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# HILLCREST

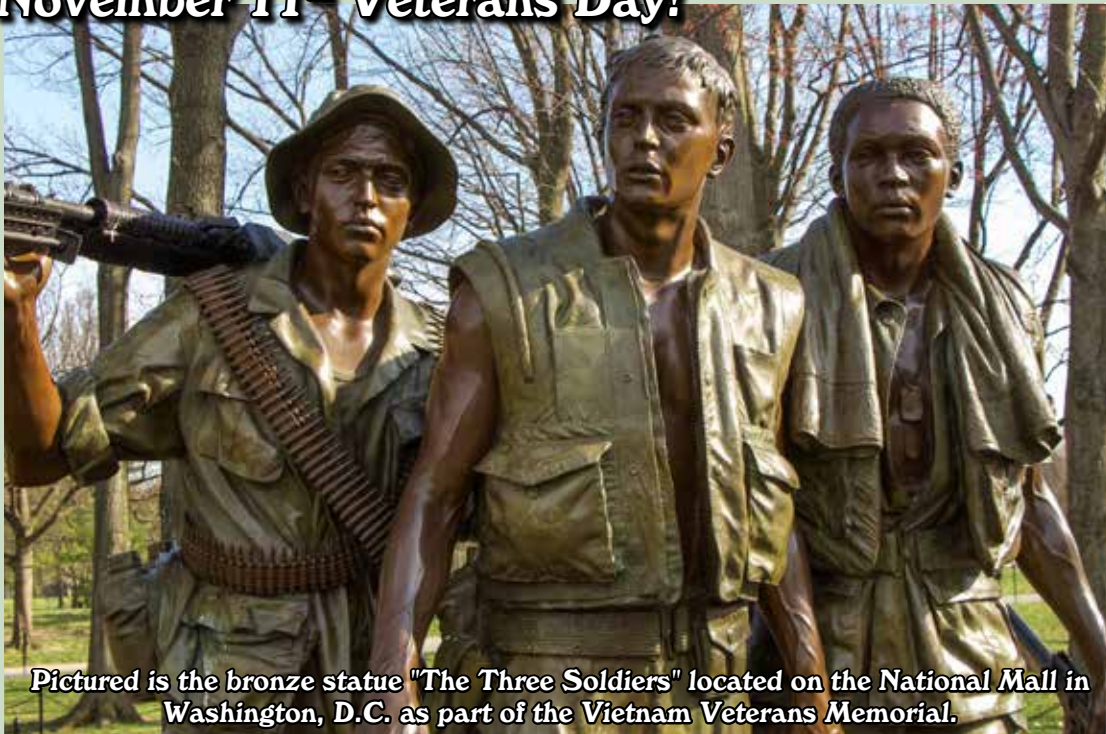
• H I G H L I G H T S •

## November • 2019

Issue 9  
43<sup>rd</sup> Year

### Thank You Veterans!

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

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## Monthly

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**November.** An annual event featuring the growing of moustaches to raise awareness of men’s health issues, such as prostate cancer, testicular cancer, and men’s suicide. The charity event is run by the Movember Foundation, on the web at [Movember.com](http://Movember.com). The goal of Movember is to “change the face of men’s health.”



**National Epilepsy Awareness Month.** One in 26 people will be diagnosed with epilepsy. National Epilepsy Awareness Month in November is an annual event that teaches people about epilepsy’s causes and symptoms. During this month, many organizations join together to provide information about prevention, treatment, research, and resources to fight epilepsy.

**National Family Stories Month.** With Thanksgiving just around the corner, many of us will be reconnecting with family members and listen as grandma and grandpa talk about “the good old days.” All the stories that get passed around this time of year give us a great opportunity to learn about our heritage.

**National Novel Writing Month.** National Novel Writing Month (NaNoWriMo) is a fun, seat-of-your-pants approach to creative writing. On Nov. 1, participants begin working toward the goal of completing a 50,000-word novel by 11:59 p.m. on Nov. 30. Emphasizing enthusiasm, determination, and a deadline, NaNoWriMo is for anyone who has ever thought about writing a novel.



## Weekly

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**National Animal Shelter Appreciation Week, Nov. 3–9.** National Animal Shelter Appreciation Week recognizes shelters that provide care and bridge the gap to adoption for many abandoned and stray animals. Get to know your local animal shelter, and learn the types of support it needs to continue to provide services to the animals and community it serves.



**Geography Awareness Week, Nov. 10–16.** National Geographic magazine created Geography Awareness Week to raise awareness about the deficiency in geographic knowledge among Americans and excite people about geography as both a discipline and as a part of everyday life.

**Global Entrepreneurship Week, Nov. 18–24.** Connect with a vibrant ecosystem of entrepreneurs, investors, researchers, policymakers, and other startup champions in 170+ countries. Tens of thousands of events, activities, and competitions take place during Global Entrepreneurship Week each year. Find one near you.

**American Education Week, Nov. 18–22.** American Education Week presents all Americans with a wonderful opportunity to celebrate public education and honor individuals who are making a difference in ensuring that every child receives a high-quality education. 2019’s theme will be reflected in special observances each day of the weeklong celebration.



## Ditch these financial bad habits

---

**W**ant to handle your money better? Most of us do. The Motley Fool website advises breaking these three bad habits:

- **Paying bills late.** A few days or weeks may not seem to matter, but you'll be hit with late fees, interest, and damage to your credit rating. Do your best to pay all your bills on time. Set up reminders so you're always on schedule. Automatic payment is one reliable option.
- **Accumulating too much debt.** Not all debt is bad, as long as you manage it sensibly and pay it off in a reasonable time. If you can't pay off your credit cards and other debt by the end of the month, set up a budget that helps you monitor and control your spending before debt gets out of control and hurts your credit rating.
- **Not saving.** Putting money away can be difficult, but not saving any money is a mistake. You should have a reasonable cushion in case of emergencies—at least three months' worth of living expenses. Look for ways to cut costs, and set up a separate savings account so you're able to keep track of savings and spending money easily.

## When and where to pay cash

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**C**redit and debit cards are convenient, but sometimes you're better off using cash. The Reader's Digest website suggests keeping your card in your wallet in these situations:

- **Tipping.** Tipping in cash instead of adding it to your bill ensures that your server gets the full amount.
- **Farmer's markets.** Many vendors have credit card machines nowadays, but not all of them. And the machines can always go down because of a power outage or spotty Wi-Fi. Keep cash handy so you don't miss out.
- **Minimum purchases.** Coffee shops and other venues frequently have a \$5 or \$10 minimum for credit card purchases. Paying cash ensures you don't buy more than you need in order to meet the minimum.
- **Private transactions.** You want to buy a special gift for your spouse, but you don't want him or her seeing it on a credit card statement. Use cash to keep the transaction secret.



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**—Dean Koontz**

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## Brainstorming isn't the only solution

---

**F**un fact: The man who popularized brainstorming in the 1940s also touted the benefits of solitude when searching for creative ideas. Alex Osborn's book, *Your Creative Power*, described how he brought a practice he'd seen in a previous job to the advertising firm BBD&O (he's the "O").

"The early participants dubbed our efforts 'Brainstorm Sessions,' and quite aptly so," the book says, "because, in this case, 'brainstorm' means using the brain to storm a creative problem—and do so in commando fashion, with each stormer attacking the same objective."

But he also advised solo thinking. "A good long shower or a hot tub often induces ideas. One reason is that while we bathe we are shut off from distracting influences." And he describes one particularly fruitful effort:



"Once when I faced a hard creative task, I went to an inn over 100 miles away. Not only was I uninterrupted—not only did I get away from routine—but, because I had made such effort to go so far solely to engage in creative effort, my imagination seemed to work far better. The very taking of that trip tended to sharpen my imagination."

Brainstorming can be useful, but it's not the only tactic for sparking your creativity.

## An alphabetical guide to inspiration

---

**I**s creativity as simple as ABC? Harvey Mackay thinks so. The businessman and bestselling author shared his formula for innovation and inspiration in a column on the Daily Herald website. Here's how his list begins:

- **A: Advertising.** "Expand your brand beyond media-generated advertising. For example, we painted our company name and phone numbers on top of our delivery trucks so they were visible to people who worked on upper floors of tall buildings."
- **B: Bold.** "People are not inspired by ordinary messages, so give them a reason to remember you."
- **C: Curious.** "Curiosity may not have been good for the cat, but it's a winning formula for people."
- **D: Different.** "Don't be afraid to do things that have never been tried before. You have to have enough faith in yourself to trust your instincts."
- **E: Everyone.** "I firmly believe that everyone has the capacity to be creative, if only they allow themselves to be."

(For the full list, go to [https://www.heraldextra.com/business/harvey-mackay-the-creativity-abcs/article\\_f3703366-1c06-5178-9225-cb821c1a054e.html](https://www.heraldextra.com/business/harvey-mackay-the-creativity-abcs/article_f3703366-1c06-5178-9225-cb821c1a054e.html).)





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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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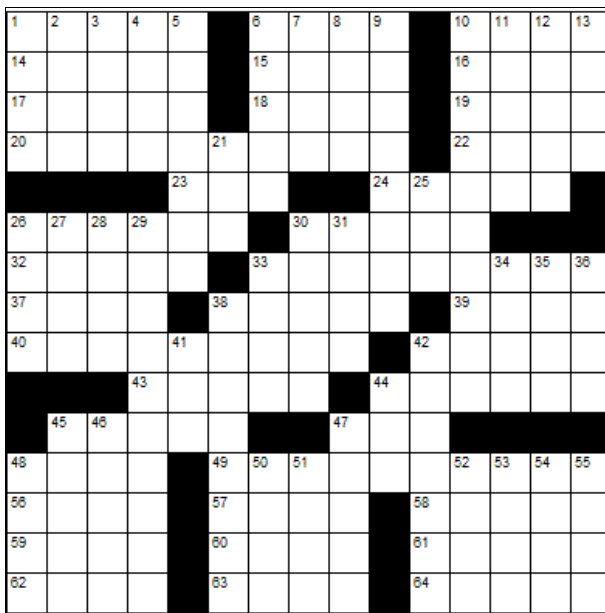
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**ACROSS**

- 1. Chin indentation
- 6. Sprockets
- 10. Boast
- 14. Wanderer
- 15. Spindle
- 16. Tax
- 17. French farewell
- 18. Horn sound
- 19. Affirm
- 20. Deadly nightshade
- 22. Medical breakthrough
- 23. Apprehend
- 24. Scrapes gently
- 26. Hit
- 30. Welts
- 32. Sarcasm
- 33. Largest city in Maryland
- 37. Ark builder
- 38. American symbol
- 39. Angers
- 40. Wanders off course
- 42. Precipitous
- 43. Songbirds
- 44. Wicked
- 45. French for "Room"
- 47. Brassiere
- 48. Novice
- 49. Blockhouse
- 56. Afresh
- 57. Any day now
- 58. Wish granter
- 59. Tardy
- 60. If not
- 61. Consumed
- 62. Mised
- 63. Bucks and does
- 64. Smelter waste



**DOWN**

- 1. Fourth sign of the zodiac
- 2. Prospector's find
- 3. Wicked
- 4. Sense
- 5. Failure to attend school
- 6. Kebab (alternative spelling)
- 7. Beasts of burden
- 8. Secluded valley
- 9. Classify
- 10. Farrier
- 11. Variety show
- 12. Declares
- 13. Calyx
- 21. East Indian tree
- 25. Anagram of "Ail"
- 26. Transgressions
- 27. Gait faster than a walk
- 28. Lion sound
- 29. Unsanctified
- 30. What you're paid
- 31. L L L L
- 33. Hesitate
- 34. Chocolate cookie
- 35. Bobbin
- 36. Catch a glimpse of
- 38. Emerged
- 41. Woman
- 42. Caught
- 44. A large vase
- 45. Egyptian peninsula
- 46. Mountain crest
- 47. Silly mistake
- 48. Gangly
- 50. Lacquered metalware
- 51. Thorny flower
- 52. Listen
- 53. Savvy about
- 54. Untruths
- 55. Lairs

November  
Crossword







## Add more plant-based foods to your diet for better heart health

---

**E**ven if you're not a vegetarian, this information may come in handy. According to the Science Daily website, a new study suggests that cutting back on animal-based foods and eating more plant-based foods may lead to a healthier heart.

Researchers analyzed data on food intake from more than 10,000 middle-aged adults in the United States who participated in a study from 1987 through 2016. None of them had any cardiovascular disease at the outset of the study. The researchers looked at the proportion of plant-based food the participants ate compared to animal-based foods. Those who ate the most plant-based meals had a 16% lower risk of cardiovascular disease (heart attack, stroke, heart failure, and other conditions), a 32% lower risk of dying from a cardiovascular disease, and a 25% lower risk of death in general compared with those who ate the least amount of plant-based food.

Meanwhile, another study reported on the Harvard T.H. Chan School of Health website suggests that a plant-based diet may help ward off type 2 diabetes. Researchers looked at data from nine studies that included health data from more than 300,000 participants, of whom 23,544 had type 2 diabetes. Their review of adherence to an overall predominantly plant-based diet found that people with the highest adherence had a 23% lower risk of type 2 diabetes than those with weaker adherence to the diets.

You may not have to go completely vegan, but cutting out meat and eating more fruits, vegetables, legumes, and whole grains can have a positive effect on your physical well-being.



## Top states for top health care

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**W**here you live can affect the quality of the health care you receive. The WalletHub website analyzed the 50 states and the District of Columbia, measuring cost, accessibility, and outcomes. Here are the top 10 states for good health care:

1. Minnesota
2. Massachusetts
3. Rhode Island
4. District of Columbia
5. Vermont
6. New Hampshire
7. Hawaii
8. Maine
9. North Dakota
10. Iowa

The bottom five: Arkansas, South Carolina, Mississippi, North Carolina, and Alaska.



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## Reading makes people better, study suggests

---

**D**o you read a lot? If so, chances are you're more kind and empathetic than most people, according to a study reported on the Peace Quarters website.

Researchers in Great Britain asked 123 people about their reading or television watching habits. Then they analyzed participants' social skills, asking questions like, "How often do you consider other people's points of view versus your own?" and "Do you go out of your way to actively help others?"

The results showed that the book readers, usually considered introverted and antisocial, displayed more empathetic traits than people who primarily watch TV. The genre of books seemed to make a difference, with readers of romance and drama showing more empathy and skill at seeing things through another person's eyes.

Of course, it could be that empathetic people tend to read more, instead of reading creating more empathy. Either way, it's good news for bookworms.



## Have a safe Thanksgiving

---

**W**hen you fire up the oven to roast your Thanksgiving turkey, you're probably not thinking about tragedy. But home fires are the most common disaster in the United States, and cooking is the leading cause of those fires. Thanksgiving Day is the unfortunate host to about 4,000 fires each year. Here are some safety tips to keep your Thanksgiving fire-free:

- Stay in the kitchen and keep watch while you are cooking.
- Use a timer if you have something in the oven or are boiling or simmering something on the stove.
- Don't wear loose sleeves or loose clothing when cooking.
- Keep anything that can catch on fire—pot holders, oven mitts, towels, etc.—away from your stovetop or oven.
- Turkey fryers are extremely dangerous, and most safety organizations do not recommend their use.
- Make sure you have a smoke alarm installed with working batteries. Push the button to check that it's working every month, and install new batteries at least once a year.
- After your guests leave, do a home safety check to make sure that all candles are extinguished and all of your cooking appliances are turned off.

Happy  
Thanksgiving

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

**THOUSANDS** manufactured home residents have won over **\$150,000** since our contest began. It's simple to play ... when you patronize a current advertiser, ask for a Monthly Mania ticket (or a reasonable facsimile) and fill it out completely. Put the ticket in our Monthly Mania drop box in your community or **mail your paid receipt** to us at **Monthly Media • 220 Bahama St. • Venice, FL 34285**. That's all you do. At the end of the month the Publishers will pick up the tickets and hold a drawing. If your ticket is drawn, we mail you a check.

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

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

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

# SERVICES DIRECTORY

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Air Masters of Pinellas, Inc. .... 727-586-6969  
 E & E Gliddon, Inc. .... 727-546-4343  
 Modern A/C Service Co. .... 727-541-5541

## APPLIANCE REPAIR

Appliance Specialty, Inc. .... 727-520-6002  
 Rick's Appliance Repair ..... 727-637-4789

## ATTORNEY

Law Offices of Paul Herzfeld ..... 727-587-0009

## AUTO BODY & PAINTING

Auto Painters Plus ..... 727-504-6891

## AUTO BUYER

Stingrays Inc (CASH NOW) ..... 727-798-2921

## AWNINGS

Bay Area Aluminum Services, Inc. .... 727-585-4442  
 Century Awnings Co. .... 727-559-8811

## BATHROOM REMODELING

BathMasters ..... 727-333-7997

## BLINDS & DRAPERIES

Rod Runners ..... 727-394-9534

## CARPET CLEANING

Bill the Carpet Guy ..... 727-521-4163  
 Doll Brothers Carpet/Upholstery Clnrs. 727-596-2249

## CLEANING/INTERIOR

Above and Beyond Cleaning ..... 727-307-0507  
 Betty's Cleaning & Custom Services ... 727-280-4841

## COMPUTER SERVICES

Discount Computer Repair ..... 727-320-2965  
 Largo Tech Services, LLC ..... 727-474-4285

## DERMATOLOGIST

Florida Dermatology & Skin Cancer .... 727-548-9196

## DOCTOR - INTERNAL MEDICINE

Mahajan Medical Center ..... 727-518-0822  
 Suncoast Family Medical Assoc. .... 727-588-9572

## DRIVEWAY COATING

Concrete Wizard, Inc. .... 727-789-5444

## ELECTRICAL CONTRACTOR

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 Haseney Electrical Services, Inc. .... 727-441-8434  
 Palm Harbor & Dunedin Electric ..... 727-773-1622

## FLOOR COVERINGS/RETAIL

At Home Floors - Carpets + Tile ..... 727-584-3711

## FLOOR REPAIR

Flatworks ..... 727-288-4680  
 Florida Anchor & Barrier Co. .... 727-330-7821  
 Perfect Repair & Construction, Inc ..... 727-539-0852

## FURNITURE & MATTRESS

AJ's Beds & Furniture ..... 727-588-0406

## GOLF CARTS SALES & SERVICE

Capital Golf Carts, Inc. .... 727-772-8833  
 Recreational Golf Cars of Florida ..... 727-548-8460  
 Shaffers American Custom Golf Carts. 727-242-7800

## INSURANCE/AUTO

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Hair Excitement ..... 727-595-5519  
 West Bay Clippers ..... 727-581-3637

## KITCHEN CABINET REFACING

Swailles Re-Face It, LLC ..... 727-804-1689

## LOCKSMITH

Mr. McPick Mobile Locksmith ..... 727-526-2244

## MANUFACTURED HOME SALES/NEW

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## MOBILE HOME SUPPLIES - RETAIL

Mobile Home Depot, Inc. .... 727-535-1100  
 Southeast Mobile Home Supplies ..... 727-522-2090

## MOBILE HOME WASH/WAX

Michael Simoneau Maintenance ..... 727-735-2380  
 Royal Enterprises ..... 727-394-7351  
 Wyngarden Mobile Home Wash ..... 727-587-0876

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## PAINTING/INSIDE & OUTSIDE

Payless Painting Services ..... 727-470-5876  
 Sherman's Painting ..... 727-458-6923

## PEST CONTROL

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 Modern Pest Control, Inc ..... 727-410-1466  
 Nature's Resource Pest Control ..... 727-785-2552

## PLUMBING SERVICE

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 Jones & Sons Plumbing, Inc ..... 727-799-0287  
 Largo Plumbing Co ..... 727-596-0525

## REMODELING/INTERIOR

American Restoration Systems, Inc. .... 727-525-7200

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Golden Bear ..... 727-586-5131

## ROOF COATING

Community Roofing of Florida, Inc ..... 727-536-9999

## ROOF REPLACEMENT

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 AMS Advanced MH Systems ..... 727-471-0820  
 ASC Aluminum Specialty Contr. .... 727-547-8300

## ROOM ADDITIONS

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## TIE DOWNS/MOBILE HOMES

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 Precision Vapor Barriers ..... 727-288-4680  
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 ASC Aluminum Specialty Contr. .... 727-547-8300  
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**For Advertising Info**  
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**sales@monthly-media.com**







# Hillcrest

Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2
5	6	7	8	9
12	13	14	15	16
19	20	21	22	23
26	27	28 Thanksgiving Day	29	30

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## EVENTS & PROGRAMS

WHITE ELEPHANT SALE. Saturday 11/2, 9AM-12PM. Americana Cove, 7201 1st NE, St. Pete. Antiques, collectibles, jewelry, furniture, kitchenware, electronics, books, paintings, records, CDs, DVDs, VCRs, linens, bakery, plants.

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

HOLIDAY BAZAAR - Saturday, 11/09/2019, 9am-1pm. All indoor craft show. First Lutheran Church, 1644 Nursery Rd., Clearwater. Questions: 727-744-3806 or eobrien2429@gmail.com

Carport Sale: Saturday, Nov. 9th, 8-1pm. Household items, craft items. Hillcrest MHP, 2346 Druid Rd. Lot 1009, Clearwater. Located between Belcher and US 19.

Oak Crest/Acorn MHC (over 600 units) Semi-Annual Carport sale, Saturday, November 16th, 8:00am-3:00pm. 9925 Ulmerton Rd. or second entrance (off Seminole) 16th Ave. SE, Largo.

9th ANNUAL ARTS & CRAFT SALE: Sat., Nov. 16, 2019, 9AM-1PM. Lake Haven MHP, Paradise Island Clubhouse, 1415 Main St., Dunedin (SR580 & Lake Haven Rd.). Everything uniquely designed by hobby club members, including: paintings, shadowbox creations, jewelry, crocheted, knitted and sewn items and greeting cards all individually crafted for home or gifting.

BRIAR CREEK ANNUAL BAZAAR: November 22nd, 4pm - 7pm & November 23rd, 8am - 11am. 100 Briar Creek Blvd off McMullen Booth Rd Trash & Treasures, Jewelry, Baked Goods, Furniture, Tools, Linens, Raffle Baskets, Liquor Raffle, and 2nd Hand Clothes [www.mybriarcreek.com](http://www.mybriarcreek.com)

Christmas Market & Silent Auction. Crafts/Vendors November 23rd, 9am-2pm. Connect2Christ Church, 9398 Oakhurst Road, Seminole, FL 33776

ART/CRAFT SALE 11/23/2019, 9am-1pm. Park Royale M/H Park. Benefits "Friends of Strays". Bake sale. Lunch available. Vendors contact 727-545-5430 tables \$15.

ART/CRAFT FAIR. Saturday, November 23rd, 9AM-1PM. Lake Highlander MHP. 1500 County Road 1, Dunedin. Great Holiday Gifts!

Pre-Xmas Sale: Sat., Nov., 23rd 8am-1pm. Lake Haven MHP 1415 Main St. (Behind Subway). Gift items, Dishes, etc. **The BEST Bake Sale in town!**

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

FLEA MARKET Saturday, November 30th 9am-Noon. Lake Seminole Resort Clubhouse 10245 110th Ave N. Largo. Clothes, furniture, books, household items, decorations.

Yard Sales: Paradise Island, Lot # 208. Sat. Nov. 30th, 9am - 1pm.

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

### ATTENTION RESIDENTS!

Did you know this Emporium/ Classified listing reaches over 21,500 homes in Pinellas County? It goes into 60 community newsletters (just like this one) from Dunedin to St. Petersburg. This is a great market to sell items, advertise your next event, try and get help for a function, and many other things. Remember to think about this the next time you're planning something.

-Monthly Media Staff

## DECEMBER AD DEADLINE - NOVEMBER 10, 2019

- Advertise BUY, SELL, TRADE ITEMS by sending copy & check to Monthly Media at 220 Bahama St, Venice, FL 34285.
- 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.





## Improve your self-discipline

---

**S**uccess in any endeavor is a matter of self-discipline. If you can't stay focused on your goals, you'll never achieve them. The Ladders website shares this list of tips for improving your self-discipline:

- **Start on Monday.** Begin working on your goals on the first day on the week. Researchers say this can help you follow through.
- **Write down the reasons behind your goals.** Positive affirmations can solidify your goals in your mind and help you stay focused.
- **Visualize the benefits.** Think about what you'll gain as you work toward your goals and eventually achieve them. They'll become more real in your mind and help you work past obstacles.
- **Plan for temptation.** You'll sometimes want to abandon your goals, or at least set them aside. Think about how you can respond—"If I want to quit early, I'll work 10 more minutes before making a final decision."
- **Combine needs and wants.** For example, if you have to go to a networking event, concentrate on meeting old friends as much as on making new contacts. Or plan a reward once you've completed a particular step toward your goal.
- **Don't make snap decisions.** A quick decision can easily lead you down the wrong path. Teach yourself to analyze information and consider your options before going ahead on a new move.



## Build success on the right factors

---

**S**uccess in your workplace requires stability. Like a three-legged stool that stays up no matter how uneven the floor is, a stable workplace rests on three elements:

- **The right people.** You need talented, motivated employees.
- **The right jobs.** Make sure your employees are doing what they're best suited for.
- **The right conditions.** Employees need clear goals, sufficient training and resources, and an atmosphere that allows them to do their best work.

**The way to get started is to quit talking and begin doing.**  
—Walt Disney

*We may encounter many defeats, but we must not be defeated.*  
—Maya Angelou



# November

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

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Pinellas County

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**8** ★ [www.LargoTechServices.com](http://www.LargoTechServices.com) **8**

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# 586-6969



**29** ★ **28**

## ARE YOU PAYING TOO MUCH FOR AUTO INSURANCE?

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 Property Damage ....\$100,000 Each Occur.  
 Uninsured Motorist ....\$100,000 Each Pers./ \$300,000 Ea. Occur.  
 Pers. Injury Prot.....\$10,000 Ea. Person, Wage Loss Excluded  
 Medical Payments.....\$5,000 Each Person  
 Comprehensive .....ACV - \$500 Deductible  
 Collision .....ACV - \$500 Deductible  
 Road Trouble Serv. ...\$50 Each Occurrence  
 Additional Exp.....\$30 Per Day / \$900 Each Occurrence  
**Annual Paid In Full Premium..... \$994.55\***



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 LT, 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.

*O & E Wilson Insurance Inc.*

**34** ★ **727-535-0524** **13**

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### COUNTRY CHRISTMAS at OPRYLAND!

NOV 25 to 30, 2019—6 DAYS

Includes: Thanksgiving Dinner with Trace Adkins Show! 3 Full Nights at the luxurious Opryland Resort! Cruise on General Jackson Showboat & More!!!  
**COST: \$1009 per person double or \$1349 single**

### NEW YEARS at IMMOKALEE CASINO

DEC 31 & JAN 1—2 DAYS

Lunch at the Der Dutchman Amish Buffet, New Years Eve at the exciting Seminole Immokalee Casino, live band, 1 nt at Holiday Inn Express Ft Myers  
**COST: \$209 per person double or \$259 single**

### AND MORE GREAT MULTI DAY TRIPS COMING!

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## The speeder

---

**L**ate one night a man was speeding down the empty road. A cop pulled him over. “Are you aware of how fast you were going, sir?”

The man replied, “Yes, I am. I’m trying to escape a robbery I was involved in.”

“Were you the one being robbed, sir?”

“Oh, no, I was the one who committed the robbery. I was escaping.”

The cop was shocked. “So you’re telling me you were speeding and you committed a robbery?”

“Oh, yes,” replied the man calmly. “I have all the loot in the trunk.”

The cop grew angry. “Sir, I’m afraid you have to come with me.”

“Don’t search my car!” the man cried. “I’m afraid that you’ll find the gun in my glove compartment!”

“Wait here.” The cop returned to his car and called for backup. Within minutes there were cars, cops, and helicopters all over. The man was dragged from his car, handcuffed, and put in the back of a police car.

A few minutes later another cop brought him out. “Sir, this officer tells us that you had committed a robbery, had the stolen loot in the trunk of your car, and had a gun in your glove compartment. However, we didn’t find any of these things in your car.”

The man shrugged. “Yeah, and I bet that liar said I was speeding, too.”



## Five surgeons

---

**F**ive surgeons were talking about the best patients. The first surgeon said, “Accountants are the best to operate on, because when you open them up, everything on the inside is numbered.”



The second surgeon said, “Nah—librarians are the best. Everything inside them is in alphabetical order.”

The third surgeon responded, “Try electricians, man! Everything inside them is color coded!”

The fourth surgeon said, “I prefer lawyers. They’re heartless, spineless, and gutless.”

To which the fifth surgeon said, “I like engineers. They always understand when you have a few parts left over at the end.”

*Laughter and tears are both responses to frustration and exhaustion. I myself prefer to laugh, since there is less cleaning up to do afterward.*

*—Kurt Vonnegut Jr.*



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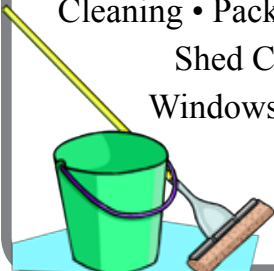
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## Teamwork holds the Rolling Stones together

---

**E**ven after playing together for more than 50 years, the Rolling Stones still understand the value of practicing together. According to the Scoroweb website, the band commits to two months of rehearsal before every tour.



The routine helps them reconnect with each other's rhythm until they can communicate and perform almost telepathically—Keith Richards knows what's going on just by watching Charlie Watts' left hand, for example. If the tempo of the show starts to sag, a single quick glance between the two sparks a pickup in the pace.

The group understands each member's distinctive roles: Richards is the band's spiritual leader, Watts is the backbone, Ronnie Wood is the mediator, and lead singer Mick Jagger is the CEO, in charge of everything.

"This is the secret to becoming an excellent team," the website says. "There is no substitute for the ongoing commitment and deliberate practice required to build better teams."

## Choose your friends wisely

---

**T**wo friends were walking into a forest, enjoying the beauty of nature. Suddenly they saw a bear coming at them. They became frightened.

The first friend ran to a tree and scrambled up quickly. He didn't think of his friend, who had no idea how to climb trees.

The second friend thought for a second. He'd heard animals don't eat dead bodies, so he fell to the ground and held his breath. The bear sniffed him, then whispered something in the man's ear before going on its way.



The first friend came down from the tree and asked, "What did the bear whisper into your ear?"

"He told me to keep away from friends like you," the man said before walking away.

## The greedy wolf

---

**O**n a hot day, a wolf was feeling very hungry. He searched the forest, but he could find only a small hare. He caught the hare, but was disappointed. "This hare can't fill my stomach," thought the wolf.

Just as the wolf was about to kill the hare, a deer ran by. The greedy wolf thought, "Instead of this small hare, let me eat that big deer."

He let the hare go and went for the deer. But the deer was too fast, and it vanished into the forest. The wolf now felt sorry for letting the hare go.

Moral: Keep what's in your hand before chasing something better.



# LOOKED UNDER YOUR MOBILE HOME LATELY?



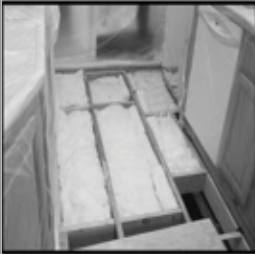
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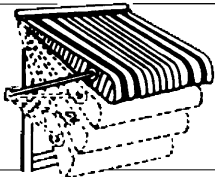
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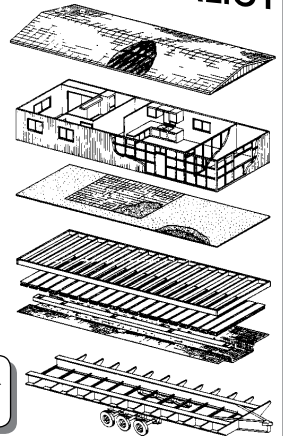
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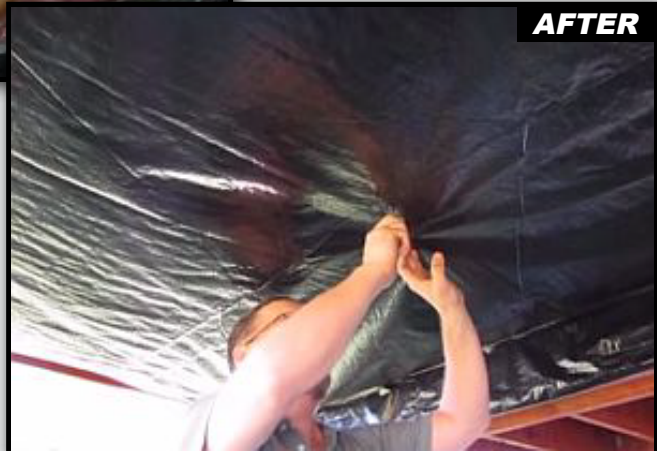
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