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FROM THE PRESIDENT

By Barry Porter

Hello Neighbors

Well, we survived yet another hurricane. While some of our neighbors lost a roof or a porch, no one lost their home and more importantly no lives were lost. The Park clean-up went remarkably well and I must give thanks to Alexanders for the terrific job they did for us. Our tree removal for damaged trees is also being carried out well thanks again to Alexanders and the hard work of Art Swagler and Bobbi our CAM.

We have an upcoming election and now is the time to put forth your name to take on one of the three available positions on the Board of Directors. Ending their terms are Linda Rhodes, Norve Loomis and Richard Wolfe. My sincere thanks to these three who have given their time to assist in the very complicated nature of running this Park. Please consider running for election, it's YOUR chance to have a voice.

I have been held down with some personal health problems but Art has stepped in and helped enormously. So, a personal thanks to you Art and to Chris Becker for all her assistance and to Bobbi for always keeping me in the loop.

That's it for this month. See you at the next Board meeting.



MANAGER'S MESSAGE

By Bobbi Gumm, CMCA, AMS

Happy Holidays! – I hope you and your families have a wonderful holiday and I wish you good health and happiness!

Business Office Closure – The business office will be closed on Wednesday, December 25th for the Christmas Holiday. Your staff looks forward to spending this time with their families.

Notice of Intent – Thinking of running for the Board of Directors? There are three positions open. Notices of Intent to run are due no later than December 6th, 2024.

GetQuorum – This year we are using a new online platform called GetQuorum. If you have an email on file, you have already received a notice to opt in. It is very easy to use. By using the online platform, the association saves money on postage, paper, ink and time. I encourage you to opt in.

Annual Meeting – The Annual Meeting will be held on January 15th at 6:30pm in the clubhouse. Second notices will be either mailed on Monday, December 16th or if you signed up with GetQuorum, you will be invited to fill out the proxy and ballot. Please remember that proxies are separate from the ballot and they should not be together in one envelope. Proxies are to be put in the proxy envelope provided. Ballots are filled out, put in the little blue envelope and sealed. Then the little blue envelope is put into the grey envelope. Those envelopes must have the association

...continued on page 6

name, lot # and signed in order to be valid.

Vantaca – If you have not signed up for Vantaca and would like to, please contact the office and we can provide you with a link to get signed up. It's a great tool to view your account, pay maintenance fees, requests, get meeting minutes, financials, and forms.

Reminders for New Year – There are several items I would like to remind you about.

1. Vehicle Decals – If you purchase a new vehicle, don't forget to bring a copy of the registration to the office so we can update your record and give you a new decal.
2. Pet Registrations – When you get your pet vaccinated, the office needs a copy of the documentation for the files. If you bring in your record, we will copy it for you.
3. Guests – This time of year, many residents have guests visiting to escape the northern temperatures so please be sure to register your guest. You can either stop by the office, call or email the office to register them.
4. Golf Cart Decals - If you own a golf cart you will need to obtain decals (your lot number) to be affixed and displayed on your cart.
5. Emergency Contract – Remember to complete and return your Emergency Information Sheet to the office so we will know who to contact in an emergency.
6. Violations – We have had an abundance of violations for weeds in flower beds, weeds in rocks and bushes needing trimming. With the weather getting nice, it's a great time to get this done! If you receive a violation letter, don't forget to let the office know when the work has been completed.
7. Yard Ornaments – Please remember yards are allowed to be decorated, but the amount allowed is five per home. Also, please know that the landscapers are not responsible if something is broken.

Happy Holidays to all the amazing residents at CWC!



FROM THE EDITOR

By Donna Collins

It is hard to believe that 25 years have passed since we were worrying about our computers and other technology as we moved from 1999 to 2000, the dreaded Y2K scare. That issue has passed but there are always other things to wonder about. From weather changes, new diseases, old diseases reappearing, and humans trying to destroy each other world-wide there are always worries. It is so uplifting to hear about the positive things that happen. Families, friends, and neighbors helping each other in times of hardship, joint efforts to find cures for diseases, working together to help the environment and so many more. It is the small things that start at home and in our communities that make a difference.

As we think about New Year Resolutions, let's make them helpful, attainable and positive. Have a wonderful Holiday Season and a Happy, Healthy New Year.

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CASCADE SOCIAL CLUB, INC.

By Sue Desnoyers,

PRESIDENT'S NEWSLETTER FOR DECEMBER, 2024

It's wonderful to see our park bouncing back after two hurricanes. Like the woolly caterpillar turning into a beautiful butterfly. There's been a lot of activity and a lot of work and it shows.

Cindy Herbert once again was gracious in preparing and serving a wonderful Thanksgiving meal to all who wished to attend. Cindy and her workers deserve a round of applause and a huge thank you for their hard work. Now ours can begin.

The first breakfast of the season will be Saturday, December 7th at 9:00 in the Clubhouse. Tickets can be purchased every Wednesday in the Library from 10 – noon for all Social Club events that require them. Breakfast is \$7 a person. It is always a great meal. You won't go away hungry.

Next on the list is the Bike/Golf Cart Parade and Celebration on Friday, December 13th. This is a free event. The parade starts from the Clubhouse at 6:00 and festivities are in the Clubhouse at 7:00. Cookies, punch and coffee will be available along with some special holiday fun.

We round out the month of December with "Diner en Blanc", (Dinner in White). This will be a dance with our table picnic/potluck. Get together with friends and create a menu for your table. The doors open at 6:00 with music from 7 – 10PM. Tickets for the dance are \$5.00 a person.

It is going to be a very busy month with all the activities and Christmas celebrations. We hope to see you there.

A very blessed season to all, no matter where you are. Have a happy and safe holiday.

How to sign on to our Clearwater Cascade Facebook page:

- You must have a personal Facebook account to sign on to our Clearwater Cascade Facebook Closed Group page.
- Once you are on your personal Facebook page, in the white "Search" box at the top of the page, type in Clearwater Cascade.
- Click on the link for Clearwater Cascade.
- On the Clearwater Cascade page click on the "Join" box below the picture at the top. Answer the 3 questions that will be presented to you.

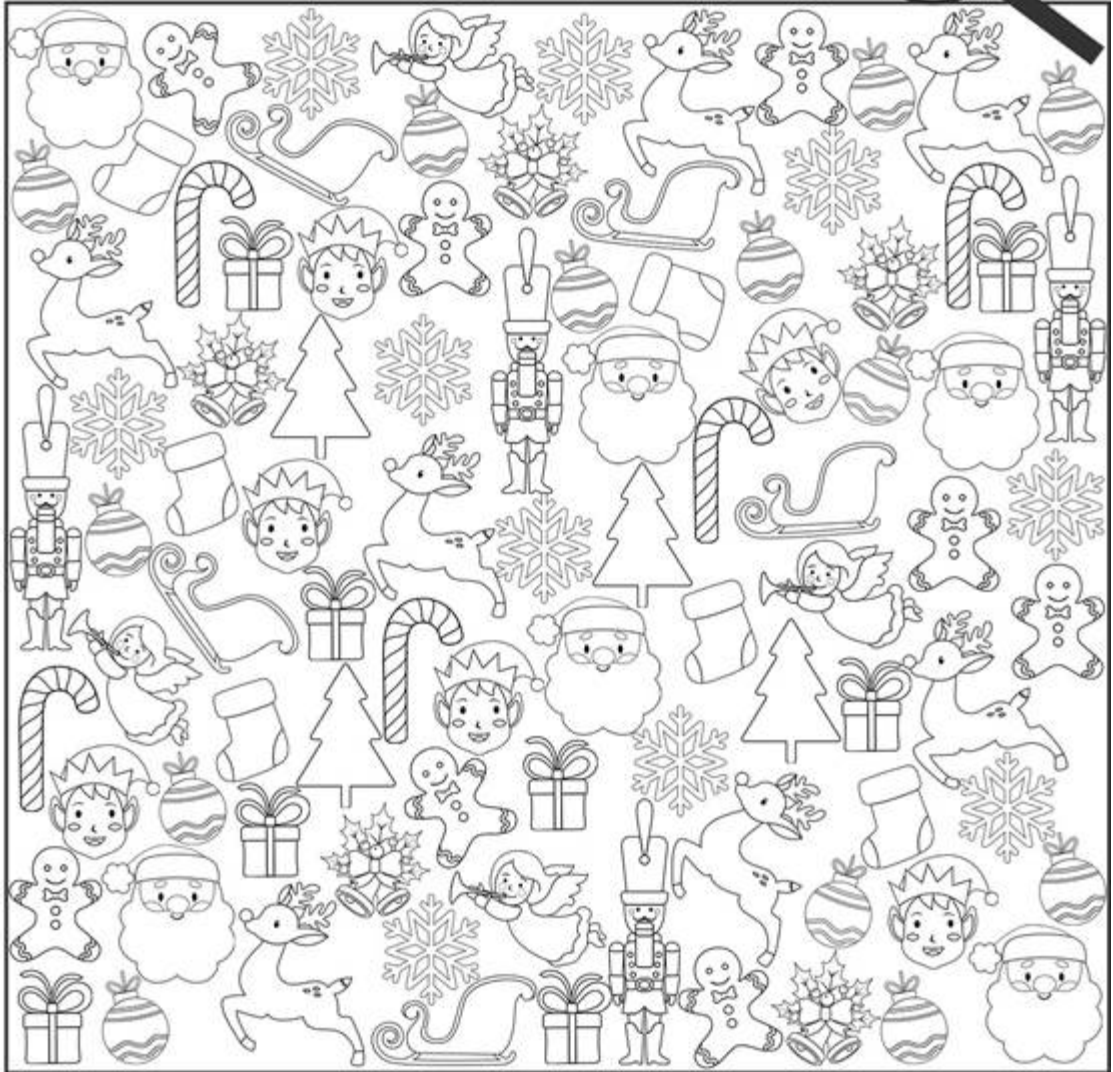


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Sandy Draper, Admin
Theresa Parson, Admin



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COMMITTEES

BINGO

This is a note to let everyone know that there **will** be Bingo this season, but we don't have a definite start date as there have been health issues for three of the couples involved. Watch for an email from the office, notices in the laundries, and a post on FB. We miss you too.

COMMUNITY ACTIVITIES

By Debbie Creighton & Maddy Haber

It's December! Where did 2024 go? Let's make the most of 2025. Our park will be buzzing with all types of activities for you to enjoy. Why not take on a new activity like bocci, outside shuffleboard, bunco, darts, or the other fun activities in the park. Our newest activity for all to enjoy is inside shuffleboard. The Community Activities Committee purchased a beautiful shuffleboard table for the clubhouse. Stop by and take a look and maybe even play a game or two. The ping pong table is now located in the clubhouse too.




The bocce activity is now going to be a league. Bocce will be coordinated by Lucy Husser and will start in January. You can sign up in the Library, clubhouse, or laundry rooms. We are looking for a coordinator to start a cornhole league and also for starting an indoor shuffleboard league. Call Maddy if you would like to be a coordinator (412-716-2129).

The Craft Fair and Bake Sale was held November 16th. All proceeds go back to the park for maintaining or purchasing new equipment for our park. A BIG shout out to **Jane Boucher** for all her hard work to make this happen. We also can't forget all of you who baked awesome goodies for our bake sale. You guys rock! THANK YOU!

The committee is busy planning for two other annual activities. One is the Park Carport Sale. Mark February 15th on your calendar for this awesome event. Of course, you can have your own sale. Let Louise know if you plan to have your own sale. A map will be available at the clubhouse the day of the sale showing the lots so that buyers can find you. The Community Activities "carport" sale will be held in the clubhouse again this year. Please donate your unwanted clean items. Louise will plan to pick them up or let you know where you can drop them off. Text Louise at 902-488-3937.

The second activity is the Fla-Ming Cha-Ching scheduled for Saturday, March 22nd. This is a fun event with many prizes, and a chance to relax by the pool. Flamingos will be sold in the Library starting December 11 and every Wednesday from 10:00am to noon. Watch for flyers with additional information. Also, if you are unable to come to the library, call Maddy

continued on page 14



(412-716-2129) and she will come to you.

We welcome all ideas for fundraisers or what we can purchase for the park to make it even better for you. That's all folks!



VOLUNTEERS

By Jane Boucher

Two hurricanes hitting us within a two-week period tries the very soul, but we are resilient and it's such a blessing how we see neighbor helping neighbor. We've only lived here in Clearwater Cascade for a bit over three years, but we have seen it time and again how we band together to help one another. We truly live in paradise.

Thank you to all who signed up for the Veterans' Day cookout and for helping us honor our Veterans. They have each given so much of themselves so we can enjoy our Freedom. We had an awesome turnout and the wide variety of side dishes and desserts was fabulous. We thank you all for your generous donations. This was all funded by one individual who insists all the donations go directly to Wounded Warriors. We also want to thank all those who pitched in to make this such a great event for honoring our Veterans.

Our annual Craft Fair & Bake Sale was another successful event raising money for Community Activities. We had over 30 vendors again this year. And the Bake Sale was a smashing success. Please contact Maddy Haber if you are interested in coordinating this event for next year. I will gladly share all the contact information for all the vendors and potential vendors from the past three years.

Safe travels to all who will be traveling this month. We are looking forward to all the events the Social Club has lined up for us this winter season.

Treasure Life & Health,
Jane Boucher



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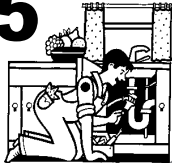
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Love...Or Best Offer by Phil Olson

Cheryl is a widow of two years. Stan is newly divorced. After failed blind dates, their best friends, Lori and Dave, convince them to try online dating with the new dating website, “Friends, Love or Whatever.” With the worst dating advice in the world from their friends, Cheryl and Stan set out to find happiness and true love—online. All the trials and tribulations of online dating come to the forefront, including overcoming heartbreak and rejection, all in an effort to find love...or best offer.

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Please let Marie or Marcia know by early in January if you want tickets.

Website: www.EarlyBirdDinnerTheater.com



LEAGUES



BOCCE

By Lucy Husser

This season I will be running bocce ball. There will be a little change, we will be keeping records of team wins and losses. This, I think, will put a little more fun into the game.

I will be coming to Florida in January which is about the time the games start. This is why I am looking to get the teams set up before that time.

Please contact me if you all already haven't, to let me know if you are playing this season. I would also like to have people who can step in as subs.

I also have this message on the Clearwater Cascade Facebook site.

Hope to have you join in on the fun.

Lucy Husser

tkmumm@hotmail.com 412-997-6181

MIXED GOLF

Submitted by Mavis Askin

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Sunday	Monday	Tuesday
<div>1</div> <div>Veterans 3:00 LIB Line Dancing 6:30-7:30 CH</div> <div>First Sunday of Advent</div>	<div>2</div> <div>Water Aerobics 10:00 Euchre- 6:00 LIB</div> <div></div>	<div></div> <div>Mixed G Jam Sess Cribbage</div> <div></div>
<div>8</div> <div>Line Dancing 6:30-7:30 CH</div> <div></div>	<div>9</div> <div>Water Aerobics 10:00 Euchre- 6:00 LIB</div> <div></div>	<div></div> <div>Fit 4 Life Mixed G Jam Sess Cribbage Sewing/C</div> <div></div>
<div>15</div> <div>Line Dancing 6:30-7:30 CH</div> <div></div>	<div>16</div> <div>Water Aerobics 10:00 Euchre- 6:00 LIB</div> <div></div>	<div></div> <div>Fit 4 Life Mixed G Jam Sess Cribbage Sewing/C</div> <div></div>
<div>22</div> <div>Line Dancing 6:30-7:30 CH</div> <div></div>	<div>23</div> <div>Water Aerobics 10:00 Euchre- 6:00 LIB</div> <div></div>	<div></div> <div>Fit 4 Life Mixed G Jam Sess Cribbage Sewing/C</div> <div>Chr</div>
<div>29</div> <div>Line Dancing 6:30-7:30 CH</div> <div></div>	<div>30</div> <div>Water Aerobics 10:00 Euchre- 6:00 LIB</div> <div></div>	<div></div> <div>Mixed G</div> <div>New</div>

Clearwater Cascade

Tuesday	Wednesday	Thursday	Friday	Saturday
Ladies Golf 11:30 Lunch 1-3 P Spades 1:00 LIB	Water Aerobics 10:00 Ticket Sales 10-12 LIB Spades 12:30 LIB	Ladies Golf 9:00 Men's Golf AM Bunco 6:30 LIB	Water Aerobics 10:00 Games Night 6:30 LIB	Breakfast 7-11 CH Pearl Harbor Remem- brance Day
Ladies Golf 9:00 CH Ladies Golf 11:30 Lunch 1-3 P Spades 1:00 LIB Craft 1: CH	Water Aerobics 10:00 Ticket Sales 10-12 LIB Spades 12:30 LIB	Fit 4 Life 9:00 CH Ladies Golf 9:00 Men's Golf AM Bunco 6:30 LIB	Water Aerobics 10:00 Games Night 6:30 LIB Bike Parade 6:00 Holiday Celebration 7:00 CH	Book Talk 11: LIB
Ladies Golf 9:00 CH Ladies Golf 11:30 Lunch 1-3 P Spades 1:00 LIB Craft 1: CH	Water Aerobics 10:00 Ticket Sales 10-12 LIB Spades 12:30 LIB BOD mtg 6:30 CH	Fit 4 Life 9:00 CH Ladies Golf 9:00 Men's Golf AM Bunco 6:30 LIB	Water Aerobics 10:00 Games Night 6:30 LIB	 First Day of Winter
Ladies Golf 9:00 CH Ladies Golf 11:30 Lunch 1-3 P Spades 1:00 LIB Craft 1: CH	 Christmas Day Christmas	Fit 4 Life 9:00 CH Ladies Golf 9:00 Men's Golf AM Bunco 6:30 LIB	Water Aerobics 10:00 Games Night 6:30 LIB	Potluck dinner for your table 6:00 Dance at 7:00
Ladies Golf 11:30				JANUARY S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 New Year's Eve

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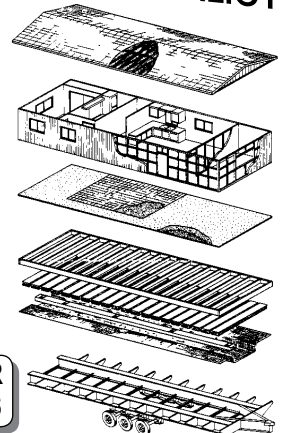
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CARDS



EUCHRE

Submitted by Cheryl Murphy

The following are the results for the month of October:

October 7
No Game

October 14
1. Nancy Clark 57
2. Sue Vandever 53
3. Cheryl Murphy 52
3. Sharon VanScoter 52
Most Loners: Rita Eckhart

October 21
1. Chris Becker 61
2. Sue Vandever 60
3. Paul Annable 55
Most Loners: Samantha Gaines 3

October 28
1. Christina Brown 62
2. Sharon VanScoter 59
3. Art Swagler 56
Most Loners: Greg Hughes 4





SPADES

Submitted by Cheryl Murphy

October 2

- | | |
|--------------------|------|
| 1. Dot Shoemaker | 1759 |
| 2. Bill Ray | 1555 |
| 3. Cheryl Murphy | |
| 4. Richard Boucher | 1432 |

High Game Score:

Sharon VanScoter & Kevin Henson	427
------------------------------------	-----

October 9

No Game

1496

October 16

- | | |
|------------------|------|
| 1. Dot Shoemaker | 1565 |
| 2. Greg Hughes | 1496 |
| Christine Becker | 1485 |
| 4. Barry Porter | 1449 |

High Game Score

Nancy Clark & Dot Shoemaker	414
--------------------------------	-----

October 23

- | | |
|---------------------|-------|
| 1. Sharon VanScoter | 1877 |
| 2. Pete Quirion | 1863. |
| 3. Cheryl Murphy | 1844 |
| 4. Sue Vandever | 1724 |

High Game Score:

Cheryl Murphy & Nancy Clark	453
--------------------------------	-----

October 30

- | | |
|--------------------|------|
| 1. Richard Boucher | 1762 |
| 2. Sue Vandever | 1560 |
| 3. Renee Kieras | 1544 |
| 4. Cheryl Murphy | 1354 |

High Game Score:

Sue Vandever & Renee Kieras	438
--------------------------------	-----





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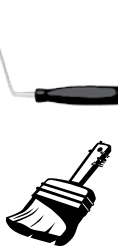
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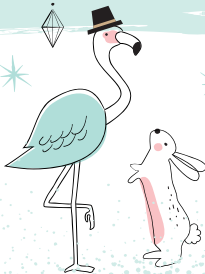
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16 ★ **15**



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www.fbi.gov/how-we-can-help-you/scams-and-safety/common-scams-and-crimes

Romance scams occur when a criminal adopts a fake online identity to gain a victim's affection and trust. The scammer then uses the illusion of a romantic or close relationship to manipulate and/or steal from the victim.

The scammer's intention is to establish a relationship as quickly as possible, endear himself to the victim, and gain trust. Scammers may propose marriage and make plans to meet in person, but that will never happen. Eventually, they will ask for money.

If someone you meet online needs your bank account information to deposit money, they are most likely using your account to carry out other theft and fraud schemes.

Tips for Avoiding Romance Scams:

- Be careful what you post and make public online. Scammers can use details shared on social media and dating sites to better understand and target you.
- Research the person's photo and profile using online searches to see if the image, name, or details have been used elsewhere.
- Go slowly and ask lots of questions.
- Beware if the individual seems too perfect or quickly asks you to leave a dating service or social media site to communicate directly.
- Beware if the individual attempts to isolate you from friends and family or requests inappropriate photos or financial information that could later be used to extort you.
- Beware if the individual promises to meet in person but then always comes up with an excuse why he or she can't. If you haven't met the person after a few months, for whatever reason, you have good reason to be suspicious.
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58 ★ 3



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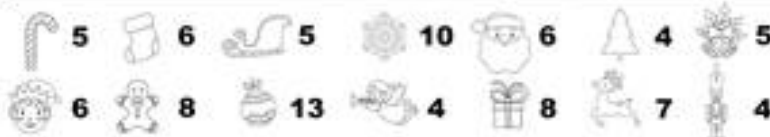
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E	W	A	T	C	H	N	I	G	E	B	S	L
A	T	S	R	I	F	S	G	P	A	A	O	A
K	L	O	G	I	C	O	G	C	T	S	V	M
N	E	E	J	H	A	X	K	R	S	I	E	S
E	E	Y	V	L	K	G	E	M	U	D	R	L
S	S	E	S	I	R	A	O	T	J	E	C	E
S	I	G	U	O	S	D	Y	C	D	R	O	V
U	V	A	U	O	E	I	H	K	A	D	M	E
R	E	N	N	R	M	A	C	W	C	N	E	L
O	D	A	N	A	R	H	L	E	Q	U	A	L
H	H	M	G	M	A	G	I	C	D	H	L	Z
C	G	E	N	C	H	A	N	T	O	D	A	Y

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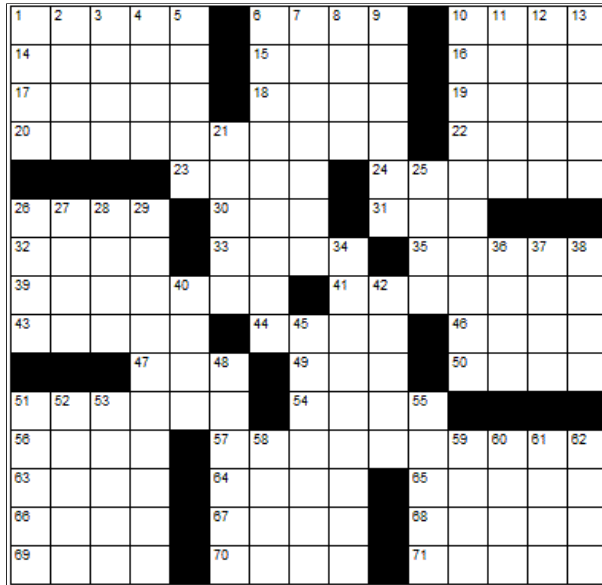
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14. Moor
15. Not under
16. Religious ceremony
17. Liquid bodily waste
18. Detective _____ Wolfe
19. Leave out
20. Neutral
22. Game piece
23. Disagreeable person
24. Is melodramatic
26. Capable
30. Consumed
31. Downturn
32. Metal used in steel
33. Feces
35. Skirmish
39. Chuckled
41. In the best of all worlds
43. Brown shade
44. Lack of difficulty
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51. Lacking companions
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64. Infinitesimal amount
65. Actor Clark _____
66. Being
67. Coagulate
68. Food grain
69. Marsh plant
70. Arid
71. Affirmatives



DOWN

- | | | |
|-----------------------------|-----------------------|------------------------|
| 1. Blackball | 13. Distributes | 42. Ocean trenches |
| 2. Protagonist | 21. Angered | 45. Faucet attachment |
| 3. Precipitation | 25. Rodents | 48. Words to a song |
| 4. Europe's highest volcano | 26. Afflicts | 51. Not upper |
| 5. Young seal | 27. Scottish hillside | 52. Overweight |
| 6. Line on a world map | 28. French for "Wolf" | 53. Sound of any kind |
| 7. Retaliator | 29. Designed | 55. Damp |
| 8. Nothing more than | 34. Squander | 58. Puncture |
| 9. Worn away | 36. Countertenor | 59. Act presumptuously |
| 10. Cytoplasm | 37. Sleigh | 60. Nile bird |
| 11. Boundary | 38. Hoopla | 61. Apart from this |
| 12. Useful | 40. Salute | 62. Adjusts |



December Crossword



LOOKED UNDER YOUR MOBILE HOME LATELY?

Flood Damage???
We can HELP!!!



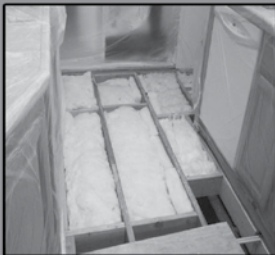
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EVENTS & PROGRAMS	EVENTS & PROGRAMS	FOR SALE
CRAFT FAIR! Regency Heights, 2550 State Road 580, Clearwater. Hand made crafts. December 1st, 10am-6pm	Annual Carport sale, Lincolnshire Estates: 1071 Donegan Rd., Largo FL 33771. Saturday January 11th 8AM to 1PM. Over 50 homes: housewares, arts & crafts, clothes, furniture, tools and lots more. Maps available at entrances.	2020 PASSPORT Vertical Platform Wheelchair Lift for sale. \$500 and removal. Call Bob at (734) 223-2931
Big Sale Doral Village Lot 493 December 6-8th 8am - 2pm. Hand Tools Housewares Clothing	Rummage & Bake Sale: 1/11/24 8AM-Noon Golden Crest Clubhouse, 800 Main St, Dunedin	MiracleEar Genius MEENERGY 5 RIC AX BTE RITC Digital pair of rechargeable hearing aids. PerfectDry Lux dehumidifier and cleaning kit. 727-410-2375
Annual Craft Fair. Handmade items and bake sale. December 7th, 8am-2pm. East Bay Oaks Clubhouse. 601 Starkey Road, Largo	Lincolnshire Estates Annual Bazaar will be held Saturday Feb 1st, 8AM to 1PM- 1071 Donegan Rd, Largo. Furniture, tools, jewelry, housewares, bake sale, nick-nacks, linens. Appliances, silent auction, breakfast, and lunch for purchase.	WANTED TO BUY
ART/CRAFT SHOW, Saturday, 12/07, 9am- 1pm. Amber Glades MHP, 3113 St. Rd. 580, Safety Harbor.		FURNITURE, good clean, pre-owned. Top dollar paid. Charles, 727-657-7021
Ranch Mobile Park, Park-Wide Yard Sale , Saturday, December 7th, 8:00am - 2:00pm at: 6800 - 150th Ave. N., Clearwater (Largo).		
CRAFT SHOW, BAKE SALE and RAFFLE. Saturday December 7th, 9:00-1:00. Southwind MHC, 795 County Road 1, Palm Harbor. 440.227.5906		
HOLIDAY CRAFT FIAR 12/14/24 10 a.m. to 1 p.m. AMERICANA COVE 7201 1st Street NE Saint Petersburg		



JANUARY AD DEADLINE - DECEMBER 5, 2024

Advertise BUY, SELL, TRADE ITEMS by sending copy & check to Monthly Media at 220 Bahama St, Venice, FL 34285. Ads over 10 words must be accompanied by \$.80 per extra word or publisher will edit. Each new word indicated by a space, numbers included. No mobile home sales, no professional products or services. SORRY: No ads accepted by phone or email.

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25



28



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27



27

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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!**

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James Huck \$100 Gulf Coast Pressure Washing
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 Russell Jones..... \$10 Royal Enterprise
 Carol McClure \$10 Air Masters of Pinellas
 Donna Renna..... \$10 Battleline Termite & Pest Control
 Richard Mariano \$10 Jones & Sons Plumbing
 Evelyn Rupper \$10 Battleline Termite & Pest Control
 DebraKobey \$10 Air Masters of Pinellas

Cathy Watson \$10 Gulf Coast Pressure Washing
 Robert Barsotti \$10 Battleline Termite & Pest Control
 Maryema Holben \$10 Doll Brothers
 Patrick Murphy \$10 Battleline Termite & Pest Control
 Patsy Lumley \$10 Air Masters of Pinellas
 Darlene Turner \$10 Battleline Termite & Pest Control
 Larry Osborne \$10 Air Masters of Pinellas

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 •

CLEARWATER CASCADE CHRONICLE DECEMBER, 2024 C



Committee Chairpersons

Architectural/Grounds.....	Dave Floyd.....	#283
Community Activities	Debbie Creighton	#469
.....	Maddy Haber	#395
Cross Bayou Canal.....	Sandy Draper	#135
Finance	Dave McManus	#52
Grievance	Peter Richard.....	#311
Library.....	Ann Vetter	#12
.....	Deb Wadkins	#148
Real Estate	April Loomis	#51
Volunteers	Jane Boucher	#108

Activities and Coordinators

Bible Study.....	Bob & Patti Kenney	#286
Bingo.....	Lucy and Dave Husser	#26
Bocce.....	Lucy Husser	#26
Book Talk.....	Ann Vetter	#12
Bunco	Debbie Creighton	#469
Chronicle Distribution		
Coordinators – Fall & Winter –	Jim Cudnik	#264
– Spring & Summer –	Jane Boucher	#108
Cookbook Club	Renee Kiegas	#116
Cribbage.....	Dick Boucher	#108
.....	Bill Ray	#152
Darts	Patti Ranslow	#58
Euchre	Cheryl Murphy.....	#261
Fit 4 Life	Shirley Pardy.....	#464
Fun Shuffleboard.....	Heather Hayward	#143
Garden Club	Renee Kiegas	#116
Golf - Tuesday Mixed League	Mavis Askin	#291
.....	Dave McMannus	#52
Golf-Thurs. Ladies	Gaye Karges	#451 – TEE TIMES ONLY
Golf-Thurs. Men	Sheila Penn.....	#420
Jam Session	Thurman Ferryman	#316
League Shuffleboard	Patti Ranslow	#58
.....	Sandy Cooper.....	#119
Line Dancing	Marcia & Jack Segura	#188
Mah Jongg.....	Priscilla Kowasic	#164
Sewing/Crafts.....	Shirley Pardy.....	#464
Spades	Cheryl Murphy.....	#261 summer
.....	Jeanne McLeod	#142 winter
Spades - co-chair.....	Cheryl Murphy.....	
Sunshine – Get Well, Sympathy	Rhonda O’Driscoll	#123
Veterans	Jack Moore.....	#187
Water Aerobics	Marilyn Jones.....	#269
Welcome Wagon	Maggie Huet.....	#201

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SCAM



ALERT

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

