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BLUE JAY

• BULLETIN •

N

November • 2019

Issue 9
43rd Year

Thank You Veterans!

November 11th Veterans Day!



Pictured is the bronze statue "The Three Soldiers" located on the National Mall in Washington, D.C. as part of the Vietnam Veterans Memorial.

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Vice PresidentSheila Voss-England
Directors.....Bill Iverson
.....Penny Gilray
.....Rich Williams
Treasurer Apptd.....Sandy Losiniecki
Secretary Apptd.....Joe Montione

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Co-Chairperson.....Sally Ericson
Secretary.....Sue Murray
TreasurerRoz Powell

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From the Board of Directors

Roland Doucette, President

Hello All,

By the time you read this I will have been back in Blue Jay for a couple of weeks, hopefully enjoying the warmth and sun after the cool fall up north. I look forward to another peaceful and warm winter with friends.

It has been a very quiet month in Blue Jay, which while it makes the Monthly Media message short, it sure is great news for me. Most Monday meetings were less than 15 minutes long. There have been few slips in the box and sometimes none. We continue to address every issue that is put in the box in a timely manner, usually on the day we get it. Many thanks to Bill Iverson for being on top of this.

Our landscapers are now on a bi-weekly schedule, which should make shrub trimming and weed control much easier. If you have any issue that needs addressing there is a large supply of reporting forms in the clubhouse. Fill one out and put “put it in the box.”

Remember, our November meeting, which is scheduled for November 19th, is a “Members” meeting, and your presence or proxy is required to allow for the budget to be passed. Please plan on being there. You will receive a mailing which includes the budget immediately after the October 15th Board Meeting.

This year’s budget comes with some unfortunate news. For the first time since I was elected to the Board we have been required to raise monthly fees to homeowners. We have been able to absorb the yearly increases in basic items for several years, but in doing so have gradually increased the funding from reserves in our budget. But this year increases rose to the point where they could no longer be handled in that manner, and needed to be funded by an increase. At the same time we were hit by an extraordinary 46% increase in our waste disposal contract, which added \$4/month all by itself. We are required to fund our expenses and not provide a budget that includes deficit spending. We had no choice but to increase fees to cover all of the cost increases.

Sue and I are looking forward to seeing you all once again.

Roland





From The Social Club

Sally Ericson, Co-Chair (written by Bud Fox this month)

The clues are all over the place. More cars in the park. More walkers on the streets, activities are ramping up. The summer doldrums are over. Here come the winter residents. We greet each other with smiles and exchange tales of our activities over the last few months.

Tony Ruvolo hosted Octoberfest on Saturday Oct. 5 with three kinds of sausage, kraut, German potato salad, pierogies and topped off with apple pie! Yum! Followed by entertainment by Carlo. Peg Mc Connell is holding dance classes on Friday evenings, prepping for the Harvest Moon Ball on Nov. 16th. The music will be provided by the band Flashback. It will be a fun evening. Randy and Christy Spencer are hosting the Annual Halloween party on Oct. 26th. It was wonderful to see all the various type costumes the residents dress in. The music was provided by Saddle Tramp Band. It is always a great party kicking off the winter season.

The Bluejay bowling league started the 2019/20 season Oct. 16th, two weeks early to accommodate the Holidays falling on Wednesday this year. Full 8 four player teams are in place.

Thanksgiving is another Holiday celebrated here in the “compound”. (A term for our park coined by a long time former resident.) However, this year’s get together is somewhat in doubt. Ben Skinner and June hosted this event for several years, then turned it over to Arne Turnsten and Fran who did the work for the next number of years. Fran and Arne have moved. Both couples prepared the turkeys, stuffing, potatoes and gravy but the side dishes, place settings etc. were at the attendees discretion. The eats can be catered, or each family can prepare for themselves but nothing can or will happen until and unless someone volunteers to host the event.

The social club needs new officers. If you are interested in running and want to keep the activities going, please contact a member of the nominating committee. They are Patty Maxey #19, Ronnie Beetle #54 or Joan Addington #66. Nominations need to be submitted at the last meeting in November.



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Red Hats

Bonnie Preston, Coordinator



The Red Hat Ladies met September 19th for our monthly luncheon. There were 15 ladies who attended. Luncheon was hosted by Norva Bylsma and Pat Serletic at Ruby Tuesdays. Thank you for hosting!

The 50/50 drawing was won by Sharon Hurd. We will all miss Fran Ternsten who was always ready and willing to help. She saw to it everyone had a ticket and handled drawing the winners. Thanks so much, Fran. Norma Bylsma was given \$5.00 from our funds and the lucky lotto tickets were won by Peg McConnell, Pat Serletic, Nancy Bean, Ida Morris and Florrie Breckner. There also were gifts from Norva & Pat and winners were Fran Ternsten, Ronnie Beetle, Pat Wright, and Alma Bunting.

We would like to welcome any new residents to come join us for a Red Hat Luncheon. It is a good way to meet your neighbors and find out what activities we have here at Blue Jay that might interest you. The reservations for our Christmas Luncheon are December 19th at Bob Heilman's Beachcomber Restaurant on Clearwater Beach. We will come back to the clubhouse for our party and gift exchange.

Please put your name and lot number on an envelope with your \$3.00 and give it to me by January 31, 2020. If you have any questions or suggestions, please call me at 448-9955

Wreaths Across America Day

Max Karpf, Coordinator of Volunteers

REMEMBER the Fallen...HONOR those who Serve...

On Saturday, December 14, 2019 at 12:00pm, Wreaths Across America will be at Curlew Hills Memory Gardens to Remember and Honor our veterans through the laying of Remembrance wreaths on the graves of our country's fallen heroes and the act of saying the name of each and every veteran aloud.

If you would like to volunteer to participate in the wreath laying ceremony, stop in the Clubhouse to sign up & I will ensure you are registered as a volunteer accordingly.

For information on how to sponsor a wreath, please visit: <https://wreathsassamerica.org/pages/42060>.





TOYS FOR TOTS

Duane & Mavis Buckholz



Blue Jay residents have been generous contributors to Toys for Tots for many years; with their money and unwrapped toys supporting this organization sponsored by the Marine Corps Reserve. This program provides toys to less fortunate children in Pinellas County. During the next few weeks we will be collecting cash, checks, and unwrapped toys here in the clubhouse. December 7th, is our deadline, please be generous. Looking forward to another successful year. Thank you for your contributions.

Blue Jay's Got (No) Talent Show Meeting

SING * ACT * DANCE

Mike and Pat McKenna, Hosts

It's Goodbye to "October's SPOOKY Halloween MONSTERS!" And it's Hello to our "KOOKY Talent Show ENTERTAINERS!" Finally it's now time for our first Blue Jay's Talent Show Meeting. You are invited to attend it on November 8th. at 10:00am, SHARP at the Club House. Mark it on your calendar. If you want to be part of a great Talent Show this meeting is definitely for you. Remember this is not a serious Show. It is a Show full of Fun, Laughter, and Surprises. NO Professionals. Just Blue Jay People.

Right now we have 8 "HOT" Blue Jay Acts ready to make our Club House Stage a Rioting Playhouse. Our goal is to have up to 15 Blue Jay Acts. Those who become qualified, are first come first served.

We also need you 'Volunteers' to be part of our "PRODUCTION CREWS.!" This is a big deal. Volunteers are a huge important part of the Play. Become a Volunteer and you become part of Show Lights and Glamour. We love our Volunteers. Everyone should come to this meeting to see where you can fit in. Yes, I am nervous because the success of this Show depends entirely upon us. Are we really ready to help make this Show a success? Do you want to reach the end of your life and never know if you CAN do it? So, will we be seeing you at Nov. 8th. meeting? We START now and we need you.

* "We dream, we struggle, we create, and we prevail." So be daring, be brave, be compassionate, be strong, be brilliant, be beautiful, be loving, be yourself. Don't forget you are awesome. It is going to be an amazing Show to remember.

It's a great Day to be alive.

Mike McKenna, Director & Emcee

Unit #136 786-4980

mrmck99@gmail.com

* (Cumberland P.)

Pat Serletic, Producer

Sally Ericson, Producer





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BOCCE BALL

Dan & Max Karpf, Coordinators

- Game 1. Max 12 to 6
- Game 2. Dan 13 to 4
- Game 3. Dan 12 to 3



SUNDAY NIGHT BINGO

John Broderick, Dick Hosegood and Kathy Lake, Coordinators

| <u>Date</u> | <u>Double Coverall Winner</u> | <u>Caller</u> |
|------------------------------|--|----------------|
| 9/15/19 | Sue Conway | John Broderick |
| Total Cash Payout - \$106.25 | | |
| 9/22/19 | Sue Murray | John Broderick |
| Total Cash Payout - \$131.25 | | |
| 9/29/19 | Sue Conway | John Broderick |
| Total Cash Payout - \$127.05 | | |
| 10/6/19 | Kathy Lake, John Tucker, Patti Maxey, & Florrie Breckner | John Broderick |
| Total Cash Payout - \$149.10 | | |

CARD BINGO

Tony Ruvulo, Coordinator



9/12/19

- | | |
|-----------------------------------|------------------------------------|
| 1. Gen Jones won 1 | 7. Don Terrill 1/2 & Gen Jones 1/2 |
| 2. Nancy Bean won 1 | 8. Roz Powell won 1 |
| 3. Alma Bunting won 1 | 9. Gen Jones won 1 |
| 4. Nancy Bean 1/2 & Gen Jones 1/2 | 10. Alma Bunting won 1 |
| 5. Don Terrill won 1 | 11. Gen Jones won 1 |
| 6. Bob Gillette won 1 | 12. Bob Gillette won 1 |

9/18/19

- | | |
|-----------------------|-----------------------|
| 1. Alma Bunting won 1 | 7. Bob Gillette won 1 |
| 2. Alma Bunting won 1 | 8. Pat Wright won 1 |
| 3. John Tucker won 1 | 9. Alma Bunting won 1 |
| 4. Pat Wright won 1 | 10. Gen Jones won 1 |
| 5. Mary Duvall won 1 | 11. Pat Wright won 1 |
| 6. Mary Duvall won 1 | 12. Gen Jones won 1 |

continued on page 14



9/26/19

- | | |
|--|-----------------------|
| 1. Alma Bunting won 1 | 7. Alma Bunting won 1 |
| 2. Nancy Bean won 1 | 8. Mary Duvall won 1 |
| 3. Don Terrill won 1 | 9. John Tucker won 1 |
| 4. Bob Gillette won 1/2 & Pat Wright won 1/2 | 10. Nancy Bean won 1 |
| 5. Nancy Bean won 1 | 11. Nancy Bean won 1 |
| 6. Mary Duvall won 1 | 12. Gen Jones won 1 |

10/3/19

- | | |
|-------------------------|-------------------------|
| 1. Bob Gillette won 1 | 7. Judy Greenburg won 1 |
| 2. Judy Greenburg won 1 | 8. Ronnie Beetle won 1 |
| 3. Nancy Bean won 1 | 9. Sue Conway won 1 |
| 4. Sue Murray | 10. Sue Conway won 1 |
| 5. Alma Bunting | 11. Nancy Bean won 1 |
| 6. Pat Wright | 12. Gen Jones won 1 |

FARKLE

Bonnie Preston, Coordinator

| Table | Game 1 | Game 2 | Game 3 |
|----------------|---------------|--------------|--------------|
| <u>9/17/19</u> | | | |
| 1. | Denny Wanger | Nancy Orozco | Tony Ruvolo |
| <u>9/24/19</u> | | | |
| 1. | Randy Spencer | Tony Ruvolo | Tony Ruvolo |
| <u>10/1/19</u> | | | |
| 1. | Bev Myles | Nancy Orozco | Nancy Orozco |
| <u>10/8/19</u> | | | |
| 1. | Mary Duvall | Nancy Orozco | Pat Wright |





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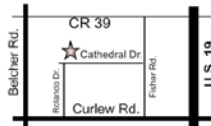
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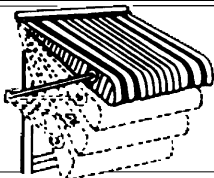
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1. George Toper
 2. Kathy Lake
 3. Ida Morris
- Booby - Judy Kelly

9/25/19

1. Mary Duvall
 2. Pat Serletic
 3. George Toper
- Booby - Florrie Breckner

9/16/19

1. Alice Golding
 2. Pat Wright
 3. Linda Lund
- Booby - Nancy Bean

9/30/19

1. Joan Addington
 2. Charlie Sienkiewicz
 3. Tony Ruvalo
- Booby - Sue Conway

9/18/19

1. Joan Addington
 2. Kathy Lake
 3. Linda Lund
- Booby - Mary Duvall

10/2/19

1. Sue Conway
 2. Marie Toper
 3. Judy Kelly
- Booby - Joan Addington

9/23/19

1. John Tucker
 2. Pat Wright
 3. Mary Duvall
- Booby - Kathy Lake

10/7/19

1. Judy Kelly
 2. John Tucker
 3. Pat Wright
- Booby - Charlie Sienkiewicz

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| #38 | John & Claudia | Broderick | 4 | 1967 |
| #202 | Bill & Sue | Pisano | 5 | 1977 |
| #212 | Richard & Sharon | Krebs | 18 | 1990 |
| #201 | Bud & Elaine | Fox | 14 | 1959 |
| #196 | Clarence & Sharon | Hurd | 23 | 1967 |
| #117 | Jim & Shirley | Ellsworth | 26 | 1960 |



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| E & E Gliddon, Inc. | 727-546-4343 |
| Modern A/C Service Co. | 727-541-5541 |

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|--------------------------------|--------------|
| Appliance Specialty, Inc. | 727-520-6002 |
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AUTO BUYER

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|--------------------------------|--------------|
| Stingrays Inc (CASH NOW) | 727-798-2921 |
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AUTO REPAIR

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| Dunedin Transmission | 727-734-4011 |
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AWNINGS

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|--------------------------|--------------|
| Century Awnings Co. | 727-559-8811 |
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BATHROOM REMODELING

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| BathMasters | 727-333-7997 |
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CARPET CLEANING

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|---------------------------|--------------|
| Bill the Carpet Guy | 727-521-4163 |
|---------------------------|--------------|

COMPUTER SERVICES

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| Discount Computer Repair | 727-320-2965 |
| Largo Tech Services, LLC | 727-474-4285 |

CHURCH

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| Curlew United Methodist Church | 727-784-3424 |
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DENTIST

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|-----------------------------------|--------------|
| J. Timothy Doerner, DDS, PA | 727-791-1099 |
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DERMATOLOGIST

| | |
|--|--------------|
| Florida Dermatology & Skin Cancer | 727-446-6217 |
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DRIVEWAY COATING

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| Concrete Wizard, Inc. | 727-789-5444 |
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ELECTRICAL CONTRACTOR

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| Boss Electric Corp. | 727-791-1308 |
| Haseney Electrical Services, Inc. | 727-441-8434 |
| Palm Harbor & Dunedin Electric | 727-773-1622 |

FLOOR COVERINGS/RETAIL

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|--------------------|--------------|
| S&M Hardwood | 727-623-9842 |
|--------------------|--------------|

FLOOR REPAIR

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|--|--------------|
| Flatworks | 727-288-4680 |
| Florida Anchor & Barrier Co. | 727-330-7821 |
| Perfect Repair & Construction, Inc | 727-539-0852 |

GOLF CARTS SALES & SERVICE

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| Capital Golf Carts, Inc. | 727-772-8833 |
| Recreational Golf Cars of Florida | 727-548-8460 |
| Shaffers American Custom Golf Carts | 727-242-7800 |

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| Ron's Handyman Service | 727-657-2491 |
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| O. E. Wilson | 727-535-0524 |
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INSURANCE/HEALTH - MEDICARE

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| Best Plan Choice - Michael Crofts | 727-845-5297 |
| United Health Care | 877-762-5095 |
| West Florida Health & Life Insurance .. | 727-781-0626 |

KITCHEN CABINET REFACING

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|-------------------------------|--------------|
| Swalles Re-Face It, LLC | 727-804-1689 |
|-------------------------------|--------------|

MANUFACTURED HOME SALES/NEW

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|------------------------------------|--------------|
| Citrus Homes/Meadowood Homes | 727-535-5262 |
|------------------------------------|--------------|

MEDICAL CARE

| | |
|------------------------------|--------------|
| Mease Dunedin Hospital | 844-260-7155 |
|------------------------------|--------------|

MOBILE HOME SUPPLIES - RETAIL

| | |
|------------------------------|--------------|
| Mobile Home Depot, Inc. | 727-849-4900 |
|------------------------------|--------------|

MOBILE HOME WASH/WAX

| | |
|------------------------------------|--------------|
| Bob's Mobile Home Washing | 727-787-1459 |
| Heller's Mobile Home Washing | 727-733-1166 |

PAINTING/INSIDE & OUTSIDE

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|---------------------------------|--------------|
| Payless Painting Services | 727-470-5876 |
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PEST CONTROL

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| Buggin Out Termite & Pest Control | 727-535-2629 |
| Nature's Resource Pest Control | 727-785-2552 |
| Tarpon Pest Control | 727-738-4058 |

PHARMACY

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|----------------------------|--------------|
| Medicine Shoppe, The | 727-733-0404 |
|----------------------------|--------------|

PLUMBING SERVICE

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|--------------------------------|--------------|
| Dunedin Plumbing, Inc. | 727-734-2879 |
| Plumbing Patrol, Inc. | 727-726-9193 |
| Ray Duncan Plumbing, Inc. | 727-733-0968 |

REMODELING - INTERIOR

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|---------------------------------|--------------|
| Jerry Polich Construction | 727-258-1342 |
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RESTAURANT

| | |
|---------------------------|--------------|
| Chicken Salad Chick | 727-205-8603 |
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ROOF COATING

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|---|--------------|
| Community Roofing of Florida, Inc | 727-536-9999 |
|---|--------------|

ROOF REPLACEMENT

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|------------------------------------|--------------|
| All Weather Roofing | 800-297-3758 |
| AMS Advanced MH Systems | 727-471-0820 |
| ASC Aluminum Specialty Contr. | 727-547-8300 |

ROOF WASHING

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| Heller's Mobile Home Washing | 727-733-1166 |
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TIE DOWNS/MOBILE HOMES

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|-----------------------------------|--------------|
| Florida Anchor & Barrier Co. | 727-330-7821 |
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VAPOR BARRIER

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| Florida Anchor & Barrier Co. | 727-330-7821 |
| Precision Vapor Barriers | 727-288-4680 |
| Underhome Armor | 727-282-2045 |

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| AMS Advanced MH Systems | 727-471-0820 |
| ASC Aluminum Specialty Contr. | 727-547-8300 |
| Mitchell Siding | 727-586-6315 |

WINDOW REPLACEMENT

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| AMS Advanced MH Systems | 727-471-0820 |
| ASC Aluminum Specialty Contr. | 727-547-8300 |
| Clear-View Windows | 727-726-5389 |

WINDOW TINTING

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| Affordable Glass Protection | 727-741-0943 |
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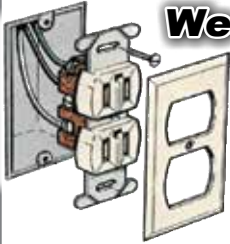
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15



9

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CONCRETE WIZARD

NOVEMBER • 2019

| Sunday | Monday | Tuesday |
|---|--|--|
| <p>DECEMBER</p> <p>S M T W T F S</p> <p>1 2 3 4 5 6 7</p> <p>8 9 10 11 12 13 14</p> <p>15 16 17 18 19 20 21</p> <p>22 23 24 25 26 27 28</p> <p>29 30 31</p> | | |
| <p>7:00 pm Bingo ³</p> <p>Daylight Savings Time Ends</p> | <p>8:30 am Operations meeting</p> <p>12:30 pm Cribbage</p> <p>6:30 pm Card Game and</p> <p>6:30 pm Hand & Foot</p> <p>⁴</p> | <p>9:00 am S</p> <p>11:00 am</p> <p>1:30 pm A</p> <p>6:30 pm K</p> <p>6:30 pm S</p> <p>6:30 pm I</p> |
| <p>7:00 pm Bingo ¹⁰</p> | <p>8:30 am Operations meeting</p> <p>12:30 pm Cribbage</p> <p>6:30 pm Card Game and</p> <p>6:30 pm Hand & Foot</p> <p>Veteran's Day</p> <p>¹¹</p> | <p>9:00 am S</p> <p>11:00 am</p> <p>1:30 pm A</p> <p>6:30 pm K</p> <p>6:30 pm S</p> <p>6:30 pm I</p> |
| <p>7:00 pm Bingo ¹⁷</p> | <p>8:30 am Operations meeting</p> <p>12:30 pm Cribbage</p> <p>6:30 pm Card Game and</p> <p>6:30 pm Hand & Foot</p> <p>¹⁸</p> | <p>9:00 am S</p> <p>11:00 am</p> <p>1:30 pm A</p> <p>7:00pm B</p> <p>(no Farkl</p> <p>or Bocce</p> |
| <p>7:00 pm Bingo ²⁴</p> | <p>8:30 am Operations meeting</p> <p>12:30 pm Cribbage</p> <p>6:30 pm Card Game and</p> <p>6:30 pm Hand & Foot</p> <p>²⁵</p> | <p>9:00 am S</p> <p>11:00 am</p> <p>1:30 pm A</p> <p>6:30 pm K</p> <p>6:30 pm S</p> <p>6:30 pm I</p> |

Blue Jay

| Tuesday | Wednesday | Thursday | Friday | Saturday |
|--|--|--|--|--|
| | | | 1 4:00 pm Happy Hour 6:30 Dancing | 2 Individual Residents Rummage Sale 8:00 am to 1:00 pm |
| 5 Swedish Weaving Tai Chi Art Class Farkle Shuffleboard Bocce Ball | 6 9:00 am Social & Coffee Hour 10:00 am Meeting 1:00 pm Bowling 6:30 pm Cards 6:30 pm Hand & Foot | 7 11:00 am Yoga 1:00pm Card Bingo 7:00 pm Line Dancing | 8 10:00 am Meeting for Talent Show 4:00 pm Happy Hour 6:30 Dancing | 9 Private Party |
| 12 Swedish Weaving Tai Chi Art Class Farkle Shuffleboard Bocce Ball | 13 9:00 am Social & Coffee Hour 10:00 am Meeting 1:00 pm Bowling 6:30 pm Cards 6:30 pm Hand & Foot | 14 11:00 am Yoga 1:00pm Card Bingo 7:00 pm Line Dancing | 15 4:00 pm Happy Hour 6:30 Dancing | 16 7:00 pm Harvest Moon Ball, hosts Peg McConnell & Pat Serletic, music by Flashback |
| 19 Swedish Weaving Tai Chi Art Class board meeting (e, Shuffleboard, ball) | 20 9:00 am Social & Coffee Hour 10:00 am Meeting 1:00 pm Bowling 6:30 pm Cards 6:30 pm Hand & Foot | 21 11:00 am Yoga 11:30am Red Hats 1:00pm Card Bingo 7:00 pm Line Dancing | 22 4:00 pm Happy Hour 6:30 Dancing | 23 |
| 26 Swedish Weaving Tai Chi Art Class Farkle Shuffleboard Bocce Ball | 27 9:00 am Social & Coffee Hour 10:00 am Meeting 1:00 pm Bowling 6:30 pm Cards 6:30 pm Hand & Foot | 28 11:00 am Yoga 1:00pm Card Bingo 7:00 pm Line Dancing Thanksgiving Day | 29 10:45am Romeos 4:00 pm Happy Hour 6:30 Dancing | 30 |

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NOVEMBER BIRTHDAYS

| | | | | | |
|------|--------------------|----|------|------------------|----|
| #102 | Danny Sexton | 1 | #1 | Shawn Eckert | 19 |
| #42 | Colleen Jackson | 2 | #113 | Donna Magistrate | 19 |
| #71 | Bob Spencer | 2 | #178 | Kathy Schenone | 19 |
| #145 | Ralph Sparks | 3 | #109 | Jim Kelly | 21 |
| #174 | Joe Burnham | 4 | #52 | Eva Lorenc | 21 |
| #187 | Gael Dorsey | 4 | #75 | Bob Morgan | 21 |
| #172 | Dan Karpf | 4 | #4 | Richard Halvin | 22 |
| #46 | Connie Tong | 4 | #24 | Harry Krenz | 22 |
| #163 | John Neville | 5 | #162 | Annette Neglia | 22 |
| #88 | Constance Wolfe | 6 | #171 | Frank Caterbury | 24 |
| #100 | Karen Stansfield | 7 | #146 | Donna Dunsmore | 25 |
| #18 | Lousie Berenato | 8 | #153 | Leslie Williams | 25 |
| #183 | Florrie Breckner | 8 | #14 | Angela McGrath | 26 |
| #225 | Kathy Davey | 8 | #97 | Suzanne Klose | 29 |
| #205 | Thomas Schira | 8 | #135 | Marilyn Theill | 29 |
| #182 | Heidi Davila | 9 | #128 | Diane Givens | 30 |
| #232 | Buck McMahon | 9 | #211 | Ron Gross | 30 |
| #223 | Ethel Smith | 12 | | | |
| #11 | Karen O'Connell | 15 | | | |
| #103 | Michelle Sinadinos | 18 | | | |
| #225 | Peter Davey | 18 | | | |



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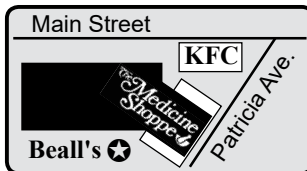
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19 ★ 17



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Ditch these financial bad habits

Want to handle your money better? Most of us do. The Motley Fool website advises breaking these three bad habits:

- **Paying bills late.** A few days or weeks may not seem to matter, but you'll be hit with late fees, interest, and damage to your credit rating. Do your best to pay all your bills on time. Set up reminders so you're always on schedule. Automatic payment is one reliable option.
- **Accumulating too much debt.** Not all debt is bad, as long as you manage it sensibly and pay it off in a reasonable time. If you can't pay off your credit cards and other debt by the end of the month, set up a budget that helps you monitor and control your spending before debt gets out of control and hurts your credit rating.
- **Not saving.** Putting money away can be difficult, but not saving any money is a mistake. You should have a reasonable cushion in case of emergencies—at least three months' worth of living expenses. Look for ways to cut costs, and set up a separate savings account so you're able to keep track of savings and spending money easily.

When and where to pay cash

Credit and debit cards are convenient, but sometimes you're better off using cash. The Reader's Digest website suggests keeping your card in your wallet in these situations:

- **Tipping.** Tipping in cash instead of adding it to your bill ensures that your server gets the full amount.
- **Farmer's markets.** Many vendors have credit card machines nowadays, but not all of them. And the machines can always go down because of a power outage or spotty Wi-Fi. Keep cash handy so you don't miss out.
- **Minimum purchases.** Coffee shops and other venues frequently have a \$5 or \$10 minimum for credit card purchases. Paying cash ensures you don't buy more than you need in order to meet the minimum.
- **Private transactions.** You want to buy a special gift for your spouse, but you don't want him or her seeing it on a credit card statement. Use cash to keep the transaction secret.



Money and beauty are defenses against the sorrows of this world, but neither can undo the past. Only time will conquer time. The way forward is the only way back to innocence and to peace.

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November

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



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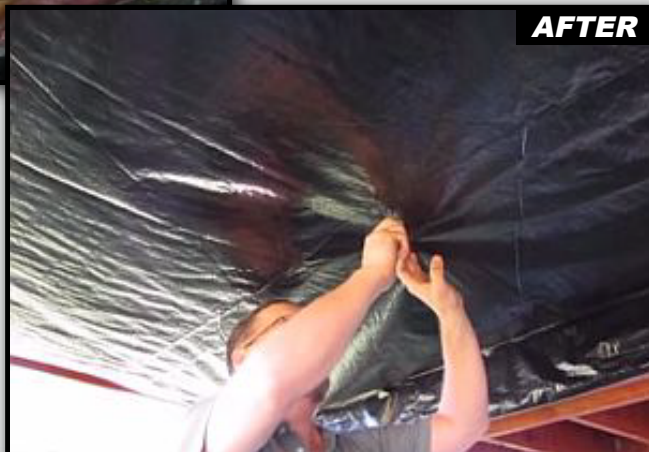
Largo, FL 33773



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THOUSANDS manufactured home residents have won over **\$150,000** 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:

| | | | | | |
|------------------------|-------|-------------------------------------|------------------------|-----|--------------------------------------|
| Stella Baker..... | \$100 | Professional Plumbing and Design | Donna Montgomery..... | \$5 | Boss Electric Corp |
| John Bonnar..... | \$10 | Ricks Appliance Repair | Dianna Gilmore..... | \$5 | Royal Enterprise |
| Dee Newland..... | \$10 | Boss Electric Corp | Wesley Curchill..... | \$5 | Air Masters of Pinellas, Inc. |
| Kevin Osborne..... | \$10 | Suncoast Auto & Tire | David Terry..... | \$5 | J. Timothy Doerner, D.D.S., P.A. |
| Den Holloran..... | \$10 | Buggin Out Termite & Pest Control | Vita Rizzo..... | \$5 | Jones & Sons Plumbing, Inc. |
| Kerren Sanders..... | \$10 | Jones & Sons Plumbing, Inc. | Sue Harris..... | \$5 | Debbie's Salon |
| Robert Sabatelli..... | \$10 | Hellers Mobile Home Washing | Diana Stewart..... | \$5 | Bill the Carpet Guy |
| Ernie Simon..... | \$10 | Largo Automotive Repair, Inc. | Ron Griffin..... | \$5 | 1st Class Handyman Service |
| Lillian Rosado..... | \$10 | Modern Air Conditioning & Appliance | Patricia Budney..... | \$5 | The Plumbing Patrol, Inc. |
| James Flanary..... | \$10 | Royal Enterprise | Dennis Moore..... | \$5 | E & E Gliddon Air Conditioning, Inc. |
| Barbara Christy..... | \$10 | Mr Fix It | Edmund Boudreau..... | \$5 | Battleline Termite & Pest Control |
| Melodee Baumgart..... | \$10 | Ron Wygarden Mobile Home Washing | Robert Gornick..... | \$5 | Debbie's Cleaning Services |
| Ronald Cirincicne..... | \$10 | Air Masters of Pinellas, Inc. | Kerren Sanders NO..... | \$5 | Jones & Sons Plumbing, Inc. |
| Sandra Couch..... | \$10 | Century Awnings | Bill Peterman..... | \$5 | Community Roofing of FL |
| Paul Fadden..... | \$5 | Natures Resource Pest Control, Inc. | Earl Foster..... | \$5 | Debbie's Cleaning Services |
| Theresa Lorentzen..... | \$5 | J. Timothy Doerner, D.D.S., P.A. | Ida Morris..... | \$5 | Hellers Mobile Home Washing |
| Sharon Groom..... | \$5 | Royal Enterprise | Steven Jones..... | \$5 | Community Roofing of FL |
| Maria Mayo..... | \$5 | The Plumbing Patrol, Inc. | Velma Booxsein..... | \$5 | Doll Brothers Upholstery Cleaning |
| Joe Minchillo..... | \$5 | Discount & Computer Repair | Abbie Postel..... | \$5 | Debbie's Salon |
| Jama Beach..... | \$5 | Doll Brothers Upholstery Cleaning | Renee Darcy..... | \$5 | Jones & Sons Plumbing, Inc. |
| Steven Hissa..... | \$5 | Jones & Sons Plumbing, Inc. | Lidy Burges..... | \$5 | Mr Fix It |
| Joan Switsher..... | \$5 | Hellers Mobile Home Washing | Arvid E. Stone..... | \$5 | Buggin Out Termite & Pest Control |
| Richard DesJardin..... | \$5 | Buggin Out Pest Control Inc. | Theresa Blasik..... | \$5 | The Plumbing Patrol, Inc |
| Mary Wuest..... | \$5 | Debbie's Cleaning Services | Tony Hoskins..... | \$5 | Hellers Mobile Home Washing |

- 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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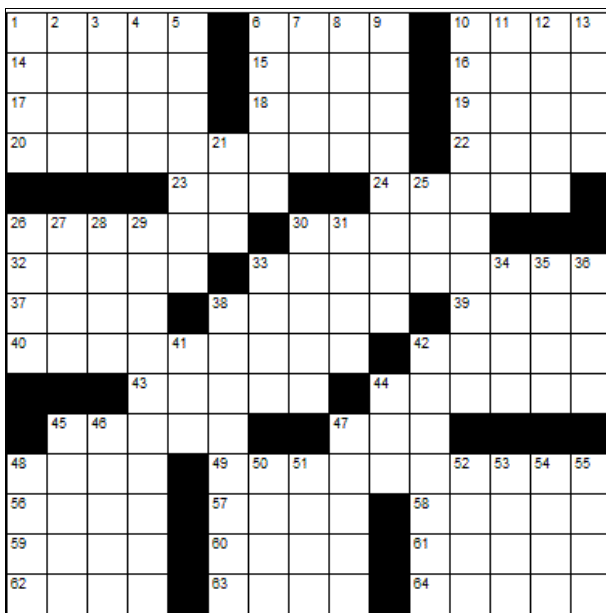
Mease Dunedin Hospital

19-899587-0919



ACROSS

1. Chin indentation
6. Sprockets
10. Boast
14. Wanderer
15. Spindle
16. Tax
17. French farewell
18. Horn sound
19. Affirm
20. Deadly nightshade
22. Medical breakthrough
23. Apprehend
24. Scrapes gently
26. Hit
30. Welts
32. Sarcasm
33. Largest city in Maryland
37. Ark builder
38. American symbol
39. Angers
40. Wanders off course
42. Precipitous
43. Songbirds
44. Wicked
45. French for "Room"
47. Brassiere
48. Novice
49. Blockhouse
56. Afresh
57. Any day now
58. Wish granter
59. Tardy
60. If not
61. Consumed
62. Misled
63. Bucks and does
64. Smelter waste



DOWN

- | | | |
|---------------------------------|-----------------------------|-------------------------|
| 1. Fourth sign of the zodiac | 21. East Indian tree | 41. Woman |
| 2. Prospector's find | 25. Anagram of "Ail" | 42. Caught |
| 3. Wicked | 26. Transgressions | 44. A large vase |
| 4. Sense | 27. Gait faster than a walk | 45. Egyptian peninsula |
| 5. Failure to attend school | 28. Lion sound | 46. Mountain crest |
| 6. Kebab (alternative spelling) | 29. Unsantified | 47. Silly mistake |
| 7. Beasts of burden | 30. What you're paid | 48. Gangly |
| 8. Secluded valley | 31. L L L L | 50. Lacquered metalware |
| 9. Classify | 33. Hesitate | 51. Thorny flower |
| 10. Farrier | 34. Chocolate cookie | 52. Listen |
| 11. Variety show | 35. Bobbin | 53. Savvy about |
| 12. Declares | 36. Catch a glimpse of | 54. Untruths |
| 13. Calyx | 38. Emerged | 55. Lairs |

November Crossword





Blue Jay Estates Irrigation Schedule
All Timers are set on Standard Time only
Odd Unit Numbers Tuesday and Saturday

| 12-2 AM | 2-4 AM | 4-6 AM | 6-8 AM | 6-8 PM | 8-10 PM | 10-12 PM |
|------------|-----------|-----------|-----------|-----------|------------|-------------|
| 1 | 9 | 3 | 11 | 5 | 7 | 15 |
| 17 | 25 | 19 | 27 | 13 | 23 | 21 |
| 103 | 41 | 35 | 43 | 29 | 39 | 31 |
| 37 | 53 | 51 | 59 | 45 | 55 | 47 |
| 49 | 57 | 67 | 75 | 61 | 71 | 63 |
| 65 | 73 | 69 | 85 | 77 | 87 | 79 |
| 81 | 89 | 83 | 91 | 93 | 33 | 95 |
| 97 | 105 | 99 | 107 | 101 | 117 | 111 |
| 113 | 121 | 115 | 123 | 109 | 119 | 127 |
| 129 | 137 | 131 | 139 | 125 | 135 | 133 |
| 145 | 153 | 147 | 155 | 141 | 151 | 143 |
| 149 | 165 | 163 | 171 | 157 | 167 | 159 |
| 161 | 169 | 179 | 187 | 173 | 183 | 175 |
| 177 | 185 | 181 | 197 | 189 | 199 | 191 |
| 193 | 201 | 195 | 203 | 205 | 215 | 207 |
| 209 | 217 | 211 | 219 | 213 | 229 | 223 |
| 225 | 233 | 227 | 235 | 221 | 231 | |
| 17 | 17 | 17 | 17 | 17 | 17 | 16 |



Even Unit Numbers Thursday and Sunday

| 12-2 AM | 2-4 AM | 4-6 AM | 6-8 AM | 6-8 PM | 8-10 PM | 10-12 PM |
|------------|-----------|-----------|-----------|-----------|------------|-------------|
| 2 | 10 | 4 | 6 | 14 | 8 | 16 |
| 18 | 26 | 20 | 12 | 22 | 24 | 32 |
| 34 | 42 | 36 | 28 | 30 | 40 | 38 |
| 50 | 58 | 52 | 44 | 46 | 56 | 48 |
| 54 | 70 | 68 | 60 | 62 | 72 | 64 |
| 66 | 74 | 84 | 76 | 78 | 88 | 80 |
| 82 | 90 | 86 | 92 | 94 | 104 | 96 |
| 98 | 106 | 100 | 102 | 110 | 120 | 112 |
| 114 | 122 | 116 | 108 | 118 | 134 | 128 |
| 130 | 138 | 132 | 124 | 126 | 136 | 144 |
| 146 | 154 | 148 | 140 | 142 | 152 | 150 |
| 162 | 170 | 164 | 156 | 158 | 168 | 160 |
| 166 | 182 | 180 | 172 | 174 | 184 | 176 |
| 178 | 186 | 196 | 188 | 190 | 200 | 192 |
| 194 | 202 | 198 | 204 | 206 | 216 | 208 |
| 210 | 218 | 212 | 214 | 222 | 232 | 224 |
| 226 | 234 | 228 | 220 | 230 | | |
| 17 | 17 | 17 | 17 | 17 | 16 | 16 |

Clubhouse and Common
 Areas, 2-4 AM Wednesday
 and Sunday
**During Water Restrictions
 delete Saturday and
 Sunday**

EXPERIENCE COUNTS!



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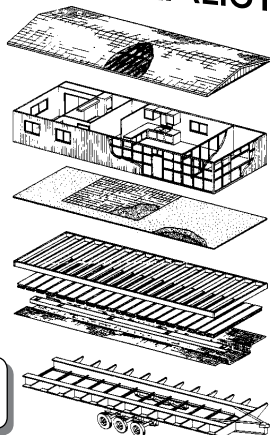
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4 Cemetary lots in Seminole. \$1,800 or
best offer. 727-330-6115



EVENTS & PROGRAMS

WHITE ELEPHANT SALE. Saturday
11/2, 9AM-12PM. Americana Cove,
7201 1st NE, St. Pete. Antiques,
collectibles, jewelry, furniture,
kitchenware, electronics, books,
paintings, records, CDs, DVDs, VCRs,
linens, bakery, plants.

Paradise Island Annual Craft Fair, Sat.
Nov. 2, 2019. Tables, \$10 and \$15.
Call Delores at 727-754-5569

HOLIDAY BAZAAR - Saturday,
11/09/2019, 9am-1pm. All indoor craft
show. First Lutheran Church, 1644
Nursery Rd., Clearwater. Questions:
727-744-3806 or cobrien2429@gmail.
com

Carport Sale: Saturday, Nov. 9th,
8-1pm. Household items, craft items.
Hillcrest MHP, 2346 Druid Rd. Lot
1009, Clearwater. Located between
Belcher and US 19.

Oak Crest/Acorn MHC (over 600 units)
Semi-Annual Carport sale, Saturday,
November 16th, 8:00am-3:00pm. 9925
Ulmerton Rd. or second entrance (off
Seminole) 16th Ave. SE, Largo.

9th ANNUAL ARTS & CRAFT
SALE: Sat, Nov. 16, 2019, 9AM-
1PM. Lake Haven MHP, Paradise
Island Clubhouse, 1415 Main St.,
Dunedin (SR580 & Lake Haven Rd.).
Everything uniquely designed by hobby
club members, including: paintings,
shadowbox creations, jewelry,
crocheted, knitted and sewn items and
greeting cards all individually crafted
for home or gifting.

BRIAR CREEK ANNUAL BAZAAR:
November 22nd, 4pm - 7pm &
November 23rd, 8am - 11am. 100 Briar
Creek Blvd off McMullen Booth Rd
Trash & Treasures, Jewelry, Baked
Goods, Furniture, Tools, Linens, Raffle
Baskets, Liquor Raffle, and 2nd Hand
Clothes www.mybriarcreek.com

Christmas Market & Silent Auction.
Crafts/Vendors November 23rd, 9am-
2pm. Connect2Christ Church, 9398
Oakhurst Road, Seminole, FL 33776

ART/CRAFT SALE 11/23/2019, 9am-
1pm. Park Royale M/H Park. Benefits
"Friends of Strays". Bake sale. Lunch
available. Vendors contact 727-545-
5430 tables \$15.

ART/CRAFT FAIR. Saturday,
November 23rd, 9AM-1PM. Lake
Highlander MHP. 1500 County Road
1, Dunedin. Great Holiday Gifts!

Pre-Xmas Sale: Sat., Nov., 23rd 8am-
1pm. Lake Haven MHP 1415 Main St.
(Behind Subway). Gift items, Dishes,
etc. **The BEST Bake Sale in town!**

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

FLEA MARKET Saturday, November
30th 9am-Noon. Lake Seminole Resort
Clubhouse 10245 110th Ave N. Largo.
Clothes, furniture, books, household
items, decorations.

Yard Sales: Paradise Island, Lot # 208.
Sat. Nov. 30th, 9am - 1pm.

Craft Fair Sugar Creek Saturday
12/7/2019, 8:30-1:30 PM. 10265
Ulmerton Road. Vendors needed: 401-
835-0700.

ATTENTION RESIDENTS!

Did you know this Emporium/
Classified listing reaches over 21,500
homes in Pinellas County? It goes
into 60 community newsletters (just
like this one) from Dunedin to St.
Petersburg. This is a great market to
sell items, advertise your next event,
try and get help for a function, and
many other things. Remember to
think about this the next time you're
planning something.

-Monthly Media Staff

DECEMBER AD DEADLINE - NOVEMBER 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.



Blue Jay Committee – 2019

| | |
|--------------------------------------|---|
| Architectural Review Comm: | Chair Domenic Berenato, Sheila Voss, John Mroz, Bob Morgan, Bill Iverson |
| Bingo Coordinator: | Joe Montione, Dick Hosegood, Kathy Lake |
| Bereavement: | Elaine Fox and Kathleen Hurley |
| Blue Jay Shirts | Pat Montione |
| Bocce Ball..... | Max Karpf |
| Bowling:..... | Bud Fox, Pat Montione |
| Building and Grounds:..... | Rich Williams and Bill Iverson |
| Cards and Games: | Joan Addington, Joe Montione, Bonnie Preston |
| Cribbage:..... | Beverly Myles |
| Family Emergency:..... | Jan Hemingway |
| Kitchen Supplies:..... | Joe Montione |
| Library: | Nancy Beardsley, Mavis Bucholz, & Gael Dorsey |
| Line Dancing:..... | Jackie Triplett |
| Military Family Christmas Cards..... | Marlene Stock |
| Name Tags: | Jackie Triplett |
| Neighborhood Watch: | Dick Hosegood, Cindy Williams, Dave Jones |
| Newsletter: | Christy & Randy Spencer |
| Photography: | Joe Montione |
| Pool Tags, Obituaries: | Mary Krentz |
| R.V. Lot:..... | Bob Morgan |
| Resident Occupancy Control: | Sheila Voss-England/Board of Directors |
| Resident Voting Regis./Stats:..... | Peg McConnell |
| Shuffleboard: | Ron Beardsley |
| Sunshine:..... | Christy Spencer |
| Telephone Directory: | Suzanne Doucette |
| Toys for Tots: | Duane & Mavis Buckholz |
| Vial of Life:..... | Jan Hemingway |
| Welcome Committee:..... | Ronnie Beetle, Jackie Triplett, Roxie Swartz |

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with washing 29 ★ 27

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