

Las Brisas and Random Oaks

EDITORIAL

Presidential Perspective

by Laureen Powers
President
Las Brisas Civic Association

Thanks to everyone who showed on Sunday, October 28, taking an interest in our civic association. A special thanks to Ralph and Dawn Gundlock who donated their home and yard for this gathering.

We have good news: a majority vote for a civic association! We chose Saturday, November 17, at 8 a.m. for painting the entrance wall. Thanks to Jodi Prieto, we will have a street light at the entrance to Las Brisas in approximately four weeks.

We are also looking into a bus stop shelter which should be completed by January 1, 1991.

Also discussed were Christmas ideas -- block party, decorating entrance and individual homes.

I feel we are off on the right foot, in such a short time we have already accomplished so much. I'm really looking forward to what the future holds in this neighborhood. We have a lot of positive people and thoughts.

Thanks to all.

Las Brisas Civic Association gets off the ground in their first meeting

by Juli McGill

An organizational meeting was held on October 9 to form the Las Brisas Civic Association. Taking place at the home of Laureen Powers, there were about 25 residents and guests in attendance.

As part of the order of business, it was decided that to have the most effective group present, a flyer would be distributed by Sherry Robinson and Maureen Foster. The purpose of the flyer was to ask residents to attend a "Get Together" on October 28.

The "Get Together" will allow residents to vote by ballot for a "structured group" whose goals are: To get to know one another better; establish a Crime Watch program; share business and hobby information; have block parties; and provide the structure necessary to easily accomplish neighborhood projects.

Martin Andersen, past president of the Bloomingdale Homeowners Association, was on hand to field questions.

An election was undertaken and the acting president is Laureen Powers with the acting vice-president Juli McGill.

Feeling positive, the group adjourned looking forward to things to come.

Games, songs, and stories for children

Hey Kids! Have you heard about Awana (Approved Workmen are not Ashamed, 11 Timothy 2:15). This is a Bible-centered children's program held at Christ Community Church, John Moore Road, on Wednesday nights 7 p.m. - 8:30 p.m. for K-6th graders.

There are games, songs, Bible stories, Bible verses memorization, treats and outings! If needed, we will gladly transport to and from. For questions and/or transportation, call Donna Jenkins 685-5726 or Juli McGill 654-5684. There are already seven children attending from Las Brisas subdivision and they love it!

You may also contact Susan Flaws (Bloomingdale East) 684-3125, Donna Melchert (Bloomingdale East) 685-1357, or Lisa Green (Providence Lakes) 684-4993.

Heather Lakes

Having mildew is a violation that can be unpleasant to fix

by Bob Smith



Homeowners in Heather Lakes with "Mildew Violations" have received letters from Bob Moyer of Vanguard Property Management. The letter informs people that they have excessive mildew on their roofs in violation of community codes (see photo above).

The letter goes on to say that neighbors consider the mildew unsightly, it may degrade the roof and it may cause heat retention that will add to air conditioning bills.

The letter from Vanguard notes that a roof cleaning company has agreed to clean the roofs for a special \$25 cost. The cleaning is done with high pressure water. People who have had the cleaning done complain that the cure may be worse than the disease.

Homeowners contemplating having their roofs cleaned by high pressure water may need to check if the procedure will damage their shingles. In the past, it seems that high pressure water has blown the tiny rocks off the shingles. Residents have been told by shingle manufacturers that this

may reduce the life of the shingles by as much as five years and violate the roof warranty.

Alternate mildew cleaning procedures include applications of common household bleach diluted in water (about 1:20) that can be done with low pressure systems. Homeowners may be able to use garden hose attachments to spray the solution themselves. However, check first. Putting straight bleach on the roof could damage it. And cover any plants that may get solution on them.

There may be a metal strip that could be put on the crest of the roof to prevent mildew, too. If you look at a roof with mildew on it you probably notice that there is no mildew just below the metal pipes and flues sticking up. At press time we could not find a metal strip procedure, but we will keep looking and get back to you.

The important thing is, check with your roofer or shingle manufacturer about damage and warranties before having any procedure done to your roof.

"We need more residents to join and take an active part in the community," said association President Mark Freeman.

To get to the recreation center just turn south on Providence. The center is at the park on the left just before Bloomingdale Ave.

For More information call Mark Freeman at 685-4956.

Heather Lakes Community Association Meeting

The annual community meeting by the Heather Lakes Community Association will be held in the Providence Recreation Center, on Providence Road, November 15 at 7:30 p.m. There will be an election of board members to seats coming open and a short program.

Residents of Heather Lakes are invited. You do not have to be a homeowner or member of the Community Association, but you can join the association at the meeting.

- **WHAT:** HLCA Annual Community Meeting
- **WHEN:** November 15, 7:30 p.m.
- **WHERE:** Providence Recreation Center



EDITORIAL

Heather Lakes Hotline

by Mark Freeman
HLCA President

Interpretation and enforcement of the various deed restrictions within this subdivision are the issues creating the most concern among your neighbors. The November general assembly program will be targeting these concerns after the board election. If you cannot attend, send your questions or opinions with a neighbor or to the association P.O. Box. It is critical that our community generate a unified approach with regard to deed restriction enforcement.

We will be addressing the difference between explicit restrictions and interpretations, like maintenance violations, as well as the importance of consistency in enforcement. Details pertaining to our particular experiences, like the recent mildew violation notices, are necessary discussion topics also.

The Heather Lakes Community Association Board of directors has not aligned with the present interpretations being enforced. We believe that the residents of Heather Lakes desire a more consistent and appropriate approach. You do not have control, but it must be exercised to have any impact.

A long term solution to this problem is the goal presented

to all of us to achieve. The first steps toward this goal are participation of Heather Lakes residents in an organized effort to establish a Special Dependency District for the subdivision. This is the only viable approach to effectively managing the future of Heather Lakes in the best interest of the residents. Since the financial responsibilities that are related to these problems are significant, we have allowed the developer to handle the situation as they see fit. Obviously the amount of control is tied to economics, but most importantly to commitment of participants.

See you November 15 at the Providence Recreation Center at 7:30 p.m.

How's your news?

If any Heather Lakes resident has a community news item, wants to write an article or column, or just has questions about something that might be news worthy, please call Bob Smith at 684-5758. The next deadline for news will be December 3. We are writing for the HL community so you are our news.

Casting your vote on November 15 keeps our voice strong

by Tom Leavitt
Vice-President, HLCA

In less than a month (on November 15), you will have an opportunity to determine how your association should be run. That is the date that you will be afforded the opportunity to elect a new slate of directors to the board. This is also your opportunity to determine whether your voice is to be heard next year. These people become your representative in all association business and you must remember they represent you as a homeowner.

Many will sit on the sideline and say what is wrong in Heather Lakes and what the association should be doing that it is not, without so much as making an effort to change the way things are. These individuals generally never participate, never attend a general membership meeting and complain about all the things the directors are not doing.

What the association needs is a unified front of all members within the community. Directors chosen and elected by a majority of the homeowners; participation of the membership in social activities, mobile watch, and neighborhood crime prevention programs. The association needs supporters not complainers.

For this reason, I would like to extend my gratitude to each of you who have been board members and have given the association your valuable time and shared your exper-

tise. The entire board is sincerely grateful.

To those that have served on the Board, I appreciate your giving the time and effort to make Heather Lakes a better place to live. It is through your concerted efforts that so much has been accomplished. And yet, there is so much more to do.

You have, obviously, seen the names and I would like to take this opportunity to familiarize you with your board. Serving for 1990-91 (two years) are: Joanne Buechner, Joe Dotson, Pat Dwinell, Mark Freeman, Tom Leavitt, and Bob Smith (completing the term of Archie Bazemore). Completing their term in November are Jean Brook, Pat Dunn, Dorothy Kruger, Joann Pirolozzi, Randy Cardwell (completing the term of Judy Bass) and Janet Colie (completing the term of Vince Pravettone).

The elections in November will be to elect six board members for 1991-92 (two years). The board has nominated several residents and the remainder must come from the general membership. Remember, this is your opportunity to have a voice, to provide direction for the association and to have your interest represented. Please join us in November and be a participant and not just a watcher.

Brandon Branch Library November Activities and Events

• 135 W. Robertson Street
• 689-7074

The Library will be closed on November 12, Veteran's Day, November 21 at 6 p.m. and November 22 and 23, for Thanksgiving.

Family Program: Spot's Birthday Party, Saturday November 17, at 11 a.m. for all ages. Celebrate Spot the Dog's 10th birthday with stories, songs, games and other activities. (Limit of 100, first-come, first-served.)

Adult Programs: Financial Planning Series, Mondays at 7 p.m., November 19 and 26, presented by Charlotte Kocian, financial investment consultant. Topics will include real estate, insurance and securities.

Adult Book Discussion on *All I Really Need to Know I Learned in Kindergarten*, by Robert Fulghum, on Tuesday November 13, at 2:30 p.m. This minister's literary career started with his own congregation and spread to a grade school, the Congressional Record, a newspaper and, finally, this book. Copies of the book are available at the branch.

Credit Union to open in Brandon Centre South

The MacDill Federal Credit Union will open a branch office in Brandon Centre South Shopping Center in November. The office is in the same shopping center as the military Primus Clinic.

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Fall Fest in Heather Lakes is crowded with monsters, ghouls and beautiful fairies

by Bob Smith



TOP: Ready for the big parade. Children and parents line up for the neighborhood parade while judges Joe and Susan DeLuca (center, in back of line) of the Bloomingdale Homeowners Association make some difficult choices.

BOTTOM: Cute, Scary and Original stand together as Heather Lakes Community Association Fall Festival costume contest winners show off their finery. Some of the "cutes" were not happy about leaving mom.

The day belonged to cute and cuddly monsters and maniacs. Mommy's darlings vied for space with faces only a mother could love. It was the annual Fall Festival in Heather Lakes on Saturday, October 27.

Forty-seven children, from babies being carried to young teens, entered the costume contest. Everyone went on parade from the park to Pine Ridge Circle and back. After the parade, prizes were handed out for the cutest, the scariest and the most original costumes.

First prize for cute went to Britnee Rogue, with Sara Chaumont taking second and Gina Babilacqua garnering third. Scary prizes were earned by Joshua Morgan, first; Joey Morgan, second; and Jason Garcia for third. Original costumes that won were worn by Ronnie Haywood, Bobbi Jo Wood and Nicole Chaumont. The winners were awarded ribbons.

Susan DeLuca, a member of the Bloomingdale Homeowners Association board of directors and husband Joe had the task of judging the contest.

Several children joined the parade on the march while Heather Lakes Mobile Watch cars provided traffic control. Several people came out to watch and many people in cars were delighted with the colorful cadre of children.

Everyone received Halloween gift bags and punch. It was a fun, safe time for children to show off their costumes and moms and dads to show off their "pride and joys." Video and still cameras abounded. The children had a chance to act out their costumes before and after the program.

Boonesbury

by Bill Armstrong

Parenting 101



I shrunk back in horror. Why hadn't I ever noticed it before? My mind swam in revulsion as I stared d u m b f o u n d e d

through the open door into Buffy's room. Had there been an earthquake? Piles of mildewed towels lay sullenly in one corner. A menagerie of school papers, fast food wrappers, notes and letters, and balled up posters occupied another corner. Designer mall clothes, worn once, decorated the center in a three foot pile.

I jabbed a toe into the pile of paper. A neatly written note tumbled out. It was from Buffy's eighth grade teacher and was dated three years ago. "Dear Mr. Boonesbury," it pleaded, "Buffy is having trouble solving isosceles triangles. Please help her at home."

I knew how to handle this; I'd apply those techniques I so deftly mastered in that recent parenting class!

"Oh, Buffy," I sang merrily through slightly clenched teeth. "Can we talk?"

Buffy clapped a hand over the telephone receiver. "I'm on the pho-o-o-ne!"

"Would you clean your room?" I continued sweetly.

"As soon as I get off the phone!"

There. No problem, thought the in-control-father-of-a-teen. "Oh, and then let's solve some isosceles triangles."

A week passed. I peeked carefully into Buffy's room. "Ahem, um, Buffy," I began in my best Parenting Magazine voice, "we still have a little problem with our room and..."

"Dad, I'm on the phone!"

"...and we need to discuss our responsibilities in the household." With whitened knuckles I continued, using the dialogue I had practiced in class, "It is your responsibility to make your room neat and tidy. It is my responsibility to engender this helpful attitude in my children."

"Yeah, yeah. In a minute."

A few days went by. "Hey, Dad," Bobbie yelled, "you should see what's growing in those half-filled glasses in Buffy's room!"

"Just a science project" I mumbled nervously as I ran for Buffy's room.

"BUFFY!" I yelled. The room looked the same except that, on the window sill, Buffy's half-filled Kool Aid glasses swayed uneasily under the weight of the three foot green and purple masses growing prolifically.

"Sorry, Dad, I'm on the way to Heather's house."

"Wait a minute!" Time for the ol' ace-in-the-hole-if-all-else fails Parenting class method. "You can't go out until you clean your room." I had lowered the boom. Buffy sullenly retreated.

"All done?" I chirped two minutes later as Buffy zoomed out the door. I plodded slowly toward the dreaded room, the weight of realization bowing my shoulders. The towels and papers had switched corners. The mall clothes now enveloped the bent and broken green and purple Kool Aid monsters.

Our relationship deteriorated. I abandoned my pop child psychology in favor of a more traditional approach. "You'll never leave this house again!" I'd cry. "Kiss college goodbye!", I'd threaten.

"I'm on the phone," she'd reply.

I had nightmares. In one, I was being interrogated by Buffy's future in-laws. "Why did our Reginald have to marry such a slob? It's your fault. You've failed as a father!" In another, Buffy was jailed as an unemployed vagrant. "It's your fault," the police accused, "you never helped her with her isosceles triangles."

I yelled louder. Buffy sulked. I wept hysterically, she slammed doors. I laid down ultimatums; she ignored them.

"I'll send her to military school!" I

Heather Lakes Community Association

P.O. Box 1256
Brandon, Florida 34299-1256

Board Directory

President:
Mark Freeman 685-5946

Vice President:
Tom Leavitt 681-9470

Treasurer:
Randy Cardwell 681-8215

Recording Secretary:
Joann Pirolozzi 684-0890

Corresponding Secretary:
Jean Brook 684-2989

Directors:
Robert Smith 684-5758
Joanne Buechner 689-9582
Joseph Dotson 685-4962
Pat Dunn 681-4826
Pat Dwinnell 684-1834
Dorothy Kruger 684-1125
Janet Colie 681-7311

Heather Lakes Neighborhood Watch Association
Pat Dwinnell
Coordinator 684-1834

Heather Lakes Mobile Watch
Wally Parker
Coordinator 684-0094

Heather Lakes' "Everything you ever needed" Form

Mail to: Heather Lakes Community Association
P. O. Box 1256
Brandon, FL 33509-1256

Name _____

Address _____

Home phone _____

Daytime phone _____

I/We would like:

To become a Participating Member in the Heather Lakes Community Association: Dues \$10/year; Nov. 1 to Oct. 31.

To join:
_____ Mobile Watch
_____ Neighborhood Watch

To be placed on waiting lists or volunteer lists for:
_____ HCLA Board of Directors
_____ Community Reporters
_____ Committees as needed

To make a comment or ask a question about:

TOTAL ENCLOSED \$ _____

PARENTING see page 4

By using simple math, you can determine your investment return

by Tom Peterson

Everybody knows that the greater the rate of return, or an investment, the greater the growth of the investment. But, do you know how much difference even a small rate increase can make? And an even more important question would be: "Do you know how to measure and/or calculate your return?"

Let's look at the first issue which is best illustrated by applying "The Rule of 72." Essentially, this mathematical principle which states that a sum will double in a certain number of years which is determined by dividing the number 72 by the net (after-tax) yield. Thus, your investment will double every 12 years with a net yield of 6%; every 9 years at 8%; every 7.2 years at 10%; and every 6 years at a net yield of 12%. This "difference" becomes much more meaningful when we apply this principle to an actual scenario. So, let's look at a \$10,000 investment and compare the growth over a period of years at different rates of return:

# yrs	YIELD 6%	8%	10%	12%
6	\$14,185	\$15,869	\$17,716	\$20,000
7.2	\$16,554	\$17,404	\$20,000	\$22,614
9	\$16,895	\$20,000	\$23,580	\$23,579
12	\$20,000	\$25,182	\$31,384	\$38,960
30	\$57,435	\$100,626	\$174,494	\$299,599
40	\$102,857	\$217,245	\$452,593	\$930,510

The implications should be quite obvious to those of you who are trying to save for -- or make it through -- retirement! You can not afford to accept 6% (net) if you can get 9% or 12%!

How do you measure your actual yield? If your investment is in a currently-taxable fixed account (an investment not subject to market risk), you can often determine your net yield by multiplying the reported yield by the difference between your marginal tax bracket and 100%. For example, a CD pays you a gross interest rate of 8.5%. Your marginal tax bracket (which can be determined by looking at "schedules X or Z" of the tax "Forms and Instructions" sent to you annually by the IRS), is 28%. 100% minus 28% = 72%. Thus your net return is 6.12% (8.5% x .72).

For other investments, calculating your net yield may be more difficult. Many of us own mutual funds that we purchased based on a reported "average rate of return." This can be very deceptive as "average" really means nothing. It is the effective annual yield on which we must focus. A "20% average annual return" over 10 years can actually result in an effective annualized yield of less than 5%!

Today's interest sensitive life insurance products can also be deceiving. Your annual statement reports a 9% crediting rate; but, the interest was credited only on a part of your contribution. Depending on how you are funding the life policy, the same contract could produce an effective yield ranging from 0% to 8.5% (over a period of time). Sometimes the only way to accurately measure the true rate of return is with a computer and a spreadsheet program.

Don't wait until you retire to find out you could have done better! And, if you're already retired, don't pass up the opportunity to enjoy a more comfortable retirement -- and leave more for your heirs -- thru proper PLANNING!

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Pat Lancaster 681-2714 or Linda Green 677-7041

PARENTING from page 3

screamed. "I've flunked Parenting Class!" I moaned. "Bob," Betty said, "let me talk to her."

She took Buffy aside and whispered. Buffy smiled and nodded. They marched over to me. "It's solved," they said. "You don't have to check the room anymore."

And it was. Buffy and I began to talk and joke. I stopped yelling. I didn't see any more mess. My nightmares were replaced with fantasies of Buffy as a Home Economics teacher.

"What did you do?" I asked Betty. Had I missed a new Reader's Digest article? Had there been a new technique on Geraldo?

"Do you really want to know?" Betty asked. I nodded eagerly.

"I told her," Betty explained, "to close the door to her room."



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Your green thumb and general rose care

by Astrid Davies

Diseases: The greatest enemy of the rose is the disease blackspot, which causes black spots on the leaves, yellowing and then dropping of the leaves. There are scores of rose dusts and chemicals on the market such as Captan Funginex etcetera. Most of the special sprays will control blackspot, mildew and insects. Read all label instructions before applying. For the control of Aphids use Ivory liquid dishsoap, four tablespoons to one gallon of water, spray the bush thoroughly, preferably early in the day. Repeat again in three days. Pick off yellow leaves and discard into trash-not around bush.

Watering: Use a soaker hose or apply water to the base of bush. Prevent leaves from getting wet as this will promote black spot or if sprinklers are used, allow enough time for foliage to thoroughly dry before sundown. Remember roses need good drainage and do best in full sun.

Pruning: There are no set rules on a set height to prune roses. You may cut a bush two feet high down to 15 inches, but do not cut one four feet high down that low. One rule to observe: Do not take off more than a quarter of the total height of the bush. Dead limbs can be cut anytime however.



The best time to prune is when there is an apparent dormant time or the weather has cooled off. Canes that arise from the base of plants form the framework of the rose bush. Laterals are the branching stems from the canes. Prune all laterals that are weak or spindly, especially those growing towards the center. After a rose has grown a second season and the canes are crowded, remove some of the older canes at the base. Then cut back the remaining healthy canes. Cut faded blooms back to a five leaflet leaf. Discard spent blooms into trash.

Fertilization: Roses are heavy eaters, especially when in full bloom. Use a well balanced granular rose fertilizer with minor elements every four to six weeks and foliar feed with a water soluble rose fertilizer in between times.

Florida is not the easiest state to have perfect rose bushes without blackspot, mildew or insects. Unless you want to exhibit your roses, be happy with the blooms they produce and learn to have a tolerance for fungus. Otherwise you will drive yourself crazy trying to grow a perfect rose bush!

Astrid Davies owns and operates a local nursery in the area.

Mortgages, dependents, and rental property

by Robert J. Morris, C.P.A., C.T.P.

A recent taxpayer victory in the Eighth Circuit Court of Appeals has now broadly defined deductibility of points when re-financing home mortgages. The Appeals Court has more loosely defined acquisition debt and a large number of these loans may be deducted in full. Even when occurring several "years" after acquisition date.

Also, recount the number of heads in your household, according to the IRS code, a dependent need not be a relative to qualify for the dependency exemption. Many taxpayers miss out on legitimate dependent exemption deductions. There are three factors determining dependency status. If they meet the support test, principal residence test and the maximum income test they may be deductible.

Sometimes a conflict arises when rental property is used by a close relative. The owner taxpayer wants to rightfully deduct the losses allowed on the rental property and at the same time wants to help their children by renting the apartment at a substantially low amount. The IRS does not allow loss deductions on a close relative unless the rental fee is at fair market rental value. You must charge the same fee to your children that would ordinarily be charged to unrelated tenants. You could assist your children financially in other matters but substantiate the fair market rental rate.

26.2 mile marathon presents an interesting challenge

by Alexa Hrvatin

Early Sunday morning on December 9, the streets of Brandon will be filled with running enthusiasts, as the Tampa Bay Marathon returns to Brandon and becomes the 1990 Brandon Marathon. The greater Brandon Chamber of Commerce and the Brandon Running Association are the organizers of the event.

The course will begin at Brandon Centre South, weave through Lumsden, Kings, Oakfield, and Providence roads before entering the Crosstown at the Falkenburg entrance. The runners will head west to the 39th Street exit, turn around and come back to the Falkenburg exit where the route extends into the commercial district of Brandon. The marathon organizers stress that all participants must have properly prepared and trained for the 26.2 mile event. The heat and humidity have been high in past years and this year promises more of the same.

Water stops will be manned by local civic organizations and prizes will be awarded for the best organized and most entertaining water stops. An "after-race party" is planned with chicken wings, hot dogs, pizza, soft drinks, beer, other refreshments and music. Proceeds will go to the Brandon Running Association Scholarship fund and charities sponsored by the chamber of commerce.

All finishers will receive a medallion and certificate, while winners will receive cash prizes to be awarded at a noontime ceremony.

Relay teams may also enter in one of several classifications.

The marathon begins at 7 a.m. on December 9, and runners must be at least 14 years old. For more information call 681-4279.

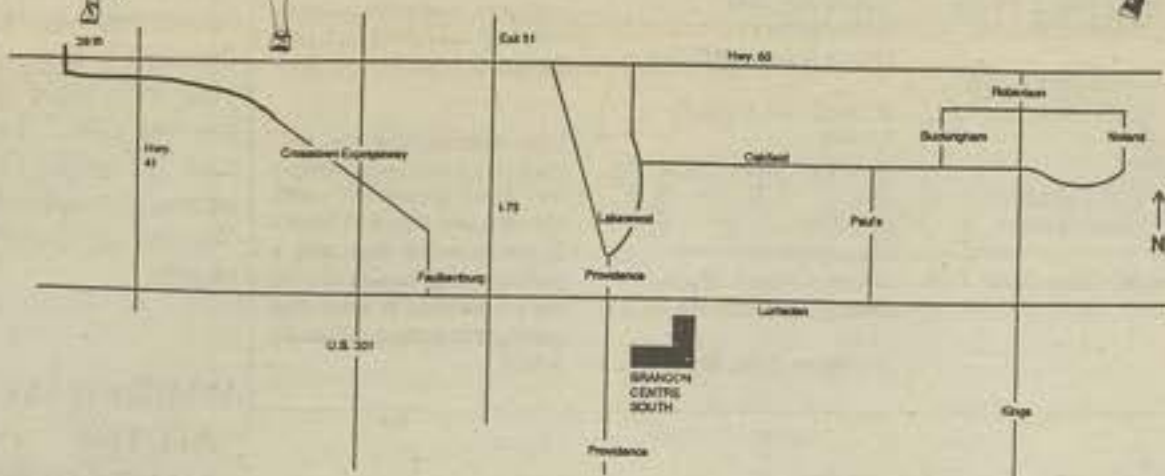
POSTSCRIPT

Saturday night, at Garlic Louie's, a specially discounted spaghetti supper for marathon runners.

FOR ADDITIONAL INFORMATION

Weekdays:
(813) 681-4279
1-800-826-8358

(Tampa/Hillsborough Convention and Visitors Association)
Evenings or Weekends:
(813) 685-8635



BRANDON MARATHON OFFICIAL ENTRY FORM

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 Address _____
 City _____ State _____ Zip _____
 Phone _____ Sex _____ Age _____
 No. of Marathons completed _____
 Best Time _____ : _____ : _____ Shirt Size _____
 Team Name _____
 Team Category _____

In consideration of this entry being accepted, I, intending to be legally bound, do hereby, for myself, my heirs, executors and assigns, waive, release and forever discharge any and all rights and claims for damages which I may have or which may hereafter accrue to me against the Brandon Marathon, the Brandon Running Association, the Greater Brandon Chamber of Commerce, Hillsborough County, Florida, its personnel, the race sponsors, or their respective officers, agents, representatives, successors, assigns, and sponsors for any and all damages which may be sustained and suffered by me in connection with my association with, or entry or participation in the Brandon Marathon. A physical examination is not required to qualify to run in this event. However, heat and humidity have historically been high and all competitors participate at their own risk. If in doubt as to your physical condition to engage in an event as strenuous as a 26.2 mile race, it is strongly recommended that you seek the advice of a competent physician. All persons under 18 years of age must have written consent of parent or legal guardian to compete in the above-mentioned event.

The Brandon Marathon Medical Committee reserves the right to REJECT any entry for any of the following reasons: history of arteriosclerotic heart disease, hypertension, diabetes, mellitus, epilepsy, renal or pulmonary disease, and obesity (20% above normal body weight). It is absolutely required that a runner with any of these conditions submit a recent letter from the physician offering proof that the runner can safely participate in the marathon race. The Marathon Committee CANNOT guarantee that a runner will be accepted, even if he/she submits the required medical certificate. In any case, if a runner is accepted, he/she can participate ONLY at his/her own risk, and at the sole responsibility of the treating physician.

Before Dec. 7th fee: \$15.00, Relay Team : \$50.00
 After Dec. 7th fee: \$25.00, Relay Team: \$75.00

For Office Use Only	
	Race #

Signature (Parent must sign if not 18 years of age)

Date

Area Churches

Apostles Lutheran
200 N. Kingsway, Brandon
689-2571
Mary & Tim Cammiff-Kuhn
Sunday Schedule:
Worship 8:30 am & 11 am

Bell Shoals Baptist Church
2102 Bell Shoals, Brandon
689-4229
Pastor: Dr. Bob Reccord
Sunday Schedule:
Worship 10:55 & 6:30 p.m.
Bible Study: 9:30

Bloomington Community Brethren Church
1310 E. Bloomington Ave., Valrico
681-2790
Pastor: David L. Stone
Sunday Schedule:
Worship 10:30 & 6 p.m.
Sunday School 9:30

Brandon Christian Church
(Disciples of Christ)
910 S Bryan Road, Brandon
689-4021
Rev. Larry L. Chambers
Sunday Schedule:
Worship 10:45 a.m.
Sunday School 9:30 a.m.

Christ Community Church
1310 John Moore Road, Brandon
685-6786
Pastor: Clifford Bassett
Sunday Schedule:
Worship 11:00 & 6 p.m.
Sunday School 9:45 a.m.

First Christian Church of Brandon
207 New Hope Rd, Brandon
689-1457
Minister: Larry Delks
Assoc. Minister: David Watts
Sunday Schedule:
Worship 10:45 a.m. & 6 pm
Sunday School 9:30 a.m.

First Pentecostal Church
2207 Lithia-Pinecrest Rd., Brandon
685-4827
Pastor: F. E. Goldsberry
Sunday Worship 10 am
& 6 pm
Wednesday Bible Study 7:30 p.m.

Holy Innocent's Episcopal Church
Valrico Road at Front St, Valrico
689-3130
Pastor: Stephen L. Rudacille
Sun. Worship 8/10:30 a.m.
Christian Ed Class 9 a.m.
Nursery available all morning
Wednesday Eve 7:15 p.m.

Presbyterian Church of Bloomington
3212 Lithia, Valrico
N. of Bloomington Ave
654-3699
Pastor: Reid B. Isenhart
Sunday Schedule:
Worship: 10:30 a.m.
Church School: 9:15 a.m.

Resurrection Community Church
3225 Bell Shoals Rd., Brandon
685-6377
Pastor: Wayne Radd
Sunday Schedule:
Worship: 10:30 a.m. & 7 pm
Childrens Church & Nursery:
10:30 a.m.

St. Andrews United Methodist Church
3315 Bryan Rd. at Bloomington, Brandon
689-6849 or
Preschool 689-1207
Pastor: Robert A. Hahn
Sunday Schedule:
Worship 8:30 & 11 a.m.
Sunday School 9:40; Youth 5:15;

St. Mark United Church of Christ
2914 Lithia-Pinecrest Rd, Valrico
685-0998
Pastor: Garry A. Scheuer, Jr.
Sunday Schedule:
Worship 10:45
Church School 10:45

St. Stephen's Catholic Church
5049 Bell Shoals Road, Valrico
689-4900
Mass Schedule:
Saturday Vigil 5:30 p.m.
Sunday 8 am, 9:30 am, 11 am
Weekdays Mon.-Fri. 8 a.m.

South Brandon Baptist Church
4929 Bell Shoals Road
681-1045
Pastor: Al Browder
Sunday Schedule:
Bible Study 9:45 a.m.
Worship 11 a.m. and 7 p.m.

South Brandon Community Church
Office: 406 E. Bloomington Ave, Brandon
653-2317
Pastor: Ed Ross, 653-2417
Youth Pastor: Jeff Dunn
Sunday Schedule:
Worship 10 a.m. at Bloomington High School
Youth, Singles, Home Bible Studies, Softball, Volleyball, Fellowship Groups Offered

Tampa Bay Christian Center
3920 S. Kings Ave, Brandon
689-9497
Pastor: Dr. David Blomgren
Sunday Schedule:
Worship 10:30 & 6 p.m.
Mid-week Service:
Wednesday 7:30 p.m.

Bell Shoals Church of Christ
2908 Bell Shoals, Brandon

Immanuel Lutheran Church & School
2913 John Moore, Brandon

Westminster Presbyterian Church
402 E. Lumsden, Brandon

Synagogue Listing

Jewish Community Center of Brandon will be holding reform services in the social hall of the Apostles Lutheran Church, 200 N. Kingway. The services will be held on the 1st and 3rd Friday of each month at 7:15 p.m. For more information call 681-9680 or 645-3759.

The information in this directory has been provided by the churches and synagogues listed. If your's is not listed or has only a partial listing, please submit the information in full to this newspaper and we will gladly add it.

CLASSIFIEDS

ARE YOU WONDERING WHERE YOUR CLASSIFIED WENT?

As of this issue, BHA dues paying members will receive 50% off the price of classified ads. Each of you received a called and a message was left, if possible. Due to prior notification in the September and October issue of the Bloomington Gazette, those who could not be reached will no longer find their ads in this issue. In order to see your ad next month, please submit your ad and the appropriate funds by December 3 or call 681-2051 for further information.

The new rates are as follows: \$2 per each 20 words for BHA dues-paying members (remember your 1991 dues are payable as of November 1, 1990, therefore you must pay your 1991 dues to enjoy this rate). \$4 per each 20 words for all others. Bonafide Help Wanted ads are still no charge.

WHERE HAVE ALL THE NAMES GONE UNDER BLOOMINGDALE RESIDENTS WHO ARE AND BABYSITTING AND YARD WORK?

As with the Classifieds, we are now charging for these listings. Bloomington Residents Who Are and Babysitting and Yard Work listings are .50 per listing and again are restricted to Bloomington children with their parents permission. All listings must be paid in advance. A separate listing for other areas will be considered.

Announcements

WE ARE LOOKING FOR SOME Talented crafters to join us for the Olde World Craft 5th Annual Holiday Bazaar. If you are interested call Karen at 684-4723.

Child Care

****SITTER BLUES**:** New Family Daycare Home has openings for ages 6 weeks to 12 years. After school care too. Planned meals and playroom. Heather Lakes Resident. Lic #F-HC-354 Call Marsha 654-4241. (Nov)

Classes / Lessons

INEXPENSIVE WEARABLE ART CLASSES! Earrings, Bows & Acc, Holiday classes with Glitter and Jewels. Country Christmas classes, Mommy, Daughter Classes, Items for husband and children, many techniques as well as petal porcelain baskets, photo albums, wreaths, etc. coming up. Small Classes only \$7 to \$10 also incentives for 1/2 price and free classes, door prizes and more. Day and evening classes. Call with in 48 hours to preregister and receive bonus gift. Juli McGill 654-5684. (N)

HELLO DOLLY!! Porcelain Doll making. Want to learn how to make Porcelain Dolls? Now you can! Lessons are free, pay only for supplies and firing. Call Carol Ann at 684-8524 for details. (Nov)

GUITAR INSTRUCTIONS: Professional, degreed, performing/teaching guitarist, formerly U.S.F. staff. Now accepting students at all levels in any style from classical to rock. One hr private instructions. Pat Brady 689-3110. (N)

PRIVATE TUTORING & DIAGNOSTIC Testing: State Certified teacher with Master's Degree. Specializing in Reading, Writing, and Study Skills. Academic Tutoring Service 654-2950. (N)

SCIENCE TUTOR: Looking for students grades 6 thru 12. Life Science certified. Call 689-8764 (nov)

Delivery Service

FLYERS DELIVERED DOOR TO DOOR IN BLOOMINGDALE: The Bloomington Gazette Rent-A-Kid delivery system is available for hire at the rate of 7¢ per delivered piece. Call 681-2051 for details.

Flea Market

TEENAGE MUTANT NINJA FLEA MARKET, Saturday November 17 from 10 a.m. to 1 p.m. at St. Mark United Church, 2914 Lithia Pinecrest Road. Space is still available. Call 685-0998 or 654-8223. (N)

For Sale

CASH REGISTER. BRAND NEW!! (Only used 16 months). NCR 8 compartment. Purchase for \$750. Make offer. Call 684-6617. (Nov)

35 FT OF ROLLED OAK. Selling for \$5 per foot. This would make a beautiful bar. Call 684-6617. (Nov)

CHEAP! FBI/U.S. SEIZED: 84 VW \$50, 87 Mercedes \$200, 85 Mercedes \$100, 65 Mustang \$50. Choose from thousands starting at \$25. FREE 24-hour recording reveals details. 801-379-2929 Ext. FJ213C. U.S. Hotline copy-right (Nov)

WELTEC MODEM: 300 To 1200 Baud Hayes compatible. Brand new, only used twice. \$75 Call 681-2051. (r)

Gifts

LONGBERGER BASKETS & POTTERY: Beautifully handcrafted. For free color brochure and information on our hostess program, call Irene 685-3807. (Dec)

Health & Beauty

BEAUTY CONTROL COSMETICS at 20% discount. Call 689-1180. (N)

L'AROME INTERNATIONAL "ECHOES" FRAGRANCES: Expensive top quality Perfumes at affordable prices. GIFTS with a lasting impression. HOME PARTIES: Earn Free products and gifts. INCOME OPPORTUNITY: Become a L'Arome distributor. Call today for information: Roy & Phyllis Peplin 689-9151. (Dec)

Help Wanted

REPORTERS WANTED: for The Bloomington Gazette. No experience necessary, but must have a strong interest in the community with the ability to write well and meet a monthly deadline. Monetary compensation will be considered based upon experience. Call 681-2051.

Astrology by Renee

Happy Birthday Scorpio!!! October 24 to November 22

SCORPIO



This is the start of a new-year cycle for you Scorpio. Why not reserve some time to celebrate and enjoy yourself, as November to March may see you under pressure in job and money matters. Take a little trip and break that routine and try something new and different. You may discover insights into day-to-day problems that will be of great value later.

You may not appreciate authority now and find yourself cast in an opposing position and this might require compromise and understanding on your part. Let yourself dream a little. Perhaps a good book will take on that more-than-real dimension. You may feel frustrated as to where you are headed in life now or someone older or in authority may disapprove of your

actions or decisions. This will pass.

You are just plain witty now and your mind is clear, aiding in communications, by phone, letter or in person. A good time to put your mind to work and take care of any details that you may have, for mental discipline should come easy now.

You may find yourself at odds with someone you care about or someone in authority over questions of values. Independence is highly valued at this time and you may enjoy getting away from routine and doing something completely different for a change.

Your taste in art and appreciation in general is heightened. Perhaps a good time to select furnishings, colors, etc. -- the finer things of life. A great time

to sit back and enjoy what you have, to live life.

A time of real energy and drive. Exercise or romance is in order even though a real power struggle could be in the wind. You have a strong drive to unify, simplify. You may want something more imaginative and less mundane. At time a yearning for other worlds and for some more cosmic form of love may overwhelm you.

Generally a time of good fortune when things open up in a very natural way for you. Situations almost tailor made and it is easy to see which path is the one to take. Opportunities abound and you may find yourself wanting and able to do almost anything.

DELIVERY PERSONS WANTED for *The Bloomingdale Gazette* for the substitute list. All ages are welcome to apply. Call Karen Ellis, Distribution Manager, at 684-4723 and leave a message.

COORDINATOR, NEIGHBORHOOD WATCH: Contact Martin Andersen President BHA to volunteer. 684-5904 or 681-2051.

WANTED MATURE COUNTER HELP for Valet Cleaners located at the corner of John Moore Road and Bloomingdale Ave. Hours are Monday - Friday 3 p.m. - 9 p.m. and Saturdays from 10 a.m. to 6 p.m. For more information contact Cass Thompson at 685-4292.

RETIRED BOOK-KEEPER, Accountant, Comptroller, or Financial Officer for part-time accounting service at our office or in your home. Please call Jerry Hoffman 681-1841 or 685-2919. (r)

WOMEN INTERESTED IN part-time work for expanding Silk Company. Sales or design experience helpful, but will train. Must be willing to work weekends. Apply in person at Plantasia Silks, 3305 Lithia Pinecrest Road.

LOAN OFFICER/MORTGAGE BROKERS: Knowledge of 1st and/or 2nd mortgage loan originations. Set your own hours, full or part time. Work out of our office or your home. Full range of excellent programs. For details call Jon, 626-1199, Capital Mtg. Corp.

TELEMARKETER, Experience preferred. Full or Part time to work from home. Appointment setting only, no sales involved. Call 681-1822 and leave message. Salary negotiable

TELEMARKETER: Experience preferred. Work from home. Call 689-9192 for details. (r)

CLERICAL PART-TIME: U.S.F. area. Will train. Mornings and weekend hours. Must have clear speaking voice, outgoing personality and professional attitude. Typing skills required. Call 971-9814.

Homes for Sale or Rent

GOVERNMENT HOMES AVAILABLE in Bloomingdale and Brandon. Only \$6,000 down - Call Tony 681-8853 - First Brokers, Inc. (Nov)

VACATION IN THE MOUNTAINS at Maggie Valley, North Carolina. Completely furnished home sleeps six. \$297-\$351 weekly. Call 685-1235 (Jan)

FOR RENT: INDIAN ROCKS CONDO. On the water. 2 bedrooms/2 baths, pool, jacuzzi, dock. \$1,100 by the month. 654-3055. (Apr)

Housecleaning

\$25 FIRST TIME CUSTOMER SPECIAL. I'm so confident you'll appreciate my services that I will clean your home for \$25 the very first time. Call Melinda at 685-9057 today for an appointment. (Nov)

RESIDENTIAL CLEANING SERVICE: Customized estimates. Available Saturdays, evenings or in a pinch. Bldg. Resident, call *Have Broom Will Travel* 681-1682. (Nov)

PROFESSIONAL CLEANING SERVICES: Servicing Brandon Area. For quality residential cleaning at reasonable rates and dependability call 651-0444. (r)

Job Opportunities

\$40,000/yr! READ BOOKS and TV Scripts. Fill out simple "like/don't like" form. EASY! Fun, relaxing at home, beach, vacations. Guaranteed paycheck. FREE 24-hour recording. 801-379-2955 Ext. FE213B. (dec)

Lawn and Garden

LAWN MAINTENANCE: Mowing, edging, trimming, yard clean-ups and mulching. Free estimates. Great Prices! Bldg. Res. 681-1682. (Nov)

LAWN MOWER BLADES SHARPENED: A sharper blade means a healthier lawn and easier mowing job. Ted Flieggiel, (East) 689-5116 (ps)

APOLLO LAWN & POOL CARE: Lawn Maintenance \$55 per month, Pool Maintenance \$58 per month including chemicals and weekly service. Call 689-5197 (Mar)

Lost and Found

FOUND LARGE MALE DOG (50-60lbs) in the vicinity of Cedar Grove Drive on Thursday October 25. Light sandy brown in color. Call 685-5851 to further identify and claim.

Maintenance, Repairs, Home Improvements

ECONO PRESSURE CLEANING: Home Exteriors: Driveways, patios, walkways, decks and roofs. Free estimates. Call 681-3656, day or evening-7 days. Vince Sidoti. (Dec)

CARPET & UPHOLSTERY CLEANING: 10% Bloomingdale Resident Discount. Discover our proven root extraction method. Most carpets dry in 2 hours. Teflon stain guard available. Call now for Appt. 653-1176. Las Brisas Resident. (Nov)

STAINED GLASS: 5 years experience stained & beveled glass windows and panels custom made for your home. Call Tom or Tim at 685-0661 (Feb)

PAINTING: Interior/Exterior. Bldg. Resident. Free estimates-reasonable rates. 20 years experience, references upon request. 689-9192 (May)

BURGLAR & FIRE ALARM SYSTEMS: Complete Safety Services, Inc. 20 years experience. Home or Business. State License #EF0000137. Member Alarm Assoc. of Florida. Bldg. Resident 681-1822 (PS)

SOLAR - QUALITY SOLAR SYSTEMS: Embrace the Sun for year around enjoyment. Conveniently located at 819 E. Bloomingdale, with Clean & Clear Pool Supply. 685-4419 (dec)

PATIO SERVICE: Pressure clean and resurface river rock and cool deck, etc. Reasonable rates. Free estimates. Call 685-4419 and ask for Kevin. (dec)

Miscellaneous Services

HAVE AN UNFORGETTABLE BIRTHDAY for your child at Pandy's Playhouse. Many themes to choose from! Call 654-8223 for more information. Open 7 days a week. (Nov)

"YARN IT ALL": Yarn and Accessories. Sales, Instruction, and Networking Services. 3016 Wister Circle Valrico, FL 33594-5639. Call Marie at 685-2084. (Jan)

LET'S CELEBRATE: Rent giant 8 foot greeting cards for all occasions. Celebrate in a "BIG" way. Reserve one today: 689-9151. (Dec)

Petsitting

HOME PET WATCH: Professional petsitting service dedicated to quality in home pet care. Licensed, bonded and insured. Call anytime 654-PETS. (Jan)

Resumes/Typing/Word Processing

TYPESETTING AND TYPING BY THE BLOOMINGDALE GAZETTE: Resumes, brochures, flyers, books, correspondence, letterhead, business cards, and so much more. Excellent rates and even better quality! Call 681-2051.

Bloomingdale Residents who are:

AMWAY REPRESENTATIVE:
Phyllis Peplin 689-9151
Carol Renfroe 684-0833

AVON REPRESENTATIVES:
Ruth Calandro 689-0212
Delaine Heyman 681-9407
Colleen Rose 651-0879

DISCOVERY TOYS:
Midge Walsh 684-7011

LONGABERGER BASKETS
Beth Jones-Schall 653-2170/681-7787

MARY KAY COSMETICS:
Candy Cary 654-1695
Jan Ellis 654-1126
Rosemary Rhodes 684-7058

NEW BOOK OF KNOWLEDGE ENCYCLOPEDIA:
Midge Walsh 684-7011

TUPPERWARE DEALERS:
Sandra Roberts 684-6361
Colleen Rose 651-0879

WORLD BOOK/CHILDCRAFT EARLY WORLD OF LEARNING:
Joe Malnic 685-9318

Disclaimer

The babysitting list is provided as a community service. Neither the Gazette, the BHA, nor its staff or Board make any claims of qualifications. It is strongly recommended that individuals wishing to utilize these babysitting services ask for references and check them before using one of the babysitters.

BABYSITTERS

Kelly Pheils, 16
681-9026 (dec)

Angela Reiser, 15
684-6006 (mar)

L.J. Walker, 13
681-2354 (nov)

Classifieds are 50% OFF for BHA Participating Members. Have you paid your dues?

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My home or yours 681-4548
By appointment Bloomingdale Resident



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653-2317

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(813) 681-4548

Bloomington Resident

Bloomington Resident
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Riverview, FL 33569
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LINDA THOMAS, DIRECTOR

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After Hours (813) 685-8617

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Preschool Program

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CHC-121

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685-8617 (evenings)

CALL AND ASK FOR Donna MacGiffert 681-0313 (24 hr. pager)



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Carol L. Bowles Director 2914 Lithia - Pinecrest Valrico, FL 33594
CHC - 287