



OFFICE: 8201 40th Street North • Pinellas Park • FL 33781 • (727) 577-9205

# GOLDEN GATE

## • NUGGET •

**October • 2019**

**Issue 8  
43<sup>rd</sup> Year**

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- Dennis Dufault..... Vice President, Lot #245 ..... 615-974-9424
- Pat Stephenson..... Treasurer, Lot #235..... 727-273-4877
- Jerry Thompson.....Secretary, Lot #271..... 740-591-3648
- Jim Alaimo.....Director, Lot #17..... 735-2634
- Jane Hotchkiss .....Office Manager ..... 577-9205

Office Hours: 9:00 a.m. – 2:30 p.m. Monday through Friday  
 Office Phone: (727) 577-9205  
 Office Fax: (727) 576-3287  
 E-mail Address: [goldgateresassoc@tampabay.rr.com](mailto:goldgateresassoc@tampabay.rr.com)  
 Emergency Number: (727) 578-2891



**From your Board of Directors**

There was no Board of Directors meeting held in September of 2019. Our financial report for the month of August 2019 shows that income for the month was \$36,156 with expenditures of \$48,296. The financial statement for each month is posted on the bulletin board at the rear of the hall for everyone to review.

**Director on Call**

For the Month of October – Paul Carter  
 In case of a “Park Emergency” – Dial (727) 578-2891.  
 For emergency crime or health issues dial 911.



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- Road Trouble Serv. ...\$50 Each Occurrence
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Quote Details: -67 married male, vehicle driven for pleasure use, superior credit, 5 year clean driving record on all licensed household operators -2012 Chevy Impala LI, garaged in Pinellas County zip code 33771, equipped with Air-Bags, ABS and Anti-Theft device

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

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## **From the Office**

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### **TRAFFIC**

Please obey all traffic laws, especially those regarding speeding, stop signs, and parking! Give some respect to your neighbors.

### **PARKING!**

Whenever you, your guests, or contractors need to park out on the street, please follow Community Rules!

- No parking on the sidewalks. Your maintenance fees pay for all repairs.
- Please use common sense and do not park near or on corners or close to intersections. We would encourage parking on the same side of the street to avoid traffic having to “zig-zag” to get by. This causes obstructions and creates a dangerous situation for Ambulances, Fire trucks, cars, golf carts, and bicycles trying to proceed by the vehicles.
- If your vehicle has an oil leak PLEASE DO NOT PARK ON THE STREET or around the Club House, as doing so will break down the asphalt resulting in high cost repairs. In conversations with Pinellas County Code Enforcement we were informed that Vehicle owners may be in violation of EPA ordinances and subject to fines.

### **Maintenance Staff Assistance**

If you identify a maintenance item around the Community, please ask someone in the office (Jane or a member of the board) to complete a work order for Lam. This allows them to track, prioritize and complete their daily work load. Thank you!

### **Soliciting**

Soliciting of any kind is not allowed in Golden Gate. If anyone comes to your door trying to sell anything, please be safe and just say no thank you; close your door and call the police non-emergency number (on page 2 of the Golden Gate Telephone Directory (727)369-7864. Do not confront the solicitors.

### **Articles for the Newsletter**

Any article submitted to the Golden Gate Newsletter should have the author identified. If you have a computer with an email connection, articles may be emailed to ggmedia@tampabay.rr.com, preferably by the Monday before the third Tuesday of the month. The Board of Directors' Meeting is the third Tuesday of the month and the agreement with the publisher gives us up to the day after the meeting to deliver copy to be published. If you don't have a computer you may continue to deliver a double-spaced paper copy, again, preferably by the Monday before the third Tuesday of the month.

### **Community Rules Reminder.**

Rule 8: **SELLING UNIT:** “Your unit may be sold only to persons who have first been approved by the Board of Directors. No more than two for sale signs per unit not to exceed 24”x 24”, are permitted and if not in the window of the unit the signs must not interfere with law maintenance. Shareholders may sell their units or may utilize any outside brokerage service. “

*continued on page 6*



## **TIPS WHEN HIRING CONTRACTORS**

(information obtained from an article posted in Tampa Bay Times dated 9-13-17)

- Hire **ONLY** licensed and insured Contractors – Verify Their Credentials **PRIOR** to signing or agreeing to a contract. Credentials can be verified going to MyFloridaLicense.com or calling (850)487-1395
- Do not make full payment in advance! Make the final **AFTER** the work is completed. Be **WARY** of contractors that ask for advance payment in full or required large sums of money in advance.
- Avoid paying cash or contractors who ask the checks payable to an individual, especially when dealing with a company, according to the Florida Department of Business and Professional Regulation.
- Obtain a **WRITTEN** contract that outlines full details of the work agreed to. Maintain proof of all payments made. The contract must contain a clause stating the bill **CANNOT** fluctuate by more than a certain amount **WITHOUT** approval from the homeowner. This will prevent getting a dramatically inflated bill.
- Don't trust contractors that claim structural repairs or extensive repairs do not require a permit. Permits are to be obtained **BY** the contractor, **NOT** the homeowner
- Require the contractor to provide a final affidavit saying all subcontracts and supplies used on the job **HAVE** been paid in full.
- Ensure the contractor has had the work inspected by the county or city building department **BEFORE** final payments are made.

## **Flushable Wipes Are Flushable, Right?**

**A**s you read this keep in mind that Golden Gate is currently having one of the pumps in our sewage lift station rebuilt, at a cost of over \$6000, after it was ruined do to the pump intake being clogged with things that should not be flushed!

As consumers in the 21st century, many of us have become trained as “label readers”. We read nutrition labels, personal care product labels, clothing labels, and so on. For those of us that do read labels, you might be disappointed to know that you can't always trust the labels. I could write a whole series of articles about the different ways companies mislead consumers with some of their claims, but today I am going to focus on one word that we probably don't often look for on labels and that is “flushable”.

If I told you that products that claim they are “flushable” aren't really flushable, would you believe me? Probably not, but that is what I'm going to tell you, and I'll explain what I mean. There are a handful of products out there that claim they are “flushable” and that's because they can physically be flushed down a standard toilet, but there's more to the story. Let's take personal wipes or baby wipes for example. We use them (just as we would toilet paper), we throw them in the toilet, and we flush them away. Great! It's true! They are flushable! And it is great, unless your home plumbing has any limitations (i.e. root intrusion, grease, etc.) or you're the wastewater system employee on the receiving end of those wipes.

In the wastewater world, products that are “flushable”, but do not break down like toilet paper are called “non-dispersibles” because they don't disperse or dissolve quickly in water.

*continued on page 9*



**Michael Crofts**  
FL Licensed Independent  
Health Insurance Agent

Health insurance decisions can be confusing due to endless coverage changes and many policy types. Fortunately, there is someone who can work diligently to help and without cost to you – Michael 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.

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19-875985-0919





The problem? Non-dispersibles can clog pipes and pumps. This can cause sewer overflows or equipment failure which can be quite costly to us as rate payers when utility employees have to spend a significant amount of time cleaning up sewer overflows, removing these items, and a significant amount of money to repair broken equipment that is not designed to handle these products. Remember, we collectively own the wastewater system, and we all share the cost to maintain it, so we should all do our part to keep wastewater collection systems and treatment plants running as smoothly as possible. The least we can do for the folks that handle our waste is give them less crap, right? You can save yourself from plumbing costs too because if clogs occur on your end of the pipe, correction costs would be on you to hire a plumber to unclog and repair and issues.

One reason our role as label readers has become so challenging is because regulations behind certain labels are often lacking, leaving interpretation up to us and the companies producing the labels. Similarly, there is no federal definition of “flushable” or the testing process to determine if something is “flushable”. There is also no federal mandate to use a standard “Do Not Flush” logo for products likely to be flushed that will ultimately cause problems.

## **HALF OF AMERICANS USE SWIMMING POOLS AS COMMUNAL BATHTUB, SURVEY FINDS**

*By Water Quality & Health Council May 14, 2019*

**A**mericans will soon head to the pool as Memorial Day weekend marks the start of summer swim season fun, but a new survey finds that many knowingly contribute to making pools dirty – a practice that can lead to bad pool chemistry for everyone in the water.

The survey found that more than half of Americans (51%) report using a swimming pool as a communal bathtub, either swimming as a substitute for showering or using the pool to rinse off after exercise or yardwork. This habit has taken hold even though nearly two-thirds (64%) of Americans report they know that pool chemicals do not eliminate the need to shower before swimming.

Experts from the Water Quality & Health Council, the U.S. Centers for Disease Control and Prevention (CDC), and the Pool and Hot Tub Alliance (PHTA) are educating the public about healthy and safe swimming.

“When dirt, sweat, personal care products, and other things on our bodies react with chlorine, there is less chlorine available to kill germs,” said Dr. Chris Wiant, chair of the Water Quality & Health Council. “Rinsing off for just 1 minute removes most of the dirt, sweat, or anything else on your body.”

Additionally, 40% of Americans admit they’ve peed in the pool as an adult. Pee also reacts with chlorine, reducing the amount of chlorine available to kill germs.

“The bottom line is: Don’t pee in the pool,” said Michele Hlavsa, chief of CDC’s Healthy Swimming program. “Swimming is a great way to be physically active and not peeing in the pool is a key healthy swimming step.”

The survey revealed that 24% of Americans would go in a swimming pool within one hour of having diarrhea, and 48% report they never shower before swimming. Also, most Americans don’t know that pool chemistry can be impacted by such personal care items as makeup (53%) and deodorant (55%).

*...continued on page 10*



“Pools are great places to have fun with friends and family,” said Jim Mock, Interim Executive Director of the Pool and Hot Tub Alliance. “A trained pool operator can get the mix of pool chemicals healthy and safe, and swimmers can help keep it right by swimming healthy.”

Only 1 in 5 Americans (21%) reports ever using a pool test kit to check chlorine levels and pH in a public pool (for example, at a hotel or waterpark). Hopefully, that will increase this year as the Water Quality & Health Council is offering free pool test kits through its 15th annual Healthy Pools campaign. Swimmers can use the kit to measure chlorine levels and pH in both backyard and public pools.

Additionally, consider checking inspection scores at the swimming venue or online. The Water Quality & Health Council has compiled a growing list of local and state health departments that provide online access to swimming pool inspection reports. If you don’t see your local community or state listed, contact your health department, check on-site at the pool facility, or ask the pool’s manager directly for more information.

The 2019 Healthy Pools survey, conducted online by Sachs Media Group, measured perceptions and behaviors related to swimming pools and public health. Sachs Media Group interviewed 3,100 American adults on April 12–13, 2019. The survey has a margin of error of +/- 2.7% at the 95% confidence level and was nationally representative of American adults in terms of age, race, gender, income, and region.

## Labor of Love

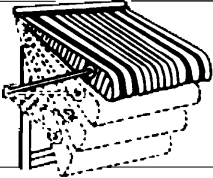
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*1st row left to right: Mary Hickey, Jean Kent, Donna Beach, Maisie Wheeler, Jennie Heeron, Peggy Gilliland, Beverly King, Carole Schaus, Joanne Horning*

*2nd row left to right: Margee Hay, Sharon Wilhelm, Pam Millsap, Mary Braley, Pamela Brennaman, Sandie Gillibrand*



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Get Your Picture on the Cover - We select a new and interesting picture every month to be printed on the cover of your newsletter. If you or your neighbors have fun events or activities please send in a picture and we'll enter it to be selected. Please include a description of the image and a brief release allowing us to reprint the picture. Our mailing and email address are here:



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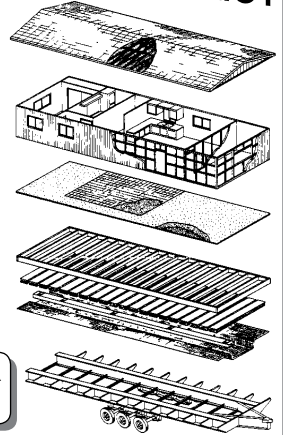
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Carol Zapiecki, Clearwater, FL



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## **EARLY CHRISTMAS NEWS**

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I know it is a little early for Christmas, but wanted to give everyone some notice that we are planning on having a Christmas Dinner Pot Luck on Wednesday, December 25th at 2:00pm in the Club House. We will be selling tickets for either \$1.00 or \$2.00 per person just not sure yet. This dinner is not sponsored by any club, so the ticket sales will be to purchase the meat for the dinner. We will be selling the tickets early in December for a head count and to see if there is enough interest in the dinner. This way everyone will be able to plan their Christmas!

Mariann

## **CHURCH IN THE PARK NEWS:**

---

Summer is definitely here!! It sure has been a very rainy and humid one. But we are all here in Florida and couldn't be in a better place!!

Our congregation is smaller, but the participation and eagerness are a wonderful thing to see.

Pastor John's enthusiasm keeps us all focused. The Hymns that are selected are inspiring. It is so Inspirational to sing to the Lord and to also learn new hymns. Everyone enjoys the music singing.

Please remember that our church is all year, we do not stop in the Summer. Please come and join us.

## **CORNHOLE NEWS!**

---

We recently started playing Cornhole on Tuesday evenings at the old Bocce Court. We have had a very good response and hope to continue through the Winter! Our 1st week, we had 14 players and the 2nd week we had 11. Cornhole will be listed on the monthly calendar and on the lighted message board in the Club House. The hour may change due to the season change as it will be getting darker earlier. Starting in October, we will be playing at 5:00pm. Hope to see more players in the future.

Mariann

## **BOCCE NEWS**

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It has been a great summer for Bocce! We have had between 14 and 20 players per week. Everyone is having a great time! We even have spectators that enjoy watching the games. We all want to thank the Board for supplying us with the new equipment box, leaf blower, extension, and the lights. We also want to thank Al Abell for the new carpets for the bench covers. We really appreciate your having the confidence in us to keep Bocce going.

There is always room for more players, everyone that shows up plays, nobody goes home! Bocce is played at 6:30pm on Wednesday evenings. Keep an eye on the monthly calendar as with the season changes, we may change the start times.

Mariann



## WOMEN'S CLUB NEWS

---

**O**ur Labor Day "Spaghetti Feed "(according to my husband from Maine) was a great success although we had to move it to the following week because of hurricane Dorian. All our chefs did an amazing job to keep the event running smoothly. We ate all 10 pounds of spaghetti and not a drop of sauce was left ya'll so I guess I can safely say we liked it.

We held our last Happy Hour for the summer - food, drinks, games, neighbors- good fun! Can you believe it's already October and we'll be starting fall activities??

Welcome back Northern friends, Woman Club's 1st meeting for fall is Wednesday October 17th at 6:30pm If you're not yet a member please come, enjoy our meetings, community service and all the fun we have.

FYI- we are collecting good used furniture etc. for our annual flea market. Please call Doree Haseltine or Gloria Kolodziezyck.

Doree Haseltine



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**CONCRETE WIZARD**

# OCTOBER • 2019

Sunday	Monday	Tuesday
NOVEMBER 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		
8:45 AM - Church Service	6 8:00 AM - Pool Exercises 8:00 AM - Power Walk 9:00 AM - Senior Tai Chi 10:00 AM - Line Dancing 1:00 PM - Euchre	7 8:00 AM 8:00 AM 5:00 PM 7:00 PM
8:45 AM - Church Service	13 8:00 AM - Pool Exercises 8:00 AM - Power Walk 9:00 AM - Senior Tai Chi 10:00 AM - Line Dancing 1:00 PM - 3:00 PM Euchre  Columbus Day	14 8:00 AM 8:00 AM 10:00 AM 5:00 PM 7:00 PM
8:45 AM - Church Service	20 8:00 AM - Pool Exercises 8:00 AM - Power Walk 9:00 AM - Senior Tai Chi 10:00 AM - Line Dancing 1:00 PM - Euchre	21 8:00 AM 8:00 AM 5:00 PM
8:45 AM - Church Service	27 8:00 AM - Pool Exercises 8:00 AM - Power Walk 9:00 AM - Senior Tai Chi 10:00 AM - Line Dancing 1:00 PM - Euchre	28 8:00 AM 8:00 AM 5:00 PM

# Golden Gate

Tuesday	Wednesday	Thursday	Friday	Saturday
<p>1</p> <ul style="list-style-type: none"> <li>- Pool Exercises</li> <li>- Power Walk</li> <li>- Corn Hole</li> <li>- Men's Club</li> </ul>	<p>2</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> <li>8:00 AM - Power Walk</li> <li>8:30 AM - Labor of Love</li> <li>Sew Day</li> <li>9:00 AM - Senior Tai Chi</li> <li>1:00 PM - Euchre</li> </ul>	<p>3</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> <li>8:00 AM - Power Walk</li> <li>9:30 AM - Director's Workshop if posted</li> <li>5:00 PM - Hand &amp; Foot</li> <li>6:00 PM - Pinochle</li> </ul>	<p>4</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> <li>8:00 AM - Power Walk</li> <li>9:00 AM - Senior Tai Chi</li> <li>1:00 PM - Euchre</li> </ul>	<p>5</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> </ul>
<p>8</p> <ul style="list-style-type: none"> <li>- Pool Exercises</li> <li>- Power Walk</li> <li>- Corn Hole</li> <li>- Shuffle Club Mtg</li> </ul>	<p>9</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> <li>8:00 AM - Power Walk</li> <li>9:00 AM - Senior Tai Chi</li> <li>10:00 AM - Labor of Love</li> <li>1:00 PM - Euchre</li> </ul>	<p>10</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> <li>8:00 AM - Power Walk</li> <li>9:30 AM - Director's Workshop if posted</li> <li>5:00 PM - Hand &amp; Foot</li> <li>6:00 PM - Pinochle</li> </ul>	<p>11</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> <li>8:00 AM - Power Walk</li> <li>9:00 AM - Senior Tai Chi</li> <li>1:00 PM - Euchre</li> </ul>	<p>12</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> </ul>
<p>15</p> <ul style="list-style-type: none"> <li>- Pool Exercises</li> <li>- Power Walk</li> <li>1 - Board Meeting</li> <li>- Corn Hole</li> <li>- Nuggets Club</li> </ul>	<p>16</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> <li>8:00 AM - Power Walk</li> <li>9:00 AM - Senior Tai Chi</li> <li>10:00 AM - Labor of Love</li> <li>Delivery</li> <li>1:00 PM - Euchre</li> <li>6:30 PM - Women's Club</li> </ul>	<p>17</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> <li>8:00 AM - Power Walk</li> <li>9:30 AM - Director's Workshop if posted</li> <li>5:00 PM - Hand &amp; Foot</li> <li>6:00 PM - Pinochle</li> </ul>	<p>18</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> <li>8:00 AM - Power Walk</li> <li>9:00 AM - Senior Tai Chi</li> <li>1:00 PM - Euchre</li> </ul>	<p>19</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> </ul>
<p>22</p> <ul style="list-style-type: none"> <li>- Pool Exercises</li> <li>- Power Walk</li> <li>- Corn Hole</li> </ul>	<p>23</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> <li>8:00 AM - Power Walk</li> <li>9:00 AM - Senior Tai Chi</li> <li>10:00 AM - Labor of Love</li> <li>1:00 PM - Euchre</li> <li>7:00 PM - Movie Night</li> </ul>	<p>24</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> <li>8:00 AM - Power Walk</li> <li>9:30 AM - Director's Workshop if posted</li> <li>5:00 PM - Hand &amp; Foot</li> <li>6:00 PM - Pinochle</li> </ul>	<p>25</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> <li>8:00 AM - Power Walk</li> <li>9:00 AM - Senior Tai Chi</li> <li>1:00 PM - Euchre</li> </ul>	<p>26</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> </ul>
<p>29</p> <ul style="list-style-type: none"> <li>- Pool Exercises</li> <li>- Power Walk</li> <li>- Corn Hole</li> </ul>	<p>30</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> <li>8:00 AM - Power Walk</li> <li>9:00 AM - Senior Tai Chi</li> <li>10:00 AM - Labor of Love</li> <li>1:00 PM - Euchre</li> <li>8:00 PM - Halloween Dance</li> </ul>	<p>31</p> <ul style="list-style-type: none"> <li>8:00 AM - Pool Exercises</li> <li>8:00 AM - Power Walk</li> <li>9:30 AM - Director's Workshop if posted</li> <li>5:00 PM - Hand &amp; Foot</li> <li>6:00 PM - Pinochle</li> </ul> <p>Halloween</p>		



## Golden Gate Theatre Club News

by Rosemary McIlvoy

**T**rick or Treat!!! It is Halloween time at Golden Gate and the Theatre Club is back up and running after a nice summer hiatus. We are ready, once again, to provide park residents with some great entertainment and fun. We love putting smiles on your faces.

Get ready for a "Spooktacular" evening of treats, dancing and entertainment. Our return kickoff celebration will be the Halloween Dance.

When: October 30th Wednesday  
Time: 7:00 p.m. - 10:00 p.m.

Many of our Golden Gate neighbors have yet to return to our happy hamlet, but that is no reason for those who are here to stop having some wild and crazy Halloween fun.

So, all you ghosts, goblins, witches and ghouls, put down your remotes, and instead, grab your costumes and masks and come out for a fun evening. Our own John Fantucchio will DJ for this event so you know there will be great dance music to kick up your heels to.

As an extra Halloween Treat, the Theatre Club will be putting on a special performance during the dance. It is really scary, frightful but so delightful. Don't miss seeing your neighbors perform!

There will be a prize for the best costume so put some effort into your apparel for the evening! You might even win first prize. Get silly, be crazy. be spooky, be funny.

Hope everyone comes out for this fun night that we all look forward to every year. You don't want to miss it.

On a side note, Golden Gate Theatre Club's first meeting will be held on Nov. 5th, 2019. Our meetings are always on the first Wednesday of the month 7:00- 8:00 p.m.

Refreshments are always served and there is always a 50/50. We would love to see some new faces, so if you are interested in joining and helping us have fun, please mark the date on your calendar. Or if you just want to hear what is going on in the Theatre Club, you are welcome to stop by.



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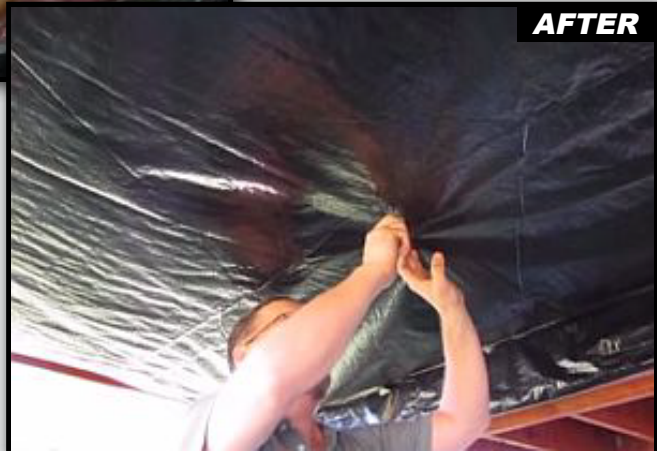
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## Note of Thanks

To all my Golden Gate friends and neighbors:

Anne, myself and family wish to thank everyone for the exit interview.....Hope we passed the exam. It was a total surprise. David and Robert, my sons, were totally impressed with the love and joy you all brought to the affair. It was both joyful and bittersweet after twenty plus years of receiving the kindness, comradery and the joyfulness of living in the Golden Gate community. We have fond memories and will cherish them for years. Sincere thanks from the entire Orzel family.

Love Anne and Frank

## OCTOBER – BIRTHDAYS

Day	Lot#	Day	Lot#
1 Shelley Hinkle	199	19 Ivan Butler	401
2 Carol Murphy	92	Norma Fredriksen	198
3 Nancy Flemming	210	Carol Gagliano	66
4 Edward Seddon	51	James Martin	43
5 Steve Blanzly	165	William Nelling	79
6 John Oscien	44	20 Patsy Gosse	19
Bernice Patrick	6	21 Mary Hickey	236
Ronald Provost	99	22 Pat Hanson	97
8 Clifford Jones	82	23 Gordon Perrin	8
9 Susan O'Byrne	279	24 Peter Alcamo	166
10 Fabrizio Soffritti	150	Avis Bluto	266
11 Steven Berry	179	Katherine Leger	103
12 Ruth Hathaway	167	Dolores Hathaway	402
13 Mary Jane Holoska	174	Amy Sleep	218
Ronaldo Thibeault	273	26 Bob Estes	14
14 William Bragdon	93	25 Darlene DePasquale	212
James Geneau	286	28 Ruth Hughes	309
15 Irene Butler	401	Steven Owens	57
16 Stephanie Ulm	214	29 Judith Costello	291
17 Marjorie Eaglen	207	Jean Kent	107
Michael Hay	230	30 Sharon Rodgers	56
Daniel Wilson	434	31 Sussane Bowles	429
18 Roger Hassen	7	Judith Beard	74
Margaret Hay	230	Jeanne Anne Tucker	278
Robert Reed	50		





# OCTOBER – ANNIVERSARIES

Day		Lot#
1	Judy & Ronald Sornson	251
2	Carol & Michael Murphy	92
5	Virginia & Robert Brookhart	304
8	Nancy & Gary English	22
9	Diane & Raymond Greco	192
14	Karen & Clifford Jones	82
19	Janice & Frank Durham	49
	Stephanie & Todd Ulm	214
20	Elaine & Lee Debeaudry	106
21	Patsy & Glann Gosse	19
23	Jura & Robert Estes	23
	Helen Sue & Jerrold Thompson	271
27	Linda & Melvin Davis	145
29	Debbie & James Alaimo	17



## 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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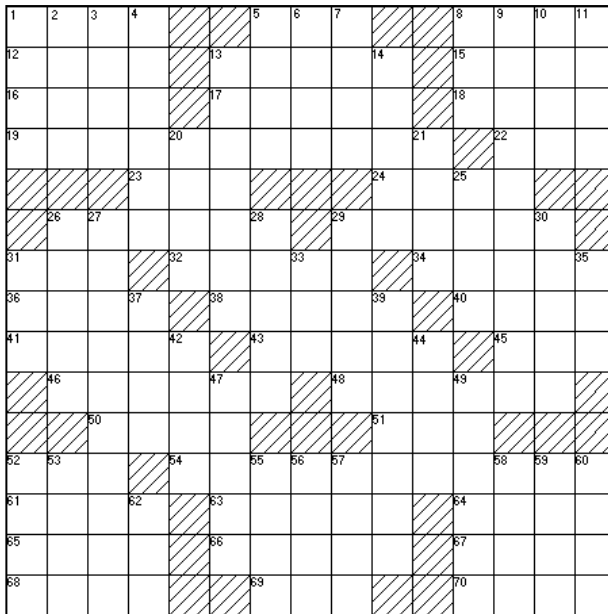
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- 1. Wanes
- 5. South-southeast
- 8. Possessing the necessary skills
- 12. Body powder
- 13. Truth (archaic)
- 15. Ale
- 16. A language of Pakistan and India
- 17. An impressive display
- 18. Winged
- 19. Curried favor
- 22. Contingencies
- 23. Seven 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



## 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

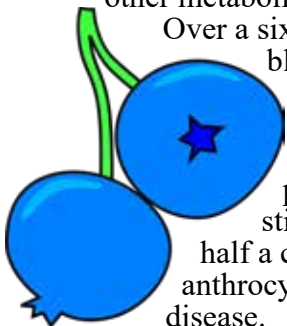
Blueberries are delicious, but can they aid your heart? Maybe, according to the Medical News Today website.

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.



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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.

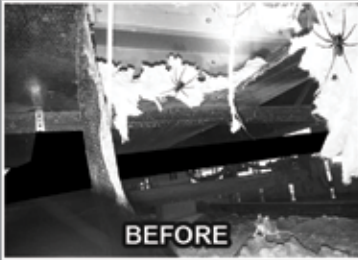
- **Creativity is lonely.** We imagine the painter alone in a studio, or a poet shivering in a chilly garret. You won't get ideas, though, unless you get out into the world and explore. The more perspectives you can get from other people, the more fuel your imagination has.

- **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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### EVENTS & PROGRAMS

**CRAFT SHOW**, Saturday, October 12th, 9am - 3pm, St. Paul United Methodist Church, 1199 Highland Avenue, Largo, FL. 98 Vendors/98 Prizes. Indoor & Outdoor Show. Food Court & Pumpkin Patch. \$1.00 Admission goes toward the homeless.

**HOLIDAY BAZAAR** - Saturday, 11/09/2019, 9am-1pm. All indoor craft show. First Lutheran Church, 1644 Nursery Rd., Clearwater. Questions: 727-477-3806 or eobrien2429@gmail.com

Christmas Market & Silent Auction. Crafts/Vendors November 23rd, 9am-2pm. Connect2Christ Church, 939 Oakhurst Road, Seminole, FL 33776

Japanese Garden Art and Craft Bazaar November 30th, 2019. Coffee, lunch, Bake Sale and Art Raffle. Artists welcomed to join. CALL: Charlotte for details: 727-531-3651

Craft Fair Sugar Creek Saturday 12/7/2019, 8:30-1:30 PM. 10265 Ulmerton Road. Vendors needed: 401-835-0700.

Paradise Island Annual Craft Fair, Sat. Nov. 2, 2019. Tables, \$10 and \$15. Call Delores at 727-754-5569

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

Roberta Kirby..... \$100 .....	Debbie's Salon	Delmar Haynes..... \$5 .....	Bill the Carpet Guy
Danet Krebs ..... \$10 .....	Community Roofing of Florida	Dick Frechette..... \$5 .....	Battleline Termite & Pest Control, 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
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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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