

RIVERLAND

November 2024
~ Special Memories ~





Editor's Note

How to Have a Blast at Thanksgiving

It was the thanking holiday many years ago. I wanted to entertain my siblings, who were many years my senior – by 14

years. I was the baby of the family, so this was a big deal for me.

I knew their thoughts were, “no way she can do this.”

Well, I was going to squash all their doubts. I can't tell you how I showed them. I was so excited to show off my abilities to all five sisters. I had shrimp galore and every vegetable you could think of. Hors D'oeuvres you dream about!

Yep, I was convinced I was making an impression on them during my cocktail hour. There was champagne, wine, and even frozen margaritas.

During the cocktails, we were all in the dining room, all 24 of us. They were saying, “Wow! We are surprised you could do this!”

I told them I had been up all night trying to make this the best, most memorable Thanksgiving ever. I told them how I made my own stuffing, and that they were in for an amazing 26-pound turkey cooking in the oven.

As we were all enjoying the conversation, we heard a huge BOOOM! Like a bomb!

Everyone was screaming, “Oh my GOD! What is happening?”

The sound was from the kitchen. We all rushed in to find out what was happening!

HORRORS! The oven door was ripped off its hinges. Turkey was everywhere!

Then we saw what was left of the turkey. The rear end had blown off. Yep, my 26-pound turkey was dripping from everywhere: the ceiling, the cupboards, even a wing hanging from the kitchen clock.

I don't think I have ever heard such loud laughter. I had really stuffed my turkey to have enough stuffing for all 24 of us. I pushed the stuffing into the turkey with my fist really, really tightly!

I guess I didn't read the directions very closely: “Stuff loosely.”

So folks, if you are roasting a turkey for the first time... loose... is the keyword.

Happy Thanksgiving to all! God Bless you and God Bless our grand community.

Mary Barstow



See this beautiful smiling face... That is Joanne Sunafrank. I want to honor her in this Newsletter. She has worked tirelessly for many years, working day and night to bring us a beautiful News Magazine each month.

Joanne is such a special person. When I first came to Riverland, I went to a ladies lunch. I attended alone and sat next to Joanne. For

some reason, it felt like looking at family. We became immediate friends. I was blessed that day to meet such a grand person. Everyone in Riverland has been blessed that she has given so much for the enjoyment of all of us each month. Words can't express how she has taken a sheet of paper news letter and made it our own magazine. We celebrate you today Joanne. We all love you for your hard work and dedication to the community... A million thanks for all you have done. I had a few letters from folks who said they decided to buy in Riverland because they read the Newsletter. They wanted to be part of this lovely neighborhood. You changed lives Joanne; you brought a grand light to our neighborhood.

Riverland News Magazine

Associate Editor: Mary Barstow

Associate Editor: Maggie Gretzinger

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President's Report

I hope that everyone has had an enjoyable Summer season. The weather will be cooling in the north soon and many of the seasonal Riverlanders will be returning. It will be fun to hear all of the adventures had and family updates.

Through the last several months, Riverland itself has been continuing in the effort for planned improvements. The north dock at the Marina had been completed during the spring and we have now contracted with TCMC to replace the south dock in a similar fashion. The elevation of the wooden dock will be elevated to match that on the north end, with a step onto the finger docks. The first slip will be constructed with a ramp to improve our accessibility with other improvements.

We are also in the process to refurbish the Clubhouse roof. Previous damage from power washing and removal of failed silicone will be replaced with a new Duralast finish. Because the cleaning effort on the roof will damage the paint on the blue mansard surrounding the roof, Riverland will be repainting that surface when completed. The new work should extend this element for another 5 to 10 years.

The pool is scheduled for replacement of the old filtration system with a new cartridge filter in the coming weeks also.

We are nearly completed with the sound system improvements in the Clubhouse, now expanded to replacing the older TV on the rear wall. This TV hasn't worked in some time and we hope that improving this system will help with many Riverland activities.

The planned replacement of Comcast for cable to our homes has been moving forward too. Hotwire has been working offsite in the delivery of fiber for our services. The added cost to our Shareholders will be approximately \$25 per month, but each of us will not have the added cost of internet services as in the past. Most Riverlanders will be saving anywhere from \$35 to \$110 per month with the elimination of those bills. Hotwire will also be providing wireless internet access not only at the Clubhouse, but now also at the Pool, the Gazebo and the Marina. Official system turnover is scheduled for March 1, 2025, however many will likely

be able to activate their system as early as January in a phased activation. In another option, seasonal residents can rent a fire-stick for the Hotwire TV line-up and utilize that in your TV's anywhere in the USA with internet and get access to the same TV channel line-up (minus the FL local channels).

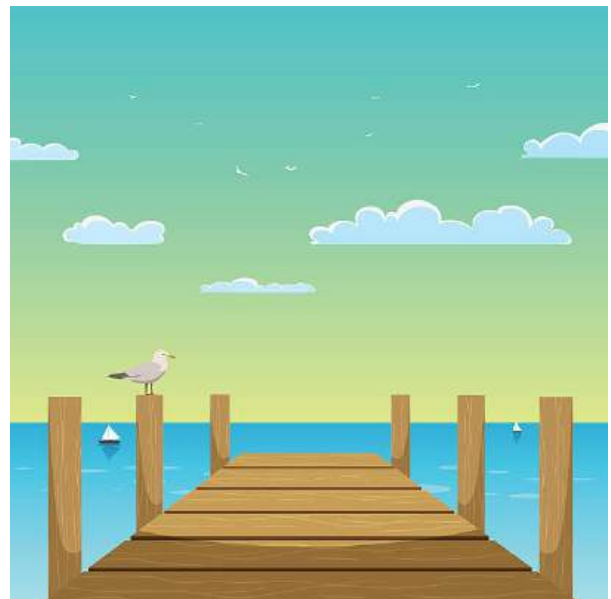
Before closing I would like to make sure we introduce our new Maintenance Employee, Brandon Carroll. He has already made great strides in the improvements to our Laundry area and many smaller projects. We look forward to additional projects we can deliver with Brandon's assistance. Please take the opportunity to introduce yourself when you have an opportunity.

As I am writing this prior to our 2025 Budget review, I will not go into those impacts, but do want to highlight where we currently stand financially. Two banks hold our Reserve Funds, Mid-Florida and Charles Schwab. Collectively we have approximately \$590,000 in reserves and this exceeds our Amended Budget calculation for \$572,721. The accrued interest is adding up.

Finally, in our 2025 Budget we will have several opportunities for infrastructure upgrades benefitting a revised Reserve Study Analysis. If you can think of projects you would like to see moving forward, please make contact with a Riverland Board member. As always, Riverland operates largely on a basis of individual volunteers helping in our delivery of services and in the planning for future needs. Please look for opportunities to assist in this effort; your help will improve all of Riverland.

Respectfully,

Bob Schultz





Fall 2024 Treasurer Report

Fall Greetings,

RIVERLAND 2025 BUDGET

The 2025 Riverland Budget has been submitted to the Riverland Board from the Riverland Budget Committee for consideration. A few items of note related to the budget submission, as well as related recommendations:

- Fully Fund or Not Fully Fund
- There will be a ballot forthcoming for shareholders to vote to fully reserve fund or NOT fully fund the reserves. Not an option to fully fund or partially fund. The fully funded budget is the board default approved budget as required. To NOT fully fund, there must be a majority shareholder vote to not do so. There will be a ballot forthcoming
- Partially Funded Reserve Budget
- The Budget Committee also provided a partially reserved budget at approximately 40% of reserved funding.
- Partially Funded Mthly Assessment – WIFI
- The partially funded assessment is \$335.00 monthly. An effective increase of approximately 7% to 8% over prior year's assessment (prior year was a mix of \$320 and \$300). The \$335 includes cable and Wi-Fi upon changeover to Hot Wire. Thus, a net savings in monthly outlay for most shareholders. As well as additional services for those without Wi-Fi previously. As it is, Comcast was going to go up.

Updated 2025 Reserve Study

The Budget Committee recommended consideration by the board to update the 2023 Reserve Study to 2025. The Budget Committee believes, given the background and experience of shareholders and board members, that with this proposal would thus have significant input from Riverland's talent towards a new reserve. This input, as related to preventative maintenance, internal verses external repairs, and replacement. As an example, when Riverland's internal work took place related to the laundry room, there was approximately \$10k reserved. With the work completed internally at a fraction of that cost, the new laundry reserve requirement would be lowered. This type situations reduces cost and lowers the reserves required going forward.

Interest Reserve Income – Contingency Major Repairs and Replacement

The budget committee recommended a shareholder vote to remove the line-item requirement that reserve investment returns be allocated to specific line-item

reserves. The Reserve study states what is needed for replacement as it is. Thus, adding interest income overstates those line-item amounts. Line-item reserve requirement handcuffs the actions to address repairs and replacement. This proposal would afford flexibility. A shareholder majority vote is for the authority to move these dollars (approx. 24k annually) into a contingency account earmarked for major replacement and repair. This change would also reduce additional bookkeeping/accounting time and costs.

ACCOUNTING - Internal Controls

Internal Control Policy and Procedures have been updated and this update is memorialized and available for review.

YEAR END 2024 AUDIT

Carr, Riggs and Ingram (CRI), our Auditor's in the past has cut ties with Riverland. Riverland is currently in discussion with other CPA firms regarding a year-end audit of the to be presented 2024 financial data.

One of these firms specializes in Co – Ops and Associations, whereas CRI had only one Co – Op client, which was Riverland. Thus, this cutting of ties by CRI from Riverland is a blessing in disguise as Riverland will have more expertise of which to rely on.

Regarding an Audit, verses a Review, verses a Compilation . Please note the following:

Given the annual Revenue level of Riverland for a Co Op, per 719, an Audit is required and is the default. Unless there is a shareholder meeting and a majority shareholder vote is ratified at that meeting to NOT conduct an Audit, an Audit is the default. The budget committee recommendation is to move forward with an Audit.

This Audit proposal is based on the facts as follows; Riverland has not had an Audit for at least ten (10) years and perhaps longer, many Accounting processes have been changed and feedback is beneficial to those internal control changes, and potentially other additional internal control measures could be added, and finally, additional transparency.

OTHER

We could write on relative to upgrading the Accounting platform and other matters. But as it is, we already recommend day reading vs night reading. We do encourage questions and feedback, as always.

Continued appreciation to Dalia Bussey, a constant. Dalia oversees the banking operations (AP, ACH, etc..). Also, appreciation for the significant and valued input from the other board members and the budget committee.

Regards, Dicky L. Sanford, CPA



Compliance & Grounds Report

I have to start by saying how lucky Riverland was when we were hit with Hurricane Milton. We did have some damage – on 6th street, a Palm tree fell on a home and landed on the edge of the roof. Skirting and gutter

down spouts on a few homes were blown away. Our Riverland sign at the marina garden snapped off with the 75 mph winds. This will be renewed and put back in by Brandon. The damage throughout Martin County is devastating. Riverland was definitely spared.

Riverland Maintenance Department provides Shareholders with services that have and are still ongoing. There are many mechanics to Riverland that you may or may not be aware of that need attention, not just the Palm branches, picking up trash and yard waste, etc. Please be patient if these services are slightly delayed at times. As the Grounds and Pool Director, I must prioritize issues as they arise on a day-to-day basis. The daily pickup of yard waste is one of these services. If at all possible, please place your yard waste in a suitable container for pickup. Large piles are very time consuming as we have a lot of projects going on at this time and we would like this service to be done as quickly as possible. If you are able to bring your yard waste to the dump truck please do so. There are rules about paid Shareholder / Contractors. If anyone has any questions or concerns, please come to a meeting or call the office. Brandon has a Water Treatment license issued by the State of Florida; he could not express enough concern about the conditions behind the garage going into the wetlands area. The excessive debris that was dumped for years ran off into to the wetlands which would have subjected Riverland to a huge fine by the State of Florida. Brandon, with our dedicated volunteers--Tony DeLorenzo, Barry Coombs, Dave Watson, Charlie Gulick, George Acosta and Neil Potts – spent many weeks and are still working very hard to clean and maintain this area, which was not an easy task. Thank you to all the Shareholders who have acknowledged their hard work. I, as well as other Board members, have received phone calls from Shareholders that are amazed at the transformation.

The Laundry room, which was in great need of cleaning and repairs, has been finished for over a month. Every electrical outlet was renewed with new GFI receptacles because they were old and full of paint. There was an

excessive amount of mold on the ceiling when Brandon scraped and removed the black and dirty popcorn paint. The water supply lines that supply water to the washing machines, which have been leaking for a very long time, needed to be replaced. Let's not forget the cost for the leaking city water for all those months. Our many thanks to Brandon for the great job and money saving efforts. Two large Palm trees have been planted on 8th and 9th streets that needed to be removed because they were rotted at the base. The clubhouse roof is being repaired by contractors who, upon inspection, found a damaged metal area over four feet wide that needs to be replaced on the rear of the clubhouse. The next step is a proper chemical cleaning and a thorough power washing. The last step will be the resealing of the entire roof area. When the roof is finished, Brandon will then be painting the blue Facade around the entire clubhouse. We are in the process of replacing our top load dumpster with an easier side door access sliding door to make it easier for our Shareholders to dispose of trash. No more lifting of the top lid.

It is so important that Shareholders attend Board meetings or watch the Board meetings on Zoom. I can't stress enough the importance of having firsthand information. If you have any concerns, please don't hesitate to call the office or speak to a Board member. This will hopefully clear up all misleading information.

Michael Vaspasiano – Building and Grounds Director





RIVERLAND'S ROVING REPORTER

NOVEMBER 2024

Well, here we are headed toward the holiday season with the first being Thanksgiving. It's the second one really; Halloween being the first. Now by the time this Newsletter comes out Halloween and

the party held at the Club House will have occurred. I'm sure it was a rousing success!

However, the big story was the hurricanes and tornadoes to hit the Carolinas, Tennessee, etc. and FL. Milton that hit both coasts of FL was incredible to say the least. The West Coast got the brunt of it, but some parts of the East Coast did as well. There were tornados that hit Stuart, Pt. St. Lucie and Ft. Pierce. Believe it or not, I was getting phone calls on my MA land line from Martin County advising me about what was happening or what might happen. Riverland was mostly spared and I believe it was due to the many prayers from the residents of Riverland. Walter Schlumps' house, I believe, had the most damage as a tree fell on it. Many residents were out helping to clean up debris, etc. Kudos to all who helped with the cleanup. Suffice it to say, it was quite a storm. If you look at the weather of coming attractions, there's another one brewing by the name of Nadine. There may be more to come, so keep those prayers coming. Being in Plymouth, MA, I was praying that God would send a blanket of protection over Riverland. I will continue to do so..... And as my husband, Frank, always said, "More will be revealed."

I was unable to "log into" the meeting held on October 17th as I was under the weather and couldn't give it my full attention. I'm sure there will be a report coming soon as to what happened at the meeting. I would have liked to have been there to hear the Sheriff talk about the recent golf cart robberies. What's happening with our sweet little town of Stuart?

On another note, the League will be in full swing by this time. I look forward to getting there at some bowling once again; just not sure at this point in time. Carry on fellow bowlers and if anybody is so inclined to bowl, I'm

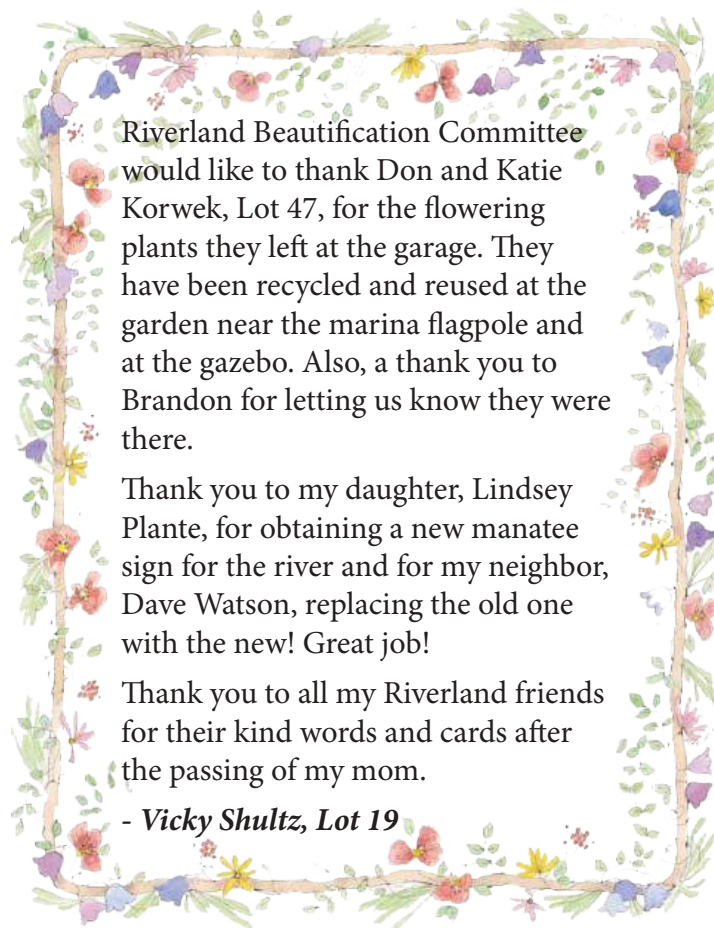
sure you'll be more than welcome.

FLASH! There was a wonderful article in The Miami Herald dated Sept. 9, 2024, "This small town in Florida ranks No. 1 in the nation for retirement. Why it's special". It's too long to put in this newsletter, but you can google it and if you don't have the ability to do so, maybe a neighbor could do it for you..... It's a wonderful article!

A very Happy and Blessed Thanksgiving to all!

Hope all enjoy a wonderful feast!

Louise – Your Roving Reporter





Social Club

Well, what can I say about the last few months?

They certainly weren't boring and they certainly were hot and rainy, and then came Milton. Riverland was spared terrible damage and came out of it quite well, while just down the road homes were destroyed, people were out of

electricity, water, etc. I would call that a blessing for us. Stuart is doing the best it can to help these people, along with FEMA, and volunteers from churches.

Now we can look back on some wonderful events we had before the big bad storm and we did have some good ones. And we're looking forward to continuing with some great events in the next coming months.

We will be enjoying our Halloween party before you even get this newsletter and I know it also is going to be awesome! And maybe even some of you will be here for it

This November you will see a change in the Ladies Luncheon to November 13 because the restaurant we chose and like so much is closed on Tuesdays until after Thanksgiving. Café Martier is a wonderful, tasty restaurant, so we are willing to change our lunch day to a Wednesday. Another change that is occurring that we are going to premiere at our clubhouse on November 14 is a men's luncheon cooked by us ladies. There will be a sign-up sheet soon coming out. We are encouraging the men in the park to come out and eat lunch together and talk and get to know each other better and see what's happening for them in the park.

We have many new members that are men and we want them to have an opportunity to join some events that go on here in the season.

The menu will be just the food. I know you will like it and it will begin at 12 noon on November 14. Hope to see you there.

And you can't possibly miss our Thanksgiving dinner right here at 3 PM on Thanksgiving Day and you will probably have some family you will want to bring. The social club will provide the turkeys and cook them. There will be a sign-up sheet for the residents to choose what they'd like to make and bring to go with the turkey dinner.

We certainly hope to see everyone there so we can all eat together as a community. Looking forward to seeing everyone and getting back in the swing of things. Thank you for all of your support.

Karen M DeLorenzo, President, Social Club, 2024-25



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From the Kitchen

By Maddie Gretzinger

November! The summer has flown by and it's time for the harvest. I hope everyone has had a good summer season despite the hurricanes in Florida. Here in New England we are bringing in the last of the garden produce.

One of my favorite fall vegetables is butternut squash, which is included in this one-pan dinner recipe. All the fall flavors are included.

Fall Skillet Pot Pie

- ½ cup (1 stick) unsalted butter
- 1 10-oz. container mirepoix (chopped carrots, onions and celery)
- 1 16-oz. container diced butternut squash
- ½ cup all-purpose flour, plus more for dusting
- 2 cups low-sodium chicken broth
- 3 cups shredded rotisserie chicken
- ½ cup whole milk
- 1 cup chopped kale
- 1 Tbsp. chopped fresh sage
- 1 large egg
- ½ (17.3 oz.) package frozen puff pastry sheets, thawed

Preheat oven to 400 degrees. In a deep 10-inch ovenproof skillet, melt the butter over medium-high heat. Add mirepoix and butternut squash. Cook until vegetables are softened, stirring often, 6-7 minutes.

In the skillet, sprinkle the vegetables with the flour. Cook, stirring constantly, 1 minute. Stir in broth and let the mixture come to a simmer. Simmer until mixture thickens, stirring constantly, 1-2 minutes. Stir in chicken, milk, kale and sage. Season with salt and pepper. Remove from heat and let cool 10 minutes.

Meanwhile, in a small bowl, whisk together the egg and 1 Tbsp. of water. Dust work surface and a rolling pin with flour. Unroll puff pastry onto surface and roll into a 12" square. Lightly score a 1"-wide crosshatch pattern into the dough using a paring knife, taking care not to cut completely through the dough. Carefully roll the dough onto the rolling pin to transfer to the skillet. Unroll the puff pastry over the skillet. Puff pastry can

hang over the edges slightly. Brush evenly with egg wash.

Place skillet on a rimmed baking sheet. Transfer to oven and bake until the top is golden brown and the filling is bubbly, 35-40 minutes. Let stand 10 minutes before serving. Bon appetit!



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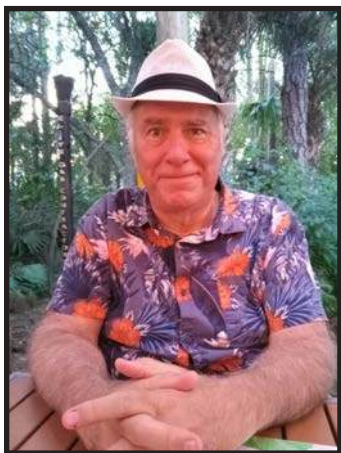
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Community Ads – 'Stress Testing' is needed...

Wednesday, October 16,
2024

The community ad module on the Riverland website ([<http://www.RiverlandStuart.com>]) www.RiverlandStuart.com) is now live!! And your help is needed in

doing a little 'stress testing'...

The functionality of this module has not yet been extensively tested, and your assistance in ensuring the software is suitable for use by the Riverland community is needed. How? By seeing if you can 'break' the software by submitting community ads for the most outlandish things possible.

Yes, really. Have you ever wanted to sell the Brooklyn Bridge? Interested in subletting the Pyramids of Giza – only one previous occupant? Do you think your Riverland mansion is worth a zillion dollars? How about selling a zebra, renting an elephant, giving away

a crocodile? This is your opportunity to make the world's greatest imaginary deal ever...

In short, go wild, think weird, be way outside the box, and place an ad for whatever strange and unusual things you can possibly dream up. Your help in making sure the functionality of the community ad module works and works well is needed. After a few weeks of this 'stress testing' we'll clean out all these strange ads and then start using it for normal day-to-day stuff...

You can find the community ads on the website (www.RiverlandStuart.com) under the Community menu. Suggestions and questions may be directed to my attention – just use the Suggestion and Comments eForm under the Forms menu on the website.

Don Barber, Secretary



Reynolds

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Boater's Club Notes

Welcome to another season of the fabulous Boaters Club. We cannot wait to get started to create as many fun events as we

can for our members. What do we have in store for our members in the 2024-2025 Season? One of the main highlights is our Boaters Club Cruise in March on the amazing Ascent to the Bahama Islands. If anyone hasn't signed up for this cruise yet, there is still time to do so by contacting our Fleet Captain, Mary Barstow. Along with our monthly social hours and meetings that begin this December, we have other boating outings to places such as Sailors Return and other restaurants along

the river. We are also planning on a Jupiter River Cruise and a Ft. Lauderdale River Cruise. And don't forget our dance parties. This year we are featuring the Old Hippies in January and the fantastic Tony Solomon in March. Be there or be square!! And don't forget our Super Bowl Pool. It can make the game a lot more interesting. If you are looking for a fun experience with your fellow Riverlanders, please pay your membership fee this November and join the Boaters Club. It is only \$10.00 per person for the season. To pay your membership, see your street captains, who are Joanne Sunafrank on 1st, Paula Kelly on 2nd, Carol Prange on 3rd, Thea Korbel on 4th, Sally Meadows on 5th, Bill Sparks on 6th, Jack Rovniak on 8th, and Dorothy Vaspasiano for 9th and 7th as Dottie is not here this month. You must be a member to join in all of our fun and food!!

Happy Boating,

Bunky Barstow, Commodore

Boaters Club Cruise 2024

**The residents of Riverland are invited to a cruise
March 2-9 on the Celebrity Ascent**

ITINERARY:

March 2	Fort Lauderdale	Depart 3:30 pm
March 3	At sea	
March 4	Puertp Plata, Dominican Repaublic	
March 5	Charlotte Amalie, St. Thomas	
March 6	At Sea	
March 7	At Sea	
March 8	At Sea	
Marcg 9	Ft. Lauderdale	



*** Bus transport will be arranged to and from Ft. Lauderdale at an additional cost*

Call or text Mary Barstow at 610-217-1885 with birth date/phone number.



Shuffleboard Report Nov. 2024

The 2025 Shuffleboard Schedule will be decided on the 20th of November at the Central East Coast fall meeting.

Dan Kolen

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November Birthdays

Lot #	Name	Date
125	Al Snipes	1
135	Gene Hecker	2
65	Brenda Kasperek	2
178	Judy Rumohr	2
67	Francis Dupointe	4
7	Wayne Rider	4
129	Warren Wolff	6
172	Patty Potts	9
61	Scott D'Aniello	9
97	Fred Jaudon	12
65	Ronald Kasperek	13
36	Sharon Anderson	15
109	Emory Powers, Jr	16
163	Roy Lewis	20
69	Kenny Lauth	22
51	Jack Corliss	22
144	Marty VanDruten	23
89	Beverly Powell	28
175	David Sweat	28
129	Christine Wolff	30



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BOWLING BEGINS NOVEMBER 8

The Riverland Bowling League will begin its 2024-2025 season on Friday, November 8, at Stuart Bowl with 8 teams, and hopefully, 4 bowlers per team. There will be a short meeting at 12:30 p.m.—

bowling starts at 1:00 p.m. Cost is the same as last year: \$9.75 for 3 games plus \$4.25 for banquet/prize fund = a total of \$14.00.

We will bowl for 18 weeks with a split season – a winning team at the end of 9 weeks (Jan. 24) and another at 18 weeks (Apr. 4). Those two teams then have a roll-off to determine our League Champions. We will take four Fridays off for holidays & a cruise: Nov. 29, Dec. 20 & 27, & March 7. Our last day of bowling will be April 4, 2025, with our Awards Banquet on April 11, 2025.

Our league officers are: President, Christel Robinette; Secretary, Marj Smith; and Treasurer, Evelyn Sparks. The Team Rosters will be posted on the bulletin board in the clubhouse. We are always looking for more bowlers, since substitutes are needed every week. If you are interested in joining our fun group, please CALL Marj Smith at 772-286-8974 (NO TEXTING) or email her at bobandmarj70@gmail.com.

See you at the lanes!

Marj Smith, Secretary





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by *Mary Frances Barstow*

What a joy to interview Jack Gaydash from 7th Street. He is a new resident since June of this year.

Jack originally came from the great state of Ohio. Jack enjoyed a very successful career in Ohio with his brother. They had a great company – a machine shop servicing many top companies.

Jack retired and sold his company. He and his lovely wife Barbara Ann, moved to Naples, Florida, where they were very active in the golf community.

Jack lost his wife a year ago, and he made the big move to Stuart. It was close to his son and grandchildren, who live in Jupiter. Jack also has a son who lives in GA, who he visits often.

Jack has four grandchildren who are grown. He has one grandchild who recently graduated from the Military Academy. He also has a grandchild involved in semi-pro PGA golf. He mentions how very proud he is of all his grandchildren.

Jack is a huge sports enthusiast. He enjoys all the college sports and watches them with a passion. He was an active baseball player until he was 67. Jack has also been a great fisherman. He hasn't tried his skill yet in Riverland, but I am sure he will.

It was such a pleasure interviewing Jack. He is a grand addition to our community. We sure look forward to seeing him fishing at our great riverfront.

Welcome Jack. We are pleased you picked Riverland for your new home.



Golfers Wanted

Anyone interested in playing golf weekly with your fellow shareholders in Riverland should contact Mike Vaspasiano at 203-687-3375 to sign up. We are planning on having pick up teams to compete in a four-man scramble during November and December. In January teams

will be created to form Riverland's first league play with A, B, C and D players on each team. An outline of the league rules will be in the December Newsletter. The league will be a team scramble with cash prizes each week leading to an April end date where the top teams will win the top cash prize. Those of us who have played in the past have found this to be a lot of competitive fun and a great way to get to know your neighbors. All levels of golf ability are welcome – newcomers to the game and those ringers we need to keep our eyes on!

Mike Vaspasiano



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Senior Funnies

A young boy enters a barber shop and the barber whispers to his customer, "This is the dumbest kid in the world. Watch while I prove it to you." The barber puts a dollar bill in one hand and two quarters in the other, then calls the boy over and asks, "Which do you want, son?" The boy takes the quarters and leaves. "What did I tell you?" said the barber. "That kid never learns!" Later, when the customer leaves, he sees the same young boy coming out of the ice cream parlor. "Hey, son! May I ask you a question? Why did you take the quarters instead of the dollar bill?" The boy licked his cone and replied: "Because the day I take the dollar the game is over!"



A thief enters a house at night, intending on robbing the entire place. In the dark, he starts hearing:
"Jesus is watching you... Jesus is watching you..."
Panicked, he looks around for the source of the whisper, when he finds a parrot in a cage, with the name "Moses" pinned on it. Relieved, he says:
"Who's the idiot who named a parrot Moses?"
The parrot answers:
"The same idiot that named the pitbull Jesus".



3 boys 5, 7, and 8 years old go to the checkout in a store and put 3 chocolate bars on the counter and a box of tampons. The clerk questions the oldest boy about why he is buying tampons. He replies, "They're not for me. They're for Billy here. We saw a TV commercial that said if you wear them you can swim or ride a bike and Billy can't do either yet."

I told my doctor that I broke my arm in three places. He said, "You should stop going to those places."

My grandfather says to me, he goes, "when I was a boy you could walk into a grocery store with two dollars in your pocket and walk out with a loaf of bread, a dozen eggs, even a little butter!"
He says, "but now, these days, too many damn cameras."

A murderer was secured to the electric chair, about to be executed.
The chaplain approached him and asked, "Do you have any last requests?"
"Yes," replied the murderer. "Would you hold my hand?"



A guy said to God, "God, is it true that to you a billion years is like a second?" God said yes. The guy said, "God, is it true that to you a billion dollars is like a penny?" God said yes. The guy said, "God, can I have a penny?" God said, "Sure, just a second."

A 75 year old walks into a bar with a parrot on his shoulder. The barman asks: "hey, where did you get him?" The parrot answers: "at a nursing home, they're all over the place there!"



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 Chair Yoga 10-11am Fun Bowling 1pm	2
3 6pm BUNCO	4 10am Stretching 10:30am Aerobics 6:45pm Marbles	5 6pm Hand & Foot 6pm Men's Poker	6 9am Ladies Prayer 10am Stretching 10:30am Aerobics 1 pm Ceramics	7	8 Chair Yoga 10-11am Startup of League Bowling 1 pm	9 Social Club Board and Members Meeting 10 am
10 Sunday Sundae 7 pm	11 10am Stretching 10:30am Aerobics 6:45pm Marbles	12 6pm Hand & Foot 6pm Men's Poker	13 9am Ladies Prayer 10am Stretching 10:30am Aerobics Ladies Lunch 12pm 1 pm Ceramics	14 Men's Luncheon 12 noon Clubhouse	15 Chair Yoga 10-11am Bowling 1 pm	16
17 5pm BUNCO	18 10am Stretching 10:30am Aerobics 6:45pm Marbles	19 6pm Hand & Foot 6pm Men's Poker	20 9am Ladies Prayer 10am Stretching 10:30am Aerobics 1 pm Ceramics	21 BOD meeting 10 am	22 Chair Yoga 10-11am Bowling 1 pm	23
24/31	25 10am Stretching 10:30am Aerobics 6:45pm Marbles	26 6pm Hand & Foot 6pm Men's Poker	27 9am Ladies Prayer 10am Stretching 10:30am Aerobics 1 pm Ceramics	28 THANKSGIVING DINNER 3 pm	29 Chair Yoga 10-11am Bowling 1 pm	30