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October • 2016

**Issue 8
40th Year**

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Fairway Social Committee Message

Jan Wallace, Chairperson

Rain was the topic of conversation while planning the Labor Day picnic. But we were grilling those dogs! And we served them up with all the toppings anyone would want. The clubhouse hall was filled with conversation and laughter as we celebrated 2016 Labor Day! We thank Mary and Gary Haag for chairing this event and all their crew.

Soon we will see more of our neighbors return to Fairway Village and our schedules will be busier. We'll be ready for fall ... the Octoberfest, monthly dances, breakfasts, chorus practice and meetings! we have some interesting speakers for you and hope you'll attend the FSC meetings on the first Tuesday of each month beginning October 4th. Officer Julie Williams of the Largo Police will be our speaker. Be sure to wear your name tag and be eligible to win one of two door prizes of \$10.

We are still looking for a volunteer to chair the Thursday evening Bingo games. If you are curious about this activity and the time commitment required, contact Jan Wallace, #308.

Koffee Klatch

Kathy Baltzell

Come to the Fairway Village "Koffee Klatch" on Saturday, October 15, from 8:00 a.m. till 9:30 a.m. Please use your lot number and last name on sign up sheet in Clubhouse. The sheet will be taken down on Wednesday October 12. Coffee, tea and donuts will be served. Hope to see you there.



October FSC General Meeting Speaker

Mary Haag, Vice-Chair

Our October FSC meeting on October 4, 2016 will feature Julie Williams from the Largo Police Department Crime Prevention Unit who will give us the latest information on the scams and ideas for keeping safe. Also, we will have the opportunity to meet Joel Quattlebaum the new Senior Service Officer. He has replaced Rayshall Pointsette who retired in July. This is a perfect time to show off our beautiful community and for them to meet all our friendly residents. Don't forget to wear your name tags.

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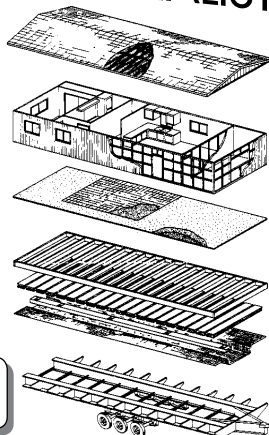
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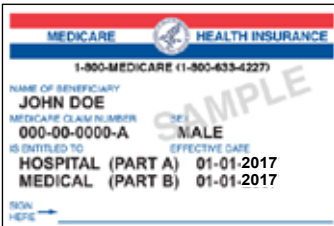
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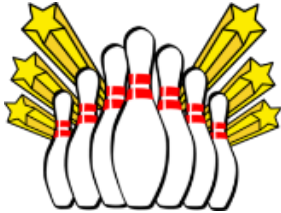
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Bowling

Hey bowlers, it's time to think about bowling. We are one month away from starting our winter league.

Fairway Village bowling season starts on October 6, 2016 through March 30, 2017. It's a 25 week league, non sanctioned league. Practice starts at 11:15 a.m. and league starts at 11:30 a.m. Bowling is at Seminole Lanes on Park Blvd. with a nice banquet at the end of the season. So, no matter if you've lived in Fairway Village for a long time or you have just moved in, we are looking for full time bowlers and subs for each week.



If you know of someone or you are interested in bowling with us, please call Darryl Burns, Presidents of the Fairway Village League or Diana Burns, Secretary, 727-239-7161.

Fairway Village Library

Linda Laros #324 - 727-252-4346

We anxiously await the return of the rest of our wonderful Library Staff volunteers. I plan to have a meeting in the Clubhouse at 3:00 p.m. on Friday, October 14, for all Library Staff who are here and able to attend. Most of the reorganization has been done, but some readjusting is still in process. At the request of the puzzle aficionados, there is now a solid surface topper for the puzzle table. I'm told the topper works well and is a real benefit to this hobby. Many thanks to our small summer volunteer staff who have worked so hard and had to put up with the reorganization process.

Garden Volunteers are Looking for a Few Helpers

The Fairway Village garden volunteers maintain the gardens at the pools and the area in front of the north pool entrance. They also tend to the garden at the directory and most of the flower pots around the village. We get a lot of compliments from residents but we need some help.

We are working with our manager, Tiffany, to coordinate our efforts.

If you are interested in helping us keep the FV gardens beautiful call one of the following: Gail Carr, 532-9790; Elaine Bickness, 535-1522 or Ed Watzel, 524-2988.



Architectural Review Committee

The ARC Policies and Procedures Manual defines and outlines the guidelines for all exterior changes to homes as well as for replacing homes. This manual is available from the office or may be downloaded from the FVRA website (Fairway Info; Home Buyers information, ARC Revised P and P). Before you begin your project please obtain a Home Replacement or Modification Request form from the FVRA office or download it (page 12, Exhibit D, in the manual) and return the completed form to the FVRA office. The ARC, which meets most Mondays in the clubhouse, looks forward to working with you in replacing your home or planning the changes to the outside of your home.

Line Dance Lessons

Ron Wallace

Line dance lessons will begin Tuesday, October 18th in the clubhouse. Beginner lesson time is from 3:15 till 3:45 and more advanced line dance is from 3:45 till 4:30 p.m. Let's refresh the steps for those who haven't danced all summer and be ready to dance at the Oktoberfest!



Oktoberfest

Chair: Joanne Thueneman

It's October and time for our 10th annual Oktoberfest event. It's the last Saturday of October on the 29th from 4 to 8 p.m. in the clubhouse. A German dinner of brats and sausage, German potato salad, sauerkraut, dessert, soft drinks and beer and dessert is served with dancing afterwards. Bob Swenson will be there and he is a great entertainer.

Tickets go on sale the first Thursday in October at the clubhouse at 5:30 p.m. to 6:30 p.m. Start planning a group to sit together, parties of 5 - 8 may reserve tables by calling Joanne Thueneman 483-9980. All dinners are prepaid. There will be no sale of tickets at the door. Guests are always welcome. Come and join us and have a great time.

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Recent Passings

- George Hough (#445) passed away on August 2.
 - Marie Thurman (#59) passed away on September 5.
- Please remember their families in your daily prayers.



Fairway Village Chorus

Before we know it, the Fairway Chorus will be meeting to prepare the November Welcome Back show! Welcome Back to fall activities for chorus members who have been here all summer, and Welcome Back to those who are returning after several months away.

The November show this year will be titled, "How the West Was Won." It will recount some unique history of this nation from the Gold Rush through the Civil War, including the exploration and settling of the West from 1830 - 1880 (All in 30 minutes!).

Any former or present member of the chorus is invited to attend rehearsals starting Tuesday, October 4, from 10:00 a.m. to noon in the clubhouse. Anyone who enjoys singing in a group, and who would like to join the wonderful members currently singing, is warmly invited to come and sing with us! We are delighted to welcome all comers; no previous experience necessary.

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Fairway Dances

Team Leaders: Al Hillier & Ken Low

Welcome to another winter season of FSC dances. A calendar of all dances for November thru April is on the Information Kiosk in the Clubhouse.

Reminder, please complete the "Ticket Info" Forms located in a container on the Kiosk in the Clubhouse and bring to Thursday ticket sales dates at the Clubhouse. If you plan to use an old ticket from a prior dance or a door prize ticket, please turn it in on the ticket sale night for the dance you want to attend and exchange it for a new ticket and table number. Old tickets can be exchanged for all dances except the Poppy Dance and New Years Dance. Please print your Name and Lot # on the back of your old tickets.

Please continue to contact Ron or Al with your suggestions on how we can improve our dances.

Our first dance for the winter season is Saturday, November 12 from 7:30 p.m. - 10:30 p.m. This is our annual "Poppy Dance" in support of our Fairway Village VFW chapter. Remember to wear a poppy and have fun. Music will be provided by Gene Cannon who was here last year.

Tickets are still \$5.00 and go on sale at 5:15 p.m. on Thursday, November 3 and 10 in the Clubhouse.

Please also support the annual Oktoberfest Dinner and Dance on Saturday, October 29, sponsored by the Summer Entertainment Team.

Meet Your New Neighbors

#743 Michael Reynolds

Mike retired from General Motors in Dayton, Ohio. His hobbies are golfing and bowling. His parents are Keith and Shirley Reynolds. He has a sister, Kathy and a brother Kerry.

#401 Kathy and Nevio Jerolimic

Kathy and Nev have moved here from Charlotte, NC. Nev worked for many banks. He is going to play at golf. Kathy enjoys art and the swimming pool. Kathy is the niece of Roxy Marsh and Roy Kentish.

#526 Laura Gant

Laura has just moved here from Charlotte, NC. She lived in Illinois for many years. She is still working. Laura enjoys gardening and the pool. She is sister to Kathy Jerolimic, and the niece of Rosy Marsh and Roy Kentish.

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Rod Blythe and Ron Wallace

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This is the time of year when we have to buy new state flags for flag poles on Fairway Blvd. and Half Moon Lake. They only last about 6 months before they begin to show wear, fade, and fray. The price of sponsoring a flag will be \$28.00 for each flag. We need 2 flags per year in order to keep them in good shape. If you would like to continue as a sponsor or be a new sponsor please let us know or call us at 533-9712 or 507-9046. The more sponsors that sign up for each flag will reduce the per person price of that flag. We will need to know what flags to buy by October 10th.

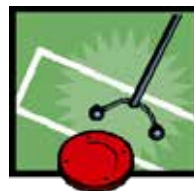
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Ed Watzel

COME JOIN US! *Beginners Welcome!*

- The program was started to take advantage of the improvements made to the court.
- The roof over keeps the sun and in most cases the rain out of the area.
- We usually play four games and rotate playing partners and finish before 8 o'clock.
- This season we have had twelve to sixteen participants.
- We encourage you to attend and learn how to play.
- Once you learn rules and how to keep score residents and their guests can play and enjoy the game anytime the court has not been reserved.





Monday Game Night - 6:30 to 8:00 p.m. in the Clubhouse

- This is an opportunity to socialize and make new friends.
- Bring a game with you OR just come and play!
- **It's a lot of fun and laughs.**
- Card Games, Dice Games, Board Games, Rummikub or Dominos.
- This will be a great opportunity to teach people how to play a new game and/or learn new games.
- **Your Choice:** You can play one game for a while and then move to another table.
- Stay for an hour or until ???

Labor Day Picnic

Gary & Mary Haag, Chairperson

The Labor Day Picnic was terrific! The attendance was outstanding and the hot dogs were great! Everything ran so smoothly for our first event we have chaired here in Fairway Village, that is all thanks to the wonderful volunteers working together showing us the way. So our heartfelt thanks go out to the following people: Mary & Rod Blythe, Warren Bostwick, Diana & Darrell Burns,, Ricky DeGolyer, Vickie Sheppard, Stephanie Herdman, Joe Jacobi, Marge Libert, Dolly Lipson, Linda Miller, Sue & Ron Reed, Ann Tabor, Jan & Ron Wallace, and Carla & Bob Wilson. As always we appreciate your time and help.

Ice Cream Social Thank You

by Cal Converse

This was my first year to chair this event and it all worked well thanks to the help all of the volunteers! Those people were: John and Sandra Irwin, Ed and Helen Watzel, Larry and Loretta Ensolaco, Warren Bostwick, Dick and Gail Christensen, Hal and Linda Laros, Jean Osgood, Ron and Jan Wallace, my wife Madelyn, and all the advice given by Ed and Skip Day, the former chair people. We also appreciate the donation from Alexander's for the purchase of the ice cream! And thank you to all who attended this function on a Sunday afternoon for the "sweet" fellowship!

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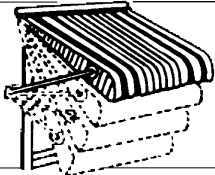


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2016 - 2017 Ladies Golf League Membership

As of September 1, we have 85 paid members, including 7 Honorary ladies, who are registered to begin winter league play on Wednesday, November 2, 2016. In order to be scheduled to play on that day, you must have your donations of \$14 paid by Friday, October 28th. You can pay by cash or check (payable to FSC at the Golf Shop - just fill out the provided envelope. Our General Membership Meeting is Monday, November 21st at 10:00 a.m. in the Clubhouse. Your presence would be greatly appreciated. Team leaders will meet in the Conference Room on Monday, November 14th at 10:00 a.m. Don't forget to mark your calendars. We're looking forward to a great season.

September Golf Scramble

Joanne Thueneman

Due to the side effects of hurricane Herminie, our scramble was canceled and our rain date was used. For our summer scrambles, we always have a rain date, which turned out 40 golfers eager to play from being rained out for a few days. Our day was dry, sunny, hot and very humid, typical day for Florida golf.



Our course was dry, well groomed except our greens were aerated on Thursday which gave us a "beach effect" along the way. We have to put up with "sandy times" now and then for Bill and Rick to keep our course in great condition.

In spite of it all we had 1 team coming in with a 25, 1 with a 27, 2 with 28, 2 with 30 and 3 with 32's and 1 with 35. With Ron Reed's help, the game plan was a best ball with the men using 1, 3, 5, 7 tees and the ladies using tees 2, 4, 6, 8 and everyone driving on #9. This helped to speed up the game on this very humid day. All had a good time, as should be, the scrambles are a great way to meet your neighbors, no handicaps are used, have fun and everyone is welcome.

Thanks to Stephanie for keeping us on time. We usually start early on scramble days, so please make sure you arrive 15 to 20 minutes early for your tee time.

Hope to see you all next month with cooler temps on Oct. 1st.



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OCTOBER • 2016

Sunday	Monday	Tuesday
2	Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am MahJongg 10 am	3 Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am Sailing Club Chorus Rehearsal Dominoes FSC Gen M
9	Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am ARC Mtg 10 am MahJongg 10 am	10 Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am Sailing Club Chorus Rehearsal FLIER DEBATE Dominoes FVRA BO
16	Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am MahJongg 10 am Bits & Pieces 1 pm Cribbage 6:45 pm	17 Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am Sailing Club Chorus Rehearsal Dominoes Line Dance Line Dance
23	Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am ARC Mtg 10 am MahJongg 10 am Bits & Pieces 1 pm Cribbage 6:45 pm	24 Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am Sailing Club Chorus Rehearsal Dominoes FVRA BO 1:30 pm Line Dance Line Dance FSC Exec
30	Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am MahJongg 10 am Bits & Pieces 1 pm Cribbage 6:45 pm	31 Halloween

Fairway Village

Tuesday	Wednesday	Thursday	Friday	Saturday
				Golf Scramble 8 am Sailing Club 9 am 1
Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am Club 9 am Rehearsal 10 am 12:30 pm Mtg 7 pm 4	Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am Pinochle 6 pm 5	Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am Sailing Club 9 am Po-Ke-No 12:30 pm 6	Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am 7	Sailing Club 9 am 8
Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am Club 9 am Rehearsal 10 am ADLINE 12 pm 12:30 pm D Meeting 7 pm 11	Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am Pinochle 6 pm 12	Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am Sailing Club 9 am Po-Ke-No 12:30 pm 13	Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am 14	Koffee Klatch 8 am Sailing Club 9 am 15
Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am Club 9 am Rehearsal 10 am 12:30 pm ing Beg 3:15 pm ing Adv 3:45 pm 18	Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am Pinochle 6 pm 19	Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am Sailing Club 9 am Po-Ke-No 12:30 pm 20	Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am 21	Sailing Club 9 am 22
Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am Club 9 am Rehearsal 10 am 12:30 pm D Planning Mtg ing Beg 3:13 pm ing Adv 3:45 pm Mtg 7 pm 25	Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am P & P Mtg 10 am Pinochle 6 pm 26	Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am Sailing Club 9 am Po-Ke-No 12:30 pm 27	Aerobic Exercise 8:30 am Chair Exercise 8:50 am S. Pool Exercise 9 am 28	Sailing Club 9 am Oktoberfest 4 pm 29
				NOVEMBER 2016 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30

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|----|-------------------|----|---------------------|----|--------------------|
| 1 | Nancy Bailey | 12 | Mike Ansley | 22 | Shirley Anderson |
| 2 | Barbara Hoot | | Susan Boone | | Warren Bostwick |
| | Carol Keys | | Jonathan Hagen | | Bill McAndrew |
| | Carol Moulton | | Sandy MacDonald | 23 | Fern Cloutier |
| | Christine Olp | | Sherrile Stillar | | Marie Harris |
| | Ron Stafford | | Gary Young | | Mary D'Andrea |
| | Stephen Taber | 13 | Dan Baker | 24 | Ronald Erickson |
| | Mary Lou Wechter | | Susan Bakker | | Harry Kaunisviita |
| 3 | Dan Baker | | Lynn Earle | | John Knol |
| | Peggy Perkins | | Norman Pugh | | Mary E. Thalman |
| 4 | Frances Donoian | 14 | Kathleen Chatterton | | Kris Wechter |
| | Jackie Stout | | Ron Cutone | 25 | Jeannette Buerkle |
| | Barbara Wencel | | Ann Taber | | Sam Hesketh |
| 5 | Jean Creamer | 16 | Penny Edgar | | Patricia MacKenzie |
| | Jeannine Gauthier | | Jim Ellingwood | | Loretta Minkel |
| | Brenda Narbonne | | Mary Heffron | | Raymond Reed |
| 6 | Marilynne Lycett | | Madolyn McMahon | | Douglas Wilkinson |
| | Bill Wheeler | | Sandra Tamblyn | 26 | Clem Pineau |
| | Linwood White | 18 | Aril Gronck | | James Schratz |
| 8 | Shirley Daniels | 19 | Doug Burns | | Carole Shepard |
| | Gerald Drover | | Douglas Morton | 28 | Donna Soper |
| 9 | Beverly Clark | | William Swisher | | Richard Sunderlin |
| | Carl Hermach | 20 | Celine Beaudreau | | William Walters |
| | Midge Telgen | | Louis Minafo | 29 | Duane (Bud) Day |
| 10 | Pete Anderson | | Thomas Mitchell | 30 | Louise Carros |
| | Marge Courtney | | Ron Simonton | | Paul Haas |
| | Janie McMann | 21 | Mary Haag | 31 | Stephanie Herdmann |
| | Carol Pace | | Dale Martin | | LaVonda Nuce |
| | | | | | Kay Petryszak |



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Happy Anniversary to All – October 2016

- | | | | |
|----|------------------------------|----|---------------------------|
| 3 | Ron Cutone & Carolyn Satter | 20 | Paul & Melissa Brown |
| 6 | Andrew & Carol Mariner | | Dennis & Alice Walczewski |
| | Gary & Donna Soper | 24 | Walter & Diane Piccott |
| | Ron & Nancye Statskey | 25 | John & Sandy Crawford |
| 8 | Reginald & Lillian Forbes | 31 | Charles & Cynthia Newman |
| | Norman Yum & Maureen Chrusch | | |
| 9 | Vincent & Dolores Randazzo | | |
| 10 | Dick & Louise Carros | | |
| | Bill & Marie Harris | | |
| 12 | Francis & Carol Keys | | |
| 14 | Ron Y Sue Beagle | | |
| 15 | Richard & Jennette LaLiberte | | |
| 18 | Jim & Carol Pace | | |
| | Al & Kathy Weinrich | | |



VFW Poppy Drive: Thursday, October 27 to Saturday, October 29

Tom Schiffgens, VFW Post 9643

In the April newsletter, I reminded all that the FW will need lots of help with our annual Poppy Drive the first week in November. Well, once again the Publix Stores have a charity food drive scheduled for November, and we have been pushed back to the last weekend in October. This happened last year and, despite the short time to capture volunteers from our just-returning seasonal friends, we had a very successful campaign. It takes 72 volunteers each year, most of whom are non-veterans who join us to honor their family members and neighbors who had served, or are still in uniform. We are asking for 2 hours of your time, standing (or sitting) near the door of a local Publix market, wearing an apron and a smile, and holding a fist full of lapel poppies and a donation can. We have done this since 1979, and donated almost \$140,000 to local organizations that serve injured and needy veterans. We always need a few new volunteers each year as some of our long-time helpers have to step aside. Please, mark your calendars.

ALL VETERANS, please remember to return in the Fall with your photos and mementos to display in the hall before our Veterans Day ceremony, and our Poppy Dance. We also invite you to wear your hats and your medals to these events.

"We honor the dead, by helping the living."



Important Information You Need to Know

Refer to monthly Flier calendar for activities.

1. Emergency 24/7 - call office - 536-2705.
2. The Architectural Review Committee (ARC) meets almost every other Monday at 10:00 a.m. Any outside changes to your house or yard MUST be approved by the ARC (i.e. new home, roof-overs, painting trim or driveways, planting shrubs, etc.). Forms are available at the office.
3. Lawn Watering. You may water 2 days per week as follows: Addresses ending with even numbers on Thurs. and/or Sundays. Addresses ending with odd numbers on Wed. and/or Saturday. Before 10:00 and after 4:00.
4. Debris pickup is on Tues. & Thurs. Have on curb cut into 4 ft. pieces by 9:30 a.m.
5. Any cable problems? Call 1-855-675-6200 or 239-1000 (mention bulk acct # 1269723).
6. Notify the FV office of any contact changes: i.e. phone numbers, mailing addresses, etc.
7. FVRA e-mail address: Fairwayvillage@knology.net.
8. Trash pickup on Tuesdays and Fridays.
9. Tickets for dances, pancake breakfasts, some lite suppers, etc. are sold at the clubhouse on Thursdays between 5:30 and 6:30 p.m.

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		5		3				



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

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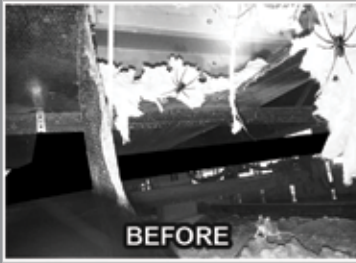
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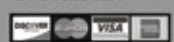


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Did you know that October is also...

Italian-American Heritage Month. The goal of Italian-American Heritage Month is to inform the public about the contributions made by Italians and Italian-Americans, especially in the arts, the humanities, and the sciences, and to celebrate the impact that Italian culture and language have had on the United States.



National Bullying Prevention Month. A campaign held during October, uniting communities nationwide to educate about and raise awareness of bullying prevention, National Bullying Prevention Month is recognized in communities across the United States, with hundreds of schools and organizations signing on as partners.

National Cybersecurity Awareness Month. The internet touches almost all aspects of everyone's daily life, whether we realize it or not. National Cybersecurity Awareness Month is intended to engage and educate public and private sector partners through events and initiatives with the goal of raising awareness about cybersecurity and increasing the resiliency of the nation in the event of a cyber incident.



National Walk Your Dog Week, Oct. 1-7. According to the American Veterinary Medical Association, more than 40 percent of dogs—a total of about 17 million—in the United States are overweight. Walking your dog just 30 minutes a day helps both of you maintain a healthy weight and a good heart.

Earth Science Week, Oct. 9-16. This year's Earth Science Week celebrates the theme, "Our Shared Geoheritage"—the collection of natural wonders, landforms, and resources that have formed over eons and come to this generation to manage, use, and conserve effectively.

Free Speech Week, Oct. 16-22. A yearly event to raise public awareness of the importance of free speech in our democracy and to celebrate that freedom. Express your right to free speech by posting a message online, composing a poem, writing a letter to the editor, or whatever works best for you.

National Massage Therapy Awareness Week, Oct. 23-29. Research suggests that symptoms of stress, anxiety and depression may be ameliorated with massage therapy. Athletes at all stages have also benefited from massage therapy. By combining your exercise routine with a massage therapy treatment, you will be able to train longer and harder and make the most of your workout.

World Animal Day, Oct. 4. An international day of action for animal rights and welfare, celebrated annually on the feast day of Francis of Assisi, the patron saint of animals.

National Chess Day, Oct. 8. Play a game that sharpens your mind, challenges your intellect, and brings you closer together with other people.

Columbus Day, Oct. 10. Observed on the second Monday of October to commemorate Christopher Columbus's arrival on the North American continent on Oct. 12, 1492.

Ada Lovelace Day, Oct. 18. Considered one of the world's first female computer programmers, Ada Lovelace helped develop an early predecessor of the modern computer in the 19th century.

Halloween, Oct. 31. Trick or treat!



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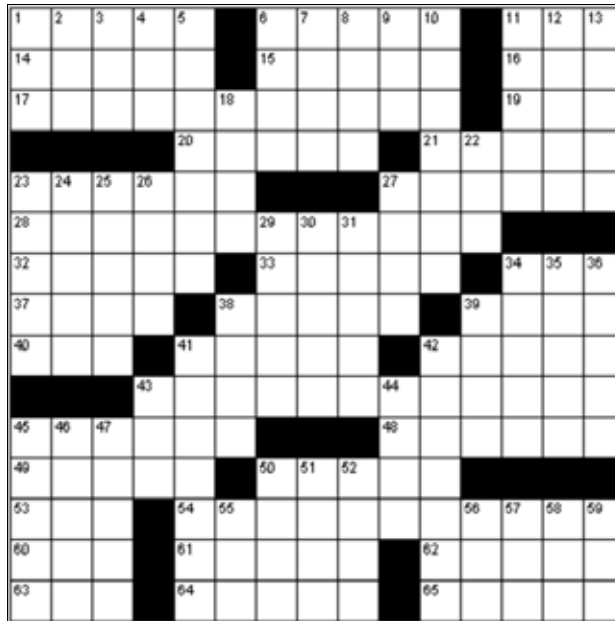
587-0876

22



ACROSS

- 1. Unit of electrical capacitance
- 6. Smooth and gleaming
- 11. Not arm
- 14. Classical music theatre
- 15. Breed of dog
- 16. An Australian flightless bird
- 17. Vengeance
- 19. Card with just 1 symbol
- 20. Anagram of "Leaps"
- 21. S S S S
- 23. Chinese cinnamon
- 27. There are 50 of them
- 28. Associated with the Christian church
- 32. Regions
- 33. Impersonate
- 34. Electro-encephalogram
- 37. Shipped
- 38. Flamingo or heron
- 39. Protagonist
- 40. East southeast
- 41. Doughnut-shaped roll
- 42. Freight
- 43. The arrangement of windows of a building
- 45. Infirm due to age
- 48. Makes angry
- 49. Nymph
- 50. An anesthetic
- 53. Doctrine
- 54. Ardent supporters
- 60. Beak
- 61. Moral weaknesses
- 62. A squeaking noise
- 63. N N N N
- 64. An ancient Hebrew unit of dry measure
- 65. An abrasive board



DOWN

- 1. Since or because
- 2. Gorilla
- 3. Drench
- 4. Arrangement (abbrev.)
- 5. Newspapers
- 6. Porgy fish
- 7. Parcels of land
- 8. A Great Lake
- 9. Self-importance
- 10. Relating to the motion of bodies
- 11. The smallest amount
- 12. Master of ceremonies
- 13. Suppose or surmise
- 18. Sheep sounds
- 22. Pouch
- 23. Stop
- 24. Units of area
- 25. Vista
- 26. A thin strip of wood
- 27. Agitate
- 29. Picture
- 30. Assistants
- 31. Capelin
- 34. Strange or spooky
- 35. A plant disease
- 36. Thugs
- 38. Ebb
- 39. Caps
- 41. Accept as true
- 42. Impulse
- 43. Type of tree
- 44. Regrets
- 45. Gleam
- 46. A red fluorescent dye
- 47. Makes insensitive
- 50. Engrave
- 51. A Titaness of ancient mythology
- 52. A call for quiet
- 55. Small bite
- 56. Forelimb
- 57. Perceive visually
- 58. Asphalt
- 59. The air above us





Check medical bills with care

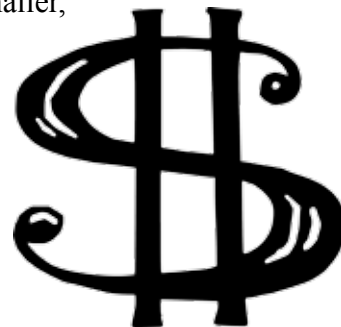
Dealing with health insurance claims can be frustrating and time-consuming. Multiple bills from different departments for what seems like one medical procedure can baffle even the most organized consumer. The key is to keep track of insurance claims and keep detailed records. Follow this advice:

- **Review records.** Verify that the medical provider has the correct billing information. Also, check the identification or group number of your insurance plan on claim forms.
- **Follow up to be sure the claim is being processed.** Contact the provider or insurer after receiving a bill to confirm receipt. Write down the names of everyone you speak to, noting the date of the call and any available confirmation numbers.
- **Verify all the expenses.** Check to see if you are being billed twice. Similarly, verify that the contracted rate between the insurer and the provider is actually what you are being billed for.

Revamp your finances to save more money

If you can figure out how to save just \$125 per month, then set up an automatic savings to a mutual fund that yields an average of 7 percent, in five years you will have almost \$9,000. In 20 years, that amount will have grown to \$65,000! Here are four suggestions for coming up with that \$125 per month:

- **Look at your cable TV bill. Do you need all those channels?** You can roll your bill back by getting rid of premium channels or subscribing to a smaller, cheaper package.
- **Stop picking up magazines from the supermarket or newsstand.** Save yourself some money by reading online or subscribing to your favorite magazine instead. And if you're subscribing to anything you don't read, cancel it.
- **Change your cell service.** Shopping around can get you a better deal that will save you bucks. Just make sure you won't be penalized for breaking a contract early.
- **Call your credit card company.** You may be able to get a lower interest rate just by asking.





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Carol Zapiecki, Clearwater, FL



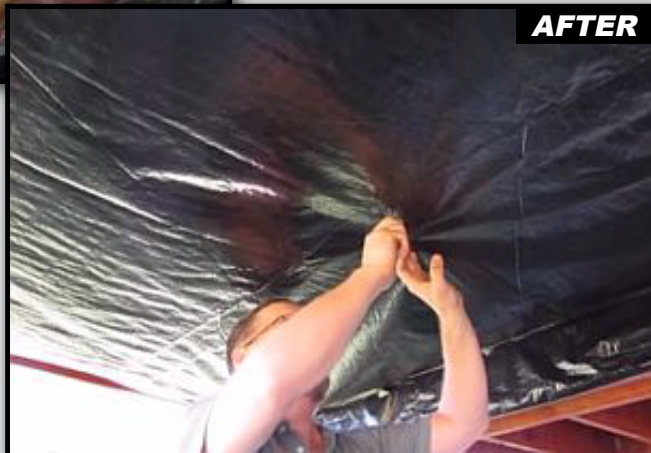
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EVENTS & PROGRAMS

CRAFT SHOW, Saturday, October 8th, 9am - 3pm, St. Paul United Methodist Church, 1199 Highland Avenue, Largo, FL. 95 Vendors/95 Prizes. Indoor & Outdoor Show. Food Court & Pumpkin Patch. \$1.00 Admission goes toward the homeless.

Annual Craft Fair Saturday 11/05/16, Paradise Island Clubhouse, 1001 Starkey Rd. Largo. Open 9am-1pm. A variety of handmade crafts, Bake sale, and Canteen open for food.

CRAFT SHOW 12/10/16 Four Seasons Estates, Largo. Vendors wanted. Email medmatchpay@yahoo.com for application, or 727-200-3240 for more info.

Craft Show 10/29/16 from 8am to 1pm. Crafters Wanted. Caribbean Isles, Largo. \$10 per Table. Please call Barb 727-674-0137.

Crafters Wanted: Paradise Island Annual Craft Fair. Sat. 11/5/16. Tables \$10 & \$15. Call Sammye 727-474-2660

Annual Bazaar - Rancho Village MHP, 7100 Ulmerton Road, Largo Florida. Sunday, November 13th, 12-4pm. Many vendors and food available.

Craft Sale Saturday December 3rd, 2016 8:30 am - 1:30 pm Sugar Creek MHP @ Clubhouse - 10265 Ulmerton Road, Largo (Behind Pier One Store). Bake Sale and Lunch. Tables \$10.00 - Call Sally 727-584-2404

HOLIDAY BAZAAR 11/12/16 All indoor craft show. First Lutheran Church, 1644 Nursery, Clearwater. Vendors: 727-744-3806 or cobrien2429@gmail.com

Junk In The Truck Rummage Sale: Saturday, Oct. 22nd 8am - 12:30pm. St Catherine of Siena Catholic Church 1955 S. Belcher Rd, Clearwater, FL 33764

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 great things. Remember to think about this the next time you're planning something.

-Monthly Media Staff

NOVEMBER AD DEADLINE - OCTOBER 10, 2016

- Advertise BUY, SELL, TRADE ITEMS by sending copy & check to Monthly Media at P.O. Box 1023, Venice, FL 34284.
- 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.

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

Arthur Lovelock..... \$100	Dunedin Electric, Inc	Dennis Kreke	\$5	Boss Electric Corp
Walter Hook	\$10 ... E & E Gliddon Air Conditioning, Inc.	Paul Gray	\$5	Bill the Carpet Guy
John Matus	\$10	Barbara Champion	\$5	Boss Electric Corp
Frank Marmarose	\$10	George Boyd	\$5	Doll Brothers Carpet Cleaners
Nancy Wallace	\$10	Carolyn Padden	\$5	Modern AC & Appliance Service
Angela Mistretta..... \$10	Doll Brothers Carpet Cleaners	Ronny Lillo	\$5	Air Masters of Pinellas, Inc.
Jimmy Karon	\$10	Rick Burks	\$5	Payless Painting Services, Inc.
Debra Santee	\$10	Shirley Thompson	\$5	Jones & Sons Plumbing, Inc.
Debbie Cammarn	\$10 ... Appliance Specialty Contractors, Inc.	Beatrice Johnson	\$5	Air Masters of Pinellas, Inc.
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Kristin Bacon	\$5	Judy Archer	\$5	Kathy's Cleaning Service
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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 • No purchase necessary • Contest void where prohibited by law • Green tickets available at participating Monthly Media advertisers.



Some challenges spur imagination and success

Imagination performs best when it's challenged. Perfect freedom leaves the imagination listless, and whatever is created is lifeless as well. Only when a challenge presents itself does the imagination perk up. How can the problem be solved? What other paths could you follow?

Take for example, American writer Flannery O'Connor. She was stricken with lupus erythematosus in her mid-20s. She spent almost all of her life (she died at age 39) on her family's farm. But as the disease made movement more and more difficult, it also pushed her to sit at her typewriter every day and write. The stories she churned out are full of wild imaginings and a great spirit of hope.



Just listen

A man whose marriage was in trouble sought advice from his minister. The minister heard the man out and then said, "You must learn to listen to your wife."

The man took this advice to heart, but he returned a month later to say the marriage was still unhappy, even though he had learned to listen to every word his wife said.

The minister said with a smile, "Now go home, and listen to every word she *isn't* saying."

Learn to let go

A little boy was playing one day with a very valuable vase. When he put his hand inside it and couldn't draw it back out, he called for his mother. His mother tried gently to slide his hand free, but it remained stuck.



She was ready to break the vase when she said, "OK, let's try one more time. Open your hand and hold your fingers out out straight, and then pull."

"Oh, no, mommy!" the boy cried. "If I do that, I'll drop my penny!"

Storytellers have as profound a purpose as any who are charged to guide and transform human lives.

—Nancy Mellon



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