

OCTOBER 2026



Mainlands Unit 2 TOWN CRIER

President's Corner



It's with a heavy heart that I begin my monthly newsletter with the loss of our residents.

I can remember meeting Jim Cleary for the first time walking his 2 little dogs – Bear and Killer !! Then Skipper came into the picture – what a difference. I enjoyed sparring with Jim over many subjects but his heart was always in the right place. When Liz found out he was a Steelers fan – she made a flag for him for his outside lamp post.

I have lost one of my longest board members – Bob (Tony Bob) Arsenault – Bob took care of the painting schedule of our homes and kept the schedule on point. You could also find Bob at Monday night bingo selling pull tabs and requesting his coffee for the night. Bob was a dedicated member of the Men's Club providing monthly help with the Pancake Breakfast duties and setting up the signs prior to the event and volunteering for many events.

What would Bingo be without the volunteering of Lee Simmons – she was there every Monday night helping with the selling of papers. She also was a dedicated bingo player. Lee always donated bingo items she made to the Christmas in July event. At one time, you could find Lee along with Betty Ann Chambers and Nancy Sampson working at Walgreens.

I just heard that Annette Gambaro has passed away. Her and Bob were long time residents and volunteered for many events.

It's that time again – **VOTING** – please make sure you return the ballots once the office sends them out. It is **VERY IMPORTANT** that you vote. If you do not return the ballot, it will be considered a **NO** vote. Let's not take the chance of being fully funded. **If you do not understand the repercussions of a fully funded budget please reach out to a board member for an explanation!**

Jim Schimpf - President

Mark your Calendars:

OCTOBER 3
PANCAKE BREAKFAST

OCTOBER 11
SHRIMP BOIL

OCTOBER 16
PORK CHOP DINNER

OCTOBER 20
TACO TUESDAY

OCTOBER 24
FALL DANCE

NOVEMBER 8
SCAVENGER HUNT

NOVEMBER 14
MUSIC BINGO



**UNIT 2 Residents
volunteer to make
this event happen
monthly...**

**PLEASE support your
volunteers by having
breakfast with us!!**

**FIRST SATURDAY
OF EVERY MONTH**

*Sponsored by the
Unit 2 Social Club.*

*Next pancake
breakfast*

**OCTOBER 3RD
8 - 10 a.m.
\$5.00**



SOCIAL CLUB NEWS

We begin our month with the sad news of the passing of Lee Simmons, Bob Arsenault and Annette Gambaro. We will miss them around our neighborhood/clubhouse.

I look forward to the fall schedule of events this year.

My board members continue to step up to the plate to host/chair events. You never know what idea that Cathy Waldauer will come up with, but they are always fun and a success. Thanks Cathy.

I am sorry I missed the Friendly Feud evening but heard it was a success (despite technical issues) with 87 in attendance with a profit of \$435.50 ... way to go Vicky and Lorraine.

My thanks to the Taco Mamas for their continued success with Taco Tuesday. It takes a lot of work and dedication to put this event on every month. Check with Vicky to see if you can help – baking brownies, etc.

We had our Annual "New Resident's Dinner" on Sept. 19th. We had new residents join us for a chicken dinner as our guests. We can thank Joyce Lyle-Freeman for the desserts. Pull Tab Bingo was played for a little excitement.

Our 2 Day Craft Fair (25/26)....was a huge success as Patti Cleary did an outstanding job organizing and advertising this event (she created the flyer for the newsletter)....be careful Patti you may end up making our flyer notices in the near future !!

October has several events taking place – make sure you get your tickets:

10/11 – Shrimp Boil \$18 – Liz -selling tickets

10/16 – Pork Chop Dinner \$12 – Barbara Pastman selling tickets

10/24 – Fall Dance \$10 – Lorraine Ostrowski selling tickets

Please support your volunteers – help is always needed.

Liz Schimpf



Women's Club

LaNona Robinson, President

OCTOBER, NOVEMBER, DECEMBER

THERE IS MUCH EXCITEMENT FOR WOMEN'S CLUB THIS FALL.

September was our first meeting after summer break and what a great meeting it was. Lots and lots of great friends returned. An exciting Fall is planned. In addition to our monthly meetings, we have rock painting and new exercise programs. Watch the Clubhouse bulletin board for more information. Upcoming events include the Veterans Luncheon for our Veterans, Pork Chop Dinner, Fall Dance

with Tom Davis, Christmas Cookie exchange and much much more.

We began with Jane Mac, a Chamber of Commerce Ambassador for Safety Harbor. She spoke and brought lunch in September. We learned so much about this wonderful small town just a few miles away. It is a great place for lunch, special programs and evening entertainment. Thank you Jane for lunch and a very interesting talk.

The October meeting will address SAFETY FIRST with Officer Dave Norvell, the Volunteer Safety Officer with the Largo Police Dept. He will talk about safety on the road. Find out how a combination of preparation, focused habits, and defensive driving techniques can help older drivers mitigate accidents. Be sure to sign up.

A Big Thank you to everyone who baked for the recent bake sale. Our bake sales are the best. The next bake sale will be in November at the Unit 2 Breakfast. Also a big thank you to our Taco Tuesday volunteers. You make this event great. We had a very successful summer. October will be our last Taco Tuesday till 2027. We take off during November and December due to the many holiday events.

The November meeting will feature a MURDER MYSTERY TRAIN PARTY. We will invite Presidents from other units. The timeline is 1960s. Wear your 1960 clothes. Search for clues, win prizes and enjoy a great show. Lunch is catered and provided by Arden Courts Alzheimer's ALF. Thanks to Bernadette Homan for coordinating lunch. Bernadette has helped several members who had loved ones with memory loss. She is a great asset.

The December XMAS Women's Club meeting and lunch will be at Bon Appetite on the water in Dunedin. WC Pays, You must have a reservation and there is a \$10 reservation fee which is refunded when you attend. Watch for more news on tickets.

Laurie Williams volunteered to head the nominating committee. If you wish to run for office, please contact Laurie. The President, 1st VP, Secretary and Treasurer positions are open for 2027. Elections are in November. All officers are voted upon each year. Only Barbara Pastman, 2nd VP, and Faye Burgeson, Chaplain are staying.

Be sure to sign up for the exciting fall events. The Women's Club meets the 2nd Monday of the month at 11:00 with a free lunch and educational speaker.

Warm Regards, LaNona Robinson, President

Hello Neighbors,

Each November, we hold a **vote** to give residents the opportunity to vote on the upcoming year's **budget**. This is a vote to “waive the reserves” and determines the cost of our monthly HOA fees.

As we prepare for that vote, I wanted to explain a few key points. The vote is to determine whether we “fully” fund or “partially” fund our 2027 budget.

There's a lot of confusion about the difference between a fully funded or partially funded budget.

Because we're a condo association, we fall under condo rules for the state of Florida. Condos are most often thought of as multi-level buildings with stairwells, elevators and all the expenses associated with multi-level housing.

Fully funding the budget takes into account the expenses a multi-level condo would have. Since we don't have these costs, we don't need to budget for them.

Partially funding the budget sets aside all the money we need to cover our community's expenses, including adding money to our reserve funds. (It's only considered “partially” funded because we aren't budgeting for the expenses a multi-level condo would need to plan for).

One other thing that should be explained. Due to the condo rules, to pass the partially-funded budget, we need “**half plus 1**” of our homes to vote “yes”. This means that if a homeowner (designated voter) doesn't vote at all, it actually becomes a vote for the fully funded budget.

Now, after all that, let's talk about real number. For 2027:

- if the **fully funded budget** is passed, Unit 2's HOA fee will be **\$1,789/month**.
- If the **partially funded budget** passes, Unit 2's HOA fee will be **\$495/month**.

The board will never tell you how to vote, but please vote!

If you have questions, chat with your neighbors, ask at the office, or touch base with a board member.

Mainlands Unit 2 Activities

ACTIVITY	WHEN	CONTACT
Book Club	1st Monday of the month @ 1:30 p.m.	LaNona Robinson (727) 578-9966
Bowling League	Tuesdays at 1:00 p.m.	Keith Watkins (412) 818-3277
Bridge	1st and 3rd Fridays 6-9 p.m.	Valerie Massingill (352) 501-8688
Bunco	2nd Friday of each month @ 5:15 p.m.	Cathy Waldauer (727) 460-1406
Cribbage	1st and 3rd Wednesdays @6:30 p.m.	George Filiau (603) 986-4324
Diners' Club Wigley's Pizza located at 11002 4th. Si.N. Saint Petersburg, FL 33716	2nd Wednesday of each month @ 5 p.m.	Tom Smith (727) 455-1871
Game Night	3rd Tuesday of each month, 7-9 p.m.	Gail Arsenault (727) 385-9207
7s (*Play the game of 7s- dice game w/nickels).	2nd & 4th Tuesday of each month	Gail Arsenault (727) 385-9207
Hand & Foot	Every Thursday @ 1:00 p.m.	Jan Mekeel (727) 545-3814
Kaffee Klatch *Donuts and Coffee \$1.50	Every Wednesday @ 9 a.m.	Tom Smith (727) 455-1871
Ladies Lunch Bunch 4th Street Shrimp Store, 106 4th Street, St. Petersburg	1st Monday each month.	Jan 545-3814 Rachel 709-4995
Pinochle	Every Thursday @ 5:45 p.m.	Carol Manning (505) 690-1392
Taco Tuesday	3rd Tuesday of each month 5-6:00 p.m. \$7.00 for Two Tacos, all the fixins', Drink, Dessert	Vicky Cerniglia (256) 655-9167
Water Aerobics - When the temperature is at least 67 degrees 30 minutes before starting.	Mon, Tues, Thurs & Friday @ 8:00 a.m. Wed @ 7:30 a.m.	Fay Burgeson (727) 577-9534
Women's Club	Every 2nd Monday @ 11 a.m.	LaNona Robinson (727) 578-9966



NOTE: The Calendar of Events for all of the Mainlands Units is now available on channel 732. See all of the Mainlands Units' newsletters online at: themainlands.com



TOWN CRIER BLOCK CAPTAINS

Thank you for distributing the monthly Town Crier newsletter to your neighbors.

If you will not be in town when the Town Crier needs to be delivered, please find someone else who will take your route.

Please let Tom Smith know of the substitution or if you need any help.

Again, thank you for volunteering.

Liz Schimpf



Silver Santa's Annual Charity Project will run throughout 2026.

These seniors still need our help with items to make their lives a little brighter.

Beginning in **October 2026**, we will be collecting the following items in the Clubhouse. There will be a box in the library area.

The items needed are as follows:

Clothing (NEW ONLY) Size L & XL – socks, sweatpants/tops, pajamas, t-shirts

Blankets (Lap)

Puzzles, puzzle books, books, etc.

Toiletries: shampoo/conditioner, hand/body lotion, toothpaste/brushes, mouth wash, bath wash, razors, shaving cream, etc.

Please NO Samples

Deadline will be Monday , DECEMBER 1, 2026

Don't forget if you need help or have questions regarding Senior living questions contact Bob Dorian @ 727-457-2467

Thanks for your generosity.

Liz Schimpf

Shrimp Boil

Sunday, Oct 11, 2026

1:00 - 3:00pm

Doors Open @ 12:00pm

Includes:

Shrimp

Corn on the Cob

Red Potatoes

Kielbasa

Little Smokie Hot Dogs

Dessert & Drink

Pull Tab Bingo

Tickets \$18

Liz Schimpf (727) 560-8287

Deadline Oct 6 ~ No Refunds

Unit 2 Social Club

Pork Chop Dinner

Friday, Oct 16, 2026

Dinner @ 5:30pm

Doors open @ 5:00pm

Menu: Pork Chop ~ Potatoes

Carrots ~ Dessert

Soda and Water Provided ~ BYOB

Pull Tab Bingo after Dinner

Tickets \$12 (deadline 10/12)

Contact: Linda Vinson (after 9/18)

(727) 599-8079 or

Barbara Pastman

(prior to 9/18)

(772) 321-0926



Every effort will be made to fulfill your seating request. Please note that there are 6 seats per table. Larger parties will be seated at adjoining tables.

LaNona Robinson
Historian



12-G St. Petersburg Times, Sunday, April 12, 1970

You're Invited!

... to an old fashioned

PICNIC at

The MAINLANDS
of TAMARAC

FLORIDA'S
FRIENDLIEST
ADULT
COMMUNITY

SUNDAY
APRIL 12



April 1970 Ad for Mainlands.

This ad is from the original developer Behring. Notice we have a Recreation Director and a lovely fountain.

I heard we used to have fountains at our front entrance. Are these pictures of our fountains? House prices are staying the same but...free food. A picnic plus a talent show... Free. And maintenance was only \$29. What a great place to live.

**Bring Your Friends
To Our Picnic!**

Sunday, April 12th — 1 to 5
At The Mainlands' Recreation Center

HOT DOGS! SOFT DRINKS

... It's ALL FREE!

**Be Sure To Keep
Sunday April 26
Free For The Big
Talent Scout Show**

**Come to Watch, or
participate!
For Details, See Entry
Blank at right**

**TALENT SCOUT
SHOW**

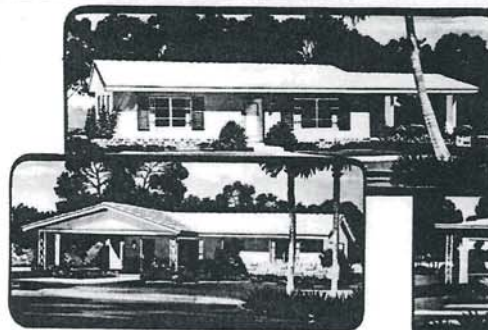
COMING SUNDAY, APRIL 26
2 P.M.

**ENTER NOW!
VALUABLE PRIZES**

Please Specify

- VOCALIST
- DANCER
- INSTRUMENTALISTS
- VOCAL GROUP

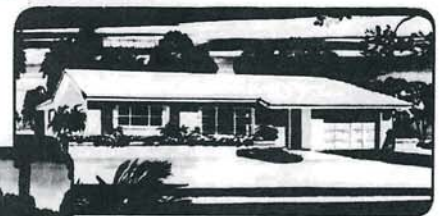
Mail Entries to:
Jack Lehr, Recreation Director
MAINLANDS OF TAMARAC BY THE GULF
1501 Mainlands Blvd.
Pinellas Park, Florida 33565



The Devon - \$15,990
2 Bedrooms, 2 Baths, Carport

The Amberst

\$11,990
2 Bedrooms, 1 Bath
Carport optional



The Barclay - \$13,990
2 Bedrooms, 1 Bath, Garage



The Essex - \$17,990
2 Bedrooms, 2 Baths
Garage

6 Models Offer 18 Distinctive Home Designs

FROM **\$11,990**



The Fairfax - \$18,990
2 Bedrooms, 2 Baths,
Family Room, Garage
Screened Porch

LUXURY EXTRA-VALUE FEATURES INCLUDED

Wall-To-Wall Carpeting * Fully Sodded Lot
Community Newspaper * Concrete Driveways

PLUS FULL OUTSIDE MAINTENANCE



FULL PROGRAM OF COMMUNITY ACTIVITIES

- Acres of Recreation
- Private Clubhouse
- Huge Screened Patio
- Picnic & Barbecue Pavilion
- Recreation Director
- Swimming Pools
- Shuffleboard Courts

\$29.00

FROM ONLY MONTHLY

Includes Clubhouse Lease



- Sanitary Sewers — City Water
- ALL-ELECTRIC KITCHEN
- Financing Available
- Built-In Oven and Range
- Garbage Disposal



EASY TO REACH - CLOSE TO EVERYTHING
U.S. 19 at 90th Ave., North, PINELLAS PARK

MODELS OPEN 9 TO 6 DAILY



MODELS FURNISHED
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FURNITURE MART



AN ENTERPRISE OF
Behring Corporation
FORT LAUDERDALE, FLORIDA

The MAINLANDS
of TAMARAC

ON U.S. 19 at 90th AVE. NORTH
WRITE: P. O. BOX 816,
PINELLAS PARK, FLORIDA 33565

PHONE (813) 527-7344

Please send me your full color brochure —

Name _____

Address _____

City _____

State _____

Zip _____

SPT 4-12

Unit 2 TACO TUESDAY! Unit 2

October 20, 2026

5:00 - 6:00pm

Cost \$7



Includes two tacos & toppings
(your choice of beef or
chicken!)

Plus salsa & chips,
drink, and dessert!



Join Unit 2 the 3rd Tuesday of every month
for Taco Tuesday!



Ladies Lunch Bunch

Here's looking at our next few lunches. October 5, we're off to the 4th Street Shrimp Store, 106 4th Street, St. Petersburg.

November 2 finds us headed to Wildflower Café, 1465 South Fort Harrison Avenue, Clearwater.

December 7, we will be celebrating the Holidays at the Safety Harbor Spa, 15 North Bayshore Drive, Safety Harbor.

Come join us for good food and great conversation. Watch the Club House bulletin board for more information and the sign-up sheet. Please remember, If you want go, and need a ride, please call Rachel Hamilton (727-709-4995).

Jan Mekeel

Kaffee Klatch



is held every Wednesday morning at 9 a.m. Coffee, pastries and bagels are available for \$1.50 and there is no better way to catch up on upcoming events and the welfare of your friends. Come and join us and keep up-to-date. Also remember that volunteering to serve coffee for a month is a great way to meet your neighbors.

We need volunteers to help out with hosting as MC, servers and donut pick up.

Diner's Club

You might have heard about Diners Club. We try a different restaurant each month . We have singles and doubles. It's just a bunch of neighbors getting together. Everyone pays their own tab. It's always held on the second Wednesday of each month at 5 P.M. If interested use the sign-up sheet posted every month on the bulletin board in the clubhouse.

This month's Diners Club (October 14th) we'll be meeting at Wigley's pizza located at 11002 4th. St., N. Saint Petersburg, FL 33716.

Any questions call TOM SMITH 4551871.



Join the Book Club!

Meeting: First Monday of every month

Time: 1:30 p.m.

Location: Unit 2 Clubhouse Library

BE THERE OR BE UNREAD!

September Book club Was Unread...

SO, Be Sure to Make the October Meeting.



When did the book club last meet? Can't remember. Labor Day got in the way. So let's go back to the beginning. For our Sept. meeting, which did not happen, we were supposed to read a book, any book, by Robert Parker and tell the group about our book at the next meeting. Why? Well there are about 25 books in the library by Parker and no one had heard of him.

Well, it turns out he is famous for a detective series featuring Boston Detective Bob Spenser. He is also the author of a series of mysteries featuring Jesse Stone, an alcoholic ex ballplayer turned small town police chief.

Parker's fictional Spenser inspired the ABC-TV series Spenser: For Hire. The first show was In February 2005, CBS-TV broadcast its highly-rated adaptation of the Jesse Stone novel Stone Cold, which featured Tom Selleck in the lead role as Parker's small-town police chief.

Plus Parker wrote multiple Western Novels featuring gritty, gun-slinging, itinerant Territorial Marshals Virgil Cole and Everett Hitch. Cole and Hitch, road roughshod over rabble-rousers and gun hands in troubled Western towns in the 1800s. These Western novels were a New York Times-bestselling series. Reading these books are like watching a 1960's TV Western.

Come to the October Meeting, First Monday of Month at 1:30. Read a Parker book and tells us about it. Did you like it? Would you recommend it? Would it make a good TV show? Should we keep the 25 books or donate them? We will find out at the October meeting. Be there or be unread.

Regards LaNona Robinson

Christmas in July BINGO

So who doesn't like to play BINGO anytime during the year? Just ask our residents and guests who came to our Christmas in July Bingo held on Saturday, July 25h.

The clubhouse was decorated in a Christmas theme...when do you see poinsettias and a Christmas tree in July? We did.

Prior to bingo our holiday guests were treated to lunch consisting of a pulled pork sandwich, cole slaw, chips, drinks and Christmas Sugar Cookies. These cookies were made with lots of butter & love. Thanks to Cathy Waldauer for helping me bake the cookies.

Mrs. Santa Claus was our bingo caller and I have to admit she looked quite lovely in her outfit. We appreciate her coming all the way from the North Pole to help us out as Santa was very busy with his 2026 Christmas wish lists and could not attend.

We played 7 games of bingo with prize money of \$60.00 and a Pull Tab bingo with multiple winners. First prize was \$200.00 and the 2nd winner received \$110.00 and the 3rd prize of \$110 had 2 winners receiving \$55.00 each.

We had door prizes galore (of course with a Christmas theme) and with a gift to the lucky person who got the "Blue" Spruce Christmas tree cookie, which was Marie Soucy. My thanks to Lee Simmons for her donations of Bingo items and Barbara Pastman for the beautiful star necklaces decorated with Christmas colored beads.

As with any event, the volunteers are the ones who make everything happen from set up – serving and of course, clean up. I would like to thank the following volunteers – Jim Schimpf, Lorraine Ostrowski, Linda Vinson, Carolyn Moore, Tom Smith, Cathy & Alan Waldauer, Karen Estes, Iris Gantz, Karen Earl, Susan DiBona, George Filiau and Kathleen Tremblay, and of course, all those who helped to stay to clean up and set up for our brunch the next day.

Seasons Greetings to all those who attended and helped with this summer event.

Liz Schimpf - Chairperson



A Labor Day Potluck Extraordinaire...Breathtaking Flavors & Great Company

This Labor Day, we gathered for a potluck lunch that truly



raised the bar. From the very first bite, it was clear that every dish was superbly prepared and crafted with care, making the entire spread nothing short of breathtaking.



The afternoon was a masterclass in culinary collaboration. The tables were overflowing with an incredible variety of food, balancing perfectly seasoned main dishes, vibrant seasonal sides and unforgettable desserts. What made the meal so special was not just the quality and

quantity of food, but the shared effort and passion everyone brought to the table. Great food always tastes better when enjoyed with great company.

A massive THANK YOU to everyone who contributed to this wonderful event. We sincerely hope those who missed this potluck will make a special effort to be a part of the next festive potluck

Valerie Massingill

ITALIAN DINNER

The Social Club hosted the annual Italian Dinner on June 20th.

Everyone enjoyed their stuffed shells, meatballs/sausage & salad meal. We played pull tab bingo and had 2 lucky winners.

Thanks to all the volunteers who helped make this dinner a success.



Liz Schimpf

MAINLANDS UNIT 2 - MEMORIAL BRICKS



Those of you who did not get a chance to see our Memorial Bricks installed - go take a look. They are located in front of the Unit 2 Clubhouse on the pathway to the flag and message board. These bricks can be purchased for \$50 in memory of a loved one that passed on and was a resident of Unit 2. Any questions or interest in purchasing a brick, please call Liz Schimpf at 727-560-8287.

. Special thanks to Pete Whyte for installing the bricks.

Don't Throw it Away - Recycle!

Tom Smith is collecting all used ink cartridges and toners to recycle. You can bring them to the Unit 2 Clubhouse or call Tom at (727) 455-1871



Unit 2 Social Club



Saturday

Oct. 24, 2026

6:30 - 9:30pm \$10

Doors Open @ 5:30pm

Includes:
Snacks &
Soda/Water



Music by
Tom Davis

For tickets contact:

Lorraine Ostrowski (727) 418-9213

Ticket deadline: October 17

Every effort will be made to fulfill your seating request. Please note there are 6 seats per table - large parties will be seated at adjoining tables.



Pinellas Park Fire Department Toy Drive

Jingle Bells! Jingle Bells! It's that time of year again when we help our local firefighters in their quest to bring joy to the less fortunate children of our community. A collection box for new or barely used stuffed animals and new toys will be available in the Clubhouse from October 1st until December 6th.

In addition in the last two years we were able to fill 30 stockings with little trinkets and prepackage food items.

If you would like to contribute and can't make it to the Clubhouse you can drop your donation off at my house (10124 41st Street) or call Jan Mekeel for a pickup (727)-545-3814.

As in the past our firefighters are very appreciative of our support.

Unit 2 Presents



Sunday Nov. 8, 2026

Doors open @ 12:30 Event 1- 2:30pm

All Units Welcome! Prize for 1st Place!

Teams of 2 or 4

Search only in Unit 2

Tickets

\$1



Hot Dog included / Drink \$1

must have ticket to join/receive food

Tickets: Cathy Waldauer

(727) 515-8370 (deadline 11/6)

Unit 2 Social & Women's Clubs

VETERANS DAY



HONORING ALL WHO SERVED

Veterans Day Luncheon

Wednesday, Nov. 11, 2026

12:00pm

Doors Open @ 11:30

Unit 2 Veterans & Spouses



Sign up at Clubhouse

Deadline to sign up 11/6

For more info, contact:

LaNona Robinson (727) 687-6932

WELCOME!



Sending a sincere welcome to our newest residents in Unit 2!

Suzanne Guillet
9632 42nd Street

Brenda Pardee & Larry Schmidt
9608 41st Street

Karen Estes, Board Secretary



Annette Gambaro

*Our thoughts and prayers
are with
her family & friends.*

Unit 2 Hosting



Music Bingo



Join us for an evening
of musical fun!

Saturday, Nov 14, 2026

Doors open @ 5:30pm

Bingo starts @ 6:30pm



Pull Tabs



Prizes

Tickets \$5 (no refunds)

Includes Bingo Paper & Daubers

Snacks / Drinks \$1 each

Contact Cathy Waldauer
(727) 515-8370

**The Taco Mama's invite you to our last Taco Tuesday of 2026.
We hope to see you on October 20!**



**Don't Forget to
VOTE!!**



A Note from the Editor

**DON'T FORGET TO VOTE!
YOUR HOA FEES ARE IN YOUR
CONTROL!**

Deadline for submitting articles is the 15th of the month. Articles received after that date cannot be guaranteed to be included in that month's newsletter. Submit articles via email to Diane Atherton at datherton1@tampabay.rr.com

BEWARE!

PROTECT YOUR HOME & YOUR INVESTMENT



THINK TWICE

BEFORE HIRING AN

UNLICENSED OR UNINSURED CONTRACTOR

That contractor offering to do the job for a little less money may end up costing you **FAR MORE** in the long run.

Before allowing anyone to perform work on your home, make sure they are properly licensed, insured, and qualified for the work they are performing.

WHAT CAN GO WRONG?



YOU COULD BE RESPONSIBLE FOR INJURIES

If an uninsured worker is injured while working on your property, you could potentially face financial responsibility for the injury. Pinellas County warns that unlicensed contractors may not have the insurance coverage necessary to protect homeowners.



POOR OR INCOMPLETE WORK

Unlicensed contractors may lack the training, experience, and qualifications required for certain work. If the contractor disappears or refuses to correct defective work, you may be left paying someone else to fix it.



YOU MAY HAVE PERMIT PROBLEMS

Many types of home improvement work require permits and inspections. An unlicensed contractor may tell you that a permit isn't necessary—or ask YOU, the homeowner, to pull the permit. That can put the responsibility for the work on you.



YOUR HOMEOWNERS INSURANCE MAY NOT PROTECT YOU

Florida's DBPR warns that homeowners can face insurance and liability problems when unlicensed or uninsured individuals perform work on their property.



YOU COULD FACE A LIEN

If a contractor, subcontractor, or supplier is not paid, a lien may potentially be placed against your property—even if you already paid the person you hired.

WATCH FOR THESE RED FLAGS

Be cautious if a contractor:

- Offers a price that seems too good to be true
- Demands a large cash payment up front
- Cannot provide a verifiable license number
- Refuses to provide proof of insurance
- Says "You don't need a permit"
- Asks you to obtain the permit yourself
- Won't provide a written contract
- Uses only a cell phone number or P.O. Box
- Shows up unexpectedly offering to perform work



SMART HOMEOWNERS: DON'T RISK IT.

Protect your home, your money,
and your peace of mind.

BEFORE YOU HIRE — DO YOUR HOMEWORK



1 VERIFY THE LICENSE

Don't simply take the contractor's word for it. Ask for the contractor's license number and verify it with Pinellas County.

Visit: pinellas.gov/contractorsearch



2 VERIFY INSURANCE

Ask for a current Certificate of Insurance and verify that the coverage is current.



3 GET IT IN WRITING

Make sure the contract clearly states:

- What work will be performed
- Materials
- Price
- Payment schedule
- Start date
- Completion date
- Warranty



4 MAKE SURE THE PROPER PERMITS ARE OBTAINED

If a permit is required, make sure it is properly obtained and inspections are completed.



5 DON'T PAY EVERYTHING UP FRONT

Florida DBPR recommends avoiding contractors who require full payment in advance.



6 ALWAYS GET AT LEAST TWO BIDS

Comparing bids helps ensure you get a fair price and quality work.



7 CHECK WITH THE MAINLANDS OFFICE

You can check with the Mainlands office to see if they have information on file you are considering.



THE CHEAPEST CONTRACTOR IS NOT ALWAYS THE CHEAPEST CHOICE.

A properly licensed and insured contractor may cost more initially—but that additional cost can provide important protection for your home, your finances, and your peace of mind.



WHEN IN DOUBT — VERIFY BEFORE YOU HIRE.

Your home is one of your biggest investments. Protect it the right way.

PINELLAS COUNTY
CONTRACTOR LICENSING DEPARTMENT
(727) 582-3100

TO REPORT SUSPECTED
UNLICENSED CONTRACTING
(727) 582-6767

FLORIDA'S DBPR
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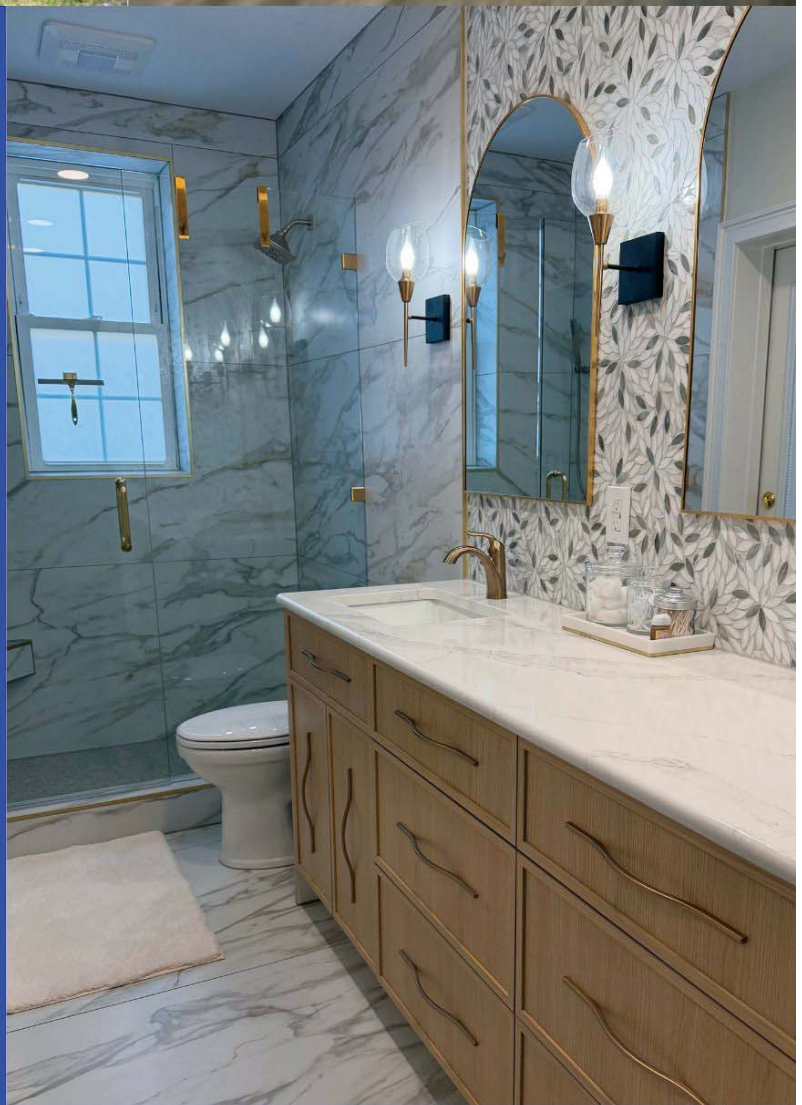
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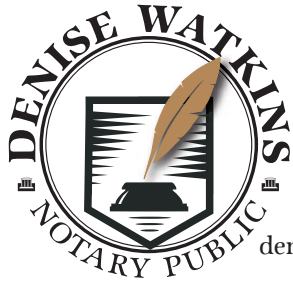
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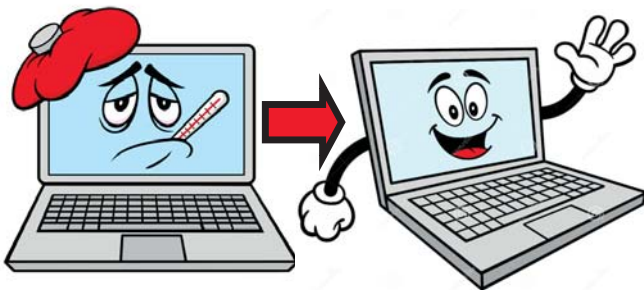
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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1 1 p.m. – 3 p.m. Hand & Foot 5:45 p.m. Pinochle	2 6-9 p.m. Bridge	3 8-10 a.m. Pancake Breakfast
4	5 BOOK CLUB 1:30 P.M. LADIES LUNCH BUNCH 4th Street Shrimp Store, 106 4th Street, St. Petersburg	6 Bowling 1 p.m. 7s 7-9 p.m.	7 9 a.m. Kaffee Klatch 6:30 P.M. CRIBBAGE	8 1 p.m. – 3 p.m. Hand & Foot 5:45 p.m. Pinochle	9 5:15 p.m. BUNCO	10
11 SHRIMP BOIL 1-3 P.M.	12 Women's Club 11 a.m.	13 Bowling 1 p.m. 7s 7-9 p.m.	14 9 a.m. Kaffee Klatch 5:00 p.m. DINER'S CLUB Wigley's Pizza,1002 4th. Si.N. Saint Petersburg, FL 33716	15 1 p.m. – 3 p.m. Hand & Foot 5:45 p.m. Pinochle	16 6-9 p.m. Bridge PORK CHOP DINNER - Doors open @5, Dinner 5:30 p.m.	17 11 A.M. - 2 P.M. CELEBRATION OF LIFE - LEE SIMMONS
18	19	20 Bowling 1 p.m. TACO TUESDAY 5-6 P.M. Game Night 7-9 p.m	21 9 a.m. Kaffee Klatch 6:30 P.M. CRIBBAGE	22 1 p.m. – 3 p.m. Hand & Foot 5:45 p.m. Pinochle	23	24 FALL DANCE 6:30 - 9:30 P.M.
25	26	27 Bowling 1 p.m.	28 9 a.m. Kaffee Klatch	29 1 p.m. – 3 p.m. Hand & Foot 5:45 p.m. Pinochle	30	31

WATER AEROBICS: MONDAY, TUESDAY, THURSDAY AND FRIDAY @ 8AM. WEDNESDAY @ 7:30 AM, IF TEMPERATURE IS AT LEAST 67 DEGREES 30 MINUTES BEFORE STARTING.

October 2026

UNIT CONTACTS: Unit/Contact Name/Phone						
1: Suzy Wenner 956-655-1163	2: Cathy Waldauer 727-515-8370 Liz Schimpf 727-560-8287	3: Charly Gallagher 614-216-0427 Donna Ream 727-698-8857	4: Paula Termeer 616-334-0934	5: Barbara Bailey 727-505-1317	6: Mary Klein 727-418-8887	7: Sadonna Poston 720-341-8015
Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
3: Beg. Chair Yoga 9a 5: Shuffleboard 10a 1: Mahjong 1p 6: Crafts (2 nd /4 th) 1p 5: Dominos 1p 1: Poker 1p 3: Chair VBall 1p 3: Shuffleboard 1p 2: Book Club (1 st) 1:30p 4: Shuffleboard 3p 3: Line Dancing 3:30p 1: Hi/Lo Poker (1 st) 3:30p Hi/Lo Poker (2 nd , 3 rd , 4 th) 4p 3: Card Social 6p 5: Coffee Connection 9a	5: Exercise 9a 5: Golf 9:30a 3: Walking Club 9:30a 3: AquaFitness 10a 1: Chair VBall 1p 3: Chair VBall 1p 5: Silver Sneakers Splash (pool) 4p 4: Euchre 5:45p 4: Hand & Foot 6p 4: Darts 7p 2: Sevens (2 nd /4 th) 7p	3: Beg. Chair Yoga 9a 5: Silver Sneakers Splash 11a 1: Dominoes 12:30p 1: Poker 1p 3: Bowling 1p 6: Chair Volleyball 1p 3: Line Dancing 1p 4: Art Club 1p 4: Men's Poker 5p 3: Happy Hour 5p 1: Pinochle 5:45p 4: Ladies' Poker 6p 4: Bridge 6p 3: Shuffleboard 6p 5: Game Night 6p Call JoAnn (727)560-7664	5: Exercise 9a 3: AquaFitness 10a 5: Shuffleboard 10a 5: Golf 10a 2: Hand & Foot 1p 5: Chair VBall 1p 3: Shuffleboard 1p 3: Dominos 1:00p 2: Pinochle 5:45p 4: Shuffleboard 3p	3: Beg. Chair Yoga 9a 3: Walking Club 9:45a 1: Chair VBall 1p 3: Chair VBall 1p 2: Bunco (2 nd) 5:15p 3: Pinochle 5:45p 1: Dup. Bridge (1 st /3rd) 6p 1: Euchre Tourn. (4 th) 6p 2: Bridge (1 st) 6p 5: Trivia 7p (1 st Fri)	4: Men's Poker 11a 1: Movie Night 1p	(T) = advance tickets needed <i>Call Unit for pricing</i> \$ = price of required ticket