



OFFICE: 2882 Gulf to Bay Blvd • Clearwater • FL 33759 • (727) 796-7348

Glen Ellen Park

• FOCUS •

September • 2015 Issue 7
39th Year

She Eagled the 7th Hole!

Madolyn McMahon got a great
image of a bald eagle on the 7th
hole at Fairway Village -
her score was not reported!

Monthly Mania Winner!
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Madolyn McMahon

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**Glen Ellen Park Manager – Marilyn Sisti
 Administrative Assistant Stephanie Scalise**

GLEN ELLEN MOBILE HOME PARK,
 2882 Gulf to Bay Boulevard, Clearwater, Florida
 Office Number (727) 796-7348

Manager Marilyn Sisti's Message

I just wanted to reiterate that we cannot allow unauthorized residents in the park. If you are aware of anyone that you know should not be in the park, please let us know.

One other item, if you are evicted from your home for any reason, you are evicted from the park and cannot reside here, please do not think that you can go to another home in the park and reside. If you do this then the residents you are with will be evicted for having an unauthorized occupant.

If you have any questions or concerns, please let the office know.

Marilyn Sisti
 Community Manager
 Shangri-La 7790
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 249 Jasper Street
 Largo, Florida 33770
 727-585-2850
 Shangrila_mgr@Equitylifestyle.com

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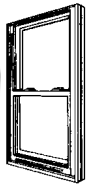
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September Birthdays

September 30 – Keith Hutchinson

If anyone wishes to have their birthday or anniversary put in the Focus please contact Ronnie Kimball in Mobile 221 or Nancy Labbe in 121.

Scribe Nancy Labbe's Message

September, the beginning of fall, back to school for children and snow birds preparing to come back to Florida. Hopefully the weather will cool down and the rain will stop! On July 30, 2015 we lost a dear, beautiful lady, Ruth Leonard. She was a very caring and special lady who will be sorely missed. Our thoughts and prayers go to her husband Howie and her family.

Lillie Fletcher has been going through a hard time health wise but her spirit and determination are carrying her through. We are thinking of you Lilly!

Just a few friendly reminders for park residents: Speed limit is 10 miles per hour in the park, quiet time is from 10:00 PM to 8:00 AM, please have your dogs respect other individuals' property.

Enjoy the year round activities going on in the park:

Mah Jongg – Tuesday, Thursday and Saturday at 1:00 PM.

Wayne's Sing Along – Thursday night 6:30 PM to 9:00 PM.

Poker – Friday night – 7:00 PM.

Texas Hold 'Em – Sunday night at 7:00 PM.

I hope everyone has a happy, healthy September.



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

City life? Not for all young adults

The TV sitcom *Friends* depicted a group of young New Yorkers enjoying life in the big city—but in the end, at least two of them chose to move to a house in the suburbs. Young adults in real life appear to be making the same choice (without the laugh track). A survey of more than 1,500 people born since 1977, released by the National Association of Home Builders, found that few of them want to remain in the city for their entire lives.

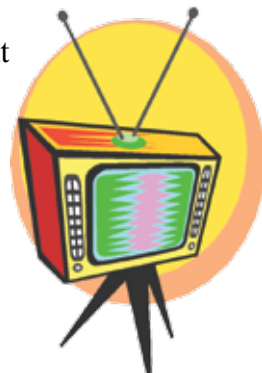
Sixty-six percent indicated they'd like to live in the suburbs, and 24 percent have their hearts set on a rural residence. Only 10 percent want to live in the center of an urban area. They're mostly looking for space: Eighty-one percent said they want three or more bedrooms wherever they end up living.



Online videos bigger than TV these days

Video has taken over the Internet, especially among the younger generation. A survey of 13- to 24-year-olds by Defy Media found this evidence of the influence of YouTube and other video providers on youthful fans:

- Millennials watch an average of 11.3 hours of free online video a week, and 10.8 hours of subscription video—but only 8.3 hours of scheduled broadcast TV.
- Videos are more popular than online TV content. Seventy-six percent of young people in the survey said they find YouTube more entertaining than TV programs (more popular with 55 percent of participants).
- They're tolerant of advertising on the Internet. Fewer than half—41 percent—said online videos have too many advertisements, but 63 percent feel TV does.



Mathematics is the art of giving the same name to different things.

—Henri Poincaré

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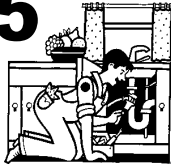
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As you probably already know; patronizing the advertisers in this newsletter also pays YOU with our Monthly Mania Cash Give-a-Way. **We pay out \$400 every month to residents** who submit tickets they have received from using the businesses in the newsletter. Winning is easy, just patronize any advertiser in the newsletter, then submit either the ticket or a paid receipt to us for your chance to win!

Now You Have More Chances to Win!

We are now offering unlimited entries into our Monthly Mania drawing by just *SUGGESTING* a business to advertise.

Here is how it works:

1. Call our office and suggest a business to advertise in the newsletter
2. We will take down your information (name, address, phone number) and enter you into the next month's drawing for over \$400 in cash prizes
3. The more businesses you suggest, the more chances you have to win.
(To qualify each resident can only suggest a business once)

What businesses would you like to see advertising?

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- | | | |
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Get the full impact from these healthful foods

Certain foods have definite health benefits, but you have to eat them the right way to get their full impact. Here are some common foods you might be eating “wrong,” according to the CNN website:

- Flaxseed. Full of fiber and omega-3, these little seeds may improve your heart health—as long as you grind them up first. Sprinkling them whole over your cereal or yogurt will keep their nutrients locked inside.
- Broccoli. Eat this raw or steamed, not cooked, to receive the full dose of vitamin C, chlorophyll, and antioxidants this vegetable offers.
- Strawberries. Slicing this delicious fruit exposes its healthful nutrients to light and oxygen, which can dilute their effects. Eat them whole, or hold off cutting them until the last minute.
- Garlic. The enzyme allicin, found in garlic, may help ward off cancer, but its benefits are more pronounced when it’s exposed to air. Let garlic sit for about 10 minutes after chopping to release this enzyme fully.
- Tomatoes. Fresh tomatoes are tasty, but you’re better off cooking them. The antioxidants in them increase in potency when they’re heated to about 190 degrees Fahrenheit.



Stone tools point to early use by primitive humans

Humans have been using tools for longer than we’ve known. As reported by the journal *Nature*, a team of archeologists in Kenya have found stone tools dating back 3.3 million years, some 700,000 years older than the oldest tools previously discovered.

Before this find, the oldest known stone tools came from sites in Ethiopia and were believed to have been used some 2.6 million years ago. Still, evidence of earlier tool use suggested that humans may have been using stone for longer than that—fossils of animal bones, also in Ethiopia, show signs of cutting some 3.4 million years ago.

The Kenyan tools were dated with an analysis of the sedimentary layer where they were uncovered. Scientists speculate they may have been used to open nuts or fruits with hard surfaces. Weighing in at about 6.6 pounds, the tools are 10 times heavier than any stone tools discovered so far.



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Keep relationships healthy over long distances

Ten years ago, some 2.9 percent of all marriages were long-distance relationships. Today that number has grown. Maintaining any kind of relationship takes work; when partners are separated, the effort grows. Keep your relationship steady and solid with these tips:

- Set ground rules. The secret to success in a long-distance relationship is managing expectations. Talk over how you'll handle the separation—who will be responsible for bills, child care, and other household issues. Do this ahead of time so nothing falls through the cracks. Set up a schedule for regular phone calls so you can plan conversations effectively.
- Communicate—but not too much. Regular contact is essential to the health of any marriage, so make a point of getting in touch as often as you need to. Just don't overdo it. If one partner feels crowded or badgered by insistent demands, he or she may back off, making the relationship even more complicated.
- Vary your channels. Don't rely on the telephone alone. Use e-mails and texts to send quick messages without interrupting the other person at work or at an awkward moment. Variety helps strengthen any relationship, so look for different ways to connect.
- Plan positive visits. You'll want to get together with your partner as often as you can. Don't put too much pressure on yourselves to make each visit spectacular, though. Give yourselves time to relax so no one feels personally responsible for the visit's success. You both need some downtime to get used to being with each other again.
- Be flexible. Travel plans can change at a moment's notice. An emergency may delay or interrupt a phone call. Although you're disappointed, do your best to respond positively and patiently when other demands disrupt your planned activities. Getting into a fight over every minor crisis won't keep your relationship strong.



Physical fitness is not only one of the most important keys to a healthy body, it is the basis of dynamic and creative intellectual activity.

—John F. Kennedy

Keeping up with current events

How much do you know about current events? The Pew Research Center News IQ survey examined the knowledge of more than 3,000 U.S. residents in an interactive quiz that asked them to identify a series of photographs, charts, and maps. Here's how the participants measured up when asked to ...

- Identify a photo of Martin Luther King Jr.: 91 Percent
- Identify the country led by Kim Jong-il from a photo (North Korea): 82 percent
- Identify the location of Guantanamo on a map (Cuba): 78 percent
- Name the country the U.S. recently re-established relations with (Cuba): 76 percent
- Identify the proposed route of the Keystone Pipeline on a map: 73 percent
- Identify Malala from a photo (2014 Nobel Prize winner): 93 percent
- Identify Pope Francis's home country on a map (Argentina): 52 percent
- Give the correct number of female Supreme Court justices (three): 33 percent

Have you taken your fish oil today?

Natural dietary supplements are big business in the U.S. As part of the National Health Interview Survey, researchers looked at the use of natural supplements other than vitamins and minerals. Comparing figures from 2002, 2007, and 2012, the trends they found include:



- Fish oil. This was the top product used by adults in 2012, as well as among children (though in 2007, Echinacea was the most popular supplement among children).
- Melatonin. This sleep aid came in second for children in 2012, increasing significantly from 2007.
- Glucosamine/chondroitin. Use of this decreased between 2007 and 2012, along with a drop in the use of Echinacea and garlic.
- Ginseng. This showed another large decline from 2002 to 2007, along with the use of Gingko.
- Green tea and milk thistle. Use of these held steady (though low) between 2007 and 2012.

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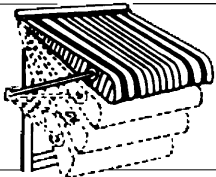


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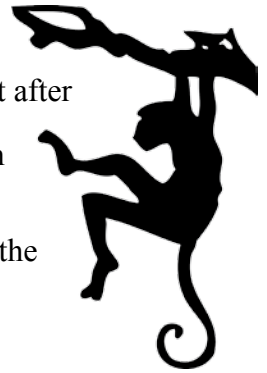
Monkey see, monkey do, monkey—cook?

Humans and chimpanzees share many genetic traits, and scientists have recently discovered one that may surprise fans of the Cooking Channel and the Food Network: a basic understanding of how to cook food.

Chimps have long exhibited a preference for cooked food over raw. A team from Harvard and Yale decided to see if they could be taught to “cook” food on their own. Observations have shown that chimps are willing to give up something like a slice of raw sweet potato if they expect to receive a cooked one in a short time. To test their hypothesis, the scientists devised a process to mimic cooking (since they didn’t want the apes to use actual heat): two plastic bowls that fit closely together, with a bit of pre-cooked food hidden in the lower bowl.

The scientists would put a piece of raw potato into the bowl, then switch it after a few minutes for the cooked one. After a while, the chimpanzees began doing the same thing—placing a piece of food into the bowl, waiting, then looking for the tastier result.

The researchers believe this shows a basic cognitive ability to understand the cooking process, as well as the patience to carry out—traits that may have driven crucial changes in human evolution.



Follow the right FORM for effective innovation

Innovation may seem spontaneous, but it generally succeeds because the groundwork has been methodically laid ahead of time. To spark creative thinking in your organization, follow consultant Charles Day’s acronym FORM:

F: Focus. Start by deciding what’s important to your team and organization. What were you created to achieve? Identify the key goals of your vision so you have something to work toward.

O: Organization. Decide on a structure for developing and implementing ideas. Who is responsible for specific tasks? What jobs should be shared? How will you make decisions?

R: Resources. Gather what you’ll need to implement your plans. This includes not just tools and materials, but people. Identify the types of talents you’ll need to bring an idea to reality.

M: Measurement. Look to the end as you begin. Determine how you’ll know whether you’ve succeeded or failed. Goals should be specific and clear to everyone, and they must be relevant to your organization’s vision.

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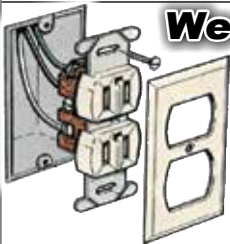
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20	21	
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September Is...

Baby Safety Month. Drowning, falls, chemicals, and other hazards can endanger the life and health of any small child. During September, take a good look around your house and eliminate any threats to babies' safety that might be hiding in plain sight.



Library Card Sign-Up Month. A time to remind parents and children that a library card is the most important school supply of all. If you don't already have a library card, get one in September; if you do, visit your local library and use it.

National Bourbon Heritage Month. A celebration of bourbon as America's "Native Spirit." The U.S. Senate declared September National Bourbon Heritage Month in 2007, calling on those who enjoy bourbon to do so responsibly and in moderation.

National Campus Safety Awareness Month. College campuses are not immune to destructive behaviors and violence due to high-risk drinking, drug abuse, sexual assault, fire safety, and more. As your kids head to college this month, talk to them about safety and investigate the resources their school offers.

Week to Week

National Suicide Prevention Week, Sept. 8-14. An annual campaign to inform and engage health professionals and the general public about suicide prevention and warning signs of suicide. Awareness events are held throughout the week around World Suicide Prevention Day, Sept. 10.

National Truck Driver Appreciation Week, Sept. 13-19. Sponsored by the American Trucking Associations, a federation of state associations, affiliated conferences, and individual members committed to developing and advocating policies that promote highway safety, security, environmental sustainability, and profitability.

Pollution Prevention Week, Sept. 21-27. The best way to protect the earth and its people is to stop creating pollution in the first place. Less waste and pollution means fewer hazards to public health and the environment. Pollution Prevention Week highlights the efforts of the EPA, its state partners, industry, and the public in preventing pollution right from the start.



Banned Books Week, Sept. 27-Oct. 3. Sponsored by the American Library Association to promote the importance of ensuring the availability of books to all who wish to read them.

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Probe your personality to achieve lasting results

People who succeed at their jobs, in their careers, and at the game of life are generally aware of their strengths and honest about their weaknesses. If you want to achieve greatness, focus on these key elements:

- Identity. Who are you? Don't think about your job, but your values and deepest beliefs about people and life.
- Accomplishments. What have you already done in your career? Examining your past successes can help you move forward to new victories.
- Reputation. How do others see you? Get some honest feedback. If you're not happy with the answer, improve your attitude so people see a more positive you.

The Best Antidote

A young wife lived with her husband's mother. Although she loved her husband, she found her mother-in-law impossible to deal with. In her desperation, she decided to poison the woman and get her out of her life.

She found a doctor willing to help her. As he gave her the poison, the doctor said, "Just so that no one suspects you, treat your mother-in-law as nicely as you can. Give her a little bit of this poison every day, and in a month your problems will be over."

The wife followed his instructions, treating her mother-in-law with special kindness as she slipped the poison into her food every day. Toward the end of the month, she went back to the doctor.

"Something strange happened," she said. "Ever since I've been nice to her, she's been nicer to me. Now she seems more like a friend than a mother-in-law. Can you give me an antidote for the poison before she dies?"

The doctor smiled. "I gave you ordinary vitamins. The only poison was in your own mind."

The world is shaped by two things—stories told and the memories they leave behind.
—Vera Nazarian



Two-minute walks may improve your health

Exercise keeps you healthy. Fortunately for busy people, exercise doesn't have to mean working out at the gym or running a marathon. A study reported on the Science Daily website found that adding just two minutes of walking per hour to your routine can extend your life expectancy.

Scientists at the University of Utah School of Medicine discovered that taking a two-minute walk once an hour was associated with a 33 percent lower risk of dying. Even brief walks add up to a substantial benefit when taken often during the day. The scientists emphasize that these walks should be an addition to a moderate exercise habit, not a replacement for one. It's a step in the right direction.



Protect your hearing

Excessive noise in the workplace (or anywhere else, for that matter) can damage your hearing. The Medicine Net website warns that you risk hearing loss under these noisy conditions:

- You need to shout so that people an arm's distance away can hear you.
- Your ears begin to hurt from the volume.
- Your ears are ringing.
- You suffer temporary hearing loss after being subjected to constant loud noise.



All you need is love. But a little chocolate now
and then doesn't hurt.

—Charles Schulz



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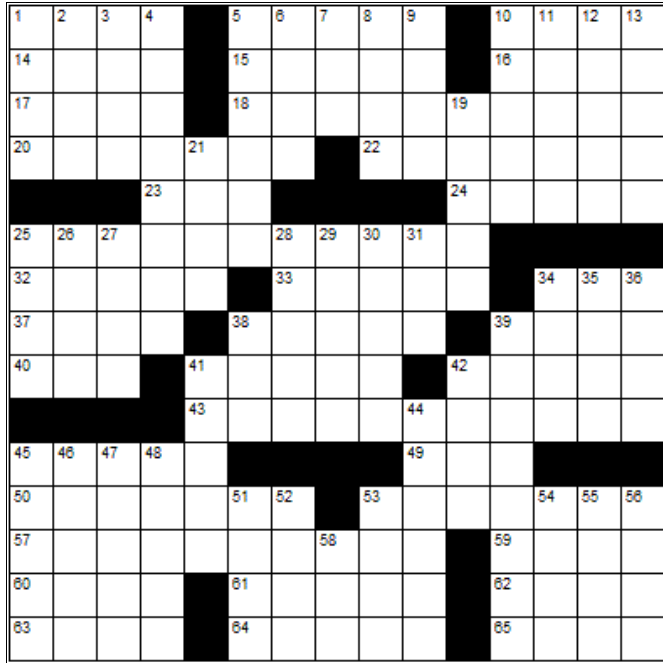
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ACROSS

1. Terror
5. Aromatic solvent
10. Website addresses
14. Tardy
15. Cognizant
16. Midday
17. God of love
18. Likeness
20. A painkiller
22. Hypodermic
23. Fitting
24. Not younger
25. Jubilation
32. Severe pain
33. Virile
34. Kitten's cry
37. Violent disturbance
38. Repaired
39. Angel's headwear
40. Eastern Standard Time
41. Not inner
42. Stogie
43. Transparent
45. Napped
49. Dekaliter
50. Misinform
53. Pettifogger
57. Impossible to satisfy
59. Hawkeye State
60. Adolescent
61. Gloomy, in poetry
62. A song for 2
63. At one time (archaic)
64. Marsh plant
65. Makes a mistake



DOWN

- | | | |
|---------------------------|------------------------------|---------------------------|
| 1. Parasitic insect | 21. Red gemstone | 41. Group of 8 |
| 2. Hearing organs | 25. Concern | 42. Kaolin |
| 3. At the peak of | 26. Auspices | 44. Cling |
| 4. Occupant | 27. Plunder | 45. Strike |
| 5. Less difficult | 28. Friendliness | 46. A protective covering |
| 6. Identical or fraternal | 29. What we pay to the govt. | 47. S S S S |
| 7. An unskilled actor | 30. Unreactive | 48. Flora |
| 8. Twin sister of Ares | 31. Not young | 51. Helps |
| 9. Depend | 34. Wise men | 52. Have the nerve |
| 10. Up to | 35. Distinctive flair | 53. Smelting waste |
| 11. Not square | 36. Be dressed in | 54. See the sights |
| 12. Hostel | 38. Pelt | 55. Pitcher |
| 13. Contemptuous look | 39. Brae | 56. Rodents |
| 19. Sarcasm | | 58. What we sleep on |



September Crossword



The truth and nothing but

A farmer named Frank was involved in a bad car accident with a truck that left his favorite mule dead. When he sued the trucking company, he had to testify in court.

With Frank on the witness stand, the lawyer asked, “Now, Mr. Jones, isn’t it true that at the scene of the accident, you told the sheriff who arrived that you were fine?”

Frank said, “Well, I was driving with my mule in the trailer when out of nowhere—”

“Please just answer yes or no,” the lawyer interrupted.

“But you see—”

The judge intervened. “Give us an answer, and then if you like, your lawyer can ask for the details.”

“Yes,” Frank said. “I told the sheriff I was fine.”

Frank’s lawyer stood up and asked, “Now, Mr. Jones, would you like to tell the court what happened that day?”

“Well, like I was just saying, I was hauling my mule behind the car in my trailer when they truck came up out of nowhere and smashed into the side of my car. The trailer flipped over, and when I got out of the car I could hear the mule moaning and groaning. So I ran over and managed to get the trailer open, but my mule was hurt really bad.”

“Objection, your honor!” The opposing lawyer stood. “What does this have to do with whether Mr. Jones stated he was fine?”

“Overruled,” the judge said. “Proceed, Mr. Jones.”

So Frank went on. “Pretty soon the sheriff came, and after he talked to the truck driver he came over and saw the mule all broken and bleeding. So he took out his gun and shot my mule in the head to put it out of its misery. Then he looked at me and asked how I was feeling. What do you think I was going to say?”



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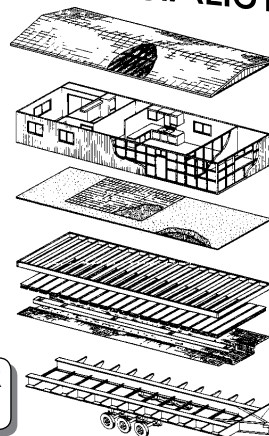
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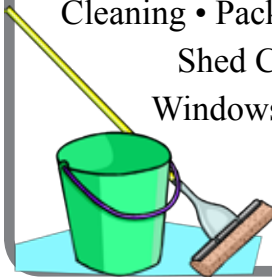
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Affirmations can guide us in our lives with motivation or inspiration. Some, though, may have the opposite effect:

- I assume full responsibility for my actions, except the ones that are someone else's fault.
- My intuition almost always makes up for my lack of good judgment.
- I am grateful that I am not as judgmental as all the self-righteous jerks around me.
- I don't have to suffer in silence when I can still moan, whimper, and complain.
- Forgiveness is cheaper than a lawsuit, but not nearly as gratifying.
- I am at one with my multiple personalities.
- Why should I waste my time reliving the past when I can spend it worrying about the future?
- I am willing to make the mistakes if someone else is willing to learn from them.

Fast answer

A drunk walked into a bar and told the bartender, "Give me a shot of your best whiskey, quick!"

The bartender poured a drink. "That one's twenty dollars a shot."

The man drank it down. "Give me another one, fast!"

After a third drink a moment later, the bartender asked, "What's your rush? I never saw anyone drink so fast."

"You'd drink fast, too, if you had what I've got."

"What's that?"

"Fifty cents."



September Sudoku

How to play: The numbers 1 through 9 will appear once only in each row, column, and 3x3 zone. There are 9 such zones in each sudoku grid. There is only one correct solution to each sudoku. Good luck!

Difficulty level: medium.

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

Back to School!



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

Difficulty level: medium.

EMPORIUM

10 WORDS for \$8.55 – Each additional word is 80¢
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EVENTS & PROGRAMS

CRAFT FAIR! Southwind MHP in Palm Harbor is seeking talented crafters for this community Craft Fair event Nov. 14th. 9-1 Tables are \$15.00 Call Jane 727-781-9238

HELP WANTED

Crafters Wanted : Paradise Island Annual Craft Fair Sat. Nov 7, 2015 Tables \$10 & \$15 Call Marcia 727-953-3616

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When selling on consignment always get a WRITTEN QUOTE on the sellers' commission.

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ATTENTION RESIDENTS!
 Did you know this Emporium/Classified listing reaches over 21,000 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 great things. Remember to think about this the next time you're planning something.

-Monthly Media Staff

OCTOBER AD DEADLINE - SEPTEMBER 10, 2015

• Advertise BUY, SELL, TRADE ITEMS by sending copy & check to Monthly Media at P.O. Box 1023, Venice, FL 34284.
 • 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.

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

14,492 manufactured home residents have won over \$124,374 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](mailto:mail_your_paid_receipt) to us at **Monthly Media • PO Box 1023 • Venice, FL 34284**. 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:**

Merrill King.....\$100	..... Boss Electric Corp.	Rosemary Merrill.....\$5	..... Haseney Electrical Services
Steve Vague.....\$10	..... Shawn & Shawn Moving	Marilyn Ventura.....\$5	..... Kathy's Cleaning Service
Gary Nowlyn.....\$10	..... Air Masters of Pinellas	Al Taufiq.....\$5	..... Modern Pest Control
Mary Lon Robinson.....\$10	..... Buggin Out Termite & Pest Control	Sharon Rop.....\$5	..... Knobloch Hearing Care
Madeline Narkewicz.....\$10	..... Ron Wyngarden MH Washing	Edward Hendricks.....\$5	..... Dr. Peter M. Mason
Barry Kelly.....\$10	..... Heller's Mobile Home Washing	Marilyn Stringham.....\$5	..... Jones & Sons Plumbing, Inc
Bob Andreas.....\$10	..... E & E Gliddon Air Conditioning	Richard Williamson.....\$5	..... Dunedin Plumbing, Inc.
Thelma Payne.....\$10	..... Largo Plumbing	Margie & Bud Barr.....\$5	..... Chambers Specialties, Inc.
Steven Wood.....\$10	..... Natures Resource Pest Control	Linda L. Wagler.....\$5	..... Debbie's Salon
Gloria Biggs.....\$10	..... Jones & Sons Plumbing, Inc	Joan Hermann.....\$5	..... Knobloch Hearing Care
Hal Gray.....\$10	..... Bob's Appliance Repair	Linda Littell.....\$5	..... Heller's Mobile Home Washing
Donald Terrill.....\$10	..... Ray Duncan Plumbing	Ben Roth.....\$5	..... Haseney Electrical Services
Bud Mueller.....\$10	..... Appliance Specialty	Irene Haskell.....\$5	..... Bob's Mobile Home Washing
Ruth Ann Zandy.....\$10	..... Barron's AC & Appliance	Barbara Whitman.....\$5	..... Doll Brothers Carpet & Upholstery
Nancy Stierle.....\$5	..... Ron Wyngarden Mobile Home Wash	Gloria Lamoureux.....\$5	..... Modern Air Conditioning & Appliance
Maureen Koebel.....\$5	..... Bob's Mobile Home Washing	Susan Halloian.....\$5	..... Doll Brothers Carpet & Upholstery
Edward Lowell.....\$5	..... Boss Electric Corp.	Joe Haberstroh.....\$5	..... Bill the Carpet Guy
Kenny Eckhart.....\$5	..... Battelline Termite & Pest Control	Clyde Walker.....\$5	..... Sunset Appliance Service
Linda Reed.....\$5	..... Appliance Specialty	Barb Kansorka.....\$5	..... Jones & Sons Plumbing, Inc
John Deveau.....\$5	..... Medicine Shoppe of Dunedin	Diane Heath.....\$5	..... Natures Resource Pest Control
Joseph A. Lopez.....\$5	..... Bob's Appliance Repair	Jerry Hadley.....\$5	..... Modern Air Conditioning & Appliance
Steve Lynch.....\$5	..... AMS West Coast, Inc.	Pamela Hill.....\$5	..... Heller's Mobile Home Washing
Scott Ditto.....\$5	..... Air Masters of Pinellas	Kerren Sanders.....\$5	..... Advertiser Referral
Gwendolyn R. Burgess.....\$5	..... Bill the Carpet Guy	Dolores Colonita.....\$5	..... Advertiser Referral

• 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 • Green tickets available at participating Monthly Media advertisers.



End the tyranny of the credit card

Are you tempted by too many credit cards? If the time has come to get your debt under control, try these strategies to get started:

- Track your spending. For at least six weeks, record where every penny you spend goes. Financial experts estimate that people spend between \$50 and \$300 a month that they can't account for. All that money could go toward paying off debt.
- Start a budget. Determine what you actually need versus the things you want. Limit credit card spending to necessities.
- Pay cash for things you want. Saving takes planning and discipline. Paying with cash will prevent you from buying expensive items on impulse.
- Cut up all but one of your credit cards. You'll be less likely to fall for the illusion that you're not spending much because each card's bill is relatively low. When you use your one credit card, make sure you can pay the balance within the next billing period.
- Get help. Find organizations and credit-counseling agencies that offer free classes on making budgets and getting out of debt.

Plan your spending to control your finances

Most of us could spend our money more wisely. Planning is the key. Follow these tips to bring your spending under control:

- Review your insurance coverage. Check for any duplication in your life, health, car, and house coverage. When possible, opt for higher deductibles to bring payments down.
- Save a dollar a day, including all your pocket change. You'll be surprised at how much it adds up to at the end of the year.
- Use coupons and mail-in rebates whenever they're available. A few dollars and cents saved on everyday items can make a big difference over time.
- Wait for sales. Don't buy on impulse. Comparison shopping takes patience, but once again, the savings are worth your time.
- Don't buy brand new stuff. Go to garage sales and resale shops. Rebuilt and used items are always less expensive, as long as they're in good shape.



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