

# DOWN YONDER ODISPATERO



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SCAM



www.usa.gov/scams-and-fraud

## **Identity Theft**

#### Warning signs of identity theft

- · Bills for items you did not buy
- Debt collection calls for accounts you did not open
- Information on your credit report for accounts you did not open
- · Denials of loan applications
- Mail stops coming to, or is missing from, your mailbox

#### How to report identity theft

To report identity theft, contact:

- The Federal Trade Commission (FTC) online at IdentityTheft.gov or call 1-877-438-4338
- The three major credit reporting agencies. Ask them to place fraud alerts and a credit freeze on your accounts.
- The **fraud department at your credit card issuers**, bank, and other places where you have accounts

#### How to protect yourself from identity theft

- Do not answer phone calls, texts, social media messages, or email from numbers or people you do not know.
- Do not share personal information like your bank account number, Social Security number, or date of birth.
- Collect your mail every day and place a hold on your mail when you will be on vacation or away from your home.
- Review credit card and bank account statements. Watch for and report unauthorized or suspicious transactions.
- Understand how ATM skimming works and how to protect yourself
- Learn when it is safe to use a public Wi-Fi network
- Store personal information, including your Social Security card, in a safe place. Do not carry it in your wallet.

### **Imposter Scam**

#### The top types of imposter scams:

An imposter scammer may call, text, or email to convince you they are **someone** in **authority**. They may even use caller ID to make it look like they are calling from an official government or business' number. To commit identity theft, they try to get you to send money or a gift card or share personal information.

- Government imposter scams Unless you contact them first, government agencies typically initiate communication with you by letter. Unexpected contact or demands through any other method may be a scam.
- IRS imposter scams scammers pretend you owe the IRS money for taxes and may threaten legal action
- Social Security imposter scams scammers claim there is a problem with your Social Security account or promise to increase your benefits
- Charity scams scammers pretend to be from a real or fake charity and try to get you to contribute
- Grandparent scams scammers pretend to be a grandchild or other relative who needs emergency financial help
- Tech support scams scammers tell you your computer's security is at risk and try to remotely access your device and steal personal information or ask for payment
- Scammers may also pretend to be from your bank or a company you do business with. You might be told you owe money or there is a problem with your account.



ReportFraud.ftc.gov

Report Imposter Scams Online to the Federal Trade Commission

## From the Manager's Desk

Christy Bourassa

own Yonder Residents,
Happy holidays to everyone!



Christy Bourassa Community Manager Down Yonder | Paradise Park 727.531.9149 | 727.531.2955



## HOA

Hello neighbors,
We wanted to get the information out to anyone who's home has been affected by the hurricane.



Pinellas County has received an \$813 million grant for hurricane damage.

Go to <a href="https://recover.pinellas.gov/">https://recover.pinellas.gov/</a> to file your claim, OR their office at

2600 McCormick Dr., suite #100 Clearwater. Telephone #727 606 3307.

Mon, Tues, Thurs, Fri 8 to 5 Wed 8 to 7.. please pass the word to your neighbors and friends.

We will be doing board nominations in December, We're looking for board members for next year.

Anyone who doesn't know how to reach us, you can go to the Down Yonder HOA info page on Facebook and message us.

It's also a great page for information.

We get notified from the office if there's a change in lawn mowing schedule or garbage schedule or if the pool is closed.

Our next meeting is Tuesday December 9th at 7pm at the clubhouse. We look forward to seeing all of you.

Thank you

Down Yonder Homeowners Association.













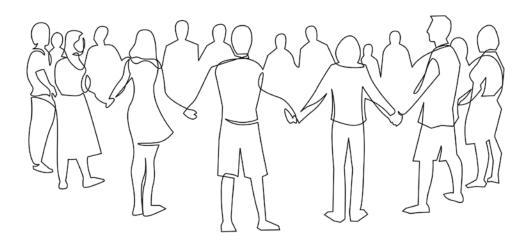
## **Down Yonder Community Association**

April Porth, President

Hope you've been good this year because Santa is coming to town. His Elves have been working hard getting Down Yonder ready and they need our help.Coffee and donuts as usual on first Sat. We will be decorating the Manor House on 12/13, at 1pm. Come out and join us, We would love to see you. Holiday house judging will be 12/20 at 7pm. The golf cart parade will follow. We will meet at the clubhouse parking lot, so Deck those Golf Carts. Our welcome back dinner for our northern friends will be 12/21 at 4pm, Tacos are on the menu, tickets can be purchased from Deb lot 183 for \$1 and of course our New Years Eve party will be 12/31 8pm -1am. Featuring our very own DJ John. Please join us to ring in the New Year. Tickets can be purchased from Deb lot 183; \$10 for singles \$20 for couples. Please join us for any of these events or all of them, the more the merrier. Happy Holidays.

Thank you April Porth President DYCA Teresa Albee (727)4001989





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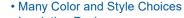




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## **Happy Birthday – December**

- 1 Larry Jennings
- 4 Charlie Bartlett, Dorothy Milakovic, Barbara Fernandez
- 7 Ray Anderson, Hester Meehan, Frank Singer
- 8 Joe Condon
- 9 Ray Peterson, April Porth
- 10 Anita Hermann
- 12 Bill Kinney
- 13 Andy Fitzgerald
- 16 Pat Stidham
- 17 Lynn Lewis
- 19 Larry Madison
- 20 Ben Vega
- 21 Richard Lock
- 22 Fred Tompsett
- 26 Margaret Dureault
- 27 Daphne Spotts, Arnold Hagadone
- 29 Kathy Lawry, Eric Lewis
- 30 Jan Chadwick





## **Happy Anniversary – December**

- 1 Robert & Lillie McMahon
- 7 Larry & Karen Jennings
- 25 Brian Ekberg & Pamela Lennon
- 26 Bruce & Maggie Fredrickson
- 31 Ronijean & Bill Herron





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## **Down Yonder Home Owners Association, Inc**

7001 142nd Avenue N, Largo, Florida 33771 Membership Registration Form

To become a member please complete this form and return it to any member of the HOA Board

Florida Statute 723.075 states that only bona fide owners of a manufactured home in the community can be members. I agree as a member in good standing to waive all meeting, special meeting and annual meeting notices by mail, hand delivery and accept announcements of such meetings in the Monthly Media, bulletin board in the library or on the marquee signage at the Manor House or other forms of electronic media.

	YESNO
Lot# Phone _	
NAME:	CO-OWNER:
SIGNATURE:	SIGNATURE:
EMAIL ADDRESS:	

I agree to be a member of the HOA and have enclosed my yearly membership dues of \$20.00 Your support is greatly appreciated!



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## **Chair Yoga**

Te now have an instructor offering chair yoga classes at the Manor House (see calendar for days and times). \$10 fee (watch the DYCA facebook page for updates). You can just drop in to the class anytime. Come on out, have fun and get some exercise too!



## **BOWLING**

The bowl every Wednesday, 12:30PM, at Liberty Lanes on Starkey. For more information call Anita 708-421-3509



## **SHUFFLE**

T se at your own discretion.



## **Poker**

The are having poker night at the Manor House. Monday evenings at 7PM. Come and join us.



## **Down Yonder Ladies**

Caryl Ciofani Lot 205. 262-352-1067



Y Community Connections Facebook page:
Welcome to the new residents! The best way to keep up with the activities of our community is to join the Facebook page. It is kept up to date as best as possible.
PRIVATE MESSAGE me and I will help you join us. Caryl Schmieder Anderson Ciofani or call me 262-352-1067



## LUNCHEON

LUNCHEON

ala Christmas Luncheon will be1PM on Sat. Dec. 6<sup>th</sup> at Island Way Grill. Sign up on the facebook page or contact Caryl Ciofani.

## KNITTING, CROCHET, NEEDLE POINT ETC.

Te do it all on Monday evenings 6:30-8:00 in the Manor House.

Come join us, we are always glad to help you with your project!

Sometimes we work on personal projects but most often we have been making items for those in need. We have delivered many afghans to Bay Pines for the vets in their nursing home there. Most recently we have been making hats and scarves. These are distributed through social service agencies. We donated nearly 100 hats to the homeless shelter here in Pinellas! Now we are working on blankets for the Linus project. They collect and donate blankets for children and teens who are in foster care or hospitalized. Some of us are working on a personal project. You can do what ever you choose! Come join us.

## **Letter From the Editor**

Telcome to December! Merry Christmas and Happy New Year to you all!

DYCA is planning lots of holiday events so check out their article.

DYCA has some new officers (see front page) but they still have room for a couple of directors. Contact April Porth if interested.

Be sure to check out the HOA article for useful information on applying for county funds to cover hurricane damage.

Also keep an eye on the electronic sign at the Manor House for events and for updates and additions to events as listed here in the Media. We have to submit the copy so early in the month before that often plans change before the actual event is held.

Regarding the birthday and anniversary lists: I know they are inaccurate as they are old lists but they are all I have to go on. If you see a name that should be removed or have one to add, please give me a call or send an email to the address below. Thanks.

Anyone who wants to submit an article, poem, recipe, joke, etc.you are welcome too. If you would like to submit something, please send it to my attention at this email address: dymonthlymedia@gmail.com.

Thanks! Marilyn Magee Media Editor 727-688-5583



## **Family Scams**

Scammers are good at **pretending to be someone that they're not**. They try to trick you into thinking **a loved one is in trouble.** 

Once the scammer makes you think they're your grandson and in trouble, they pressure you to quickly send them money. **But it's all a scam.** 

Your family member was never in trouble.

- The scammer will say it's **urgent** and that you're the only one who can help.
- The scammer might tell you it's important to keep it secret. They don't want you talking to other family members and friends and realizing it's a scam.
- The scammers will **play with your emotions.** They're counting on you to act quickly to help your family or friend. And they're counting on you to pay without stopping to check out whether there's really an emergency. If you get a call like this, you can be sure this is a scam.

Slow down. Verify.



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## Did You Know?

Christmas was originally celebrated by the Greeks on January 7th, until December 25th was made the offical date for Christmas.

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Sunday	Monday	Ti
	Knitting, Crochet, Needle Work 6:30PM Poker Night at Manor House 7PM	
Pearl Harbor Remembrance Day	8 Knitting, Crochet, Needle Work 6:30PM Poker Night at Manor House 7PM	HOA Med
14	15 Knitting, Crochet, Needle Work 6:30PM Poker Night at Manor House 7PM	
Welcome Back Party 4PM  First Day of Winter	22 Knitting, Crochet, Needle Work 6:30PM Poker Night at Manor House 7PM	
28	29 Knitting, Crochet, Needle Work 6:30PM Poker Night at Manor House 7PM	

## **Down Yonder**

ıesday	Wednesday	Thursday	Friday	Saturday
2	Bowling 12:30PM	4	5 Chair Yoga at the Manor House 10AM	Coffee and Donuts 10AM
9 eting 7PM	Bowling 12:30PM	11	Chair Yoga at the Manor House 10AM	Decorating Manor House 11AM
16	Bowling 12:30PM	18	19 Chair Yoga at the Manor House 10AM	20 Holiday Home Decorations Judging and Golf Cart Parade 7PM
23	Bowling 12:30PM	25	26 Chair Yoga at the Manor House 10AM	27
	Christmas Eve	Christmas		
30	Bowling 12:30PM New Year's Eve Party 8PM to 1AM			
	New Year's Eve			



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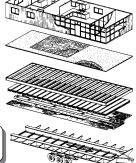
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## The Mysterious Gift Under the Tree

ne Christmas Eve, a family gathered around the tree, finishing up the last of the cocoa and carols. As the children were sent off to bed, the parents noticed a small, unmarked gift tucked deep behind the tree. Neither of them had placed it there. Curious, they opened it to find a handmade ornament with the words: "Believe in the magic." Inside was a note from their late grandmother, written years before she passed, thanking them for keeping the family traditions alive. She had hidden the gift during her last Christmas with them, hoping it would be found when they needed it most. That year, the family had been struggling with grief, and the unexpected message brought comfort and tears—reminding them that love endures, even after loss.

## The Christmas Truce of 1914

uring World War I, on Christmas Eve 1914, something extraordinary happened. British and German soldiers, entrenched in bitter combat, spontaneously ceased fire. Soldiers from both sides emerged from their trenches, met in no man's land, and exchanged greetings, food, and even played a game of football. They sang carols together and buried their dead with dignity. Though brief, the truce was a powerful reminder of shared humanity—even in the darkest of times. It remains one of the most poignant examples of peace breaking through conflict, if only for a day.

## The Turkey That Got Away

ne Christmas, a family decided to go all out and buy a fresh turkey from a local farm instead of the usual frozen one. The dad was in charge of picking it up, and he proudly brought home a massive bird. But when it came time to cook it, the oven door wouldn't close—it was too big.



So, they tried trimming it. Still too big. Then they tried rotating it. Still no luck. Eventually, they gave up and decided to cook it on the grill outside. But halfway through, it started raining—hard. The dad, determined not to let Christmas dinner be ruined, stood outside with an umbrella, flipping the turkey like a warrior defending his feast.

Hours later, they finally brought it in, only to discover... it was still raw in the middle. They ended up eating side dishes and pie for dinner, and the turkey became the next day's project. The family now jokes that the turkey was so big it needed its own zip code—and they've gone back to frozen ever since.



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## The Great Eggnog Explosion

t an office Christmas party, one enthusiastic employee decided to make homemade eggnog to impress everyone. He brought in a giant glass punch bowl filled to the brim, complete with nutmeg sprinkles and cinnamon sticks. It looked amazing.



But what he didn't realize was that the bowl was sitting directly under the heat vent.

As the party went on, the eggnog slowly warmed up... and fermented. By the time people started ladling it into cups, it had developed a surprisingly fizzy texture. One brave soul took a sip and immediately spat it out, yelling, "It's ALIVE!"

Moments later, the bowl cracked from the heat, sending a tidal wave of eggnog across the table, soaking cookies, gifts, and one unfortunate intern's laptop. The smell lingered for days, and the punch bowl was never seen again.

The moral? Never mix dairy, heat, and ambition.

## The Cat vs. The Christmas Tree



ne family had a beautiful, towering Christmas tree decorated with delicate glass ornaments, shimmering tinsel, and twinkling lights. It was their pride and joy—until their cat, Mittens, decided it was her personal jungle gym.

On the first night, they heard a crash and found Mittens halfway up the tree, dangling from a branch like a furry ornament. She had knocked off several baubles and was batting at the star like it owed her money.

They tried everything: citrus spray, aluminum foil around the base, even a motion-activated air puffer. Nothing worked. Every night, Mittens launched a stealth attack. One morning, they woke up to find the entire tree tipped over, ornaments scattered like confetti, and Mittens sitting triumphantly on top of the fallen pine like she'd conquered Everest.

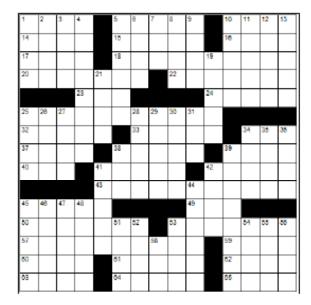
From then on, they decorated only the top half of the tree and left the bottom bare—except for a sign that read: "Mittens' Zone – Enter at Your Own Risk."

"Santa Claus has the right idea. Visit people once a year."
— Victor Borge

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#### ACROSS

- On-line journal
- 5. Rhinoceros
- 10. Gangs
- 14. Former Italian currency
- 15. A red fluorescent dye
- 16. Send forth
- 17. A Freudian stage
- 18. Totally
- Vixen
- 22. Hypodermic
- 23. L
- 24. Donkeys
- 25. Class chums
- 32. Held on tightly
- 33. Japanese cartoon art
- 34. Beer
- 37. Not yours
- 38. Inscribed pillar
- 39. Make unclear
- 40. Damp
- 41. Villain
- 42. Communion table
- 43. Self-restraining
- 45. A long-legged S. American bird
- 49. Dawn goddess
- 50. Windfall
- 53. Detective (slang)
- 57 Noble
- 59. Greek cheese
- 60. Actors in a show
- 61. Give a speech
- 62. Relating to urine
- 63. Beers
- 64. Waste conduit
- 65. Lake (Scottish)



#### DOWN

- 19. Delete 21. Blockage
- 25. Flat-bottomed boat
- 26 Hint

1. Ho-hum

3. By mouth

sailing ships

6 Owl sound

7 Belief

Bites

9. Unique

11 Portents

12. Cause to leak

4. Square-rigged

5. Summon to return

10. Anagram of "Smite"

2. Connects two points

- 27. Offended
- 28. Married partners
- 29. Concerning (archaic)
- 30. Diacritical mark
- 31. An uncle
- 34. Countertenor
- 35. Hawaiian feast
- 36 Makes a mistake
- 38. Bro or sis
- 13. Infections of the eye 39. Happy

- 41. Lose consciousness
- 42. "Smallest" particle
- 44. Spay
- 45. Hemp
- 46. Small goat antelope
- 47. Licoricelike flavor
- 48. Sail supports
- 51. Animal menageries
- 52. Unit of land
- 53. Wav in
- 54. Protagonist
- 55. Ear-related
- 56. Every single one
- 58. Uncooked

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## Ask the right questions

sking questions is the key to creative thinking, but you've got to ask the right kinds of questions. Here are some ideas for generating questions that get results:



- Write variations of the same question. Without overthinking it or second-guessing your-self, quickly write at least 10 variations of the question you're exploring. "How can we reduce expenses?" could become, "How can I persuade people to reduce expenses?" and "Where can we easily cut expenses?" and so forth. Each iteration will produce a new and different idea.
- Analyze everything. Don't go through life on autopilot. Take a hard look at little annoyances, for example, and try to find ways to eliminate them—"How can I stop getting interrupted for nonessential problems?" for example. Examine the tools that help you every day and look for ways to maximize them: "How can I get more out of all the applications on my computer?"
- Question your first solution. Maybe you've got an answer to your question, but don't stop there. Reinterpret it. For example, look for ways your solution could be improved, misused, or used to solve other problems. This helps you look past your assumptions and consider new perspectives.

## Marvin Gaye's serendipitous accidents

ne of singer/songwriter Marvin Gaye's most successful albums was What's Going On. Gaye worked hard on the album, but some of its most original moments came from mistakes. As an article of the LifeHacker website relates:

"Interestingly, two of the most singular aspects of What's Going On that were extended to the album began as errors. The opening alto-sax solo by Eli Fontaine actually was a warm-up phrase for an overdub that Gaye decided to keep. And Gaye's harmonized duets with himself occurred when Ken Sands, the engineer, accidentally played back two of his vocal versions on one mono tape."

Accidents can sometime produce surprising results.



## Fire ants escape Houston flood with their own 'rafts'

The flooding of Houston in the wake of Hurricane Harvey had many people scrambling to escape in boats, canoes, and makeshift rafts. Humans weren't the only one searching for dry land, though. Hordes of fire ants made their way to safety on rafts composed of their own bodies.

As described on the Live Science website, fire ants rise from the ground when faced with flooding and hook themselves together, using their ability to trap air pockets in the bodies to float away. The air inside their bodies also provides oxygen for those on the bottom.

Clumps of up to 8,000 fire ants could be seen floating in the water. Rescuers were advised to avoid touching the rafts with their oars or paddles to prevent the ants from climbing up into their craft. Spraying them with soapy water is the best defense.

## Early humans didn't intermix as previously thought

nthropologists have long speculated that Neanderthals and early modern humans mingled together some 32,000 years ago, with Vindija Cave in Croatia a prime spot for mating. Now, according to the American Association for the Advancement of Science's website, they're not so sure.

Earlier carbon dating procedures seem to show that Neanderthals and modern human co-existed in an around the cave. Recently, however, a more detailed form of dating suggests that Neanderthals lived in the area and used the cave more than 40,000 years ago—8,000 years before early modern humans began living in the region.

## Scientists developing energy-producing clothes

omeday soon you may be able to charge your smartphone or Fitbit with a simple walk around the block, according to the NBC News website. Scientists at the University of Texas at Dallas are working to develop fabrics using carbon nanotubes, which are hollow and 10,000 times thinner than a human hair. When twisted into coils and stretched, they can produce a minuscule electrical current. One recent test of a tight shirt using the special yarn produced 16 millivolts every time the person wearing it inhaled—not enough to charge a smartphone, but enough, perhaps, to send health information to another location.



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Lake Seminole Resort Christmas Craft Show and Flea Market. On Saturday, December 6th, 9:00am - 1:00pm. Located at 10245 110th Ave. N. Largo, Florida

Ranch Mobile Park, Park-Wide Yard Sale, Saturday, December 6, 2025, 8:00am -2:00pm at: 6800 - 150th Ave. N., Clearwater, (Largo).

CRAFT FAIR Saturday December 6th 8:00 am - 2:00 pm. East Bay Oaks Clubhouse 601 Starkey Road, Largo

Annual Carport & Craft sale, Lincolnshire Estates: 1071 Donegan Rd., Largo FL 33771. Saturday December 6th 8AM to 1PM. Over 50 homes: housewares, arts & crafts, clothes, furniture, tools, and lots more. Maps available at entrances.

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#### **EVENTS & PROGRAMS**

## Jan & Feb Events

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VENTRILOQUIST MARK MINOR SHOW, January 17th, 7PM. Paradise Island Clubhouse, 1001 Starkey Road, Largo. Tickets only \$10, Contact Ken 386-450-0360

Rummage and Bake Sale at Golden Crest MHP clubhouse, 800 Main Street, Dunedin, January 18, 8-12. Quilt Raffle, glassware, jewelry, home decor, and more.

Lincolnshire Estates Annual Bazaar will be held Saturday Feb 7th, 8AM-1PM. 1071 Donegan Rd, Largo. Furniture, tools, jewelry, housewares, bake sale, nick-nacks, linens. Small appliances, silent auction, breakfast, and lunch for purchase.

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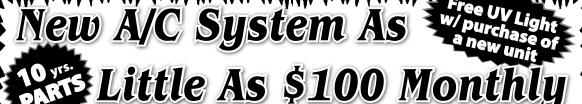
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