The Beacon

Volume 30, Issue 13
October 2026

Beacon Terrace manufactured home community *2425 Harden Blvd, Lakeland, FL 33803*
The official publication of the home owners of Beacon Terrace

From the Editor

Greetings!

The first real chill in the air always gets me thinking back to a particular fall, a long time ago, when my son was still small enough to fit under my arm and young enough to believe every game was real.

His favorite spot that time of year was "Timbertown," a wooden playground of castles, tunnels, and swings, a child's Club Med even in a jacket. One afternoon there, something small but wonderful happened, something I've carried with me ever since.

I was watching him fight off monsters and save damsels in distress when I felt the years roll back to my own childhood, sticks for swords and mounds of dirt for kingdoms. Watching him, I wondered why so many adults, myself included, give up playtime somewhere along the way. So when the urge hit me to jump in and join his game of Knights and Castles, I did. He looked at me like I'd lost my mind, then handed me a pretend sword and let me play.

For a little while, the bills and the worries were a distant memory. I was nine again, and nothing else mattered.

Driving home that evening, I thought about how good it felt to be young again. Children carry so little weight. They don't worry about what other people think of them, or who's watching, or how they measure up. They're too busy just being kids to notice any of that.

My son is thirty-four now. Timbertown is long gone, but every year when the air turns cold like this, I think of that afternoon and I'm grateful I said yes instead of staying on the bench. Maybe that's the lesson it left me with: a reminder of how light the world can feel when you stop keeping score, if only for one game.

See you in November!

Bryan

What's inside:

October Birthdays 04

Resident Spotlight 09

The Cyber Vault 12



Message from our H.O.A President



Cathy McLean, Lot 211
mcleancathy60@gmail.com
416-464-0361



Hello everyone,

Fall is creeping in, and the snowbirds are starting to think about their trips back to Beacon Terrace.

I have a few items to update everyone on:

- The fountain expenses have been approved. We are waiting for the parts and the vendor to schedule the service date. Hopefully this will coincide with the water ban being lifted on October 1st.
- The swing on the island is up and in service. Please let me know if that's not accurate.
- The new railing for the stairs to the dock is pending. We are still waiting on bids to come in.
- The new picnic tables on the island are also still pending.
- The spotlights on the clubhouse are fixed and working. They will be adjusted as soon as the landscaping truck with its extension ladder is back in the park.

Thank you all for the pictures and emails about the issues that need attention. There are some lawns and gardens around the park that have been neglected; these have been reported to the office and will be looked after. I'm sorry for the unsightliness in the meantime.

Our HOA meetings will resume in October. The November meeting is a very important one, as it's when nominations for the 2027 HOA Board will be brought to the floor. Please start giving this some consideration. It is so very important to Beacon Terrace as a community and a family.

The Nomination Committee will be announced soon and will be looking for names of people willing to serve for a year or two.

I'm looking forward to getting back to Beacon Terrace. I do appreciate all the emails and love hearing from so many of you.

See you all soon,

Cathy



9/14/26 - Mike Lesko,
formerly #158

9/17/26 - William Crotty
Lot #63

9/26/26 - Debi Carver
Lot#42

Care and Concern

Keeping our community connected

We have many new residents who may not be familiar with the Care and Concern Committee. Our goals are to:

1. Send cards to residents who are sick, have lost a loved one, or need a pick-me-up
2. Visit residents in the hospital or in rehab facilities
3. Check in on residents in the park who are homebound or unable to participate in activities
4. Update the Memorial Board for Beacon Terrace members who have passed away
5. Provide information such as the Citrus Connection for rides, VISTE, etc., to help our residents be as independent as possible

I rely on you to help me keep up with everything going on. Please call, text, or email me so that I can keep those goals going! Contact information below.

Gary Gearhardt's program, "Signs of Life," encourages residents who live alone to use a sign system to let neighbors and Gary know they are okay. Residents flip their sign to "Good Morning" during the day and "Good Night" in the evening. If Gary sees that your sign hasn't been turned, he will call or knock on your door to ensure you are okay. It saves lives!

Contact Gary at 863-940-2380

I encourage **EVERYONE** to join **LEAP**. This is a program through the Lakeland Police. Officer Angie Ellis will come to you, place a sticker on your door, and record your next of kin and emergency contact information. The sticker has a number that is specifically tied to you and your information. First responders use this information in the event you are unable to talk. Please call Officer Ellis to do this for your family AND yourself!

Contact Officer Angie Ellis at 863-834-6960

Care and Concern
Sarah Kaplan
904-318-9147
sarahkaplan80@gmail.com

Notary services

Available for all residents in Beacon Terrace. Please give me a call, Sharman Carney, at (863) 521-6834 to schedule a convenient time. I am in Lot #21. (This is free for all HOA members)

From the Social Committee

Events • Community • Fun

There are changes coming to the Social Committee, starting with the resignation of Lynn Kowalenko and Sheri Little.

Norma Milano, Trudy LeBlanc, and I, along with Bonnie Archibald, who is joining the committee, will continue bringing new ideas to the community. We also have other residents who have reached out and offered their help.

We are bringing back Trivia in November, Movie Night in December, and new bands starting in October. With the return of our Snowbirds and cooler weather, activities such as Bocce, Shuffleboard, and Cornhole will be starting up. Hand and Foot along with Euchre will also be returning to the clubhouse.

Our next Social Committee meeting will be October 14 at 3:00 p.m. in the clubhouse. This meeting is open to all, so come join us and bring your ideas.

~ Marilyn Ogonowski

New Residents; Welcome!

Welcome to all new Beacon Terrace residents. Because of recent front office staff changes, I am still working to obtain a complete and accurate list of all families who have moved into our beautiful community this year.

New residents, please send me your name, unit number, and phone number by text or email so I can meet with you briefly and drop off a “Beacon Terrace Welcome” packet. The packet includes HOA, FMO, and Social Club membership forms, along with other information about our community and Polk County.

Welcome and I look forward to seeing you soon!

Beacon Terrace 2027 Directory

Wonderful neighbors here at Beacon Terrace. I am currently calling every unit in Beacon Terrace to verify all “Beacon Terrace Directory” information is accurate: Name, Unit, Phone, Birthday and Month, State Origin and Email address for each individual resident.

Please feel free to contact me by Text, Email and Phone with any necessary changes so I can update the Directory before the years end.

Thank you for your assistance as always.

Peggy Bullen,
Lot # 166
215-847-2933
Email: PeggyBullen166@gmail.com

HAPPY Birthday

OCTOBER BIRTHDAYS

1 Scott Tromley
2 Janet Hamilton
3 Rick Hobbs
4 Dave Sharpe
5 Stacey Clawson
7 Kathy Benson
8 Shirley Castle
10 Maria Elena Bartoli
Harry Schulte
11 Phyllis Snead
12 John St. Clair
Paul Dybdahl
13 Pam Chine
Joan Herford
Lorie Mattoon
14 Joyce Markarian
16 Vicki Hobbs
17 Bucky Reynolds
19 Sharon Reynolds
Matthew Vetoich
20 Libby Miles
28 Roger Bischoff
29 Bob Hindmon
31 Tommy Rogers

NEED A HELPING HAND?
GIVE OUR GUYS BELOW A CALL!

Terry Castle: 412-973-4587
Al Gulla: 704-562-4829
Joe Little: 405-850-5088

Puzzled

Games • Puzzles • Riddles • Fun

Halloween Word Find

U	D	A	N	R	E	T	N	A	L	X	I	N	H	H	W
C	E	G	M	O	O	R	B	S	C	X	I	D	V	X	E
O	R	C	N	S	N	Z	B	A	P	K	A	C	G	C	B
S	H	Q	T	A	O	A	U	R	P	I	G	W	U	R	B
T	W	R	N	M	F	L	G	M	G	S	D	H	O	E	A
U	S	I	B	H	D	H	U	Z	R	P	A	E	Y	E	T
M	Z	I	C	R	O	P	F	W	A	O	K	N	R	P	K
E	E	T	O	S	I	E	G	Y	V	O	Y	S	K	Y	D
C	I	N	T	M	D	L	L	T	E	K	I	D	A	Z	E
W	N	O	T	E	L	E	K	S	Y	Y	B	X	N	M	L
M	O	N	S	T	E	R	O	R	A	D	M	C	R	A	K
J	U	T	L	S	G	S	C	A	R	E	C	R	O	W	C
W	C	B	V	H	Y	J	C	H	D	D	M	I	O	U	A
H	A	U	N	T	E	D	L	F	L	L	G	V	I	W	C
V	F	O	G	F	L	O	W	E	R	E	W	U	C	T	U
F	R	X	H	F	O	M	I	E	R	I	P	M	A	V	U

FIND THESE WORDS

BAT	BROOM	CACKLE	CANDY	CAULDRON
COSTUME	CREEPY	FANG	FOG	GHOST
GRAVEYARD	HAUNTED	LANTERN	MASK	MONSTER
PUMPKIN	SCARECROW	SKELETON	SPIDER	SPOOKY
VAMPIRE	WEB	WEREWOLF	WITCH	ZOMBIE

Honoring Old Glory: The Proper Display of the American Flag

Submitted by Sheri Little

The American flag is more than a symbol of our nation—it represents the freedom, sacrifice, and unity of the United States. Displaying the flag properly is a simple but meaningful way to show respect for our country and for those who have served to protect it.

Knowing the Basics

When displayed outdoors, the flag should be raised briskly and lowered ceremoniously. On a traditional flagpole, the union—the blue field with the stars—should always be at the top and to the flag's own right. When displayed against a wall, the union should be in the upper left corner as viewed by the observer.

The flag should be kept clean and in good condition. It should never be allowed to touch the ground, floor, water, or other objects beneath it. A flag that becomes worn or damaged should be replaced and disposed of respectfully, preferably through a proper flag retirement ceremony.

Displaying the Flag With Other Flags

When the American flag is displayed with other flags, it is generally given the position of honor: at its own right, which is the observer's left when facing the display. No other flag should be placed above or to the right of the American flag when displayed on separate staffs.

The Flag at Half-Staff

The flag should first be raised to the peak of the staff before being lowered to the half-staff position, and again raised to the peak before being lowered completely at the end of the day. Only an appropriate proclamation or authorized order should determine when the flag is flown at half-staff.

At Night

Traditionally, the flag should be displayed from sunrise to sunset, though it may be displayed 24 hours a day if properly illuminated during the hours of darkness with a light shining directly on it.

On Clothing and Decorations

The flag should not be used as wearing apparel, bedding, drapery, or as a covering for a statue, monument, or speaker's platform. Patriotic clothing and accessories may incorporate flag-inspired designs, but the actual flag should not be treated as a costume or ordinary decoration.

Showing Respect

When the flag passes during a parade or ceremony, those present should face the flag and stand at attention. Military personnel render the appropriate salute, while civilians should place their right hand over their heart. During the Pledge of Allegiance, civilians should stand at attention facing the flag with their right hand over their heart.

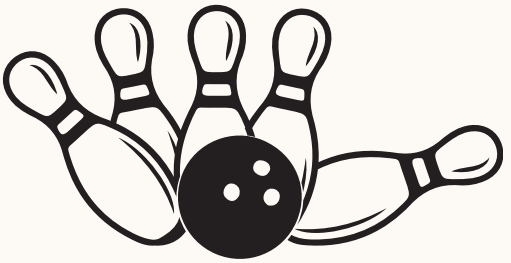
There are many ways to show patriotism, but properly displaying the American flag is one of the simplest. Whether it is flying outside a home, displayed at a community event, or carried in a parade, following proper flag etiquette demonstrates respect for the United States and for generations of Americans who have sacrificed to defend the freedoms represented by Old Glory.

The flag belongs to all Americans. Treating it with dignity is a small gesture that carries a powerful message: We remember. We honor. We are proud to be Americans.

For those that have U.S. flags that need to be disposed of, the American Legion on Ariana St. in Lakeland will take your flag, or feel free to contact Joe & Sheri Little at lot 224 and they will pick up your flag to be brought to the American Legion.

October 2026

Su	Mo	Tu	We	Th	Fr	Sa
				1 9:30AM - 10:30AM Pool Exercises 10:00AM Crafts with Bonnie 1:00PM Hand & Foot 1:00PM Crafts 4:00PM Suds, Sips & Snacks on the Island	**2** 9:30AM - 10:30AM Pool Exercises 12:00PM Bridge	**3** 9:00AM - 1:00PM Nomination Committee Information Event 9:30AM - 10:30AM Pool Exercises
4 1:00PM Hand & Foot	**5** 9:30AM - 10:30AM Pool Exercises 1:00PM Mahjong 3:00PM Mexican Train	**6** 8:15AM Chair Yoga 9:30AM - 10:30AM Pool Exercises 10:00AM HOA Board Meeting 1:30PM Bocce Ball	**7** 9:30AM - 10:30AM Pool Exercises 4:30PM Line Dancing - Clubhouse	**8** 9:30AM - 10:30AM Pool Exercises 1:00PM Hand & Foot 1:00PM Crafts 4:00PM Suds, Sips & Snacks on the Island	**9** 9:30AM - 10:30AM Pool Exercises 12:00PM Bridge	**10** 9:30AM - 10:30AM Pool Exercises
11 1:00PM Hand & Foot	**12** 9:30AM - 10:30AM Pool Exercises 1:00PM Mahjong 3:00PM Mexican Train 4:30PM Men's Night Out - Duke's	**13** 8:15AM Chair Yoga 9:30AM - 10:30AM Pool Exercises 1:30PM Bocce Ball	**14** 9:30AM - 10:30AM Pool Exercises 3:00PM Social Committee Mtg 4:30PM Line Dancing - Clubhouse	**15** 9:30AM - 10:30AM Pool Exercises 11:00AM Ladies Luncheon - Walk-On's 1:00PM Hand & Foot 1:00PM Crafts 4:00PM Suds, Sips & Snacks on the Island	**16** 9:30AM - 10:30AM Pool Exercises 12:00PM Bridge	**17** 9:30AM - 10:30AM Pool Exercises 6:00PM - 9:00PM Rock the House Dance
18 1:00PM Hand & Foot	**19** 9:30AM - 10:30AM Pool Exercises 1:00PM Mahjong 3:00PM Mexican Train	**20** 8:15AM Chair Yoga 9:30AM - 10:30AM Pool Exercises 1:30PM Bocce Ball 7:00PM HOA Members Meeting	**21** 9:30AM - 10:30AM Pool Exercises 4:30PM Line Dancing - Clubhouse	**22** 9:30AM - 10:30AM Pool Exercises 1:00PM Hand & Foot 1:00PM Crafts 4:00PM Suds, Sips & Snacks on the Island	**23** 9:30AM - 10:30AM Pool Exercises 12:00PM Bridge	**24** Oktoberfest on the Island - Social 3:30PM, Dine 4:30PM 9:00AM Donut & Coffee Hour - Freedom A/C 9:30AM - 10:30AM Pool Exercises
25 1:00PM Hand & Foot	**26** 9:30AM - 10:30AM Pool Exercises 1:00PM Mahjong 3:00PM Mexican Train	**27** 8:15AM Chair Yoga 9:30AM - 10:30AM Pool Exercises 1:30PM Bocce Ball	**28** 9:30AM - 10:30AM Pool Exercises 4:30PM Line Dancing - Clubhouse	**29** 9:30AM - 10:30AM Pool Exercises 1:00PM Hand & Foot 1:00PM Crafts 4:00PM Suds, Sips & Snacks on the Island	**30** 9:30AM - 10:30AM Pool Exercises 12:00PM Bridge	**31** 9:30AM - 10:30AM Pool Exercises 6:30PM Happy Halloween! Golf Cart Parade & Pizza Party



Hi y'all!

It's been a quick spring and summer, and it's time to gear up for another great season! Where did all that time go? As we look forward to getting back to friendly competition, I am hoping that you will sign up and take part in the fun. The sign-up sheet will be posted in the clubhouse. I still need to have it printed, so don't look for it before then.

As in previous years, I need to know you're bowling and if there are any changes on your team. If you have a team captain, that would be good to know. There will be a form for you to input your name, phone number, and email in order for the folks at Bowlero on South Avenue to get it into the system for all the perks for league members.

If you're new and want to join us, welcome aboard! Please sign up and indicate that you're a newbie, and you'll be rewarded with all kinds of information!

Your bowling coordinators are looking for fun, and we hope you are too

Candie Pocock, Lot #61
Cathy McLean, Lot #211

With the cooler months ahead, it's a great time to visit the dock on the nature trail. They placed a picnic table recently, so now you and your family can pack a lunch and enjoy the lake (and the turtles) while you picnic. Check it out when you get a chance!







Resident Spotlight

Friendship • Neighbor • Family

These beautiful sunset photos were submitted by Cynthia Dugan.





Recipe Corner

Delicious recipes from our community kitchen

Fruit Smoothie
Submitted by Candie Pocock

1 banana
1 c. partially thawed strawberries
1 3/4 c. Almond Breeze Milk (I use honey-sweetened version)
3 T. orange juice
2-3 ice cubes

Purée in blender until smooth. Makes 24 ounces (2 breakfast servings for me).

Awesome Chocolate Cobbler
Submitted by Sheri Little

- 1 cup all-purpose flour
- ¼ cup butter
- 1½ teaspoons baking powder
- ¼ teaspoon kosher salt
- 1¾ cups white sugar, divided
- ¼ cup plus 2 tablespoons unsweetened cocoa powder, divided
- 2/3 cup milk
- 1 teaspoon vanilla extract
- 1½ cups boiling water

Preheat the oven to 350°F. Place the butter in a 2-quart baking dish (8" square) and set in the oven to melt. Keep an eye on the butter and remove from the oven when it has melted. Set aside.

Combine the flour, baking powder, salt, ¾ cup sugar, and 2 tablespoons cocoa powder in a medium mixing bowl. Whisk to combine. Add the milk and vanilla. Whisk again until smooth.

Combine the remaining 1 cup sugar and ¼ cup cocoa powder in a small mixing bowl. Whisk to combine.

Pour the liquid batter over the butter in the baking dish. Sprinkle with the sugar and cocoa mixture. Slowly pour boiling water over the top as evenly as possible.

Bake for about 30 minutes, just until the top has set. Cool for 15 minutes before serving. Enjoy!

The Travel Corner

Adventures from our community

Fall is once again upon us. Where does the time go? We are almost ready to embark on our monthly day trips.

The first trip will be to Vero Beach visiting McKee Botanical Gardens. These beautiful gardens have been viewed by more than 100,000 visitors. We will have lunch at Waldo's in the historical Driftwood Inn. Sign up at the Clubhouse and make sure you select your lunch choice. Trip includes round trip transportation, tour, lunch, tax & gratuities for $119.00.

Our November 12th trip will include visits to Thomas Edison's and Henry Ford's Winter Estates. You will view original equipment in Edison's Botanical Research Lab. Again, you choose your lunch in advance. $129.00 covers round trip transportation, estate entrances, lunch, taxes and gratuities.

We have sold out our 2026 Royal Caribbean trip. If you wish to come aboard with your friends, call Don Cook 853/226-4772 to see if he can get your a deal. He has been quite successful with some other latecomers. This 7-day trip goes to Belize City, Costa Maya and Cozumel.

Reservations are now being taken for 2028 Royal Caribbean Freedom of The Seas cruise to Curacao, Aruba, Cabo Rojo and Nassau. Early booking rates are available now.

Flyers are available at the clubhouse or #261 Hibiscus. Questions, call Jan Trask 863/660-1741

OTHER PLANNED TRIPS

- December 5th, 2026 - Kingfisher Cruise and Dinner
- January 12th, 2027 - Asian Lantern Festival & P.F. Chang's
- February 9th, 2027 - Marina Jack Yacht Cruise and St. Armands Circle
- March 8, 9 & 10, 2027 - Amelia Island Extended Tour
- April 5th, 2027 - Speakeasy Murder Mystery Dinner Show

IMPORTANT INFORMATION

BT Emergency (863) 315-1256
Beacon Terrace Office (863) 687-1695
Lakeland Electric (863) 834-9535
POLICE non-emergency (863) 834-6966
Bulk Trash Pickup (863) 834-8773
Garbage, Recycle, Lawn Trimmings - Pickup on Tuesdays

Artificial Intelligence: The Good, The Bad, and The "Wait, What?"

You have probably heard the term Artificial Intelligence, or AI, more times in the past two years than in your entire life before that. It is on the news, in commercials, and your grandchildren cannot stop talking about it. But what actually is it?

AI is already part of your daily life. It powers the voice on your phone, decides which emails land in your spam folder, and suggests what to watch next on Netflix. It is more like a very fast assistant that never sleeps than a robot with glowing eyes.

The good stuff

A 2026 study out of Imperial College London found that AI detected more cancer cases with fewer false positives than human radiologists alone. The Mayo Clinic has an AI system that detects pancreatic cancer on routine CT scans up to three years before a clinical diagnosis would otherwise be made.

Hearing aids now use AI to filter background noise in real time. Fall detection on smartwatches calls 911 automatically if you fall and do not respond within 45 seconds. Virtual assistants like Siri, Alexa, and Google can set reminders and answer questions without touching a screen.

The downside

According to the FBI's 2025 Internet Crime Report, AI-related fraud cost Americans over $893 million, with adults 60 and older absorbing nearly 40% of those losses. The average loss per older victim was over $112,000.

Voice cloning is the most personal threat. AI can replicate your grandchild's voice from just three seconds of audio. ***Survivors describe the same experience: it did not sound close. It sounded exactly like them.***

AI also generates fake photos, videos, and news stories that look completely real. ***If something seems designed to make you angry or afraid, slow down before sharing it.***

The bottom line

AI is not something to fear, but it is something to understand. It can improve your quality of life and it can be used against you. If something feels off, trust that feeling.

Want to Learn More?

These are free, plain-language resources worth bookmarking:

Senior Planet from AARP
Free online classes on AI for older adults. Live and self-paced options available.
seniorplanet.org

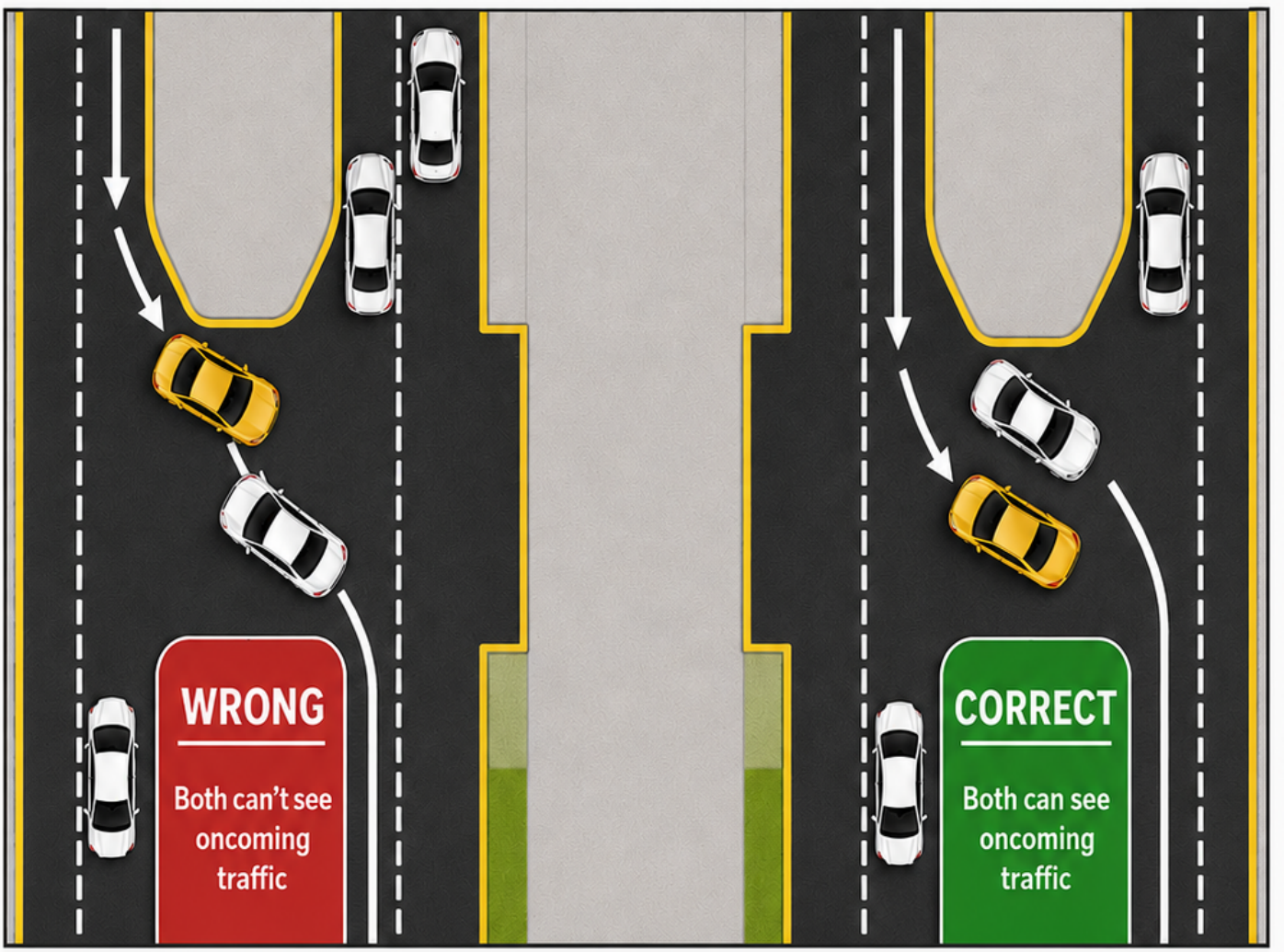
AARP's AI Resource Hub
Articles, videos, and guides on how AI affects daily life, healthcare, and finances.
aarp.org/ai

FTC Consumer Advice: AI and Scams
Up-to-date guidance on voice cloning, deepfakes, and how to protect yourself.
consumer.ftc.gov

FBI Internet Crime Complaint Center
Report fraud and read the latest elder fraud warnings.
ic3.gov

HOW TO ENTER OR EXIT BEACON TERRACE FROM HARDEN BLVD. MEDIAN CROSSOVER NOT BECOME A STATISTIC!

The Florida rule of the road is “Keep right except to pass”. This applies to those who want to turn in or out of Beacon Terrace. If you’re turning left on to Harden Blvd. North, you must stay to the right in the median. If you are going into the community from Harden Blvd. South, again, stay to the right in the median. This will give you the best view of oncoming traffic. Do not sit in the middle of the median, or stack up cars in the median. Please wait your turn to avoid an accident.



The Federation of Manufactured Home Owners (FMO) protects the rights and interests of manufactured/mobile home owners.

FMO is our advocacy group; without it, we are at the mercy of city and state agencies. The more members we have, the greater our voice will be.

You can join for $40.00 for one year or $120.00 for three years.

For applications you may contact me:

Alice Murray, FMO Representative
Lot # 72
(863) 255-4475

Beacon Terrace Homeowners Association, Inc. Mission Statement

To promote, provide & encourage healthy, beneficial, & enjoyable living conditions for the benefit of all residents.

Social Activities —Promote social activities, bingo, dinners, games, educational events, and general good fellowship for all residents

Support Groups —Cooperate and support the Federation of Manufactured Home Owners of Florida, Inc. (FMO) and Lakeland Inter-Park Council (LIC) for the benefit of all residents

Park Facilities — Promote and encourage the proper care of all facilities in the Park by all residents

Rules and Regulations — Establish reasonable rules and/or regulations for all activities in the best interest of all residents and such rules are not to conflict with those of the Park management

Problem Resolution — Promote cooperation between residents and Park management where differences arise and seek agreed resolution; represent residents to seek proper resolution

The Beacon

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BEACON TERRACE HOA DISCLAIMER

The BT Homeowner's Association is in no way responsible or liable for any damages resulting from any articles, statements, advertising representations, publication, nor do we endorse or recommend any products or services mentioned or illustrated herein.

Water Valve – Zone Chart

ZONE	HOMES	VALVES
1	119-128	1, 3
2	22, 57-60, 77-95, 98-118	3, 4, 10, 14
3	96-97, 243-256, 258-274	4, 5
4	233-242, 257, 275-288	5, 6
5	40-56, 61-76	10, 11
6	1-21, 23-39	12, 14
7	129-161	9
8	162-167, 188-190, 195-231, 297	7, 8, 12
9	168-187, 191-194, 232, 289-296	6, 7, 8

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Revised 8/16/22

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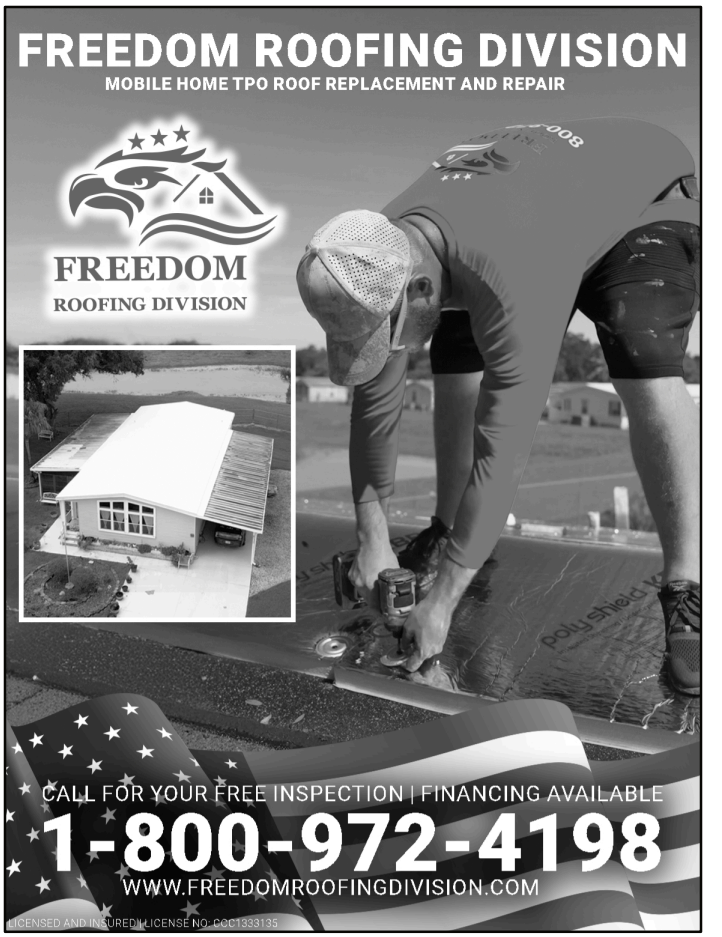
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