

# Veterans Day 2025



AMERICAN LEGION POST 330

WILL PRESENT THE "SOUNDS OF SILENCE".

WHEN: 10:40AM

WHERE: VETERANS MEMORIAL

WHAT: THE PRESENTATION OF COLORS

FOLLOWED BY:

THE MEANING OF VETERANS DAY

AND AN AUDIO YOU WON'T WANT TO MISS -

"THE SOUNDS OF SILENCE"



November 2025





#### Home of the Month!

Each month a home is awarded "Home of the Month." The home is picked by an anonymous committee. The recipient receives a \$25 gift card, along with a sign to be displayed in their yard for that month. Thank you for helping make our community such a beautiful place to live!



**Home of the Month** 

Stephen & Ellen Lochmueller, 113 S. Lake Dr.

#### EMERGENCY PROTOCOL



If there is an emergency in the Clubhouse or on property after regular business hours. please call 352-589-8300. An answering service will take your information and contact the appropriate personnel on call.

#### The New Horizons

Lake County ELS Community Newsletter Volume 18, Number 11, November 2025 199 Forest Drive, Leesburg, FI 34788

Deadline for the December issue of the New Horizons will be Monday, November 17th at Noon.

Please email information to Gingerlily\_Mines@equitylifestyle.com 352-589-8300 EXT. 3

#### December

- Holiday Extravaganza, 5pm Chip Brooks Country Tribute, 7pm 12
  - 14 Golf Cart Parade, 4:30
- 24 Carols, Candles & Cookies, 6pm
- Christmas Dinner, 4pm 25
- New Year's Eve Celebration, 8:15pm 31

#### January

- Take down Christmas, 9am 6
- 10 Michigan Party
- Library Puzzle Competition-SH "Divas of Soul" Concert, 7pm 20
- 23
- 24 Chemung Days
- Rock-n-Roll Party



**Mid Florida Lakes Office** 

352-589-8300

**Lake County Animal Service** 352-343-9688

**Non-Emergency Sheriff** 352-343-2102

#### Florida Wildlife

Bear @850-488-4676 Nuisance/Alligator @866-392-4286 Other @850-656-8108

**Senior Watch Program** 

Lake Co's Sheriff Office @352-343-2102

Life Assist

352-383-1200

**Lake County Senior Services** 

352-326-3540

**Lake County Connect** 

352-742-2612



Dear Residents,

As we welcome the beautiful month of November, we are reminded of how much we have to be thankful for—our wonderful community, our neighbors, and the many special events that bring us together.

Veterans Day is a time to honor and remember the brave men and women who have served our country. We invite everyone to attend the Veterans Day Parade on Friday, November 8th at 11:00 a.m. in downtown Leesburg. It's a wonderful opportunity to show our gratitude and community spirit.

Another exciting event this month is the **Antique Extravaganza** at **Renninger's Flea Market in Mount Dora** on **November 14-16**. This is always a great outing filled with treasures, fun, and local charm.

As we move through the holiday season, please remember a few important community reminders:

**Speed Limit:** The speed limit throughout Mid Florida Lakes is **10 mph**. Let's keep our community safe for all our residents, guests, and pets by following this rule.

**Parking:** Parking on the grass is **not permitted**. Please be mindful of designated parking areas.

Guests: With the holidays approaching, we'll be welcoming many family members and friends. All guests staying in the community must be registered with the office prior to arrival. Guests staying longer than 30 days in a calendar year are required to complete an application for residency.

The MFL HOA will be hosting a **Thanksgiving Dinner** on **November 27th**. Don't miss this wonderful event—it's a great opportunity to celebrate friendship, community, and gratitude together.

Finally, we have some bittersweet news to share. Our dear friend and colleague **Barbara Painter** has decided to **retire from ELS** to spend more time with her family and friends. Barbara's dedication, laughter, and warm spirit have brought so much joy to Mid Florida Lakes over the years. She will be greatly missed by everyone. Barbara's last day will be **November 25th**. Please join us in congratulating her and wishing her all the best in this new chapter of her life.

Thank you, Barbara, for everything you have done—you've truly made a lasting impact on our community.

Wishing you all a safe, happy, and gratitude-filled November!



#### What Is the Law on Age Requirements with Golf Carts?

A law recently took effect in Florida that changes the age of individuals who can drive golf carts. Teens can only drive a golf cart if they hold a driver's license or permit. Previously, teens as young as 14 years old were permitted to drive golf carts. At the same time, younger children got away with operating the vehicles.

The new law affects the entire state, making it challenging for local governments to modify the age requirement. Now, teens <u>must be at least 15</u> and hold a learner's permit or 16 and hold a driver's license. Individuals 18 and over need a valid ID issued by the government to operate a golf cart. Let's all be safe!

Here comes the Holidays, ready or not! Halloween, Veterans Day, Thanksgiving, Christmas, New Years—Time flies when you are having fun! Our Hurricane chickens are returning to us as snow birds, so let's welcome them back and let the fun begin.

We are also nearing HOA Board elections. Nominations are currently being accepted and will **be closed** at the November General meeting **11/3/2025** at **2:00** p.m. If interested please contact Chuck Lundy @ 502-802-1164 for more information.

Come out on Saturday, **November 8 at 2pm for Meet the Candidates.** This is your chance to learn about the people running for your homeowner's association board.

Chuck Lundy, MFL HOA President



#### HOA BOARD ELECTIONS

The HOA is seeking candidates for election to the 2026 Board Of Directors

There are 4 Openings:

Officer positions are selected by the new board after the election

Final date for nominations is November 3, 2025

The voting will be held on <u>December 1, 2025 8AM to Noon</u> in the small hall. You <u>must</u> have a 2025 membership card to vote ( per Florida law there is only 1 vote per home)

Questions or nominations may be made by contacting a current board member. The new board will be announced at the HOA General Meeting on <a href="December 1, 2025">December 1, 2025</a>

The HOA has a Notary available for your needs, Jeff Beardsley, 425-870-7996 ~ phone for appointment.

# The H.O.A. Office

The next MFL HOA General Meeting is Monday, Nov. 3rd at 2pm.

Is open Tuesday, Wednesday, and Thursdays from 10AM-Noon

Call @352-589-8305 for more Information



#### 2025 H.O.A. Board Of Directors

President: Charles Lundy Directors: Vince Freeman

ChuckL4me@yahoo.com vfre126945@gmail.com

V. President: Tom Loonam

loonamtom@gmail.com sjhahn4545@gmail.com

Secretary: Betty Hebert

BLhebert1@comcast.net helmer6@sbcglobal.net

Treasurer: Peter Carter

pgncjames5@aol.com

MFLTreasurer@Proton.me

**Derek Moore** 

**Phillip James** 

Steve Hahn

Steve Helmer

derekm2312@yahoo.com

In Loving Memory

We sincerely regret to report the following passing:

Jamie Meyer 9-27 Errol Kangas 9-27 Katherine Roark, 10-16

> Gay Conners is the Memorial Chairperson. Contact her with your Memorial Information at 314-400-0456

Thank you Louise Sawyer for your many years of support!



Dear Mid Florida Lakes Community, Thurk You I'm forever grateful for your compassion and support since my husband. Don Ames passed away on August 21. On behalf of my family, I'd like to thank everyone who have reached

out with their condolences or offered their assistance.

Don loved being part of this community, and he cherished all his friends here. Your kindness, generosity, and fond memories you've shared of him have been a blessing.

With heartfelt thanks. Helen Ames

Errol's Celebration of life was perfect!

A very special Thank You to all that ensured this day will be remembered. Cathy and Family





The family of Roger Thomson would like to thank everyone for their cards and prayers. We would like to thank the main members of the boat club for all their help. It is really true that

the people of Mid Florida Lakes are a family. We all support each other. You have made these ties easier for our Family. God bless you all. Kathy & Roger Thomson & Family

#### October Pancake Breakfast

This months ghosts and goblin servers were the computer club members! There were:

- ⇒ 65 HOA Members
- ⇒ 5 Volunteers
- ⇒ 5 to go orders

We saw several snowbirds there as well, welcome back! The servers for the November event will be the ladies of Loomers club.

The MFL HOA food program has started offering food every week.

Food Before Bingo will be on the 2nd and 4th Wednesday of the month.

Lunch by the Pool will be on the 1st and 3rd Thursday of the month.

If there is a 5th Wednesday of a month, the HOA will take offers from MFL Clubs to have their own food offered.

Just contact Tom Loonam.

#### **New Resident Meeting** Thursday, November 6th, 7pm

in the Large Hall. If you have not been to a New Resident Meeting before, come on out. Learn about our Community, what clubs and activities are available to you. Meet your neighbors and community leaders.

#### **New Residents**

Community informational packets are available at the Welcome Wagon table that is set up every Wednesday between 10:00am and 11:00am located in the smaller hall.

The packets include a booklet that contains information about the Community's association memberships, clubs, social activities and lake information. Also included is the Mid Florida Lakes newsletter-the Horizon-and a variety of Lake County magazines and brochures. A member of the Welcome Wagon Committee will be available for any questions

#### Anyone interested in playing Yard Yahtzee?

There is a new yard Yahtzee set at the clubhouse! Dice and score boards are in the small hall by the puzzles. Contact Donna & Rod Lewis for more information.

707-208-9352



#### **HOA Bulletin Board Rules -**

(The board by the coffee station in the small hall)

\*MFL Homeowners Only,

\*4 inch x 5 inch limit,

\*Must be dated,

\*No soliciting.

Notices that do not meet this criteria will be removed.

If someone has a fall, and needs assistance getting up, call

## Lake County Fire Rescue Lift Assist 352-383-1200

and they can help. The paramedics are able to lift the patient safely, without injury to themselves, or the patient. They can assess the fall and determine

if further medical help is needed. This also prevents injuries to the caregivers. They can assist with transfers also.



Volunteering is a term used to describe someone, who offers to do something that you do not have to do, often without having been asked to do it and/or without expecting payment. But maybe you're not sure of how you can volunteer.

At Mid Florida Lakes there are plenty of options. Contact committee members:

<u>Elish</u> at 717-599-6412 or <u>Sheila</u> at 812-664-6064 who will surely be able to list some specific positions you could address.

There are always ways to help:

- (a) Volunteers cultivate unity within the HOA.
- (b) Volunteers make life easier for the HOA board members and community events.
- (c) Simply put, volunteers make the community a better place to live.

### To help you brainstorm, here are a few quick suggestions for HOA volunteerism:

- Serve on an HOA committee! Your board members will surely have some ideas for how you can do this.
- 2. Ask your HOA board members about any big projects that are underway—projects where an extra set of hands might come in handy.
- 3. Sell tickets for HOA events.
- 4. Volunteer as prep workers and/or servers for events.
- 5. Cleaning up after events is always welcome.
- Consider running for a position on the HOA board! That's the best, most effective way you can make yourself an asset to the community.

There are always ways in which you can help out. The first step is just making the decision to get involved. In fact, volunteering is an important and interesting way to meet people who you might not normally connect with: people from different age groups, ethnicities or social groups.

Because volunteering is open to everyone, it allows you to meet a wide variety of people from all sorts of walks of life, something that can only broaden your life experience further.

#### Free Reflective Tape

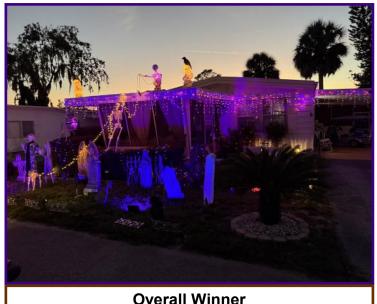
For your clothing or bicycle when walking or riding at night!

Self-adhesive - no sewing required.
Available in the Activities Office
during regular working hours.

A safety project fully funded by the MFL HOA

BE SAFE - BE SEEN

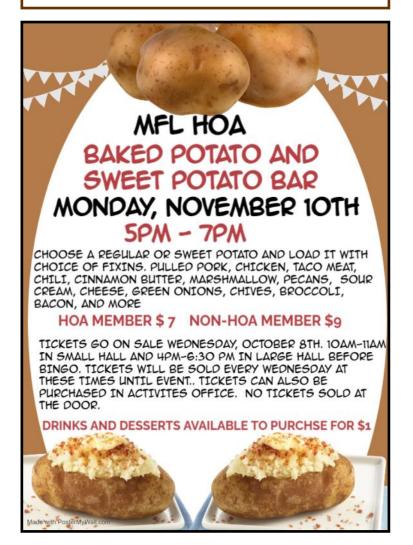
# CONGRATULATIONS TO THE WINNERS OF THE HALLOWEEN DECORATING CONTEST!



Paul Headley, 135 Camellia Drive



**Blow up Winner**Dan Packard & Rachel Gonzales, 167 Crossways





#### **COMMUNITY & CLUB INFORMATION**



#### American Legion Auxiliary Post # 330

The Fall Card Party was held on **October 20**. In spite of a smaller than usual crowd, those in attendance enjoyed a pleasant afternoon. The snacks were in abundance and the prizes were super. Thank you to everyone who attended and to those who donated. All proceeds from this annual fund raiser will help us to continue our charity work.

In addition to helping veterans, we also do community service. One of our projects is to thank our local Firehouse on RT 44 for all they do for our community. We purchase gift cards to Publix and they are free to get snacks or lunches. The Post 330 and the ERT group share this with us. The workers at the station really appreciate this and know how much we appreciate their efforts.

A trip is planned on **November 13** to Punta Verde home of the K9 for Warriors. A graduation will be held at 5PM. This is when the veteran is presented with his dog. Please contact Susan Sanborn or Gay Connors if you will be going.

Again this year we will be donating wreaths to the "Wreaths Across America" function.

Please plan to attend our November meeting. Eva, our Girls State candidate will be attending and telling us all about her trip to Tallahassee.

As always, we hope to encourage new members to join Unit 330. We partner with the men of the Legion Post 330. Both the Post and the Auxiliary meet on the **3rd Thursday** of the month. Any one interested can attend as a guest. It is very rewarding to belong to the Legion family and know that your efforts are helping others.

Carol Tucci, Secretary.



























Thursday, November 13th 2024 11am - 4pm

#### Loomers

A club that makes loomed hats wants everyone to know that they will give out lap blankets, crochet blankets, shawls, to any residents in the park who are doing rehab, or has been hospitalized. The ladies are also giving out Act of Kindness granny squares to be given out into the community free. Please contact a Loomers club member or Deb Collins at 517-331-0344 if you would like one of these items.

We also need Loomer volunteers to help at the next pancake breakfast, November 8.

#### Michigan Party

The Michigan party is Saturday, January 10, 2026 at 4pm. Tickets for the meal are on sale Wednesdays in the small hall, 10-11am. We are raffling



off a Michigan quilt to off set our food costs. This party will serve Michigan made products from Koegel hot dogs, Pinconning cheese, chips, plus many other Michigan goodies.

#### Clubs!

Interested in promoting your club?
Put a display in the corner cabinet in the small hall of the clubhouse.
For more Information, call Gingerlily at 352-782-2718

#### **Honoring Deceased Veterans**

Since November, 2013, American Legion Post #330 ably assisted by Auxiliary Unit 330 has been conducting monthly memorials honoring deceased veterans. The memorial consists of flying a service flag representing the veteran's branch of service. These memorial flags are flown beneath the American flag on the flagpole located at the veterans' memorial. Each flag is flown for a period of four (4) weeks and is given full honors when raised and lowered. A placard bearing the name, important dates, branch of service and a picture of the vet is displayed as well.



If you would like to have your deceased veteran memorialized, we will be honored to do so.



For more information, or to sign up Please contact Ed Wendling 352-756-3523



#### Your American Legion Post #330

has placed a container for old flags at the Clubhouse. It is located adjacent to the shuffleboard courts, beside the water machine.

Please feel free to use this container for all unserviceable flags, but do NOT put trash or plastic bags in with the flags.

Thank you for your cooperation.

# A great way to meet new folks without the awkward "What was your

A great way to meet new folks without the awkward "What was your name again?" The name tag has a magnetic attachment so your clothes will not be spoiled by pin holes. They are \$7.00 each (our cost). Please fill in the coupon below (print please) and mail it to The HOA Office, 188 Forest Drive, Leesburg, FL 34788 or drop off the coupon with your check in the HOA office.

MFL Name Tag Order	Coupor
\$7.00 each name	tag

Name:	
Address:	
Phone number:	
Sand to MEL HOA	

188 Forest Drive, Leesburg, FL 34788



Get ready to slide into some serious fun with shuffleboard—the ultimate game that's a blast for everyone, from newbies to pros, young to young-at-heart! This isn't just a game; it's a vibe—packed with strategy, a

sprinkle of luck, and a whole lot of laughs. Whether you're aiming for precision or just here for the good times, shuffleboard's got you covered for epic social moments under the sun. Expect to make new pals, crack up (like, a LOT), and soak up the outdoor vibes. Oh, and the best part? All the gear you need is provided—just bring your enthusiasm and get ready to have a blast! So, what are you waiting for? Grab a cue, slide some pucks, and let's make some unforget-table memories!

MONDAY & FRIDAY MORNINGS @9:00am & TUESDAY EVENINGS @5:00pm

## YOU ARE GUARANTEED TO HAVE A GOOD TIME!

Steve Clark, President: 352-933-2673 Keith Holbrook, Vice President: 740-963-0124

#### Park Players

Our new season starts soon!
Our first meeting will be held
Tuesday, November 4th at 6:30 pm
In the meeting room.

This meeting will be for casting.

All current members and anyone Interested in joining us are encouraged to attend.

I would like to have casting completed by mid October.

~Linda Rogers



#### Golf Cart Reminder:

The Lake County Sheriff's Office would like to remind all residents not to cross or drive on highway 44 in a golf cart. It is *illegal* to have any golf cart beyond the perimeter of the property. It is a \$166 fine and they will ticket.



#### Children's Christmas Party

We have had to change the way we do things for the kids this year due to some changes by The Board of Education. After meeting with the school, we have de-

cided to help 100 children being raised by grandparents and have been identified by Leesburg Elementary School as very underprivileged children. We will get the list from the school and will help each child in the families. The list will contain age, sizes, wants and needs of each child in the family. We will then, using the money we have raised, shop for and wrap the gifts. The gifts will be put together in bags, taken to the school and they will handle getting them distributed to the families. We will be buying the kids, clothes, shoes and some of their wants and maybe a few surprises!

Our bakes sales will continue thru November and the first two weeks of December. We also are having a special bake sale on November 25th, 11-2, in the large hall where we will have whole pies, half pies, cakes etc for your Thanksgiving dinner desserts. If you have a favorite pie or dessert, you can pre-order by calling Helen Verch.

We are having our annual Christmas Decoration sale November 30 from 1-3 in the large hall FOR VARIOUS REASONS, the current committee will no longer be able to continue handling the Children's Party. We are looking for someone to take this over so the needy children can still be helped next year. The current committee members will be happy to share our knowledge and experience with whoever is motivated to take this over.

Any questions, please call Helen and she will be happy to answer your questions at 203-213-2003



#### **Bible Study Group**

Looking for a place to dig deeper into God's Word and share meaningful conversations?

Whether you're new to the Bible or have studied for years, please come form a more personal relationship with our Lord and Savior as we read from the Bible together. We will be studying the book of Genesis.

We meet in the **Meeting Room** on Mondays from 7:00-8:00PM.

\*Refreshments will be provided.

### MFL Red Hats



There will be no Red Hat luncheon in November.

Our Christmas Party will be **December 8 at 12 noon** 

in the Large Hall. Tickets will go on sale Wednesday November 19 at 10 AM IN THE SMALL HALL.

More information to follow



#### **New Residents!**

The Welcome Wagon of Mid Florida Lakes is a group of volunteers who welcome new residents to the Mid Florida Lakes community.

The purpose of the "Welcome Wagon" is to present informational packets about the community to new residents and to refer any questions or concerns to the proper source.

The Welcome Wagon Informational Booklet contains information about the various clubs and activities, the community clubhouse, and other amenities.

The Welcome Wagon also sponsors a New Residents Meeting that is held three times a year. The dates of the Meeting will be posted in the New Horizon-the community's monthly newsletter. Representatives from Mid Florida Lakes, the Home Owners Association, and the many clubs also attend.

The Welcome Wagon table is set up every Wednesday morning between 10:00 am and 11:00 am in the smaller community room.

For more information, call Carolyn Griffith at 231-510-9518 or Judy Silver at 570-472-4505.

## Pedestrians should walk *Against* Traffic and Bicycles should ride *With* Traffic.

Be Careful when out at night, wear light and/or reflective clothing. Drivers, please keep an eye out for walkers & cyclist. We all need to work together to keep our community safe. You can get free reflective tape at the Activities Office





#### **LGBTQ+ Friends**

Come Join us on the **2nd Thurs- day** of every month for our

LGBTQ+ Friends at the Clubhouse in the meeting room at 7pm. Everyone welcome. You may bring a snack to share (not required) For more information please Email Robyn at <a href="mailto:robynreed-er@hotmail.com">robynreed-er@hotmail.com</a>

#### **Sunday Monday Tuesday Weekly Activities** Please Join Us November 21st at 9AM We are decorating the Clubhouse for the holiday season! 3 4 **Daylight Savings Ends** 8:00 Yoga-LH 8:00 Pickleball-Beginner MFL Church-LH 9:00 Shuffleboard 10-12 Library Open 9:30 Fellowship 10:30 Catholic Mass-MR 10:45 Beginning Line Dancing-LF 10:00 Service with Communion 12:00 Sew Bee It-MR 5:00 Shuffleboard 2:00 HOA Meeting-LH 5:30 Dominos-HS 5-8 Karaoke-LH 7:00 Bible Study-MR 6:30 Park Players-MR HOA 7:00 Golf-LH Meeting 10 11 Veteran's Day MFL Church-LH 8:00 Yoga-LH 8:00 Pickleball-Beginner 9:00 Shuffleboard 9:30 Fellowship & Birthdyas 10-12 Library Open 10:40 Veteran's Day Program-L 10:00 Service 1:00 Sew Bee It-MR 2:00 Computer Club-MR 5:30 Dominos-HS 5-7 Potato Bar-LH 5:00 Shuffleboard 7:00 Bible Study-MR 5:30 Dominos-HS 6:30 Park Players-LH 6:30 ERT Meeting-MR **ELS Offices Closed** 16 17 18 8:00 Pickleball-Beginner 8:00 Yoga-LH MFL Church-LH 9:00 Shuffleboard 9:30 Fellowship 10-12 Library Open 10:00 Service & Luncheon 1:00 Sew Bee It-MR 10:00 Book Club-MR 5-8 Karaoke-LH 1:00 Birthday & Anniversary 10:00 American Legion Board Mt 5:30 Dominos-HS Celebration-LH 7:00 Bible Study-MR 10:45 Beginning Line Dancing-LH 5:00 Shuffleboard 5:30 Dominos-HS 6:30 Park Players-LH 6:30 ERT Chiefs Meeting-DIS 24 8:00 Yoga-LH MFL Church-LH 8:00 Pickleball-Beginner 9:30 Fellowship 9:00 Shuffleboard 10-12 Library Open 10:00 Service 10:00 HOA Board-HS 10:45 Beginning Line Dancing-LF 5:30 Dominos-HS 1:00 Sew Bee It-MR 11-2 Thanksgiving Bake Sale 6:30 Boat Club-LH 2:00 Computer Club-MR 7:00 Bible Study-MR 5:00 Shuffleboard 5:30 Dominos-HS 6:30 Park Players-LH 30 MFL Church-LH 9:30 Fellowship 10:00 Service 1-3 Christmas Wreath &

Monday

5:00pm

6:00pm

6:00pm

6:00pm

Tuesday

12:00pm

1:00pm

1:00pm

5:30pm

5:45pm

5:30pm

1:00pm

6:00pm

6:00pm

1:00pm

5:30pm

6:00pm

7:00pm

**Friday** 

12:00pm

6:00pm

6:30pm

Saturday

10:00am

Sunday

5:15pm

1:00pm

7:00pm

Thursday

Wednesday

7:30am-9pm Ceramics

**Pinochle** 

Cribbage

**Pinochle** 

**Dominos** 

Wizard

**Bridge** 

Wizard

Wizard

"500"

"313"

"313"

"313"

**Bridge** 

Pinochle

**Pinochle** 

**Dominos** 

Wizard

**Bridge** 

**Decoration Sale-LH** 5-8 Karaoke-LH 5:30 Dominos-HS

"500"

**Crazy Rummy** 

**Dominos** 

**Pitch** 

7:30am-9pm Ceramics

7:30am-9pm Ceramics

7:30am-9pm Ceramics

7:30am-9pm Ceramics

**Euchre** 

"313"

7:30am-9pm Ceramics

## MID FLORIDA LAKES ~ NOVEMBER 2025

	Wednesday	Thursday	Friday	Saturday
				1 8:00 Pickleball 8:00 USCG-MR 5:00 HOA Halloween Fall Festival Dinner Dance
	5 8:00 Yoga-LH 10-12 Library Open 10-11 Ticket Sales-SH 10-11 Welcome Wagon-SH 1:00 Stained Glass-MR 6:45 Bingo-LH	6 8:00 Pickleball-Beginner 10-12 Library Open 11:30-1:00 Lunch by the Pool 11:30-2:00 Bake Sale-LH 2:00 Card Bingo-LH 5:30 Dominos-HS 6:00 Loomers-MR 7:00 New Resident Meeting-LH	7 8:00 Yoga-LH 9:00 Shuffleboard 10:45 Line Dancing-LH 1:00 Stained Glass-MR 1-2 Vaccine Clinic-LH	8 8:00 Pickleball 8:00 Pancake Breakfast-LH 2:00 Meet the HOA Candidates-LH 5:30 Bunco-LH
Н	12 8:00 Yoga-LH 10-12 Library-New Release Party 10-11 Ticket Sales-SH 10-11 Welcome Wagon-SH 1:00 Stained Glass-MR 4:00-6:00 Food-LH 5:00-6:30 Library Open 6:45 Bingo-LH	13 Boat-A-Cade 8:00 Pickleball-Beginner 9:30 Coffee Social-LH 10-12 Library Open 11:00 ALA Board-MR 11-4 One Blood 12:30-2:00 Bake Sale-LH 2:00 Card Bingo-LH 4:15 Crime Watch-MR 5:30 Dominos-HS 6:00 Loomers-MR 7:00 Woodshop-LH 7:00 LGBQ+-MR	8:00 Yoga-LH 9:00 Shuffleboard 10:45 Line Dancing-LH 1:00 Stained Glass-MR 6:00 Private Party-MR	8:00 Pickleball 8-5 Safe Boating Class-MR 5:00 Boat Club-LH
g.	8:00 Yoga-LH 10-12 Library Open 10-11 Ticket Sales-SH 10-11 Welcome Wagon-SH 11:00 Boat Club Board-MR 1:00 Stained Glass-MR 5:00-6:30 Library 6:45 Bingo-LH	8:00 Pickleball-Beginner 10-12 Library Open 11:30-1:00 Lunch by the Pool 11:30-2:00 Bake Sale-LH 2:00 Card Bingo-LH 5:30 Dominos-HS 7:00 American Legion-MR 7:00 American Legion Aux-LH	21 8:00 Yoga-LH 9:00 Shuffleboard 9:00 Clubhouse Decorating Day-SH 10:45 Line Dancing-LH 1:00 Stained Glass-MR	8:00 Pickleball 9-4 Ceramics Christmas Party- LH
	26 8:00 Yoga-LH 10-11 Ticket Sales-SH 10-11 Welcome Wagon-SH 1:00 Stained Glass-MR 4:00-6:00 Food-LH 6:45 Bingo-LH	27 Thanksgiving 4:00 Thanksgiving Dinner  ELS Offices Closed	28 8:00 Yoga-LH 9:00 Shuffleboard 1:00 Stained Glass-MR 4:00 Wayne Patterson Memorial  ELS Offices Closed	<b>29</b> 8:00 Pickleball
		223 3333 3.3334		SH - Small Hall LH - Large Hall MR - Meeting Room HS - Hospitality Room WS - Woodshop Parking Lot

#### **NEWS FROM THE MFL LIBRARY**

#### **MFL Library November News**

Of course, the library has many great books, but did you know there is a whole shelf of 2025 Current Releases

and Best Sellers? Want to see what your current favorite authors are publishing right now? Stop by the library and check out the lastest releases by Dan Brown, James Patterson, Danielle Steel, John Sanford, Michael Connelly and more!

#### \*\*New Release Party\*\*

Join us on Wednesday, November 12 between 10am-12pm to celebrate the newest and latest Jack Reacher novel by author Lee Child. Titled Exit Strategy and scheduled to be released on 11/11/25, we will have one copy for our library collection and one copy to be raffled off. All are welcome to join the free raffle. Raise a glass of sparkling cider with us to celebrate this new release!

#### \*\*Looking Ahead To January\*\*

The library is sponsoring a Puzzle Race on Tuesday, January 20th at 2pm in the Large Hall.

Teams of two people competing for first and second place prizes while making a puzzle! Watch for a sign up sheet soon. Free to participate so start looking for your puzzle making buddy.

#### \*\*\*Library Hours\*\*\*

Tuesdays, Wednesdays, Thursdays from 10am to 12pm
Plus Wednesday evenings 11/12 and 1/19
5pm to 6:30pm



#### Procedure for MFL Missed Trash Pick up & Bulk Pickup

If you experience a missed trash pick up, or need a bulk pick up, please call the Mid Florida Lake's Office at 352-589-8300.

Please tell them your <u>Name, Address,</u>
<u>Telephone Number</u>, and when your missed pick
up was. If you have a bulk item to pick up,
please also give them the item that
needs to be picked up.

You will need to get the item to the road no more that 48 hours prior to the pick up.

## TRASH PICK UP - Tuesdays & Fridays RECYCLABLES - Mondays

\*\*\*\*There will be **no** changes this holiday season for trash pickup and recycle days. Christmas-Thanksgiving- and New Years fall on Thursday.

#### Painting is Back!, Starting December 3

#### Wednesdays 9:30AM-12PM

No Cost for Instruction
Supply List Available Upon Request
Beginners Welcome!

Thia Malenchik attended "The American Academy of Art" in Chicago. From her studio she taught all oil, painting, drawing, and pastels. She has sold her paintings throughout the country and taken numerous awards.

Contact @847-971-0097 if you are interested!

#### **Woodshop News**

Welcome back to many snowbirds or hurricane chickens as some are called now. We hope you had a good summer. We want to welcome our new members who recently moved here from parts unknown. Hope to see you at the meeting! *Chip Brooks - President* 





#### MFL COMMUNITY INFORMATION



## Boat Club Events for October MFL Boat Club

As we approach November, our minds begin to shift towards the fall and winter and all of the fes-

tivities that await us. We said good-bye to yet another one of our members, Errol Kangas, on September 27th. We join together, with his wife, Cathy, grieving the loss of this special man.

November we will enjoying a Thanksgiving Themed Social. This event is organized by Sid & Judy Silver & helpers. It is on Saturday, November 15th. Socializing is at 5:00 / Dinner is at 6:00. Members are encouraged to bring snacks to share with their table, during the social hour. The **Menu** is: Provided By Boat Club-Roasted Whole Turkey with Stuffing and Gravy. \$5:00 per person (+ See Below) Each household needs to bring a side dish or dessert. Bring Your Own Beverage, Including Water. When purchasing tickets, there will be a sign-up sheet for choice of side dish or a dessert to bring. The cutoff date is Wednesday, November 12th. \$\$\$ There will be a activity after dinner \$\$\$

We are having a November **Boat-A-Cade!!** The date is **Thursday**, **November 13th**,

We are meeting in Hanes Creek at 12:00. Depart 12:15. Lunch at 1:00.

Our destination is **Hurricane Dockside Grill**. For those driving, the address is: <u>3351 W Burleigh Blvd</u>, <u>Tavares</u>. It is being Captained by Dani Bennett (352) 360-3923 & Karen McDaniel (860) 861-7045. Reach out to them, if you have questions.

The cost is **\$1.00** per person. Cutoff date: Wednesday, November 5th.

Our **Board Meeting** is on **November 19th** at **11:00**, in the Hospitality Room, (the one with the piano), which is to the left of the small hall, first door on the right.

Our **General Meeting** is on **November 24th** at **6:30**, in the Large Hall.

If you have questions, reach out to Debbie Todd Communications Director

## The Laundry Room is CLOSED

Wednesday Mornings @8:00am - 9:30am
every week for cleaning.
Sorry for any inconvenience.

Please be considerate and do not leave your
laundry in the machines.
Laundry left more than 3 days
will be donated to charity.

#### **Crime Watch!**

Help us take back the block! Neighborhood crime watch is a volunteer group of residents who are committed to creating a safer



and more connected community. You don't need a badge to make a difference. We meet every second Thursday at 4:15pm in the meeting room. Contact Beverly Mulvaney for more information.

BOAT AMERICA SAFE BOATING CLASS
USCG AUXILIARY LAKE COUNTY FLOTILLA 43

#### "IT'S THE LAW"



Did you know that anyone born on or after January 1, 1988 must have taken a Boating Safety Education Class to legally operate a boat of 10 HP or greater in the state of Florida??

Take this Safe boating class and pass the required exam and you will receive a temporary (90 day) boating safety education ID card.

YES YOU CAN BOAT LEGALLY right away!!

#### SAFE BOATING EDUCATION CLASS

SATURDAY

NOVEMBER 15, 2025

TIME

8:00AM TO 5:00PM (1 HOUR BREAK FOR LUNCH)

WHERE

MID FLORIDA LAKES – MHP CLUBHOUSE

200 FOREST DRIVE, OFF COUNTY RD. 44

LEESBURG, FL 34788

IF YOU PLAN TO ATTEND THE CLASS
YOU MUST CALL FRANK JACKSON 740-403-2680

COST

\$25.00 PER PERSON / \$35.00 A COUPLE

(TO BE PAID AT THE CLASS)

#### PERSONS AGED 17 AND UNDER - FREE

EVERYONE PASSING THIS COURSE WILL RECEIVE A "CERTIFICATION" DOCUMENT IN THE MAIL. THE FWC WILL ALSO EMAIL YOU A FLORIDA BOATING SAFETY ID CARD. Many boat insurance companies will offer a discount on boating insurance to boaters that have successfully completed the BOAT AMERICA class.

#### **MFL Computer Club**

Dive into the world of technology with the MFL Computer Club where

your computer and phone become your greatest assets. Join us on the **2nd & 4th Tuesday of the month at 2pm** in the meeting room for hands-on tips and tricks.

Become a member for just \$10 a year and gain access to our fully equipped computer lab as well as training sessions.

#### Got questions?

Reach out to Pam Szymanski @419-260-8328 or paszymanski21@gmail.com

Let's make technology work for you!



## Refer a friend or family member and get rewarded!

\$2,500

When your referral purchases a New Home

\$400

When your referral purchases a Pre-Owned Home for \$1,000 to \$9,999 \$1,000

When your referral purchases a Pre-Owned Home over \$10,000

\$200

When your referral rents a Pre-Owned Home for 12 months

## myMHcommunity.com



Ofter only applies to homes owned and sold or rented by MHC Property Management, L.P. or an affiliate where the prospective resident is referred by an existing resident who has signed a fully executed rental agreement and leafully occupies a mobile home at a community listed on myrrhoommunity. com on the date the referral is received. To be eligible to receive the Virtual VissaB Reward, (a) all referrals must be new outstomers, guests or residents of the community, (ii) referral source must be noted on the initial visit, (iii) the referral must meet residency requirements, (ivi) the referral sust sign a rental agreement with the community and pay the required feet, (v) if the referral if purchasing a home, the all contracts and related documents must be executed by December 31, 2025 and the sale must close by December 31, 2025, or if the referral is renting a home, the rental agreement and related documents must be executed by December 31, 2025. Eligible referral reward is paid after transaction closes and prospective resident moves into the community. Only one referral reward will be given for each referral.

Offer expires on December 31, 2025. Valid only at participating communities. Employees of MHC Property Management, L.P. and its affiliates are excluded from this promotion. Home details apply to specific fromes only. Prices, specifications, layout and model availability subject to change without notice. All sizes are approximate. Specifications, options and layout vary by model. Rendering and site plan may include optional features. See sales consultant for management.

Rewards are paid in the form of a Virtual Visa® Reward, except for homes in Arizona, for which a one-time rent credit or rent induction will be given to the existing resident for each qualifying referral. In Arizona, existing residents can only receive a reward for referring potential buyers to the community in which the existing resident resides when the referral is made, and for home purchases, are limited to not more than one (1) reward per callentar year. Arizona residents making referrals for a home purchase will be required to sign a disclosure before receiving the reward. Further, in Arizona, existing residents can only sective a reward for referring prospective renters to the community in

which the existing resident resides when the referral is made, and the exiting resident can only receive five rewards per year for a referral who rents a home owned by MHC Property Management, L.P. or an affiliate, which home must be located in the community in which the resident resides.

All local, state and federal income taxes are the responsibility of the recipient. Accordingly, we recommend that all participants consult a tax advisor about reporting rewards for tax purpoises. We will issue the required 1099 to each recipient and to the IRS when the total cash payments and value of all rewards you are eligible to receive equal or exceed \$800.00 for one year.

The Virtual Visa® Reward will be sent via email to the email address provided. The Virtual Visa® Reward will come from reward@virtualrewardcenter.com. The Virtual Visa® Reward can be used to buy what you want, when you want it. Because it is so flexible and convenient, the Virtual Visa® Reward makes it easy to treat yourself to something special or to help cover your everyday expenses. The decision is yours. The virtual reward is issued by Sufton Bank, member FDIC, pursuant to a license from Visa U.S.A. Inc. and can be used wherever Visa Debit cards are accepted. Terms and conditions apply.

Your Virtual Visa® Reward may not be used outside of the U.S. and District of Columbia, nor may it be used with merchants located outside of the U.S. and District of Columbia for online, mail or telephone orders. Any purchases made with the Virtual Visa® Reward must only be in U.S. ourrency.

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

For Arizona communities, the dealer is Realty Systems, Inc. doe Carefree Sales DL #4508.

For California communities, the dealer is Realty Systems Inc. DBA Carefree

Sales except for Date Palm Country Club (DBA Date Palm Country Club Sales), Los Ranchos (DBA Los Ranchos Sales), De Anza Santa Cruz (DBA De Anza Santa Cruz Sales), Parque La Quinta (Parque La Quinta Sales), DL # 91128.

For Nevada communities, the dealer is Realty Systems Nevada, Inc. DL #D5007.

For Florida communities, the dealer is Really Systems, Inc. DBA Carefree Sales.

For Colorado communities, the dealer is Realty Systems, Inc.
For Connecticut communities, the dealer is Realty Systems Arizona, Inc. For
Delaware properties, the dealer is Realty Systems Pennsylvania, Inc. For
Idaho properties, the dealer is Realty Systems Arizona, Inc.
For Illinois properties, the dealer is Realty Systems, Inc., DBA Carefree Sales
For Massachusetts properties, the dealer is Realty Systems Arizona, Inc. For
Maryland properties, the dealer is Realty Systems - Arizona, Inc.
For Maine properties, the dealer is Realty Systems, Inc., DBA Carefree Sales.
For Minnesota properties, the dealer is Realty Systems Arizona, Inc.
For North Carolina properties, the dealer is Realty Systems Pennsylvania, Inc.
For New Jersey properties, the dealer is Realty Systems Pennsylvania, Inc.

For New York properties, the dealer is Really Systems Pennsylvania, Inc. For Oregon properties, the dealer is Really Systems - Arizona, Inc. For Pennsylvania, the dealer is Really Systems Pennsylvania, Inc. For Texas properties, the dealer is Really Systems - Arizona, Inc. For Utah properties, the dealer is Really Systems, Inc. For Viginia properties, the dealer is Really Systems, Inc. except Bethpage

(Realty Systems Pennsylvania, Inc.)
For Wisconsin properties, the dealer is Realty Systems, Inc.

#### Coffee Social

#### Thursday, November 13th at 9:30.

Come join us for some great information & conversation!





#### Need something notarized?

Lorraine Van Hoesen Leasing Coordinator -Call for an Appointment - MFL Main Office @305-872-2210

#### **Bus Trips**



11/05/25 Victory Cruise

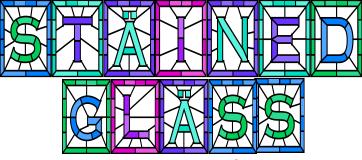
12/11/25 Diner & Sanford Zoo/ Lantern Festival

Call Nancy Tynan at 1-516-480-8467 To reserve seating & for more information

#### Get Your Tickets!!



Tickets for community and club events are sold every Wednesday in the Small Hall from 10:00am to 11:00 am, before Bingo



1:00pm Wednesdays & Fridays In the Meeting Room

Tuesday + Thursday 8am



- Beginner to Novice Wednesday + Saturday 7:30am - All Others Front Courts

#### Looking for Pinochle players!

Contact Gig @352-630-2701

The games are Fridays @Noor See ya there!

#### **Celebrate Birthdays** & Anniversaries!



Monday, November 17th at 1:00pm Join us for some cake, fun and trivia!

It doesn't have to be your birthday!

#### Sew Bee It

Meets every Monday at 1:00pm in the Meeting Room, when there is an HOA meeting they meet at 12:00. For more information, call Carol at 352-348-5111

#### Yoga

Monday, Wednesday and Friday 8:00am to 9:00am in the Large Hall Call Carol Borst for more information at 414-412-4691



#### **Anyone interested in playing Croquet?**

There is a new croquet set at the clubhouse! Mallets and balls are in the small hall by the puzzles.

Contact Donna & Rod Lewis for more information. @707-208-9352

#### Saturday, November 8, 2025



Hall opens at 5:30pm Games begin at 6:00pm \$5.00 - Tickets sold at door

Heads up! November Bunco will include a Silent Auction with many, many prizes. Come join the fun!

Snacks and Beverages for purchase Benefits Shuffleboard Club \* Share the Wealth \* Cash Prizes

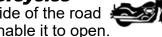
Funding goes to the Shuffleboard Club



#### Shuffleboard Practice

Every Monday & Friday at 9:00am, Tuesday at 5:00pm come learn about the game!

#### Motorcycles



Please hug the right side of the road when at Exit Gate to enable it to open.

## Senior Moments ON STEROIDS!











ONE SHOW ONLY! FRIDAY, DEC 12TH @7PM AT MID FLORIDA LAKES

199 FOREST DR. LEESBURG, FL



Funny Stories & Comedy Songs



Advance **Tickets** \$10 \$12 at the door

# Happy THANKSGIVING



"Wishing you the happiness of good friends, the joy of a happy family, and the wonder of the holiday season. Have a memorable thanksgiving!"

## **HAVE YOU SEEN**

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Please be considerate, do not walk your dogs on other resident's home sites, and PLEASE pick up after your pet. All pets must be on a leash.





#### MFL Emergency **Response Team**

Are you a retired EMT, nurse or just want to help? The ERT is always looking for New members. The next meeting is November 11 @6:30pm in the meeting room.

> Come see what we are all about! Call any of the above people for more information.

**ERT** has wheelchairs, walkers, crutches, potty chairs, and shower chairs. Please call anytime before 10pm.

Chief Derek Moore ~ 812-664-1813 Captain Lisa Horner ~ 717-917-4759

#### **COMMUNITY & CLUB INFORMATION**



#### Mid-Florida Lakes Church



On Sundays, during the month of November, we are continuing our study of Paul's Letter to The Galatians. If you have been up north and just now returning to the park, it is not too late to get in and join us as we explore this powerful Bible study on grace.

DON'T FORGET DAYLIGHT SAVINGS TIME ENDS ON SUNDAY, NOV. 2.

This means we get to turn our clocks back 1 hour for an extra 60-minute snooze that Sunday morning. It is okay if you're early that morning because you forgot to turn your clock back, we have coffee..just don't comfortably snooze too long with that extra hour and be late!!

November is famous for Thanksgiving holiday celebrations. Thanksgiving Day is a time to gather with friends and family to celebrate the blessings of life. This year it falls on November 27th. The first Thanksgiving was in 1621 when the pilgrims and the Wampanoag Native Americans observed the day with a feast to commemorate the year's successful (and the Pilgrims first) good harvest. The Wampanoag provided venison, and other meat while the Pilgrims provided the fowl and food from the harvest for dinner. (By the way, their celebration lasted for three days!) It is one of the few holidays that is distinctly American. Other countries celebrate their own distinct types of Thanksgiving holidays (Granada celebrates the day the US liberated the country in 1983). But none have the tradition of Thanksgiving that we have here.

Thank you to all who contributed to our Thanksgiving nonperishable food drive which was held starting the first of October through the first Sunday in November. Each donation is a blessing to a family in need.

November is a little different calendar wise for us at Mid-Florida Lakes Church. On the first Sunday of the month, November 2nd we will observe Communion as we usually do and then have our monthly board meeting following the service, but no luncheon. November birthdays will be celebrated on the 2nd Sunday, November 9th. On the third Sunday, November 16th we will hold our monthly fellowship luncheon to coincide with the Thanksgiving holiday. On the fourth Sunday, regular services.

After Thanksgiving, the Christmas season is just around the corner. November 30th, the fifth Sunday of this month is the start of the Advent season. We will celebrate each Sunday by lighting a candle culminating with lighting the Christ candle Christmas Eve. This is also the night we celebrate our Carols, Candles, and Cookies program. More on our Christmas Eve celebration (CCC for short) in next month's Horizon.

We hope you will make plans to join us on Sunday mornings in the large hall. We have snacks and a fellowship time beginning at 9:30 am, followed by our service beginning at 10. If you can't make it to the service, you can follow along by going to our Facebook page, Mid Florida Lakes Church. May God continue to bless you and give you peace. Amen



#### MID FLORIDA LAKES CHURCH

9:30A.M FELLOWSHIP ~ 10:00 A.M. WORSHIP IN THE LARGE HALL

PASTOR ALLEN FOXWORTH

Multi-denominational ~ Everyone is welcome! FACEBOOK ~ MIDFLORIDALAKESCHURCH









Please join us for a Thanksgiving feast presented by MFL HOA

Thursday, November 27th, 2025

\$5 per person

Tickets go on sale Wednesday, October 27, 2025 in the small hall from 10am-11am and in the large hall from 4pm-6:30pm before bingo. There will be a table decorating contest again. There will be a seating chart so please think about who you would like to sit with. We will have tables of 10, 12, and 14 only. Each table is responsible for their sides and will have a Table Lead. HOA will provide turkey, stuffing and gravy.

# COMMINI OOFING OF FLORIDA, INC.

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#### **EXTERIOR EXPERTS HOUSE WASHING SERVICES LLC**

www.eehousewashing.com 352-531-5117

Holiday Special!!! House and driveway package for \$125!! House wash only at \$85 **Driveway cleaning only at \$55** 

House Washing Low Pressure. Driveway, patio, paver cleanings. Roof washing. Lanai screen cleaning. Pressure washing. Walkway cleanings. Licensed and Insured. Family owned and operated. Check out our 5 Star Reviews from past customers. Plant based, Eco-friendly and Pet safe products. At Exterior Experts House Washing Services LLC we aim and strive to keep your biggest investment clean and the value high. We also make sure that the products we use are safe for you and your family and the environment.

## 2026 Concert Series

#### Divas of Soul ~ January 23, 2026

This spectacular celebration of fifty years of chart-topping music from artists like Aretha Franklin, Gladys Knight, Chaka Khan, Tina Turner, Whitney Houston, and more has wowed audiences worldwide. With a setlist that reads like a who's who of the music hall of fame, Divas of Soul keeps the energy sky-high, ensuring you're not just watching a show; you're part of a once-in-a-lifetime experience.





#### Ultimate Anthem ~ February 13, 2026

The ultimate blast from the past with "Ultimate Anthem"—a high-octane tribute to the iconic anthems of the 70s and 80s that defined a generation. From the electrifying sounds of Styx and Foreigner to the chart-topping hits of Journey and Pat Benatar, and the raw energy of Guns N' Roses, this show promises to transport you back to a time when arena rock ruled the airwaves. Prepare to rock out to the greatest hits from legendary bands power ballads to high-energy anthems, every song will have you singing along at the top of your lungs. Www.ultimateanthem.com

#### Fleetwood Max ~ March 13, 2026

Fleetwood Max is The Definitive FLEETWOOD MAC Tribute Band. The Fleetwood Max experience captures the mystical atmosphere, look and sound of the enigmatic Fleetwood Mac with outstanding vocal and character performances. Complete with the band's signature tight harmonies, virtuosic guitar playing and a "magical Stevie Nicks experience", Fleetwood MAX captures Fleetwood Mac's stylistic range with ease, from anthems like 'Go Your Own Way' to their iconic songs 'Dreams' and 'The Chain', to the beautiful ballads 'Silver Springs' and 'Landslide'. Www.fleetwoodmaxband.com





#### The Edge Effect-A night of Acapella ~ April 10, 2026

The Edge Effect is a vocal band pushing the boundaries of vocal music beyond the expected. With only their voices, the Edge Effect's signature sound blurs the genre line and weaves a colorful tapestry of infectious beats, intricate harmonies and spectacular vocal acrobatics. Their vast repertoire knows no boundaries to style or genre, the Edge Effect combines pop, R & B, jazz, rock and funk in a show that must be seen and heard to believe. ww.notaboyband.com

Season Tickets - \$85 ~ Individual Tickets - \$24



You are cordially invited to ring in the New Year with a touch of Parisian glamour and global flair!

Date: December 31, 2025

Time: 8:15 PM until the clock strikes midnight

Dress Code: Chic Travel Attire, Think Paris runway

meets jet-setter elegance

Entertainment: Music, dancing, French-inspired bites, and bubbly galore!

Your Passport Awaits! Get ready to stamp your night with memories, laughter, and a toast to 2026 under the Eiffel lights. Let's make this a night to remember – Paris style!

Tickets on sale starting November 12, 2025, in the small hall from 10–11am on Wednesdays or anytime Monday–Friday in the Activities office

\$25 for MFL Residents, \$35 for Guests

### You are invited to the ELS & HOA

## Annual Holiday Extravaganza

with festive drinks, delightful snacks and joyful music.

Friday December 5, 2025

Reception: 5pm - 6pm Concert: 6:30pm

We'll begin the evening with a cheerful holiday reception featuring drinks and light refreshments, followed by a special concert performance

"Christmas at the Opry" to ring in the holiday spirit

Come and enjoy good company, good cheer and the magic of the season!

\*\*\*The event is free to residents, but you must have a ticket. Pick up your ticket at the Activities or HOA offices to secure your spot at this special event. \*\*\*