

NOVEMBER 2025



The Waters
A COVE COMMUNITY

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facebook

TheWatersMelbourneBeach

instagram

TheWatersOnTheBeach



HAPPY Thanks Giving



NOVEMBER



WRITTEN BY BEA KOCH, LIFESTYLE COORDINATOR

IMPORTANT PHONE NUMBERS

Office Telephone	(321) 723-4139
Community Manager - Nichole Kenney	(321) 514-5888
LifeStyle Coordinator - Bea Koch	(407) 718-3636
Maintenance - Troy Sheffer	(321) 376-1468
After Hours Emergency Number	(321) 514-5888

LAW ENFORCEMENT

Emergency 911

Brevard County Sheriff's Office (non-emergency)	(321) 952-6371
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NEIGHBORHOOD WATCH

Coordinator, Marily Nye	(315) 243-2423
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UTILITIES

Florida Power & Light	(321) 723-7795
Spectrum	(833) 697-7328
City of Melbourne Utilities Office	(321) 608-7100
Waste Management	(321) 636-6894

OFFICE HOURS

Monday – Friday 9:00 AM to 4:00 PM

CLUBHOUSE HOURS

Daily 8 AM to 10 PM

Subject to Change



The Waters

A COVE COMMUNITY

DAILY ACTIVITIES

WATER AEROBICS

The Pool

Monday/Wednesday/Friday @ 11 AM

HAPPY HOUR

D'Jon's/Chart House

Alternating Mondays @ 4 PM

OPEN BIBLE STUDY Q&A

The Clubhouse

Mondays @ 7 PM

CRAFTS

The Clubhouse

Tuesdays @ 1 PM

CARD GAME 31

The Clubhouse

Tuesdays @ 7 PM

LADIES' COFFEE

The Clubhouse

Wednesdays @ 9:30 AM

MAH JONG

The CLUBHOUSE

Wednesdays @ 1 PM

YOGA

The Clubhouse

Thursdays @ 6 PM

Saturdays @ 10 AM

LADIES' GOLF

Spessard Holland Golf Course

Mondays @ 1 PM



Happy Birthday

NOVEMBER 2025

Joe Fiduccia – 1st

Lonie McKee - 1st

Julie Manzella - 5th

Rick Shults - 6th

Judy Stradley - 7th

Michael Clark - 10th

Sandra Ortiz - 10th

Tracy Gooch - 11th

John MacIsaac - 11th

Francesca Mozzicato - 14th

Bernadette Graham - 14th

Brian Arnold - 16th

Troy Sheffer - 17th

Gina Foster - 19th

Roger Ploenis - 21st

James Ibaugh - 27th

Esther Daretta - 28th

Doug Seaman - 29th

Pat Camp - 30th



November 2025



Mary Ann Dettmann

440 Norwich Lane



The Waters
A COVE COMMUNITY

**HOME OF
THE MONTH**

Welcome to The Waters!

Gary and Joan Picard

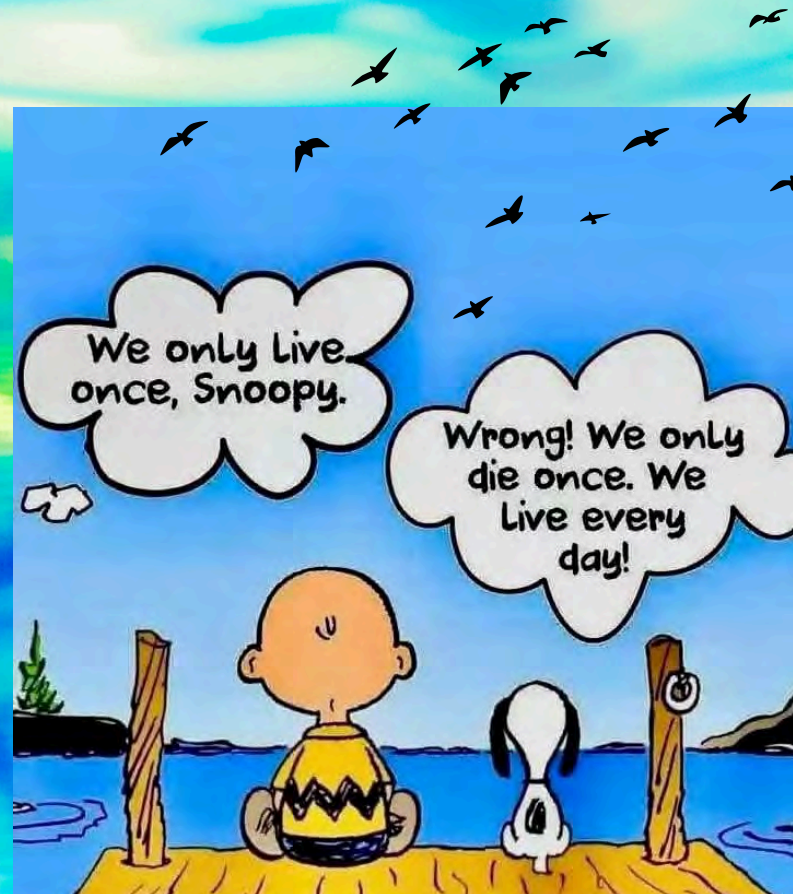
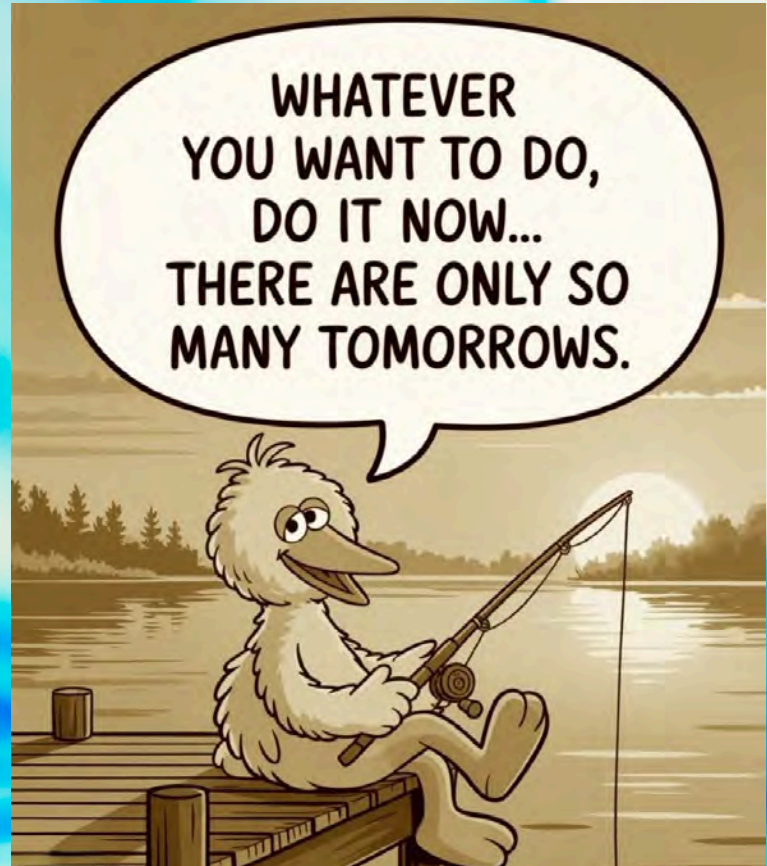
496 Norwich lane



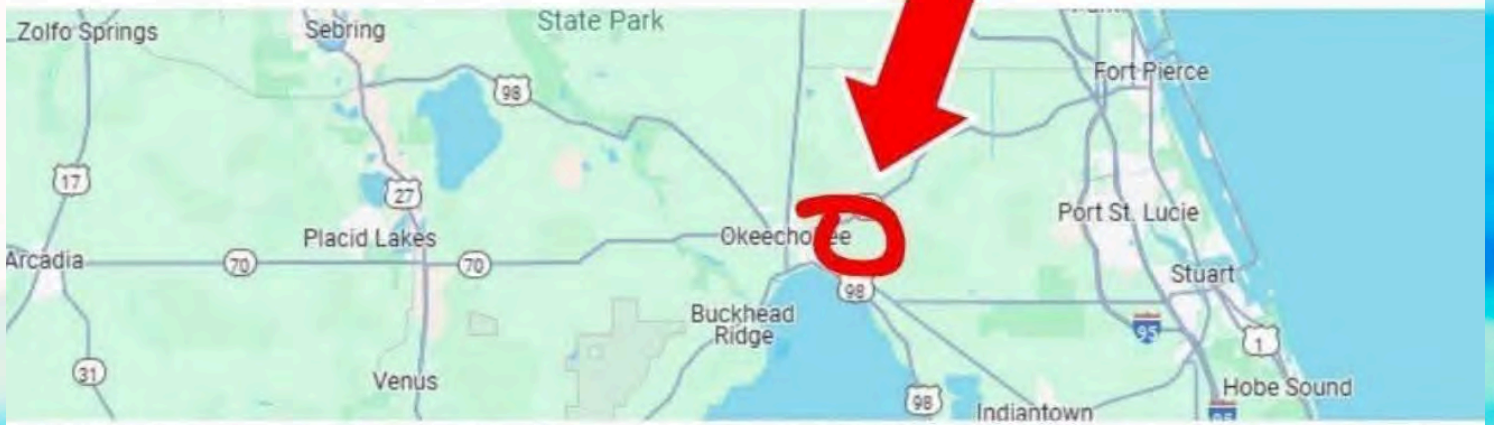
The Waters



*Who Grew Up With
"Dick and Jane"?*



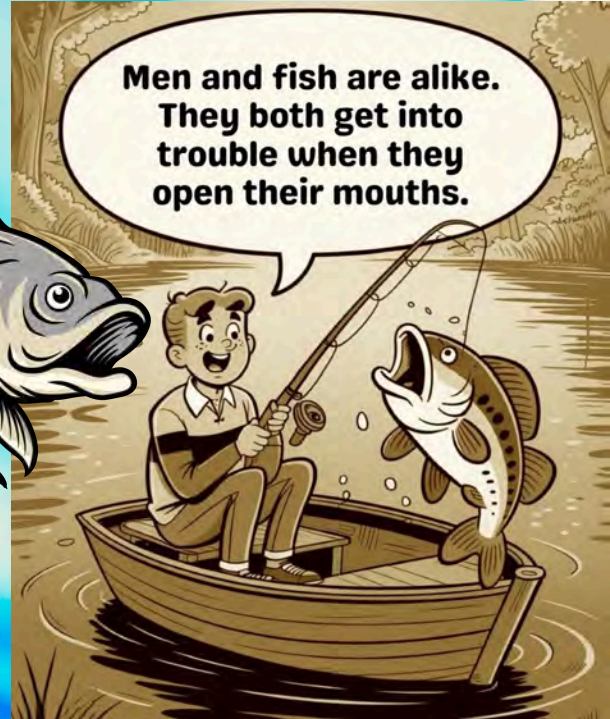
This 12-Mile Tree Tunnel In Florida Is What Dreams Are Made Of—And You Can Drive Through It



**"I'M STUCK BETWEEN"
I NEED TO SAVE MONEY
YOU ONLY LIVE ONCE.**



**Men and fish are alike.
They both get into
trouble when they
open their mouths.**



**WHEN PEOPLE ASK ME WHEN I KNEW
I WAS GOING TO LOVE FISHING**

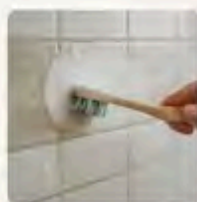


A person becomes 10 times
more attractive not by their
looks but by the acts of
kindness, love, respect, honesty,
and loyalty they show. ❤️





Cleaning Cheat Sheet



Whiten grout
Hydrogen peroxide



Remove scuff marks, walls and titles
Magic Eraser



Tea tree oil to mop water disinfectant



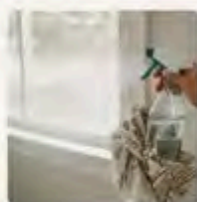
Removes rust
Lemon + salt



Shine Leather
Coconut oil



Clean toilets
pour cola or use denture tablets



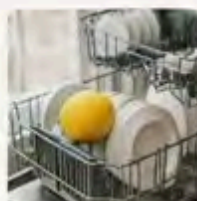
Shine windows
vinegar + cornstarch



Clean cutting board
salt + lemon



Clean sneakers
Toothpaste



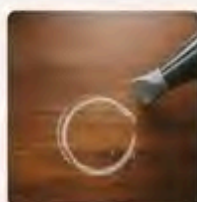
Lemon in dishwasher
smells fresh



Rubbing alcohol =
remove marker or ink stains



Clean wall stains
vinegar



Removes water rings
Hairdryer



Clean coffee pots.
salt + ice cubes



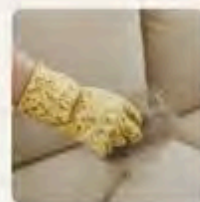
Furniture scratch fix
rub walnut or coffee



Clean mirrors
shaving cream



Furniture Polish
coconut oil + lemon juice



Pet hair remover
Use a damp rubber glove

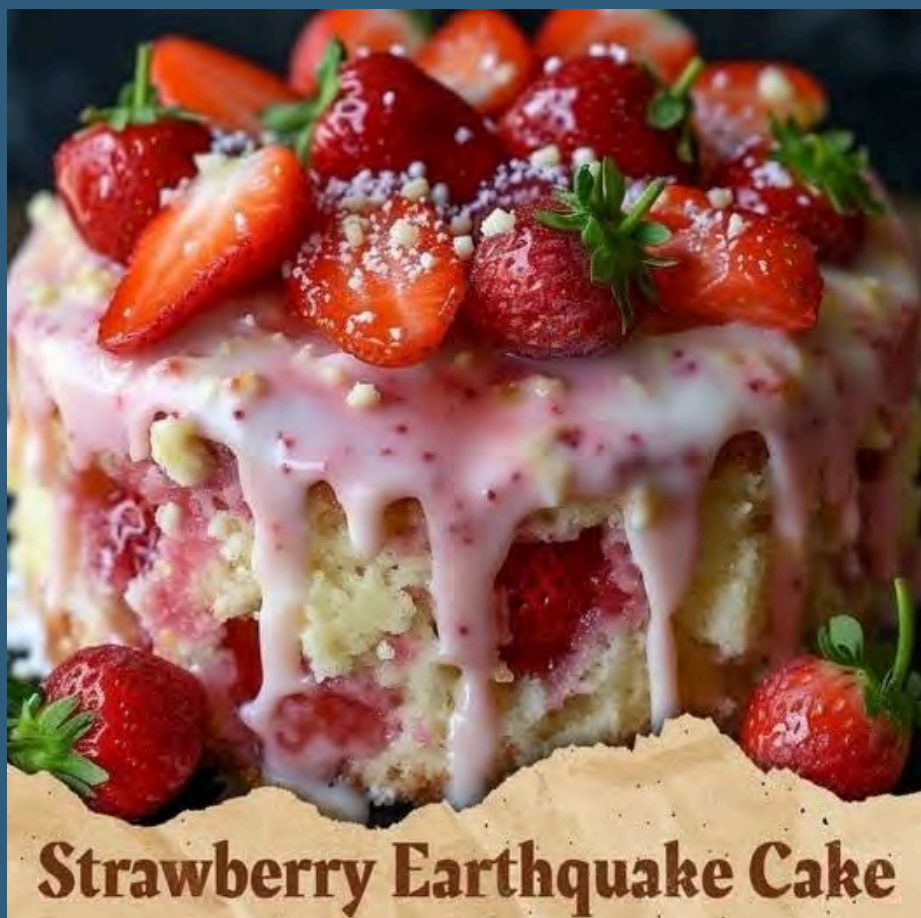
Crockpot ENCHILADA CASSEROLE



INGREDIENTS:

CHICKEN BREASTS
2 TABLESPOONS TACO SEASONING
1 CAN ROTEL
1 CAN GREEN ENCHILADA SAUCE
MONTEREY JACK CHEESE (
16 CORN TORTILLAS (TACO SIZE)





Strawberry Earthquake Cake

Enhance with Texture: Elevate your creation by sprinkling coconut flakes and white chocolate chips evenly over the top of the batter. These delightful additions not only add a delightful crunch but also contribute to the visual allure of the dessert.

Bake to Perfection: Place your masterpiece in the preheated oven and let it bake for 40-45 minutes, or until the cake is set and the edges turn a glorious golden brown. As the aroma fills your kitchen, anticipation for the indulgent treat reaches its peak.

Final Touch: Allow the cake to cool, exercising patience as you admire the captivating cracked, earthquake-like effect on the top. With each slice revealing pockets of cream cheese and strawberry, prepare to delight in a sensory experience like no other.



Ingredients:

1 box white cake mix

Ingredients required by cake mix (usually water, oil, and eggs)

1 cup strawberries, chopped

1 package (8 oz) cream cheese, softened

1/2 cup unsalted butter, melted

4 cups powdered sugar

1 teaspoon vanilla extract

1/2 cup coconut flakes

1/2 cup white chocolate chips

Directions:

Preparation: Begin by preheating your oven to 350°F (175°C) and greasing a 9 X 13 inch baking dish, ensuring your masterpiece won't stick.

Prepare the Cake Batter: Follow the instructions on the cake mix box to prepare the cake batter. Once mixed to perfection, gently fold in the chopped strawberries to infuse each bite with fruity goodness. Pour this luscious batter into the prepared baking dish, ready to be transformed into a work of art.

Create the Cream Cheese Mixture: In a medium bowl, let the magic happen as you beat together the softened cream cheese, melted butter, powdered sugar, and vanilla extract until achieving a smooth, creamy consistency. This decadent mixture is the heart and soul of our Strawberry Earthquake Cake.

Assemble: With the grace of a pastry chef, drop spoonfuls of the velvety cream cheese mixture over the cake batter in the baking dish, creating a tantalizing contrast of flavors. This step sets the stage for the symphony of tastes that await.

Enhance with Texture: Elevate your creation

RESIDENT PHOTO OF THE MONTH THROWBACK



DOUG AND SANDY BURGER
MAY 2014

RESIDENT PHOTO OF THE MONTH



RICK CURRY

The Waters, A Cove Community



The Waters

A COVE COMMUNITY





NOVEMBER DATES to REMEMBER

**Nov 11 10:45 Veteran's Day
Tribute**

Nov 12 10:00 Golf Cart Clinic

**Nov 13 11:00 Dec. Planning
Meeting**

Nov 15 Funky Dog Improv

Nov 20 5:00 Friendsgiving Dinner

**Nov 27 4:00 Thanksgiving Dinner
hosted by HOA**

Dec 1 Lamppost decorating



Short Names for Thanksgiving



Short names for Thanksgiving include "Turkey Day," "T-Day," and "Thxgiving". "Franksgiving" was a short-lived nickname for the holiday when its date was temporarily changed, and "Yanksgiving" is sometimes used by Canadians to distinguish it from their own holiday.

What is Thanksgiving really called?

It began as a day of giving thanks for the blessings of the harvest and of the preceding year. Various similarly named harvest festival holidays occur throughout the world during autumn.

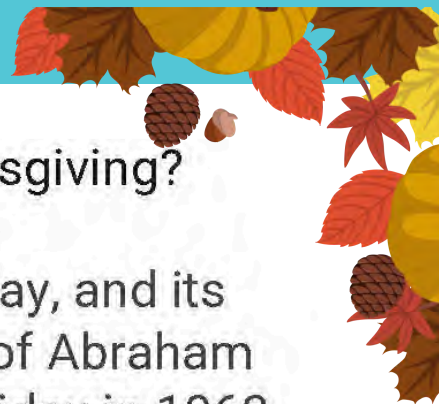
Why don't Native Americans celebrate Thanksgiving?

AI Overview



Many Native Americans do not celebrate Thanksgiving because it is a symbol of colonization, genocide, and oppression, representing broken promises and the violence that followed the first "Thanksgiving" meal. Instead of a celebration, some consider it a National Day of Mourning, holding events like the National Day of Mourning rally organized by the United American Indians of New England to remember their ancestors. However, perspectives vary, with some Native people finding a different meaning in gratitude or simply choosing to celebrate in their own way on that day.





Which US president chose not to celebrate Thanksgiving?

Thomas Jefferson chose not to observe the holiday, and its celebration was intermittent until the presidency of Abraham Lincoln, when Thanksgiving became a federal holiday in 1863, during the American Civil War.

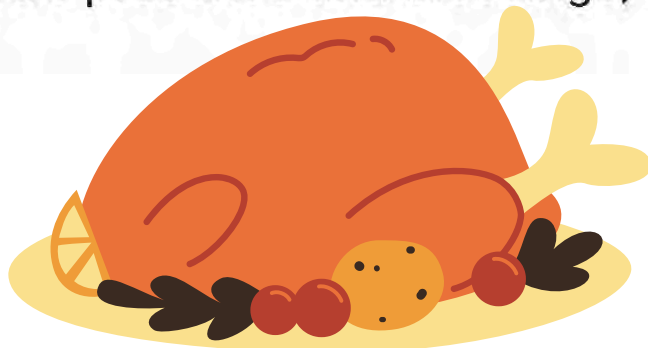
Did the Mayflower have anything to do with Thanksgiving?

The date of Thanksgiving was probably set by Lincoln to somewhat correlate with the anchoring of the Mayflower at Cape Cod, which occurred on November 21, 1620 (by our modern Gregorian calendar--it was November 11 to the Pilgrims who used the Julian calendar).

What is the spirit of Thanksgiving?

The spirit of Thanksgiving is a practice of gratitude, acknowledging and appreciating the blessings in one's life, such as family, friends, health, and happiness. It encourages a focus on what one has rather than what one lacks, and often includes acts of kindness and generosity toward others. For many, this spirit is also expressed as thankfulness for God's presence and blessings, regardless of circumstances.

Thanksgiving





The Best Thanksgiving Traditions to Try This Turkey Day



Every item on this page was chosen by an editor from The Pioneer Woman. We may earn commission on some of the items you choose to buy.

There's so much to love about Thanksgiving! It may be known as 'Turkey Day,' but there are tons of other **Thanksgiving activities**, aside from the **big feast**, to look forward to year after year. Many enjoy watching or taking part in a **Thanksgiving football game**, and others have customs of their own that make the holiday special. If you're looking to shake up your Turkey Day agenda this year, check out these fun Thanksgiving traditions that the whole family will enjoy.

For her part, Ree Drummond likes to celebrate by playing group **Thanksgiving games** like Pictionary or charades or watching a marathon of **Thanksgiving movies**. In keeping with the true meaning of the holiday, you could also try a tradition that incorporates the idea of gratitude: Write thank-you notes to loved ones near and far, start a gratitude jar, or give back to your community by volunteering at a soup kitchen. Of course, there are also many activities surrounding the big feast itself. Whether it's making traditional **Thanksgiving desserts**, hosting a pie swap, or splitting the **wishbone**, it's no surprise that food tends to be the focal point of the day (and beyond—hello, **Thanksgiving leftover recipes** 😊).

At the end of the day, you can't go wrong with any of these Thanksgiving traditions. Each one will help you make new memories with your loved ones that you'll cherish for years to come.





Flip Through Old Photos

There's no doubt you'll be taking plenty of new family photos on Thanksgiving, but it can also be fun to look back at old ones! Set out old family photo albums for guests to flip through for a nostalgic trip down memory lane.



Visit a Tree Farm

You may be caught up in the turkey of it all, but Christmas is right around the corner! Taking a trip to your local Christmas tree farm is a great way to get fresh air and a fun way to transition to the holiday season!

Host a Friendsgiving

Friends are the family you choose—and they deserve a celebration too! Fire up the oven and host a Friendsgiving feast to show your gratitude for your closest friends.

Solve a Thanksgiving Word Scramble

If your family is filled with wordsmiths—or simply loves a good challenge—print out these Thanksgiving word scrambles for everyone to solve!

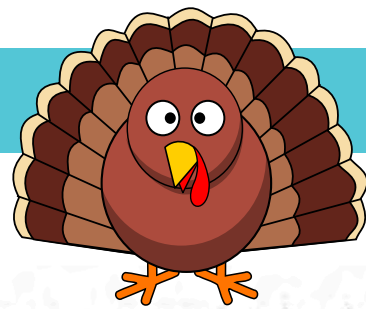
Play a Board Game

There's no better way to bring people together than with a classic board game. With everyone having their own favorite, the toughest part might just be picking the right one!

Watch a Thanksgiving Movie

There's no shortage of Thanksgiving classics to curl up with! They make for the perfect entertainment, especially when all you want to do is relax and unwind after the big feast.





Start a Ping Pong Tournament

Family tournaments are fun, but family ping pong tournaments take things to a whole new level. If competitiveness runs in your blood, this is the ultimate activity for you..

Go for a Nature Walk

With the golden foliage and crisp air, there's no better time of year to enjoy the great outdoors! Take a moment to soak it all in with a walk through your local park or along nearby nature trails. It's also a great way to help digest all that Thanksgiving food!

Have a Book Swap

For families and friend groups with a penchant for reading, a holiday book swap is the perfect tradition to start! It's a great way to share your favorite reads and discover new ones together.

Light a Memory Candle

The holidays are all about being surrounded by your loved ones, but there may be some who are no longer with us, leaving an empty spot at the table. If that's the case, consider lighting a candle in their memory to honor their presence

Set Up a Kids Craft Station

Want to keep the kids entertained while you focus on cooking? Set up a holiday craft station to get everyone's creative juices flowing. We've got plenty of [Thanksgiving-themed crafts](#) to inspire you!

Take a Group Photo

With everyone dressed in their cute [Thanksgiving outfits](#) on the big day, it's the perfect time to take a family photo. You might even capture one that would be just perfect for your Christmas card!

THANKFUL

Share Family Stories

Family stories are just as much fun to hear as they are to tell—no matter how many times they've been shared! This year, consider recording them so they can be passed down through generations.

Make Mulled Cider

Nothing says fall like a nice, cozy pot of mulled cider. Try making your own from Ree's recipe and you can be sure everyone will come back for seconds

Start a Thanksgiving Karaoke

The best [Thanksgiving songs](#) are the ones you sing together! Gather your whole crew for some holiday performances that you won't soon forg

Make DIY Place Cards

Make your guests feel special by setting your holiday dinner table with festive [place cards](#). You can write their name and a simple note (like "Happy Thanksgiving"), or take the time to personalize each card with a message of gratitude.

Go for a Fall Foliage Drive

[Fall foliage](#) is in its prime around Thanksgiving time. Take a walk (or drive) through your neighborhood and bask in the beauty before everyone sits down for dinner.

Watch the NFL's Thanksgiving Tripleheader

These games are a longstanding tradition hosted by the Detroit Lions and the Dallas Cowboys. This year's lineup has the Green Bay Packers playing the Detroit Lions, the Washington Commanders playing the Dallas Cowboys, and the San Francisco 49ers playing the Seattle Seahawks. You can find out more [here](#).

Watch the Thanksgiving National Dog Show

Not a football fan? Perhaps you'd rather tune in to watch the annual **National Dog Show**, which famously airs on Thanksgiving Day. Be prepared to give your favorite pups a big round of "a-paws!"

Set Gratitude Intentions

Thanksgiving shouldn't be the only time of year you reflect on all that you're grateful for in life. Create a list of gratitude intentions for the coming year to bring the spirit of the Thanksgiving holiday to every day of the year.

Collect Canned Food

You have a lot to be grateful for, and one way you can give thanks is by giving back. Start a canned food drive among your family and friends and together you can make a meaningful donation to a local food pantry.

Say a Toast

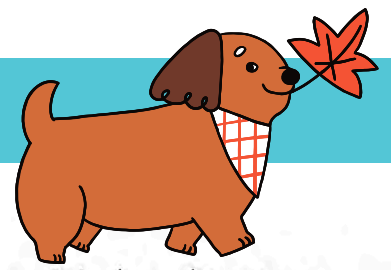
There's no better way to celebrate the togetherness that comes with Thanksgiving than with a toast. You can ask one person to take the lead or go around the table and have everyone share what they're thankful for.

Enjoy Turkey Leftovers

One thing we're *always* grateful for is **Thanksgiving leftovers**! This year, instead of reheating the same turkey dinner all week, transform it into several delicious new meals, like a leftover turkey pot pie.

*Give Thanks
with a
Grateful Heart*





Create festive décor in the form of a **Thanksgiving centerpiece** that's *almost* good enough to steal the show. It's hard to top the turkey—but with a beautiful arrangement, you can try! Guests will love dining in style on the big holiday.

Write Thank You Cards

Channel the true meaning of Thanksgiving by joining together with loved ones to write "thank you" cards. It's the perfect way to show gratitude

Untangle the Christmas Lights

After Thanksgiving has come and gone, it's totally fair game to start putting up your Christmas decorations. Get a head start for the holidays by asking your kids to help untangle the Christmas lights on Turkey Day. (It's also a great way to keep them out of the kitchen so you can stay focused on cooking!)

Play Fun Thanksgiving Games

A great way to entertain your little turkeys this Thanksgiving is with festive games! The whole family can join in on the fun for a holiday you're sure to remember.

Take a Nap

This one is easy—and definitely loved by many! After all that food and football, it's nice to get some shut eye before devouring some delicious dessert.

Split the Wishbone

Breaking the wishbone is a Thanksgiving tradition many families take part in every year. Even if you haven't tried this before, it's never too late to join in on the fun!



Make a Gratitude Jar

Here's a Thanksgiving tradition you can make last all month long. Family members can write a daily gratitude and drop it in the jar. On Turkey Day, go around the table and read them aloud!

DIY Thanksgiving Decorations

Bust out the glue gun and scissors to make your own **Thanksgiving decorations** this year. Garlands, wreaths, pumpkins, and more all look extra special when they're crafted as a family.

Make a Gorgeous Floral Arrangement

Get creative with your Thanksgiving table floral arrangements. Try different display ideas, like using a metal watering can or decorative pitcher.

Bake Seasonal Cookies

If you love the cookie baking mania of Christmas, then you'll have a blast making a few harvest-inspired batches for your Thanksgiving guests. These pumpkin-shaped spiced cookies are a great

Volunteer Together

Lend a hand at a soup kitchen or food pantry to help those in need. It'll teach your kids an important lesson, especially on a day dedicated to giving thanks.

Play Touch Football





Get everyone involved in a fun game of touch football in the backyard while you wait for the turkey to cook. Someone might even win the Geller cup!

Make a Signature Cocktail

Treat your guests to a unique **Thanksgiving cocktail** that's tailored to the holiday, like this cranberry gin and tonic.

Consult the Family Recipe Book

Switch up the usual Thanksgiving fare by taking a look at old family recipes or asking relatives for dishes they remember eating as kids. You're sure to come up with delicious new dishes for your annual feast.

Watch the Macy's Thanksgiving Day Parade

No matter how old you are, watching the Macy's Thanksgiving Day Parade will always get your Turkey Day off to the right start. Kids will love watching the floats go by and waiting for Santa's big appearance at the end.

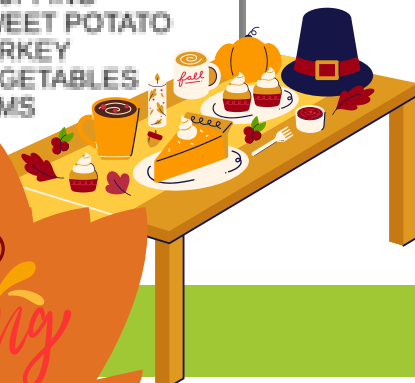
Participate in a Turkey Trot

Break out those running shoes for a brisk 5k on Thanksgiving morning. Even if you aren't into running, you can walk the entirety of the race and enjoy the cool morning air.



D	G	E	L	O	R	E	S	S	A	C	H	M	L	V	I	E	G	C	G
T	R	E	D	I	C	D	E	L	L	U	M	E	N	W	V	L	F	H	R
L	U	A	P	P	L	E	P	I	E	I	I	X	P	Y	A	B	T	E	U
E	S	R	H	S	Q	U	A	S	H	P	V	C	A	Z	P	S	S	R	H
S	O	L	K	C	M	A	B	S	N	V	O	M	E	K	U	S	W	R	A
E	S	R	L	E	R	T	S	A	Q	L	S	D	R	C	R	N	E	Y	M
L	E	T	R	O	Y	A	C	T	L	W	C	H	E	O	Y	A	E	P	C
B	Y	J	U	M	R	E	N	A	R	A	F	J	G	R	S	E	T	I	O
A	D	H	Q	O	P	R	R	B	R	A	W	X	I	N	E	B	P	E	R
T	Q	O	W	O	R	D	E	R	E	L	Z	L	B	B	L	N	O	L	N
E	H	G	F	B	G	P	O	N	P	R	Q	W	L	R	P	E	T	Y	U
G	U	K	R	R	J	T	S	P	N	U	R	V	E	E	A	E	A	S	C
E	T	B	E	A	S	E	K	L	A	I	M	Y	T	A	M	R	T	P	O
V	T	E	L	E	V	O	D	K	E	R	D	P	S	D	Y	G	O	U	P
A	N	C	Y	U	D	Y	E	X	B	S	S	F	K	A	K	A	X	O	I
S	G	N	I	F	F	U	T	S	Y	B	S	N	X	I	U	T	O	S	A
X	C	R	E	A	M	E	D	C	O	R	N	U	I	F	N	C	S	T	M
Q	U	S	E	O	T	A	T	O	P	C	H	A	R	P	C	P	E	W	P
T	F	D	R	U	M	S	T	I	C	K	F	N	Q	B	S	H	I	V	J
Y	G	C	K	Q	V	R	U	A	U	D	N	I	T	A	R	G	X	E	U

SOUP
SQUASH
STUFFING
SWEET POTATO
TURKEY
VEGETABLES
YAMS



THANKSGIVING



WORD SEARCH

Y C T G S V K L Q A U B H U M R Z X X Z C Y R
 E B N S R X P U F X I Y E K R U T I P H R L F
 M K N B A A J R J H P P H B C N T W L A M O S
 Z U O J X E T A W U G G O G M P E T Y R B D V
 A B V V Q I F I M T N B A C L B Y Z G V T Y W
 N W E U M W N P T I O T D A U T X N B E E H H
 W B M C Y E K D V U H G B L S N I Y M S O K T
 T K B Q P I P I I E D H N I K F R C T T N J T
 D Y E S N M G U R A H E A D F W Z O F E V M N
 Q Z R P P S F G R G N M I U J V Z Q C E F O M
 R U I D K A B R K W A S T Q Z Q M L M A I T F
 T E C N K L S E I Y F S G S T Z D R M T X I Q
 W I A O N B T T U J H Z I X O W L I I W D Q I
 A H S E O T A T O P T E E W S B L D R N K A D
 T G F S M I R G L I P O G E C Y A R E N U H K
 X C R A N B E R R Y U X H V H R Z H L R U F G
 B Q N T O S V G E O L V U Y T K V Q F O X C Q
 B G R E G N Y L B L E S S I N G S N J C U Y A

Blessings
 Corn
 Cornucopia
 Cranberry

Family
 Feast
 Gather
 Gratitude

Harvest
 Indians
 November
 Pilgrims

Pumpkin Pie
 Stuffing
 Sweet Potatoes
 Thanksgiving

Tradition
 Turkey



THANKSGIVING

Crossword Puzzle



ACROSS

2. What we give when we're grateful
4. This is often put on top of mashed potatoes
6. A sweet treat enjoyed after the main meal
9. The sport watched on Thanksgiving Day
10. A squash that is orange
11. Sides of a turkey people might fight over
13. This bird is the star of Thanksgiving
14. The large ship on which pilgrims arrived to America
16. The people we celebrate Thanksgiving with
17. Popular dessert served during Thanksgiving
18. This tart red fruit is commonly made into a sauce

DOWN

1. A big, festive gathering
3. The month Thanksgiving is in
5. Another term for fall
7. Bread served with Thanksgiving dinner
8. A horn-shaped basket often filled with produce
12. Fluffy mix often cooked inside the turkey
15. Yellow kernels on a cob

HAPPY HOURS - OCTOBER



HAPPY
HOUR



CRAFTED BY HAND



THE MERMAIDS & CELEBRATE KIM GUNZELMAN'S BIRTHDAY!



HAPPY

BIRTHDAY

HAPPY BIRTHDAY,
KIM!



SENIOR HELPERS SEMINAR



SENIOR HELPERS SEMINAR



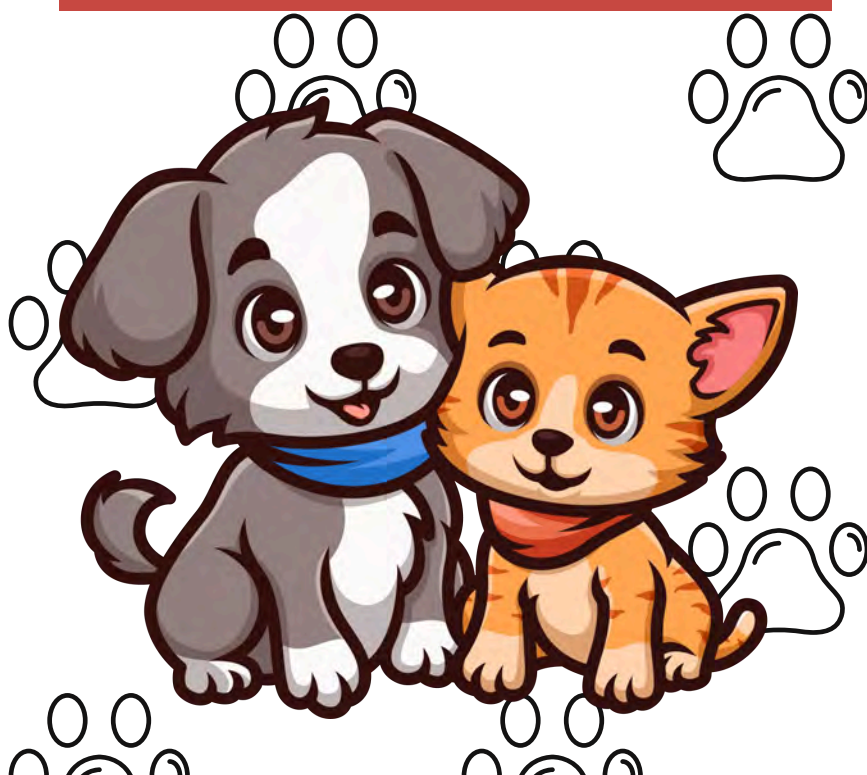


Pets



Today we held the Blessing of the Pets, in honor of St. Francis. It was followed by breakfast for pet owners and treats for the furry visitors at The Waters! Frank Marchese officiating. It was very loud to start, but after the blessing, the furbabies seemed to quiet down! With Valerie Salerno, Marilyn Nye, Libbie Burpeau, [Frank Marchese](#)



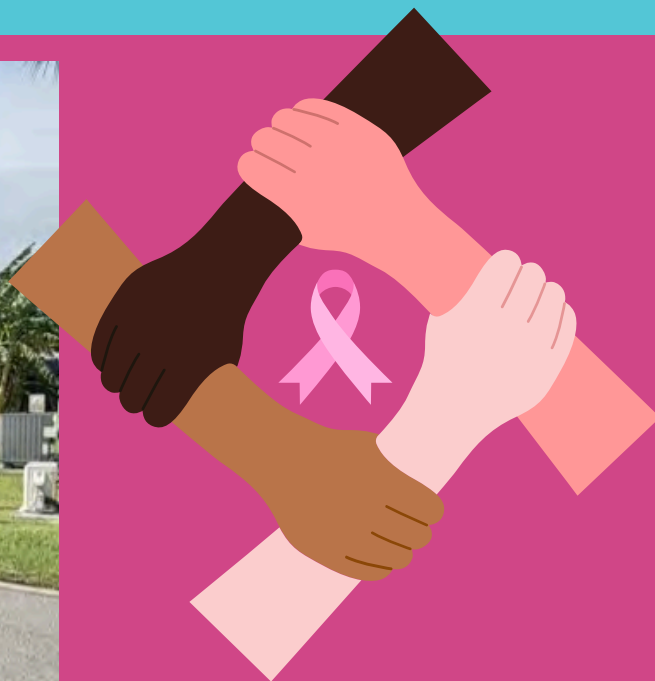


The Waters' **Susan G. Komen** **Breast Cancer Walk 2025**















H♥E



THEATER GROUP



OKTOBERFEST 2025



OCTOBERFEST 2025

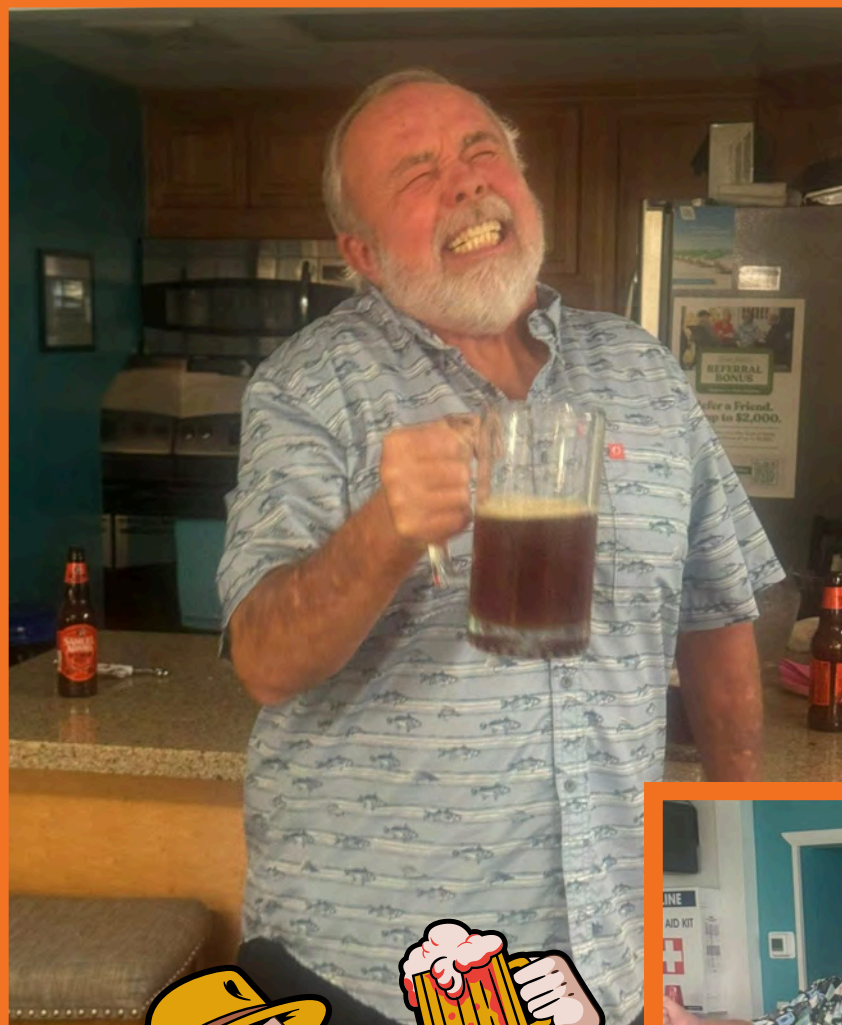


OKTOBERFEST 2025



Oktoberfest

OKTOBERFEST 2025





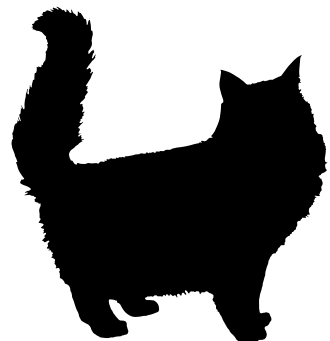
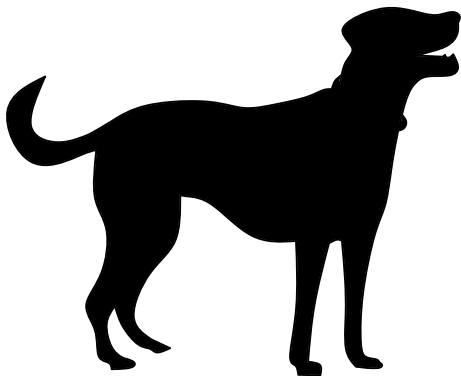
Jean Nuwer & Helen Domske, we
are sorry for your loss of Luna!



Sandra Carroll, we are sorry
for your loss of Oreo!



🐾 I just wanted to let you know that 🐾
I made it home. Everything is so pretty here,
♥ so white, so fresh, so new. I wish that ♥
you could close your eyes, so you could see it too.
🐾 Please try not to be sad for me. 🐾
Try to understand. God is taking care of me ...
♥ I'm in the shelter of His hands. ♥
Here there is no sadness, and no sorrow,
🐾 and no pain. Here there is no crying, and 🐾
I'll never hurt again. Here it is so peaceful,
when all the angels sing. I really have to go
♥ for now... I've just got to try my wings. ♥
I'll be the first face you see when you get here !



HAPPY HALLOWEEN

2025

*Love & the
Vince Soulcats!*









HAPPY
HALLOWEEN!



LIVE

BREAKING

NEWS







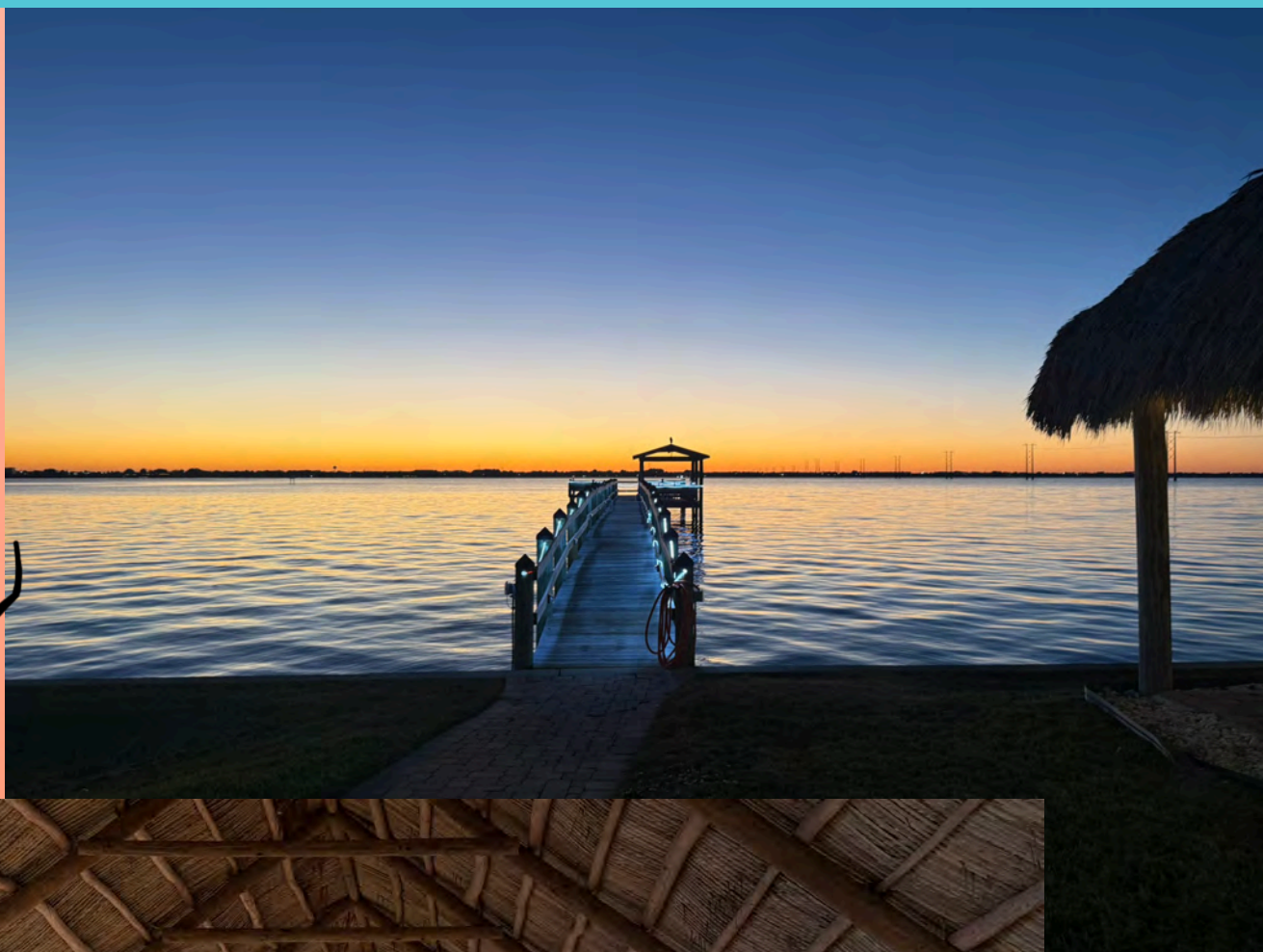


Mermaid VIBES

The Waters, A Cove Community









HALLOWEEN







HAPPY
HALLOWEEN









HAPPY
HALLOWEEN













BOO!

IN LOVING MEMORY OF



Joanne Haas

Jul 31, 1944 - Oct 8, 2025

Those who touch our lives stay
in our hearts forever.







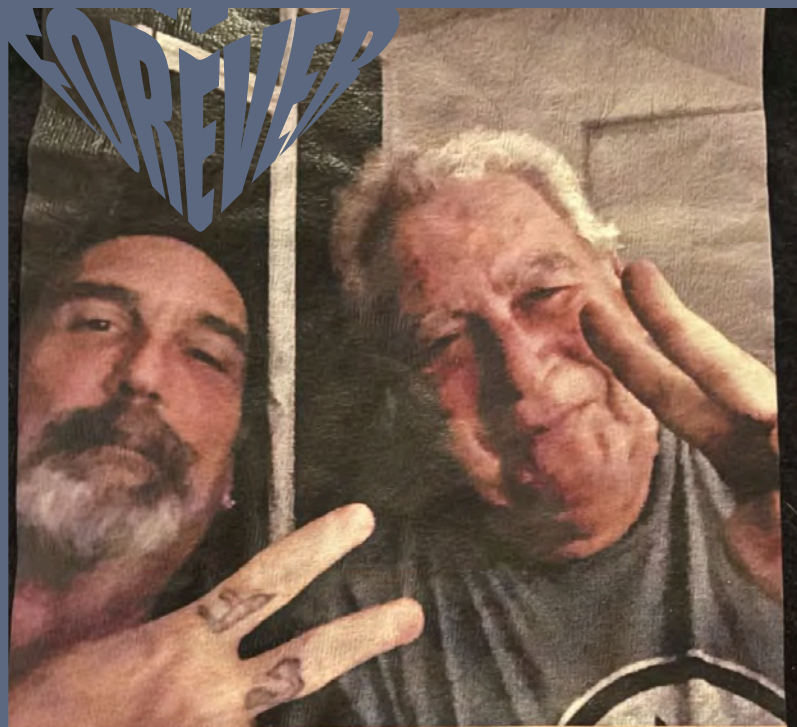
IN LOVING
Memory
OF



RONALD STEVEN ISENBERG

MAY 7, 1947 - OCTOBER 9, 2025

YOUR LIFE WAS A BLESSING, YOUR MEMORY A TREASURE.





Interested in Chairing an Event or Leading an Activity?

Are you interested in chairing an event or leading an activity? If you would like to chair an event, you are very welcome to do so! Come in and let's talk about your idea. Then you would obtain an event form, complete it, and return it to me, Bea Koch, Lifestyle Coordinator. You are also welcome to attend a monthly planning meeting where we discuss upcoming events. No one controls the event and activities calendar. Ideas are shared, a consensus reached, and many successful events and activities have been the product of such meetings. A win-win! The May calendar had many new, original events thanks to residents coming forward, making the suggestion, then taking the lead in the planning.

Presently, we have 41 ambassadors, who not only plan events and activities, but also volunteer to set up, shop, and clean up from activities. That's teamwork!

If you would like to host a private gathering, there is a form for you to complete. This form can be completed and submitted for approval. Why the paperwork when in the past, residents simply gathered on their own, without the intervention of 'the landlord'? When our park consisted of 30 homes, things could be more casual. Now with 129 households, and so many improvements going on within our park, it is important for both entities to know what is going on in the way of gatherings. EX.... You have planned a casual get-together of 25 family members to be held on the new pool patio. What you didn't realize was that your 'landlord' had planned to work on an improvement that day. It's not a control issue, but rather consideration for both parties and accommodating both landlord and residents, to avoid conflicts.

I do hope that this has clarified some misconceptions about holding events, planning activities, so we might all come together for the betterment of the park and residents. So please, if you have an idea for an event, please come see me, and you can lead the event to fruition, with help from Cove and other ambassadors!

*Thank you,
BEA*





**SOUTH BREVARD
SHARING CENTER**

HUNDREDS OF FAMILIES ARE COUNTING ON YOU TO PROVIDE THE

MAGIC OF CHRISTMAS



OCTOBER 20 - DECEMBER 5

Three ways to get involved:

1. Adopt & Shop

Help make a child's Christmas wish a reality. You will be provided the specific lists for individual children on ornaments to display at your business.

2. Make a financial donation to fund gifts & meals.

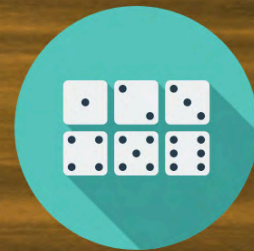
use the QR code or visit mysharingcenter.org/magic-of-christmas



3. Provide Gifts.

- Preschool & Toddler Toys
- STEM & Educational Toys
- Arts & Crafts Kits
- Dolls & Action Figures
- Sporting Equipment
- Remote Control Cars
- Legos & Building Sets

To start your holiday toy drive, please contact Jay Galbreath at 321-536-8292 or development@mysbsc.org by October 17.



**Interested in joining a Bunco,
Scrabble, Bridge, Poker, or
Dominoes group
in the Fall?**

**Talk
to Bea and sign up in the
clubhouse. Days and times TBD
as to what is good with
participants.**



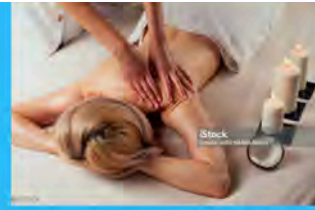
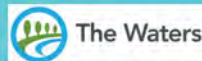


CHART HOUSE

Happy Hour

**Mondays at 4 P.M. Check
calendar for specific
Monday dates.**

**Enjoy dinners from special
happy hour menu, good
conversation, good food.**



Massages

**Select Thursdays in the
clubhouse. See calendar.**

Sign up in the clubhouse.

**Treat yourself to a 15 minute,
30, 45, min. or 1 hour session.**

\$15.00 per 15 minutes.



CRAFTS

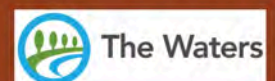
Tuesdays, at 1 P.M.

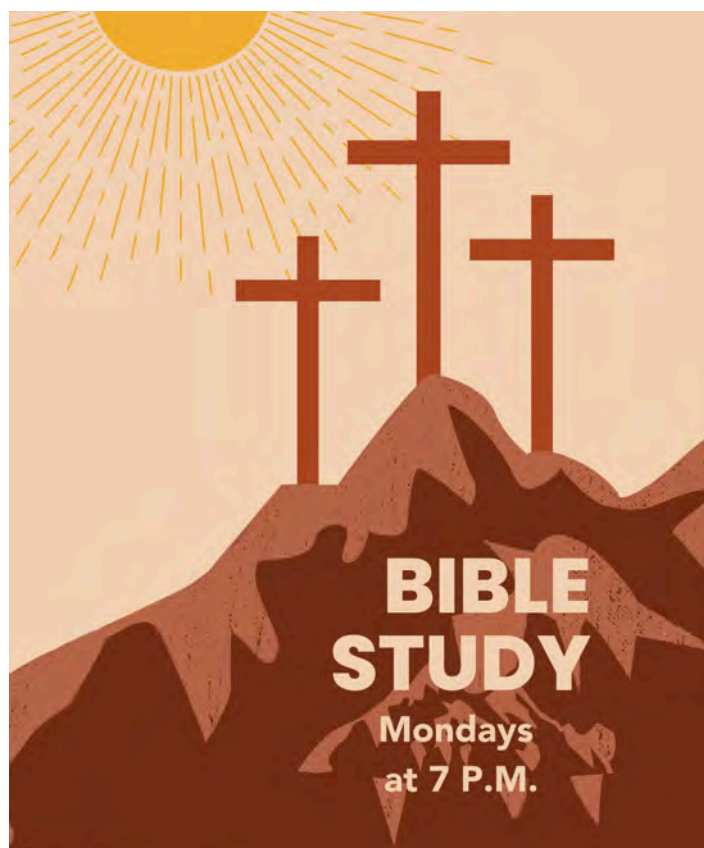
**Come join in the fun and
satisfaction of making
your own wreath,
eyeglass holder, greeting
card, or jewelry. Most
weeks, all materials are
provided.**



D'Jon's Happy Hour

**Mondays at 4 P.M. Check
calendar for specific
Monday. Enjoy special
Happy Hour menu, good
conversation, great food!**



A photograph showing a group of people participating in water aerobics in a swimming pool. They are all wearing swimwear and have their arms raised in a synchronized motion.

Water Aerobics

Mon - Wed - Fri
11 A.M.

Come join in good exercise, while having fun, commradery.

The logo for "The Waters A COVE COMMUNITY" features a stylized blue and green wave icon to the left of the text.A photograph showing a person lying down with their eyes closed, receiving a Reiki healing session. A hand is visible near their face, possibly performing a specific technique.

REIKI HEALING

2nd Wednesday of the month
in the clubhouse
4:30 - 7 P.M.

Sign up for a
10 minute session for \$10.00

The logo for "The Waters A COVE COMMUNITY" features a stylized blue and green wave icon to the left of the text.A photograph of a coffee bar area. A person is handing a cup of coffee to another person. There are various coffee-making tools and ingredients visible on the counter.

Ladies' Coffee Hour

Every Wednesday, 9:30 A.M.

Come join your neighbors and friends for great conversation, good coffee, and grand homemade culinary delights!

See you next Wednesday!

The logo for "The Waters A COVE COMMUNITY" features a stylized blue and green wave icon to the left of the text.

YOGA

in the clubhouse.

**Every Thursday
at 6 P.M.
Saturdays
at 10 A.M.**





Please contact Waste Management at 321-636-6894.

Create an account by giving them your name and address.

There is no charge to establish an account.

Waste Management requires each resident to register their name and number to receive trash and recycle bins.

(New or Replacement)

Registering will also expedite your service requests for bulk collections.

Waste Management Collection Schedule

Trash: Saturdays and Wednesdays

Recycle: Wednesday



The Waters

A COVE COMMUNITY

Frequently used forms



Lifestyle Ambassador Event/Activity Request

Event requests must be presented to the Activity Director for approval on or before the first Thursday of the month prior to the event. Newsletter Submission is required by the 8th day of the month prior to the event. Event will not be scheduled without completion of both.

Event Name:	Proposed Event Date (Please include day and time of the event):		
Event Theme:	Proposed Event Start Time:		
Lifestyle Ambassador Lead (this is a liaison for all communications for the event):	Name: Phone: Email:	Proposed Event End Time:	
Lifestyle Ambassador Assistants:		Event Location:	☐ Beach Boardwalk ☐ Clubhouse ☐ Clubhouse Parking Lot ☐ Pool Deck ☐ River Area: Chickee 1 / 2
# of attendees expected:		Will there be food served?	
Proposed Ticket Price:		Special Equipment Needed:	
Event Purpose:			
Frequency:	☐ One-time ☐ Annually ☐ Quarterly ☐ Monthly ☐ Bi-Monthly ☐ Every other week ☐ Weekly ☐ Daily		

Event Approved with the following changes/guidelines: _____

Social Coordinator Approval: _____ Date: _____

Community Manager Approval: _____ Date: _____

Once your event is approved please complete the Event Checklist so we can help you make your event successful and fun for you and your attendees.

(Continued on Back)

Any questions you may have for management, please fill this part out & drop it in the "Resident Drop Box" located in the Clubhouse. At the next Managers Q&A, we will answer it.

What is "Managers Q&A"? A 30 minute session, where you can ask questions about the community, know about upcoming projects and other information on Operations.



Full Name _____	E-mail _____
Question _____	

Comments _____	

Any questions you may have for management, please fill this part out & drop it in the "Resident Drop Box" located in the Clubhouse. At the next Managers Q&A, we will answer it.

What is "Managers Q&A"? A 30 minute session, where you can ask questions about the community, know about upcoming projects and other information on Operations.



Full Name _____	E-mail _____
Question _____	

Comments _____	

End of Event /Activity To-Do List

The following is a list of items that should be completed by the end of the event. Please check off the items as they are completed.

Clubhouse

1. Kitchen area left clean, as found. Make sure refrigerator doors are shut tightly.
2. Floors clean. Sweep if needed.
3. Counter clean. Sink clean. Police area... trash disposed of.
4. Trash emptied to outside trash bins (labeled clubhouse) located behind clubhouse across from laundry facilities.
5. Tables and chairs taken down, returned to storage area of room.
6. The lights turned off.
7. Cove table displays, desks and work areas/property are not to be taken down or rearranged.
8. Front door locked.
9. Kitchen refrigerator doors shut tightly.

Pool and Patio Area

1. Umbrellas in the down position.
2. Police area...Trash picked up.
3. Trash bagged.
4. Trash emptied to outside trash bins behind the clubhouse, (Labeled Clubhouse)
5. Chairs / loungers straightened.
6. NO GLASS ALLOWED.

River Area and Chickee Huts

1. Remove trash and recycle bin items from the river area. (including the community trash can/recycle can.) Dispose of trash in the cans located behind the clubhouse. (Labeled Clubhouse)
2. Lights disconnected.
3. The chairs straightened. Chairs /tables off grass. Blue clubhouse chairs are under cover from rain. Blue clubhouse chairs are not to be left outside overnight.

DO NOT EAT / DRINK ITEMS IN REFRIGERATOR/FREEZER. THANK YOU!

Resident Signature: _____
Date: _____



2730 Hwy A1A South, Melbourne Beach, FL 32951

Phone: (321) 723-4139

GUEST REGISTRATION & RULES

Guests must park in resident's driveway at night. If there is no space in resident's driveway, please park at the Clubhouse parking area. A guest parking pass will be required if a guest uses the clubhouse parking. Parking passes can be obtained from the office. No street parking.

Resident must accompany his or her guest whenever they use any recreational facilities, including the clubhouse, swimming pool and bocce ball court. Residents must explain the rules and regulations to their guest(s), and a violation of the rules by guest(s) constitutes a violation of same by the resident host.

Residents shall be permitted to have guests of any age for up to three (3) weeks during any six (6) month period, or a maximum of six (6) weeks in any twelve (12) month period, provided that at no time shall anyone (1) bedroom unit be occupied by more than four (4) individuals, nor any two (2) bedroom unit by more than six (6) individuals.

I/We, (print name), certify that the individual(s) indicated above are either family members or personal friends. I agree to be responsible for the actions and behaviors of my guest. We understand that all guests must abide by the Rules and Regulations of the Community and understand that any violation of the Rules and Regulations of the Community may result in fines, penalties, and possible removal of all persons from the Community. It is also understood that all guests visiting must be accompanied while using the amenity features of the community and are responsible for any damages incurred while being used by the Guests. Fill out the information, below and drop off at the office. If it is after hours or on the weekend, please use the drop box by the office door. You may also email this form to nharp@covcommunities.com.

LOT #	RESIDENT'S NAME	GUEST'S NAME(S)	AGE	ARRIVE DATE	DEPART DATE	EMERGENCY PHONE NUMBER

NO VISITORS PETS ALLOWED WITHOUT PERMISSION **PROOF OF VACCINATION REQUIRED WITH REGISTRATION FORM**

Guest Pet(S)	PET'S NAME(S)	BREED	WEIGHT	SHOT RECORDS CURRENT?
1.				YES / NO
2.				YES / NO

Guest Vehicle Information:

Make	Model	Year	Color	License Plate #

**Guests are NOT ALLOWED to bring any pet(s)/animal(s) while visiting the Community unless they are a certified, and verifiable and inoculated Support Animal(s). **

RESIDENT SIGNATURE: _____ DATE: _____

MANAGEMENT SIGNATURE: _____ DATE: _____

Frequently used forms



SITE IMPROVEMENT APPLICATION

The Waters
(Community Name)

This Site Improvement Application is required to be completed, in its entirety, by any person living within the Community referenced above. The undersigned, Requestor as Owner of the home or RV listed below and hereby applies for approval of property improvements including supplemental information below.

Owner: _____ and _____
(First & Last Name) (First & Last Name)
Address: _____
Contact #1: () _____ Contact #2: () _____
Email: _____ Would you like a copy of this application emailed to you? Yes ___ No ___
Estimated Start Date: ____/____/____ Estimated Completion Date: ____/____/____

Architectural Plan. Required for any room additions, storage space, garage, screen room, fencing, patio, driveway, deck, steps, ramp, etc. Include a drawing or photos with measurements, colors and materials used, and architectural drawings, if applicable.

Landscaping Plan. Required for all new tree planting and removal and shrub planting and removal. Indicate below the type of tree or shrubs, and location of each. This must be submitted for all new trees or shrub planting and removal improvements. *Prior to planting or removing any trees or shrubs you must call 811 Florida Public Utilities (dig alert) and schedule them to come on site to verify it is safe to dig where you are proposing to plant or remove trees or shrubs.

Has 811 been called? ___ Yes ___ No Has 811 inspected the property? ___ Yes ___ No

Exterior Colors. List all exterior color changes and attach color sample cards. (Please verify with management to see if there is a color board for acceptable color samples located in the office).

Siding: _____ Trim: _____ Doors: _____ Skirting: _____

Exterior Materials. Required for building projects, roofing, and room additions:

Roof: _____ Siding: _____ Other: _____

Site & Grading Plan. Submit anticipated date of lot grade alterations.

Description of Improvement. Describe type of project and include details such as measurements, drawings, location, photos. Attach any color samples. (Include additional pages if needed)

Contractor or Handyman Information. List business name, contractor's name, License # if applicable, Insurance Carrier/Policy Number and phone number: _____

* NOTE: Government Municipalities will normally require a building permit for all projects to construct, enlarge, alter, repair, move, demolish, or change the occupancy of a building or structure, including decks, roof extensions, room additions and windows. Construction, installation, enlargement, alteration, repair, removal, or replacement of any electrical, gas, mechanical or plumbing system regulated by technical codes. Contact your local Municipality (City, County or State) for any requirements.
PAVING CONTRACTORS ARE RESPONSIBLE FOR CAPPING IRRIGATION AND PAVING AROUND UTILITY BOXES.

Does this project require a permit? ___ Yes ___ No What Municipality Requires the Permit: ___ City ___ County ___ State
(If Yes, a copy of the Permit MUST be given to management prior to work commencing.)

It is expressly understood that approval of the foregoing improvements shall in no way indicate compliance with any local, state, or federal code, standard or regulation or any requirement of the Rules & Regulations or Prospectus, whichever is applicable to the Community. Such compliance is the sole responsibility of the Owner.

Page 1 of 2



AUTHORIZATION FOR DIRECT DEBIT/CREDIT (ACH Debit)

(Hereinafter called Resident) hereby authorizes The Waters - Venture I, LLC (hereinafter the "Community") to initiate Debit, and Credit if necessary (to make any refunds to you) entries to Resident's account indicated below on or about the 15th day of each month and the Depository financial institution named below (hereinafter the "Depository") to credit the same to such account. Resident acknowledges that the origin of ACH transactions is Resident's account must comply with provisions of U.S. and state law.

Community agrees to only initiate debit entries for such amounts due as monthly rent, utilities and other Community charges/fees as provided for in the written Rental Agreement between Resident and Community.

(Please write in full address including Home Site Number, City, State and Zip Code)

Your Email address: _____
(We may send this email address to send you notifications regarding ACH transactions)

Depository name (name of bank): _____
Branch: _____ City: _____ State: _____ Zip: _____
Routing Number: _____ Account Number: _____
Type of Account (check one): Checking Savings: _____ Effective start Month/Year: ____/____

Resident shall submit this form to Community at least two (2) weeks prior to the "Effective start" date indicated above to afford Community and Depository a reasonable opportunity to act on it. An exception will be granted for the initial Cove Communities enrollment period. Community reserves the right to reject any authorization form that is incomplete, unsigned, improperly filled out, submitted too late to act upon or from a Resident that has shown prior late and/or NSF history.

This authority is to remain in effect until Community has received written notification from resident of holder termination at least two (2) weeks prior to the next scheduled ACH transaction to afford Community and Depository a reasonable opportunity to act on it. Otherwise this authority will automatically terminate at such time as the Resident's tenancy expires. Additionally, the Community reserves the right to terminate all future ACH entries to resident's account for any reason whatsoever, with 30 (thirty) days written notice.

If insufficient funds exist in the above account to complete the ACH transaction, then the transaction will be treated as a NSF payment under the written Rental Agreement with Resident. After two (2) such failed ACH transactions, or if the account owner extends or has been closed, Community shall immediately terminate all future ACH entries to resident's account. Any amounts due to the Community will still be due and owing to the Community.

Resident name: _____ Phone: _____
Resident Signature: _____ Date: _____

*** (Only Resident(s) may authorize ACH debits. Forms signed by occupants or others shall be rejected) ***

Attach resident check if signing up for the standing account. Attach approval slip for savings accounts only.

I, _____, wish to terminate payments made via ACH for monthly Rent and Other. I understand that I am still responsible for making payments via check or money order directly to The Waters.

Resident name: _____ Phone: _____
Resident Signature: _____ Date: _____

2730 South A1A, Melbourne Beach, FL 32951 | 321-723-4139

Standards: Any additional structures or alterations to an existing home or RV must have written permission of Management after submission, for recommendation and approval, before applying for a building permit. Management reserves the right to remove, at the Homeowner's expense, any changes or additions not approved by Management.

Any alterations to the site or the home must be approved in writing in advance by Management. Such approval is at Management's sole discretion; however, such approval will not be withheld unreasonably. Before any site improvements can start, the Homeowner or RV owner must provide the Community with all the required information and a copy of the current registration/title for the unit located on the site.

Please allow at least two weeks from the receipt of this form for a response. No work shall be performed prior to the Homeowner or RV owner receiving a copy of this form from the office indicating written approval by Management. Please attach a separate piece of paper with a drawing of your project and include placement, measurements, colors, and materials to be used. Depending on the scope of the project, the Homeowner or RV owner is responsible to obtain a city permit if required and attach a copy to this application. It is the responsibility of the Homeowner or RV owner to obtain a copy of this form for their records and to produce it if requested by Management.

Upon completion of the site improvements, Owner is required to make an appointment with the management to verify that the improvements were made per an approved Site Improvement Application, to verify required permits have been obtained or prove the completion of the improvements via a final inspection report or certification of completion as per an approved application.

I/We understand and will comply with this Site Improvement Application.

Owner Name (Please Print) _____ Owner Signature _____

Owner Name (Please Print) _____ Owner Signature _____

Date Application Received by Management: _____

Received by (print name & position of Team Member): _____

Approved. _____

Subject to: _____

Denied. _____

Due to: _____

Date Approval/Denial Notice Sent to Owner: _____

Notice Delivered by: (print name): _____

Notice Approval/Denial by: (signature): _____

EXTERIOR IMPROVEMENT REQUEST



Resident Name: _____		Community Name: _____	
Resident Address: _____		Date of Request: _____	
Resident Phone Number: _____		Expected Date of Completion: _____	
The above-named Resident(s) request approval to build, add-on or otherwise alter his or her manufactured home, its associated structures or site. Approval by the Community Management does not waive Resident's responsibility to secure any and all permits required by the governing municipality.			
PAVING CONTRACTORS ARE RESPONSIBLE FOR CAPPING IRRIGATION AND PAVING AROUND UTILITY BOXES.			
Description of Alteration: _____			
Initial: If approved Resident(s) agree to obtain any and all permits necessary to construct the alteration. (Brevard County Permitting Department - (321) 633-2072)		Initial: If Resident hires an independent Contractor, they acknowledge that it is recommended that they be licensed and insured.	
Signature of Resident: _____		Signature of Resident: _____	
Use this space to SKETCH the Alterations and Location on your Home Site: _____			
Upon review of the above request, we find it is within our guidelines.		Upon review of the above request, we find it is NOT within our guidelines.	
Management Signature: _____		Date of Approval: _____	
FINAL INSPECTION: Management reserves the right to inspect the alterations described above upon completion.			
Management Signature: _____		Date of Inspection: _____	

Frequently used forms



Robo Call/ Call Multiplier

Homeowner Name: _____

Phone# _____

Co-Homeowner Name: _____

Phone# _____

Lot# _____ Address: _____

Date: _____ Signature: _____

(You will not be on The Waters Emergency Call list unless you complete and turn in this form to the office.)



Notice of Intent to Sell Mobile Home

(Community Name (the "Community"))

THIS LETTER OF INTENT (the "Notice") made as of this _____ day of _____, 20____ (the "Notice Date").

Seller(s) Name: _____ Seller(s) Name: _____
 Seller(s) Address (include lot number): _____
 Seller(s) Phone #: _____ Seller(s) Phone #: _____
 Seller(s) Email: _____ Seller(s) Email: _____

Real Estate Co. Name: _____ Agent(s) Name: _____
 Agent(s) Address (include lot number): _____
 Agent(s) Phone #: _____ Agent(s) Phone #: _____
 Agent(s) Email: _____ Agent(s) Email: _____

☐ Vendor Packet on file ☐ Vendor Packet NOT on file Agent - ☐ Approved ☐ Not Approved

(a) The Seller is the owner of the manufactured home, as personal property, that is available for sale within the Community at the Address outlined above.
 (b) The Agent has a contractual and fiduciary responsibility to the Seller for the sale of their manufactured home.

This Notice will establish the basic terms to be used in a future real estate contract for the sale between the Seller(s), Purchaser(s) and the Agent(s) of the Seller(s) manufactured home. The terms contained in this Notice are not comprehensive and it is expected that additional terms may be added, and existing terms may be changed or deleted. The basic terms are as follows:

Non-Binding

This Notice does not create a binding agreement between the Agent(s) and the Seller(s) and will not be enforceable. This Notice discloses the basic terms to be used in a future real estate contract for the sale among the Seller(s), Purchaser(s) and Agent(s) of the Seller(s) manufactured home. The terms contained in this Notice are not comprehensive and it is expected that additional terms may be added, and existing terms may be changed or deleted. The Agent(s) and the Seller(s) are not prevented from entering negotiations with third parties with regard to the subject matter of this Notice.

Transaction Description

The Manufactured Home (the "Property") that is the subject of this Notice of Intent to Sell is as follows:

Make	Model	Serial #	Year	# Bed(s)	# Bath(s)	Size

Sale Price

The Sale price of the manufactured home will be \$_____ with an Estimated Closing date of _____

Representations

The Seller(s) represents and warrants that any and all liens, charges, encumbrances, or right of third parties applicable to and affecting the Property will be satisfied out of the sale proceeds.

Seller(s) Signature _____

Seller(s) Signature _____

*Please complete this Notice and submit to Community Management prior to listing your Property for sale.

11/4/2022



Maintenance Request Form

Please Print Clearly

(Community Name) _____

Resident Name _____ Lot #: _____

Date: _____ Time: _____

Contact Phone #1 _____ Contact Phone #2 _____

Email Address #1 _____ Email Address #2 _____

Location of Maintenance Concern: _____

When did the Maintenance Concern Start? _____

Explain the Maintenance Concern in detail: _____

Hospitality | Trustworthiness | Excellence | Stewardship | Passion | Kindness





TRASH & RECYCLE CANS

Let's face it, trash cans and recycle bins are not attractive and can have a bad odor. After pick-ups, please store your cans out of sight. Your neighbors will appreciate it, and the community will look more attractive!

THANK YOU!



Garbage and Recycling Tips

WASTE MANAGEMENT

TRASH DAYS: Wednesday and Saturday

RECYCLE DAY: Wednesday

YARD WASTE & BULK ITEMS: Wednesday

Waste Management Phone Number:

Phone # 321-636-6894



Please call Waste Management for Bulk Items and give them a heads-up

EYE ON IT!

Important Numbers

Office: 321-723-4139

Community Manager: 321-514-5888

Maintenance: 321-376-1468

(Emergency Maintenance Issues Only)

Please turn maintenance requests in by using the forms located in the clubhouse by the activities sign-up book.

You may also send maintenance requests via email to:

NKenney@CoveCommunities.com

Attention:

Before you dig.....

anywhere in your yard.....

Please call 811 DIG:

It is FREE!



The Manager's Corner - Nichole Kenney



The Waters
A COVE COMMUNITY

Dear Waters Residents,

We are excited for the Holiday Season!

I am thankful for our community and each resident who makes The Waters a wonderful place to live!

Wishing everyone a Happy Thanksgiving!

Nichole Kenney
Community Manager

Nichole Kenney

*HAPPY
Thanks
Giving*

COVE VALUES

HOSPITALITY

We love what we do, and it shows.

EXCELLENCE

We raise the bar.

PASSION

We make every moment count.

TRUSTWORTHINESS

We consistently do the right thing.

STEWARDSHIP

We value the world and care for it.

KINDNESS

We follow the golden rule.



Cove Contact Center

Community Manager: Nichole Kenney

Office: 321-723-4139

Cell: 321-514-5888

Office Hours: 9am-4pm M-F

NKenney@CoveCommunities.com

Sun	Mon	Tue	Wed	Thu	Fri	Sat
26	27	28	29	30	31	1 10am - Yoga Class
2	3 11am - Water Aerobics 4pm - D'Jon's Happy Hour	4 1pm - Writing Class 8 7pm - Card Game 31	5 9:30am - Ladies Coffee 11am - Water Aerobics 1pm - Mah Jong	6 1pm - Crafts	7 11am - Water Aerobics	8
9	10 11am - Water Aerobics 4pm - Restaurant 302 -	11 10:45am - VETERAN'S D& 7pm - Card Game 31	12 9:30am - Ladies Coffee 10am - Golf Cart Clinic 11am - Water Aerobics 1pm - DECEMBER - 1pm - Mah Jong	13	14 11am - Water Aerobics	15 6:30pm - FUNKY DOG
16	17 11am - Water Aerobics 4pm - D'Jon's Marketplace	18 1pm - Team Training @ 7pm - Card Game 31	19 9:30am - Ladies Coffee 11am - Water Aerobics 1pm - Mah Jong 7pm - HOA Membership	20	21 11am - Water Aerobics	22
23	24 11am - Water Aerobics 4pm - D'Jon's Happy Hour	25 7pm - Card Game 31	26 9:30am - Ladies Coffee 11am - Water Aerobics 1pm - Mah Jong	27 THANKSGIVING DAY 4pm - Thanksgiving	28 11am - Water Aerobics	29
30	1	2	3	4	5	6