



Saddle Oak Club



NEIGH-bor-hood News

October 2025

- | | |
|--------|--|
| Oct 1 | Breakfast \$6 All You Can Eat 8-9am |
| Oct 2 | Singles Luncheon @ 11:30am |
| Oct 7 | BOD meeting @2:00pm library |
| Oct 8 | HOA meeting @clubhouse
Refreshments @6:30 meeting @7:00 |
| Oct 11 | New Resident Meet and Greet 10-11am |
| Oct 15 | Men's Breakfast @8:30 am |
| Oct 15 | Trivia 6-8pm |
| Oct 18 | Ladies Luncheon @11:30 am |
| Oct 31 | Halloween Dance Party 7:00-10 |

Newsletter Committee

Members

Marty Guzowski – 352-304-8915
Cover Page, Editor's Page
Save the Date Page, Bits and Pieces
Photo pages
martyguz@msn.com

Ed Buckley – 630-240-6469
Layout & Index page
Posters & Tickets
Activities Pages Calendar
New Resident Pages
ebuckley507@gmail.com

Jerri Martin – 517-202-0384
Birthdays & Anniversaries Page
songbirdjem@gmail.com

Vickey Teel – 239-405-3527
Distribution Manager
Teel253@yahoo.com

Sherie Martin – 517-719-0537
Jerri Martin – 517-202-0384
Donald McBath – 352-208-0399
Welcome Committee
Sherlgoodmn@aol.com
songbirdjem@gmail.com
donalddmcbath4@gmail.com

Kathy Smith – 570-575-4145
Web Site Newsletter
www.saddleoakclub.net

Andrea Primas – 352-300-3190
Human Interest Reporter
Andreaprimas1@gmail.com

Pat Becker – 410-608-7351
Advertising Manager
willbecker2417@gmail.com

Pam Rawnsley – 603-341-3301
Events Co-Ordinator
pamelarawnsley@comcast.net

Milda Kolesar – 352-304-8225
mkole124@gmail.com

Shirley Ashbaugh – 304-995-7276
shirlboba@aol.com

Phyllis Congdon – 585-704-0926
Sunshine Committee
congdon66@hotmail.com

Kim Schrimmel – 352-433-7828
Bereavement Committee
kimschrimmel@gmail.com

Editor's Page

Dear Neighbors,
The Snowbirds are beginning to fly back.
Welcome! I hope you had a good summer!

Don't forget to read your newsletter. Upcoming event details are listed in Bits and Pieces and Posters.

Marty Guzowski
Editor

Ticket Sales

Linda Martin	5604 SW 57 th St	815-441-1274
--------------	-----------------------------	--------------

FMO Representative

Mike Stone	5536 SW 59 th St	561-445-2004
------------	-----------------------------	--------------

HOA Membership

Jerri Martin	5661SW 54 th Terrace	517-202-0384
--------------	---------------------------------	--------------

Saddle Oak Club Homeowners Association, Inc. **2024-2025 Board of Directors (Term Ending)**

Suzette Brown, Pres.	(2026) 603-801-9927	bsuzette68@yahoo.com
Pam Rawnsley, 1st VP	(2026) 603-341-3301	pamelarawnsley@comcast.net
Donald McBath, 2nd VP	(2027) 352-208-0399	donalddmcbath4@gmail.com
Vickey Teel,	(2027) 239-405-3527	Teel253@yahoo.com
Sherie Martin,	(2027) 517-719-0537	Sherlgoodmn@aol.com
Pam Hoffmann	(2028) 989-390-5539	Johnhpam@charter.net
Kim Smith	(2028) 586-536-5075	Smithhouse9764@gmail.com

NON-VOTING BOARD MEMBERS – APPOINTED:

Cindy Livingston, Treasurer	814-599-7196	cglivingston72@gmail.com
Kathleen Jennings, Secretary	321-356-2987	kathi8710@aol.com

Submit articles & items to: martyguz@msn.com
Submission Deadline is the 15th of each month.

Non- emergency Marion County Sheriff (352) 732-9111.

OCTOBER ADVERTISER INDEX

(BUSINESS CARDS ARE NOT LISTED IN THIS INDEX)

All Florida Roofing	07
Care Wise Pharmacy	19
Connie's Tax Service	21
Community Roofing.....	10
Executive Auto Service	12
First Choice Window	09
Florida Anchor and Barrier	22 & 23
Freedom Vapor Barrier	19
George Watkins Windows	21
Gooden Electrical Contracting.....	20
Gregor's Lawn Care	18
Guardian Vapor Barrier	17
JNC Pressure Washing	25
Johnson Appliance Service	20
Ocala Heating & Air	16
Shelly Young Medical Insurance	27
Sun Homes	24
Underhome Armor	13
Window World of Ocala	11

OCTOBER NEWSLETTER INDEX

Bits & Pieces	04-05
Birthdays & Anniversaries	06
SOC Activities	14-15
Veterans Day	26
Craft Fair	27
Halloween Party	28
Clothing Swap	29
New Resident Quarterly Meeting	30
Upcoming Events "Save the Date"	31

To see the newsletter in COLOR, visit our website at
saddleoakclub.net.

Bits and Pieces



Sunshine Report (contact Phyllis Congdon or BOD member with information 585-704-0926)

Our community is a caring one. If someone is ill, we like to send that person a card. However, if Phyllis doesn't know, she can't do anything. Please, let her or have a friend let her know, so she can properly respond.

Bereavement (contact Kim Schrimmel 352-433-7828)



Pinochle

Here are the final scores for Pinochle for the past month.

Roxy Lyon had top score of 1505, who wins the trophy for month. Second place was Linda Martone with 1484 points and Linda Hanson in third place with 1391 points. [Congratulations](#) to the winners.



Monthly Wednesday Breakfast

Breakfast resumes on Wednesday, October 1 8:00-9:00am. Food costs \$6 per person for All-You-Can-Eat. Food consists of sausage and gravy, cheesy grits, sausage patties, scrambled eggs, French toast, coffee, tea and orange juice.



Welcome Committee Quarterly Meet and Greet

New Residents! Welcome Committee Social Event is scheduled on October 11 @ 10:00-11:00 at the clubhouse. For questions contact one of the welcome committee members: **Jerri Martin: 517-202-0384, Sherie Martin: 517-719-0537 and Donald McBath: 352-208-0399.**



Trivia Resumes

Trivia with Kathleen Sirois and assistant will resume on Wednesday, October 15 from 6:00-8:00pm.



Halloween Dance Party



Halloween Party is Friday, October 31 7:00-10:00. DJ's Michelle and Mark will again play dance music. There will also be games and prizes. Costumes are optional, but clothing is required. Tickets are \$5.00 ea. See Linda Martin for tickets. Bring your own snacks and drinks. Remember to clean up your space when you leave.



Clothing Swap

Clean out your closet for a clothing, shoe, or purse swap, run by Kim Smith and Vickey Teel. Look for details on the poster elsewhere in the newsletter.



Veteran's Day

On November 11 at 11:00am, Don LaPorte hosts the annual celebration and tribute to veterans. Residents will meet by the Veteran's area at the clubhouse. In case of rain, the event will be held indoors.



Veterans Bricks

Now is the time to order your Veterans Memorial Brick for yourself, a family member or friend. Information is on the bulletin board in the clubhouse or you may contact Don LaPorte 352-867-0228.



Blood Drive

We need your donation again. The next blood drive will be in November 15, 2025. Make a reservation at www.oneblood.org or just walk in. Remember to leave space in the front of the clubhouse for the bus.



Craft Fair

The annual SOC Craft Fair will be held on Saturday, Nov. 8. Sign up with Kathleen Sirois for a table. Remember that HOA members get a \$5 discount. See details in the poster elsewhere in the newsletter and in the clubhouse.



Salvation Army Christmas Stockings for Children

Stocking Drive for children will begin at the October HOA meeting and will be available at Saturday morning Coffee. You may also contact Don LaPorte 352-867-0228. Reminder! No food or candy due to allergies.



CHRISTMAS PROJECT for Veteran's Village

This year we will again be filling gallon-sized plastic "ditty" bags for the 50 Veterans at the Veteran's Village in Ocala. These plastic bags are to be filled with small essentials, snacks and small gifts and/or gift cards. For more information contact Sharon Buckley.



Interfaith Donations to Fred Mullen

Fred Mullen will be making occasional deliveries to Interfaith. Donations may be dropped off anytime. He lives at 5572 SW 58th PI (gray house across from the entrance to the dog park and storage area). Leave non-perishable food items on the steps if he is not at home. He has special envelopes for monetary donations. For questions or more information, call him at 352-300-3482. Leave a message and he will return your call.

October Birthday's and Anniversaries

October Birthdays

5	Grace Tabarrini	22	Steve Gawne
6	Gloria Paige	22	Suzette Brown
7	Paul Liggitt	22	Susan McDonald
8	Debbie Ingle	23	John Blacker
8	Bill Rawnsley	23	Susan Crary
11	Keith Brown	23	Dorothy Bauer
11	Victoria Bovee	24	Charlene Castano
12	Bonnie Priddy	25	Carol Walker
13	Lance Donald	25	Judi Allen
14	Ron Meade	25	Rosemary McGee
18	Michael Duble	27	Nicole Bucci
18	Bill Becker	30	Wayne Prokopiak
18	Penny Dizillo		
20	Russell Ostrander		
20	Margaret Sill		

October Anniversaries

23	John & Pam Hoffmann	30	Ritchie & Mirta Harris
25	Robert & Michelle Davis	31	Bill & Helen Moerschbaeher

MOBILE HOME ROOFING

Family Owned & Operated



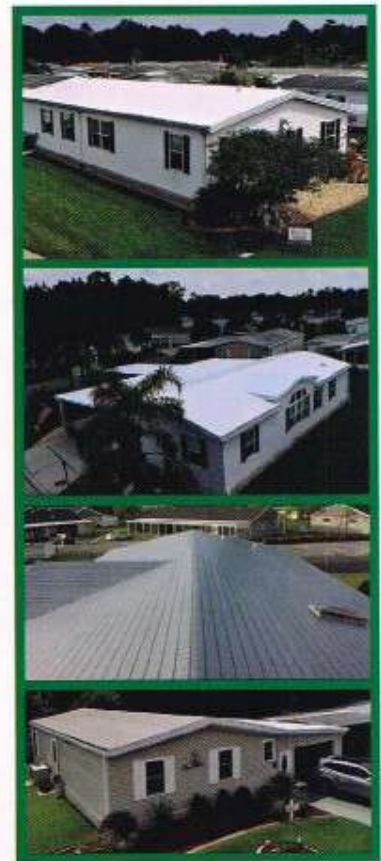
FREE

VIDEO ROOF INSPECTIONS

- Lifetime Transferable Warranty
 - Energy Efficient
 - Protects Your Home
- Roof Insurance Certifications
 - Financing Available
 - FREE Estimates

1.877.572.1019

AllFloridaRoofs.com



LICENSED & INSURED #CCC1327406 • CBC1259006

Young's Health & Life



Shelley Young - Licensed Insurance Representative

352-722-3656 (Office)

407-432-0430 (Cell/Text)

syounginsurance@gmail.com

Questions about MEDICARE?

Know your Options before you decide.

Questions about your current plan?

New to Medicare?

Turning 65? **New to the Area?** **Losing employer coverage?**

Qualify for Medicare and Medicaid?

My goal is to help you clearly understand your options and educate you with the knowledge to make the right decision.

- ❖ **Medicare Advantage Plans (Part C)**
- ❖ **Medicare Supplement Plans**
- ❖ **Prescription Drug Plans (Part D)**

Call, text or email me today for a “No Obligation” appointment.

Disclaimer “We do not offer every plan available in your area. Currently we represent 13 organizations which offer 104 products in your area. Please contact Medicare.gov 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.”



FREE ESTIMATES

**WE SPECIALIZE IN
REPLACEMENT WINDOWS,
DOORS, AND SUNROOM
ENCLOSURES**

(352) 433-0343 www.firstchoicewin.com

1510 SW 17th St, Unit 100 • Ocala, FL 34471



License #CRC1329118

COMMUNITY

Free Estimates

ROOFING

OF FLORIDA, INC.



Lic# CCC1330642

"Proudly Serving Your Community" • Family Owned and Operated
100% Maintenance Free Roofs!

We Do All
Roof Overs, Roof Coatings,
Roof Repairs & Inspections
on all Manufactured Homes

800-511-2517



Lifetime Warranty on Labor & Materials!

www.FloridasBestRoof.net

SAVINGS

That Decrease Energy Bills &
Increase Curb Appeal

REPLACEMENT WINDOWS

STARTING AT
\$385 COMPARE AT \$600
 ASK FOR DETAILS.

- ⊙ Hurricane Rated ⊙ Double Hung
- ⊙ White Vinyl ⊙ Max Size 3ft. x 5ft.

REPLACEMENT WINDOWS

\$550 COMPARE AT \$800
 ASK FOR DETAILS.

- ⊙ Low-E Coated Glass ⊙ Double Hung
- ⊙ Hurricane Rated ⊙ ENERGY STAR® Qualified
- ⊙ White Vinyl ⊙ Max Size 3ft. x 5ft.

HOUSE FULL OF WINDOWS INSTALLED

\$126 PER MONTH*
JUST 48 MOS.

- ⊙ Six Hurricane Rated Windows ⊙ ENERGY STAR® Qualified
- ⊙ ENERGY STAR® Rated Glass ⊙ No Hidden Fees

Window World®

HURRICANE PROTECTION

- Impact Hurricane-Rated Windows
- Impact Patio Doors

SEE OUR COMPLETED PROJECTS

Receive up to \$1100 IN FEDERAL TAX CREDITS*

\$600 ON WINDOWS + \$500 ON DOORS

WINDOWS • PATIO DOORS • INSULATED SIDING • HURRICANE PROTECTION

LIMITED TIME ONLY!
SPECIAL FINANCING AVAILABLE²

FREE IN-HOME QUOTES!

352-820-3176

WindowWorldOcala.com

35 SW 57th Ave., Ocala, FL

This Window World® franchise is independently owned and operated by Window World of Florida, Inc. d/b/a Window World of Ocala under license from Window World Inc. Fully licensed & insured. License No. CBC1258574 Previous sales are excluded and offers cannot be combined. *All payments based at 6.99% APR for 48 months. Bank approval needed. Must qualify. Ask for details. ²Subject to credit approval. Ask for details. *Select products only. Ask for details. For more information, consult your tax advisor and visit EnergyStar.gov. 0125

Saddle Oak Club Newsletter staff is not responsible for any errors in submitted ads. Ads are printed exactly as received.

Specializing in Mobile Home Insurance Since 1980

ALL-FLORIDA INSURANCE

Auto • Home • Mobile Home

Since 1980

Tommy Sprowles

P.O. Box 1229
Bellevue, FL 34421

352-245-6662
352-245-4074
Fax 352-245-5149
afiagency@gmail.com

We accept all ages of homes
A-Rated Companies
Great Rates & Easy Pay Plans

Please call or email us for a quote
(352)-245-6662
afiagency@gmail.com

MANNY'S APPLIANCE REPAIR SERVICE

Commercial & Residential

- Ac-Heating
- Refrigerators
- Dishwashers
- Elec/Gas Ranges
- Ovens
- Washers
- Elec/Gas Dryers

CELL: 352-470-1459
OFFICE: 352-897-7723

*Over 35 years experience.
Licensed and Insured

AutoTech II

Service that Speaks for Itself

(352) 237-4441

6895 S.W. State Rd. 200 Ocala, FL 34476

Executive Automotive

Service of Ocala, llc.

(352) 875-0975

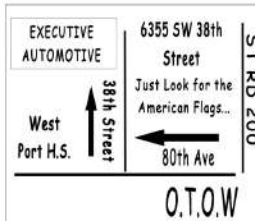
Service Department & Body Shop

"Had An Accident, We

WE WORK WITH
ALL INSURANCE
COMPANIES

OPEN 8 AM TO 5 PM MONDAY
THRU FRIDAY

Can Fix It"



LIFETIME
WARRANTY ON
ALL BODY SHOP
REPAIRS

*(see facility for details--most cars and light trucks)

SATURDAY HOURS 9
AM TO 3 PM

Coupons And Service Specials

Synthetic Blend Lube Oil / Filter & Nitrogen Tire Fill

Change oil and filter, top off all underhood fluids, 27pt visual inspection. Reset all reminder and T.P.M.S systems.

\$24.99*

Must present coupon at time of write up. Up to 5 qts of oil. Synthetic oil extra. Not valid with any other coupons or discounts see facility for details. Most cars and light trucks.

ACTIVE AND RETIRED MILITARY

PERSONNEL UP TO

30% OFF

ANY MAJOR MECHANICAL

Must present coupon at time of write up. Offer good on labor only. Not valid with any other coupons or discounts see dealer for details. (Most cars and light trucks)

Tire Rotation & Balance

Rotate and Balance Tires, Inspect for Abnormal Wear. Reset all reminder and T.P.M.S systems.

\$29.99*

Must present coupon at time of write up. Not valid with any other coupons or discounts see facility for details. Most cars and light trucks.

Front End Alignment

Check Front End Components . Adjust Camber/Caster/Toe If Needed. Check Tire Pressures . Reset T.P.M.S systems if Needed.

\$ 34.99*

Must present coupon at time of write up. Not valid with any other coupons or discounts see facility for details. Most cars and light trucks.

Front Brake Job

Remove and Replace Front Brake Pads , Install Ceramic Pads, Turn Rotors If Needed , Inspect All Hardware and Components:

\$159.99*

Must present coupon at time of write up. Not valid with any other coupons or discounts see facility for details. Most cars and light trucks.

Tire Rotation

Rotate Tires, Inspect for Abnormal Wear, Reset T.P.M.S systems.

\$ 9.99*

Must present coupon at time of write up. Not valid with any other coupons or discounts see facility for details. Most cars and light trucks.



UNDERHOME ARMOR®

**Quality Workmanship
Honest Pricing**

**8 Yrs
Exp.**

- **Vapor / Moisture Barrier**
- **Underhome Encapsulated Insulation**
- **Hurricane Tie-Down Anchors**

To our valued customers;

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

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

We want to build a great customer relationship with you. Call today for a Free Inspection. (800) 377-7885.

Stay Safe and continued Good Health.

Underhome Armor Family

**We Keep rodents,
snakes, spiders, bugs,
mold, mildew, and
damaging moisture out
of your home!**



**FAMILY
OPERATED**



**ESTIMATES &
SMILES ALWAYS FREE**

**LIC. # IH-1110636
INSURED**

(800) 377-7885 or (352) 474-5644

Saddle Oak Club Activities - Page 1

Billiards	Mon - 6:30pm Thurs - 5:30 pm	Pool tables are on the second floor of the Clubhouse. Come and join in! Available for individual use at any time. Thurs info: Don Godwin 352-897-7230
Bingo	Tues - 6:00pm	Card sales until 5:45pm. Info: Pat Becker - 410-608-7351.
Tuesday Café	Tues - 4:30pm	Check Friends of Saddle Oak on Facebook or the message board posted at Clubhouse door for the current menu. Volunteer cooks are always needed and appreciated.
Bocce Ball	Mon - 10:00am	Info: Phyllis Congdon - 585-704-0926.
Bowling	Tues - 10:30am	League play contact Deb Lennox 508-498-8511
Card Making	1st & 3rd Wed of the month - 1:00pm	Bring your projects and join in. Info: Rosemary Carson (352) 304-8232
Dominoes	Thurs - 6:30pm	Info:
Fitness Room	7:00am - 10:00pm	Clubhouse - 2nd floor. Open during Clubhouse hours.
Horseshoes	n/a	No organized play. Individuals are welcome to use the equipment in the shuffleboard closet at any time.
Mah Jongg	Fri - 1:00pm	Clubhouse: Info: Marty Guzowski - 352-304-8915 or Sammi Koester 352-237-6406.
Grow Young Fitness	Mon, Wed*, Fri 9:30am - 10:00am	Audio-visual group workout in Clubhouse. Info: Debra Lennox - 508-498-8511 * not on 1st Wednesday of every month
Pool	7:00am - 10:00pm Some Exceptions	Closed for Pool Cleaning Mon-Wed-Fri 8:00am-10:00am

Saddle Oak Club Activities - Page 2

Sewing/Quilting	Mon & Wed - 9am - noon	Saddle Oak Stitchers upstairs.
Shuffleboard	Mon- 4:30 pm	Weather permitting. Info: Sherie Martin 517-719-0537
Trivia	3rd Wed of Month	Clubhouse. Info: Kathleen Sirois 603-496-9641
Water Fitness	Mon, Wed, Fri 10:00am - 11:00am	Weather permitting. Info: Nancy Manney (352) 844-3424.

Card Games

Cribbage	Sun - 6:30pm	Info:
Sevens	Mon - 6:30pm	Info: Milda Kolesar - 352-304-8225.
500 (Not Rummy)	Mon - 6:30pm	Info: Linda Martin - 815-441-1274.
Canasta	Wed - 6:30pm	Info: Linda Martin - 815-441-1274.
Euchre	Wed - 1:00pm	Info: Linda Martin - 815-441-1274.
Poker	Wed 1:00-5:00pm	Clubhouse Library
Pinochle	Thur - 6:30pm	Info: Fran Bolson - 352-873-3480.
Hand and Foot	Fri - 7:00pm	Info: Linda Martin - 815-441-1274.

For Corrections or additions contact Ed Buckley @
ebuckley507@gmail.com or 630-240-6469

WHEN DID YOU LAST SERVICE YOUR AIR CONDITIONER?

*Preventative maintenance on your air conditioning and pool
heater systems helps prevent possible breakdowns.*



Being An



Member Means:

- Lower Utility Bills
- Extended Comfort System Life
 - Reduce Repair Costs
- Savings of 15% on Parts and Labor
 - Priority Response
 - 24 Hour Service
- No Overtime Charges
- 2-Year Warranty on Parts and Labor

*To find out more about **Care Club**
or anything else, contact us at:*

352-629-3731



LIC#CAC058998



3695 SE 58th Avenue, Ocala, FL 34480

service@ocalaheatingandair.com

*Proudly serving Marion County
and surrounding areas for over 60 years!*





GUARDIAN
VAPOR BARRIER

📞 1.800.776.1149 | 352.877.1006

Call Now for a **FREE** Underhome Maintenance Inspection



Improve your A.C. bill | Keep out mold & pathogens | Protect your floors

We Specialize In The Following:

VAPOR BARRIER INSTALLS

VAPOR BARRIER REPAIRS

HURRICANE TIE DOWNS

SOFT FLOOR REPAIRS

LONGITUDINAL TIEDOWNS

SUPPORT PIERS

SUBFLOOR REPLACEMENT

LEVELING



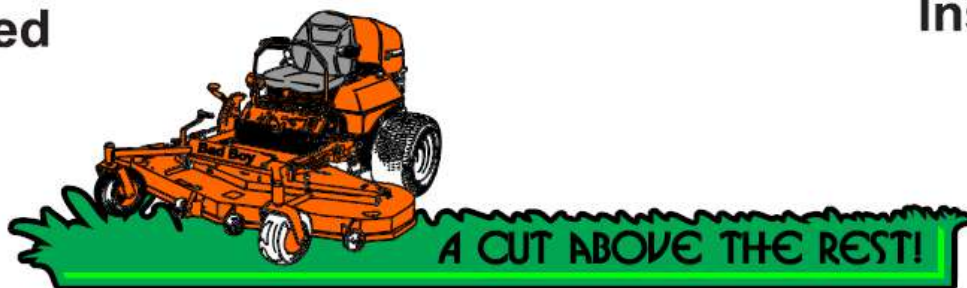
Military & Senior Discounts

Licensed, Bonded, & Insured | Lic # 1H/1126753

3101 SW 34th Avenue, #905, Ocala, FL 34474

Licensed

Insured



Gregor's Lawn Care And Landscaping

Power Washing Services

Monthly Service: \$40.00

We offer: Rock • Sod • Trimming
Mowing • Irrigation
Landscaping & More...

352-460-2870

Call today for a FREE Estimate!

HAVE YOU SEEN

what's under your manufactured home?

Are there holes and tears in your Vapor/ Moisture Barrier?

FREE UNDER HOME INSPECTION

PHOTOS PROVIDED

DON'T let these guys in your house!



- Vapor Barrier
- Sub-Floor
- Soft Spot Repair
- Hurricane Anchors
- Air Duct Maintenance
- Bathroom Remodel
- Leveling
- Roof/Carport Anchors

10+ Years Experience

FREEDOM VAPOR BARRIER 800-506-4222
 Family Owned • Veteran Operated
www.FreedomVaporBarrier.com

Licensed Bonded & Insured CGC1530120 IH1135629 CCC1333135

**PLEASE
SUPPORT OUR
LOCAL
ADVERTISERS!!**

Saddle Oak Residents!

Advertisers supplement the cost of our newsletter. Perhaps you know of a business who would benefit by advertising here. If so please contact our Advertising Manager, Pat Becker (410-608-7351) with their contact information.

Johnson Appliance Service & Air Conditioning, Inc.

Don't Replace it...Let me Repair it!!

Same Day Service * 60 Years Experience



I repair * Washers * Dryers
* Refrigerators * Dishwashers
* Air Conditioning

LOW Overhead...LOW Prices

Tim 352-445-0072 Lic#CAC1817593

DO YOU NEED

ELECTRICAL SERVICE?

CALL FOR EXPERT ELECTRICAL HELP

WE SPECIALIZE IN TROUBLESHOOTING

CLEAN CUT AND POLITE TECHNICIANS

WE ALSO OFFER

WIRELESS SECURITY, SMART HOUSE, & MONITORING VIA SMARTPHONE,
TABLET AND/OR COMPUTER

(352) 369-0555

LICENSE # EC13002697

GOODEN ELECTRICAL
CONTRACTING, INC.



Dan's Custom Carts, Inc.

Gil or Dan

20831 N.E. Hwy. 27
Williston, FL 32696



Customized Carts
Sales and Service

(352) 528-0998

(352) 528-5280

Fax (352) 528-0203

danscustomcarts@hotmail.com

MOBILE HOME DEPOT Parts Warehouse

• Doors • A/C Units • Low-E Windows
• Water Heaters • 54"x27" Tubs / Showers

These Products & More!!!

3141 S Pine Ave, Ocala • (352) 629-2300

www.mobilehomedepot.net



Connie's Tax Service
 Enrolled Agent - Notary Public
Individual Business Corporate Tax Returns
Efile Authorized

Connie Reed 352-219-5046
 Taxsvc4u@gmail.com
 Fax: 352-801-3475

30+ Years Experience

Free Pickup/Delivery

Rita Collins Insurance Innovations
 Rita A. Collins , Independent Agent
 352-433-1102 (office), 352-525-0449 (cell), 352-351-0271(fax)
 Over 30 years serving seniors in the Tri-County area!



*Medicare Supplements * Medicare Advantage *Medicare Drug Plans *
 Annuities Final Expense *Life Insurance

Representing : *Florida Blue * United Healthcare * Aetna *Humana *CarePlus *
 Freedom * Wellcare * Devoted * United American

Life: *Met Life *Mutual of Omaha * Prudential * North American* and more

Follow me on Facebook@ [https://www.facebook.com/Rita-Collins-Insurance-Innovations- 91900859398/](https://www.facebook.com/Rita-Collins-Insurance-Innovations-91900859398/) "

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options."

Residents, Neighbors and Friends

Please support our advertisers. Remember, their ad dollars support our newsletter.

Advertisers have no official association with Saddle Oak Club.

Saddle Oak Club Newsletter Staff is not responsible for any errors in ads.

Ads are printed exactly as received



WINDOWS

GEORGE WATKINS

- Lanai/Patio Enclosures
- Window Replacements
- Acrylic Windows

 **352-205-2631**
 **386-871-4907**

CRC #1330701

Call to schedule a **"FREE"** Estimate

SUB-FLOOR & FLOORING EXPERTS!



Sub-Floor Repairs



Laminate Flooring

FREE
ESTIMATES

30
YRS
EXPERIENCE

STATE CERTIFIED
GENERAL CONTRACTOR
CGC# 004138

STATE LICENSED
MOBILE HOME INSTALLER
IH# 102549/1

LICENSED
INSURED
BONDED

FLORIDA
ANCHOR AND BARRIER
COMPANY



352.398.9286

800.681.3772

LOOKED UNDER YOUR MOBILE HOME LATELY?



Insist on 8 Ft.
Wide Vapor
Barrier for a
Seamless Fit!

OVER 10,000 VAPOR BARRIERS INSTALLED!

WE ALSO SPECIALIZE IN MOBILE HOME FLOORING
REPAIRS, AND LAMINATE FLOORING.

WE CAN FIX YOUR SOFT FLOORS!



**ESTIMATES
ALWAYS FREE
FAMILY OWNED
& OPERATED**

**352.398.9286
800.681.3772**



**STATE CERTIFIED GENERAL
CONTRACTOR**

004138

**STATE CERTIFIED
MOBILE HOME INSTALLER**

#IH/102549/1

**SENIOR
APPROVED** 

**SENIOR OR
MILITARY DISCOUNTS**





Interested in Selling Your Home?

Visit your community office for all your brokered and purchase options. Sun Communities has been a trusted source in selling homes since 1975 and provides licensed sales teams across the country.

SERVICES WE PROVIDE

Sit back and relax! We'll take care of everything. Here's what we can provide to help sell your home:

- **Scheduling showings of your home with prospective buyers.**
- **Utilizing the power of our marketing efforts.**
 - Featured home listings on our various platforms:
 - Sun Communities Website (visited over six million times in 2023)
 - Facebook Marketplace
 - Home listings created on third-party websites:
 - Realtor.com
 - MHVillage.com
 - MHIO.com
 - MHBay.com
 - Incentives made available through programs:
 - Share the Sun Referral
 - Lot Rent Discounts
 - Current Special Offers
- **Completing all paperwork and title transfers.**
- **Offering competitive commission rates.**
- **Tapping into the unique expertise of our sales team regarding manufactured homes and land-lease properties.**

PROS & CONS OF HAVING US SELL YOUR HOME



Outside Brokers

Home Showings and Paperwork



Photography



Company and Third-Party Website Listings



Proprietary Sun Communities' Leads



Prospective Homebuyers Shown Homes Only Within Sun Communities



Social Media Marketing



Varies

Homebuyer Incentives



Expertise Regarding Manufactured Homes and Communities



Call us for more information on how to sell your home with us today!

Saddle Oak Club

352-873-0494

www.SaddleOakClub.com





PRESSURE WASHING

FACEBOOK @ JNCPRESSUREWASHING

LOCALLY OWNED LICENSED AND INSURED LLC

352-286-5570 / 352-209-2586

- **HOUSE WASH**
- **ROOF WASH**
- **DRIVEWAYS / SIDEWALKS**
- **POOL ENCLOSURES**
- **FENCES**

**CALL
US
FREE QUOTE
TODAY!**

COMMERCIAL/RESIDENTIAL



VETERANS DAY CEREMONY

Tuesday November 11th, 2025 @ 11:00 AM

Veterans Memorial
outside the Clubhouse

Rain or Shine: If raining it will be inside the clubhouse.

Refreshments will be served
afterwards in the clubhouse.

Hosted by Don LaPorte,



Attention All Veterans!

We would like to update our Veterans Information and Photo Memorial. If you are a veteran please provide your name, branch of service, years served and military photo to Don Laporte.



SADDLE OAK CLUB

ANNUAL CRAFT FAIR

SATURDAY NOVEMBER 8th, 2025

8 AM TO 1 PM

HANDMADE CRAFTS

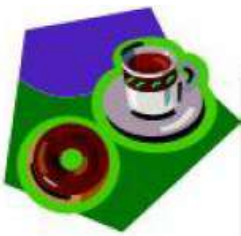
HOMEMADE BAKED GOODS

Breakfast & Lunch will be available

Volunteers needed:

***Cart Drivers, Kitchen help, Bakers for Bake Table,
Set Up and Clean up. Floaters to help as needed.***

***Questions: Contact Kathleen Sirois 603-496-9641
or Pam Hoffman 989-390-5539***



Halloween Party



FUN, Games, Prizes, Dancing and More!

Costume Contest

Costumes Optional, (Clothes Required).

Friday Oct 31, 2025

7:00 to 10:00 PM

Bring your own beverages

Hosted by Phyllis Congdon
Tickets Required: \$ 5.00 ea.
See Linda Martin for tickets.





NEW DATE!!!

Swap—Don't Shop!

CLOTHING SWAP PARTY!

Saturday Oct 18, 2025. 9:30 am—1 pm in the clubhouse.

Breakfast available 9:30-11:00 am

Ladies (lightly used, clean) clothing, purses & shoes

Clean out your closet

Relax and Socialize

SWAP! Take home your favorites for free

Feel Great with a new wardrobe.

Hosted by Kim Smith & Vickey Teel.

Questions, early drop-off or pickup contact

Kim Smith 586-536-5075





Quarterly New Residents Meet & Greet!

Saturday, Oct 11, 2025 10am -11am
at the Clubhouse

Jerri & Sherie Martin and Donald McBath are hosting a **SOC Welcome Committee** Social Hour. All new residents to Saddle Oak Club are encouraged to come, enjoy coffee or tea, & snacks. Great opportunity to meet other new residents and learn about activities in our community.

Questions Contact:

Sherie Martin (517) 719-0537

Jerri Martin (517) 202-0384



October

Oct 1	Wednesday	Breakfast @8:00-9:00 am
Oct 2	Thursday	Singles Luncheon @11:30am Cody's
Oct 7	Tuesday	BOD meeting @2:00pm in library
Oct 8	Wednesday	HOA meeting 6:30pm refreshments 7:00 meeting
Oct 11	Saturday	New Resident Meet & Greet 10-11am
Oct 15	Wednesday	Men's Breakfast 8:30am @ Darryl's OTOW
Oct 15	Wednesday	Trivia @6:00-8:00pm
Oct 18	Thursday	Ladies Luncheon 11:30am @ Olive Garden
Oct 31	Saturday	Halloween Dance Party 7:00-10:00pm. Bring your own snacks and drinks.

Future Events

Daylight Savings ends on Nov. 2

Election Day Nov. 4

Veteran's Day Nov. 11

Thanksgiving Nov. 27



Clip and Save



October 2025

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	1	2	3	4
			8-10 - Pool Closed (Cleaning) 9 - noon - Saddle Oak Stitches 9:30-10:00 - Grow Young Fitness 10:00 - Water Fitness 1:00 Card Making 1:00 - Euchre 1:00 - 5:00 Poker in Library 6:30 - Canasta	7-10 - Clubhouse Closed 10:00 - Painting 5:30 - Shuffle Board 6:30 - Pinochle 6:30 - Dominoes/Poker 6:30 - Water Volleyball	8-10 - Pool Closed (Cleaning) 9:30-10 - Grow Young Fitness 10:00 Corn Hole 10:00 - Water Fitness 1:00 - Mah Jongg 7:00 - Hand and Foot	8:30 - Saturday Social 9:00 - Announcements
5	6	7	8	9	10	11
6:30 - Cribbage	8-10 - Pool Closed (Cleaning) 9-12 - Saddle Oak Stitches 9:30-10:00 - Grow Young Fitness 10:00 - Boogie 10:00 - Water Fitness 4:30 - Shuffle Board 6:30 - Art Studio 6:30 - Billiards - Upstairs	10:00 - Art Studio, Knit & Crochet - Tuesday Night Cafe 6:00 - BINGO	8-10 - Pool Closed (Cleaning) 9 - noon - Saddle Oak Stitches 9:30-10:00 - Grow Young Fitness 10:00 - Water Fitness 1:00 - Euchre 1:00 - 5:00 Poker in Library 6:30 - Canasta	7-10 - Clubhouse Closed 10:00 - Painting 5:30 - Shuffle Board 6:30 - Pinochle 6:30 - Dominoes/Poker 6:30 - Water Volleyball	8-10 - Pool Closed (Cleaning) 9:30-10 - Grow Young Fitness 10:00 Corn Hole 10:00 - Water Fitness 1:00 - Mah Jongg 7:00 - Hand and Foot	8:30 - Saturday Social 9:00 - Announcements
12	13	14	15	16	17	18
6:30 - Cribbage	8-10 - Pool Closed (Cleaning) 9-12 - Saddle Oak Stitches 9:30-10:00 - Grow Young Fitness 10:00 - Boogie 10:00 - Water Fitness 4:30 - Shuffle Board 6:30 - Art Studio 6:30 - Billiards - Upstairs	10:00 - Art Studio, Knit & Crochet - Tuesday Night Cafe 6:00 - BINGO	8-10 - Pool Closed (Cleaning) 9 - noon - Saddle Oak Stitches 9:30-10:00 - Grow Young Fitness 10:00 - Water Fitness 1:00 Card Making 1:00 - Euchre 1:00 - 5:00 Poker in Library 6:30 - Canasta	7-10 - Clubhouse Closed 10:00 - Painting 5:30 - Shuffle Board 6:30 - Pinochle 6:30 - Dominoes/Poker 6:30 - Water Volleyball	8-10 - Pool Closed (Cleaning) 9:30-10 - Grow Young Fitness 10:00 Corn Hole 10:00 - Water Fitness 1:00 - Mah Jongg 7:00 - Hand and Foot	8:30 - Saturday Social 9:00 - Announcements
19	20	21	22	23	24	25
6:30 - Cribbage	8-10 - Pool Closed (Cleaning) 9-12 - Saddle Oak Stitches 9:30-10:00 - Grow Young Fitness 10:00 - Boogie 10:00 - Water Fitness 4:30 - Shuffle Board 6:30 - Art Studio 6:30 - Billiards - Upstairs	10:00 - Art Studio, Knit & Crochet - Tuesday Night Cafe 6:00 - BINGO	8-10 - Pool Closed (Cleaning) 9 - noon - Saddle Oak Stitches 9:30-10:00 - Grow Young Fitness 10:00 - Water Fitness 1:00 - Euchre 1:00 - 5:00 Poker in Library 6:30 - Canasta	7-10 - Clubhouse Closed 10:00 - Painting 5:30 - Shuffle Board 6:30 - Pinochle 6:30 - Dominoes/Poker 6:30 - Water Volleyball	8-10 - Pool Closed (Cleaning) 9:30-10 - Grow Young Fitness 10:00 Corn Hole 10:00 - Water Fitness 1:00 - Mah Jongg 7:00 - Hand and Foot	8:30 - Saturday Social 9:00 - Announcements
26	27	28	29	30	31	
6:30 - Cribbage	8-10 - Pool Closed (Cleaning) 9-12 - Saddle Oak Stitches 9:30-10:00 - Grow Young Fitness 10:00 - Boogie 10:00 - Water Fitness 4:30 - Shuffle Board 6:30 - Art Studio 6:30 - Billiards - Upstairs	10:00 - Art Studio, Knit & Crochet - Tuesday Night Cafe 6:00 - BINGO	8-10 - Pool Closed (Cleaning) 9 - noon - Saddle Oak Stitches 9:30-10:00 - Grow Young Fitness 10:00 - Water Fitness 1:00 - Euchre 1:00 - 5:00 Poker in Library 6:30 - Canasta	7-10 - Clubhouse Closed 10:00 - Painting 5:30 - Shuffle Board 6:30 - Pinochle 6:30 - Dominoes/Poker 6:30 - Water Volleyball	8-10 - Pool Closed (Cleaning) 9:30-10 - Grow Young Fitness 10:00 Corn Hole 10:00 - Water Fitness 1:00 - Mah Jongg 7:00 - Hand and Foot	8:30 - Saturday Social 9:00 - Announcements
2	3	Notes				

Next Board of Directors meeting - Tuesday, October 8, 2025
Next HOA meeting - Wednesday October 9, 2025
6:30 PM Refreshments, 7:00 PM Meeting