

# BAYRANCI

## November 2018

Issue 8 42<sup>nd</sup> Year



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Manager Carol Alvey

Secretary:

Office Telephone: 531-0761

Office Open: Monday, Wednesday, Friday

9:00 a.m.-12:00 noon & 1:00-3:00 p.m.

Office Closed: Tuesday & Thursday

#### **BAY RANCH HOMEOWNERS ASSOCIATION OFFICERS**

 President
 Malcolm L. Deane
 Coach 345
 637-3160

 Vice President
 Wayne Perkins
 Coach 174
 518-210-8042

Secretary ......VOLUNTEER NEEDED

FMO.....VOLUNTEER NEEDED

#### 2018 RESIDENTS' CLUB OFFICERS

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|----------------|----------------------|------------|--------------|
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| Secretary      | Sharon Allen Hammond | Coach 1342 | 532-4071     |
| Treasurer      | Sharon Van Horn      | Coach 1354 | 724-4408     |

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**Bay Ranch Review** 

Carol Raabe, editor Coach 228 605-730-0476 nelsonraabe@gmail.com Cindy Devinney, members Coach 1065 550-7377 Wayne Redshaw, profiles Coach 1392 536-8201 Bob Lupton, Bob's Corner 643-2307 Coach 188 Adam Pirhofer, Foodie Coach 1402 Coach 1065 Cindy Devinney, Delivery 550-7377

Volunteers Needed: <u>Bay Ranch</u> Sports and Holidays.

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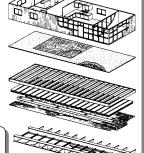


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#### Knock, knock who is there? Not a health agent.



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.

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#### **2018 Bay Ranch Services**

Library (winter) Jan Raabe Coach 228 605-730-0656

(Summer) Jeanne Hunter Coach 1314 432-9792

Books in the library are donated by Bay Ranchers. The Library is especially looking for large print books and magazines. All donations are accepted. We always have more books than we can shelf. Extras are donated to AMVETS and the Largo Library book sales.

**Trips & Cruises**, Harry Webber Coach 105 267-752-9892

Harry and his staff (Becky) have set up a Caribbean Cruise for March. Watch Facebook for updates.

Ambulance Fund, Doris Lanthier Coach 1358 230-1991

The Ambulance Fund is open to all residents for \$2.50 per person per year. Payment qualifies you for 1 emergency transport per person per year. The fund pays the balance of the bill, up to \$75, after Medicare and insurance. Membership period is stated on your card. There are no grace days.

#### **Ambulance Fund Payments Due in November 2018**

| NOVEMBER                                     | Due Date |
|--|----------|
| 1391 BRAGA, Carol                            | 15       |
| 168 DOLL, Bruce & Linette                    | 22       |
| 1360 FENCLAU, Kelly & Virginia (due 2019)    | 12 pd    |
| 1386 MARTIN, James & BARNES, Joni (due 2019) | 12 pd    |
| 190 SONDRINI, El                             | 21       |



#### **OFFICIAL NOTICES**

#### **HOA**

Anyone interested in acting as Secretary of the HOA, please contact President Malcolm L. Deane (Deano), Coach 345, 637-3160. According to Deano, the Secretary's duties won't take a great deal of time.

The Homeowners' Association meets as needed in the southwest corner of the clubhouse. The HOA addresses issues with management and owners of Bay Ranch. If you have an issue you wish to address, put a note about it in the suggestion box near the piano in the clubhouse. Your name, coach number and phone number are helpful if you want a response.



#### **FMO**

If you like to stay in the know about policies and events that affect your mobile home ownership, membership in the FMO is the way to go. If you like the idea of sharing what you learn, become the Bay Ranch representative to the Federation of Manufactured Home Owners of Florida (FMO).

Eds. Note: this position has been empty for some time. Contact with the FMO is important because they keep up on laws and regulations that affect mobile home owners and mobile home parks. Cliff was usually up to date on that stuff, but there may be a gap during the transition, plus it is good for residents to have their independent sources of information.

#### **RESIDENTS' CLUB**

Come to the Monday Morning Residents' Club Meeting, every Monday at 9 a.m.

Ranchers come to Florida to have fun, or they live at Bay Ranch all year to enjoy the ambiance Florida has to offer. The Residents' Club does all it can, given we are all volunteers, to make that happen. As the name suggests, the organization is for residents, full and part time. It is the hub of our social network.

Most days, the Monday Morning Meeting is a casual get together where we drink coffee and eat donuts that we buy there or bring from home, talk to friends and neighbors and learn about activities and events in the park during the next week or month. The meeting part itself can be pretty repetitive but the company is great.

The first Monday of the month is a business meeting, where we hear what the elected Board of Directors have been considering and how much money we have. It's usually short and sweet. The Board of Directors does not meet in the summer.

Please join us.

#### **Residents' Club Minutes**

Business Meeting The Residents' Club Board does not meet in the summer.

#### **NOTES FROM THE BAY RANCH OFFICE**

It will not be news to most Bay Ranch Residents that Bay Ranch Management has been in transition. Carol Lynch-Alvey was named park manager in September, after serving as acting manager for several weeks.

The office has launched a new, private Facebook page called, "From the Office of Bay Ranch." Management will use it for important announcements about the daily business of the park. Contact the office to become a member. Note: this page does not replace "Neighbors," which is a social page. Contact Adam Pirhofer or Bob or Gin Lupton to become a member of

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"Neighbors."

This column will include still-current announcements from the FB page.

They are:

The new management is serious about maintaining a clean and neat park. Managing garbage is a big part of this.

- Please, put ALL garbage in the dumpsters, even big and heavy items like furniture.
- As of October 1, 2018, pick up for furniture, tree brush/limbs and other debris will be on Monday, Wednesday, and Friday only. Put out trash after 5:00 p.m, the day before.
- Put household garbage in the smaller trash bins.
- The park will soon have recycle bins. Recycle using the 3 Big B's: Bag, Box or Bundle it for pickup.
- If you need help disposing of something, someone in the park may help you for a fee .
- Finally DO NOT dump behind, beside or anywhere near the trash bins. Put the garbage in the bins.

Upgrades to the park this summer include a lovely tropical mural in the Clubhouse, painted by Sandy Levin; new air conditioning; cleaning the pool of black algae; and cleaning the horseshoe pits and shuffleboard courts.

Most residents already know that \$15 rent increase will go into effect starting January 1, 2019. Those in the non pet section paying \$557 will be paying \$572 starting January 1, 2019. Those on a corner lot or in the pet section or those in the non pet section with a service dog who pay \$565 will be paying \$580. The increase for everyone is \$15

Clean-up of the field between the north and south sections of the park is in progress. Starting January 1, 2019, there will be a \$50 a month fee to have anything parked in there. Licenses must also be kept current.

The following information remains in force:

**Rules**: The Park has rules that everyone received and reviewed when they bought or rented their coach. <u>Please read and follow them</u>. Failure to follow rules is grounds for eviction, and management has shown that it is willing to evict.

No cars may be parked on the street at night. Failure to follow this rule may lead to the offending car being towed, resulting in fines. [Ed. Note: I can verify this. EVEN IF you run out to the street before they hook up your car to tow, you will get the fine.]

Cars parked on the street during the day should be staggered so emergency vehicles can pass by.

**Garbage**: Do not bring garbage to the bins on Monday morning. By that time, the bins are overflowing. Wait until Monday afternoon or later, when the bins are empty.

Do not put tvs in the trash.

**Fires**: Test your smoke detectors to make sure they work. Recommended action: purchase a fire extinguisher if you don't have one and know how to work it. If a fire starts, spray it with the fire extinguisher immediately and GET OUT OF THE HOUSE. Fire destroys mobile



homes very quickly.

**Visitors**: Reminder:that rent is based on one or two per household. Each person above the two must pay an additional \$30 a month, including visitors who stay over 30 days. Please be proactive about this and pay the money without first being reminded.

#### Other announcements:

The purified water dispenser at the clubhouse operates on its own schedule. After someone has filled containers, it may take the dispenser some time to regenerate enough water for more containers. There is a light on the dispenser that tells whether it is ready.

The pool has been shocked and heated and is ready for use. Remember not to be in the pool alone.

Some have questioned why the application fee is "so high." One reason is to help cover garbage fees, since new owners usually throw away most of the furniture and electronics. Cliff is considering a fee of \$10 for each tv in newly purchased homes.

Mr. Larson (the owner) calls the lawn service for lawn care on an as-needed basis. The park pays for lawn mowing, etc., once a month but the need sometimes goes unnoticed. If you notice the lawn needs trimming, please let Cliff know so he can call Mr. Larson.

Sometimes an automobile will leak oil onto our new, nice looking pavement, creating an eyesore. If you notice a leak by your house, call Cliff to have it cleaned up. Let's keep these streets looking nice!

**Lost and Found Dog/Cat:** If you have found a dog or cat, you can post on a site called pawboost.com or call Animal Service on Walsingham. If you call, Animal Services will come out, free of charge, to pick up an animal. Any questions, please call Rose Kalp at 459-4808. We have sent quite a few animals to animal services.

PLEASE BE a responsible owner and have your animal fixed. This service is very low cost through animal services.

#### All Residents: Rules commonly broken:

- 1. Parking overnight on street and/or every day.
- 2. If you have someone living with you, make sure you have registered in the office.
- 3. Do not pile garbage in front of garbage bins. When you throw garbage, throw it to the back so when you open the door, it doesn't fall out and there is space.
- 4. Check mobile for cleaning, trim, awnings, driveway and/or painting. We will have someone out soon checking your mobile.

#### Still relevant announcements Cliff made this year at Koffee Klatch:

- 1. Keep the dumpster area neat, especially on the weekends. If the dumpster is full, please put extras neatly beside it.
- 2. Parking on the grass or sidewalk is against the rules. If necessary, park on the road.
- 3. Cars parked on the street after midnight will be towed. [Eds. Note: you have to pay the fine even if you run out before the tow truck takes your car away. We have nice neighbors who remind us when we are parked on the street at night.]

continued on page 13



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#### **BOB NEEDS OUR HELP!**

Our delivery driver, Bob Davis (whom many of you know and have liked over the years), had a **SERIOUS FALL** while trimming a tree for a needy person on Sunday, August 5th.

He broke bones in his neck plus other injuries. He has NO insurance and he is the sole provider for his family. ANY donation you may be able to help with will be GREATLY APPRECIATED!!!

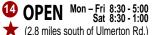
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4. The Office must authorize overnight parking at the Clubhouse.

These messages are posted in the Clubhouse and pertain to every month:

**Every Friday from 9 to noon:** please turn off your hot water tanks. We use this time to fix leaks in the park.

**Every Sunday at 5 p.m.**: please flush your toilet(s). Our sewers were designed for more pressure than they get with low flow toilets. Flushing simultaneously will increase pressure and help keep the lines clean.

#### Just Sayin'

By Jeanne Hunter, President

d. Note: Jeanne's column is optional during the summer. If you miss her entertaining ruminations, please let her know.

#### **LETTERS TO THE EDITOR**

ratitude to Mermaids

A great big thank you to the Mermaids! And special thanks to Debbie Heil for the necklace. Perfect. I appreciate all the ladies who join us for fun and exercise...So happy you are all patient with me as I try to memorize the routine (couldn't do it without Char and the gang correcting my slips lol). I'm so happy to be part of the Mermaids!

Vicki Pitmann

#### FROM THE EDITOR

By Carol Raabe, Editor

hank goodness summer is coming to an end. Preparing the month's newsletter is agony because so little is going on and, well, writer's block. Pictures from Labor Day, Ladies Having Fun and a big Birthday Party (Happy Birthdays, Char Augustine and Sharon Hammond) will help fill up the pages.

If anyone needs reminding, snowbirds will be arriving en masse this month and the beginning of next month. Let the fun begin.

Another mea culpa (lucky I just EXPECT to make mistakes!): the Directory AGAIN lists Gin Lupton as Ginny (nobody EVER calls her Ginny: it is GIN. It also neglected to list her phone number, which is 570-262-2040. Please put this in your directory, as Bob seems to be tired of her calls coming to his phone.



#### **BOB'S CORNER**

By Bob Lupton

B ob' Corner will probably return next month.
Until next time
Love you all, ...Bob

#### **SPECIAL EVENTS**

Ed. Note: Watch the Bulletin Board outside the Clubhouse for new and changed events.

#### What are your special talents?

ohn Hall asked me to survey Bay Ranch readers for your special talents. If I recall our conversation correctly, he was looking for someone who could hem a pair of pants for him and didn't know where to look. We can probably think more broadly than that, but if you have a skill that possibly someone else in the park could use, please contact me by messaging or texting or personally giving me a piece of paper with your name, skill, and price, if there is one. If we get a response, we'll prepare a list of local services.

Ed. Note: I know there are people in the park with special talents, so this notice is in the Review for a second month. Plenty of people will be arriving in November, pretty much all with a special talent of one kind or another

#### The search for good hops

By Adam Pirhofer

After visiting a lot of different brewers in Pinellas County, my friend and guide to craft beer, John Trygstad, and I want to start a new club in Bay Ranch. Not sure of a name yet. MaybeBay Ranch Pub Crawlers or Bay Ranch Hop Searchers or . . . we will figure that out later. But, the idea is once a month, or more if interest is high, to visit some of the local brewers or tap rooms in the area to sample the diversity of beer in our backyard. Not a drinking event, just a sample of what is out there.

Right now, there are over 30 breweries alone in Pinellas County, several within only a couple miles of our home. Looking to find out how many of our Bay Ranch friends are interested.

If you might be interested in this, send me an email with your number for messaging about this. (I want to put a name to the number. Telemarketing is getting bad. If I don't know who is calling, I don't answer.) I am game for a group from 4 to 40. We would pick an afternoon during the week once a month, or more, to go for a couple beers or flights (sample of beers).

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I hope we can create a fun group to enjoy the world of beer, the area of Pinellas County and the friendship of our neighbors.

Ed. Note: Adam may have had some responses to this request in October, but the new arrivals in November, December and January may want to participate, too, so it will be in the next few issues, unless Adam pulls it.

#### **November Dances**

ovember Dance on November 10 from 7 to 10. Kaleidoscope will perform.



#### Flea Market

tart gathering your treasures now for the Bay Ranch Annual Flea Market, Nov 10, 2018. This year, outside spaces (but no tables) will be available for \$5.00. Insides tables also rent for \$5.00.



Dot Lawrence will take reservations anytime at Lot 265, phone 484-368-1430



### Apurva Shah, M.D., M.P.H.

Board Certified in Internal Medicine

Dr. Shah is a board-certified MD in Internal Medicine and has been in practice for twelve years. He received internal medicine training from New York Medical College and also holds a Master's in public health from the University of South Florida.

Dr. Shah specializes in geriatric care. With his training and experience, he has been very successful in managing and treating high blood pressure, diabetes, back pain, heart problems, respiratory problems, and obesity.

The practice of Dr. Shah and Jill Coots, ARNP strives to remain open minded when building relationships with patients. A trusting relationship with atients and their families enables them to provide the most comprehensive and compassionate care. Emphasis is placed on preventive medicine, screening tests, timely interventions, and follow-up care. Dr. Shah and Jill have been successful with managing acute and chronic medical problems, reducing hospitalization and emergency room visits, and helping patients maintain a healthy and productive lifestyle.

We strongly believe patients are the biggest asset of our practice and customer service is the main motto of our practice. Patient feedback is extremely valuable and has helped us over the years to provide high quality and compassionate care. Dr. Shah does make personal rounds for his hospitalized patients and believes in continuity of care.

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#### Jill Coots, ARNP

Jill Coots, ARNP has been with the practice since 2015. She has been a great addition to the team and is a valuable resource for our patients. Jill is board certified in family practice and is a member of the American Academy of Nurse Practitioners and American Diabetic Association. Prior to joining Access Health Care, Jill worked at the VA Hospital in Tampa for six years in acute care and oncology. Jill, in pursuit of her passion and interests, is on track to be a certfied diabetic educator in the near future.



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## NOVEMBER • 2018

| Sunday                    | Monday              | Т       |
|---------------------------|---------------------|---------|
| DECEMBER<br>S M T W T F S |                     |         |
| 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 31                     |                     |         |
| 4                         | 5                   |         |
|                           | Koffee Klatch 8 am  | Swimna  |
|                           | Residents' Social   | Canasta |
|                           | Club Meeting 9 am   | Poker 5 |
|                           | Computer Help 2:30  |         |
| Daylight Savings Time     | p.m. by appointment |         |
| Ends                      |                     | Ele     |
| 11                        | 12                  |         |
|                           | Koffee Klatch 8 am  | Swimna  |
|                           | Residents' Social   | Canasta |
|                           | Club Meeting 9 am   | Poker 5 |
|                           | Computer Help 2:30  |         |
|                           | p.m. by appointment |         |
| Veteran's Day             |                     |         |
| 18                        | 19                  |         |
|                           | Koffee Klatch 8 am  | Swimna  |
|                           | Residents' Social   | Canasta |
|                           | Club Meeting 9 am   | Poker 5 |
|                           | Computer Help 2:30  |         |
|                           | p.m. by appointment |         |
|                           |                     |         |
| 25                        | 26                  | c ·     |
|                           | Koffee Klatch 8 am  | Swimna  |
|                           | Residents' Social   | Canasta |
|                           | Club Meeting 9 am   | Poker 5 |
|                           | Computer Help 2:30  |         |
|                           | p.m. by appointment |         |
|                           |                     |         |

# **Bay Ranch**

| uesday  | Wednesday                                       | Thursday                                       | Friday           | Saturday  |
|---|---|--|------------------|---|
|   |   | Swimnastics 9:00 am<br>Poker 5:30 – 9 pm       | 2<br>Bingo 6:45  | Poker 11:30 am to 3 pm                                |
|   |   | All Saints Day                                 |                  |   |
| 6 1stics 9:00 am 12:45 pm :30 – 9 pm              | 7<br>Card Bingo, 7:00 p.m.<br>Bring 12 quarters | 8<br>Swimnastics 9:00 am<br>Poker 5:30 – 9 pm  | 9<br>Bingo 6:45  | Poker 11:30 am to 3 pm 7 – 10 Dance with Kaleidoscope |
| •   | 1.4   | 1.5  | 16               | 1.77  |
| 13<br>astics 9:00 am<br>a 12:45 pm<br>a:30 – 9 pm | 14  | Swimnastics 9:00 am<br>Poker 5:30 – 9 pm       | 16<br>Bingo 6:45 | Poker 11:30 am to 3 pm                                |
| 20<br>stics 9:00 am<br>12:45 pm<br>:30 – 9 pm     | 21  | 22<br>Swimnastics 9:00 am<br>Poker 5:30 – 9 pm | 23<br>Bingo 6:45 | Poker 11:30 am to 3 pm                                |
| 27<br>istics 9:00 am<br>i 12:45 pm<br>:30 – 9 pm  | 28  | 29<br>Swimnastics 9:00 am<br>Poker 5:30 – 9 pm | 30<br>Bingo 6:45 |   |



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#2 2 Egg Western Omelette w/home fries or grits & toast

#3 2 Eggs w/home fries or grits & toast

#4 2 Egg 1 Pancake, 1 Bacon or Sausage link

#5 Biscuit & Gravy DINE IN ONLY

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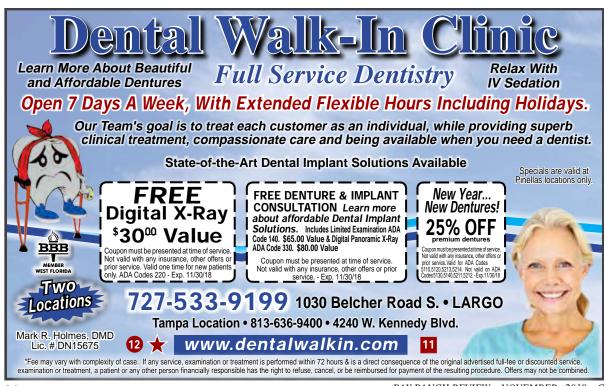
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#### 2017-18 RESIDENT CLUB SPORTS ACTIVITIES

any activities conclude their formal seasons at the end of March but continue less formal get togethers. Many of these activities will begin in November, so continue to watch the bulletin boards at the Clubhouse for changes and additions to activities' schedules. Monday Morning Meetings are a good place to learn about upcoming schedules.

#### Horseshoes

Boyd Stonerock, Coach 1364, 269-501-0146

Horseshoe competition concluded at the end of March. Horseshoe aluminum cans collecting for fundraising continues through the summer. Please drop off soda and beer cans at Paul Alexander's, Coach 265.

Boyd retired at the end of this year, but the expectation is that Horseshoe competition will begin again in January under new leadership. Announcements will be made at the Monday Morning Meetings and in this publication in the fall.

#### Line Dance

Elda Hastings, Coach 210, 223-4512, and Carol Olson, Coach 230

Line Dance concluded at the end of March. Announcements about Winter 2018-19 will be made at the Monday Morning Meetings and in this publication in the fall.

#### Men's Golf

William (Bill) Kovacs, Coach 1351, 286-6752

Men's golf concluded at the end of March. Announcements about Winter 2018-19 will be made at the Monday Morning Meetings and in this publication in the fall.

#### Shuffleboard

Sharon Allen, President, Coach 1342, 532-4071

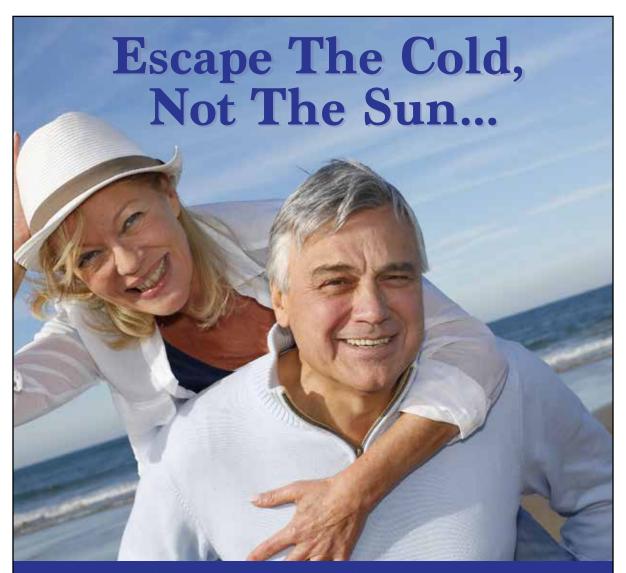
Season: November to March

All Shuffleboard practices and games, including Hoss Collar, conclude at the end of March. Shuffleboard activities usually begin in October and take off in earnest in November. Announcements about Winter 2018-19 will be made at the Monday Morning Meetings and in this publication in the fall.

#### **Swimnastics**

Vickie Pittman, coach 1326, 317-443-4961

Swimnastics is water-based exercise held in the Bay Ranch Pool each Tuesday and Thursday at 9 a.m. beginning May 1. Join us for splashin' fun. Free. Watch Neighbors for further notices about swimnastics.



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#### Women's Golf

Jan Kovacs, Coach 1351, 286-6752

Women golf concluded at the end of March. Announcements about Winter 2018-19 will be made at the Monday Morning Meetings and in this publication in the fall.

#### **GAMES AND GAME ROOM**

Sports and Games Director, Paul Puerling, Coach 170. 533-9324

ike the sports activities, game schedules conclude at the end of March, though some continue throughout the summer. Many of these activities like to have you sign up in advance so they know what to prepare. Please check for sign-up sheets on the bulletin board in the Clubhouse.

#### **Bingo**

Bingo continues throughout the summer.

Cindy Devinney, Coach 1065

Open to all. 6:45 p.m. Friday; purchase cards, etc., from 5:30 p.m. - 6:30 p.m. The Clubhouse opens to Bay Ranch residents at 1 pm and to others at 3 pm to reserve seats.

#### **Card Bingo**

Debbie and Roger Heil, Coach

Open to all. The first Wednesday of the month at 7:00 pm. Please sign up in the clubhouse and bring 12 quarters.

#### Canasta

Charlotte Augustine, Coach 1413, 831-3567

Open to all. FREE 12:45 p.m. Tuesday

#### **Bid Euchre**

Wayne Jones, Coach 224, 559-1408

Open to all. \$1 1:00 pm Fridays concluded at the end of March. Announcements about Winter 2018-19 will be made at the Monday Morning Meetings and in this publication in the fall.

#### **Euchre**

Emil Wan, Coach 1358, 230-1991

6:45 pm Tuesday. \$1. Sign up in the clubhouse. concluded at the end of March. Announcements about Winter 2018-19 will be made at the Monday Morning Meetings and in this publication in the fall.

Continued on page 31









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#### **Poker**

Richard Yaskolka, Coach 1329, 953-7339

Ed. Note: The Review does not receive information about poker, so this may or may not be true.

\$4.00 5:30 p.m. - 9 p.m., Tuesday & Thursday; 11:30 a.m. - 3 p.m., Saturday. Seats are available Thursdays and Saturdays all year long. Please contact Richard if you want to join one or both of these games.

#### **CLASSES, CLUBS AND ORGANIZATIONS**

#### Ladies Havin' Fun

Vickie Pittman, Coach 1326

Membership is \$3.00, due in December. Activities all year long. Check the White Board for up-coming events.

#### **OUR NEIGHBORS**

#### **Birthdays and Anniversaries**

By Cindy Devinney, Coach 1065, 550-7377

Please call Cindy with any changes
Ed. Note: Birthdays and Anniversaries continue to be very difficult to get correct, but in response to many requests, **The Bay Ranch Review** will continue to publish the list we have. If you want your birthday or anniversary listed in the **Review**, please give Cindy your information in writing (to ensure spelling and dates are correct)

#### **November Birthdays**

| ove | ember Birthdays      |                                  |                      |
|-----|----------------------|----------------------------------|----------------------|
| 3   | Christopher Lahey    | 10 Bruce Love                    | 18 Linda Chamberlain |
| 4   | Millie Zygmunt       | 11 Shar <mark>on</mark> Van Horn | Johnette Mannato     |
|     | William Jonassen, Jr | 12 Karen Okamoto                 | 20 Florence Brock    |
| 5   | Frances Pratt        | Ronald Kowalski                  | 21 Gary Winter       |
| 6   | Lillian Griffs       | Judith Granda                    | Anita Hampton        |
| 7   | Michael Swift        | 14 Sandra Scott                  | 22 Cecilia Harting   |
|     | Lewis Hall           | William Jonassen                 | 24 Ruth French       |
| 8   | Jack Leach           | 15 Robert Lupton                 | 25 Irene Cooper      |
| 9   | Pat Adair            | 17 David Wilson                  | Elda Hastings        |
|     |                      |                                  |                      |

Marissa Moody

...continued on page 32

Donald Bell



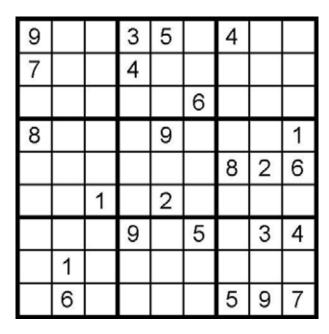
#### **November Anniversaries**

- 3 Robert & Betty Ann Quish
- 4 Thomas & Margaret Kennedy
- 10 Paul & Barbara Wellington
- 21 Timothy & Jamie Rush
- 23 David & Beverly Bakley
- 25 Paul & Patricia McGrath



Editor's Note: please feel free to submit a eulogy for any resident or former resident of Bay Ranch

## November Sudoku





| 7 | 6 | Ð | 7 | l | 8 | Þ | 9 | 3 |
|---|---|---|---|---|---|---|---|---|
| 8 | 9 | 2 | ω | Þ | 7 | 6 | L | 9 |
| Þ | ω | l | ហ | 9 | 6 | œ | L | 2 |
| 6 | Þ | 7 | 8 | 2 | G | 4 | 3 | 9 |
| 9 | 2 | 8 | 7 | ε | 7 | G | 6 | 4 |
| L | G | 3 | Þ | 6 | 9 | L | 7 | 8 |
| S | 8 | 6 | 9 | 7 | 2 | 3 | Þ | ı |
| 3 | l | 9 | 6 | 8 | Þ | 7 | 9 | L |
| 2 | L | Þ | ı | S | 3 | တ | 8 | 6 |

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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 Occurance

Annual Paid In Full Premium....... \$994.55\*

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



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#### **GOOD TIMES AT BAY RANCH**

As usual, these pictures were downloaded from Facebook. If you take pictures of Bay Ranch events and don't put them on Facebook but want me to consider putting them in the Review, you can email them to nelsonraabe@gmail.com or message them to 605-730-0476.







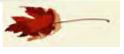








The Ladies Just Keep Having Fun. Photos by Debbie Heil.











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#### **EVENTS & PROGRAMS**

WHITE ELEPHANT SALE. Saturday 11/3, 9AM-12PM. Americana Cove, 7201 St NE, St. Pete. Antiques, collectibles, jewelry, furniture, kitchenware, electronics, books, paintings, records, CDs, DVDs, VCRs, linens, bakery, plants.

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

Holiday Craft Fair: Saturday, November 10th, 2018 10am-2pm. Food, raffles, door prizes, unique items. Clearwater Cascade Mobile Home Park 9790 66th St N., Clubhouse.

HOLIDAY BAZAAR 11/10/18 All indoor craft show. First Lutheran Church, 1644 NURSERY Rd., Clearwater. 9:00am - 3:00pm 727-744-3806

Teakwood West Estate Sale: 61 Beechwood Lane, Largo. Over 100 items each of Purses, Clothes, and size 6 and 6-1/2 Shoes. 90% never worn. Furniture, kitchenware, and more. EVERYTHING MUST GO! Saturday and Sunday, November 10th and 11th, 8am to 2pm.

8th ANNUAL ARTS & CRAFT SALE - Sat., Nov. 10, 2018, 9AM-1PM Lake Haven MHP, Paradise Island Clubhouse, 1415 Main St. (SR580 & Lake Haven Road) Dunedin. Everything uniquely designed by hobby club members. Objects d'art include paintings and shadowbox creations; jewelry; crocheted, knitted and sewn items; greeting cards; and knick-knacks all individually crafted for home or gifting.

BAZAAR & COMMUNITY SALE: Saturday, November 10th, 8am-2pm. Clubhouse & Carports. Live music, Bake sale. Crafts, Home goods, Antiques, Bake sale, Raffles, Gift baskets. Regency Heights MHP (next to Kohl's) 2550 S.R. 580, Clearwater. 727-265-8515

Annual Craft Bazaar - Ranchero Village, 7100 Ulmerton Road, Largo Florida at Hacienda Clubhouse. Sunday, November 11th, 12-3pm. Full house of vendors and lunch available. Basket raffles and much more.

SATURDAY NOV. 17TH Pre-Christmas Sale. Lake Haven MHP 1415 Main St. Dunedin (Behind Subway). Christmas decorations, gift items and more. PLUS THE BEST BAKE SALE IN TOWN! 8AM-1PM

FLEA MARKET Saturday, November 24th 9am-Noon. Lake Seminole Resort Clubhouse 10245 110th Ave N. Largo. Clothes, furniture, books, household items, decorations.

BRIAR CREEK ANNUAL BAZAAR November 30th 4PM-7PM December 1st 8am-Noon 100 Briar Creek Blvd off McMullen Booth Rd Trash & treasures, Jewelry, Bake Goods, furniture, tools, linens, Christmas stuff, raffle baskets, and the list goes on and on! Come have fun, something for everyone!

Palm Hill North Recreation Club's Annual Bazaar, Craft & Bake Sale with lunch available. Saturday, December 1st, 9am-1pm (early admission 8:30am \$1.00). 401 8th Ave. S.W., Largo (off Seminole Blvd)

Carport Sale: 12/01/18, 9am-1pm. Park Royale 10611 66th St. N., Pinellas Park. Yard Sale: Christmas items only. Saturday, December 1st, 8am. Sunset Palms MHP 3401 Gandy Blvd.

Open House: 12/8/18, 9am-3pm. Handmade gifts, Holiday decorations. 7349 Ulmerton Rd. Lot 1041.

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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 No mobile home sales, no professional products or services. SORRY: No ads accepted by phone or email. DEADLINE: 10th OF EACH MONTH.



#### 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

**DOWN** 

#### 1. 5,280 feet

- 2. Anagram of "Diem"
- 3. Lady
- 4. Baseball infielder
- 5. Language
- 6. Fail
- 7. Fluff
- 8. Aged
- 9. A high plains state
- 10. Islamic jurist
- 11. Once more
- 12. Support for an injured arm
- 13. Makes melodious vocal
- sounds

#### 21. Gaelic

- 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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|---|---|---|---|---|---|---|---|---|---|---|---|----|---|---|
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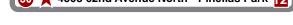
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|                  |        | g or oncong. Tring interiting basi     |
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| Sally Ericson    | \$100  | Tarpon Pest Control                    |
| Cindy Degnan     | \$10 . | AMS WC, Inc                            |
|                  |        | Barron's AC and Appliance Service      |
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