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December • 2025

Issue 10
49th Year

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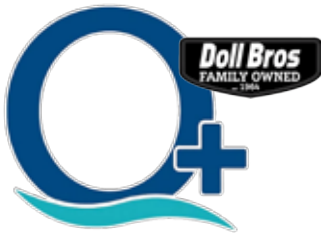


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www.usa.gov/scams-and-fraud

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.**

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



Dear community members,

December is such a nice time of year to be in Crosswinds. Many houses are decorated for the holidays, the Christmas Tree is aglow by the fire pit and there are many festive events planned. One of my favorite events is the Crosswinds Annual Parade in which the community decorates their golf-carts, bikes, trikes and other vehicles in fun holiday fashion. They then proceed down each street and eventually end at the clubhouse where there is a holiday party. This year's parade theme is Winter Wonderland and prizes will be awarded for best decorations. I can't wait to see how people decorate!



Wishing all of you a very happy holiday season and a new year full of happiness.

Best,

Beverly Moody

RCA President

Events

12/13 at 5:45 Crosswinds Annual Holiday Parade and Holiday Party 5:45pm

Decorate your Golf-carts, Bikes, Trikes Etc. Line up in front of the clubhouse at 5:45. This year's theme is Winter Wonderland and prizes will be awarded for best decorations. Parade will go up and down each street so even if you are not in the parade, come out and cheer the parade on. After the parade meet at the clubhouse for a holiday party. Bring an appetizer to share and BYOB.



12/31 New Years Eve Party 8:00-12:00. Live music and food. BYOB. Cost \$15. Tickets available at lots 8A, 426 and 648.





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

Anthropologists 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

Someday 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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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*



When to treat burns at home, and when to head to the ER

Burns can be painful, but you don't necessarily have to go to a hospital to treat them. From the NBC News website, use this checklist to determine whether you (and how) you can treat a burn at home:

When to treat at home:

- You feel pain from the burn.
- The skin turns white when you press it, then turns red again when you stop.
- The burn isn't on your hands, joints, or face.

How to treat at home:

- Remove any hot or burning material from the affected area.
- Wash the area with soap and water.
- Apply an antibiotic ointment to the burn site.
- Wrap the burn site with gauze and secure it with adhesive tape



When to go the hospital:

- You feel little or no pain.
- The burn is deep and your skin is peeling.
- The burn covers your hand, joints, or face.

Check with your doctor when:

- The pain increases or gets more frequent.
- You see signs of infection on the burn site.
- You have any other symptoms.

Rehab after heart attack is often ignored

Approximately 790,000 adults in the United States suffer heart attacks every year, and about 210,000 of them are repeat attacks.

Cardiac rehabilitation is crucial to preventing a second heart attack, but the Centers for Disease Control and Prevention report that only one in three survivors opt to participate in it.

Cardiac rehab includes exercise counseling, lifestyle advice for a healthy heart, and stress-reduction tips, all of which can reduce those chances of a second (or third or fourth) attack. Cardiac rehab also means extended medical supervision after discharge from the hospital, according to the WebMD website.

If you or someone you know has suffered and survived a heart attack, keep in mind that rehab might prolong life and prevent a new crisis.



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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.

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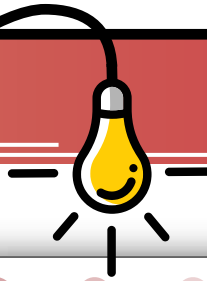
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Sunday	Monday	Tu
	1 10:00 Water Aerobics	
7	8 10:00 Water Aerobics	
Pearl Harbor Remembrance Day		
14	15 10:00 Water Aerobics	
21	22 10:00 Water Aerobics	
First Day of Winter		
28	29 10:00 Water Aerobics	

Crosswinds

Tuesday	Wednesday	Thursday	Friday	Saturday
2	3	4 5:30 Bingo dinner 6:30 Bingo	5 10:00 Water Aerobics	6
9	10 5:30 dinner 6:30 Music Bingo	11 5:30 Bingo Dinner 6:30 Bingo	12 10:00 Water Aerobics 10:30 White Sands Food Pantry	13 5:45 Annual Holiday Parade
16	17	18 5:30 Bingo Dinner 6:30 Bingo	19 10:00 Water Aerobics	20
23	24 Christmas Eve	25 Christmas	26 10:00 Water Aerobics 1:00 Good Neighbor Food Pantry	27
30	31 8:00 New Years Eve Party New Year's Eve			

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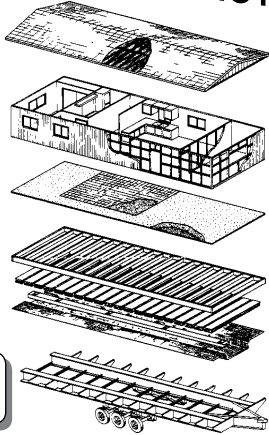
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December Sudoku

				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	2	5
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



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





MONTHLY

Bingo's Birthday Month. With origins that date back to a 1530s Italian lottery game, different versions of Bingo were played in Germany and France for hundreds of years before it reached North America in 1929. The game has been popular in the United States since then, used by churches to raise funds and by casinos that promise huge jackpots to a lucky few.

Root Vegetables Month. Looking for something healthy to offset the sugary treats of the holiday season? Consider a carrot soup seasoned with turmeric and ginger; add shaved beets and radishes to a salad; or try a side of mashed parsnips or baked sweet potatoes with your next meal.

National Eggnog Month. Spike it with bourbon, whiskey, or rum; add a splash to your coffee; or enjoy a glass with a sprinkle of cinnamon on top. For those who love the rich, creamy beverage known as eggnog, this is the month to indulge.

Seasonal Affective Disorder Month. About 20 percent of the population suffers from a mild form of depression during the cold-weather months. Most experience fatigue, irritability, a lack of concentration and other symptoms in the winter months. Check in with your health care provider if you or someone you know experiences changes in moods and behaviors this winter.



WEEKLY

Clerc-Gallaudet Week, Dec. 3-9. Laurent Clerc (1785–1869) and Thomas Hopkins Gallaudet (1787–1851) worked to establish the foundation for American Sign Language, as well as the first school for the deaf in this country. Clerc-Gallaudet Week was established by the D.C. Public Library in 1974 to honor the December birthdays of these men and to raise awareness of issues in the deaf and library communities.

Christmas Bird Count, Dec. 14–Jan. 5. For more than 100 years, the Audubon Society has relied on volunteers birders throughout the Western Hemisphere to conduct an avian census. Go to <http://www.audubon.org/join-christmas-bird-count> to find out the details about CBC activities in your area.

National Gluten-Free Baking Week, Dec. 17-23. The treats and feasts of the season can be especially challenging for those with digestive issues or an intolerance for the complex protein found in barley, wheat, and rye. Consider adding a few gluten-free alternatives to your holiday spread this year.

Hanukkah, evening of Dec. 12–evening of Dec. 20. This eight day “Festival of Lights” is commemorated by the nightly lighting of a menorah, the recitation of special prayers, and feasting in the Jewish community.



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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:



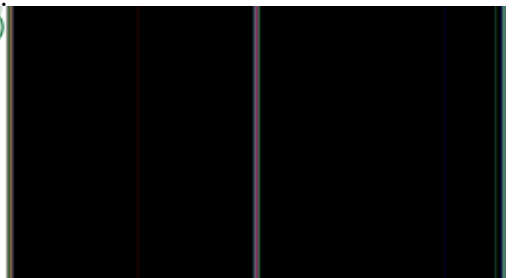
- Write variations of the same question. Without overthinking it or second-guessing yourself, quickly write at least 10 variations of the question you're exploring. "How can we reduce expenses?" could become, "How can I persuade people to reduce expenses?" and "Where can we easily cut expenses?" and 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.





13 ★ 9

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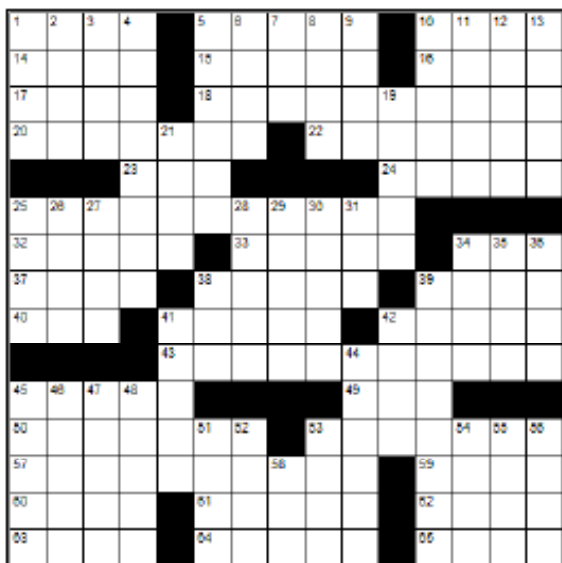
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5. Rhinoceros
10. Gangs
14. Former Italian currency
15. A red fluorescent dye
16. Send forth
17. A Freudian stage
18. Totally
20. Vixen
22. Hypodermic
23. L
24. Donkeys
25. Class chums
32. Held on tightly
33. Japanese cartoon art
34. Beer
37. Not yours
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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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	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.
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E	D	I	L	G	P	E	R	I	O	D	V	F		
C	O	H	E	E	M	X	P	C	A	N	D	Y		
M	M	F	Y	B	A	P	B	A	Q	T	L	D		
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beset
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dreams
early

escape
feeling
feline
glide
headache
imagination
inspiration

interrupt
learn
magic
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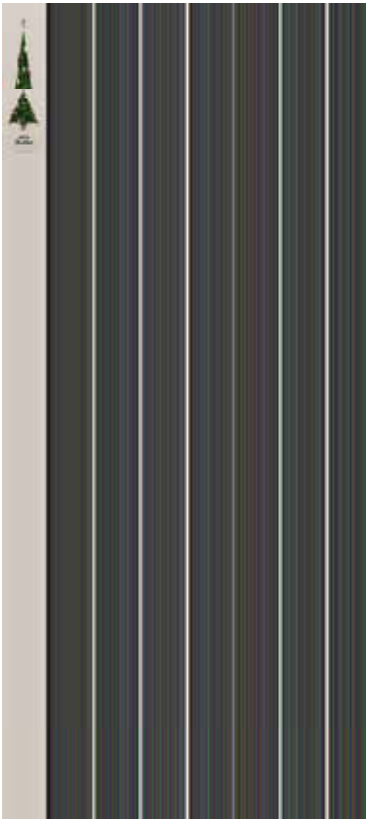
notify
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pride
rash
reed
resist

sunny
sweet
think
toad
toward
world



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

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- 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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2. Ask the business for your Monthly Mania ticket, **OR a copy of your receipt and clip this ad**
3. Mail it back to us at: **Monthly Media | 220 Bahama St. Venice, FL 34285**
4. Every month we draw new tickets for **CASH PRIZES** and mail winners a check! **Every month is a new chance to win!**

Name	
Address	
City/State/Zip	
Phone	
E-mail	

Mary Jane Belliveau\$100.00..... Jones & Sons Plumbing
 Myrna Macilvane\$10.00.....Air Masters of Pinellas
 Rebecca Baker\$10.00.....Air Masters of Pinellas
 Bill Hall\$10.00.....Air Masters of Pinellas
 Betty Allen\$10.00.....Air Masters of Pinellas
 Terry Brittain\$10.00..... Battleline Pest Control
 Sharon Groom\$10.00..... Battleline Pest Control
 Marion Hagen\$5.00..... Battleline Pest Control
 Pat Needham\$5.00..... Battleline Pest Control
 Joan Athey\$10.00..... Battleline Pest Control

Wesley Weisbrod.....\$10.00.... Buggin Out Termite & Pest Control
 Cheryl Seddan.....\$10.00.....FL Termite & Pest Experts
 Deborah Beaulieu.....\$10.00..... Imperial Electric Services
 Jason Griesemer\$10.00..... Imperial Electric Services
 Julia Cadieux.....\$10.00..... Imperial Electric Services
 Karen Fairfield\$10.00..... Jones & Sons Plumbing
 Patti DiStasio\$10.00..... Jones & Sons Plumbing
 Bonny DeMoranville ..\$5.00..... Jones & Sons Plumbing
 Claudia Vater.....\$10.00..... Jones & Sons Plumbing



Not enough qualifying winners for the November drawing!
Mail in your tickets or paid receipt for your chance to win!

• Limit of one ticket per visit • Advertiser may have up to 5 winners per month • Advertiser must have bill paid current to qualify • Allow 8-12 weeks for mailing of check • No purchase necessary • Contest void where prohibited by law • Tickets available at participating Monthly Media advertisers •



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flatworksremodel@yahoo.com

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UNICO DESIGN/BUILD INC CGC #1511054



Precision Vapor Barriers

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