



# Published by Crystal Oaks Civic Association

# **WORDS FROM THE PRESIDENT**

Greetings Club Members and Neighbors. The summer has come to an end and most of us are back in Crystal Oaks. The FDOT has begun "fixing the potential accident problem at St Rd 44 and Crystal Oaks Dr. They have been alerted that more needs to be done. We are revisiting the stop sign issue with Commissioner Kinnard and he is investigating alternative solutions. I reminded him the current decisions will affect us years from now. I will keep after this. The front entrance sign is still an issue and we will resolve the problem soon. This is the season for many events. Dana and the social committee have great plans and we look forward to big turnouts for these events. Our October meeting will be an election meeting. Please attend to voice your opinion.

Ken Walters, President

# C.O.C.A. FUNCTIONS & SOCIALS

(Submitted by Dana McGrath)



Social Summer Sleep is Over!

As a committee we were all busy with summer activities. We had a July 4 celebration and a Labor Day Picnic.

### In October:

- 1. Soup Night Saturday, October 5
- @ 5 pm. See sign up sheet in clubhouse. We need number of people for set up and planning.
- 2. Garage & Bake Sale, Friday, October 18 from 8-2. See sign up sheet at clubhouse.
- 3. Halloween Party Saturday, October 26 @ 6 pm. Sign up soon in clubhouse. It's gonna be spookialicious! See sign up sheet at clubhouse.

# In November:

Thanksgiving Dinner Thursday. November 28
 gm. Sign up at the clubhouse will help with attendance. This is one of our biggie events!
 Holiday Set Up Friday, November 29 time TBA. Come celebrate the beginning of the

time TBA. Come celebrate the beginning of the holiday season by helping us decorate our beautiful COCA clubhouse!

# In December:

- 1 BYOWine and Cheese party- a little different this year.
- 2. Cookie Swap

3. Holiday Dinner- this year Christmas and Hanukkah fall on the same day. Date/time TBD.

Please join us at 1 p.m. for our monthly Social Committee meeting on Friday, October 4 and Friday, November 1 at the COCA CLUBHOUSE. THE HOTEST SPOT NORTH OF TAMPA. We'll get the cadence soon... Best- McG and the Social Committee

(Submitted by Carol Mertz)

# Hi Everyone!

As you know our annual Garage/Bake Sale is being held at the clubhouse on Friday, October 18th starting at 8am. We are looking for lots of things to sell as this event is one of the club's biggest fundraisers. Please check your closets, garages, storage bins, attics and drawers and donate these items to the sale. We need either "new" or slightly used items that you just aren't needing anymore and they are taking up valuable space in your home. Along with the garage sale we are also having a fantastic "Bake" sale. We need members to volunteer to make some goodies for the sale. Whether you like to make cookies, cupcakes, cakes, or whatever your favorite thing is to bake. There is a signup sheet posted on the bulletin board at the club. We need lots of bakers, so please help us out with this.

I am also looking for volunteers to sort and price the gently used items for the sale. We will be getting together on Sunday, October 13 at 3:30 pm. Then again on Thursday, October 17 at 11 am to set up the tables for the next day's sale. If you can help out, that would be great. Thank you in advance. Call Carol Mertz with questions: #267-939-3724

If anyone has ideas for upcoming events at the clubhouse or is interested in hosting an event, please reach out to the Social Committee. Our meetings are held at the clubhouse on the 1<sup>ST</sup> Friday of each month at 1pm. We welcome your input and are happy to assist in any way possible. Thank you!

# C.O.C.A ACTIVITIES





# Friday, October 18, 2024 8am to 2pm

# Crystal Oaks Clubhouse

and at homes throughout the Crystal Oaks community

It is that time of the year again! Cooler evenings, beautiful sunsets, football games and the annual Crystal Oaks Civic Association's Garage and Bake Sale.

This is a major fundraiser for the club so please go through your closets and garages for items to donate. Remember, *One Man's Trash is Another Man's Treasure!*Make sure you stop by and do some shopping for yourself. If those cute granite monkey bookends don't appeal to you, I am sure the chocolate cake will!

This is a community-wide event so many residents may be having garage sales in front of their homes. Both gated communities will be open for the sale.

For additional information, please contact Carol Mertz at 267-939-3724.

Don't be square, see you there!

### LABOR DAY FESTIVITIES AT THE CLUBHOUSE











### LITERARY SOCIETY

This is really POKER Night, every Monday night at 6:45 pm at the Clubhouse. Ladies and gentlemen are both welcome to join us. If interested, come down to the Clubhouse and enjoy a fun night and maybe go home a little richer.

# **BINGO NIGHTS**

The first, second and third Thursdays of every month are Bingo Nights. Come try your luck and meet members, both old and new. The fun starts promptly at 7:00 PM (Door opens at 6:30 PM). Please HELP by bringing small denomination bills. Don't forget to bring bingo chips or pennies or something to cover the numbers.

# SHUFFLE BOARD

All shuffle-board equipment is kept in the storage room outside in the pool area. So come on out and enjoy yourselves knocking some pucks around like the good old days.

## LENDING LIBRARY

For those who are new to C.O.C.A. we would like you to know that we have a lending library of magazines and books in the Clubhouse. **NOTICE:** Due to limited space in the C.O.C.A. library, please do not leave magazines over 6 months old, or any catalogs, or financial reports. Please use your own discretion when bringing books or magazines to the library. Also, do not put returned books back on the shelf; please return them to the Return Bin. All books are organized and alphabetized by author. Thank you. -- C.O.C.A. Board

## TO ALL C.O.C.A. MEMBERS:

Remember, when leaving the Clubhouse, doors, windows, and the Pool Gates <u>must remain locked</u> at all times. **LIGHTS AND FANS <u>OFF--OUTSIDE AND INSIDE</u>**. Failure to do so, will cost us to spend more money. Clubhouse security lights come on at night and are off at 6:30am. If for some reason the alarm is tripped while you are in the Clubhouse, please wait for a Board member or a representative from the Clubhouse. or a representative from the Police Dept. to respond before you leave the Clubhouse. Thank you............ C.O.C.A. Board.

# TO ALL C.O.C.A. MEMBERS

According to C.O.C.A. Rules and Regulations, member families may bring two (2) guests into the Clubhouse. However these guests may not be Crystal Oaks residents. All Crystal Oaks residents who access our Clubhouse must be C.O.C.A. members. The rationale for this rule is if one wants to use the Clubhouse, they should join C.O.C.A............ C.O.C.A. Board.

# SUGGESTION BOX

Please drop your suggestions and comments, for consideration by the Board, in the Suggestion Box located near the front door. Please remember to give your name Thank you........C.O.C.A. Board

# **CLUBHOUSE SIGN-IN BOOK**

Please don't forget, when you come into the Clubhouse for any reason, sign-in with your name and the name of any guests. **DO NOT WRITE DOWN YOUR CODE NUMBER.** This is true for anyone in your household who uses your code. There is now a separate book for the pool users. Thank you. C.O.C.A. Board.

# NEW FLOORING IN THE CLUBHOUSE





# **COMMITTEES**

# 2024 C.O.C.A. BOARD OF DIRECTORS

Ken Walters	President	954-298-1373
Cathy Trask	Secretary	716-378-4684
Debbie Guilmette	Vice President	352-212-8542
Rick Mertz	Treasurer	267-992-3724
Janet O'Brien	Membership Chairperson	508-369-6459
Dana McGrath	Social Director	845-430-4977
Al Jannen	Building & Grounds	631-487-5768

**Clubhouse and Grounds:** 

Al Jannen 631-487-5768

**RV Compound:** 

Keith Williams 352-584-3625

**Membership Welcoming Committee Chair:** 

Janet O'Brien 508-369-6459

**Pool Manager:** 

**TBD** 

**Building Rental and C.O.C.A. Advertising:** 

Carol Mertz 267-939-3724

**Sunshine Chair:** 

Betty Westerfield 352-527-3270

# **COMMITTTEE REPORTS**

# **BUILDING AND GROUNDS REPORT**

Keith Williams, 352-584-3625, is in charge of the RV compound. If you happen to be walking by the Clubhouse at night, please check that all is well. Make sure lights are out and the doors are locked. Do not confront anyone. Call a board member or 911.

# C.O.C.A. RENTAL CHAIRPERSON REPORT

(Submitted by Carol Mertz)

The clubhouse is available for all party rentals including weddings, baby showers, family reunions, funeral lunches, meetings, etc. The rental rate for COCA members for a (4) hour event is \$125. + tax. The non-member rate is \$250. + tax. Additional hrs. are \$20. + tax each. You also receive 2 additional hrs., a hour for setting up and a hour for clean up. Total of 6 hours! A refundable security deposit of \$100. reserves your date. These rates are good through December 2024.

Call Carol Mertz #267-939-3724

# SUNSHINE LADY REPORT

(Submitted by Betty Westerfield 352-527-3270)



## Sympathy card was sent to:

Wendy Mitchell and family on the Loss of their Mother Carla Skinner.

Get well card sent to: Wei Wei Ritzhaupt.



# **HOLIDAY WOMEN IN BUSINESS EXPO!**

# Wednesday, December 18th from 5pm-7pm Crystal Oaks Clubhouse ~ FREE ADMISSION!



Come meet and learn about local businesses, hosted by:

# WOMEN IN NETWORKING

- Everyone is Welcome!
- Light Refreshments
- Door Prizes & Giveaways





FOR MORE INFO: Text Kim Justice: (352) 228-0877 Or email Kim at: WinCitrus@gmail.com







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# CALL TO DISCUSS WHAT RETIREMENT LOOKS LIKE FOR YOU!

LOCAL SERVICE AGENTS

RYAN CALLAHAN **352-223-3919** 

EDDIE ELDRIDGE **407-467-8301** 

# DON'T FORGET TO FALL BACK, SUNDAY NOVEMBER 3 AT 2AM





# TREASURER'S REPORT:

(Submitted by Treasurer Rick Mertz)

Balances Effective as of Sept 2024:

Checking Account Balance: \$23,662.02

Cash Bank: \$400.00

For a Combined Operating

Account Balance: \$24,062.02

 CD Account:
 \$78,712.73

 Money Market Account:
 \$15,817.04

 Total balance of all accounts:
 \$118,591.79

The checking acct for **August 2024** has been balanced.

If you have any questions regarding club finances, please call Rick Mertz at 267-992-3724. Thank you



# MediCare Supplements United American

insurance company Ken Walters A277085 (954) 298-1373 kwinsur@yahoo.com Crystal Oaks Resident











# OCTOBER 2024



Sun	Mon	Tue	Wed	Thu	Fri	Sat
		Hand & Foot 1 1-4pm RENTAL	RENTAL 2 Affiliated Pros 7-8:30am	Hand & Foot 1-4pm	SOCIAL 4 COMMITTEE MTG 1pm HAPPY HOUR	SOUP NIGHT 5:00pm
		NATIVE PLANTS 5:30-8pm	RENTAL 6:30-9:30pm	BINGO 7pm	AT THE LANAI 7-9pm	SHEET HOME OF THE STATE
6	7	Hand & Foot 1-4pm	RENTAL 9 Affiliated Pros 7-8:30am	Hand & Foot 1-4pm	RENTAL 10:15-11:15am	12
	Literary Society <u>6:45pm</u>		Clubhouse Closed For Cleaning From 8:30-11am	BINGO 7pm		RENTAL 2-10pm
RENTAL 9am-3pm Literary Society 6:45pm	. 363	Hand & Foot	RENTAL Affiliated Pros 7-8:30am	COCA BOARD MTG 10am	18 GARAGE/BAKE SALE 8am-2pm	19
	14pm	RENTAL W.I.N. 4-6pm	Hand & Foot 1-4pm	HAPPY HOUR AT THE LANAI 7-9pm		
BUNCO 1-4	21	Hand & Foot 1-4pm	RENTAL 23 Affiliated Pros 7-8:30am	24 Hand & Foot 1-4pm	25 HAPPY HOUR	26
	Literary Society <u>6:45pm</u>		Clubhouse Closed For Cleaning From 8:30-11am	C.O.C.A. GENERAL MTG. 6:30pm	AT THE LANAI 7-9pm	PARTY 7pm
27	28 Literary Society <u>6:45pm</u>	Hand & Foot	30 RENTAL Affiliated Pros	Super James 31		
	Eliciary Goolety <u>G. Fopilit</u>	<u>m</u> 1-4pm	7-8:30am	Hand & Foot 1-4pm		

A LITTLE TIDBIT (Submitted by Betty Westerfield



Whew! What a relief to know this.....

Ever walk into a room with some purpose in mind, only to completely forget what that purpose was? It's a very common experience called the "doorway effect". It's a psychological phenomenon characterized by short-term memory loss when passing through a doorway or moving from one location to another. We tend to forget items of recent significance immediately after crossing a boundary and often forget what we were thinking about or planning on doing upon entering a different room. Essentially because the brain updates its focus to the new environment, causing a temporary memory lapse related to the previous space. Research suggests that this phenomenon occurs both at literal boundaries (e.g., moving from one room to another via a door) and metaphorical boundaries (e.g. traversing a doorway, or when moving from one desktop window to another on a computer).

Thank goodness for studies like this. It's not our age after all, it's the damn door!



# NOVEMBER 2024



SPP S			1.			A. Taranta
Sun	Mon	Tue	Wed	Thu	Fri	Sat
					SOCIAL 1 COMMITTEE MTG 1pm HAPPY HOUR AT THE LANAI 7-9pm	2 RENTAL 11am-6pm
3	CLUBHOUSE CLOSED FOR GENERAL ELECTION  YOUR VOTE COUNTS	CLUBHOUSE CLOSED FOR GENERAL ELECTION  YOUR VOTE COUNTS	RENTAL Affiliated Pros 7-8:30am Clubhouse Cleaning 9am-12pm RENTAL 6:30-8pm	Hand & Foot	RENTAL 10:15-11:15am HAPPY HOUR AT THE LANAI 7-9pm	9
10	BUNCO 1-4PM Literary Society 6:45pm	Hand & Foot 1-4pm  RENTAL NATIVE PLANTS 5:30-8pm	RENTAL	14 Hand & Foot 1-4pm BINGO 7pm	HAPPY HOUR AT THE LANAI 7-9pm	16
17	18 Literary Society <u>6:45pm</u>	19	RENTAL 20 Affiliated Pros 7-8:30am Clubhouse Cleaning 9am-12pm RENTAL W.I.N. 4-6pm	10am	22 HAPPY HOUR AT THE LANAI 7-9pm	23
24	25 Literary Society <u>6:45pm</u>	Hand & Foot 1-4pm C.O.C.A. GENERAL MTG. 6:30pm	0.000000	28 THANKSGIVING DINNER 3pm	DECORATE CLUBHOUSE FOR CHRISTMAS 10am HAPPY HOUR AT THE LANAI 7-9pm	DECORATE CLUBHOUSE FOR CHRISTMAS 10am

# "KITCHEN KORNER"

(Submitted by Ellen Carson)

# **APPLE CRISP**



# Ingredients:

Apples
Graham Crackers
Brown Sugar
Cinnamon
Nutmeg
White sugar
Baking dish
Stick of butter
Whip Cream

# **Directions:**

400\* oven temp.

Peel and slice approx. 6 cups of Granny Smith Apples or apples of your choice in large bowl.

Add: 1 tsp. cinnamon

½ tsp. nutmeg

2 Tbsp. White sugar

Mix into your apples put apple mixture in 9x12 baking dish.

Combine: 1 C Graham Crackers crumbled

34 C Brown Sugar

½ stick of butter

Crumble with your hands until all butter has been mixed into your crackers /sugar.

Place on apple mixture and place in oven for 20 min. Or until your apples are cooked

Spoon into small dishes, serve with Whip Cream and/or Ice Cream.

# **ENJOY!**





















# waetna Accident & Health

\*Health Insurance \*Life Insurance \*Dental & Vision

Ken Walters Lecanto, FI (954) 298-1373 kwinsur@yahoo.com









## THE C.O.C.A. NEWS STAFF

Editor: Hank Rios 352-746-6101

Co-Editor : Carol Mertz

If you have any items, ideas or articles for an upcoming printing of *The C.O.C.A. News*, you may direct them to an Editor or any other person on the staff for consideration. The preferred format to use is Microsoft Word with Arial 10pt font. Submit them via e-mail to the Editor (riosh08@gmail.com).

## MEMBERSHIP COMMITTEE REPORT

(Submitted by Janet O'Brien - Membership Chairperson)

COCA membership is 120 households. Welcome to our new members and we hope to see you at some of the upcoming events at the clubhouse. Come and mingle and make some new friends. As always, please refer folks interested in joining COCA to me at 508-369-6459 or I can contact them. I will be glad to discuss what the club offers.

Janet O'Brien, Membership Chairperson



The C.O.C.A. membership list is issued to all members once a year. To keep your list current, we will publish, in this section of the Newsletter, additions of members.

Chris & Rachel Garlock - 355 N. Turkey Pine Loop - Chris:521-439-9303 - Rachel:727-638-4229

Tony Griffin - 105 S. Harrison St, Beverly Hills, 34465 - 352-257-1300

Gregory Marks & son Anders - 50 S. Cayman Terr, Lecanto - 352-445-2680

Britnie & Zach Reed - 199 N. Skyflower Pt. - 205-603-7292 & 205-504-4049

Martin & Ivette Shepherd - 5222 W. Kristina Loop - 917-935-2609

WELCOME... SEE YOU AT THE CLUBHOUSE!



Janet O'Brian- Membership Chairperson

# OCTOBER/NOVEMBER BIRTHDAYS



October's birthstone is the Opal which symbolizes Hope. November's birthstone is the Topaz and the flower is the Chrysanthemum.

# NOVEMBER BIRTHDAYS

- 2 Bob Bravo
- 3 Hank Strong
- 3 Robert Boykiin
- 4 Joshua Hahn
- 4 Kevin Lutkenhaus
- 8 Dean Daley
- 9 Susan McMahan
- 10 Anders Marks
- 14 Kevin Crowell
- 26 Edie Adamson
  - 6 Roger Weaver
  - Belsie Cougias
  - 30 Connie Taylor

# OCTOBER & NOVEMBER ANNIVERSARIES



Best Wishes and Happy Anniversary to all of you

# OCTOBER BIRTHDAYS

- 1 Rachel Garlock
- 8 Mary Scala
- 9 Mike Ditri
- 9 Sharon Stapley
- 11 Rebecca Kapili
- 11 Matthew Merrrill
- 13 Leigh Larson
- 14 Marlee Merrrill
- 16 Willie Joe Frazier
- 18 Lily Williams
- 31 Betty Attianese

Birthdays and holidays are wonderful to look forward to, But each little moment has its own magic.

Enjoying a sip of cider, reading a good book, raking leaves with children--we can find something to celebrate in every day

# OCTOBER ANNIVERSARIES

20 John & Sarah DiLorenzo

# **NOVEMBER ANNIVERSARIES**

2 Chris & Rachel Garlock 12 Lindsay LoSurdo & Justin Taylor





