

#### FOR AD RATES & INFO 727-484-7488 • info@monthly-media.com

#### **Island in the Sun Community Newsletter**

Managing Editor: Linda Walker

**Proofreaders:** Wally Riley

**Media Delivery Team :** Nancy Bilcheck Ernie Grow, Tom Rupe, Bill Shiels. Jim Walker, Tom Watson, Rick World, Wally Riley, Sudie Borders, Cheryl D'Andrea. Alternates: Linda Webster.

#### November 2019 Media Deadline: October 16, 2019

Please send all articles and photos via e-mail to: <u>iits.hoa.media@gmail.com</u> Please drop articles not sent via e-mail at Lot #301.

#### **Representative to the Federation of Manufactured Home Owners (FMO):** Kenn Brody Lot #84

Island in the Sun HOA Board

President	Kenn Brody	Lot	# 84	561-207-0650	iits.hoa.media@gmail.com
Vice President	Molly Johnson				
Treasurer	Cathy Ralson	Lot	#184	203-257-3376	clrpersonal@sbcglobal.net
Secretary	-				

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2 Yr Director	Bob Disney	Lot # 139	262-504-9921	
Yr Director	Jill Norwick	Lot # 253	727-243-4911	jillnorwick@yahoo.com
Robo Call	Mike Malliet	Lot # 115	920-540-1665	mmal1974@yahoo.com

#### **2019 Committees**

Activities:	Tate McIntyre	Lot 23	409-692-2619	Co-Chair:			
Bingo:	Cindy Jourdan	Lot 314	727-612-5974	Co-Chair:	OPEN		
Bingo Callers:	Eneida Lopez/Kei	th Custy					
Bulletin Board:	Office						
Dominoes:	Nancy Barnes	Lot 157	727-799-2434	Co-Chair:	Pat Clark	Lot 125	727-726-5145
Ladies Lunch:	Sudie Borders	Lot 145		Co-Chair:	OPEN		
Liaision Committee:	Ken Brody	Lot 84	561-207-0650				
Librarian:	Marcy Shiels	Lot 133	727-751-3494	Co-Chair:	Rose Leduc	Lot 160	727-797-8026
Lockup:	Bob Newman	Lot 46	727-724-6283	Co-Chair:	OPEN		
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Membership:	Ned Grove	Lot 77	727-453-1622				
Men's Breakfast:	Bob Disney	Lot 139	262-504-9921				
Pickleball: Potluck:	Jack Allen OPEN	Lot 318	727-797-0702	Co-Chair:	Tom Watson	Lot 68	727-216-6092
Remembrance Corner: Royal Rummy:	Dottie Newman OPEN	Lot 46	727-724-6283	Co-Chair:	OPEN		
Rummikub	Pat Clark	Lot 125	727-726-5145	Co-Chair:	Rose Leduc	Lot 160	727-797-8026
Phonebook Editor:	Bob Newman	Lot 46	727-724-6283	Co-Chair:	OPEN		
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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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#### From the IITS Media Editor:

#### September 18, 2019–

elcome to the October edition of your 'Island in the Sun Sentinel'.

Calendar and monthly activities information is provided by the HOA and the activities committee. I will publish data as it is provided to me, but keep in mind that events are subject to change, and I encourage everyone to watch the sign board, sign up for the various FB sites, and the RoboCall phone messaging service.

Please submit articles to: iits.media.magazine@gmail.com or if you prefer to submit via handwritten articles, please place them on top of the chest by the slider door in the carport, or hand to Jim or me personally.

Thank you to those who continue to contribute articles for the monthly media!





#### President's Corner – Kenn Brody, Lot #84

Ye welcome back our residents who migrate North to escape the summer heat, or maybe the hurricanes. The pace of activity will pick up, conversations and drinks in our lanais will restart and friends will be reunited.

Ghosts and goblins will roam the streets, perhaps a few angels and oversized kittens as well. The frost will be on the pumpkin (well, maybe not in Florida). Activities Committee will take note and plan events accordingly.

We are also engaged in negotiations for a long-term agreement with the Park for several things, primarily rent. That occupies a great deal of time and attention.

Personally, I've had many ruminations on the nature of the rental mobile home park as a community-based business and how this model may evolve. I'm not alone in this. Our state and Federal governments are drafting proposals, the park owners are sending out their lobbyists. Change is coming.

You can share your thoughts on this subject when I'm out walking my doggie.

#### **Men's Breakfast/Ladies Luncheon**

en's Breakfast – No write up for the men's breakfast – Bob Disney will be taking this over.

NOTE: August ladies lunch was cancelled, stay tuned for write up of September's lunch at Poblano's.

## IITS Games – August 2019

Thanks to Nancy Barnes and Rose Le Duc for submitting.

#### **DOMINOES:**

Submitted by Nancy Barnes, Lot 157, 727-799-2434

August	5	Rick World
August	12	Betty Mecke
August	19	Rose Leduc
August	26	Rick World

#### **DOMINOES:**

Submitted by Ros Leduc, Lot 160, 727-797-8026

July	30	Betty Mecke
August	6	Betty Mecke
August	13	Betty Mecke
August	20	Rose Leduc





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# October Anniversaries and Birthdays

Bob and Dottie Newman Lot #46 – 727-724-6283 – pcfriar64@yahoo.com

f you would like to have your anniversary or birthday published in the Media please give us a call or drop us an E-Mail.

#### **October Anniversaries**

- 3 Tom & Margaret Thostenson
- 4 Rick and Vicki Kiszka
- 5 Bob & Dottie Newman
- 9 Tom & Cassie Watson
- 11 Mike & Jeannie Harrington

#### **October Birthdays**

- 3 Wayne Cleveland
- 4 Leslie Tomamichel
- 9 Vicki Kiszka
- 12 Dennis Vlismas
- 13 Jane Valentine
- 18 Bert Kerkhoven Debra Walck Vince Wozniak
- 21 Mason Day Bill Shiels
- 22 Jamie Brogley
- 26 Betty Jackson Mick McDonough
- 29 Larry Frier Roger Nauheimer

# **Exercise Classes: (Subject to change)**

here have been changes in the exercise classes that are being offered. Note there are sometimes changes to the schedule, these will usually be posted on the various FB sites. Mondays at 5:30 – Yoga with Kathy

Currently these are the only organized exercise classes being offered.





#### **REMEMBRANCE CORNER - October**

Dottie Newman Lot #46 724-6283 pcfriar64@yahoo.com or dlnewman823@gmail.com

Terry Cleveland, #183, passed away Sept.5th. Terry had been sick for more than a year and a half. She suffered greatly during that time, but her devoted husband, Wayne did his very best to make his best friend as comfortable as possible. He never left her side whether she was at home or in the hospital. Rest in Peace, Terry.

Loretta Quimby, #175, who had recently been hospitalized for nine days after back surgery, passed away on Sept 3rd. Loretta loved the Tampa Bay Rays and loved living in IITS. Her sister Marion Plavchak still lives in the community and can be seen walking their dog Blue Boy on most days. Rest in peace Loretta.

Bill Shiels, #133, lost his son at age 54 to lung cancer. Marcie and Bill attended his funeral in Michigan. Our condolences.

NOTE: I do not participate on any social media (my choice), so I depend on friends, family and neighbors to alert me to a resident's passing or sickness so that an appropriate card can be sent. Please contact me the old fashioned way by calling me@ 724-6283 or the more up-to-date way of emailing @ pcfriar64@yahoo.com or dlnewman823@gmail.com.

## **Island in the Sun HOA Upcoming Activities and Events**

The Activities Meeting will be held the last Saturday of every month at 10:00 in the morning, in the clubhouse. We want to assure the following months' events have sufficient coverage and support.

#### October 2019

#### **October Activities**

19th – monthly cookout, a sign-up sheet will be available to assure we don't run out of food.

26th – Halloween party hosted by Kay Siudzinski. See flyer for details and start getting your costume ready.

#### <u>November Activities</u>

8th & 9th – Community yard sale, 8:00-2:00 both days. Debbie will provide yard signs and balloons so sign up in the clubhouse if you are participating so sufficient balloons are purchased. HOA will advertise. The monthly cookout will be held on the 9th beginning at noon, hot dogs and a soft drink for \$2.00.

28th – Thanksgiving dinner at 1:00 for all residents; please keep us informed of residents who may need dinner delivered to them. Cal-am will again purchase the turkeys, HOA will provide the rest of the meal. Ken will carve the turkeys; a host/hostess is needed – please notify me if interested.

30th – POSSIBLE craft and bake sale. We are aware that several of our crafty residents have relocated and we need to know if there are sufficient interested and talented neighbors to hold a craft sale. As far as a bake sale, the past year or two there were too few who volunteered to bring something to sell, plenty of buyers but short on bakers. Please let Ken Brody know if you would like to setup a table to sell your crafts as well as if you can provide something to sell at the bake sale. This has the potential of providing unique Christmas gifts to those on your *...continued on page 13* 



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list and reducing your baking, but volunteers are a must to make it successful. **December Activities** 

8th – pajama party and tree decorating gathering. Debbie will have the tree setup for us so we can have all the fun decorating it. We will begin at 7:00 in the evening, hot chocolate will be provided, participants will be encouraged to bring a plate of goodies to share and wear your favorite pj's.

31st – annual New Year's Eve party, volunteers will be needed. A husband/wife duo has been reserved for the evening for your dancing pleasure.

Debbie joined us to assure there were no date complications; she has several activities planned for the rest of the year, watch for upcoming details from her as well as updates from the HOA on its activities.

Respectfully submitted by Molly Johnson

Please review the media calendar for details on recurring activities.

#### PARK TELEPHONE BOOK – October Media

Bob and Dottie Newman, #46, 724-6283, pcfriar64@yahoo.com

#### **Corrections for October, 2019**

#### **Delete:**

Cleveland, Theresa 183 Leeward 643-9450

Plavchak, Marion 175 Leeward 796-8327

Please check the new park phone book and notify us if there are any additional changes necessary.



#### Sign up now to participate in our Island in the Sun Telephone I Messaging Service!

essages pertaining to activities or events are now being delivered to your telephone. This service is being provided free to IITS residents by the IITS HOA. Messages are being delivered to telephones throughout the US and Canada, on landlines or cell phones. This service is limited to one telephone number per lot.

For our part time residents, during your time away from IITS, you may forward the messages to another phone or discontinue receiving messages until your return.

#### Some of the features of the telephone messaging service include:

- US and Canadian numbers
- Special groups (i.e. Chorus, pool noodlers, etc.) can receive messages related to their members
- Polls/Counts

#### The telephone messaging service is being used to:

- Remind residents of HOA meetings
- Announce/Remind/Poll activities and events
- Communicate information to specific groups (Chorus, Shuffleboard, etc.)
- Announce safety concerns in the community and surrounding area
- Make you aware of the unfortunate loss of one of our neighbors
- Other uses as recommended and approved by the IITS HOA Board of Directors.

Please return this form to the box located in the Club house. If you are unable to return this form to the Mailbox, please call. The information requested below will be used strictly for the telephone messaging service and will not be shared with anyone pelse.

Lot #\_\_\_\_\_ Telephone Number \_\_\_\_\_

Name(s):





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\*NOTICE: Acceptability of all proposed applicants subject to underwriting approval, premium rates are subject to change. Rates will vary based on age of operator, driving





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Modern A/C Service Co.	727-541-5541
APPLIANCE REPAIR	
Appliance Specialty, Inc.	727-520-6002
Rick's Appliance Repair	727-637-4789
ATTORNEY	
Law Offices of Paul Herzfeld	.727-587-0009
AUTO BODY & PAINTING Auto Painters Plus	
Auto Painters Plus	727-504-6891
AUTO BUYER	
Stingrays Inc (CASH NOW)	. 727-798-2921
AWNINGS	
Bay Area Aluminum Services, Inc	. 727-585-4442
Century Awnings Co.	. 727-559-8811
	707 000 7007
BathMasters	. / 2/-333-/99/
Rod Runners	707 204 0524
	. 121-394-9534
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Doll Brothers Carpet/Upholstery Clnrs.	727 506 22/0
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	727-307-0507
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Above and Beyond Cleaning Betty's Cleaning & Custom Services	. 727-307-0507 . 727-280-4841
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Above and Beyond Cleaning	727-280-4841 727-320-2965 727-474-4285 727-548-9196 727-518-0822 727-588-9572 727-789-5444 727-791-1308
Above and Beyond Cleaning	727-280-4841 727-320-2965 727-474-4285 727-548-9196 727-518-0822 727-588-9572 727-789-5444 727-791-1308 727-441-8434
Above and Beyond Cleaning	727-280-4841 727-320-2965 727-474-4285 727-548-9196 727-518-0822 727-588-9572 727-789-5444 727-791-1308 727-441-8434
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Shaffers American Custom Golf Carts	
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<b>INSURANCE/HEALTH - MEDICARI</b>	E
Best Plan Choice - Michael Crotts	727-845-5297
Joe Carey	. 727-204-4840
	707 004 4000
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Mitchell Siding	. 121-586-3615
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Sunday		Monday	Г
November S M T W T F 1	S 2		12:45p R 7p HOA
3 4 5 6 7 8	9		/ 1011
10 11 12 13 14 15	16		
17 18 19 20 21 22	23		
24 25 26 27 28 29	30		
1-5p Royal Rummy 7p Texas Holdem	6	7 12:45 Dominoes 5:30p Yoga 8p Pickleball	12:45p R
1-5p Royal Rummy 7p Texas Holdem	13	14 12:45 Dominoes 5:30p Yoga 8p Pickleball	12:45p R
		Columbus Day	
1-5p Royal Rummy 7p Texas Holdem	20	21 12:45 Dominoes 5:30p Yoga 8p Pickleball	12:45p R 5p Octol Hour
1-5p Royal Rummy 7p Texas Holdem	27	28 12:45 Dominoes 5:30p Yoga 8p Pickleball	12:45p R 7p HOA

# **Island in the Sun**

· · · · 1.	<b>TAT</b> , <b>1</b> , <b>1</b> ,	T1	<b>D</b> .:1.	Catavala
uesday	Wednesday	Thursday	Friday	Saturday
1 tummikub Members Mtg	2 7p Texas Holdem	7p Bingo 3	4 1p Mahjongg 5-7p HOA Mixer 7p Texas Holdem	5
8 tummikub	9 7p Texas Holdem	10 12p Mgr's Luncheon 7p Bingo	11 1p Mahjongg 5-7p HOA Mixer 7p Texas Holdem	12
15 tummikub	16 7p Texas Holdem	17 8:30a Men's Bkfst 12p Ladies Lunch 7p Bingo	18 1p Mahjongg 5-7p HOA Mixer 7p Texas Holdem	19 12p Monthly Cook Out
22 tummikub berfest Happy	7p Texas Holdem 23	7p Bingo 24	25 1p Mahjongg 5-7p HOA Mixer 7p Texas Holdem	26 10a Activities Meeting 7p Halloween Party
29 tummikub Board Mtg	30 7p Texas Holdem	7p Bingo 31		
		Halloween		

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BayCare | Morton Plant Hospital

\*Arthritis.org

19-875985-0919





# 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.

h"

**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.

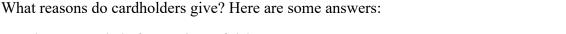
**Fire Prevention Week, Oct. 6–12**. In a typical home fire, you may have as little as one to two minutes from the time the smoke alarm sounds to escape safely. Escape planning and practice can help you make the most of the time you have, giving everyone enough time to get out.



#### 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.



- No longer needed after paying off debt 40%
- Didn't use it enough to keep it 36% 36%

Don't cancel that credit card yet

- Interest rate too high
- 18% • Worries about overspending and debt
- Insufficient rewards 17%
- 12% • Improve credit score • 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.

anceling a credit card can seem a fast and easy solution to your debt woes. In a

✓ they've canceled at least one credit card, and 37% said they've canceled more.

have canceled a card or two, more than the 61% of Gen Xers and 50% of millennials.

Bankrate survey of 2,582 adults, of whom 2,301 have credit cards, 61% reported that

The older you are, the more likely you've done it: Seventy-two percent of baby boomers

# Eat blueberries to help your heart, says study

lueberries 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 anthrocyanins, which have been linked to a reduced risk of cardiovascular disease.

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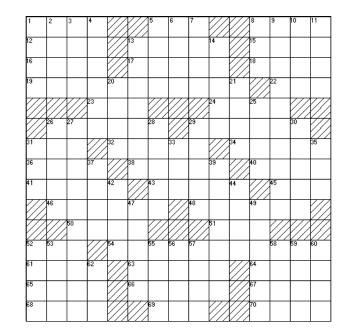
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#### ACROSS

- 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





- 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 30. Enlist
- 9. Plausible
- 10. Grows on a tree
- 11. Goes astrav
- 13. Fill to satisfaction
- 14. Doglike nocturnal animal

#### DOWN

- 20. Is unwell
- 21. Social rendezvous
- 25. 5.280 feet
- 26. Suitor
- 27. Accords
- 28. They're done when tired
- 29 Neuron
- 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

ISLAND IN THE SUN SENTINEL OCTOBER, 2019 E

62. It is (poetic)







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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.







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#### **EVENTS & PROGRAMS**

**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 <u>Admission goes toward the homeless.</u>

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

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

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

# **NOVEMBER AD DEADLINE - OCTOBER 10, 2019**

• Advertise BUY, SELL, TRADE ITEMS by sending copy & check to Monthly Media at 220 Bahama St, Venice, FL 34285. • 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.



# **October Sudoku**

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



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4	3	6	2	Z	۲	9	S	8
2	9	١	8	S	4	ω	L	6
L	6	9	4	2	Z	S	8	3
G	2	4	ε	8	6	L	٢	9
3	8	Z	9	٢	ç	6	4	5
6	ŀ	3	S	4	2	8	9	Z
8	4	S	L	9	3	2	6	٢
9	Z	2	ŀ	6	8	4	3	ç

# Collateral

uring 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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(Allow 4-6 weeks	for mailing of check).	This month's cash	winners are:
Dalaria Vislar	¢100	D-11.1.2. C-1	Dalman Harman

Roberta Kirby \$100	) Debbie's Salon		Bill the Carpet Guy
Danet Krebs \$10	Community Roofing of Florida	Dick Frechette \$5	Battleline Termite & Pest Contral, Inc
Lynn Davis \$10	Ron Wyngarden MH Washing		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 Contral, Inc	Joan Pattison \$5	Debbie's Cleaning Services
Christine Swank \$10	E & E Gliddon Air Conditioning, Inc.		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
	Royal Enterprises	Albert Newell \$5	Community Roofing of Florida
	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.
	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
	Boss Electric Corp.	Trish Zampitella \$5	Buggin Out Pest Control, Inc.
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