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Office

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Crystal Lake Management and Staff

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Office HoursMonday, Tuesday, Thu	ursday, Friday - 9:00 am – 6:00 pm
Saturday $-10 \text{ am} - 6:00 \text{ pm}$	
Wednesday & Sunday - Closed	

HOA Board Officers

Ron Gaines	727-623-7989
Jane Hatch	
Jane Hatch	
Kim Gaines	
	Jane Hatch Jane Hatch

Courier Editor & Communications

Violet Escobar: (727) 278-7310 or (727) 440-6423 Please send any pictures from events, etc. to my email below to be posted in the Courier. MyCrystalLake9301@gmail.com

Block Captain Coordinator

Violet Escobar - 727-278-7310 Feel free to call if you haven't received your Courier by the 1st. of the month and we'll see that you get your copy.

Courier Distribution Preparations: Jane Hatch

Block Captains

- Circle Faith Johnson
- 1st St Marlene Llovd
- 2nd St Dan Whallon
- 3rd St. Dawn Ramsdell
- 4th St. Kim Gaines
- 5th St. Kim Gaines
- 6th St Stacey Szlosek

CRYSTAL LAKE FACEBOOK GROUP LINK:

Group Name: Crystal Lake MHP Homeowners Reminder: This Group is for Crystal Lake Residents ONLY!

See any HOA Board member for your invitation to join.

If any Block Captain needs assistance for any reason in delivering the Courier, please contact Violet and we'll make further arrangements to get them out in a timely way.

We are always grateful to our Block Captains who bring your copy of the Courier to your door every month. Block captains are also sometimes asked to hand out flyers and notices when needed. When you see them, please let them know that you appreciate what they do.

2



ARE YOU PAYING TOO MUCH FOR AUTO INSURANCE?

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Quote Details: -67 married male, vehicle driven for pleasure use, superior credit, 5 year clean driving record on all licensed household operators -2012 Chevy Impala LT, garaged in Pinellas County zip code 33771, equipped with Air-Bags, ABS and Anti-Theft device

*NOTICE: Acceptability of all proposed applicants subject to underwriting approval, premium rates are subject to change. Rates will vary based on age of operator, driving record, credit history, garaging address and type of vehicle.



CRYSTAL LAKE COURIER DECEMBER. 2018 D





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CALL & TEXT MESSAGING

ur messaging service is working well for most of us but there are still many who have not signed up to receive our messages and reminders.

We use this service to inform you of water issues or other park problems and to remind you of important meeting and events.

We would like to include all residents in this effort to reach you in case of any emergencies that may arise within our community.

If you are not currently receiving these messages, please call, email or text me with your phone # so that we can keep you informed.

HOA NEWS



ONTHLY HOA MEETING – December 3, 2018 6:15 PM Our evening beings with Coffee & Donuts & time to mingle with our friends.

6:45 PM - HOA Business Meeting.

<u>FMO:</u> <u>FEDERATION OF MANUFACTURED HOME OWNERS OF FLORIDA,</u> INC.

What is the difference between the terms "HOA" and "FMO"?

HOA: The **HOA** is the <u>local "governing body"</u> of the community. It is a homeowners' association, created under Chapter 723, Florida Statutes, for the specific purpose of either purchasing the community on behalf of the residents and/or representing the community on behalf of disputes between management and the residents.

FMO: The **FMO** is the <u>statewide organization</u> that lobbies for and defends your rights as a mobile/manufactured home owner in Florida. We assist in the training, and offer advice, for the HOA officers and directors in a community. The FMO does not assist with or interfere in the governing of the community. That is left up to the community HOA.

FMO needs your help. If FMO is to continue fighting for your rights and protecting your lifestyle, we must keep our membership numbers high. That is what gives FMO clout with legislators and other government officials.

TOGETHER WE MUST STAND

Now more than ever!

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IN CASE YOU MISSED IT

In November we celebrated the sacrifice and service of our beloved Veterans with a Veterans Day B-B-Q and Potluck. The turnout was pretty decent as I recall although many guests were slow to arrive making it kind of difficult to keep some of the dishes hot. Fortunately, by 2 p.m. the party was hoppin' and the line was long at the buffet table with lots of hungry partakers digging into the awesome spread.

Everyone works hard and gets inventive when it comes to preparing their mouth-watering contributions to the potlucks in hopes of winning a contest for best dish.

The best dessert was an Apple Pie prepared by Ursula Tompkins (1st St) and the Bar-B-Q Chicken was won by Ron Gaines (4th St.). It's always so hard to decide these winners because of all the amazing foods that are prepared. We always leave anticipating what succulent dishes will be brought to the next potluck and what unique contributions we can make.

After we finished eating, those who were interested in a little more fun, played 2 rounds of Derby Bingo for large cash prizes while the rest of us watched and laughter and rooted for our favorite players.

THANKSGIVING DINNER/POTLUCK

Speaking of anticipation... at this printing we are still looking forward to our upcoming Thanksgiving Dinner. Manager Tom will be furnishing a succulent ham, the HOA will be preparing the Thanksgiving Turkey that was donated by our resident, Janet Stephens (2nd St.). We want to be sure to thank Janet for her generosity.

We look forward to judging the Potluck Side Dishes. The HOA tells me that this time the contest winners will be chosen for the group rather than the usual categories. When all the votes are tallied, winners will be chosen 1st, 2nd and 3rd place over all. The generous gift-card prizes are a great incentive for all the great cooks in our park to show off their skills.

Be sure to check in next month's Courier for all the news and contest winners of those Potluck dishes.



A Complete Listing of Resident Services can be found on the page before your calendar



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FAMILY OWNED & OPERATED

UPCOMING ACTIVITIES & EVENTS

CHRISTMAS DINNER

ecember 22, 4PM is when we have set aside for our Christmas Potluck Dinner. The main dishes will be prepared by the HOA and Management and as always, we encourage you to sign up in the clubhouse or on our Facebook Group page for the side dish you plan to bring.

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Any other information will be made available as the time gets nearer.

NEW YEAR'S CELEBRATION PARTY

ur New Years Celebration Party will be held on Saturday, December 29th beginning at 6PM.

This is our usual End-of-the-Year party which will be celebrated in lieu of the traditional New Year's Eve Party in respect for those who have to show up for work the day after New Year's Eve. It also allows you to have the freedom to make your own plans with others.

Like last year, we are asking for Finger-Foods and party foods. You can expect to have contests for the best and creative foods. The HOA will furnish the Party Favors and New Year's Eve Decorations to get us all in the spirit of the

New Year. The HOA will furnish beverages and you can also bring your own.

Watch for any other further information as time comes nearer.

ONGOING ACTIVITIES

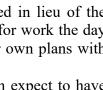
Friday Night Snack Bar

Come out and have dinner with your friends and neighbors. The Snack Bar is open on Fridays from 6:00pm until 7:00pm. We have an extensive menu: Hamburgers, Hot Dogs, Chicken Breast, French Fries, Onion Rings, ice cream and much more.

Bingo

Bingo continues Friday nights at 7pm and usually runs for about 2 hours. This past season was a great success and enjoyed by all who attended.

Thank you to everyone who volunteered their time and to all those who participated.







COMMITTEES

ommittees are being formed to carry out some very important tasks.

Welcome Committee - Our Welcome committee went out last week and visited ✓ 5 new residents and gave them packets of information to keep for information and reference. It was fun! We have some very interesting and friendly new people living amongst us and look forward to getting to know them better. I can't wait to do this again.

- Sunshine Committee It's not always easy to know who is sick, in the hospital or in 1. rehab or who has gone to a nursing home. We would love to have someone who knows "who's who" in the park or who can find out who might like for others to know what's going on with them. It would be so nice for someone to send a get-well card or even plan a visit to someone who might feel under the weather and alone or might need someone's help.
- 2. Meals-on-Wheels We have been made aware of several people usually miss out on the awesome meals that are prepared for our potlucks. These friends and neighbors miss out on our events due to poor health or the inability to come to the Clubhouse to join in and share a meal. Our HOA routinely delivers meals to those who cannot be with us.
- 3. This small act of kindness makes us feel all warm and fuzzy inside and we love doing it. If you know of anyone who could use this kindness, please let us know and we'll immediately add them to our list.
- 4. Personal Shopper We know that some of our neighbors don't or can't get out for basic things like food, toiletries or cleaning supplies. If shopping is something you like to do, there are ways you can help and get some things for yourself at the same time.
- 5. H.O.P.E. (Helping Our People Excel) is the HOA-sponsored Neighbor's helping Neighbor's Committee. Our last day of helping was a great success and some of our most deserving neighbors received some very needed aid. We washed homes, trimmed trees and overgrown bushes, replaced blocks that had fallen around a home, pulled weeds and some other things that I've forgotten about and had it all done before noon. We worked, we laughed, we got sweaty and dirty and had a lot of fun doing it. When we were done working, we met back at the clubhouse to cool off and eat lunch. We are planning on having another day of helping in the Spring but would like to see more volunteers than just the 5 we had the last time. It would be so nice to see more men step up to help us ladies... Ron G. was the only guy to help last time. We need more! With more volunteers, we could help more of our friends clean up their homes (outside) and improve the appearance of our community.
- 6. And last, but certainly not least, Manager Tom has offered a "Yard of The Month" prize each month of the year. The winner will be given a sign in their yard for all to see, they will receive a gift card from a local garden center and of course they'll have bragging rights. Watch for the Manager's Letter that comes with your Rent Statement for details and the winner.



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VOLUNTEERS

olunteers spend countless hours working on your behalf; this is why we are always requesting more help. And, this is why we need you.

When everybody does a little, it keeps others from having to do a lot. Spreading out our responsibilities makes things easier and a lot more fun for all.

Volunteers are always needed for all sorts of things! Some things

can be done in 5 minutes, some things can be done at home, some things require a little more time and effort, but all things are very important.

The more Volunteers we have to help, the more fun things we will be able to do.

If you've signed up before and were never called, Not to Worry! We need you and we will be calling you. Please, let us know, once again who you are!

RECIPES

Best Sweet Potato Casserole

Ingredients

- 4 cups sweet potato peeled & cubed
- 1/2 cup white sugar
- 2 eggs, beaten
- 1/2 teaspoon salt
- 4 tablespoons butter softened
- 1/2 cup milk

Directions

- 1. Preheat oven to 325 degrees F (165 degrees C). Put sweet potatoes in a medium saucepan with water to cover. Cook over medium high heat until tender; drain and mash.
- 2. In a large bowl, mix together the sweet potatoes, white sugar, eggs, salt, butter, milk and vanilla extract. Mix until smooth. Transfer to a 9x13 inch baking dish.
- 3. In medium bowl, mix the brown sugar and flour. Cut in the butter until the mixture is coarse. Stir in the pecans. Sprinkle the mixture over the sweet potato mixture.
- 4. Bake in the preheated oven 30 minutes, or until the topping is lightly brown.

- 1/2 teaspoon vanilla extract
- 1/2 cup packed brown sugar
- 1/3 cup all-purpose flour
- 3 tablespoons butter softened
- 1/2 cup chopped pecans







Michael Crotts FL Licensed Independent Health Insurance Agent

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.

Best Plan Choice is there to help you make the right choice and is available long after the policy is written. This means helping with doctor chang¬es, plan questions, annual review of your benefits, and of course taking great care of any friend or family member you refer. At Best Plan Choice clients become friends, and friends become clients.



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DECEMBER•2018

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	6:15P Meet & Greet – Coffee & Donuts 6:45P HOA Business Meeting	
First Sunday of Advent		
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	New Year's Eve	

Crystal Lake

ıesday	Wednesday	Thursday	Friday	Saturday
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4	5	6	7 6:00P Snack Bar 7P BINGO Pearl Harbor Remem- brance Day	8
11	12	13	14 6:00P Snack Bar 7P BINGO	15
18	19	20	21 6:00P Snack Bar 7P BINGO First Day of Winter	22 4P Christmas Dinner/ Potluck
25	26	27	28 6:00P Snack Bar 7P BINGO	29 6P New Year Celebra- tion Party
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BANANA BREAD in a RICE COOKER

is whether whether whether whether wh

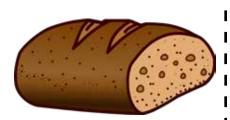
Ingredients:

- 1 1/2 cups enriched white flour
- 3/4 cups white sugar
- 2 tsp. baking powder
- 1/2 tsp. baking soda
- 1/2 tsp. salt
- 1 cup mashed ripe bananas (2 to 3 bananas)
- 1/3 cups softened butter
- 1/4 cups milk
- 1 egg
- Cooking oil

For extra sweetness, substitute a portion of white sugar for an equal amount of packed brown sugar. Or, add 1/2 tsp. of vanilla extract along with the wet ingredients.

Directions:

- 1. In a large mixing bowl, combine the flour, sugar, baking powder, baking soda and salt. Whisk until the ingredients are well mixed.
- 2. Next, add the bananas, butter, milk, and egg. These should be mixed until the batter has a uniform and thick, creamy consistency. If you own an electric mixer, let it do the work (low setting recommended). If not, the bananas and butter may give you some difficulty when hand-mixing it. To make things easier, make sure you let the butter soften long enough beforehand. Also, if you put the bananas into a plastic freezer bag, you can make sure they're well-mashed without making a huge mess.
- 3. At this point, you can stir in any other ingredient you may want, like chopped nuts or a bit of dried fruit. Feel free to try out your own variations on the recipe!
- 4. Before pouring the batter into the rice cooker's pot, remember the most important step! Coat the inside of the pot lightly with cooking oil. Paper towels help to spread it properly. Otherwise, the banana bread will stick to the inside as it cooks.
- 5. Now simply pour the batter evenly into the pot and start the cooker. I use the same settings as when I make rice. On my rice cooker, the bread isn't done after just one cycle, so I let it run twice, though this could vary based on your rice cooker. With mine, I have to allow the cooker to cool down for a few minutes in between cycles, as it won't start again right away.
- That's it! After it's done, pop the bread out onto a serving tray or plate and enjoy!



3-INGREDIENT SHORTBREAD

Ingredients

- 1 cup butter
- 1 cup sugar (best if very fine)
- 1 ³/₄ cup all -purpose flour

Directions:

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- 1. Preheat oven to180°C. Line 2 baking trays with baking paper and set aside.
- 2. In a bowl, using a mixer, cream the butter and sugar.
- 3. Add a little of the flour at a time with the mixer running until it is all combined.
- 4. Roll teaspoon-sized balls and place on the baking tray. Use a fork to push them down gently. Make sure that they are spaced out well on the tray as the biscuit will spread during baking.
- 5. Bake for 15-17 minutes. Leave to cool on a tray and store in an airtight container when cooled.

Notes:

These biscuits are very buttery and delicate. If you want a sturdier biscuit, add an additional ¹/₄ cup of flour to make them heavier.

This mixture makes a LOT of biscuits. They really spread out on the tray, so you may need to bake a few batches or even halve the mixture.

WIN WITH THE VENDORS OF CRYSTAL LAKE PARK

The there you need a Plumber, a Vapor barrier or a new roof, the first and best place to look is in the right here in this Media!

Supporting the vendors in the Media keeps the monthly newsletter available and helpful to each homeowner because sooner or later you are going to need a service that is advertised.

In appreciation of your support, you could be eligible to win \$5.00 to \$100! Once a job has been completed at your home, the Vendor will provide you with a Monthly Media contest entry ticket.

All you need to do is fill out the ticket and deposit it in the Media box that is located in the clubhouse. There is a limit of one entry per month.





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Carol Zapiecki, Clearwater, FL

PLEASE SLOW DOWN

The Speed Limit in our community is 10mph! We have a few residents that **SLOW** consistently violate this policy.

Their lack of regard for the safety of the residents and wild life may lead to a needless tragedy. Many residents have physical handicaps whether it is simply a small problem with mobility or being hearing or visually impaired.

Many of us use our streets to take walks or visit with each other.

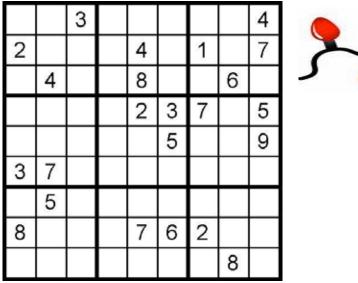
whether whether whether whether

Someone could be injured, and it would be a needless tragedy. Please be courteous to everyone, and slow down. There is no reason to use excessive speed inside our community.

STREET LIGHT OUT

e want to keep all our residents safe especially walking in the park. If you can provide and address to after dark

V ■ If you know of a streetlight that is our or not working properly, you can call Duke Energy at (727) 443-2641 with the number on the pole and/or a nearby address. We need to keep our streets well lighted and safe. You can also use the Duke Energy website to make the report.



December Sudoku

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CRYSTAL LAKE COURIER DECEMBER, 2018 D



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	NO ADS ACCELLED	BTTHONE ON EMAIL
EVENTS & PROGRAMS	CRAFT FAIR December 9th, 2018, 10:00-3:00. Twin Lakes MHP Clubhouse 2419 Gulf to Bay Blvd.,	WANTED TO BUY
Palm Hill North Recreation Club's Annual Bazaar, Craft & Bake Sale with	Clearwater	FURNITURE, good clean, pre-owned. Top dollar paid. Joe, 224-9780
lunch available. Saturday, December 1st, 9am-1pm (early admission 8:30am \$1.00). 401 8th Ave. S.W., Largo (off Seminole Blvd)	Ranch Mobile Park, Park-wide Yard Sale. Saturday, January 5th, 8:00am - 2:00pm, at 6800 150th Ave. N., Clearwater, (Largo)	Vinyl Records 33 1/3 plus quality record players. Tom 415-1209
Yard Sale: Christmas items only. Saturday, December 1st, 8am. Sunset Palms MHP 3401 Gandy Blvd.	Annual Rummage Sale: Sat, Jan. 12th, 2019. Golden Crest MHP, 800 Main St., Dunedin	ARTICLES FOR SALE 1998 Jaguar XJ-8 Silver with black leather. Very clean, runs perfect, 88k
Christmas Gift Market & Silent Auction. Crafts/Vendors December 1st, 9am-2pm. Connect2Christ Church, 9398 Oakhurst Road, Seminole, FL 33776	Ranch Mobile Park White Elephant Sale: Saturday, January 26th 2019. 9am to 1pm at Ranch Mobile Clubhouse, 6800 150th Ave. N., Clearwater 33764 (Largo)	actual. \$4,500 727-542-1002 Hamilton Beach Electric indoor- outdoor barbeque. Used twice, \$25.00. Call 727-614-9107
ART/CRAFT FAIR: Saturday, December 1st, 9am-1pm, Lake Highlander MHP, 1500 County Road 1, Dunedin. Great Holiday Gifts!		
CRAFT FAIR/BAKE SALE: Saturday, December 1st, 2018. 11am - 4pm. Island in the Sun. 100 Hampton Rd., Clearwater. Unique handmade gifts. 570-242-6361	ATTENTION RESIDENTS!	FOR SALE
Sunset Plams MHP Annual Craft Fair and Bake Sale. Saturday, December 8th, 9am. 3401 Gandy Blvd.	Did you know this Emporium/ Classified listing reaches over 21,500 homes in Pinellas County? It goes into 60 community newsletters (just	
Craft Fair and Bake Sale: Saturday, Dec. 8th, 9AM to 2PM. 601 Starkey Rd. East Bay Oaks, Largo, 33771. Questions? Call Tammy 727-550-6750	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 great things. Remember	
CRAFT SALE: December 8th, 9am to 2pm. Vacation Village, 6900 Ulmerton Rd., Largo.	to think about this the next time you're planning something.	
SOUTHWIND CRAFT FAIR & BAKE SALE: December 8th, 9am- 1pm. 795 County Road 1, Palm Harbor	-Monthly Media Staff	

JANUARY AD DEADLINE - DECEMBER 10, 2018

• 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.



Monthly Mania: It Pays (Up to \$100) To Patronize the Advertisers in Your Newsletter

THOUSANDS manufactured home residents have won over \$145,600 since our contest began. It's simple to play ... when you patronize a current advertiser, ask for a Monthly Mania ticket (or a reasonable facsimile) and fill it out completely. Put the ticket in our Monthly Mania drop box in your community or <u>mail your paid receipt</u> to us at **Monthly Media • 220 Bahama St. • Venice, FL 34285.** That's all you do. At the end of the month the Publishers will pick up the tickets and hold a drawing. If your ticket is drawn, we mail you a check.

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

(Anow +-o weeks for maning of check). This month's cash	winners are.
Kevin Osborne \$100Suncoast Auto & Tire, Inc.	Paul Humphries \$5 Rod Runners, Inc.
Tom Turner	Sherry Millerl \$5 The Plumbing Patrol, Inc.
Kathy Herman \$10 Automotivation	Maryanne Bailey \$5 Palm Harbor & Dunedin Electric, Inc.
Carol Nameth \$10 Imperial Electric Service of Pinellas	Tony Marchetti \$5 Air Masters of Pinellas, Inc.
Jeanie Heeren \$10	Sue Shifflett \$5 Nature's Resource Pest Control
Isabelle Lane	Robert Vaglica \$5 Jones & Sons Plumbing Inc.
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in whether whether wheth

16 14 15 6. Hebrew unit of dry measure 19 17 14. France's longest river 20 22 21 24 25 23 26 27 17. A person who amuses 28 29 30 31 32 35 36 40 32. An unbroken period of time 45 46 47 48 49 52 51 53 54 65 56 57 68 59 60 61 62 41. Movable fence barriers 65 63 64

42. Shelf 43. An irrational belief

40. Collection

38. Book of fiction 39. Windmill blade

ACROSS 1. He told fables

19. Dine

20. Boast

33. Fool 34. Louse-to-be

37. Slant

21. Handbag 23. Sheen 27. Whirlpool

28. Crossroads

11. Each and every one

15. Goat-like antelope 16. Meadow

- 45. Ancient ascetic
- 48. Terminates
- 49. Colorful parrot
- 50. Fern-to-be
- 53. American Dental Association
- 54. A commemorative date
- 60. Sick
- 61. Tropical vine
- 62. Eagle's nest
- 63. Caustic
- 64. Kick out
- 65. Directs from the front

- 1. Beer
- 2. Long, long time
- 3. Seat oneself
- 4. Refinable rock
- 5. Deviant
- 6. Jacob's brother
- 7. Ache
- 8. Suggestion
- 9. How old one is
- 10. Whaling weapon
- 11. Warning
- 12. Rent
- 13. Rubber
- 18. Thick bituminous liquids

- DOWN
- 23. Enumerates
- 24. Unfasten
- 26. Canvas dwelling
- 30. Don't judge a book by this
- 31. Lock of hair
- 34. Low point
- 35. Metal bar

- 41. Thick plank along the side
- of a wooden ship

- 42. Not conservative
- 43. Ocean
- 44. Container weight
- 45. Electronic messages
- 46. Unhappily
- 47. Weighing machine
- 50. Break
- 51. A coniferous tree
- 52. Elliptical
- 55. Prohibit
- 56. Behold
- 57. Southern constellation
- 58. Purge
- 59. Not no



December 2018



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- 36. Adolescents 38. Back of the neck 39. Disallow
- 22. Ashes holder

- 25. Piling 27. Six-stringed instrument
- 29. Overact

