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October • 2016

**Issue 8
40th Year**

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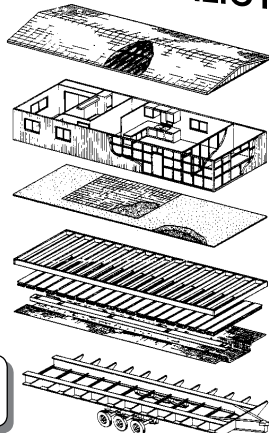
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October Anniversaries

2	Rocky & Diane Leal	1982
3	Frank & Helen Lenhart	1959
4	Richard & Glenda Alford	1958
8	Mike & Barbara Davenport	1960
12	Huguette & Florian Dufresne	1959
	Bob & Mei Hampe	1972
14	Jim & Susan Powell	1967
18	Bill & Rita Domik	1950
19	Mike & Kathy Cockerham	
21	Dan & Sarah Jaros	1966
22	Mike & Lori Jariz	2015
	Dave & Cathy Markham	1971
27	Don & Elaine Croteau	1962
31	Roger & Rachel Huot	1965



October Birthdays

1	Denise Arcand	10	Yvonne Large	21	Gus Agostinelli
	James Dowling		Cathy Markham		Lucien Chantigny
2	Stan Bober	11	Katherine Birchmore	22	Susan Hartley
	Vic Noseworthy		Al Champagne	23	Barbara King
	Mary Parr		Debra Gregoire		Chuck Peters
	Ruth Santos	12	Dennis Arbour		Charles Walker
4	Anita Girouard		Karin Russell	25	Rita Domik
	Art Miller	14	Tom Shields		Huguette Dufresne
	Vito Pumo		Diane Warby	26	Paulette Cordeau
5	Mei Hampe	15	Albert Lanovaz		Bob McCulloch
	Renee Robitille	16	Doreen Marshman	27	John Smith
6	Veona Spencer	19	Ophelia Randazzo		Madra Hollenbeck
7	Bill Croke	20	Jim Atwell	28	Nena Lilley
	Yoyo Cunningham		Ken Eck		Bob Whittaker
	Carol McMahon		Rowena MacArthur	30	Ginna Gier
9	Mignonne Martin		Betty Noel		BT Tremblay





October Trivia

October," the tenth month in the Gregorian calendar, received its name from the Latin numeral octo meaning "eight," because in the days of the old Roman calendar it was the eighth month.



One of the notable days in October is Columbus Day, October 12, honoring the discovery of America by the Italian map-maker and explorer, Christopher Columbus. It is celebrated as Discovery Day in Central and South America and was set aside as a holiday in the United States in 1892 by President Harrison.

Hawaii has a special October event called "the Aloha Festival," sometimes described as the "Mardi Gras of the Pacific." It is observed with pageantry, street dancing, hulu festivals, luaus, parades, and fancy balls.

October gave its name to one of the best-known German fall festivals. Oktoberfest started on October 17, 1810, the wedding day of King Ludwig I. It still retains the name, even though the festivities may start in September, with October having only a partial share of the time schedule.

An important October day for the entire world is October 24, United Nations Day, which commemorates the founding of the United Nations on October 24, 1945. It is a holiday for many of the member nations and is generally observed by all nations as a way of publicizing the aims and achievements of the world organization.

The month ends with Halloween or All Hallow's Eve. It is a religious festival in some countries but a trick-or-treat night in the United States, when small children in costume roam through their neighborhoods to solicit candy or cookies.

The flowers for October are the calendula and the cosmos. The birthstones are the opal and the tourmaline.

October 31

Birthday of John Keats (October 31, 1795 - February 23, 1821). English poet trained as a surgeon but turned to poetry. The Eve of St. Agnes and other poems assure him a permanent place in world literature. Keats, known as the "Poet's Poet," is buried in the Protestant cemetery in Rome.

Birthday of Juliett Gordon Low (October 31, 1860 - January 17, 1927). American youth leader and founder of the Girl Scouts of America.

Birthday of Sir George Hubert Wilkins (October 31, 1888 - Nov. 30/Dec. 1, 1958). Australian polar explorer, the first to fly an airplane in the Antarctic and to fly over both polar regions.

Nevada Admission Day, a legal holiday, celebrating Nevada's admission to the Union on October 31, 1864, as the thirty-sixth state.

Halloween, All Hallow's eve, or Beggars' Night, a festival for children, known in the United States as Trick-or-Treat night, when costumed youngsters roam their neighborhoods with open bags for treats and with soap for the windows of their absent or ungiving neighbors.



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National Magic Day, honoring the skills of magicians and commemorating the death of the great magician Harry Houdini on October 31, 1926

Reformation Day, commemorating Luther's signing of the theses. The Sunday preceding October 31 is usually observed as Reformation Sunday in Lutheran churches. Called "Luther's Theses Day" in some parts of Germany in memory of October 31, 1517, when Martin Luther posted his ninety-five theses in Wittenberg.

UNICEF Day, a day set aside by presidential proclamation in the United States and observed in many nations for the purpose of aiding the United Nations International Children's Fund.



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A Brief Biography

Juliette Gordon Low Founder of Girl Scouts of America

Early Life

Born Juliette Magill Kinzie Gordon on October 31, 1860, in Savannah, Georgia, "Daisy," as she was affectionately known, descended from a long line of strong and independent women. Her home, often referred to simply as the Birthplace, was designated a registered National Historic Landmark in 1965.

Juliette was a sensitive, curious, and adventurous girl known for her sense of humor, compassion, and concern for others. She was interested in athletics, the arts, animals, and nature - attributes that would one day become central to the Girl Scout Movement.

As a child and young adult, she experienced several ear injuries resulting in almost total hearing loss that affected her for the remainder of her life.

She married William Mackay Low in 1886, and together they set up homes in both England and Georgia. Juliette returned often to the United States to connect with her many friends and family members - and also to find support during what ultimately proved to be a calamitous marriage that ended shortly before her husband's death in 1905.

Birth of a Movement

A meeting in 1912 with Sir Robert Baden-Powell, the founder of Boy Scouts, inspired Juliette to establish Girl Scouts that same year. Telephoning a cousin from her home, she announced, "I've got something for the girls of Savannah, and all of America, and all the world, and we're going to start it tonight!"

From that first gathering of a small troop of 18 culturally and ethnically diverse girls, Juliette broke the conventions of the time - reaching across class, cultural, and ethnic boundaries to ensure all girls, including those with so-called disabilities, had a place to grow and develop their leadership skills.

Using her innate talent for fund raising and public relations, combined with her vast network of friends and supporters, she led Girl Scouts with passion and determination - ensuring it was, and always would be, an experience that was "girl led."

Juliette Gordon Low died January 17, 1927, at her home in Savannah, Georgia, after a long and private struggle with breast cancer.

An Enduring Legacy

After her death, her friends honored her by establishing the Juliette Low World Friendship Fund, which finances international projects for Girl Scouts and Girl Guides around the world.

She is remembered nearly 100 years after her passing with camps, schools, and scholarships established in her honor. Other tributes include a postage stamp, numerous biographies, and even an opera about her life and achievements. She was posthumously awarded the Presidential Medal of Freedom by President Barack Obama in 2012.

Today, the vision of Juliette Gordon Low lives on in Girl Scouts across the nation and the globe who carry on her legacy. She is remembered and honored by generations of people whose lives have been touched by Girl Scouts, the premier leadership development organization for girls around the world.

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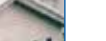
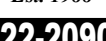
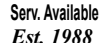
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Jokes

A Grave Encounter

After trick-or-treating, a teen takes a shortcut home through the cemetery. Halfway across, he's startled by a tapping noise coming from the misty shadows. Trembling with fear, he spies an old man with a hammer and chisel, chipping away at a headstone.

"I thought you were a ghost," says the relieved teen. "What are you doing working so late?"

"Oh, those idiots," grumbles the old man. "They misspelled my name!"

What's a Hipster?

"What's a hipster?" I asked my four-year-old cousin.

"Someone who will wear something just to look different," I said. "They'll often buy clothes in thrift shops and wear thick glasses."

"Is grandma a hipster?" he asked.

Natural Bull Enhancement

A week after John bought a bull, he complained to his friend, "All that bull does is eat grass. Won't even look at a cow"

:Take him to the vet," his friend suggested.

The next week, John is much happier. The vet gave him some pills, and the bull serviced all my cows!" he told his pal. "Then he broke through the fence and bred with all my neighbor's cows! He's like a machine!"

"What kind of pills were they?" asked the friend.

"I don't know, but they've got a peppermint taste."

Clicking into Place

"Everything's starting to click for me!" said my father-in-law at dinner. "My knees, my elbows, my neck ..."

Random Facts

- Einstein couldn't speak fluently when he was age nine.
- You're more likely to get stung by a bee on a windy day than in any other weather.
- The average person laughs about 5 times a day.
- A sneeze zooms out of your mouth at over 600 mph.
- The average person is about a quarter of an inch taller at night.
- Mars has a volcano, Olympus Mons, which is 310 - 370 miles in diameter and 16 miles high.
- The statue "The Thinker" by Rodin is actually a portrait of the Italian poet Dante.
- X-ray technology has show that there are 3 different versions of the "Mona Lisa" under the visible one.
- A pig's snout is called a gruntle.
- The chemical pectin, found in ripe fruit, causes jam to set when cooling.

Continued on page 14



- Laser stands for light amplification by stimulate emission of radiation.
- Brandy is from the Dutch brandewijn, meaning burnt or distilled wine.
- The most abundant metal in the Earth's crust is aluminum.
- The largest wave ever recorded was near the Japanese Island of Ishigaki in 1971 at 85 meters high.
- Fulgurite is formed when lightning strikes sand.
- Ants stretch when they wake up in the morning.
- Human teeth are almost as hard as rocks.
- A mole can dig a tunnel 300 feet long in just one night.

Hawaiian Cheesecake Bars

Ingredients:

2 cups flour
1 cup sugar
1 cup butter
16 ounces cream cheese
4 TBS sugar
4 TBS milk
2 eggs
2 tsp vanilla
16 ounces crushed pineapple, drained
2 cups flaked coconut
2 TBS melted butter

Directions:

1. Combine flour, 1 cup sugar and 1 cup butter. Pat mixture into ungreased 9 x 13 pan. Bake at 350 oven for 14 - 19 minutes. Cool slightly.
2. Mix together cream cheese, 4 TBS sugar, milk and eggs. Fold in vanilla, and drained pineapple. Spread over baked crust.
3. Combine coconut and 2 TBS melted butter. Sprinkle over pineapple layer filling. Bake 350 for 15 - 20 minutes.

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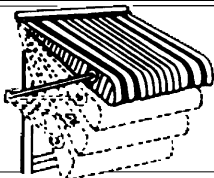


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The Old Coot Encounters A "The Clump"

By: Merlin Lessler

Well, it happened again. My problem with "line" people. This time it was in a Dunkin Donuts in an unnamed city south of here. The place doesn't matter; it can happen anywhere that line-challenged people go, causing old coots like me to simmer in line behind them. I've bellyached about these people so many times you'd think I'd get over it, and I have, to a degree. I'm ready for the people who stand there for five minutes staring at the menu and when it's their turn go blank, the people who are surprised they need to dig out their wallet and get money to pay. The people who yak into a phone and have to be nudged every few minutes to move up.

But my most recent encounter introduced me to the "line clump" phenomena. Two couples and five kids formed the clump. Blocking off the entire counter. It started okay, the fathers jumped in front of everybody and ordered coffee. Nice and simple: regular, hot coffee, no extra, no special mixes. Just coffee. That was a ruse. to trick me into thinking the clump wouldn't be a problem. The kids, after their mothers pulled them apart and shoved them to the counter, went next. Not toddlers, mind you. Pre-teens and teenagers. The first one, a ten year old, couldn't decide. After a minute of gazing at the donut rack, he raised his arm and pointed. "I'll have that!" The clerk had no idea where he was pointing, but took a guess, "This one?" "No. That one," he yelled. "This one?: On and on it went. He had terrible aim; he should get his finger sighted in the next time he uses it to point. Finally, the right one was determined.

Then came the drink decision. That only took thirty seconds of contemplation. "Milk!" Of course milk is in the cooler he was standing in front of for five full minutes before it was his turn. The clump parted, like the Red Sea, and he made his way to the cooler, grabbed a container of chocolate milk, getting a glare from his sister and a, "Mom said you can't get chocolate milk," from his brother.

One by one the little darlings made their way to the front of the clump and went through a similar process. Then, came the elder siblings, full-blown teenagers. All girls. They knew precisely what they wanted: a complicated latte prescription that would cause registered pharmacists to reel if they had to follow the formula. I couldn't. I know it involved whipped cream, shots of this and that, ice on the side and a few other additions that must have been Latin words because I'd never encountered them before.

Finally the moms, the only real adults in the clump, came forth with their orders. And, then got into a fight over who was going to pay. "I've got it!" - "No, I'm getting it." "No you're not!" An embarrassed wise elder from the teen group stepped forward and said, "Why don't you each just pay your own tab?" The look on the cashier's face was priceless. She's rung it up as a single order; now she had to pull it apart. At this point I wasn't annoyed any longer; this had turned into a "happening." It felt like I was in the middle of a flash mob. I just chuckled to myself and watched the show. Yet another chapter in my handbook on line behavior. I'm slowly becoming the Emily Post of queue etiquette.

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16	17 9:00a Walkercise 10a Aquacise 6p Poker @ HH	9:00a V 9:30a SL 10A Lin 1p Trip
23	24 <i>United Nations Day</i> 9:00a Walkercise 10a Aquacise 6p Poker @ HH	9:00a V 9:30a SL 10A Lin 1p Trip
30	31 9:00a Walkercise 10a Aquacise 6p Poker @ HH Halloween	

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				1 12:30 Shuffle
4 Walkercise nuffle ne Dancing le Play	5 7:30a Koffee K 9:00a Walkercise 10a Aquacise 12:30 Nickle Bingo 6:15p Triple Play & Cribbage	6 9:00a Walkercise 5p Poker @ HH	7 9:00a Walkercise 10a Aquacise 6:15p Triple Play & Cribbage	8 12:30 Shuffle
11 Walkercise nuffle ne Dancing le Play	12 7:30a Koffee K 9:00a Walkercise 10a Aquacise 12:30 Nickle Bingo 6:15p Triple Play & Cribbage	13 9:00a Walkercise 5p Poker @ HH	14 9:00a Walkercise 10a Aquacise 6:15p Triple Play & Cribbage	15 12:30 Shuffle 7p Dance - Blue River Band
18 Walkercise nuffle ne Dancing le Play	19 7:30a Koffee K 9:00a Walkercise 10a Aquacise 12:30 Nickle Bingo 6:15p Triple Play & Cribbage	20 9:00a Walkercise 5p Poker @ HH	21 9:00a Walkercise 10a Aquacise 6:15p Triple Play & Cribbage	22 12:30 Shuffle
25 Walkercise nuffle ne Dancing le Play	26 7:30a Koffee K 9:00a Walkercise 10a Aquacise 12:30 Nickle Bingo 6:15p Triple Play & Cribbage	27 9:00a Walkercise 5p Poker @ HH	28 9:00a Walkercise 10a Aquacise 6:15p Triple Play & Cribbage	29 12:30 Shuffle
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25 Delicious Facts About ... Chocolate

1. Nazis would use chocolate to lure Jews onto cattle cars destined for concentration camps.
2. The first chocolate chip cookie was invented in 1937 by Ruth Wakefield who ran the "Toll House Inn." The term "Toll House" is now legally a generic word for chocolate chip cookies. It is the most popular cookie worldwide and is the official cookie of Massachusetts.
3. The country whose people eat the most chocolate is Switzerland, with 22 pounds eaten per person each year. Australia and Ireland follow with 20 pounds and 19 pounds per person, respectively. The United States comes in at 11th place, with approximately 12 pounds of chocolate eaten by each person every year.
4. Chocolate is so important to cacao farmers in Indonesia that they built a 20-foot statue of a pair of hands simply holding a cacao pod.
5. In Oaxaca, Mexico, healers called curanderos use chocolate to treat several illnesses such as bronchitis. In some regions, children drink chocolate in the morning to ward off scorpion and bee stings.
6. Over 50% of adults in America prefer chocolate to other flavors.
7. In a small study at Indiana University, cyclists who drank chocolate milk after a workout has less fatigue and scored higher on endurance tests than those who had a sports drink.
8. The largest and oldest chocolate company in the U.S. is Hershey's. Hershey's produces over one billion pounds of chocolate product annually.
9. The most expensive chocolate in the world is the "Madeleine" and was created by Fritz Knipschildt of Knipschildt Chocolatier in Connecticut.
10. There are actually zero cacao solids in white chocolate.
11. A drawing from the Mayan Madrid Codex shows gods piercing their ears and sprinkling their blood over the cacao harvest, indicating a strong association between blood and cacao in Meso-American tradition.
12. In the ancient Mayan civilization, humans were often sacrificed to guarantee a good cacao harvest. First, the prisoner was forced to drink a cup of chocolate, which sometimes was spiked with blood because the Maya believed it would convert the victim's heart into a cacao pod.
13. Belgium produces 172,000 tons of chocolate per year. Over 2,000 chocolate shops are found throughout the country, many located in Brussels where Godiva chocolate originated.
14. Owing to the nature of cacao butter, chocolate is the only edible substance that melts at around 93° F, just below body temperature. This means that after placing a piece of chocolate on your tongue, it will begin to melt.
15. Commercial chocolate usually contains such low amounts of cacao solids that is more likely the sugar that the chocolate lovers are addicted to.
16. The cacao beans naturally contains almost 300 different flavors and 500 separate aromas.
17. Cacao has been around for millions of years and is probably one of the oldest of nature's foods.
18. Motecuhzoma Xocoyotzin (Montezuma II), the 9th emperor of the Aztecs, was one of the most wealthy and powerful men in the world. He is also known as The Chocolate King. At the height of his power, he had a stash of nearly a billion cacao beans.

Continued on page 27

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19. Columbus's son Ferdinand recorded that when the Mayans dropped some cacao beans, "they all stopped to pick it up, as though an eye had fallen." Columbus, who was searching for a route to India, did not see the potential of the cacao market and mistook them for shriveled almonds.
20. In Mayan civilization, cacao beans were the currency, and counterfeiting cacao beans out of painted clay had become a thriving industry. Goods could be priced in units of cacao: a slave cost 100 beans, the services of a prostitute cost 10 beans, and a turkey cost 20 beans. While the Spanish conquistadors hoarded gold, the Mesoamericans hoarded cacao beans. In some parts of Latin America, the beans were used as a currency as late as the 19th century.
21. The first machine-made chocolate was produced in Barcelona, Spain, in 1780.
22. When English Buccaneers overran a Spanish ship loaded with cacao beans, they set it on fire, thinking the beans were sheep dung.
23. Madame du Barry, reputed to be a nymphomaniac, encouraged her lovers to drink chocolate in order to keep up with her.
24. Some scholars link the growing popularity of chocolate houses in Europe, such as the Cocoa-Tree Chocolate House on St. James Street in London, with the beginnings of the Enlightenment. That was the drink on the table when 18th-century thinkers started to question long-held verities: the supremacy of the Church, the rights of kinds, and potential for improvement in the common man and woman.
25. One of Louis XV's many mistresses, Madame de Pompadour, became a famous chocolate addict and used it as a treatment for her sexual dysfunctions. The Marquis de Sade, possibly the world's first sexologist, was also hooked on chocolate.

Halloween Trivia & Fun Facts

Because of the unknown, Halloween is one of the most captivating holidays, often celebrated by both adults and children. The element of surprise makes it fun and unpredictable. Enlighten yourself with Halloween trivia and fun facts to enjoy the holiday even more.

Halloween Holiday Trivia

Orange and black are Halloween colors because orange is associated with the Fall harvest and black is associated with darkness and death.

Jack o' Lanterns originated in Ireland where people placed candles in turnips to keep away spirits and ghosts on the Samhain holiday.

Pumpkins also come in white, blue and green. Great for unique monster carvings!

Halloween was brought to North America by immigrants from Europe who would celebrate the harvest around a bonfire, share ghost stories, sing, dance and tell fortunes.

Tootsie Rolls were the first wrapped penny candy in America.

The ancient Celts thought that spirits and ghosts roamed the countryside on Halloween night. They began wearing masks and costumes to avoid being recognized as human.

Halloween candy sales average about 2 billion dollars annually in the United States.

Chocolate candy bars top the list as the most popular candy for trick-or-treaters with Snickers #1.

Continued on page 28



Halloween is the 2nd most commercially successful holiday, with Christmas being the first. Bobbing for apples is thought to have originated from the Roman harvest festival that honors Pomona, the goddess of fruit trees.

Black cats were once believed to be witch's familiars who protected their powers.

The fear of Halloween is known as Samhainophobia.

Halloween is on October 31st, the last day of the Celtic calendar. It was originally a pagan holiday, honoring the dead. Halloween was referred to as All Hallow Eve and dates back to over 2000 years ago.

Monster Trivia & Folklore

Signs of a werewolf are a unibrow, hair palms, tattoos, and a long middle finger.

Vampires are mythical beings who defy death by sucking the blood of humans.

In 1962, The Count Dracula Society was founded by Dr. Donald A. Reed.

To this day, there are vampire clubs and societies with people claiming to be real vampires.

There really are so-called vampire bats, but they're not from Transylvania. They live in Central and South America and feed on the blood of cattle, horses and birds.

Many people still believe that gargoyles were created by medieval architects and stone carvers to ward off evil spirits.

Halloween Movie Details

"Halloween" was made in only 21 days in 1978 on a very limited budget.

The movie was shot in the Spring and used fake autumn leaves.

The mask used by Michael Meyers in the movie "Halloween" was actually William Shatner's mask painted white.

The character Laurie Strode, played by Jamie Lee Curtis was named after John Carpenter's first girlfriend.

While the setting for the story is in Illinois, the vehicles have California license plates.

Creepy Tidbits

If you see a spider on Halloween, it is the spirit of a loved one watching over you.

Worldwide, bats are vital natural enemies of night-flying insects.

The common list brown bat of North America has the longest life span for a mammal its size, with a life span averaging 32 years.

In about 1 in 4 autopsies, a major disease is detected that was previously undetected.

The Ouija Board ended up outselling the game of Monopoly in its first full year at Salem. Over two million copies of the Ouija Board were shipped.

Nevada Statehood on October 31, 1864

After some tries, the Nevada state constitution was overwhelmingly approved by Nevada voters on September 7, 1864, with 10,375 votes supporting it, and a mere 1,184 against.

The constitution was telegraphed to Washington, D.C. at a cost of \$3,416.77, supposedly the longest and most expensive telegram ever sent up to that time.

President Lincoln proclaimed Nevada a state on October 31, 1864, and, eight days later, Nevada voted strongly Republican in the Presidential, congressional, and legislative elections.

Statehood was rushed to help ensure three electoral votes for Abraham Lincoln's reelection and add to the Republican congressional majorities. The state surely was "Battle Born" (one of its several state mottoes).

The Civil War had been indispensable for giving statehood to one of the least populated and economically viable of all the territories.

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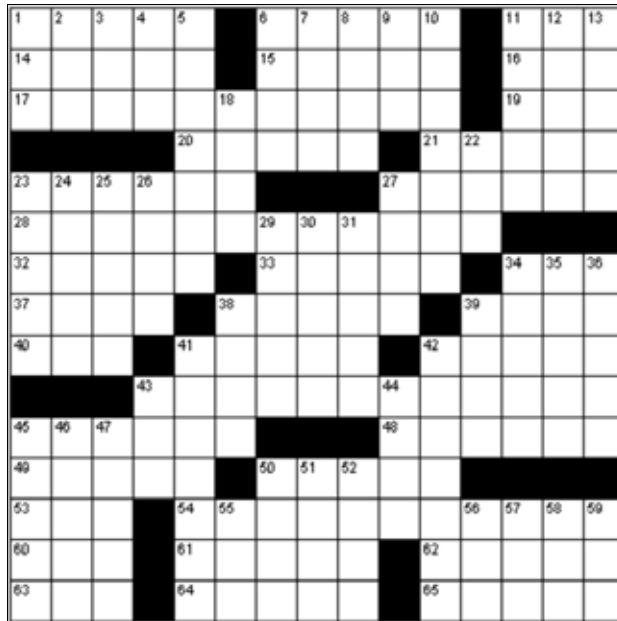
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22



ACROSS

1. Unit of electrical capacitance
6. Smooth and gleaming
11. Not arm
14. Classical music theatre
15. Breed of dog
16. An Australian flightless bird
17. Vengeance
19. Card with just 1 symbol
20. Anagram of "Leaps"
21. S S S S
23. Chinese cinnamon
27. There are 50 of them
28. Associated with the Christian church
32. Regions
33. Impersonate
34. Electro-encephalogram
37. Shipped
38. Flamingo or heron
39. Protagonist
40. East southeast
41. Doughnut-shaped roll
42. Freight
43. The arrangement of windows of a building
45. Infirm due to age
48. Makes angry
49. Nymph
50. An anesthetic
53. Doctrine
54. Ardent supporters
60. Beak
61. Moral weaknesses
62. A squeaking noise
63. N N N N
64. An ancient Hebrew unit of dry measure
65. An abrasive board



DOWN

1. Since or because
2. Gorilla
3. Drench
4. Arrangement (abbrev.)
5. Newspapers
6. Porgy fish
7. Parcels of land
8. A Great Lake
9. Self-importance
10. Relating to the motion of bodies
11. The smallest amount
12. Master of ceremonies
13. Suppose or surmise
18. Sheep sounds
22. Pouch
23. Stop
24. Units of area
25. Vista
26. A thin strip of wood
27. Agitate
29. Picture
30. Assistants
31. Capelin
34. Strange or spooky
35. A plant disease
36. Thugs
38. Ebb
39. Caps
41. Accept as true
42. Impulse
43. Type of tree
44. Regrets
45. Gleam
46. A red fluorescent dye
47. Makes insensitive
50. Engrave
51. A Titaness of ancient mythology
52. A call for quiet
55. Small bite
56. Forelimb
57. Perceive visually
58. Asphalt
59. The air above us





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Carol Zapiecki, Clearwater, FL



Check medical bills with care

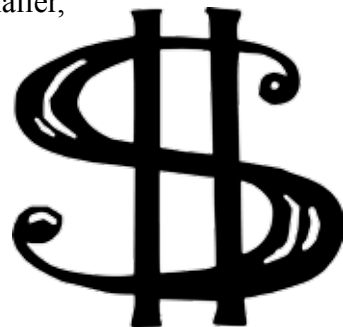
Dealing with health insurance claims can be frustrating and time-consuming. Multiple bills from different departments for what seems like one medical procedure can baffle even the most organized consumer. The key is to keep track of insurance claims and keep detailed records. Follow this advice:

- **Review records.** Verify that the medical provider has the correct billing information. Also, check the identification or group number of your insurance plan on claim forms.
- **Follow up to be sure the claim is being processed.** Contact the provider or insurer after receiving a bill to confirm receipt. Write down the names of everyone you speak to, noting the date of the call and any available confirmation numbers.
- **Verify all the expenses.** Check to see if you are being billed twice. Similarly, verify that the contracted rate between the insurer and the provider is actually what you are being billed for.

Revamp your finances to save more money

If you can figure out how to save just \$125 per month, then set up an automatic savings to a mutual fund that yields an average of 7 percent, in five years you will have almost \$9,000. In 20 years, that amount will have grown to \$65,000! Here are four suggestions for coming up with that \$125 per month:

- **Look at your cable TV bill. Do you need all those channels?** You can roll your bill back by getting rid of premium channels or subscribing to a smaller, cheaper package.
- **Stop picking up magazines from the supermarket or newsstand.** Save yourself some money by reading online or subscribing to your favorite magazine instead. And if you're subscribing to anything you don't read, cancel it.
- **Change your cell service.** Shopping around can get you a better deal that will save you bucks. Just make sure you won't be penalized for breaking a contract early.
- **Call your credit card company.** You may be able to get a lower interest rate just by asking.





Some challenges spur imagination and success

Imagination performs best when it's challenged. Perfect freedom leaves the imagination listless, and whatever is created is lifeless as well. Only when a challenge presents itself does the imagination perk up. How can the problem be solved? What other paths could you follow?

Take for example, American writer Flannery O'Connor. She was stricken with lupus erythematosus in her mid-20s. She spent almost all of her life (she died at age 39) on her family's farm. But as the disease made movement more and more difficult, it also pushed her to sit at her typewriter every day and write. The stories she churned out are full of wild imaginings and a great spirit of hope.



Just listen

A man whose marriage was in trouble sought advice from his minister. The minister heard the man out and then said, "You must learn to listen to your wife."

The man took this advice to heart, but he returned a month later to say the marriage was still unhappy, even though he had learned to listen to every word his wife said.

The minister said with a smile, "Now go home, and listen to every word she *isn't* saying."

Learn to let go

A little boy was playing one day with a very valuable vase. When he put his hand inside it and couldn't draw it back out, he called for his mother. His mother tried gently to slide his hand free, but it remained stuck.



She was ready to break the vase when she said, "OK, let's try one more time. Open your hand and hold your fingers out out straight, and then pull."

"Oh, no, mommy!" the boy cried. "If I do that, I'll drop my penny!"

Storytellers have as profound a purpose as any who are charged to guide and transform human lives.

—Nancy Mellon



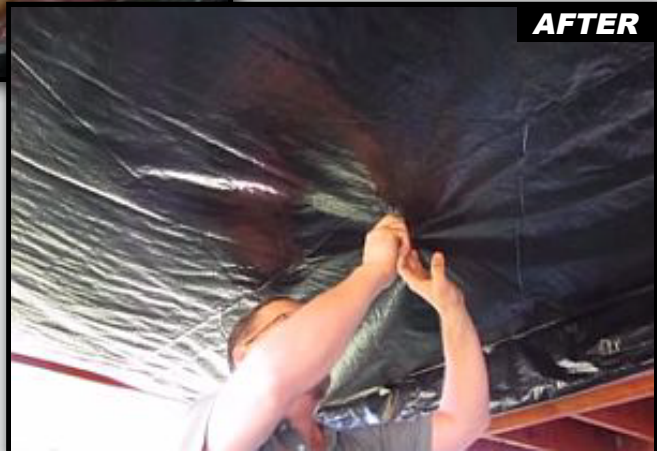
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EVENTS & PROGRAMS

CRAFT SHOW, Saturday, October 8th, 9am - 3pm, St. Paul United Methodist Church, 1199 Highland Avenue, Largo, FL. 95 Vendors/95 Prizes. Indoor & Outdoor Show. Food Court & Pumpkin Patch. \$1.00 Admission goes toward the homeless.

Annual Craft Fair Saturday 11/05/16, Paradise Island Clubhouse, 1001 Starkey Rd. Largo. Open 9am-1pm. A variety of handmade crafts, Bake sale, and Canteen open for food.

CRAFT SHOW 12/10/16 Four Seasons Estates, Largo. Vendors wanted. Email medmatchpay@yahoo.com for application, or 727-200-3240 for more info.

Craft Show 10/29/16 from 8am to 1pm. Crafters Wanted. Caribbean Isles, Largo. \$10 per Table. Please call Barb 727-674-0137.

Crafters Wanted: Paradise Island Annual Craft Fair. Sat. 11/5/16. Tables \$10 & \$15. Call Sammye 727-474-2660

Annual Bazaar - Ranchero Village MHP, 7100 Ulmerton Road, Largo Florida. Sunday, November 13th, 12-4pm. Many vendors and food available.

Craft Sale Saturday December 3rd, 2016 8:30 am - 1:30 pm Sugar Creek MHP @ Clubhouse - 10265 Ulmerton Road, Largo (Behind Pier One Store). Bake Sale and Lunch. Tables \$10.00 - Call Sally 727-584-2404

HOLIDAY BAZAAR 11/12/16 All indoor craft show. First Lutheran Church, 1644 Nursery, Clearwater. Vendors: 727-744-3806 or cobrien2429@gmail.com

Junk In The Truck Rummage Sale: Saturday, Oct. 22nd 8am - 12:30pm. St Catherine of Siena Catholic Church 1955 S. Belcher Rd, Clearwater, FL 33764

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 great things. Remember to think about this the next time you're planning something.

-Monthly Media Staff

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Did you know that October is also...

Italian-American Heritage Month. The goal of Italian-American Heritage Month is to inform the public about the contributions made by Italians and Italian-Americans, especially in the arts, the humanities, and the sciences, and to celebrate the impact that Italian culture and language have had on the United States.



National Bullying Prevention Month. A campaign held during October, uniting communities nationwide to educate about and raise awareness of bullying prevention, National Bullying Prevention Month is recognized in communities across the United States, with hundreds of schools and organizations signing on as partners.

National Cybersecurity Awareness Month. The internet touches almost all aspects of everyone's daily life, whether we realize it or not. National Cybersecurity Awareness Month is intended to engage and educate public and private sector partners through events and initiatives with the goal of raising awareness about cybersecurity and increasing the resiliency of the nation in the event of a cyber incident.



National Walk Your Dog Week, Oct. 1-7. According to the American Veterinary Medical Association, more than 40 percent of dogs—a total of about 17 million—in the United States are overweight. Walking your dog just 30 minutes a day helps both of you maintain a healthy weight and a good heart.

Earth Science Week, Oct. 9-16. This year's Earth Science Week celebrates the theme, "Our Shared Geoheritage"—the collection of natural wonders, landforms, and resources that have formed over eons and come to this generation to manage, use, and conserve effectively.

Free Speech Week, Oct. 16-22. A yearly event to raise public awareness of the importance of free speech in our democracy and to celebrate that freedom. Express your right to free speech by posting a message online, composing a poem, writing a letter to the editor, or whatever works best for you.

National Massage Therapy Awareness Week, Oct. 23-29. Research suggests that symptoms of stress, anxiety and depression may be ameliorated with massage therapy. Athletes at all stages have also benefited from massage therapy. By combining your exercise routine with a massage therapy treatment, you will be able to train longer and harder and make the most of your workout.

World Animal Day, Oct. 4. An international day of action for animal rights and welfare, celebrated annually on the feast day of Francis of Assisi, the patron saint of animals.

National Chess Day, Oct. 8. Play a game that sharpens your mind, challenges your intellect, and brings you closer together with other people.

Columbus Day, Oct. 10. Observed on the second Monday of October to commemorate Christopher Columbus's arrival on the North American continent on Oct. 12, 1492.

Ada Lovelace Day, Oct. 18. Considered one of the world's first female computer programmers, Ada Lovelace helped develop an early predecessor of the modern computer in the 19th century.

Halloween, Oct. 31. Trick or treat!



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

Arthur Lovelock \$100 Dunedin Electric, Inc
Walter Hook \$10 E & E Gliddon Air Conditioning, Inc.
John Matus \$10 AMS West Coast
Frank Marmarose \$10 Modern AC & Appliance Service
Nancy Wallace \$10 Rod Runners, Inc.
Angela Mistretta \$10 Doll Brothers Carpet Cleaners
Jimmy Karon \$10 Jones & Sons Plumbing, Inc.
Debra Santee \$10 Buggin Out Termite & Pest Control
Debbie Cammarn \$10 Appliance Specialty Contractors, Inc.
Patricia Marek \$10 Bill the Carpet Guy
Sandy Ravelin \$10 Battleline Termite & Pest Control
Art Kelsey \$10 Denny's Plumbing, Inc.
Martha Bunker \$10 Bill the Carpet Guy
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