

The New Horizons



2 Community Highlights and Updates



Each month, a home in our community is selected by an anonymous committee to receive the "Home of the Month" award. The recipient receives a \$25 gift card and a yard sign to display for the month. Thank you for helping keep our community a beautiful place to live!

Mid Florida Lakes Management

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MFL 2026–2027 Concert Series

Get ready for a fantastic season of entertainment at Mid Florida Lakes! ELS is bringing **three great shows** to the Large Hall, featuring **live comedy**, the **unforgettable sounds of Motown**, and a **spectacular Neil Diamond & Elvis Presley tribute**.

Tickets are **\$25 per show**, or **purchase tickets to all three shows and save \$10!** Ticket sales begin **October 28th or before** and will be available **Wednesdays from 10:00–11:00 AM** in the Small Hall. **Checks only, please.**

Gather your friends, mark your calendars, and enjoy a season filled with **laughter, music, and great entertainment** right here at MFL! 🎵🎶

Questions? Contact the Activities Department at 352-782-2718.



ELS PRESENTS
Good Friends **Mid Florida Lakes COMEDY SHOW** *Great Laughs*
LEESAH STILES ★ JIMMY KEYS ★ MIKE PALMA

PART OF THE 2026 - 2027 CONCERT SERIES
Same Great Entertainment • More to Come!

FRIDAY, JANUARY 29TH
LARGE HALL
5:00 PM TO 8:00 PM

\$25
SORRY CHECKS ONLY

Dinner by **SULLY'S BARBECUE**
Menu:
 Sully's Barbecue with sides

You will need a **\$10 food voucher** with your comedy show ticket to get dinner.

Tickets will be available on **October 28th** if not before.

Available in the Small Hall Wednesdays from **10:00 AM to 11:00 AM**

For more information, call Activities at **352-782-2718**

★ Purchase all 3 concert series tickets for 2027 and receive a **\$10 discount!** ★

Laughter Brings Our Community Together! ♥



ELS PRESENTS
MID FLORIDA LAKES
 2026 - 2027 CONCERT SERIES

O'TOWN MOTOWN
LIVE IN CONCERT

FRIDAY, FEBRUARY 12, 2027
6:00 PM – 8:00 PM
CLUBHOUSE LARGE HALL

\$25 PER TICKET

GET A \$10 DISCOUNT
 WITH THE PURCHASE OF
 ALL THREE CONCERT SERIES TICKETS

THE GOLDEN ERA OF MOTOWN COMES ALIVE!
 Featuring the unforgettable music of Aretha Franklin, Stevie Wonder, Tina Turner, The Temptations, Michael Jackson, Marvin Gaye, The Four Tops, The Supremes & more!
 Classic harmonies • Dynamic dance moves • Timeless Motown hits

TICKET SALES BEGIN OCTOBER 28TH OR BEFORE.

Tickets available in the Small Hall on Wednesdays from **10:00 AM – 11:00 AM** • Checks only

For more information, call the Activities Department at **352-782-2718.**



ELS PRESENTS
MID FLORIDA LAKES
 2026–2027 CONCERT SERIES

DAVID JERICO
 A TRIBUTE TO
NEIL DIAMOND & ELVIS PRESLEY

FRIDAY, MARCH 19TH
7:00 – 9:00 PM

\$25 PER TICKET

SAVE \$10
 with the purchase of
 ALL THREE CONCERT SERIES SHOWS

Ticket sales begin **October 28th or before.**

Tickets available in the Small Hall Wednesdays • **10:00 – 11:00 AM**

CHECKS ONLY

For more information, contact the Activities Department at **352-782-2718**

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The K. Lowe-Down Monthly Musings from your Activities Director



As we move into another exciting season at Mid-Florida Lakes, I wanted to take a moment to share some updates and thank everyone for their continued support, participation, enthusiasm, and patience. It is truly a pleasure putting together events, activities, and newsletters that help keep our community informed, connected, and engaged.

First and foremost, thank you to everyone who has shared how much you enjoy receiving a printed version of the newsletter. A great deal of time and effort goes into creating it each month to provide important information, highlight community happenings, and keep residents informed about upcoming opportunities. Your kind comments and positive feedback are sincerely appreciated. I also want to thank everyone for their patience while we waited for our new printer to arrive.

Looking Ahead: 2027 Concert Series

We are excited to announce our upcoming concert lineup for 2027!

- **Comedy Dinner Show: Friday, January 29, 2027 5:00 PM to 8:00 PM**
- **O'Town Motown: Friday, February 12, 2027 6:00 PM to 8:30 PM**
- **Neil Diamond & Elvis Presley Tribute Show: Friday, March 19, 2027 7:00 PM to 9:00 PM**

Tickets: \$25 per concert or \$65 for all three shows.

Checks Only. Cash and credit/debit cards cannot be accepted.

All dates are subject to change.

Ticket sales begin **Wednesday, October 28** in the Small Hall from **10:00 AM to 11:00 AM**. Please contact the Activities Department for additional information.

All concerts will be held in the Large Hall. To improve comfort, accessibility, and safety, the concert layout will transition from rows of chairs to table seating. This change was made to help reduce spills, improve traffic flow, and make entering and exiting seating areas easier for residents.

A seating diagram will be available during ticket sales. Please note:

- Tickets will be assigned by **table number**.
- **Chairs will not be individually numbered.**
- Guests will sit at the **numbered table listed on their ticket**.
- Residents may choose any available seat at their assigned table.

Please refer to the **Save the Date** section of this newsletter for additional information regarding our returning seasonal clubs, activities, dates, and times.

Special Events Coming Soon

In addition to our concert series, we will continue offering special events, educational programs, community gatherings, and birthday and anniversary celebrations throughout the season.

We are especially looking forward to our upcoming **ELS Oktoberfest** and **Diamond Heist Dinner Show**, both of which promise memorable evenings filled with entertainment, wonderful food, and opportunities to spend time with friends and neighbors.

The **Diamond Heist Dinner Show** will feature an interactive mystery experience packed with suspense, laughter, audience participation, and a delicious dinner.

Checks only. All sales are final.

Morning Mingle & Learn

As our community continues to grow, so do the opportunities to learn, connect, and stay informed. We are considering introducing a new name for our traditional Coffee Socials. Since many of these gatherings now feature local resource professionals, insurance updates, educational speakers, resident business owners, and other valuable community information, we feel the title **Morning Mingle & Learn** better reflects the purpose of these events.

These gatherings are designed to provide residents with a welcoming environment to meet neighbors, enjoy refreshments, and gain valuable information from trusted community resources. We look forward to offering a variety of topics throughout the season that will help residents stay informed, connected, and engaged.

Medicare Information Event

As many of you know, Medicare enrollment and plan changes are right around the corner. As part of our **Morning Mingle & Learn** series, we invite you to join us on **October 8 at 9:30 AM** for an informative presentation regarding upcoming Medicare changes and renewal options.

This educational session will provide residents with an opportunity to ask questions, learn about annual enrollment updates, and better understand available healthcare options before enrollment deadlines. Whether you are currently enrolled in Medicare or simply gathering information for the future, this presentation is a valuable opportunity to stay informed and make confident decisions regarding your healthcare coverage.

We look forward to seeing you there and continuing to offer informative programs that support our residents and strengthen our community.

Community Gym Updates

Many residents have expressed concerns regarding the condition of the fitness equipment in our community gym. Please know that management is aware of these issues and is actively working to address them. We understand the importance of having safe, functional equipment available and appreciate your patience and understanding as improvements are being implemented.

Pool Area Improvements

We are also continuing to focus on improvements to the pool area and ensuring the facility is operating properly. Resident feedback plays an important role in identifying concerns and prioritizing projects. Your observations and suggestions help us better serve the community and maintain the amenities that make Mid-Florida Lakes such a wonderful place to call home.

Monthly Activity Calendar

Beginning this season, the monthly activity calendar will be printed separately from the newsletter.

Copies of both the newsletter and monthly calendar can be found together at our regular distribution locations. Please be sure to pick up both publications to stay informed about upcoming activities, events, clubs, meetings, and special programs.

For additional convenience, all information found in both the newsletter and activity calendar is also posted on **MFLHOA.com**. Having access to this information online makes it easy to stay connected while you're on the go or whenever your printed copies are not readily available.

Thank You for Making the MFL Harvest Carnival a Success!

What a wonderful event our **MFL Harvest Carnival** turned out to be! Residents enjoyed a day filled with exciting entertainment, games, delicious food, and plenty of laughter. The event featured a magician, card tricks, face painting, balloon art, juggling, stilt walking, cotton candy, corn dogs, and so much more.

One of my favorite moments was something I never imagined I would experience: **I linedanced with a stilt walker! Amazing!** It was a perfect example of the fun, energy, and unexpected memories that made this event so special.

A special thank you goes to the **Shuffleboard Club**, whose members proudly hosted the carnival. Their enthusiasm, teamwork, and dedication helped create a fun and welcoming atmosphere for everyone in attendance.

If your club is interested in partnering with the Activities Department to sponsor or assist with a future event, please contact me. Collaborating with resident clubs helps us create even more enjoyable experiences while bringing our community together.

As we enter another busy and exciting season, I look forward to continuing to build a vibrant and welcoming community filled with opportunities to connect, learn, volunteer, and have fun together. Whether you attend an event, participate in a club, volunteer your time, or simply share ideas and feedback, your involvement helps make Mid-Florida Lakes a truly special place to live.

I look forward to seeing everyone throughout the season at our many upcoming events and activities.

Kathie Lowe, Activities Director/Clubhouse Manager

Kathie_lowe@equitylifestyle.com | 352-504-2760

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Operation Community Caturday: Help Control the Feral Cat Population

Are the feral neighborhood cats multiplying faster than you can keep track of? We have an easy, effective way to help!

We are teaming up with the **Lake County Animal Shelter** to bring you a community-driven Trap-Neuter-Vaccinate-Return (TNVR) event. Armed with over 70 traps, our goal is to humanely catch, sterilize, and vaccinate as many feral cats as possible to decrease the local population and keep our neighborhoods safe and healthy.

How It Works in 3 Simple Steps

Participating is straightforward and makes a massive difference for our community:

- **You Trap:** You'll need wet fishy food, a potty pad, and a blanket to cover the trap. Then use one of our community traps to safely catch the cat.
- **We Care:** The cat is spayed or neutered, vaccinated, and ear-tipped (the universal sign of a sterilized community cat) by the shelter.
- **You Return:** The cat will be brought back to its outdoor home where it belongs.

Key Details & Requirements

If you are a Lake County resident looking to participate, here is what you need to know:

- **Cost:** Just **\$10 per cat**. If you can't afford that, I have coupons-- but its first come, first serve basis while supplies last.
- **Limit:** Up to **5 cats per household, per month**.
- **Eligibility:** Available to **Lake County residents only** (valid ID required).
- **Registration:** **Online registration is required** to secure your spot.

Get Involved

I will be posting the official date of the event soon and handing out flyers around the neighborhood. Because space and resources are limited, **you must RSVP with me** to reserve a trap and confirm your registration.

Special Operation Community Caturday Event: Free TNVR Services!

Are neighborhood feral cats multiplying faster than you can keep track of? We have an amazing opportunity to help control the population completely **free of charge!**

For our upcoming special event, **Operation Community Caturday** is partnering with the Lake County Animal Shelter to provide completely free Trap-Neuter-Vaccinate-Return (TNVR) services. Our goal is to humanely catch, sterilize, and vaccinate as many feral and free-roaming cats as possible to keep our neighborhoods safe, healthy, and balanced.

Key Details & Requirements

- **Cost:** **100% Free** for the community!
- **Cat Limit:** **No limit** on the number of cats per household. Bring as many as you need to help manage!
- **Registration:** **No registration required**—just show up and participate.
- **Eligibility:** Available to Lake County residents (please bring a valid ID).

Get Involved

I will be posting the official date and handing out flyers soon. Because this is a special open event with no registration required, you can just grab a trap, get to work, and bring your community cats by.

Important Notice Regarding Feeding

To make this trapping event as successful as possible, **community members are not allowed to feed the cats during the event unless they are actively participating in trapping.**

If cats are fed on their regular schedule, they will not be hungry enough to enter the traps, which makes it much harder for us to catch and sterilize them.

Thank you for your cooperation in holding off on feeding so we can help control the local cat population effectively!

RSVP with Gingerlily
352-782-2718



How to Put Stress In Its Place



A Recipe for Intensity

It starts the moment you get to work: a manager who's in a bad mood, a coworker who's running late, a customer awaiting with a problem, a phone that's already beginning to ring. With these ingredients, just like how some flour, butter, sugar, and eggs can make cookies, you've got a recipe for stress.

Like sugar in cookies, some of the ingredients in stress's recipe are obvious. But others? Not so much. And, unfortunately, when you

mix them all together and bake, you don't get a sweet treat. Consider these factors of stress from U.K. mental health charity Mind:



Perception: What's your take on the situation? Say your coworker comes in late, meaning you've been handling the morning responsibilities alone. Are you resentful and bitter? Or do you think of a time when something in your life made *you* late? One point of view can make you feel stressed out, while the other can help you reframe the situation with empathy and patience.



Experience: Have you been through something like this situation before? The unknown can be extra stressful. But when you've been through something similar before, it's easier to tell yourself, "I got this."



Strength: How quickly do you tend to get your emotions under control? If your hurts last a long time, you're more likely to spiral into stress the next time something brings up negative emotions. But with some emotional resilience, you can learn to let things go.



Pressure: Who's counting on you? What's riding on this? Like flour in bread, pressure is typically a necessary ingredient for stress. But that doesn't mean you can't make the most of it. Instead of shrinking under others' expectations, let them motivate you to do your best.

Remember that stress isn't only in the mind; it's in the body, too. When you're feeling stressed, your body floods with adrenaline and cortisol, two hormones that raise your heart rate and set you up for fight or flight.

Take Action: Understanding the ingredients that make up a recipe for stress can help you switch up the mixture for a better outcome. Like how some people prefer chocolate chips and some people go for peanut butter, your stress ingredients may be specific to you. So ask yourself, which of the ingredients above impact you most? And how might getting to know that ingredient help you stay in control and reduce stress?

Dismantling the Myths Behind the Monster

Stress is no urban legend. Instead, it's an all-too-real issue that most of us deal with on a regular basis. But just like Bigfoot and the Chupacabra, the Stress Monster has its share of tall tales. Consider these common stressful myths and the truth behind the lore:

Myth: Stress is the same for everybody. **Truth:** While all of us have *stressors*, not everyone is *stressed out*. How you deal with your stressors is a lot like whether or not you're a Bigfoot believer. In the end, it's up to you. Also, remember that other people's stress isn't necessarily yours to fix.

Myth: Stress is always bad for you. **Truth:** Stress can be motivating. And, sometimes, like how a bump in the night inspires you to get up and check that your door's locked, a little fear is the jumpstart you need to start problem-solving.

When it comes to staring down stress, your outlook is essential. As actress Valerie Bertinelli reminds us, "Happiness is a choice. You can choose to be happy. There's going to be stress in life, but it's your choice whether you let it affect you or not."

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Myth: Big stress is the only one that matters. **Truth:** While big stress makes itself as obvious as a Yeti standing outside your tent, small signs of stress can be equally important. So make sure to check in with yourself to keep from letting small stresses turn into big monsters.

Take Action: Take a look at the myths you believe about the stresses in your life. Maybe you've given your Stress Monster a thousand creepy eyes. Maybe you've convinced yourself it's able to track your shadow. No matter how you've dealt with it before, understanding your own Stress Monster myths can help you get them under control.

Let's be real: none of us live in a stress-free world. You're going to encounter stressful people and situations at least once a day, pretty much every day. But that doesn't mean you have to let stress take over your life.

Instead, put stress in its place with these five tips, inspired by author and educator Elizabeth Scott, Ph.D.:

1. **Mind your morning.** Whether you work a typical nine to five or the night shift, ward off stress before it starts with pre-shift rituals. Scott suggests starting off on the right foot with "planning, good nutrition, and a positive attitude."
2. **Keep the peace.** Simply put, conflict is stressful. So do your best to keep interpersonal relationships positive by staying out of gossip and, whenever possible, avoiding "people who don't work well with others."
3. **Get comfortable.** While most of us don't have much choice about how comfortable our workplaces are, physical discomfort can up your stress levels. Scott suggests doing "what you can to create a quiet, comfortable, and soothing workplace," even if this just means choosing comfortable shoes or listening to your favorite music during breaks.
4. **Take a walk.** Exercise is important for your health, and it can play a major role in reducing stress, too. "If your schedule allows for it," Scott says, "you might try taking short exercise breaks throughout the day."
5. **Treat yourself.** Everyone needs a little something to look forward to and reward yourself for making it through another tough day. As Scott reminds us, "Do your best and [make] time to congratulate yourself on your efforts."

Treat yourself. Everyone needs a little something to look forward to and reward yourself for making it through another tough day. As Scott reminds us, "Do your best and [make] time to congratulate yourself on your efforts."

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The Equity LifeStyle Properties Security Team Scam of the Week: Worth Its Weight in Scams

Imagine your computer screen suddenly locks up with a pop-up message. The alert warns you that cybercriminals have attacked your device and instructs you to call a number right away to connect with law enforcement and resolve the issue. You connect with a helpful official who tells you to grant them remote access so they can fix your computer and catch the hackers. But this supposed official is actually a scammer!

Once you let them into your computer, they quietly capture your financial information. The criminals will then claim that your money is no longer safe in your accounts. They will advise you to withdraw it all and buy physical gold bars instead. They will even send a courier to your house to pick up the gold and take it somewhere for "safekeeping." But in reality, that courier is just another scammer, and your savings are gone for good!

Follow these tips to avoid falling victim to this scam:

- Real security software never says your computer is infected and demands you call a number to fix it. Always stop and think before you act.
- Never give remote access to your computer to someone who contacts you unexpectedly, even if they claim to be an official or a law enforcement agent.
- No real law enforcement official will ever tell you to withdraw your savings and turn them into gold, cash, or gift cards. If you have questions about your money, call your bank directly or check its official app or website.

The Equity LifeStyle Properties Security Team



Friends Helping Friends

Friends Helping Friends. What is it? And how does it affect you as a resident of Mid Florida Lakes?

Several years ago, an organization "Friends Helping Friends" was created to assist a resident in a time of financial need; however, since it is a grant, not a loan to be repaid, it can only be used once during a person's residency and to qualify there are certain procedures and some restrictions.

The following is a description of the policies that were instituted on November 1, 2015: the Chairperson of the Friends Helping Friends Committee requesting monies/food gift cards will follow the procedure as outlined below. The Chairperson is the first point of contact. All others on the committee will refer any requests to the Chairperson. (To respect and keep confidentiality, a friend or associate of the resident cannot request any funds, nor can the Chairperson solicit this person. It can only be requested by the resident themselves.) The Chairperson will ask the resident the reason for the request, the amount requested and the name of the individual, or agency the check will be made out to, along with a copy of the bill to be paid. (Examples: car repairs, utility bills, glasses, etc.)

A confidential log will be kept by the Chairperson for the purpose of keeping track of the usage, the reason, and the amount. There is a limited maximum of up to 10 percent of the current bank account available, as we want to have monies available to others who may need assistance. (Note, as the fund or bank balance goes down, so do the available funds. Example, if a resident requests money and there is x amount of dollars in the fund, the total available will be reduced by that amount, and a lower amount available to the next recipient.) By the same token, if funds are replenished, a higher amount may be available for the next resident.

The Treasurer of the HOA/FHF is notified of said request by the Chairperson or in their absence, the designated substitute, the name of the agency/individual to which the check is to be made. The name of the resident is not given to the Treasurer, nor to any of the other committee members. The Chairperson presents the check to the resident who will then be responsible for giving it to the appropriate agency or business.

If the request is for food: The Chairperson will go to a grocery store where the resident shops, purchase a gift card, and present it to the resident.

In the event of a catastrophic event, such as a fire, in which there is a total loss within the community, the Chairperson will notify the Treasurer of the HOA to issue a check, not to exceed 10 percent of the current account. The check will be written to the resident, once it is established the resident plans to continue to live within the community of Mid Florida Lakes. This will enable the resident to get emergency essentials quicker.

Any *resident who requests assistance from Friends Helping Friends must meet the required one-year residency. and any requested funds cannot be used to pay a resident's rent.

*For the determination of all monies/food gift cards dispersed by Friends Helping Friends, all references to "RESIDENT" are defined by the words, "Whomever is the person responsible for paying the lot rent residency fees." Any other person within the household is not eligible to request or receive funds/food or gift cards.

Our funds are limited so any donations to Friends Helping Friends are gratefully appreciated and accepted.

Gay Connors, Chairperson FHF



The definition of a friend:

***People who show love and compassion in times of trouble,
without thought of glory or reward.***

Newsletter Submissions

To ensure timely publication of The New Horizon, all articles and club information must be submitted by the 15th of each month.

Content received after the 15th will be included in the following month's newsletter. Please email all submissions and updates to:

Kathie_Lowe@equitylifestyle.com

Thank you for your cooperation.

MFL Clubhouse Wi-Fi
Large Hall Wi-Fi Name:
MIDFLORIDALKSCH
Password: Password6020
Small Hall Wi-Fi name:
MFL_CC
Password: heavyflower374

10 Neighborhood Safety & Essentials

For clubhouse or grounds emergencies outside business hours, call: 352-589-8300. The answering service will contact on-call personnel. *For fire, police, or medical emergencies, always dial 911.*

Lift Assistance Available: Lake County Fire Rescue provides non-emergency lift assistance, help transfer, and guidance on medical needs. 352-383-1200

Protect Your Home: Lake County Fire Rescue will: Test detectors, replace batteries, and install new units if yours is 10+ years old. Schedule at 352-343-9450.

Notary Service Available - (By appointments only)

Lorraine Van Hoesen: 305-872-2210 or Jeff Beardsley: 425-870-7996

Shine Bright, Stay Safe! Free reflective safety tape is available in the Activities Office.

Use it on: Clothing, Bikes, Golf carts Enhance visibility when outdoors at night. *Provided by the MFL HOA.*

St. Johns River Water Management District

Watering Days

Odd or No Address-Wednesdays and/or Saturdays

Even Address-Thursdays and/or Sundays

Non-Residential-Tuesdays and/or Fridays

Key Rules Limitations: No watering between 10 a.m. and 4 p.m.

Duration: Maximum 1 hour per zone

Exceptions: New plant material/reclaimed water often have different, less stringent rules.

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Duration: Maximum 1 hour per zone

Exceptions: New plant material/reclaimed water often have different, less stringent rules.

**Daylight Saving Time
Watering schedule
(2nd Sunday in March –
1st Sunday in November)**



Clubhouse Rentals Available: Our clubhouse facilities are available for your next event! Clubhouse Halls: \$50 fee + \$50 refundable deposit Small Rooms: \$50 refundable deposit only All reservations require a signed contract, and some exceptions may apply. To learn more or to book a space, please contact Kathie at: 352-504-2760 or

Kathie lowe@equitylifestyle.com



ATTENTION MFL RESIDENTS: Grow Your Business Locally! Turn your neighbors into customers and put your business in the spotlight! We are officially renting ad space in the newsletter to residents who want to promote their professional services or local businesses. Whether you're a contractor, a consultant, or a creator, this is your chance to reach your community directly. Monthly Rates: Business Card: \$45 ~ 1/4 Page: \$85 ~ 1/2 Page: \$110 ~ Full Page: \$160

A variety of durable medical equipment is currently available for loan, including crutches, wheelchairs, walkers, shower chairs, commode (potty) chairs, etc., all intended to support mobility, safety, and daily living needs. For more information or to arrange a loan, please contact Charlie Downing at (603) 767-8507 or Mike Daley via text 541-941-0728 or e-mail or Mikedaley1008@gmail.com



Waste Collection Notice: Mid-Florida Lakes Pick-Up Procedures

Regular Collection Schedule (Mid Florida Lakes):

***Garbage/Trash: Every Tuesday and Friday**

Missed Pick-Ups & Bulk Item Collection: If your trash is missed or you need a bulk item picked up, contact the Mid-Florida Lakes Office immediately at 352-589-8300.

When Calling, Be Ready to Provide: Your name · Address · Phone number · Details of the missed pick-up (which day) or type of bulk item

Bulk Item Reminder: Furniture, appliances, & other large items must be placed at the curb no more than 48 hours before the scheduled pick-up.



We're dedicated to ensuring seniors and veterans receive the essential services they've earned. From daily wellness checks and in-home support to protection against financial scams, here's a quick overview of key local and statewide resources available to you and your loved ones.

For daily living support, contact the Lake County Elder Options Helpline at 1-800-262-2243 (Mon–Fri, 8AM–5PM). They provide Meals on Wheels, housekeeping help, caregiver support, and free Medicare counseling through the SHINE program. This helpline serves as the main gateway to local aging resources.

Lake County Senior Services (352-326-3540) Lake County Elder Affairs (352-742-6521): Your main contact for general senior service inquiries and local program information.

Veteran Benefits & In-Home Care: Lake County Veterans Services (352-742-6585) helps veterans navigate Florida and federal benefits, file VA disability claims, request military records, and obtain ID cards—ensuring access to all earned entitlements.

Veterans Care Coordination (855-380-4400): Provides support with the VA Pension with Aid & Attendance benefit, helping veterans and surviving spouses with the application process and coordinating Homemaker Home Health Aide Care.

Personal Safety & Wellness–Senior Watch Program: The Senior Watch Program (352-343-2101, LCSO Non-Emergency Line) offers daily check-in calls for individuals living alone or with medical issues. If a participant does not calling in, operators will attempt to contact and dispatch a Deputy Sheriff if needed to ensure their safety.

Seniors vs. Crime Hotline (1-800-203-3099): A dedicated resource for seniors facing scams, fraud, or deceptive practices, helping victims reclaim their money and restore their peace of mind.

Attorney General Fraud Hotline (1-866-9-NO-SCAM / 1-866-966-7226): For reporting consumer fraud, scams, and deceptive business practices throughout Florida.

Vial Of Life: This is a small container that contains all the pertinent information (allergies are just one example of things they should know to help you) that the paramedics may need, especially if you are unable to answer their questions when they arrive. When a person is unable to communicate, all the information is readily available to the proper professionals in the vial of life. These vials are available in the HOA office, so feel free to contact any board member to get one or come by the office when the HOA is open,

Law Enforcement	Lake County Sheriff (Non-Emergency): 352-343-2101
 Fire & Rescue	Lake County EMS/Fire (Non-Emergency Info): 352-742-4760 Fire Rescue (Non-Emergency Info): 352-343-9458
 Nearest Hospital	UF Health Leesburg Hospital, Address: 600 E Dixie Ave, Leesburg, FL 34748 Main Phone: 352-323-5762
 Medical & Health Hotlines	Poison Control (24/7): 1-800-222-1222 Elder Help Line (Florida): 1-800-262-2243

Wildlife & Animal Services Know who to call for domestic and nuisance wildlife issues:

Service	Contact Number	Pertinent Information
Lake County Animal Service	352-343-9688	For reporting animal abuse, stray, aggressive dogs, or domestic animals in distress.
FL Nuisance Alligator (FWC)	1-866-FWC-GATOR (1-866-392-4286)	For alligators 4 feet or longer that pose a threat to people, pets, or property.
FL Nuisance Bear (FWC)	850-265-3676 (Regional) 1-888-404-FWCC (24-Hr Alert)	For reporting problem or nuisance black bear activity to the Florida Fish and Wildlife Conservation Commission (FWC).
FL Wildlife (General/Other) (FWC)	1-888-404-FWCC (1-888-404-3922)	FWC's Wildlife Alert Hotline for general wildlife issues, violations, or reporting sick/injured non-domestic animals.

12 Community Moments and Warm Welcomes

Welcome
New



Residents!

There is something truly special about the first few weeks in a new home—the excitement of a fresh start, the beauty of our lakeside views, and the anticipation of new friendships. If you have recently moved in, or if you see a moving truck pulling in down the street, we want you to know that you aren't just moving into a house; you're joining a vibrant, active family. The **Welcome Wagon of Mid Florida Lakes** is a dedicated group of volunteers whose sole mission is to ensure every new neighbor feels right at home from day one. Your Guide to the Neighborhood Navigating a new community can be overwhelming, but we're here to make it easy. Our volunteers provide every new resident with an **Informational Packet**. Inside, you'll find our Comprehensive booklet, which serves as your "owner's manual" for life at Mid Florida Lakes. It includes details on:

- **Clubs & Activities:** From hobbies to fitness, find out where you fit in.
- **The Community Clubhouse:** Your hub for social gatherings and events.
- **Amenities:** Everything you need to know about our pools, docks, and more.

If you have questions or concerns that aren't covered in the booklet, our volunteers are happy to refer you to the proper source to get the answers you need.

Pro Tip: Keep an eye on the *New Horizon*, our monthly community newsletter, for the specific dates and times of these upcoming meetings!

Come Say Hello!

We would love to meet you in person. Whether you have a question, need a packet, or just want to see a friendly face, stop by and see us. **When:** Every Wednesday morning. **Time:** 10:00 am – 11:00 am. **Where:** The Small Hall.

Get in Touch

Can't make it on Wednesday morning? No problem! For more information or to request a packet, please feel free to reach out to our coordinators: **Carolyn Griffith:** 231-510-9518 **Judy Silver:** 570-472-4505

We look forward to meeting you and helping you discover why MFL is such a wonderful place to call home.

October IN LOVING MEMORY

OUR COMMUNITY IS DEEPLY SADDENED
BY THE LOSS OF

Betty Juskiewicz

09-16-26

Virginia "Ginny" Holmes

09-07-26

Suzanne Klinedinst

09-04-26

Keith Ertle

09-10-26

GAY CONNORS IS THE
MEMORIAL CHAIRPERSON
CONTACT HER WITH YOUR LOVED ONES MEMORIAL INFORMATION AT



352-400-0456

Community Moments and Warm Welcomes 13

Patriots Day Memorial Ceremony A Moving Tribute of Remembrance and Unity

Residents gathered alongside members of the American Legion Post 330 and Auxiliary for a deeply moving Patriots Day Memorial Ceremony, honoring the lives lost and heroes who emerged on September 11, 2001. The ceremony served as a solemn reminder of one of the most tragic days in American history, while bringing the community together in remembrance, reflection, and gratitude.

As attendees assembled, a spirit of reverence filled the air. Yellow roses symbolizing remembrance and friendship were carefully placed, candles glowed softly, and members of the Legion and Auxiliary conducted a beautiful tribute that touched the hearts of all in attendance.

The ceremony followed the timeline of the events that unfolded on September 11, 2001. With each announcement of a significant moment, a bell was rung. After every bell, silence blanketed the gathering. Those moments of quiet reflection were among the most emotional parts of the ceremony. The profound stillness allowed everyone to absorb the enormity of the tragedy and remember the innocent lives that were lost.

The remembrance began with American Airlines Flight 11, which was hijacked and struck the North Tower of the World Trade Center in New York City at 8:46 a.m. The first bell rang, marking the moment that forever changed the course of history. A solemn salute followed as participants reflected on the passengers, crew members, and those working inside the tower.

The second bell commemorated United Airlines Flight 175, which crashed into the South Tower at 9:03 a.m. Before a stunned nation watching live television, it became clear that America was under attack. Again, silence fell over the crowd as attendees reflected on the lives lost and families forever changed.

The ceremony continued with remembrance of American Airlines Flight 77, which struck the Pentagon in Arlington, Virginia, at 9:37 a.m. The bell rang and another respectful salute followed, honoring military personnel, civilians, and first responders affected by the attack.

One of the most emotional moments came as participants remembered United Airlines Flight 93. At 10:03 a.m., the passengers and crew, having learned of the other attacks, courageously fought back against the hijackers. The aircraft crashed in a field near Shanksville, Pennsylvania, preventing another intended target from being reached. As the bell echoed through the ceremony, many attendees were visibly moved by the extraordinary bravery displayed aboard that flight.

Additional bells marked the collapse of the World Trade Center towers. At 9:59 a.m., the South Tower collapsed, sending shockwaves across New York City and the nation. Then, at 10:28 a.m., the North Tower fell. The silence following these bell rings was especially poignant. The crowd stood together in reflection, remembering the thousands of innocent victims, including office workers, airline passengers, police officers, firefighters, emergency medical personnel, and other first responders who made the ultimate sacrifice while helping others.

Throughout the ceremony, candles illuminated the memorial setting while yellow roses provided a simple yet powerful symbol of remembrance. After each bell ring, members of the American Legion and Auxiliary rendered respectful salutes, creating a moving tribute worthy of those being honored.

More than two decades after the attacks, the memories of September 11 remain vivid for many Americans. The ceremony not only remembered the nearly 3,000 lives lost that day but also celebrated the resilience, courage, and unity that emerged in its aftermath.

As the ceremony concluded, there were few dry eyes among those gathered. It was a powerful and tearful event that reminded everyone of the precious value of life, the strength found in community, and the importance of ensuring that future generations never forget.

Thanks to the dedication of the American Legion Post 330 and Auxiliary, the Patriots Day Memorial Ceremony was a beautiful and meaningful tribute. Through candles, yellow roses, respectful salutes, and moments of profound silence, the community came together as one to honor the innocent lives lost, remember the heroes who answered the call, and reaffirm the enduring spirit of unity that defines our nation. **Lest We Forget**

14 Community Moments and Warm Welcomes

14 Community Moments and Warm Welcomes



A Harvest Carnival to Remember!

What a wonderful day of fun, laughter, and community! The MFL Shuffleboard Club was thrilled to join ELS in hosting our Harvest Carnival — and even more thrilled to welcome our special friends from The Arc!

There was something for everyone: games, popcorn, cotton candy, sno-cones, corn dogs, face painting, caricatures, balloon creations, and plenty of amazing entertainment — including a magician, stilt walker, unicycle rider, and so much more!

But the very best part wasn't any one activity. It was seeing our community come together with The Arc, sharing smiles, laughter, friendship, and a whole lot of fun. Moments like these remind us that a community is at its best when everyone has a place to belong and everyone has someone to celebrate with.

What a beautiful day of friendship, inclusion, and FUN for all! Together, we made some wonderful memories!

Eileen Clark, Shuffleboard President



Community Moments and Warm Welcomes 15



The monthly meeting in October will be held at 2 PM on October 5 in the Large Hall. The meeting is important because it helps residents to be informed and provides an opportunity to work together for the betterment of our community. We will be available before the meeting to renew memberships and sell new ones. Membership is \$20.00 per resident.

Our website has a lot of information. Please check it out. There is much information to keep you informed.

We are approaching the election for members of our board. There will be 5 openings for directors. There are several qualifications, and all nominations will be closed at our meeting on November 5 at 2 PM.

You must be an owner of a home in Mid Florida Lakes. (You must be listed in the lease as the owner.)

You must be a member in good standing. Dues must be paid for 2026.

You must submit a short resume to the committee.

You will be interviewed by a member of the committee.

You cannot have a personal agenda. Our board is for the betterment of the community.

Within 90 days of being elected, you will participate in a class from the FMO to be certified. (Florida Statute 723.073)

Candidates meeting the criteria will agree to being photographed and will provide a short statement on why they would like to be a member of the board.

Elections will take place on December 7 from 8 AM to 12 PM in the Small Hall. One vote per household (Florida Statute 723.078). We are accepting early voting in the HOA office November 17, 18, and 19. Newly elected board members will be announced at our meeting at 2 PM on December 7.

Those interested may contact Carol Tucci at 856-981-4927 or tuccicarol@yahoo.com. Information will also be provided on our website.

For volunteer information or how to get involved, please contact members Elise at 717-599-6412 or Bonnie at 603-767-9394.

Thank you, Mid Florida Lakes HOA board **352-589-8305**

Visit MFLHOA.com - Your Go-To Community Resource! Make the Mid Florida Lakes HOA website, MFLHOA.com, part of your daily routine. The site features the most up to date information on community events, clubs, calendars, and emergency info for residents and pets. You'll always find the latest edition of *New Horizons*, along with real-time updates that may not appear in the printed version. Accessible 24/7 from your computer, tablet, or phone, the website is designed to keep you informed and connected.

Mid Florida Lakes Board Members

Steve Hahn- President sjhahn4545@gmail.com

Vince Freeman- Vice President vfre126945@gmail.com

Phillip James- Treasurer mfltreasurer@proton.me

Betty Hebert- Secretary blhebert1@comcast.net

Elise Freeman: dha112rma@gmail.com

Mark Schelling: mtschelling@yahoo.com

Tom Strittmatter: tstritts@aol.com

Bonnie Downing: bonnie_downing@yahoo.com

Carol Tucci: tuccicarol@yahoo.com

HOA notary: Jeff Beardsley 425 870 7996

HOA Bulletin Board Rules: MFL Homeowners Only, 4-inch x 5-inch limit, must be dated, No soliciting. *Notices that do not meet these criteria will be removed. (The board by the coffee station in the small hall)*

The MFL HOA food program is offering food prior to Bingo.

Lunch by the Pool
October 1st & 15th @11:30AM

Dinner before Bingo
October 14th & 28th @ 4PM

If there is a 5th Wednesday of the month, the HOA will take offers from MFL Clubs to provide food services. Please contact HOA for more info.



Like us on Facebook.com/MidFloridaLakes

MFL HOA INVITES YOU TO OUR

HALLOWEEN PARTY

MUSIC, FOOD, SPOOKY DRINKS,
COSTUME CONTEST

OCT
31st

Sounds by:
BUTCH

6:30
TO
9:30

TICKETS ARE \$10 FOR HOA MEMBERS
\$12 FOR NON-HOA MEMEBERS IF PURCHASED
BY OCTOBER 28TH. TICKETS WILL BE AVAILABLE
AFTER THE 28TH AND AT THE DOOR FOR \$17. NO
DISCOUNT WILL BE GIVEN AFTER OCTOBER
28TH.

TICKETS ON SALE WEDNESDAYS FROM 10-11
AM IN THE SMALL HALL AND 5-6 IN THE LARGE
HALL BEFORE BINGO

Mid Florida Lakes
Fall
CRAFT FAIR

ARTISAN VENDORS | HANDMADE GOODS | UNIQUE GIFTS

Over 100 Tables!
Support Your Local Small Business Owners!

OCTOBER 3, 2026
8 AM – 1 PM

MID FLORIDA LAKES CLUBHOUSE
188 Forest Drive, Leesburg, Florida 34788

Questions or Interested in Being a Vendor?
Contact Tarri O'Shea
midfloridalakesceramics@gmail.com



MEDICARE

WHAT YOU NEED TO KNOW | YOUR BEST HEALTH DEPENDS ON IT!

MID FLORIDA LAKES RESIDENTS!

JOIN US FOR SWEET TREATS & FRESH COFFEE

THURSDAY/OCTOBER 8th

9:30 in the Large Hall Room

ANNUAL ENROLLMENT PERIOD
OCT 15th - DEC. 7th

NEW PLANS | MORE BENEFITS
REPRESENTING MOST MAJOR CARRIERS



MARIA HUTCHINSON
SENIOR BROKER
(321) 279-3991



BOB ARCHIE
SENIOR BROKER
(407) 467-1885

We do not offer every plan available in your area. Any information provided is limited to those plans we do offer in your area. Please contact Medicare.gov or 1800-MEDICARE to get information on all your options.

Mid-Florida Lakes
Oktoberfest
2026 ANNUAL CELEBRATION

DINNER SHOW
LIVE ENTERTAINMENT BY
the Brussels Sprouts

MENU
Brats
Sauerkraut
German Potato Salad
German Dessert
German Beer
Non-Alcoholic Drinks Provided

MONDAY OCTOBER 12TH
5:00 PM – 7:00 PM

\$10 TICKETS
TICKETS AVAILABLE AT TICKET SALES ON
WEDNESDAYS FROM 10 AM TO 11 AM
OR CONTACT GINGERLILY AT 352-782-2718
CHECKS ONLY

ALL SALES ARE FINAL AND NOT SOLD AFTER OCTOBER 5TH.

You're Invited to
CHURCH MOVIE NIGHT
FAITH • FAMILY • COMMUNITY

A Story of Forgiveness, Hope and the Power of Faith

THE SONG YOU KNOW THE STORY YOU DON'T

I CAN ONLY IMAGINE
IT ALL BEGAN WITH A SONG.

GOOD MOVIES BRING PEOPLE TOGETHER

MORE THAN A MOVIE

OCTOBER 18 | 6:00 PM | MAIN CLUBHOUSE
HOSTED BY
Mid Florida Lakes Church

Mid Florida Lakes Vaccine Clinic



Wednesday, October 14th from 10AM-12PM



P3 Medical Will Be Offering Vaccinations at No-Cost with Insurance to Our Residents and Families!

Vaccinations that will be offered include:

Influenza (Quadrivalent, High Dose) Ages 6 months and older

Cost Without Insurance: \$35

Pneumonia (Pneumovax 23 and Prevnar 20) Age 50 and over

Cost Without Insurance: \$125 and \$250

TDAP (Tetanus, Diphtheria, Pertussis) Age 18 and older

Cost Without Insurance: \$65

Shingrix (2 Series) Age 50 and older

Cost Without Insurance: \$220

Hepatitis A (2 Series) Age 18 and older

Cost Without Insurance: \$90

COVID *newest booster only* Ages 18 and older

Cost Without Insurance: \$150

RSV (Respiratory Syncytial Virus) - Ages 60 and older

Cost Without Insurance: \$300

*****Please Bring Insurance Card and Photo ID*****

Cash or Check made payable to P3 Medical Inc.

Accepting As Payment: Medicare B, Medicare Advantage, Cigna, UHC, PUP, BC/BS, Aetna, Armed, AARP complete, Humana PPO, Coventry, Great West, and many more!

**For Questions, Please Contact Deb Marhee, Clinical Coordinator:
(321) 274-7989 Deb@p3medicalinc.com**

AMERICAN LEGION AUXILIARY MFL # 330

★ FALL CARD PARTY & DESSERTS ★

\$4.00 **OCTOBER 19, 2026** **12:30 - ?**

★ RAFFLE PRIZES ★



★ **50/50** ★

★ DOOR PRIZE ★



NOTE: THERE WILL BE NO TICKET SALES AT THE DOOR

Save the Date

21

Day	Time	Game
Sunday	1:00 PM	Wizard
	5:00 PM	Dominoes
	5:00 PM	313
Monday	5:00 PM	Double Pinochle
	5:00 PM	Backgammon
	5:00 PM	313
	6:00 PM	Euchre
Tuesday	12:00 PM	Double Pinochle
	5:30 PM	Dominoes
	5:30 PM	Pitch
Wednesday	1:00 PM	Wizard
	5:00 PM	313
Thursday	1:00 PM	313
	5:00 PM & 5:30 PM	Dominoes
	6:00 PM	313
	6:30 PM	Cribbage
Friday	12:00 PM	Single/Double Pinochle
	5:00 PM	313
Saturday	12:00 PM	Double Pinochle
	6:00 PM	Wizard

Interested in Hand & Foot?
Contact Leslie Smith at 352-901-8936



SAVE THE DATE

Catholic Mass

at the Clubhouse

Please join us as we begin a monthly Mass celebration for residents.



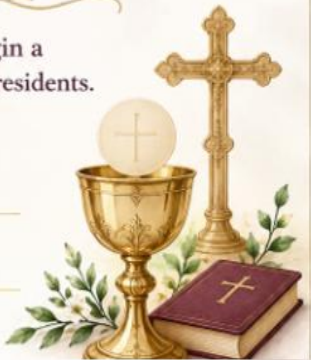
Beginning
October 5, 2026



Time: 10:30 AM



Location:
Meeting Room



Mass will be celebrated on
the *first Monday* of every month.

All residents are warmly welcome to attend
for a time of prayer, reflection, and fellowship.





The Children's Christmas Committee

will be having our

BAKE SALES

the 1st and 3rd THURSDAYS

in

SEPTEMBER AND OCTOBER

from 11:30-2:00
in the large hall.

We will have,
as always,
delicious
home made
goodies!



MADE WITH
♥

Hope to see you there!

As always, thank you for
your continued support.



Mid-Florida Lakes

Birthday and Anniversary

CELEBRATION



Friday, October 23rd
1:00 p.m.



Large Hall

Join the fun with

GAMES and PRIZES!

Everyone is welcome!

It doesn't have to be your
birthday or anniversary.
Come celebrate together at
our monthly celebration!



MIF FLORIDA LAKES

Morning Mingle
AND LEARN
COFFEE SOCIAL

WEDNESDAY,
OCTOBER 8TH
9:30 A.M.

*Good Coffee
Great Conversations
Brighter Tomorrows*

**SPEAKERS ON
MEDICARE**
FROM INSURE ORLANDO

Insure Orlando

Q A
QUESTION AND ANSWER
ON UPCOMING CHANGES



Nancy's Bus Trip

Polynesian Luau
October 9th, 2:45PM-10PM
Call Nancy for more info:
516-480-8467



YUMMY!

Saturday,
Oct 10 at 8AM in LH

Red Hat Luncheon is October 26th at 12:00 Noon,
at Rosa Mexicali, 12 E. Magnolia Street Eustis, FL
Please call or text Carol Tucci at 851-981-4927 for
reservations.

Bus Trip

Grand Island Resort
To Tarpon Springs

Tuesday
Oct. 20th

Booking Now | Text Donna at 518-681-9931 | Greek Village
Round Trip | 518-681-9931 | Sponge Docks

Grand Island Resort to Tarpon Springs
MFL Residents are invited to join us
for this exciting day trip!

Tuesday, October 20th

Greek Village & Sponge Docks

Booking Now | \$50 per person

Text Donna at 518-681-9931

For a more polished flyer style, you could use:

✿ MFL Residents Are Invited! ✿

Join us for this exciting day trip to Tarpon Springs
and the famous Sponge Docks.

Reserve your seat today!

**MAKING PAYMENT SEE PETE AT THE BILLIARD ROOM
OR AT CORNHOLE ON FRIDAY AND SATURDAY 10/2 - 10/3 FROM 7 - 10 PM**

OCEAN OBSESSION II FISHING TRIP

Good Friends • Great Fishing • Lasting Memories



Full Day Trips

**Monday, Wednesday,
Friday, Saturday**

Deep Sea Fishing for
Grouper, Mangrove Snapper,
Trigger Fish, Cobia, Amberjack,
Kingfish & Sharks.

ALL INCLUSIVE

Rod, Bait, Tackle, Fishing License,
Breakfast, Lunch and Soft Drinks.

WEDNESDAY, NOVEMBER 4TH

Sails Out at 8:00 AM

From Cape Canaveral

Returns at 5:00 PM

TOTAL COST \$123.75 plus tax

Adults (16+): \$123.75 plus tax

**MUST PAY NO LATER THAN
MONDAY, OCTOBER 5TH**

ALL SALES ARE FINAL

For more information
Pete Anagnostou
352-552-0408

**MAPLE FLORIDA LAKES
CHILDREN'S CHRISTMAS COMMITTEE**

WREATHS & HOLIDAY DECORATIONS SALE

NOVEMBER 8TH 1:00 - 3:30 P.M.

They'll have many beautiful
items for sale.

*Please come and get some
pretties for the holiday!*

THANK YOU FOR YOUR SUPPORT!

MFL HOA THANKSGIVING DINNER

**JOIN US FOR A THANKSGIVING FEAST
NOVEMBER 26 @ 2:00 PM**

ELS WILL BE PROVIDING THE TURKEY

**WE WILL PROVIDE MASHED
POTATOES, GRAVY, STUFFING, GREEN
BEANS, CORN, CRANBERRY SAUCE, ROLLS AND DRINKS.**

**ALL PLACE SETTINGS WILL BE PROVIDED, HOWEVER YOU MAY
BRING YOUR OWN
AND BRING A DESSERT TO SHARE!!**

TICKETS ARE \$10 PER PERSON

**TICKET SALES START OCTOBER 28TH FROM 10-11 AM IN THE SMALL
HALL AND 5-6 PM IN THE LARGE HALL BEFORE BINGO**

NO TICKETS SOLD AFTER NOVEMBER 18TH!!



**ELS
PRESENTS**

The DIAMOND HEIST Dinner Show

*Can you
solve
the mystery?*

*A Night of Mystery, Laughter,
Suspense and Great Food!*

FRIDAY, NOVEMBER 13, 2026 5:30 PM - 8:30 PM CLUBHOUSE - LARGE HALL

TICKETS \$35 EACH OR 2 FOR \$60

Tickets will be available
in the Small Hall on
Wednesdays from 10 AM to 11 AM.
Please call the Activities Department
at 352-782-2718
for more info call...

MENU

**CHICKEN OR PORK DINNER
WITH DESSERT AND DRINK**

CHECKS ONLY

TICKETS WILL NOT BE AVAILABLE
AFTER OCTOBER 28TH.

Mid Florida Lakes Residents Only



ELS
Holiday
PARTY HOP

LIVE MUSIC
Tim Peterson Band
 and
Santa Himself
 Rocking Around
 the Christmas Tree!

DECEMBER 4TH
 5 P.M. TO 8 P.M.

Finger Foods and
 Holiday Punch Will Be Provided

FREE FOR ALL RESIDENTS
 ELS SPONSORED
 MID FLORIDA LAKES

NEW YEAR'S EVE
Party

WEDNESDAY, DECEMBER 31ST
 8:15 PM – 12:15 AM

LARGE HALL LIVE MUSIC with <i>The Will Cintron Band</i>	SMALL HALL DJ MUSIC by <i>Butch and Pam</i>
--	--

SWEET TREATS
 and
CHAMPAGNE PUNCH
 WILL BE PROVIDED
 (WHILE SUPPLIES LAST)

THE LAKEFRONT DECK
 WILL BE OPEN
 Come and go as you please.

Come celebrate the New Year with
 your friends and neighbors at your clubhouse!

For more information, contact your Activities Department.

RESIDENTS ONLY

Mid-Florida Lakes
Christmas
Boat Parade
 2026



Saturday, December 12, 2026
5:30 PM
Lake Melody

After the Parade, there will be:

- Hot chocolate, cider and cookies
- Christmas Carols
- Prizes for the best boats

The boats will meet on Lake Sterling at 5:00 PM, procession starts at 5:30 PM, then travels to Lake Melody just in time for Christmas Carols and snacks.

The Mid Florida Lakes Boat Club and the MFL HOA are sponsoring the 2026 Christmas Boat Parade.
 Nancy & John Shaffer (814-449-4389) and Judy Silver (570-472-4505) are coordinating the event. (Call for more information.)

All boat owners living in the Community are welcome to join!

Wine a Little, LAUGH A LOT!

Wine Not?
 We've got cheese, plus a harpist, if you please!

WINE ♥ CHEESE ♥ LIVE HARP MUSIC ♥ FUN

Friday, January 15th
1:00 – 3:00 PM

Large Hall in the Clubhouse

Come sip, savor, laugh and enjoy a delightful afternoon with your MFL friends!

American Legion Post #330

Why We Remember: Reflections by Rod Lewis

The history of the U.S. Armed Forces dates back to 14 June 1775, with the creation of the Continental Army, even before the Declaration of Independence marked the establishment of the United States.[23] The Continental Navy, established on 13 October 1775, and Continental Marines, established on 10 November 1775, were created in close succession by the Second Continental Congress in order to defend the new nation against the British Empire in the American Revolutionary War.

The United States Coast Guard traces its origin to the formation of the Revenue Cutter Service on 4 August 1790, which merged with the United States Life-Saving Service on 28 January 1915 to establish the Coast Guard.

The United States Air Force was established as an independent service on 18 September 1947; it traces its origin to the formation of the Aeronautical Division, U.S. Signal Corps, which was formed 1 August 1907 and was part of the Army Air Forces before being recognized as an independent service in the National Security Act of 1947.

The United States Public Health Service Commissioned Corps was formerly considered to be a branch of the United States Armed Forces from 29 July 1945 until 3 July 1952, and is now one of the eight uniformed services of the United States. Should it be called into active duty again, it would constitute a seventh branch of the Armed Forces.

The United States Space Force was established as an independent service on 20 December 2019. It is the sixth branch of the U.S. military and the first new branch in 72 years. The origin of the Space Force can be traced back to the Air Force Space Command, which was formed 1 September 1982 and was a major command of the United States Air Force.

Information gathered by Rod Lewis Historian of the American Legion Post 330 MFL



Proper Use of an American Flag Disposal Box American Legion Post #330

Respect for the United States flag includes retiring it properly when it is no longer fit for display. **American Legion Post #330** provides a flag disposal box to ensure worn flags are handled with dignity and respect. The disposal box is conveniently located **outside the clubhouse adjacent to the shuffleboard courts by the water machine**, making it easily accessible to community members.

This disposal box is designated for **official United States flags and United States military service flags only** that are no longer serviceable. **Flags Accepted:** United States American Flag, P.O.W./M.I.A. Flag, U.S. Army Flag, U.S. Marine Corps Flag, U.S. Navy Flag, U.S. Air Force Flag, U.S. Space Force Flag, U.S. Coast Guard Flag - each symbolizing the dedication and sacrifice of our nation and its Armed Forces.

Only flags that are torn, faded, frayed, or otherwise damaged should be placed in the box, while flags still in good condition should continue to be displayed respectfully. Items such as non-military flags, foreign flags, decorative banners, poles, or hardware should not be deposited. Flags collected at **American Legion Post #330** are retired during formal ceremonies conducted with honor and respect. By properly using the disposal box, community members help preserve the dignity these important symbols deserve.

Honoring our heroes, one flag at a time.

American Legion Post 330 and Auxiliary Unit 330 are proud to continue our tradition of honoring our deceased veterans through our Memorial Flag program.

At the veterans' memorial, we fly a service flag representing the veteran's specific branch of service beneath the American flag. Each memorial flag is flown for one month and receives full honors during both the raising and lowering ceremonies. Along with the flag, a dedicated placard featuring the veteran's name, important dates, branch of service, and photo is displayed.

Interested in honoring a loved one?

To coordinate a memorial or for more information, please call Bob Colyer at 352-630-3990.



September was a busy and meaningful month for our Auxiliary. On September 11, we joined the Post in honoring those who gave their all on 9/11. Thank you to everyone who participated in this special remembrance.

We also held our Installation of Officers on September 17. Our new board, along with our dedicated members, is looking forward to a successful and productive year ahead. October is an important month for us as we prepare for our Annual Card Party on October 19. This event is one of our biggest fundraisers of the year and provides a wonderful opportunity for members to volunteer and support our mission. We will be

asking members to help by donating treats and gifts for the event. Tickets will be available for purchase on

Wednesdays in the Large Hall and before Bingo. Please note that tickets will not be sold at the door. With games, prizes, and great company, it promises to be a fun-filled day for everyone. Being a member of the American Legion Auxiliary is important because it provides an opportunity to help and support our veterans, active military personnel, and their families. Through our efforts, we promote patriotism and make a positive difference in our community.

We invite you to join us. Our regular meeting will be held on October 15 at 7:00 PM. Annual dues are \$35.00.

If you have not yet renewed your membership, or if you are interested in joining, now is the perfect time.

Carol Tucci, Secretary



Bible Study



Looking for a place to dig deeper into God's Word and enjoy meaningful conversation? Come learn and grow with us! We are a diverse group from many denominations and levels of biblical knowledge, gathering together to read and explore Scripture.

Whether you're brand new to the Bible or have been studying for years, we invite you to join us as we seek a closer, more personal relationship with our Lord and Savior through reading His Word together. We meet on Mondays from 7:00–8:00 PM. We join together

in the Hospitality Room. As our group continues to grow, we may gather in the Meeting Room instead. Refreshments will be provided. For questions or more information, please contact Alecia Barker at 585-519-3627. We hope to see you there for faith, fellowship, and fun!



Boat Club

After the rain in September, October will hopefully allow many of us, who's boats have been grounded, to get back out there on the water and enjoy all that our area has to offer.

We have great things planned for this fall month. We look forward to enjoying the company of all our club family.

Boat Club Events for October

October Social Set Up - Saturday, October 17th 10:00

Members, please come help set up the Large Hall for our October Social. Thank you in advance! An email reminder will be sent out the Friday before the event.

October Social - Saturday, October 17th - Social Hour at 5:00 & Dinner at 6:00

This month we are having a **Chili Fest!!!** This event is organized by Karen McDaniel, Dani Bennett, Cathy Kangas, Michele Borofsky & Helpers.

The **MENU** this month is the following:

Appetizers Volunteered by Club Members, Chili & Hot Dogs, Cole Slaw, Condiments, Desserts Volunteered by Club Members, Bring Your Own Beverage, Including Water

The cost is **\$12.00** per person.

We will be playing Left / Right / Center. Each member needs to bring 6 quarters.

Cutoff date to buy tickets is October 14th.

Board Meeting - Wednesday, October 21st at 11:00

The meeting is held in the Hospitality Room, (the one with the piano), which is to the left of the small hall, first door on the right. Board Members and Executive Committee Members should attend, if possible. All other members are welcome to attend.

Boat-A-Cade - Thursday, October 22nd - The details of the Boat-A-Cade will be given by email to our members.

General Meeting - Monday, October 26th at 6:30

The meeting is held in the Large Hall. Come and spend time with your fellow club members, eat donuts, and learn about things going on with the club. The meetings are packed with information.

If you have questions, reach out to Debbie Todd, MFL's Boat Club's Communications Director at lildeb444@bellsouth.net

Is Anyone Interested in
Bocce Ball?

Email me at
KATHIE_LOWE@EquityLifestyle.com
if anyone's interested.

— MFL —
Book Club

October's Book Club
will meet

**Tuesday, October 27th
at 10am.**

*Hotel on the
Corner of Bitter
and Sweet*
by Jamie Ford



MID-FLORIDA LAKES CHURCH



It is hard to believe it is now October, the 10th month of the year! The leaves up North are turning, and farmers are bringing in their harvests. We have finally finished James and are moving on to a new study.

October is the month for our traditional Movie Night and is open to all. The date is October 18th doors open at 5:30. The title is “I Can Only Imagine.” I have heard several people comment on what a good movie it is, and that they will be coming to see it again. It is the true story about Bart Millard, lead singer for the Christian band: Mercy Me. Two fun facts: The first weekend it opened in 2018, it pulled in an estimated \$17 million, the third biggest opening in America and the seventh biggest opening of all time for the faith-based genre. And yes, this is where the song “I Can Only Imagine” by Amy Grant and others was created.

The movie and freshly made popcorn are free. For those who are hungry, at intermission we will once again be serving a meal consisting of a hot dog, chips, soda or water for just \$3.00! We will be selling tickets for food in the small hall on Wednesday mornings, and before BINGO on Wednesday evenings from 4:30 – 6:00. Tickets will be distributed at the door for door prizes.

Our Sunday worship services boast of attendees from almost every Christian view. Meet and greet time starts at 9:30 am with the service beginning at 10:00 am. Our calendar for October starts with first Sunday: Communion, Lunch after services followed by the monthly Church Board meeting. The board meeting is open to all, please feel free to stay after lunch and join us. The second Sunday is our birthday celebration Sunday. The third Sunday will our regular service at 10:00 and movie night doors opening at 5:30. If you can't attend our Sunday services in person, join us virtually through Facebook at “Mid Florida Lakes Church.”

By now most of our snowbirds have returned. Welcome Home! For those still up North we have missed you and are waiting for your safe return.

The Lord Bless You, Keep You and Give You Peace. Amen



Why Join the Computer Club?

Looking for a welcoming place to learn, connect, and grow your computer skills? The Computer Club is the perfect spot for you! When you join, you'll become part of a friendly, supportive group of people—ranging from tech enthusiasts to those just starting out. No matter what your experience level, all questions are welcome, and we make sure everyone feels comfortable and respected. For just **\$10 a year**, you'll enjoy: Access to our **updated computer lab** | Helpful **information on current scams** and how to recognize and avoid them | Guidance on **what to do if you think you've been scammed** | Opportunities to learn about **AI (Artificial Intelligence)**—including its benefits, risks, and how to identify | AI-generated content | **Q&A sessions** where you can get answers to your tech questions | **Tutorial sessions** designed to build your skills step by step

We even welcome you to **sit in on a session** and see what we're all about before joining!

Meeting Schedule: Tuesday, October 13th and 27nd at 2PM in the meeting room.

Come learn, share, and have fun in a relaxed, encouraging environment. We'd love to see you there!

Thank you, Bonnie Seidel, Computer Club President 570-269-3128



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WE PLAY FRIDAY & SATURDAY NIGHTS AT 7 P.M.

PLAY. LAUGH. CONNECT.
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MFL Jeeps – Do you own a jeep? Want to have fun, socialize, or ride? **Join MFL Jeeps Club! ALL JEEPS WELCOME!!!**
Contact us at 352-497-9456 or Email robynreeder@hotmail.com



Come Join us on the 4th Thursday of the month! LGBTQ+ Friends gather at the Clubhouse in the meeting room at 7pm. Bring a snack to share (not required)
Everyone is welcome!
For more information, please email Robyn at: robynreeder@hotmail.com

PAINTING CLASSES

Wed 9:30AM-12PM. \$3 Cost for Instruction Per Class. No Experience Necessary. Supplies are provided for your initial painting. You are encouraged to purchase your own supplies. Supply list available upon request. *Beginners Welcome!*
Class is **overseen by Linda Daniels 904-566-3658**, until Thia returns in November.



Absolute Beginners Tuesdays, 9:30 - 10:30 a.m.
High Beginners Tuesdays, 10:45 a.m. - 12:00 p.m.
High Beginners / Improver Fridays, 10:45 a.m. - 12:00 p.m.
Join us for exercise, friendship, and fun on the dance floor!



Will begin meeting every Monday at 12pm in the Meeting Room.
For more information, call Carol at 352-348-5111



Wednesday & Friday @1PM In the Meeting Room.
Contact Cindi Ford at 616-643-3498 for more information



Monday, Wednesday, and Friday -8AM to 9AM in the Large Hall.
For more info call Carol Borst 414-412-4691

MFL October Library News

October Feature

Get your heart pumping with a spooky mystery! Choose from a variety of authors who want to keep you on the edge of your seat, some with an element of the supernatural. And if spooky is not your thing, come in and check out our collection of fiction. New titles added often!

How good are you at estimating?!?

Stop in to the library any time in October and take a guess how many candies are in the pumpkin jar. The closest guess wins the jar of candy and a book! Second place wins a book too.

Winners will be determined on Thursday, October 29th.

Puzzle Race: January 19th, 2027, at 2pm

Sign ups for the Second Annual Puzzle Race begin in November so start looking for a puzzle partner!



October Library Hours:
Tuesday, Wednesday, Thursday
10am-12pm

Wednesday Nights
10/7 & 10/21
5pm-6:30pm

Sundays
4pm-5:30pm



Looking for a fun way to stay active and connect with your neighbors? Join the MFL Shuffleboard Club, where friendly competition and great friendships go hand in hand! Whether you're an experienced player or brand new to the game, everyone is welcome.

Play Times: Mondays & Fridays at 9:00 AM and Tuesdays at 1:00 PM

Come enjoy good company, fresh air, and plenty of laughs on the courts.

Questions or Want More Information? Call or text Helen Colonnara at (781) 258-1949

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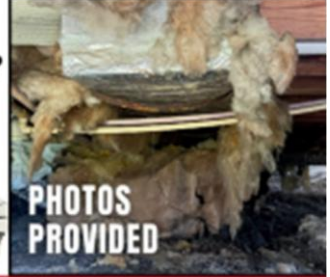
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