

BAYRANCI

Issue 9 November · 2016 40th Year Veteran's Day is November 11th! Remember those who served! Delivered Door-to-Door by Monthly Mania Winner! \$100 • Karl Pesch Park Residents FREE Every Month Jones and Sons Plumbing

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Secretary:

Office Telephone: 531-0761

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

Office Closed: Tuesday & Thursday

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BAY RANCH HOMEOWNERS ASSOCIATION OFFICERS

President	Malcolm L. Deane	Coach 345	637-3160
Vice President	Wayne Perkins	Coach 174	518-210-8042
	Rose Portman		
	James Shelton (alt.)		
FMO	.VOLUNTEER NEEDED		

2016 RESIDENTS' CLUB OFFICERS

President	Jeanne Hunter	Coach 1314 432-9792
		Coach 244 315-783-4642
		Coach 1342 532-4071
		Coach 184 538-3582
Board of Directors	Charlotte Augustine	Coach 1413 831-3567
	Ana Peck	Coach 1380 530-4852
	Paul Puerling	Coach 170 533-9324
		Coach 123 532-8409
	Roger Heil	Coach 104 423-1264
Bay Ranch Review	Carol Raabe, Editor	Coach 228 605-730-0476 nelsonraabe@gmail.com
Ci	ndy Devinney members	Coach 1065 550-7377
		Coach 1392 536-8201
Linda Goldstein, hun	nor and things to ponder	Coach 189 754-4204
,,		Coach 228 605-730-2504
Вс		Coach 188 643-2307

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2016 Bay Ranch Services

Library (summer) Jeanne Hunter Coach 1314 432-9792

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 January. Watch the column, "Trip the Light Fantastic," below 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 2016

		Due Date	
274	Brady, Paul	29	Emercency
1391	Cabral, Tony & Braga, Carol	2	Emergency Rescue
1360	Fenclau, Kelly & Virginia	4	
139	Hicks, Ronald & Kathlyn	6	0
1386	Martin, James & Barnes, Joni	4	-
259	Scott, Sandy	22	

OFFICIAL NOTICES

HOA

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). P.S. There is a candidate investigating whether he wants to do this. Stay tuned.

Residents' Club Minutes

Bay Ranch Business Meeting

Oct 3, 2016

President Jeanne Hunter called meeting to order. Pledge of Allegiance was recited. Jeanne Hunter led us in God Bless America. Prayer offered by Sharon Allen.

Minutes from Board Meeting read for information only.

Treasurer report from Jack Farrell.

Old Business

Bid for New Year's Eve accepted from Ron Griffin. No menu available yet.

No New Business

New Residents: Don & Judy Peters

Birthdays & Anniversary from Joan Seiders: Gin Lupton birthday and Jack & Gin Farrell 63rd anniversary. Check Review for others.

Sunshine Report from Rose Kalp: Paul Flick passed coach 1348. Ethel Frazier service to be announced on Neighbors. Linda Walker in Largo would like cards.

LHF Report from Joan Seiders: going to country Pizza Inn on Oct. 12th. Meet in clubhouse at 11:30. Also need money for Dinner Theater in Nov. (\$40.00) as soon as possible.

Trips & Cruises: watch bulletin board.

Review: get articles in by 10th of the month.

Kitchen server: Adam Pirhofer and Janice Everham

Horseshoes: thanks for all the cans and keep them coming.

Dances from Ana Peck: for Halloween, Sat 29th., costumes welcomed.

Bingo Reports: hot balls still available.

Sunset Club: temporally taken over by Adam Pirhofer. Going to The Hurricane, St. Pete Beach at Pass-a-Grille. See bulletin board for sign and info.

Chorus: Betty Ann Quish says will be starting soon for Christmas Show.

50/50: won by Millie Trystad for \$18.00

Library: Jeanne Hunter working on library. She needs DVD's

Meeting Adjourned. Respectfully submitted,

Sharon Allen, Secretary











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Carol Zapiecki, Clearwater, FL

BAY RANCH REVIEW NOVEMBER, 2016 C



FROM THE EDITOR

By Carol Raabe, Editor



BOB'S CORNER

By Bob Lupton

i guys! As I get this next article ready, I realize it will be delivered very close to election day. I can already say who will win.

#SPOILER ALERT#....

We all will!!

No more vicious ads on TV. Florida will no longer be a battle ground state but just that crazy old Florida with our own little quirky habit of making the news, not always in a good way..... "Florida Man bites off neighbor's ear because he wouldn't give him a cigarette," or "Florida man cuts off genitals and feeds them to alligator," or my favorite, "Florida man calls 911 80 times to demand Kool-Aid, hamburgers and weed." We are also known for screwing up election ballots. Can you say hanging chads? But hopefully this time we get it right and are not waiting until Christmas for the results.

How does everyone like our roads? I think they did a darn good job, especially better than our last quick fix. Please remember the speed limit is 15 mph. I know when you enter the gate, that nice black road ahead is calling out to you, "Looks like a drag strip, c'mon speed!".... PLEASE DON'T!! I don't miss those speed bumps, but if people keep speeding, they will return.

On a sad note we lost another of our long-time residents, Lloyd French. If you never had the pleasure of meeting this sweet man, I am really sorry, as he touched the hearts of everyone who knew him. I will miss our conversations and his contagious smile. We are so sorry for your loss Ruth as we all loved him as well as we love you.

That is all for now folks. Love you all.



















SPECIAL EVENTS

Entertainment Director, Ana Peck, Coach 1380, 530-4852 The Arts Director, Charlotte Augustine, Coach 1413, 831-3567 Auxiliary Service Director, Ron Griffin, Coach 244, 315-783-4642 Kitchen Director, Peggy Thompson, Coach 1379, 614-736-0184

The are on the cusp. The winter calendar is beginning to firm up as leaders plan their activities. "Oldtimers" may advise that the calendar for 2016-17 will look much like the calendars for previous seasons, though new leaders will step in and a few details will change. This November issue of the Review will include as complete a calendar as possible, but continue watch the bulletin boards at the clubhouse.

Halloween Dance

Don't forget the Halloween Dance on October 29th.

Wear your costume and have a blast, but don't scare too many people.

Roger Renaud will be entertaining us with his saxophone.

Tickets are \$5 at the door. Bring your own drinks and snacks.

A Wedding in the Club House

Jason Michael Flynn and Rebecca Lynn Mousseau will be married in a private wedding in the Club House on October 30, 2016. The club house will be closed the whole day.

Election Night Roast Beef Dinner

Election Night Roast Beef Dinner

November 8, 2016 Takeout 4:30 pm – Dinner 5 pm

Tickets \$7.50 bought before election night
Or
\$8.00 at door

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Just Because Dance





Thanksgiving Dinner



Eds. Note: Thanks to Ana Peck for the dance and dinner posters. They add a little pizzaz to the newsletter!

Holiday Tea

Ione Jones and Carol Raabe plan to host a High Tea for Ladies and Gentlemen during the holiday season, soon after Thanksgiving, we hope. We will need a few teapots. Please let us know if you are willing to lend us your teapot for the event. (A generous woman offered 2 teapots for the Clubhouse, but of course my notes are scattered. Was it you, Pat McGrath in 287?)



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Tree Lighting

Talks are underway to do something a little different for the annual tree lighting, according to Wayne Jones. Watch this space and the Clubhouse bulletin board for more information.

In the meantime, it is not too early to begin planning your contribution to the tree's decorations. Residents can make or select an ornament from their own collection in memory of any loved one or friend to hang on the tree during the ceremony. Tributes range from a short homage to the person to a simple, "This is in honor of my mom."

2016 RESIDENT CLUB SPORTS ACTIVITIES

Sports and Games, Director, Paul Puerling, Coach 170, 533-9324 Entertainment Director, Ana Peck, Coach 1380, 530-4852

s snowbirds return, the winter sports activities calendar will fill and stablize. Continue to watch the bulletin boards at the Clubhouse for activities' schedules to resume.

Horseshoes

Boyd Stonerock, Coach 1364, 269-501-0146

Horseshoe competition will begin in January. Horseshoe aluminum cans collecting for fundraising will continue through the summer. Please drop off soda and beer cans at Boyd's coach across the street at John Trygsted's, Coach 1377.



Men's Golf

William (Bill) Kovacs, Coach 1351, 286-6752 Call Bill for information.



Shuffleboard

Sharon Allen, Coach 1342, 532-4071

Ed. Note: see article below for more information about shuffleboard in general and as it is run by Bay Ranch.

Season: November to March

Teams: Friendly, 11 am Thursday Membership by invitation Sunshine, 10 am Wednesday Membership by invitation In-Park, Wayne Jones, Coach 224, 559-1408 Open to all. 1:00 p.m. Monday Will begin asap Hoss Collar, Pat and Paul Puerling, Coach 170, 533-9324 Open to all. 1:00 p.m. Saturday. Small fee.





GAMES AND GAME ROOM

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

any 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.

Richard Fox, Coach 1328, 812-6901

Linda Mashaw, Coach 1365, 524-2451

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.

Canasta

Joan Seiders, Coach 123, 532-8409 Open to all. FREE 12:45 p.m. Tuesday.

Bid Euchre

Emil Wan, Coach 1358, 230-1991 Open to all. \$1.00 1:00 p.m. Friday

Mahjong

Emil Wan, Coach 1358, 230-1991 Open to all. FREE 1:30 p.m. Sunday



Poker

Richard Yaskolka, Coach 1329, 953-7339

\$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 *The Arts Director, Charlotte Augustine, Coach 1413, 831-3567*

Ladies Havin' Fun

Joan Seiders, Coach 123, 532-8409

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

... continued on page 25







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DAVIDANCH DEVIEW NOVEMBER 2016 C			





NOVEMBER-2016

Sunday		Monday	Т
		October 29th Halloween Dance 7 p.m. October 30th Private Wedding Clubhouse Closed	Canast Poker S
Majong 1:30	6	7 Koffee Klatch 8 am Residents' Social Club Meeting 9 am In-Park Shuffling League 1:00	Canast Electio Dinner Poker S
Majong 1:30	13	14 Koffee Klatch 8 am Residents' Social Club Meeting 9 am In-Park Shuffling League 1:00	Canast Poker 5
Majong 1:30	20	21 Koffee Klatch 8 am Residents' Social Club Meeting 9 am In-Park Shuffling League 1:00	Canast Poker 5
Majong 1:30	27	28 Koffee Klatch 8 am Residents' Social Club Meeting 9 am In-Park Shuffling League 1:00	Canast Poker 5

Bay Ranch

uesday	Wednesday	Thursday	Friday	Saturday
1 a 12:45 pm 5:30 – 9 pm	Sunshine Shufflers 10 am Choir 9 am	3 Poker 5:30 – 9 pm Friendly Shufflers 11 am	4 Bid Euchre 1 pm Bingo 6:45	Poker 11:30 am to 3 pm Hoss Collar Shuffling 1 pm
8 a 12:45 pm n Night · 5 pm 5:30 – 9 pm ction Day	9 Sunshine Shufflers 10 am Choir 9 am	10 Poker 5:30 – 9 pm Friendly Shufflers 11 am	Bid Euchre 1 pm Bingo 6:45	Poker 11:30 am to 3 pm Hoss Collar Shuffling 1 pm
15 a 12:45 pm 5:30 – 9 pm	16 Sunshine Shufflers 10 am Choir 9 am	17 Poker 5:30 – 9 pm Friendly Shufflers 11 am	Bid Euchre 1 pm Bingo 6:45	Poker 11:30 am to 3 pm Hoss Collar Shuffling 1 pm Just Because Dance 7 pm
22 a 12:45 pm 5:30 – 9 pm	23 Sunshine Shufflers 10 am Choir 9 am	24 Poker 5:30 – 9 pm Friendly Shufflers 11 am Thanksgiving Dinner Social hour 4 pm Dinner 5 pm Thanksgiving	25 Bid Euchre 1 pm Bingo 6:45	26 Poker 11:30 am to 3 pm Hoss Collar Shuffling 1 pm
29 a 12:45 pm 5:30 – 9 pm	30 Sunshine Shufflers 10 am Choir 9 am			DECEMBER 2016 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 31



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Sunset Club

Gin Lupton, Coach 188, 643-2307 Adam Pirhofer, Coach 1402,

Sunset Club continues throughout the summer. Koffee Klatches will include discussions about Sunset Club activities.

Open to all. FREE. Buy your own refreshments.

The Sunset Club is a social group that meets at various places in the area to socialize and watch the sun set. Watch the bulletin board in the clubhouse for announcements.

OUR NEIGHBORS

Service Director, Joan Seiders, Coach 123, 532-8409

Happy Thanksgiving Day

Mary Lou Foos 2015

> Over the river & thru the woods is not How it's done anymore. Now you catch a plan, bus or train & a rental car to Gram's front door

Grandma has changed a lot this year, So much for her to do. With cards, casino & bingo to play, She's leaving the cooking to you.

I'll not say how good the dinner will be Everyone's too busy to even help me Gram says it's my turn to pick up the slack So I'm off to the grocery, parked way in the back.

Gram really did help me & helped me a lot, She made us drinks cause the kitchen was hot. After happy hour drinks it was easy to cook, We even threw out the recipe book.

I did by some tums & mints just in case You get indigestion or the food leaves a bad taste Now stop & say grace for all that you've got, Cause many people on earth don't have a lot.

May this thanksgiving bring us peace for a while. Now turn to your neighbor & give them a smile.





Thoughts About Shuffleboard

Many thanks to Betty Ann Quist, Secretary/Treasurer for the Bay Ranch Shuffle Club, for providing information used in this article. "I LOVE THIS GAME," she wrote.

Shuffleboard is a wonderful sport, kind of a combination of "many other games, including air hockey, bowling, bocce, curling, croquet, carrom and billiards." [Source: Wikipedia]. The game is easy to learn but takes practice to master. It is exercise, yet people of all physical abilities can play. It is an opportunity to meet Bay Ranch residents, and if you move up to a traveling team, shufflers in other parks. Bay Ranch has three shuffleboard teams as well as the drop-in Hoss Collar on Saturday.

Shuffleboard teams include the In-Park Shuffle League (note the new name), Friendly, Sunshine and Hoss Collar. The In-Park League meets every Monday at 1:00 p.m. Enrollment is open but limited to those who can commit to the season. Season enrollment cost is \$4.00

In-Park provides instruction for beginning shufflers as well as a fun place for people who want to play stress free. This is definitely the place to learn the rules and strategies of the game. Records are kept and the most improved player is recognized at the end of season shufflers and golf banquet. In-Park also sponsors one or two competitive events, with players chosen at the discretion of the captains.

Friendly and Sunshine are competitive inter-park teams. Friendly plays 9 parks twice a season, once at home and once at their park. Sunshine plays 8 parks. Schedules are posted on the shuffleboard shed door on the east side of the clubhouse. Membership in each team is by invitation. As openings occur, Friendly general recruits from In-Park and Sunshine from Friendly. Both teams are competitive in their leagues and recipients of many trophies.

Hoss Collar is not a team at all but an event held at 1:00 p.m. every Saturday. For a small fee, join a team of 2 other players and practice shuffling while playing with slightly different strategies and the chance to win some money.

To keep up and improve courts as well as provide transportation to shuffleboard events and lunches when meets are held at home, the Bay Ranch Shuffleboard Club has been active in sponsoring fundraisers that also serve as social events for the entire park. Last year, they replaced the benches (see the pictures) around the shuffleboard court. They also jointly sponsor an end-of-the-year banquet with as many prizes as they can garner. The whole group forms a fun-loving, hard-working core for Bay Ranch social activities.



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

		of checky. This months cash
Karl Pesch	\$100	Jones & Sons Plumbing, Inc.
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Lois P. Pierce	\$10	Royal Enterprises
		Ron Wyngarden MH Washing
		Jones & Sons Plumbing, Inc.
Linda Wagler	\$10	Debbie's Salon
		Sunset Appliance Service
Galen Biddle	\$10	Heller's Mobile Home Washing
Bob Gornicki	\$10	Battleline Termite & Pest Control
		Appliance Specialty, Inc.
		Barron's AC & Appliance Service
Shari Olsen	\$10	Florida Anchor & Barrier Company
Steve Pieckiel	\$10	Boss Electric Corp.
Dixie Brownstein	\$5	Bill The Carpet Guy
Ray Melvin	\$5	E & E Gliddon Air Conditioning
Ronald Cirincione	\$5	Bay Area Aluminum Services, Inc.
Beverly Hayes	\$5	Debbie's Salon
Emile Laflamme	\$5	Heller's Mobile Home Washing
		Debbie's Salon
Jewell Johnson	\$5	Battleline Termite & Pest Control
		Denny's Plumbing, Inc.
Wayne Mowry	\$5	Royal Enterprises
Cobie Swets	\$5	Jones & Sons Plumbing, Inc.

viilliers are.		
		Natures Resource Pest Control
Kathleen Wieder	. \$5	Modern AC & Appliance Service
		Battleline Termite & Pest Control
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		Appliance Specialty, Inc.
Patricia Kiick	. \$5	O.E. Wilson Insurance
Ruth Charron	. \$5	Kathy's Cleaning Service
Brenda Gordon	. \$5	Jones & Son's Plumbing Inc.
Alesia Lee	. \$5	Palm Harbor & Dunedin Electric, Inc.
		Imperial Electric
Nancy R. Idoux	. \$5	Appliance Specialty, Inc.
Carolyn Cornwall	. \$5	Heller's Mobile Home Washing
Ruth Jeanne Marmaros	e \$5	Air Masters of Pinellas, Inc.
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Jean Carney	. \$5	Jones & Sons Plumbing, Inc.
Chris Shuman	. \$5	Sunset Appliance Service
Dot Bunting	. \$5	
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Jim Zoltek	. \$5	Air Masters of Pinellas, Inc.
Rita Drolet	. \$5	Betty's Customized Cleaning Services
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Sally Stratton	. \$5	
William Kjecgaard	. \$5	Denny's Plumbing, Inc.
Jim Forrester	. \$5	E & E Gliddon Air Conditioning

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BAY RANCH REVIEW NOVEMBER, 2016 C



Birthdays and AnniversariesBy Cindy Devinney, Coach 1065, 827-8806

Please call Cindy with any changes

November Birthdays

- 3 Christopher Lahey
- 4 Millie Zygmunt William Jonassen, Jr.
- 5 Frances Pratt
- 6 Lillian Griffs
- 7 Ana Peck Michael Swift Lewis Hall
- 8 Jack Leach
- 9 Pat AdairDonald Bell
- 10 Bruce Love
- 11 Sharon Van Horn

- 12 Karen Okamoto Ronald Kowalski Judith Granda Stephen Jons
- 14 Sandra Scott William Jo nassen
- 15 Robert Lupton
- 17 David Wilson Marissa Moody
- 18 Linda Chamberlain Johnette Mannato
- 20 Flornce Brock

- 21 Gary Winter Anita Hampton
- 22 Cecilia Harting
- 24 Ruth French
- 25 Irene Cooper Elda Hastings
- 26 Betty Sondrini
- 28 Robert Holden

November Anniversaries

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



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LET'S EATBy Ione Jones

he holidays are filled with family traditions, including the special meals that each family makes. I have included some recipes that are part of the traditions for our family. What seems really special is when the kids ask how to make these so they can help with the meal and be prepared to carry on these recipes when we aren't there for the holiday. Have a happy Thanksgiving.

Cranberry Orange Relish

- 1 unpeeled orange, cut into eighths and seeded
- 1 12-ounce package Ocean Spray® Fresh or Frozen Cranberries, rinsed and drained
- 3/4-1 cup sugar

Place half the cranberries and half the orange slices in food processor container. Process until mixture is evenly chopped. Transfer to a bowl. Repeat with remaining cranberries and orange slices. Stir in sugar. Store in refrigerator or freezer.

This does freeze well and is great to add to sandwiches or other meat. Makes about 3 cups.

Old-Fashioned Apple Pie

- 6 cups thinly sliced peeled tart apples
- 1 tablespoon lemon juice
- 3/4 cup granulated sugar
- 1/4 cup all-purpose flour

- 1/2 teaspoon ground cinnamon
- 1/4 teaspoon ground nutmeg
- dash ground cloves
- 1 tablespoon butter or margarine
- 1. In a large mixing bowl toss apples with lemon juice. Combine granulated sugar, flour, cinnamon, nutmeg, and cloves. Add to apples and toss until apples are coated. Set apple mixture aside.
- 2. Prepare Pastry for Double-Crust Pie. Divide dough in half. Form each half into a ball. On a lightly floured surface, roll out 1 ball of dough into a 12-inch circle. Ease pastry into a 9-inch pie plate.
- 3. Transfer apple mixture to pastry-lined pie plate. Dot with butter or margarine. Trim pastry even with pie plate. For top crust, roll out remaining dough. Cut slits in top crust. Place top crust on the filling. Seal and flute the edge. Brush with milk, if desired.
- 4. To prevent overbrowning, cover the edge of the pie with foil. Bake in a 375 degree F oven for 25 minutes. Remove foil; bake for 20 to 25 minutes more or until the top is golden brown and apples are tender.

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Scalloped Corn

- 3 large eggs
- 1 can evaporated milk
- 1 tablespoon finely chopped onion (optional)
- 1/4 teaspoon salt
- 1/4 teaspoon pepper
- 4 cups fresh or frozen corn
- 3 tablespoons butter
- 1. Preheat oven to 350°. In a large bowl, whisk the first six ingredients until blended. Stir in 1/2 cup crushed saltines.
- 2. Transfer to a greased 1-1/2-qt. baking dish. Sprinkle with remaining saltines and dot with butter. Bake, uncovered, 55-65 minutes or until golden brown and a knife inserted near the center comes out clean. Yield: 6 servings

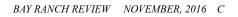
When I make this recipe I use a combination of canned cream style corn and frozen corn. I use my food processor to break up the frozen corn. I usually add the eggs to the corn in the food processor to add a little liquid.

MONTHLY QUESTION:

I keep trying:

The QUESTION OF THE MONTH for November: What I Am Thankful For or Writer's Choice

As usual, answer the October QUESTION OF THE MONTH and submit to the editor (Carol Raabe, nelsonraabe@gmail.com, Coach 228, 605-730-0476) by the 10th of the month. Your submission must be in your own words and may be edited (I'm a nice editor, I promise). Please try to keep it to around 300 words.





A troubling trend: Americans overdoing antibiotics

ntibiotics are a boon to doctors and their patients, but they pose dangers if they're overused. That makes this news especially concerning: A Texas study reported on the UPI website found that about one in 20 adults have stockpiled supplies of antibiotics in their homes and use them without a physician's advice.

The study of 400 adults in the Houston area found that 14 percent of adults have a stash of antibiotic medications in their home, and 5 percent have used them without a doctor's guidance in the past year. The medications come from a variety of sources: 40 percent came from a store or pharmacy, 24 percent were purchased outside the United States, 20 percent came from family or friends, and 12 percent were left over from past prescriptions.

In 4 percent of cases, the drugs obtained without a prescription were intended for use on animals, not humans.

Millennials worry about debt

illennials aren't the carefree kids you might think they are. A FICO survey found that they're concerned about debt—with good reason. According to FICO's online survey of approximately 1,000 Americans over 17, 32 percent of millennials owe \$20,000 or more in student loans, and 45 percent owe at least \$7,000 on car loans.

In all, 37 percent of millennials ages 25-34 say they're concerned about their level of debt, and 33 percent would like assistance in managing their debt. For example, 65 percent would like to receive an email alert when their student loan payments are overdue by less than 90 days, and 35 percent want to be notified by app when their mortgage payments are less than 90 days late (but they'd prefer a phone call if their payments are more than 90 days overdue).

These tiny robots may save your life

The newest medical robots look and move like bacteria, and they can deliver medications to specific locations within the human body and perform intricate surgeries like clearing clogged arteries.

According to the Science Daily website, a team of scientists is working to develop a selection of biological robots that are soft, flexible, and move through bodies under the control of an electromagnetic field. Once they reach their destination, they're heated to change shape, mimicking—for example—the bacterium that causes African trypanosomiasis, or sleeping sickness. Although still in development, these microrobots could revolutionize the way patients are treated in the not-so-distant future.





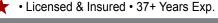
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EVENTS & PROGRAMS

CRAFT FAIR: December 10th, 2016, 9am to 1pm. Located @ Four Seasons Estates, 13225 101st St., Largo. Baked goods, donuts & lunch will be for sale.

CRAFT FAIR and Auction (for charity) 11/5/16, 10:30am-3:00pm, East Bay Oaks Clubhouse. Auction starts at 1pm. To support domestic violence, violence victims, and children in shelters. Cash only! Call Dawn with any questions (727) 434-3471

Doral Village Community Tag Sale. 11/19/16 from 8am-4pm.Clubhouse. Share the Wealth, TV, Money Prizes raffle tickets will be sold. Free admission. Refreshments. 29250 US 19 North, Clearwater. South of Curlew, North of Main.

Japanese Garden Art and Craft Show. Dec. 9-10, 9am-3pm. Artists wanted \$10 per table. Please call Charlotte 727-531-3651.

FLEA MARKET Saturday, November 26th 9am-Noon. Lake Seminole Resort Clubhouse 10245 110th Ave N. Largo. Clothes, books, household items, decorations.

Art, Craft and Bake Sale: Saturday, November 19th, 8:00am to 2:00pm. Park Royale, 10611 66th Street (Between Circle K and Wells Fargo). Kitchen Open - Great Baked Goods!

HOLIDAY BAZAAR 11/12/16, 9am-3pm. Crafts. Car Show. Lunch Available. First Lutheran Church 1644 Nursery, Clearwater.

Annual Rummage Sale: Saturday, November 19th, 8am - 3pm, 2550 S.R. 580, Regency Heights Clubhouse. Breakfast, Lunch available!

6th Annual Arts & Craft Sale: Saturday, November 12th, 9am-1pm. Lake Haven MHP, Paradise Island Clubhouse, 1415 Main St. (Lake Haven Rd. & SR580) Dunedin. Handmade items for gifts & home décor.

Saturday, November 19th, 8am-1pm. Pre-Christmas Sale, Lake Haven MHP 1415 Main St. Dunedin, FL. Decorations, Gift items, Housewares & The Biggest & Best Bake Sale in Town! Lunch 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 727-584-4204

Art/Craft Fair - Friday, November 18th. 9am-1pm. Lake Highlander MHP, 1500 County Road 1, Dunedin. Great Holiday Gifts!

Veterans Day Tribute To Our Soldiers November 11th,7:00 pm Doors open at 6:00 pm EAST LAKE High School, 1300 Silver Eagle Drive ,Tarpon Springs ,Fl 34689 \$10 general admission \$8 for Veterans SUNCOAST SINGERS of Florida,Cypress Woods Elementary Chorus,and EAST LAKE HS Chorus

Annual Bazaar - Ranchero Village MHP, 7100 Ulmerton Road, Largo Florida. Sunday, November 13th, 12-3pm. New vendors and lunch available. Special raffle, baskets, and 50/50.

ANNUAL CRAFT SALE AND CAR-PORT SALE. 11/12/16 Lincolnshire Estates 1071 Donegan Rd, Largo. Hand made crafts, jewelry and art in the Clubhouse, food available Carport sale, furniture, nick nacks, glassware and more. CRAFT SALE! CRAFT SALE! Expertly handmade crafts of all kinds. Raffle. Bake Sale. Refreshments for sale. Something for everyone! Sunday, Dec. 4, from 12 P to 4P. Down Yonder Village Mobile Home Park, 7001 – 142nd Ave. N., Largo, FL. 33771.

WHITE ELEPHANT SALE - Saturday, Nov. 5th, 9am-noon. Americana Cove, 7201 1st St NE, St. Petersburg, 33701. Jewelry, antiques, crafts, electronics, housewares, pictures, books, DVD's, CD's, tapes, LPs, linens, plants, furniture, bakery, raffles.

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Get more creativity with a clear focus

reativity and innovation aren't always accidental. A consistent focus will produce better results, so you don't have to wait for lightning to strike. Try these techniques to spur your imagination as you work:

- Start your day with a purpose. Instead of rushing out the door without a plan, spend a few minutes in the morning thinking about what you want to accomplish that day. Do this before checking your cell phone or email. You'll be less likely to get distracted by other demands.
- Shake up your routine. Get out of your comfort zone so you aren't always surrounded by what's familiar. Get up earlier than normal, take a new route to work, do your tasks in a different order, try something new and exciting—anything to shake your mind free of its preconceptions and look at your work in a different light.
- **Be mindful**. Don't go on autopilot. Pay attention to everything around you—the people you work with, the tasks you work on, the environment you work in, and so forth. The more aware you are of what's going on, the more likely you'll see a new connection or find an idea where you least expect it.

Don't be afraid to ask questions

A lyssa Mastromonaco was deputy chief of staff in the Obama White House until 2014. She told a radio station an important lesson she learned early on about the importance of asking questions:

During an Oval Office meeting on the economic crisis, she was close to panic, worried that the president would ask her a question about issues she knew nothing about, such as quantitative easing. She began quickly writing down key words and phrases to look up later.

Economic adviser Larry Summers noticed and tapped her on the shoulder. "Come to my office later," he said.

Worried that Summers was mad at her, Mastromonaco went to his office after the meeting. Summers asked about her list.

When she told him what she'd written down and why, Summers said, "I'll tell you anything you need to know." He proceeded to give her a quick lesson on economics. She left the office feeling relieved—and better informed than before. Nowadays she knows that admitting you don't know something is better informed than pretending you do—and she never thinks asking for information is stupid.



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