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137 – Psalm 118:17 (KJV) "I shall not die, but live, and declare the works of the Lord."

WHY SUPPORTING LOCAL SMALL BUSINESSES MATTERS

The holiday season is a time of year when shopping takes center stage. While online giants and big box retailers seem to be everywhere, offering an endless array of products with the convenience of low prices, small businesses provide a range of benefits that go far beyond the ease of a mouse click or mountains of merchandise. Shopping local retailers is more than just a transaction - it is crucial for maintaining the economic foundation of local communities. Let's take a look at the many ways it pays to shop small businesses during the holidays and all year long.



*** Strengthen the local economy:** A large percentage of the money spent at small businesses stays in the community. That's because these businesses often are owned and operated by local residents who are invested in the community themselves. Various studies indicate that for every \$100 spent at a small business, roughly \$70 stays in the community.

*** Enhanced customer service:** Owners and employees of small businesses have a keen interest in keeping customers happy. They often do so by providing superior customer service. Tailoring recommendations, exhibiting a willingness to accommodate special requests, offering a more engaging shopping experience, and being more friendly and connected with regular customers sets many small businesses apart.

*** Support the community:** Small businesses serve the community through the products and services they offer, and many give back in other ways as well. Small, locally owned businesses often sponsor schools, sports teams and charities. This helps foster a sense of belonging in the community.

*** Innovative offerings:** Small businesses are not beholden to corporate policies or franchise restrictions, so they can more readily bring new life to existing ideas and trends. Small businesses can offer customers different options that larger retailers cannot match.

*** Job creation:** Small businesses employ a significant percentage of the workforce and frequently provide jobs that might not be available in larger corporate settings. The U.S. Small Business Administration Office of Advocacy says small businesses have generated 12.9 million net new jobs over the past 25 years, accounting for two out of every three jobs added to the U.S. economy. Keeping residents working helps strengthen local communities.

There are numerous benefits to shopping at small businesses this Small Business Saturday and throughout the year. Such firms help to establish a more resilient, diverse and bustling local community.

Continued on page 2.

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TIPS TO SIMPLIFY HOLIDAY COOKING

Food is an important component of the holiday season for millions of people across the globe. Many a holiday host has wrestled with what to serve for their gathering and how to prepare meals while still finding time to spend with loved ones. Sometimes simplicity is the way to go when hosting for the holidays. Just because certain dishes are less labor-intensive to prepare does not mean they lack flavor. Hosts can consider these tips to simplify holiday cooking this year.

* **Utilize shop-from-home services** - Supermarkets can be particularly busy this time of year. By shopping from the comfort of home, holiday hosts can sort through their lists and let someone else navigate crowded store aisles. The small fee involved for this service can be well worth the time saved.

* **Scale back the sides** - Some hosts feel an impressive dinner spread is one with plenty of options. Several side dishes requires a lot of time and money, and such foods may take away from the star of the table. Guests might fill up on rolls, potatoes and salads, leaving little room for the main course. Scaling back on sides creates more time for hosts to mingle with family and ensures everyone gets their fill of the main course.

* **Delegate some of the work** - Asking guests to bring a little something to the meal doesn't immediately turn it into a potluck. However, it can reduce some of the work the host has to do. Figure out who is bound to be an early arrival, and ask that person to bring an appetizer. Individuals who like to be fashionably late can bring side dishes or desserts. Delegating beverage detail also can be a time-saver.

* **Familiar is often fabulous** - A major holiday is seldom the right time to experiment with a new, labor-intensive dish. Rather than risk an epic fail, hosts should stick to meals they have prepared before. Also, familiar flavors may appeal to a greater number of guests.

* **Include some prepared foods** - While it is perfectly alright to cater the entire dinner, that can prove costly. If budget doesn't allow for a fully catered meal, supplement with some prepared dishes to help save time, particularly those recipes that can be complicated.

* **Make it a buffet** - Sit-down dinners require careful timing to ensure all foods are set out hot and ready-to-eat. A buffet-style meal involves preparing trays of food in advance, and then setting them to heat in chafing dishes until meal time. This involves far less strategizing with meal preparation and frees up time for hosts to spend with guests.

Holiday meals require a lot of effort, but some handy suggestions can ensure hosts have ample time to spend with loved ones.



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CROSSWORD PUZZLE

| | | | | | | | | | | | | |
|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
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| 31 | 32 | | | | 33 | 34 | 35 | 36 | | | 37 | |
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| 60 | 61 | | | | | 62 | 63 | | | | 64 | |
| 65 | | | | | | 66 | | | | | 67 | |
| 68 | | | | | | 69 | | | | | | 70 |

Answer on page 12

CLUES ACROSS

- Miller beer variety
- Member of people inhabiting Bering Sea islands
- Stomach
- Investment vehicle
- Fictional soccer coach Ted
- Irregular in botanical parlance
- Cease standing
- "American Horror Story" actress
- Grow milk teeth
- Plant parts
- Snow house
- Most contemptuous
- Note to repay
- Old English
- Wings
- Financial institutions
- Parks and Lopez are two
- Mr. T's "The A-Team" character
- Relative biological effectiveness (abbr.)
- Give off
- Semitic alphabet letter
- Farm state
- Actress Sarandon
- Back parts
- Zoroastrian concept of holy fire
- Touchdown
- One point north of due east
- Refurbishes
- Silver and Dagg are two
- Former Tigers catcher Alex
- Type of envelope
- Seriously considered
- Unhappy
- Past (archaic)
- Asian wild dog
- Old English letter
- Young domestic sheep
- Football players need to gain them
- Witness

CLUES DOWN

- Dormant Peruvian volcano
- Norwegian composer
- Indicates location
- Pubs
- Unable to walk easily
- Electronic warfare-support measures
- World leader
- Midsection
- Jewish calendar month
- Urological condition
- A small quantity of anything
- Mountain Time
- Affirmative
- Word element meaning ear
- Carried away
- Short-billed rails
- Newborn child
- Sword
- Groups of people
- Prickly, scrambling shrubs
- Become less intense
- Polishes
- Indicates position
- Songs sung to one's beloved
- The 12th letter of the Greek alphabet
- Insects
- Israeli politician
- Pre-digital
- Roaming
- Ambience
- Brew
- Late
- Make ecstatically happy
- Semitic alphabet letter
- Blend
- Dash
- Self
- Exclamation of satisfaction
- Hill or rocky peak



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

Fun By The Numbers

Like puzzles? Then you'll love sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your sudoku savvy to the test!

Answer on page 12

Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!



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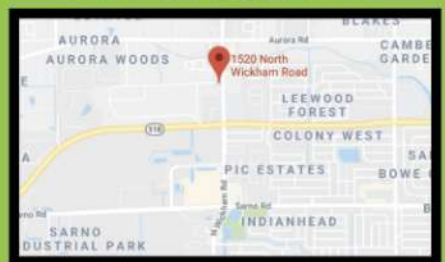


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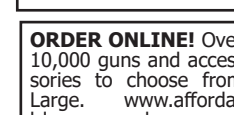
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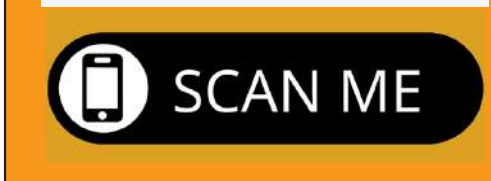
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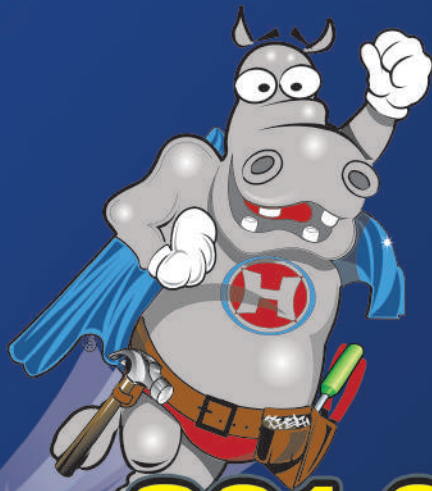
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CROSSWORD PUZZLE SOLUTION from page 2

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SUDOKU ANSWER KEY from page 2

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According to the Zillow Home Value Index, the median value of homes in the United States increased dramatically between 2019 and 2024. Data from the online real estate listing service indicates the median value of a home in the U.S. in August 2019 was \$243,386. Just half a decade later, that value had risen to \$361,282, marking a 67 percent increase in median home value over that time. Housing prices have experienced an even greater uptick in Canada, where data from the Canadian Real Estate Association indicates that the average selling price of homes sold in August 2024 was \$717,800 CAD (\$529,427.75 USD), a roughly 73 percent increase since August 2019, when the average homes sold in Canada went for \$522,700 (\$385,527.84 USD). The spike in housing costs has greatly outpaced inflation. In fact, according to a 2024 report from the real estate data firm Clever, if home prices had increased at the same rate as inflation since 1963, the median price of a home in the U.S. would be \$177,511, which is less than half the median value reported by Zillow in August 2024.

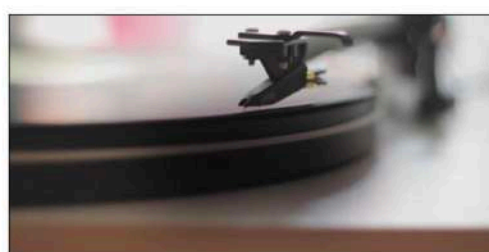
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100 YEARS AGO THIS MONTH: HISTORICAL EVENTS FROM NOVEMBER 1924

The month of November has been home to many historical events over the years. Here's a look at some that helped to shape the world in November 1924.

* The Meteorological Flight Service is introduced by the British Royal Air Force on November 1. The service is implemented to identify temperature, pressure, humidity, and general weather conditions.

* famon de Valera, future President and Taoiseach of Ireland, is sentenced to a month in prison on November 1 for illegally entering Ulster, Northern Ireland.

* A freight train hits a street car after midnight in Chicago on November 2. Witnesses reported the freight train had no lights on as it reached the railroad crossing at the intersection of North Avenue and Kingsbury Street. Ten passengers on the street car are killed and 31 others are injured.

* On November 3, presidential hopefuls Calvin Coolidge, who is seeking to be elected after succeeding to the presidency upon the sudden death of President Warren G. Harding in 1923, and John W. Davis make their final appeals to voters via radio addresses. Coolidge is elected the following day.

* A mutiny occurs on the Brazilian battleship Sao Paulo on November 4. Eight Brazilian Navy officers and 260 sailors are involved in the failed rebellion.

* Despite having no experience in finance, Winston Churchill is appointed British Chancellor of the Exchequer on November 6.

* Korean nationalist Syngman Rhee announces plans to gain independence for Korea from the Japanese Empire on November 8. Rhee makes the announcement in Honolulu, Hawaii.

* In a political misstep, 185 opposition members fail to show up for a new session of the Italian Parliament on November 12. The move is a protest against the Fascist Party, which uses the members' absence to enact Prime Minister Benito Mussolini's restrictive program.

* On November 14, noted explorers Roald Amundsen and Lincoln Ellsworth announce plans for a joint polar flight expedition in 1925.

* Nine members of the infamous, St. Louis-based bank robbing gang Egan's Rats are each sentenced to 25 years in federal prison on November 15. The conviction puts an end to the gang, which had employed hundreds of people over the course of more than three decades.

* Major-General Sir Lee Stack, British Governor-General of the Anglo-Egyptian Sudan, is shot in Cairo by Egyptian nationalist students on November 19. Stack dies the following day, and the British government later blames his death on its Egyptian counterpart for its failure to suppress anti-British agitation.

* Two days after attending a celebrity-filled gathering aboard William Randolph Hearst's private yacht, Hollywood producer Thomas H. Ince dies at home on November 19. Rumors of a coverup regarding the cause of Ince's death persisted into the twenty-first century.

* The Gandy Bridge across Tampa Bay opens to drivers on November 20. The 2.5-mile bridge was the longest bridge in the world at the time of its opening.

* United States Navy aviator Dixie Kiefer takes off from the deck of the U.S.S. California on November 21. Kiefer becomes the first pilot to take off from a warship at night.

* On November 23, Edwin Hubble announces that Andromeda, previously believed to be a nebula, is actually another galaxy.

* Australian anatomist and anthropologist Raymond Dart discovers the fossilized remains of the "Taung child" on November 24. The remains were sent to Dart in a box by a shotfirer who saved them from a limestone quarry in South Africa. Carbon dating indicates the remains are around 2.8 million years old.

* The first Macy's Thanksgiving Day Parade is held in New York City on November 27.

* The Montreal Forum opens in Canada on November 29 when the Montreal Canadiens defeat the Toronto St. Pats 7-1.

* Shirley Chisholm is born in Brooklyn on November 30. Chisholm would grow up to become, in 1968, the first Black woman elected to the United States Congress.



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T H E

GOLD & SILVER

REFINERY



GOLD, SILVER & PLATINUM JEWELRY

We buy all types of gold jewelry, new, old and broken.
 Rings (class rings, mothers rings, wedding sets, etc...)
 Bracelets, (charm bracelets, tennis bracelets, bangles, etc...)
 Earrings do not need to be a matching pair.
 Chains and pendants, broken is ok.

ALL THINGS GOLD

We even buy old yellow gold teeth and crowns. Brooches, company year pins. We buy diamonds, emeralds and rubies.

STERLING ITEMS

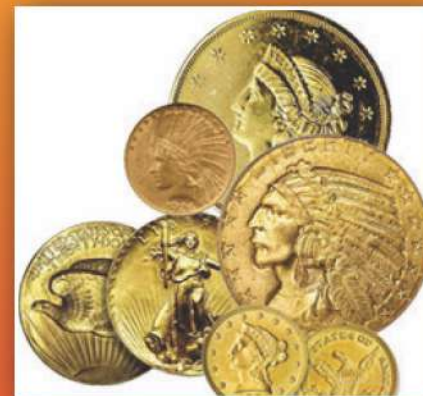
Any item made out of sterling silver.
 Silverware, forks, spoons, bowls, dishes, trays, tea sets, statues, sterling and .999 bars, sterling and .999 rounds, frames, candle sticks, trophies, salt and pepper shakers, and jewelry.

ALL ITEMS SILVER! Broken and smashed is okay.



GOLD & SILVER COINS

United States Coins
 Pennies before 1959
 Dimes and Quarters before 1965
 Dollar Coins before 1936
 Half Dollars before 1970
 Foreign Gold/Silver coins
 ALL US Gold coins



WATCHES (WIND UP ONLY)

Gold, Silver, Gold-filled
 Pocket & Wrist
 Working or Not

HOUSE CALLS
Monday-Friday



ANTIQUES OF ALL KINDS: DO NOT WASH, CLEAN OR POLISH!

ART WORK: Old oil paintings, old watercolors, old etchings, lithographs & more.
STATUES: Old bronze, carved jade, wood, marble, alabaster, pottery, porcelain.
OLD TOYS: Old tin toys & trains, Flash Gordon, Roy Rodgers, Buck Rodgers, old comics, baseball cards (prior to 1960), old Japanese toys and robots.
ORIENTAL ITEMS: Jade, statues, figurines, netsuke, old swords, oriental glass & porcelains.
HISTORICAL ITEMS: letters, autographs (movie stars, presidents, political, etc), old photos, political pins & ribbons, old fountain pens, old pocket knives, swords, military items, American, Japan, German medals, advertising items, old stamps.

Payment on the Spot at Your One-Stop Shop for Unwanted and Used Items!

WWW.THEGOLDANDSILVERREFINERY.COM

2951 HESSEY AVENUE, UNIT 5 • PALM BAY

Mon-Fri: 10-5 • Closed Sat & Sun

321-952-6900

GOBBLE UP THE SAVINGS

WITH GATOR'S SUPERSTORE

FALL SAVINGS EVENT!



2001 DODGE RAM 1500 2DR REG 135WB 4WD
\$3,495



2009 HYUNDAI GENESIS 4DR SDN 3.8L V6
\$5,995



2012 FIAT 500 POP
\$4,995



2008 LINCOLN TOWN CAR LIMITED
\$6,995



2010 JEEP WRANGLER UNLIMITED SPORT
\$7,995



2014 JEEP GRAND CHEROKEE SUMMIT
\$13,995



2016 CHEVROLET TRAX LS
\$10,995



2010 LEXUS HS 250H 4DR SDN
\$9,995



2012 KIA SORENTO SX
\$10,995



2013 RAM 1500 EXPRESS
\$15,995



2009 JEEP WRANGLER UNLIMITED X
\$11,995



2010 INFINITI FX35 4DR SUV 2WD
\$12,995



2018 FORD ECOSPORT SE
\$12,995



2017 KIA SPORTAGE LX
\$14,995



2019 KIA SOUL
\$11,995



321-676-2009

1101 PALM BAY ROAD, PALM BAY
(JUST WEST OF BJ'S WHOLESALE CLUB)

* ON PRICE OF CAR AND DOWNPAYMENT. ALL PRICES ARE PLUS TAX, TAG, TITLE. SEE DEALER FOR DETAILS. DEALER NOT RESPONSIBLE FOR TYPOGRAPHICAL ERRORS. VEHICLES PRIOR TO SALE MUST MENTION AD AT TIME OF SALE TO RECEIVE PRICING ON IN-STOCK VEHICLE ONLY WITH LISTED STOCK NUMBER, WITH DEALER DELIVERY FEE OF \$899.75. OFFER EXPIRES DATE OF PUBLICATION. PICTURES FOR ILLUSTRATION ONLY. OFFERS NOT IN CONJUNCTION WITH OTHER OFFERS.

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