

Ripples

By The Lake



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DATES TO REMEMBER

Merry Christmas

Happy
NEW
YEAR

HOA Board & Directors

PresidentTony Troyer
Vice PresidentDaniel Marron
SecretaryDebra Henson
TreasurerJoe Dolwig

Directors

Naydia Mena
Nancy Ritchie
Varvara Giannopopous

DEERFIELD LAKE

Manufactured Home Community

Erin McCarthy

Community Manager

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

office@deerfieldlakemhc.com

PRESIDENTS OPENING STATEMENT:



Call to Order time, 7pm

Pledge of Allegiance, Silent Prayer

Words of welcome to new and current residents

- Introducing the board: Pres. Tony Troyer - VP Dan Marron, Sec. Debra Henson-
- Finance Officer Joe Dolwig - Social Committee Director Naydia Mena - Directors Nancy Ritchie, Varvara Giannopolous (VV)
- Secretary Debra last month's minutes - Nov meeting, 32 residents attended, Swore in VV to the board, Tiedown update, party dates and times set thru Jan, voted on Zoom contract, voted on hot dog machine allowance(both voted 31 yes, 0 no's, 0 abstain.
- Have Karaoke nite, needing a volunteer to join the board, 1 members term will expire
- Reggie and Christmas pet ornaments 954-254-9399 text pic FREE
- Treasurer Joe: Veterans party expenses.....TBA..... budget 2026.....TBA.....

New Business

1. Dec 13th Christmas Party event with Daze Band and good eats 6-9, 5\$. Decoration help needed, Dec 12
2. Reggie will make Christmas picture ornaments of your pets for Christmas, text him your picture and your pet will hang on the tree till the Christmas party. 954-254-9399 to text pic
3. Need 1 volunteer to step up to cover 1 member's completed term.
4. Cooler weather is here, lets see volunteers to head off the weekend or evening shuffleboard, bocce ball, pickleball..
5. Chair Pilates Mon 10am, Wed 9am, Pool aerobics Tues & Thurs 9am, Bingo every Tuesday @7pm
6. Yearly mandatory meeting January 19, 2026 7pm (3rd Monday of the month)

Continued on page 4



**Our last HOA Meeting of the year is
December 1st 6 pm Directors and 7 pm Community**

FLORIDA ANCHOR AND BARRIER COMPANY



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Flood Damage??? We can HELP!!!

Insulation Under Your Home Falling Down?



Photographs
Taken of
Damaged Areas



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Roaches and Moisture
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& SENIOR
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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 **Naydia Mena**
..... **Nancy Ritchie**
..... **Varvara Giannopopous**

HOA EMAIL

deerfieldlakersidenthoa@gmail.com

New Committees

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
Ripples Linda Cammallere 732-865-6404 (Lcamel3521@outlook.com)
By-Laws, Policy & Procedures Linda Caswell 914-388-4548
..... Joe Dolwig, Michael Napolitano
Bingo Barbara Licitra
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



Social Committee Naydia will answer questions on social happenings above. Help is always needed and appreciated for all our functions and to start new ones,

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 and we will try to help. This HOA doesn't work for the park owners. We are volunteers

Adjournment- Second

PRIMERO DE DICIEMBRE DEL 2025 – HOA ORDEN DEL DIA

Quorum. deerfieldlakeresidenthoa@gmail.com

Declaracion de apertura del Presidente:

- Hora de llamada para ordenar, 7pm
- Juramento de lealtad, oración silenciosa
- Palabras de bienvenida a los residentes nuevos y actuales
- Presentamos la placa: Pres. Tony Troyer – Vice Presidente Dan Marron – Sec. Debra Henson – Oficial de Fianzas Joe Dolwig - Directora del Comité Social Naydia Mena – Directoras Nancy Ritchie, Varvara Giannopolous (VV)

Secretaria Debra Presenta Minutos del Mes Pasado- Reunión de noviembre: Asistieron 32 residentes; juramento a VV ante de la Junta; Actualización de amarre; Fechas y horarios de fiesta fijados hasta enero; Voto sobre el contrato de Zoom; voto sobre la asignación de maquinas de perritos calientes (voto 31 si, y 0 no, 0 abstenciones. Tener una noche de Karaoke; Necesitar un voluntario para unirse a la Junta; 1 miembro expirara; GRATIS.

Tesorero Joe: Gastos de la fiesta de los Veteranos...TBA...Presupuestos 2026...TBA

Nuevos Negocios:

1. 13 de diciembre Evento con la Banda Daze y buena comida 6pm – 9pm \$5.

Ayuda de decoración necesaria, 12 de diciembre.

2. Reggie hará adornos navideños con imágenes

de sus mascotas para Navidad. Envíele un mensaje de texto con su foto y su mascota colgara en el árbol hasta la Fiesta de Navidad. Textee la foto al 954-254-9399.

3. Necesitamos 1 voluntario para remplazar 1 miembro que completara su mandato.
4. El clima mas fresco esta aquí, veamos voluntarios para salir del fin de semana o de noche - tejo, bochas, y pickleball....
5. Silla Pilates lunes 10 am, miércoles 9am, Aeróbicos en la Piscina martes y jueves 9am, Bingo Martes a las 7pm.
6. Reunión Mandatorio 19 de enero del 2026 7pm (Tercer lunes del mes).

Comité Social: Naydia responderá a las preguntas sobre los acontecimientos sociales anteriores. Siempre se necesita ayuda y se agradece para todas nuestras funciones y para comenzar nuevas etapas.

Esta es su comunidad y la JUNTA esta aquí para ser su voz y para planear sus fiestas. Si usted tiene alguna pregunta, favor de enviarnos un mensaje al HOA y nosotros haremos todo para ayudar. Nosotros no trabajamos para los dueños. Somos voluntarios.

Aspazamiento__ Segundo__



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Christmas Party



We are Kindly Requesting that all dress in Black and White Attire !!

50/50.

Its a white and Black Christmas Lets all Mingle & Jingle & Dance with our Friends & Neighbors.

To Our Black & White Christmas With
Live Music From:

Tickets sold
50/50

"THE HAPPY DAZE BAND"

Saturday December 13th at 6PM at Our
Community Clubhouse

We are going to have a
Crazy Hat Contest



Design & Decorate a Hat any Hat just give it your silliest, wildest creation that you can come up with. Keep your hat in a bag until its Time to reveal and vote on the Craziest and oddest Hat!!

Silent Auction

Many Fun and Exciting ITEMS to be Won!!!!

IF YOU HAVE SOMETHING TO DONATE TO THE SILENT AUCTION PLEASE DROP IT OFF AT NAYDIA'S R-10 OR DEBRA'S A-13 AND THANK YOU!!

COST IS \$5.00 per person !

Please RSVP and Pay By December 7th To:

NO EXCEPTIONS !!

Naydia R-10 754-366-6417

Debra A-13. 413-896-0493



50/50.

Tickets sold.

ELECTIONS

As per our Bylaws on the third Monday in January (1/19/2026) a mandatory organizational meeting (FLS Sect.IV3A) is held. This meeting's purpose is to elect Directors (7 or 5) followed by their self-selecting of a President, Vice President, Secretary and Treasurer.

Qualifications/Requirements to run for the Board: name must appear on the Title to the mobile home and a copy must be provided to the current Nominations Committee (Linda Caswell) prior to elections; cannot be related to or reside with any other member of the Board; must be present at the December 1, 2025 General Meeting to be nominated and accept the nomination (final day).

Our Bylaws allow for either 7 or 5 member boards, 7 being optimal. If there are 6 candidates or more than 7, there will be a paper ballot (one vote per household), with the 5 or 7 candidates receiving the most votes being elected Directors. If there are only 5 or 7 qualified candidates the current secretary will cast one ballot for the slate, no paper ballots will be necessary.

Board members may serve for no more than 2 two year consecutive terms. New members have 90 days to take a mandated on line certification course which is paid for by the HOA.

Current Board members:

Tony Troyer is eligible for one more two year term.

Dan Marron is eligible for one more two year term.

Debra Henson is eligible for one more two year term.

Nancy Ritchie is eligible for 2 two year terms.

Naydia Mena is eligible for 2 two year terms.

Vavaria Giannopoulos is eligible for 2 two year terms.

Joe Dolwig has decided not to run for another term.

The final slate of candidates must be presented to the Homeowners at the General Meeting on January 5, 2025.

FROM THE EDITOR:

Whew! Our first cold day since January!

I even Had a sweater on today for the Veterans day Luncheon.

The Luncheon was a success and done Very well by Naydia, Deb, ViVi, Joanna ,.And any others I did not Mention!! Great Success!!

We have another cold night coming up for us tonight..

For anyone that doesn't know I make Greeting cards for any occasion. Give me an occasion and I will be happy to personalize it for you just give me a 2 day heads up. I am at lot J 11 and my e-mail is Lc212@mac.com. Or feel free to drop by and you can view my work on Facebook Linda's scrapnest. I have a variety of cards there, I also have a big stash of made cards that I can personalize for you.

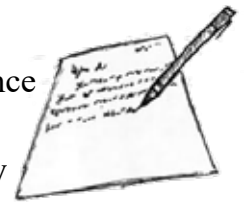
All homeowners!! Please ask your guests to please adhere to our speed limit. 2 Ducks were mowed down by and uncaring Stupid Driver and just left. Leaving sad neighbors to the task of Burying them, Soo not right People!!!! I can not believe there are such Careless heartless people in our community!!

Our Last HOA meeting is December 1st. Directors at 6 community at 7. Can we please ask that anyone attending earlier than 7 please keep your conversations extremely quiet I am there to learn things from Directors meeting to put in Ripples and when everyone else is carrying on like it's old home week I get nothing because I can't hear!! My hearing aids pick up every thing but what I want to hear. Don't mean to be a B__h but I can not hear what I came to hear. Thank you for letting me Rant...

We lost our Lovely Olga Recently and our park will surely Miss her as will Robert and Glen, what a lovely person she was at 105.

I want to wish everyone a very Merry Christmas, and Happy New Year!!.

We also got away with another stormless Hurricane Season Thank Heavens!



FOOD PANTRY IN THE CLUBHOUSE

Patty Smart



Good morning friends and neighbors....I have an idea..and it takes a village...I want to set up a food pantry shelf in the clubhouse...the board and Erin have been notified by me ..they love the idea. It will be for all residents who need a little help ..no questions asked..just choose your items ..I am in need of a bookshelf...to place the can goods and food inside...if any of you have one you would like to donate please call me or message me .or put it on this page. .the drop off of bookshelf would be at clubhouse....thank you...let's do thisit's a feel good story to unravel..and hopefully it will be here years to come ... 🍷

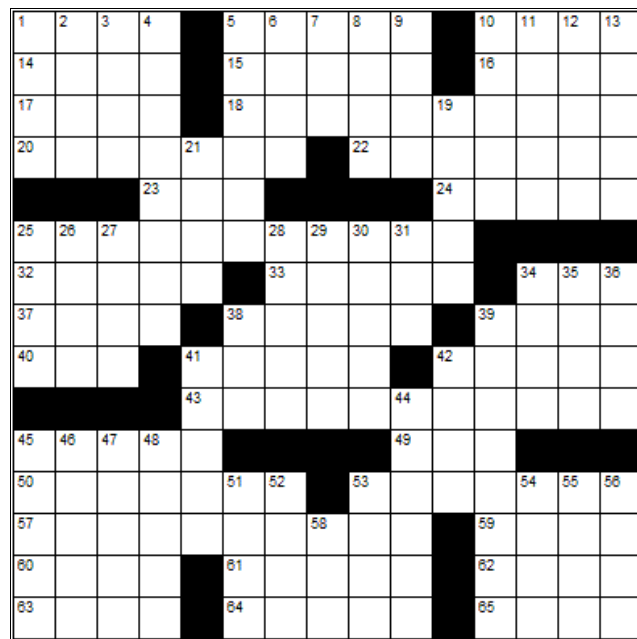
WE WISH
— YOU A VERY —

MERRY CHRISTMAS

— AND A HAPPY —
NEW YEAR



Deerfield Lake



- | | | |
|--------------------------------|--------------------------|-------------------------|
| 1. Ho-hum | 19. Delete | 41. Lose consciousness |
| 2. Connects two points | 21. Blockage | 42. "Smallest" particle |
| 3. By mouth | 25. Flat-bottomed boat | 44. Spay |
| 4. Square-rigged sailing ships | 26. Hint | 45. Hemp |
| 5. Summon to return | 27. Offended | 46. Small goat antelope |
| 6. Owl sound | 28. Married partners | 47. Licoricelike flavor |
| 7. Belief | 29. Concerning (archaic) | 48. Sail supports |
| 8. Bites | 30. Diacritical mark | 51. Animal menageries |
| 9. Unique | 31. An uncle | 52. Unit of land |
| 10. Anagram of "Smite" | 34. Countertenor | 53. Way in |
| 11. Portents | 35. Hawaiian feast | 54. Protagonist |
| 12. Cause to leak | 36. Makes a mistake | 55. Ear-related |
| 13. Infections of the eye | 38. Bro or sis | 56. Every single one |
| | 39. Happy | 58. Uncooked |

ACROSS

- | | |
|-----------------------------|------------------------------------|
| 1. On-line journal | 45. A long-legged S. American bird |
| 5. Rhinoceros | 49. Dawn goddess |
| 10. Gangs | 50. Windfall |
| 14. Former Italian currency | 53. Detective (slang) |
| 15. A red fluorescent dye | 57. Noble |
| 16. Send forth | 59. Greek cheese |
| 17. A Freudian stage | 60. Actors in a show |
| 18. Totally | 61. Give a speech |
| 20. Vixen | 62. Relating to urine |
| 22. Hypodermic | 63. Beers |
| 23. L | 64. Waste conduit |
| 24. Donkeys | 65. Lake (Scottish) |
| 25. Class chums | |
| 32. Held on tightly | |
| 33. Japanese cartoon art | |
| 34. Beer | |
| 37. Not yours | |
| 38. Inscribed pillar | |
| 39. Make unclear | |
| 40. Damp | |
| 41. Villain | |
| 42. Communion table | |
| 43. Self-restraining | |

DECEMBER CROSSWORD



LOVE IS THE FOUNDATION

Written by Geronimo Mena, Jr.

What variables determine the strength of a marital relationship? One must give this considerable thought if one is interested in raising a family. Having a child or children goes well beyond the physical aspects of sexuality. It requires committing oneself to the responsibilities of both the father and the mother if one is to raise a love-founded family.

Years ago, the foundation of a marital commitment was based on the unity of a man and a woman. Each had to fulfill their role so that when the time came each was ready to fulfill their duties accordingly. Firsthand, each had to look deeply into each other's eyes to determine if each met the criteria to form a viable marriage that would produce offsprings. Assuming that there were no health issues that would interfere with procuring a pregnancy, then all was set to proceed.

It must be emphasized that the male gender carries within him a hormonal desire and need to fulfill his desire to engage sexually; whereas the female gender reciprocates accordingly and allows such activities to occur. Both enjoy their participation and reach an orgasmic culmination that satisfies each of them. Their ongoing commitment and continued participation will in due time result in a pregnancy. It must also be stated that such private and intimate involvement should not be halted for reasons that are not related to the act itself. In other words, neither the man nor the woman should deprive each other from pursuing their ongoing sexual encounters for obvious reasons. Such resulting frustrations can impede the relationship and could cause either, if not both, to procure their fulfilment elsewhere, which unfortunately, will hurt the relationship.

Communication is the foundation of any and all disagreements. Never ignore the factors that are affecting your relationship in any manner whatsoever. To do so is tantamount to not caring what the outcome can be. Once marital vows have been stated and sworn to, it is the obligation of

both to follow them explicitly. There will always be disagreements between two people, especially two individuals that are so intimately committed to one another. So, to reiterate, talk out the differences and you will soon discover that those differences will iron out, and the resulting smiles will be your rewards. Love conquers all!

As your days, weeks, and months go by, one day the husband will arrive home to find his wife all excited and jittery. As they look into each other's eyes, the cause is easily uncovered. She is pregnant! Congratulations to both the mother to be and the father to be. This is the most exciting epoch of their marriage; this is what they were waiting for, and here they are, expecting their first newborn! The first few weeks are encountered with determination, interest, curiosity, and deep-seated hope. Then the anticipated happened. She began to show a 'tummy'. What a great reward for the expecting couple.

The soon-to-be father was conscientious of his wife's every whim, desire, and need. He catered to her and in so doing demonstrated his commitment not only to his wife, but to his future child as well. As more months went by, she informed him that her obstetrician had ordered an ultrasound test so that they could know the gender of the developing baby. Since more than twenty weeks of pregnancy had already gone by, the ultrasound would accurately make that determination. The following week, she went to the obstetrician and submitted herself to the ultrasound. The doctor gave her the news, and she kept it under wraps until her husband got home.

When he got home, he immediately ran to her and gently placed his arms around her and whispered into her left ear, "What will we have, a boy or a girl?" "We are going to bring into our world a gorgeous daughter!" "Wow", he yelped! They were both filled with excitement, as if an electrical jolt had hit them both. They had previously decided that if it was a boy, he would be named after him, or as a Jr. If, on the other hand, it was a girl, they would name her Kelly Ann. This was the foundation of the

continued on p. 8

beginning of their family.

They wound up having three children, two girls and one boy. Their love and commitment toward each other set the foundation for a successfully founded family. It is imperative to remember that what bears the most importance in any family is the truthfulness of their words to each other and how they communicate to one another. Patience, honesty, commitment, and ongoing respect toward one another are the foundations of all successful marriages. Remain faithful, be truthful and demonstrate your commitment by telling your spouse that you love him or her. If you follow these simple anecdotes, you will live a long and memorable life. Once again, thank you for reading what I have written, and may God Bless You!

By Geronimo Mena, Jr.,
for the December 2025 RIPPLE

THE WRITINGS OF THE VINTAGE SUNFLOWER

by Patty Smart

Good morning sunflower friends....when I come home from work.. after I change..grab a snack..I like to answer the comments from my Page..and scroll on Facebook.. one of my obsessions is this video of an African American young man..dressed in bold colors with matching shades..and he goes to random places and dances..his song choice..is..Do you remember in September.....I am drawn to him and his light...yes there are people who will instantly begin dancing with him..but not everyone...you can tell though they want to...they smile..laugh..tap their feet.. however..they won't just get up and dance...I can tell they want to jump in .but embarrassment..fear.. shyness stalls them....oh how I want to push them to boogie....I was not born a professional dancer... but by the grace of God...it has never stopped me...I have been dancing to my own beat my entire life...

It doesn't matter where or who I am with..I jump up and dance like a 1970s chick....My favorite dancing partner these last few years is Leah...no matter where we are .or who is present..I grab her and laugh and dance...she smiles..she use to be too shy..but not anymore..she joins right in...it's magic to be standing in the middle of the street..hear music.. and just dance....See I want her to see you don't have to sit and watch the world go by..cause your scared ..or don't think you can...you just do life..your way... now me and Leah will most likely never be invited to dancing with the stars...but I am ok with that....we have our own state ..it's wherever we are together.. the living room..the beach .the pool..the ice cream place..or at a gas station...we hear the music...we dance.....to all of you sunflower guys and dolls today.... Twist Again Like You Did Last Summer.....



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SUBMISSIONS FOR RIPPLES

**January 2026 issue:
Cut off is December 10th**

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



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

THE WRITINGS OF THE VINTAGE SUNFLOWER

by Patty Smart

Good morning ghouls and goblins...vixens and
vampires....these pictures are not from a child's
Halloween party or a grade school function...but
rather from my clubhouse last evening that was
transformed into an evening of food frolic and fun
...these are 55 and over adults who took the time
to become someone else...to disguise themselves..
put paint on sewed costumes. used their inner
child to become a different person ..the variety of
imagination...the thought process ..the kid at heart
features ..it was a magical frightful night...all set
up clean up food.drink was all volunteer...I was at
work all day...but when I entered that clubhouse
under white orange and black twinkling lights..with
bowls of candy and bags of chips on tables...and
4 tables filled with buffet food...I was walking on
air...a spirit must have lifted me to a higher place...I
am proud to be in a community where everyone is
accepted..come as you are ..be who you want to be.
people open their hearts and minds to each of us....
there is Alot to be said for becoming a senior..and
yet having child like personality each day.... Who do
you want to be when you grow up????...



GET CASH TODAY!


I will make a cash offer for any of the following items:

- Antiques • Broken or unwanted gold or silver jewelry • Diamonds • Old Coins
- Military memorabilia, binoculars, bayonets • Old baseball, football cards • Old cameras
- Old war medals • Old watches, working or broken • Original listed artists signed paintings
- Sterling silver spoons, forks • Vintage costume jewelry • Different types of collections.

I come to you!

Please call Dave at 954-540-0685



DECEMBER 2025						
NOVEMBER 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		JANUARY 2026 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 9am Koffee Klatch 10:00am Chair Pilates with Renata inside Clubhouse HOA Meeting: 6pm Directors, 7pm Community	2 9am Water Aerobics 7pm BINGO	3 9am Chair Pilates with Renata inside Clubhouse	4 9am Water Aerobics 2pm Card game	5 open for anything	6
7 Pearl Harbor Remembrance Day	8 9am Koffee Klatch 10:00am Chair Pilates with Renata inside Clubhouse	9 9am Water Aerobics 7pm BINGO	10 9am Chair Pilates with Renata inside Clubhouse	11 9am Water Aerobics 2pm Card game	12 open for anything	13 Christmas Party 6pm 
14	15 9am Koffee Klatch 10:00am Chair Pilates with Renata inside Clubhouse	16 9am Water Aerobics 7pm BINGO	17 9am Chair Pilates with Renata inside Clubhouse	18 9am Water Aerobics 2pm Card game	19 open for anything	20
21 First Day of Winter	22 9am Koffee Klatch 10:00am Chair Pilates with Renata inside Clubhouse	23 9am Water Aerobics 7pm BINGO	24 9am Chair Pilates with Renata inside Clubhouse Christmas Eve	25 9am Water Aerobics 2pm Card game Christmas	26 open for anything	27
28	29 9am Koffee Klatch 10:00am Chair Pilates with Renata inside Clubhouse	30 9am Water Aerobics 7pm BINGO	31 9am Chair Pilates with Renata inside Clubhouse New Year's Eve	9am Water Aerobics 2pm Card game		

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& SENIOR
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- Better Protection from the Elements
- More Cost-Effective than a Garage



FREE ESTIMATES



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**MILITARY
& SENIOR
DISCOUNTS**

**Family Owned
& Operated**



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FLORIDA ANCHOR AND BARRIER COMPANY