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• BULLETIN •

October • 2019

**Issue 8
43rd Year**

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Clubhouse Properties Marquis Guimond
..... Gordon Blanchard
Fun Shuffleboard Larry Peterson
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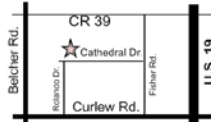
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Golden Crest Birthdays for October 2019:

1	Stanley Dixon	331
1	Larry Douthit	332
9	Jane Anne McCabe	313
10	JoAnne Pascoe	343
13	Roslyn Carlo	362
15	Marquis Guimond	414
19	Roy Cowdery	431
19	Blanche Stoneham	411
24	Janice Hellerer	335



Golden Crest Anniversaries for October 2019:

1	Barry & Lynda Akins	410
4	Bill & Rita Baratta	450
12	Marquis & Madeleine Guimond	414
28	Ron & Betty Smay	333





RECREATION COMMITTEE CALENDAR OF EVENTS FOR 2019-2020

GOLDEN CREST MOBILE HOME PARK

<u>MONTH</u>	<u>DATE</u>	<u>TIME</u>	<u>EVENT</u>
Nov. 2019	Mon 11	10:30	Veteran's Day at Golden Acres
	Mon 11	11:00	HOA Meeting
	Thurs 14	10:30	Rec. Committee Meeting
Dec 2019	Thurs 05	10:30	Rec. Committee Meeting
	Sat 07	8:30-9:30	First Pancake Breakfast
	Sun 08	1:00	Christmas Decorating Clubhouse
	Mon 09	11:00	HOA Meeting
	Thurs 12	5:30	Christmas Potluck & Caroling
	Tues 24	12:00	Luminaires Setup at Shed by Clubhouse
	Tues 31	TBA	New Year's Dance
Jan 2020	Thurs 02	10:30	Rec Committee Meeting
	Sat 04	8:30-9:30	Pancake Breakfast
	Fri 10	11:00-12:00	Pre-Screening of Rummage Sale Items (Residents only)
	Sat 11	8:00-1:00	Rummage & Bake Sale & Silent Auction
	Mon 13	11:00	HOA Meeting
	Thurs 16	7:00	Theme Dance-Woodstock Revisited
	Thurs 23	5:30	Chili Cook-Off Contest
	Feb 2020	Sat 01	8:30-9:30
Sun 02		TBA	Super Bowl Party
Thurs 06		10:30	Rec Committee Meeting
Mon 10		11:00	HOA Meeting
Thurs 13		7:00	Valentine's Dance – DJ Carlos
Thurs 27		5:30	Mardi Gras Potluck
Mar 2020	Thurs 05	10:30	Rec Committee Meeting
	Sat 07	8:30-9:30	Pancake Breakfast – Last for Season
	Mon 09	11:00	HOA Meeting
	Thurs 12	5:30	St. Patrick's Potluck
	Thurs 26	7:00	Theme Dance TBA- DJ Tangent
	TBA	TBA	End of Season Party

•*Note: Other events to be confirmed will be Happy Hour get togethers, movie night and line dancing*

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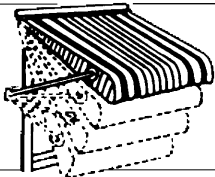
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Ancient human skulls hint at early European arrival

Two skulls unearthed in Greece suggest that *Homo sapiens* arrived in Europe from Africa much earlier than previously thought. The Sci-News website reports that the partial skulls were discovered decades ago, in 1978, but a recent re-examination allowed scientists to virtually reconstruct them.

One skull, 170,000 years old, belonged to a Neanderthal, but the other is 210,000 years old and appears to be an early modern human. This means that *Homo sapiens* spread out to Europe some 150,000 years earlier than believed. Scientists speculate that Neanderthals originally displaced *Homo sapiens*, but over time they died out as more early modern humans made their way to southern Europe.

Giant squid sighted off New Orleans coast

For the first time, a giant squid has been sighted and captured on video in U.S. waters, the *Popular Mechanics* website reports. A research vessel grabbed video of the squid, *Architeuthis dux*, 100 miles from the New Orleans coast. It's only the second footage of a giant squid in the wild; the first was captured on video in 2012 off Japan's Ogasawara archipelago.

The video was taken with a camera called Medusa, designed to resemble bioluminescent prey in the deep sea and attract predators like the giant squid to obtain a close-up look that can be recorded and studied.

Three myths about creativity

People have lots of misconceptions about the nature and practice of being creative. Here are some common myths to ignore (from the Livemint website):

- **Creativity is serendipitous.** Don't wait for the proverbial light bulb to go off inside your head. Enhance your imagination by talking to people, immersing yourself in information, and focusing on the problem you want to solve instead of hoping you'll get an idea out of the blue.

- **Creativity is lonely.** We imagine the painter alone in a studio, or a poet shivering in a chilly garret. You won't get ideas, though, unless you get out into the world and explore. The more perspectives you can get from other people, the more fuel your imagination has.

- **Creativity requires a team.** Organizations rely on R&D teams for creative ideas. Although seeking input from others is useful—even essential—many great ideas come from people who weren't actively seeking solutions at the time. Teamwork is great, but don't ignore ideas from offbeat sources. They may be the most innovative.



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Don't cancel that credit card yet

Canceling a credit card can seem a fast and easy solution to your debt woes. In a Bankrate survey of 2,582 adults, of whom 2,301 have credit cards, 61% reported that they've canceled at least one credit card, and 37% said they've canceled more.

The older you are, the more likely you've done it: Seventy-two percent of baby boomers have canceled a card or two, more than the 61% of Gen Xers and 50% of millennials.

What reasons do cardholders give? Here are some answers:

- No longer needed after paying off debt 40%
- Didn't use it enough to keep it 36%
- Interest rate too high 36%
- Worries about overspending and debt 18%
- Insufficient rewards 17%
- Improve credit score 12%
- Other 11%



However, canceling a credit card doesn't automatically boost your credit score. Experts advise keeping an account open, even if you don't use it, because longstanding accounts with available credit typically have a positive impact on your overall credit score.

Eat blueberries to help your heart, says study

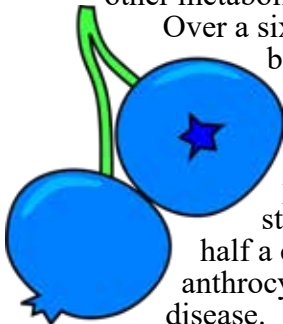
Blueberries are delicious, but can they aid your heart? Maybe, according to the Medical News Today website.

A study by a team of re- searchers from the University of East Anglia in the United Kingdom and Harvard University in the United States (at least partially funded, it should be noted, by the United States Highbush Blueberry Council), found that blueberries may indeed help with high blood pressure, high blood sugar, and other metabolic conditions affecting heart health.

Specifically, the team gathered 155 participants age 70–75 who were overweight or had other metabolic symptoms and split them into three groups.

Over a six-month period, one group consumed a cup of freeze-dried powdered blueberries per day, and another group had half a cup. The third group, used as a control, consumed a powder with dextrose, maltodextrin, and fructose.

The scientists found that those eating a full cup of blueberry powder showed improvement in vascular function and arterial stiffness. They saw no improvement in those who consumed just half a cup. They credit the improvement to the presence in blueberries of anthocyanins, which have been linked to a reduced risk of cardiovascular disease.





October Sudoku

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



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

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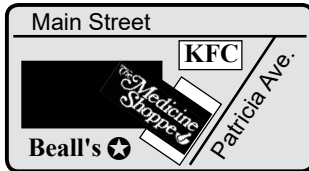
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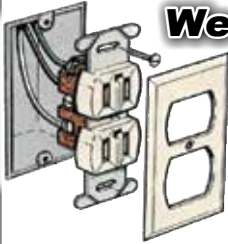
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OCTOBER 2019

Sunday	Monday	Tuesday
<p>NOVEMBER</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>		
	6	7
	13	14
	Columbus Day	
	20	21
	27	28

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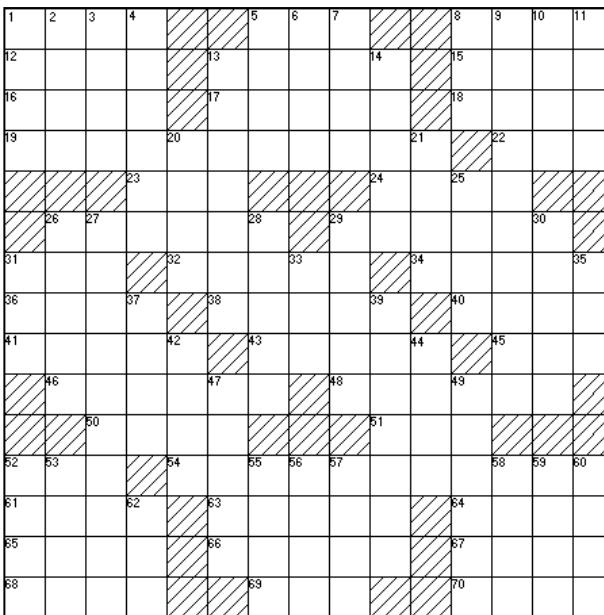
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ACROSS

- 1. Wanes
- 5. South-southeast
- 8. Possessing the necessary skills
- 12. Body powder
- 13. Truth (archaic)
- 15. Ale
- 16. A language of Pakistan and India
- 17. An impressive display
- 18. Winged
- 19. Curried favor
- 22. Contingencies
- 23. Seven in Roman numerals
- 24. What you're called
- 26. Ambush
- 29. Aboriginal
- 31. A wooden peg
- 32. A horse-drawn coach
- 34. African antelope
- 36. Ripped
- 38. Pitchers
- 40. A river in Spain
- 41. Cads
- 43. Forever no
- 45. A cut tree trunk
- 46. Renegades
- 48. The outer coating on teeth
- 50. Mother
- 51. Resort
- 52. Anagram of "Wee"
- 54. Undividable
- 61. Rave
- 63. Hyrax
- 64. Glowering
- 65. Against
- 66. Jargon
- 67. Trees of the genus Ulmus
- 68. Dried hemp leaves
- 69. Scottish for "Uncle"
- 70. Back of the neck



DOWN

- 1. Pocketbook
- 2. Farm building
- 3. Building (abbrev.)
- 4. A lack of vitamin C
- 5. Spore-producing structures
- 6. Rail bird
- 7. French for "State"
- 8. Fabric made from camel hair
- 9. Plausible
- 10. Grows on a tree
- 11. Goes astray
- 13. Fill to satisfaction
- 14. Doglike nocturnal animal
- 20. Is unwell
- 21. Social rendezvous
- 25. 5,280 feet
- 26. Suitor
- 27. Accords
- 28. They're done when tired
- 29. Neuron
- 30. Enlist
- 31. The utmost degree
- 33. G
- 35. Canine
- 37. A Tuscan island
- 39. Detecting
- 42. Trailer truck
- 44. Gentle blows
- 47. Territories
- 49. Unmarried girl
- 52. Historical periods
- 53. Ebb
- 55. Valley
- 56. Islamic prayer leader
- 57. Weathercock
- 58. String tie
- 59. A compact mass
- 60. Gaelic
- 62. It is (poetic)



October
Crossword

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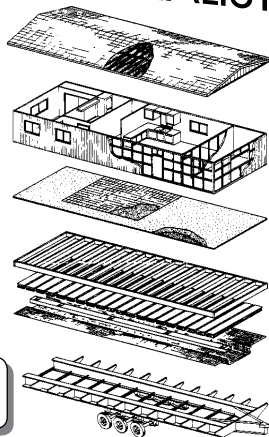
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Collateral

During the Depression of the 1930s, an old farmer went to a bank to apply for a \$500 loan.

“What are you going to do with the money?” the banker asked as he pulled out the loan application.

“Plant more soybeans,” the farmer responded.

“What have you got for collateral?”

“What’s collateral?”

“That’s something of value that would cover the cost of the loan. Have you got any vehicles?”

“Yes, a Model T Ford,” replied the farmer.

The banker shook his head, “How about livestock?”

“I have a horse.”

“How old is it?” the banker asked.

“Don’t know. It’s blind and doesn’t have any teeth,” the farmer said.

It didn’t seem like a good idea, but the banker liked the old man, so he decided to make the \$500 loan.

Several months later the farmer was back in the bank. “I’m here to pay.” He handed the banker \$500.

“What are you going to do with the rest of the money you made?” the banker asked.

“I’ll hide it in my mattress,” replied the farmer.

“Why don’t you deposit it in my bank?”

“How does that work?”

The banker smiled. “You put the money in our bank, and we take care of it for you.

Whenever you want to use it, you can withdraw it.”

The farmer leaned across the desk. “What you got for collateral?”



One-liners

Try these zingers at your next party:

- My dog used to chase people on a bike a lot. It got so bad. I had to take his bike away.
- I’m so good at sleeping, I can do it with my eyes closed.
- My boss told me to have a good day. So I went home.
- A woman walks into a library and asks if they have any books about paranoia. The librarian whispers, “They’re right behind you!”
- What did the pirate say when he turned 80 years old? “Aye matey!”
- Why did the old man fall in the well? Because he couldn’t see that well.
- A blind man walks into a bar. And a table. And a chair.
- I know a lot of jokes about unemployed people, but none of them work.
- My wife accused me of being immature. I told her to get out of my pillow fort.
- I ate a clock yesterday. It was time consuming.



What's happening to the monarchs?

Monarch butterflies are dying off at a potentially devastating rate, the UPI website reports, and scientists are scrambling to figure out why—and what to do.



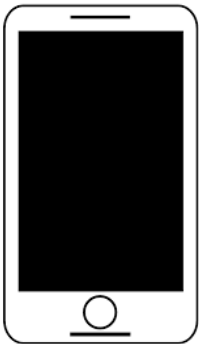
In North America, the monarch population that migrates between the U.S. Midwest and Mexico has dropped from around 1 billion in the 1990s to 200 million in 2018, experts estimate. Another monarch population that migrates between California and the Pacific Northwest is suffering a more alarming decline—from 1.2 million in the 1990s to only 30,000 in 2018, a drop of 98%.

The cause is unknown. Some scientists speculate that climate change is disrupting migration patterns. Others theorize that urban sprawl is destroying the flowering plants that monarchs rely on. Another explanation is that the Mexican forests where the butterflies spend their winters are being overlogged.

The U.S. Fish and Wildlife Service is engaged in a study to determine whether monarchs should be covered by the Endangered Species Act. The results of the study are expected in 2020—but scientists worry that could be too late.

New material recharges devices as you walk

Soon you may be able to recharge your smartphone by taking a walk, the Science Daily website reports. Scientists at the Chinese University of Hong Kong are developing an “energy harvester” that attaches to the knee, generating 1.6 microwatts of energy when the wearer walks at a normal pace, enough to power small devices like health monitors and GPS devices.



Scientists designed a special smart macrofiber material that generates energy from bending. The constant back-and-forth motion every time the knee flexes makes the device bend, creating electricity.

A prototype weighing just 0.68 pounds was tested on people walking at one to four miles per hour. Measurement of the wearers’ breathing patterns with and without the device showed that it worked without any extra effort on the part of the walker. The device could enable users to stop worrying about the daily charge.

I believe it to be of particular importance that the scientist have an articulate and adequate social philosophy, even more important than the average man should have a philosophy.

—Percy W. Bridgman

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How do you like your pizza?

Pizza may be many people's favorite food, but it's not without controversy. Take, for example, the debate about pineapple and anchovies. The Food&Wine website reports on a survey by Slice, a pizza ordering platform, in which consumers were asked to rate different toppings.

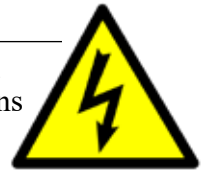


With more than 9,000 responses to Slice's poll of customers, pineapple emerged as the least popular topping, rejected by 54% who said it shouldn't be considered a topping at all. Anchovies turned out to have some fans, though, principally in East Coast states. Delaware is where they're most popular—63% of residents there are willing to include them in their order, but only 1% of Kansans would do the same thing.

One thing many people agreed on, however, was breakfast. The survey found that 53% of respondents would prefer a slice of cold pizza for breakfast over juice and eggs.

Support for electric cars building

Are you ready for an electric car? If so, you've got plenty of company. According to the CleanTechnica website, a survey of 1,659 Americans planning to buy a new car in the next two years have a strong interest in electric vehicles. Thirty-one percent said they'd consider an electric vehicle for their next purchase, and 27% would think about it further in the future. Five percent said they'd definitely buy or lease one for their next vehicle.



Other findings from survey participants:

- Seventy-three percent believe increased electric cars will help reduce oil use.
- Seventy-two percent said auto manufacturers should provide a wider range of electric vehicles, including SUVs, pickup trucks, and minivans.
- Seventy-two said they think increased electric car use will help reduce pollution.
- Sixty-five percent believe electric cars will help save money on fuel and maintenance.

Pet insurance on the rise

The North American Pet Health Insurance Association reports that total premiums for pet insurance have hit a new level, reaching \$1.42 billion in 2018.

In the United States, pet insurance increased 18% for 2.43 million pets. In Canada, the rate grew 10.9% for 277,000 pets. The most common coverage was for accident and illness plans. Accident and illness premiums for dogs came in at \$566 yearly in the U.S., and \$734 in Canada. For cats, the U.S. premium was \$354, and the Canadian rate was \$400.

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

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Danet Krebs \$10	Community Roofing of Florida	Dick Frechette..... \$5	Battleline Termite & Pest Contral, Inc
Lynn Davis \$10	Ron Wyngarden MH Washing	Janet Eads..... \$5	Doll Brothers Upholestry Cleaner
Megan Toal \$10	Ricks Appliance Repair	Peter Kristall \$5	Royal Enterprises
Robert Smith \$10	Air Masters of Pinellas, Inc.	Judy Artish \$5	Jones & Sons Plumbing, Inc.
Robert Gamboa \$10	Battleline Termite & Pest Control, Inc	Joan Pattison \$5	Debbie's Cleaning Services
Christine Swank \$10	E & E Gliddon Air Conditioning, Inc.	Bob Pawling \$5	Imperial Electric Service of Pinellas
Kathy Shanks \$10	Heller's Mobile Home Washing	Dorothy Johnson \$5	Doll Brothers Carpet Cleaner
Frank Alessi \$10	Buggon Out Termite & Pest Control	Lilian Galioki..... \$5	1st Class Handyman Service, Inc
Sharon Sparrow \$10	Royal Enterprises	Albert Newell..... \$5	Community Roofing of Florida
Peggy Korte \$10	All Weather Roofing	Theresa Parish..... \$5	Jones & Sons Plumbing, Inc.
Teresa Werton..... \$10	Rod Runners, Inc.	Louise Anderson \$5	Battleline Termite & Pest Control, Inc
Cecile Turner..... \$10	Bill the Carpet Guy	Robert McGrath..... \$5	Community Roofing of Florida
Barbara Gould..... \$10	Appliance Specialty, Inc.	Anita Hermann..... \$5	Buggin Out Pest Control, Inc.
Walt Fenning..... \$5	Imperial Electric Service of Pinellas	Kathleen McGillan..... \$5	Bill the Carpet Guy
Eva Varney..... \$5	Community Roofing of Florida	Ab Wohiford..... \$5	Jones & Sons Plumbing, Inc.
James Sewell..... \$5	Jones & Sons Plumbing, Inc.	Sandy T. Medina \$5	Buggin Out Pest Control, Inc.
Marge Murray \$5	Debbie's Cleaning Services	Rhonda Jeske \$5	Doll Brothers Upholestry Cleaner
Richard Lyter Jr..... \$5	Boss Electric Corp.	Trish Zampitella..... \$5	Buggin Out Pest Control, Inc.
Marla Klemme \$5	Air Masters of Pinellas, Inc.	Ed Burgess \$5	Mr. Fix It
Robert Korzi..... \$5	Modern AC & Appliance Service	Paul Shoaps..... \$5	Imperial Electric Service of Pinellas
Peggy West \$5	1st Class Handyman Service, Inc	Shirley Burns \$5	Battleline Termite & Pest Control, Inc.
Betty Lutz \$5	Buggin Out Termite Control, Inc.	Ruth Young \$5	Discount Computer Repair
Mary Ann Barnes \$5	Doll Brothers Carpet Cleaner	David LaPerriere..... \$5	Jones & Sons Plumbing, Inc.

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Michael Crofts
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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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