

# Ripples

## By The Lake



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

July 2026

### HOA RESIDENT INFORMATION RIPPLES JULY 2026

[deerfieldlakeresidenthoa@gmail.com](mailto:deerfieldlakeresidenthoa@gmail.com)

#### DATES TO REMEMBER



#### HOA Board & Directors

President .....Tony Troyer  
Vice President .....Daniel Marron  
Secretary .....Debra Henson  
Treasurer ..... Nancy Ritchie

Directors  
Naydia Mena

#### DEERFIELD LAKE

Manufactured Home Community

Erin McCarthy  
Community Manager  
954-421-1116 | Fax 954-421-1137  
[office@deerfieldlakemhc.com](mailto:office@deerfieldlakemhc.com)

This is your community and the board is here to be your voice and plan your parties and to assist residents when we can. Please make every effort to attend the meetings and get involved with event planning, without you, we can't have a meeting. We must have 25 residents to have a meeting and plan events.

1. Please remind your delivery people and visitors of the speed limit 15mph. Answer the call from the gate when they arrive to open the gate. If you don't have a gate code, call the office to get one or she can look up your gate code on file and give it to you, (in person)
2. Please remind your guests while at the pool to be respectful. Seems there is an ongoing issue with family members at the pool creating excessive noise. You are responsible for your guests
3. 4th of July event, I'm wearing my bathing suit, are you? Let's bring out the bean bag toss, this can be played inside or out.
4. Some residents are still experiencing problems with paying lot rent. Be careful, it has been said by a resident that used to pay with auto pay but had started paying with a check since January, but this month paid by check and the auto pay also withdrew lot rent without her knowledge. Please check your payment and confirm. This resident went ahead, with her banks help, withdrew from the resident auto pay portal, so this will never happen again. This resident is still waiting to be refunded, 5 days later.

Even though we don't have HOA resident meetings through the summer months, the Board may still have meetings the 1st Monday of each summer month as long as there are enough board members to conduct them. We will keep residents informed of happenings through this venue every month, otherwise, a note will appear in your mail tube. 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 all volunteers

*Next HOA meeting October 5, 2026 7pm*

Respectfully, Your HOA Board Members

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**MOISTURE**  
UNDER YOUR  
**MOBILE HOME?**



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Most homeowners don't realize **what's happening underneath their home...**

Rotting subfloors  
Mold and musty odors  
High A/C bills  
Deteriorating AC ducts

**BEFORE**



**YOUR CRAWLSPACE  
SHOULD BE CLEAN,  
DRY, AND PROTECTED**

**AFTER**



Signs you have moisture issues:

Musty smell inside your home  
Floors feel soft & spongy  
High energy bills  
Visible moisture or standing water

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Hurricane anchors & tie-down systems

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It gets worse over time

It spreads damage throughout your home



**DON'T WAIT UNTIL DAMAGE GETS WORSE**

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FAST TURNAROUND  
TRUSTED & INSURED**

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# 2025 HOMEOWNER'S ASSOCIATION BOARD OF DIRECTORS

**President** ..... **Tony Troyer**  
**Vice President** ..... **Daniel Marron**  
**Secretary** ..... **Debra Henson**  
**Treasurer** ..... **Nancy Ritchie**  
**Director** ..... **Naydia Mena**

**HOA EMAIL**  
deerfieldlakeresidenthoa@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), 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](http://deerfieldlakehoa.org)**



# THE WRITINGS OF THE VINTAGE SUNFLOWER

by Patty Smart

I have a very bad habit. Probably many but my most undesirable one. Is reaction. I overreact. Instead of responding calmly or say nothing at all. I let all my frustration and negativity come out at once. No off button no control but what I just did do is gave complete control to someone else to the whole situation. To the rest of the day. Now I know I am wrong.



Immediately I know better. I knew not to take it a step further. Did I listen to myself? Hell, No but I did make sure they were listening to me. Believe me. This is my greatest flaw. We all have them. Our reaction sets the tone for the whole day.

No Response. Is A Response. I pray I learn and live that way. Reflect on the flaws that cause chaos. Lets work together to simply adjust them. One small step for each of us. 🌸🌸🌸🌸

Patty Smart

Deer Field Friends and Neighbors....if anyone has any children's board games or fam games they are no longer using and would like to donate tickets.. it would be so greatly appreciated..just kindly let me know thank you ...have a great day 🌸🌸

## 8 Things Dogs Wish You Knew



1. I love you more than you will ever know.
2. My tail wags even when I'm asleep, dreaming of you.
3. I understand more words than you give me credit for.
4. I don't mean to be naughty; I just want your attention.
5. Your smell is my favorite scent in the world.
6. I worry when you leave and am overjoyed when you return.
7. I'm scared of loud noises and need your comfort.
8. I'm always trying to make you happy.

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## COCONUT BALLS

- 7 oz. flaked coconut
- 2 c. chopped nuts
- 1 can Eagle Brand milk
- 2 lb. powdered sugar
- 1/4 lb. butter
- 1 tsp. vanilla



### DIPPING FOR CANDY:

- 2 (12 oz.) pkg. chocolate chips
  - 1/4 lb. paraffin
1. Mix together top 6 ingredients. Form into balls. Put round toothpick in each one and chill in refrigerator several hours.
  2. Melt in double boiler the chocolate chips and paraffin. Dip the balls in and put on foil wrap to cool. Take toothpicks out and cover hole with dipping mix.
- Makes about 65 balls.

## FROM THE EDITOR:



I am sorry about the misunderstanding about Craft class on the 6th .. They will be Starting the 13th of June and every Other Saturday after that. Next one will be the 27th it will always be at noon. I have every thing needed for now if you want something I do not have then Hobby Lobby Is your store.. July 4th the Clubhouse will be occupied by 4th of July party so we will start back up the following week.

We stopped Koffee Klatch due to poor attendance and participation. We will start back up October 5th 9am 1st breakfast on me!! Then we will get others to participate.

Everyone enjoy the Summer and pray for good weather..

*Linda Cammalleri*

## *Let Us Sell Your Home!*

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SPACE**

**BUILD YOUR OWN  
YOUR WAY**

**NEW**



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ORGANIZED CLOSET**

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**YOUR NEIGHBOR ED  
edwardapplegate01@gmail.com**

250TH ANNIVERSARY

**BBQ**

★ ★ ★ **PARTY** ★ ★ ★

**AT THE CLUBHOUSE**

**WE'RE GRILLING BURGERS AND DOGS!**

**JULY  
4TH**



**1 TO  
3PM**

**\$5 RESIDENTS, \$10 NON-RESIDENTS**

**RSVP to Naydia (R10) by  
7 PM on June 20th  
754-366-6417**



# FMO Membership Application



SAVE A STAMP!

You can join on the FMO Website - [www.fmo.org](http://www.fmo.org)

Prices are effective as of July 25, 2025

- One Year FMO Membership for \$40 (US Funds)
- Three-Year FMO Membership for \$120 (US Funds)
- One-Year FMO Associate Membership for \$40 (US Funds)
- \*New Application
- \*Renewing Application

SCAN THE QR CODE TO COMPLETE THE APPLICATION ONLINE



**Note: Fields with \* are required. PLEASE PRINT LEGIBLY**

Date: \_\_\_\_\_

\*Name: \_\_\_\_\_

Co-Member: \_\_\_\_\_

\*Florida Address: \_\_\_\_\_

\*City, Zip: \_\_\_\_\_

\*Email Address: \_\_\_\_\_

\*Phone: (    ) \_\_\_\_\_  
Home Phone  Cell Phone

\*Opt-In for Text Messaging Updates:  Yes  No

\*Would you like to make a donation to FMO?  YES  NO

Donation Amount Enclosed: \$ \_\_\_\_\_

DISTRICT	COUNTY	SECTION
District 1	Polk	E
District 2	Pinellas	A
District 3	Lake	F
District 4	Indian River, St. Lucie, Okeechobee, and Martin	G
District 5	Manatee	B
District 6	Desoto, Hardee, Highland, and Glades	E
District 7	Lee	B
District 7-A	Hendry	B
District 7-B	Charlotte	B
District 7-C	Collier	B
District 8	Sarasota	B
District 9	Brevard	G
District 10	Hillsborough	A
District 11	Pasco	A
District 12	Miami-Dade, Broward, and Monroe	D
District 12-A	Palm Beach	D
District 13	Marion, Putnum, and Alachua	F
District 14	Volusia, and Flagler	C
District 15	Bradford, Clay, Nassau, Duval, and St. Johns	H
District 16	Seminole, Orange, and Osceola	C
District 17	Citrus, Hernando, and Sumter	A

**To pay with credit card:**

- MasterCard  Visa  Discover  AMEX

Total amount to be charged: \$ \_\_\_\_\_

Card # \_\_\_\_\_

CVV on back: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Park Name: \_\_\_\_\_

County: \_\_\_\_\_

District Number: \_\_\_\_\_

Section Letter: \_\_\_\_\_

## PLEASE NOTE

Your membership cards can be printed online at [www.fmo.org](http://www.fmo.org) after signing into your member record. Please contact your **District President or your Section Director** for questions regarding HOA-related inquiries.

FMO Headquarters

222 S. Westmonte Dr, Ste 111, Altamonte Springs, FL 32714

Email: [members@fmo.org](mailto:members@fmo.org) | Phone: 321 214-4300

## 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

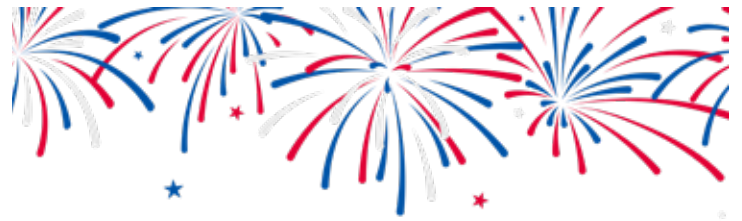
Insurance State of Florida Department of Financial Services Hurricane Helpline 1-800-22-STORM (78676) / TTY 1-850-413-3089

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



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# GET CASH TODAY!

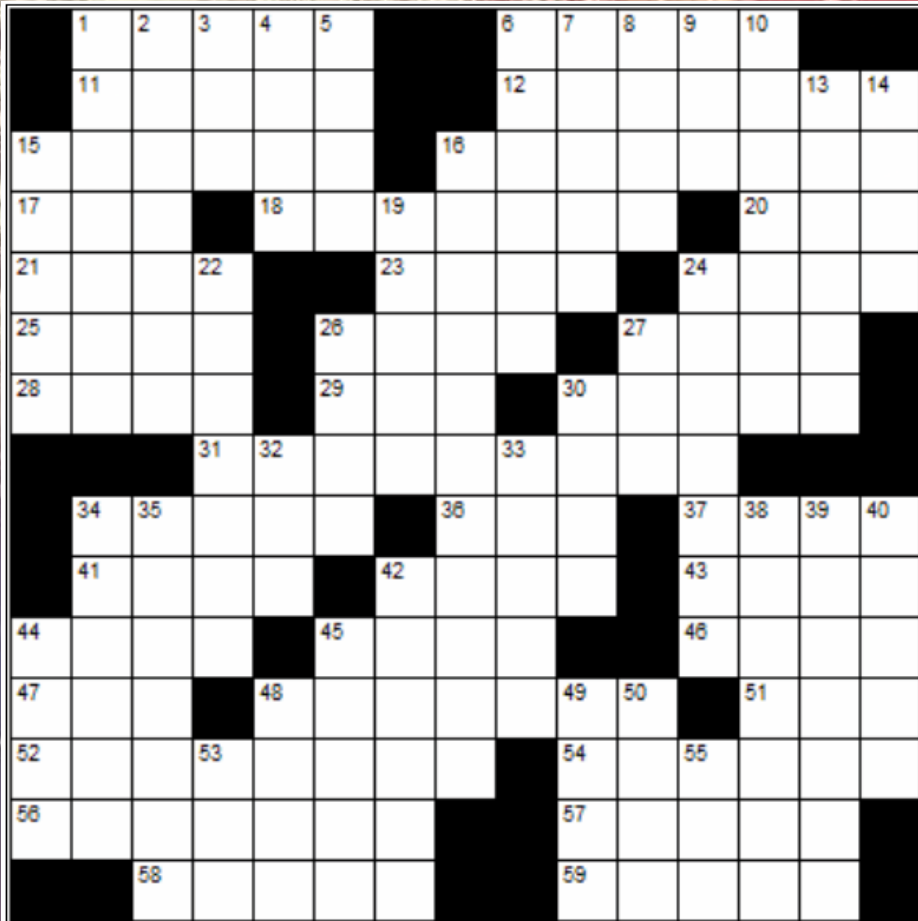
**I will make a cash offer for any of the following items:**

- 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**

# JULY CROSSWORD



## ACROSS

1. Highly skilled
6. Manila hemp
11. Metric unit of capacity
12. Pours
15. Countenance
16. Eternally
17. Evil spirit
18. To provide maintenance
20. Black bird
21. See the sights
23. Apiece
24. Assists
25. Initial wager
26. Skin disease
27. Carpenter's tool
28. Strong cleaners
29. Dog with a wrinkly face
30. Not younger
31. Too keen
34. Team
36. Falsehood
37. Ages
41. Kick
42. Digestive juice
43. Kitchen or bathroom \_\_\_\_\_
44. Electrical distribution system
45. Labyrinth
46. Fizzy drink
47. Petroleum
48. In an exposed manner
51. Make lace
52. Woven together
54. First-aid item
56. Robber
57. Go-between
58. Clothe
59. Scope

## DOWN

- |                               |                        |
|-------------------------------|------------------------|
| 1. Payment to an ex           | 27. Beer               |
| 2. Argument                   | 30. Curved molding     |
| 3. Greek letter               | 32. Tank               |
| 4. Clothespins                | 33. Was laid up        |
| 5. Tall woody plant           | 34. Run very fast      |
| 6. Consultant's offering      | 35. Worked patchwork   |
| 7. Kind of nut                | 38. Carousing          |
| 8. Unot of land               | 39. Moderate in tempo  |
| 9. A rotating disk            | 40. Glide over ice     |
| 10. Coat electrolytically     | 42. Bread makers       |
| 13. Dealer                    | 44. Leaves             |
| 14. Stitches                  | 45. Flowing tresses    |
| 15. Critical                  | 48. Egyptian river     |
| 16. Converted to Christianity | 49. Teller of untruths |
| 19. Happen again              | 50. Eastern discipline |
| 22. Echo                      | 53. Armed conflict     |
| 24. House location            | 55. Lair               |
| 26. Mimicked                  |                        |



# July Word Search

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

airfield  
armada  
around  
berate  
blade  
blame  
conversation

custom  
discount  
dote  
dutiful  
error  
gape  
gloom

lima  
notice  
nylon  
pies  
pipe  
plump  
point

pulverize  
rile  
rued  
shard  
sheer  
stroke  
subordinate

sucker  
sustain  
sweep  
theory  
thump  
tote  
vicinity

# JULY 2026

JUNE  
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

AUGUST  
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 Pilates 9am	2 9am Water Aerobics Weather Permitting	3	4 BBQ @ clubhouse 1-3pm
5	6 Pilates 10:00am	7	8 Pilates 9am	9 9am Water Aerobics Weather Permitting	10	11 Independence Day
12	13 Pilates 10:00am	14	15 Pilates 9am	16 9am Water Aerobics Weather Permitting	17	18
19	20 Pilates 10:00am	21	22 Pilates 9am	23 9am Water Aerobics Weather Permitting	24	25
26	27 Pilates 10:00am	28	29 Pilates 9am	30 9am Water Aerobics Weather Permitting	31	

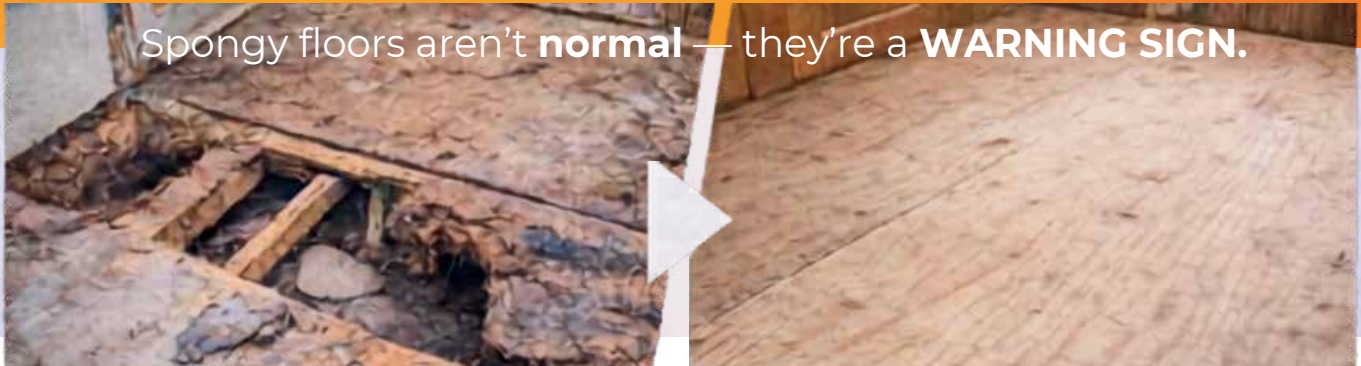
**SOFT  
OR  
SAGGING  
FLOORS?**



**WE FIX MOBILE HOME SUBFLOORS RIGHT.**  
**floridaanchorandbarrier.com**

**BEFORE** - Soft, Unsafe, Damaged

**AFTER** - Solid, Level, Safe



Spongy floors aren't **normal** — they're a **WARNING SIGN.**

**YOUR FLOOR SHOULD NOT FEEL LIKE THIS:**

- Soft or "spongy" when walking
- Sagging or dipping areas
- Squeaking or shifting
- Weak spots near bathrooms or kitchens
- Flooring separating or bubbling
- Musty smells coming from floor
- Floors can eventually collapse

**FLORIDA MOBILE HOME SPECIALISTS**

- Crawlspace & vapor barrier experts
- Clean, professional work
- Honest, no-pressure assessments
- We also do carports & AC Ducts

**SMALL SOFT SPOTS  
TURN INTO BIG SOFT SPOTS**

Moisture destroys subfloors from underneath  
Floors can eventually collapse  
Repairs become more expensive over time

**DON'T WAIT UNTIL YOUR FLOOR FAILS**

*We replace entire rooms for guaranteed subfloor integrity.*

**Call 800-681-3772**  
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