



OFFICE: 9301 49th Street North • Pinellas Park • FL 33782 • (727) 544-2745

# CRYSTAL LAKE

• C O U R I E R •

D

**December • 2020**

**Issue 10  
44<sup>th</sup> Year**

## **Santa & His Elves Visit Riviera Estates Pool!**

***Pictured L to R: Nancy Weimer, Larry Burnett, Janice Holton,  
Santa (Alan Hennigar), and Brenda Burnett***

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## Crystal Lake Management and Staff

Community Manager ..... Tom Grimsley  
..... My office hours are now Mon, Wed & Fri 8am to 5pm by appointment only.  
Office Phone ..... (727) 544-2745  
Office FAX ..... (727) 549-1337  
Office email ..... [crystallake@lakeshoremhc.com](mailto:crystallake@lakeshoremhc.com)  
Maintenance ..... Dean Whitehouse  
Emergency Maintenance (NEW) ..... 904-257-4624  
While we continue to practice Social Distancing, Tom is requesting that you call the office first before knocking at the office door.  
Office Hours  
Monday -Friday - 9:00 am – 6:00 pm

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1st Vice Pres.: .....  
Secretary: ..... Open  
Treasurer: ..... Kim Gaines ..... 727-320-7854

### **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.

### Block Captains

Circle – Kim Gaines  
1st St – Stephanie Eastman  
2nd St – Janet Stephens  
3rd St. – Dawn Ramsdell  
4th St. – Kim Gaines  
5th St. – Kim Gaines  
6th St. – Stacey Szlosec

### CRYSTAL LAKE FACEBOOK GROUP LINK:

Group Name: Crystal Lake MHP Homeowners  
Reminder: This Group is for Crystal Lake Residents ONLY!  
Please let me know if you are not a member of this site and would want to be to see what's going on in the park on a daily basis.

### NOTE TO OUR BLOCK CAPTAINS

We are so grateful for your help! You certainly make my job easier and you never complain about having to deal with the weather or anything! YOU ARE THE BEST!!

Our Block Captains are the ones 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.

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.

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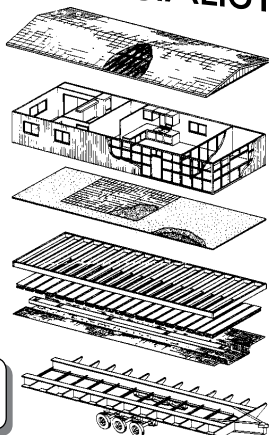
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# **Attention Crystal Lake Residents**

## **Editor Needed!!!**

**Would you like help keep Crystal Lake related articles in your newsletter?**

**Do you have a computer with email capabilities?**

**Then you could be the next editor of Crystal Lake!**

**If you would be interested please contact Monthly Media at  
727-484-7488 or [newsletter@monthly-media.com](mailto:newsletter@monthly-media.com)**



## Three tips for staying within your coronavirus budget

Sticking to a budget can be hard. Doing it during the stress of a pandemic can be even tougher. The CNBC Select website has some advice for staying the course:



- **Use “mental accounting.”** To keep track of where your money goes, separate it into three specific accounts: bills (rent/mortgage, utilities, child care, etc.); current expenses (groceries, gas, and so forth); and future expenses (retirement fund, emergency fund). Put the last into high-yield savings accounts.
- **Look and inflow vs. outflow.** Track how much money you have coming in and compare it to how much is going out. Focus in outflow (spending). Look for ways to reduce it so you have more money left over for future expenses.
- **Plan ahead.** Look for government benefits you may be eligible for now, before you need them. This can include food stamps or utilities assistance. Check into community resources like food pantries. Have a contingency plan in case you can’t pay your rent—renting out a room, for example, or negotiating with your landlord. All this can help you be ready in case of a sudden emergency.

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Carol Zapiecki, Clearwater, FL



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## Calm your ocean

A master and his disciple were strolling on the beach by the ocean. It was a cold day and the wind was blowing strongly over the ocean, raising very high waves.

After walking for some time, the master stopped and asked: “What does the choppy ocean remind you of?”

“It reminds me of my mind and my rushing and restless thoughts,” answered the disciple

“Yes, the stormy ocean is like the mind, and the waves are the thoughts,” the master agreed. “The mind is neutral like the water. It is neither good nor bad. The wind is creating the waves, as desires and fears produce thoughts.”

“How can I calm the waves of my mind?” the disciple asked.

The master smiled. “You don’t calm the ocean by holding the water and not letting it move. What is necessary is to stop the wind. Your thoughts, desires and fears are like the wind, and you need to calm them down, and not let them rule your life. You learn to control them by controlling your attention and focus, and then the ocean of your mind would become calm.”

“And how do I do that?”

“First, learn to calm down the wind in your mind,” the master explained. “When you can control your mind and make it peaceful, you will have more control of your life. However, don’t focus on changing the outside world. Focus on changing and calming your inner world. After you are able to control your inner world, you would be able to control the world around you.”



## Build the road

Born on the lowest rung of India’s caste system, Dashrath Manjhi worked in the coal mines of Gehlaur village.

One day his wife was injured. The nearest doctor was in a town 34 miles away, and Manjhi’s wife died.

Because of this, Manjhi decided to make a new roadway through a ridge of hills to make his village more accessible.

For 22 years, using only a hammer and chisel, Manjhi worked until he completed the road, which reduced the distance between the start and finish areas from 34 miles to 9.3 miles.

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*If a child is to keep alive his inborn sense of wonder, he needs the companionship of at least one adult who can share it, rediscovering with him the joy, excitement, and mystery of the world we live in.*

**—Rachel Carson**

# Merry Christmas

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## December Daily

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**R**osa Parks Day, Dec. 1. The day that Rosa Parks was arrested in Montgomery, Alabama for refusing to give up her seat on the bus to a white passenger, ushering in the modern civil rights movement.

**National Sobriety Day, Dec. 11.** Recovering alcoholics have a day to celebrate their victory and control over alcoholism.

**Christmas Day, Dec. 25.** Christian observance of the birth of Jesus Christ in Bethlehem.

**Visit the Zoo Day, Dec. 27.** The presents are all unwrapped, so why not go to your local zoo and visit the animals? If the zoo isn't open, look for online options offered by many zoos around the country.

**New Year's Eve, Dec. 31.** Break out the noisemakers!



## Numbers In The News

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### Health care is changing—will consumers adapt?



**H**ealth care is becoming more dependent on phone calls and artificial intelligence to treat patients instead of relying primarily on in-person appointments. The public may not be ready, though. A Harris poll, reported on the Xtelligent website, found that only one in five consumers would trust AI-generated health care advice, although responses were different between generations. Among adults 18–34, 22% say they would trust AI guidance, but only 10% of adults 65 or older say the same.

When it comes to phone appointments, a third of consumers actually prefer receiving health care advice over the phone, compared to 30% who prefer in-person visits, 25% who prefer online advice, 6% who prefer mobile apps, and 5% who prefer AI. Women are more likely to prefer the use of a phone for health care advice than men (36% to 28%).

The AI market for health care is expected to increase at a compound annual growth rate of 50.2% between 2018 and 2025, from \$2.1 billion in 2018 to \$36.1 billion by 2025.

## More attention to health during outbreak

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**T**he COVID-19 outbreak has Americans paying more attention to their health, according to a study by Rally Health, Inc. Its survey found that 43% say the outbreak has motivated them to focus on their overall health more than before. Forty-nine percent are more aware of their physical health, and 44% are paying more attention to their mental health.

Many people are striving to take more control of their health these days as a result. Twenty-four percent are eating more healthfully, 21% are exercising on a more regular basis, and 21% are paying closer attention to their mental health — depression, stress, and the like.





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**CONCRETE WIZARD**

# DECEMBER • 2020

Sunday	Monday	Tuesday
<p>JANUARY 2021</p> <p>S M T W T F S</p> <p>1 2</p> <p>3 4 5 6 7 8 9</p> <p>10 11 12 13 14 15 16</p> <p>17 18 19 20 21 22 23</p> <p>24 25 26 27 28 29 30</p> <p>31</p>		
6	7	
	Pearl Harbor Remembrance Day	
13	14	
20	21	
	First Day of Winter	
27	28	



# Crystal Lake

Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5
8	9	10	11	12
15	16	17	18	19
22	23	24	25	26
		Christmas Eve	Christmas	
29	30	31		
		New Year's Eve		



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Appointments Available

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C. Wallace  
Pinellas County

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## A few short ones

---



A police officer was interviewing a bank teller after the bank had been robbed three days in a row. The officer asked, “What did he look like?”

The teller responded, “He looked better every time he came here.”

Teacher: “Which book has helped you the most in your life?”

Student: “My father’s checkbook!”

A doctor got a phone call from one of his colleagues. “Hey, we need a fourth for poker.” The doctor replied, “I’ll be right there.”

His wife asked him, “Is it serious?”

He replied, “There’s already three doctors there and they need me.”

## Speed limit

---



A state police officer parked by the side of the highway spotted a car driving only 22 miles per hour. He started up, turned on his lights, and pulled the car over.

As he approached the car, he saw the driver was an elderly woman with three friends, one next to her in the front seat and two in the back. “What’s the matter, officer?” the driver asked. “I wasn’t speeding.”

“No, ma’am,” the officer said, “but you were driving much lower than the speed limit, and that’s just as dangerous.”

“But the sign back there said 22,” the woman said.

The officer chuckled and explained that 22 was the route number, not the speed limit, which was 65. Embarrassed, the woman apologized and thanked the officer.

Then he peered into the car. “Ma’am, are your friends all right? They all seem a bit frightened.”

“Oh, they’ll be all right in a minute, officer. We just got off route 157.”

## Smart lawyer

---



A man went to his lawyer. “My neighbor owes me \$500 and he won’t pay up. What should I do?”

“Do you have any proof he owes you the money?” asked the lawyer.

“Nope,” replied the man.

“OK, then write him a letter asking him for the \$5,000 he owes you,” said the lawyer.

“But it’s only \$500,” replied the man.

“Precisely. That’s what he will reply and then you’ll have your proof!”

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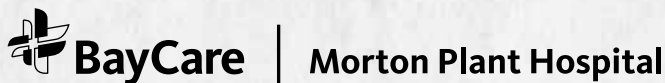
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**To learn more about our Center and the structural heart conditions we treat:**  
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20-1242408-0920



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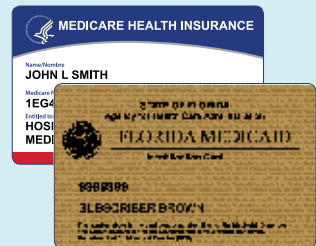
## OTC and healthy food benefits include:

- Up to \$1,060 yearly to spend on OTC products, including pain management, vitamins, supplements, ibuprofen, bandages, antacids, cough drops, allergy relief, toothpaste and more
- Up to \$600 yearly to spend on fruits, vegetables, dairy products, meats and other healthy food
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# December



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5			3	1				
9	6				2			
7		5	1			6		4
	3				6		8	
	8					7		3



*Happy Holidays*

3	5	4	7	6	8	1	2	9
8	9	1	2	5	4	3	7	6
6	7	2	9	3	1	8	4	5
2	1	7	6	9	5	4	3	8
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7	2	5	1	8	3	6	9	4
4	3	9	5	7	6	2	8	1
1	8	6	4	2	9	7	5	3



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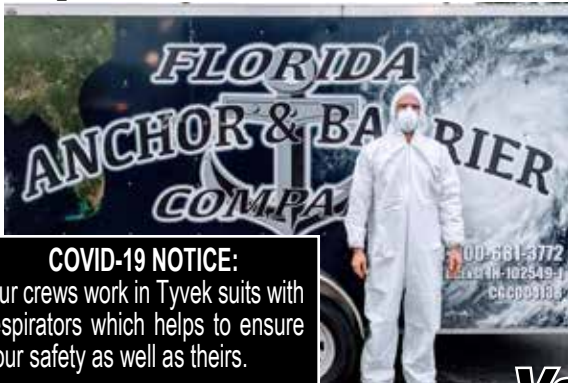
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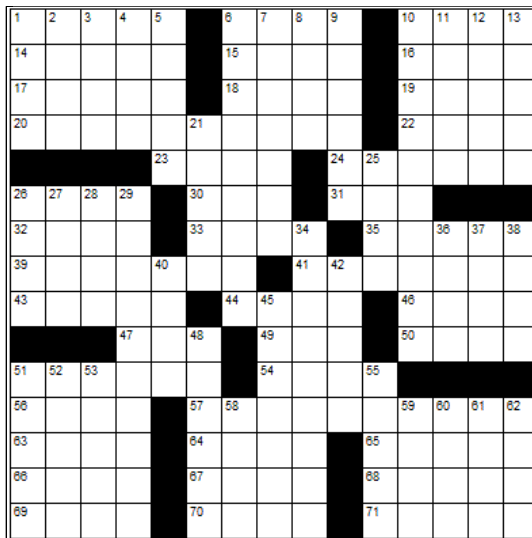
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**11**



## ACROSS

1. Implant
6. Eye layer
10. The thin fibrous bark
14. Devoutness
15. Badgers
16. Throw
17. Boredom
18. Agitated state
19. Modify
20. Quench
22. Assistant
23. White aquatic bird
24. Grumble
26. Cook
30. Sick
31. Arrive (abbrev.)
32. Adriatic resort
33. Teller of untruths
35. Rope fiber
39. Supervise
41. Rapacity
43. Agile Old World viverrine
44. Expunge
46. \_\_\_\_ vera
47. Spy agency
49. Chemist's workplace
50. Cuts off
51. Delimit
54. Test
56. Beers
57. Constant
63. Brusque
64. Groan
65. Inundation
66. Border
67. A mooring post
68. Unit of capacitance
69. Clairvoyant
70. Mining finds
71. Squalid



## DOWN

1. Type of sword
2. Coquette
3. Not straight
4. Decorative case
5. Slowly losing life
6. Untainted
7. Plain
8. Auspices
9. A breathing disorder
10. Excessively dramatic
11. A financial examination
12. A group of lions
13. Change
21. Cunning
25. Constellation bear
26. Blockage
27. Apiary
28. Biblical garden
29. Prognosticator
34. Drugs that relieve tension
36. Storage cylinder
37. At the peak of
38. Caustics
40. Blend
42. Exclude
45. Raise
48. With hands on hips
51. Small freshwater fishes
52. Avoid
53. Mix together
55. Annoys
58. French for "Black"
59. Wings
60. Drill
61. Weight to be borne
62. Countercurrent



# December Crossword



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homes participating.

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2:00pm at 6800 - 150th Ave. N.,  
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ANNUAL COMMUNITY WIDE  
YARD SALE. 12/5, 8 to Noon.  
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### WANTED

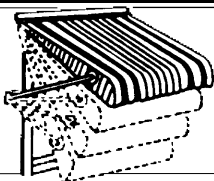
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## Monthly Mania: It Pays (Up to \$100) To Patronize the Advertisers in Your Newsletter

**THOUSANDS** manufactured home residents have won over **\$154,600** 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 mail your paid receipt 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:**

Pamela Chance.....	\$100	Jones & Sons Plumbing	Shirley Greer.....	\$5	Bob's Mobile Home Washing
Robert Tocchi.....	\$10	Air Masters of Pinellas	Marty Mielnick.....	\$5	BugginOut Pest Control
Gil Wood.....	\$10	Haseney Electric	Jim Warner.....	\$5	Got Dirt? Call Dirty lil'
Judy Heasley.....	\$10	Flanagans Porch & Window	Mario & Laurie Biancardi.....	\$5	Community Roofing
Victoria Gardner.....	\$10	Community Roofing	Larry Ensalaco.....	\$5	Royal Enterprise
Roy Martin.....	\$10	Florida Anchor & Barrier	Jim Klecka.....	\$5	Jones & Sons Plumbing
Betty Bowman.....	\$10	Royal Enterprise	Carolyn Carr.....	\$5	Heller's Mobile Home Washing
Bart Beal.....	\$10	Heller's Mobile Home Washing	Ronald Cirincione.....	\$5	Air Masters of Pinellas
Judy Mootsey.....	\$10	The Plumbing Patrol	Mary Houpt.....	\$5	Community Roofing
Gary Walker.....	\$10	Boss Electric	Shirley Spencer.....	\$5	Bob's Mobile Home Washing
Doris Fairobent.....	\$10	Discount Computer Repair	Susan Manthey.....	\$5	Jones & Sons Plumbing
Rebecca Dart.....	\$10	BugginOut Pest Control	Delmar Haynes.....	\$5	BugginOut Pest Control
Mary Silvia.....	\$10	Century Awnings	Dennis Moore.....	\$5	E & E Gliddon
Anthony Marslla.....	\$10	Barron's Air Conditioning & Appliance	Robert Sterba.....	\$5	Heller's Mobile Home Washing
Denise Morgan.....	\$5	Jones & Sons Plumbing	Judy Fairbanks.....	\$5	Jones & Sons Plumbing
Mary Edmonds.....	\$5	Heller's Mobile Home Washing	Mary Ann Seyler.....	\$5	Bob's Mobile Home Washing
John Kroening.....	\$5	Discount Computer Repair	Jim Bureton.....	\$5	Air Masters of Pinellas
Sondra Neri.....	\$5	Boss Electric	LeeAnne Mhugh.....	\$5	BugginOut Pest Control
Patty Gregg.....	\$5	Community Roofing	David Bernfeld.....	\$5	Royal Enterprise
Shelia Jones.....	\$5	Mr. Fix It	Donna Bailey.....	\$5	Bob's Mobile Home Washing
Stan Dewey.....	\$5	BugginOut Pest Control	Robert Gornicki.....	\$5	Battleline Termite & Pest Control
Larry Sisk.....	\$5	Air Masters of Pinellas	Carol Robertson.....	\$5	Rod Runners
Jackie Gregorio.....	\$5	Royal Enterprise	Sharon Laney.....	\$5	Royal Enterprise
Frank Holbrook.....	\$5	Heller's Mobile Home Washing	Janie Nickerson.....	\$5	Bill the Carpet Guy

- Limit of one ticket per visit • Advertiser may have up to 4 winners per month • Advertiser must have bill paid current to qualify
- No purchase necessary • Contest void where prohibited by law • Tickets available at participating Monthly Media advertisers.



# HAVE YOU SUFFERED FROM WATER OR FLOOD DAMAGE?

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**FlatWorks**  
**INCORPORATED**



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CGC #1511054

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Have You Looked **UNDER** **PROTECT**  
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**Fix Small Problems Today**  
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We will inspect and photograph any issues, showing you pictures of the underside of your home. Damaged & worn vapor barriers can create high energy costs and allow mold & mildew to grow and weaken your sub floor creating "Soft Spots". Keep Mold, Moisture & Animals out of your Home.



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