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SILKOAK OR OF THE ROPE

December 2025

Issue 10 49th Year

Ernie's Dream Team from East Bay Oaks MHP.

Photo: Jeryl Danieli, Dominic Danieli, Elaine Mihara, Ernie Ranger, Anne Emond, Florence Brown, Sara Spanos and Mich Emond, Photo Credit: David MacAskill



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Silk Oak Homeowners Association

2025 Silk Oak Board of Directors and current Acting Officers:

Monica Collier	(305) 801-8425	Unit 121	collier.silkoak@gmail.com
Maria DeLeon	(727) 417-3709	Unit 173	getmovedin@gmail.com
Lisa Dearing			chrislisadearing@yahoo.com
Monica Collier			collier.silkoak@gmail.com
			christophereharper@live.com
			lneal.silkoakhoa@gmail.com
Stefon Chapman	(727) 899-1277	Unit 13	fipllc369@gmail.com
	Maria DeLeon Lisa Dearing Monica Collier Christopher Harper	Maria DeLeon (727) 417-3709 Lisa Dearing (309) 251-1522 Monica Collier (305) 801-8425 Christopher Harper (352) 215-3601 Lorraine Neal (802) 249-7353	Maria DeLeon (727) 417-3709 Unit 173 Lisa Dearing (309) 251-1522 Unit 153 Monica Collier (305) 801-8425 Unit 121 Christopher Harper (352) 215-3601 Unit 80 Lorraine Neal (802) 249-7353 Unit 60

WHAT WE DO:

- 1. Ensure the HOA complies with all Federal, State, and Local laws.
- 2. Ensure the Board of Directors and Members abide by the Florida State Statute 723 and the HOA Bylaws.
- 3. Meet with Park Management to negotiate rent increases, changes in services, changes in park rules and regulations.
- 4. Assist residents in resolving disputes with Management.
- 5. Ensure that Management enforces rules and regulations equally among residents.
- 6. Manage the finances of the Homeowners Association.
- 7. Schedule, organize, and supervise events, special meetings, and functions.

Contact any HOA Board Member to join. Dues \$20 per year.

Women's Club

President	Shelley Mulhollan	nd(727) 218-7327.	Unit 149
	Elyse Poole	. ,	
	Becky Zinser		
	Jeannie Jewell		



Committees

Shuffleboard	Jeannie Jewell	(727) 669-7686	Unit 32	
Bingo	Jeannie Jewell	(727) 669-7686	Unit 32	
Chatter Editor	Lisa Dearing	(309) 251-1522	Unit 153 chrislisade	earing@yahoo.com
Calendar	Lisa Dearing	(309) 251-1522	Unit 153 chrislisade	earing@yahoo.com

A Complete Listing of Resident Services can be found on the page before your calendar

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ALERT

www.usa.gov/scams-and-fraud

Identity Theft

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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

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	Silk Oak Lodge		
	Resident #1		
Name		Lot #	
Phone #			
Email			
	Resident #2		
Name		Lot #	
Phone #			
Email			

If you would like to be added to the Resident email list to receive notifications about upcoming events, parties and important Silk Oak news, please fill in the Resident form and return to Lisa Dearing, Lot 153 Info Box. (All emails are blind copied. Your information will not be shared with other residents.)



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Major Global Holidays

World AIDS Day – Dec 1

St. Nicholas Day – Dec 6 (Europe)

Bodhi Day – Dec 8 (Buddhist communities)

Human Rights Day – Dec 10

Feast Day of Our Lady of Guadalupe – Dec 12 (Mexico)

Santa Lucia Day – Dec 13 (Scandinavia)

Winter Solstice / Yule – Dec 21

Hanukkah – Dec 22–30 (Jewish communities)

Christmas Eve – Dec 24

Christmas Day – Dec 25

Boxing Day – Dec 26 (UK, Canada, Australia)

Kwanzaa – Dec 26–Jan 1 (African-American heritage)

New Year's Eve – Dec 31. [jocalendars.com]



U.S. Observances & Fun Days

Giving Tuesday – Dec 2

National Cookie Day – Dec 4

Day of the Ninja – Dec 5

National Brownie Day – Dec 8

National Cocoa Day – Dec 13

National Ugly Sweater Day – Dec 20

Festivus – Dec 23 (pop culture holiday from Seinfeld). [today.com]



Week-Long & Month-Long Observances

National Cat Lover's Month

National Giving Month

Write to a Friend Month

Seasonal celebrations like gingerbread, peppermint bark, and fruitcake days are scattered throughout the month.





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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

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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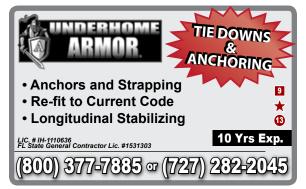


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Pearl Harbor		
Remembrance Day	15	
14	15	
21	22	
First Day of Winter		
28	29	

Silk Oak

ıesday	Wednesday	Thursday	Friday	Saturday
2	3	4	5	6
9	10	11	12	13
16	17	18	19	20
23	24 Christmas Eve	25 Christmas	26	27
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Writer's block? Vanquish it with these tips

Triters of all kinds sometimes fall prey to blocks. Whether you're writing a novel, a poem, or a business article, these tips can help you get past those blocks and get back on track:

- Start early. You have more willpower and energy in the morning, so use it to your advantage. You'll also have fewer interruptions and distractions while other people are just pouring their first cup of coffee, and you'll be able to put off less-important tasks for when you have the time to devote to them.
- Select a goal. Challenge yourself to write 5,000 words, work for two hours straight, finish a chapter, or write half your article before you move on. This gives you something concrete to strive for.
- Warm up. Spend a few minutes describing something around you, recreating a conversation from yesterday, writing down a dream, or just recording random thought as they come into your head. The practice of writing something—anything—will help get your mind in gear.
- Leave it unfinished. Some writers make a habit of stopping in the middle of a sentence so they have a natural starting point the next morning. If that doesn't work for you, try leaving what you're working on incomplete once you've reached your daily goal. You'll find it easier to continue when you have a natural jumping-off point.

• **Don't push yourself.** Sometimes the only thing to do is step away from the keyboard for a while. Let your mind wander without getting lost in another subject. After a few minutes (or hours) you'll be able to return with a fresh perspective.

Quotes

o invent, you need a good imagination and a pile of junk.

—Thomas Edison

Our imagination is stretched to the utmost, not, as in fiction, to imagine things which are not really there, but just to comprehend those things which are there.

—Richard Feynman

Do not be embarrassed by your failures. Learn from them, and start again.

-Richard Branson

You've got to get up every morning with determination if you're going to go to bed with satisfaction.

-George Lorimer



ALERT ONTHE

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.



Report Imposter Scams Online to the Federal Trade Commission | ReportFraud.ftc.gov



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.





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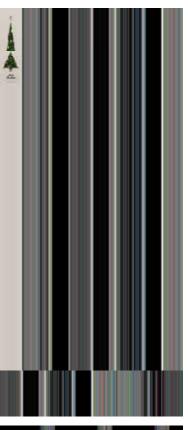
Look for the Monthly Mania page towards the end of the newsletter for direction and rules

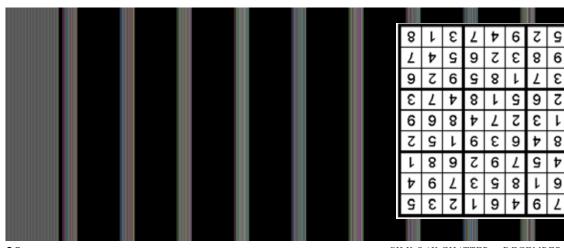


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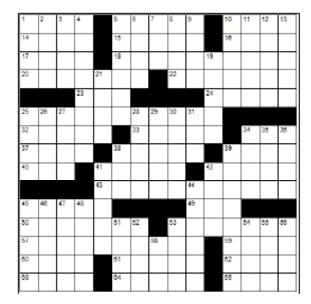




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ACROSS

- 1. On-line journal
- 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

- 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"

Infections of the eye

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
- 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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EVENTS & PROGRAMS

CRAFT SHOW, BAKE SALE, and RAFFLE. Saturday December 6, 9-1. Southwind MHC, 795 County Road 1, Palm Harbor, 440,227,5906

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.

HOLIDAY CRAFT FAIR 12/13/25 10 A.M. TO 1 P.M. AMERICANA COVE 7201 1st Street NE Saint Petersburg

EVENTS & PROGRAMS

Jan & Feb Events

Biggest Church Wide Garage Sale In The Area! Northwood Presbyterian Church, 2875 FL-580, Clearwater, 33761. January 15th, 16th, 17th, 2026, from 8am-2pm. Call Susan: 727-709-8237 with questions or to donate.

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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Office FAX: (727) 712-3526

Email: lori frieze@equitylifestyle.com

ADMINISTRATIVE ASSISTANT

Amanda Shields Email: amanda shields@equitylifestyle.com

OFFICE HOURS FOR COMMUNITY AND NEW HOME SALES INFO

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CLUBHOUSE HOURS

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