



NOVEMBER 2023

# The Harbors Market

Please join us on Saturday November 11, 2023, 9 AM – 2 PM for our kick-off of The Harbors Market at 4610 Floramar Terrace, New Port Richey, FL 34652

Featuring an assortment of curated vendors and bakery goods, we hope to satisfy all with many new and exciting products.

This Pet Friendly event takes place in the GHCA parking lot.



Don't forget to stop by the Harbors Market Café where you can enjoy some refreshments along with the company of your neighbors!



Gulf Harbors • A Deed Restricted Community

Gulf Harbors Civic Center, 4610 Floramar Terrace, New Port Richey, FL 34652, Ph: 727-848-0596

Advertising by Design Graphics Advertising Associates, Inc. 727-846-0367 Fax: 727-847-9757





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### What is a LSV converted golf cart?

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LSVs may be operated only on streets where the posted speed limit is 35 MPH or less and must be equipped with the following safety equipment: Headlamps, front and rear turn signals, stop lamps, tail lamps, reflex reflectors, red – one each side and one on the rear, exterior mirror on the driver side and an interior rear-view mirror or exterior mirror on the passenger side, parking brake, DOT compliant windshield, seat belt for each designated seat, and a vehicle identification number (VIN).



## 2023 Gulf Harbors

**GHCA Co-Office Managers:** Donna Wisniewski / Patti Goddard  
*OfficeManager@gulpharbors.com/727-848-0596*

### OFFICERS

**President:** Paris Tsirnikas  
*President@gulpharbors.com/917-577-0730*  
**Vice President:** Bill Longstreet  
*VicePresident@gulpharbors.com/804-677-3780*  
**Secretary for the Board:** Joan Thrailkill  
*Secretary@gulpharbors.com/813-951-0083*  
**Treasurer:** Larry Williams  
*Treasurer@gulpharbors.com/727-534-6772*

### DIRECTORS

**Chairman of the Board:** Sue Gorham  
*Chairman@gulpharbors.com*  
**Hall Rental:** Debbie Clark  
*Hall@gulpharbors.com/951-333-4396*  
**IT/Data Security/Web Coordinator:** Todd Cummings  
*Itsecurity@gulpharbors.com/727-741-1775*  
**Maintenance:** Craig Theisen  
*Maintenance@gulpharbors.com/804-641-4830*  
**Membership:** Juanita Kurkechian  
*Membership@gulpharbors.com/815-992-2156*  
**Public Relations:** Mitch Kobernick  
*PublicRelations@gulpharbors.com/727-389-0037*  
**Ways & Means:** Diane Alesci  
*Events@gulpharbors.com/631-379-8522*

### COMMITTEES

**By Laws:** Open *Bylaws@gulpharbors.com*  
**Deed Restrictions:** Mitch Kobernick  
*DeedRestrictions@gulpharbors.com/727-389-0037*  
**Fundraising:** Diane Alesci 631-379-8522  
**GHCA Voting:** *Vote@gulpharbors.com*  
**Nominating Committee:** GHCA@gulpharbors.com  
**Chair:** Katy Geiger 727-514-7854

## Gulf Harbors Beach Club

**727-848-1598**

*Please note that the Beach Club  
is not  
affiliated with the Civic Association*

**Next General Meeting**  
**Thursday, November 2, 2023 @ 7:30pm**

**Board of Directors Meeting**  
**Meeting: October 30th @ 7:00 pm**  
**\*\*Monday before General Meeting\*\***

**Deed Restrictions Meetings**  
**Every 2<sup>nd</sup> and 4<sup>th</sup> Tuesday @ 7:00pm**

**Pancake Breakfast**  
**Hosted by the GHCA Breakfast Club**

**Every 3<sup>rd</sup> Sunday**  
**8:00 to 11:30 am**  
**Next Breakfast: Sunday, November 19th**

### GHCA CLUBS

**Breakfast Club:** Skip Geiger 727-505-6439  
**Card Club:** Pat Nelson 609-744-7025  
**Crime Prevention:** Wendy Longman 727-534-3482  
Laura Lally  
**Fishing Club:** Open  
**Women's Club:** Deb Johnson (VP) 571-216-5459

### Other Gulf Harbors Clubs

**Calusa Cruise Club:** Commodore Eric Anderson 860-662-4034  
**Gulf Winds Sailing:** Commodore Astrid Pallme 813-665-0875  
**Social Club:** Mike Rigas 412-670-0622  
**GH Shag/Swing Dance:** Doug Armstrong *ghshagswingclub@gmail.com*

### OTHER

**Librarian:** Dana Freeman 954-802-5678  
**GHCA Green Thumb:** Vincent Pecorella  
**Sergeant at Arms:** Michael Bender, Jr.  
**Sea Castle Mgt:** Ameri-Tech 727-255-1260  
**Gulf Harbors Villas Mgt:** Community Mgt Svcs Inc 727-816-9900

## Gulf Harbors Civic Association

**727-848-0596**

**Office Email**

**GHCA@gulpharbors.com**

**Office Hours**

**Monday – Friday**  
**9:00am to 1:00pm**





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## Boat Ramp Rules

The two boat ramps in Gulf Harbors are owned by the Gulf Harbors Civic Association and maintained for the benefit of our membership.

The **North Channel Ramp**, off Bowline Bend, has a steep incline and is suitable for all size boats.

**Recommended use at High Tide.**

The South Channel Ramp near the intersection of Floramar Terrace and Topsail Trail can always be used, but it is **better suited for use at Mid to High Tide.**

To schedule a ramp opening, contact one of the following Official Key Holders. They are volunteers.

**Please give them a minimum of 1 HOUR notice.**

**You can call, or text them for easier contact.**

### **Official Key Holders:**

Frank Bifulco - 727-597-0055

Scott Childress - 813-918-7688

Frank Dunne - 209-603-0667

Robert Kremer - 404-956-1876

**PLEASE NOTE:** The best time to launch boats from the South Channel boat ramp is between HALF and HIGH TIDE.

### **The following regulations apply to all ramp users:**

1. Use is **Restricted to Daylight** hours only.
2. A current GHCA membership card must be presented to gain access along with boat registration in the cardholder's name and current driver's license. **Must be 21 years of age or older.**

### **NO EXCEPTIONS!!**

3. Non-members will be charged \$100.00 (in advance) for each opening of the ramp.
4. **Do not use your engines to load or unload boats.**
5. Bring your own helpers. It is not the responsibility of the key holders to assist you in launching or retrieving your boat.
6. If you intend to use the boat ramp frequently, a key may be leased from the GHCA Office for your personal use. Keys are \$40.00 plus a \$10.00 security deposit (GHCA members only). Please inquire at the GHCA Office for the requirements to lease a key. **The leased key is only to be used by the authorized GHCA member.**
7. Ramp locks are changed January 5th of each year.
8. Please report any misuse of the boat ramps to the GHCA Office or the Boat Ramp Supervisor, Frank Rose at 401-447-0996.

## Announcements

1. All canals are a NO WAKE ZONE!!! Slow down to protect the manatees, turtles, etc. and everyone's water crafts, seawalls and property!!
2. The boat ramp locks are changed the beginning of every January. The 2024 boat ramp keys will be available in the Office for lease mid-December.

## Did You Know...

- ★ The GHCA Office Hours are Monday through Friday, 9am to 1pm. If you see the GHCA flag flying, we are open.
- ★ The GHCA Library has a new artist showing their work. Come in to see and appreciate Gillian Graffy's artistry. To view after hours, the combination to the Library door is on your 2023 Membership Card.
- ★ The GHCA Office has a Lost & Found. If you think you left something behind, call us or come in to look. We will hold anything left for 30 days before donating the items to charity.

### Life On The Gulf Publication

Editor: Gina Thomas

LOTGeditor@gulpharbors.com/727-542-1316

### Submissions DEADLINE

Submissions for Life on the Gulf must be submitted **by the 6<sup>th</sup> day** of the current month to be eligible for publication in the next month's issue.

Please submit your articles via email to:

LOTGeditor@gulpharbors.com

Written articles can be in any text format.

Pictures may be submitted separately in

**JPEG or PNG format.**

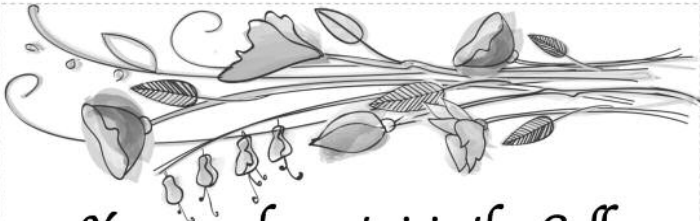
Send Artwork or ideas for Cover Photos to

LOTGeditor@gulpharbors.com

**NOTE:** if you would like to submit a picture for the cover, it must be a minimum of 2MB or larger for print quality.

**For Advertising Information call  
Design Graphics at 727-846-0367**





## You are welcome to join the Gulf Harbors Women's Club on the second and last Thursdays of each month.

What is the Gulf Harbors Women's Club? We are women of all ages that are members of the Gulf Harbors Civic Association who enjoy a variety of activities and social outings as well as doing community service together.

On Wednesday, October 11th, we had a spooky good time at our annual Witches Brew Luncheon with the Women of the Woodlands. A big THANK YOU to all of the ladies who helped roll the LOTG on October 26th.

On the second Thursday, November 9th, at 11 am we will be making Holiday Cards with Peggy Neelan, in the Annex Room. On Sunday, November 19th, we will be holding a Holiday Cookie Sale during Pancake Breakfast from 8-11:30 am in the Annex Room. We will be rolling the LOTG on the last Thursday, November 30th, at 11 am. Please join us!

For more information about the Women's Club, contact Deb Johnson at 571-216-5459 or [jdjohn123@aol.com](mailto:jdjohn123@aol.com).

# Yoga It Up

All Levels Welcome 9:50am-11:00am

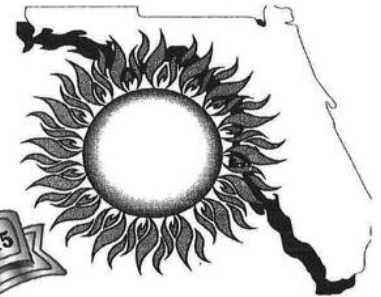
Tuesdays and Thursdays  
Everyone is Welcome!

Yoga It Up at the Gulf Harbors Civic Association  
Please bring your mat.



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## From the desk of the President

Happy Thanksgiving to one and all!

We've been able to accomplish quite a bit this year, yet with two months left there's still a lot to finish.

Upcoming in December we have our elections for vice president, deed restrictions, ways and means, IT, and Secretary. We have a few applications but would welcome more, so if anyone is interested, please contact the GHCA office or look for the application in this publication and get it in as soon as possible. You have until the first few days of November. Call the office for an exact time schedule.

I am working to reschedule our legislative night, but with everything going on in the world it seems like our legislators are extremely busy right now and I've had no success yet in getting a common date commitment from all three.

We have a few events coming up during November and December. On November 11, Veterans Day, we have a flag raising ceremony at 8:30 am, followed immediately by the opening of the Harbors Market. On December 2 we have the children's Christmas party. Keep an eye out for information regarding our south channel Boat Parade. I believe the date is December 16 and you can call the office to get information on how to enter.

Thanks to lots of hard work by many people and the great generosity of our neighbors, we've had a good fundraising year. Our Ways and Means Director has decided not to run for reelection to another term. We want to say thank you to Diane Alesci for all the love she has shown our community. Also not running for reelection is our Corporate Secretary, Joan Thrailkill. Joan has been a tremendous asset to our community and has helped us get a GHCA Board into compliance with state regulations for 501(c)(3) organizations. She will be sorely missed. Our IT Director, Todd Cummings, has put in two very helpful years for us. He's gotten us into the modern age of security and computer software. Mitch Kobernick, Deed Restrictions Director, has had a daunting job. He has accomplished good work; however, no matter how well he does, it's up to our community members to respect the rules and regulations. We do not have a huge fund for lawsuits and cannot pursue every infraction. We try our best, but it's up to us as neighbors and friends to keep the community in compliance with our restrictions. Finally, I want to express a huge "thank you" to our departing Vice President, Bill Longstreet. He's been a refreshing and wonderful helping hand for our organization and has gone out of his way on many occasions to help us make this community run smoothly.

We are also seeking applications for the Nominating Committee. The Committee includes five people. Look for new people to join our board and help keep Gulf Harbors the diamond it is.

In closing, remember that we have elections coming up in December. Please register to vote via e-mail. I look forward to seeing everyone at our events.

Paris Tsirnikas President@gulpharbors.com 917-577-0730

## Volunteer with SCORE



### Become a Small Business Mentor!

Volunteer with Pasco Hernando SCORE and share your business expertise with small businesses in our community. Join SCORE's Volunteer Force to be part of helping small businesses start, grow and thrive.

## Pasco Hernando SCORE

[score.org/pascohernando](http://score.org/pascohernando)

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## BUNCO IS THE SECOND TUESDAY!!!



In September, members and guests gathered for a very fun night of Bunco! Come join us to get in on the FUN!!!

Bunco players always enjoy the monthly Bunco Night at 7 pm on the second Tuesday at the Gulf Harbors Civic Center.

Prizes are given out for the most wins, most buncos, most baby buncos, last bunco and most losses.

If you'd like to attend, bring your own three dice to roll, \$5 prize money and your own beverages. GHCA membership required.

### SEPTEMBER'S BIG WINNERS!!

\*\*\* Most Wins—CHERIE CHADIM-16!!! \*\*\* Most Buncos—DIANE BAUMAN-5 \*\*\*

\*\*\* Most Baby Buncos—BONNIE DEMARIA-13 \*\*\* Last Bunco—DEBBIE TURNER \*\*\*

\*\*\* Most Losses—JEANI ROBINSON-17!! \*\*\*

\*\*\* Homemade Scarecrow Donated By JEANI ROBINSON and won by PEGGY NEELAN \*\*\*





- For Office Use -

Street # \_\_\_\_\_  
 Street \_\_\_\_\_  
 Date \_\_\_\_\_  
 Amount \_\_\_\_\_  
 CA/CK # \_\_\_\_\_  
 CC Fee \_\_\_\_\_  
 New \_\_\_\_\_ Renew \_\_\_\_\_  
 Given \_\_\_\_\_ Mtd \_\_\_\_\_  
 MBR # \_\_\_\_\_

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_

### GULF HARBORS MEMBERSHIP

\$100.00 (Annual) Per Household Due **JANUARY 1st**

**Additional Donation:** \$25  \$50  \$100  Other \_\_\_\_\_

Please complete the form below and return with payment or you can apply/renew online at [www.gulfharbors.com](http://www.gulfharbors.com) with a credit card (\$4 processing fee applies).

Your Gulf Harbors Civic Association Membership and Benefits Card will be mailed to you.

Checks are payable to GHCA. You can mail your payment to the Office, use the after-hours drop box or stop by the Office from 9 am to 1pm M-F to use your credit card (\$4 processing fee applies).

Gulf Harbors Address \_\_\_\_\_

Primary Resident(s) \_\_\_\_\_  
 (please print)

Household Member Names (over age 18 who live with you full-time)  
 \_\_\_\_\_

Mailing Address (if different from Gulf Harbors Address)  
 \_\_\_\_\_

Phone Number \_\_\_\_\_ Email Address \_\_\_\_\_

Check if you are interested in:  
**Mail-in Voting** (requires pre-registration) \_\_\_\_\_ **Online Voting** (legible email needed) \_\_\_\_\_



#### **Volunteer Opportunities (check all interests)**

Office \_\_\_ Board \_\_\_ Water Cleanup \_\_\_ Maintenance \_\_\_ Landscaping \_\_\_  
 Pancake Breakfast \_\_\_ Decorating \_\_\_ Painting \_\_\_ Events \_\_\_  
 Life on the Gulf (LOTG) Newsletter \_\_\_ Deed Restrictions \_\_\_



**The GHCA Women's Club  
Annual Holiday Cookie Sale**

**Will Be Held During The Pancake Breakfast  
On Sunday, November 19<sup>th</sup>, From 8-11:30 AM**

Everyone looks forward to the variety of homemade holiday cookies that the Gulf Harbors community households bake.

Donations of cookies are greatly appreciated. We will be at the Civic Center on Saturday, November 18<sup>th</sup>, from 9 am – 12 pm to accept your cookie donations.

Everyone is welcome to come to the Pancake Breakfast on Sunday, November 19<sup>th</sup> from 8-11:30 AM to pick out delicious homemade holiday cookies.

The cookie sale is sponsored by the Gulf Harbors Civic Association Women's Club which is made up of Gulf Harbors women that enjoy a variety of activities and outings as well as doing community service together. Join us the second and last Thursday of each month.

We appreciate your support in our endeavors. See you in Cookie Land on Sunday, November 19<sup>th</sup>.

For more information please contact, Deb Johnson at [jdjohn123@aol.com](mailto:jdjohn123@aol.com) or 571-216-5459.

**Happy Thanksgiving!**



## VOLUNTEERS NEEDED

*This is an invitation for you to contribute to YOUR community!*

Open Board positions for the 2024 year

**Officers:** Vice President  
Secretary

**Directors:** IT/Data & Security/Web  
Public Relations  
Ways & Means

Reach out to the GHCA office or LOTG for Information & Applications, or contact Katy Geiger directly at 727-514-7854 or [GHCA@gulpharbors.com](mailto:GHCA@gulpharbors.com).



## From the Desk of Public Relations

Several Florida state laws took effect on October 1, and one of them affects the use of golf carts. The law now states that any driver of a golf cart under the age of 18 must have a valid driver's license or learner's permit. If you are 18 or over, only an ID is needed.

This also brings up the issue of safe driving practices. Not too long ago there was a terrible accident involving a golf cart near the corner of Topsail and Floramar. There is a 3-way stop at that corner, but there are many instances of drivers running the stop sign. The location of the boat ramp there makes it even more important to pay attention. Some drivers are dangerously crossing into the lane of oncoming traffic to get past vehicles loading or unloading their boats. Please pay particular attention at that corner; we don't need to make avoidable contributions to the Sherriff's department.

And speaking of the boat ramp, there are still some GHCA members loaning out their boat ramp keys. There is a good reason why this is not allowed, and can result in the loss of your use of the boat ramp. The GHCA pays for the upkeep of the boat ramps, and some of that cost is covered by the charge for the keys. When you loan your key, not only does it cause a direct loss of revenue, but it puts more wear and tear on the facilities that GHCA has to maintain. So we all end up paying for those that get the key for free.

We have a lot of new people in the neighborhood, so first let me say that you made a wise choice, this is a great community. And to keep it great, there are a few basic things to keep in mind, which include:

1. County ordinances do not allow parking of trailers, motor homes, or other recreational vehicles in front of your house, but you can have an RV parked for no more than 3 days to allow for cleaning and loading;
2. Our deed restrictions for most areas also do not allow storing of recreational vehicles or trailers on the side of the house. There are multiple deed restrictions for different areas, and the GHCA website has instructions on how to find the ones that apply to your particular house;
3. The speed limit is 30 MPH. That is not a suggestion!
4. Golf carts are allowed in our community, but refer to the first paragraph above;
5. Above all, be considerate of your neighbors.

Until next month,  
Mitch Kobernick



# Gulf Harbors Carolina Shag and Swing Dance Club

Gulf Harbors Civic Center

4610 Floramar Terrace • New Port Richey, Florida 34652



**2nd Wednesday of every month**

**Next dance November 8, 2023**

**Instruction 600-700 PM**

**Open dance 700-1000 PM**

Annual membership cost for Civic center members is 20.00 per person and 25.00 per person for non-members. For members of the Gulf Harbors Civic center to attend a single evening without dance club membership is 5.00 and non-Civic Center members is 7.00. Singles and couples are welcome. Members may attend any time throughout the evening. Dance style is not limited to Carolina Shag and Swing to participate.

Please follow us on Facebook "NPR Carolina & Swing @ GH Civic Center".

Contact Doug Armstrong at [ghshagswingclub@gmail.com](mailto:ghshagswingclub@gmail.com)

for more information or call 727-422-8090.

We hope to see you on the dance floor! BYOB and join us for an evening of fun and fellowship.

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# The GHCA Breakfast Club Is Thanking Gulf Harbors' Vets With A Complimentary Breakfast At The Pancake Breakfast On Sunday, November 19th, From 8-11:30AM

(Vets, Please Bring Military ID or Proof of Service)



Join  
us  
in thanking our Vets!

Only  
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Everyone  
Welcome!

All  
You  
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Regular,  
Pumpkin or Blueberry  
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Sausage,  
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## GULF HARBORS SPECIAL EVENTS

<b>VETERANS DAY CEREMONY GHCA CIVIC CENTER</b>	<b>SATURDAY, NOVEMBER 11, 2023 8:30AM</b>
<b>GHCA HARBORS MARKET GHCA CIVIC CENTER</b>	<b>SATURDAY, NOVEMBER 11, 2023 9AM-2PM</b>
<b>GHCA WOMEN'S CLUB COOKIE SALE GHCA CIVIC CENTER</b>	<b>SUN, NOVEMBER 19, 8AM-12PM (SAT, NOV 18, 9AM-12PM - COOKIE COLLECTION)</b>
<b>PANCAKE BREAKFAST GHCA CIVIC CENTER</b>	<b>SUNDAY, NOVEMBER 19, 2023 8AM-11:30AM</b>
<b>GULF HARBORS ART GALLERY GHCA CIVIC CENTER LIBRARY</b>	<b>RESIDENT ARTIST: GILLIAN GRAFFY</b>
<b>GHCA CHILDREN'S CHRISTMAS PARTY GHCA CIVIC CENTER</b>	<b>SATURDAY, DECEMBER 2, 2023 11AM-1PM</b>

## NEW PORT RICHEY AND NEARBY EVENTS

<b>TASTY TUESDAYS ORGANIC MARKET NEW PORT RICHEY PUBLIC LIBRARY</b>	<b>EVERY TUESDAY --- 9AM-1PM 5939 MAIN STREET, NPR</b>
<b>THURSDAY MUSICALE CONCERT FIRST UNITED METHODIST CHURCH OF NPR</b>	<b>NOVEMBER 2, 2023 --- 2PM – FREE EVENT DONATIONS REQUESTED FOR SCHOLARSHIPS</b>
<b>BACKYARD BAZAAR 5763 NEBRASKA AVE, DOWNTOWN NPR</b>	<b>A MONTHLY EVENING OUTDOOR MARKET NOVEMBER 4, 2023 --- 6PM-10PM</b>
<b>INDOOR &amp; OUTDOOR YARD SALE ST STEPHENS EPISCOPAL CHURCH, NPR</b>	<b>NOVEMBER 4, 2023 --- 9AM-2PM CALL FOR INFORMATION: 614-507-6575</b>
<b>SAVOR ST PETE VINOY PARK, ST PETERSBURG</b>	<b>NOVEMBER 4 &amp; 5, 2023 MYBTICKETS.COM/EVENTS/SAVOR-ST-PETE-136749</b>
<b>FRIENDS OF THE NPR LIBRARY RUMMAGE SALE AT PEACE HALL, NPR</b>	<b>NOVEMBER 5, 2023 --- 11AM-4PM WWW.FRIENDSOFNPRLIBRARY.COM</b>
<b>TARPON SPRINGS SEAFOOD FESTIVAL CRAIG PARK, TARPON SPRINGS</b>	<b>NOVEMBER 17 TO 19, 2023 WWW.FACEBOOK.COM/TARPONSPPRINGSSEAFOOD</b>
<b>DUNEDIN CELTIC MUSIC FESTIVAL HIGHLANDER PARK, DUNEDIN</b>	<b>NOVEMBER 18, 2023 --- 10AM-5:30PM WWW.EVENTBRITE.COM</b>
<b>SANTA IN PASCO SIMS PARK, DOWNTOWN NPR</b>	<b>NOVEMBER 26, 2023 --- 10:30AM COME GET YOUR PICTURE TAKEN WITH SANTA</b>
<b>ALL EVENTS LISTED ARE SUBJECT TO CHANGE. CHECK THE EVENT'S WEBSITE OR SOCIAL MEDIA PAGE FOR UP-TO-DATE INFORMATION</b>	

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JOIN THE GULF HARBORS SOUTH CHANNEL  
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**When:** Saturday December 16, 2023, starting at dusk (exact time TBD)

**Where:** Gulf Harbors South Channel

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**How:** Email, Call, or text Michelle: [mekeyser@gmail.com](mailto:mekeyser@gmail.com) 727-247-2876

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**Dawn Wagner**  
*Gulf Harbors Resident*

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★★★★★ **Highly likely to recommend**

- ★★★★★ Local Knowledge
- ★★★★★ Process Expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiations skills

Let me say I love our new home that Beth helped us pick out. We lived in Texas and we would fly back and forth to find our perfect home for over a year. We used two local Realtors before we met Beth and it was a total disaster. Once I met Beth, she listened to our needs, which made the process a lot quicker. No longer were we seeing homes below our standards, we were only being shown homes that she knew we would want to live in. The home that we purchased, the seller had listed the home over what the appraisal would be, and Beth told us that from the moment she showed it to us. Beth helped us negotiate the for a price that was much more aligned with what the home is valued for. If you want to find your next home and not waist time seeing homes that don't fit your needs, call BETH! - Cheryl C

★★★★★ **Highly likely to recommend**

- ★★★★★ Local Knowledge
- ★★★★★ Process Expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiations skills

I have been dealing with Beth for over 7 years. My wife and I bought our house through her. We found her to be extremely hones and very competent. Her knowledge of the market was very impressive. She worked hard to fulfill our needs when buying and renting. I wouldn't think of using anyone else. - John F.

★★★★★ **Highly likely to recommend**

- ★★★★★ Local Knowledge
- ★★★★★ Process Expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiations skills

Very professional gal... she sold my condo in 3 days....!!! then, I needed to find property to purchase immediately, (or rent) and she worked with me almost daily.. There were some things I did not understand prior to closing, with money transfer etc., and she explained everything and the closings went well. wonderful to do business with, always a phone call answered, and follow-up - I would highly recommend Beth if you are selling or buying property.. with her expertise, you will be very pleased.

★★★★★ **Highly likely to recommend**

- ★★★★★ Local Knowledge
- ★★★★★ Process Expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiations skills

Beth is awesome! She is professional, always available and made our home purchase in Gulf Harbors a pleasurable experience. She knows Gulf Harbors inside and out as she lives in the community. We highly recommend Beth!! - keoughlaw

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**The Boater's Corner**  
**By Captains Bruce and Wendy Longman**

**SALVAGE LAW: Do You Get to Keep an Abandoned Boat?**

Salvage law is very old and dates back to medieval times, when men went to sea primarily to engage in commerce. A vessel in trouble often carried cargo worth as much or more than the ship itself, and the men attracted by her distress were just as likely to plunder her as to save her. Thus the core principle of salvage law has always been that honest men who risk their own lives and vessels trying to save other vessels should be very well rewarded.

Under current U.S. admiralty law, which conforms to international salvage law as laid out in the Salvage Convention of 1989, assistance rendered another vessel is considered salvage when: 1) the assisted vessel is subject to a reasonable apprehension of marine peril; 2) the assistance is voluntary; and 3) the assistance is successful in whole or part.

A successful salvor is NOT entitled to just keep the salvaged vessel, under any circumstances, but is entitled to a generous award. The amount of the award, under the law, is based on the following factors: 1) the value of the vessel and its contents after the salvage is complete; 2) the salvor's skill and initiative in minimizing damage to the environment; 3) the degree of success obtained by the salvor; 4) the level of peril to which the salvaged vessel was subject; 5) the salvor's skill and initiative in saving the vessel, human lives, and other property; 6) the salvor's labor and expenses; 7) the amount of risk run by the salvor; 8) the promptness of the services rendered; 9) the availability and use of any alternative salvage resources; and 10) the readiness, efficiency, and value of the salvor's vessel and equipment.

Consider all these factors together, and you'll note they strongly favor the salvor. The idea being that salvors should not only be compensated for their time and trouble; they should also receive a substantial premium as an inducement to render assistance in the first place.

So if you do find an abandoned boat floating around and tow it to safety, you don't automatically own it, but you can withhold the boat from the owner until you have received reasonable compensation for your time, skill and effort.

On the other hand, if you remove equipment or anything at all from a abandoned boat this is against the law and you could be charged with theft.

Don't forget, email your questions to [bruce@windsongcharters.com](mailto:bruce@windsongcharters.com). Happy Boating!

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## Spinach Artichoke Dip Macaroni and Cheese

- ½ pound elbow pasta
- 10 oz. fresh spinach chopped
- 1 tablespoon extra-virgin olive oil
- 2 tablespoon butter
- 2 tablespoon flour
- 1 ½ cup milk
- Pinch salt & pepper
- 2 garlic cloves minced
- 4 oz. cream cheese
- ½ cup parmesan cheese
- 1 cup shredded mozzarella
- ½ cup sour cream
- ¼ cup mayonnaise
- 14 oz. can artichoke hearts drained and chopped
- 1 teaspoon red pepper flakes

### Topping-

- 1 ¼ cup buttery crackers crushed
- ¼ cup parmesan cheese
- ¼ cup melted butter

Preheat oven at 350 degrees. Spray with non-stick cooking spray a 9 x9 baking dish set aside.

Cook elbow pasta according the package instructions.

In a non-stick pan on medium high heat add olive oil and spinach sauté until completely wilted and set aside.

In a sauce pan on medium heat melt butter add flour and whisk about 1 minute add milk and continue to whisk until it thickens add a pinch of salt and pepper. To the white sauce add garlic, cream cheese, ½ cup parmesan cheese, mozzarella cheese whisk until the cheese is melted into the white sauce. To the sauce add sour cream, mayonnaise, cooked spinach, red pepper flakes and chopped artichoke hearts.

Pour sauce over elbow macaroni and mix until well incorporated.

In a small bowl mix crush crackers, parmesan cheese and melted butter until well combined.

Pour your macaroni and cheese into the grease casserole and top with buttery cracker mixture.

Bake 30 minutes until nice and bubbly and top is golden in color.

Let sit 10 minutes.

# SAVE THE DATE – WEDNESDAY, NOV. 15th

**Gulf Harbors Neighborhood Park Update And  
Introducing our “Friends of the Park” Organization  
Presented By**

The Park Advisory Board & The Community Foundation of Tampa Bay

Exciting things are happening in the Gulf Harbors Neighborhood Park, and this meeting should be interesting to all residents.

We will introduce the Community Foundation of Tampa Bay, the work they do in the Tampa Bay area, and the role they will play in helping us administrate our park.

We will update the community of the progress of the Park Advisory Board.

We will present the new “Friends of Gulf Harbors Park” organization and the role they will have in Park development.

We will look forward to constructive input from the community and hopefully get a group of residents who will volunteer to make the “Friends” organization an asset to the Community.

Where: Gulf Harbors Civic Center, 4610 Floramar Terrace When: Wednesday, November 15th 6:30 to 8:30 PM, and later if necessary. Refreshments and Snacks will be served. Compliments of the Community Foundation.

Art Haedike, Chair, Park Advisory Board

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# WOULD YOU LIKE TO PLAY CARD GAMES???

## COME JOIN US AT THE CIVIC CENTER!!

*The GHCA Card Club Meets on  
Mondays -12PM • Tuesdays Men's Cards 5:30pm Women's Cards 6:00pm*



# REMINDER TO ALL BOATERS

All waterways within the confines of Gulf Harbors  
Including the South and North Channels

# ARE NO WAKE ZONES

You must limit yourself to idle speed.



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## New Port Richey, FL - Nov 2023

Date		High				Low						
		AM	ft	PM	ft	AM	ft	PM	ft	Rise	Set	Moon
1	Wed	2:46	3.7	4:44	2.8	10:54	-0.3	10:35	1.5	7:41	6:47	
2	Thu	3:21	3.6	5:28	2.7	11:34	-0.1	11:13	1.6	7:41	6:46	
3	Fri	4:01	3.4	6:14	2.5	12:17P	0.2	11:57	1.7	7:42	6:46	
4	Sat	4:47	3.2	7:08	2.4			1:04	0.5	7:43	6:45	
5	Sun	4:44	2.9	7:15	2.4	12:53	1.7	1:03	0.7	6:44	5:44	
6	Mon	6:04	2.6	8:20	2.5	1:11	1.7	2:16	0.9	6:44	5:44	
7	Tue	7:49	2.5	9:10	2.6	2:43	1.5	3:26	1.0	6:45	5:43	
8	Wed	9:16	2.6	9:49	2.8	3:58	1.2	4:22	1.0	6:46	5:42	
9	Thu	10:22	2.7	10:22	2.9	4:56	0.8	5:08	1.0	6:47	5:42	
10	Fri	11:15	2.9	10:52	3.1	5:43	0.5	5:48	1.1	6:47	5:41	
11	Sat	12:01P	3.0	11:20	3.3	6:24	0.1	6:25	1.1	6:48	5:41	
12	Sun	12:43P	3.0	11:48	3.4	7:03	-0.1	7:00	1.2	6:49	5:40	
13	Mon			1:24	3.0	7:39	-0.3	7:34	1.3	6:50	5:40	
14	Tue	12:17	3.5	2:06	2.9	8:17	-0.5	8:08	1.4	6:50	5:39	
15	Wed	12:49	3.6	2:50	2.8	8:55	-0.6	8:44	1.4	6:51	5:39	
16	Thu	1:24	3.7	3:36	2.7	9:37	-0.6	9:23	1.5	6:52	5:38	
17	Fri	2:05	3.6	4:24	2.6	10:23	-0.5	10:08	1.5	6:53	5:38	
18	Sat	2:52	3.5	5:16	2.5	11:13	-0.3	11:02	1.5	6:53	5:38	
19	Sun	3:50	3.3	6:14	2.4			12:10	0.0	6:54	5:37	
20	Mon	5:01	3.0	7:18	2.4	12:10	1.5	1:16	0.3	6:55	5:37	
21	Tue	6:35	2.8	8:16	2.6	1:35	1.3	2:28	0.5	6:56	5:37	
22	Wed	8:21	2.7	9:04	2.8	3:03	1.0	3:36	0.7	6:57	5:36	
23	Thu	9:48	2.8	9:45	3.0	4:16	0.5	4:33	0.9	6:57	5:36	
24	Fri	10:58	2.9	10:24	3.2	5:17	0.0	5:23	1.0	6:58	5:36	
25	Sat	11:56	2.9	11:00	3.4	6:10	-0.4	6:07	1.1	6:59	5:36	
26	Sun	12:44P	2.9	11:36	3.5	6:56	-0.7	6:47	1.2	7:00	5:36	
27	Mon			1:28	2.9	7:38	-0.8	7:25	1.3	7:01	5:35	
28	Tue	12:10	3.6	2:09	2.8	8:18	-0.8	8:01	1.3	7:01	5:35	
29	Wed	12:45	3.6	2:48	2.7	8:55	-0.7	8:38	1.3	7:02	5:35	
30	Thu	1:21	3.5	3:25	2.6	9:32	-0.5	9:15	1.3	7:03	5:35	





# Gulf Harbors Civic Association, Inc.

4610 Floramar Terrace  
New Port Richey, Florida 34652

## GHCA Candidate Application 2024

Seeking Qualified Candidates for: Vice President, Secretary, Director of Public Relations,  
Director of Ways & Means, IT

Please complete this application and use additional pages if needed.

**APPLICANTS MUST BE MEMBERS OF GULF HARBORS CIVIC ASSOCIATION**

<b>What position are you interested in applying for:</b>	
<b>Name:</b>	
<b>Home Address:</b>	
<b>Phone:</b>	<b>Email:</b>
<b>Employer (if applicable) Name, Address, Phone#, Position</b>	
<b>How long have you lived in Gulf Harbors?</b>	
<b># of years you have been a member of the GHCA:</b>	
<b>Have you been able to volunteer or attend any GHCA events?</b>	
<b>List any volunteer experience you have had.</b>	
<b>Please list the kinds of work in which you have had experience that will be useful in the position you are applying for. Ex: Accounting, Bookkeeping, Word Processing, Computer skills including software.</b>	
<b>Are there any criminal charges currently pending against you?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>I understand I may be subject to a background check and/or credit report.</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

If you have a resume, please attach it along with the completed application and email it to [Nominating@gulfharbors.com](mailto:Nominating@gulfharbors.com)

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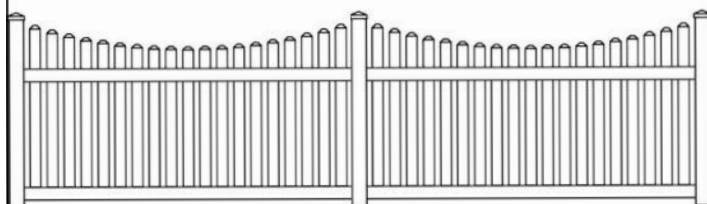
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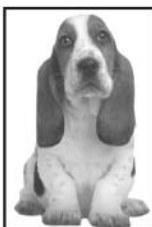
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## Gulf Harbors Yacht Club News

The North Channel Christmas Boat Parade will be held on Saturday, December 04, 2021. This is the perfect time to start planning how you will decorate your boat this year and/or planning your watch parties! The decorated boats will depart from the dock area of the Gulf Harbors Yacht Club at 6 PM.

All skippers are requested to meet at the Yacht Club at 4 PM on Saturday, December 4th for a special briefing concerning the parade. They will also receive their identification boat number which is needed to compete in the "Best Decorated" contest. In addition, Corporal Russell Meissner, Pasco Sheriff's Marine Unit, will be on hand to discuss the route and safety issues for the parade. The route in the North Channel will include the major channels and will be led by the Pasco County Marine Patrol.

A panel of judges will determine the three most "uniquely decorated" boats. Judging Station is at the Gulf Harbors Yacht Club. Be sure to DISPLAY YOUR NUMBER and show off your boat for the judges! There will be trophies awarded to the winning boats! We encourage boaters to decorate their boats and join us in this fun event.

All boaters who wish to join the parade event can sign up at the lounge of the Gulf Harbors Yacht Club or contact Fleet Captain Rich Cantwell directly at [cantwell4388@yahoo.com](mailto:cantwell4388@yahoo.com) or Cell 727-424-5111.

Following the parade, all participants, guests, friends and families are invited to join us back at the club. Food and cocktails will be available for purchase.

Here's the route so you can start making your plans!



Check the Life on the Gulf Newsletter for your application to participate in either or both parades!



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Note: The GHCA is not responsible for references and is merely providing this list.

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### **OTHER USEFUL NUMBERS**

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## At Home in Gulf Harbors

At Home in Gulf Harbors is a monthly newsletter delivered to all in the Gulf Harbors' homes once a month. Our goal is to provide useful and relevant information about homes, land & life in & around our community. If there is a topic you'd like to see featured or a question answered, please give us a call @ 727-808-0808 or email [judi@judipobst.com](mailto:judi@judipobst.com)

Greetings, Gulf Harbors community, and welcome to our eerie yet exciting October newsletter! It's Judi Pobst here, and I'm thrilled to share some spine-tingling real estate news with you. Now let's delve into the mysterious world of property listings!

Hair-raising stats for this month's real estate market?! Brace yourselves, because there's something spooky happening. Just like a ghostly apparition, the number of pending listings is hauntingly low, with only 5 hovering in the shadows. However, Gulf Harbors has had 25 active listings that are waiting for their new owners to conjure them into homes. It's as if the real estate market is getting into the Halloween spirit, with only 3.3 months of supply inventory. This means demand is still eerily high, making it a seller's market, sticking to recent patterns!

Remember, when it comes to real estate, market shifts can be as unpredictable as a poltergeist. For now, we're comfortably nestled in a seller's haven. But wait, there's more to uncover in this dark and mysterious market!

Since the beginning of the year, we've seen some cryptic changes. The median sales price of homes has taken a spine-chilling 5.2% drop, while the median sold price per square foot has seen a sinister 7% reduction. And the days on the market? They've risen like a zombie from the grave, increasing by over 100%, going from 43 days to 53. This could mean we're in for a bit of a price softening in the coming months. Though, fear not, for no dramatic drops are on the horizon.

For those of you thinking of selling your homes, this could be the perfect time to seize the moment while demand still stands strong.

Until next time, stay spooky, Gulf Harbors!

Thank you for reading along. We will see you around the neighborhood!

Check out the statistics below for more "scoop" on what's happening in the Gulf Harbors/Floramar real estate market.

### Gulf Harbors Total Market Overview

January 01, 2023 - September 27, 2023											
Price Range x\$1000	# Active Listings	# Homes w/ Contracts Pending	# Closings YTD	*Supply /Demand (Months' Supply of Inventory)	Sales Price Per Square Foot	Average Sold Price (Rounded)	List to Sales Price Ratio	Avg Days On Market Until Under Contract	# Closings in 2022	# Closings in 2021	# Closings in 2020
*0-99	0	0	0	0	N/A	N/A	N/A	N/A	0	0	0
*100-199	0	0	0	0	N/A	N/A	N/A	N/A	0	1	13
200-299	0	0	4	0	\$220	\$277,000	100%	Ave -29 Median- 17	2	8	25
300-399	1	1	13	<1	\$262	\$349,000	96%	Ave -43 Median- 22	10	17	33
400-499	2	0	10	1.6	\$309	\$440,500	96%	Ave -80 Median- 54	14	31	33
500-599	5	1	7	4.2	\$377	\$544,429	97%	Ave -67 Median- 49	13	25	30
600-699	1	3	5	1.7	\$397	\$631,100	97%	Ave -49 Median-22	13	13	12
700-799	2	2	10	2	\$338	\$745,800	98%	Ave -59 Median-43	7	9	7
800-899	2	0	5	2.7	\$445	\$872,600	98%	Ave -41 Median -26	7	8	5
*900-999	2	0	3	6	\$500	\$953,000	97%	Ave -6 Median-6	5	6	3
1M - 1.9M	4	2	2	9.5	\$445	\$1,500,000	86%	Ave -143 Median-142	15	7	0
*2,000,000+	1	0	0	12	\$426	\$2,300,000	96%	Ave -121 Median-121	1	1	0
<b>Total</b>	<b>25</b>	<b>5</b>	<b>67</b>	<b>3.3</b>	<b>\$343</b>	<b>\$601,000 (average) \$551,000 (median)</b>	<b>Ave. 97% Median 98%</b>	<b>Ave -53 Median-30</b>	<b>87</b>	<b>126</b>	<b>110</b>
N/A: NO 2023 SALES DATA											
* 2022 Stats used in Brackets with no YTD 2023 sales											
<b>*SUPPLY/DEMAND BASED ON LAST 12 MONTHS OF DATA</b>											
Statistics are reported from the Stellar Multiple Listing Service and represent sales from multiple brokers											



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