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43rd Year**

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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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Monthly

Adopt a Dog Month. American Humane celebrates “Adopt a Dog Month” each October to help the estimated 3-4 million animals waiting in shelters every year get the loving, forever homes they deserve. Be a hero this month and adopt a dog from your local shelter or rescue group. You’ll be saving his or her life and greatly improving your own.



Eye Injury Prevention Month. Experts say that more than 90% of eye injuries can be prevented by wearing protective eyewear and taking other simple precautions. The American Academy of Ophthalmologists sponsors Eye Injury Prevention Month every October to reinforce the importance of preventing accidents and injury.

National Bullying Protection Month. Every day thousands of young people experience bullying from their peers while at school, after school, and at home through social media. There are many ways to support bullying prevention as an individual, with friends and family, and with your school or community. Go to the National Bullying Prevention Center for information and resources: <https://www.pacer.org/bullying/>

Weekly

National Walk Your Dog Week, Oct. 1–7. Forty percent of dogs—about 17 million in the United States alone—are overweight. If you walk your dog just 30 minutes a day, you (and your dog) will meet national recommendations for heart health. Make the pledge to start walking your dog at least 30 minutes a day for a week—and beyond.

Fire Prevention Week, Oct. 6–12. In a typical home fire, you may have as little as one to two minutes from the time the smoke alarm sounds to escape safely. Escape planning and practice can help you make the most of the time you have, giving everyone enough time to get out.



Earth Science Week, Oct. 13–19. The American Geosciences Institute has organized this national and international event to help the public gain a better understanding and appreciation for Earth sciences and to encourage stewardship of the Earth. This year’s Earth Science Week will celebrate the theme, “Geo-science is for Everyone.”

National Massage Therapy Awareness Week, Oct. 20–26. Years of research support the efficacy of massage therapy for the treatment of many health issues. These include massage therapy for chronic pain management, behavioral health treatment, rehabilitation/physical training, and acute medical conditions.



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



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





The little puppy

A shop owner placed a sign above his door that said, “Puppies for sale.” Signs like this always have a way of attracting young children, and soon a boy saw the sign and approached the owner. “How much are you going to sell the puppies for?” he asked.

The store owner replied, “Anywhere from \$30 to \$50.”

The little boy pulled out some change from his pocket. “I have \$2.37,” he said. “Can I please look at them?”

The shop owner smiled and whistled. Out of the kennel came Lady, who ran down the aisle of his shop followed by five teeny, tiny balls of fur.

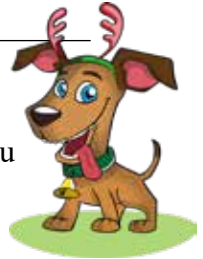
One puppy was lagging considerably behind. Immediately the little boy singled out the lagging, limping puppy and said, “What’s wrong with that little dog?”

The shop owner explained that the veterinarian had examined the little puppy and had discovered it didn’t have a hip socket. It would always limp. It would always be lame.

The little boy became excited. “That is the puppy that I want to buy. I’ll give you \$2.37 now, and 50 cents a month until I have him paid for.”

The shop owner countered, “You really don’t want to buy this little dog. He is never going to be able to run and jump and play with you like the other puppies.”

The little boy reached down and rolled up his pant leg to reveal a badly twisted left leg supported by a big metal brace. He looked up at the shop owner and replied, “I don’t run so well myself, and the little puppy will need someone who understands.”



A recipe for success

A sixth-grade girl was running for secretary of her elementary school class. A major part of her campaign was a speech to be given to her classmates, but she had no idea what to say. She asked her mother for ideas.

“Well, you love to cook,” her mom said. “Why don’t you look in a cookbook?”

It was the stupidest idea she’d ever heard, but, desperate, the young girl followed her mother’s advice. Then, flipping through the pages, it hit her: Why not write a recipe for what would make a good class secretary? Two cups of good handwriting, one cup of dependability, and so on.

She won the election. But she also learned to look in unusual places for creative solutions.

No story lives unless someone wants to listen. The stories we love best do live in us forever.

—J.K. Rowling

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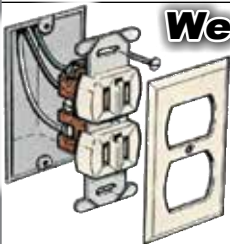
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6	7	
13	14	
	Columbus Day	
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27	28	

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Tuesday	Wednesday	Thursday	Friday	Saturday
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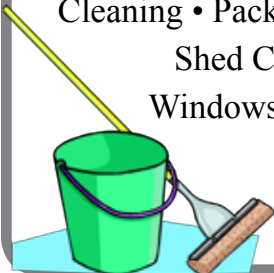
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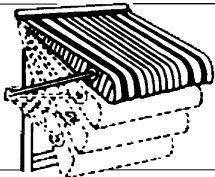
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How do you like your pizza?

Pizza may be many people's favorite food, but it's not without controversy. Take, for example, the debate about pineapple and anchovies. The Food&Wine website reports on a survey by Slice, a pizza ordering platform, in which consumers were asked to rate different toppings.

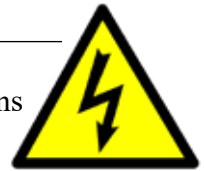


With more than 9,000 responses to Slice's poll of customers, pineapple emerged as the least popular topping, rejected by 54% who said it shouldn't be considered a topping at all. Anchovies turned out to have some fans, though, principally in East Coast states. Delaware is where they're most popular—63% of residents there are willing to include them in their order, but only 1% of Kansans would do the same thing.

One thing many people agreed on, however, was breakfast. The survey found that 53% of respondents would prefer a slice of cold pizza for breakfast over juice and eggs.

Support for electric cars building

Are you ready for an electric car? If so, you've got plenty of company. According to the CleanTechnica website, a survey of 1,659 Americans planning to buy a new car in the next two years have a strong interest in electric vehicles. Thirty-one percent said they'd consider an electric vehicle for their next purchase, and 27% would think about it further in the future. Five percent said they'd definitely buy or lease one for their next vehicle.



Other findings from survey participants:

- Seventy-three percent believe increased electric cars will help reduce oil use.
- Seventy-two percent said auto manufacturers should provide a wider range of electric vehicles, including SUVs, pickup trucks, and minivans.
- Seventy-two said they think increased electric car use will help reduce pollution.
- Sixty-five percent believe electric cars will help save money on fuel and maintenance.

Pet insurance on the rise

The North American Pet Health Insurance Association reports that total premiums for pet insurance have hit a new level, reaching \$1.42 billion in 2018.

In the United States, pet insurance increased 18% for 2.43 million pets. In Canada, the rate grew 10.9% for 277,000 pets. The most common coverage was for accident and illness plans. Accident and illness premiums for dogs came in at \$566 yearly in the U.S., and \$734 in Canada. For cats, the U.S. premium was \$354, and the Canadian rate was \$400.

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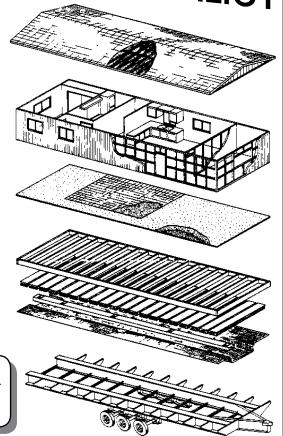
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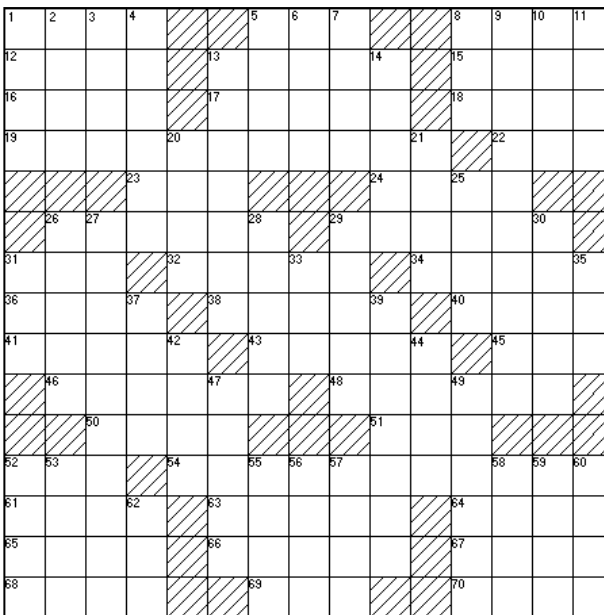
*Arthritis.org

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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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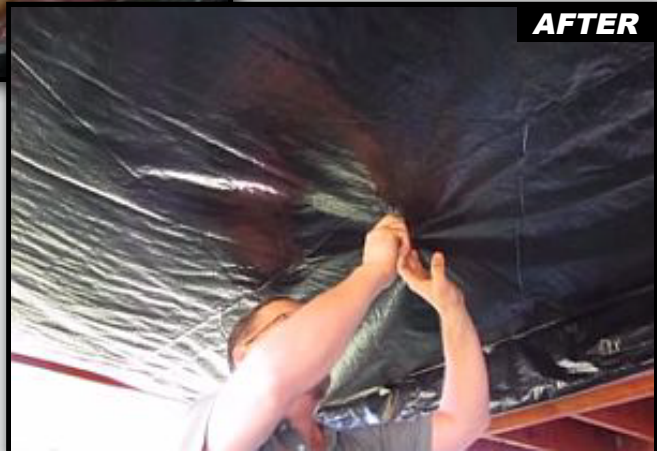
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What's happening to the monarchs?

Monarch butterflies are dying off at a potentially devastating rate, the UPI website reports, and scientists are scrambling to figure out why—and what to do.



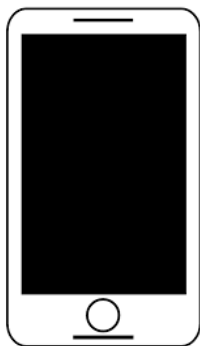
In North America, the monarch population that migrates between the U.S. Midwest and Mexico has dropped from around 1 billion in the 1990s to 200 million in 2018, experts estimate. Another monarch population that migrates between California and the Pacific Northwest is suffering a more alarming decline—from 1.2 million in the 1990s to only 30,000 in 2018, a drop of 98%.

The cause is unknown. Some scientists speculate that climate change is disrupting migration patterns. Others theorize that urban sprawl is destroying the flowering plants that monarchs rely on. Another explanation is that the Mexican forests where the butterflies spend their winters are being overlogged.

The U.S. Fish and Wildlife Service is engaged in a study to determine whether monarchs should be covered by the Endangered Species Act. The results of the study are expected in 2020—but scientists worry that could be too late.

New material recharges devices as you walk

Soon you may be able to recharge your smartphone by taking a walk, the Science Daily website reports. Scientists at the Chinese University of Hong Kong are developing an “energy harvester” that attaches to the knee, generating 1.6 microwatts of energy when the wearer walks at a normal pace, enough to power small devices like health monitors and GPS devices.



Scientists designed a special smart macrofiber material that generates energy from bending. The constant back-and-forth motion every time the knee flexes makes the device bend, creating electricity.

A prototype weighing just 0.68 pounds was tested on people walking at one to four miles per hour. Measurement of the wearers’ breathing patterns with and without the device showed that it worked without any extra effort on the part of the walker. The device could enable users to stop worrying about the daily charge.

I believe it to be of particular importance that the scientist have an articulate and adequate social philosophy, even more important than the average man should have a philosophy.

—Percy W. Bridgman

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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

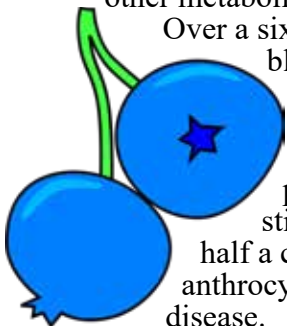
Blueberries are delicious, but can they aid your heart? Maybe, according to the Medical News Today website.

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.





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FURNITURE, good clean, pre-owned. Top dollar paid. Joe, 224-9780	CRAFT SHOW , Saturday, October 12th, 9am – 3pm, St. Paul United Methodist Church, 1199 Highland Avenue, Largo, FL. 98 Vendors/98 Prizes. Indoor & Outdoor Show. Food Court & Pumpkin Patch. \$1.00 Admission goes toward the homeless.	Christmas Market & Silent Auction. Crafts/Vendors November 23rd, 9am-2pm. Connect2Christ Church, 9398 Oakhurst Road, Seminole, FL 33776
Looking to buy an inexpensive car, truck, or van. Running or not. Kevin 727-348-9099	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	Japanese Garden Art and Craft Bazaar November 30th, 2019. Coffee, lunch, Bake Sale and Art Raffle. Artists welcomed to join. CALL: Charlotte for details: 727-531-3651
ARTICLES FOR SALE		Craft Fair Sugar Creek Saturday 12/7/2019, 8:30-1:30 PM. 10265 Ulmerton Road. Vendors needed: 401-835-0700. Paradise Island Annual Craft Fair, Sat. Nov. 2, 2019. Tables, \$10 and \$15. Call Delores at 727-754-5569

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

Roberta Kirby..... \$100	Debbie's Salon	Delmar Haynes..... \$5	Bill the Carpet Guy
Danet Krebs \$10	Community Roofing of Florida	Dick Frechette..... \$5	Battleline Termite & Pest Control, Inc
Lynn Davis \$10	Ron Wyngarden MH Washing	Janet Eads..... \$5	Doll Brothers Upholestry Cleaner
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.
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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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