

JANUARY 2026

TROPICAL PALMS BREEZE



T.P.H.O.A. Newsletter



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PRESIDENT'S MESSAGE

Happy New Year!

The New Year is a marvelous time to start resolutions and begin new activities. This year your board is doing just that! Dee Harrison is our director of events and is planning, with your help, several new activities along with many of our usual events. On January 4th there will be a meet and greet, and on January 17th, there will be a signature event. Both are at the clubhouse and the entire community is invited to attend. ELS has resumed doing 360's of all the properties, ensuring that Tropical Palms continues to be a beautiful place to live. If you are having problems or questions about your 360, please contact the office. Tiki and Jessica are willing to explain and discuss any problems you may have. January is also the month for nomination to the TPHOA board. There are several openings. From personal experience I can say that it is a great way to get to know the community. If you have any questions, please contact any current board member. They are listed in this newsletter. We are also reinstituting delivery of the Newsletter on a trial basis for the months of January and February. Your feedback is welcome. We wish a safe and prosperous New Year to everyone!



NEWSLETTER

The monthly Tropical Breeze newsletter endeavors to provide timely information on upcoming events and news or articles shared by several residents. Photos, tips, recipes, stories, are just examples of what can be included as space allows. If you have something you would like published in an upcoming edition, please forward it by email to patstowell13@gmail.com by the 11th of each month. Thanks!

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2025-26 BOARD OF DIRECTORS

President	Mike Washington	Lot 223
Vice-President	Pam Timmins	Lot 267
Secretary	Dee Harrison	Lot 99
Treasurer	Patsy Lund	Lot 40
Co-Treasurer	Roberta McEwen	Lot 48
Directors:	Kelly Ballard	Lot 18
	Lorraine Dufour	Lot 284
	Larry Dustin	Lot 89
Parliamentarian (without vote)	Pat Stowell	Lot 24

TPHOA LEGAL FUND

Thank you to the residents who have generously donated to the Legal Fund in anticipation of legal expenses.



The Board and the Homeowners' Committee continue our efforts to ensure homeowner's rights regarding our prospectus and our quality of life at Tropical Palms. We anticipate that such actions will result in legal fees and ask that you consider a contribution to the Legal Fund. Any amount is appreciated.

To ensure confidentiality, please give any donations directly to Treasurer Patsy Lund (40 Pine) or Co-Treasurer Roberta McEwen (48 Pine). (checks should be made to TPHOA with Legal Fund noted on the memo line).



IMPORTANT NUMBERS

Park Manager's Office (business hours)
239-731-7200

Tropical Palms Off Hours Emergency
979-446-9436.

This is monitored 24 hours a day. Residents should call and if no one immediately answers, leave a message and someone will call you back shortly.

Clubhouse
239-731-5533

Charlotte County Fire (Non-Emergency)
941-833-5600

Charlotte County Sheriff (Non-Emergency)
941-639-2101

ShorePoint Health ER & Urgent Care
239-242-1357

Lee Health Convenient Care
239-424-1655

LCEC (light dept)
239-995-2121

To report non working street light
239-656-2300

Waste Management - Bulk pickup
941-629-1106

Animal Control
941-833-5690

Mosquito Control
941-764-4370

US Water (first contact Park Manager)
866-753-8292

Century Link (send text to)
888-320-3452

Comcast/Xfinity
877-229-5999

Notification of Road Closures/Public Safety
sign up at alertcharlotte.com or call
941-833-4000

Aging Services: For rides, meals on wheels, etc
800-677-1116

Red Cross:
866-438-4636

United Way:
211

Hope Coalition - They can direct people to places with resources for different things.
866-388-4673

2026 HOA MEMBERSHIPS NOW AVAILABLE!

It's time to renew or join for another great year at Tropical Palms! **2026 HOA memberships are now available for purchase.**

Your HOA membership helps fund the many activities, events, and improvements that keep our community vibrant and welcoming. Membership benefits include:

- Enjoy HOA-sponsored events and activities
- Support for clubhouse supplies, decorations, and community projects
- A stronger voice in keeping Tropical Palms beautiful and fun for everyone

You can purchase your 2026 membership from:

- **Pauline Gagne at Lot 84 Evergreen**
- Or pick one up at any upcoming community event!

Join or renew today and help make **2026** another fantastic year at Tropical Palms!

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WELCOME NEW RESIDENTS

A Warm Welcome to Our New Residents at Tropical Palms!

We're delighted to welcome all the new residents who have recently joined our Tropical Palms community! Whether you've moved here for the sunshine, the lifestyle, or the wonderful neighbors, we're so glad you're here.

Get Involved and Meet Your Community

Tropical Palms is a vibrant place to live, with activities and events happening throughout the week. We encourage all newcomers to join in—whether you enjoy cards, crafts, exercise classes, dinners, or simply connecting with others, there's something for everyone.

Participating in activities is a great way to meet your neighbors, make new friends, and feel right at home.

Join Us for Coffee Chat and Stay Informed at HOA Board Meetings

We also invite all new residents to attend the Coffee Chat and HOA Board Meetings. These meetings are a helpful way to stay informed about community updates, upcoming projects, and ways to get involved. Your voice and participation are always appreciated.

Welcome Package is Waiting for You

Contact Lorraine Dufour to make arrangements to receive your Welcome Package. Stop by Lot 284 Evergreen Circle or call Lorraine at 978-580-1127 so she can visit you at a convenient time.

It's filled with helpful information about the community, amenities, services, and activities—everything you need to settle in comfortably.

We're Glad You're Here

Welcome once again to all our new neighbors! We hope you find Tropical Palms to be a friendly, supportive, and enjoyable place to call home. We can't wait to see you around the community!

*Lorraine Dufour, Director
Welcome Committee Chair*

**Welcome to
The Community**

SUNSHINE REPORT

Get Well Cards were sent to Steve Bryant, lot 107 Evergreen, and Jim Lee Lot 185 Cedar.



Please contact me if you know of anyone who could use a note of encouragement or condolence from our community. Cards are typically sent for illnesses, hospitalizations, or deaths of community members or immediate family but only if the information is given to me.

Remember, if you **DO NOT WANT** your family's information posted in the newsletter, please contact me before the 10th of each month. If I do not hear anything from you, I will assume I have your consent to publish the information and continue to wish our best-wishes for recovery.

*Lorraine Dufour, Director and Sunshine Chair
284 Evergreen Circle
Phone: 978-580-1127
Email: lorrainebo59@gmail.com*

Upcoming **COMMUNITY EVENTS**

TPHOA EVENTS FOR JANUARY

The events listed below are planned. We will post any event announcements or changes on signage near the entrance to the park, on Facebook and on the Bulletin Board in Club House.

- | | |
|----|---|
| 4 | Meet & Greet - TBA |
| 6 | Soup Fest - 5:30 pm |
| 10 | Medicare Insurance Presentation - 10 am |
| 11 | Karaoke - 6:30 pm |
| 13 | Taco Tuesday - 4 pm |
| 17 | Signature Event - TBA |
| 24 | Membership Meeting - 10 am |
| 25 | Karaoke - 6:30 pm |

Watch for more exciting events in February including a dance, the quarterly Birthday Party, the Taste of Italy, a Pancake Breakfast, the Annual Meeting and more!

IMPORTANT!

MEMBERSHIP MEETING

Saturday, January 24, 2026 at 10 am

Please plan to attend!

All Nominations for the Board will take place at this meeting. Four positions are available. The Nominating Committee will present the candidates they have and nominations can be made from the floor by TPHOA Members as well. Once all nominations are in, the Presiding Officer will close nominations and NO nominations can be made after that.

Election of Board members and all voting will take place at the Annual Meeting on February 21, 2026.

This notice is distributed in accordance with the Bylaws of TPHOA Article IV (Membership), and Article V (Meeting of Members), and in accordance with Chapter 723 Florida Mobile Home Act (723.078 (2) (d) Member meetings.

Dee Harrison, Secretary

****** JOIN THE TPHOA BOARD OF DIRECTORS ******

Nominations must be submitted to the Board of Directors by the **January 24, 2026 deadline**.

Would you like to get to know your neighbors and participate in the leadership of the park? Be part of the team that advocates on behalf of homeowners to management and plans events and activities for all residents.

In February the Tropical Palms Homeowners' Association, Inc., will elect the Board of Directors who will lead us for the next year. Join the leadership group to help create the park of your dreams!

Requirements for Serving on TPHOA Board: (summarized from TPHOA Bylaws and FL statute requirements)

1. Must be a TPHOA Member (dues must be paid for 2026).
2. No 2 members of the same family/household shall serve on the Board at the same time
3. Board members must certify by affidavit or complete a training curriculum approved by the division (FL statute 723.0781) within 90 days of election (usually done in an online workshop in the spring)

Term of office is 3 years (unless elected or appointed to fill a shorter term that has resulted from a resignation or earlier appointment)

This year there are 4 positions to be filled. Three will be elected for 3-year terms. One will be elected for a 2-year term. Terms are ending for board members Kelly Ballard, Lorraine Dufour and Larry Dustin. Christine Gnass has resigned leaving a vacancy for the 2 years remaining on her term. *Thank you all for your service to our community.*

Although all current board members are eligible to run again, they have each served long and well and may choose to step down so please consider serving your community in this way.

Deadline for Nominations: (based on TPHOA Bylaws and FL statute requirements)

1. At the meeting on January 24, 2026.
2. Nominations shall be closed at the Membership Meeting on January 24, 2026.
3. No nominations can be accepted after the January meeting.
4. No nominations from the floor shall be accepted at the Annual Meeting.

Contact Nominations Chair Gene Spence, 70 Pine (705-788-4657), or any Board member for more information or to express interest. Thank you for your participation.



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DIRECTORY UPDATES

Please make the following changes to your copy of the 2026 Community Directory:

- Add Jane Carbone, 103 Evergreen, phone 321-626-5458, to both lists.
- Correct name of Gennette Nesbitt to Ginnette Baillargean, 175 Cedar, in both lists.
- Update phone for Patty Johnson, 83 Evergreen, to 941-626-1818.
- Correct Lorraine Dufour's email to lorrainebo59@gmail.com (replace a zero with the letter "o").
- Update Ted Ingle's, 162 Cedar, area code from 405 to 905 on secondary phone.
- Ken and Cathy Pardee, correct address for mail is 131 Evergreen (their home is on the corner of Hemlock).
- Jackie Ballard is missing from the Lot list -she is at 53 Pine.
- Ed Durgin is no longer in the park - remove from 251 Balsam and from the alphabetical list.

Any corrections, additions, or other changes throughout the year should be given to Dee Harrison at 99 Evergreen in writing (or by email or text) so that our listing can be kept up to date. *Thank you.*



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THE RETURN OF THE CANADIAN MENACE:

The Polar Vortex Strikes Back

(A Completely Scientific and Entirely Serious Sequel to last year's 'The Great Canadian Cold Front Invasion')

America thought it was safe. The cold fronts had retreated, the snow blowers were back in the garage, and northerners had resumed their favorite hobby: bragging about how cold it USED TO BE.



But then came the warning no one wanted to hear: **“POLAR VORTEX LAUNCHING FROM THAT ‘NASTY’ COUNTRY CALLED CANADA. BRACE FOR IMPACT.”**

Of course, “nasty” was used affectionately—after all, Canada’s worst crime was being *too nice* while sending air so cold it could freeze a politician mid-sentence (one can only wish).

THE VORTEX FORMATION

Somewhere over the Yukon, a cluster of rogue chill molecules gathered for a meeting. Their leader, an especially frosty fellow named Sir Frostington McIcy III, rose dramatically.

“Gentleflakes,” he said, “it is time we descend upon the United States and remind them what REAL cold feels like!”

The snowflakes cheered. A moose nodded approvingly. A nearby maple leaf shivered in excitement.

THE INVASION BEGINS

The Polar Vortex barreled south, dragging Arctic temperatures behind it like a toddler dragging a blanket. North Dakota spotted it first—locals looked outside, shrugged, and said, “Eh, Tuesday.”

Minnesota reported strange sightings:

- Eyelashes freezing together mid-blink
- Snowflakes that whispered motivational quotes like “Stay frosty!”
- Thermometers tapping out in surrender

Wisconsin residents, long accustomed to cold snaps, valiantly attempted to fight back by grilling bratwurst outdoors. The vortex simply laughed and flash-froze the sausages mid-sizzle, turning them into artisanal ice sculptures.

THE EASTERN SEABOARD FALLS

Chicago barely had time to mutter, “*Not again—*” before being swallowed in a swirling vortex of misery and powdered snow. Deep-dish pizzas froze solid, becoming discus weapons for survival.

New Yorkers, already irritated by everything, shouted angrily at the sky. The vortex responded by sneaking windchill down their collars. Times Square was coated in ice, and tourists spontaneously mimicked penguins to stay upright.

Boston tried to fight with Dunkin’ coffee cups, but the vortex just turned them into iced coffees—against their will.

THE SOUTHERN PANIC

Then, in a shocking show of aggression, the Polar Vortex drifted toward the South.

Texans looked upon the incoming storm with terror. “Below freezing? That’s... that’s Yankee weather!” cried one man as he wrapped his pickup in blankets. Meanwhile, Floridians refused to believe the reports. “It’s fine,” they insisted, as iguanas fell from trees like reptilian hailstones.

THE GREAT UNRAVELING

But once again, the South deployed its ultimate defense: humidity so dense it felt like walking through warm soup. The Polar Vortex, mighty as it was, began melting like a popsicle in a sauna.

By Alabama it was sweating.

By Georgia it was wheezing.

By Florida it whispered, “Tell my story...” and dissolved into a mild breeze.

THE END? NOT LIKELY!

Americans rejoiced. The great invasion was over and Canada politely apologized again even though it absolutely caused the whole thing. The meteorologists issued one final warning:

“THE POLAR VORTEX WILL RETURN. PROBABLY NEXT TUESDAY.”

Because winter, like ‘Nasty’ Canada, never gives up.



MEET & GREET

January 4
Time: TBA

Join in Welcoming
New and Returning Community Members
with a Chicken Barbecue
At the Club House
watch Facebook for more info coming
soon!



JANUARY 17TH

A Signature Event is in final planning stages
It's promised to be a memorable event!
Plan to join the fun!
Watch for information coming soon
event sponsored by ELS

SOUP FEST



January 6
5:30 pm

No tickets needed!

We simply ask that everyone
contribute to the meal.

Bring a Soup, Salad, Bread or Dessert to share
Water, Ice and Soda provided

MEDICARE INSURANCE PRESENTATION



Enjoy Coffee and a Donut
While learning of options available for seniors
Free
Open to All Residents
January 10
10 am

TACO TUESDAY



Join the fun!
January 13
4 pm until sold out
Tacos \$3
2 Tacos \$5
Nachos \$5
Soft Drinks \$2



JANUARY



POETRY BY PENNY

BECKON

*Beckon the light
to show the way.
Beckon the smiles
of
Children at play.
Beckon the light
in
the gloom of night.
Beckon the light
to
guide our paths
as
We find our way
in
our lives!*



*"I am the light of the world"
quote from scripture*





HISTORY AND FUN FACTS **OF NEW YEAR'S EVE**

New Year's Eve is one of the world's most widely celebrated occasions—a moment where cultures everywhere pause to reflect on the past year and welcome a fresh start. But how did this global celebration begin, and what unique traditions has it inspired over the centuries?

A Celebration Thousands of Years Old

The earliest known New Year celebrations date back over 4,000 years to ancient Babylon. Their New Year festival, called Akitu took place in March to mark the spring equinox—a time of rebirth. The Babylonians held elaborate feasts, parades, and rituals that symbolized renewal.

It wasn't until 46 BCE that the date shifted to January 1. Julius Caesar introduced the Julian calendar and chose January in honor of Janus, the Roman god of beginnings and transitions. Janus was depicted with two faces—one looking backward, the other forward—perfect symbolism for New Year's reflections.

Traditions Across the Globe

Cultures celebrate the new year in vibrant and fascinating ways:

Spain: People eat 12 grapes at midnight, one for each stroke of the clock, to ensure good luck for every month of the coming year.

Denmark: Danes leap off chairs at midnight—literally jumping into the new year!

Japan: Buddhist temples ring their bells 108 times, representing the cleansing of earthly desires.

Philippines: Round shapes symbolize prosperity, so families wear polka dots and serve circular fruits.

Scotland: Known for its festive Hogmanay, Scotland features “first-footing,” where the first person to enter your home after midnight brings gifts—and good fortune.

The Iconic Ball Drop

In North America, no New Year's Eve tradition is more famous than the Times Square Ball Drop. The first ball drop took place in 1907 after fireworks

Happy New Year!



were banned. The original ball was made of iron and wood and weighed 700 pounds. Today's modern LED ball weighs nearly six tons and features over 32,000 lights—making it a dazzling symbol of celebration viewed by millions worldwide.

Why We Make Resolutions

The custom of New Year's resolutions also traces back to the Babylonians, who made promises to the gods to pay debts and return borrowed items. Today, resolutions focus more on personal growth—health, hobbies, kindness, and new experiences.

Fun Facts

- * Auld Lang Syne, the song sung at midnight, is a Scots poem written by Robert Burns in 1788.
- * The world's first major New Year celebration each year happens in Kiribati and parts of New Zealand, while the last occurs in Hawaii.
- * In Estonian tradition, people try to eat seven, nine, or twelve meals on New Year's Eve for abundance—don't worry, small portions count!

A Universal Moment

Despite our many cultural differences, New Year's Eve invites us all to do the same thing: reflect, gather, celebrate, and hope. Whether it's fireworks, feasts, music, or quiet moments of gratitude, it's a reminder that every ending brings a new beginning.

Here's to a safe, joyful, and inspiring New Year for everyone in our community!



ASK DEE

Dear Dee:

Every night I lie in bed, thinking about all the stuff I need to do the next day. I wake up the next morning with the best intentions to get this stuff done. But then I get distracted and nothing gets done, and I get frustrated. How can I be more efficient?

Dear Neighbor:

What you are describing is something we all experience from time to time. Wanting to get something accomplished, and actually achieving that goal often are two separate things. Many times we look at the big picture, at the multitude of things we want to accomplish, and it becomes so overwhelming that we end up throwing in the towel and doing nothing at all!!

Sometimes we waste a great deal of time, and aren't even aware HOW we are doing that. How many times have you been playing on your phone or swiping through a magazine, and realize that 30 minutes has gone by without even realizing it? So often the first step in effective time management is to be cognizant of how your time is being spent. A time log is a helpful way to determine how you use your time. Record what you are doing in 15-minute intervals for a week or two. Evaluate the results. Identifying your most time-consuming tasks and determining whether you are investing your time in the most important activities can help you to determine a course of action. Having a good sense of the time required for routine tasks can help you be more realistic in planning and estimating how much time is available for other activities.

Another important component in time management is setting priorities. Our tasks fall into two basic categories: urgent and non-urgent. Urgent tasks are time sensitive, such as picking up your relative at the airport at 5pm. Non-urgent may be more time flexible, such as doing laundry. Urgent tasks need priority. Creating a "to do" list can help with this.

Using a time management tool can be highly beneficial. Personal planning tools include planners, calendars, phone apps, wall charts, index cards, pocket diaries, and notebooks. Writing down your tasks, schedules, and items to remember can free

your mind to focus on your priorities. My life runs in so many different directions, that I would be lost without my lists and spreadsheets!



Disorganization leads to poor time management. Research has shown that clutter has a strong negative impact on perceived well-being. Whether it is limiting how much time you spend on emails at work, or never being able to find stuff at home because of the clutter, setting up organizational techniques can help.

Delegating or asking for help from others may help take some of the pressure off you. If hiring someone to clean your house is out of your budget, then maybe you can take some pressure off yourself by carpooling or exchanging favors with friends.

We often waste a lot of time with electronic devices. Try to limit how much time you spend on your phone scrolling on videos!! Make a time of day in which you will check and respond to emails. Take breaks from your devices.

Contrary to popular belief, multi-tasking is NOT efficient. Psychological studies have shown that multi-tasking does not save time. In fact, the opposite is often true. You lose time when switching from one task to another, resulting in a loss of productivity. Routine multi-tasking may lead to difficulty in concentrating and maintaining focus. Do your best to focus on just one task at a time.

Being disorganized can be a learned behavior, so be patient with yourself as you go through the process of learning a new, more effective way to get things done. Remember, Rome wasn't built in a day!

Dee (Denise) Harrison resides in Tropical Palms and in Spruce Pine NC with her puppy Loki. Questions for this column are generated from within this community and from outside sources. Please send inquiries to dharrisoncounseling@gmail.com. The identity of all contributors is kept confidential.



DISCOVER YOUR NEXT GREAT READ **(OR PUZZLE!) AT OUR COMMUNITY** **LIBRARY**

January often arrives wrapped in grey skies, cool temperatures, and the kind of steady rain that makes us all want to stay indoors a little longer. But there's a bright spot in our neighbourhood that's perfect for cozy days: our community library.

Whether you're looking to escape into a gripping novel, learn something new, or simply keep your mind active during the slower winter months, the library has something for everyone.

A Welcoming Space for All

Our community library is more than shelves and stories—it's a friendly gathering place where neighbours share book recommendations, chat about new arrivals, and enjoy a quiet corner to unwind. Rainy days become the perfect excuse to stop by and browse.

Books for Every Interest

From mystery, romance, and historical fiction to travel guides, biographies, and large-print favourites, the library's collection is always growing. If you're not sure what you're in the mood for, our volunteers are happy to help you discover a hidden gem or a new-to-you author.

Puzzles to Keep You Busy

Not in the mood to read? The library also offers a cheerful selection of jigsaw puzzles - perfect for those long January afternoons. Borrow one to take home, swap it for a puzzle you've completed, or try a new challenge that's just right for your table.

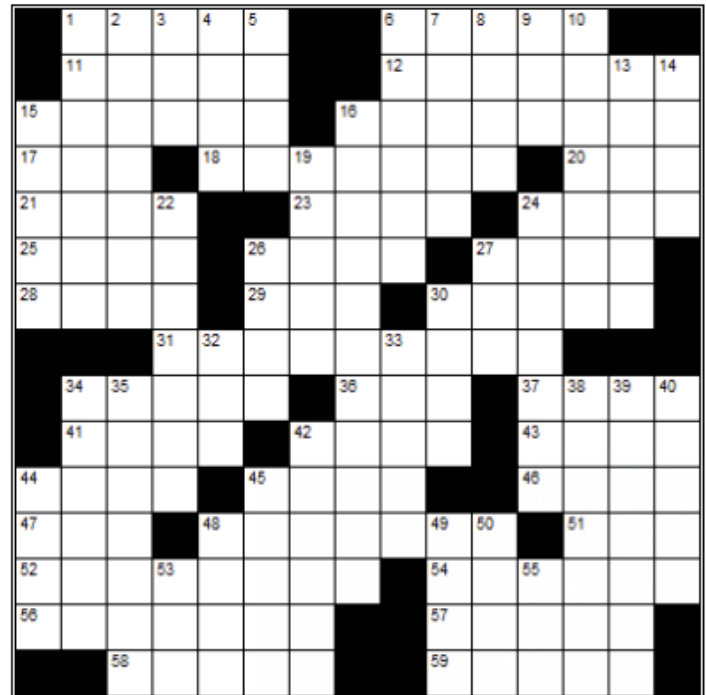
A Great Way to Beat the Winter Blues

Rainy January days don't have to feel gloomy. With a good book or a satisfying puzzle, you can turn indoor time into something enjoyable, uplifting, and even inspirational. And the best part? It's all right here in our community, free for everyone to enjoy.

Stop In and See What's New

If you haven't visited lately, this is the perfect time. Come explore the shelves, meet a neighbour, and discover your next great read—or the perfect puzzle to pass the time. Your next cozy winter moment is waiting at the community library!

JANUARY CROSSWORD



ACROSS

1. Spring month
6. Failures
11. Pursue
12. Take up the cause
15. Barroom fights
16. Harvesting
17. Snake-like fish
18. Wide part of a river
20. Sprocket
21. Chutzpah
23. Picnic insects
24. Broadcasts
25. Chills and fever
26. Workshop gripper
27. Fair attraction
28. Bird home
29. Type of tree
30. Harps

DOWN

1. Land
2. Male genitalia
3. Uncooked
4. Small island
5. Not more
6. Arrive past due
7. Utilizers
8. Neuter
9. 2000 pounds
10. Kill oneself intentionally
13. Breathes noisily while sleeping
14. They come from hens
15. Started
16. Gun repairing
19. Dogs wag these
22. Anticlimax
24. Blimp
26. Opening
27. Deli loaf
30. King of the jungle
32. Anagram of "One"
33. They can be fraternal or identical
34. On land
35. One who establishes
38. Building

31. Amounts per unit size
34. Underway
36. One plus one
37. Make well
41. Scattered seed
42. Not fat
43. Inactive
44. Blackball
45. Tibia
46. Tube
47. Term of endearment
48. Deny
51. Distant
52. Making menu requests
54. A plan of action
56. Abounding
57. Genus of heath
58. Leases
59. Where clouds are

39. Mammals like camels
40. Apprehensive
42. Objects
44. Fired a projectile
45. Holy person
48. Smile
49. Gorillas
50. English royal house
53. An uncle
55. Fifty-two in Roman numerals



DID YOU KNOW

Consumer Price Index (CPI)

The Consumer Price Index answers the question: ***“How much does the cost of living change from month to month and year to year?”***. It uses cost changes for a “fixed” Basket of goods that reflects consumers current purchasing practices. Typically the Basket contents are updated every 2 years or so by the Bureau of Labor Statistics (BLS) which also produces the CPI each month.

The CPI Basket includes data about 80,000 individual items collected monthly.

The Major categories are:

1. **Housing (Shelter)** — rents, owners’ equivalent rent
2. **Food and Beverages**
3. **Transportation** — new vehicles, insurance, operating costs
4. **Medical Care** - includes insurance, etc.
5. **Education and Communication** - tuition, books, lab costs, computers
6. **Recreation** - TVs, electronics, sports equipment, admissions (movies, concerts), pets / pet products. One does wonder how the exorbitant price of a Taylor Swift concert ticket impacts the total CPI!!
7. **Apparel** - includes dry-cleaning, some jewelry
8. **Other goods and services**

Shelter is the single largest component (over 1/3 of the index).

Just to make it confusing, there are 2 different CPI calculations.

CPI-U uses the BLS basket of goods and services that represents mainly Urban consumers and covers about 93% of the population. **It is the most commonly cited measure and is the most representative of the total population.** It includes professionals, retirees and the unemployed.

CPI-W uses a basket based on the spending habits of Urban Wage Earners and Clerical Workers. It covers about 29% of the population and is used primarily for Social Security cost of living adjustments (COLA) and Federal Tax Bracket adjustments. Editor’s Note: I have been unable to determine the difference between a “Wage Earner” and a “Clerical Worker”.

CPI-U and CPI-W tend to be very close, but variances do occur and have been known to exceed a 40% differential.

Additionally, the CPI is broken into 2 parts:

Headline CPI includes all categories and is the most commonly quoted and **the most meaningful for most of us.**

Core CPI excludes food and energy which are more volatile and economists prefer it for their various analyses and research studies.

Headline CPI-U increases for the past few decades:

Decade		Increase in Prices (Headline CPI-U)
1980	1989	34.4 %
1990	1999	24.5 %
2000	2009	28.8 %
2010	2019	19.9 %
2020	Sept 2025	26.2 %

NOTE 1: The price increases in the first half of the current decade have already exceeded or approached the increases in each of the previous 3 decades!

NOTE 2: Over the 45 year period from 1980 to September 2025, the average annual increase in CPI-U was 3.2% and the total increase since 1980 is 323%. **You are paying over 3 times as much for goods and services today as you paid in 1980!**



******* WEEKLY ACTIVITIES *******

Most activities will continue throughout the summer providing there is interest/attendance. Updates regarding time and place will be posted to the Bulletin Board in the Club House and will be announced on the Facebook Tropical Palms Residents Only Forum page. Contact the Chairperson listed if you have any questions.

ACTIVITY	DAY PLAYED	TIME	CHAIRPERSON
AQUASIZE	To resume in the fall	9:00 AM	DEBBIE LEVESQUE
BILLIARDS	MONDAY, THURSDAY	7:00 PM	HAIG TERKHANIAN
BINGO	MONDAY	10:00 AM	LYNN COHAN
BINGO - HOTBALL	WEDNESDAY	7:00 PM	LYNN COHAN
BOCCE BALL			SUSAN FOWLER
CORNHOLE	MONDAY, THURSDAY	7 PM	BOB RAIKES
CRAFTS	See Facebook for dates	1:00 PM	PAM TIMMINS
EXERCISE	To resume in the fall	8:30 AM	KELLY BALLARD (DVDS available)
HORSESHOES			DUANE LAURANGE
KARAOKE	Every other Sunday	6:30 PM	BOB BRAY & LORRAINE DUFOUR
LINE DANCING - Advanced	FRIDAY	11:00 AM	DEBBIE KING
LINE DANCING - Beginners	WEDNESDAY	11:00 AM	DEBBIE KING
PAINTING	To resume in the fall	7:00 PM	WILL TEED
SHUFFLEBOARD	THURSDAY near Laundry	9:30 AM	SUSAN FOWLER
TRIVIAL PURSUIT	To resume in the fall	1:30 PM	PAT STOWELL
CARDS			
CRIBBAGE	TUESDAY	7:00 PM	JOANN SHERMAN
PINOCHLE	THURSDAY	12:30 PM	JOANN SHERMAN
HAND & FOOT	FRIDAY	12:30 PM	JOANN SHERMAN





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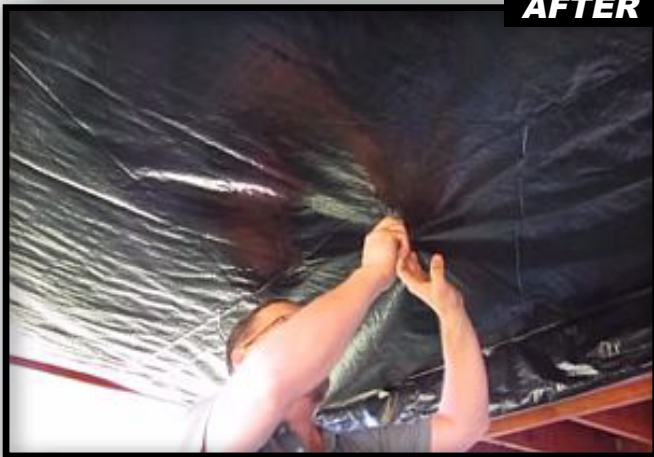
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JANUARY 2026 AT TROPICAL PALMS

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
				New Year's Day		
4 Meet & Greet	5	6 Soup Fest - 5:30 pm	7	8	9	10 Medicare Insurance Presentation - 10 am
11 Karaoke - 6:30 pm	12	13 Taco Tuesday - 4 pm	14	15	16	17 Signature Event
18	19	20	21	22	23	24 Membership Meeting - 10 am
25 Karaoke - 6:30 pm	26	27	28	29	30	31

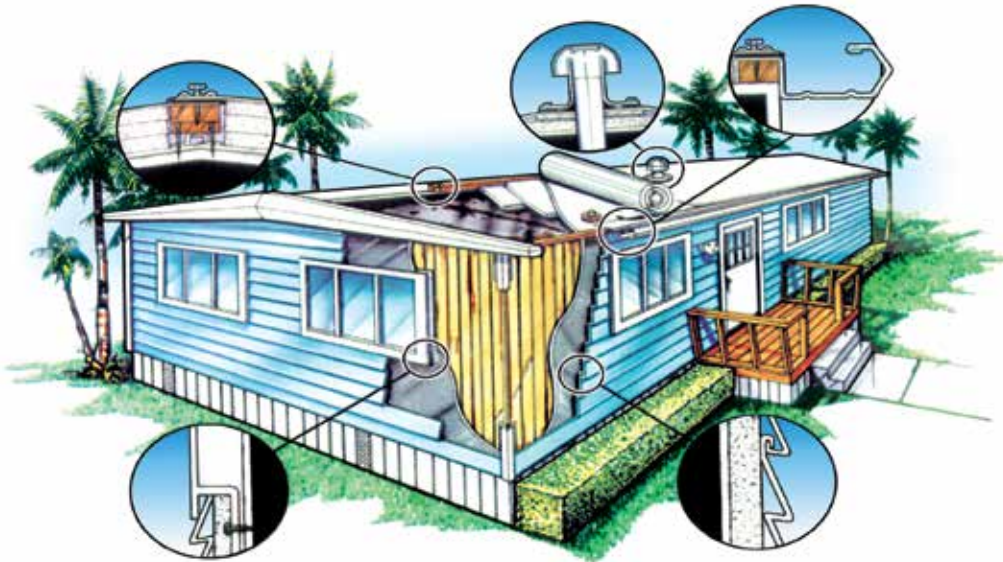


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- 4 Every month we draw new tickets for **CASH PRIZES** and mail winners a check!

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ONE drawing for \$100 | TEN drawings for \$10

Winner	Vendor	Drawing Date - 12/10/2025
Faith Buckley.....	\$100	Mobile Home Depot
Lynn Ferguson	\$10	Rain Gutter St.Pete
Norma Holmgren	\$10	Battleline Termite Pest Control
Bill Mauder.....	\$10	Air Masters of Pinellas
Robin Hall.....	\$10	Boss Electric
Frances Gillette.....	\$10	Buggin Out Pest Control
David Miller	\$10	FL Termite & Pest Experts
Mike McManus	\$10	FL Termite & Pest Experts
Paul Fortier.....	\$10	Gulf Coast Powerwashing
Vic Able	\$10	Gulf Coast Powerwashing
Sheila Leach.....	\$10	Gulf Coast Powerwashing

- Limit one ticket per advertiser's service per quarter (3 month period) •
- Customer must have paid for advertiser's service to play •
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