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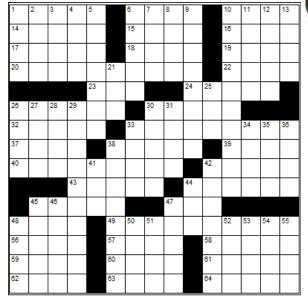
BONDED

ANCHOR

Happy New Year

ACROSS

- 1. Delicacy
- 6. Umpires
- 10. Sailors
- 14. Russian currency
- 15. Ear-related
- 16. Modify
- 17. Circa
- 18. Skin disease
- 19. No
- 20. Calligraphy
- 22. Sketched
- 23. Louse-to-be
- 24. Not quite a teenager
- 26. Armed robbery
- 30. Inspire
- 32. Wall climbers
- 33. Hence
- 37. Scream
- 38. Districts
- 39. Curved molding
- 40. Antimonopoly
- 42. Reef material
- 43. Scruffs
- 44. Diner
- 45. Arouse
- 47. 2,000 pounds
- 48. List of options
- 49. Unwarranted
- 56. Kitty (poker)
- 57. Lady's escort
- 58. Fine thread
- 59. Alert
- 60. Moving within
- 61. Follow as a result
- 62. Notch
- 63. Smell
- 64. Appears



DOWN

- 21. Bite
- 25. Tiny
- 26. Hello

34. Monster

36. Evasive

35. Back

chord

- 27. Baking appliance
- 28. A jaunty rhythm
- 29. A young offender
- 30. An ancient board

38. A type of musical

- 8. French for Finished game 31. Warmth
- or Done 33. Not false
- 9. Ceremonial staffs

2. Country bumpkin

3. Black, in poetry

4. Astringent

6. Cut of beef

7. Carve in stone

5. Lockiaw

10. Beginner

1. Snare

- 11. Revere
- 12 Mature
- 13. Goulash

- 42. Wax lights 44. Many millennia
 - 45. Prison-related

41. Letter after sigma

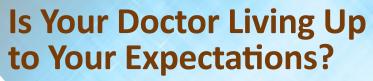
- 46. Foreword
- 47. Coach
- 48. Mouths
- 50. Cleave
- 51. Savvy about
- 52. Connects two
- points
- 53. Anagram of "Sees"
- 54. Skid row
- 55. Views



SHADY LANE OAKS WHAT'S NEW JANUARY, 2020 C SW 0 0 ΙN в







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EARS





January Days

ew Year's Day, Jan. 1. London marks the start of the year with its largest parade, a handful of nations commemorate their independence on this day, and some people may take a plunge in frigid waters as a symbolic awakening. No matter how you celebrate this day, be safe and of good cheer.

National Joy Germ Day, Jan. 8. It's OK to be contagious when you're spreading joy. Let the good vibes flow.

National Use Your Gift Card Day, Jan. 18. Don't start out the year hoarding and forgetting about the gifts you've been given. Gather your unused gift cards, and do a bit of shopping for yourself and others.

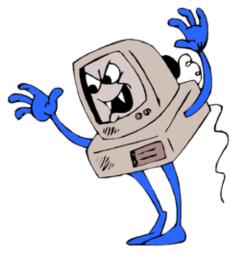
Belly Laugh Day, Jan. 24. At 1:24 pm, wherever you are, stop and laugh out loud and give those around you a reason to do the same. Visit bellylaughday.com to be a part of this worldwide wave of merriment.

Bubble Wrap Appreciation Day, Jan. 27. It's not just for wrapping up breakables; it also doubles as a stress relieving tool. Who hasn't felt better after pop-popping through a piece of bubble wrap?

Online privacy threat a crisis, many say

We're more worried than ever about the threat to our privacy online, the Axios website reports. A survey of adults 18 and older found that 59% don't feel confident that their personal information is adequately protected by the companies and organizations they do business with online, and 58% consider the threat to online privacy a crisis. Just 38% believe that online services are essential to modern life, and "we all have to accept some risk to personal data."

Companies' asking for personal information has become increasingly common these days so they can offer more personalized products and services, but 43% of people in the survey said they feel this is inappropriate. Twenty-six percent are fine with it, and the other 26% are neutral.



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Happy New Year







• Disposals • Sewer & Drain Cleaning

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Health Watch

Simple tips for a healthier heart

lose to 2,200 people die each day in the United States because of cardiovascular problems. That's one every 40 seconds.

Here's some advice from the WMC Action News website on how to keep your heart healthy:

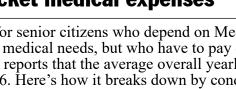
- Laugh a lot. Laughter dilates your blood vessels, increas-٠ es blood flow, and lowers your blood pressure.
- Snuggle. Hugging releases oxytocin, a hormone that relieves stress and can reduce blood pressure.
- Get a pet. A University of Maryland study found that survivors of a heart attack who had a dog were eight times more likely to be alive a year after their attack.
- Get the right amount of sleep. Both oversleeping and getting less than six hours of sleep a night raises your heart attack risk. Aim for about eight hours every night.
- Drink coffee. Studies suggest that caffeine can stabilize your heart rhythm if you have an abnormal heart rate. Check with your doctor.
- Move around. Standing and moving around one hour per day can reduce cardiovascular • disease risk in women by 25%, according to a University of California, San Diego, study.

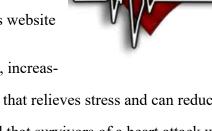
Seniors struggle with out-of-pocket medical expenses

ealth care is expensive, particularly so for senior citizens who depend on Medicare for their treatments, medications, and other medical needs, but who have to pay out-ofpocket costs as well. The Axios website reports that the average overall yearly out-ofpocket cost for Medicare beneficiaries is \$3,166. Here's how it breaks down by condition:

Arthritis	\$2,808
Diabetes	\$3,035
Stroke	\$3,072
Hypertension	\$3,308
Non-skin cancer	\$3,388
Heart disease	\$3,445
Mental condition	\$3,663
Parkinson's	\$7,346
Alzheimer's/dementia	\$13,269









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ARE YOU PAYING TOO MUCH FOR AUTO INSURANCE?

Coverages:

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Bodily Injury\$100,000 Each Pers./ \$300,000 Ea. Occur.
Property Damage\$100,000 Each Occur.
Uninsured Motorist\$100,000 Each Pers./ \$300,000 Ea. Occur.
Pers. Injury Prot\$10,000 Ea. Person, Wage Loss Excluded
Medical Payments\$5,000 Each Person
ComprehensiveACV - \$500 Deductible
CollisionACV - \$500 Deductible COMPARE
Road Trouble Serv\$50 Each Occurrence
Additional Exp\$30 Per Day / \$900 Each Occurance
Annual Paid In Full Premium \$994.55*
Juote Details: -67 married male, vehicle driven for pleasure use, superior credit, 5 yea

Quote Details: -6/ 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 AirBags, 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.













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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
AUTO BUYER	. 121-001-4100
Stingrays Inc (CASH NOW)	777 708 2021
	. 121-190-2921
Meineke Car Care Center	707 202 1062
	. 121-392-1902
AWNINGS	707 505 4440
Bay Area Aluminum Services, Inc	. 121-585-4442
Century Awnings Co.	. 727-559-8811
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BathMasters	. 727-333-7997
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Rod Runners	. 727-394-9534
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Bill the Carpet Guy	. 727-521-4163
Doll Brothers Carpet/Upholstery Clnrs	. 727-596-2249
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	. 121-000-2242
Suncoast Family Medical Assoc	. 121-388-9312
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	. 121-540-4545
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 Martin Luther King Jr.'s Birthday

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Shady Lane Oaks

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Don't make these investment mistakes

good financial advisor is crucial to saving your money and investing it wisely. If you try to do everything yourself, you could wind up making these expensive mistakes, as noted by the Business Insider website:

- Relying on information that's out of date. Be wary if a friend touts a press release from 2018, something he or she heard on the radio last month, or a website post that's years old. Markets change quickly, so you don't want to invest using last year's strategy.
- Not checking your data. Even if the information seems current, don't trust everything you read. Check multiple sources of information to confirm that what you're seeing is accurate before making any financial decisions.



- Trusting blindly. Your brother-in-law and your best friend might be great people, but that doesn't mean they really understand the stock market. Take "hot tips" with a grain of salt, and consult with an expert instead of relying on pals.
- Chasing trends. Too many companies start out with a splash and then quickly tank. Think about the long term, not an immediate payoff. "Boring" companies might not make you rich today, but they're more likely to stick around and provide reliable returns that can add up.
- Acting impulsively. You get a tip on a stock or see coverage of an exciting new company on TV. Don't immediately tell your broker to start buying up stock. Take a deep breath, do your homework, and then make a reasoned decision.

Don't be rude about money

oney is a delicate subject. Too many people forget that, though, and ask impertinent questions or make rude mistakes with their friends. The Reader's Digest website points to these habits that can alienate others and make you look like a jerk:

- Making assumptions. Someone who sports an expensive wristwatch might not be rich; people who shop in secondhand stores aren't necessarily poor. Don't jump to conclusions about anyone's financial situation based on superficial appearances.
- Automatically splitting the bill. Four friends go to a restaurant. One orders multiple drinks and the most expensive meal on the menu, then suggests splitting the bill four equal ways. Don't be that person. Be sensitive to other people's preferences and financial situations, and be willing to pay your fair share.
- Asking for "friend discounts." If you hire a friend to do a professional service for you, don't ask for a break on the fee. This is how your friend makes a living. Be willing to pay full price or hire someone else to help you out.





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B ecause a little iambic pentameter, verse, and rhyme can be cathartic for the soul and for nurturing your creativity, the second Tuesday in January is devoted to doing just that—in the workplace. Jan. 14 is Poetry at Work Day. What better way to brainstorm or generate ideas than by engaging in a bit of wordplay?

Host an impromptu open-mic reading in the breakroom, hang a whiteboard and encourage your team to collaborate on a poem with each person drafting one line, litter your workplace with poetry to inspire others, or turn your to-do list into a Haiku. Your next big idea may just jump out at you after reading a bit of poetry.

Thoughts on creativity

Writer Austin Kleon has this advice for those of us trying to tap our creative wells: "Let go of the thing that you're trying to be (the noun), and focus on the actual work you need to be doing (the verb). Doing the verb will take you someplace further and far more interesting."

Kleon believes too many of us focus on the titles we aspire to be defined by, instead of concentrating our efforts on the actions and processes that

should be getting our attention. He also thinks titles can keep us from exploring and pushing out past our limits.

If your goal is to be more creative, then embrace creativity in everything you do. Creativity is about fun and playfulness and being open to new possibilities. You can inject a bit of creativity into everything you do, from housework to grocery shopping to managing a process that is becoming mundane.

Don't fall into the habit trap. Use your imagination to push boundaries, explore new options, and gather unlikely resources that will allow you thrive.

In the world of words, the imagination is one of the forces of nature.

-Wallace Stevens







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The beginning of an era

t 12:01 a.m. on Jan. 1, 1946, the birth of Kathleen Casey Wilkens, in Pennsylvania, would herald a generation known as the "Baby Boom." Following the end of World War II, more than 76 million people were born in the U.S. from 1946 to 1964. This surge in population and the demands it created helped to shape the way communities were developed throughout the country. This generation accounts for roughly 20% of the U.S. population and—depending on your age—are our parents, grandparents, siblings, friends, neighbors, co-workers, and maybe you.

Something to consider

When you step out for a bite to eat in January, remember that it is Be Kind to Food Servers Month. Though they may not be the ones in the kitchen creating a culinary masterpiece that will delight your taste buds, they will surely bear the brunt of your ire should your meal fail to measure up. They cater to your moods and demands to make sure that your dining experience is "just so." Show them the courtesy and appreciation you feel entitled to, and don't forget to tip your server.



A man revealed

During his lifetime he was arrested roughly 20 times. His work provoked violent reactions, including the bombing of the home he shared with his wife and family, as well as numerous physical assaults. Ultimately, his life would end in tragedy resulting from a sniper's bullet.

Though parts of his bio may sound like a description of a public enemy, Martin Luther King Jr. was the exact opposite. A tireless crusader against injustice and inequality, King championed nonviolence as a way to combat hatred and oppression. He held a B.A. from Morehouse University, a B.D. from Crozer Theological Seminary, and a doctorate from Boston University. Four years before his death he was awarded the Nobel Peace Prize for his work during the civil rights movement.

Had he survived, Jan. 15 would have been his 91st birthday. Because he is no longer with us, the third Monday of January is held in observance of King's life and work.

I believe that unarmed truth and unconditional love will have the final word in reality. This is why right, temporarily defeated, is stronger than evil triumphant.

—Martin Luther King Jr.

Creative thought starts in bed

Creativity is a vital skill that can enhance your career success. You can't always summon it out of the blue, so this advice from the Study Finds website should help: A survey of 2,000 British residents commissioned by Microsoft Surface found many of people's best ideas tend to occur as they're dozing off, when they first wake up in the morning, and sometimes in the middle of the night. Pay attention to your thoughts in bed, write them down when ideas and solutions come to you, and keep rolling through problems before and after you sleep. You might discover some surprising answers.

Got an idea? Run with it

R andall Munson studied computer programming in college, then went to work for IBM, where he spent the better part of his career. Yet in his heart of hearts, what he really wanted to be was a clown.

This had been a childhood dream that would take years for him to realize. With his parents' encouragement, young Munson learned ventriloquism, then moved on to magic tricks. It wasn't until his adult years when he actually began to study the art of clowning.

As a program manager for IBM, Munson developed complex operating systems that he trained others to use. He soon realized clowning around was the best way to win over his audience, keep their attention, and explain abstract technical concepts. Following these presentations, he would bring out an old man puppet who would ask the sorts of questions that everyone was thinking about, but too embarrassed to ask.

Since that time, Munson has become a professional speaker. He entertains audiences around the world with humor and magic, imploring them to laugh more and nurture their creativity.

Randall Munson is credited with declaring January International Creativity Month. There's no better time than the present to try something you've been promising yourself you'd get around to but haven't.

Take an art class. Reengage with an old hobby. Finish an abandoned project from long ago. Try anything that will unleash your creative energy, and see where it leads you. Your only limitations are the ones you impose on yourself.



Ger * reative



WANTED TO BUY	Carport Sale - February 15th, Ranchero Village, Ulmberton Rd., 8am-3pm.	Gateway MHP Community Sale, Saturday, Feb. 1st, 8am-2pm. 10100 Gandy Blvd. St. Petersburg.				
FURNITURE, good clean, pre-owned. Top dollar paid. Joe, 224-9780	Lake Seminole Resort Bingo starts Monday, January 6th at 6:30pm.	Sat. Feb. 29th, 8-12noon. Flea Market,				
ARTICLES FOR SALE FOR SALE: 2007 Chrysler Crossfire	CARPORT SALE: January 18/20, 8am-1pm Sugar Creek MH Park 10265 Ulmerton Rd., Largo	Colonial Village, 2000 East Bay Drive Largo. Furniture, kitchen appliances housewares, bicycles, clothing, home baking.				
Convertible. Red, mint condition, 54,00 miles. \$8,500. 573-286-0705	ANNUAL FLEA MARKET: Four Seasons Estates MHP, Largo. Saturday,	Huge Annual Bazaar: Pointe We MHP, 12561 Seminole Blvd., Saturda				
FOR SALE: 2001 Harley Davidson Motorcycle Softtail, low miles, loaded,	February 29, 8am-1pm. \$1.00 early bird entry at 7:30am. Furniture,	January 18th, from 8am to 2pm in the clubhouse. Lots of goodies and raffle.				
excellent condition. \$8,500 or OBO. 573-286-0705	clothes, tools, jewelry, linens, books, baked goods, snack bar, raffles and more. 13225 101st Street, Largo, off	Flea Market: 1/18/2020 8am-12:00pm Golden Gate MHP Clubhouse 8201 40th St. North, Pinellas Park. Sat. Jan. 25, 2020 COMMUNITY				
EVENTS & PROGRAMS	Ulmerton behind the Largo Mall and Golden Corral.					
Huge Rummage Sale: January 11th. Location: Japanese Gardens 19709 US 19 N. Clearwater, FL 33764. For details call or text Noreen: 727-776-3151	Saturday, January 18th, 2020 - 8am- 12pm. ANNUAL RUMMAGE AND BAKE SALE, Boca Ciega MHP 11200 Walsingham Road, Largo. Lunch	SALE 8AM-1PM. Paradise Island Section of Lake Haven MHP, Main St. (SR580) & Lake Haven Rd. (W of Keene/CR1) Dunedin. Housewares,				
Paradise Annual Flea Market: March 7, 2020 1001 Starkey Rd Largo, 33771.	served!	Linens, Clothes, Small Appliances, Jewerly, Furniture, Baked Goods,				
Vendors, Bake Sale, Kitchen Open, Early Entry 8am \$1 Tables Available call Ken 727-303-3417	Garage Sale Riviera Estates: Sat. Jan. 11, 8am to 1pm. 29141 US Hwy 19N, Clearwater. Between Hwy 580 & Curlew Rd. Household items, furniture,	Raffle Baskets, Lunch.				
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