

Ripples

By The Lake



Published by Deerfield Lake HOA | 4400 NW 69th Ct. Coconut Creek, 33073 | (954) 421-1116 **November 2025**

DATES TO REMEMBER

November 2 - Daylight Saving Time Ends
November 4 - Election Day
November 11 - Veteran's Day
November 27 - Thanksgiving
November 28 - Black Friday
November 30 - First Sunday of Advent



HOA Board & Directors

PresidentTony Troyer
Vice PresidentDaniel Marron
SecretaryDebra Henson
TreasurerJoe Dolwig

Directors

Naydia Mena
Naydia Mena
Nancy Ritchie

DEERFIELD LAKE

Manufactured Home Community

Erin McCarthy

Community Manager

954-421-1116 | Fax 954-421-1137

office@deerfieldlakemhc.com

HOA RESIDENT INFORMATION

NOVEMBER, 2025

deerfieldlakeresidenthoa@gmail.com

Our first meeting of our new season Oct 6th we had very good attendance, 31.

Please keep in mind we need 25 to have a meeting to plan the parties.

The craft and bake sale at the club house went wonderful. Those few that had their yard sales, 3, did ok too. It's important to have signs at the end of your street and balloons on your mailbox to attract the drivers.

Our next event is Veterans Day on Nov 11th @12-2pm. Veterans eat free and receive an Aldi's certificate. Lunch is \$5.00

Water Aerobics still going strong, 9am Tuesdays and Thursdays, small but dedicated group. Indoor Pilates on Monday @1000am & Wednesday @9am bring pilates stretch bands

Bingo, Tuesday nights, starting at 7pm. Card sales stop at 645 or so, Newcomers get a free extra card packet

Tiedown updates, park has been approved, still waiting our turn for contractors to come to start

HOA MEETING AGENDA FOR NOVEMBER 3, 2025

- 1. Swear in Vavara to the board as a director*
- 2. Let's talk about having a Karaoke night and a food truck*
- 3. The HOA flea market at the club house is set for Nov 22nd, 8-2. This helps support events and costs of the HOA for the following year. Please donate to the HOA Flea Market. Things can be dropped off at the club house after the 15th or held in your driveway for pickup..*
- 4. December 13th will be the Christmas Party event with a band, 6-9pm -text picture to reggie of your pets for Christmas picture ornament. 954-254-9399 Reggie will hang your pets picture on our Club House Christmas Tree.*

This is your community and the BOARD is here to be your voice and plan your parties. If you have an issue or a question, email the HOA for help. Please keep in mind, this HOA doesn't work for the park owners and we are all volunteers

deerfieldlakeresidenthoa@gmail.com

Respectfully, Your HOA Board Members

FLORIDA ANCHOR AND BARRIER COMPANY



LOOKED

UNDER YOUR MOBILE HOME LATELY?

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Photographs
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STATE CERTIFIED GENERAL CONTRACTOR CGC# 004138 - STATE LICENSED MOBILE HOME INSTALLER IH# 1025429

2025 HOMEOWNER'S ASSOCIATION BOARD OF DIRECTORS

President Tony Troyer
Vice President Daniel Marron
Secretary Debra Henson
Treasurer Joe Dolwig
Director Nancy Ritchie
..... Naydia Mena
..... Varvara Giannopopous

HOA EMAIL

deerfieldlakersresidenthoa@gmail.com

New Committees

5/1/2024

Hurricane Preparedness Ed Applegate
Reconciliation (Audit) Wayne Caswell
..... Amy Gross
Nominations & Elections Linda Caswell, Bob Gross
Social Committee Naydia Mena
..... Nancy Ritchie, Joanne Dolwig
Library Linda Caswell & Naydia Mena
Ripples Linda Cammallere 732-865-6404 (Lcamel3521@outlook.com)
By-Laws, Policy & Procedures Linda Caswell 914-388-4548
..... Joe Dolwig, Michael Napolitano
Bingo
FMO Debra Henson
Facebook Page Linda Caswell
Koffee Klatch Linda Cammallere & Patty Smart
Welcome Committee Tom Holt, Ivette Marron (translator), Nancy Ritchie, Dan Marron



Wildlife has right of way and running over and killing them is not the thing to do. This is their habitat we are only renters for awhile please be kind ... Cameras are everywhere!!!!

IMPORTANT INFORMATION

All residents must be registered with Office !! And no renters are allowed in any facility without owner present.

Remind all visitors that speed limit is 15 MPH We do not have sidewalks so please be aware of your surroundings Walkers expect you to stop at stop signs..

If you see something suspicious say something, write it down or take picture with phone send to Office... We need volunteers for Neighborhood Watch, 1 hour of your day or evening to walk, ride or travel around through park and report any suspicious activity.

Anything serious call Police Non emergency #954-356-4400

**SPEED
LIMIT
15**

To all new Community Members who are on Facebook we have our own page for residents go to groups and look for Deerfield lakeMFH and fill out questions about residency You will see all goings on in Community. Also we have HOA site as well deerfieldlakehoa.org



HOA INFORMACIÓN A LOS RESIDENTES NOVIEMBRE, 2025

deerfieldlakeresidenthoa@hoa.com

Nuestra primera reunión en esta nueva temporada, el 6 de octubre, tuvimos buena asistencia, 31.

Favor de tener en mente que necesitamos 25 personas para poder planear las fiestas.

Las Ventas de Comidas Horneadas, Reposterías y Artesanías en nuestra Casa Club fue maravilloso. Los pocos que tuvieron **Ventas en sus Yards**, 3, hicieron bien. Es importante poner señales al final de su calle y bombas afuera de su buzón para atraer los choferes.

Nuestro próximo evento es el **Día de los Veteranos**, 11 de noviembre, de 12:00 - 2:00 pm. **Veteranos comen gratis y recibirán un Certificado de Aldi**. El almuerzo es \$5.00.

El Aerobico Acuático todavía sigue fuerte: 9:00 am martes y jueves, grupo pequeño pero dedicado. Pilates en Interiores los lunes a las 10:00 am y miércoles a las 9:00 am. Traigan sus Bandas Elásticas de Pilates.

Bingo, martes de noche, empezando a las 7:00 pm. Ventas de tarjetas terminan a las 6:45 pm más o menos. Recién llegados recibirán un paquete de tarjetas gratis.

HOA AGENDA DE LA REUNIÓN EL TRES DE NOVIEMBRE, 2025.

1. Jurar a Varvara Giannapoulos a la Junta como directora.
2. Vamos hablar sobre una noche de Karaoke y un Camión de Comida.
3. El Mercado de Pulgas del HOA en la Casa Club está programado para el 22 de noviembre, de 8:00 am hasta las 2:00 pm. Esto ayuda a soportar los eventos y el costo del HOA el próximo año. Favor de donar al Mercado de Pulgas del HOA. Las cosas se pueden dejar en la Casa Club después del 15, o dejar en su entrada de automóvil para recoger.
4. El 13 de diciembre será el evento de la Fiesta de Navidad con una banda, de 6:00 a 9:00 pm. Textee fotos de sus mascotas a Reggie para Fotos de Ornamentos de Navidad: 954-254-9399. Reggie enganchara las fotos de sus mascotas en nuestro Árbol de Navidad en nuestra Casa Club.

Esta es su comunidad y la JUNTA esta aquí para ser su voz y para planear sus fiestas. Si usted tiene algún asunto o una pregunta, mándenlos en correo electrónico para ayuda. Tengan en mente que esta HOA no trabaja para los dueños del parque y todos nosotros somos voluntarios.

deerfieldlakeresidenthoa@gmail.com

Respetuosamente,

Miembros de la Junta HOA

Traducido por Geronimo Mena Jr.



November 2nd - Daylight Saving Time
Turn clocks back one hour!



FROM THE EDITOR:

It has come to my attention that our residents would like to know who the new residents are . They walk around the community and do not recognize anyone anymore, The leaving of present residents either by choice or unfortunately by passing. I can only do this with the help of all residents.

If you know someone has left by Moving, or this earth by passing please shoot me an E-mail @ Lcamel 3521@outlook.com.

Most of us. Have no idea who lives here anymore and the only way to stay safe is to know your neighbors in the Community. So please step up and keep me informed so I can put it in our Monthly Ripples.

Also it has from a well-known member in our park that she was accosted at Walmart and there was no one to help her. They trapped her in an empty isle (of people} and made gun gestures and other remarks to her, really scared her and upon leaving said isle his accomplices were at the end of isle. She looked for personnel and there were none around!! She was frightened out of her wits and no security anywhere. She had to beg a couple to walk her to her car.

And those same thugs were wandering the parking lot and Still tried to intimidate her. So, all you Ladies please be careful where you go and try not to go alone!!! This was the Walmart at Hillsboro and St. Road 7. We are very vulnerable at our age and sometimes need an angel on our shoulders.

I want to wish Everyone a safe and happy Thanksgiving!!!

Linda Cammallere

THE WRITINGS OF THE VINTAGE SUNFLOWER

by Patty Smart

We have all heard the news...we have all gasped and said..no ! Ms Diane Keaton definitely gained her wings..and replaced her infamous hat with a halo...a very stylish one I am sure ...Decades of her films.her poise.her elegance her humor on stage her serious roles ... we were in awe of her on the screen ..but perhaps more so off the screen. Each movie I have seen her in. Including The Godfather where she played an impeccable role of a life in the Mafia ..to her being a cheerleader in her 60s in an senior home...her roles have stayed with us....years ago when my daughter was a pre teen she sat and watched Baby Boom...and still talks about that film today .one of her top 10.....For me it was so much more than acting...it was her..her style .her attitude.. her values .her way of living life on her own terms .Gravitating to what made her happy....She was in an orbit all her own ..her private life .was just that . simple.. private.her own .She never married..her choice and adopted 2 children in her 50s...when some women become empty nesters.her best was filling up.....She made drinking a glass of red wine .seem so extraordinary...I am certain this was her anthem .each minute I am here .I am going to make it extraordinary...and she did . Being independent.. Becoming comfortable with who you are..not answering each question.telling your truth..dressing in your own style no matter what the other girls are wearing...being Diane Keaton was FABULOUS..... Cheers to you sweetie...we all feel like we knew you forever..like you could have sat on my porch and we could have talked for hours Heaven got a beautiful gem..... 🍷🌻🍷🌻🙏



Notice. We have noticed a lot of people walking at night without reflective clothing or light colors and or flashlights. This is a very dangerous practice as I cannot see as well as I used to so please folks make it easier to be seen when walking after the sun goes down.!!



If anyone has something they would like in the Ripples please send me an E-mail with article @ Lc212@mac.com.



SUBMISSIONS FOR RIPPLES

**December 2025 issue:
Cut off is November 10th**

IMPORTANT NUMBERS

Emergency 911

24-hour Helpline for Crisis, Health, and Human Services Support

Broward County Hurricane Hotline 311 or 954-831-4000 / TTY 954-831-3940

Broward Emergency Management For Special Needs Shelter Registration 954-831-3902 / TTY 954-831-3940 Broward County School District Hotline 754-321-0321

FEMA Hotline 1-800-621-3362 /

TTY 1-800-462-7585

Broward County Emergency Management 954-831-3900 Broward County Animal Care and Adoption 954-359-1313

Insurance State of Florida Department of Financial Services Hurricane Helpline 1-800-22-STORM (78676) / TTY 1-850-413-3089

Price Gouging Hotline 1-866-966-7226

Broward County Environmental and Consumer Protection 954-357-5350 Broward County Solid Waste and Recycling Services 954-765-4999 Broward County Paratransit Services 1-866-682-2258

Broward County Transit 954-357-8400 / TTY 954-357-8302 Homeless Information 954-563-HELP / 954-563-4357

PET CHRISTMAS ORNAMENTS

Reggie Rine, Has offered to make Christmas ornaments of your Pets to put on the tree in the Clubhouse and taken home after the Holiday Party in December. You can send him a picture of your pet by E-mail or Facebook.

FLWOLF0619@gmail .com



THE WRITINGS OF THE VINTAGE SUNFLOWER

by Patty Smart

Good morning..... autumn Sunflowers.. as I am sitting here writing to you all .I suddenly realized that in one week I will be sitting at my daughter's home in Alabama having coffee with my best gal..

We are leaving Friday morning..my mom myself and my bestie Tom...Tom has never been to Alabama...he's been to Europe..across the pond.. but never had seen the sweet southern hospitality of Sweet home Alabama....I am thrilled to share him with my daughter..her cozy grand home..where you feel so invited and make yourself at home ..we will be attending the Enterprise Fall Festival in her downtown square.. Leah will be so excited to spend time with each of us. To show us her room and school papers her new dance steps and to eat cinnamon rolls in the early morning...coffee is so delicious in the morning...but when it's brewed and a coffee cup is waiting for you to share with a loved one...and the sun is rising...life is just at its best . Being with your person ...just makes everything taste better.. look better.if your with your person today..grab it. devour it . Pour them a cup of coffee this morning and remind them how special they truly are.....



WHAT IS THE GCSC MOBILE HOME TIE-DOWN PROGRAM?

The GCSC Mobile Home Tie-Down Program (MHTDP) is a state-funded grant program through the Florida Division of Emergency Management (FDEM). Gulf Coast State College (GCSC) manages the funding and applications, and contracts with licensed mobile home installers (vendors). We only inspect and install additional tie-downs on manufactured homes installed in 1999 and earlier; no other home improvements can be funded under this grant. The program does not intend to bring existing mobile and manufactured homes up to code, but makes the home as wind resistant as funding, physical characteristics, and the condition of the premises will allow.

There are two application types: Homes that reside in parks are served under our Park Application – we want to serve all residents at the same time. We prefer park managers or HOA representatives to submit this application, as they assist in coordinating park services. Homeowners who do not reside in a managed park or community with the ability to coordinate meetings and collections can apply under the Individual Application. Both applications are available online at www.gulfcoast.edu/tiedownprogram.

2024-25 Grant Year

The MHTDP vendors were very productive, and we fully utilized the 2024-25 grant award. They completed five parks, three partial parks, and 61 individual homes, totaling 764 homes. The annual funding renewal was approved in the 2025-26 Florida Legislative Budget, and vendors look forward to returning to work soon. The program is still processing 2022 park applications, and there are over 150 parks awaiting services.

What's Taking So Long?

The program received a large number of applications in 2022 when GCSC was granted program management, and we added non-removable skirting. The first priority was clearing out the remaining approved parks that had been transferred from Tallahassee Community College's waiting list. In addition, several parks have been quite large, many with 800-1600 homes each and requiring multiple visits to complete. The high number of non-removable skirting homes means it takes vendors longer to inspect and retrofit homes, as crews must hand-dig the first few feet to install anchoring systems underneath a non-removable skirting home.

There is a high demand for our program, which means parks will wait several years between application and vendor assignment. I know this can be frustrating for parks waiting to be served, but the program has limited funding available each year. We may know a park's total size, but we can't predict how many interested residents and eligible homes each park will have, how many tie-downs each home will receive, how long each park will take to complete sign-ups, or how much grant funding each park will require until a park is completed.

We want to ensure all interested applicants have the opportunity to be served, so make sure to submit your Homeowner Authorization form to your park representative when prompted. Numerous parks have requested that the program return for additional services. However, due to the size of our current waiting list, the program is not currently returning to previously served parks.

2025-26 Grant Year

As of July 30, 2025, GCSC is awaiting the Florida Division of Emergency Management 2025-26 contract execution. Once finalized, vendors will continue serving park assignments. GCSC is renewing contracts with the same two vendors this year: Storm Ready Services and Top Notch Mobile Home Services.

Parks Assigned to Vendors: Tie-down inspections and installations will continue once contracts are executed. Vendors work with park representatives to schedule community interest meetings, form collection, and home inspection/installation. Keep an eye on park news and notifications, and return your Homeowner Authorization form promptly.

Parks Awaiting Vendor Assignment: Additional park assignments are contingent upon available funding. We assign parks in order of application date, so the remaining 2022 applications will take priority.

Parks Awaiting Evaluation for Program

Eligibility: The program will hold off on evaluating additional parks this year to focus on installations in approved parks.

Sometimes residents do not wish to wait for the grant program to improve their tie-downs. This is entirely understandable, and we understand that securing your home is an important part of hurricane safety preparation. However, please note that the

A Thanksgiving-themed graphic. At the top, there is a decorative border featuring autumn leaves in shades of brown, orange, and red, along with two large yellow-orange flowers and some dried corn cobs. Below this, a cartoon turkey with brown and white feathers and a red wattle is shown with its tail feathers fanned out. It is standing on a white banner that reads "Happy Thanksgiving" in a brown, cursive font. The background is a light cream color, scattered with various autumn leaves in red, orange, and yellow, and some dried corn cobs.

Thank you for your patience and continued support of our program. We look forward to serving you!

Program Manager, Mobile Home Tie-Down Program
448.201.6882

COCA-COLA GLAZED HAM

 $kcal$

Coca-Cola Glazed Ham

- 1 (8-10) pound fully cooked spiral-cut ham
- 1 cup packed brown sugar
- 1/2 cup Dijon mustard

- 1 can Coca-Cola (not diet)
- 1/4 teaspoon ground cloves

Prep time 20 minutes

Cooking time 1 hour

25 minutes

Calories 315

1. Preheat the oven to 325°F. Place the ham cut side down in a large roasting pan lined with foil.
2. In a bowl, mix the brown sugar, Dijon mustard, Coca-Cola, and ground cloves until combined. Pour the glaze all over the ham, separating the slices a little so the glaze can get in between. Use your hands to rub the glaze into the ham if needed.
3. Cover the ham loosely with foil and bake for 1 hour, basting with the pan juices every 20 minutes.
4. Remove the foil and continue baking uncovered for an additional 30-45 minutes, basting every 15 minutes, until the ham is heated through and the outside is caramelized and browned. The internal temperature should read 140°F.
5. Remove the ham from the oven and spoon the pan juices over it. Tent with foil and let rest for 15-20 minutes before slicing and serving.
6. Optional: Pour the remaining glaze into a saucepan and simmer until thickened. You can add a slurry of 1 tablespoon cornstarch mixed with 2 tablespoons water to help it thicken. Brush the thickened glaze over the sliced ham or serve on the side.

BEYOND THE TYPEWRITER

by GERONIMO MENA, JR.

I recall learning how to type on my Smith Corona manual typewriter when I was in the seventh grade many years ago. Placing each finger of both hands on the right keys was essential if you wanted to learn to type correctly. One sentence that was used over and over again in order to familiarize yourself with the position of each letter of the alphabet was, "The quick brown fox jumps over the lazy dog". Since this sentence contains the twenty-six letters of the alphabet, its continual practice aided in remembering their place on the keyboard.

As time progressed, my typing skills became more apparent, to the extent that I was typing about 80 words a minute. Everyone that owned a typewriter bragged about their accomplishments. Aside from making certain that each letter was pressed with sufficient force, there were other aspects of the manual typewriter that required attention. There was the ink ribbon that had to be changed from time to time. There was also the need to insert each blank sheet of paper into the roller. Beyond that, one had to use the cartridge return, which was a thin metal rod used to return to the next line on the sheet of paper. But let us never forget the 'white-out', which corrected misspellings by 'whiting-out' the errors and typing the correct ones over it.

By the time I reached ninth grade, electric typewriters were available, which made the manually run ones a blast from the past. Of course, my parents purchased one for me. Their usage was much easier and faster. But nothing compared to the computerized ones that became available a few years later. Talk about modernization! These computerized ones were an amazing force to be reckoned with. I was able to correct misspellings with the push of a key. Phenomenal. From then onward, all my college papers were typed, printed, emailed, and stored. I could email anything to whomever I wished. This was a fantastic turn of events.

Then the internet took umbrage as its power of informational presentation became the leading format for those who sought their hidden treasures. Countless students, undergraduates and graduates alike found this

method of research easier and faster than prior library visits in order to obtain information for their courses of study. Even established professionals of differing disciplines pursue this venue. It has been so powerful that this modus operandi has not yet reached its maximum level. With the passing of time, internet contributions have included: Google, Instagram, U-Tube, Facebook, Messenger, Alexa, and Siri, among so many others that are still being developed.

The main precautionary measure to be aware of is that not all the information provided in the internet is factual; many references about people, events, or historical findings have been fabricated. While it is imperative that anyone contributing to the internet proceed with the utmost care and due diligence, it has been noted that some of its inclusions are exaggerated or made up altogether. This, of course, violates our ethical existence, however, there is so much information available that determining truth from fiction is sometimes impossible to identify. For this reason, I hereby recommend that before you embrace something as truthful, confirm its validity with other sources before you repeat or store them altogether.

There is one other internet contributor that makes all others seem irrelevant or minute in importance, and that is Artificial Intelligence, or AI. Whereas all other internet contributors make their presentations via written format, AI can actually impose words and/or physical movements, thereby making any photo or video seem totally real and believable. As individuals, we have strived to achieve in our areas of specialty. We have conquered success by excluding opposition that has given us a run for our money. Ultimately, we have gained the respect of our associates in so doing. Let us always remember that our goal is always to be successful in the areas we have chosen for ourselves. Never let the idiosyncratic counterproductive presentation of those of lesser ethical consistency ruin our respectful level of accomplishment.

As I have stated many times before, thank you for your time and interest in reading what I have provided for you, and May God Bless You.

Written for the November 2025 Ripple

By Geronimo Mena, Jr.

NOVEMBER 2025						
OCTOBER S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31				DECEMBER S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31		
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
						All Saints Day
2 Daylight Savings Time Ends	3 9am Koffee Klatch 10:00am Chair Pilates with Renata inside Clubhouse HOA Board Meeting 6pm HOA Meeting 7pm	4 9am Water Aerobics 7pm BINGO Election Day	5 9am Chair Pilates with Renata inside Clubhouse	6 9am Water Aerobics 2pm Card game	7 open for anything	8
9	10 9am Koffee Klatch 10:00am Chair Pilates with Renata inside Clubhouse	11 9am Water Aerobics 12-2pm Veteran's Day Lunch 7pm BINGO Veteran's Day	12 9am Chair Pilates with Renata inside Clubhouse	13 9am Water Aerobics 2pm Card game	14 open for anything	15
16	17 9am Koffee Klatch 10:00am Chair Pilates with Renata inside Clubhouse	18 9am Water Aerobics 7pm BINGO	19 9am Chair Pilates with Renata inside Clubhouse	20 9am Water Aerobics 2pm Card game	21 open for anything	22 HOA Flea Market 8am-2pm
23	24 9am Koffee Klatch 10:00am Chair Pilates with Renata inside Clubhouse	25 9am Water Aerobics 7pm BINGO	26 9am Chair Pilates with Renata inside Clubhouse	27 9am Water Aerobics 2pm Card game Thanksgiving Day	28 open for anything	29
30 First Sunday of Advent						



BOX OFFICE
954-970-0606

The 2026 Winter Series Nine Great Shows

Jayne Curry's BIGGER Night Out
Saturday January 10, 2026
Jenene Caramielo: Broadway to the Big Screen
Saturday January 17, 2026
Lou Gazzarra
Saturday January 24, 2026
Chris Lash: A Musical Journey Like No Other
Saturday February 7, 2026
Decades in Duet!
Saturday February 14, 2026
Crystal Cimaglia
Saturday February 28, 2026
TURNSTILES: The #1
Billy Joel Tribute Band
Saturday March 7, 2026
Anthony Nunziata
Saturday March 21, 2026
Frankie Scinta
Saturday February 29, 2026

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