

BINGO BUGLE

North America's Bingo & Casino Newspaper

THIS ISSUE BROUGHT TO YOU BY THESE ADVERTISERS!

- ARIZONA CHARLIE'S
- BOULDER STATION
- BOYD GAMING
- CANNERY CASINO AND HOTEL
- FANTASTIC INDOOR SWAPMEET
- GREEN VALLEY RANCH RESORT
- PLAZA HOTEL CASINO
- RAMPART CASINO
- RED ROCK CASINO
- SANTA FE STATION
- STATION CASINOS
- SOUTH POINT CASINO
- SUNSET STATION
- VIRGIN RIVER HOTEL CASINO

\$34,136 DUAL DAUB PROGRESSIVE



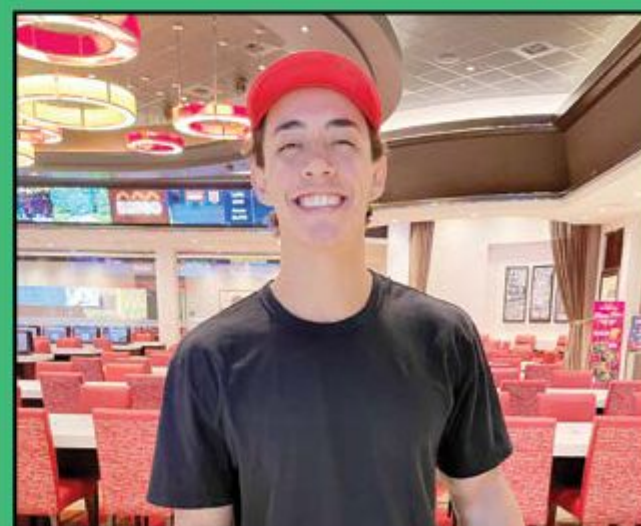
On July 2, Las Vegas local Freema was playing bingo at Sam's Town Hotel and Gambling Hall when he hit the Dual Daub progressive, taking home a total of \$34,136! With 7 sessions played daily, it could be anyone's lucky day at Sam's Town Hotel and Gambling Hall. Congratulations to Freema on the incredible payday!

\$18,258 CASH BALL



Let's hear it for Thomas, 1pm Cashball Winner at Green Valley Ranch, for taking home \$18,258 cash in hand! Green Valley Ranch plays on the odd hours from 9am to 11pm daily. Enjoy the big win, Thomas!

\$4,227 BINGO WIN!



Oh what a feeling! Cayden is all smiles after playing bingo at Palace Station and winning \$4,227! Palace Station is open 7 days a week, with sessions running daily on the odd hours from 9am to 11pm. Congratulations, Cayden!



Carol & Amy split the 7pm cash ball at Green Valley Ranch, winning about \$6,400!! Way to go ladies!

Lucky Lotto News

Dog Brings Big Win

A Florida man has hit the lottery—and he's giving his pregnant dog Ivy credit for his good fortune. Leonard Linton, 42, of Pinetta, "received a call that Ivy was not feeling well" on the day he purchased his winning ticket, Florida Lottery officials said in press release. "To get to her as quickly as possible, Linton took a different route home," lottery officials explained. That different route included a quick visit to the Stop & Shop on Howard Street in Live Oak, where Linton purchased a \$10 "100X THE CASH" scratch-off game. To his surprise, he won the \$2 million grand prize. "I still can't believe it," Linton told the Lottery, adding, "This is life-changing." Linton claimed a one-time, lump-sum payment of \$1,645,000 at the Lottery Headquarters in Tallahassee. The Lottery shared a photo on Twitter of Linton smiling ear-to-ear while cradling his pup as he posed with his check. When asked what he would do with the money, the Madison County man said, "I'm definitely getting Ivy a new kennel!"

Gift Ticket is a Winner

Taylor Russey, who works at Bleachers Bar in O'Fallon said she has a regular patron who frequents the bar and often leaves behind tickets, according to a Missouri Lottery press release. "One of the regulars will buy the rest of the regulars in the bar lottery tickets every now and then, especially when it's high," Russey said. Much to Russey's surprise, she wound up with a winning ticket thanks to the generous customer—even though she didn't realize it at first—and was shocked when she learned someone who bought a ticket at the bar had won and wasn't speaking up. "I was like, 'Guys, who won all this money and didn't tell anybody?'" she recalled. Of course, the ticket was hers, and once she scanned it, she learned that she'd matched four of the

five white-ball numbers drawn plus the Powerball for a \$50,000 win.

Lottery Clubs Hits Powerball

A lottery club in Sterling Heights, Michigan won \$1 million in a February Powerball drawing. The ticket that won was bought at a Meijer store off of Van Dyke Avenue in Sterling Heights. "I purchased a Powerball ticket and put it in my purse to check it the next time we got together," TAJ Funds Lottery club member Tammi Lenhausen said in a press release. "I completely forgot about the ticket until a few weeks ago, so we went to the store together to check it." Kurz explained "We have played the Lottery together for several years and have always said that if we win big, we will split the prize." Both members recently claimed their share of the prize and plan to save the money for retirement and to help their families.

TV Strategy Pays Off

A South Carolina man has won more than \$100,000 after trying a lottery strategy he says was inspired by an episode of TLC's *Lottery Changed My Life*. The strategy was to spend \$25 per week for three months playing the lottery. During the first week, he won \$500. But on the seventh week, he took home \$100,000. The bigger prize hit on a Powerball ticket. He initially thought he won \$50,000 by matching two numbers, but fortunately his wife checked again and helped him confirm that he matched four of five white ball numbers and the red Powerball, which increased the prize. "I didn't even know how to play Powerball," the lucky winner told South Carolina Lottery officials. Following his back-to-back wins, he purchased a brand-new car. He's also sticking to his plan and will continue to buy lottery tickets through the three-month period.

HAPPY RETIREMENT!



The Green Valley Ranch Bingo Room celebrated Sarah's retirement. She was one of the cocktail waitresses at GVR Bingo Room. She opened this room in 2013 and worked for Station Casinos for 41 years! Pictured with Sarah are some of the GVR Bingo team! Congratulations on your retirement, Sarah!

Winners don't wait for chances...
THEY TAKE THEM!



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AND GAMING CRUISE**

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LUCKY LOCAL
\$67,521
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PAID OUT OVER
\$140,000
IN COMBINED JACKPOTS
WITHIN 24-HOURS

LUCKY LOCAL
\$62,655
DOUBLE PROGRESSIVE



ASHLEY
\$6,203
ACEBALL



GWENDOLYN
\$5,212
ACEBALL

LUCKY LOCAL
\$63,169
DOUBLE PROGRESSIVE

LUCKY LOCAL
\$5,751
ACEBALL

LUCKY LOCAL
\$5,000
BONUS X

24-HOUR ALL YOU CAN BINGO
FRIDAY, AUGUST 12-SATURDAY, AUGUST 13
FREE SLOT PLAY, RAFFLES AND MORE

HOST BINGO
BOULDER • FRIDAY, AUGUST 19 • 3PM SESSION
DECATUR • FRIDAY, AUGUST 26 • 3PM SESSION
COME PLAY AND MEET YOUR HOST

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DOUBLE THE BINGO PLAY

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AND SATURDAY
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20% OFF SOURDOUGH CAFE
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HUGE JACKPOTS EVERY SESSION
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TWO SESSIONS WITH DOUBLE/TRIPLE PAY
THREE \$1,000 COVERALLS AT 7PM DAILY



\$5,545,021*
PAID OUT IN BINGO JACKPOTS

ARIZONA CHARLIE'S
CASINOS.

4575 Boulder Highway • ArizonaCharlies.com • 740 S. Decatur Boulevard

*Total from January 1, 2021-June 29, 2022

COFFEE BREAK!

BINGO BUGLE CROSSWORD

ACROSS

1 Lingerie buys
5 Poet
9 Gas stat
12 "That hurts!"
13 Divisible by two
14 Ailing
15 Bullets
16 Crumbly cheese
17 Prompt
18 Jet forth
19 Raw rock
20 Contemptible
21 It holds the mayo
23 Masseur's workplace
25 Native range horse
28 Psychedelic
32 Second president
33 Green shade
34 Hat
36 Spurn
37 Schedule abbr.
38 Ostrich's cousin
39 Piglet's papa
42 Rx meas.
44 Silent
48 Abrade
49 Venus de —
50 Item on stage
51 Anger
52 Responsibility

DOWN

1 Featherly accessories
2 Type of roast
3 Top
4 Skilled equestrian
5 Preceding
6 State with certainty
7 Check again
8 "CSI" evidence
9 Layered mineral
10 Calculator key
11 Merriment
20 Court no-show
22 No liability
24 Preface
25 Grimalkin
26 Fuss and feathers
27 Shriek bark
29 Slapstick missile
30 Plastic piping
31 Still
35 PG-13, e.g.
36 Rest
39 Cheese choice
40 Yours and mine
41 Help hoods
43 Speak unclearly
45 Pakistani tongue
46 Apparel
47 Duel tool
49 Cattle call

HOCUS-FOCUS



Find at least six differences in details between panels.



FIND AT LEAST 6 DIFFERENCES BETWEEN PANELS

SUDOKU

by Linda Thistle

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

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ♦♦♦

♦ Moderate ♦♦ Challenging ♦♦♦ HOO BOY!

SCRAMBLERS



Decipher the letters within each rectangle to form four ordinary words. Then rearrange the boxed letters to form the mystery word, which will complete the page!

Decrease ANEW

Much FONTE

New CENTER

Brown SUPREE

TODAY'S WORD

JUMBLE

Unscramble these four Jumbles, one letter to each square, to form four ordinary words.

NEPDU

ROHAD

ZETALO

BOIMEZ

Answer here:



Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

CryptoQuote

AXYDLBAAXR
is LONGFELLOW

PGY KQNTPT NEAYA FD T
RTAP INEVEPERY BTAPYCTDL
DFP QDCEWY KYNPTD ITNPA
FH DYB SYNAYX
— BFFLX TCCYD

COFFEE BREAK ANSWERS NOW ON ASTROLOGY PAGE

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FEAR & KNIGHT

answer

INKS
N A
V R A G E
NOVA
KIT
T E D
E
O
S

S A G
T E
V I A N D
C R E

GO FIGURE!

by Linda Thistle

The idea of Go Figure is to arrive at the figures given at the bottom and right-hand columns of the diagram by following the arithmetic signs in the order they are given (that is, from left to right and top to bottom). Use only the numbers below the diagram to complete its blank squares and use each of the nine numbers only once.

	-		x		21			
÷		+		+				
	x		x		16			
+		x		+				
	÷		x		12			
15		15		19				
1	2	3	3	4	6	7	8	9

DIFFICULTY: ★★★
★ Moderate ★★ Difficult ★★★ GO FIGURE!

CryptoQuip

This is a simple substitution cipher in which each letter used stands for another. If you think that X equals O, it will equal O throughout the puzzle. Solution is accomplished by trial and error.

Clue: X equals S

QRLM IBG ZVQZIX OLA ARL
GMKBMABVVZNVL GJOL AB KVUTN
TBGMAZUMX, U'W XZI IBG'JL
WJZQM AB XKZVL.

NEVADA

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GAMING ARTS, LLC
(702) 818-8943

Conceptis Hitori

Each puzzle consists of a square grid with numbers appearing in all squares. The object is to shade squares so:

- No number appears in a row or column more than once.
- Shaded (black) squares do not touch each other vertically or horizontally.
- When completed, all un-shaded (white) squares create a single continuous area.

Even Exchange

by Donna Pettman

Each numbered row contains two clues and two 6-letter answers. The two answers differ from each other by only one letter, which has already been inserted. For example, if you exchange the A from MASTER for an I, you get MISTER. Do not change the order of the letters.

1. F. Fitzgerald	---	T	---	Lookout person	---	U	---
2. Wedding day star	---	D	---	Saline	---	N	---
3. President Ford	G	---	---	Messenger	H	---	---
4. Tip over the milk	---	I	---	Enchantment	---	E	---
5. Sink	---	N	---	Rudimentary	---	C	---
6. Buzzing sound	---	N	---	Steered the car	---	V	---
7. First in line	---	A	---	Banker	---	N	---
8. Last pitcher of the game	---	S	---	Ireland's greenery	---	V	---
9. Twisted string	---	E	---	Identical siblings	---	S	---
10. Worldly	---	L	---	Grout	---	R	---

Boggle BrainBusters!

By David L. Hoyt and Jeff Knurek

**HIROY
CULEP
NANCI
DBUIH
HIFAN**

Boggle BrainBusters Bonus
We put special brain-busting words into the puzzle grid. Can you find them?
Find AT LEAST SEVEN TWO-SYLLABLE COUNTRIES in the grid of letters.

FOUR \$1,000 COVERALLS

FRIDAYS & SATURDAYS • 7PM SESSION | SUNDAYS • 1PM & 3PM SESSIONS

THREE \$1,000 COVERALLS

FRIDAYS & SATURDAYS • 9PM SESSION

Wish Ball BINGO ON B-8 \$1,000
BINGO ON ANY NUMBER \$500
ENDING IN 8

Every Tuesday, Thursday, & Saturday in August at the 1pm, 3pm, 7pm, & 9pm Sessions

In addition to the regular game prize payout. Must be validated to win.

\$50,000 GRAND EVENT

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TICKETS ON SALE ONLINE ONLY AUGUST 9 AT 10AM PST
RESERVED SEATING ONLY • SEATING LIMITED
NO REFUNDS AFTER SEPTEMBER 5

SOUTH POINT BINGO

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Avocado Tuna Stack Is Perfect Summer Meal

Tuna is incredibly versatile, from sandwiches and creamy casseroles to zesty salads. Plus, it's packed full of heart-healthy omega-3 fatty acids, high-quality protein, selenium and vitamin D.

However, not all tuna is created equal. There is a huge range in product quality available at the market. Between sustainability, nutrition and health, there's a lot to consider before stocking up on tuna. It's hard at first glance to determine which tuna brands are doing their part in responsible fishing and environmental practices because language on labels and company websites can be misleading.

A quick online search can help find which brands are observing sustainability, as well as ethical and fair-trade practices. Resources like the Monterey Bay Aquarium Seafood Watch Site or Greenpeace's canned tuna report are great places to start making informed choices with canned fish. Spoiler alert — just because a brand is popular doesn't make it responsible. Please make the best choice you can, when choosing your can.

Now, how about a deliciously easy, no-cook recipe that's perfect for a warm summer evening? We're dressing up

ordinary canned tuna into a zesty flavorful dish with a Latin flair by adding pico de gallo and avocado in colorful layers. It's almost too pretty to eat. Almost.

This composed salad is a perfect light lunch or dinner, or a gorgeous appetizer for your next party. Serve with tortilla chips for extra crunch. I used the tuna can as a mold to shape the salad, but you could use food molds or a biscuit cutter. Alternatively, you could simply layer in small glass bowls.

AVOCADO TUNA STACK
Yield: 2 servings Time: 10 minutes

- 1 (5 to 7 ounce) can albacore tuna in water, drained
- 1 1/2 tablespoons mayonnaise
- 1/4 cup celery, minced
- 1 tablespoon green onion, minced
- 1 tablespoon fresh cilantro, minced
- 2 1/2 tablespoons lime juice, divided
- 1 large, or 2 medium avocados
- 1/8 teaspoon salt
- 1 cup pico de gallo (purchased or recipe below)
- Tortilla chips

1. Prepare the pico de gallo if not using purchased. Drain the tuna, reserving the can to use as a mold for the salad if desired.
2. In a bowl, mix tuna, mayonnaise, celery, green onion, cilantro and 1 1/2 tablespoons lime juice. Add a pinch of salt, and stir it all together.
3. Peel and dice the avocado then place in a bowl with the remaining tablespoon lime juice, add a pinch of salt and stir.
4. If using the can as a mold, rinse and dry the can, and spray with cooking spray. Line the inside of the can with plastic wrap and spray that, too. Place half the tuna in the bottom of the can and gently press

down. Next, layer with half of the avocado.

5. Place your serving plate over the can and flip them both over. Carefully remove can and plastic wrap. Top it with a mound of pico de gallo. Repeat for second serving. Serve with tortilla chips.

PICO DE GALLO

- 1/2 cup tomatoes, diced
- 1/2 cup white onion, diced
- 1/4 cup cilantro, chopped
- 1 small jalapeno pepper, cored, seeded, minced
- 1 lime juiced and zested

Combine everything in a bowl. Refrigerate to allow flavors to combine.

If the Latin flair doesn't light your fire, replace cilantro with parsley and substitute 1 cup fresh ripe tomato for the pico de gallo. Enjoy!

Patti Diamond is the penny-pinching, party-planning, recipe developer and content creator of the website "Divas On A Dime — Where Frugal, Meets Fabulous!" Visit Patti at www.divasonadime.com and join the conversation on Facebook at DivasOnADimeDotCom. Email Patti at divapatti@divasonadime.com.

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Just Like Cats & Dogs by Dave T. Pappas

THIS DINER IS GREAT! I THOUGHT THESE BIG NUMBERS WERE THE PRICES, BUT THEY'RE ACTUALLY THE CALORIES.



Healthy Living

Eat your prunes

Essential nutrients in a quarter cup of prunes, or dried plums:

Minimum daily requirement

- 21% Vitamin A Antioxidant properties may cut harmful free radicals
- 15% Fiber Helps prevent constipation
- 9% Vitamin B6 Helps with storing energy
- 9% Potassium Essential for maintaining blood pressure



Source: The World's Healthiest Foods, MCT Photo Service



by Henry Tamburin

The Worst Payoff Odds

It seems obvious that a player should get paid 3-2 when they have an untied blackjack. I mean, that's the way it has been in casinos for over fifty years. Bet \$10 and get a blackjack, and if the dealer doesn't have a blackjack, bingo, you are immediately paid \$15. (That's a 3-2 payoff or one and a half times your bet).

Casino owners (way back when) initiated the bonus payoff for a blackjack to encourage players to try the game. The bonus payoff also helped to offset the big edge that the casino had over players when the rules of the game specify that a player must act on their hand before the dealer, and if they bust (i.e., hand exceeds 21), they will automatically lose even if the dealer subsequently busts. (So-called "double bust" rule.)

Nowadays, things have changed in casinos and that includes the 3-2 payoff for a blackjack. It's quite common nowadays for casinos to pay only 7-6 or 6-5 or heaven forbid, only even money for a blackjack.

Even if you never got a passing

grade in basic math, you ought to be able to grasp the following logic as why 6-5 is not better than 3-2. A 3-2 payoff is the same as a 15-10 payoff. (I just multiplied the 3 and the 2 by 5.) Therefore, a 6-5 payoff is the same as a 12-10 payoff (this time I multiplied by 2). Now we have an apple to apples comparison between the two payoff odds. Do you agree that a 15-10 payoff is greater than a 12-10 payoff? Just suppose you bet \$10 in a 6-5 game and got a blackjack. How much would you be paid? A 12-10 payoff (in the 6-5 game) would get you \$12 (bet \$10 and are paid \$12, which is what 12-10 means). Get the same blackjack in a 3-2 game, and you'll be paid \$15 (that's \$3 more you'll get in the 6-5 game). Now do you see that 6-5 is not a better payoff than 3-2? In fact, it's a much lousier payoff.

So, what's the big deal over a measly \$3 difference in blackjack payoffs between a 3-2 vs. 6-5 game? It so happens that statistically you can expect to get four blackjacks per hour when you play. Suppose you play a three-hour session at a 6-5 blackjack game. That means you can expect to get 12 blackjacks. If you are short-changed three bucks for every blackjack, you will have donated a total of \$36 to the casino coffers over the course of three hours. (If you are a \$25 bettor, you'll be giving them, gulp \$180.) Trust me, blackjack is a tough game to beat even using the best strategies so don't make it harder on yourself by playing 6-5 games.

You can go through the same simple math to compare a 7-5 payoff to a 3-2 payoff, but I'll spare you the trouble. Bottom line: For a \$10 bettor, it will cost you an extra buck on every blackjack compared to a 3-2 payoff. That may not seem

like much, but if you add up all the blackjacks you'll get in your lifetime—that would amount to a lot of moola going to the casinos for no reason. Sorry, but a 7-5 payoff, although slightly better than 6-5, is still not good if you are serious about winning.

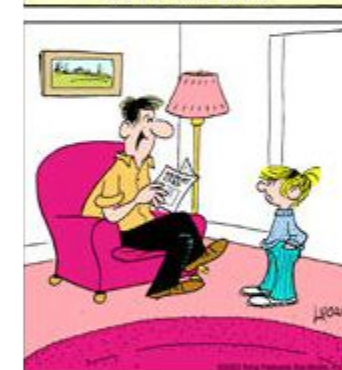
And especially be wary of the "Party Pit," where scantily clad ladies dance while you play blackjack. To pay for the entertainment, casinos have brazenly decreased the blackjack payoffs to, are you ready for this—even money. Listen up: if you think that this is free entertainment while you play, think again. For a \$10 bettor, that even money payoff on every blackjack hand costs you to the tune of about \$60 per hour for a \$10 bettor.

The bottom line is: before you plop yourself down at any blackjack table, make sure you look at the layout (or the placard that sits on the table) to be sure that the game you are about to play pays 3-2 for a blackjack. If it doesn't, find another game (or casino) where they offer a much fairer 3-2 blackjack payoff. (Editor's Note: Recently, bestuscasinos.org writer Bradley Retter posted an article about where to find the best 3:2 blackjack games in Las Vegas, ranked by the lowest house edge - search for the article on their site).

Americanisms

"It is far more impressive when others discover your good qualities without your help."
— Judith Martin

LAFF-A-DAY



"I'm proud of you, son — it took a lot of guts to show anyone this."

top ten

Highest Life Expectancy*

- | | |
|------------------|----------------|
| 1. California | 6. Connecticut |
| 2. Hawaii | 7. New Jersey |
| 3. New York | 8. Colorado |
| 4. Massachusetts | 9. Washington |
| 5. Minnesota | 10. Vermont |

*pre-COVID Source: CDC

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AUGUST BINGO



LABOR DAY WEEKEND CANDY BAR GIVEAWAY!

SUNDAY, SEPTEMBER 4 · ALL SESSIONS
MINIMUM \$10 BUY-IN PER SESSION
WHILE SUPPLIES LAST

\$5,500 SIZZLIN' SUMMER SESSION

AUGUST 20 · 3PM SESSION
EARN ENTRIES
NOW - AUGUST 19TH

**BOULDER
STATION**

\$6,500 SHAKE, RATTLE & ROLL

SEPTEMBER 17
7PM SESSION
EARN ENTRIES
AUG 18 - SEP 16
10 GAMES PAY \$250 EACH
4 \$1,000 COVERALLS

**SANTA FE
STATION**

COLOSSAL SESSION

SATURDAYS 9PM
22 GAMES INCLUDING
3 \$1,000 COVERALLS

**PALACE
STATION**

\$2,000 SUNS OUT CARDS OUT MEGA SESSION

AUGUST 20 · 3PM SESSION
EARN ENTRIES
NOW - AUGUST 19TH

**SUNSET
STATION**

BONUS BALLS

MONDAYS & THURSDAYS
11AM, 3PM & 7PM SESSIONS
BINGO ON B8, WIN \$500
BINGO ON ANY
NUMBER ENDING IN 8,
GET \$250 BONUS

GVR
GREEN VALLEY RANCH
RESORT | SPA | CASINO

\$7,500 HOT SUMMER NIGHT MEGA SESSION

AUGUST 27 · 7PM SESSION
EARN ENTRIES
NOW - AUGUST 26TH

red rock
CASINO · RESORT · SPA

STATION CASINOS

\$25,000

SUPER SESSION

PACKS STARTING AT \$15

October 14 Boulder Station • 7pm

October 15 Green Valley Ranch • 1pm
Palace Station • 7pm

October 16 Red Rock • 1pm
Santa Fe Station • 7pm

SEE BINGO ROOM FOR DETAILS AND RULES. MANAGEMENT RESERVES ALL RIGHTS.

STATIONCASINOSBINGO.COM

AUGUST BINGO



CRAZY "8" BALL SESSIONS BINGO ON B-8, RECEIVE \$500

SUNDAYS, TUESDAYS, & THURSDAYS; 1PM-3PM-5PM-7PM SESSIONS
GOOD FOR \$1,000 ANY SESSION MONDAY, 8/8/22

"DOUBLE PAY"

MONDAYS - 9AM SESSION (except 8/22/22); FRIDAYS - 9PM SESSION
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BREAKING NEWS

SUPER BINGO REGISTRATION IS NOW OPEN



SEPTEMBER 12-14

(NOTE: MON-WED)

\$50,000 COVERALL EACH DAY!

SECOND CHANCE \$5,000 AND THIRD CHANCE \$2,500

19 REGULAR GAMES
\$1,199 EACH DAY!

ENTRY FEE ONLY \$160

ADD A FOUR NIGHT
STAY FOR
\$140

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 FREE HOT DOGS & CHIPS
 PLUS 10 WINNERS OF
 \$50 FREE SLOT PLAY.

1/2 PRICE BINGO
 WHEN PAYING WITH POINTS
 AUGUST 1 - 31
 BRING IN VOUCHER FROM THE
 RAMPART REWARDS CENTER TO BINGO
 \$20 FOR BINGO = \$10 IN POINTS
SEE BINGO ROOM FOR COMPLETE DETAILS.

WINNING WEDNESDAYS
 FREE SMALL RAINBOW PACK IN THE
 ELECTRONIC UNIT EVERY SESSION (\$16 VALUE)
MINIMUM BUY-IN REQUIRED - SEE BINGO ROOM FOR DETAILS

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 THE FIRST SINGLE WINNER
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 EVERY MONDAY AND THURSDAY
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 BINGO ON B-8 OR ANY NUMBER ENDING
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Visit the Bingo Room for details. Giveaways require minimum buy-in, while supplies last. Must be 21 or older. Management reserves all rights.

"SAVVY SENIOR"

YOU ASK THE SENIOR QUESTION
 ~ WE FIND THE SAVVY ANSWER

How to Find and Claim Your Family's Forgotten Assets

Dear Savvy Senior,
 A while back I read an article about some online tools that can help people search for lost or forgotten money left behind by their deceased relatives, but I've misplaced it. Can you help me with this? My mom, who passed away in January, was always bad about keeping up with her money, so I'm wondering if there was anything she left behind.
 —Searching Son

Dear Searching,
 Forgotten or lost money is actually very common in the United States. According to the National Association of Unclaimed Property Administrators, there are literally billions of dollars in unclaimed funds sitting in state treasuries and other agencies just waiting to be found.

These unclaimed funds are from accounts that are inactive or whose owners, or their heirs, cannot be located. Unclaimed funds can include things like lost or forgotten saving or checking accounts, stocks, utility security deposits, tax refunds, life insurance policy proceeds, un-cashed dividend checks, matured savings bonds and much more.

This typically happens because of a

change of address (the owner moved), a name change (the owner got married or divorced), or the owner dies, and the estate was unaware of the money or the heirs could not be located. By law, companies and financial institutions that can't find the owner or their next of kin within two to five years must turn the property over to the state where it's held indefinitely.

Where to Search
 About 10 percent of all Americans have some unclaimed money out there waiting to be found, so it's very possible your mother had some too. To start your search, go to Unclaimed.org, which has links to all state programs that will let you do a state benefits search online for free. Or you can do a multi-state search in 39 states at MissingMoney.com.

Be sure to check every state in which your mother lived, worked or did business. Also, make sure to check under your mom's maiden name, and if she had a frequently misspelled name, search those misspellings too. Using her first initial and her last name is also encouraged to make sure everything comes up. Every state can tell you immediately if your mom has some unclaimed money, as well as how to go about collecting it.

Look Here Too
 In addition to state treasuries, here are some other resources that can help you look for unclaimed money that may have been overlooked.

Forgotten retirement benefits: To search for lost or forgotten 401(k) funds your mom may have left behind with an old employer, use the National Registry of Unclaimed Retirement Benefits at UnclaimedRetirementBenefits.com. Or to search for lost pension benefits, use the Pension Benefit Guaranty

Corporation trustee plan search tool at PBGC.gov/search-trusteed-plans.
Last life insurance: To track down a lost or forgotten life insurance policy, the National Association of Insurance Commissioners, an insurance regulatory support organization, offers a free policy locator service at https://eapps.naic.org/life-policy-locator.

Unredeemed savings bonds: It's very common for people to lose track of U.S. saving bonds because they are often given to children as gifts, then forgotten before the bonds reach maturity. To find out if your mom had any, the U.S. Department of the Treasury provides an online search tool at TreasuryHunt.gov for finding matured, uncashed savings bonds over 30 years old and no longer earning interest.

Federal tax refunds: Each year thousands of refund checks totaling millions of dollars are returned to the IRS by the post office. To look for lost Federal tax refund checks go to IRS.gov/refunds or call 800-829-1954.

Go Figure!

answers

6	-	3	x	7	21
÷		+		+	
1	x	2	x	8	16
+		x		+	
9	÷	3	x	4	12
15		15		19	

CryptoQuip

answer
 When you always get the uncontrollable urge to climb mountains, I'd say you're drawn to scale.

Hitori

answer

3	3	3	7	1	5	6
1	2	5	5	4	6	3
2	5	1	2	3	1	4
2	6	4	4	4	1	3
2	1	3	4	6	1	5
5	7	4	1	2	3	7
3	4	6	6	7	7	2

Even Exchange

- answers
- | | |
|-------------------|--------------------|
| 1. Scott, Scout | 6. Drone, Drove |
| 2. Bride, Brine, | 7. Leader, Lender |
| 3. Gerald, Herald | 8. Closer, Clover |
| 4. Spill, Spell | 9. Twine, Twins |
| 5. Basin, Basic | 10. Mortal, Mortar |

Boggle BrainBusters

- Answers:
 PERU CUBA CHINA
 CHILE FINLAND
 POLAND ICELAND

BINGO LAND

STORIES FROM THE REAL WORLD & CYBERSPACE

Diving into Bingo
 Now here's a kind of Bingo we'd never heard of, Skydiving Bingo! The Montrose Ball Association of Montrose Missouri was all set at press-time to wrap up their recent season with the Little Miss Tournament at the ball fields and a Fun Night for all participating kids with the scheduled appearance of one Bobby Reid, who would dropping in and onto a field of Bingo numbers for their Skydiving Bingo fundraiser. Participants pick Bingo numbers (\$5 for 1 ticket, or 3 tickets for \$10) and the first number the sky diver lands on determines the winner. All proceeds will go toward building a new playground/basketball court. Well that does sound exciting, folks!

Book Bingo
 The Rumford Public Library Children's Summer Reading Program, Oceans of Possibilities, is underway in Maine, and the library is offering adults a reading challenge, too. Through Friday, Aug. 26, the library's adult patrons can participate in Book Bingo. Each spot on the Bingo card includes a challenge for readers, such as a book with a one-word title; a book that has been recommended; a book not liked during English Class; or the first book in a new series, according to a news release from the library. When readers get Bingo, five books read in a row, a column or diagonally, they can turn their Bingo sheets with the names of the books they read into the library to receive a gift card to Lexie's Bakery. For more information, follow Rumford Public Library on Facebook and Instagram or call the library at 207-364-3661.

Drag Bingo Resurrected
 A Fort Thomas drag Bingo event was canceled by the city, but a new group is determined to have it up and running. The Fort Thomas drag bingo night was provided a venue by the city and farmers market as part of their Wellness Wednesdays program. That was until the event was posted on Facebook. It was scheduled several months prior, according to Chanda Calentine, Fort Thomas' economic development director and events coordinator, but after posting the event on Facebook, the city decided to shut it down, citing that it did not properly align with the Wellness Wednesdays mission, and was primarily just entertainment. More than 300 comments were posted, varying from supportive of the show, to disappointment in its cancellation, to completely against it from the get-go. The cancellation didn't sit well for Pam Schultz, so she decided to revive the event and set it for the same day and location—just not sponsored by the farmers market or the city. Schultz, a Fort Thomas Independent school board candidate and city resident, said as an event designed for people to be themselves and bring joy to others, she felt it fits within the Wellness Wednesdays description.

State Can't Control Tribe's Electronic Bingo
 In a 5-4 vote in June, the United States Supreme Court resolved a longstanding dispute about the ability of Texas to control gaming conducted by the Ysleta del Sur Pueblo Tribe (the "Tribe"). The case before the Supreme Court arose from the Tribe offering electronic bingo at its



Trivia test

by Fifi Rodriguez

Test Your Knowledge

- TELEVISION: Which TV show is set at UC-Sunnydale?
- FOOD & DRINK: What is an affogato?
- MOVIES: Which famous movie features a character named Almira Gulch?
- HISTORY: Which U.S. state was the first to legalize marijuana for medicinal use?
- ENTERTAINERS: What rapper/songwriter's real name is Calvin Cordozar Broadus Jr.?
- SCIENCE: What part of the brain controls hunger?
- GEOGRAPHY: The Gulf of Cadiz lies off the coasts of which two countries?
- LITERATURE: Who are the best friends of Nancy Drew in the mystery series?
- LANGUAGE: The archaic term "grippe" was used to describe what common ailment?
- ASTRONOMY: What kind of star is the sun in our solar system?

- ANSWERS**
- Buffy the Vampire Slayer
 - Italian dessert of coffee and ice cream
 - The Wizard of Oz
 - California, 1996
 - Snoop Dogg
 - Hypothalamus
 - Portugal and Spain
 - Bess and George
 - Influenza
 - Yellow dwarf

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Veterans Post



10-Foot Stack of Mail Sits Unopened at VA

Imagine a pile of mail heaped 10 feet high sitting unopened for 10 months. That's what was found in the basement of a rented Department of Veterans Affairs facility in Atlanta. When investigated, the stack was determined to contain 17,660 pieces of mail that included claims, correspondence, 10,020 medical records and \$207,000 in checks, some of which had already expired.

The problems began when a health care arm of the VA wanted to commandeer the basement space being used by a VA payments group. They came to a verbal agreement that the new group would take over dealing with the mail if the payment group left. Except nobody asked the new group if they even knew how to process correspondence, records and checks. Apparently, nobody did.

So, although the new people took a stab at dealing with the mail, for the most part the pile sat and grew as more mail came in. The new group asked the old group for help. The old group said no. Enterprising souls in the new group sent off some of the mail to other facilities — 14 boxes to one facility alone — which sent it right back. They tried again, sending another 13 boxes.

What happens when payment requests are ignored? Veterans can't go to that outside provider and treatment is delayed or denied. Appeals can be denied if not received in time. Veterans with bad test results may not be notified.

Within a short period of time after the report came out, the VA acted and got the backlog cleared up.

The worrisome part of this is that with a coming consolidation of 82 claims processing groups at the VA, this can happen again if steps aren't taken to ensure that mail is handled correctly.

To learn more, go to www.va.gov and search for "unopened mail backlog."

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Strange BUT TRUE

By Samantha Weaver

★ Bugs Bunny's relaxed manner of eating carrots was inspired by a scene from the movie *It Happened One Night*, in which Clark Gable crunches on the vegetable while chatting with Claudette Colbert.

★ Caliginophobia, also known as Venustraphobia, is the fear of beautiful women.

★ Pale skin was such a big fad in the 1700s that some French women even drew over their veins in blue pencil to accentuate their ethereal look.

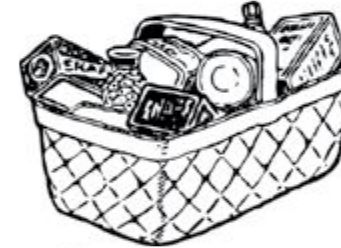
★ The first guidebook for Stonehenge, published in 1823, claimed the formation was one of the few ancient structures that survived the Old Testament flood.

★ On average, less than 18 minutes of a baseball game is actual action.

★ While many people are attracted by the promise of greener pastures, more than 100,000 are ready for those of a redder hue — they've applied for a one-way trip to Mars as part of The Mars One project.

★ Vampire squid, which live in Monterey Bay, get their name not from drinking blood (they live on plankton), but their intelligence: They've been known to create complex geometrical patterns on the ocean floor.

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Wishing Well®

6	4	6	8	4	7	5	8	6	5	2	5	6
Y	S	O	Y	E	V	L	O	U	I	N	F	W
5	8	6	3	5	8	6	7	5	3	2	4	5
E	U	I	A	I	A	L	I	S	N	O	C	E
8	5	7	8	7	3	4	2	5	6	7	6	7
R	N	T	E	A	E	U	R	R	L	L	G	I
4	7	8	6	7	6	8	4	3	5	2	5	2
R	T	U	O	Y	F	N	I	W	I	A	C	I
7	5	4	3	6	5	8	3	8	4	5	3	4
I	H	T	L	A	E	D	I	A	Y	D	F	I
8	3	7	8	4	3	8	3	7	2	3	8	7
U	E	S	N	S	B	T	E	Y	N	G	E	O
8	3	4	6	4	7	4	7	3	7	4	3	4
D	I	Y	R	O	U	U	R	N	S	R	S	S

HERE IS A PLEASANT LITTLE GAME that will give you a message every day. It's a numerical puzzle designed to spell out your fortune. Count the letters in your first name. If the number of letters is 6 or more, subtract 4. If the number is less than 6, add 3. The result is your key number. Start at the upper left-hand corner and check one of your key numbers, left to right. Then read the message the letters under the checked figures give you.

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Elle & Company

Scent-sational

I love a good scent. Some scents evoke pleasant memories, others simply appeal to me. Sadly, due to contact dermatitis, I have to be careful when using perfumes, colognes, or even scented soaps. That doesn't mean I can't find workarounds. I apply perfumes to my clothing, and—so far—I can tolerate a small amount on my wrists, so at least I have that.

I also enjoy using scents in my home. I try to choose scents based on the room. A scent with a lavender base in my bedroom is calming. A linen or cucumber or light citrus blend works well in the bathroom. Depending on my mood or on the season, I might use home scents that rely heavily on apple or pumpkin (Autumn), flowers (Spring and Summer), peppermint (Winter), and so on.

A few quotes on scents:
"Nothing brings to life again a forgotten memory like fragrance." —C Poindexter

"Scent is the strongest tie to memory" —Maggie Stiefvater

"Perfume is a mark of female identity and the final touch of her style." —Christian Dior

When I was a young girl, my mother (and all her sisters) had a bottle of Rose Milk Lotion on the vanity or dresser. I can still remember that scent, though I can no longer find the product. My mother's "signature scent" was Estée Lauder's White Linen (or Prince Matchabelli's Wind Song when money was tight). It smelled simply lovely on her, but when I tried to use it...nooooo...not the same at all. It always rather irked me that, try as I might, I couldn't get the same result. But then I grew older and found my own preferred perfumes. Two of my favorites were Estée Lauder's Beautiful and Christian Dior's Poison. And I still like them, even if some snotty teen told me "Those are old lady perfumes". Hey! I was COOL and AWESOME when I wore those religiously...umm, 40 years ago (uh oh).

I recently started experimenting with essential oils as home fragrances. I typically use single-note scents, though I am learning to mix scents. Sometimes the results are fabulous, and sometimes I have to open a window and turn on a fan. I sprinkled a tiny bit of magnolia essential oil on my furnace filter and for a few days my house smelled wonderful each time the air conditioning came on. Unfortunately, it was only a few days before that effect faded. I purchased an air diffuser and I move it from room to room until somebody says, "What stinks in here?" then I quietly move it to another room. As I said, I'm still experimenting, not only on blends but also on intensity of the fragrances. My rule of thumb: If I can smell it before I open the front door upon returning home, it's probably too strong. Also, if my eyes start to water...tone it down. Still, it's fun, and not very expensive to experiment with essential oils. More skilled people use these oils to create actual body scents and lotions. I'm not up to that level yet. I considered my furnace filter treatment a personal triumph, but I'll get there.

So, if you run into a woman who smells like an odd mixture of eucalyptus, magnolia, lavender, and patchouli, that's probably me, and I apologize in advance.



Orchids

For orchids grown in containers, the bottom must have enough drainage so the roots never sit in water. Slatted baskets made of rot-resistant wood work well. Put a layer of sheet moss, some soil and a layer of stones or shells for a top dressing across the bottom before putting in your plant, and for support. Hang it up near indirect light exposure, and mist it for moisture.

Source: www.orchidsmadeeasy.com
— Brenda Weaver

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All parts of the dandelion are edible and healthful. Its roots contain inulin and levulin (which balance blood sugar) and taraxacin (which helps digestion) and can be eaten raw or cooked. Its leaves are rich in potassium, antioxidants, and vitamins A and C, and can be eaten raw, steamed, boiled, sautéed or braised. The flowers can be added to salads, made into jellies or used to make wine.

Source: www.motherearthnews.com
en.wikipedia.org — Brenda Weaver

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