

ctober 2015

Issue 8 39th Year

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Neighborhood Watch

Corky & Vickie Craver, (727) 288-3991 Richie Vega, 813-284-8071



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Block Captain Coordinator

Vickie Ĉraver, 248 Circle Drive Assistant: Andi Rodriguez, 211 1st St.

Crystal Lake Facebook group link:

See/Call/e-Mail -

Violet for your Invitation to join











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We are always grateful to our Block Captains who bring your copy of the Courier to your door every month. Block captains also hand out flyers and notices when needed.

To contact Vickie: call 727-288-3991 or see her at lot #248 after 3 o'clock.

LETTER FROM THE EDITOR

By Violet Escobar

In September we finally had a long-awaited Town Hall Meeting with Manager Carol and 2 representatives from the Corporate Office. There were approximately 50 residents in attendance.



Many of our issues were brought up and addressed by Corporate and Management during the first half of the meeting. We had been asked to make a list in advance of the main points of our concerns and submit them to Management, which many of you did. This kept lengthy exchanges to a minimum, which is what works best in any meeting. We were told that we can expect another Town Hall meeting in approximately six (6) months and to begin thinking now of topics that need to be addressed.

In case you were not able to attend here are some of the highlights from that meeting:

WHAT HAS BEEN OR IS BEING DONE

- Blinds installed in the CH
- Benches around lake boards are being replaced and painted
- Laundry Facilities are getting a facelift and repairs will be made to those not working properly. For those of you using those facilities, will that resolve your issues with the machines? If not, write down your issues and give them to Carol. Don't forget to include your



name and a contact # so she can get back to you on what's being done.

- Handicap Access to the dock has been approved and will be begin soon.
- Handicap Access to the back door entrance is being addressed and should be approved without a hitch ... We'll keep you informed (or see Carol for updates)
- Roads see Carol for schedule
- Picnic area in place of Shuffleboard Courts our corporate visitors liked the idea. Our proposal with your signatures has been submitted. Although every door was knocked on so that you could be included, quite a few people didn't respond. We are sorry if we missed you.

WHAT WAS EXPLAINED

- Stoves are being removed from all other Lakeshore clubhouses due to changes in codes. As I understood it, two changes that were recently put into place by Code Enforcement have to do with stoves in community buildings and the handling of food. We are considered an "assembly occupancy" where it would pertain to our kitchen activities. (As opposed to a commercial occupancy) We were given a print-out at the meeting that would further explain in 'legal' terms what we were told. There are copies of this printout in the clubhouse. We have been offered large griddle(s) to take the place of having a stove. The Board reports that we will accept.
- Palm Trees trimming is ongoing by throughout the park: Michael (Maintenance) will take care of the lower ones and the Lawn Service is doing the taller ones as they visit the park for mowing, etc.
- Lawn care is provided and paid for by the Company. Because this is our rainy season the Mowing Company is trying to catch up what they were unable to do due to rain and soggy ground. Ruts in the yards are a real problem when ground is too wet and soft to mow. It takes time, we are asked to be patient until the weather allows them to catch up.

WHAT WE NEED TO DO

- We were reminded that there is NO FEEDING OF STRAY CATS OUTSIDE OF YOUR HOME! You may not have feeding dishes on your porches or carports and your trash should be bagged and placed in the proper receptacles to discourage stray animal feeding. You can receive a violation for this offence.
- It was suggested that you spray weed killer or otherwise remove weeds from around your water meters to prevent snakes and other creatures from hiding and biting Michael/Carol when they read the meters on the 15th of the month.
- To prevent damage to your solar lights (if you have them) you can remove them when you know the mowers are in the park. You can replace them when they have completed cutting your lawn.

OTHER / IMPORTANT NOTES

- We may expect Quarterly Town Hall Meetings in the future
- If you have a problem with the 5th of the month late fee date, see Carol for help
- There are forms for a One-Time credit card withdrawal if you pay by CC and are unable to be in the office by the 5th. Fill out form in advance
- You can always set up automatic payments to pay your lot rent.

WISH LIST FOR NEXT YEAR'S BUDGET

- Pool Heater
- · Better Perimeter Fencing

THE HOMEOWNERS' ASSOCIATION – MEMBERSHIP

- We currently have 152 occupied homes in the park
- 35 of those 152 homeowners are members of the HOA that's less than \(^1/4\)
- That means that 35 of us are fighting for the rights of ALL 152 homeowners
- And that means that 117 homeowners either don't care if the Park owners raise the rent \$20 or more every year
- And they don't care if our roads don't get paved
- And they don't care if our palm trees don't get trimmed and the pods fall and make holes on our roof tops or our cars OR
- Probably they just don't think that being united matters one way or the other.

 Well, I know that it does matter.

In the last few years, we lost a cast iron commercial stove that was purchased for thousands of our HOA dollars many years ago. It was taken out behind the Clubhouse, and then it just disappeared. No one bothered to ask HOA if they wanted to sell it, or scrap it or do anything else with it that would put some of the money back into our account.

A couple of years ago, our kitchen was well equipped for any function you could imagine. A lot of our small appliances and serving dishes, etc. had been purchased or donated by residents. We were told our things had to go. Some just disappeared.

We complained that we needed those things for the weekly breakfasts, lunches and the potluck dinners we had for the residents. But no one listened. We were just a small handful of residents out of about 150. They didn't have to listen to us. There weren't enough of us who













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seemed to care for it to matter to them.

We've begged for all our roads to be repaved and speed bumps installed for our safety... we're still waiting. We have several residents who use wheel chairs and we've asked for a ramp for the dock area and better access to the laundry area... we're still waiting.

When we had our Town Hall meeting, we had 4 residents in wheel chairs waiting to get in the only accessible entrance to the clubhouse. First they had to bang on the door to get someone's attention and then someone had to hold the door open so they could come in. We've been waiting for years for handicapped residents to be able to utilize many common areas in our park.

My point is: <u>WE HAVE TO BE UNITED</u> if we want to see positive changes in our park. We have to show Corporate that <u>WE MATTER!!</u>

FMO NEWS

Submitted by Violet Escobar, FMO Park Representative

WHO DOES FMO HELP?

Crystal Lake is a Rental Community. Residents of rental manufactured home communities own their homes and rent the lot on which the home sets. The FMO helps residents of rental manufactured / mobile home communities prepare for negotiating with their park owners regarding rent increases. The FMO also provides information about Chapter 723, Florida Statutes (FS) which governs unique park owner/lot renter issues. In addition, the FMO offers workshops on negotiation with a park owner and resident purchase of a community.

There are many more reasons to support and be a part of FMO.

This month, we have the pleasure of hosting the Section 1 Director of the FMO, Jim Hamilton at our HOA meeting on October 5th. We have many questions regarding our rights and our lifestyle as home owners and we look forward to hearing all that he has to offer in the way of guidance and direction.

Please encourage your friends and neighbors to attend the meeting with you. You have told us that you want to be more informed. If you truly do, plan to attend. There's a lot that we can learn.

SOURCE: Taken from FMO News.

UP COMING

RENT DAY OFFERING

he manager is offering free Coffee & Donuts in the clubhouse to anyone who pays their rent on the 1st day of the month. If the 1st day of the month falls on a Thursday or a Sunday when the manager is not working, you can pay your rent on the next day and still enjoy coffee and donuts. This month (October) you will pay on the 2nd as the 1st falls on a Thursday. Speak to Carol for any further explanations.

NEIGHBORHOOD WATCH MEETING

Submitted by Ricardo Vega

n Monday, October 19, 2015 we will have out Neighborhood Watch Meeting at 7:00 pm at the Clubhouse. We will have Anna Marie Millet from the Pinellas County Department of Justice & Consumer Service as our Special Guest Speaker.

TOPIC: SCAMS

Crooks use clever schemes to defraud millions of people every year. They often combine sophisticated technology with age-old tricks to get people to send money or give out personal information. Pinellas County Office of Consumer Protection will tell you about current scams, ways you could be targeted and how to protect yourself from falling victim.

About Anna Marie Millett

In 2002, Anna Marie Millett joined Pinellas County Department of Justice & Consumer Services as a Consumer Fraud Investigator. She worked in the Department's Criminal Section investigating cases involving unlicensed contracting, theft and home solicitation. She is certified as a mediator through the Supreme Court of Florida. Currently, she is with the Department's Dispute Resolution section, where she assists parties in resolving civil complaints through mediation. Anna Marie is also the Department's Outreach Coordinator. As Outreach Coordinator she provides consumer education to Pinellas County residents through presentations, community events, and distribution of literature.

INFORMATION

If you would like to have more information on this meeting, please contact Violet Escobar at (727) 278-7310. Please refer to the flyer that will be distributed soon to your home.



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s you probably already know; patronizing the advertisers in this newsletter also pays YOU with our Monthly Mania Cash Give-a-Way. We pay out \$400 every month to residents who submit tickets they have received from using the businesses in the newsletter. Winning is easy, just patronize any advertiser in the newsletter, then submit either the ticket or a paid receipt to us for your chance to win!

Now You Have More Chances to Win!

We are now offering unlimited entries into our Monthly Mania drawing by just SUGGESTING a business to advertise.

Here is how is works:

- 1. Call our office and suggest a business to advertise in the newsletter
- 2. We will take down your information (name, address, phone number) and enter you into the next month's drawing for over \$400 in cash prizes
- 3. The more businesses you suggest, the more chances you have to win. (To qualify each resident can only suggest a business once)

What businesses would you like to see advertising? We have spots available in the following categories:

- Accountant/Tax Prep
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- Bingo
- Chiropractor
- Computer Services
- Dentist
- Driveway Coating
- Fitness Center/Gym
- Floor Coverings/Retail

- Foot Specialist Podiatrist
- Golf Cart Sales & Service
- Hair Salon/Day Spa
- Hearing Aid/Retail
- Home Care
- Home Furniture & Mattress
- House Cleaning
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- Manufactured Home Sales
- Massage Therapy
- Medical Doctor
- Mobile Home Supplies -Retail
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- Pharmacy
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- Resale Store
- · Screen Repair • Storage
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- Veterinarian
- Window Film/Tinting
- · Window Washing
- Window Treatment/Interior



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CALL MESSAGING

The will be kicking off our call messaging service this month. If you want to take advantage of this free service, please contact Violet to get your phone numbered included. This service will be used for things such as Alerts, Awareness and Reminders of anything that's happening in the park and Wellness Checks. It will be set

up and monitored so that you can respond, such as with the Wellness Checks. Your phone number will not be published or shared for any other purpose.

Alerts could be anything from a solicitor in the park (who may be a scammer), if there is a problem with the water such as a water main break or lake water shut-off. It can also alert you of when workers are in the park such as the landscapers so that you can pick up your water hoses or any solar lights or lawn ornaments. It can remind you to take out your trash on trash day.

Awareness and Reminders could be for upcoming events, activities or meetings.

Wellness Checks – this is one of the separate lists. You can receive a daily. When you answer the call we will know that everything is OK. This is especially good if you live alone.

REPORTS

HOA MEETING – AUGUST 3, 2015

any topics were discussed including the upcoming Town Hall meeting that was scheduled and held on September 2. Lengthy minutes were taken to inform you of the items that were discussed and decisions that were made. These minutes were hand written and posted on the Clubhouse Bulletin Board for all to read. Unfortunately, once again, someone has found it necessary to selfishly deprive other residents of knowing about issues that concern everyone in the park by removing the Secretaries minutes from the board.

Be assured, the HOA Board is taking steps to deal with this ongoing problem to include a locking message board and the possibility of cameras to record things that have been happening in the Clubhouse meant to keep residents from enjoying a peaceful existence.

HOA MEETING – SEPTEMBER 14, 2015

Due to the Labor Day Holiday, our HOA meeting which is usually held on the first Monday of every month was moved ahead to the second Monday. The meeting began as usual with the Salute to the Flag, the minutes were discussed (as remembered) and the treasurer's report was given. There were 23 people in attendance.

Two Speakers Mary Burrell, Public Information Manager, Pinellas County Communications and Ikey Leishear, Community Education, Outreach & Programs Coordinator, Pinellas County

...continued on page 15

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Emergency Management were on hand to discuss Storm Preparations and what kinds of options were available if a major storm should threaten our area.

Some of the key topics discussed were: how to prepare right now before there is even a threat of a storm, your plans to evacuate and what to expect if a storm is on the way.

Those present at the meeting received very informative publications to walk us through everything we should do now and also later when a storm is heading our way.

Most importantly, because we live in mobile homes we are among the most vulnerable. We have to be ready to LEAVE as soon as the Evacuation order is issued.

Some publications are still available in the Clubhouse for you to take. There may also be publications available at the Public Library or at City Hall or the Fire Department.

The regular HOA meeting resumed after the presentation.

BE INVOLVED! BE EDUCATED! BE INFORMED!

A DAY IN THE LIFE...

A true story written by someone who is grateful.

Per very day and most nights he leaves his wife and his home and goes out into the park for the purpose of keeping our residents and their properties safe.

Since November 3, 2014 when he began doing Neighborhood Watch, Richie Vega has been screamed at, cursed at, threatened and accused of many unthinkable things by residents that have not yet had an opportunity to realize all the good that his selfless actions provide for this park.

He's been accused of harassing, peeking in windows, invading privacy, taking pictures of people's homes; he's been cursed at and screamed at by homeless people and addicts who pass through our park coming from the Meth Clinic when he escorts them out, threatened by a solicitor who swore "he'd be back" and harassed by a small handful of residents. He's had the police called on him twice by people who know who he is and the good that he does but evidently want to see some excitement.

And yet he continues to VOLUNTEER his time because he's dedicated to the cause of keeping all his neighbors safe. What is it that drives him?

We still see the occasional trespasser or addict walking down our streets and occasionally things are stolen from our yards, but not at all like there used to be and unless or until our park is gated it will always continue.

He could stay at home with his wife who, by the way, is the one who answers most of your calls when something needs the attention of the Neighborhood Watch Team. Whenever a resident calls, you can bet that your call will be answered right away and someone will be on the

way to help with the problem. That's dedication!

But for those few who complain, there are many, many more who are grateful for all the good he does and all the time he dedicates to keeping our homes safe.

And... now that I've embarrassed him and gotten myself in trouble with him by writing this, I'll end it by asking you to let him know if you appreciate what he does. Believe me, that's all the PAY he ever wants, needs or gets.

WORD OF THE MONTH – COMPASSION

Article by Violet Escobar

ompassion is the response to the suffering of others that motivates a desire to help.

Compassion motivates people to go out of their way to help physical, spiritual, or emotional hurts or pains of another.

Compassion is often regarded as having an emotional aspect to it, though when based on cerebral notions such as fairness, justice and interdependence, it may be considered rational in nature and its application understood as an activity based on sound judgment.

Compassion commonly gives rise to an active desire to alleviate another's suffering.

Golden Rule - Do to others what you would have them do to you

"Be kind, for everyone you meet is fighting a harder battle." — Plato

"Dare to Be"

When a new day begins, dare to smile gratefully.

When there is darkness, dare to be the first to shine a light.

When there is injustice, dare to be the first to condemn it.

When something seems difficult, dare to do it anyway.

When life seems to beat you down, dare to fight back.

When there seems to be no hope, dare to find some.

When you're feeling tired, dare to keep going.

When times are tough, dare to be tougher.

When love hurts you, dare to love again.

When someone is hurting, dare to help them heal.

When another is lost, dare to help them find the way.

When a friend falls, dare to be the first to extend a hand.

When you cross paths with another, dare to make them smile.

When you feel great, dare to help someone else feel great too.

When the day has ended, dare to feel as you've done your best.

Dare to be the best you can –

At all times, Dare to be!"

— Steve Maraboli, Life, the Truth, and Being Free

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4 7P- HOA Meeting – Speaker - FMO	
Columbus Day	
7P Neighborhood Watch Mtg. Scams	
25 26	

Crystal Lake

uesday	Wednesday	Thursday	Friday	Saturday
		1	6:15P- 7P Bingo Snack Bar 7P BINGO Coffee & Donuts	3
6	7	8	6:15P- 7P Bingo Snack Bar 7P BINGO	10
13	14	15	16 8:30A – 2P Yard Sales 6:15P- 7P Bingo Snack Bar 7P BINGO	8:30A – 2P Yard Sales
20	21	22	6:15P- 7P Bingo Snack Bar 7P BINGO	24
27	6:30P Line Dancing	29	6:15P- 7P Bingo Snack Bar 7P BINGO	7P Halloween Costume Party

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



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— Steve Maraboli, Life, the Truth, and Being Free

FOR YOUR INFORMATION

CRIME PREVENTION SAFETY

Submitted by Ricardo Vega

AUTO THEFT PREVENTION

Facts about Auto Theft:

- Fact: Nearly 1 in 5 stolen vehicles are left unlocked with the keys in the ignition.
- Fact: Over half of all vehicle thefts occur in residential areas.
- Fact: More than two thirds of auto thefts happen at night.
- Fact: A car is five times more likely to be stolen from an unattended lot than from the street or an attended lot
 - Fact: Good anti-theft devices slow down thieves and increase their risk of discovery.

Auto Theft Precautions

Securing Your Vehicle:



- Always remove the keys from your car, lock all doors and shut windows tightly every time you leave your car.
- Park in well lighted and high visible areas.
- Never hide a spare key to your vehicle on or inside the vehicle.
- Do not leave valuables in plain view.
- Do not leave titles or bills of sale in your vehicle; the title can be altered easily and/or your signature can be forged.
- Drop a business card into the door frame.
- Have the vehicle identification number etched on window glass trim as well as other parts of the car; T-tops, radios, etc.
- Back your car into the driveway. If you drive forward into the driveway, a perpetrator could raise the hood to hot wire the car and it would appear to the neighbors that you were just working on the car.
- When parking in attended lots or parking garages, leave only the ignition key with the attendant.
- Lock your registration and insurance documents in the trunk.
- Always lock your garage door.

...continued on page 22



- When purchasing a vehicle, check the manufacturer's list on anti-theft options, such as interior hood and trunk releases, locking steering columns, locking gas caps, and alarm systems.
- You may want to consider installing a disabler switch or "kill switch" which will
- Prevent a thief from starting the car, or a fuel switch which stops the fuel supply.
- Anti-Theft Bars or Steering Wheel Locking Devices prevent the steering wheel from being turned. They are highly visible and may act as a deterrent from theft.
- Armored Collar is a metal shield that locks around the steering column and covers the ignition, the starter rod, and the steering wheel interlock rod.
- Crook Lock is a long metal bar that has a hook on each end to lock the steering wheel to the brake pedal.
- Tire Locks make the car nearly impossible to move.

Any device can be defeated by a determined thief if he/she is given enough time to operate undetected. Your first consideration should be to follow the advice about locking and parking your vehicle.

CAR ALARMS

The typical car alarm is equipped with motion sensors, impact sensors and a loud siren or series of tones. A current listing of alarms includes the Audible Alarm, Motion Detector, Current Sensor, Computerized Ignition Immobilizer, Sight and Sound Computerized Alarm and Silent Paging System. The best alarms activate themselves automatically when you leave the vehicle and include an automatic kill switch. The best models also flash the headlights and honk the horn in addition to sounding a siren.

Ravelco System is an electronic plug. When it is removed it is impossible to start the vehicle. Alarm systems are available at automotive part dealers, major department stores, car dealers, or through mail order catalogs.

ELECTRONIC TRACKING DEVICES

An electronic transmitter hidden in the vehicle emits a signal that is picked up by the police or a monitoring system. Tracking devices are effective in helping authorities recover vehicles before they can be stripped.

PROTECT YOURSELF WHEN BUYING AND SELLING A CAR

- Beware of fast pressure sells.
- Be cautious of the low priced bargain car.
- Check the Vehicle Identification Number (VIN) to see if it has been altered.
- Be suspicious of fresh paint on the car.
- Verify that the inspection sticker and the license tag are current and from the same state.
- Do not accept duplicate car keys.
- Complete all paper work at the time of sale.
- If you are selling a car, never allow a person to test drive the vehicle alone. ...continued on page 25

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- Ask to see an interested buyer's driver's license, and write down the name, address, driver's license number, etc.
- Make certain the driver's door contains a federal motor vehicle safety standard label. This label is often called a Mylar sticker and it contains the vehicle identification number. Presence of the label is required by law.

IF YOUR CAR IS STOLEN...

Call the police. Vehicle theft should be reported as soon as possible. However before the vehicle can be listed as stolen, you must have your vehicle's license number and/or the vehicle identification number (VIN). An officer will take the report over the telephone. By making a report over the phone, the needed information about your vehicle can be directly entered into the Police Department's computer system. This enables officers to immediately identify your vehicle as being stolen. Stolen vehicles are sometimes used in the commission of other crimes. Quick action often results in recovery of your vehicle as well as prevention of another crime. If the criminal is apprehended, be willing to file charges. Testify in court.

FOLLOW-UP

If you recover your own vehicle, you must not touch or move your vehicle in order to preserve any possible evidence. Please call nonemergency number to report the recovery. If you do not follow these steps, your car will continue to be listed as stolen. Daily precautions are an important first step in reducing your chances of becoming a victim of auto theft.

NOTE: Next month we will continue this series of articles of CRIME PREVENTION SAFETY.

OCTOBER

Submitted by Richie Vega

FACTS

- October is the tenth month of the year in the Julian and Gregorian Calendars and one of seven months with a length of 31 days.
- In common years, January starts on the same day of the week as October, but no other month starts on the same day of the week as October in leap years. October ends on the same day of the week as February every year and January in common years only. In common years, October starts on the same day of the week as May of the previous year while in leap years, October starts on the same day of the week as August of the previous year. In common years, October ends on the same day of the week as August and November of the previous year. In years immediately before common years, October starts on the same day as April

and July of the following year while in years immediately before leap years, October starts on the same day of the week as September and December of the following year. In years immediately before common years, October ends on the same day of the week as July of the following year. In years immediately before leap years, October ends on the same day of the week as April and December of the following year.

OCTOBER: MOVABLE OBSERVANCES

• World Architecture Day - First Monday of October (established by the International Union of Architects (UIA) to celebrate architecture worldwide.)

OCTOBER: FIXED OBSERVANCES

- October 2: International Day of Non-Violence
- October 4: World Animal Day
- October 5: International World Teacher's Day
- October 16: World Food Day
- National Fire Prevention Week
- Columbus Day (2nd Monday of October)

MONTH-LONG OBSERVANCES

- National Arts & Humanities Month
- National Cyber Security Awareness Month
- National Adopt A Shelter Dog Month



MISCELLANEOUS

The last week in October is the only time of the year during which all four major North American professional sports leagues schedule games; the National Basketball Association generally begins its regular season at this time, the National Hockey League is about one month into its regular season, the National Football League is about halfway through its regular season, and Major League Baseball concludes its postseason with the World Series, which lasts from five to nine days.

SYMBOLS

- October's birthstone are the tourmaline and opal.
- The birth flowers for October is the calendula.
- The zodiac signs for the month of October are Libra (Sept 23 to October 22) and Scorpio (from October 23 to November 21).
 - Planetary Stone: Garnet, Ruby; Lucky Charms: Aquamarine, Beryl
 - October Lokesh birthstone is roser.
 - October Mystical birthstone is Jasper.
 - October Ayurvedic Birthstone is Opal.

WELCOME OUR NEW RESIDENTS

Submitted by Ricardo Vega



Te are pleased to welcome our new residents. We are so happy you've chosen Crystal Lake to call home! If there is anything we can do to make you stay more enjoyable, don't hesitate to ask!

As from us, the old fellows, next time you see the new faces, say "HI" to them and make them welcome!

WHAT'S COOKING?

SLOW-COOKER PINEAPPLE UPSIDE-DOWN CAKE

Ingredients

- 1 cup packed brown sugar
- 1/4 cup butter, melted
- 1 (20-ounce) can pineapple slices in juice, drained; juice reserved
- 10 maraschino cherries without stems, drained
- 3/4 cup sweetened coconut flakes
- 1 box Betty CrockerTM SuperMoistTM yellow cake mix
- vegetable oil and eggs, as advised on cake mix box

Instructions

- 1. Spray inside of 6-quart slow cooker with cooking spray generously.
- 2. In a bowl, mix 1 cup brown sugar and melted 1/4 cup of butter; stir until combined.
- 3. Spread brown sugar and butter mixture evenly in the bottom of your slow cooker insert.
- 4. Place full pineapple slices across bed of brown sugar-butter mixture; cut pineapple slices to fit, as needed. Pineapple slices should be arranged in one layer.
- 5. Put a cherry in the center of each pineapple ring, and place additional cherries around slices, as desired.
- 6. Add water to set aside pineapple juice, totaling one cup of liquid.
- 7. Mix cake mix batter, as directed on the box, swapping pineapple juice for indicated water.
- 8. Add 3/4 cup sweetened coconut flakes to batter and mix thoroughly.
- 9. Pour cake mix batter over pineapple, cherries, and brown sugar-butter mixture.
- 10. Set slow cooker to HIGH and cook for 2 1/2 to 3 hours, or until a toothpick inserted in the center of the cake comes out clean.
- 11. Uncover slow cooker carefully (to avoid condensation dripping on the cake). Turn off slow cooker. Remove ceramic base and set aside for cooling. Cool cake for 15 minutes.
- 12. Set down a heatproof serving plate over the ceramic base; turn over ceramic base with serving plate covering it.
- 13. Remove ceramic base. Serve and enjoy!



SLOW COOKER HAMBURGER & POTATO CASSEROLE

Serves: 4

Ingredients

1½ lbs hamburger, browned and drained

- 1 large onion, sliced
- 4 large potatoes, peeled and sliced
- 1 (10 ounce) can cream of mushroom soup
- ½ Cup Milk
- 1 Small Can Corn Niblets
- 1 tsp minced garlic
- Salt & pepper to taste
- 1-2 Cups Shredded Cheddar Cheese

INSTRUCTIONS

- 1. Spray crock pot with nonstick vegetable spray.
- 2. Layer potatoes, onions & garlic, and hamburger until all is used, sprinkling each layer with salt & pepper
- 3. Mix soup and milk together and pour over top.
- 4. Cook 3 to 4 hours on high.
- 5. Stir in corn niblets the last 30 minutes and top with cheese.







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THIS-N-THAT

TRIVIA

Question: What was the last name of the U.S. president whose first name was Millard?

Answer: Millard Fillmore was the 13th President of the United States (1850–1853), the last Whig president, and the last president not to be affiliated with either the Democratic or Republican parties. As Zachary Taylor's vice president, he assumed the presidency after Taylor's death. He sought election to a full term in 1852, but was passed over for the nomination by the Whigs. Fillmore founded the University at Buffalo and was the university's first chancellor.

Question: What is the only planet not named after a Roman god or goddess?

Answer: Earth is the only planet not named after a Roman god or goddess. For example, Saturn was named after the Roman god of agriculture, and Venus was the Roman goddess of love and beauty. Neptune was the Roman god of the Sea.

SEEN ON FACEBOOK

7 Keys to Life

- 1.God First
- 2. Love One Another
- 3. Never Hate
- 4. Give generously
- 5. Live simply
- 6. Forgive quickly
- 7. Be kind always







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14 – Janet (2nd St)

21 – Susan Statler (2nd St)



HAPPY BELATED BIRTHDAY

September 9 – Kelly Themmes

HAPPY ANNIVERSARY

1 – Jason & JoDee Wehrle (3rd Street)

17 – Earl & Sandy Waight /Skinner



BIRTHDAYS & ANNIVERSARIES

****We would like to acknowledge all birthdays and anniversaries in our newsletter each month. Because this information was gathered at the Meet and Greet, not everyone was available to fill out the very short form. Please call, e-mail me or see me so that I can get this information from you. Thank you so much for your participation.





Avoiding the dentist? It may cost you

Proper dental care is important to your overall health. Unfortunately, many of us tend to avoid visiting the dentist—often because of the cost.

A survey commissioned by Aspen Dental found that almost two out of five Americans have delayed needed dental work, or had it only partially performed, because of their financial situation. It's a figure that has jumped by almost 8 percent over the last two years, even though 80 percent say they're aware that staying away from the dentist will be more expensive in the long run.



Take one step to lose weight

ant to lose weight? Step onto a scale every day. That may seem like obvious advice, but it's supported by the results of a study reported on the Live Science website.

In the study, researchers challenged 162 people to reduce their weight by 10 percent over the course of the year. They weren't given any specific advice, but about half the participants were given scales and told to check and record their weight every morning.

Although few of the participants in either group achieved their goal of losing 10 percent of their body weight, 29 percent of those given scales succeeded in losing at least 5 percent, but only 11 percent in the scale-free group lost as much. In addition, participants given scales managed to maintain their weight loss for a second year.

The researchers have theorized that checking weight once a day may help people pay more attention to what they eat (and how much), and reinforce positive weight-loss behaviors like skipping dessert.

Without mathematics, there's nothing you can do. Everything around you is mathematics. Everything around you is numbers.

—Shakuntala Devi

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EVENTS & PROGRAMS

CRAFT SHOW, Saturday, October 10, 9am – 3pm, St. Paul United Methodist Church, 1199 Highland Avenue, Largo, FL 33770. 85 Vendors/85 Prizes. Indoor & Outdoor Show. Food, Children's Activity Center & Pumpkin Patch. \$1.00 Admission.

Caribbean Isles Craft/Granny Attic November 25, 8am - 1pm, Breakfast/Lunch available. 12100 Seminole Blvd., Largo

Annual Craft Fair Saturday Nov 7, 2015 @ Paradise Island Clubhouse, 1001 Starkey Rd. Largo. Open 9amlpm. A big variety of crafts. Bake sale and canteen open for food.

CRAFT FAIR! Nov. 14th 9:00am to 1:00pm Southwind MHP invites you to come and view our handmade craft-sand delicious baked foods. Food will be available in club house. Our fall and winter creations are great gifts! 795 CR#1, Palm Harbor - Between Curlew and Tampa Rd.

Eternal Visipn Gospel Group at Crossroads Christian Church, October 29th 727-584-8601 RSVP by October 25th

CRAFT FAIR! Saturday November, 7th, 8 AM - 2 PM, Sugar Creek Mobile Home Park Clubhouse - 10265 Ulmerton Rd., Largo (Behind Pier One Store) Lunch and Bake Sale. Table \$10.00 727-584-4204

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