



# Apollo Beach Woman's Club

# Hibiscus Newsletter



## President's 2021 Holiday Message

Dear Ladies,

I have seen many of you at the monthly luncheons and I am glad you are trying to get back to a normal routine. If you haven't attended any luncheons, please join us as we have had some very interesting speakers! November brought a beekeeper and Sam's Honey Bees even had honey to sell! Jeanette has done a good job in bringing informative speakers to you.

December our luncheon, which will be held on a Tuesday, will be at Southshore Falls again and we will start the Holiday season with the East Bay Chorus under the direction of Brian Nesmith. They have been so entertaining the last few years! This is one meeting I hope you have already signed up for. The reservations needed to be in earlier than usual.

Thank you to everyone who has contributed a gift basket for the silent auction! There are many nice Christmas gifts waiting for you to purchase! All money we make on these baskets will go into our scholarship fund.

In October I reached out to the Tampa Humane Society to set up a tour of their new facilities. Lisa

Norvaski was our speaker in September and she encouraged us to visit them. November 16th, a group of ten of us went for a tour! The new facilities are spacious and they take such good care of the animals that take up residence there until they are adopted. I highly recommend looking for your next pet there! If you are interested in volunteering, there are many options for you!

We have had a busy start to our year and there is more to come for us to enjoy! Please read through our newsletter to see what's coming up and what you might have missed.

I am looking forward to seeing many more of you at our luncheons. You have a board that is working hard for you to keep you motivated and excited about raising money for our scholarships! Apollo Beach Woman's Club has the most generous women. You are all so kind hearted and fun to be around. Thank you for all you do!

Have a wonderful holiday and may the year 2022 start with love and smiles.

Hugs,  
Claudia Gasset, President  
352-258-4580  
[2020abwc@gmail.com](mailto:2020abwc@gmail.com)

### Index

<i>Presidents Message.....</i>	<i>1</i>
<i>Board/Committee Chairs .....</i>	<i>2</i>
<i>Fundraisers.....</i>	<i>3</i>
<i>Woman's Advancement.....</i>	<i>4</i>
<i>Book Club.....</i>	<i>5</i>
<i>Bridge Club &amp; Other Games....</i>	<i>5</i>
<i>Community Service .....</i>	<i>6</i>
<i>Culture Club.....</i>	<i>6</i>
<i>Membership.....</i>	<i>7</i>
<i>Programs .....</i>	<i>8</i>
<i>Sunshine News.....</i>	<i>8</i>
<i>Birthdays.....</i>	<i>8</i>
<i>Managing Affairs Helpful List</i>	<i>9</i>
<i>Luncheon Menus.....</i>	<i>10</i>
<i>Ads.....</i>	<i>11-12</i>
<i>Closing Thoughts/Reminders</i>	<i>13</i>
<i>Calendar .....</i>	<i>14</i>

Friendship is a horizon which  
Expands whenever  
We approach it



# Executive Board and Committee Chairs 2021-2022

## Executive Board

<b>President</b>	Claudia Gassett	352-258-4580
<b>1st V.P. Programs</b>	Jeanette Doyle	813-310-8738
<b>2nd V.P. Membership</b>	Liz Pedersen	813-777-8215
<b>3rd V.P. Member Mtgs</b>	Barbara DeOca	813-892-1219
<b>Secretary</b>	<b>Beverley Brooks</b>	<b>813-493-8942</b>
<b>Treasurer</b>	Sheila May	847-514-1475
<b>Past President</b>	Katherine Cintron	813-527-6198



**Executive Board 2021-2022:** L-R: Beverley Brooks, Secretary; Sheila May, Treasurer; Claudia Gassett, President; Katherine Cintron, Past President; Liz Pedersen, 2<sup>nd</sup> VP of Membership; Barbara DeOca, 3<sup>rd</sup> VP of Membership Meetings; Jeanette Doyle, 1<sup>st</sup> VP of Programs.

## Committee Chairs

<b>Ads for Newsletter</b>	Sally Coupal	585-734-1646
<b>Bake Sale</b>	Barbara Lamneck	813-641-7469
<b>Book Club</b>	Sandy Dillmuth	813-642-0425
<b>Bridge Club &amp; Other Games</b>	Sharron Brunk	813-672-3553
<b>Chaplain</b>	Barbara Lamneck	813-641-7469
<b>Community Service</b>	MaryLou Cunningham	813-644-7849
	Rebecca Crotwell	813-922-3033
<b>Culture Club</b>	<b>Nancy Ducharme</b>	<b>352-286-1330</b>
	<b>Sandy Memoli</b>	<b>845-282-1089</b>
<b>Garden and Craft Club</b>	<b>*See Below*</b>	
<b>Hospitality</b>	Kate Winch	813-645-1676
<b>Newsletter</b>	Kim Alkins	813-672-4462
<b>Sergeant at Arms</b>	<b>Marie Wiegmann</b>	<b>917-589-6816</b>
<b>Publicity</b>	Kim Alkins	813-672-4462
<b>Raffles</b>	Marcia Ward	813-677-9993
<b>Scholarship</b>	Sharon Vasquez	813-641-7856
<b>Sunshine</b>	<b>Peggy Palmeri</b>	<b>586-2555958</b>
<b>Ways &amp; Means</b>	Peggy Palmeri	813-645-1695
	Barbara Lamneck	813-641-7469
<b>Website</b>	Pat McChesney	813-317-3324
<b>Woman's Advancement</b>	<b>Katherine Cintron</b>	<b>813-527-6198</b>

New to the position for this year.



**\*We are seeking someone to head up our Garden & Craft Club for 2021-2022. Contact Kate Winch by email (katemwinch@gmail.com) or phone. Thank you.\***



## Fundraisers



### Bakeless Bake Sale

Dear ABWC Ladies,

*We did it! We reached and surpassed our goal of \$1500. **The total that was contributed was \$2077.** It is just a wonderful feeling to know that students will be receiving a scholarship from this bakeless bake sale. Thank you to everyone who contributed.*

*Barbara Lamneck, Bakeless bake sale chair, 813-843- 8474*

### Bus Trip

**APOLLO BEACH WOMENS CLUB PRESENTS**

## Nashville Show Trip

**INCREDIBLE PRICE INCLUDES:**

- ◆ Motorcoach transportation
- ◆ 5 nights lodging including 3 consecutive nights in the Nashville area
- ◆ 8 meals: 5 breakfasts and 3 dinners
- ◆ 2 Great Shows: 1) THE GRAND OLE OPRY, 2) NASHVILLE NIGHTLIFE DINNER THEATER
- ◆ Guided Tours of NASHVILLE and BELLE MEADE HISTORIC SITE & WINERY
- ◆ Admission to the COUNTRY MUSIC HALL OF FAME
- ◆ Admission to the GRAND OLE OPRY BEHIND THE SCENES TOUR
- ◆ Admission to the MADAME TUSSAUDS WAX MUSEUM

and much more

**\$730 \***

**6 DAYS 5 NIGHTS**

PER PERSON, DOUBLE OCCUPANCY

**(Mon - Sat)**

**May**

**23 - 28, 2022**

Nashville Nightlife Dinner Theater.

Belle Meade Historic Site & Winery.

Country Music Hall of Fame.

Famous Grand Ole Opry.

**Departure: Apollo Beach, FL @ 8 am**

**Day 1:** Depart in the comfort of video and restroom equipped Motorcoach as you head for lots of excitement in Nashville. This evening, you'll check into your en route hotel.

**Day 2:** Enjoy a Continental Breakfast before you depart for the "Music City" - Nashville, TN. Check into your Nashville area hotel for a three night stay and then enjoy Dinner before going to see a show at the famous GRAND OLE OPRY.

**Day 3:** After enjoying a Continental Breakfast, take a visit to the GRAND OLE OPRY BACKSTAGE TOUR. There's nothing like a behind the scenes tour of the Grand Ole Opry - it's a must-see for everyone in Music City! Walk in the footsteps of country music's superstars and get an exclusive look at what happens behind the scenes of the show that made country music famous! Then, you will enjoy a visit to the MADAME TUSSAUDS WAX MUSEUM and meet all of your favorite stars in the heart of Nashville. Afterwards, you'll take a Guided Tour of NASHVILLE, including a photo stop at the Parthenon. The Parthenon is the world's only full scale reproduction of the famous Greek Temple. This evening, enjoy Dinner with entertainment.

**Day 4:** Today, after a Continental Breakfast, you'll depart for a Guided Tour of beautiful BELLE MEADE HISTORIC SITE & WINERY. Marvel at its antebellum architecture, and learn about its unique Southern history. Belle Meade's illustrious past has spanned from its prosperity as a Thoroughbred breeding establishment, to its perilous location at the Civil War's Battle of Nashville, to its current restoration as a historically accurate Victorian home. A visit to Belle Meade also provides an important insight into the struggles of African Americans before the Civil War. Next, you'll have an opportunity to explore Historic Downtown Nashville. This evening, enjoy Dinner and a Show at the fabulous NASHVILLE NIGHTLIFE DINNER THEATER.

**Day 5:** Enjoy a Continental Breakfast, before departing for the COUNTRY MUSIC HALL OF FAME. This is a state-of-the-art cultural landmark and an architectural crown jewel of the Nashville skyline. Be amazed by its incredible array of rare costumes, instruments, and historical mementos. This evening, you'll check into your en route hotel.

**Day 6:** Today after enjoying a Continental Breakfast, you depart for home... A perfect time to chat with your friends about all the fun things you've done, the great sights you've seen, and where your next group trip will take you!

**ADD PEACE OF MIND TO YOUR TRIP...**  
With Diamond Tours Exclusive Travel Confident® Protection Plan.  
See separate advertisement...

\$75 Due Upon Signing. \*Price per person, based on double occupancy. Add \$209 for single occupancy.  
Final Payment Due: 3/16/2022

FOR INFORMATION & RESERVATIONS CONTACT:

Peggy Palmeri @ (586) 255-5958



File Seller of Travel Ref No. 5732977

## WOMAN'S ADVANCEMENT



This new committee focuses on the "Advancement of Womenkind", a primary objective in our ABWC mission statement. **Our first "Inspirational Women" luncheon to be held during Women's History month, March 12, 2022.** We also want to celebrate **inspirational women in our own club.** So,

Chair:  
Katherine Cintron

look for this column in each newsletter and meet some of our own ABWC members.

### Two Remarkable Women in Education: Seel and Kim written by Mary Lou Cunningham

#### Seel Lundy

*A new restaurant and a new friend! Seel Lundy introduced me to Y'bor Grill in Ruskin. Great food, very convenient; a great find!*

*Seel grew up on a farm in Michigan. Her father was not a farmer by trade, and she and her brother had a rural lifestyle with horses, entering different 4-H competitions and riding the bus to their schools.*

*After high-school graduation, Seel attended the University of Michigan with an undergraduate degree in Early Childhood Education, and also completed her MS degree. She taught handicapped children for 39 years.*

*Her soon to be husband attended Michigan State University, an arch rival! But soon after being married, they first lived in Jacksonville, FL. For twenty-four years. They then had the opportunity to live in many different locations due to her husband's career in advertising. One location was Cincinnati, Ohio and this is where I grew up, across the Ohio River in Fort Thomas, KY. We both had fond memories of Cincinnati.*

*Then we found out that we also had Maine in common. Seel and her family vacationed in Kennebunkport, ME. This is the neighboring town located next to Wells Beach, ME, where we return each summer.*

*Seel arrived in Apollo Beach twenty years ago, moving here from Ohio to be closer to her sons following the death of her husband. She met a neighbor in her driveway who was a member of Apollo Beach Women's Club, and invited her to a meeting. This was a good opportunity for Seel to meet new people and make friends. She has been an active member of the club ever since, and we both enjoy our participation in the Book Club.*

*Seel is now a Great-Grandmother with a three year old great-grandson, and a two month old great-granddaughter. Thank you Seel for sharing your story with ABWC!*

*We hope you enjoyed getting to know these two women of our club. Next time you are sitting near someone you don't know; you might explore a little ... and be inspired.*

#### Kimberley Alkins, PhD

*We know Kim as our beloved Editor for the ABWC Newsletter. But what a career in Education she has had. And we found out that we have one location in common!*

*Kim was born in Massachusetts, but left with her family when she was two, and actually grew up in New York City, Queens. After High School graduation, she did her undergraduate studies at Cornell University, her major being Business Administration with an emphasis on agricultural economics. Her original goal was to be a Veterinarian, but changed course due to the challenges of the sciences involved with veterinary study.*

*She began her career in education at a non-profit that focused on at-risk students, and then chose to further her career at Teacher's College, Columbia University, earning her MS degree while working with students of color promoting them to opportunities for elite education at a program called "Prep for Prep".*

*Her next move was to the University of Chicago to earn her PhD in urban education. This led to her Academic career as a college professor, focusing on child development and educational research. Her dissertation grant was awarded at Northeastern University in Boston, MA bringing her back to Massachusetts where a lot of her family still live. When my husband and I relocated from New Hampshire, we had both been working in Massachusetts, and our older son graduated from Wentworth University in Boston. Kim and I agreed that we both felt Boston has a lot to offer, and enjoyed our time there.*

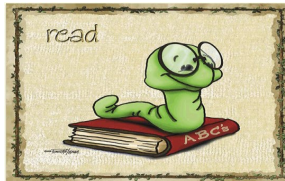
*Kim's parents had relocated to Apollo Beach in 2002, and she visited them often. After her mother's death in 2015, she relocated here as well in order to be available to help her father. She currently is teaching remotely at Walden University. Her hobbies include gardening and taking nature walks. We are most grateful for the time that she devotes to editing the ABWC Newsletter. She developed her interest in gardening after her mother's passing. She says that it keeps her close to her mother, caring for the things that she planted, and appreciated how much her mother loved her garden. Thank you Kim for sharing your story with ABWC, and thanks again for being our "Editor-in-Chief"!*



**BOOK CLUB**



Chair: Sandy Dillmuth



The Book Club continues to thrive with a welcome luncheon and 2 book discussions. In December we come to a screeching halt due to the holiday calendar. In January we will pick up with full speed ahead with 3 events.

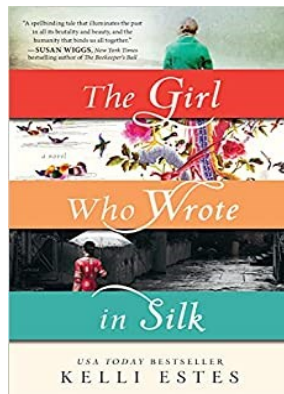
**On January 6, 2022 at 11:00 a.m.** we will have our annual Holiday party. Each person brings a wrapped book or reader theme item. We play games exchanging the gifts. Sandra Dillmuth hosts this event.

**At the January 12, 2022 membership meeting**, the club will sponsor the annual book sale supporting the scholarship fund. All members of ABWC are asked to bring high interest books to sell and money to purchase good "reads".

**On January 27, 2022** the regular book club meeting is scheduled. We will discuss the book, The Girl Who Wrote in Silk by Kelli Estes. Marlene Hall is hostess.

Everyone is welcomed.

– **Sandra Dillmuth**, [floridadill@gmail.com](mailto:floridadill@gmail.com)



**BRIDGE CLUB & OTHER GAMES**



Chair: Sharron Brunk



We welcomed back members again in **September** as participants enjoyed socializing over bridge and rummikub. We said goodbye to our Covington Clubhouse location in Apollo Beach which has closed for at least 6 months for renovations. It was a great facility for our group so we will look into reserving it again when it becomes available in the spring.

In **October**, our group had 2 tables of bridge at our new venue in Waterset at the Landing Cafe. We have a meeting room there furnished with tables chairs and other conveniences. The Cafe is closed on Monday and Tuesday, but we were able to bring in coffee, water and refreshments and enjoyed playing in a semi-private location.

**Our Games are scheduled Monday November 29, after Thanksgiving, at the Landing Cafe, beginning at 9:30 am and ending at about noon.** Those who are regulars will be emailed or contacted for their reservations.

New members are encouraged to email [sharbrunk@aol.com](mailto:sharbrunk@aol.com) or call Sharron at 813-672-3553. Residents of Waterset are eligible to attend, and we will invite them to join our Woman's Club if they are interested.

**Due to the proximity to the Christmas holiday our games day will not meet in December, but our January date is Monday January 24.** Please mark your calendars to save this date.

– **Sharron**



**COMMUNITY SERVICE**



Co-Chair: Mary Lou Cunningham



Co-Chair: Rebecca Crotwell

**Community Service is pleased to announce that we were able to provide 3 deserving families in our community with \$100.00 Publix Gift Cards to assist with Thanksgiving meal preparation.** The families were identified by the Counselors at our partner elementary schools, Apollo Beach, Doby and Ruskin.

**Our next winter project was Angel Tree. We had 33 gift requests from 3 separate families from the above-mentioned schools.** At the November monthly luncheon, all gift requests were spoken for by ABWC members, and these wrapped gifts will be brought to the December 7th Holiday luncheon. We also anticipate that the 3 counselors will be joining us at the luncheon.

**In the New Year we anticipate supporting our Backpacks on a Mission food drive. It should be mentioned that ABWC plans to add support to an additional school, Doby Elementary.** This outreach is in conjunction with the Backpacks on a Mission project at South Shore United Methodist Church. Perhaps if resources are available, we will be able to support another community outreach project such as Mission Smiles. Suggestions for how ABWC Community Service can be of greater support to our neighboring communities are always welcome. A very grateful thank-you to the wonderful generosity that members have shown for 2021.

Respectfully submitted,

**Mary Lou** [cunninghammlc46@gmail.com](mailto:cunninghammlc46@gmail.com)

**Rebecca** [rebecca@crotwell.net](mailto:rebecca@crotwell.net)

**CULTURE CLUB**



Co-Chair: Nancy Ducharme



Co-Chair: Sandra Memoli

**December 14, 2021 (Tuesday)**

**Tour of the HENRY PLANT MUSEUM with a Victorian Holiday Stroll" on the property.** Tickets are \$12 per person. Free cider and cookies will be offered on the Museum's promenade. Additional drivers requested. We leave from PUBLIX (on the Ruskin & Apollo Beach line) by 10:00 am to first enjoy lunch at THE OXFORD EXCHANGE restaurant in Tampa. Free parking behind the restaurant.

**January 26, 2022 (Wednesday)**

**HARBOR BOAT TOUR at the Aquarium.**

FREE admission charge but NOT for the Museum nor Aquarium. Learn about boating and businesses along the boating channels of



Tampa Bay. We leave from PUBLIX at 7:15 am. The tour leaves the Aquarium at 9 am sharp! After the 85-minute boat ride and presentation, we -walk a few blocks to the *Columbia Restaurant Café* at the HISTORY MUSEUM. We have an 11:15 am reservation. OPTIONAL: Touring the History Museum. Others will walk back to their cars to head home.

**February 10, 2022 (Thursday)**

We will have lunch at the historic *Fresco's Restaurant* in St. Petersburg and then tour the new St. Pete Pier and shop on Beach St. and view other vistas. Leave PUBLIX by 10:30 am.

*-Nancy Ducharme*

home - 813-645-1695, cell - 386-623-0339



Tour of Suncoast Youth Conservation Facility Open House Grand Opening on November 1st

# MEMBERSHIP NEWS

Our membership total is 140



2nd VP Membership:  
Liz Pedersen

## NEW MEMBERS

**Davis, Asheera**

Birth month: May

**Kristoff, Marilyn**

Birth month: October

**Olis, Jeanine**

Birth month: March

**Davey, Peggy**

Birth month: June

**Bellon, Beth**

Birth month: July

**Tickey, Lynda**

Birth Month: January

**Reynolds, Linda**

Birth Month: Septempter

**Turchi, Terrie**

Birth Month: July



For the website, this page has been edited to remove all addresses, phone number, and email information.

## CORRECTIONS

Please add the following corrections to your handbooks

New Email:

Sherry Quinn:

Marilyn Kristoff:

**Anyone you know wanting to join our Woman's Club?  
Please direct them to our website:  
[www.apollobeachwomansclub.com](http://www.apollobeachwomansclub.com) for a membership form  
or they can call me.**

**Liz Pedersen, 813-777-8215**





1st VP Programs:  
Jeannette Doyle

## PROGRAMS



**October 13th, guest speaker Christian Baiter, CFP Financial Advisor**, discussed managing your affairs after life-changing events. See page 10 for a helpful list.

**November 10th, Sam Goodwin** who is a retired Army Major and Defense Contractor and is now a local beekeeper shared his story of becoming a beekeeper and supporting vital bees and sold bottles of his pure honey. Sam currently maintains 25 hives located at the Circle Pond Tiny Home Community in Ruskin, Apollo Beach Community Garden, and the Neem Tree Farm in Brandon.



**Tuesday, December 7th Our December tradition continues.** Brian NeSmith, the East Bay High School Choral Director, will once again direct East Bay's Chorus in a holiday choral program at our luncheon. It will be held at the South Shore Falls Club House, 12N before lunch is served. Our club will make their annual donation for the benefit of their school music department.



**On January 12, 2022 our program will be honoring our 11 Longevity Awards members who have been active in the club for 10, 15, 20, 30 and 35 years.**

10 years: Deanna Anest, Linda Benz, Judy Billings, JoAnn Gounand, Peggy Palmeri, Eileen Sengstock, Kate Winch

15 years: Disa Hjaltason

20 years: Steel Lundy

30 years: Judy Conn

35 years: Catherine Goodrich-Gusler

## SUNSHINE NEWS



Chair: Peggy Palmeri

**Sympathy cards sent to: Sharon Vasquez, Rebecca Crotwell, Lynn Swinscoe, and Mina Franks.**

*Do you know of someone in ABWC who needs a little cheering up from surgery or an illness? How about a sympathy card? Maybe just a thinking of you card.*

**Please let Peggy Palmeri know.**  
**Phone: 586-255-5958.**  
**Email: [palmerimpeg43@yahoo.com](mailto:palmerimpeg43@yahoo.com)**

**DECEMBER BIRTHDAYS** Parish, Tonda  
Rafalik, Lucy  
Winch, Kate  
Betz, Stephanie  
Conn, Judy  
Dottellis, Sara  
Doyle, Jeanette  
Hansen, Juanita



**JANUARY BIRTHDAYS** Looper, Jennifer  
Sengstock, Eileen  
Tickey, Lynda  
Westerman, Kay

Alkins, Kimberley  
Alderman, Tanya  
Carlisle, Kate  
Cunningham,  
MaryLou  
Gammon, Evelyn  
Greenland, Rosalie  
Gross, Diana  
Knight, Lou  
Lamneck, Barbara





## Managing Your Affairs After A Life-changing Event

October meeting, we had Christian Baiter, CFP speak to us regarding: After a Spouse dies, what do I need to do?

**Here is a very helpful list for you to keep.**

### Meet with your Attorney

- ☞ Estate planning documents will need to be updated.
- ☞ He/She will help determine what assets need to be probated and what assets will pass outside of the probate process.
- ☞ Trustees/Executors of estate plans may need to be updated.
- ☞ How money is distributed may need to be updated.

### Meet with your Insurance Professionals

- ☞ Confirm life insurance policies that were in force.
- ☞ Cancel health insurance policies.
- ☞ Let your agent know to remove your deceased spouse from the policies.

### Miscellaneous Points

- ☞ Contact Social Security.
- ☞ Contact your spouse's former employer to see if there are any benefits available to you (survivor benefits, health insurance, etc.)
- ☞ Change utilities if they were in your spouse/partner's name.
- ☞ Contact any lenders (mortgage company or credit cards.)
- ☞ If you do not have credit, begin building credit.
- ☞ Make sure you have reviewed your new budget and it is in line with your new finances.

### What can you do now?

- ☞ Make sure your Estate planning documents are up to date. (trustees, executors)
- ☞ Meet with your financial advisor and attorney to make sure you are set to avoid probate, when possible (for example, beneficiaries are correct, trust is funded, payable on Death and transfer Death is utilized when available, etc. )
- ☞ Make sure you have established credit.
- ☞ Make sure you know where all the important documents are.
- ☞ Make sure you have passwords to account.
- ☞ Make sure you know your financial situation (list of accounts, income, etc.)

## LUNCHEON MENUS

**December 7, 2021 (This is a Tuesday)**

### Luncheon at South Shore Falls

**East Bay 'Holiday' Choral Group, directed by Brian NeSmith**

*Spring Mix Salad with Bleu Cheese, pecans and Cherry Vinaigrette Dressing,*

*Chicken Francese in lemon butter and white wine sauce,*

*Vegetable Rice Pilaf, Green Beans,*

*Cheese Tortellini tossed in a creamy sauce with Grilled Shrimp,*

*Cheesecake parfait with Chocolate, Caramel and Raspberry Sauces*

**January 12, 2022**

### Luncheon at Apollo's Bistro

**Honoring 12 recipients who have been members for 10, 15, 20, 30 and 35 years**

*Baked Ziti: Meat Sauce and Parmesan Cheese with Green Salad -or-*

*Cobb Salad over Romaine Lettuce with Balsamic Vinaigrette Dressing*

*Chocolate Cake -or- Fruit*

Full menu descriptions will be included in the reservation email or  
from your caller if you do not have email.

The cost is \$22.00 for all lunches.

**For January only:** Cocktails or soda may be purchased individually before the meeting at the bar and as an alternative to the Chef's Choice Meal, you may choose the salad listed for the month.

**Your order must be placed and paid for by the Friday prior to the luncheon.**

A box is provided at the check-in table if you wish to pay ahead.

**For more information please call**

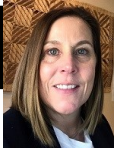
**3rd Vice President of Membership Meetings**

***Barbara DeOca***

813-892-1219

[bdeoca@aol.com](mailto:bdeoca@aol.com)





**ADVERTISERS**

Chair: Sally Coupal

**IRON ROCK**  
INSURANCE

**813-213-9600**



- Auto
- Flood
- Home
- Motorhome
- Travel Trailer
- Boat
- Golf Cart
- Motorcycle

*Just call Lisa*

Lisa Hast  
Managing Partner

[lisa@Ironrockins.com](mailto:lisa@Ironrockins.com)

1312 Apollo Beach Blvd. Suite O Apollo Beach, FL 33572



**ADVERTISERS**



**POSITIVELY YOU**  
Life Coaching  
(813) 645-8096  
drcharrow@verizon.net  
6453 Sunset Bay Circle  
Apollo Beach, FL 33572  
www.drCYDcharrow.com

*Be more than okay!*

**Brenda Palermo Fricks**  
REALTOR®




Cell: 813-928-2968  
Office: 813-658-2121  
brendafricks@c21be.com  
6542 US Hwy 41 N, Suite 101  
Apollo Beach, FL 33572



**CENTURY 21**  
Beggins Enterprises

Each Office is Independently Owned and Operated


**Travis D. Council**

(813) 633-8665  
(941) 404-5772

Travis@FreshSod.com  
www.FreshSod.com

All photos and the ABWC hibiscus logo are the property of ABWC. Clipart & book covers used in this newsletter were taken from the Internet and are not owned by the ABWC.

## Closing Smiles, Thoughts, & Reminders



Trip to Tampa Bay Humane Society Nov 2021

Back row: Deanna Anest, Jeanette Doyle, Ann Robbins, Connie McNamee, Tour guide Lisa Novarski,  
Front Row: Sheila May, Claudia Gassett, Rosalie Greenland, Denise Geisel



November book club meeting.

Discussed the book "Next Year in Havana" by Chanel Cleeton.

Looking for more ABWC information or pictures, please visit our:

✂ Website: <http://www.apollobeachwomensclub.com/index.html>

and

✂ Facebook: <https://www.facebook.com/search/top?q=apollo%20beach%20woman%27s%20club>

You can find articles about ABWC periodically in the Observer News (published weekly), The News of Sun City Center & South County (published monthly), and the Osprey Observer (published monthly).

### An Easy Way to Support the ABWC

**AmazonSmile** is a simple way for you to support our club every time you shop, at no additional cost to you. **AmazonSmile** is available at **smile.amazon.com** on your web browser and can be activated in the **Amazon** Shopping app for iOS and Android phones.

Here's how to sign up for AmazonSmile:

1. Visit [smile.amazon.com](https://smile.amazon.com)
2. Sign in with your Amazon.com credentials
3. Choose Apollo Beach Womens Club Inc to receive donations. (Note the spelling.)
4. Start shopping! (You can add a bookmark for [smile.amazon.com](https://smile.amazon.com) to make it even easier to return and start your shopping at AmazonSmile.)

You can also find the Club directly by using this link:

<https://smile.amazon.com/ch/59-3539727>

If you are signed into your Amazon account and it is linked to another charity, a message will appear asking if you want to change your charity to Apollo Beach Womens Club Inc.

*Remember to mention to the advertiser that **YOU SAW** their advertisement in The ABWC **Hibiscus Newsletter***

## December 2021

SUN	MON	TUE	WED	THU	FRI	SAT
			1 Board Mtng	2	3	4
5	6	7 Luncheon	8	9	10	11
12	13	14 Culture Club Event	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

## January 2022

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5 Board Mtng	6 Book Club Holiday Party	7	8
9	10	11	12 Luncheon	13	14	15
16	17	18	19	20	21	22
23	24 Bridge & Other Games	25	26 Culture Club Event	27 Book Club	28	29
30	31					

Dedicated to the Support of Our Community, Our Families, and Our Sisterhood



**Apollo Beach Woman's Club**  
 P.O. Box 3534  
 Apollo Beach, FL 33572