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October • 2019

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43rd Year**

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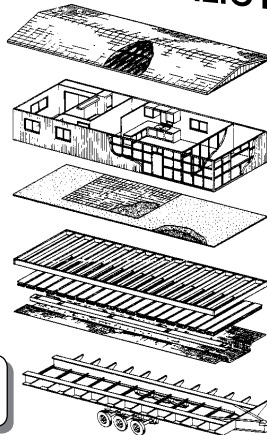


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October Birthdays

- | | | | |
|----|---|----|---|
| 1 | Denise Arcand
Esther Bianchi
Gary Tarvin | 19 | Ophelia Randazzo |
| 2 | Sharon Bailey
Stan Bober
Mary Alice Mantz
Mary Parr
Ruth Santos | 20 | Ken Eck
Rowena MacArthur
Betty Noel |
| 4 | Anita Girouard
Vito Pumo
Debbie Stott | 21 | Gus Agostinelli
Lucien Chantigny |
| 5 | Mei Hampe
Marcia Peterson
Renee Robitille | 22 | Susan Hartley
Lisa Kimmell
James Prahst |
| 6 | Veona Spencer | 23 | Elaine Jewell
Barbara King
Jim Papadopoulos
Chuck Peters
Charles Walker |
| 7 | Yoyo Cunningham
Carol McMahon | 24 | Tammy Deicken
Mick Lynch |
| 8 | Heidi Lintemuth | 25 | Tim Alexander
Rita Domik |
| 9 | Lou Lemay
Mignonne Martin | 26 | Paulette Cordeau
Bob McCulloch |
| 10 | Teresa Barrell
Yvonne Large
David Markham | 27 | Madra Hollenbeck |
| 11 | Katherine Birchmore
Al Champagne
Debra Gregoire
Paulette Labbe | 28 | Nena Lilley
Bob Whittaker |
| 12 | Dennis Arbour
Ed Ursic | 30 | Ginna Gier
BT Tremblay |
| 13 | Belinda Rudenski
Jim Wisniewski | | |
| 14 | Tom Shields
Diane Warby | | |
| 16 | Doreen Marshman | | |
| 17 | Albert Lanovaz | | |





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Every year your Medicare health plan coverage changes even if you do not change plans. Also, new products are introduced and many offer benefits beyond original Medicare and/or Medicaid plans. Baby Boomers had completely different insurance products during their working years. The indemnity and major medical policies are no longer the only choice and often do not meet the financial needs of consumers today.

Don't waste time trying to figure it out. Michael will sit with you and review all of the documents, and answer all of your questions. Most importantly, he will conduct a needs analysis to determine your individual needs – if you expect a hospitalization, use certain medicines, or want benefit like dental or vision – everything is taken into consideration.

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October Anniversaries

2	Rocky & Diane Leal	1982
3	Frank & Helen Lenhart	1959
4	Richard & Glenda Alford	1958
6	Michael & Diane Witek	1990
8	Mike & Barbara Davenport	1960
9	Richard & Belinda Rudenski	1993
12	Bob & Mei Hampe	1972
13	Bruce & Darcia Lange	1984
18	Bill & Rita Domik	1950
19	Mike & Kathy Cockerham	
21	Dan & Sarah Jaros	1966
22	Mike & Lori Jariz	2015
	Dave & Cathy Markham	1971
24	Ken & Sue Wise	1997
27	Don & Elaine Croteau	1962
28	Bill & Patty Menz	1988
31	Roger & Rachel Huot	1965



ANNUAL MEETING

**FIRST NOTICE OF DATE OF ANNUAL MEETING
AND BOARD OF GOVERNOR ELECTION FOR RANCH MOBILE, INC., A
COOPERATIVE MOBILE HOME PARK AND PROCEDURE FOR QUALIFYING FOR
THE BOARD**

TO ALL LEASE HOLDERS:

On *Wednesday, December 18, 2019, at 10:00 a.m., in the Ranch Mobile, Inc., Clubhouse*, The Annual Meeting of the Association will be held for the purpose of electing members to the Board of Governors, and such other business as may lawfully be conducted. Subsequent to this "FIRST NOTICE" you will receive a "SECOND NOTICE OF ANNUAL MEETING" which will specify the agenda and advise of other important information concerning the Annual Meeting.

The purpose of this Notice is to advise you of the date, time and place of the Annual Meeting and Election and to inform you of the process for qualifying for the Board.

QUALIFYING FOR THE BOARD

On or before *October 23, 2019*, you must give written notice, either by mail, email (Ranchmobile1@brighthouse.com), or in person, to the Association of your desire to run for the Board, addressed to the Association's mailing address:

...continued on page 8



Ranch Mobile, Inc., 6800 150th Ave. North, Clearwater, FL 33764.

The enclosed "Notice of Intent to be a Candidate for the Board" may be used for that purpose. **To be a Board member you must be a Lessee of Ranch Mobile.**

You may submit an Information Sheet, no larger than 8-1/2 x 11", containing your qualifications and/or platform for office. **Please include this with your "Letter of Intent".**

The Information Sheet and ballots will be mailed to voting members, with the Second Notice of the Annual Meeting, not less than **fourteen (14)** days prior to the date of the Annual Meeting.

**BY ORDER OF THE BOARD OF GOVERNORS
NOTICE OF INTENT TO BE A CANDIDATE
FOR THE BOARD OF GOVERNORS OF
RANCH MOBILE, INC.,
A COOPERATIVE MOBILE HOME PARK**

I, (print name) _____, hereby place my name in nomination as a candidate for the Board of Governors. I (circle one) am/am not enclosing an Information Sheet about myself. I understand that I am responsible for the accuracy of the information contained in the Information Sheet.

Date: _____

Signature: _____

Ranch Mobile Address: _____

Under the amended provisions of the Condominium Act, a person who has been convicted of a felony by any court of record in the United States and who has not had his or her right to vote restored pursuant to law in the jurisdiction of his or her residence is not eligible for Board membership.

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Ancient human skulls hint at early European arrival

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

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

Giant squid sighted off New Orleans coast

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

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

Three myths about creativity

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

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

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

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



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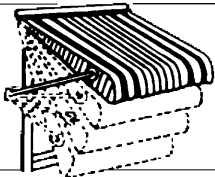
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Don't cancel that credit card yet

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

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

What reasons do cardholders give? Here are some answers:

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



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

Eat blueberries to help your heart, says study

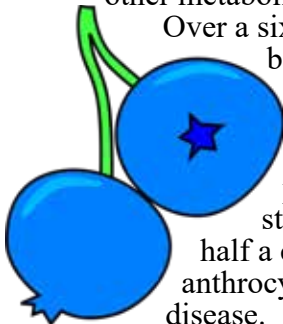
Blueberries are delicious, but can they aid your heart? Maybe, according to the Medical News Today website.

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

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

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

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



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OCTOBER • 2019

Sunday	Monday	Tuesday
NOVEMBER S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30		
12:00p Blue Grass Music @ CH	1:00p Scrabble@ CH 5:00p Poker @ HH	9:30A S 1:00p C
6	7	
12:00p Blue Grass Music @ CH	1:00p Scrabble@ CH 5:00p Poker @ HH	9:30A S 1:00p C
13	14	
	Columbus Day	
12:00p Blue Grass Music @ CH	1:00p Scrabble@ CH 5:00p Poker @ HH	9:30A S 1:00p C
20	21	
12:00p Blue Grass Music @ CH	1:00p Scrabble@ CH 5:00p Poker @ HH	9:30A S 1:00p C
27	28	
12:00p Blue Grass Music @ CH	1:00p Scrabble@ CH 5:00p Poker @ HH	9:30A S 1:00p C

Ranch Mobile

Tuesday	Wednesday	Thursday	Friday	Saturday
1 Shuffle Country Music	2 12:30p Nickle Bingo	3 1:00p Dominoes 5:00p Men's Poker @ HH	4	5 9:30a Shuffle
8 Shuffle Country Music	9 12:30p Nickle Bingo	10 1:00p Dominoes 5:00p Men's Poker @ HH	11	12 9:30a Shuffle
15 Shuffle Country Music	16 12:30p Nickle Bingo	17 1:00p Dominoes 5:00p Men's Poker @ HH	18	19 9:30a Shuffle
22 Shuffle Country Music	23 12:30p Nickle Bingo	24 1:00p Dominoes 5:00p Men's Poker @ HH	25	26 9:30a Shuffle
29 Shuffle Country Music	30 10:00a Open Board 12:30p Nickle Bingo	31 1:00p Dominoes 5:00p Men's Poker @ HH Halloween		

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Collateral

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

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

“Plant more soybeans,” the farmer responded.

“What have you got for collateral?”

“What’s collateral?”

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

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

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

“I have a horse.”

“How old is it?” the banker asked.

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

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

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

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

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

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

“How does that work?”

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

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

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



One-liners

Try these zingers at your next party:

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

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What's happening to the monarchs?

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



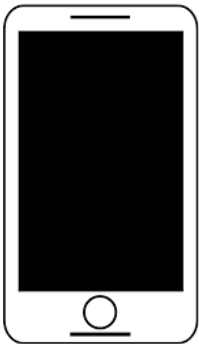
In North America, the monarch population that migrates between the U.S. Midwest and Mexico has dropped from around 1 billion in the 1990s to 200 million in 2018, experts estimate. Another monarch population that migrates between California and the Pacific Northwest is suffering a more alarming decline—from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

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

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

New material recharges devices as you walk

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



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

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

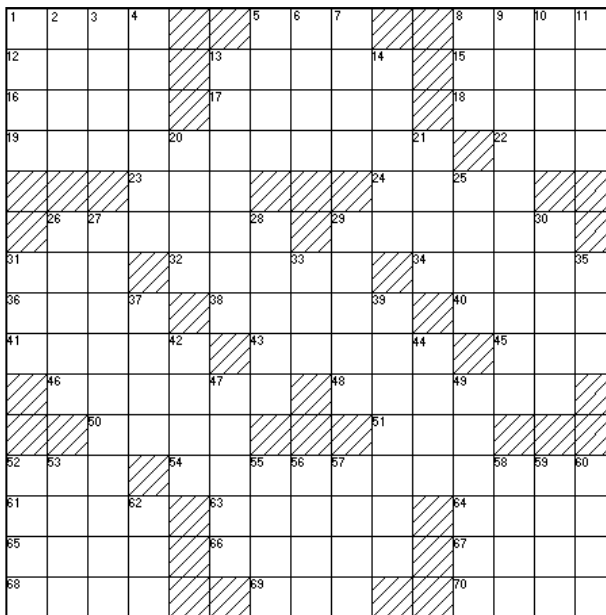
I believe it to be of particular importance that the scientist have an articulate and adequate social philosophy, even more important than the average man should have a philosophy.

—Percy W. Bridgman



ACROSS

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



DOWN

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



October
Crossword

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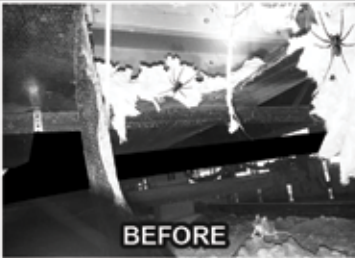
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	3		8	9				6
1		2						
							1	
			5	1		7		
6							2	
3	8				4			
9							6	
			1	7				4
	2			3			5	



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

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

THOUSANDS manufactured home residents have won over **\$149,600** 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:

Roberta Kirby..... \$100	Debbie's Salon	Delmar Haynes..... \$5	Bill the Carpet Guy
Danet Krebs \$10	Community Roofing of Florida	Dick Frechette..... \$5	Battleline Termite & Pest Control, Inc
Lynn Davis \$10	Ron Wyngarden MH Washing	Janet Eads..... \$5	Doll Brothers Upholestry Cleaner
Megan Toal \$10	Ricks Appliance Repair	Peter Kristall \$5	Royal Enterprises
Robert Smith \$10	Air Masters of Pinellas, Inc.	Judy Artish \$5	Jones & Sons Plumbing, Inc.
Robert Gamboa \$10	Battleline Termite & Pest Control, Inc	Joan Pattison \$5	Debbie's Cleaning Services
Christine Swank \$10	E & E Gliddon Air Conditioning, Inc.	Bob Pawling \$5	Imperial Electric Service of Pinellas
Kathy Shanks \$10	Heller's Mobile Home Washing	Dorothy Johnson \$5	Doll Brothers Carpet Cleaner
Frank Alessi \$10	Buggon Out Termite & Pest Control	Lilian Galioki..... \$5	1st Class Handyman Service, Inc
Sharon Sparrow \$10	Royal Enterprises	Albert Newell..... \$5	Community Roofing of Florida
Peggy Korte \$10	All Weather Roofing	Theresa Parish..... \$5	Jones & Sons Plumbing, Inc.
Teresa Werton..... \$10	Rod Runners, Inc.	Louise Anderson \$5	Battleline Termite & Pest Control, Inc
Cecile Turner..... \$10	Bill the Carpet Guy	Robert McGrath..... \$5	Community Roofing of Florida
Barbara Gould..... \$10	Appliance Specialty, Inc.	Anita Hermann..... \$5	Buggin Out Pest Control, Inc.
Walt Fenning..... \$5	Imperial Electric Service of Pinellas	Kathleen McGillan..... \$5	Bill the Carpet Guy
Eva Varney..... \$5	Community Roofing of Florida	Ab Wohiford..... \$5	Jones & Sons Plumbing, Inc.
James Sewell..... \$5	Jones & Sons Plumbing, Inc.	Sandy T. Medina \$5	Buggin Out Pest Control, Inc.
Marge Murray \$5	Debbie's Cleaning Services	Rhonda Jeske \$5	Doll Brothers Upholestry Cleaner
Richard Lyter Jr..... \$5	Boss Electric Corp.	Trish Zampitella..... \$5	Buggin Out Pest Control, Inc.
Marla Klemme \$5	Air Masters of Pinellas, Inc.	Ed Burgess \$5	Mr. Fix It
Robert Korzi..... \$5	Modern AC & Appliance Service	Paul Shoaps..... \$5	Imperial Electric Service of Pinellas
Peggy West \$5	1st Class Handyman Service, Inc	Shirley Burns \$5	Battleline Termite & Pest Control, Inc.
Betty Lutz \$5	Buggin Out Termite Control, Inc.	Ruth Young \$5	Discount Computer Repair
Mary Ann Barnes..... \$5	Doll Brothers Carpet Cleaner	David LaPerriere..... \$5	Jones & Sons Plumbing, Inc.

- 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.

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Looking to buy an inexpensive car, truck, or van. Running or not. Kevin 727-348-9099	HOLIDAY BAZAAR - Saturday, 11/09/2019, 9am-1pm. All indoor craft show. First Lutheran Church, 1644 Nursery Rd., Clearwater. Questions: 727-477-3806 or eobrien2429@gmail.com	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
ARTICLES FOR SALE		Craft Fair Sugar Creek Saturday 12/7/2019, 8:30-1:30 PM. 10265 Ulmerton Road. Vendors needed: 401-835-0700.
Jet power wheelchair like new, new batteries. \$700.00 call 727-366-3292		Paradise Island Annual Craft Fair, Sat. Nov. 2, 2019. Tables, \$10 and \$15. Call Delores at 727-754-5569

NOVEMBER AD DEADLINE - OCTOBER 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.



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