



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

CRYSTAL LAKE

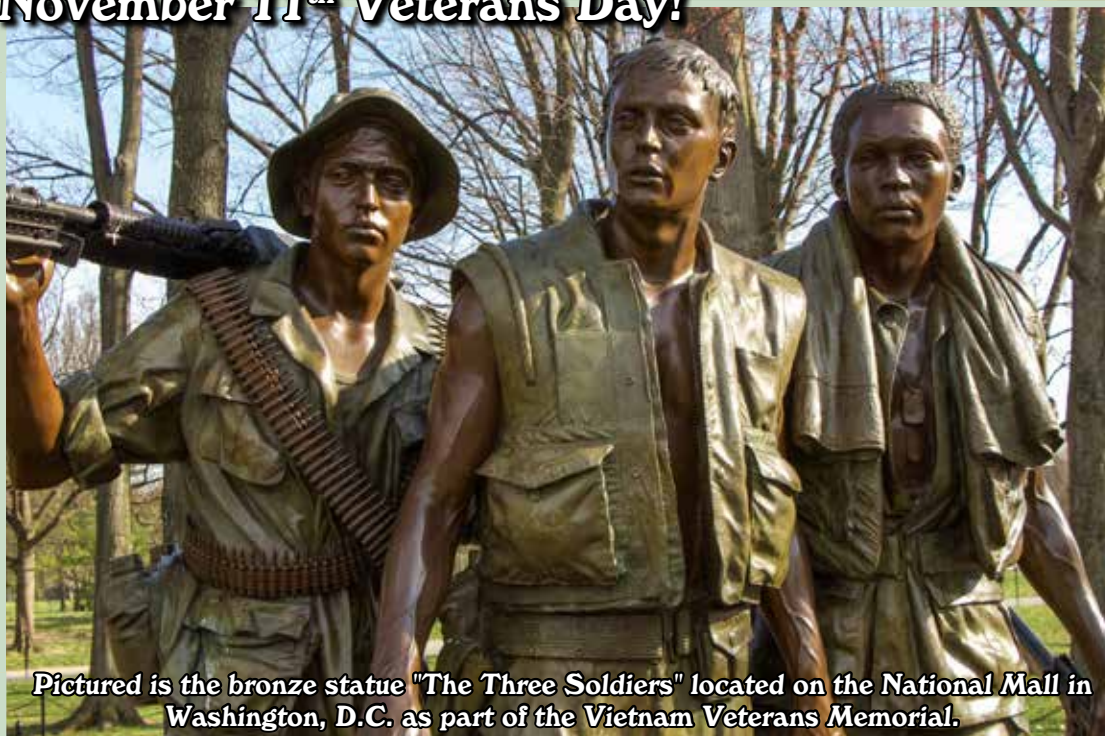
• C O U R I E R •

November • 2019

Issue 9
43rd Year

Thank You Veterans!

November 11th Veterans Day!



Pictured is the bronze statue "The Three Soldiers" located on the National Mall in Washington, D.C. as part of the Vietnam Veterans Memorial.

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Crystal Lake Management and Staff

Community Manager Tom Grimsley
Office Phone..... (727) 544-2745
Office FAX..... (727) 549-1337
Office email..... crystallake@lakeshoremhc.com
Maintenance..... Dean Whitehouse
Emergency Maintenance (NEW) 904-257-4624

Office Hours
Monday -Friday - 9:00 am – 6:00 pm
Saturday & Sunday Closed

HOA Board Officers

President:..... Ron Gaines.....727-623-7989
1st Vice Pres.:..... Violet Escobar.....727-278-7310
Secretary: Open
Treasurer: Kim Gaines727-320-7854
Sergeant at ArmsJane Hatch.....727-452-6674

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 Editor

Violet Escobar: (727) 278-7310
Please send any pictures from events, etc. to my email below to be posted in the Courier.
If there are any subjects you would like for me to research for you and write an informative article, please let me know. It could be anything, verified, and un-biased – sources will always be credited. My background and interests include Nutrition, Graceful Aging, Health, Current Events, specific recipes and many other things. Send me an email or call me. I'd love to hear from you.
MyCrystalLake9301@gmail.com - 727-278-7310

Block Captains

- Circle – Faith Johnson
- 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!
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.

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- Additional Exp.....\$30 Per Day / \$900 Each Occurrence
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CALL & TEXT MESSAGING

This is a service that we use to inform you of water issues or other park problems and to remind you of important meeting and events. These are things we feel you need to know.

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 Kim (727) 320-7854 with your phone # so that we can keep you informed.

HOA NEWS

MONTHLY HOA MEETING – November 7, 2019

6:15 PM Our evening begins with Coffee & Snacks & time to mingle with our friends.

6:45 PM – HOA Business Meeting and discussions.

7 PM – Speaker LaTia Smith Re: Medicare (Read Below)

GOT MEDICARE: PART A AND PART B?

If you answered “**yes**”, then let’s talk. My name is LaTia Smith (Independent Insurance Broker) and I am here to answer you and/or your spouse health insurance related questions (**appointment required**). Being an Independent Insurance Broker can be beneficial to you and/or your spouse, because I represent several Medicare Advantage Plans.

I have an unbiased opinion of the plans I represent, because one of my sole purposes is to identify a plan that works well for you and/or your spouse based on your individual needs.

Remember most plans change annually. The plan that you are currently on most likely will not compare “**apples to apples**” against other 2020 Medical Advantage Plans, but I will. Medicare open enrollment period started on October 15, 2019 and ends on December 7, 2019, this would be a good time for us to sit down together and compare plans. Let’s ensure you have a favorable Medicare Advantage Plan for 2020.

PLEASE NOTE: Plan changes elected during this open enrollment period will go into effect on January 1, 2020. I look forward to scheduling an appointment with you sometime during open enrollment.

Your Local Independent Insurance Broker, LaTia Smith (727) 748-2309.

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



FMO: FEDERATION OF MANUFACTURED HOMEOWNERS OF FLORIDA, INC.

HOA: The HOA is the local “governing body” 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 statewide organization that lobbies for and defends your rights as a mobile/manufactured homeowner 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!

COMING UP THIS MONTH

Sunday – November 3, Noon ~ Farmer’s Market

Thursday – November 7, HOA Meeting ~ with Speaker LaTia Smith

Saturday – November 23, 3:30 p.m. Thanksgiving Dinner Potluck

Every Saturday – Pool Tournaments at 6pm

CRYSTAL LAKE HOA FARMER’S MARKET

Our first Farmer’s Market was held on Sunday October 6 and was a great success! The HOA purchased fresh veggies and fruits at farmer’s market prices to sell to our residents at that same low cost.

This is NOT for the HOA to make money: it is to help our neighbors to get fruit and veggies at a better cost so we all can eat better.

If you wish to participate in the next sale, please contact any HOA Board Member. The more that participate, the lower the cost. We are not sure what we will be able to get each time... whatever is in season! Also, if we have your input, we will know what to target!!!!

This is a list of what we were able to buy this past time and the prices that we charged:
Potatoes (4/\$1.00), Onions (2/\$1.00), Tomatoes (2/\$1.50), Bell Peppers (2/\$1.00), Lettuce

Continued on page 9

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(\$1.00), Celery (\$1.00), Scallions (2/\$1.00), Baby Carrots (\$1.00 per bag), Butternut Squash (\$1.00 each)

NOTE: Available produce and prices may vary each time.

If this event works out, we will be doing it monthly.

Our next farmer's market is scheduled for Sunday, Nov. 3 at Noon!

Also, WE MAY NEED volunteers willing to go to Tampa to bring back the produce. Please contact Kim or Ron if you are able to help.

Thanks to Kim and Terry who made the early-morning trip to Tampa to buy all the veggies. We are grateful!

ONGOING ACTIVITIES

FRIDAY NIGHT SNACK BAR

Wow! We had a full house Friday night. The snack bar was slammed with orders. Just about every table was full of players and residents that just came to eat!!

So... We want to remind you that Friday Nights are the greatest for picking up a quick meal and not having to cook at home. Our snack bar is the best place to order and eat some of your favorite foods with us or carry them out.

Remember also, that the kitchen closes for orders promptly at 6:45 p.m. so that our cook can be free to 'call' bingo at 7 p.m. So... come early (around 5:30 p.m. or so) and relax with friends while you eat some of the best cooking you can get on a Friday night.

Thanks to all that came out! It was a thrill to see old faces and new joining us in our fun! We hope you enjoyed being there as much as we enjoyed having you and look forward to seeing you back again each week

If you are staying to play bingo, we have a BINGO special going on right now ~

Bring someone new and when they buy a pack, you get a pack or a dinner combo free, bring 2 new players and you get a free pack and a free dinner combo.

A special thanks to Ruth and to Stephanie Eastman for jumping and helping us in the kitchen. We appreciate you more than you can imagine.



BINGO NEWS

It's not just your average BINGO anymore! We have new games like DERBY BINGO where you can buy your favorite horse and race against 14 others to big winnings every Friday night.

Another game is our SPEEDY BINGO. You have to be on your toes for this one because numbers are called fairly quickly, and no letters are given. But if you are a winner, the pot is always good.

You have to come a few minutes early to play these two games because our regular BINGO starts promptly at 7 p.m.

Closer to the end of the night, right before the cover-all game, we play PROGRESSIVE BINGO. This is where only a specified number of 'numbers' are called. If no one is able to call Bingo during that time, the 'pot' rolls over and is added to the next Progressive Bingo the following week. In the past, our pots have grown to many hundreds of dollars and a very happy Bingo(er) has gone home a lot richer.

So, if winning money, hanging out with good friends and sometimes laughing until you cry is the kind of entertainment you want, the CL Clubhouse is your place to be on Friday nights.

PARKING ON THE GRASS.

You're house-proud, so you have your friends over all the time. But if you let them park on the lawn (your house, your rules, right?), the vehicles will sink into the yard, compact the soil, and crush the grass.

Crushed grass becomes dead grass; weeds sprout in the dead spots; and soon your dying, weedy, tire-rutted yard starts chipping away at your house pride (and your home value).

The bottom line is Never Park on the Grass! It's not good for the grass and your vehicle might get towed.



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RECIPES

QUICK ORANGE SWEET ROLLS

INGREDIENTS:

- 1/2 (8-oz) package cream cheese, softened
- 1/4 cup brown sugar
- 1/2 tsp orange zest
- 1 (11-oz) can refrigerated French bread dough
- 2 Tbsp granulated sugar
- 1/2 cup powdered sugar
- 1 to 2 Tbsp orange juice

INSTRUCTIONS:

1. Preheat oven to 375°F. Lightly spray a 9-inch cake pan with cooking spray.
2. Beat cream cheese, brown sugar, and orange zest at medium speed with an electric mixer until smooth.
3. Unroll French bread dough. Spread cream cheese mixture over dough, leaving a 1/4-inch border. Sprinkle granulated sugar over cream cheese.
4. Starting with one long edge, roll the dough into a log the long way. Pinch the edges to seal.
5. With a serrated knife, cut dough into 12 rolls. Place in cake pan.
6. Bake for 25 to 30 minutes. Remove from oven.
7. Combine powdered sugar and orange juice. Spread over rolls.

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NOVEMBER • 2019

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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		
3 Noon Farmer's Market Daylight Savings Time Ends	4	
10	11	
17	Veteran's Day	18
24	25	

Crystal Lake

Tuesday	Wednesday	Thursday	Friday	Saturday
			<p style="text-align: right;">1</p> 5:45P - 6:45P Snack Bar 6:45P Horse Derby & Speed Bingo 7:00P Bingo	<p style="text-align: right;">2</p> 6P Pool Tournament
5	6	<p style="text-align: right;">7</p> 6:15P Meet & Greet – Coffee & Snacks 6:45P HOA Business Meeting 7P LaTia Smith, Medicare Adv. Insurance Broker	<p style="text-align: right;">8</p> 5:45P - 6:45P Snack Bar 6:45P Horse Derby & Speed Bingo 7:00P Bingo	<p style="text-align: right;">9</p> 6P Pool Tournament
12	13	14	<p style="text-align: right;">15</p> 5:45P - 6:45P Snack Bar 6:45P Horse Derby & Speed Bingo 7:00P Bingo	<p style="text-align: right;">16</p> 6P Pool Tournament
19	20	21	<p style="text-align: right;">22</p> 5:45P - 6:45P Snack Bar 6:45P Horse Derby & Speed Bingo 7:00P Bingo	<p style="text-align: right;">23</p> 6P Pool Tournament 3.30P Thanksgiving Dinner Potluck
26	27	<p style="text-align: right;">28</p> Thanksgiving Day	<p style="text-align: right;">29</p> 5:45P - 6:45P Snack Bar 6:45P Horse Derby & Speed Bingo 7:00P Bingo	<p style="text-align: right;">30</p> 6P Pool Tournament



Michael Crofts
 FL Licensed Independent
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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 Crofts, owner of Best Plan Choice.

Through his own healthcare experience Mr. Crofts 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 changes, 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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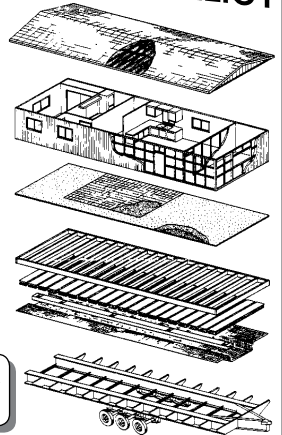
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SAUSAGE & CROUTON BREAKFAST CASSEROLE

INGREDIENTS:

- 1 lb. sausage
- 1 (5-oz) bag croutons
- 2 cups shredded cheddar cheese
- 8 eggs
- 2-1/2 cups milk
- 1 cup heavy cream
- 1-1/2 tsp dry mustard
- 1 Tbsp dried minced onion
- salt and pepper, to taste

INSTRUCTIONS:

1. Lightly spray a 9x13x2-inch dish with cooking spray.
2. In a skillet over medium-high heat, cook sausage until no longer pink. Drain fat.
3. Arrange croutons in a single layer in baking dish. Top with sausage and shredded cheese.
4. Whisk together eggs, milk, heavy cream, dry mustard, onion, salt, and pepper. Pour over sausage mixture.
5. Cover and refrigerate 1 hour to overnight.
6. Preheat oven to 350°F. Bake casserole 45 to 60 minutes, until center is set.
7. Garnish with dried parsley, if desired.

NOTES:

Can freeze casserole unbaked. To cook after freezing, thaw completely and bake as directed above. To reheat casserole if freezing casserole after baking, thaw completely and reheat in the microwave or covered in the oven.

CREAMY GRAPE SALAD

Yield: 21-24 servings

INGREDIENTS:

- 1 package (8 oz) cream cheese, softened
- 1 cup sour cream
- 1/3 cup sugar
- 2 tsp. vanilla extract
- 2 lbs. seedless red grapes
- 2 lbs. seedless green grapes
- 3 tbs. brown sugar
- 3 tbs. chopped pecans

INSTRUCTIONS:

1. In a large bowl, beat the cream cheese, sour cream, sugar & vanilla until well blended.
2. Add grapes and toss to coat. (grapes can be halved)
3. Transfer to a serving bowl. Cover and refrigerate until serving. Sprinkle with brown sugar and pecans just before serving.

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Words of Wisdom

There are two kinds of people in the world ~ the givers and the takers. The takers eat better, but the givers sleep better.

A good relationship is like a casserole – only those who make it happen to know exactly what’s in it.

Love is not finding a perfect person; it is seeing an imperfect person perfectly.

The more you do, the more you are able to do.

You don’t have to blow out somebody else’s candle to see yours burn brighter.

If you don’t like it, change it. If you can’t change it, improve it.

Many people speak because (and only because) they don’t know how to be silent.

In a full heart, there is room for everything. In an empty heart, there is room for nothing.

A clear conscience is a sure sign of a poor memory.

VOLUNTEERS

With the upcoming holidays, and increasing activities, we will be looking for help to decorate, organize and clean up.

Volunteers 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, please, let us know, once again who you are! We’ll be calling on you!

PLEASE SLOW DOWN

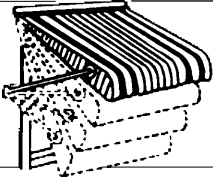
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PET OWNERS & LOVERS

I'm writing this as a courtesy to people who have expressed to me (as the Editor of this publication). Please help us control the cat population and damage to plants, yards and gardens by following the rules of the park and keeping your cat's inside. Even though they might be spayed or neutered they still use gardens and yards for their toilets, yowl and fight at night and spray a terrible odor when marking their territories.

Also, concerns that I hear about dogs still have to do with people not picking up after their pets (even in their own yards) and not keeping their pets on a leash. Please be mindful that pet urine is very acidic and will kill grass. With Spring coming and people taking more time to clean up and beautify their yards and carports we can all help by taking better care to follow the rules.

I have spoken to Manager Tom about their concerns; he told me that people have also come to him about these same problems and that he is looking into ways to handle these issues.

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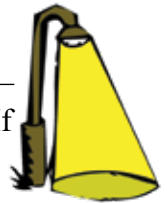
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If you know of a streetlight that is out or not working properly, you can call Duke Energy at (727) 443-2641 with the number on the pole and/or a nearby address. We need to keep our streets well lighted and safe. You can also use the Duke Energy website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



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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 cobrien2429@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.

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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!**

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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 12/7/2019, 8:30-1:30 PM. 10265 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

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

Stella Baker..... \$100	Professional Plumbing and Design	Donna Montgomery..... \$5	Boss Electric Corp
John Bonnar..... \$10	Ricks Appliance Repair	Dianna Gilmore..... \$5	Royal Enterprise
Dee Newland..... \$10	Boss Electric Corp	Wesley Churchill..... \$5	Air Masters of Pinellas, Inc.
Kevin Osborne..... \$10	Suncoast Auto & Tire	David Terry..... \$5	J. Timothy Doerner, D.D.S., P.A.
Den Holloran..... \$10	Buggin Out Termite & Pest Control	Vita Rizzo..... \$5	Jones & Sons Plumbing, Inc.
Kerren Sanders..... \$10	Jones & Sons Plumbing, Inc.	Sue Harris..... \$5	Debbie's Salon
Robert Sabatelli..... \$10	Hellers Mobile Home Washing	Diana Stewart..... \$5	Bill the Carpet Guy
Ernie Simon..... \$10	Largo Automotive Repair, Inc.	Ron Griffin..... \$5	Ist Class Handyman Service
Lillian Rosado..... \$10	Modern Air Conditioning & Appliance	Patricia Budney..... \$5	The Plumbing Patrol, Inc.
James Flanary..... \$10	Royal Enterprise	Dennis Moore..... \$5	E & E Gliddon Air Conditioning, Inc.
Barbara Christy..... \$10	Mr Fix It	Edmund Boudreau..... \$5	Battleline Termite & Pest Control
Melodee Baumgart..... \$10	Ron Wygarden Mobile Home Washing	Robert Gornick..... \$5	Debbie's Cleaning Services
Ronald Cirincic..... \$10	Air Masters of Pinellas, Inc.	Kerren Sanders NO..... \$5	Jones & Sons Plumbing, Inc.
Sandra Couch..... \$10	Century Awnings	Bill Peterman..... \$5	Community Roofing of FL
Paul Fadden..... \$5	Natures Resource Pest Control, Inc.	Earl Foster..... \$5	Debbie's Cleaning Services
Theresa Lorentzen..... \$5	J. Timothy Doerner, D.D.S., P.A.	Ida Morris..... \$5	Hellers Mobile Home Washing
Sharon Groom..... \$5	Royal Enterprise	Steven Jones..... \$5	Community Roofing of FL
Maria Mayo..... \$5	The Plumbing Patrol, Inc.	Velma Booxsein..... \$5	Doll Brothers Upholstery Cleaning
Joe Minchillo..... \$5	Discount & Computer Repair	Abbie Postel..... \$5	Debbie's Salon
Jama Beach..... \$5	Doll Brothers Upholstery Cleaning	Renee Darcy..... \$5	Jones & Sons Plumbing, Inc.
Steven Hissa..... \$5	Jones & Sons Plumbing, Inc.	Lidy Burges..... \$5	Mr Fix It
Joan Switsher..... \$5	Hellers Mobile Home Washing	Arvid E. Stone..... \$5	Buggin Out Termite & Pest Control
Richard DesJardin..... \$5	Buggin Out Pest Control Inc.	Theresa Blasik..... \$5	The Plumbing Patrol, Inc
Mary Wuest..... \$5	Debbie's Cleaning Services	Tony Hoskins..... \$5	Hellers Mobile Home Washing

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