

Garden Clippings



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e-mail: gardengroveclub@bellsouth.net

web-site: www.gardengrovevero.com

Board of Directors' Corner

The Annual Meeting of the membership is scheduled for Wednesday, December 9, at 7:00 PM. You will receive your required first notice in October, which is sent 60 days in advance of the meeting. This mailing is to inform you of the date, time, and location of the upcoming meeting, and will include a Notice of Intent to be a Candidate form.

For those entertaining the thought of becoming a Board Member, there will be three (3) director positions that must be filled at the December 9th Annual Meeting. All completed Candidate forms must be received at the office by 4:00 PM on Monday, November 2, 2026, no exceptions (time extended due to the weekend timeline).

You will receive your official Annual Meeting information in mid-November. This will consist of the meeting agenda, a Proxy in order to establish a quorum, any items that may require a vote of the membership, a board member election ballot, should an election be necessary, and notification of the approved budget for 2027.

Garden Grove's Reserve Budget

Budget season is here! As we prepare the proposed 2027 budget, this is a good time to explain an important part of Garden Grove's finances, our **Reserve Budget**.

Think of reserves as Garden Grove's long-term savings account. While our Operating Budget pays for everyday expenses, reserve funds are set aside for the future repair and replacement of major community assets such as the clubhouse, pool, tennis facilities and infrastructure.

For each reserve item, we consider its expected useful life, estimated replacement cost, how much has already been set aside, and how much should be contributed each year.

The reserve study conducted as part of our 2025 Special Assessment highlighted an important concern. **For many years, some estimated replacement costs had not kept pace with inflation and the rising cost of materials and labor.**

Our clubhouse air conditioners provide a good example. In 2024, our reserve schedule identified \$31,400 for the replacement of all seven clubhouse A/C units, or about \$4,500 per unit. Recently, however, we spent approximately \$11,000 to replace one unit and \$14,500 to replace another.

We were saving for the future, just not enough to reflect what some of those future projects are actually likely to cost.

We are addressing this by reviewing our reserve categories, updating estimated costs and useful lives, and adjusting contributions to better reflect Garden Grove's future needs.

Reserve funds are kept separate from regular operating funds. Careful reserve planning allows us to spread major costs over time and helps reduce the likelihood of large, unexpected special assessments.

In simple terms: our Operating Budget takes care of Garden Grove today. Our Reserve Budget helps us prepare for Garden Grove tomorrow.





SUNSHINE CLUB

"Sympathy" cards sent to:

- Marnie family - loss of Barbara "B.J."
- Gama family - loss of Joe
- Merry Russell - loss of Joe Gama
- Gail Labarge - loss of Richard
- Linda Moore - loss of Carl
- Susan Lauraine - loss of Father

"Get Well" card sent to:

- Bruce Fill
- Sheila Dilley

I owe a huge thank you to all my friends at Garden Grove, who helped me get through my broken hip and foot. Linda Budd moved in for several weeks when my kids had to go back to jobs. I don't know what I would have done without her! We received wonderful meals. Lovely cards and phone calls came every day. . This is a wonderful place to live!

Thank you all. Pat Tiff



Garden Grove Bowling League

The Garden Grove Bowling is re-starting this month on Thursday the 15th at 2:00 pm at Vero Bowl and will run through April 8th.

If you want to bowl or be a sub, contact Jerry Tierman at 573-480-7459.

GOOD LUCK TO ALL BOWLERS!!!

PAINT LIKE BOB ROSS

Steven Brooks, Certified Bob Ross Instructor, will come to our Garden Grove clubhouse to lead us through a painting lesson.

- All supplies will be included.
- No experience required.
- Come join us! All you need to bring is a smile and great attitude.

Date: Saturday November 7th

Time: 1:00 pm to 3:30 pm

Cost: \$65.00 (Please make checks out to Jerry Tierman).

Sign up will be at Clubhouse on Wednesday, October 21st 10:00 am to 12:00 pm

You will proudly take home your own completed version of the oil painting we will create that day.

We need a minimum of 10 people and maximum 20. For information, call or text Jerry Tierman at 573-480-7459.



GARDEN GROVE BOOK CLUB

The GG Book Club will meet next on Wednesday, October 21st at 11:00 a.m. in the Clubhouse. The book we will be discussing is "Buckeye", by Patrick Ryan. This book follows two families in the fictional town of Bonhomie, Ohio from the end of World War II through the late 20th century, exploring how a single, impulsive kiss between a man and a woman changes their lives and the lives of their children forever.

November's book choice is the classic, "Catcher in the Rye" by J.D. Salinger. This 1951 coming-of-age novel is narrated by 16-year-old Holden Caulfield following his experiences after being expelled from prep school and spending 3 days in New York City. His story is told from the hospital, where he is recovering from an emotional breakdown.

The Book Club meets on the 3rd Wednesday of each month at 11:00, everyone is welcome to attend anytime. After our meeting, several of us like to go out to lunch.

If you have any questions or would like to be included in any correspondence regarding meetings, please contact Sheila Dilley at 727-741-0494.

GARDEN GROVE LIBRARY

We are in need of volunteers who would be interested in helping to keep our Library running smoothly.

Please contact Judy Kemp for more information 772-205-4225.



MORNING COFFEE

Calling all coffee drinkers!! Our Annual "Morning Coffee" will begin on Monday, October 5th. We serve coffee from 8AM - 9AM every Monday, Tuesday and Wednesday mornings. Come join us for great coffee and conversation.

HUMOR:

What's the most reliable part of your body?



Answer: Your fingers
- you can always count on them!

THE Social Club

PAST EVENTS:

--**LADIES LUNCHEON:** Last month our group had a delightful lunch at Cobbs Landing in Fort Pierce. Our meals were delicious and we had an excellent view of the water which is always a treat!

--**RICK'S AMERICANA:** On Sunday, September 27 we had our last Rick's Americana for the season. There were 15 attendees. The food was great. A huge thank you to Collette Wilkinson and Rich Sack.

UPCOMING EVENTS:

--**BINGO:** Bingo is back!! Oct. 7 & 21, first game will start at 6:30. Remember, there are 10 games at \$1.00 per game with a 50/50. GG Bingo is open to GG residents or visiting house guests.

--**POKENO:** We tried PO-KE-NO this past summer. After some tweaking, we now have a great game and due to popular demand, it will be ongoing on the 2nd and 4th Wednesday (notice the change of days) at 6:30 pm. Easy to learn, \$10 for 5 games. Four winners per game. Also, a \$1 coverall if you want to stay. Bring snacks if you would like.

--**SOCIAL CLUB MEETING:** We will have a Social Club meeting on Tuesday, Oct. 13 at 9:30 am. Please attend to get our upcoming season started.

--**LADIES LUNCHEON:** We will be going to Ocean Grill on October 14. If you have not reserved your seat with Shirley Johnson (772 538 6868) please do so no later than Tuesday October 13. We still have seats available.

Our Christmas luncheon on Friday, December 18 is filling quickly. If you have not made your reservation and would like to be part of the fun, please let Shirley know as soon as you are able.

--**THEATER GOERS:** The first show of the Riverside season is opening October 15 and there are several configurations of bundle options to choose from. Shirley will be happy to work with any of you that are interested in attending a single show or creating a bundle.

Tickets for a single show are now available. The first play is "My Vaudeville Man". Ticket price will vary if you buy a single ticket vs. a bundle.

Traditionally, we have attended the Thursday matinee, which for this show would fall on October 29. Since there has been no commitment to a date or play schedule at this time, we can be flexible about the date we choose. Any questions call or text Shirley Johnson at 772 538 6868.

--**TRIVIA:** Our next competition will be Friday, Oct. 16, beginning at 5 PM. We will follow the same format as usual and flyers will go out a week prior to the event.

Remember, it is important to reserve a spot so we know we have enough people to compete. You may register as a single and join a team when you arrive or you may register a whole team. Guests are welcome.

Call Shirley Johnson 772 538 6868 to reserve your spot. Encourage anyone interested to join your group.

The Garden Grove, Trivia, trophy and bragging rights are on the line!!

--**SOUP DAY:** (Soup with Friends) We will be hosting Soup Day again this year on Wednesday, Nov. 4. This is a benefit for Catholic Charities Samaritan Center for the homeless families of Vero Beach. Homemade soup will be served from 11:30 until 1 PM for a \$5 suggested donation. Take outs in cups or quarts are available. Beautiful bowls hand crafted by artistes from Indian River Clay will be available for purchase at \$20 a bowl.

We will be asking 10 people to make soup so watch for the sign up at the clubhouse. Flyers will be distributed at a later date.

--**PAINTING:** Jerry Tierman is organizing another day of painting on Saturday, Nov. 7. Contact Jerry for details.

--**TALENT SHOW:** I know there is a lot of talent here in Garden Grove!! So, we are planning a Talent Show for Nov. 20. Joe Ruggiero will be working with Linda to pull this off but we NEED you!

If you are interested in getting that recognition you so deserve call Joe at 561 445 6387 or 561 566 9318 between Oct. 1-Nov. 1 so we can put our program together. Dancers, musicians, skits, we accept it all no one will be turned away.

Watch your mailbox for further details.

--**HALLOWEEN DECORATING:** We will turn the clubhouse into a ghoulie place to be on Oct. 10 @ 10:00.

--**HALLOWEEN PARTY:** Our Halloween Party will take place on Friday, Oct. 30 at 5:00. Reservations will take place Wed. Oct. 14 from 10:00-12:00. Since we are still in the planning stage watch your mailbox for the flyer with all the details.

SAVE the DATES:

Nov. 4	Soup Day
Nov. 20	Talent Show
Nov. 26	Thanksgiving Dinner
Dec. 9	Bake Sale / Market Place
Dec. 11	Christmas Dinner Dance
March 8	High Tea (Ladies only)

The Social Club Board will be meeting to firm up the calendar.

IN NEED OF: poker chips as we are planning a poker night; Texas Hold'em (we will return them) contact Linda.



Every Day Activities

Water Aerobics - 9:00 AM

Monday

Tennis – 8:30 AM (mixed)
Aerobic & Chair Exercise - 9:00 AM
Mah Jongg - 6:00 PM
Hand & Foot - 6:15 PM

Tuesday

Tennis lady's – 9:00 AM
YOGA - 10:00 AM
CHAIR YOGA – 11:00 AM
Canasta - 12:30 PM
Bridge – 1:00 PM

Wednesday

Tennis – 8:30 AM (mixed)
Aerobic & Chair Exercise - 9:00 AM
Poker lady's - 1:00 PM
Hand & Foot - 6:15 PM

Thursday

YOGA - 10:00 AM
CHAIR YOGA – 11:00 AM
Bowling – 2:00

Friday

Tennis – 8:30 AM (mixed)
Aerobic & Chair Exercise - 9:00 AM
Mah Jongg – 10:00 AM
Ladies Golf – 2:00 PM
Hand & Foot - 6:15 PM

Saturday

Golf - 7:00 AM
Open Tennis - 8:30 AM - 11:00 AM
Water Aerobics - 9:00 AM

October

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	Morning Coffee Mon-Tues- Wed 8am-9am		Reminder Halloween reservations Sept 14 10-noon	1	2	3
4	5 Morning Coffee begins	6	7 6:30 BINGO	8	9	10 10:00 Halloween decorating
11	12 Columbus Day	13 9:30 Social Club Mtg	14 Ladies Lunch POKENO 6:30	15 Bowling begins 2:00	16 TRIVIA 5:00	17
18	19	20	21 11:00 Book Club 6:30 BINGO	22 10:30 Board Meeting	23	24
25	26 Full Moon	27	28 POKENO 6:30	29	30 Halloween Party 5:00	31 Happy Halloween

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