

CREST OF THE PROPERTY OF THE P

November 2018

Issue 8
42nd Year

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	•	308	

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Knock, knock who is there? Not a health agent.

Michael Crotts
FL Licensed Independent

Medicare has very strict rules prohibiting the enrollment into most products via door-to-door sales. Still many seniors are experiencing unsolicited calls and visitors. Making a decision about your health coverage is important and should be done every year, but not by someone who shows up on your doorstep or is cold calling you. At Best Plan Choice, we encourage you to find out how good a full-service health agency can be for you. We work directly with individuals, groups and communities to bring our services to you, at your request.

During the annual enrollment season for Medicare health coverage (Oct 15-Dec 7) we host seminars with free coffee and dessert (see our enclosed insert or call 855-BOOMER65). Throughout the year, we are available to present every available plan, assist you with customer service issues or become your agent if you need one.

Are you debating if you need Medicare Part B? We can show you how to save money on your Part B premium each month. Do you need financial assistance? We can help you apply for Medicaid or extra help for the high pharmacy costs you may have. Is your spouse still working to provide health insurance for you? We

may have options which will start their retirement sooner. We will provide a complete needs analysis during a personalized appointment so you can make the best plan choice for you. As always, our services are without charge or cost to you. Call us at Best Plan Choice, where Clients become Friends, and Friends become Clients!



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Monthly

ational Gratitude Month. You don't have to wait for Thanksgiving to show your gratitude and appreciation. There's something to be grateful for every morning you wake up. This November, challenge yourself to greet each day with an attitude of gratitude.

National Healthy Skin Month. Summer is long gone, but you should still be wearing sunscreen and taking other steps to keep your skin hydrated this time of year. Make an appointment with your dermatologist for a skin check and find out what you should be doing to ensure that the largest organ of your body stays healthy.

National Inspirational Role Models Month. What better way to show our gratitude this month than by honoring those who've offered us the foundation of a good example? Keep that legacy alive by committing to passing along that example to others.

National Novel Writing Month. If penning a novel is on your bucket list, this is the month you can check it off. You have 30 days to crank out a masterpiece of 50,000 words. For inspiration, ideas, and more information, visit: https://nanowrimo.org/.

Weekly

merican Education Week, Nov. 12–16. Each year the National Education Association highlights the value of our public school system and the tireless efforts of those involved with it. This is an opportunity for parents and community leaders to learn more about their local schools and get involved to ensure their ongoing success.

National Hunger and Homeless Awareness Week, Nov. 10–18. Since 1975, the week before Thanksgiving has been designated to raise awareness to the issues surrounding hunger and homelessness. To learn more, or find volunteer opportunities in your area, go to https://hhweek.org/.

National Game and Puzzle Week, Nov. 18–24. What better way to entertain the crowd during the week of Thanksgiving when several generations of family converge under one roof? Grab a deck of cards for a friendly game of Go Fish, dust off the checker board for a tournament with bragging rights until next year, or help your Aunt Liz work a crossword puzzle. Make your home "Game Central" this week.

National Deal Week, Nov. 19–25. The day before Thanksgiving kicks off the holiday shopping season. This week many retailers will offer deep discounts on just about everything imaginable. Whether you prefer to shop online or stand in line at a store at 3 a.m., make sure you get the best deal possible.

Busy as a bee—even when the bees are sick

Toneybees are hard workers—even when they're sick. The (e)Science News website reports that researchers using radar technology have learned that honeybees continue to seek and collect honey for their hives even when they're suffering from infections or viruses.

The scientists mounted tiny, lightweight transponders to bees' thoraxes, enabling them to track individual bees using a radar signal. Studying the flight paths of 78 bees, the researchers found that although the sick bees didn't fly as far or as long as their healthy counterparts, they continued their search, suggesting that bees are hardwired to seek and procure honey even when they're ill.

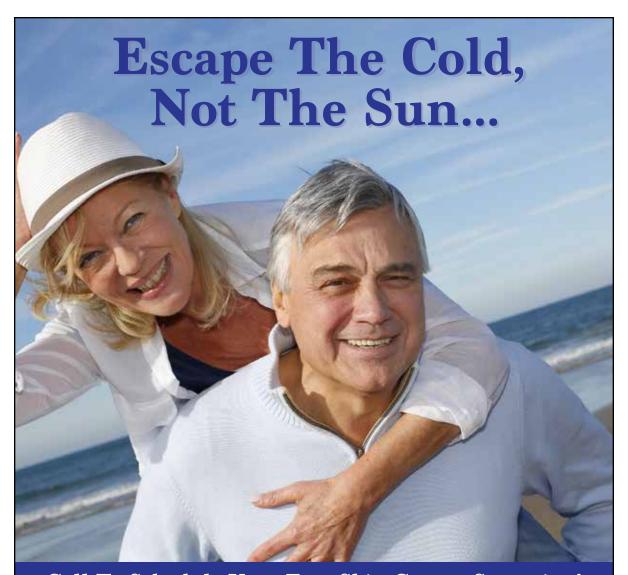
Copper bracelet suggests vast ancient trade network

n ancient copper band unearthed with cremated human remains in Georgia suggests that Native Americans may have traded across greater distances than previously was thought, according to the EurekAlert website. The band, a little wider than a bracelet, came from the Great Lakes region some 1,500 miles away. Scientists were able to determine the band's origin because copper sources have a unique chemical makeup.

The fact that the Native Americans were cremated is also significant, because cremation was unknown in the Southeast United States during the time period the bracelet dates from—some 3,500 years ago—but was commonly practiced in the Great Lakes region and other northern regions. This suggests that our ancient ancestors may have had connections across large distances, allowing for wide trading networks across North America.

The question is one of judgment. For the distinguishing element of science is not intelligence but judgment. Or perhaps it is simply luck.

—John M. Barry



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Take a cold shower—for better health

howers keep you clean, but a cold shower can be good for your health. An article on the Success website spells out the benefits of taking cold showers:

- Immunity. Scientists believe there's a correlation between cold showers and increased production of an amino acid called glutathione, which boosts the immune system, gets rid of toxins, and eases stress.
- Better skin health. A hot shower removes important oils from the skin, making it dry and itchy. Cold showers reduce skin inflammation. They also prevent your hair from becoming brittle.
- Muscle recovery. There's a reason why athletes soak in ice baths after a tough game. The cold water helps speed their recovery time and relieve soreness quicker.
- Better moods. Cold showers may prevent depression, according to researchers at Virginia Commonwealth University. Decreasing the temperature of your water and then spending two or three minutes under cold water sends a lot of electrical impulses from the nerves in your skin up to your brain, which could have an anti-depressive effect.

Climate change strategy a mixed bag

cientists scrambling for a solution to the problems caused by climate change have come up with an intriguing idea: shooting tiny particles high into the atmosphere to scatter the light of the sun.

The Science magazine website reports that sulfur dioxide gas can cool down temperatures by reacting to water vapor and forming droplets that scatter sunlight. It happens during major volcanic eruptions, such as the eruption of Mount Pinatubo in the Philippines in 1991 and the eruption of El Chichon in Mexico in 1982.

Scientists have used computer modeling to project the effect of injecting light-scattering aerosols into the stratosphere.

Unfortunately, the probable results appear mixed. Although the model predicted that corn harvests would increase 6.3 percent due to reduced heat, other crop yields would fall because of diminished sunlight, and the strategy would likely have no effect on yields for crops like soybeans, rice, and wheat. Scientists continue to study the theory in hopes of finding a viable approach to managing climate change.

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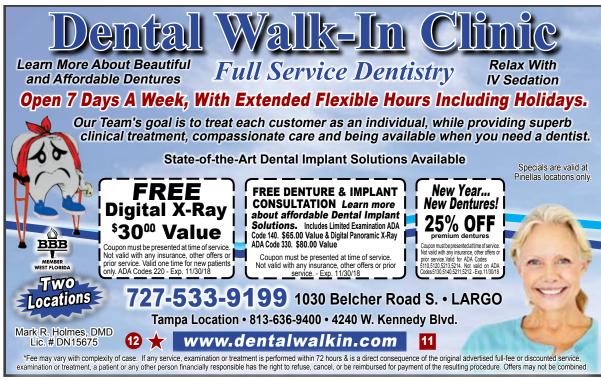
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ACROSS

- 1. Middle or thick
- 6. Current
- 10. Weight
- 14. A Rocky Mountain state
- 15. Plant with trumpet-shaped flowers
- 16. Tangelo
- 17. Tart fruit
- 18. Cancel or reverse an action
- 19. Inclined (to)
- 20. Coming into existence
- 22. Coupling
- 24. A native of Turkey
- 25. News
- 26. Steeds
- 29. Fold
- 30. Aid
- 31. A Florida swamp
- 37. One who gives
- 39. Contingencies
- 40. Order
- 41. Perils
- 44. Prefix indicating change
- 45. Weight-loss program
- 46. Jail
- 48. Twister
- 52. Reasonable
- 53. On a ship or train
- 54. Captives
- 58. Jump
- 59. Den
- 61. Submarine
- 62. Nature of being
- 63. Anagram of "Rest"
- 64. Alewife fish
- 65. Collections
- 66. Waistband
- 67. Outcast

1. 5,280 feet

- 2. Anagram of "Diem"
- 4. Baseball infielder

- 7. Fluff
- 8. Aged
- 9. A high plains state

- sounds

21. Gaelic

- 3. Lady
- 5. Language
- 6. Fail

- 10. Islamic jurist
- 11. Once more
- 12. Support for an injured arm
- 13. Makes melodious vocal

DOWN

- 23. Confuse
- 25. To the point
- 26. A pilgrimage to Mecca
- 27. Slender woodwind
- instrument
- 28. City in Nevada
- 29. Suit
- 32. Not audio
- 33. Deserving of esteem
- 34. Perishes
- 35. Prefix indicating outer
- 36. Comedian Laurel
- 38. Detection device

- 42. Brain-teasers
- 43. Resorts
- 47. Habitual practice
- 48. Stories
- 49. Overweight
- 50. Cook in an oven
- 51. Backs of necks
- 52. Back and
- 54. Snake sound
- 55. Gunk
- 56. Lack of difficulty
- 57. Sun
- 60. Macaws



November 2018

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Dining out by age groups

ow much do you spend dining out every month? Acosta and Technomic's "The Why? Behind The DineTM" survey looked at trends among different demographics. Here's what it found:

- Diners with children 17 and under spend an average of \$544 on food a month, with 38 percent spent on food prepared outside the home.
- Generation Z diners ages 18–21 spend \$360, 29 percent on food from outside.
- Millennials, ages 22–36, spend \$513, of which 40 percent is prepared outside the home.
- Gen X diners, ages 37–52, spend \$469, with 32 percent spent on food from outside.

Why we do—and don't—go to church

mericans go to church for many reasons—and some avoid church for reasons of their own. The Pew Research Center looked into what draws people to religious services and what keeps them away. Here's what it found:

Reasons for going to church To become closer to God	81 percent
	1
To give children a moral foundation	69 percent
To be a better person	68 percent
For comfort in times of grief or sorrow	66 percent
Reasons for rarely or never attending services Practice faith in other ways	37 percent
No religious belief	28 percent
No church/religion they like	23 percent



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- NOV 9, FRI-MARINA JACK'S-Scenic Luncheon Cruise...\$69 NOV 22, THU—Thanksgiving at Der Dutchman Amish Buffet!..\$65

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Daylight Savings Time Ends		Elec
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		All Saints Day		
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13	14	15	16	17
20	21	22 Thanksgiving Day	23	24
27	28	29	30	



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Is it a headache—or a brain tumor?

Is that headache a sign of a serious medical problem? Maybe, but don't panic. A severe headache makes many people worry that they have a brain tumor, but according to The Cut website, the time to worry about brain tumors is when you have a headache combined with vomiting. These types of headaches come on suddenly, often at night, and feel worse when you're lying down. Over time they'll create other symptoms—numbness, weakness on one side of the body, and speech and vision difficulties.

More likely, a severe headache is either a migraine or a cluster headache. Both of these tend to appear in one side of the head. Some 36–44 million Americans suffer from migraines, which can last up to 72 hours. Cluster headaches also occur on one side of the head, and come in waves—people may have up to eight per day. They're more painful than migraines, but they're also over more quickly, lasting from 20–45 minutes.

Seek treatment, but don't worry yourself sick about brain tumors.



Doctors shortchanging patients, study says

octors are busy people—sometimes too busy. A study conducted by the University of Florida found that patients, on average, have only about 11 seconds to tell their doctors what's wrong with them before the doctor interrupts, sometimes sidetracking the interview. That may have something to do with the study's other finding—that doctors identified the patient's reason for the visit correctly only about 36 percent of the time.

The researchers offered several explanations for the situation: physician burnout, time constraints caused by the necessity of dealing with health insurance issues, and limited training in patient communication skills for physicians trained before 2004 (after that, training put more emphasis on communicating with patients).

Surprising sources of pain

The causes of pain aren't always obvious. Consider these unexpected sources:

- Back pain. Taking your vitamins? Chronic back pain can be caused by low levels of vitamin D. Another possibility: constipation caused by blockage in the colon. Eat more fruits, vegetables, and fiber for better digestion. (Source: Prevention magazine)
- Headache. Cheese may be the culprit. A substance called tyramine in cheese can trigger headaches. Also, low blood sugar can create a headache even before you realize you're hungry. A snack like whole-grain crackers with peanut butter can bring quick relief. (Source: the WebMD website)

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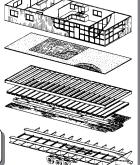


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mma came home from work one Tuesday evening with no idea how her life was about to change. Mixed in with her daily mail was a handwritten note addressed simply to "neighbor." The handwriting on the envelope and the note inside was in a shaky hand that reminded Emma of her late grandmother's penmanship.

The return address on the envelope was for a house across the street that Emma believed to be vacant. The curtains were always closed and in the few years since Emma and her family moved into the neighborhood, they never saw anyone enter or leave the house across the street.

The note inside the envelope read:

Dear neighbor,

I see you with your family and you seem like a very nice person. I was wondering if we could be friends. I am 93 years old and no longer have any family. I am very lonely.

The note was signed by a woman named Allison.

In just a few lines Emma was reduced to tears. She thought of her own grandmother, who she'd just buried a few months ago, and how the loss of her passing was still present. Then she thought about how much loneliness and courage it would take for an elderly person to reach out to a complete stranger, hoping to make a connection.

The next day, after Emma sent her kids off to school, she walked over to Allison's house and knocked on the door. She was greeted by a petite older woman with dazzling blue eyes. For the next few hours they got to know a little about each other over a pot of coffee and warm banana bread. Over the next few years Allison became a surrogate grandmother to Emma and her family.

As we embark upon this festive season of feasting and holiday observances, let us remember that the person in the next cubicle, living down the hall or across the street may be left out of these good times. Reach out in the spirit of friendship and inclusion to warm the heart of a lonely person though a selfless act of kindness.

Fortunately, somewhere between chance and mysterylies imagination, the only thing that protects our freedom, despite the fact that people keep trying to reduce it or kill it off altogether.

—Luis Buñuel



Sharpen your mind to learn better

s we grow older, learning and remembering new information can grow more difficult. Here are some tips to help you stay on top of the knowledge game and keep you learning as you age:

- Focus on concentrating. Distractions are the bane of any learning attempt. If you're attending a seminar or training session, for example, sit near the instructor and maintain eye contact with him or her. Try not to fidget; simply relax into the session and let your focused attention do the job.
- Say it out loud. Read aloud the material you're trying to learn and repeat out loud the facts you want to retain. This way, both your eyes and your ears are delivering information to your brain.
- Tame frustration. If you're getting frustrated over material you're trying to learn, remind yourself that getting emotional will only hamper your ability to retain information. If you have to, step back and take a break.

Rich folks share their advice

ant to get rich? There's no guaranteed path to wealth, but these billionaires have shared on the Cheat Sheet website some of their thoughts on achieving financial success:

- Mark Cuban, owner of the Dallas Mavericks: "Save your money. Save as much money as you possibly can. Every penny you can. Instead of coffee, drink water. Instead of going to McDonald's, eat mac and cheese. Cut up your credit cards. If you use a credit card, you don't want to be rich. The first step to getting rich requires discipline. If you really want to be rich, you need to find the discipline. Can you?"
- Warren Buffett, CEO of Berkshire Hathaway: "I will tell you the secret of getting rich on Wall Street. Close the doors. You try to be greedy when others are fearful, and you try to be very fearful when others are greedy."
- Eli Broad, founder of KB Home: "No one ever made a million bucks by being cautious or timid or reasonable. I was 22 years old and recently married when I had the crazy idea that I should give up my career as a CPA and become a homebuilder. I didn't know anything about building houses. Sometimes the craziest ideas are the ones that yield the greatest payoffs."



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an your hotel room make you sick? Whether you're on vacation or traveling for work, you don't want your accommodations to create health issues. Try these tips to stay healthy wherever you crash:

- Get a smoke-free room. Avoid exposure to leftover smoke and nicotine by requesting a smoke-free floor when you make your reservations, or at least a nonsmoking room.
- Resist the minibar. Decline a minibar key when you check in. You'll be free of temptation to indulge in unhealthy (and expensive) drinks and snacks.
- Ditch the bed cover. Bed covers can be hiding places for bugs and other pests. Store it in a dresser or a corner of your room before going to bed.
- Bring your own disinfectant. Wipe down the phone, TV remote, and other devices with an antibacterial spray or wipe before using them to get rid of any harmful bacteria and germs from previous guests.
- Use fresh cups. Don't drink from reusable glasses and cups. Stick with your own water bottle, or plastic disposable cups wrapped in plastic.

Don't sabotage your diet during the long afternoon

You can eat a healthful breakfast and a nutritious lunch, yet still undercut your efforts to stay fit if you slack off in the afternoon. Watch out for these post-lunchtime habits that can add on extra pounds (from the Health Magazine website):

- Heavy snacks. A mid-afternoon snack can turn into a second lunch if you're not careful. Don't overdo it. Limit your snacking to 150 calories or fewer.
- Avoiding the gym. Schedule time for exercise; don't skip it just because you're busy or tired. Burning calories is important to staying in shape.
- The coffee shop. If you need a dose of caffeine, don't overload on extra sugar and cream, and resist the scones and muffins. Have a cup of coffee or tea at work, or ask a friend to pick up something salubrious for you so you don't face the temptation.
- Workplace celebrations. Birthdays, showers, good-bye parties and the like usually feature
 treats that can pack on the pounds. Share your good wishes, but don't go overboard on
 the goodies.











November Sudoku

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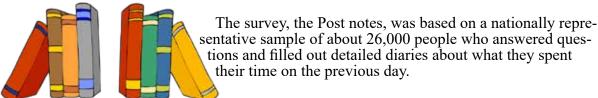


Reading for pleasure is on the decline

Thether it's because of the internet, binge TV watching, or other factors, reading for leisure has declined in the United States over the past two decades. A survey from the Bureau of Labor Statistics found that leisure reading has dropped by more than 30 percent since 2004, when approximately 28 percent of Americans 15 and older read for pleasure on a given day. In 2017, that figure had dropped to 19 percent.

"That steep drop means that aggregate reading time among Americans has fallen from an average of 23 minutes per person per day in 2004 to 17 minutes per person per day in 2017," according to The Washington Post, which reported on the survey.

The decline is sharper among men, whose reading for pleasure dropped from 25 percent to 15 percent. Among women, leisure reading fell from 31 percent to 22 percent.



The digital divide on online shopping

nline shopping is more common than ever these days, but some people do it more than others—women, specifically. According to a survey by First Insight, men prefer shopping at physical brick-and-mortar stores, whereas women are more likely to shop via the internet.

For example, the survey found that 60 percent of women frequently shop on Amazon, but only 46 percent of men. Similarly, 40 percent of women frequently use their mobile devices to shop, but only 22 percent of men do.

The divide holds on comparison shopping online: Thirty-one percent of women will compare prices on a mobile device while in a store, but just 21 percent of men do. Sixty-seven percent of women will check product prices on Amazon before making a purchase, compared to 54 percent of men.

One area where men are in the lead? Help from artificial intelligence. The survey found that 51 percent of men will use AI to research prices, but only 46 percent of women do the same.



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La Plaza MHP Carport Sale: 6700 150th Ave N., Clearwater. Friday-Saturday, November 9th-10th, 8am-1pm.

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Sunset Plams MHP Annual Craft Fair. Saturday, December 8th, 9am.

Craft Fair and Bake Sale: Saturday, Dec. 8th, 9AM to 2PM. 601 Starkey Rd. East Bay Oaks, Largo, 33771. Questions? Call Tammy 727-550-6750

DORAL CARPORT (FORMALLY TRASH TO TREASURE) - Doral Village - 12/8/2018. Location: 29250 US HWY 19 N., just south of Curlew. From 8am to 2pm. Pick up a map when you enter or at the clubhouse. Bake Sale at clubhouse along with refreshments.

Craft Fair: 12/9/18, 9am-3pm. Twin Lakes MHP 2419 Gulf to Bay Blvd, Clearwater. Crafters contact Liz 916-335-4060 for more information.

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