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September • 2017

Issue 7
41st Year

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From the Manager

The FVRA Board of Directors (Chaired by Gary Haag) and the Largo Police Department, Officer Vu Tran, are holding a Neighborhood Watch Meeting on Friday, September 8 at 10:30 a.m. in the Clubhouse. All Residents are encouraged to attend. We are forming this Watch because of all the summer activity we had this year in hopes to discourage any future problems. Volunteers are very much needed and appreciated. There is a sign-up sheet in the Office and it will be at the meeting for our convenience. Crime Prevention is a Community Commitment!

Fairway Social Committee Message

Jan Wallace, Chairperson

National Night Out is a celebration of the partnership between the community and police departments around the nation. Here in Largo, it is a dedicated week centered on building stronger and safer neighborhoods. We are promoting community partnerships to improve the quality of life by joining our community in solving problems, reducing crime and the fear of crime. Together, we are making that happen. National Night Out strengthens the relationship between neighbors and law enforcement while bringing back the essence of the community. The 34th Annual Night Out celebration is approaching. The Largo Police Department's Problem Oriented Police/ P.O.P. Unit has taken the initiative to support and encourage this event with fun creative activities by bringing communities together and placing more awareness on crime prevention.

FSC is happy to help provide Fairway Village this event October 4, 2017 at 6:00 p.m. in the clubhouse. You will have the opportunity to meet some Largo city officials along with representatives of the Police and Fire Departments and view their equipment and vehicles. Seasons Assisted Living and Memory Care will provide food for the event.

Our gratitude to Gail Christensen for the three Summer Fun Parties this summer and she has scheduled three for next summer also. Well done Gail!

Thanks also to Ann Taber and her crew of helpers for the Ice Cream Social. They dished up a super sweet treat!

The FVRA Finance Committee is looking for a few shareholders to join our committee.

We meet monthly October - April, and in August to establish the annual budget. Members can participate in the meetings in person or via conference call.

The FVRA Board of Directors has given the Finance Committee a Charge to guide its activities. Among them are:

Work with the Association Manager to prepare the Operating Budget and the Replacement

...continued on page 5

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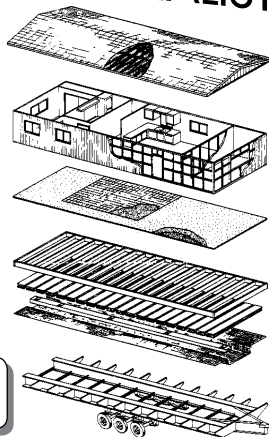
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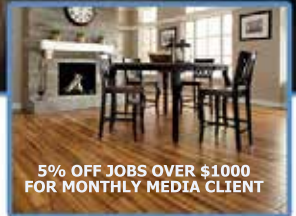
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We are looking for shareholders with financial, insurance, accounting, and/or banking experience to join us and work for the benefit of our Association.

If interested please contact Sue Boone, chair, suebonneuu@juno.com. Candidates will need to submit a resume and be approved the the FVRA Board of Directors.

Labor Day Picnic

Where has the summer gone? We hope everyone is enjoying their summer so far, but before we know it we will be time for our LABOR DAY PICNIC. It will be held on Sept. 4th from 1:00 p.m. - 3:00 p.m. in the clubhouse. We will be serving grilled hot dogs, chips, soda and cookies.. Tickets are \$2 per person and can be purchased at the Clubhouse on Thursday evenings from 5:30 - 6:30 August 25th and Aug. 31st or by contacting Mary Haag at (920) 650-6518 or Gary Haag at (920) 650-0247, Unit #789.



September Koffee Klatch

The next Koffee Klatch will be held on Saturday, September 16th, from 8:00 a.m. to 9:30 a.m. Everyone is welcome - residents and their guests.. Sign-up sheet is on the bulletin board in the clubhouse. Please sign up by Wednesday the 13th. A doughnut, coffee or tea provided by our FSC, will be served. Donations are accepted and appreciated. See you then.



Oktoberfest

Joanne Thueneman, Chair

Time to start thinking about our Oktoberfest event coming up on Saturday, Oct. 28 from 4:00 to 8:00 p.m., the last Saturday in October.

Reserved tables from 5 to 8 will be available. Guests are welcome and tickets will go on sale starting Thursdays, Oct. 7, 12, and 19th and closing on the 24th. Check with your northern neighbors to include them in your reservations. See you then.



Recent Deaths in Fairway Village

Please pray for the families and friends of these residents who have recently passed away:

Joe Vattelle Mike Iarrobino Leo Fortier
and a former resident, Jack Towne



Report on Summer Fun Parties

Gail Christensen

I'd like to thank each and everyone for coming to our pot-luck dinners and dances. Ladies, as always, you all come up with the best dishes. Thank you. A big thank you to my team, Bob Dunn, Cal Converse, Joanne Thueneman, and Richard Christensen, without them these functions would not happen. We look forward to our 2018 Summer Fun Parties.

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.

Fun Shuffle Board - Sundays - 6:30 p.m.

COME JOIN US! Beginners Welcome!

Last month we had new residents who had never played before join us. They all enjoyed the game and returned to play again.

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.

We encourage you to attend and learn this game. 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.





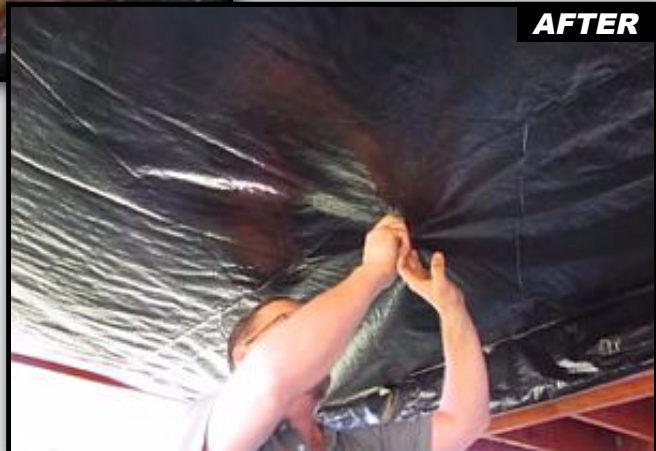
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Bowling

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 5, 2017 through March 29, 2018. 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, President of the Fairway Village League or Diana Burns, Secretary, 727-239-7161.

Ice Cream Social

Ann Tabor



Iwould like to thank the following for helping to make the ice cream social a great success this year: Ann Marie/Nunz Cucinotta, Joan/Bob Dunn, Skip/Ed Day, Mary/Gary Haag, Jan/Ron Wallace, Donna Soper, Dale Hough and Steve Tabor. I would also like to thank our grass cutting company for their generous donation to help with the ice cream social.

Women Working Wonders (WWW)

We would like to remind our full time residents that they can get access to our WWW Resource Book from Ann Marie Cucinotta at 524-1157. The Resource Book has information on multiple local services, phones for hearing problems and sign up information for the Red Cross Telephone Reassurance Program. This is a good service for all residents living alone. They will call you every day to make sure you are up and about. The WWW Resource Book has been updated with some new and interesting material.



Guide Booklets on grieving, personal planning, stolen identity and VA assistance are available.

We want to remind you that we are thinking about you and hope everyone has a good summer and we will see you in the fall.



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

- Bring a game with you OR just come and play!
- Card Games, Dice Games, Board Games, Rummikub or Dominoes.
- 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.

State Flags at Half Moon Lake

Rod Blythe and Ron Wallace

Here is a continuation of the list of sponsors of the state flags on Half Moon Lake.
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Many thanks to all of our flag sponsors. It is one of our many activities that help make a difference in providing community spirit. If you would like to add your name to the list of state flag sponsors, please give us a call at 533-9712 or 507-9046. The list of state flag sponsors is published twice a year.

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Wishing All of You A Happy Birthday - September 2017

- | | | |
|----------------------|---------------------|---------------------|
| 1 Sally Hockey | 12 Francine Benoit | 20 Carol Candido |
| 2 Mary Gabrielli | Richard Davis | Calvin Converse |
| 3 David Jones | Steve Vandesande | Marjorie Fields |
| Ginger Lewis | Kathy Weinrich | Janice McMahon |
| 4 Brian Conrad | 13 Eva Morton | Joan Mauro |
| 5 Elizabeth Aube | Cheryl Stay | Andrew Shimko |
| Joan Dragon | 14 Annie Cameron | Charlotte Sohl |
| Nancy Garrow | David Melton | 21 Carol Macina |
| Ed Kravec | Lori Pineau | Ann Raymer |
| Joyce Manley | Rod Pontlitz | Diana Piccott |
| 6 Margaret MacDonald | 15 Ron Chisholm | Wanda Reinicke |
| Vivian Marra | Patrica Holliday | 22 Sharon Kuehn |
| Dolores Morrison | Lois Perault | Michael Reynolds |
| 7 Connie Fortier | 16 Butch Bartley | 23 Dorothy DeGraaf |
| Raymond Gauthier | Bob Courdway | 24 Alberta Claire |
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| 9 Jewel Ahrens | Ron Chisholm | 25 Frances Brunelle |
| Ann Marie Cucinotta | 18 Mark Francis | 26 Ann Brackenbury |
| Robert Phillips | Walter Gronek | 27 Marilyn Buckner |
| 10 Jackie Breault | John Kortright | Wayne Eastwood |
| Debbie Correia | Jean Ochsankohl | 29 Darlene Geraci |
| Lorraine Griffith | Gary Wiseman | Carol Kriebel |
| Brian Hemphill | 19 Dorothy Reinholt | Tom Lombardo |
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Sunday	Monday	Tuesday
OCTOBER 2017		
S M T W T F S		
1 2 3 4 5 6 7		
8 9 10 11 12 13 14		
15 16 17 18 19 20 21		
22 23 24 25 26 27 28		
29 30 31		
Fun Shuffle 6:30pm	3 S. Pool Exercise 9:00 am Labor Day Picnic 1:00 pm Game Night 6:30 pm Labor Day	4 S. Pool Exercise 9:00 am Sailing C Domino
Fun Shuffle 6:30pm	10 S. Pool Exercise 9:00 am Game Night 6:30 pm Grandparent Day	11 S. Pool Exercise 9:00 am Sailing C Flier De pm Domino BOD Me
Fun Shuffle 6:30pm	17 S. Pool Exercise 9:00 am Game Night 6:30 pm	18 S. Pool Exercise 9:00 am Sailing C Domino
Fun Shuffle 6:30pm	24 S. Pool Exercise 9:00 am Game Night 6:30 pm	25 S. Pool Exercise 9:00 am Sailing C Domino Budget v Moved t FSC Exe

Fairway Village

Tuesday	Wednesday	Thursday	Friday	Saturday
			<p>1 S. Pool Exercise 9:00 am</p>	<p>2 Golf Scramble 8:00 am Sailing Club 9:00 am</p>
<p>5 Exercise Club 9:00 am es 12:30 pm</p>	<p>6 S. Pool Exercise 9:00 am Pinochle 6:00 pm</p>	<p>7 S. Pool Exercise 9:00 am Sailing Club 9:00 am Po-Ke-No 12:30 pm</p>	<p>8 S. Pool Exercise 9:00 am Neighborhood Watch Mtg 10:30am-12:00pm</p>	<p>9 Sailing Club 9:00 am</p>
<p>12 Exercise Club 9:00 am adline 12:00 es 12:30 pm eeting 7:00 pm</p>	<p>13 S. Pool Exercise 9:00 am Pinochle 6:00 pm</p>	<p>14 S. Pool Exercise 9:00 am Sailing Club 9:00 am Po-Ke-No 12:30 pm</p>	<p>15 S. Pool Exercise 9:00 am</p>	<p>16 Koffee Klatch 8:00 am Sailing Club 9:00 am</p>
<p>19 Exercise Club 9:00 am es 12:30 pm</p>	<p>20 S. Pool Exercise 9:00 am Pinochle 6:00 pm</p>	<p>21 S. Pool Exercise 9:00 am Sailing Club 9:00 am Po-Ke-No 12:30 pm</p>	<p>22 S. Pool Exercise 9:00 am</p>	<p>23 Sailing Club 9:00 am</p>
<p>26 Exercise Club 9:00 am es 12:30 pm workshop – o 8/28 1:30 pm c Mtg 7:00 pm</p>	<p>27 S. Pool Exercise 9:00 am Pinochle 6:00 pm</p>	<p>28 S. Pool Exercise 9:00 am Sailing Club 9:00 am Po-Ke-No 12:30 pm</p>	<p>29 S. Pool Exercise 9:00 am</p>	<p>30 Sailing Club 9:00 am</p>

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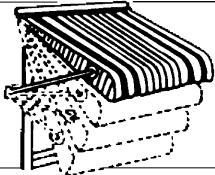


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August Golf Scramble

Joanne Thueneman

On a sultry, humid morning we had 31 stalwart golfers ready to go. Just how humid was it? Ask them, to me it was brutal. BUT ... they had fun, and that's what matters.

Our game plan this month was easy and quick. We had a best ball with each player getting in one drive. Men off the odd numbered tees and ladies using the even numbers and everyone driving on number 9. Our scores turned in were 1 with 28, 2 with 29, 30, and 31 and 1 with a 33. Our fellows Bill and Rick really work to keep our course in great shape. All the rain we have really keeps them on their toes. Thanks fellas, you are truly appreciated and do a super job.



Also, thanks to Stephanie for keeping us on time. Remember to arrive 15 to 20 minutes before your scheduled tee time. In this heat, all full teams go out ASAP, no one likes to stand around waiting in this weather.

Can't believe this summer has gone by so fast, I'm scheduling for Sept. 2 for our next scramble. Just where did it go? See you then.



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Did you know that September is also...

Blood Cancer Awareness Month. Lymphoma is a type of blood cancer that occurs when lymphocytes—white blood cells that help protect the body from infection and disease—begin behaving abnormally. Lymphoma may develop in many parts of the body, including the lymph nodes, spleen, bone marrow, blood or other organs. This year’s theme for Blood Cancer Awareness Month is “Light it Red for Lymphoma.”



National Child Awareness Month. During National Child Awareness Month, a wide array of organizations set aside their individual agendas to focus on the bigger picture of children in America today and what can be done to address their growing challenges and needs tomorrow.

National Cholesterol Education Month. National Cholesterol Education Month is a good time to get your blood cholesterol checked and take steps to lower it if it’s high. It’s also a good time to learn about lipid profiles and food and lifestyle choices that will help you reach your personal cholesterol goals.

National Piano Month. A good month to sign up for piano lessons. Although invented around the year 1700, the piano took several decades to become a favorite of composers and performers alike. In the 19th century the instrument grew larger and more powerful. At the same time, the instrument became the primary source of home entertainment, and learning to play the piano became an important part of childhood education.

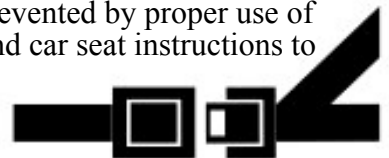


Substitute Teacher Appreciation Week, Sept. 3-9. Five days dedicated to the hundreds of thousands of education professionals who fill in at the schools every day across the United States. This nationwide event is recognized by the U.S. House of Representatives, schools, and school districts around the country.



National Suicide Prevention Week, Sept. 10-16. High schools, colleges, and universities can create their own activities for National Suicide Prevention Week. These locations are ideal to promote public awareness of the goals of suicide prevention, educate the public about the prevalence of suicide, and involve young adults in prevention activities.

Child Passenger Safety Week, Sept. 17-23. Car crashes are a leading cause of death for children up to 13 years old. Many deaths and injuries can be prevented by proper use of car seats, boosters, and seat belts. Getting safety information and car seat instructions to parents and caregivers is crucial to saving young lives.



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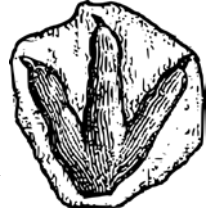
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Complete dinosaur skeleton is spectacular find

Most dinosaur fossils consist of a few bones or teeth, but in 2011 a heavy-equipment operator in Alberta, Canada unearthed something unique—the complete fossilized remains of a newfound type of nodosaur, part of the ankylosaur family, which lived between 100 million and 112 million years old.

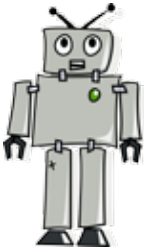
As reported on the National Geographic website, the dinosaur is still getting paleontologists excited today. The dinosaur is so well preserved that it “might have been walking around a couple of weeks ago,” says paleobiologist Jakob Vinther, who’s studying the ancient beast at Alberta’s Royal Tyrrell Museum.



Because of its preservation, the fossil is providing new insights into the structure of nodosaurs’ armor, letting paleontologists see how sheaths of keratin—material also found in human fingernails—exaggerated the armor’s size and shape.

Robot can grasp complex objects with new hand

Most robotic hands are clumsy and have a hard time picking up odd-shaped objects like shoes or spray bottles. But according to the Science News website, roboticists at UC Berkeley have created a robot that can pick up and move awkward objects with a success rate of 99 percent.



The robot, DexNet 2.0, uses a process called deep learning to handle objects. The roboticists created a database of three-dimensional shapes using 6.7 million data points. A neural network learned ways to grasp, lift, and move irregularly shaped objects, and then was hooked up to a robotic arm with a 3D sensor. DexNet 2.0 studies an object placed in front of it and then chooses the right grasp to pick it up and move it.

DexNet 2.0’s success rate could be applied to industry, possibly revolutionizing manufacturing and supply chains.

**The scientist does not study nature because it is useful to do so.
He studies it because he takes pleasure in it, and he takes pleasure
in it because it is beautiful.**

—Henri Poincaré

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What to eat? The choices can be confusing

Americans trying to eat healthy have lots of choices, but all those options can be confusing. The CNN website reports that 78 percent of respondents to a survey by the International Food Information Council Foundation said they're not sure what foods they should eat and which they should avoid.



The survey of slightly more than 1,000 American adults found that almost 60 percent named food that's "high in healthy components or nutrients" as one of their top three factors for choosing a "healthy" food, followed by food that's free from artificial ingredients, preservatives or additives (just more than 50 percent). Choices that are "part of an important food group that I need to build a healthy eating style" rounded out the list of foods health-conscious folks are looking for (nearly 50 percent).

The U.S. Food and Drug Administration considers food that can be marketed as "healthy" as having low levels of total and saturated fat, sodium, and cholesterol, and at least 10 percent of the daily requirements for vitamins, fiber, and other nutrients.

Millennial women take less vacation than men

Americans workers have a reputation for not taking all the vacation they have coming. Among them, millennial women seem to take the least: Only 44 percent used all their vacation time in 2016, according to a survey reported on the Mic website, compared with 51 percent of their male co-workers.

What's behind the gap? Thirty-seven percent of millennial women said they want to demonstrate full commitment to their jobs, but only 32 percent of men surveyed expressed the same feeling. Moreover, 35 percent of the women said they feel guilty about taking time off, compared with 25 percent of the men.

Overall, 53 percent of the 7,331 millennials surveyed left unused vacation days, with 55 percent of Gen Xers and 52 percent of Baby Boomers forfeiting vacation days.

Teens: Not glued to social media

Most of us imagine that today's teens do nothing but sit around with their smartphones texting each other, checking social media, posting images to Instagram, and the like. That stereotype, like most, isn't true. An Associated Press-NORC Center for Public Affairs Research survey of teens recently found that 58 percent voluntarily take breaks from social media for various reasons:

- Getting in the way of work or school: 8 percent
- Tired of conflict and drama: 24 percent
- Tired of keeping up: 20 percent



Review your response to emergencies

A disaster can strike your organization at any moment—fire, weather, or even workplace violence. Once you’ve overcome it, you may slip back into a “business as usual” mode, but that can be almost as dangerous. Follow this three-step plan to improve your safety preparations:

- **Review your response.** Look back at a recent emergency situation and assess what worked well and what didn’t in terms of your response. Ask people within your organization: What were the goals of our crisis-response efforts? Did we achieve them? What were the values that we communicated by our response? What did we do well in terms of communication? What should we have done better?

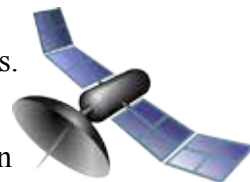
- **Design an improved response.** Use the answers gathered above to design an improved crisis response effort. Consider such possibilities as fire, power outages, severe weather, or any comparable crisis that puts your community on high alert, as well as the potential for a direct attack on your workplace or organization. Once you’ve created the plan, be sure to communicate it throughout the workforce at regular intervals so that everyone knows what to do, or where to find guidance, as soon as an emergency strikes.

- **Redesign your work processes.** As you redesign your crisis plan, proactively rethink how your organization performs work. Do people really need to be at the office all day every day to be productive? How much travel is really necessary? Gather data, make recommendations, and then implement new ideas on a trial basis. The end result may very well be a new workplace where things get done smarter, faster, and cheaper.

The hunt for water throughout the solar system

Water is necessary for life, so the search for traces of water on Mars have been a major objective of scientists studying the red planet. Readings from the Curiosity rover have given them fresh evidence.

According to a report on the Fox News website, researchers now believe that Mars’ Gale Crater was once the home of a lake with a body of water possessing different levels of oxygen at different locations and times. The fluctuations are important because they affect what minerals may be deposited in the sediments at the lake’s bottom. The oxidation states of elements like iron and manganese would be important to life on Mars even before life evolved on Earth.



The search for water isn’t limited to Mars, though. The Sci-News website reports that NASA’s Lunar Reconnaissance Orbiter has detected evidence of surface frost on the south pole of Earth’s moon. These icy deposits look thin and patchy and may be mixed in with regolith, the surface layer of soil, dust, and small rocks. Scientists believe further exploration and analysis could help us understand the origins of water here on Earth.

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- Once-A-Year Pest Control

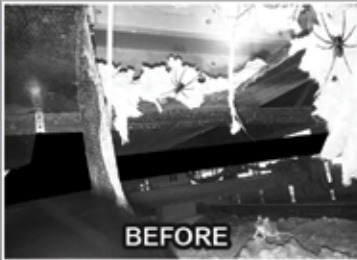
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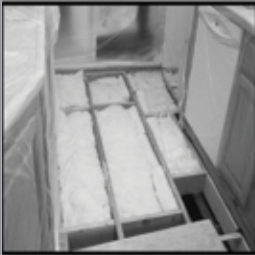


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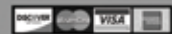


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Monthly Mania: It Pays (Up to \$100) To Patronize the Advertisers in Your Newsletter

THOUSANDS manufactured home residents have won over **\$136,000** since our contest began. It's simple to play ... when you patronize a current advertiser, ask for a Monthly Mania ticket (or a reasonable facsimile) and fill it out completely. Put the ticket in our Monthly Mania drop box in your community or mail your paid receipt to us at **Monthly Media • 220 Bahama St. • Venice, FL 34285**. That's all you do. At the end of the month the Publishers will pick up the tickets and hold a drawing. If your ticket is drawn, we mail you a check.

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

Mary Cook..... \$100	Modern Pest Control, Inc.	Ruth Osborne..... \$5	Enos Plumbing & Services, Inc.
Caroline Bosland..... \$10	Florida Anchor & Barrier - Flooring	Cynthia Thomas..... \$5	Natures Resource Pest Control, Inc.
Glenn Russell..... \$10	1st Class Handy Man Service	Bob Sharp..... \$5	Battleline Termite & Pest Control
Maxine McCommis.... \$10	Royal Enterprises	Joyce Eickenberg..... \$5	Bob's Mobile Home Washing
Nancy Schlaff..... \$10	Recreational Golf Carts, LLC	Joan Henderson..... \$5	Debbie's Salon
Lois Morgan..... \$10	Hellers Mobile Home Washing	Dean Schirm..... \$5	Royal Enterprises
Patricia Schmitz..... \$10	Modern AC & Appliance Service	Danice Leal..... \$5	Boss Electric Corp.
Susan Bailey..... \$10	AMS, Inc.	Gary Jira..... \$5	Hellers Mobile Home Washing
Kitty Echln..... \$10	Debbie's Salon	Shirley Reistl..... \$5	E & E Gliddon Air Conditioning, Inc.
Fred Guman..... \$10	Jones & Sons Plumbing, Inc.	Janice Wiglund..... \$5	Ron Wyngarden Mobile Home Washing
Phil Houpt..... \$10	Boss Electric Corp.	Sonny Neglia..... \$5	Just Windows, Inc.
Brian Shumaker..... \$10	Notebooks Plus	Lorene Hunnell..... \$5	Mobile Home Depot
Robert E. Green..... \$10	Air Masters of Pinellas, Inc.	Steven Marshall..... \$5	Jones & Sons Plumbing, Inc.
Mary Roth..... \$10	Battleline Termite & Pest Control	Maureen Koebel..... \$5	Bob's Mobile Home Washing
Herb Hendershot..... \$5	Hellers Mobile Home Washing	Harriette Reimer..... \$5	Debbie's Salon
Mary Buzzdigan..... \$5	Modern AC & Appliance Service	Carol Pace..... \$5	Doll Brothers Carpet Cleaners
Dorothy Mappus..... \$5	Boss Electric Corp.	Mary Cliff..... \$5	Suncoast Auto & Tire, Inc
JoAnn Bruce..... \$5	Royal Enterprises	Becky Zinser..... \$5	Modern AC & Appliance Service
Charles Grubb..... \$5	Air Masters of Pinellas, Inc.	Louis Oswalt..... \$5	Sunset Appliance Service
Madelon Spears..... \$5	Doll Brothers Carpet Cleaners	Lisa Vchida..... \$5	AMS, Inc.
Dick Proctor..... \$5	Battleline Termite & Pest Control	Evelyn Piscopo..... \$5	Air Masters of Pinellas, Inc.
Mickey Garboy..... \$5	1st Class Handy Man Service	Vern Demmons..... \$5	Battleline Termite & Pest Control
Joan Ranta..... \$5	Royal Enterprises	Lisa Lee..... \$5	Jones & Sons Plumbing, Inc.
Irina Kremer..... \$5	Natures Resource Pest Control, Inc.	Linda Reed..... \$5	Bill the Carpet Guy

• 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.

Start financial literacy early

Teaching children to save money when they're young can help them deal with financial emergencies when they're older. Here's how to get them started:

- Encourage kids to save something. Whether you've got a 10-year-old stashing away a dollar or a teenager opening a savings or checking account, get your children in the habit of saving no matter how small the amount.
- Help kids balance treats and sacrifices. Work with your kids to set and meet some goals. Once those goals are met, allow them a little withdrawal to buy something for themselves.
- Put loose change into an emergency fund. Loose change can add up, so don't let kids discard pennies or leave them lying in the parking lot.
- Set an example. Children don't miss much. If they don't see you saving, they might wonder why they have to save.
- Keep kids away from credit as long as possible. Credit card companies expend lots of effort on marketing to teenagers. Make sure your kids understand what credit pitfalls could lie ahead.
- Schedule money meetings. Meet with your child at regular intervals to discuss their emergency account, answer questions, and discuss money issues he or she might encounter.
- Help kids set up a real budget. The earlier kids learn to manage a budget, the easier things will be down the line. Younger kids can start learning by jotting their pluses and minuses down on a piece of paper, while older kids can be introduced to budgeting on software and apps.



Doctor to parents: Watch the juice

Lots of parents give their young children fruit juice, but pediatricians now say that's a bad idea. The American Association of Pediatrics recently updated its position on juice, recommending now that newborns shouldn't drink any juice before their first birthday and that juice should be limited after that.

The reasons? Doctors don't see any evidence of health benefits, and they believe that juice may prevent children from getting the protein and nutrients they need through breast milk or formula. In older kids, the sugar in juice contributes to tooth decay.

The guidelines advise that toddlers 1 to 3 years old get no more than four ounces of juice a day, six ounces up to age 6, and eight ounces to age 18. They recommend that parents encourage their kids to eat fruit instead.

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EVENTS & PROGRAMS

HOLIDAY BAZAAR 11/11/17 All indoor craft show. First Lutheran Church, 1644 Nursery Rd., Clearwater. Vendors: 727-744-3806 or eobrien2429@gmail.com

PARADISE ISLAND ANNUAL CRAFT FAIR 11/04/17 1001 Starkey Rd at the CLUBHOUSE, Indoor show 9am-1pm. Handmade items only, Bake Sale, Canteen open for food & beverages. Tables Available. Vendors call 727-553-3616 (Marcia) for info.

Hillcrest Fall Craft Fair October 7th, 9am-1pm. For information contact PatNancyCraftFair@gmail.com

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OCTOBER AD DEADLINE - SEPTEMBER 10, 2017

• 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.

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 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, pancakes breakfasts, some lite suppers, etc. are sold at the clubhouse on Thursday between 5:30 and 6:30 p.m.

September Sudoku

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



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



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