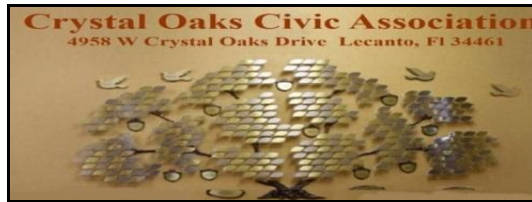


C.O.C.A. NEWS



Published by Crystal Oaks Civic Association

WORDS FROM THE PRESIDENT

We had a huge turnout (100+) for the Crystal Oaks Club meeting with the VP of Dix Development, Scott Prewitt as our guest speaker. Scott presented the plans for Phases 1, 2, 2A and 3 and the time tables for development completion. Upon completion, home builders will be notified and upon completion of land purchasing, permits and impact fees, they will begin building. It will take between eight to ten years, based on historical data, to complete the buildout. I have been in touch with Commissioner Kinnard regarding our concerns about certain issues. I plan on meeting with the County Administrator, Steve Howard to discuss issues.

Ken Walters, C.O.C.A. President 954-298-1373

C.O.C.A. FUNCTIONS & SOCIALS

(Submitted by Rae Jarrett)



Thanks to All

New Year's Day Breakfast was a BIG SUCCESS for my first event this year. I want to give a "special" thanks to Rick & Carol, Paul & Janet, Al & Christine, Roberta, Dee, Amy, Pat, and Ken. These are my helpers who decorated, set up, cooked, baked, and purchased items. I also want to thank all who came, enjoyed the meal and helped with the clean up afterwards.

I'm Back!

After being a Social Director for 5 years and retiring for 6, I've decided to come back for 2025. Some of you know me, but to the new members, I will introduce myself. My name is Rae Jarrett. If you have any questions or concerns about an event, please contact me at 352-322-0305. If you are unable to get to the club to sign up for an event, call and I will add you to the list. There always will be a flyer and sign-up sheet posted at the clubhouse. Below is a wish list of upcoming events for the year.

Sat. Feb. 1st - Soup Night

Sat. Feb 15th - Tricky Tray

Sun. March 16th - St. Patty's Day Party

Sat. April 12th - Luau (Open to Public)

Sun. April 20th - Easter Dinner

Mon. May 26th - Memorial Day Picnic

Sat. June 21st - Ice Cream Social

Fri. July 4th - Picnic

Sat. Aug. 16th - Taste of Italy

Mon. Sept. 1st - Labor Day Picnic

Sat. Oct. 18th - Soup Night or Western Night?

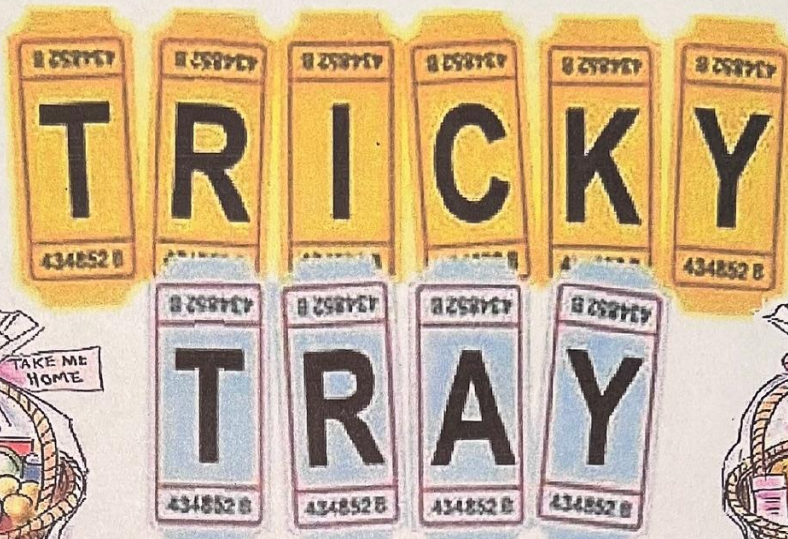
Thurs. Nov. 27th - Thanksgiving Dinner

Thurs. Dec. 25th - Christmas Dinner

Some of these dates could change due to club rentals

If anyone has ideas for upcoming events at the clubhouse or is interested in hosting an event, please reach out to the Social Committee. Our meetings are held at the clubhouse on the 2nd Sunday of each month at 3pm. We welcome your input and are happy to assist in any way possible.

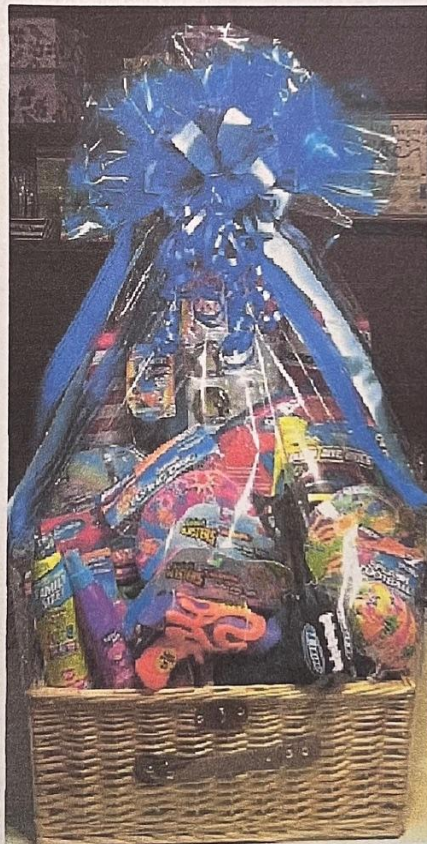




**HOT DOG
SODA &
CHIPS
COMBOS**

COMBO

**Price
\$5.00**



Crystal Oaks Civic
Association
is hosting our Annual
Tricky Tray at
4958 W Crystal Oaks
Drive
Lecanto, Florida

On
Saturday February
15, 2025

Doors open at 11:00

Drawing will be at
1:00 P.M.



Tickets are \$5 for 25 Tickets
Tickets are sold at the door
Call: Dana McGrath 845-430-4977



C.O.C.A. ACTIVITIES

LITERARY SOCIETY

This is really POKER Night, the first 3 Monday nights of every month at the Clubhouse. Ladies and gentlemen are both welcome to join us. If interested, come down to the Clubhouse and enjoy a fun night and maybe go home a little richer.

BINGO NIGHTS

The first, second and third Thursdays of every month are Bingo Nights. Come try your luck and meet members, both old and new. The fun starts promptly at 7:00 PM (Door opens at 6:30 PM). Please HELP by bringing small denomination bills. Don't forget to bring bingo chips or pennies or something to cover the numbers.

SHUFFLE BOARD

All shuffle-board equipment is kept in the storage room outside in the pool area. So come on out and enjoy yourselves knocking some pucks around like the good old days.

LENDING LIBRARY

For those who are new to C.O.C.A. we would like you to know that we have a lending library of magazines and books in the Clubhouse. **NOTICE:** Due to limited space in the C.O.C.A. library, please do not leave magazines over 6 months old, or any catalogs, or financial reports. Please use your own discretion when bringing books or magazines to the library. Also, do not put returned books back on the shelf; please return them to the Return Bin. All books are organized and alphabetized by author. Thank you. -- C.O.C.A. Board

TO ALL C.O.C.A. MEMBERS:

Remember, when leaving the Clubhouse, doors, windows, and the Pool Gates **must remain locked** at all times. **LIGHTS AND FANS OFF--OUTSIDE AND INSIDE.** Failure to do so, will cost us to spend more money. Clubhouse security lights come on at night and are off at 6:30am. If for some reason the alarm is tripped while you are in the Clubhouse, please wait for a Board member or a representative from the Clubhouse. or a representative from the Police Dept. to respond before you leave the Clubhouse. Thank you..... C.O.C.A. Board.

TO ALL C.O.C.A. MEMBERS

According to C.O.C.A. Rules and Regulations, member families may bring two (2) guests into the Clubhouse. However these guests may not be Crystal Oaks residents. All Crystal Oaks residents who access our Clubhouse must be C.O.C.A. members. The rationale for this rule is if one wants to use the Clubhouse, they should join C.O.C.A..... C.O.C.A. Board.

CLUBHOUSE SIGN-IN BOOK

Please don't forget, when you come into the Clubhouse for any reason, sign-in with your name and the name of any guests. **DO NOT WRITE DOWN YOUR CODE NUMBER.** This is true for anyone in your household who uses your code. There is now a separate book for the pool users. Thank you.
C.O.C.A. Board.

Please drop your suggestions and comments, for consideration by the Board, in the Suggestion Box located near the front door. Please remember to give your name Thank you.....C.O.C.A. Board.

COMMITTEES

2025 C.O.C.A. BOARD OF DIRECTORS

Ken Walters	President	954-298-1373
Cathy Trask	Secretary	716-378-4684
Debbie Guilmette	Vice President	352-212-8542
Rick Mertz	Treasurer	267-992-3724
Janet O'Brien	Membership Chairperson	508-369-6459
Rae Jarrett	Social Director	352-322-0305
Al Jannen	Building & Grounds	631-487-5768

Clubhouse and Grounds:

Al Jannen 631-487-5768

RV Compound:

Keith Williams 352-584-3625

Membership Welcoming Committee Chair:

Janet O'Brien 508-369-6459

Pool Manager:

TBD

Building Rental and C.O.C.A. Advertising:

Carol Mertz 267-939-3724

Sunshine Chair:

Betty Westerfield 352-527-3270

COMMITTEE REPORTS

BUILDING AND GROUNDS REPORT

Keith Williams, 352-584-3625, is in charge of the RV compound. If you happen to be walking by the Clubhouse at night, please check that all is well. Make sure lights are out and the doors are locked. Do not confront anyone. Call a board member or 911.

C.O.C.A. RENTAL CHAIRPERSON REPORT

(Submitted by Carol Mertz)

The clubhouse is available for all party rentals including weddings, baby showers, family reunions, funeral lunches, meetings, etc. The rental rate for COCA members for a (4) hour event is \$150. + tax. The non-member rate is \$300. + tax. Additional hrs. are \$20. + tax each. You also receive 2 additional hrs., a hour for setting up and a hour for clean up. Total of 6 hours! A refundable security deposit of \$100. reserves your date.

Call Carol Mertz #267-939-3724

SUNSHINE LADY REPORT

(Submitted by Betty Westerfield 352-527-3270)



Get Well cards was sent to:

Ellen and Dillworth and Mike Gehrke

Please notify me of illness or death. Betty Westerfield.

TREASURER'S REPORT:

(Submitted by Treasurer Rick Mertz)

Balances Effective as of **Jan 2025:**

Checking Account Balance: **\$25,547.00**

Cash Bank: **\$400.00**

For a Combined Operating Account Balance: **\$25,947.00**

CD Account: **\$79,866.16**

Money Market Account: **\$16,015.04**

Total balance of all accounts: **\$121,828.20**

The checking acct for **December 2025** has been balanced.

If you have any questions regarding club finances, please call Rick Mertz at 267-992-3724. Thank you



WOMEN IN BUSINESS MONTHLY MEETINGS

Together
**WE
WIN**

Join us!

WOMEN IN NETWORKING

3rd Wednesday Each Month
4:15pm - 5:45pm
Crystal Oaks Clubhouse
4958 W. Crystal Oaks Dr. • Lecanto

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Life Insurance



FACTS & FIGURES

Life Insurance provides financial protection in lieu of specified premium. It is a kind of insurance wherein life itself gets protected from the uncertainties and unexpected incidents in one's life.

U.S. FACTS

Only **57%** of U.S. adults have a life insurance policy of some kind.



Only **30%** of Americans WITH a life insurance policy have sufficient coverage.

Every life has value and is worth protecting. If an emergency were to happen, life insurance proceeds can help pay for:



Funeral costs



Bills & ongoing expenses



Outstanding debt



Future needs like education



Spouse's retirement plan

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FEBRUARY 2025



Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1 SOUP NIGHT 5pm
2 	3 Literary Society 6:45pm	4 Hand & Foot 1-4pm RENTAL NATIVE PLANT SOCIETY 5:30-8pm	5 RENTAL Affiliated Pros 7-8:30am	6 Hand & Foot 1-4pm BINGO 7pm	7 LUNCH BUNCH Dinner outing at the Greek Orthodox Church, Lecanto- HAPPY HOUR AT THE LANAI 7-9pm	8 RENTAL 12-6pm
9 SOCIAL MEETING 10am  5pm	10 Literary Society 6:45pm	11 Hand & Foot 1-4pm RENTAL HOA 7pm	12  RENTAL Affiliated Pros 7-8:30am Clubhouse Cleaning 10am-12pm RENTAL W.I.N 4-6pm	13 Hand & Foot 1-4pm BINGO 7pm	14  RENTAL 10:15-11:15am HAPPY HOUR AT THE LANAI 7-9pm	15 TRICKY TRAY 11-4pm
16 RENTAL 11:30am-5:30pm	17  BUNCO 1-4pm Literary Society 6:45pm	18 Hand & Foot 1-4pm	19 RENTAL Affiliated Pros 7-8:30am RENTAL W.I.N 4-6pm	20  Hand & Foot 1-4pm COCA BOARD MTG 10am BINGO 7pm	21 RENTAL Fellowship Dinner 6-9pm	22 RENTAL 8:30am-2:30pm
23	24 BUNCO 1-4pm RENTAL 6:30	25 Hand & Foot 1-4pm	26 Clubhouse Cleaning 10am-12pm RENTAL Affiliated Pros 7-8:30am	27 Hand & Foot 1-4pm GENERAL MTG 6:30pm	28 HAPPY HOUR AT THE LANAI 7-9pm	



MARCH 2025



Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2 RENTAL 10-2pm	3 Literary Society 6:45pm	4 Hand & Foot 1-4pm RENTAL NATIVE PLANT SOCIETY 5:30-8pm	5 RENTAL Affiliated Pros 7-8:30am	6 Hand & Foot 1-4pm BINGO 7pm	7 HAPPY HOUR AT THE LANAI 7-9pm	8
9 DAYLIGHT SAVINGS TIME SOCIAL MEETING 3pm	10 Literary Society 6:45pm	11 Hand & Foot 1-4pm RENTAL HOA 7pm	12 RENTAL Affiliated Pros 7-8:30am Clubhouse Cleaning 10am-12pm	13 Hand & Foot 1-4pm BINGO 7pm	14 LUNCH BUNCH Luncheon outing Olive Garden Inverness. 1pm HAPPY HOUR AT THE LANAI 7-9pm	15 RENTAL 11am-5pm
16 ST. PATRICK'S DAY PARTY EAT DRINK & BE MICH 5pm	17 BUNCO 1-4pm Literary Society 6:45pm	18 Hand & Foot 1-4pm	19 RENTAL Affiliated Pros 7-8:30am RENTAL W.J.N. 4-6pm	20 COCA BOARD MTG 10am Hand & Foot 1-4pm BINGO 7pm	21 RENTAL Fellowship Dinner 6-9pm HAPPY HOUR AT THE LANAI 7-9pm	22 RENTAL 8am-3pm
23	24 BUNCO 1-4pm Literary Society 6:45pm	25 Hand & Foot 1-4pm	26 RENTAL Affiliated Pros 7-8:30am Clubhouse Cleaning 10am-12pm	27 Hand & Foot 1-4pm GENERAL MTG 6:30pm	28 HAPPY HOUR AT THE LANAI 7-9pm	29
30	31 RENTAL 6:30					



"KITCHEN KORNER"

(Submitted Ellen Carson)

Rosemary Grilled Lamb Chops



Ingredients:

- 1 Tablespoon chopped fresh Rosemary
- 1 teaspoon olive oil
- ½ teaspoon kosher salt (divided)
- 1 garlic cloves minced
- 4 4ounce lamb loin chops trimmed)
- 1/8 teaspoon fresh ground black pepper
- Cooking Spray

Directions:

- Combine rosemary, oil, 1/4teaspoon salt, and garlic.
 - Rub mixture over both sides of the lamb chop.
 - Cover and marinate in fridge at least 3hrs. Or overnight
 - Prepare your grill
 - Coat grill with Cooking Spray
 - Sprinkle chops with ¼ salt and 1/8 teaspoon black pepper
 - When grill gets to 450 degrees Grill 3 min. Each side for med.
 - Serve with favorite veggie and
- ENJOY!**



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melleo3003@yahoo.com



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LUNCH BUNCH



When: Fri. Feb. 7th

Where: Archangel Michael Greek Orthodox Church in Lecanto.

Time: 4 p.m

When: Fri. March 14th

Where: Olive Garden in Inverness.

Time: 1 p.m

Let's Eat! Sign up sheets will be posted at clubhouse. Thank you. Rae Jarrett

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THE C.O.C.A. NEWS STAFF

Editor: Hank Rios 352-746-6101

Co-Editor : Carol Mertz

If you have any items, ideas or articles for an upcoming printing of *The C.O.C.A. News*, you may direct them to an Editor or any other person on the staff for consideration. The preferred format to use is Microsoft Word with Arial 10pt font. Submit them via e-mail to the Editor (rios08@gmail.com).

MEMBERSHIP COMMITTEE REPORT

(Submitted by Janet O'Brien - Membership Chairperson)

COCA membership at this time is 121 households. This is the time of year to renew memberships and continue to support the club. Thank you to those who have already done so. Please send your renewal application and payment as soon as possible to continue your membership.

Thank you, Janet O'Brien, Membership Chairperson - 508-369-6469



The C.O.C.A. membership list is issued to all members once a year. To keep your list current, we will publish, in this section of the Newsletter, additions of members.

Amanda Castro & son Isaac - 6313 W. Constitution Ln - Homosassa 34448 -352-257-2483

Michael & Melissa Dunn & children, Michaela, Macey, Michael - 174 N. Mesquite Pt
 352-212-4939 & 352-423-0134

Albon & Jeanette Fernandez - 5611 W. Hunters Ridge Circle - 678-614-4957

Amy Mirialakis - 480 N. Bluejack Pt - 352-422-6189, 352-746-0705

WELCOME... SEE YOU AT THE CLUBHOUSE!



Janet O'Brien- Membership Chairperson

FEBRUARY/MARCH BIRTHDAYS



The birthstone for February is the Amethyst which symbolizes Sincerity and the birthstone for March is the Aquamarine which symbolizes Courage.

FEBRUARY BIRTHDAYS

- 3 Hank Rios
- 14 Rae Jarrett
- 15 Pat Collins
- 15 Daughhetee Bob
- 16 Valerie Amante
- 16 Alan Jannen
- 17 Angel Wrathall
- 18 Wrylee Merrill
- 20 Mary Raulf
- 21 Larry Golicz
- 22 Brittany Borrelli
- 22 Beth Lutkenhaus
- 22 Michael Brown
- 22 Paul Collins
- 23 David Adams
- 27 Ken Walters
- 28 Bettinal (Tina) Demaggio

MARCH BIRTHDAYS

- 1 Sarah DiLorenzo
- 4 Windy Ditri
- 7 Dan Rohring
- 9 Rebecca Kunselman
- 13 Debra Guilmette
- 13 Paul Wolters
- 21 Chuck Allen
- 22 Andrea Swiggum
- 23 Rick Mertz
- 24 Britnie Reed
- 27 Donna Bahil
- 28 Wally Schoenfeld
- 30 Maggie Rohring

Birthdays and holidays are wonderful to look forward to, But each little moment has its own magic.

Enjoying a sip of cider, reading a good book, raking leaves with children—we can find something to celebrate in every day.

**Happy
Valentine's Day
February 14**

FEBRUARY/MARCH ANNIVERSARIES



Best Wishes and Happy Anniversary to all of you.

FEBRUARY ANNIVERSARIES

- 9 Dave & Savannah Clemens
- 14 Chris & Lana Carter
- 21 Ed & Edie Adamson
- 10 Ronald & Mary Ann Bailey

MARCH ANNIVERSARIES

- 3/16 Bill & Rae Jarrett



16 Things To Get Rid In 2025

1. Clothes you haven't worn in a year.
2. Expired makeup and skincare.
3. Broken gadgets collecting dust.
4. Extra cables you don't need.
5. Books you'll never reread.
6. Old receipts and papers.
7. Shoes that hurt your feet.
8. Kitchen gadgets you never use.
9. Worn-out towels and sheets.
10. Outdated magazines.
11. Toys your kids outgrew.
12. Decor that feels outdated.
13. Junk emails cluttering your inbox.
14. Apps you never open.
15. Duplicate or blurry photos.
16. Subscriptions you don't need.