

The Beachcomber



*Hernando Beach
Property Owners
Association
Newsletter*

PRESIDENT'S MESSAGE

John Maxwell says that the greatest gap in Life is the gap between "I SHOULD" and "I DID". It's commonly known as the procrastination gap, and we're all guilty at times.

Our HBPOA October meeting was jammed packed with guest speakers and our spotlight advertisers. Each brought something to the meeting that was pertinent. Sheryl Coggins and Gay Collepriest told about their business – "Cruise Planners".

We do any kind of travel, tours, resorts,

With us you get your own website and an ap for your phone to review your itinerary, make changes, review updates and stay in touch with love ones back home.

We also handle Group travel. With our Group travel benefits, you can earn bonus points to use on other trips.

Marsha Renner, Licensed insurance agent specializing in Medicare shared her recommendations on how to take the stress out of Medicare decisions. Working from home, her schedule is flexible and can meet you at your home or online. She reminded us that annual enrollment is Oct. 15th though Dec. 7th – do you know what plan she has? Thank you, Gail, Sherly and Marsha! Please review the minutes as published.



As the fall season approaches, the temperatures cool, our gardens are harvested and our thoughts move towards the upcoming holiday season. We instinctively have a sense of preparing for winter (not too much to do in Florida) but the feeling is still there. Once we're ensconced in the season we think about spring and how to prepare for the next year – taxes, family, community involvement and travel plans.

The HBPOA would love to prepare to welcome a new board to lead YOU - the membership. In this issue, please review the position descriptions for the open

(Continued on page 3)

Our next meeting
will be held
**Thursday,
Nov. 2nd, 2023**

at 7:00pm

**Hernando Beach
Yacht Club**

4163 Shoal Line Blvd.

Doors open at 6:30pm
to socialize.



**The purpose of
this organization is
to unite the
property owners of
Hernando Beach.**

Don't miss out on an
email from HBPOA, add
HBPOA34607@gmail.com
as a contact.

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(Continued from page 1)

board positions (President, Vice President, Secretary, and two Directors), and consider getting yourself involved in something great and volunteer to help make it happen!



Cleaning up the Dolphin with Scott Fitzgerald. It's been two years since we coordinated with Hernando County Maintenance to paint and renovate the iconic dolphin fountain at the entry to Hernando Beach at Hwy 19 and Osowaw Dr. At that time to decrease the amount of water

needed to keep the fountain flowing, we added limestone to simulate our rocky shoals. Then we applied pond paint in a vibrant sea blue that also sealed leaks and drainage. This month our goal this month was to drain and remove all the wind-blown sand that had started to build up causing algae to bloom despite the chlorine we added. Incredibly, Mr. Turtle was in the pond and thought the pond was a good place to hang – he's living a good life in the preserve now. Thank you to the Ladies Day Out group who drove by and gave us a honk or two – hello back at ya!

In this issue you'll read about our Holiday Party. The Yacht Club provides a beautiful location, comfortable seating and we have the opportunity to be neighborly which is what the holidays are all about. The meal will be professionally prepared and scrumptious. Our entertainment is provided by Stan Prinston. Stan played at our last two holiday parties and members across the board said, let's keep him! Stan welcomes impromptu singers who can carry a note and remember the words.

This holiday party we are requesting members bring an unwrapped toy for a child to contribute to the US Marine Corps Toys for Tots' program or a check to contribute to the Hernando Beach Scholarship Fund. I know in the past, our hospitality team created super baskets, collected gift

The Beachcomber

Published by Hernando Beach Property Owners Association

Deadline for ads, articles, and news:
November 10th for publication in our
December Issue.

Yearly advertising prices:

Black & White:

1/4 page - \$190

1/2 page - \$335 - **best buy**

full size - \$650

Yearly advertising prices:

Color:

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full size - \$1400

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Jennifer Brown, Editor (352)678-1795
HBPOABeachcomber@gmail.com

cards from our community businesses and crafted holiday goodies. At the risk of sounding altruistic, I think that the Association is blessed to have the membership we have. When we are blessed – we can share the blessing. How can we do that? By giving to those who have not, giving so that others may have an opportunity to improve their situation through technical school or college.

The Association does its best when fresh ideas are revealed, new personalities come forward and we have a free flow of information that serves the membership. The opportunity to serve in a position on the board is a wonderful and rewarding experience. Carrying forward and representing membership ideas and positions with the county is challenging but not insurmountable – can you walk and chew gum? So, if you believe in community safety, property rights, navigable canals, water cleanliness, and preserving our coastal Hernando Beach feel - please consider volunteering for a position on the HBPOA Board. Share your gifts and talents with your community and see good you can do.

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Hernando Beach Property Owners Association

P. O. Box 3198, Spring Hill, FL 34611-3198

2023 Board of Directors

President: Bill Roberts - (540)419-5871
Vice President: Joan Puls - (803)818-0144
Secretary: Linda Tartaglione - (914)260-6556
Treasurer: Jen Brown - (352)678-1795
Director: Scott Fitzgerald - (781)608-5341
Director: Jim Fournier - (352)238-8662
Director: Bobbi Caccamisi - (901)486-0352
Director: Denis Polyn - (352)556-4277
Director: Chuck Greenwell - (502)939-9809

2023 Committee Chairperson

Governmental Affairs Committee - Chuck Greenwell
Landscaping Committee - Bill Roberts
Membership Committee - Patty Roberts
Hospitality Committee - Diane Ziemski
Beachcomber - Jen Brown
Bylaw Committee - Barry Holland

HERNANDO BEACH PROPERTY OWNERS ASSOCIATION 2024 MEMBERSHIP APPLICATION & RENEWAL FORM

HBPOA meetings are held the 1st Thursday of every month.
Meetings are held at the HBYC - 4163 Shoal Line Blvd, the doors open at 6:30pm and meetings start at 7pm.

Dues are \$35.00 annually and include the Beachcomber Newsletter mailed to you.
Annual dues are due by January 1st every year and are NOT prorated.

Members who join in November or December are considered paid up as members for the following year.

New Member **Renewal from 2023** **Prefer to receive the Beachcomber by email**

1) **Name** _____

Phone number _____ Email _____

2) **Name** _____

Phone number _____ Email _____

I would like to help with _____

Mailing Address: _____

Hernando Beach Property Address: _____

Eligible members are the property owner(s) listed on the property deed, as owner(s) of record on file with the Hernando County Property Appraiser's office, as owners named on the purchase agreement if the deed has not yet been recorded, individuals named in trust agreements that have present legal ownership of that property and the spouses of such property owners whether or not listed on property deeds and records. (Section 3.3 of the HBPOA Bylaws)

I grant permission and consent to the Hernando Beach Property Owners Association for the non-profit use of any photograph(s) taken by the HBPOA, or submitted by me for presentation to the HBPOA, under any legal condition, including but not limited to publicity, copyright purposes, illustration, advertising, and web content.

If paying online please complete the online application with method of payment through our website at www.hernandobeachpoa.com.

Make Check payable to HBPOA and mail with application/renewal to:
HBPOA, PO Box 3198, Spring Hill, FL 34611-3198

Hernando Beach Property Owners Association

4th Annual Holiday Dinner & Celebration

In the spirit of the Holidays, we hope you choose to join your fellow HBPOA Members for your annual Holiday Dinner. Your membership in the HBPOA is greatly appreciated.

Date: December 7, 2023

RSVP by Nov. 27, 2023

Time: 5:30 PM

Payment can be made at November's HBPOA meeting, by check mailed to

Place: HB Yacht Club

HBPOA, or by credit card on the HBPOA website. No payment at the door.

\$30 per person

**a % surcharge is charged on cc payments*

Attire: Holiday Casual

Dining choice must be made with payment.



HBPOA Holiday Dinner 2023 Dining Choice & Payment

(please enter guest name and mark your selection)

Member #1 name _____
 Prime Rib Chicken Royale

Member #2 or guest name _____
 Prime Rib Chicken Royale

Payment Enclosed:

\$30 per person

Cash Amount enclosed _____ Date _____

Check Amount enclosed _____ Date _____ Check # _____
(Make check payable to HBPOA)

Price includes: Appetizers, Dinner and Dessert

**** Cash Bar ****

Entertainment: Stan Prinston

**** Cash Bar ****

Hernando Beach Property Owners Association P.O. Box 3198 Spring Hill FL 34611-3198 www.hernandobeachpoa.com



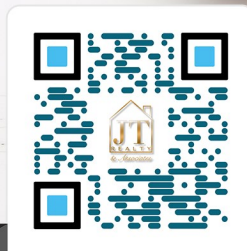
November 2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2 HBPOA Membership Meeting	3	4 Front Porch Art Walk 10am to 2pm
5	6	7 BOCC Meeting	8 HB Crime Watch Meeting	9	10 Beachcomber Deadline	11
12	13	14	15 Waterways Advisory Committee 6pm	16	17	18
19	20 US Coast Guard Auxiliary Meeting 7pm	21	22	23	24	25
26	27	28 BOCC Meeting	29	30		

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Fish & Wildlife Conservation (FWC) Law Enforcement (813)558-5050 x 7

FWC Florida Wildlife - General (863)648-3200

Manatee hotline (FWC) (888)404-3922

Sawfish Sightings (FWC) (941)255-7403

Sea turtle rescue (FWC) (863)648-3200

Reptiles and Exotics Rescue (352)403-4255

Wildlife Rescue – Owl's Nest Sanctuary (813)598-5926

Wildlife Rescue HB Area (813)598-5926

Horseshoe Crab Sightings (866)252-9326

Pets

Hernando County Animal Services (352)796-5062

Humane Society of Nature Coast (352)796-2711

SPCA Hernando County (352)596-7000

Dogs – Report Illegal Dog Fighting (800)780-8477

(Continued from page 3)

Update - the Joe Wachs Memorial Christmas Light Fund has reached the two thirds level of the renovation expense. Thank you for your generous donations for this effort. We still have seven lights available below to adopt and need your commitment of \$75.00 each to make this goal! Choose from the Penguin, small Christmas tree, Bird of Paradise, Caroler number 2 & 3, Candy Cane or North Pole #1, so pick your favorite and make it yours – first come, first served. Go to: [Beautification \(hernandobeachpoa.com\)](http://Beautification(hernandobeachpoa.com)), scroll to the bottom of the page and click on Community Beautification to make your donation.

Bill Roberts – President,
Love where you live – Hernando Beach.

NOVEMBER GUEST SPEAKER DIANA GISONNI, GUARDIAN AD LITEM

Diana Gisonni has worked with the Florida Guardian ad Litem Office for 9 years as a Recruiter and Trainer. She is also a Certified

Guardian ad Litem. Prior to that, she started her career working with children as a pediatric nurse for 15 years before moving into teaching medical programs for 10 years. Diana is originally from Canada and has been in the United States for 22 years. She had two children and 2 grandsons. Diana's passion is helping children and her work advocating for children is the most fulfilling work she has ever done.

REALTOR APPRECIATION NIGHT

We invite you to join us in appreciating our local realtor's for their support of the HBPOA and our Hernando Beach Community, November 2nd at 7pm, our monthly membership meeting.

Dennis Realty
JT Realty - Sarah Hill
The Mamo Team - Sarah & John Mamo
Re/Max Alliance Group - Sharie Oakland
The Tracie Maler Group
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BOARD OF DIRECTORS RESPONSIBILITIES

President

Responsibilities during Meetings

The President shall preside at all meetings of the membership and of the Board.

Ensure that the Rules of Order are applied without favoritism and that all important matters receive adequate discussion and that all decisions reached at meetings reflect the majority of the voting members present and voting.

- Determine whether a quorum is present and call the meeting to order.
- Bring business before the meeting according to the order of business.
- Recognize members who seek and are entitled to the floor.
- Put all legitimate motions before the group.
- Enforce the rules of debate and grant all members who want to speak in debate the opportunity to do so, subject to the rules and limits of debate.

- Conduct the votes on all questions and determine and announce the results.
- Rule improper motions out of order.
- Create ad hoc committees, as needed, to report to the Board.
- Decide questions of order, or ask the members to decide, when in doubt.
- Respond to parliamentary inquiries or points of information.
- Conclude the meeting by declaring it adjourned when voted by the members, when the appointed hour for adjournment arrives, or when an emergency arises, and safety demands it.

Responsibilities outside of Meetings

- The President is the chief administrative officer of the HBPOA and is responsible for directing, leading, and guiding the membership in upholding the Articles of Incorporation and the Bylaws. The President shall be ex-officio a member of all committees except the Nominating and Auditing Committees.

(Continued on page 10)



Robert G. Whittel, Esq.



Jason M. Melton, Esq.

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Vice President Responsibilities

To serve in the absence of the President and to automatically succeed to the office of president in case of that officer's death or resignation.

- It shall be the duty of the Vice President to assist the President, when requested, and to identify and schedule speakers on subjects of civic, political, and general interest and to arrange other programs of interest to encourage attendance at meetings and keep the HBPOA informed about civic issues.
- The Vice President will ensure any equipment needed for speaker presentation is set up prior to Membership Meeting.
- The Vice President will communicate to the Board, at the monthly Board Meetings, any bios and/or profiles that will give insight as to who the speakers are.

Secretary Responsibilities

Record the minutes of all meetings electronically

(Continued on page 15)





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Photo provided by: Barbara Gossett



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Where Dreams find their Address

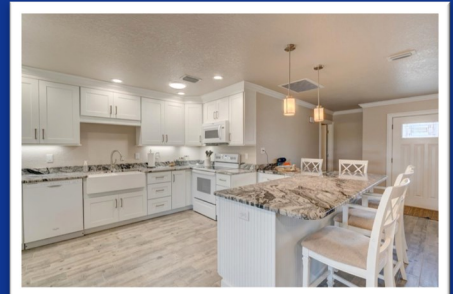
We have Vacation Rental availability in Hernando Beach, Weeki Wachee and Spring Hill. Most are waterfront. Each comes fully furnished with all utilities included in rent price. If you have friends or relatives wanting to visit, please give us a call.



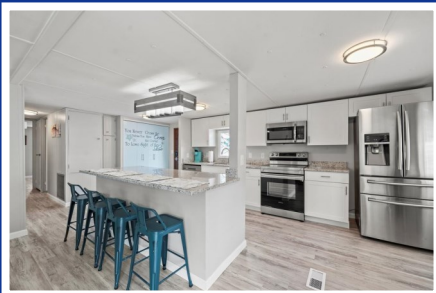
**Three Bedroom
Ground Level on
Minnow Creek Dr.
- Available Nov/Dec**



**Three Bedroom
Ground Level on
Camelia Dr.
- Available Nov/Dec/
Jan/Feb/March**



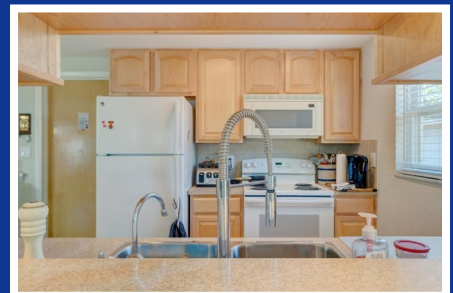
**Two Bedroom on
Burmuda Dr., sleeps 8
- Available 6 months
plus 1 day starting
Nov or Dec 1**



**Two Bedroom in Weeki
Wachee
- Available Nov/Dec/
Jan/Feb**



**One Bedroom Upstairs
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Hernando Beach
- Available after Feb 1,
2024**



**Two Bedroom Ground
Level in Spring Hill
- Available Nov/Dec**

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HERNANDO BEACH YACHT CLUB CHRISTMAS BOAT PARADE

Join us on Saturday, December 2nd for the Hernando Beach Christmas Boat Parade! Experience the festive spectacle of beautifully adorned boats, spreading holiday cheer with lights, music, Food, and a Christmas Cheer. This nonprofit event promises a memorable celebration for all.

Bar opens at 5:00pm
Food \$15 Smoked Chicken Quarters, Baked Beans, Cole-slaw, and Roll.
Music: Grizzly Flatts will be playing Outside 5 p.m. - 9p.m.
No Outside Food or Drinks allowed.
Please bring a chair and enjoy the view.



(Continued from page 10)

for transcription of minutes at all meetings and preserve as in accordance with Florida State Statute, submit the minutes for approval to the Board and to the membership at the following meeting.

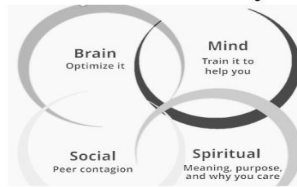
- Serve as custodian of the organization's records (except records specifically assigned to other officers), including minutes; reports of officers, boards, and committees; and official correspondence.
- Make sure the official bylaws, special rules of order, standing rules, and current minutes book are available for reference at all meetings.
- Make the organization's public records available to members, in accordance with the Florida State Statutes.

oA member may demand the corporate records, if, and only if, the member first satisfies the preconditions set forth in the Florida statutes, including 617.1602(3) (a-c).

oThe burden of proof is on the member to

(Continued on page 16)

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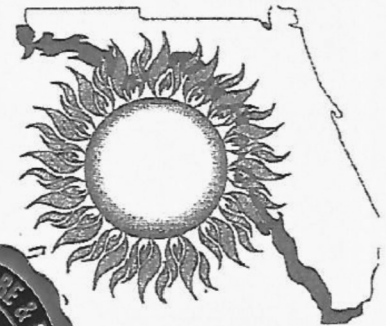
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(Continued from page 15)

meet the preconditions for inspection before having the right to inspect.

- Ensure that officers, committee members, and delegates are notified when elected or appointed, and are given credentials and any necessary papers.

Preside over the election of a temporary chairman for a meeting if the president and vice president are absent.

Director's Responsibilities

The Board of Directors shall have all powers provided by the HBPOA Articles of Incorporation, these Bylaws, and the Florida Not for Profit Corporation Act, as are reasonable and necessary for the performance of the Board's duties and the purposes of the HBPOA that lead to an improved quality of life.

The Board shall provide for the management, administration, operation, and the collection and disbursement of expenses.

The Board's authority and responsibility shall include but is not limited to oversight of management, maintenance, repair, and replacements of HBPOA approved projects.

The Board shall have general supervision over the affairs of HBPOA between business meetings, fix the hour, date and place of the meetings, fix the amount of annual dues subject to membership approval and make recommendations to the HBPOA as to its objectives and activities.

- None of its acts shall conflict with actions taken by the full membership.

Regular meetings of the Board shall be held monthly at a time and place agreeable to the Chairman and the Board.

Special meetings of the Board may be called by the Chairman at a time and place agreeable to the Board.

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HOSPITALITY COMMITTEE

By: Judith Hughes

Hello Hernando Beach!

Here we are, November 2023 and this year seems to have flown by.

Our HBPOA October meeting was well attended and the members were privy to some very important information. We had three business guest vendors this month. HBPOA members Sheryl and Pat Coggins who own Cruise Planners inspired us to travel. Since it is Medicare Enrollment time, Marsha Reniers of Marsha Reniers Insurance Services gave us some pertinent information on what to think about when looking at Medicare plans. As we all know, Idalia made quite an impact on our community. FEMA representatives came by and spoke to us about storm recovery. And to top off the evening, County Commissioner Mr. John Alloco answered a multitude of questions about Hernando County.

(Continued on page 18)

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(Continued from page 17)

So, if you missed this meeting, please consider attending future meetings the first Thursday of each month.

Giving thanks is on everyone's mind during November. Thanksgiving is not just about the turkey and all the fixings. Family and friends who grace our lives are central to our gratitude. Here in Hernando Beach we are fortunate to witness some beautiful sunrises and sunsets. Speaking of that, HBPOA Calendars are for sale and many of those beautiful nature photos are included. The sales of the Hernando Beach calendars contribute to our newly formed scholarship fund. We are thankful that we will be in the position to give scholastic assistance to a deserving student soon.

NOVEMBER NOTES:

- 1st: Did you know we have a World Vegan Day?
- 5th: Change our clocks - Fall Back 1 Hour
- 7th: Election Day
- 11th: Veteran's Day
- 23rd: Thanksgiving Day
- 27th: Cyber Monday (shop, shop, shop)

Until next month.

WHO TO CALL...

CERT	(352)754-4083
Code Enforcement	(352)754-4056
County Commissioner Brian Hawkins	(352)754-4146
HB Crime Watch	(352)592-3304
Fire Dept. (Non-Emergency)	(352)515-0924
Hernando Beach Club	(352)596-5878
Hernando Beach Boatlift Keys Frank Virginia	(352)556-3538
Parks & Recreation	(352)754-4027
Port Authority & Waterways	(352)754-4060
Public Works	(352)754-4060
Sheriff's Dept. (Non-Emergency)	(352)754-6830
Utilities Dept.	(352)754-4037
VFW Post 9236	(352)596-9236
Republic/Seaside Sanitation	(727)868-8566

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TOY DRIVE



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Advocacy Center of Hernando County**



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Hernando Beach

**Collecting toys for ages 3 years old and up. Also accepting
Walmart gift card donations for teens 12+**

*For more information contact Nicole Parker.
#727-597-3060*



**HERNANDO BEACH
PROPERTY OWNERS
ASSOCIATION
MEMBERSHIP
MEETING**

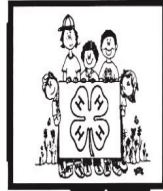
NOVEMBER 2ND

**HB YACHT CLUB
4163 SHOAL LINE BLVD.**

4 H TRAP BENEFIT SHOOT

LUNCH
INCLUDED

NOV 11, 2023



Help Support The Kids
CONTACT JIM PRACK 727-900-6501
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REGISTRATION AT
www.hernandosportsmansclub.com

CARDBOARD BOAT RACE

President Bill Roberts represented the HBPOA in the cardboard boat race on October 14th. Thanks Bill!



BOATING SAFETY CLASS HB COAST GUARD AUXILIARY

Boat America is a boating certificate class that offers an in-depth and interesting boating safety course, and provides the knowledge needed to obtain a boating certificate.

Some insurance companies will also offer discounts on boating insurance to boaters who successfully complete this course.

TOPICS INCLUDE

- **Introduction to Boating** – Types of power boats, boating vocabulary, sailboats, paddle boats, powering boats, and engine types.

- **Boating Law** – Boat registration, regulations, hull

identification numbers, required safety equipment, Federal boating law, state boating law, and reporting accidents.

•**Safety Equipment** – Life jackets, fire extinguishers, sound-producing devices, visual distress signals, anchors, and other safety equipment.

•**Safe Operation and Navigation** – Buoys and beacons, aids to navigation, navigation rules, docking, and the dangers of alcohol on the water.

•**Boating Emergencies** – Hypothermia, boating acci-

dents, man overboard, capsizing, emergency radio calls, carbon monoxide dangers, and weather.

•**Trailer**ing – Types of trailers, lights, hitches, towing a trailer.

•**Sports and Boating** – Water-skiing, hunting and hunting gear, PWC operation, and other boating tips.

Three-day Session

Time: 7-9:30pm

Dates: November 1st, 2nd, 3rd

Email: uscgauxed15.8@gmail.com

Hernando Beach, Rocky Creek, Little Pine I. Bay, Florida, November 2023

28.4867° N, 82.6617° W

Date	High				Low				☀		☾	
	AM	ft	PM	ft	AM	ft	PM	ft	Rise	Set	Moon	
1	Wed	3:24	3.5	5:22	2.7	12:03P	-0.3	11:44	1.5	7:43	6:47	☾
2	Thu	3:59	3.4	6:06	2.5			12:43	-0.1	7:44	6:47	☾
3	Fri	4:39	3.2	6:52	2.4	12:22	1.5	1:26	0.2	7:45	6:46	☾
4	Sat	5:25	3.0	7:46	2.3	1:06	1.6	2:13	0.5	7:45	6:45	☾
5	Sun	5:22	2.7	7:53	2.3	1:02	1.6	2:12	0.7	6:46	5:44	☾
6	Mon	6:42	2.5	8:58	2.3	2:20	1.6	3:25	0.9	6:47	5:44	☾
7	Tue	8:27	2.4	9:48	2.5	3:52	1.5	4:35	0.9	6:48	5:43	☾
8	Wed	9:54	2.5	10:27	2.6	5:07	1.2	5:31	1.0	6:48	5:42	☾
9	Thu	11:00	2.6	11:00	2.8	6:05	0.8	6:17	1.0	6:49	5:42	☾
10	Fri	11:53	2.7	11:30	2.9	6:52	0.5	6:57	1.0	6:50	5:41	☾
11	Sat	12:39P	2.8	11:58	3.1	7:33	0.1	7:34	1.1	6:51	5:41	☾
12	Sun			1:21	2.8	8:12	-0.1	8:09	1.1	6:52	5:40	☾
13	Mon	12:26	3.2	2:02	2.8	8:48	-0.3	8:43	1.2	6:52	5:39	☾
14	Tue	12:55	3.3	2:44	2.8	9:26	-0.5	9:17	1.3	6:53	5:39	☾
15	Wed	1:27	3.4	3:28	2.7	10:04	-0.5	9:53	1.4	6:54	5:39	☾
16	Thu	2:02	3.5	4:14	2.6	10:46	-0.5	10:32	1.4	6:55	5:38	☾
17	Fri	2:43	3.4	5:02	2.5	11:32	-0.4	11:17	1.5	6:56	5:38	☾
18	Sat	3:30	3.3	5:54	2.3			12:22	-0.2	6:56	5:37	☾
19	Sun	4:28	3.1	6:52	2.3	12:11	1.5	1:19	0.0	6:57	5:37	☾
20	Mon	5:39	2.8	7:56	2.3	1:19	1.4	2:25	0.3	6:58	5:37	☾
21	Tue	7:13	2.6	8:54	2.4	2:44	1.3	3:37	0.5	6:59	5:36	☾
22	Wed	8:59	2.5	9:42	2.6	4:12	0.9	4:45	0.7	7:00	5:36	☾
23	Thu	10:26	2.6	10:23	2.8	5:25	0.5	5:42	0.8	7:00	5:36	☾
24	Fri	11:36	2.7	11:02	3.1	6:26	0.0	6:32	1.0	7:01	5:35	☾
25	Sat	12:34P	2.8	11:38	3.2	7:19	-0.4	7:16	1.1	7:02	5:35	☾
26	Sun			1:22	2.8	8:05	-0.7	7:56	1.2	7:03	5:35	☾
27	Mon	12:14	3.3	2:06	2.7	8:47	-0.8	8:34	1.2	7:04	5:35	☾
28	Tue	12:48	3.4	2:47	2.6	9:27	-0.8	9:10	1.2	7:04	5:35	☾
29	Wed	1:23	3.3	3:26	2.5	10:04	-0.7	9:47	1.3	7:05	5:35	☾
30	Thu	1:59	3.3	4:03	2.4	10:41	-0.5	10:24	1.3	7:06	5:35	☾

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POSTMASTER: Dated material please deliver before October 27, 2023.

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Save the Date!

HBPOA Holiday Social

Thursday, December 7th

At Hernando Beach Yacht Club.



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