

# THE CHEVAL ALTERNATIVE

# NEWSLETTER

## **MARCH 2025**

A COMMUNITY NEWSLETTER FOR CHEVAL RESIDENTS

Activities of Newcomers of NW Hillsborough



### Bridge

Last Month's Bridge was held at Carrollwood Country Club. Members play on the first Thursday of the month . Last month's winners were: 1st place Jane James, 2nd place : Sherry Effinger and 3rd place; Renee Deutsch

### Book Club

The March book is THE LIFE OF A. J. FIKRY by Gabrielle Zevin. The book club meets once a month on Friday Morning.

### <u>Bunco</u>

Group meets once a month on Wednesday mornings at Eagles Golf Club.

### Canasta

Players meet on the 2nd and 4th Monday of the month.

Chick flicks Group meets on first Wednesday of month to see a movie and enjoy friendship at a local restaurant.

### Cycling

Members cycle various local trails and may have lunch at a restaurant. Bikers meet on First Monday of the month.

<u>Formal Luncheon</u> Members recently enjoyed lunch at Brios Restaurant and heard speaker, Beth Davey, an instructor from Ollie-USF, talk about the Golden Age of Hollywood movie musicals from 1920-1960.

### Gad- Abouts

Members took a trip to Apollo Beach to observe Manatees at Teco Viewing Center.

### Game Day

Group meets first and third Monday of the month to play various fun games like Mexican Train or Canasta

### Ladies Night Out

Ladies went to Carrabba's Restaurant. Group meets monthly.

### Mahjong

Members meet every Tuesday at various local libraries and Westchase Golf Club to play this challenging game and enjoy friends.

### Nature Walk

Group walks 2-3 miles at various locations and socialize after the walk. Members meet on Friday morning once a month.

### Interested in joining Newcomers of NW Hillsborough?

We would like to invite ladies wanting to meet new friends, get to know the area better and enjoy our many activities to become a new member. Contact Lori Rubin – Phone or text : 813-758-7238 or email : membership2.newcomers@yahoo.com.

(813)991-7843



# LIVE AT THE CENTER THINGS TO DO (813) 922-8167 • CarrollwoodCenter.org

SUMMER To CAMPS

CAMP REGISTRATION OPENS March 3 • 10 am 15% Early Bird Discount Expires April 30



CARROLLWOOD MARKET March 8 • 10 am - 2 pm Presented by Tampa Bay Markets Carrollwood Village Phases II & III present



LIVE MUSIC & FOOD TRUCKS April 5 • 11 am – 6 pm Free Admission & Parking

### IN THE GALLERY



Black Art Matters presented by The Gallery Urban Paradise by Sue Graef

> Halcyon Days by Mike King

Photography by Craig Nowicke

Spiritual Beginnings by Cheryl Yellowhawk



**BLACK ART MATTERS** March 7 • 5:30-7:30 pm A night celebrating artists and their work!



THE JAZZ DIRECTIONS March 28 • 7:30 pm



PAT BENATAR TRIBUTE April 12 • 7:30 pm

### **DISCOVER MORE**





Come and keep good company at Truvy's beauty salon in Chinquapin, Louisiana, where all the ladies who are "anybody" come to have their hair done.

STEEL MAGNOLIAS Written by Robert Harling Directed by David J. Valdez

> March 14 • 8 pm March 15 • 8 pm March 16 • 2 pm March 21 • 8 pm March 22 • 8 pm March 23 • 2 pm

TICKETS: \$30-34

Reserved Seating Presented through Dramatists Play Service ASL Interpreter: March 21



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### **Teen Driving – Preparing Yourself and Your Teen**

Nothing in your life, as a parent is more nerve-racking than the day you hand over the car keys to your teen for the first time. Luckily, there are resources available to help both you and your teen prepare.

Your teen has been learning from your example for years, so be a good driving role model. Always wear your safety belt, obey traffic laws, don't use a cell phone while driving, utilize your turn signals, don't speed and the list goes on. Allotting time each week to supervise your teen's driving is key to ensuring they become a safe, courteous driver. AAA recommends your teen complete at least 100 hours of supervised practice driving before being allowed to drive solo. Also, make sure

you understand the licensing process that your teen will have to go through. Florida's three-stage licensing process allows teens to gradually gain exposure to complex driving situations, easing them into driving over an extended period of time. The learner's license and intermediate stages are key steps.

Some of the biggest headaches associated with a new teen driver are the costs. For example, when does your teen need to be insured? Here's some good news about insurance. Your teen won't need it until licensed and driving without you or an instructor in the car. Once your teen gets a learner's license, you'll want to talk to your insurance agent about costs and other issues involved in adding your teen to your policy. Most families do this by adding the teen to their existing auto insurance policy.

Because the risk of a crash is significantly higher for young drivers, particularly during the first year of driving, your teen's insurance rate likely will be higher than your own. In the "preparing to drive" phase, you may want to consider the following strategies to keep your family's costs down.

Raise deductibles to lower premiums - Ask your insurance agent how much more you could save by increasing your deductible. If you file a claim after raising your deductible, you'll pay a larger share of the costs, but the savings might be worth it.

Encourage good grades - Many insurance companies offer discounts for students with a "B" or 3.0 or higher grade average, and some offer discounts for teens that complete driver's education or defensive driving courses. Check with your insurance agent for more information.

Be involved – Introduce a parent-teen driving agreement to minimize risks. It won't lower your premiums, but it could prevent a crash or ticket that would increase your rates. This agreement lays a foundation of rules and lists consequences for breaking those rules.

Plan ahead – The type of vehicle your teen drives and how you classify your new driver – main or occasional of one vehicle, for example, can affect insurance premiums.

Parents play a huge role in helping their teens gain as much experience as possible before they get intermediate licenses and start to drive without a parent or other supervisor in the vehicle. Remind yourself to stay calm and be helpful. It's normal to feel a range of emotions when thinking about your teen behind the wheel! Remember many parents have survived the stress before you.

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\*AdventHealth Northdale ER is a department of AdventHealth Tampa. It is not an urgent care center. Its services and care are billed at hospital emergency department rates.



### NEWCOMERS OF NW HILLSBOROUGH COUNTY

Ladies, would you like to meet new people in the area and get involved with some wonderful local activities? Then our Newcomer's club is for you. The goal of our club is to provide opportunities for meeting new friends!

Newcomers joined the fun of Gasparilla with their "special edition rum tasting" Pirates Party. Participants enjoyed tasting rum and having fun with friends. Below are some photos of the Pirates Party.



Newcomers Pirate Party Jo Perry

Newcomers Pirate Party Mary Banks, Judi Yokum, Sall Davis



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