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GOLDEN CRESTONO BULLETINO N

January • 2015 Ed Armstrong & Cheryl Davis of Americana Cove

Issue 11 38th Year



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Golden Crest Mobile Home Park Recreation Governing Board Members for 2014-15

800 Main Street • Dunedin, Florida 34698

President	Renate Dulmage, #463
Vice Pres	Jeana Palame, #464
Secretary	Dorothy Peterson, #413
Treasurer	Vickie MacDonald, #452
Members	Rita Baratta, #450
	Linda Shale, #471
	Kathleen Fiffe, #406
	Eddie Kurth, #340w



Golden Crest Chairpersons - 2014-15

Bingo Coordinator Helene Haanpaa Bulletin Board (Inside) Carol Aldrow
Cards (Euchre)Ed Kurth
Christmas Bazaar, Craft Bake Sale
Shirley Boudreau
Christmas Decorations Boudreau's, Taylor's
and friends
Clubhouse Outdoor SignLeroy Valleau
Crafts Shirley Boudreau
Entertainment - Vegas Night Art/Jean Taylor
Fun & Picnic Day Rec. Board
Fun ShuffleboardTom Fidgen
Golden Crest Fun Games/Picnic
Art & Jean Taylor & Crew
Golf League Nels Auger
Hall Decorations (as required)Leroy Valleau
Hall Properties

Halloween	.Leroy Valleau
Kitchen Coordinator	.Greg Dulmage
Library	.Vacant
New Year's Eve	
News Bulletin	.Val & Bob Pippy
News Bulletin Distribution.	.Eleanor Denslow
November 11th	. Rec. Board
(alternate with Golden A	cres)
Pancake Breakfast	.Larry Peterson &
	.Crew
Rummage Sale	
St. Patrick's Celebration	.T.B.A.
Sunshine Ladies	.Nancy Ladouceur
	.Betsy Stevens
Travel	
	-























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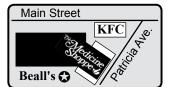
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Medicine

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Fill 2 or Less **Prescriptions** And Get A.

Gift Certificates may be used on second visit to pay for any purchase. Must present this coupon to receive gift certificate. Not valid with any other offers. Limit one coupon per customer per year. Expires 9/30/14

Golden Crest Birthdays January 2015

iary Name	Coach Number
Mary Sedgewick	442
Dorothy Bailey	444
Mike Stephens	381
Paul Grosse	472
Larry Donnermeye	r 325
Lee Ewing	379
Joe LaBine	384
Rosemary Townser	nd 416
Randy Boudreau	398
Rosella LeBlanc	363
Jeana Palame	464
Brenda Boudreau	375
Mark MacMurray	350
Don MacNeil	387
Victor Billones	311
	Mary Sedgewick Dorothy Bailey Mike Stephens Paul Grosse Larry Donnermeye Lee Ewing Joe LaBine Rosemary Townser Randy Boudreau Rosella LeBlanc Jeana Palame Brenda Boudreau Mark MacMurray Don MacNeil

Golden Crest Anniversaries January 2015:

Janua	ary Name	Coach No:
8	Steven & Brenda Boudreau	375

Golden Crest Anniversaries **July 2015**:

	2	
July	Name	Coach No:
3	Regis & Rosella LeBlanc	363
3	Charlie & Twila Miller	469
4	Gregory & Lana Gorman	385
5	Bernard & Blanche Stonehar	m 411
10	Arnold & Carol Aldrow	339
22	Tom & Maureen Fidgen	357
28	Don & Donna Worth	358

Golden Crest Birthdays July 2015

July	Name	Coach Number
1	Betty Johnson	429
2	Irene Mancinelli	396
3	Gerald Karlnoski	431
5	Anna Byrnes	309
6	John Cobb	385
7	Pat Reilly	460
7	Allan W Allen	320
8	Patricia Fernicola	383
8	Carole Seely	448
8	Sally MacMurray	350
9	Malcolm Bailey	444
9	Maureen Iacovino	308
9	Donna Mason	301
10	Richard (Sonny) Cis	sell 447
10	Robert Allen	386
13	Patricia Gagne	424
15	Emile DiSalvo	473
17	Al DiSalvo	475
18	Neil Seely	448
20	Janice Nantais	461
20	Sally Nicholls	420
21	George Foltz	333
28	Brian Levy	349
29	William Lehman	409
29	Patsy Waldrop	348
31	Frank Farina	322
31	Paul Adkins	304



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- Bardmoor Emergency Center
- **Mease Countryside Hospital**
- Mease Dunedin Hospital
 - **Morton Plant Hospital**

January 2015 Park Rummage Sale:

ust a gentle reminder, our AMAZING ANNUAL RUMMAGE SALE RUMMAGE is just around the corner on Saturday January 17th, from 8:00am to 12 Noon, followed up on the following Thursday morning January 22nd after coffee with our fun auction. Remember the Rummage Sale is the major fundraiser for our Park and pays for the small pleasures we



enjoy at Thursday morning coffee as well as desserts and any entertainment that occurs at our Covered Dish suppers.

You can all give your personal help by choosing to work at the sale, by donating your excellent baking or by donating your gently used items of clothing or household items that you no longer need or want. We also need you to approach your favorite shops or restaurants to request gift certificates for their sales or services. Both the Recreation Board and myself have a Letter of Introduction for this request if you feel you require it.

Plan to have your lunch with us on the day of the sale and don't forget about the pre-sale set aside just for Park Residents (no friends or outside shoppers allowed) on Friday January 16th from 11:00am to 12:00 Noon. Please don't forget the Annual Penny Auction the following Thursday morning **January 22, 2015** at approximately 10:30am.

Christmas Craft and Bake Sale:



ur amazing Christmas Craft and Bake Sale was very successful, due to the generous help of so many volunteers. My sincere thanks go out to those that helped at the Christmas and Craft tables, the ticket sellers, sold the coffee and muffins and a special thanks to all those who contributed all the baked goodies.

I hesitate to name specific individuals on the possibility that someone would be overlooked so a big thank you to those who setup, worked at the sale, donated your baking, helped cleanup or shopped at the sale each one of you helped make it a success.

> In our draws, our residents Cameron and Betty Johnson won both the 50/50 draw and the Gingerbread House and Bonnie Nabb won the Christmas Money

Tree, lucky them.

So again, a big Thank you to one and all.

Shirley Boudreau – co-ordinator



%. A Complete Listing of Resident Services can be found on the page before your calendar

BAKESAIE

January Sudoku

Difficulty level: easy.

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



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Homeowners Association Board Election – January 2015:

PLEASE NOTE CHANGE IN DATE

he election for the Golden Crest Homeowners Board of Directors will be held Sunday January 18, 2015 @ 2:00pm. It is important that every resident of the park have the chance to vote for the person(s) who you feel will best represent your views. In order to be eligible to vote you must be a paid up member. The fee is only \$5. Please pay Carol Aldrow prior to the election. A nomination committee will be struck to canvass for volunteers for the positions available. The board presently consists of 7 members. Three new Board Member positions need to be filled for this coming election, if asked please consider running. Geoff Nabb - President GCHOA

Waste Management (Garbage) Pick-up:

Tust a reminder to everyone that effective January 5, 2015, the City of Dunedin will commence once a week pick-up on Monday Only. The Blue Bin re-cycle program will remain the same, pick-up on Minday's.

Thanks for your co-operation in this regard.



Park Water Shutoff:



Park Management has advised, the second Tuesday of every month has been designated as a water shutoff day for general maintenance on the Parks water system. The first Tuesday for the water shutoff will be Tuesday, January 13, 2015. The timing of the water shutoff will be advised a couple of days prior to the shutoff.

Home Owners' Association Membership Dues



t is the time of year where each coach must pay their annual fee to the Home Owners' Association. The annual fee is \$5.00 per coach.

• Only paid up members are eligible to vote, or stand for election, to the Home Owners' Association Board here at Golden Crest.

As at mid December, less than 25% of the Park have paid their fees for 2015.

Carol Aldrow (Coach #339) will be collecting the fees at coffee on Thursdays or you can drop by her coach to pay your membership fee. We will report again in the next news bulletin.

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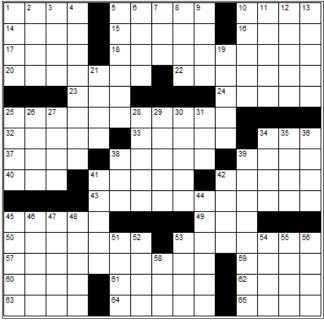
Estimates 727-471-0820



ACROSS

- 1. Whirl
- 5. Speedy
- 10. Long ago
- 14. Killer whale
- 15 Genus of heath
- 16. Countertenor
- 17. Bad end
- 18. He eats no meat
- 20. Memory loss
- 22. Be out of line with
- 23. Downwind
- 24. S S S S
- 25. Insurance firm
- 32. Composure
- 33. Watchful
- 34 Belief
- 37. Poems
- 38. All excited
- 39. Alone
- 40. Mesh
- 41. Communion table
- 42. Toward the outside
- 43. Spontaneous abortion
- 45. Fish broth
- 49. An Old Testament king
- 50. Creative persons
- 53 Extreme nervousness
- 57. Conversion
- 59. Bright thought
- 60. Legal wrong
- 61. Specialty
- 62. 1/100th of a dollar
- 63 Is endebted to
- 64. Inclination
- 65. Initial wager





DOWN

- 1. Fizzy drink
- 2. A formal high school dance
- 3. Computer symbol
- 4. Unidentified
- 5. Examine again
- 6. District
- 7. Hog
- 8. Frozen
- 9. A romantic meeting
- 10. City in France
- 11. Assumed name
- 12. Condition
- 13. Notes
- 19. Stave off

- 21. Arid 25. Atop
 - 26. Connecting point
 - 27. Weight loss plan
 - 28. Flat floating vessels
 - 29. Of a pelvic bone
- 30. Latin name for our planet
- 31. Before, poetically
- 34. Greek letter
- 35. Smelting waste
- 36. Style
- 38. Former boxing champ
- 39. Painful disorder of the hip

- 41. Awry
- 42. At one time (archaic)
- 44. Showered
- 45. Philippine tribal
- chief
- 46. Shot from a bow
- 47. Look at with fixed eyes
- 48. Suggestions
- 51. Hue
- 52 Blend
- 53. One of the 4 gospels
- 54. Biblical garden
- 55. Lease
- 56. Satisfy
- 58. Frozen water

January Crossword

Golden Crest Mobile Home Park Recreation Calendar of Events for 2014 – 2015

Month	<u>Date</u>	Time	Event
February 2015	Monday Feb 2 Saturday Feb 7 Thursday Feb 12	Recreation Board Meeting Vegas Night Covered Dish – Valentine's Eddie Kirth DJ	
	Saturday Feb 14 Thursday Feb 26	8:30 – 10am 6:00pm	Pancake Breakfast Western Chili/Cards Night – Rec. Board Hosting
March 2015	Monday Mar 2 Saturday Mar 7 Thursday Mar 12 Thursday Mar 19 Saturday Mar 21	1:00pm 8:30 – 10am 6:00pm 9:30am 10am – 7pm	Recreation Board Meeting Pancake Breakfast Covered Dish – St. Patrick's Day Recreation Board Election Fun Day, Vol. Appreciation Lunch
			Hosted by Recreation Board followed by Pool Party

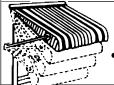
GOLDEN CREST PARK

Day Trips for 2014 - 2015

Jan 7, 2015 - Wed.	SUNKEN GARDENS IN ST. PETERSBURG Picnic Area - May bring food / drinks Reserved 2 Wheel Chairs if needed Admission & Guided Tour, Transport. & Tip - \$22 pp Pick Up at Club House - 9:00A
Jan 12, 2015 - Mon.	TAMPA HARD ROCK CASINO Transportation & Driver Tip - \$16.00 per person Pick Up at Club House - 9A
Jan 29, 2015 - Thurs.	DINNER AT ISLAND WAY GRILL 20 Island Way - Clearwater Beach Continental & Island Cuisine - \$16.90 w/tax pp

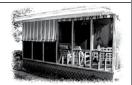
Private Transport & Tip - \$5.00 pp

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Transportation & Driver Tip - \$16.00 per person

Pick Up at Club House - 9A

Feb 19, 2015 - Thurs. EARLY BIRD DINNER SHOW

"Caught in the Net" / Comedy

13355 49th St No / Corner of Ulmerton Rd., Clearwater

Menu posted on Bulletin Board in Club House

Show & Dinner 4P - \$35 pp Incl Tax

Car Pool (25 min. drive) Meet Club House - 3P

Mar 4, 2015 - Wed. STRAWBERRY FESTIVAL - PLANT CITY

Admission Paid at Festival

Transport. & Driver Tip - \$19 per person

Mar 9, 2015 - Mon. TAMPA HARD ROCK CASINO

Transportation & Driver Tip - \$16.00 per person

Pick Up at Club House - 9A

Mar 14, 2015 - Sat. COCONUTS COMEDY CLUB

2 Palms Bar & Bistro

2950 Gulf to Bay, Clearwater Admission - \$5.00 per person Car Pool - 15 min. Drive Meet at Club House - 7:15P

Apr 6, 2015 - Mon. TAMPA HARD ROCK CASINO

Transportation & Driver Tip - \$16.00 per person

Pick Up at Club House - 9A

CONTACT TERIANN: 727-482-4564

SIGN UP SHEETS are posted on Bulletin Board in Club House

PLEASE PAY for Trips at Coffee Hour

PLEASE NOTE: Some dates and rates have changed. Transportation is not included on some trips to keep the cost down, therefore 'car pooling' is advised for nearby locations.

SUGGESTIONS WELCOME for Future Day Trips!

I would be happy to Assist you in other forms of Travel...Land / Air Packages and Cruises. My "DISCOUNTS" can beat Internet rates!

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Ray Duncan Plumbing, Inc	. 727-733-096	38
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AMS Advanced MH Systems	. 727-471-082	20
ASC Aluminum Specialty Contr		
Mitchell Siding, Inc	. 727-586-63 <i>°</i>	15
ROOF WASHING		
Heller's Mobile Home Washing	. 727-545-266	35
TIE DOWNS/MOBILE HOMES		
Florida Anchor & Barrier Co	. 727-330-782	21
VAPOR BARRIER		
Florida Anchor & Barrier Co		
Florida Underhome Solutions		
Superior Vapor Barrier, LLC	. 727-470-004	łO
VINYL SIDING	707 474 000	
AMS Advanced MH Systems	. 727-471-082	20
ASC Aluminum Specialty Contr	. 727-547-830)0
Mitchell Siding, Inc.	. 727-586-63	15
WATER SOFTENING	707 700 07	4 -
Florida Water Treatment, Inc	. 121-136-214	+ /
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AMS Advanced MH Systems	. 121-411-082	20
ASC Aluminum Specialty Contr		
Chambers Specialties, Inc	. 121-443-122	22





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JANUARY 2015

Sunday	Monday	Γ
FEBRUARY 2014 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		
4	9:30A Water Aerobics 1P Recreation Board Meeting 4P Hum & Strum	8:30A (at Dune Links 10-12P Craft G 7P Bing
11	9:30A Water Aerobics 1P Recreation Board Meeting 4P Hum & Strum	8:30A (at Dune Links 10-12P Craft G 7P Bing
2P Home Owners Board Elections	9:30A Water Aerobics 1P Recreation Board Meeting 4P Hum & Strum Martin Luther King Jr.'s Birthday	8:30A (at Dune Links 10-12P Craft G 7P Bing
25	9:30A Water Aerobics 1P Recreation Board Meeting 4P Hum & Strum	8:30A (at Dune Links 10-12P Craft G 7P Bing

Golden Crest

luesday	Wednesday	Thursday	Friday	Saturday
·	·	1	9:30A Water Aerobics	3
		New Year's Day		
Golf League din Stirling Fiber Art/ roup	9:30A Water Aerobics 7P Cards	9:30A Coffee Hour 8	9:30A Water Aerobics	8:30-10A Pancake Breakfast
13 Golf League din Stirling Fiber Art/ roup	9:30A Water Aerobics 7P Cards	9:30A Coffee Hour	9:30A Water Aerobics 11-12P Pre-Screening of Sale Items-Residents only	8-12P Rummage Sale
20 Golf League din Stirling Fiber Art/ roup go	9:30A Water Aerobics 7P Cards	9:30A Coffee Hour 10:30A Penny Auction	9:30A Water Aerobics	24
Golf League Idin Stirling Fiber Art/ roup	9:30A Water Aerobics 7P Cards	9:30A Coffee Hour	9:30A Water Aerobics	31

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

(Allow 4-0 weeks for maining of check). This month's cash	Williers are.
Bonnie Moen \$100Gulf Coast LLC	Betty Panek \$5
Alan Rusk \$10 Natures Resource Pest Control	Ruth Walpole \$5
Clif Haseltine \$10 Suncoast Auto & Tire	Gerald Russell \$5
Jack Allen \$10Jones & Sons Plumbing	Judy Mootsey \$5
Rod Olson \$10Appliance Specialty Inc	Donna Miller \$5
Margaret Steward \$10Debbie's Šalon	John Mackay \$5
Nancy Peterson \$10 Doll Brothers Carpet	Roger Wilson \$5
Alice Godzich \$10Socia's Painting	Judith Hedges \$5
Betty Jones \$10Ron Wyngarden	Barbara Mastrogianis \$5
Sara Schmidt \$10Medicine Shoppe	Roger Schnabel \$5
Mullen Denis \$10Notebooks Plus	Nancy Lenard \$5
Mary Bermke \$10 Natures Resource Pest Control	Pat Ruedy \$5
Delight Colby \$10 Knoblach Hearing Care	Evelyn Grabe \$5 E
Jean Taylor \$10 Heller's Mobile Home Washing	Theresa Kirke \$5
Jeanne Sheppard \$5 Heller's Mobile Home Washing	Ron Nickerson \$5
Joyce Parker \$5Boss Electric Corp	Shirley Frew \$5
Kathy Gregory \$5 Bill The Carpet Guy	Art Taylor \$5
Nancy James \$5Bob's Appliance	Rebecca Dart \$5
Marilyn Sorrell \$5 Century Awnings	JoAnn McMunigle \$5
Art Temple \$5 Bob's Mobile Home Washing	William Krawczyk. \$5
Paul Harris \$5 ASC Aluminum Specialty	James Erickson \$5
Richard Schuneman \$5AJ's Bed & Furniture	Clif Haseltine \$5
Margaret Price \$5Air Masters of Pinellas	Jean Davis \$5
David Terry \$5 Jones and Sons Plumbing	Bonnie Pengelly \$5

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Kathy's Cleaning Service
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Boss Electric Corp
Socia's Painting
Suncoast Auto & Tire
Jones and Sons Plumbing
Air Masters of Pinellas

• 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. GOLDEN CREST BULLETIN JANUARY, 2015 N

10 WORDS for \$8.55 – Each additional word is 80¢ Your Ad Will Appear in 60 Mobile Home Park Newsletters NO ADS ACCEPTED BY PHONE OR EMAIL

EVENTS & PROGRAMS

BINGO, SUGAR CREEK MHP, EV-ERY THURSDAY, SALES CLOSE 6:30 P, 10265 ULMERTON RD LAR-GO (BEHIND PIER ONE STORE)

Bingo, Friday nights 6:30pm - Four Seasons Estates Clubhouse, behind Largo Mall & Golden Coral. Variety of games; Prizes up to \$250!

BINGO, Thursday Nights, 6:30p.m., Paradise Island Clubhouse, 1001 Starkey Rd., Largo, 4 blocks south of East Bay. Kitchen open 4 to 6p.m. Dinner specials, sandwiches, Fries, desserts, drinks, ice cream, floats and sundaes. 29 games,\$50,\$250,\$250, payout-\$1850. Fun, Fun, Fun \$\$\$

Sat. Jan 17, 2015, 8 a.m. - 1 p.m. AN-NUAL TRASH & TREASURE RUM-MAGE SALE- BAKE SALE. Glenwood Estates, 12501 Ulmerton Rd., Largo

TRASH & TREASURE SALE SER-ENDIPITY MOBILE HOME PARK. SAT FEB 7TH 8AM TO 1PM, MANY ITEM CLOTHING, FURNITURE, AND MUCH MORE. PLEASE COME AND JOIN US FOR COFFEE AND DOUGHNUTS, OR LUNCH.

US 19 N, 19709 Japanese Garden MHP - Annual Rummage Sale Saturday, Jan. 10th 8-11 am

Golden Acres MHP 1040 Main St. Dunedin, Many Yard Sales, Sat Jan 24th. 8am - 1pm

Sat Jan 31, 9am to 2pm, WHITE EL-EPHANT SALE. Ranch Mobile at Clubhouse, Lake Rd (between 142nd & 150th Ave. N. Zip 33764

Sat. Jan 17th, 2015, 8:00a.m. - 1:00p.m. ANNUAL RUMMAGE AND BAKE SALE, Boca Ciega MHP, 11200 Walsingham Rd, Largo. Breakfast/Lunch served

FREE SEMINAR: A retired contractor with 50 years experience will discuss the 10 MOST COMMON MISTAKES WHEN HIRING A CONTRACTOR and avoiding scams. Schedule a seminar at your clubhouse. Call Tony Fania, 973-479-1248 (cell)

Sat. Jan. 31, 2015 - Community Sale -8AM - 1PM, Paradise Island Section of Lake Haven MHP. Main St. (SR580) & Lake Haven Rd. (W of Keene/ CR1), Dunedin. Housewares, Linens, Clothes, Small Appliances, Jewelry, Furniture, Baked Goods, Raffle Baskets, Lunch

Sat. Jan 31, 8 to 2, OAK CREST / ACORN MHC 9925 Ulmerton Rd. & 435 16th Ave. S.E., CARPORT/BAKE SALE

Sat. Feb 28, 8-1pm Flea Market, Colonial Village, 2000 East Bay Drive, Largo

GOLDEN CREST AMAZING AN-NUAL RUMMAGE SALE - 800 Main St. Dunedin - Sat. Jan. 17 - 8am to noon - BARGAINS GALORE - BAKED GOODS - serving LUNCH AND MORNING COFFEE

ANNUAL BAZAAR Pointe West ROC, 12651 Seminole Blvd. Largo. Saturday, January 17. 8:30 AM - 1 PM. EARLY BIRD Admission \$1.00 @ 8:00. Arts & Crafts, Furniture, Kitchen Items, Linens, Clothing, Jewelry. Baked Goods and Raffles. Breakfast and Lunch served.

ANNUAL Flea Market - Four Seasons Estates, Largo- Saturday, January 24, 2015 8am-1pm. \$1.00 Early Bird entry fee 7:30-8:00am. Offering furniture, clothing, tools, jewelry, linens, books, etc., homemade baked goods, snack bar, raffles. Free golf cart shuttle service. Join us at 13225 101st St., behind Largo Mall, just off Ulmerton Rd., beside Golden Corral.

Suncoast Woodcarvers Annual Show. January 17 - 18, 2015, 10 AM to 4 PM, Seminole Recreation Center 9100 113 Street N, Seminole FL, Food, Vendors, Demos, Free Parking, Admission \$3. \$1 off the regular price with this ad

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Note: Emporium is 2 pages this month.

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New Pain Treatment Available in Dunedin

Dunedin, FL - Imagine forty years ago if you were told that lasers would replace scalpels in surgery or that robotic instruments would build cars; you may not have believed it. By the same token, would you believe that chiropractic treatments could be performed using a special hand-held instrument using space age NASA technology, all while you were sitting in an upright position without turning or twisting movement to your spine?

According to Dr. Drew, "This new form of computerized treatment is so gentle and effective that it amazes even the most skeptical patients. It's called the Impulse IQ and it is the latest state-of-the-art technology in existence today, and the only one in the Hernando, Citrus, Pasco & Hillsborough area."

Dr. Drew says that, "The secret to the Impulse IQ is in its ability to deliver an extremely precise adjustment." He says "Even though traditional forms of adjusting also work, people are drawn to this new technique because of how gentle it is and does not involve any twisting, especially in the neck." The Impulse IQ is FDA approved, UL listed and treatments are covered by most insurances, including Medicare.

The procedure is backed by years of scientific research, and our patients can't stop raving about their results. They are using words like "Incredible", "Amazing" and "Unbelievable." It's changing the future of pain treatment like nothing else I've seen in over 20 years of practice", says Dr. Drew. If you have any of these conditions, the Impulse IQ may be the answer you've been looking for.

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Numbers in the News

Love on the rocks? Unmarried adults on the rise

The number of Americans who have never been married has reached an all-time high: In 2012, one out of five American adults 25 and older had always been single, adding up to about 42 million people. In comparison, only one in 10 adults in 1961 had never gotten married.

The Pew Research Center, which examined the data, notes that Americans are getting married later these days, and are also more likely to be living together before marriage. The median age for first marriage is 27 for women, and 29 for men—that's up from 20 for women and 23 for men in 1960.

What's behind the decline? Economic reasons may play a role, along with different expectations about what's important in a potential mate. For 78 percent of women, for example, the No. 1 requirement is a steady job. For men, the biggest draw (70 percent) is "similar ideas about having and raising children."

Still, more than half of unmarried Americans—53 percent—say they do hope to get married and settle down someday; 32 percent aren't sure, and only 13 percent are firmly committed to avoiding matrimony in their lives.

A quick look at the affluent American

"[T]he very rich ... are different from you and me," wrote the famous American novelist F. Scott Fitzgerald. The Ipsos Affluent Survey USA explains just how different in its latest report.



Defining the "affluent" American as a person 18 or older with at least \$100,000 in annual household income—about 23 percent of U.S. house-

holds—the Ipsos survey reports that spending among Affluents amounted to \$2 trillion in 2014, the highest in the survey's 38-year history. Average household income was \$197,400, down slightly from 2013 but higher than the 2011 and 2012 levels. Their liquid assets were worth an average of \$592,000.

Affluents are big on technology, making them not so different from everyone else. For example, 58 percent use an iPhone or iPad, 47 percent have a TV connected to the Internet, about 50 percent have made a purchase using their smartphones or tablets, and 10 million have a mobile payment/wallet app on their mobile devices.

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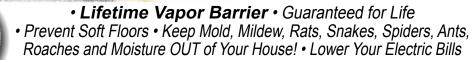
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