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October • 2019

**Issue 8
43rd Year**

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Crosswinds Mobile Home Park

Activities Directors for the 2019-2020 Season (November to April)

President	Jeannette Lortie, Lot 1A - rdrunner_64@hotmail.com	727-258-7875 - November to April 705-844-2779 - May to October
1st Vice President	Glenys Forrester Lot 447 gj.forrester@gmail.com	905 679-9816 - year round
2nd Vice President	Heather Hachey, Lot 525 hacheyha@bellaliant.net	727-826-0298 - December to April
Treasurer	Rachel Brabant, Lot 743 rachel.brabant@hotmail.com	705-618-3593 - year round
Secretary	Suzanne Roy, Lot 413 sroy13c@gmail.com	705-561-2928 - year round

Bird Group's Chairperson November 2019 to March 2020

November 2019:	Activities Directors Jeannette Lortie, Lot 1A	727-258-7875 rdrunner_64@hotmail.com
December 2019:	Mockingbirds Denise Keay, Lot 847	413-626-703 denise.keay@comcast.net
January 2020:	Flamingos Brenda Manfredi, Lot 631	727-914-4154 manfredibj@gmail.com
February 2020:	Blue Jays Rachel Brabant, Lot 743	705-618-3593 rachel.brabant@hotmail.com
March 2020:	Humming Birds Heather Hachey Lot 525	727-826-0298 hacheyha@bellaliant.net
	Paulette Willey, Lot 716,	727-623-4684 4pollywill@gmail.com
April 2020:	Activities Directors Jeannette Lortie, Lot 1A	727-258-7875 rdrunner_64@hotmail.com

Crosswinds Park Homeowners Association Inc Board Members 2019-2020

Traci Timm	Lot #336 & #719	2021 President	727-244-1233 luvthevi@yahoo.com
Tina Van Doran	Lot #15	2020 Vice-President	727-656-6992 tytytina@msn.com
Denise Keay	Lot #847	2021 Treasurer	413-626-7037 denise.keay@comcast.net
Martha (Marty) Benner	Lot #238	2020 Secretary	727-254-7530 martha_benner@yahoo.com
Christine Hollingsworth	Lot #15	2021 Member At Large	727-251-2146 tigger82263@yahoo.com
Mireille McFarlane	Lot #328	2020 Member At Large	727-258-7666 mireillemcfarlane@hotmail.com 727-242-1537 (Cell)
Patricia Duffy	Lot #125	2021 Member At Large	321-419-3580 trishdandrewss@yahoo.com
George Courtney	Lot #137	2020 Member At Large	727-767-0510 georgecourtney@sympatico.ca 705-522-8728 (Canada)
Susan Titus	Lot #435	2021 Member At Large	317-529-7859 sundialtitus@gmail.com
Cheryl Dasen	Lot #18	2020 Member At Large	727-612-8246 cheryllynne2011@hotmail.com
John Martinez	Lot #401	2021 Member At Large	727-256-3556 jjbutch@optonline.net
848-240-2785 (Cell)			

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Ancient human skulls hint at early European arrival

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

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

Giant squid sighted off New Orleans coast

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

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

Three myths about creativity

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

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

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

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





Don't cancel that credit card yet

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

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

What reasons do cardholders give? Here are some answers:

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



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

Eat blueberries to help your heart, says study

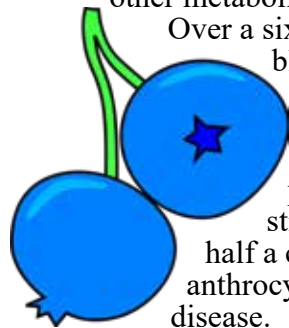
Blueberries are delicious, but can they aid your heart? Maybe, according to the Medical News Today website.

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

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

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

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





Michael Crofts
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Health insurance decisions can be confusing due to endless coverage changes and many policy types. Fortunately, there is someone who can work diligently to help and without cost to you – Michael Crofts, owner of Best Plan Choice.

Through his own healthcare experience Mr. Crofts learned the value of good health coverage and quality medical care. He dedicates his agency to helping people with Medicare and Medicaid needs. You can visit the office to learn about Medicare plan options or he will come to your home.

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

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

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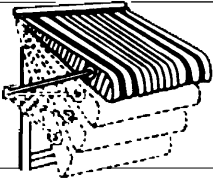
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Collateral

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

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

“Plant more soybeans,” the farmer responded.

“What have you got for collateral?”

“What’s collateral?”

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

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

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

“I have a horse.”

“How old is it?” the banker asked.

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

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

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

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

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

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

“How does that work?”

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

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

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



One-liners

Try these zingers at your next party:

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

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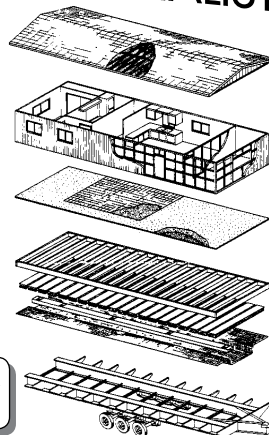
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What's happening to the monarchs?

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



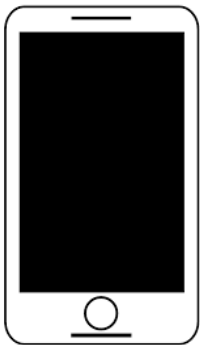
In North America, the monarch population that migrates between the U.S. Midwest and Mexico has dropped from around 1 billion in the 1990s to 200 million in 2018, experts estimate. Another monarch population that migrates between California and the Pacific Northwest is suffering a more alarming decline—from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

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

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

New material recharges devices as you walk

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



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

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

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

—Percy W. Bridgman

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Sunday	Monday	Tuesday
NOVEMBER S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30		
6	7	
13	14	
	Columbus Day	
20	21	
27	28	

Crosswinds

Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5
8	9	10	11	12
15	16	17	18	19
22	23	24	25	26
29	30	31 Halloween		

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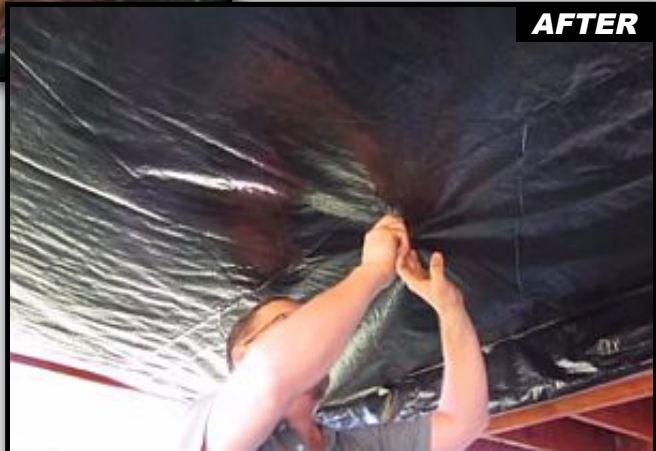
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Monthly

Adopt a Dog Month. American Humane celebrates “Adopt a Dog Month” each October to help the estimated 3-4 million animals waiting in shelters every year get the loving, forever homes they deserve. Be a hero this month and adopt a dog from your local shelter or rescue group. You’ll be saving his or her life and greatly improving your own.



Eye Injury Prevention Month. Experts say that more than 90% of eye injuries can be prevented by wearing protective eyewear and taking other simple precautions. The American Academy of Ophthalmologists sponsors Eye Injury Prevention Month every October to reinforce the importance of preventing accidents and injury.

National Bullying Protection Month. Every day thousands of young people experience bullying from their peers while at school, after school, and at home through social media. There are many ways to support bullying prevention as an individual, with friends and family, and with your school or community. Go to the National Bullying Prevention Center for information and resources: <https://www.pacer.org/bullying/>

Weekly

National Walk Your Dog Week, Oct. 1–7. Forty percent of dogs—about 17 million in the United States alone—are overweight. If you walk your dog just 30 minutes a day, you (and your dog) will meet national recommendations for heart health. Make the pledge to start walking your dog at least 30 minutes a day for a week—and beyond.

Fire Prevention Week, Oct. 6–12. In a typical home fire, you may have as little as one to two minutes from the time the smoke alarm sounds to escape safely. Escape planning and practice can help you make the most of the time you have, giving everyone enough time to get out.



Earth Science Week, Oct. 13–19. The American Geosciences Institute has organized this national and international event to help the public gain a better understanding and appreciation for Earth sciences and to encourage stewardship of the Earth. This year’s Earth Science Week will celebrate the theme, “Geo-science is for Everyone.”

National Massage Therapy Awareness Week, Oct. 20–26. Years of research support the efficacy of massage therapy for the treatment of many health issues. These include massage therapy for chronic pain management, behavioral health treatment, rehabilitation/physical training, and acute medical conditions.

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How do you like your pizza?

Pizza may be many people's favorite food, but it's not without controversy. Take, for example, the debate about pineapple and anchovies. The Food&Wine website reports on a survey by Slice, a pizza ordering platform, in which consumers were asked to rate different toppings.

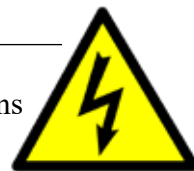


With more than 9,000 responses to Slice's poll of customers, pineapple emerged as the least popular topping, rejected by 54% who said it shouldn't be considered a topping at all. Anchovies turned out to have some fans, though, principally in East Coast states. Delaware is where they're most popular—63% of residents there are willing to include them in their order, but only 1% of Kansans would do the same thing.

One thing many people agreed on, however, was breakfast. The survey found that 53% of respondents would prefer a slice of cold pizza for breakfast over juice and eggs.

Support for electric cars building

Are you ready for an electric car? If so, you've got plenty of company. According to the CleanTechnica website, a survey of 1,659 Americans planning to buy a new car in the next two years have a strong interest in electric vehicles. Thirty-one percent said they'd consider an electric vehicle for their next purchase, and 27% would think about it further in the future. Five percent said they'd definitely buy or lease one for their next vehicle.



Other findings from survey participants:

- Seventy-three percent believe increased electric cars will help reduce oil use.
- Seventy-two percent said auto manufacturers should provide a wider range of electric vehicles, including SUVs, pickup trucks, and minivans.
- Seventy-two said they think increased electric car use will help reduce pollution.
- Sixty-five percent believe electric cars will help save money on fuel and maintenance.

Pet insurance on the rise

The North American Pet Health Insurance Association reports that total premiums for pet insurance have hit a new level, reaching \$1.42 billion in 2018.

In the United States, pet insurance increased 18% for 2.43 million pets. In Canada, the rate grew 10.9% for 277,000 pets. The most common coverage was for accident and illness plans. Accident and illness premiums for dogs came in at \$566 yearly in the U.S., and \$734 in Canada. For cats, the U.S. premium was \$354, and the Canadian rate was \$400.



October Sudoku

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



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

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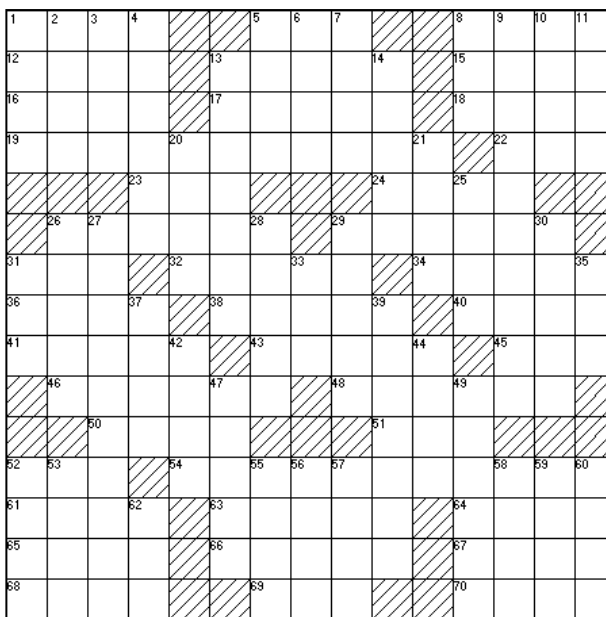
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ACROSS

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



DOWN

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



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Crossword

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

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Danet Krebs \$10	Community Roofing of Florida	Dick Frechette..... \$5	Battleline Termite & Pest Contral, Inc
Lynn Davis \$10	Ron Wyngarden MH Washing	Janet Eads..... \$5	Doll Brothers Upholestry Cleaner
Megan Toal \$10	Ricks Appliance Repair	Peter Kristall \$5	Royal Enterprises
Robert Smith \$10	Air Masters of Pinellas, Inc.	Judy Artish \$5	Jones & Sons Plumbing, Inc.
Robert Gamboa \$10	Battleline Termite & Pest Control, Inc.	Joan Pattison \$5	Debbie's Cleaning Services
Christine Swank \$10	E & E Gliddon Air Conditioning, Inc.	Bob Pawling \$5	Imperial Electric Service of Pinellas
Kathy Shanks \$10	Heller's Mobile Home Washing	Dorothy Johnson \$5	Doll Brothers Carpet Cleaner
Frank Alessi \$10	Buggon Out Termite & Pest Control	Lilian Galioki \$5	1st Class Handyman Service, Inc
Sharon Sparrow \$10	Royal Enterprises	Albert Newell..... \$5	Community Roofing of Florida
Peggy Korte \$10	All Weather Roofing	Theresa Parish \$5	Jones & Sons Plumbing, Inc.
Teresa Werton..... \$10	Rod Runners, Inc.	Louise Anderson \$5	Battleline Termite & Pest Control, Inc
Cecile Turner..... \$10	Bill the Carpet Guy	Robert McGrath \$5	Community Roofing of Florida
Barbara Gould..... \$10	Appliance Specialty, Inc.	Anita Hermann..... \$5	Buggin Out Pest Control, Inc.
Walt Fenning..... \$5	Imperial Electric Service of Pinellas	Kathleen McGillan..... \$5	Bill the Carpet Guy
Eva Varney..... \$5	Community Roofing of Florida	Ab Wohiford..... \$5	Jones & Sons Plumbing, Inc.
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- Limit of one ticket per visit • Advertiser may have up to 4 winners per month • Advertiser must have bill paid current to qualify
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Committee Contacts

Billiards.....		
Bingo.....	Maggie Deguire, #941	(727) 289-8775
Bocce.....		
Bridge.....	Heather Hachey Lot 525	
Chair Yoga for Seniors...	Susan McKay, #5	727-289-1101
Coffee Hour.....	(The birdgroups are responsible for organizing the coffee hour for the month that is assigned to their group. See Birdgroups)	
Crafts.....	MaryBeth Leduc Lot 415	727-827-7114
Cribbage.....	Jeannette Lortie, Lot 1A	727-258-7875
Darts		
Euchre	Jeannette Lortie, Lot 1A	727-258-7875
Golf (Ladies).....	Suzanne Roy, Lot 413,	727-289-4124
Golf (Men)	Gordon McFarlane, #328.....	258-7666
Karaoke	Maggie Deguire, #941	(727) 289-8775
Low Impact Workout ..	Dina Samson Lot 616	
Line Dancing.....	Jeannette Lortie #1	727-528-7875
Open Mic	George O'Donnell, #636	546-4930
Poker		
Red Hat Society Chap..	Marsha Keiths 1-821-4814	
.....	Paulette Willey, Lot 716	727-623-4684
Shuffleboard	Andy Beaudet, President #745	727-498-7802
Special Events Com. ...	Brenda Manfredi Lot 631,	727-914-4154
Tours	Jeannette Lortie, #1A.....	727-258-7875
Walk Away Lbs.	Rachel Brabant, #743	705-618-3593
Weigh-In.....		



**A Complete Listing of Resident Services
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