

Ripples

By The Lake



Published by Deerfield Lake HOA | 4400 NW 69th Ct. Coconut Creek, 33073 | (954) 421-1116 **November 2026**

DATES TO REMEMBER



HOA Board & Directors

PresidentTony Troyer
Vice PresidentDaniel Marron
SecretaryDebra Henson
TreasurerNancy Ritchie

Directors
Naydia Mena

DEERFIELD LAKE

Manufactured Home Community

Erin McCarthy
Community Manager
954-421-1116 | Fax 954-421-1137
office@deerfieldlakemhc.com

NOVEMBER 2, 2026 RIPPLES, RESIDENT INFORMATION

deerfieldlakeresidenthoa@gmail.com

Search for the Community Facebook Page and JOIN the group @ Deerfield Lake MFH neighborhood group page, Coconut Creek, FL
This is your community, and the board is here to be your voice, plan events, and assist residents whenever possible. Our events are powered by volunteers, and we would greatly appreciate seeing some new faces volunteer.

Agenda for November 2nd.

1. *Nov & Dec open nominations for 2 Board positions seats, must be present when nominated and a homeowner. We also need social activity volunteers.*
2. *Please remember that if you want an **agenda topic** to be raised at a meeting you must present it to the HOA 5 days prior to the meeting via the email above and be the homeowner. If not, the Board reserves the right to table the topic until the next meeting.*
3. *Do you still need help with the **January lot rent payment portal**? You will no longer receive a bill in the mail. <https://www.communityresport.com/> We will discuss it briefly at the meeting.*

Social events:

***Bingo** will need help selling tickets at the door 6 till 7pm every Tuesday. Consider a **winter or spring scavenger hunt** suggested by Reggie, he would lead.*

November 11th, Veterans Lunch, 1-3pm \$5, Veterans eat free, Thank You For Your Service.

Save your stuff - upcoming HOA Flea Market, November 14, start putting things at the club house on Nov 7th., this is to help cover the cost for more events. This is the biggest fundraiser of the year and needs volunteers the day of, 8-2pm. Half day, a few hours, morning, afternoon. Also, prior to the event: loading tables, hanging clothes, whatever is needed on the 12&13th.

...continued on page 4

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2026 HOMEOWNER'S ASSOCIATION BOARD OF DIRECTORS

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

HOA EMAIL

deerfieldlakersresidenthoa@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!!!!

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



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



Discuss Christmas Holiday Event

Please note that while the HOA does not establish the park rules. We strive to keep residents informed to help everyone avoid violations that could risk your residency with park management. If you have any questions or issues, please email the HOA directly. We are all volunteers dedicated to supporting our residents and the HOA does not work for the park owners.

HOA Meeting November 2, 2026, at 7:00 PM

Respectfully, Your HOA Board Members

NOVIEMBRE 2, 2026 RIPPLE: INFORMACIÓN PARA RESIDENTES

deerfieldlakeresidenthoa@gmail.com

Busquen en la página de nuestra Comunidad en Facebook, Deerfield Lake MFH para unirse con el grupo en Coconut Creek, Florida.

Esta es su comunidad, y la Junta Directiva está aquí para ser su voz, planificar eventos, y asistir los residentes cuando sea posible. Nuestros eventos son posibles gracias a y agradeceríamos mucho que se unieran nuevas caras a nuestro grupo.

Agenda para Noviembre 2:

- 1. Nov y Dic 2 nominaciones abierta** de la Junta, quienes deben estar presente y ser dueños de su casa cuando sean nominados. También necesitamos voluntarios para actividades sociales.
- 2. Favor de recordar si quiere que se plantee un tópico en la agenda** durante la reunión, debe presentarlo a la HOA 5 días antes de la reunión y ser el propietario de la vivienda. Si no, la Junta le reserva el derecho de proponer el tema hasta la próxima reunión.
- 3. Todavía necesitan ayuda en Enero con el pago portal de la renta?** Ya no recibirán más cartas de facturas por correo: <https://www.communityresport.com> Lo discutiremos brevemente en la reunión.

Eventos Sociales:

Bingo: Necesitaremos ayuda vendiendo entradas en la puerta de 6 a 7 todo los Martes. Considere una **búsqueda del tesoro en invierno o primavera**, ha sido sugestionado por Reggie, y el lideraría. **Noviembre 11, Almuerzo de Veterano:** 1-3pm, \$5.00, Veteranos comen gratis. Le damos gracias por sus servicios **Guarden sus cosas – El próximo Mercado de Pulgas, Noviembre 14.** Empiecen a guardar sus cosas en la casa club desde Noviembre 7. Esto es para ayudarles con el costo de otros eventos. Esta es la recaudación más grande del año se necesita voluntarios ese día de 8-2 pm. Medio día, o ciertas horas por la mañana o por la tarde. También, antes del evento: se necesita llenar mesas, colgar ropas, o cualquier cosa necesitada el 12 y 13. **Discutir sobre el Evento de Navidad:** Favor de notar que el HOA no establece las reglas del parque. Nos esforzamos por mantener informados a los residentes para ayudar a todos a evitar infracciones que podrían poner en riesgo su residencia con la administración del parque. Si tienen algunas preguntas. Si tiene algunas preguntas o algún problema, envíe un correo electrónico directamente a la HOA. Todos somos voluntarios dedicados a apoyar a nuestros residentes y la HOA no trabaja para los propietarios del parque.

REUNIÓN DE LA HOA el 2 de Noviembre de 2026, a las 7:00 pm.

TRADUCIDO POR GERONIMO MENA, JR.

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El tercer lunes de enero es nuestra Reunión Obligatoria de la HOA. Es cuando votamos por los miembros de la Junta y los miembros elegidos votan entre ellos para decidir quién será presidente, vicepresidente, secretario, y Tesorero. Actualmente tenemos una Junta Directiva de cinco (5) miembros. Nuestros Estatutos contemplan una Junta Directiva de siete (7) o cinco (5) miembros. Naturalmente, hay ventajas en tener los completo siete (7) miembros de la Junta Directiva.

Para ser miembro de la Junta Directiva, una persona debe ser un propietario de vivienda de buena fe. Eso significa que su nombre tiene que aparecer en el Título de su casa rodante. Una copia del Título tiene que ser proporcionado a la secretaria. Se debe proporcionar una copia del Título al secretario actual para su verificación. Una persona que esté considerando postularse no puede tener parentesco con ninguna otra persona de la Junta. Estos son los ÚNICOS requisitos para postularse a un puesto en la Junta. Si es elegido, el otro requisito es asistir, a través de Zoom, a una "clase" de un día que es pagada por nuestra HOA dentro de noventa (90) días de haber sido elegido a la Junta Directiva.

Una persona puede nominarse a sí mismo ser nominado por otro miembro de la HOA en una reunión de la HOA en octubre, noviembre o diciembre. La persona nominada debe estar presente para aceptar la nominación. Después de diciembre, todas las nominaciones quedan cerradas.

Un miembro electo cumple un mandato de dos años. Si lo desea, puede postularse para otro mandato de dos años, pero solo puede postularse para dos mandatos consecutivos de dos años. Nuestro presidente, vicepresidente y secretario actuales estarán ahora cumpliendo su último año y no serán elegibles para postularse nuevamente en 2029. El

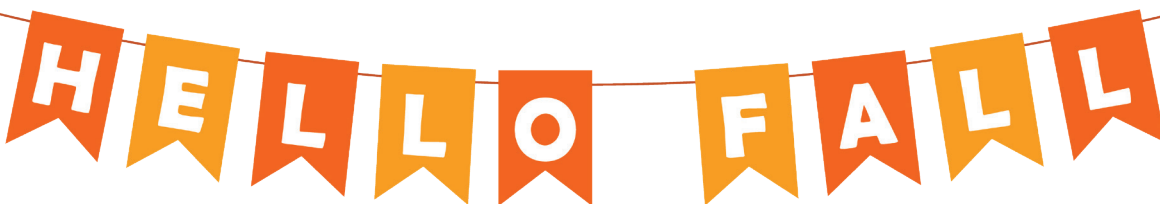
tesorero y director actuales, si lo desean, podrán postularse en 2029, ya que solo habrán cumplido un (1) mandato de dos años. Esta es otra razón de peso para cubrir los siete (7) puestos de la Junta Directiva el próximo enero. Nunca es una buena idea tener una renovación completa, la curva de aprendizaje para ser miembro de la Junta Directiva es mucho más fácil cuando hay una transición escalonada de miembros.

Por eso insto a cualquiera de ustedes a considerar convertirse en miembro de la Junta. Una Junta sólida es un factor importante para mantener la calidad de vida que han elegido al mudarse a un parque de casas móviles para mayores de 55 años. Pueden hablar con los miembros actuales de la Junta para averiguar exactamente en qué consiste el "trabajo". Damos la bienvenida a la participación de todos los propietarios, por favor no permitan que una barrera lingüística sea un problema, eso se puede solucionar. Necesitamos representación de todos nuestros vecinos.

La vacante es para dos nuevos miembros. No podemos tener un número par en la Junta; deben ser cinco o siete. Si solo una persona está interesada, no podremos seguir adelante a menos que un miembro actual decida renunciar. Si dos personas están interesadas, hacemos una votación sin papeleta en la que el secretario emite un voto por la lista de candidatos. Si tenemos tres o más personas interesadas, tendremos una votación mediante papeletas, un (1) voto por hogar, y las dos personas que reciban más votos serán elegidas para la Junta.

Por favor, comuníquese conmigo por correo electrónico, casell@catskill.net, o hable con la secretaria de la HOA, Debra Henson, si tiene preguntas o si está interesado en postularse para un puesto en la Junta.

TRUDUCIDO POR GERONIMO MENA, JR.



A MESSAGE FROM ELECTIONS AND NOMINATIONS CHAIR

The third Monday in January is our HOA's Mandated Meeting. This is when we vote for Board Members and the elected members vote amongst themselves as to who will be President, Vice President, Secretary and Treasurer. We currently have a five (5) member Board. Our By-Laws provide for either a seven (7) or five (5) member Board. Naturally there are advantages to having a full seven (7) member Board.

To be a Board member a person must be a bona-fide homeowner. That means their name must appear on the Title to their mobile home. A copy of the Title must be provided to the current Secretary for verification. A person considering running cannot be related to anyone else on the Board. These are the ONLY requirements to run for a seat on the Board. If elected the other requirement is to attend, via Zoom, a one day "class" which is paid for by our HOA, within ninety (90) days of being elected to the Board.

A person may nominate themselves or be nominated by another HOA member at an HOA Meeting in October, November or December. The nominee must be present to accept the nomination. After December all nominations are closed.

An elected member serves a two year term. If they desire they can run for another two year term, but may only run for two consecutive two year terms. Our current President, Vice-President and Secretary will now be serving their last year and will be ineligible to run again in 2029. The current Treasurer and Director, if they desire, will be eligible to run in 2029 as they will have only served one (1) two year term. This is another compelling reason to fill the seven (7) seats on the Board this coming January. It is never a good idea to have a complete turnover, the learning curve for being a Board member is so much easier when there is a staggered transition of members.

This is why I urge any of you to consider becoming a Board member. A strong Board is a major factor to maintaining the quality of living you have chosen by

moving to a 55+ mobile home park. You can speak with current Board members to find out just what the "job" entails. We welcome participation from all home owners, please do not let a language barrier be a problem, that can be worked around. We need representation from all our neighbors.

The opening is for two new members. We cannot have an even number on the Board, it is either five or seven. If only one person is interested we will not be able to move forward unless a current member decides to resign. If two people are interested we have a non ballot vote with the Secretary casting one vote for the slate of candidates. If we have three or more people interested then we will have a paper ballot vote, one (1) vote per household, with the two people receiving the most votes elected to the Board.

Please contact me by email, caswell@catskill.net, or speak with HOA Secretary Debra Henson with questions or with your interest in running for a seat on the Board.



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THE WRITINGS OF THE VINTAGE SUNFLOWER BY PATTY SMART

Happy Columbus Day Monday Morning Sunflower's..I had such an enjoyable active day yesterday...I did my Patty on the porch with Toni. Then went to Ross and found a perfect brown fall dress for 7.00 to wear to my clubhouse Thursday night for a lobster dinner date then had a manicure floated in my pool.visit a neighbor.helped my friend walk 2 dogs he is pet sitting for..then me and 3 lady friends decked the halls of our clubhouse for Halloween..our annual party is coming up on Halloween night...it was a day well spent and filled with joy..

The skies were baby blue with puffy marshmallow clouds and a hot yellow sun...

It's one of those days I am so grateful for my life my days my minutes that I have been Granted...I wish each of you have a few of those ordinary days that just make you be filled with joy and gratitude...I am going to have one more cup of coffee then host the coffee klutch.whete Nancy and Sue will be making breakfast for us ladies then my Pilates class..say a thank you some time today..for living our lives .how we choose...Bless y'all..see each of the sunflower friends tomorrow..

Seize your day..

THE WRITINGS OF THE VINTAGE SUNFLOWER BY PATTY SMART

Good Sunday Morning....have you made your coffee and gotten cozy in your favorite spot? Some of you may be away for a beautiful autumn weekend..or getting ready for Sunday afternoon football...or attending a Halloween party.. perfect for this season..As adults this is our witching hour to become our very own superhero...or be the princess that we believe we are.wear the tiara. Or maybe you really are a person with magic powers.or just love the classic Halloween Scream Thriller movies.. whatever or who ever you always wanted to be..you can make that happen for Halloween Season .Noone will question or doubt you..

Make the Magic Happen..You have the Power my dear... imagination is the key to this ..I have a few costumes in my closet..I do like to dress up for work and our annual Halloween party here in my community...I believe it's good for the soul..come alive ..step out ..be that different person for one night....make it as exciting as a 6 year old ... Today my day off .I'm going to go receive a manicure with orange and black colors ..I have been wearing my seasonal jewelry..that is used at this season .I wear orange brown and black Alot .and munch on candy corn daily...This is an adults holiday too...not just trick or treating..but seeing the magic that can transform you ...have a boootiful. day...and join me on the porch later...see y'all later..

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

EDITORIAL

by Linda Cammallere



Well time is really flying this year, I cannot believe it's October already! It has been a dreadfully hot summer and I think we got all the rain we needed. This is my anniversary month of Moving to Florida it is 9 years now and still love it!

Pretty soon we will be getting ready for the holidays, it's already the holidays in the Stores and shops. As for me I do not have the energy to decorate, I have lost my "get up and go" and can not seem to find it. Maybe it will come back or I will find it, but for now I've been there and done that for a whole lot of years.

Hope everyone Enjoys Thanksgiving and you are surrounded by Family, That is the most important thing, FAMILY !!!

COLLECTIVE RESIDENTIAL SUCCESS

by Geronimo Mena, Jr.

All throughout the many thousands of communities in our country, it's always the residents who set the foundation for peaceful and neighborly relationships. It is so important that those who live amongst each other's environments always behave in manners that instill friendliness, understanding, compassion, and so many other positive and contributory characteristics.

In our Deerfield Lake residence, our HOA is responsible for ensuring those factors that accentuate characteristics that make us proud to live in this community. Although there are just five members of our HOA Board, these five individuals cover a multitude of responsibilities that set the stage for living proudly amongst ourselves. Individuals such as Tony Troyer-President, Daniel Marron-Vice-President, Debra Henson-Secretary, Nancy Ritchie-Treasurer, and Naydia Mena-Director, all

make certain that whatever their specific projects are, each has set his or her responsibilities to cover the multitude of areas that collectively make our residential area great to live in.

Then there are the other individuals who also volunteer their time and capabilities to accentuate those areas that make the Board's plans and intentions possible. Our monthly publication, the Ripple, has been of great informational composite handled by Linda Cammallere. Her contributions to the Ripple, among others who contribute with stories and important data, make its reading fun and informative. As an open-minded observer, I give credit where credit is due. For example, activities that are implemented for the benefit of all residents, such as the many parties, celebrations, craft and bake sales, flea market gatherings, and other contributions make our community a fun and respectable place to live in.

One must also realize that the management of our community, in conjunction with our HOA and all its volunteers, confer together to make certain that all areas of our community are represented properly and professionally for the collective good of all our residents. Ms. Erin McCarthy, our Community Manager, is an alert-minded professional who dedicates her time overseeing every issue of importance. She, along with her Assistants, Ms. Ellen and Ms. Sharon, carry enormous responsibilities to make sure all runs smoothly and that all of our residents are represented fairly and completely.

Let us all be grateful for having purchased our homes in a community in which its Residents, Board Members, Volunteers, and Management all dedicate their time to ensure that we continue living in a wonderful and ecstatic area of collective consideration, friendliness, open-mindedness, and much holistic fun and laughter. May God Bless Us All.

WRITTEN BY GERONIMO MENA, JR.

DEERFIELD LAKE MANUFACTURED HOME COMMUNITY

4400 NW 69th Court
Coconut Creek, FL 33073
(954) 421-1116

Community Records

In an effort to update our Community Records, the Management of Deerfield Lake requests that each resident please complete the information listed below and return it to the Community Office no later than _____

This is important for Emergency Awareness Robo Calls to Residents from the Office

Lot # _____

Resident Name(s): _____

Additional Occupants:

Current Home Telephone at Community: _____

Work and/or Alternate Telephone Number: _____

Emergency Contact Name(s) and Telephone Number(s):

Off-Season/Away Address and Telephone Number (if applicable):

*Should you have any questions, please contact the Community Office at
(954) 421-1116 at any time.*

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



Flea Market Rummage Sale

HOA Fundraiser Event

Saturday, November 14th
8:00am to 2:00pm
Deerfield Lake Community Clubhouse

Donations Needed
Please help and support our community
Donate items for the HOA to sell..all proceeds benefit the HOA

It's time to clean out your closets, sheds and donate clean sellable items

 We need your treasures including home furnishings, decorations, jewelry, sporting goods, garden tools, pet supplies, small appliances, household items, clothing, toys, books, linens and more...

Drop off items
November 7th - 13th

Stop on by the clubhouse on the 14th & check out all the great stuff...If you want it or need it... you may find it here!!!

All items can be dropped off in the clubhouse anytime Between November 7th through November 13th

Reminder...Clothes and Linens must be neat & clean with the size clearly marked

Questions - Please contact Debra 413-896-0493 @ A13

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NOVEMBER 2026						
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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 All Saints Day Daylight Savings Time Ends	2 Pilates 10:00am HOA meeting at 7pm, 6pm for Directors	3 9am Water Aerobics Election Day	4 Pilates 9am	5 9am Water Aerobics Weather Permitting 9am Pilates	6 9am Water Aerobics	7 Craft Class
8	9 Koffee Klatch 8:30- 10:00 Pilates 10:00am	10 9am Water Aerobics	11 Pilates 9am Veterans day Luncheon 12:00- 3:00 Veteran's Day	12 9am Water Aerobics Weather Permitting 9am Pilates	13 9am Water Aerobics	14 Craft Fair 8-2 Craft Class
15	16 Koffee Klatch 8:30- 10:00 Pilates 10:00am	17 9am Water Aerobics	18 Pilates 9am	19 9am Water Aerobics Weather Permitting 9am Pilates	20 9am Water Aerobics	21 Craft Class
22	23 Koffee Klatch 8:30- 10:00 Pilates 10:00am	24 9am Water Aerobics	25 Pilates 9am	26 Happy Thanksgiving! 9am Water Aerobics Weather Permitting 9am Pilates Thanksgiving Day	27 9am Water Aerobics	28 Craft Class
29 First Sunday of Advent	30 Koffee Klatch 8:30- 10:00 Pilates 10:00am					

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- Musty smells coming from floor
- Floors can eventually collapse

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