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HARBOR LIGHTS

• SCUTTLEBUTT •

October • 2019

**Issue 8
43rd Year**

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Important Phone Numbers

NON EMERGENCIES

St. Petersburg Police Dept.	893-7780	Seminole Police Dept	595-5414
St. Petersburg Fire Dept.	893-7694	Seminole Fire Dept	394-6905
Pinellas County Sheriff	582-6200		
Florida Highway Patrol	570-5010		

Emergency - 911

UTILITIES

SPECTRUM	1-855-222-0102
Knology Sales	239-0211
Service	(866) 745-3685
Duke Energy	727-443-2641
Power Outage	1-800-700-8744
Frontier Services	1-800-921-8101
Directory Assistance	411
DirecTV	1-800-531-5000
Teco Gas	826-3333



PUBLIC OFFICES

DMV-Tags, Driver's License	1800 66th St. N., St. Petersburg	464-7777
St. Petersburg Chamber of Commerce		821-4069
St. Petersburg City Hall		893-7171
St. Petersburg Post Office		(800) 275-8777
St. Petersburg Main Library		893-7724
Social Security Administration		(800) 772-1213
Seminole City Clerk		398-3107
Waste Management		888-964-9744
Seminole Recreation Dept		391-8345
VA Regional Office Benefits Info.		1-800 827-1000

HOSPITALS

Bay Pines VA	10,000 Bay Pines Blvd., St. Petersburg, 33708	398-6661
Bayfront Medical Center	701 6th St. S., St. Petersburg 33701	823-1234
Largo Medical Center	201 14th St. SW, Largo 33770	588-5200
Morton Plant	300 Pinellas St., Clearwater 33756	462-7000
Northside	6000 49th St. N., St. Petersburg 33709	521-4411
St. Petersburg General	6500 38th Ave. N., St. Petersburg 33710	384-1414
St. Anthony's	1200 7th Ave. N. St Petersburg	825-1100

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Updates from Summit Communities...

THREE RULES THAT RESIDENTS FORGET

TSwimming Pool – NO CHILDREN UNDER 3 ALLOWED IN THE POOL, RESIDENTS ONLY FROM 2-4PM DAILY.

- Guests must be signed in at the office.
- Pick up after your pet.

Harbor Lights Social Club News



First, A big thank you to Don and Judy Halker for organizing our summer activities. The food was wonderful and as always a great variety. It was an extra treat for the residents this year to have Collette and C-Fire entertain us on the 4th of July. These activities were well attended, and everyone had a great time.

MARK YOUR CALENDARS, ACTIVITIES ARE BEGINNING

BINGO!! BINGO!!

Bingo will begin on Tuesday, October 15th., at 7:00pm. Come a little early to purchase your cards. Cards are 2 for \$1.00, buy as many as you want to play.

This is a great way to socialize with neighbors. We have an intermission with great treats.

We are in need callers to rotate throughout the year. A sign up sheet will be on the bulletin board. If you are interested in calling, but feel uncertain as to how, contact Judi Farmer, she will show you how to operate the machines.



TO ALL RESIDENTS!!

Homeowners and renters. Social Hour and Social Club Meetings will begin October 30th, and every Wednesday thereafter.

Social Hour begins at 9am. with complimentary coffee, and donuts can be purchased for \$1.00. Bring your coffee cups. This is a great way to meet new residents and welcome back returning ones.

Social Club Meeting begins at 10am. This is an informative time to learn of the activities



and upcoming trips available in the park.

We need 2 servers during Social Hour each month, in the kitchen to be responsible for the donuts and coffee. See MaryAnn DeCarli for information on responsibilities.

There is a sign-up sheet on the bulletin board.

The Wednesday weekly raffle will begin on November 13th. Get your tickets during the Social Hour at the door.

The monthly raffle tickets will also be available from MaryAnn DeCarli during the Social Hour.

HOMEOWNERS ASSOCIATION

The first meeting will be held on Wednesday, November 6th. This meeting will directly follow the Social Club meeting.

These meetings are held the 1st Wednesday of each month.



Dances for 2019 and 2020

Blinky & Fritz – Thursday, November 21, 2019

Bandstand – Tuesday, December 31, 2019

Al Ruggiero – Thursday, January 23, 2020

Billy Buchanan Tribute – Saturday, February 22, 2020

Al Ruggiero – Thursday, March 12, 2020

Paul Bourque – Thursday, April 2, 2020



Christmas Eve Cocktail Party

Tim and Sheila Arlene Adams- Chairpersons assisted by Jim and Janet Wagner





Michael Crofts
FL Licensed Independent
Health Insurance Agent

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

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

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

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

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New Year's Eve

Tim and Sheila Arlene Adams- Chairpersons assisted by Jim and Janet Wagner. Theme for next year's party is "The Roaring 20's", music will be provided by Bandstand.

Travel – 2020

Day Trips have been posted on the bulletin board in the clubhouse. Thanks to everyone who took the time to fill out the Teaser Brochure for next season's day trips.

Based on your selection, we are scheduling the top three as follows:

January 14, 2020 - The Show Palace Diner Theater

February 11, 2020 - Ringling Mansion and Museum

March 10, 2020 - Cruise to Tarpon Springs

The next trips were in the second tier of interest. We are posting them with a date of TBD to gauge the level of interest. If enough residents show an interest in these trips, we will schedule specific dates in the fall.

Singing Christmas (need to know before Thanksgiving)

Immokalee Casino and Broadway Palm

Starlight Sapphire Themed Cruises

Please sign up for all the trips you wish to take for next season. We will need your payment 30 days before the trip. Just like this year, we need a minimum of 30 to book the bus or the trip will be cancelled, and your check will be returned.



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



SCUTTLEBUTT

We are always looking for folks to help deliver the Scuttlebutt and it's a great way to meet the neighbors!

Contact Karen Pera if you have any information to be included in or suggestions to improve future Scuttlebutts, karenpera@gmail.com, 727-599-3796!

Changes to 150th and Madeira Way!



September 7, 2019

Madeira Way Renovations to Begin Monday Sept. 9th

MADEIRA BEACH, FL – The Cambria Hotel project at the intersection of Tom Stuart Causeway (150th Ave.) and Madeira Way is entering the next phase, which includes significant renovations to Madeira Way.

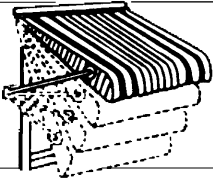
Beginning Monday morning access to Madeira Way from 150th Ave. from 150th Ave. to the Post Office, will result in both northbound and southbound through traffic being detoured while the street, sidewalks, medians, and streetscaping will be completely re-done. Pedestrian access will be maintained for all retail establishments and US Post Office.

Traffic will be able to enter Madeira Way southbound from Gulf Blvd. and then detoured either onto Municipal Drive or u-turned back out to Gulf Blvd. Patrons of Madeira Way shops can park in the former Brown Boxer lot or the lot behind the stores on the western side of Madeira Way. Signage has been placed along Gulf Blvd. and Tom Stuart Causeway informing motorists of the upcoming detours as well as the availability of parking in the lots behind stores.



For more information, contact Curt Preisser, City of Madeira Beach Public Information Officer at 727-391-9951 x299 or cpreisser@madeirabeachfl.gov.

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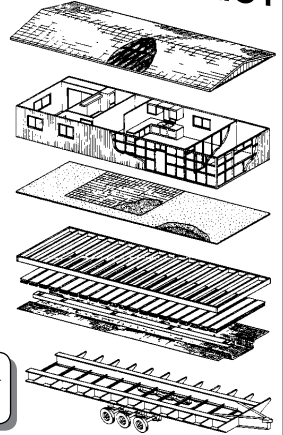
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Carol Zapiecki, Clearwater, FL



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Collateral

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

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

“Plant more soybeans,” the farmer responded.

“What have you got for collateral?”

“What’s collateral?”

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

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

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

“I have a horse.”

“How old is it?” the banker asked.

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

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

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

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

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

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

“How does that work?”

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

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

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



One-liners

Try these zingers at your next party:

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

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OCTOBER • 2019

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

Harbor Lights

Tuesday	Wednesday	Thursday	Friday	Saturday
1	2 Social Hour 9am (rest of year) Social Club meeting 10am (rest of year) Home Owners Association meeting (rest of year) Shuffleboard 7:00 pm (wheather permitting)	3 Pool Room - @ 7:00pm	4 Bus to shop - Resumes in November.	5
8	9 Social Hour 9am (rest of year) Social Club meeting 10am (rest of year) Shuffleboard 7:00 pm (wheather permitting)	10 Pool Room - @ 7:00pm	11	12
15 ingo	16 Social Hour 9am (rest of year) Social Club meeting 10am (rest of year) Shuffleboard 7:00 pm (wheather permitting)	17 Pool Room - @ 7:00pm	18	19
22 ingo	23 Social Hour 9am (rest of year) Social Club meeting 10am (rest of year) Social Club Board meeting Shuffleboard 7:00 pm (wheather permitting)	24 Pool Room - @ 7:00pm	25	26
29 ingo	30 Social Hour 9am (rest of year) Social Club meeting 10am (rest of year) Shuffleboard 7:00 pm (wheather permitting)	31 Pool Room - @ 7:00pm Halloween	Bocce & Shuffle board - Teams will start up in late October, early November	

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Don't cancel that credit card yet

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

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

What reasons do cardholders give? Here are some answers:

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



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

Eat blueberries to help your heart, says study

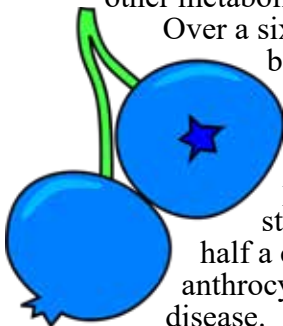
Blueberries are delicious, but can they aid your heart? Maybe, according to the Medical News Today website.

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

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

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

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





Ancient human skulls hint at early European arrival

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

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

Giant squid sighted off New Orleans coast

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

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

Three myths about creativity

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

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

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

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



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October Sudoku

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

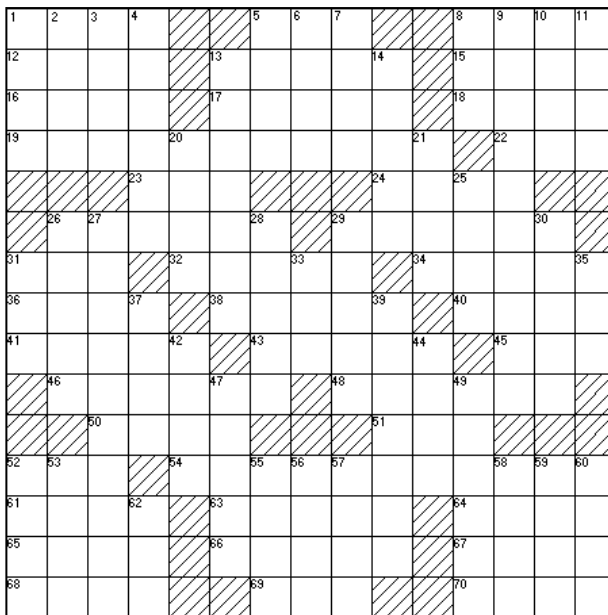


4	2	1	6	3	9	8	5	7
8	5	6	1	7	2	9	3	4
9	7	3	4	5	8	1	6	2
3	8	5	7	2	4	6	9	1
6	1	7	9	8	3	4	2	5
2	4	9	5	1	6	7	8	3
7	6	8	2	4	5	3	1	9
1	9	2	3	6	7	5	4	8
5	3	4	8	9	1	2	7	6



ACROSS

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



DOWN

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



October
Crossword

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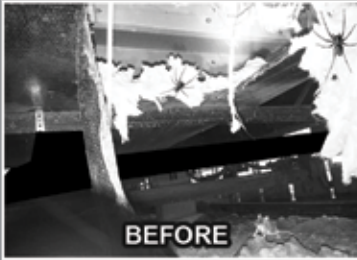
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HOLIDAY BAZAAR - Saturday, 11/09/2019, 9am-1pm. All indoor craft show. First Lutheran Church, 1644 Nursery Rd., Clearwater. Questions: 727-477-3806 or eobrien2429@gmail.com

Christmas Market & Silent Auction. Crafts/Vendors November 23rd, 9am-2pm. Connect2Christ Church, 9398 Oakhurst Road, Seminole, FL 33776

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Megan Toal \$10	Ricks Appliance Repair	Peter Kristall \$5	Royal Enterprises
Robert Smith \$10	Air Masters of Pinellas, Inc.	Judy Artish \$5	Jones & Sons Plumbing, Inc.
Robert Gamboa \$10	Battleline Termite & Pest Control, Inc.	Joan Pattison \$5	Debbie's Cleaning Services
Christine Swank \$10	E & E Gliddon Air Conditioning, Inc.	Bob Pawling \$5	Imperial Electric Service of Pinellas
Kathy Shanks \$10	Heller's Mobile Home Washing	Dorothy Johnson \$5	Doll Brothers Carpet Cleaner
Frank Alessi \$10	Buggon Out Termite & Pest Control	Lilian Galioki..... \$5	1st Class Handyman Service. Inc
Sharon Sparrow \$10	Royal Enterprises	Albert Newell..... \$5	Community Roofing of Florida
Peggy Korte \$10	All Weather Roofing	Theresa Parish \$5	Jones & Sons Plumbing, Inc.
Teresa Werton..... \$10	Rod Runners, Inc.	Louise Anderson \$5	Battleline Termite & Pest Control, Inc
Cecile Turner..... \$10	Bill the Carpet Guy	Robert McGrath \$5	Community Roofing of Florida
Barbara Gould..... \$10	Appliance Specialty, Inc.	Anita Hermann..... \$5	Buggin Out Pest Control, Inc.
Walt Fenning..... \$5	Imperial Electric Service of Pinellas	Kathleen McGillan..... \$5	Bill the Carpet Guy
Eva Varney..... \$5	Community Roofing of Florida	Ab Wohiford..... \$5	Jones & Sons Plumbing, Inc.
James Sewell..... \$5	Jones & Sons Plumbing, Inc.	Sandy T. Medina \$5	Buggin Out Pest Control, Inc.
Marge Murray \$5	Debbie's Cleaning Services	Rhonda Jeske \$5	Doll Brothers Upholestry Cleaner
Richard Lyter Jr..... \$5	Boss Electric Corp.	Trish Zampitella..... \$5	Buggin Out Pest Control, Inc.
Marla Klemme \$5	Air Masters of Pinellas, Inc.	Ed Burgess \$5	Mr. Fix It
Robert Korzi..... \$5	Modern AC & Appliance Service	Paul Shoaps \$5	Imperial Electric Service of Pinellas
Peggy West \$5	1st Class Handyman Service. Inc	Shirley Burns \$5	Battleline Termite & Pest Control, Inc.
Betty Lutz \$5	Buggin Out Termite Control, Inc.	Ruth Young \$5	Discount Computer Repair
Mary Ann Barnes \$5	Doll Brothers Carpet Cleaner	David LaPerriere..... \$5	Jones & Sons Plumbing, Inc.

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