GRAND HAVEN

www.grandhavenmhoa.com

Volume 19, Issue 4, November 2026

The Oak Tree

President's Message

Well, here we are once again approaching the end of the year and the final edition of the Oak Tree for 2026. In addition, the GHMA Annual Meeting and Election will be held shortly thereafter in January 2027.

Every year, I am asked by friends, neighbors and sometimes owners that I hardly know, "who do you think that I should vote for?" That generally results in a fairly long conversation regarding what I know about each candidate and ending without the requested recommendation. Since this scenario is repeated each year, I thought that I may provide the readers of the Oak Tree with some general information regarding the functioning and the needs of the GHMA Board and the candidates whose names will appear on the ballot.

Throughout the year, I make an effort to convey to the community how much I admire and respect the members of the Board and the consistent way in which they approach issues without "special" agendas, their ability to stand up to special interest groups, and their advocating for all of the Grand Haven property owners.

As I have said many times over the years, they do so without pay, privileges or perks. The members of both prior and current Boards have generally served for numerous terms, providing that Board with both consistency and a perspective based on knowledge and experience. This has resulted in a cohesive Board, whose members respect one another and function as a group working towards a common goal.

This year, there will be three seats open, and it is my understanding that the three incumbents, Mike Tebbano, Bill Delaney and myself, are all seeking re-election.

I believe that the Board of the GHMA has been consistently pro-active in meeting the needs of Grand Haven. Year after year we have provided the property owners with a balanced budget with absolute minimal increases in our assessment. Looking back, in 2011 the annual assessment was $125 and for 2027 it is $175, an overall increase of $3.10 per year.

In 2011, the Board was made aware of an outstanding balance due to unpaid assessments, fines and related costs of $385,000. In response, an aggressive collection system was established, and the current outstanding balance is less than $10,000. Those funds have all been returned to the Association's operating accounts and have resulted in our being able to supplement annual assessments and needed services.

….continued on Page 3

GHMA Meeting Schedule

The Board of Directors of the Grand Haven Master Association (GHMA) meets on the next to the last Friday of every month (unless otherwise noted). All property owners are welcome to attend.

WHEN: 2 PM, Friday, November 20
2 PM, Friday, December 18
2 PM, Friday, January 22
2 PM, Friday, February 19

WHERE: Creekside Amenities Center
2 North Village Parkway

GHMA Board Members

President	Rob Carlton	447-5536	rjcarlton@aol.com
Vice Pres	Vic Natiello	986-2274	vicnatiello@aol.com
Treasurer	Mike Tebbano	518-248-9915	mtebbano@yahoo.com
Director	Bill Delaney	571-331-3608	bdelaneymadc@gmail.com
Director	J D Stratton	757-509-0455	strattonjdghhoa@gmail.com

The Oak Tree

EDITOR	Nancy Carlton	Ncarlton096@gmail.com
PRODUCTION	Troy Railsback	Troy@SSMGFL.com
CONTRIBUTORS	Barrett Ashton Anders	Richard Mayor
	Gretchen Butler	Jim Morelewicz
	Bob Carlsen	Vic Natiello
	Rob Carlton	Veronica Reinhardt
	Howard Chodak	

The Oak Tree is always looking for articles with ideas and topics for future issues, especially those that would be of interest to Grand Haven residents—Grand Haven activities, clubs, happenings, sporting events, resident volunteer activities and opportunities.

Please contact Nancy Carlton at **ncarlton096@gmail.com** with your suggestions.

Election Timeline

The Grand Haven Master Association (GHMA) Board of Directors Annual Meeting and Elections Timeline is as follows:

October 9, 2026 – Mailing of 1st Notice of Annual Meeting and Election with request for candidates.

October 30, 2026 – Deadline for return of completed Candidate Information Forms, indicating an owner's interest in running for the GHMA Board.

November 6, 2026 – Posting of Candidate Information Forms on GHMA website. E-blast to be sent to property owners, if warranted.

December 3, 2026 – Candidate Forum, if warranted. Will follow established format.

December 18, 2026 – Mailing of 2nd Notice of Annual Meeting, Ballot and Candidate Information Forms.

January 7, 2027—5 PM Deadline for return or delivery of completed ballots and meeting date for the GHMA Annual Meeting and Election.

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President's Message...
continued

I am very much aware of the financial strain being experienced by some of our owners, and as we finalized our 2027 budget, my goal was to continue to provide the required services while absolutely minimizing any needed increases in annual assessments.

In addition, among my overall goals for the coming term are to improve the Master Association's working relationship with the CDD Board, promote enhanced response time to residents' questions, concerns or complaints and maintain my involvement in virtually every aspect of the Board's functioning.

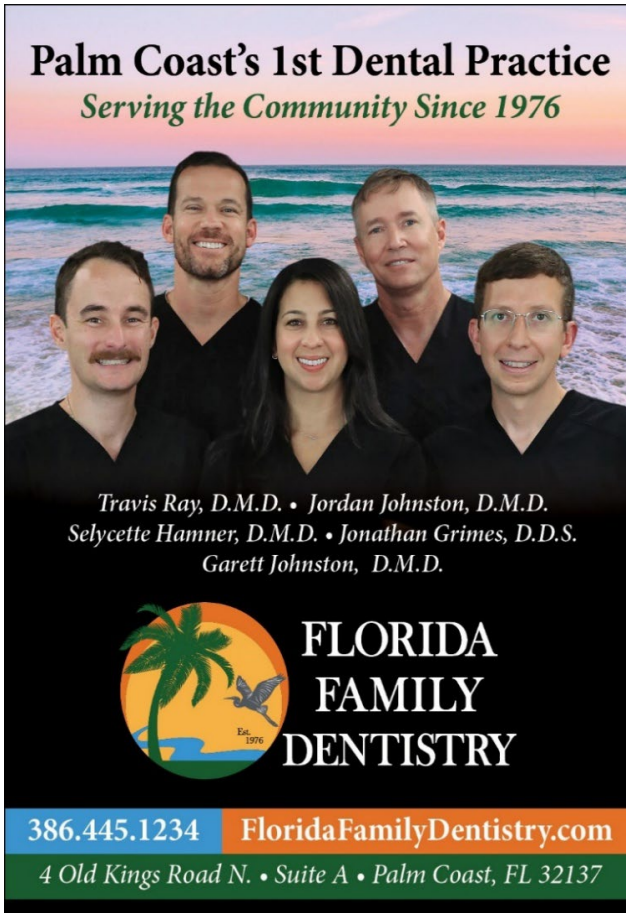
I am totally confident that the current members of the GHMA Board are dedicated to the welfare of Grand Haven and serve the residents with no hidden agendas or goals. They assume this responsibility because they believe that they can have a positive impact upon the quality of our lifestyle and the future of our community. The Board, without fanfare or notoriety, efficiently functions in a manner that best meets the needs of our 1901 property owners and approximately 4900 residents. This is a process that has many moving parts and countless hours of work.

As we are all aware, Grand Haven is in its third decade of existence, with all the associated issues. Age does not diminish the beauty and desirability of the community but does require the awareness and responsiveness of its governing bodies. A historical perspective goes a long way towards that end. Grand Haven homesites have virtually the same visual appeal, beauty and desirability as they had when Nancy and I purchased our lot in 1999. This is in large part due to our governing documents and committed Master Association Boards which have fulfilled their fiduciary responsibilities by enforcing those documents in a fair and equitable manner.

On behalf of the members of the Board, I would like to wish everyone a most enjoyable Thanksgiving, a happy holiday and most importantly, a healthy New Year.

Submitted by: Rob Carlton, President, GHMA
Grand Haven Master Association









Cornelia Downing Manfre, CCIM
GLOBAL REAL ESTATE ADVISOR

VIEW MY WEBSITE »

386.931.9256
cmanfre@onesothebysrealty.com

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GRAND HAVEN GOLF CLUB

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Discover how you can join the fun!



grandhavengc.com

Eagles' Nest

Bald Eagle nesting season officially began October 1. However, many eagles return earlier to their territories just as our resident eagle pair, Gabby and Beau, do. I guess they are eager to get their season started! Beau returned to the nest on August 6, and Gabby returned on August 29. Each year their return is several days earlier than the previous year, which is also reflective in their egg laying and hatch dates. My guess is that pattern will likely repeat this season.

Once Gabby arrived, they immediately "went to town" bringing sticks and moss to their nest, arranging them, forming a "nest cup" shape, and building up the sides (nest rail/rim) to ensure safety for the eaglets they anticipate. This is part of their bonding process. It's common for the female to take charge, and Gabby makes it clear she is the boss! This will be their fourth season as a breeding pair, and they have grown to become quite an experienced team.

As usual, there have been a few visiting eagles at the nest (including juvenile, immature and mature eagles). Some are likely past offspring from this nest, as they seemed quite familiar with the tree branches. When Gabby or Beau were present, they either ignored them or chased them away. In the early part of the nesting season, visitors aren't a big threat.

Eagles are fairly predictable. If they aren't at the nest perching or doing nestorations, they are frequently seen perched or roosting for the night in their favorite neighboring trees. They are also seen perched together a distance off-site.

By the time this is read, it's possible Gabby and Beau could be incubating. Last year Gabby laid her first egg on November 23. If history repeats, she will lay earlier. God willing, they will enjoy another drama-free, successful season!



Submitted by: Gretchen Butler

CDD Corner

My previous article identified the current occupants of each CDD seat, explained how they assumed office, and introduced the three candidates competing for the seat on the November ballot.

This article explains the purpose and governance of a Community Development District (CDD) and how it differs from a homeowners association (HOA).

HOAs focus on property standards.

The GHMA (HOA) enforces community covenants and standards to help ensure residents maintain their properties according to established guidelines.

CDDs focus on infrastructure, maintenance, and finances.

CDDs develop and manage a community's essential infrastructure, services, and amenities. Your CDD board works to keep assessments reasonable, reflect the priorities of the broader community rather than a vocal minority, and plan for future needs.

A CDD is a special-purpose local government that manages community infrastructure and services. It may finance the construction and maintenance of roads, utilities, and other essential infrastructure through bonds or assessments included on property owners' annual tax bills. It also manages community amenities. By supporting timely development and giving residents a greater voice, CDDs help shape the communities they serve.

The ***Grand Haven CDD*** is governed by a five-member ***Board of Supervisors composed of residents***. The board makes decisions about budgets, infrastructure projects, and community management. It appoints a district manager, who reports to the board and oversees staff, operations, and budget matters. In coordination with the district attorney, the manager also helps the board comply with applicable laws and requirements.

Remember: CDD board members are your neighbors. They serve the broader community and must weigh the long-term effects of their decisions, even when residents disagree with their views or actions.

Submitted by: Richard Mayor, CDD Board of Supervisors





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Natural Landscapes

Getting Your North Florida Native Landscape Ready for Winter

Winter in North Florida is mild, but it still brings occasional hard freezes, dry spells, and short days. Native plants evolved with our climate, so a few simple fall steps will carry them through to spring.

Hold off on heavy pruning. Cutting back plants now can push out tender new growth that a freeze will damage. Leave the seed heads on coneflowers, black-eyed Susans, and native grasses such as muhly and wiregrass. They feed goldfinches and other birds, and the hollow stems give native bees a place to spend the winter. Save the major pruning for late February or early March, once the danger of frost has passed.

Mulch, but go light. Spread two to three inches of pine straw or leaf litter around shrubs and perennials to hold in moisture and protect roots. Keep mulch a few inches from trunks and stems to prevent rot. Rake fallen oak and maple leaves into your beds. It's free mulch, and it's how forests naturally feed their own soil.

Water wisely. Our winters are often dry. Native plants need less water than turf, but newly planted ones still need a deep soak every week or two when it hasn't rained. Water in the morning before a freeze is forecast, because moist soil holds heat better than dry soil.

Skip the fertilizer. Feeding plants in winter encourages growth they can't support. Most established natives don't need fertilizer at all.

Plant now. Fall and early winter are the best times to plant in North Florida. Cool temperatures let roots settle in before summer heat arrives. Good choices include yaupon holly, coontie, beautyberry, Walter's viburnum, and coral honeysuckle.

Protect only what needs it. Most natives can ride out a freeze without help. For young or marginal plants, drape frost cloth to the ground on cold nights and remove it in the morning.

Do this work in fall, and your yard will come back healthy and full of wildlife in spring.

Submitted by: Veronica Reinhardt, Master Gardner Volunteer

Haven Family Fund

It's time to share comments from Grand Haven residents and their families about the services provided by The Haven Family Fund.

Transportation Program: Lois said that she is grateful for The Haven Family Fund volunteers who drive her to doctor visits. She considers the transportation volunteers very special people.

Caregiver Support Program: Ron is the caregiver for his wife who has Alzheimer's. He said this program is important, providing companion friendship and socialization for his wife. He said people outside of Grand Haven are amazed at the services HFF provides.

Connections Program: Tim, who lives on the West Coast, is pleased to know that through HFF programs his mother, a long-time resident, can stay connected with others and make new friends.

L.A.N.E. Program: At a recent luncheon gathering, attendees were asked how they feel about this program. Here is a number of their responses: I like the camaraderie; it's a chance to meet new people; a nice variety of speakers and group activities; a chance to plan other activities with participants; the food is good and reasonable; and a good chance to get out and break the loneliness of living alone.

If you would like to know more about how we serve the Grand Haven community, please check out our website: **hff32137.org**. If you are interested in participating in any of our programs, contact information for each program coordinator can be found on our website.

Finally, be sure to support our talented Grand Haven crafters on Saturday, November 21, at the Grand Haven Golf Club, sponsored by The Haven Family Fund.

Submitted by: Jim Morelewicz





GRAND HAVEN WOMAN'S CLUB

THE Fitzgerald PERFORMING ARTS CENTER

SPECIAL ANNOUNCEMENT!

The Fitzgerald Center for the Performing Arts – The Fitz – is partnering with the Grand Haven Woman's Club and the many charities our Club supports.

The Fitz has agreed to donate $20 back for every ticket purchased through the Grand Haven Woman's Club for select shows during the Fitz season.

HOW TO PURCHASE

Tickets MUST be purchased through GHWC Representative

MARIE LANIER
Call or Text: 631-457-3271
Email: Paintingwithmarie@gmail.com

TICKET SALES ARE CURRENTLY UNDERWAY

Be sure to stay tuned for additional upcoming FITZ / GHWC shows.

THE DOO WOP PROJECT
Showtime: Jan. 13 @ 7 PM
Ticket Price: $55
(By check payable to GHWC)
SALE CLOSES DEC. 13TH

THE ULTIMATE ABBA TRIBUTE ABBA CADABRA
Showtime: Jan. 31 @ 7 PM
Ticket Price: $55
(By check payable to GHWC)
SALE CLOSES DEC. 13TH

Your participation in this wonderful alliance will benefit the many charities supported by the GHWC.

For a full list of organizations supported by the GHWC, visit: ghwomansclub.org

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MADC Corner

Trees, trees, trees… We have a beautiful community and one of the reasons is all the beautiful trees we have in Grand Haven. We have many trees in our common areas and many trees on private properties owned by our residents.

In our Standards, our governing document, there is a requirement for each property in Grand Haven to have a minimum number of trees and type of trees. It states that for each 1,000 square feet of property size, the property must have 1 tree. For example, if a property is 10,000 sq. ft. to 10,999 sq. ft., it is required to have 10 trees. If the property is 11,001 sq. ft., the requirement is 11 trees.

Of the required trees, no more than 50% can be palm trees and the remainder must be hardwood trees. Of course, a property can have more than the minimum number of trees. In our example, of the 10 trees required, only 5 can be palm trees and the other 5 must be hardwood trees. If the property requires 11 trees, then 6 must be hardwood and the remaining 5 can be palms or other hardwood trees.

Each property can have more than the minimum required trees, of both hardwood and palm trees. A property can have all hardwood trees, with no palm trees or just a few palm trees. The standard states, of the required number of trees, no more than 50% can be palm trees.

Submitted by: Bob Carlsen, Chair, MADC



Croquet News

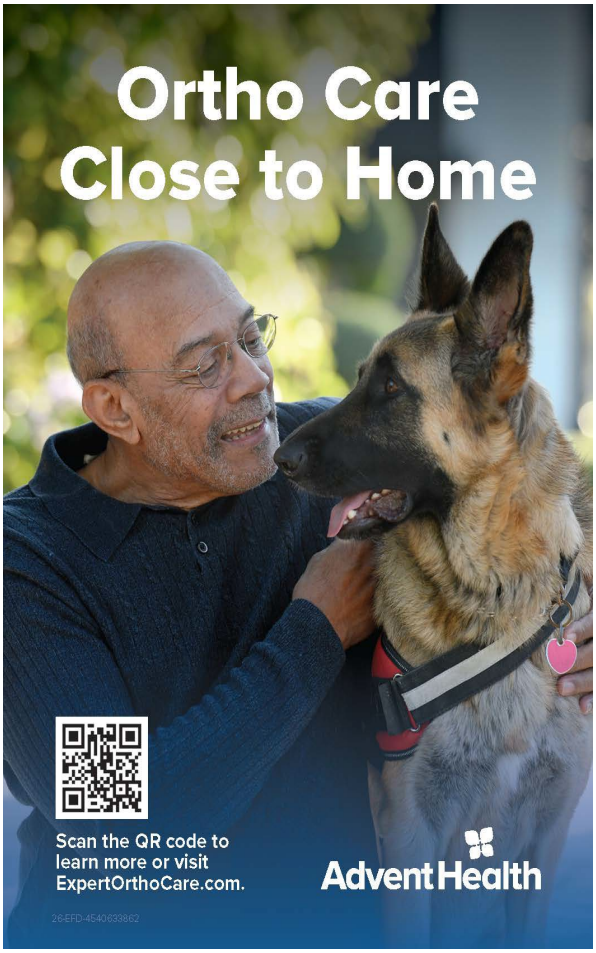
There have been many exciting developments taking place on the croquet courts. In conjunction with the Amenities Office and Vanessa Stepniak, we now have painted boundary lines surrounding the courts. Not only do they look amazing, but they are significantly safer than the string boundaries we have used for years, which were a constant tripping hazard. The new court maintenance company is significantly more experienced at maintaining turf sports fields and that skill level is already evident as our courts now match the standards of all other Grand Haven amenities. They are in the best shape we have seen in several years and are a true enhancement for our community.

We held our 2nd annual Golf Croquet Waterford High-Low Doubles tournament with bisques on September 11th -13th. These tournaments are designed to give our newer members an opportunity to compete in a low-pressure environment, partnering with a different experienced player in each round. The bisques were given to the less experienced player on each team which could be used for extra shots. They really made a difference in keeping the games close. Sixteen players participated and our winners were Dave Paukovich and Addie Szabo with Mike Debitetto and Patti Paukovich finishing second. Dave immediately gave his prize to Patti, who donated it to the Girl Up Scholarship Fund.

Community beginners' classes are taking place on October 17th and 24th. The initial sign-up was enthusiastic, and demand was so great that another session had to be added, which is now also full. Word is spreading about how much fun croquet is and how warm and welcoming our members are. The croquet courts are a community amenity and it's our goal to share this fun, social, and challenging sport with everyone who may be looking for a new adventure so they can find out what we know - Croquet is awesome!

Submitted by: Howard Chodak









Photography Club

Do you like taking photographs? Would you like to take better photographs? Would you like to know how to fix and correct your photos? If the answer is yes, then you might consider coming to a meeting of the Grand Haven Photography Club.

We meet on the 3rd Monday of each month in the Grand Haven Room, starting at 4:30 PM.

The club is an amenity of Grand Haven. It is open to all residents and their guests at no cost. You don't need to bring a camera or a laptop. Just come on down and learn how to take great photographs. The information pertains to standard cameras and cell phones, both Apple and Android.

At the meetings, we discuss photography, have slide presentations and provide training. Periodically, we take trips to photograph interesting locations in Florida, such as the Butterfly Forest, St. Augustine, and wildlife areas.

For additional information, please email me at: grandhavenphotographyclub@gmail.com.

Submitted by: Bob Carlsen, Grand Haven Photography Club

The Misunderstood Crow

Let's be honest, crows are not very popular. As I enjoy my walks along the Intracoastal, with all the majestic, colorful and elegant birds, I cannot help but feel annoyed by the crows. They seem to interrupt the beauty with visual and audible irascibility. Am I being unfair? I decided to research a bit more through Audubon.org.

The American Crow and its close relative the Fish Crow are the two species that appear frequently along the Intracoastal. They are highly intelligent, social animals whose minds and societies rival those of many mammals. American Crows use tools– shaping sticks to probe holes or dropping pinecones on nest intruders. They form tight multi-generational families in which older offspring help raise younger siblings. When one dies, others assemble in noisy gatherings that researchers call "funerals," possibly to learn about local dangers.

The Fish Crow, slightly smaller, has a distinct nasal call that sounds like "uh-oh" or "aah". Unlike the American Crow's year-round family territories, Fish Crow pairs leave their breeding sites once the young can fly and wander. They are clever opportunists, hiding surplus food in Spanish moss, bark or grass. Sometimes they raid the nests of waterbirds and turtles and even steal bait from fishing lines.

Both birds adapt skillfully to human landscapes, solving problems, remembering individual faces, and maintaining complex social networks. Their deep black color is an adaptive package that supports toughness, temperature flexibility, and living across a wide range of environments.

Far from being the superstitious dark omen tied to death, bad luck and mischief, (a flock is still called a "murder"), the American Crow and the Fish Crow are resourceful, family-oriented, and fascinating animals that challenge old assumptions about the minds of birds. Understanding crows better has replaced my antipathy towards them with genuine wonder.

Submitted by: Barrett Ashton Anders



Wishing all Grand Haven residents a very Happy Holiday Season from your GHMA Board of Directors

Rob Carlton Bill Delaney Vic Natiello JD Stratton Mike Tebbano

The Mustang Club of Grand Haven

Do you own a Mustang? Would you like to hang around with other Mustang owners? If so, think about joining the Mustang Club of Grand Haven.

The club is growing with two new members joining us since the last article. We meet casually at a member's house each month to discuss activities, determine future rides and spend some nice time together.

About every 8 weeks we go on rides to places around Florida and have a nice lunch at a destination restaurant. Our last ride, on August 20, was to the Classic Car Museum in St. Augustine, with lunch at Cantina Louie.

On Thursday, November 5, we're going on a ride to Disney Springs with lunch at Raglan Road Irish Pub. Our rides are always interesting, meandering on as many nice country roads as we can find.

We also have a holiday dinner each year. This year we will once again be going to Romero's Tuscany restaurant in Flagler Beach on Tuesday, December 8.

If you would like additional information, please email me at rcarlsen64@gmail.com or call 973-615-7633.

Submitted by: Bob Carlsen, Mustang Club of Grand Haven



There is a fountain of youth:
It is your mind, your talents,
the creativity you bring to
your life and the lives of
people you love.
When you learn to tap this
source, you will truly have
defeated age.

Sophia Loren

Please Don't Feed the Animals

We are fortunate to live in a community blessed with natural beauty, lush preserves, and abundant native wildlife. Watching deer graze in the morning mist or spotting a blue heron along a pond bank makes living here truly special.

Tossing out a handful of peanuts, cracked corn, or leftover bread may seem like a kind gesture. However, wildlife biologists and public health officials agree that feeding wild animals is one of the most harmful things we can do for them—and for our neighbors.

Here is why well-intentioned feeding quickly becomes a serious community hazard:

- **Nutritional Harm:** Processed foods disrupt the body's natural digestive processes and cause severe metabolic imbalances. Native wildlife thrives only on the natural forage meant for them.
- **Loss of Natural Fear:** When wild animals associate humans with food, they lose their innate wariness. Habituated deer, raccoons, and birds linger around driveways and roadways, increasing the risk of vehicle strikes and aggressive encounters with walkers and pets.
- **The Rodent and Predator Magnet:** Food tossed on lawns never fully disappears. Uneaten scraps scatter across turf and mulch beds, attracting Florida tree rats, mice, and raccoons. This unwanted buffet then draws larger predators, including bobcats and coyotes, directly into our yards.
- **Serious Legal and Safety Risks:** Feeding alligators in ponds or retention basins is extremely dangerous and illegal under Florida law (F.A.C. 68A-4.001). A fed alligator loses its shyness, tracks shoreline movement, and must be trapped and euthanized by state officials.

How You Can Help:

- **Observe from a distance:** Enjoy native species naturally without baiting or attempting domestication.
- **Secure outdoor areas:** Keep trash bins tightly latched, bring pet food inside, and sweep patio crumbs.
- **Maintain feeders:** Use baffles on elevated songbird feeders and regularly clear fallen hulls.

Living harmoniously with nature requires letting wild animals remain wild. Keeping human food out of their habitat protects their health and ensures Grand Haven remains safe, clean, and welcoming.

Submitted by: A Creekside Resident

Did you know?

Waste may only be put out for collection the day before the scheduled pick up day. The current Palm Coast yard waste limit is two cubic yards. If your yard waste is above that amount, the waste contractor for the city may not pick up **ANY** of your waste. You may be required to pay a contractor to haul it away.

The city contractor has until 6 pm to pick up waste. If they fail to do so on the scheduled day contact the City of Palm Coast Customer Service the next day, **not the waste contractor**, and ask for a case number. The City Customer Service representative should provide you information on when your waste will be collected. A case number is required to avoid enforcement action by the Master Association.





Southern States MANAGEMENT GROUP INC.

Let's keep Grand Haven Grand!! As we enter the Thanksgiving and Winter Holiday season, please make sure maintenance responsibilities such as **mold/mildew** (*driveway, walkway, sidewalk and/or roof*), **street tree canopy** (*lift tree limbs/canopy to required heights over the roads and/or sidewalks*) **and lake bank maintenance** (*water levels are lower now, so the spartina plantings closest to the water can be accessed*). As always, this will ensure that Grand Haven presents at its very best as everyone enjoys their family and friends at their homes and in and around the community.

Keep a look out for your 2027 Annual Assessment coupon book. These will be mailed in November and should be received by December 1st. Payment is due January 1, 2027. The GHMA Annual Assessment funds the enforcement of community Covenants, Conditions and Restrictions (CC&Rs), facilitating the Architectural Design Committee (ADC) review process, management, accounting services, legal fees, insurance, newsletter/communications and all other operating costs of the Association. The 2027 Annual Assessment is $175.

Private Lawn Maintenance (PLM), Crossings and River Club Village assessment coupon books will also be mailed in November and should be received by December 1st. Each of these Villages' respective 2027 monthly assessment is due the first of each month starting January 1, 2027. If you have questions about any of the above items, please contact Troy Railsback at 386-446-6333.

To review your balance/make a payment/set up reccurring ACH or Auto-Debit, please log into your Owner Portal (go to www.SSMGFL.com and click the "Owner/Resident Login" link in the top right of the page). If you misplaced and/or do not have your Username and/or Password, please contact SSMG (386-446-6333) for access.

Submitted by: Troy Railsback, Community Manager, SSMG

Grand Haven Woman's Club

In the August Oak Tree issue, we focused on the ways that residents can support GHWC events and activities. However, we realize that many residents are unaware of how GHWC uses the funds it raises so now is probably a good time to share that information with you.

WHO WE ARE…

The GHWC is a 501 (c)(3) organization, dedicated to supporting charitable, educational, and civic activities that make a significant difference in the lives of residents living in our community. It is a group of 200 women of diverse backgrounds who have a desire to provide support to those in need in Flagler County and beyond. All members reside in Grand Haven.

WHAT WE DO…

Members volunteer with and provide financial support to many organizations in the Flagler County community, supporting arts, education, conservation, healthy lifestyle and civic involvement. In **2025-26**, GHWC members **volunteered 13,863 hours** and **donated $80,000 in raised funds and distributed $59,120 in cash and goods to community needs**. **100% of the net proceeds from fundraising events go back to the community.**

THE IMPACT WE HAVE…

GHWC members cook for and feed the homeless, provide homemade comfort items to women recovering from cancer, donate shoes, clothing and hygiene items to students in need, provide musical instruments to students, food to the humane society, scholarships to deserving students, supplies for the domestic violence shelter, and support for those needing free medical care.

THE ORGANIZATIONS WE SUPPORT…

Advent Health Foundation
Alpha Women's Center
American Legion Post 115 – Veterans in Need
Boggy Creek Camp
City Repertory Theatre
Community Chorus of Palm Coast
Daytona State College Foundation
Dolly Parton Imagination Library
Family Life Center
Feed Flagler/Grace Community Food Pantry
The Fitzgerald Performing Arts Center
Flagler Humane Society
Flagler County Education Foundation
Flagler County Historical Society
Flagler Free Clinic
Flagler Playhouse
Flagler Turtle Patrol
Friends of Washington Oaks Gardens State Park
Friends of Gamble Rogers State Park
Habitat for Humanity
Kids Rock the Nation
Live Like Cameron
Our Father's Table
Palm Coast Historical Society
Palm Coast Volunteer Fire Rescue
Provision Packs
Rise Above the Violence
Society of St. Vincent de Paul
Vincent's Clubhouse
Whispering Meadows Ranch
Whitney Laboratory (K-12 Education Program & Sea Turtle Hospital)

So you can see that supporting the GHWC events and activities is support for so many in need in Flagler County.

We appreciate the generosity of the residents of Grand Haven, as do the organizations listed here. Membership in GHWC is open to all women residing in Grand Haven.

If you are interested in learning more about what our members do, please visit our website at GHwomansclub.org.

Thank You for your support



Holiday Happenings at the Village Center

Thanksgiving Dinner

Thursday, November 19, 4-8 PM



Christmas Dinner

December 15, 4-8 PM



Project Share Toy Drive

Drop Off begins November 19 and runs through December 11



Santa Visiting

Saturday, December 19, 12-3 PM



Tree Lighting with FPC Choir

Tuesday, December 1, 6:30 PM





New Year's Eve Bash

Thursday, December 31,

7:30 PM–12:30 AM



GHMA NEWSLETTER

Grand Haven Master Association, Inc.

P.O. Box 354785

Palm Coast, FL 32135

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Grand Haven Master Association	www.grandhavenmhoa.com	386-446-6333
Community Development District (CDD)	www.grandhavencdd.org	386-447-1888
Grand Haven Main Gate		386-445-2376
Village Center Office	www.grandhavenamenity.com	386-447-0192
Village Center Waterside Café		386-447-0239
Grand Haven Golf Club	www.grandhavengc.com	386-445-2327
Palm Coast Utilities	www.palmcoastgov.com	386-986-2360
Palm Coast City Hall	www.palmcoast.gov	386-986-2360