



THE COLUMNS

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**REPORTERS: Reporters will be noted by their bylines
at the end of each article.**

Chris Olson, Tara Woods Homeowners Association Liaison

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or email him at BrionPalmer@yahoo.com.

Contributing writers are acknowledged with bylines
accompanying their submissions. Attribution for photos are not
included unless supplied. We sincerely thank everyone for their
contributions. Your articles help showcase the strong
and diverse community that makes up Tara Woods.
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Summer issues are condensed: June/July and Aug/Sept.
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WELCOME NEW RESIDENTS

WELCOME NEW RESIDENTS

Happy Holidays. We would like to extend a warm welcome to all our new residents. We hope you are getting settled in and can start enjoying the magic of Tara Woods. If you missed our last Orientation, you are encouraged to come to our next Orientation which will be held on Saturday, December 14th, at 10:00 AM in the Clubhouse Meeting Room. We have a wealth of information to share with you. All are welcome.

Jane and Chuck Chmielewski

Jane and Chuck reside on Lot #419, 19679 Pandora Circle. They are full-time residents from New Jersey. They have two children. Jane is a retired schoolteacher. Chuck is retired from maintenance. In her spare time, Jane enjoys

bingo and reading. In his spare time, Chuck enjoys fishing.

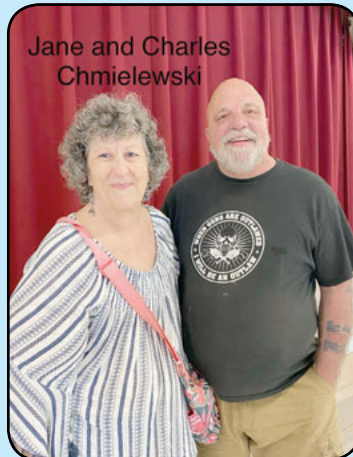
Carolyn Hensley and Lou Murphy

Carolyn and Lou reside at Lot #148, 19683 Woodfield Circle. Carolyn has previously resided at Tara Woods at a different location. They are full-time residents from Ohio. They have two children and four grandchildren. Carolyn is a housewife. Lou is a retired sprinkler fitter. In her spare time, Carolyn enjoys playing Left, Right, Center, and chair volleyball. In his spare time, Lou enjoys racing boats and chair volleyball.

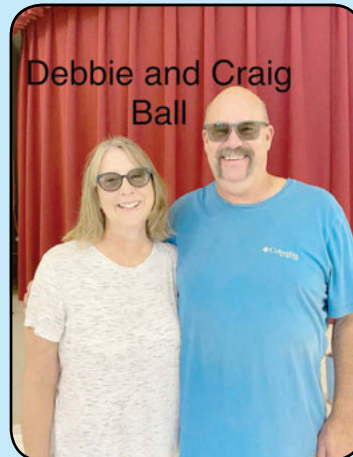
WELCOME TO TARA WOODS,

Barbara Krilivsky and Linda Kasdorf, co-chairs of the Welcome Committee.

Those pictured without bio's appeared in previous issues



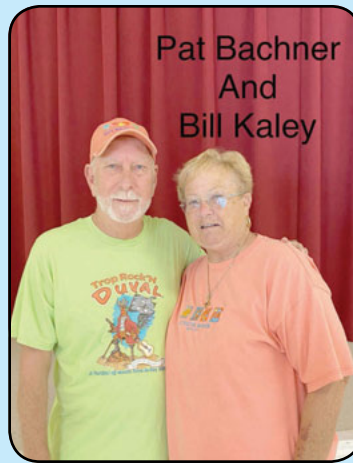
Jane and Charles Chmielewski



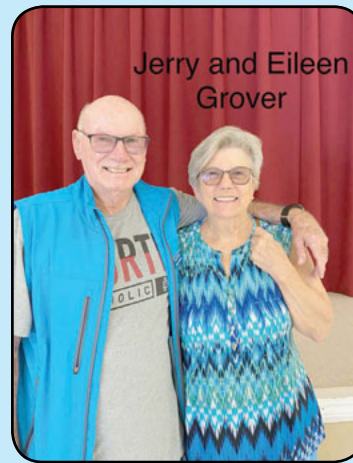
Debbie and Craig Ball



Barry and Catherine Ling



Pat Bachner And Bill Kaley



Jerry and Eileen Grover



Teresa and Dan Briggs

MEMBERSHIP RENEWAL

It's coming to the end of the year, and everyone is busy with their holiday plans. Look at your latest TWHOA membership card to see if it is expiring at the end of the month. Take advantage of our end-of-year pricing for your renewal, before prices increase for next year. You may want to consider a multi-year renewal to save even more money. Payment can be in cash or check.

There is an insert in your issue of *The Columns* this month to assist you with a renewal.

Membership allows you the following:

- TWHOA advocates for resident priorities with our Community Manager.
- Full voting rights for homeowners in annual election of TWHOA Board of Directors.
- TWHOA website www.twhoa.net full access to keep you fully informed.



This is Old Glory. Is yours faded and torn? Retire her to a proper disposal. Drop her off at 19553 Charleston Circle (Lot #12) or the Guard House. Also, there is now a Flag Box at the North Fort Myers Fire Department, where you can drop off your old flags. Replacements are available from Bob Glandorf. \$8.00

• TWHOA-sponsored committees and events with discounts for members.

Your completed renewal should be dropped off in the Clubhouse mailbox, and feel free to reach out to Andrea Snyder if you have any questions.

TWHOA Membership



Join or Renew Your Membership TODAY!

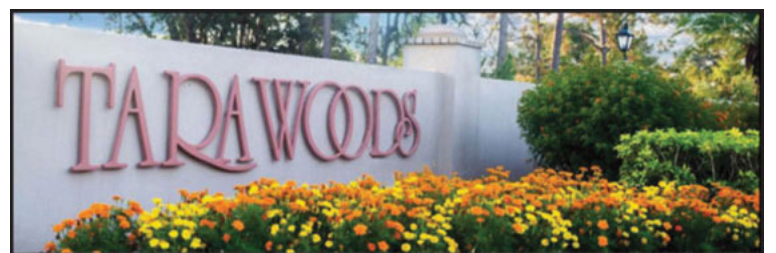
Membership Has Privileges

New Members' Benefits Start Immediately

- Full Membership to the TWHOA website - www.twhoa.net
- Full voting rights (homeowners only) in the upcoming election for 2025 TWHOA Board of Directors
- Plus many other TWHOA membership benefits and discounts

Take Advantage of Multiyear Membership Discounts

CURRENT RATES UNTIL 12/31/24	RATES AFTER 01/01/25
LIFETIME - \$125	\$150
5 yr membership through December 31, 2029 - \$65	\$85
3 yr membership through December 31, 2027 - \$40	\$50
2 yr membership through December 31, 2026 - \$28	\$35
1 yr membership through December 31, 2025 - \$15	\$20



WWW.TWHOA.NET

If you haven't already registered on the **NEW** Tara Woods Homeowners Association website, then

Check It Out!

All from the comfort of your home

24 hours/day - Every day

Latest news on what's happening in the Tara Woods Community.

Weekly "What's Happening" email.

Upcoming Events - Community Event Pictures.

News Articles - Classified Ads.

Emergency Information

... and more!

Community information - when you want it!

Select website pages are restricted to HOA members only

FROM THE BOARD by Lou

By Lou Dunning, President - loudunning2@gmail.com, 239-240-5847

• It is that time of year. Welcome back to all our returning friends and neighbors. We are in full swing with many events and activities planned for this season. I encourage you to check out and see what's available, and participate in all that appeals to you. This is your time! The Homeowners Association Activities Committee has been active all summer. Now as they ramp up for even more events, they can use your help on the committee. Join in. Contact the Activities Director, Celia Blotkamp, at 703-863-2973 for more information. The social clubs are also planning meetings. Check them out. It's a great way to meet new people and make new friends.

• As you read this article, work will have started on a remodeled updated Fitness Center, expanded remodeled Craft Room and new kiln, and other improvements to the Ceramic Room. These are capital improvements that have been pursued by this HOA Board of Directors and previous Boards and the Statutory Rent Committee. Thank you to all involved for your diligence and perseverance.

• Our Tara Woods Community has a long commitment to helping others, and that tradition continues with our annual Day of

Caring Charity. The donations go to three local charities in our area. The Day of Caring was capped off with a fun filled "Quarter Auction" event on November 7th. Thank you to all the residents who worked on making this event happen. The Clubhouse was 'alive' with fun and excitement.

HEADS UP - Don't hesitate. Now is the time to join or renew your HOA Membership. Join now, at current prices, before the 2025 increases take effect. Show your commitment to our Community while enjoying member discounts on many events. Thank you.


DID YOU KNOW THAT - Your Homeowners Association Board of Directors opened nominations for Directors on Monday, November 11th. There are four Director positions up for election. If you are interested in serving our Community in this capacity, please contact Sharon Gritzmacher, Nomination Chair, at 218-760-1341, or any Director, to answer any questions and get additional information. Nominations will close on Monday, December 9th.

NOW AVAILABLE



TARA WOODS MEN'S AND WOMEN'S COLLARED SHIRTS, HATS AND LANYARDS

On sale at the Clubhouse at Saturday Morning Coffee.
Contact Lynn Lessmiller at 813-748-2005.



SUNSHINE AND SYMPATHY

RESIDENT DEATHS: Carolyn Esposito
Marie Cooper (former resident)
Charlie Klotz

ILLNESSES: Donna Sealey
Louise Frederick
Carol Clarke
Ron Fabiszak

Please remember in your thoughts and prayers the family and friends of all these neighbors, and please let me know of any medical news in your neighborhood.
Debbie Doty, 937-248-8125, debbiepickleball@gmail.com, Lot #664

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QUESTIONS ON QUARTER AUCTION

I have had several questions on who gets all those quarters you donated at the Quarter Auction. Yes, we had a lot of Quarters; six people counted and wrapped \$3,070.00 in quarters. We had another \$3,007.00 in cash.

Where does it all come from? First of all, Karen, the Auctioneer, gets \$30.00 from each of the thirteen vendors.

That is all the money she gets. Each vendor is selling what they have at their booth. They all have to have two items to raffle off. They get to keep the quarters from that raffle.

All the other money earned, the money from the paddles, from the social event, from the tickets sold for the gift cards, and all the quarters from the baskets that Sue Cook put together, and with many donations from residents here at Tara Woods, goes to the Day of Caring. We also had a \$500.00 donation from the HOA which Sue used to buy additional items for the baskets. From those baskets we earned \$3070.00. All of that went to the Day of Caring.

The Day of Caring started almost thirty years ago when Pine Lakes, Lake Fairways, and Tara Woods got together and decided to ask for donations from each park from October to December each year.

They picked three local charities to divide the money for donations. The charities have changed over the years.

Now we donate to:

1. Holiday 4 Heroes. This is a local, all volunteer, non-profit organization. Their mission is to help our military Heroes who are deployed all around the world by sending about 100 care packages every few months. Each year, a few of the struggling military families are helped by providing a meal, gifts, and a tree, to help with Christmas while their soldier is serving overseas.

Another program is Backpacks for Local Homeless Vets filled with personal care items. Also, the VA has asked Holiday 4 Heroes to start two new programs, Make Merry Christmas Families, and Homeless Vets. The VA picks the families and the homeless vets.

2. Fort Myers Rescue Mission provides housing and meals to ninety former homeless men who are trying to get their lives back together. They must look for work, attend church, work around the premises, and keep off drugs and alcohol.

3. Elizabeth K. Galeana Mission, run by the Catholic Church, is in Fort Myers. Our donations will help provide Holiday meals for needy families.

If you have any other questions, call Chris Olson, Chairperson for the Day of Caring, at 715-851-4681.

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QUARTER AUCTION THANK YOU

Our Tara Woods Residents are AMAZING!!! All I can say again this year is UNBELIEVABLE. We made \$6,077 just off the Quarter Auction, and, so far, \$3,455.00 in cash donations. You can still donate to The Day of Caring until mid-December. Again, you have shown The Magic of Tara Woods.

I first want to thank all my volunteers I had this year. Joanne Glandorf, Eileen Robinson, Donna Frieman, Greg Sealey, Sylvia Stump, Michele Galvin, Pat Dunning, Barb Roland, Linda & Joe Kasdorf, Lou Sapp, Vicki & Mike Hoard, Diane Smith, Denise Clark, Debbie Doty, Jean & Dick Resh, Mary Cauldwell, Linda Renzulli, Celia Blotkamp, and Chuck Poveromo.

Also, I want to thank Bill Black and his kitchen crew for fixing the food for purchase before the auction.

I know we had a lot of volunteers before and

afterwards to help put the tables and chairs back and to also "clean up". I apologize that I didn't get everyone's name, but you know who you are, and I thank you. We cannot pull this off without all the volunteers we have. A big THANK YOU. You should all be very proud.

Next, I want to thank my committee of Sue Cook, Chris Olson, and Rich Girty. Without all your help, we couldn't have made this such a success.

Sue Cook deserves a special recognition for the 50+ baskets she made from all the wonderful donations. They were all a big hit this year. Thank you to everyone who donated.

Thanks again to everyone who came to the auction, and I look forward to seeing you all at our November 6th, 2025, Quarter Auction.

Thank you, Judy Girty - Chairperson

WHERE HAS YOUR ISSUE OF THE COLUMNS BEEN?

Show us where your issue of *The Columns* has traveled to! Email your photo to lindabluetw@gmail.com with the location and names of residents pictured, and your photo might be published in an upcoming issue. *The Columns*

cover page must be visible for consideration. Photo submissions are published in the order received. Due to limited space, it could be several issues before your photo appears. We ask for your patience.



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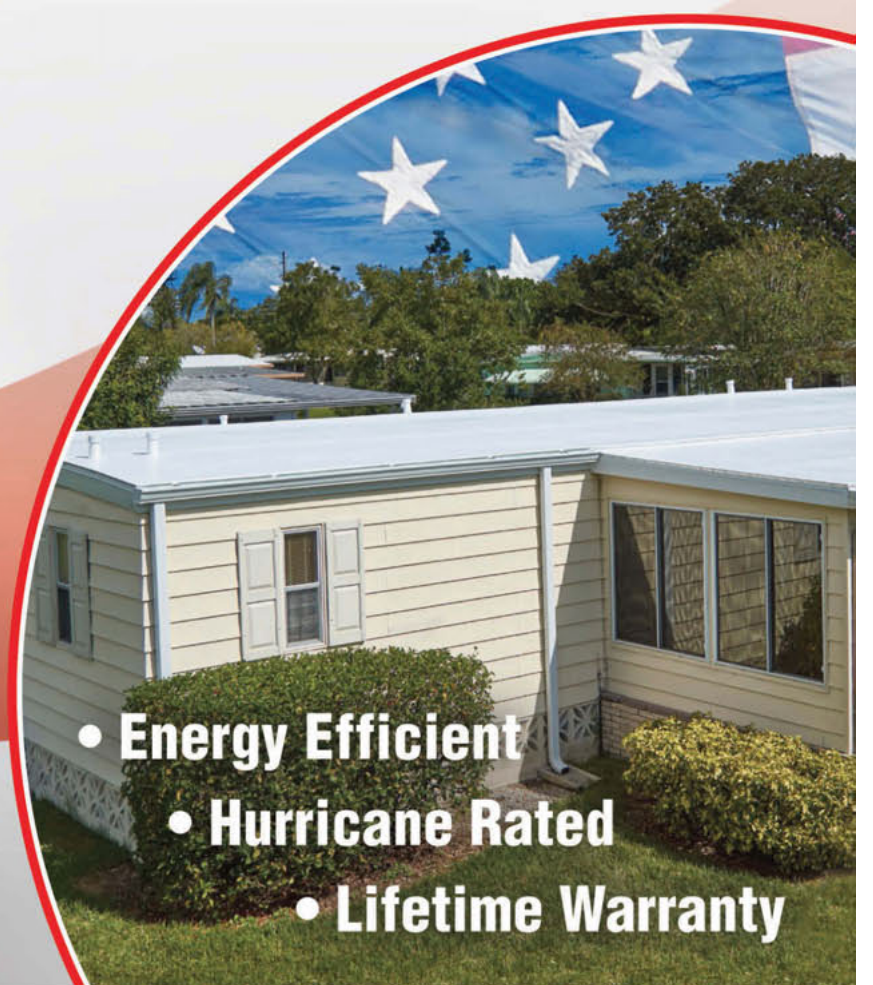
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Michael Hickey - Senior Investment Consultant
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Christmas is Coming !

To Tara Woods

Join us for the *Annual Christmas Golf Cart Parade*
Wednesday, December 11th

Line Up in the parking lot at 5:30pm

Parade Starts at 6:00pm (Route to be announced)

Decorate your Golf Carts and let's see your Christmas Spirit!



Come back for Caroling At The Clubhouse, hosted by The New Image Chorus at 7:00pm

Bring a sweet or savory treat to share

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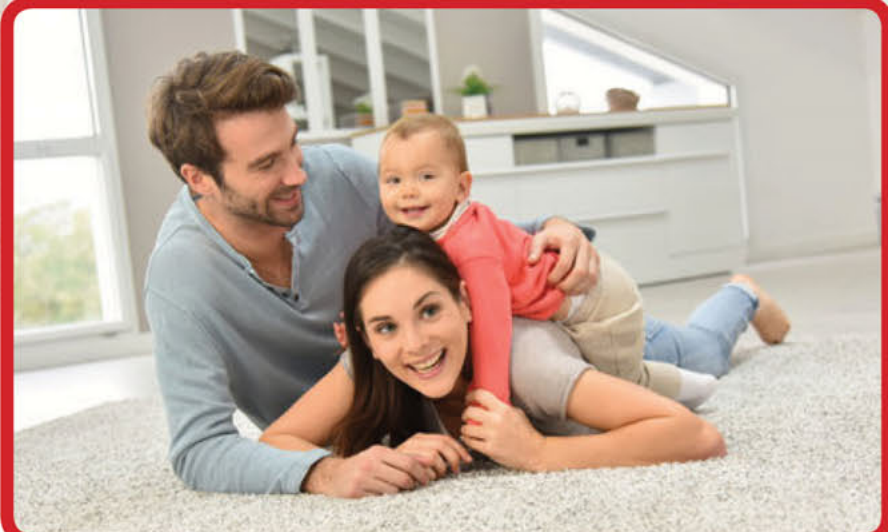
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It was a Night before Christmas

and all through the Clubhouse every creature was celebrating, every man, woman and spouse...

It's a Pajama Party!

- \$7.00 per person donation
- December 14th
- 7:00 until 10:00 PM
- John's Mobile Magic
- Decorate Your Table
- Cookies for Everyone
- Social Drawing



Event is sponsored by the Mid-Atlantic Club

TARA WOODS COMMUNITY YARD SALE

Please join our annual Shuffleboard Community Yard Sale.

JANUARY 18th, 2025
Saturday, 8:00 AM to 1:00 PM

Shiloh Lane by the Craft Building
Buy a Table - \$10.00 each

Tables are paid for in advance so don't miss out on claiming yours.

Please call Ken Atkinson
815-970-0467

This is a popular sale day and is open to the public for buying all our "stuff". It's a good time to clean out your cupboards and closets. Remember, **ONE MAN'S JUNK IS ANOTHER MAN'S TREASURE!**



VALENTINES' DAY DANCE

Saturday, February 15th, 2025

6:00 PM to 10:00 PM
Doors open at 5:00 PM

DINNER WILL BE SERVED AT 6:30 PM
Chicken Cordon Bleu, Fettuccine Alfredo, Salad, and Cheesecake

Music Starting at 7:00 PM – Provided by DJ John

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TARA WOODS NEW YEAR'S EVE PARTY

The Tara Woods New Year's Eve party will take place on Tues., Dec. 31st, at 8:00 PM. The DJ for this event is John's Mobile Music, a favorite here at Tara Woods. Tickets for this event are \$7.00 per person. Tickets will be on sale three Tuesdays: December 3rd, 10th, and 17th, between 5:30-6:30 PM, and three Saturdays: Dec. 7th, 14th, and 21st, from 7:45-8:30 AM.

Please decorate your own tables any time after 2:00 PM on Tuesday, December 31st. Please bring your beverage of choice as well as snacks/food for your table. This event is being hosted by the New England Club. Raffle tickets will be available for purchase. Please dress in whatever makes you comfortable and happy!
~ Judy Machnicz

DAY OF CARING

I am always so Thankful for the wonderful people in Tara Woods. Your outstanding response to my request for donations to the Day of Caring is remarkable. Our envelope donations so far are \$3,500.00. Our Quarter Auction (which Judy Girty is reporting on) netted \$6,077.00, giving us a total on November 9th, of \$9,577.00. **WOW JUST WOW!!**

Thanks must go to Judy & Rich Girty, and Sue Cook, for all their time and work getting a fantastic Quarter Auction for everyone. Sue Cook makes the greatest baskets EVER.

And thanks so much to everyone who donated, worked, and/or spent those Quarters. I will be

delivering three checks for \$4,000.00 each next week to: Holiday 4 Heroes, Fort Myers Rescue Mission, & Elizabeth K. Galeana Mission run by Catholic Charities.

All charities are in Fort Myers and each dollar and quarter will go toward making Thanksgiving meals a much happier one for many, many families. Donations will be accepted until mid-December if you still wish to donate.

Blessings to all of you.
Chris Olson,
Chairperson for the Day of Caring

NEW IMAGE CHORUS

Well, here we are in December already! The Clubhouse is decorated, and we are ready for some Holiday festivities!

The New Image Choristers have been busy preparing for our 2nd Annual Christmas Sing-along in the Clubhouse. It will be held on WEDNESDAY, DECEMBER 11TH. It will start immediately after the Annual Tara Woods Christmas Golf Cart Parade.

We encourage everyone taking part in the parade to come to the Clubhouse afterward and join us for a good old-fashioned sing-along. We also invite all residents who love to watch the parade from your driveways to come on up to the Clubhouse after the parade has passed you by to join us.

We also have some songs that we have been rehearsing to entertain you with, and some of our singers will perform some holiday solos to make the event a real fun one. We will be serving cider and hot chocolate, and we encourage all who are attending to bring a sweet or savory treat to share.

This is a free event, so we would love to see you come up and support us. We will be starting the sing-along at approximately 7:00 PM. Hope to see you all there!

On behalf of the New Image Chorus, I wish you all a very Merry and Blessed Christmas!!

Submitted by Lesley Krauss
- pklesley@icloud.com

SHUFFLEBOARD Welcome all residents!

We're excited to start a new season of the Shuffleboard Doubles League. Don't be hesitant to join if you are new to the sport. Our main goal is to have fun! The season will run every Tuesday morning at 10:00 AM, from January 7th to March 25th. For us to develop a schedule and to create the teams, names must be submitted no later than Thursday, January 2nd. Every effort is made to ensure the teams are well balanced. A sign-up sheet will be posted on the Clubhouse bulletin board in November.

Perhaps you are unable to commit to every week? If so, please consider submitting your name and contact information as part of

the substitute list. Tara Woods equipment is available. For safety reasons, please wear closed-toe shoes.

To join, we would appreciate a one-time fee of \$10.00 per person. At the end of March (date/location TBA), we'll gather for dinner where prizes will be awarded for standings of 1st, 2nd, and 3rd place. Although injuries are rare, please know you will play at your own risk. The main goal is for everyone to have FUN!

If you have any questions, contact Patti Thompson at: psthmpsn@muskoka.com or 239-347-7975.

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LET'S ALL SAY THANK YOU AND MERRY CHRISTMAS TO OUR LOCAL PARAMEDICS AND FIREFIGHTERS

It's once again time to begin collecting donations for our Annual Firefighters & Paramedics Holiday Dinners.

These members of our North Fort Myers Fire Department respond to calls for help by Tara Woods residents any time of the day or night. It gives us great pleasure to give back to them during the holidays.

As we did last year, we will use your donations to provide Publix Gift Cards for the three shifts who work December 22nd, 23rd, and 24th, so that they can purchase Holiday dinners for their shifts.

We will accept donations at Tuesday Bingo beginning on November 19th, and Saturday



Morning Coffee beginning November 23rd. Or you can call Chuck Poveromo or Celia Blotkamp, and we will be happy to pick up your donation. Make checks payable to "CASH".

Please give generously to those who are always there for us in our time of need. Thank you.

~ Chuck Poveromo (815-979-3467)
and Celia Blotkamp (703-863-2973)

CANS TO THE CURB

Put your aluminum cans out to the curb on the 1st and 3rd Saturday of each month by 9:00 am.

Our dedicated volunteers will pick them up.

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To our valued customers;

Our top priority is the health and safety of our employees and of our customers. Our employees are closely following the Centers for Disease Control's (CDC) guidelines and recommendation, like frequent hand washing, social distancing, and staying home if they are feeling ill.

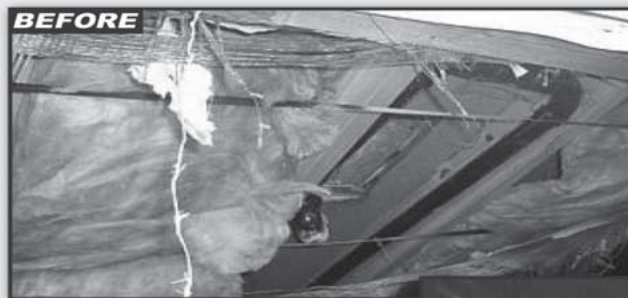
We have taken steps to limit exposure to the virus by making our customers aware that there is no need to have any contact with our employees if you choose to do so. Our business falls under the state's guidelines as "Essential Business".

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ENTERTAINING NEWS

Pat Dunning, Stage Manager for the Entertainers
pdunning46@gmail.com or 239-599-4490

So, Ladies and Gentlemen...December is the month the Entertainers have been looking forward to. Not because they are getting a lot of gifts, or food, or holiday parties. It is because this year, this is the month we are off book. The lines they have been learning will now be repeated by memory. I know they are all excited about this; I know I am.

We are getting closer to the dates of February 21st, 22nd and 23rd, - which is when we put our production of "Saint Peter's Escort Service" on stage for your entertainment. Be sure to mark one or all of those dates and join us. A live play is made up of three parts; all three parts are needed for any of the three to work - the parts are (1) the play, the words that are spoken (2) the actors, the humans that speak and act out the words, and finally (3) the audience, the humans to hear, feel, and react to the words and actions on the stage. Throughout the world this is a common bond that all live plays have, no matter if they are serious dramas, or senseless comedies, no matter who is doing the acting. Theater is a live thing that only comes alive when it is seen by the audience. So please join us. We are eager to have you in our audience.

I recently had the opportunity to travel to many other countries and speak with people from many other parts of the world. I am happy to

have been born here in the USA and forever will be grateful to the fates for that. But the one thing that is universal is that we make our own happiness. We are the driving force behind the direction our lives take. The universal part is do we enjoy our one and only chance on this earth? When you wake each morning, whether it be in Qatar, Nagoshima, or North Fort Myers, we decide - are we going to enjoy our day today or not. We, in the Entertainers, are doing all we can do to make our days a positive and enjoyable day by sharing ourselves with others. When you share your talents or gifts, whatever you call them, you make yourself a happier and better person. It doesn't matter what you do, just do something.

Enough about world travel. Back to Tara Woods. We will be building the set and decorating the stage for the production soon. If interested in being part of this team, let me know. You will be working with a group of hard workers who do their part to make our productions a success. We in the Entertainers appreciate their time and talents each year. Thanks.

Again, please note in your 2025 calendar the dates of February 21st, 22nd and 23rd. Hope to see you there.

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STATE CLUBS

MID-ATLANTIC SOCIAL CLUB NEWS

Our Club is made up of Tara Woods residents from Delaware, Maryland, Pennsylvania, Virginia, West Virginia, and friends from all over the country. Check out our postings on the bulletin board in the Clubhouse for contact information and upcoming events. If you have any questions about our Club, please contact one of the officers (names posted on each newsletter).

The Club is busy preparing for the Community Christmas Party, "Twas a Night before Christmas." It's a pajama party and should be a lot of fun. For our November meeting, members were asked to show up in camouflage or animal print in line with the theme CamoCool/Safari Chic. Our meal was made up of whatever could be found by cleaning out the fridge before Thanksgiving. Very interesting.

~ Sue Clark - secretary

MIDWEST CLUB

The December Midwest meeting will be a Spaghetti dinner. We will be serving spaghetti, salad, garlic bread, and dessert. Paper products will be provided. Please bring your beverage of choice and something to share for your table.



There is no cost for this meeting. Please make sure you sign up on the bulletin board with the number of people attending. We will also still be collecting \$5.00 for membership dues 2024-2025 season.

~ Vicki Hoard

NEW ENGLAND CLUB

The New England Club Christmas party is Friday, December 6th, at 5:00 PM. However, at the distribution of this issue of *The Columns*, if you haven't pre-paid, unfortunately you're too late.

Our Club is hosting the New Year's Eve Party, and I hope to see you all there. Our favorite DJ, from Framingham, is providing the music. I will be asking for volunteers at our December 6th party for set-up, clean-up, and party-ops.

On Saturday, January 4th, please come help undecorate our New England tree, if you can. Saturday, January 11th, is our "Glad we're not in New England Party".

~ Judy Machnicz

NEW YORK/NEW JERSEY CLUB

If you are from New York or New Jersey, please join us for our December meeting on Saturday, December 7th, at 5:30 PM. Please note the time change to 5:30 PM. The trip to Player's Circle Theater is that afternoon, so we're hoping people will be back by 5:30 PM.

This will be our Christmas meeting with a special Christmas Italian dinner, including Antipasto, Italian Wedding Soup, Lasagna, Manicotti, Linguini with Clam Sauce, Homemade Meat Balls and Sauce, Green Salad, Garlic Bread and authentic Italian desserts. There will also be a special activity planned by Bill & Mary Nothnagel. Please sign up to come - and come hungry!

There is no cost for this meeting, but we ask that you bring a \$5.00 donation per person to be divided between Healthy Start, the Harry Chapin Food Bank, and the collection for our local First Responders. Please sign up to bring a designated dessert and your own beverage. There may be spots to sign up to help on that day also. If you have signed up and cannot attend, please cross your name off the list or call Janet Daly. If you have any questions about this meeting, feel free to contact me.

Keep Saturday, January 4th, 2025, 5:00 PM, open for our January meeting, hosted by Eileen Robinson and Marge Datz. The sign-up sheet will be available at the December meeting and then hanging on the Club bulletin board.

If you are new to Tara Woods and are from New York or New Jersey, please consider joining us. The Club offers a wonderful opportunity to meet your neighbors from these two great states. I hope to see you at our next meeting! Happy Holidays!

~ Janet Daly, janetdaly@yahoo.com, 239-567-2285

UNITED STATES AND PROVINCES SOCIAL GROUP

Please join us on Friday, December 13th, starting at 5:00 PM. We begin with an hour of mingling, then we will prepare a meal for you:

- Chicken Alfredo Casserole**
- Salad Bar**
- Rolls & Butter**
- Yummy Costco Cake**
- Coffee and Creamer**

We will provide all the paper products. Please bring your own cup and your own beverage. You are welcome to bring an appetizer to share at your table during the first hour. After dinner, we will play a fun game. This is open to all Tara Woods residents. The cost is \$6.00 per person. We will collect the money at the door. There is a sign-up sheet posted in the Clubhouse. We will sell Social Tickets at each gathering as well as have baskets out on the tables for donations to help offset the cost of the paper products. We hope to see many people at this gathering. It is a good way to meet new people and share some laughs.

If you have any questions, contact Paula Dykstra, at 616-481-7329 or dykstrap24@gmail.com. ~ Paula Dykstra

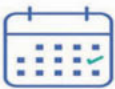


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Did You Know? 1 in 5 Americans develop skin cancer by age 70.



**Monday,
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7:30AM - 3:30PM



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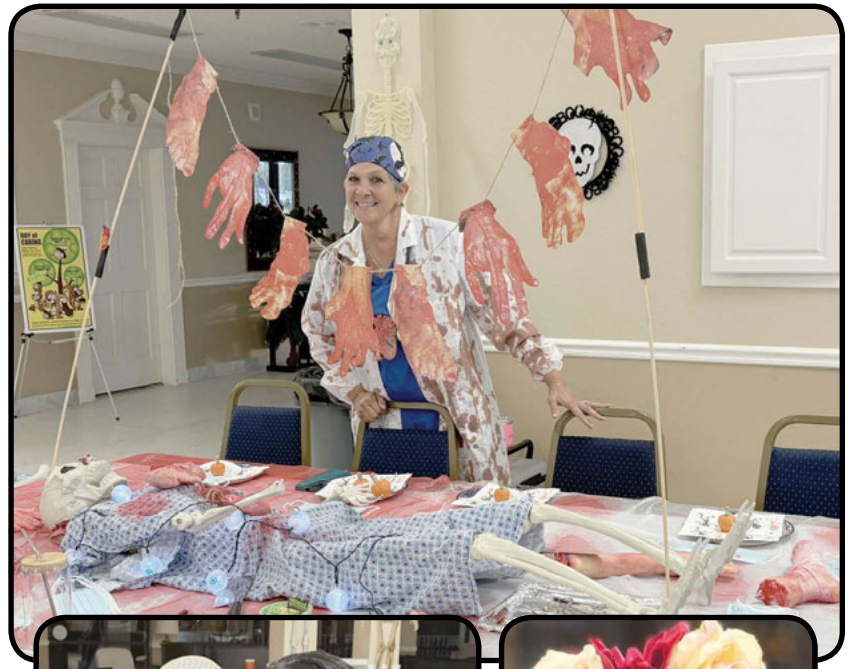
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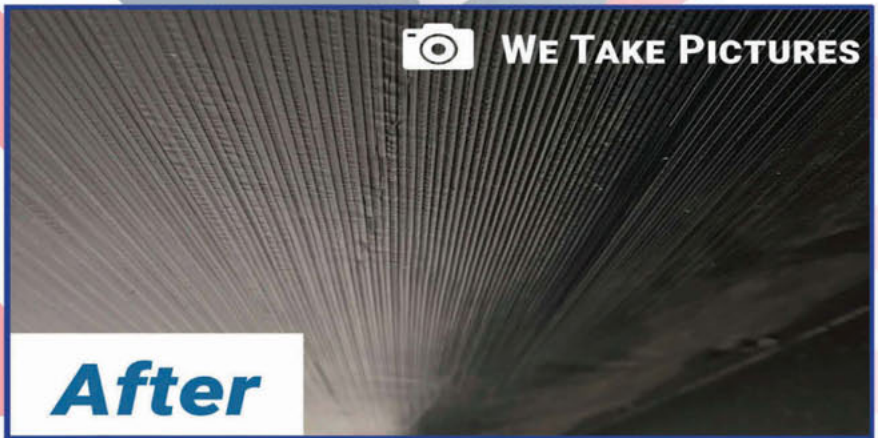
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ENTERTAINMENT AROUND TARA WOODS

BINGO AT TARA WOODS

Be one of the winners at our Tuesday night BINGO. And you can win more than once during the night!
 If your eyesight isn't as good as it once was, now you can play too. We have really **BIG** game packs and "Specials" that are 8 1/2" x 11" with **2"** numbers.
 No additional charge for the ticket that can make you the "King" or the "Queen" for the night and earn you even more money on all game sheets.
 Game packets are sold with either 6 game squares per sheet or 9 game squares. The "Special" game papers have 3 game squares. Buy as many as you'd like!
 Our Tuesday night BINGO session consists of 14 regular games and 6 "Special" games. We also have "Hot Ball" prizes of \$50.00 or more and a "Social" raffle. Sales STOP at 6:45 PM. Come join the fun.



PICKLEBALL

To all new and existing residents. Looking to get some exercise and have some fun at the same time? Come join us for Pickleball! It's one of the fastest growing sports in the U.S. Current open play times are at 8:00 AM and 4:00 PM every day. Come down to the courts and say hello. We would be happy to teach you how to play the game. There are paddles available in the storage container in front of the courts and the balls are located on the door of each court. Proper footwear is required. Join in on the fun!



For further information contact
 Jennifer Widener 239-823-0146 / Jenkederb@yahoo.com
 Bruce (410) 409-5873 / bruce@brucelubichcpa.com
 Alice (313) 220-0622 / gowings2429@sbcglobal.net
 Louise (508) 672-2141 / lcpatter46@gmail.com

EUCHRE

Wednesday 7:00 PM. Come and enjoy a fun evening of euchre in the Card Room. The sign-up sheet is posted on the bulletin board in the Clubhouse each week. For information or if you want to learn to play, call Vera Day 941-223-3859.

BOCCE

Mondays at 3:00 PM & Tuesdays at 9:00 AM
 No need to sign up. Don't need a partner. New teams chosen every week
 ~ Easy to learn. Questions: call Rudy Diaz 239-347-7934.
 Additional time: Tuesdays at 3:30.

TENNIS ANYONE?

Join other tennis players every Monday, Wednesday, and Saturday from 9:00-10:30 AM for friendly Tennis.

TEXAS HOLD'EM

Mondays, at 1:00 PM, we will be playing Texas Hold'em (only) game. The game will be held in the Clubhouse Meeting Room. Open to men and women. If you are interested, call Tom Perkins at 307-360-3477.

BUNCO



Ladies and Gentlemen, come join us every Sunday at 7:00 PM in the Card Room. Cost is \$3.00.

Will you have the first Bunco or the last, or the most? Will you have the most wins, or the most losses? If you do, the prize money will be yours! Come join the fun. Questions: call Polly Brown 239-246-2391.

PING PONG



Looking for Players!

Remember those days playing ping pong as a kid? You can still play today! Please join us on Thursdays from 1:00 to 3:00 PM in the Clubhouse.

For further information contact Norm Libby at 239-246-3510.

AGGRAVATION

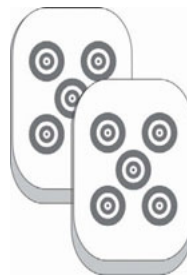
Meets in the Clubhouse Card Room at 6:30 PM on Monday and Thursday nights. The game consists of 11 hands and is easy to learn. Eight quarters gets you in. Come join the fun and play a great card game.

MAH JONGG

Come join the Mah Jongg group. Do not know how to play? We teach the first three Mondays of the month. We have a great time.

Come & join us on Mondays 12:30-3:00 PM.

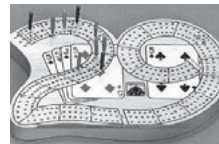
The Happy Ladies of Mah Jongg.



CRIBBAGE

There's a "new" game at Tara Woods. If you hear someone say, "fifteen two fifteen four" and you don't think they've lost a screw or two, come and join us in the Card Room every Wednesday at 2:00 PM for a few games of Cribbage. The arrangement is fairly flexible since Cribbage can be played by 2 or 3 or 4 players. Just be there by 2 PM. Cards, cribbage boards and fun will be provided.

Contact Barb Simonson 541-840-4430



POKER, ANYONE?

LADIES! DO YOU PLAY POKER? How long has it been since you've played with friends? Did you know there's a game every Monday night at the Clubhouse just for the ladies? Well, we really don't have a "No Boys Allowed!!!" Rule, but men usually don't like to play with wild cards and we do. But they're welcome to play as long as they are willing to "play like girls". It is most likely the least stressful and least expensive poker you can play around here! It's a good night to socialize with the ladies and make new friends with the girls who like to play poker. The stakes are very low.

Call Polly Brown, 239-246-2391, if you'd like to join us - she'll fill you in on the details or answer any questions you may have.



MEN'S POKER



Wednesday in Meeting Room at Clubhouse. 1:00 - 5:00 PM. Contact George D'Alessandro, 239-543-8492.

BRIDGE

The Bridge group is looking for bridge players. We meet on Tuesdays at 12:30 PM in the Card Room.



Call Beth Ferris at 920-421-8269 or Mary Green at 239-800-3837 first if you are interested in playing with this friendly group. We'd like to have you join us.
 Beth Ferris

HAND AND FOOT CARD CLUB

Come join the group for a fun-filled afternoon of cards! We meet on **Fridays at 1:30 PM in the Card Room.**

Don't know how to play the game? EASY!

We will teach you! It is easy to learn.

Questions: contact Polly Brown at 239-246-2391

GAME NIGHT

Every Friday night at 7:00 p.m.

Different games can be played (All are easy to learn) **LEFT - CENTER - RIGHT** (dice- 3-coin buy-in) (winner-take-all each game)

CONTRACT RUMMY (similar to Aggravation) (6 quarter buy-in)

31 (card game) (3 dime buy-in each game) (winner-take-all each game)

For more information call Polly Brown at 239-246-2391.

SHUFFLEBOARD BOWLING PIN

Games will be played on Thursday mornings at 10:00 AM. All are welcome to play. Instructions will be provided. We will play three games with a different partner each game. ~ Carol Clark

HORSESHOES



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TENNIS NEWS Submitted by Linda Engel

BE SURE TO ROUTINELY CHECK THE TENNIS BULLETIN BOARD FOR UPDATED INFORMATION ON WHAT IS GOING ON WITH ALL TENNIS ACTIVITIES.

TENNIS ASSOCIATION

It's great to see everyone back! And I'm also so happy the courts survived Hurricanes Helene and Milton. Thank you to the Tara Woods Maintenance Team in getting the poles and canopies fixed. Now it's time to fill the courts with some lively tennis matches! The first Round Robin took place on November 23rd, and, hopefully, some new ideas came out of our first Tennis Association Meeting that followed. More to come. We are still looking for someone to step up to prepare and submit the tennis articles for The Columns. Now that everyone is back, please consider this important role. You can talk to Linda Engel as to what is involved. ~ *Mark Hoffman*

Matches at this time do not count towards league standings. The regular season starts January 1st and runs to the end of March. The team practices are scheduled for Mondays from 10:30-12:00 Noon, and Tuesdays from 9:00-10:30 AM. Matches are played on Thursdays starting at 1:30 PM. We sometimes start early, so if you're planning to watch, you might want to show up at the courts by 1:00 PM so you don't miss any of the tennis action. Come out and have fun with us! ~ *Tony Gless*

Women's League

Women's Team - Angels

Our first match was held on November 14th against Del Tura. Because this article was submitted prior to the match, we don't have a score to share with you.

Our gals have been practicing and are coming together nicely. Four new members have been added to the roster.

Fortunately, the tennis courts at the SWIFT league communities were not damaged due to the hurricane or the tornado.

Here in Tara Woods, the wind barriers have been installed and the sunshades are in the process of being put up.

The Captains Meeting was held on November 7th. The League Rules were amended so that if a team needs more players, their team roster can include two "associate" members from another community that doesn't have a team.

Our December matches are as follows:

December 5 - Pine Lakes - home

December 12 - Lake Fairways - away

December 19 - Herons Glen - home

Home matches are played on Thursdays beginning at 9:30 AM.

COME CHEER US ON! ~ *Pat Gless*

ROUND ROBINS

There will be no Round Robin in the month of December. Our next Round Robin will be Saturday, January 23rd. The sign-up sheet will be on the Tennis Bulletin Board on January 2nd. Warm-ups will begin at 8:30 AM and play begins at 9:00 AM. Following a fun morning of friendly tennis, plan on having lunch on the veranda. The menu is still to be determined, but it will be posted on the January sign-up sheet.

A short Tennis Association Meeting will follow lunch. This is a great time to bring up any suggestions to improve the tennis program at Tara Woods! If you have any questions, you may contact me at 847-772-3825.

Finally, I would like to wish our Tara Woods friends a joyous holiday season and a very happy New Year! ~ *Bonnie Nagel*

OPEN TENNIS

A lot of our snowbirds have now returned to Tara Woods so we expect to see even more tennis players on the courts for our Open Tennis. All skill levels are welcome; if you have an interest in playing tennis, feel free to join us on the tennis courts every Monday, Wednesday, and Saturday from 9:00-10:30 AM. ~ *Linda Engel*

TENNIS LEAGUES: Men's League

White Team - Stallions

The Tara Woods Senior Men's Tennis League - White Division is in full swing. Our first four weeks consisted of exhibition matches as we waited for the snowbirds to get back into the action. December 10th will be the start of the Regular Season.

Our home matches are played on Tuesdays at 1:30 PM. Our home matches are as follows: December 10th; February 4th, 18th, and 25th; and March 4th and 18th. Join our rowdy fans and support your Tara Woods teams!

The tennis courts have been resurfaced and the seating area has a new cover; everything is set for another great season!

See you on the courts! ~ *Tim Hoch*

Blue Team - Tigers

The Blue Team had its first practice on November 4th, and our first match was at home on November 14th. We welcome all who enjoy playing competitive but less intense tennis. If you would like to play tennis on the Blue Team, please call our captain, Don Swartz, at 330-618-0392.

League play is divided into a preseason from November 1st through December 31st.

CERAMICS

Check out your Ceramic Room

We are located in the building behind the tennis courts. There is a kiln on-site to fire your work. This hobby is perfect for everyone from beginners to experienced. Arrangements can be made for one-on-one instruction, plus there are plenty of people to help. On Monday mornings you can find quite a few of us there. Members get a key to come at their own pace and time. To arrange a time to visit, call Donna Tribeck at 239-357-3333. Hope to see you there.

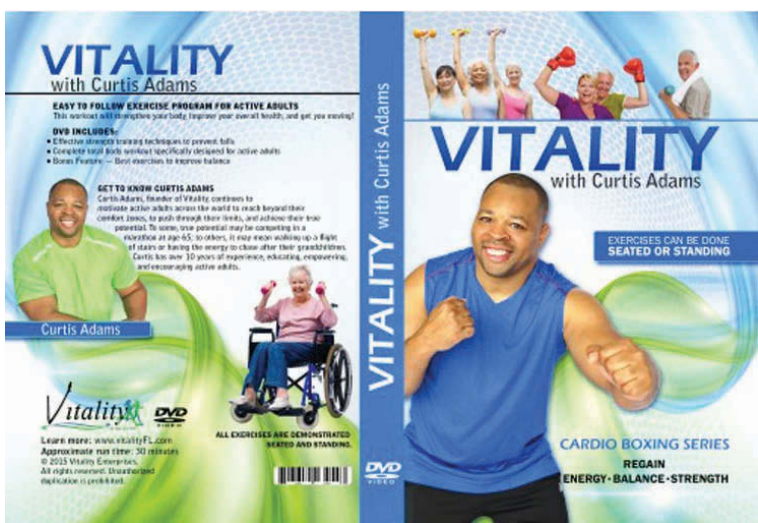
BOOK CLUB

Book Club will meet on Thursday, December 5th, at 1:30 PM in the Meeting Room of the Clubhouse. If you enjoy reading and are willing to share your latest good book, come and join us. See you then! ~ *Pat Dunning*

LINE DANCING

Join us for a fun time, that is also great exercise and good for your memory. Tuesdays starting at 9:30 AM for dancers with some experience. Fridays starting at 10:00 AM for beginners. ~ *Barb Goodhue 517-404-8063.*

EXERCISE FOR SENIORS



Now is the time to get up and get moving. Join your friends and neighbors at our exercise class for seniors led by Curtis Adams (On Video.)

Those who have experiences Curtis are excited about all the exercises and that all levels of experience and ability can participate.

This is a total body workout that can be done standing or sitting down. It includes stretching, balance, cardio, and light weights.

- Classes are held Tuesdays and Thursdays in the Clubhouse at 8:00 AM. Contact: Barb Simonson 561-840-4430.

- Wednesdays and Saturdays in the Clubhouse at 10:00 AM. Contact: Celia Blotkamp 703-863-2973.

COME JOIN US AND SEE FOR YOURSELF!

MOVIE NITE

There will not be a Movie Nite in December.

~ *Lynn & Jeff Lessmiller*

LIBRARY HOURS

The Library in the Clubhouse will be open normal days and hours: Monday through Sunday 7:00 AM to 10:00 PM

WATER AEROBICS

Mondays, Wednesdays & Fridays

Air temperature must be 62 degrees by 8:00 AM.

Use ABC News to check the temperature.

This is a great exercise for men and women with less stress on your joints and muscles. The class consists of stretching, cardio and water weights.

If you have them, bring a noodle, stretch bands, and water weights.

If questions, contact Judy Brda at 239-731-1797.

WATER VOLLEYBALL

Thursdays & Sundays 1:00 – 3:00 PM

Come join us in this fun, non-competitive sport.

Meet new/old friends, get a few laughs while exercising.

No experience necessary. Hope to see you there.

If questions, contact Barb Simonson at 541-840-4430.

ATTENTION VETERANS!

Many of you are not aware of USAA Auto and Home Insurance specifically designed for veterans AND THEIR FAMILY MEMBERS: spouses, brothers, sisters, children, grandchildren, etc. I can attest to the fact that the savings are substantial (for myself and my family) since becoming a member several years ago.

You just need to call: 1-800-531-8722 to enroll.

YOU SERVED – NOW YOU CAN SAVE! ~ *Sam Topping, U.S. Army*

PLAY TARA WOODS



EVERY TUESDAY NIGHT IN THE CLUBHOUSE



SALES CLOSE AT 6:45 PM

BINGO GAMES BEGIN AT 7:00 PM

EARLY BIRD SPEEDY BINGO AT 6:50 PM



Wear your community name tag and receive a bonus

AED'S LOCATIONS

If you're wondering what an AED is - and why they seem to be located in most offices and public buildings, you're not alone. In fact, because these devices are now commonly available, more people than ever before are curious about them. So - just what is an AED? An AED, or automated external defibrillator, is used to help those experiencing sudden cardiac arrest. It's a sophisticated, yet easy-to-use, medical device that can analyze the heart's rhythm and, if necessary, deliver an electrical shock, or defibrillation, to help the heart re-establish an effective rhythm.



Located at the north entrance of the Clubhouse.



In the entry area of the Craft Room near the tennis courts.



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COMMUNITY OPPORTUNITY FAIR

Saturday, January 25th, 2025 10:00 AM to 1:00 PM

The TWFOA Board of Directors invites you to participate in the fourth Opportunity Fair to publicize your group and invite new people to join.

On Saturday, January 25th, 2025, the Board will sponsor a "Community Opportunity Fair" from 10:00 AM to 1:00 PM. Tables will be available for you to talk with prospective members and pass out whatever information you think will attract new people. We urge you to decorate your table however you wish, provide refreshments, prepare hand-outs, and be inventive in "selling" your group to new members, whether they be new residents, current residents, or renters. We urge you to be creative in providing a fun and informative atmosphere for this "Fair".

This event is open to ALL clubs, groups, sports, games, etc. in Tara Woods. Our goal is to fill the Clubhouse and all adjacent rooms (Card Room, Billiard Room, Library, Meeting Room, Veranda, if necessary) with groups advertising who they are, what they do, where and when they meet, etc., to provide information and opportunity to all residents of Tara Woods.

The Board will publicize the event and provide tables, chairs, easels, raffle tickets, coolers, etc., on a first-come, first-served basis. Please fill out the attached form and return it to Joanne Glandorf to reserve a table and show your commitment to this project. The reservation form will also be available on the TWFOA website.

We hope you will give this serious thought and participate in this important and fun event. The deadline to reserve a table is Wednesday, January 15th. If you have any questions, please call or e-mail Joanne Glandorf or Celia Blotkamp at the numbers below. If you would like Celia to speak about this event at one of your meetings, she will be glad to help.

Celia Blotkamp, TWFOA Activities Coordinator, baileynme99@gmail.com, 703-863-2973
 Joanne Glandorf, Chair, TWFOA Opportunity Fair Committee, j_glandorf@me.com, 727-224-4772



TARA WOODS OPPORTUNITY FAIR
SATURDAY JANUARY 25, 2025
 10 am-1 pm

COME TO THE CLUBHOUSE AND SEE WHAT YOU ARE MISSING!
 REPRESENTATIVES OF OUR CLUBS, SPORTS, ACTIVITIES,
 AND GAMES WILL BE THERE.
 MANY DOOR PRIZES!!

K & B SHACK WILL HAVE FOOD AVAILABLE FOR PURCHASE.
 SPONSORED BY YOUR HOA ACTIVITIES COMMITTEE

COMMUNITY OPPORTUNITY FAIR RESERVATION & REQUEST FORM

Saturday, January 25th, 2025
10:00 AM to 1:00 PM

We will set up the tables on Friday, January 24th. When that is complete, you can come into the Clubhouse and set up your table. Your group name will be on your table.

GROUP: _____

CONTACT: _____

PHONE: _____

SUPPLIES NEEDED:

(# tables, chairs, easel, raffle tickets, cooler, etc. – to be distributed on a first-come, first-serve basis. Groups are responsible for their own decorations & refreshments.)

OTHER: _____

Date Received: _____

RESERVATION DEADLINE: SAT., JAN. 15th, 2025

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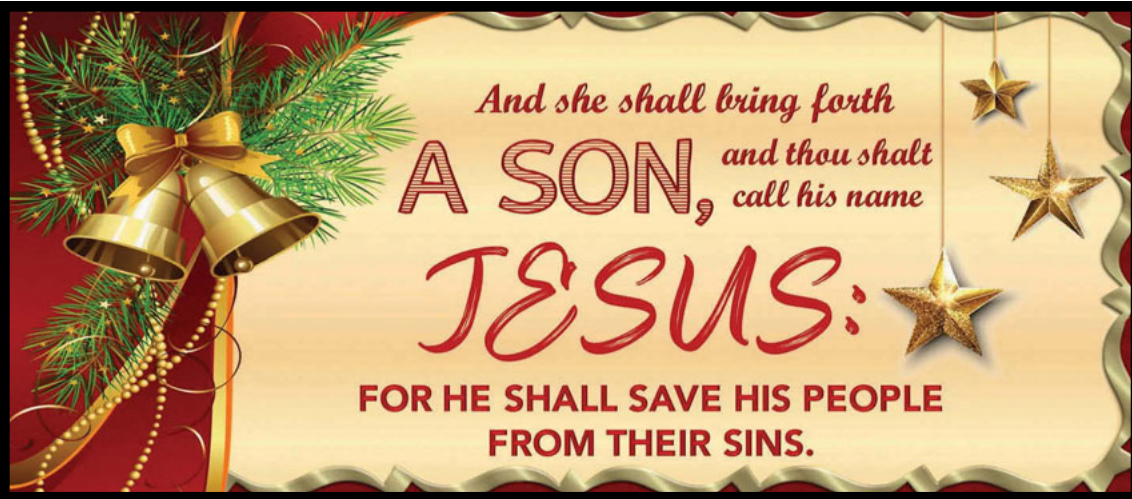
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 FOR HE SHALL SAVE HIS PEOPLE
 FROM THEIR SINS.


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CLUBHOUSE MINISTRIES
 For new residents of Tara Woods and existing residents too, the Clubhouse Ministries invite you to join one of their Bible study classes, which are held in the Clubhouse Meeting Room every Tuesday morning at 10:00 AM. These meetings give you an opportunity to make new friends as you study the Scriptures in relaxed and enjoyable surroundings. We are a non-denominational group. No need to make reservations, folks!
Please note that we will not meet in December, and that we will start meeting again Tuesday, January 7th. ~ Marcia Duda


THOUGHT FOR THE MONTH by Sam Topping
 "If it is to be, it is up to me."




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TARA WOODS



LOANER MEDICAL EQUIPMENT

Wheelchairs, Walkers, Canes, Potty Chairs, Shower Seats and Crutches are available for community residents and their guests
 Call one of the residents below:

	Chuck Poveromo 815-979-3467	
	Lorraine Milligan 239-731-0346	
	Dick Resh 215-582-9811	
	Celia Blotkamp 703-863-2973	

Please remember to clean and return the items you borrow when you are finished with them so that other residents may have use of them.
 Thank You.



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SOUND & LIGHTING PRESENTS

The annual professional entertainment show made possible by the Tara Woods Sound & Lighting Committee will be **VINTAGE VINYL** this coming January, on Saturday the 18th, at 7:00 PM in the Clubhouse. As usual, there will be both theater and cabaret (BYOB) seating. All tickets will be \$20.00 per person, but reservations are needed for the cabaret tables.

Tara Woods Sound and Lighting
Presents
VINTAGE VINYL

VINTAGE VINYL is a performance by Drew Pournelle. Drew is a New York City vocalist who sings vintage vinyl favorites from one of the most dynamic decades of music: 1965 to 1975! The music of this exhilarating era reflected its changing times, and Drew Pournelle captures it all on stage. Sharing his nostalgic, personal connection to the music, Drew also brings to life the joy and fun of this daring decade with tunes from classic rock bands like Three Dog Night ("One" & "Joy To The World"), Grand Funk Railroad ("Some Kind of Wonderful"), and Chicago ("Saturday In The Park" & "25 or 6 to 4") to iconic solo artists, such as Tom Jones ("Delilah" & "It's Not Unusual"), Elvis ("Suspicious Minds"), and Barry Manilow ("Mandy").



Saturday, January 18, 2025 at 7:00 PM

Tickets: \$20.00 both Theater + Cabaret Seating (BYOB)
For reservations or information call: Polly Brown 239-246-2391

The memories will come flooding back as new ones are made when audiences

of all ages sing along with Drew Pournelle during his high-energy concert event! Come join the fun for a great night out and a very enjoyable concert.

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FIRST RESPONDERS CHRISTMAS TREE

Yes, you are seeing correctly - that is an upside-down tree!
This will be our new **FIRST RESPONDERS CHRISTMAS TREE**, which will be our next Tara Woods community project, set to debut in November 2024.



This tree will honor all Paramedics/EMT's, Fire Firefighters and Police Officers. Ornament donations are limited to these First Responders and are welcome ANYTIME during the year.

Check out the internet - google First Responders ornaments - MANY sites will come up with an enormous selection to choose from. They are inexpensive and are ON SALE NOW!

They can be dropped off at Barb Simonson's home at 19777 Cottonfield Rd. Lot #457, ANYTIME of the year.

- PLEASE REMEMBER**
- **PARAMEDICS/EMT's**
- **FIRE FIGHTERS**
- **POLICE OFFICERS ONLY.**

If you have any questions, call Barb at 541-840-4430
THANK YOU, Barb Simonson

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YOU DON'T HAVE TO SING WELL OR EVEN LEARN THE LYRICS. IF YOU LIKE TO SING, COME BLEND YOUR VOICE WITH OURS TO AMPLIFY OUR SONGS. THERE IS POWER IN NUMBERS!

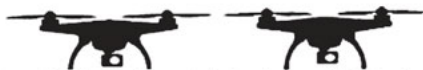


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BIRTHDAYS IN DECEMBER

- | | | |
|--|---|--|
| 1 Agatha Breen, Teresa Briggs, George Slochowsky, Joan Wendel | 13 Kirsten Gates, Nancy Mullet | 22 Les Fiuk |
| 2 Nancy Parker | 14 Polly Brown, Lisa Patalano | 23 Bobby Del Torto, Anita Hanson, Tony Maciocio, Patrick O'Keefe, Sheri Osborne, Donna Tribeck |
| 3 Tracey Lucas, Louise Patterson | 15 Patricia Bianco, Lisa Cranston, Warren Harris, Sidney Scott | 24 Bill Nothnagel, Charlie Rosalbo, Janet Waldron |
| 4 Art Frederick | 16 Tami Barrier-Smith, Richie Duchalski, Pat Langenberg, 90 Yrs. , Carol Schnepf, Rhonda Skipper | 25 Sandy Kaczmarczyk |
| 5 Donna Porterfield | 17 "Max" Boschke, Dot Walton | 26 Kent Hagedon |
| 6 Dick Heffron, Barbara Krilivsky, Sharon Whitney | 18 Jill Caldwell | 27 Joe Holman, Dave Jensen |
| 8 Helen Biaggi, Sharon Boehlke, Jennifer Bottoms, Deborah Lanza, Barry Maberry, Barbara Roland | 19 Mike Beale, Carolyn Kelsey, Camille Rosalbo | 28 Tina Farris, 93 Yrs. |
| 9 Judy Fleming, Chris Olson | 20 Dennis Purks, Judy Wintermute | 29 Walt Farris, Mary Green, Shelby Hagedon, Pat Maher, Richard Osborne, Sharon Rose |
| 10 Steve Biaggi | 21 Rhonda Adams, Bonnie Dixon, Mike Peidlow, Pati Sempsrott | 30 Mike Harris |
| 11 Katia De Bartolo, Sharon Maggert, Heidi Wiskur | | 31 Don Adams, Tess Pool |
| 12 Harry Hoffman, Phil Toney, Nancy Wuebbeler | | |

ANNIVERSARIES IN DECEMBER

- | | |
|--|---|
| 2 Diane & Pete Finnemore, Sharron & Mike Gagnier | 19 Carolyn & Paul Key |
| 3 Jim & Teri Burt | 20 Becky & Joe Burza, 55 Yrs. , Joanne & Bill Glandorf |
| 5 Donna & Craig Carr, 55 Yrs. | 21 Pattie Wise & Keith Adams |
| 6 Barb & Chick Jakacki, 55 Yrs., Elaine & Duane Mansell, 65 Yrs. | 26 Christopher Desalvo & Daniel Malikowski |
| 7 Kathy & Bernie Grubert, Shelly & Rick Lubich, Paula & Rob Storer | 30 Sue & Pete Hodgson |
| 8 Peggy & Bob Campbell, 62 Yrs. | 31 Barb & John Bakun, Evie & Paul Loud |
| 9 Debby & Tim Starkey | <i>Contact Sue Clark 412-780-3584 or randsclark@verizon.net before December 10th for Special Recognition of Birthdays 90+ and Anniversaries 50, 55 or 60+ in January 25</i> |
| 12 Sheila & Mike Harris | |
| 18 Kathy & Roger Hershberger | |

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Inflation-fighting strategies for retirees

At different times, inflation may be high or low, but, except in those rare periods of deflation, it's always with us. During your working years, when you may receive boosts in your salary, you at least have the potential to keep up with inflation — but what happens when you retire?

As a retiree, what can you do to cope with the rising cost of living?

Here are a few suggestions:

- **Keep some growth potential in your investment portfolio.** During your retirement years, you may want to move your portfolio toward a somewhat more conservative approach by owning investments that offer significant protection of principal. However, these same investments offer little in the way of growth, which means they are susceptible to inflation. Consequently, you'll also need to own a reasonable amount in growth-oriented investments, such as stocks and stock-based securities. Of course, these investments will fluctuate in value as the financial markets move up and down, but by owning some more conservative investments, you can reduce the overall impact of market volatility on your portfolio.
- **Consider inflation-adjusted bonds.** You might want to consider Treasury Inflation-Protected Securities (TIPS), which are indexed to the Consumer Price Index, so the principal increases with inflation (and decreases with deflation). Another inflation-adjusted Treasury security is the I bond, which differs from TIPS in that the principal doesn't change but the interest rate does, every six months, based on a combination of a fixed interest rate and the inflation rate. Like all investments, though, TIPS and I bonds have various features and risks of which you should be aware before investing.
- **Delay taking Social Security.** You can start collecting Social Security benefits at 62, but your monthly checks will be much bigger if you wait until your full retirement age, likely between 66 and 67. You would receive the maximum amount if you waited until 70 before collecting. Of course, if you need the money to help support your retirement, you may not be able to afford to wait, but if you can, your bigger checks can be a big help against inflation.
- **Don't hold too much cash.** During your working years, it's a good idea to have an emergency fund containing several months' worth of living expenses in liquid, low-risk accounts. And when you're retired, you might want to have up to year's worth of expenses in such a fund. But be careful about holding too much cash, as it will lose purchasing power each year due to inflation. Instead, when keeping cash, seek the "Goldilocks" solution — not too little, not too much, but just the right amount.
- **Think about extending your employment.** If you like what you do, you might want to consider working a few years longer than you had originally intended. Not only will you be bringing in more income, but you could also continue to contribute to retirement accounts, including your IRA and 401(k). Even if you don't want to continue working full time, you could do some part-time work or consulting.

Any earned income you bring in can help in your fight against inflation.

You can't control the cost of living, but by making some of the moves described above, you can help yourself mount a defense against the effects of inflation during your retirement years.

This article was written by Edward Jones for use by your local Edward Jones Advisor. Edward Jones, member SIPC



Adam Hromiak, AAMS™, CRPC™

Financial Advisor

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December 2024 Calendar of Events

What's happening in Tara Woods this month?



EVERY MONDAY

December 2, 9, 16, 23, 30

- 8:00 AM Water Aerobics/Main Pool
- 10:00 AM Billiards Private/Billiard Room
- 12:30 PM Mah Jongg/Card Room
- 12:30 PM New Image Chorus
- 1:00 PM Texas Hold'm
- 6:30 PM Aggravation/Card Room

December 2, 16, 23, 30

- 7:00 PM Ladies Poker/Card Room

December 2, 9, 16

- 9:00 AM Entertainers

December 2, 23, 30

- 7:00 PM Chair Volleyball



MONDAY SPECIAL EVENTS

December 2

- 1:00 PM HOA Board Meeting/Board/Room

December 9

- 7:00 PM HOA Membership Meeting/Main Hall/Kitchen

December 16

- 6:00 PM HOA Meet the Candidates
- 7:30 PM Chair Volleyball

EVERY TUESDAY

December 3, 10, 17, 24, 31

- 8:00 AM Senior Exercise
- 11:15 AM Tai Chi
- 12:30 PM Bridge/Card Room
- 6:30 PM Billiards/Billiard Room

December 3, 10, 17, 24

- 6:45 PM BINGO

December 3, 10, 17

- 9:30 AM Advanced Line Dancing

December 3

- 10:00 AM Clubhouse Ministries

TUESDAY SPECIAL EVENTS

December 17

- 1:00 PM HOA Meet the Candidates

December 31

- 8:00 PM New Year's Eve Party



EVERY WEDNESDAY

December 4, 11, 18, 25

- 8:00 AM Water Aerobics/Main Pool
- 1:00 PM Men's Poker/Meeting Room
- 7:00 PM Chair Volleyball

December 4, 11, 18

- 10:00 AM Senior Exercise
- 10:00 AM Billiards Private/Billiard Room
- 2:00 PM Cribbage/Card Room
- 7:00 PM Euchre/Card Room

WEDNESDAY SPECIAL EVENTS

December 4

- 12:30 PM CERT Leadership Meeting/Card Room

December 11

- 5:30 PM Christmas Golf Cart Parade
- 7:00 PM Caroling/Main Hall/Kitchen

December 25

- 12:00 PM Christmas Potluck/Main Hall/Kitchen

EVERY THURSDAY

December 5, 12, 19, 26

- 8:00 AM Senior Exercise
- 11:15 AM Tai Chi
- 1:00 PM Water Volleyball
- 6:00 PM Billiards/Billiard Room
- 6:30 PM Aggravation/Card Room

December 5, 12, 19

- 9:00 AM Entertainers
- 1:00 PM Ping Pong

December 5, 19

- 6:30 PM Left, Right, Center Game
- 7:00 PM Set-up for Quilters/Meeting Room



THURSDAY SPECIAL EVENTS

December 5

- 11:00 AM Women's Tennis/Veranda/Kitchen

December 12

- 7:00 PM Cookie Exchange

December 19

- 2:00 PM AWIR Monthly Meeting/Meeting Room
- 5:00 PM Private Party/Veranda

EVERY FRIDAY

December 6, 13, 20, 27

- 8:00 AM Water Aerobics/Main Pool
- 1:30 PM Hand & Foot Cards/Card Room
- 7:00 PM Game Night/Card Room

December 6, 13

- 10:00 AM Beginner Line Dancing

December 6, 20

- 9:00 AM Tara Woods Quilters

FRIDAY SPECIAL EVENTS

December 6

- 5:00 PM New England Club/Main Hall/Kitchen

December 13

- 4:00 PM US Club/Main Hall/Kitchen

December 20

- 5:00 PM Midwest Club/Main Hall/Kitchen

EVERY SATURDAY

December 7, 14, 21, 28

- 10:00 AM Billiards Private/Billiard Room

December 7, 21, 28

- 7:45 AM Coffee/Meeting/Main Hall/Kitchen
- 10:00 AM Senior Exercise

December 7, 21

- 7:45 AM Blood Pressure Screening/Card Rm
- 9:00 AM Aluminum Can Pick-Up

SATURDAY SPECIAL EVENTS

December 7

- 11:00 AM Sound & Lighting/Card Room
- 5:30 PM NY/NJ Club/Main Hall/Kitchen

December 14

- 7:30 AM Pancake Breakfast/Main Hall/Kitchen
- 10:00 AM Private Party/Main Hall/Piano Room
- 10:00 AM New Resident Orientation/Meeting Room
- 7:00 PM Community Christmas Party - Twas a Night Before Christmas - PJ Party/Main Hall/Kitchen

December 21

- 9:00 AM Entertainers Business Meeting/Mtg Rm

EVERY SUNDAY

December 1, 8, 15, 22, 29

- 1:00 PM Water Volleyball/Lap Pool
- 7:00 PM Bunco/Card Room
- 7:00 PM Card BINGO

SUNDAY SPECIAL EVENTS

December 8

- 2:00 PM Water Volleyball Social/Veranda/Kitchen

December 15

- 4:00 PM Mid-Atlantic Club/Main Hall/Kitchen

December 29

- 8:00 AM Pickleball Round Robin

All events are in the Main Hall of the Clubhouse unless otherwise noted.