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December • 2025

Issue 10
49th Year

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Let it go

Ned paced back and forth in his sister’s kitchen one Sunday before dinner.

Familiar with the worried expression on Ned’s face, his sister Carol called him over to where she stood next to the sink. “Hey Ned, can you hold on to this for me?” She handed him a can of vegetable scraps.

Ned took the can and walked outside where he threw the scraps in the compost bin before returning to the kitchen.

“Why did you toss my scraps? I asked you to hold on to them.”

“Why would you ask me to hold on to rubbish?” Ned asked.

“I though you liked holding on to useless things,” she replied.

“What do you mean?”

“You’ve been wearing a path on my kitchen floor, preoccupied with whatever is on your mind. I doubt if you heard anything I said to you before now, yet you instinctively tossed the compost scraps without given them a second thought.

“Why don’t you apply that same logic to whatever is bothering you? If it’s something you can change, change it. If it’s something you can’t change, let it go.”

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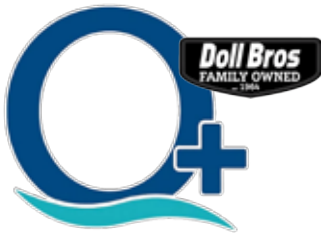


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www.usa.gov/scams-and-fraud

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Warning signs of identity theft

- Bills for items you did not buy
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- 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.**

ReportFraud.ftc.gov

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.



Report Imposter Scams Online to the Federal Trade Commission



Attention Crystal Lake Residents

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The Mysterious Gift Under the Tree

One 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

During 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

One 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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Writer's block? Vanquish it with these tips

Writers 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

To 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





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Ask the right questions

Asking 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 yourself, 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

One 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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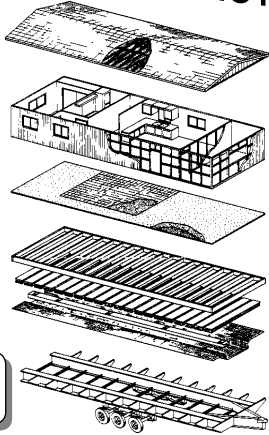
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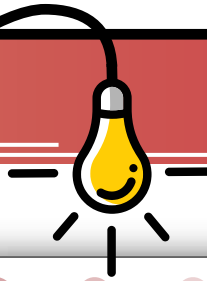
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DECEMBER • 2025

Sunday	Monday	Tu
	1	
7	8	
Pearl Harbor Remembrance Day		
14	15	
21	22	
First Day of Winter		
28	29	



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Crystal Lake

Tuesday	Wednesday	Thursday	Friday	Saturday
2	3	4	5	6
9	10	11	12	13
16	17	18	19	20
23	24	25	26	27
	Christmas Eve	Christmas		
30	31			
	New Year's Eve			

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December Sudoku

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



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

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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.





*Merry Christmas
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17

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Raising Strong Grandkids

Help your grandchildren to become more resilient by focusing on these three areas:

1. Negative thoughts. If you were ever the last one picked for a team in P.E. or someone whose accomplishments were compared against those of an older sibling or a prodigy neighbor kid, then you'll know firsthand the doubt, dread and lack of confidence that can overtake a young mind. Don't allow your children to fall victim to a spirit of defeat.
2. Encourage them to share their thoughts. Then help them improve their outlook by exploring strategies and solutions that will empower their thinking and inspire a willingness to strive for more.
3. Feelings. Sometimes as parents we're too quick to step in and say, "Don't worry. Everything will work out." Yet this approach doesn't allow your children to recognize and process how they are feeling, nor understand how their feelings can influence behavior.
5. Give youngsters a judgment-free forum for exploring their emotions, and offer insight and constructive feedback for dealing with those emotions.
6. Fears. Confronting adversity helps to develop problem-solving skills and gives us the confidence to make better choices.
7. Don't allow children to give up when times are tough. Encourage kids to face their fears with positive actions and perseverance. They may not always come out on top, but they will be able to hold their heads up knowing they did their best.



Quotes

When trouble comes, it's your family that supports you.
—Guy Lafleur

Family means no one gets left behind or forgotten.
—David Ogden Stiers



Don't make these retirement saving mistakes

Too many people wait too long to start thinking about how much money they will need to finance their retirement. Retirement seems far away when you're in your 20s and 30s, and it's easy to think you'll have plenty of time to worry about saving later. That's one mistake. Here are three more, offered by Chris Heerlein, partner at REAP Financial and author of *Money Won't Buy Happiness—But Time to Find It*:

- **Not participating in a 401(k).** Many employers don't offer a 401(k) or similar retirement plan, but if yours does, you should participate. This savings opportunity that can reap great rewards, especially if you start when you're in your 20s and faithfully contribute for decades.
- **Saving only in a 401(k).** Although contributing to a 401(k) is great, that shouldn't be your only vehicle for saving. If you are a younger saver, you are putting all your money into a bucket you can't touch for 20 or 30 years. When you do withdraw it in retirement, you'll pay taxes because the taxes were deferred. Put some balance in your portfolio with a Roth IRA, a Roth 401(k) or a health savings account. Withdrawing from those Roth funds in retirement won't result in taxes because the taxes were already paid when the money went in the account. HSA money isn't taxed if you withdraw it for qualified medical expenses. After you turn 65, you can withdraw it for any purpose, though you will pay taxes on that withdrawal if not used for a qualified expense.
- **Failing to embrace risk.** When the 2008 financial crisis hit, plenty of investors lost a substantial portion of their savings. The memory of what happened to them—or to their parents—is still having repercussions. Some people younger than 50 are too conservative with their investments, so their money doesn't grow as it could if they took more risks. If you're between the ages of 20 and 50, though, don't panic. Time is on your side. If you suffer a loss, you more than likely have plenty of years to recover before you retire.



Stretch your bonus dollars

Even a small year-end bonus can go a long way in helping you manage debt. Here are some ways you can make good use of an extra \$50:

- **Cut your credit card debt.** If you put \$50 toward a \$2,000 credit card balance, you'll cut your payback time by four months if you usually pay a minimum of \$40 month. Using the \$50 toward the debt can save you \$103 in interest (at 16 percent).
- **Buy financial management software.** Use the \$50 to help you manage your money better by buying financial management software like Quicken. It'll help you keep better control of your checking account. The programs also help you to identify other areas where you can save money.
- **Pump up your relationships.** Buy something nice for your spouse, partner, friends, family or co-workers. Invest in something by thinking that there's more to life than money.



13 ★ 9

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The Great Eggnog Explosion

At 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

One 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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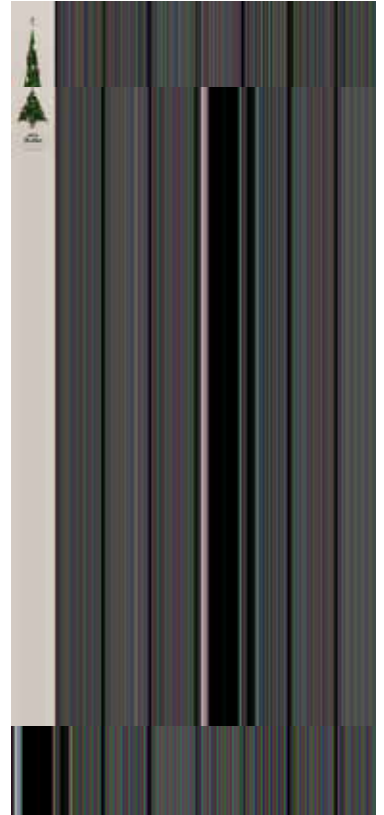
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16



DECEMBER SUDOKU

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



December Word Search



beset
brain
bring
candy
domesticated
dreams
early

escape
feeling
feline
glide
headache
imagination
inspiration

interrupt
learn
magic
melt
nard
narrow
never

notify
office
period
pride
rash
reed
resist

sunny
sweet
think
toad
toward
world

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OTHER	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	
Sell Rickey's Jerky! Join our team—locally or see the country. Full time or part time. Have fun while you cover your expenses or make some money! We're hiring now through the end of the year! Contact Ryan: Info@RickeysJerky.com or 503-475-5613 https://rickeysjerky.com/pages/opportunities has more info.	Ranch Mobile Park, Park-Wide Yard Sale , Saturday, December 6, 2025, 8:00am -2:00pm at: 6800 - 150th Ave. N., Clearwater, (Largo).	VENTRILOQUIST MARK MINOR SHOW, January 17th, 7PM. Paradise Island Clubhouse, 1001 Starkey Road, Largo. Tickets only \$10, Contact Ken 386-450-0360
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ARTICLES FOR SALE	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.	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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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.

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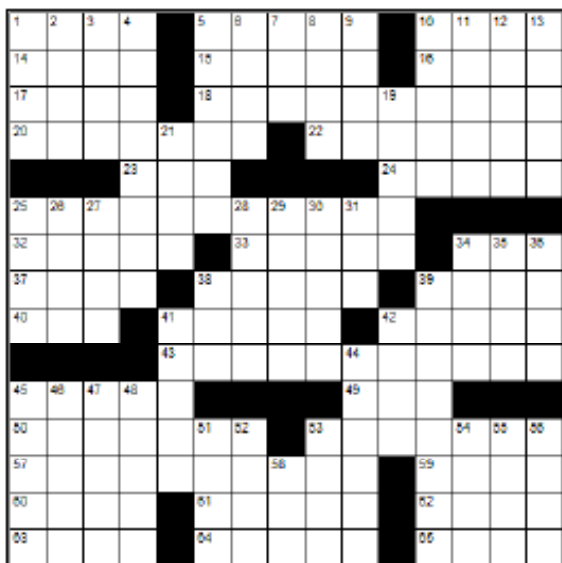
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14. Former Italian currency
15. A red fluorescent dye
16. Send forth
17. A Freudian stage
18. Totally
20. Vixen
22. Hypodermic
23. L
24. Donkeys
25. Class chums
32. Held on tightly
33. Japanese cartoon art
34. Beer
37. Not yours
38. Inscribed pillar
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

- | | | |
|--------------------------------|--------------------------|-------------------------|
| 1. Ho-hum | 19. Delete | 41. Lose consciousness |
| 2. Connects two points | 21. Blockage | 42. "Smallest" particle |
| 3. By mouth | 25. Flat-bottomed boat | 44. Spay |
| 4. Square-rigged sailing ships | 26. Hint | 45. Hemp |
| 5. Summon to return | 27. Offended | 46. Small goat antelope |
| 6. Owl sound | 28. Married partners | 47. Licoricelike flavor |
| 7. Belief | 29. Concerning (archaic) | 48. Sail supports |
| 8. Bites | 30. Diacritical mark | 51. Animal menageries |
| 9. Unique | 31. An uncle | 52. Unit of land |
| 10. Anagram of "Smite" | 34. Countertenor | 53. Way in |
| 11. Portents | 35. Hawaiian feast | 54. Protagonist |
| 12. Cause to leak | 36. Makes a mistake | 55. Ear-related |
| 13. Infections of the eye | 38. Bro or sis | 56. Every single one |
| | 39. Happy | 58. Uncooked |



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