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# Japanese Garden

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## October • 2016

## Issue 8 40th Year

### Boo!! Happy Halloween!

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2612 Butterfly

**Karaoke, Second Saturday of every month, 7:00pm doors open 6:30pm  
contact Bill Roberts 813-335-1114**

**Resident's Services**

*Noreen*

**B**e sure to thank our DOMEI DELIVERY DRIVERS. They are strictly volunteers, even in the heat and humidity. They are our neighbors and friends, so take a few minutes to stop and chat, get to know them and tell them how much we appreciate them. They are not all young, nor in perfect health, (as are most of us) but, they are willing to contribute their time and effort for the community.

Lil Abbott & Kathy Karlau; Charlotte Thompson; Connie Hobbs; Elke Sjoberg; Becky Collins; Gail Madeiros; Beverly Jacques; Janet Episcopo; Judy Bossie & Margo Hill; Roy Ward; Sophia Gargano; and Mel Moen.

Social Club Membership..... Ed Lee... 727-531-3776  
Social Club Event Tickets .....Gail Connell.... (summer =Becky Collins727-459-5185)  
We Care .....Annette Wilson....727-236-0228

**NOVEMBER 5TH, 2016, SOCIAL CLUB BOARD OF DIRECTORS MEETING  
April 2, 2016, MINUTES;  
submitted by Marshall Giles, SECRETARY OF THE BOARD OF DIRECTORS**

**YOU HAVE NOT HAD ENOUGH COFFEE UNTIL YOU CAN THREAD A SEWING  
MACHINE.... WHILE IT IS RUNNING!!! (Charlotte Thompson)**  
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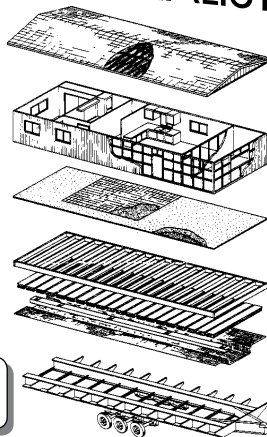
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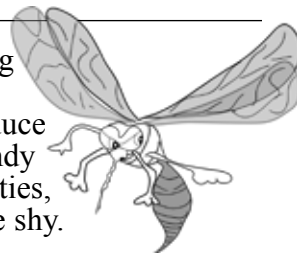
## Snippet Reminders

Noreen

That cloud of dust and thundering hooves, is reminiscent of the tales of the wild west. However, now the sound of four wheel chariots bring returning "snowbirds" and "northerners". Our friends and neighbors are escaping annual blizzards, to our fair clime. They bring many things with them, think about it. And, they will be amazed at the many changes that have transpired in their absence. Ahh, life goes on.

## ZIKA!!

Now that I have your attention, remember to empty all standing water, pots and buckets. Check your gutters and roofs!!  
**VOLUNTEER, VOLUNTEER,** get involved. Introduce yourselves to our new Activities Director and park resident, Sandy Rasmussen. We are all in this together. Chairpersons of events and activities, remember you can ask or draft new residents/volunteers. They may be shy. It's a great ice breaker.



Join the Social Club Before January 31st, 2017. It's cost savings is well worth it, in the long run. Remember, you can attend Board Meetings, just to listen, not for input. Knowledge is power. Read your By-laws.

Elections for new officers will be in February, 2017, but it's not the Presidential campaign. It's a volunteer position and not a popularity contest. It does, however, carry great responsibility to work with over 400, some old, some new, but all young at heart.

Our gratitude to Steve and "the gang" for their ever prompt problem resolution, for any concerns brought to them by park residents. Our owners/management have worked diligently and constantly to improve our community. Let them know how much they are appreciated.

We have many new residents and neighbors, please introduce yourselves to those new faces and make them feel welcome. Invite them to Koffee. Speaking of which, we had a great time and attendance, for summer Saturday mornings Koffee Klatch.

I am certain I have forgotten something, but that will give us something to talk about, when you arrive.

The editors are always open to suggestions. The DOMEI represents the entire community.

**CHARACTER IS WHAT YOU BUILD..WHEN NO ONE ELSE IS WATCHING**

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## President's Letter

Kathy Troll

Welcome to all of you that are returning from up North. Also, welcome to all the new residents in our community. I'm sure that all of our year round residents are looking forward to the cooler months. I, for one, am. I would like to invite all of our new friends to join our wonderful Social Club. We are a nonprofit organization. Our purpose is to promote civic activities and to promote entertainment and other activities for the enjoyment of the park residents. Keep your eyes on our bulletin board for upcoming events. Happy Halloween to all!

**THE LINE BETWEEN INSANITY AND GENIUS IS ... SUCCESS!!**

## Manager's Corner

### OUR HOT SPA!!

As most of you know the spa has been down for a while – actually TOO long but there was a reason. We had a warranty problem with the heater for the spa – it constantly broke down, was repaired, and broke down again! The warranty was one year and one month old. With that one month the manufacturer would not honor the warranty even though it had been continuously repaired throughout the first year. We were not going to pay \$3,500 for another unit. Well we finally made an agreement with the pool company as not to spend \$3,500 – so we are getting a new heater. Of course by the time the DOMEI gets out it will be up and running.

Thank you for your patience in this matter. 0

`Oteve

## To All Residents

An old policy & rule is being re-introduced:

Starting now ALL residents must register their guests.

In almost all cases you know when company is arriving. All it takes is filling out a form at the office. See Pat or Steve and complete the short form.

The information can also be hand written and left in the check drop box, or emailed to us at [jgardensfl@gmail.com](mailto:jgardensfl@gmail.com)

We need the following information:

Date

Length of Stay

Name of Owner's Address in the Park

Name of Guest/Guests

Phone number

All guests must be registered to use all Park facilities including the pool. This is for the safety of all residents. Plus, it is required by our insurance policy. It is easy to do.

This will be enforced. Unregistered guests will be asked to leave the pool area. It may upset some, but this has to be done, for safety's sake.



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# Welcome Snowbirds!

Soon we'll be welcoming all our snow birds – maybe it will be a little more exciting here. “Well maybe” we do miss all the wonderful people that make the place a GREAT place to live. Of course, all the year-round residents make it not so quiet throughout our summer months.

Let's make this year the best of all years! Everyone should try to get involved and join the Social Club, get involved in the Park Activities or whatever you can join, to stay busy, healthy, and have a great winter.

Pat & Steve

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## Labor Day - Potluck Dinner

Florence Miller



**O**n Labor Day, September 5th, we had a terrific time with our neighbors. Labor Day is the official end of summer but it was still "sort of" summer here in Florida. The menu was hot dogs, chili, iced tea and everyone's contribution to the table. Cost was a mere \$2 per person and a covered dish. We had a total of 24 people attend and the rain that was threatening all day showed up and kept us all lingering longer after we ate, and nibbling as we visited. You snowbirds that have not yet returned missed a good time. Thanks to all the people who helped; the official committee and those who cleaned up (Connie Hobbs, Becky Collins, Kathy Troll and Fran Yount). My thanks to everyone else who pitched in to help clean up. (I looked up and it was done!) Special mention to Mark Rassmussen, our grill master, who also made the chili that was served. The bottom line is that we used up some of the things left over from previous summer parties and ended up making a few dollars.

**I CAN'T GEAR DOWN.. I GOTTA KEEP UP !!**

## Reality Check - Senior Safe Driving

Florence Miller

**H**aving recently taken a Senior Driver Safety Course (to save on insurance), I came face to face with the reality of aging. Of course, we all hope that our body and mind will not seriously deteriorate as we age and I, as do most people, work at trying to keep myself mentally and physically fit.

The AARP conducts a driver safety course to help us to be safer drivers while we are able to function as responsible seniors. It provides research based information to help you update your driving knowledge and skills.

How do we know if it is time to give up driving? Do you drive slowly and people beep at you, or, do you have difficulty making left turns or yielding the right of way; or, are you hearing impaired? There are several questionnaires in the course workbook provided to help you answer these questions. Only you, your doctor, and family can decide.

There is even a worksheet that helps you determine the true cost of owning and operating a vehicle which can be quite enlightening.

If you determine that you should give up driving. the instructor provided a list of alternate transportation options for our area. If you wish a copy, one will be posted on the bulletin board or you may contact me.

The cost of the course is reasonable \$15 if you are an AARP member and \$20 if a non-member. It is worth the price and it might save you some money on your car insurance.

If you are interested in taking this course, you can contact AARP at [www.aarp.org/driving27](http://www.aarp.org/driving27) or call toll free 1-877-390-8806.



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**WHEN THE WIND IS IN YOUR FACE.. KEEP YOUR HEAD DOWN.. AND KEEP PEDALING!!**

## **Bowling's Back!!!**

*Kathy Curry*

It's that time of year again. Hope you brought the old bag, or shiny new one. The first organizational meeting will be October 31st., at 10:30am at the Clubhouse. We will be discussing teams, costs, and etc. The Morning League begins Wednesday, November 2nd at 9:30am. This timing is coordinated with our returning "snowbirds" and "northerners", as they are gradually returning to our fair home to enjoy all that we have to offer. We look forward to sharing our time, stories and activities with so many that we have missed during the summer. Contact Kathy Curry for further information 559-1304.



**BEING DEEPLY LOVED BY SOMEONE GIVES YOU STRENGTH...  
LOVING SOMEONE DEEPLY, GIVES YOU COURAGE**

## **Japanese Gardens Mens Golf League**

*Ziggy Wyeth*

As of September 2nd, we have moved to Cove Cay Golf Course. Right now, our tee time is 8:30AM. Our biggest problem is that in January 2017, February 2017, March 2017, and part of April 2017,

I need to know if you are going to play on Fridays. Because if I do not hear from you guys, you might not be able to play as a group. I will have three (3) tee times and I need to know before that Thursday, if we will have more than twelve (12) players. Please call (727) 559-1304 or email [ziggy19483@yahoo.com](mailto:ziggy19483@yahoo.com). Thanks, and we look forward to seeing you soon.



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*The new Doyle Tower at Morton Plant Hospital, scheduled to be completed in 2017. Another example of how the community gave back.*



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## Pool Party

Connie Hobbs

July 27th, 2016 was really "weather-iffy", but in spite of that, everyone had a really good time. We moved the party inside and had chips and dip to snack on. Our "pool" games were still played, just inside. An octopus with tentacles was a ring toss game, that even the old timers tried. Some, even won on the first try. The next game was Balls in the Laundry Basket, which was a little easier with about half the guests going home with a prize. Even though there was no wet tee shirt contest, the men got involved in the games!! Between the games, our own "Mr. Bill" supplied music to accompany the many dancers. Mr. Bill promises later in the year, to have another pool party with a wet tee shirt contest. So, we have something to look forward to.

**TOO OFTEN WE SETTLE FOR .. MEDIOCRITY.**

## Art Show

Charlotte Thompson

We are arranging the art show for Dec. and it is never too soon to reserve your tables and pay the fees required for a spot to display your art or craft. Give me a call for details and encourage your friends and neighbors to participate.



As the day draws closer we will meet and discuss the finer details for your displays. Remember this is going to be advertised outside the Park, hopefully there will be many more artists joining us. Having so many creative people in one place is exciting and so much fun. Please call: Charlotte - 531-3651 and reserve a table. Each place is \$5.00 for Residents.

**THERE ARE SOME THAT ONLY EMPLOY WORDS.. FOR DISGUIISING THEIR TRUE THOUGHTS**





## **We Care**

Annette Wilson (727)-236-0228

I want to take this opportunity to thank all of those who have provided me with important information regarding our friends and neighbors throughout the year.

So many have called me back, to say how comforting it is to know, that in their time of illness, loss, and discomfort, they are remembered and thought of, by those they have known for years, within our community.

A few things that will help me stay current in providing this to them, is the most current and up to date information regarding their situation. Such as, how can they or the nearest relative, be contacted for cards and letters? Are they in or out of the hospital or rehab? What is the name of the facility? Is it hospice? Details, if they have passed? Will there be a memorial service?. If so, when and where?

I do enjoy providing this volunteer and necessary service to our community. It is just one of those "ties that bind". But, I cannot do it without you.

In that vein, please supply the information to me as soon as you, personally, know. We all wish to share such information with our friends and neighbors, so that all who were close to the individual can let them know we are thinking of them.

However, in order to send the cards and phone calls in a timely fashion, please contact me as soon as you know of the situation. If I am not at home, I have an answering machine and will take care of it as soon as possible, or stop by and let me know.

Thank you again for all your assistance. I look forward to working with you in the future.

**AND SO, WE EXTEND OUR SINCERE SYMPATHY TO THE HEENAN FAMILY  
ROCHELLE, WE ARE SO SORRY FOR YOUR FAMILY'S RECENT LOSS OF  
PATRIARCH AND LOVED ONE  
BRETT HEENAN.**

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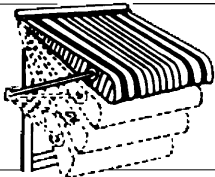
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 Sunset Appliance Service ..... 727-559-1137

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 Nature's Resource Pest Control ..... 727-785-5522

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 ASC Aluminum Specialty Contr. .... 727-547-8300

## WINDOW REPLACEMENT

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 ASC Aluminum Specialty Contr. .... 727-547-8300  
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11



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5

Lic. #C5528

**CONCRETE WIZARD**

# OCTOBER • 2016

| Sunday | Monday  | Tuesday                  |
|--------|---|--------------------------|
|        |   |                          |
| 2      | 3<br>CRIBBAGE 7PM;<br>Contact Cathy<br>Whyte 535-9723                   | BRIDG<br>Contac<br>Whyte |
| 9      | 10<br>CRIBBAGE 7PM;<br>Contact Cathy<br>Whyte 535-9723                  | BRIDG<br>Contac<br>Whyte |
| 16     | 17<br>CRIBBAGE 7PM;<br>Contact Cathy<br>Whyte 535-9723                  | BRIDG<br>Contac<br>Whyte |
| 23     | 24<br>CRIBBAGE 7PM;<br>Contact Cathy<br>Whyte 535-9723                  | BRIDG<br>Contac<br>Whyte |
| 30     | 31<br>CRIBBAGE 7PM;<br>Contact Cathy<br>Whyte 535-9723<br><br>Halloween |                          |

# Japanese Gardens

| Tuesday                               | Wednesday | Thursday  | Friday   | Saturday   |
|---------------------------------------|-----------|---|--|--|
|                                       |           |   |  | KOFFEE KLATCH 1<br>8:30AM DOORS<br>OPEN; DONUTS &<br>COFFEE<br>FREE TO NEW<br>RESIDENTS (donuts &<br>coffee)                   |
| 4<br>ME 7PM;<br>ct Cathy<br>535-9723  | 5         | 6<br>Men's Cards;<br>6:00PM-9:00PM;<br>contact Larry Rich-<br>man 539-8330  | 7<br>Golf Tee Off:<br>8:30AM; Cove<br>Cay Golf Course<br>contact Ziggy 559-<br>1304  | 8<br>KOFFEE KLATCH 8<br>8:30AM DOORS<br>OPEN; DONUTS &<br>COFFEE<br>FREE TO NEW<br>RESIDENTS (donuts &<br>coffee)              |
| 11<br>ME 7PM;<br>ct Cathy<br>535-9723 | 12        | 13<br>Men's Cards;<br>6:00PM-9:00PM;<br>contact Larry Rich-<br>man 539-8330 | 14<br>Golf Tee Off:<br>8:30AM; Cove<br>Cay Golf Course<br>contact Ziggy 559-<br>1304 | 15<br>KOFFEE KLATCH 15<br>8:30AM DOORS<br>OPEN; DONUTS &<br>COFFEE<br>FREE TO NEW<br>RESIDENTS (donuts &<br>coffee)            |
| 18<br>ME 7PM;<br>ct Cathy<br>535-9723 | 19        | 20<br>Men's Cards;<br>6:00PM-9:00PM;<br>contact Larry Rich-<br>man 539-8330 | 21<br>Golf Tee Off:<br>8:30AM; Cove<br>Cay Golf Course<br>contact Ziggy 559-<br>1304 | 22<br>KOFFEE KLATCH 22<br>8:30AM DOORS<br>OPEN; DONUTS &<br>COFFEE<br>FREE TO NEW<br>RESIDENTS (donuts &<br>coffee)            |
| 25<br>ME 7PM;<br>ct Cathy<br>535-9723 | 26        | 27<br>Men's Cards;<br>6:00PM-9:00PM;<br>contact Larry Rich-<br>man 539-8330 | 28<br>Golf Tee Off:<br>8:30AM; Cove<br>Cay Golf Course<br>contact Ziggy 559-<br>1304 | 29<br>KOFFEE KLATCH 29<br>8:30AM DOORS<br>OPEN; DONUTS &<br>COFFEE<br>FREE TO NEW<br>RESIDENTS (donuts &<br>coffee)            |
|                                       |           |   |  | NOVEMBER 2016<br>S M T W T F S<br>1 2 3 4 5<br>6 7 8 9 10 11 12<br>13 14 15 16 17 18 19<br>20 21 22 23 24 25 26<br>27 28 29 30 |

## All Wood Kitchen Cabinets

100 Styles to Choose From

### SPECIAL PURCHASE

**\$1,495**

5 Styles <sup>+ Tax</sup>

**\$1,895**

2 Styles <sup>+ Tax</sup>

**\$2,095**

7 Styles <sup>+ Tax</sup>

Up to 10' x 10' or 12 RTA boxes (ready to assemble). Assy. avail. for add'l fee.

Glazed, Shaker, Recessed, Raised Panels • Many Color Options!

We Also Offer Counter-Tops & Cabinet Refacing!



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Wednesday to Sunday**

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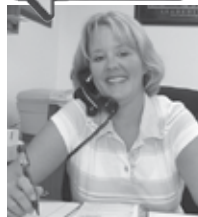
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10% Off Per Person

10% OFF

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10

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 Pers. Injury Prot.....\$10,000 Ea. Person, Wage Loss Excluded  
 Medical Payments.....\$5,000 Each Person  
 Comprehensive.....ACV - \$500 Deductible  
 Collision.....ACV - \$500 Deductible  
 Road Trouble Serv.....\$50 Each Occurrence  
 Additional Exp.....\$30 Per Day / \$900 Each Occurrence



**Annual Paid In Full Premium..... \$994.55\***

Quote Details: -67 married male, vehicle driven for pleasure use, superior credit, 5 year clean driving record on all licensed household operators -2012 Chevy Impala LT, garaged in Pinellas County zip code 33771, equipped with Air-Bags, ABS and Anti-Theft device

\*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 record, credit history, garaging address and type of vehicle.

*O & E Wilson Insurance Inc.*

**30 ★ 727-535-0524 9**



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Pinellas County

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BEFORE



AFTER

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#004138

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#FH102549/1







# Stop Your Pain and Aches! Heal Your Body!

Rev. Hal Gray and Rev. Susan Gray, RN

If you are among those of us who are in the over 55 retirement community, you have probably found out by now that pain and suffering are frequent, unwanted intruders. As you age, you've likely experienced spontaneous, or sometimes, ongoing pains in parts of your body you never knew you had.

You probably think the only way to fight back is to load up your medicine cabinet with over the counter or prescription drugs, have your doctor's number handy, or just learn to live with it. Most people know that the founder of the Christian philosophy went about healing all who came to him for healing. What most people don't know is that He told all those who believe in Him to do the same thing in His name, i.e., lay hands on the sick and heal others. (Mark 16:17-18; Matthew 10:8)

According to the Bible, He wouldn't tell you to do something you do not believe you are able to do.

A basic tenet is that you can heal others, as well as yourself. Accordingly, it is believed that many people are healed every day of both minor and major ailments through faith.

The topic of divine healing goes far beyond the scope of this short article. So by way of introduction to the subject, We'd like to focus on simple pains and aches.

Let us state first, however, if the pain is severe or prolonged, by all means, consult your doctor. Please contact us personally, for further information on this process. We will be more than happy to discuss it in detail with all the ramifications, on an individual basis.

**IN A TIME OF UNIVERSAL DECEIT, TELLING THE TRUTH IS A  
REVOLUTIONARY ACT**

## Annual Halloween Party

Paula & Gil Pena

The Japanese Garden ANNUAL HALLOWEEN PARTY is Saturday, October 29th!

Tickets go on sale October 13th and cutoff date is October 26th. Don't miss out.

Is it still too hot to be thinking about Halloween? Well, it not too soon to be planning a prize winning Costume! It's always more fun in Costume! Can't wait to see what you come up with!

This year we have a new committee: Paula and Gil Pena. Let's see how they do? Hmmm? I'm Paula.

I will need help and ask you to contact me at 850-748-1964 if you would like to VOLUNTEER. It'll be fun!

It would be nice to have a mix of prior VOLUNTEERS and NEWBIES (like me). Please call!

... COSTUME CONTEST ... 50/50 ... LIVE MUSIC & DANCING ...  
DINNER & DESSERT ... BYOB

Unofficial PRE-PARTY EVENT:

Pumpkin Carving ... To be used for Party Decorations and then to bring home. Sunday, October 23rd.

See you there, Paula & Gil

JAPANESE GARDEN DOMEI OCTOBER, 2016 C





**NO MAN NEEDS A VACATION, SO MUCH ... AS THE MAN WHO HAS JUST HAD ONE!!**

## **Veterans Day, November 11, 2016**

*Carolee Kingsbury*

Doors open at 10:30AM  
 We will start with a moment of silence at 11:00AM  
 A program will follow to honor Veterans.  
 A light lunch will follow.  
 A sign up sheet will be posted the beginning of November, 2016.

**THE WORLD BREAKS EVERYONE AND AFTERWARDS EVERYONE IS STRONGER IN THE BROKEN PLACES**

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



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

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## Mirror Mirror On The Wall... Age Old Female Reflections

Noreen

---

**N**eat trick, right? Most of us have heard that quintessential line. What I want to know is, how did that woman get on the other side of my mirror. THAT is NOT me!! I am still in my twenties, O.K. early thirties, tops.

Well, at least in my mind.

At some point in my life, I have used every high end cream known to mankind (womankind), each for a specific body area. Cream for the eyes, crows feet, puffiness, lip lines, the number 11, décolleté, hands, feet, cuticles. My all time favorites are turkey neck and chipmunk cheeks. Still, I slather myself with cleansers, moisturizers, spackle(?), sand and fill, the list goes on, ad nauseum.

Did I mention how many different shades of hair color I have had. It's easier to just call it "box of the day", when asked "What shade is that hair color?" Can you remember each of your hair styles over the past forty plus years?

It starts out small. Maybe an innocuous hair that never grew THERE before "the change". Even husbands know about that one. They take long trips as wives go through "the change". Female menopause or male menopause, they both are a torment to survive, like Dantes' inferno.

Isn't it odd, the correlation between pregnancy, menopause, and even male menopause. All have mood swings, body temperature fluctuations, and crazy food cravings. We lovingly refer to these as "comfort" foods.

All have driven, even the strongest, to madness.

Educated women trying to stand the test of time, let alone stop the clock. Picture it.

There are those few wise men, who just click the imaginary computer "delete button", and say "You are as beautiful as the first day we met. They do not see the changes of 40, 50, or 60 years. No spackle or sand paper for them. They only see the glow that comes from a relationship, built to withstand the elements of time. Cherish them, they are rare.

Did I mention that I have been known to be very high maintenance? Yet, now I am growing into a hermit, an eccentric recluse. Do you really buy that one? It's only because the process takes so much longer, now. I get tired and need my nap between applications.

Once upon a time the reflection matched reality.

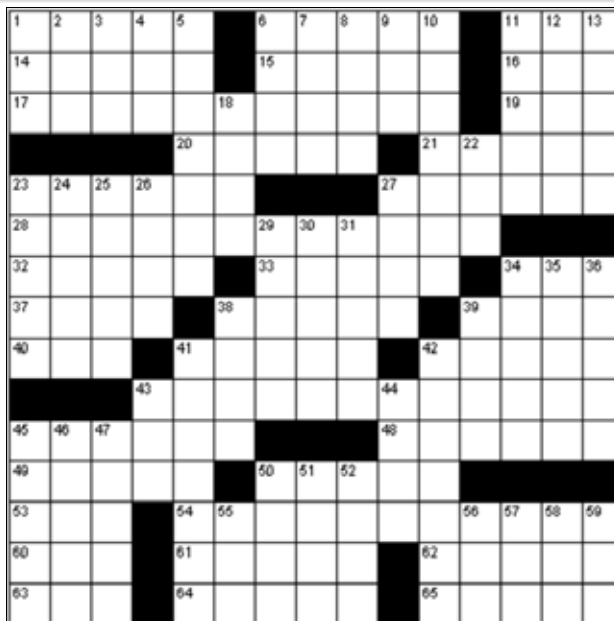
It seems like it was yesterday, at least in my mind.





**ACROSS**

- 1. Unit of electrical capacitance
- 6. Smooth and gleaming
- 11. Not arm
- 14. Classical music theatre
- 15. Breed of dog
- 16. An Australian flightless bird
- 17. Vengeance
- 19. Card with just 1 symbol
- 20. Anagram of "Leaps"
- 21. S S S S
- 23. Chinese cinnamon
- 27. There are 50 of them
- 28. Associated with the Christian church
- 32. Regions
- 33. Impersonate
- 34. Electro-encephalogram
- 37. Shipped
- 38. Flamingo or heron
- 39. Protagonist
- 40. East southeast
- 41. Doughnut-shaped roll
- 42. Freight
- 43. The arrangement of windows of a building



**DOWN**

- 1. Since or because
- 2. Gorilla
- 3. Drench
- 4. Arrangement (abbrev.)
- 5. Newspapers
- 6. Porgy fish
- 7. Parcels of land
- 8. A Great Lake
- 9. Self-importance
- 10. Relating to the motion of bodies
- 11. The smallest amount
- 12. Master of ceremonies
- 13. Suppose or surmise
- 18. Sheep sounds
- 22. Pouch
- 23. Stop
- 24. Units of area
- 25. Vista
- 26. A thin strip of wood
- 27. Agitate
- 29. Picture
- 30. Assistants
- 31. Capelin
- 34. Strange or spooky
- 35. A plant disease
- 36. Thugs
- 38. Ebb
- 39. Caps
- 41. Accept as true
- 42. Impulse
- 43. Type of tree
- 44. Regrets
- 45. Glean
- 46. A red fluorescent dye
- 47. Makes insensitive
- 50. Engrave
- 51. A Titaness of ancient mythology
- 52. A call for quiet
- 55. Small bite
- 56. Forelimb
- 57. Perceive visually
- 58. Asphalt
- 59. The air above us



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## Check medical bills with care

---

Dealing with health insurance claims can be frustrating and time-consuming. Multiple bills from different departments for what seems like one medical procedure can baffle even the most organized consumer. The key is to keep track of insurance claims and keep detailed records. Follow this advice:

- **Review records.** Verify that the medical provider has the correct billing information. Also, check the identification or group number of your insurance plan on claim forms.
- **Follow up to be sure the claim is being processed.** Contact the provider or insurer after receiving a bill to confirm receipt. Write down the names of everyone you speak to, noting the date of the call and any available confirmation numbers.
- **Verify all the expenses.** Check to see if you are being billed twice. Similarly, verify that the contracted rate between the insurer and the provider is actually what you are being billed for.

## Revamp your finances to save more money

---

If you can figure out how to save just \$125 per month, then set up an automatic savings to a mutual fund that yields an average of 7 percent, in five years you will have almost \$9,000. In 20 years, that amount will have grown to \$65,000! Here are four suggestions for coming up with that \$125 per month:

- **Look at your cable TV bill. Do you need all those channels?** You can roll your bill back by getting rid of premium channels or subscribing to a smaller, cheaper package.
- **Stop picking up magazines from the supermarket or newsstand.** Save yourself some money by reading online or subscribing to your favorite magazine instead. And if you're subscribing to anything you don't read, cancel it.
- **Change your cell service.** Shopping around can get you a better deal that will save you bucks. Just make sure you won't be penalized for breaking a contract early.
- **Call your credit card company.** You may be able to get a lower interest rate just by asking.





## Some challenges spur imagination and success

---

Imagination performs best when it's challenged. Perfect freedom leaves the imagination listless, and whatever is created is lifeless as well. Only when a challenge presents itself does the imagination perk up. How can the problem be solved? What other paths could you follow?

Take for example, American writer Flannery O'Connor. She was stricken with lupus erythematosus in her mid-20s. She spent almost all of her life (she died at age 39) on her family's farm. But as the disease made movement more and more difficult, it also pushed her to sit at her typewriter every day and write. The stories she churned out are full of wild imaginings and a great spirit of hope.



## Just listen

---

A man whose marriage was in trouble sought advice from his minister. The minister heard the man out and then said, "You must learn to listen to your wife."

The man took this advice to heart, but he returned a month later to say the marriage was still unhappy, even though he had learned to listen to every word his wife said.

The minister said with a smile, "Now go home, and listen to every word she *isn't* saying."

## Learn to let go

---

A little boy was playing one day with a very valuable vase. When he put his hand inside it and couldn't draw it back out, he called for his mother. His mother tried gently to slide his hand free, but it remained stuck.



She was ready to break the vase when she said, "OK, let's try one more time. Open your hand and hold your fingers out straight, and then pull."

"Oh, no, mommy!" the boy cried. "If I do that, I'll drop my penny!"

Storytellers have as profound a purpose as any who are charged to guide and transform human lives.

—Nancy Mellon



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Carol Zapiecki, Clearwater, FL



## Did you know that October is also...

**Italian-American Heritage Month.** The goal of Italian-American Heritage Month is to inform the public about the contributions made by Italians and Italian-Americans, especially in the arts, the humanities, and the sciences, and to celebrate the impact that Italian culture and language have had on the United States.



**National Bullying Prevention Month.** A campaign held during October, uniting communities nationwide to educate about and raise awareness of bullying prevention, National Bullying Prevention Month is recognized in communities across the United States, with hundreds of schools and organizations signing on as partners.

**National Cybersecurity Awareness Month.** The internet touches almost all aspects of everyone's daily life, whether we realize it or not. National Cybersecurity Awareness Month is intended to engage and educate public and private sector partners through events and initiatives with the goal of raising awareness about cybersecurity and increasing the resiliency of the nation in the event of a cyber incident.



**National Walk Your Dog Week, Oct. 1-7.** According to the American Veterinary Medical Association, more than 40 percent of dogs—a total of about 17 million—in the United States are overweight. Walking your dog just 30 minutes a day helps both of you maintain a healthy weight and a good heart.

**Earth Science Week, Oct. 9-16.** This year's Earth Science Week celebrates the theme, "Our Shared Geoheritage"—the collection of natural wonders, landforms, and resources that have formed over eons and come to this generation to manage, use, and conserve effectively.

**Free Speech Week, Oct. 16-22.** A yearly event to raise public awareness of the importance of free speech in our democracy and to celebrate that freedom. Express your right to free speech by posting a message online, composing a poem, writing a letter to the editor, or whatever works best for you.

**National Massage Therapy Awareness Week, Oct. 23-29.** Research suggests that symptoms of stress, anxiety and depression may be ameliorated with massage therapy. Athletes at all stages have also benefited from massage therapy. By combining your exercise routine with a massage therapy treatment, you will be able to train longer and harder and make the most of your workout.

**World Animal Day, Oct. 4.** An international day of action for animal rights and welfare, celebrated annually on the feast day of Francis of Assisi, the patron saint of animals.

**National Chess Day, Oct. 8.** Play a game that sharpens your mind, challenges your intellect, and brings you closer together with other people.

**Columbus Day, Oct. 10.** Observed on the second Monday of October to commemorate Christopher Columbus's arrival on the North American continent on Oct. 12, 1492.

**Ada Lovelace Day, Oct. 18.** Considered one of the world's first female computer programmers, Ada Lovelace helped develop an early predecessor of the modern computer in the 19th century.

**Halloween, Oct. 31.** Trick or treat!





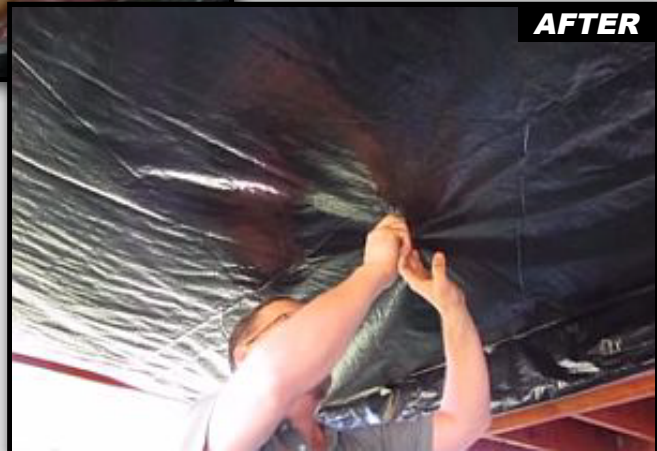
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### EVENTS & PROGRAMS

CRAFT SHOW, Saturday, October 8th, 9am - 3pm, St. Paul United Methodist Church, 1199 Highland Avenue, Largo, FL. 95 Vendors/95 Prizes. Indoor & Outdoor Show. Food Court & Pumpkin Patch. \$1.00 Admission goes toward the homeless.

Annual Craft Fair Saturday 11/05/16, Paradise Island Clubhouse, 1001 Starkey Rd. Largo. Open 9am-1pm. A variety of handmade crafts, Bake sale, and Canteen open for food.

CRAFT SHOW 12/10/16 Four Seasons Estates, Largo. Vendors wanted. Email medmatchpay@yahoo.com for application, or 727-200-3240 for more info.

Craft Show 10/29/16 from 8am to 1pm. Crafters Wanted. Caribbean Isles, Largo. \$10 per Table. Please call Barb 727-674-0137.

Crafters Wanted: Paradise Island Annual Craft Fair. Sat. 11/5/16. Tables \$10 & \$15. Call Sammye 727-474-2660

Annual Bazaar - Rancho Village MHP, 7100 Ulmerton Road, Largo Florida. Sunday, November 13th, 12-4pm. Many vendors and food available.

Craft Sale Saturday December 3rd, 2016 8:30 am - 1:30 pm Sugar Creek MHP @ Clubhouse - 10265 Ulmerton Road, Largo (Behind Pier One Store). Bake Sale and Lunch. Tables \$10.00 - Call Sally 727-584-2404

HOLIDAY BAZAAR 11/12/16 All indoor craft show. First Lutheran Church, 1644 Nursery, Clearwater. Vendors: 727-744-3806 or cobrien2429@gmail.com

Junk In The Truck Rummage Sale: Saturday, Oct. 22nd 8am - 12:30pm. St Catherine of Siena Catholic Church 1955 S. Belcher Rd, Clearwater, FL 33764

### ATTENTION RESIDENTS!

Did you know this Emporium/Classified listing reaches over 21,500 homes in Pinellas County? It goes into 60 community newsletters (just like this one) from Dunedin to St. Petersburg. This is a great market to sell items, advertise your next event, try and get help for a function, and many other great things. Remember to think about this the next time you're planning something.

-Monthly Media Staff

## NOVEMBER AD DEADLINE - OCTOBER 10, 2016

• Advertise BUY, SELL, TRADE ITEMS by sending copy & check to Monthly Media at P.O. Box 1023, Venice, FL 34284.  
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**(Allow 4-6 weeks for mailing of check). This month's cash winners are:**

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