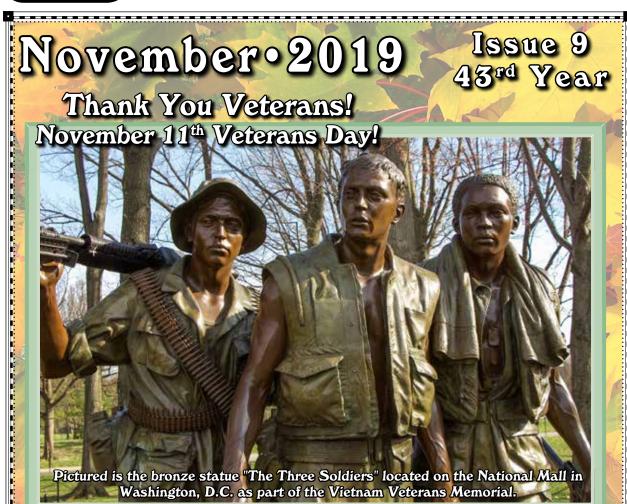


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EMERGENCY NUMBERS

• Architectural:

· Social Club:

Park Office 544-8111 Patrol, 7 p.m. to 3 a.m. 423-7006 Police, Non Emerg 541-0758

Chronicle Editor

Donna Thorn Lot 220 thorndonnaj@gmail.com

Chair – TBA

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2018-19 Leaseholders' Association

April Tantalo. BOD Liaison

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FROM THE BOARD

The Board of Directors met on October 9th for a Workshop to discuss some issues before them. Following is a brief synopsis of what was discussed.

Water Project status

We are nearing the end of the project and will soon be handling all the "make right" issues resulting from the contractor's need to perform the required work. If you have an issue with the property surrounding your unit it would be wise to notify the office of your concern and then patiently wait for the clean-up to be completed. The contractor and our Project Manager will be made aware of your concerns. We anticipate the project will be completed by end of December.

Fence Line Work

The Water Project has disrupted our Park in so many ways. One example was the inability to maintain the growth at the back fence line. We will be contracting this job out one last time to bring it back to a manageable status. Our Maintenance staff will then make every effort to keep it under control. The Board is looking into any assistance available from the City of Pinellas Park to help with this cost.

Current published Rules and Regs

We have discovered that when determining a resolution to some issues we can be referring to any one of a number of sets of rules that exist. The goal is to determine the most recent, ensure any voted changes are represented and then make that edition available for residents. So we can all be on the same page..pardon the pun.

From the President

A New CAM

ost of you are aware that we will be seeing a new CAM starting November 4th. Her name is Jane Jarlenski and I hope you will all make her feel welcome.

I would like to give a shout out to a few people who have nitched in while we

■ I would like to give a shout out to a few people who have pitched in while we were operating without a CAM.

To Bobbi – thanks for all your efforts, you have done an outstanding job in keeping things moving.

To Jill Ellis – thank you, thank you...your help and guidance has been awesome.

To Kage and Tommy – although you guys are already as busy as you can get, thanks for the help fielding questions in the office.

To our Board members who have all stepped in to handle issues and questions from residents – you all rock.

As the busy winter season ramps up, I am looking forward to being back at CC full time.



Notice to Snowbirds

You are all aware of the issue last spring with uninvited critters in the clubhouse. Most residents had their own homes inspected at that time. Since snowbirds are returning for the first time since the problem it might be wise to contact a Pest Control firm and have your home inspected. Just a thought....

Cross Bayou Canal Flood Control Improvements

In order to draw attention to our concerns here at Clearwater Cascade regarding the Canal flooding issues, we need to make ourselves heard.

We do that by letting Pinellas County hear us roar. So, following is the contact information if you wish to write, e-mail, send pictures etc. to the county regarding our concerns

Project Manager: Jennifer Shannon, P.E.

Planning and Engineering

Project ID # 002124A

E-Mail: jshannon@pinellascounty.org Address: 14 S.Ft.Harrison Avenue

4th floor

Clearwater, Florida

33756

Phone: (727) 464-5674

There is a sample letter available in the office for your use.

If you access the Pinellas County website at pinellascounty.org/publicworks/projects there is a project summary available outlining projected dates etc.

The Board of Directors will also try to arrange a visit from the Project Manager to field questions.

A collective voice will be heard. Now it's up to us.



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Communication Committee

By Linda Whalen

nowbird migration season has started, and the Park will start seeing the population increase regularly along with the activity level. <u>Please</u> remember to sign-in at the office. If you forget during regular business hours, a copy of the form is available on the CC Website under the CCHOA tab that can be printed, and hand delivered to the office via mail slot at any time.

We, the Communication Committee, are looking forward to getting back together and continuing to improve Park communications however and wherever we can. Our first meeting is scheduled for Tuesday, November 12th at 10:30am in the Clubhouse.

Bulletin Board Managers are still needed in the Clubhouse for the "What's Happening" and the "Veterans" Boards and also someone to monitor each of the "Park Classified Ads" boards in the 2 Laundry Buildings. Anyone interested in any of these volunteer positions should contact Linda Whalen at (727) 244-4034. You may, but do not have to, join the Communication Committee to volunteer to manage a board.

Our Committee is responsible for one bulletin board outside at each mail station the one on the side. We will post death notices requested and approved by the family of the deceased, and also will post miscellaneous ads for residents only.

Any death notice posting requests should be made to me (Linda Whalen) via email at lswhalen@att.net or by phone at 727 244 4034, by a family member. Small but dignified notices will be posted as promptly as possible.

For miscellaneous ads, the Office has been and will continue to be the point of contact for posting them on the bulletin board on the side of each mail station. Once contacted, Bobbi Villar in the Office will get in touch with the Committee Chairperson to get the ads posted on the outside Boards. Here's our protocol for ads on these 2 bulletin boards:

- 1. Print on 2 3x5 cards or papers of that same size, in order to accommodate as many ads as possible.
- 2. Any pictures should be pasted to and fit on the same card/paper.
- 3. No full letter size ads will be considered for posting there. Absolute largest is 4 1/4" x 5-1/2" and they will be posted only if there is room for that size.
- 4. Please put your name, phone #, Lot #, and date requested on each posting. Information not needed for the ad can go on the back of the card for management purposes.
- 5. Take the 2 completed ad copies (appropriate size) to the Park Office and let them know you would like them posted on the outside boards near each mail station.
- 6. After 30 days on the Boards, ads will be considered outdated and will be removed right around that 30 days end.
- 7. At that time, if your ad is still relevant, please submit a new posting.



Please consider using the larger bulletin boards in the Clubhouse when possible. The outside Boards are much smaller and do not offer as much space.

For those residents that have been gone a while, here are some suggestions to improve your time at Clearwater Cascade:

- 1. On your phone, add a contact: "CC Pool Codes" where you can save the new code(s) when changed. You'll have the info on hand if you carry your phone.
- 2. Use your cell phone to take a picture of any bulletin board information you may want to remember later, and then transfer the info to your calendar at home.
- 3. Be sure to have on hand, a copy of the latest Park phone directory and monthly Chronicle (our newsletter). The office has copies of the latest directory and the newsletter will be delivered to your home at the beginning of each month.
- 4. Become familiar with the Clearwater Cascade website at: <u>www.clearwatercascade.</u> com.

In the spirit of communication and transparency, I'm embarrassed to admit to having made what I consider a huge and foolish faux pas. In the excitement to change the password on the Clearwater Cascade Website, I posted in the newsletter the exact formula for updating the password every quarter consistent with the pool code change, while at the same time cautioning against sharing the passcodes with Leaseholders, Renters, or previous residents, most of whom would receive the info in the newsletter. While the information on that CCHOA page is considered proprietary, this situation does not violate any individual privacy issues. I assure you that I'm working on a new fix to rectify the error. Please accept my apology.

If you have communication issues or requests, please phone me at: (727) 244 4034. If I can't answer when you phone, please **leave a message** and I will phone you back as soon as possible.

Happy Thanksgiving to all! See you soon!

Beautification

By Donna Miller

The Beautification Committee has been busy this month:

- 1. At the fountain, new grasses have been placed where the oyster grass failed, and flowering plants have been added to the Memory Garden area.
- 2. Half of the area at the rear of the fountain has been replanted with a non-ivy, flowering ground cover; the other half of the area may also be replaced at a later date
- 3. The top of the fountain has been and is being kept trimmed thank you Pat Jackson and Nancy Schlaf!









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- 4. All of the border blocks in the fountain area have been restored to their proper height rather than being sunk into the ground.
- 5. Because it has been too difficult to keep them watered, the potted plants at the pools are in the process of being removed and planted elsewhere in the park.

As always, work continues and we hope the changes meet with your approval - A huge THANK YOU to Nancy, Pat and Karl!

♠ Donna Miller¥

Don't let the wolves drag you down

SOCIAL CLUB

Letter from the President

ow does time fly by! The Social Club Directors have set up a great line of events for the coming season, let's get ready to party! See calendar below. We will also have the bulletin boards updated in early November showing dates and times.



We are happy to advise that prices for events per person will remain the same as last year. Breakfast \$4.00, Dinner Dances \$10.00, Dance without dinner \$5.00, Club Night \$5.00, Picnic \$4.00 and New Year's Eve \$15.00. The Christmas Social, Coffee and Donut Social, Valentine Tea and Variety Show all remain free events.

I announced at the March Breakfast that the Social Club is considering eliminating the dinner portion of Dances if we do not have a host. Unfortunately no host has come forward for January's Dance so that event will be a Dance only.

Please consider Hosting or Volunteering to help with an event. As a host you are not alone, we will meet with you and guide you through the process.

Stay safe and all the Directors look forward to seeing you at events.

Don Collins

President

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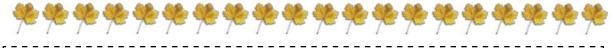
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Cascade Social Club Inc. Calendar of events for 2019 and 2020

December 7/19 – Breakfast – 9:00 AM -Don & Donna Collins

December 14/19 – Christmas Craft Fair – 9:00AM – 1:00PM – Bingo Committee – Nancy Schlaff

December 15/19 - Christmas Social - 7:00PM - Free Event - Christmas Elves - Donna Collins, Donna Thorn

December 31/19 - New Year's Eve Party - 8:30PM - 12:30 - Social Club

January 11/20 – Breakfast – 9:00AM – Social Club

January 18/20 – Coffee & Donuts – 10:00AM - Free Event – Gail Heitz

January 25/20- Dance -7:30PM - DJ Joey- 50's & 60's

February 1/20 – Breakfast - 9:00AM – Chris & George Becker

February 2/20 – Super Bowl - 5:00PM - Wayne Karges

February 7/20 – Dinner Theatre - \$36.00 – 3:30PM - Marie Jay

February 12/20 – Valentine Tea – 2:30PM - Free Event – Shirley Warren

February 22/20 – Dinner/Dance - 6:00PM – Maggie Timmins & Reg Owen

February 29/20 - Club Night -7:00 - 10:00PM - JJ

March 7/20 – Breakfast -9:00 – Doreen Fournier

March 13/14/20 - Variety Show - 7:00PM - Free Event

March 21/20 – Dinner?/Dance - NO HOST YET! This will be a dance only if there is no dinner. Don Collins, Sue Desnoyers

March 28/20 - Park Picnic -10:00 - 2:00PM - Social Club

April 4/20 – Breakfast -9:00AM – NO HOST YET – Don Collins, Sue Desnoyers

Please cut-out and put on your refrigerator.

CASCADE SOCIAL CLUB, INC.

Board of Directors President Don Collins #300

Vice President. Sue Desnoyers #6 Secretary April Tantalo #51

Treasurer Paul Fournier #61

Directors Jim Cudnik Cathy Long Sandra Lilley Barb Meyers

Donna Collins

Welcome Wagon Maggie Huet

Sunshine Doreen Fournier #61
Ticket Maker Donna Collins #300



EVENTS YOU WON'T WANT TO MISS!

THANKSGIVING DINNER!!

nce again our anonymous benefactor is inviting you to share a Thanksgiving dinner.

Dinner is going to be on Thanksgiving Day

November 28th and will be served from 1 until 3 in the clubhouse

Reservations need to be in by the 20th and the contact for reservation is Cindy Barnstorf at 218-591-8161.



A chance to break bread and give thanks with friends and neighbors.

We Need Cover Pictures! Send in Your Interesting Photos! Get Your Picture on the Cover - We select a new and interesting picture every

month to be printed on the cover of your newsletter. If you or your neighbors have fun events or activities please send in a picture and we'll enter it to be selected. Please include a description of the image and a brief release allowing us to reprint the picture. Our mailing and email address are here:

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Coffee Time

wice a month we hold a coffee time for our residents. It's a fun time to spend with your neighbors and meet new residents. It is held in our library from 9 to 11am. Watch for the dates! The cost is \$1.00. We serve coffee and tea along with a snack. All proceeds benefits Helping Hands.



C'mon out...we'd love to see you!

IN CASE YOU HAVEN'T HEARD...WE ARE HAVING A BIKE PARADE!!!

The are pleased to announce that we can look forward to the 2nd Annual Christmas Lighted Bike Parade.

Bike Parade – the Sequel. This was an event held may years ago and I am happy to say has been brought back to life!

This year the PARADE will be held on Sunday, December 22nd. Plan for a 6:00 p.m. start. We will gather at the Clubhouse then proceed to the main entrance parking lot. We will then ride through the Park decorated in all our Christmas splendor.

We will have snacks and refreshments afterwards in the clubhouse. If you have any questions, please let me know.

Join us for some CC seasonal fun....jingle bells, jingle bells...

Sheila Penn - Lot #420

HOLIDAY ARTS & CRAFTS FAIR

SATURDAY DECEMBER 14, 2019 9AM - 1PM CLUBHOUSE



ome out and meet our local Artists and Crafter's!

Enjoy our Helping Hands sponsored Bake Sale - Baked goods for your Xmas Holiday Celebrations

Our kitchen will be selling breakfast goods, hotdogs, ice cream, etc.

This is a huge event to come and support our local craft vendors. Shop, enjoy meeting people, or just have lunch.

Hope to see you there!

This event is supporting all volunteer committees at Clearwater Cascade MHP



Health insurance decisions can be confusing due to endless coverage changes and many policy types. Fortunately, there is someone who can work diligently to help and without cost to you – Michael Crotts, owner of Best Plan Choice.

Through his own healthcare experience Mr. Crotts learned the value of good health coverage and quality medical care. He dedicates his agency to helping people with Medicare and Medicaid needs. You can visit the office to learn about Medicare plan options or he will come to your home.

Every year your Medicare health plan coverage changes even if you do not change plans. Also, new products are introduced and many offer benefits beyond original Medicare and/or Medicaid plans. Baby Boomers had completely different insurance products during their working years. The indemnity and major medical policies are no longer the only choice and often do not meet the financial needs of consumers today.

Don't waste time trying to figure it out. Michael will sit with you and review all of the documents, and answer all of your questions. Most importantly, he will conduct a needs analysis to determine your individual needs – if you expect a hospitalization, use certain medicines, or want benefit like dental or vision – everything is taken into consideration.

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(Allow 4-6 weeks for mailing of check) This month's cash winners are:

(Allow 4-6 weeks for I	maili	ng of check). This month's cash
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John Bonnar	. \$10	Ricks Appliance Repair
Dee Newland	. \$10	Boss Electric Corp
Kevin Osborne	. \$10	Suncoast Auto & Tire
Den Holloran	. \$10	Buggin Out Termite & Pest Control
		Jones & Sons Plumbing, Inc.
Robert Sabatelli	. \$10	Hellers Mobile Home Washing
Ernie Simon	. \$10	Largo Automotive Repair, Inc.
		. Modern Air Conditioning & Appliance
James Flanary	. \$10	Royal Enterprise
Barbara Christy	. \$10	Mr Fix It
Melodee Baumgart	. \$10	. Ron Wygarden Mobile Home Washing
Ronald Cirinciene	. \$10	Air Masters of Pinellas, Inc.
		Century Awnings
		Natures Resource Pest Control, Inc.
		J. Timothy Doerner, D.D.S., P.A.
Sharon Groom	\$5	Royal Enterprise
Maria Mayo	\$5	The Plumbing Patrol, Inc,
Joe Minchillo	\$5	Discount & Computer Repair
Jama Beach	\$5	Doll Brothers Upholstery Cleaning
		Jones & Sons Plumbing, Inc.
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Mary Wuest	\$5	Debbie's Cleaning Services

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Kerren Sanders NO	. \$5	Jones & Sons Plumbing, Inc.
Bill Peterman	. \$5	Community Roofing of FL
Earl Foster	. \$5	Debbie's Cleaning Services
		Hellers Mobile Home Washing
Steven Jones	. \$5	Community Roofing of FL
		Doll Brothers Upholstery Cleaning
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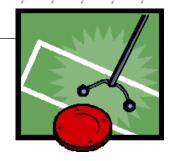
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Resident News

i, just wanted the Shuffleboard officers to be updated.
As of March 2019

President: Patti Ranslow V. President: Sandy Cooper Sec/Treasurer: Barb Meyers

Fun Shuffleboard Heather Hayward



NEIGHBORS HELPING NEIGHBORS

ant to share a few holiday recipes with your neighbors? Helping Hands is in need of baked goods for their Bake Sale coming up in December at the Holiday Craft Fair... Contact Sherri Bourque or Cindy Ventura if you can donate. Sharing...it's a good thing!

Bingo News

by Pat Smith

he Bingo Committee looks forward to welcoming all our Snowbirds and thanking all the people that joined us all Summer.

For those that are just arriving back, we open our doors for Bingo at 5:00 pm., on

For those that are just arriving back, we open our doors for Bingo at 5:00 pm., on Tuesdays and we are now serving hot dogs or pulled pork sandwiches from 5:00 pm until 6:00 pm., for your dining pleasure.

We will be starting our new Fall/Winter games on November 1st. Show up early as there are NO reserving tables. Seating is first come, first served.

Thanks again,

CCHOA BINGO Committee

AND MORE BINGO NEWS....

Here's a photo of some of the Bingo regulars... Who would a thought....a picture sure is worth a thousand words! Thanks to the Bingo Boys for supporting the CC Bingo!



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Deth Meeters	707 222 7007
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Rod Runners	707 204 0524
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Largo Tech Services, LLC	/2/-4/4-4285
DERMATOLOGIST	707 540 0400
Florida Dermatology & Skin Cancer	727-548-9196
DOCTOR - INTERNAL MEDICINE	
Apurva Shah, MD M.P.H	
Suncoast Family Medical Assoc	/2/-588-95/2
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Concrete Wizard, Inc	. 727-789-5444
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Imperial Electrical Service	
Palm Harbor & Dunedin Electric	727-773-1622
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NOVEMBER•201

Sunday	Monday	Т
DECEMBER S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31		
Daylight Savings Time	4 Water Aerobics 9:30 a.m. Bridge L10 am Euchre-US CH6:30pm /Cdn CH 7pm	Bingo C
10	Water Aerobics 9:30 a.m. Bridge L10 am Euchre-US CH6:30pm /Cdn CH 7pm TOWN HALL Veteran's Day	Bingo C
17	Water Aerobics 9:30 a.m. Bridge L10 am Euchre-US CH6:30pm /Cdn CH 7pm	Bingo C
24	25 Water Aerobics 9:30 a.m. Bridge L10 am Euchre-US CH6:30pm /Cdn CH 7pm	Bingo C

Clearwater Cascade

Tuesday	Wednesday	Thursday	Friday	Saturday
			Bridge Library12:30 Game Night CH 6:30 Water Aerobics 9:30 a.m.	2
5 H 6:30-9:00	6 Spades CH 1pm Darts Lib. 7:00 pm Wat.Aerobics 9:30 a.m.	7 Indoor Exercise CH 9:30 a.m.	8 Bridge Library12:30 Game Night CH 6:30 Water Aerobics 9:30 a.m.	9
12 H 6:30-9:00	Spades CH 1pm Darts Lib. 7:00 pm Wat.Aerobics 9:30 a.m.	Indoor Exercise CH 9:30 a.m.	Bridge Library12:30 Game Night CH 6:30 Water Aerobics 9:30 a.m.	16
19 H 6:30-9:00	Spades CH 1pm Darts Lib. 7:00 pm Wat.Aerobics 9:30 a.m. Board of Directors Meeting	Indoor Exercise CH 9:30 a.m.	Bridge Library12:30 Game Night CH 6:30 Water Aerobics 9:30 a.m.	Book Talk in Library 10:30 a.m.
26 H 6:30-9:00	Spades CH 1pm Darts Lib. 7:00 pm Wat.Aerobics 9:30 a.m.	28 Indoor Exercise CH 9:30 a.m.	Bridge Library12:30 Game Night CH 6:30 Water Aerobics 9:30 a.m.	30

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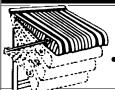








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EVENTS & PROGRAMS

WHITE ELEPHANT SALE. Saturday 11/2, 9AM-12PM. Americana Cove, 7201 1st NE, St. Pete. Antiques, collectibles. iewelry. furniture. electronics, kitchenware. books. paintings, records, CDs, DVDs, VCRs, linens, bakery, plants.

Paradise Island Annual Craft Fair, Sat. Nov. 2, 2019. Tables, \$10 and \$15. Call Delores at 727-754-5569

HOLIDAY BAZAAR - Saturday. 11/09/2019, 9am-1pm. All indoor craft show. First Lutheran Church, 1644 Nursery Rd., Clearwater. Questions: 727-744-3806 or eobrien2429@gmail. com

Carport Sale: Saturday, Nov. 9th, 8-1pm. Household items, craft items. Hillcrest MHP, 2346 Druid Rd, Lot 1009, Clearwater. Located between Belcher and US 19.

Oak Crest/Acorn MHC (over 600 units) Semi-Annual Carport sale, Saturday, November 16th, 8:00am-3:00pm. 9925 Ulmerton Rd. or second entrance (off Seminole) 16th Ave. SE, Largo.

9th ANNUAL ARTS & CRAFT SALE: Sat., Nov. 16, 2019, 9AM-1PM. Lake Haven MHP. Paradise Island Clubhouse, 1415 Main St., Dunedin (SR580 & Lake Haven Rd.). Everything uniquely designed by hobby club members, including: paintings, shadowbox creations. jewelry, crocheted, knitted and sewn items and greeting cards all individually crafted for home or gifting.

BRIAR CREEK ANNUAL BAZAAR: November 22nd, 4pm - 7pm & November 23rd, 8am - 11am. 100 Briar Creek Blvd off McMullen Booth Rd Trash & Treasures, Jewelry, Baked Goods, Furniture, Tools, Linens, Raffle Baskets, Liquor Raffle, and 2nd Hand Clothes www.mvbriarcreek.com

Christmas Market & Silent Auction. Crafts/Vendors November 23rd, 9am-2pm. Connect2Christ Church, 9398 Oakhurst Road, Seminole, FL 33776

ART/CRAFT SALE 11/23/2019, 9am-1pm. Park Royale M/H Park. Benefits "Friends of Strays". Bake sale. Lunch available. Vendors contact 727-545-5430 tables \$15.

ART/CRAFT FAIR. Saturday, November 23rd, 9AM-1PM. Lake Highlander MHP. 1500 County Road 1, Dunedin. Great Holiday Gifts!

Pre-Xmas Sale: Sat., Nov., 23rd 8am-1pm, Lake Haven MHP 1415 Main St. (Behind Subway). Gift items, Dishes, etc. The BEST Bake Sale in town!

Japanese Garden Art and Craft Bazaar November 30th, 2019. Coffee, lunch, Bake Sale and Art Raffle. Artists welcomed to join. CALL: Charlotte for details: 727-531-3651

FLEA MARKET Saturday, November 30th 9am-Noon. Lake Seminole Resort Clubhouse 10245 110th Ave N. Largo. Clothes, furniture, books, household items, decorations.

Yard Sales: Paradise Island, Lot # 208. Sat. Nov. 30th, 9am - 1pm.

Craft Fair Sugar Creek Saturday 8:30-1:30 PM, 10265 12/7/2019. Ulmerton Road, Vendors needed: 401-835-0700.

ATTENTION RESIDENTS!

Did you know this Emporium/ Classified listing reaches over 21,500 homes in Pinellas County? It goes into 60 community newsletters (just like this one) from Dunedin to St. Petersburg. This is a great market to sell items, advertise your next event, try and get help for a function, and many other things. Remember to think about this the next time you're planning something.

-Monthly Media Staff

DECEMBER AD DEADLINE - NOVEMBER 10, 2019

 Advertise BUY, SELL, TRADE ITEMS by sending copy & check to Monthly Media at 220 Bahama St, Venice, FL 34285. • Ads over 10 words must be accompanied by \$.80 per extra word or publisher will edit. • No mobile home sales, no professional products or services. SORRY: No ads accepted by phone or email. DEADLINE: 10th OF EACH MONTH.



Library News

by Pat Jackson

ur Book Talk meetings are back and we had a fun get together in October! Hopefully we'll have more of our group back at our next meeting, Nov.23rd at 10:30 a.m. in our library. Subject: What you read on your summer vacation.

Birthdays and Anniversaries

By Marilyn Jones

 \mathbf{A}^{h}

happy belated birthday (Oct. 10th) to Irene Lester lot 228

BIRTHDAYS

RUSS JONES LOT 269 JODY OTTEMAN LOT 251 27TH 25TH







ANNIVERSARIES

DICK & RUTH SISSON LOT 113 BILL & JANET SWENGROS LOT 403

65 YEARS 66YEARS



Hey neighbors...we want to say Happy Birthday to you! We love congratulating you on your anniversary! Sign up in the clubhouse or let Marilyn know. Her email is norocking@yahoo.com

What a fortunate life we live...remember to spread a little sunshine into the lives of others, you'll be surprised at how good it makes you feel.

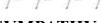
Sunshine Report

By Doreen Fournier

THINKING OF YOU

Ken Otto #50 Dave Ciofani #273 Shirley Jansma #440





SYMPATHY

Joyce Poerio #192 husband, Jim Peter & Bev Keegan #435, brother-in-law



If you know of someone who needs a get well, thinking of you or sympathy card please email me at cosmodustmop@gmail.com or call 727-541-7444.

Thanks, Doreen Fournier #61

CARD SHARKS

SPADES

By Nancy Wallace

September 4th

1.	Beverly Davison	1618
2.	Nancy Phalin	1607
3.	Tom Morris	1584
4.	Dot Shoemaker	1542

September 11th

1.	Nancy Phalin	2112
2.	Dot Shoemaker	2079
3.	Pete Quirion	1821
4.	Lilah Miller	1807



September 18th

1.	Dot Shoemaker	2269
2.	Beverly Davisson	1793
3.	Tom Morris	1666
4.	Tim Erwin	1577

September 25th

1.	Tom Morris	1841
2.	Nancy Phalin	1822
3.	Nancy Clark	1748
4	Dot Shoemaker	1696

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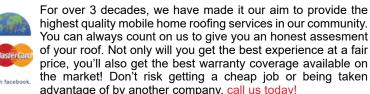
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U.S. EuchreBy Nancy Clark

he following are the results for the month of September



<u>Se</u>	pt. 2	
1.	Tim Erwin	56
2.	Jim Quinn	49
	Most Loners -	Vicky Morgan-3

<u>Sep. 9</u>	
 Nancy Clark 	65
2. Cheryl Murphy	52
3. Gary Ryan	51
Most Loners - Tim Erv	win-3

Sep. 16	
1. Cheryl Murphy	69
2. Jim Quinn	67
3. Rinette Parece	56
Most Loners - Dick Sis	sson-2

Sep. 23	
1. Gary Ryan	59
2. Dorothy Shoemaker	56
3. Time Erwin	55
Most Loners- Dick Sisso	n-3

<u>Sept. 30</u>	
1. Ruth Sisson	57
2. Cheryl Murphy	55
3. Jim Quinn	53
Most Loners- Rinette I	Parece-3

FUNNIES

little girl asked her mother "Where did people come from?" Her mother answered "God made Adam and Eve and they had children and that's how all mankind was made."



A couple of days later she asked her father the same question. The father answered, "Many years ago there were monkeys, which the human race evolved from." The confused little girl returned to her mother and said, "Mommy, how is it possible that you told me that we were created by God, and Daddy said we came from monkeys?" The mother answered. "Well, dear, it is very simple, I told you about my side of the family and your father told you about his."

Thanks, Janet Swengros, for the Funny!!

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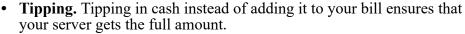
Ditch these financial bad habits

ant to handle your money better? Most of us do. The Motley Fool website advises breaking these three bad habits:

- Paying bills late. A few days or weeks may not seem to matter, but you'll be hit with late fees, interest, and damage to your credit rating. Do your best to pay all your bills on time. Set up reminders so you're always on schedule. Automatic payment is one reliable option.
- Accumulating too much debt. Not all debt is bad, as long as you manage it sensibly and pay it off in a reasonable time. If you can't pay off your credit cards and other debt by the end of the month, set up a budget that helps you monitor and control your spending before debt gets out of control and hurts your credit rating.
- **Not saving.** Putting money away can be difficult, but not saving any money is a mistake. You should have a reasonable cushion in case of emergencies—at least three months' worth of living expenses. Look for ways to cut costs, and set up a separate savings account so you're able to keep track of savings and spending money easily.

When and where to pay cash

redit and debit cards are convenient, but sometimes you're better off using cash. The Reader's Digest website suggests keeping your card in your wallet in these situations:



- Farmer's markets. Many vendors have credit card machines nowadays, but not all of them. And the machines can always go down because of a power outage or spotty Wi-Fi. Keep cash handy so you don't miss out.
- **Minimum purchases.** Coffee shops and other venues frequently have a \$5 or \$10 minimum for credit card purchases. Paying cash ensures you don't buy more than you need in order to meet the minimum.
- **Private transactions.** You want to buy a special gift for your spouse, but you don't want him or her seeing it on a credit card statement. Use cash to keep the transaction secret.

Money and beauty are defenses against the sorrows of this world, but neither can undo the past. Only time will conquer time. The way forward is the only way back to innocence and to peace.

—Dean Koontz

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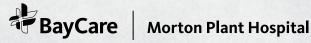
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DOWN

- 1. Fourth sign of the zodiac
- 2. Prospector's find
- 3. Wicked
- 4. Sense
- 5. Failure to attend school
- 6. Kebab (alternative spelling)
- 7. Beasts of burden
- 8. Secluded valley
- 9. Classify
- 10. Farrier
- 11. Variety show
- 12. Declares
- 13. Calyx

- 21. East Indian tree 25. Anagram of "Ail"
- 26. Transgressions
- 27. Gait faster than a walk
- 28. Lion sound
- 29. Unsanctified
- 30. What you're paid
- 31. L L L L
- 33. Hesitate
- 34. Chocolate cookie
- 35. Bobbin
- 36. Catch a glimpse of
- 38. Emerged

- 41. Woman
- 42. Caught
- 44. A large vase
- 45. Egyptian peninsula
- 46. Mountain crest
- 47. Silly mistake
- 48. Gangly
- 50. Lacquered metalware
- 51. Thorny flower
- 52. Listen
- 53. Savvy about
- 54. Untruths
- 55. Lairs

November Crossword

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