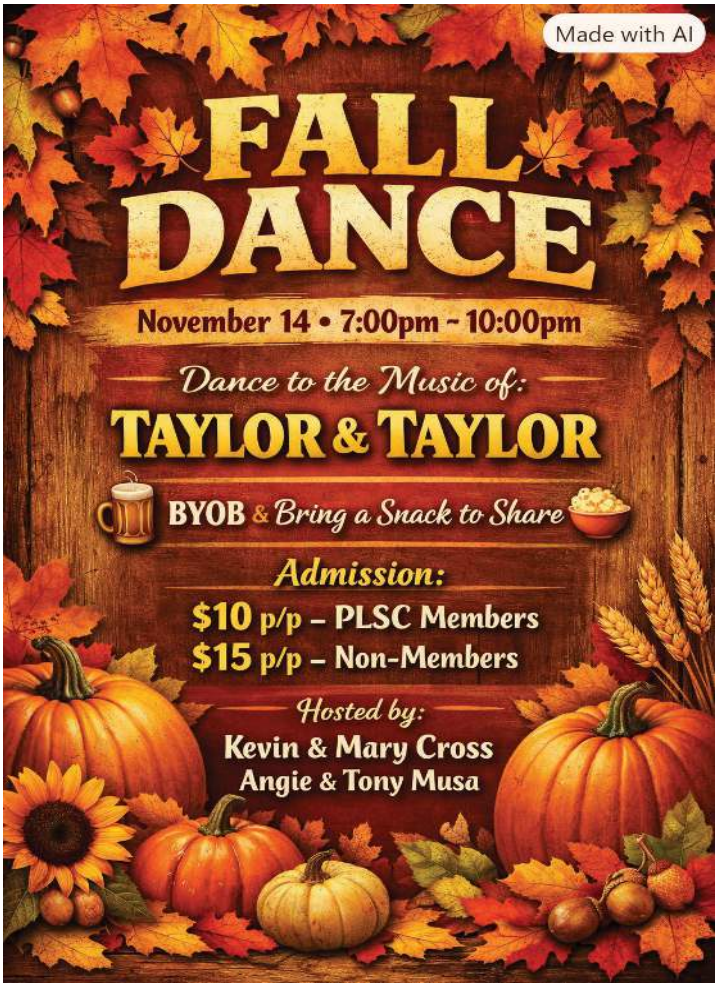
6 p.m. – 10 p.m.

Register at: https://www.eventbrite.com/e/parrish-basic-cert-training-tickets-2003181066494?aff=oddtdtcreator&keep_tld=true



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Email access may be needed for statements and recovery
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Use Apple or Google legacy settings where available
Keep a secure device inventory and recovery plan
Store backup codes in a safe place
Let your executor know where key instructions live
Best Next Move
Check whether your phone, cloud account, and password manager have legacy access or emergency access tools. Turn them on before your family needs them.
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The PLSC Gardens Activity Calendar

November 2026

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 8:00am - Worship Service - w/Renee Tucker Service starts at 10:00am 1:00pm - Pool League - Pool Room 3:00pm Chair Volley in Ballroom	**2** 8:00am Horseshoes 8:30am - Pickleball 8:30am Chair Exercise w/Sue Daly - 9:30am Water Aerobics 11:30am Gardens' Singles Luncheon 1:00pm - Gardenier's Choir Practice 1:00pm MahJongg: Library 3:00pm Coffee Set-Up 5:30pm - Pool Leage - Pool Room 6:00pm Bridge: Library 6:30pm Mexican Train Dominos in Ballroom	**3** 8:30am Tuesday Coffee 8:30-9:30 am 9:00am Shuffleboard 10:00am - Knitting/Crochet w/Andrea Kelly - Craft Room 5:30pm - Pool Leage - Pool Room 6:00pm Bingo starts at 6:00 pm. Ticket sales 4:30-5:45 pm.	**4** 8:30am - Pickleball 8:30am Chair Exercise w/Sue Daly - 9:30am Water Aerobics 11:00am Line Dancing Lessons in Ballroom - $5.00 p/p 12:00pm - Pool League - Pool Room 12:30pm Women's Poker: Library 1:00pm Art Club Craft Room 1 5:00pm Crafts: In Craft Room 6:30pm PLSC Board Meeting 6:30 pm (Craft Room) 6:30pm Pinochle: Library	**5** 9:00am - Cornhole outside 9:00am Ceramics: Craft Room 12:00pm - Pool League - Pool Room 1:00pm Mahjong: Library 6:00pm - Pool League - Pool Room	**6** 8:00am Horseshoes 8:30am - Pickleball 8:30am Chair Exercise w/Sue Daly - 9:30am Water Aerobics 9:30am MahJongg: Library 10:00am - Gardenier's Choir Practice 12:00pm Private Party: Craft Room 12:00-3:00 pm 1:00pm Canasta: Library 6:00pm - Pool League - Pool Room 6:30pm Hand & Foot: Library	**7** 9:00am - 45 minute YogaLates Class with our very own Yoga & Pilates Certified Instructor, Camille Raciopio. 9:00am Shuffleboard
8 8:00am - Worship Service - w/Renee Tucker Service starts at 10:00am 1:00pm - Pool League - Pool Room 6:30pm Darts	**9** 8:00am One Blood 8:00am Horseshoes 8:30am - Pickleball 8:30am Chair Exercise w/Sue Daly - 9:30am Water Aerobics 1:00pm - Gardenier's Choir Practice 1:00pm MahJongg: Library 3:00pm Coffee Set-Up 5:30pm - Pool Leage - Pool Room 6:00pm Bridge: Library 6:30pm Mexican Train Dominos in Ballroom	**10** 8:30am Tuesday Coffee 8:30-9:30 am 9:00am Shuffleboard 10:00am - Knitting/Crochet w/Andrea Kelly - Craft Room 5:30pm - Pool Leage - Pool Room 6:00pm Bingo starts at 6:00 pm. Ticket sales 4:30-5:45 pm.	**11** 8:30am - Pickleball 8:30am Chair Exercise w/Sue Daly - 9:30am Water Aerobics 11:00am Line Dancing Lessons in Ballroom - $5.00 p/p 12:00pm - Pool League - Pool Room 12:30pm Women's Poker: Library 1:00pm Art Club Craft Room 1 5:00pm Crafts: In Craft Room 6:30pm Pinochle: Library	**12** 9:00am - Cornhole outside 9:00am Ceramics: Craft Room 10:00am Book Club. Host: Lynn Johnson in library. 10:00- noon 12:00pm - Pool League - Pool Room 1:00pm Mahjong: Library 6:00pm - Pool League - Pool Room	**13** 8:00am Horseshoes 8:30am - Pickleball 8:30am Chair Exercise w/Sue Daly - 9:30am Water Aerobics 9:30am MahJongg: Library 10:00am - Gardenier's Choir Practice 1:00pm Canasta: Library 6:00pm - Pool League - Pool Room 6:30pm Hand & Foot: Library	**14** 9:00am Shuffleboard 7:00pm November Dance w/Silver Thunder
15 8:00am - Worship Service - w/Renee Tucker Service starts at 10:00am	**16** 8:00am Horseshoes 8:30am - Pickleball	**17** 8:30am Tuesday Coffee 8:30-9:30 am 9:00am Shuffleboard	**18** 8:30am - Pickleball 8:30am Chair Exercise w/Sue Daly -	**19** 9:00am - Cornhole outside 9:00am Ceramics: Craft Room	**20** 8:00am Horseshoes 8:30am - Pickleball	**21** 9:00am - 45 minute YogaLates Class with our very own Yoga & Pilates Certified

Room 3:00pm Chair Volley in Ballroom	w/Sue Daly - 9:30am Water Aerobics 1:00pm - Gardenier's Choir Practice 1:00pm MahJongg: Library 3:00pm Coffee Set-Up 5:30pm - Pool Leage - Pool Room 6:00pm Bridge: Library 6:30pm Bunko: 6:30 -10:00 pm Ballroom 6:30pm Mexican Train Dominos in Ballroom	10:00am - Knitting/Crochet w/Andrea Kelly - Craft Room 5:30pm - Pool Leage - Pool Room 6:00pm Bingo starts at 6:00 pm. Ticket sales 4:30-5:45 pm.	9:30am Water Aerobics 11:00am Line Dancing Lessons in Ballroom - $5.00 p/p 12:00pm - Pool League - Pool Room 12:30pm Women's Poker: Library 1:00pm - Euchre 1:00pm Art Club Craft Room 1 5:00pm Crafts: In Craft Room 6:30pm Pinochle: Library	11:30am Ladies Luncheon 12:00pm - Pool League - Pool Room 1:00pm Mahjong: Library 6:00pm - Pool League - Pool Room	w/Sue Daly - 9:30am Water Aerobics 9:30am MahJongg: Library 10:00am - Gardenier's Choir Practice 1:00pm Canasta: Library 6:00pm - Pool League - Pool Room 6:30pm Hand & Foot: Library	Instructor, Camille Raciopio. 9:00am Shuffleboard
22 8:00am - Worship Service - w/Renee Tucker Service starts at 10:00am 1:00pm - Pool League - Pool Room 6:30pm Darts	**23** 8:00am Horseshoes 8:30am - Pickleball 8:30am Chair Exercise w/Sue Daly - 9:30am Water Aerobics 1:00pm - Gardenier's Choir Practice 1:00pm MahJongg: Library 3:00pm Coffee Set-Up 5:30pm - Pool Leage - Pool Room 6:00pm Bridge: Library 6:30pm Mexican Train Dominos in Ballroom	**24** 8:30am Tuesday Coffee 8:30-9:30 am 9:00am Shuffleboard 10:00am - Knitting/Crochet w/Andrea Kelly - Craft Room 5:30pm - Pool Leage - Pool Room 6:00pm Bingo starts at 6:00 pm. Ticket sales 4:30-5:45 pm.	**25** 8:30am - Pickleball 8:30am Chair Exercise w/Sue Daly - 9:30am Water Aerobics 11:00am Line Dancing Lessons in Ballroom - $5.00 p/p 12:00pm - Pool League - Pool Room 12:30pm Women's Poker: Library 1:00pm - Euchre 1:00pm Art Club Craft Room 1 5:00pm Crafts: In Craft Room 6:30pm Pinochle: Library	**26** 9:00am - Cornhole outside 9:00am Ceramics: Craft Room 12:00pm - Pool League - Pool Room 1:00pm Mahjong: Library 6:00pm - Pool League - Pool Room 7:00pm PLSC General Meeting -	**27** 8:00am Horseshoes 8:30am - Pickleball 8:30am Chair Exercise w/Sue Daly - 9:30am Water Aerobics 9:30am MahJongg: Library 10:00am - Gardenier's Choir Practice 1:00pm Canasta: Library 6:00pm - Pool League - Pool Room 6:30pm Hand & Foot: Library	**28** Craft Fair - Please contact Karen Illickman - 989-737-6515 for information. 9:00am Shuffleboard
29 8:00am - Worship Service - w/Renee Tucker Service starts at 10:00am 1:00pm - Pool League - Pool Room 3:00pm Chair Volley in Ballroom	**30** 8:00am Horseshoes 8:30am - Pickleball 8:30am Chair Exercise w/Sue Daly - 9:30am Water Aerobics 1:00pm - Gardenier's Choir Practice 1:00pm MahJongg: Library 3:00pm Coffee Set-Up 5:30pm - Pool Leage - Pool Room 6:00pm Bridge: Library 6:30pm Mexican Train Dominos in Ballroom					

"Look for Gardens_guest Password = poolside (both inside the clubhouse and by the pool)"

THE GARDENS TO LAKERIDGE WINERY

JANUARY 19, 2027



$96.00 Per person

Join us for a fun day at Lakeridge Winery & lunch

Enjoy a guided tour through the winemaking area and a spectacular view of the vineyards. Followed by a wine tasting of select award winning wines.

We'll enjoy a seasonal hot buffet lunch at the La Hacienda restaurant at the beautiful Mission Inn Resort, surrounded by rolling hills, orange groves and shimmering lakes.

Save room for dessert from the Yalaha Bakery, a German bakery where you can purchase pastries and fresh bread to take home.

As if pastries, cookies and bread is not enough, we then take you to Russell Stover where you'll be in candy and chocolate heaven.

Bus departs at 8:30 am

Meet at the Club House at 8:15 am

112 Lantana Lane

CONTACT:
NANCY LAMANNO
404-216-7288
NLAMANNO@YAHOO.COM

THE GARDENS

SEATS ARE LIMITED!
RESERVATIONS & PAYMENT MUST BE MADE NO LATER THAN DECEMBER 15, 2026



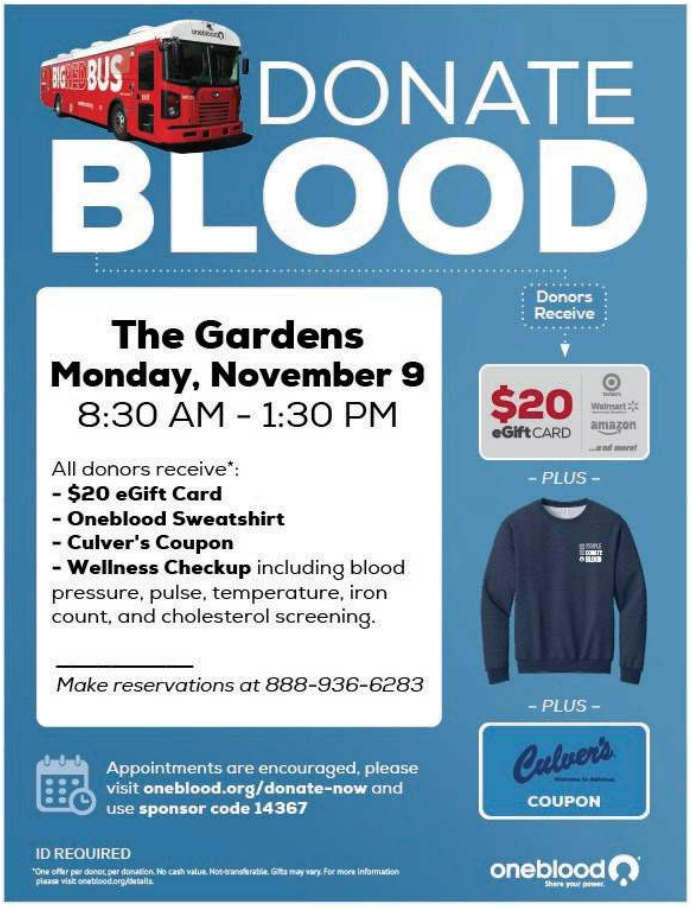
THE GARDENS VETERANS GROUP MONTHLY LUNCHEON

NOVEMBER LUNCHEON WILL BE AT AT BEEF O'BRADY'S

THE NOVEMBER LUNCHEON WILL BE ON NOVEMBER 19, 2026 at 11:30
A SIGH UP SHEET WILL BE POSTED IN THE INFORMATION ROOM.
YOU CAN ALSO CALL ONE OF THE COMMITTEE MEMBERS.

THE GARDENS VETERANS GROUP COMMITTEE

DENNIS MOUNT	**941-920-7517**
LARRY HELBERG	**941-845-4257**
DICK GORDON	**941-545-0791**
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MEDICARE

Medicare Stops Paying for Skilled Nursing After 100 Days

It pays for short-term **skilled care**, up to 100 days and only while you keep improving. It never covers long-term **custodial care**, the daily help most nursing home residents actually need.

1. **Days 1 to 20**
   Medicare pays 100% of covered skilled care, after a qualifying 3-day inpatient hospital stay.
   Your cost: $0/day

2. **Days 21 to 100**
   Medicare keeps paying its share, but only while you still need skilled care and keep improving. You owe a daily coinsurance, often covered by Medigap or Medicaid.
   Your cost: $217/day

3. **After Day 100**
   Medicare coverage ends for that benefit period. You pay the full cost out of pocket unless Medicaid qualifies.
   Your cost: $315+/day (national median)

$115K
Median yearly cost of a semi-private room (2025)

70%
Of those who turn 65 will need long-term care

HOW THE 100 DAYS RESET

A short break does not restart the clock. A fresh 100-day benefit period begins only after 60 days in a row with no inpatient hospital or skilled nursing care.

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NOVEMBER BINGO



NOVEMBER 3

Pat Gross	Caller – Linda
Bill Gross	
Anita Boiteau	Cash – Nelson / Wayne
Nita Brummel	
Sue Derden	50/50 – Leeann McCartney

NOVEMBER 10

Diane Benedict	Caller – Sue
Berta Miller	
Sandy Moss	Cash – Ron / Joe Jackson
Cathy Mauder	
Jeri Diener	50/50 – Leeann McCartney

NOVEMBER 17

Phyllis Basinger	Caller – Jo
Debbie Scalise	
Chery Edwards	Cash - Linda / Andy
Mary Cross	
Kevin Cross 50/50 –	Leeann Mccartney

NOVEMBER 24

Theresa Mullins	Caller – Sandy
Carol Winters	
Berta Miller	Cash –Wayne / Candy
Jeri Diener	
Lynn Easlick	50/50 – Leeann Mccartney







NOVEMBER BIRTHDAYS 2026

1 Alice Burns
2 Patsy Williams
4 Nancy Colangelo
5 Karen Gill
5 Donald Marvill
6 Daniel Kelley
6 Harry Mauder
6 Helene Sullivan
7 Sue Bunger
7 Roger Michaelsen
7 Judy Coacci
8 Linda Gosnell
8 Karen Kurilec
8 Madilyn Brown
10 Denise Allen
10 Laura Torrenzano
10 Linda Simmons
11 Beni Barrett
12 Elaine Schreiber
15 Brian Degler
16 Jackie Leduc
17 Phyllis Basinger
17 Len Obstarczyk
17 Norma Pierce
18 Nancy Oakley
18 Dave Ott
18 Susan Peters
19 Michelle Logue
20 Marion Duggan
20 Dale Kingsland
21 Loriann Cozza
22 Darell Doyen
23 Jim Capogreco
23 Katie McCarty
24 Ray Kempton
24 Barbara MacNicholl
24 Janet Grant
24 Neil Cook
25 Mae Hage
25 Angela Musa
25 Nancy Toolin
26 Annette Loshelder
26 Jeff Palmer
27 Gloria Woolson
28 Bruce Benson
29 Diane Charbonneau
29 Bruce Easlick
29 Debbie Lisnak
30 Karen Illkman
30 Mary Slawson

ANNIVERSARIES

2 Greg & Margie Busch
2 Butch Dawson & Tanya Fowler
5 Chuck & Renee Tucker
5 Mark & Gail Swanson
7 Tom & Barbara Elwell
9 Harry & Donna Cammeyer
14 Bill & Dottie Rouse
15 Bradley & Deborah Burn
15 Rick & Judy Peoples
21 Gary & Marcia Smith
22 Dennis & Lory Powers
23 Joe & Mary Thoma
25 Ronald & Barara Niemiec
27 Rich & Lisa Manbeck
27 Rick & Roe Sullivan
29 Ted & Sandy Birchmeier



Happy Birthday

Anyone with a November birthday is invited to be our special guest and enjoy a free coffee/tea and donut for your Birthday. Pick up a coupon from the coffee greeter.

NOVEMBER SUDOKU

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

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



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10 Credit Score Myths Most People Still Believe

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1. **"Carrying a small balance builds credit."**
   Paying in full every month builds it the same way, with no interest.
2. **"You must stay under 30% of your limit."**
   Lower is generally better. 30% is a guideline, not a hard cutoff.
3. **"Checking your own credit hurts your score."**
   Pulling your own report is a soft inquiry FICO ignores.
4. **"Closing a card always hurts your score."**
   It usually only hurts if it raises your utilization.
5. **"Paying off a collection always raises your score."**
   Older FICO models still count it. Newer models often do not.
6. **"Income affects your credit score."**
   FICO does not factor in income or employment at all.
7. **"Never close your oldest card."**
   A closed account in good standing can keep reporting its age for up to 10 years.
8. **"Multiple payments per month build credit."**
   What counts is the balance your issuer reports, not the number of payments.
9. **"Paying down debt slowly builds more credit."**
   On-time payment history is what matters. Speed does not.
10. **"Anything above 750 is just bragging rights."**
    Some lenders set better rate tiers at 760, 780, and 800.

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Taylor.Brenner@libertycompany.com

PLSC NEW / RENEW MEMBERSHIP FORM (CHECKS PAYABLE PLSC)

NAME (S) _____

ADDRESS _____LOT#_____

CURRENT PHONE_____EMAIL_____

NEED BADGE?_____RENEWAL_____NEW MEMBER_____

FIRST NAME_____BIRTHDATE_____ /_____no year needed

FIRST NAME_____BIRTHDATE_____/_____no year needed

ANNIVERSARY_____/_____/_____

SIGNING UP _____@$15 EACH= _____CHECK#_____CASH_____

PLSC DUES ARE $15 PER PERSON. MAKE CHECKS PAYABLE TO PLSC.

TGHOA Membership Dues <u>one per household</u> (*Check payable: TGHOA*)

Name(s) _____

Address _____ Lot # _____

Primary Email _____

Phone_____ 2nd Phone_____

Membership $20 per year - Cash____ Check #_____ Total_____

****

If you are 90 years old during 2027 or earlier, you receive a complimentary membership: Are you willing to become a perpetual/lifetime member of TGHOA without having to sign up each year?

YES ____ NO ____ Signature _____

Signature required for those receiving a complimentary lifetime membership:

How can TGHOA help you: _____

_____

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