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LAKE SEMINOLE RESORT

• NEWS BULLETIN •

E

December • 2024

**Issue 10
48th Year**

A photograph of a man and a woman dressed as Santa Claus and Mrs. Claus, respectively, while scuba diving underwater. They are wearing red and white Santa suits, complete with hats and beards. They are also equipped with scuba gear, including masks, regulators, and BCDs. The background is a clear blue underwater scene with some greenery and small white particles.

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LakeSeminoleResort.ORG

Editor: Mike Topper

Please email topper.michael@comcast.net with the subject line: LSR Bulletin,

Phone 717-283-8255

Please have Newsletter Items for January 2025 to me by December 7th

To reserve the hall or pavilion for events please contact Ed Birmingham at edbirmingham@gmail.com

To add events to the social event calendar please send items to items to zammit1249@gmail.com

Lasereno, Inc. dba Lake Seminole Resort Board of Directors

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www.lakeseminoleresort.org

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Mission Statement

Lake Seminole Resort is a vibrant resident owned 55+ community with opportunities for all to live in an engaged lifestyle.

Vision

We envision a community of neighbors working together in private, voluntary associations to build a vibrant, premier community neighborhood through the management of common areas, enforcement of rules and regulations, support of social initiatives that strengthen bonds among residents, and investment in capital improvements that benefit the greater good.

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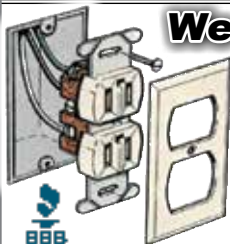


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11/1/2024

To: Lake Seminole Resort Residents

From: LSR Board

Subject: Monthly Activity Report: October 2024

Dear Fellow Residents:

Hurricane Milton: Hurricane Milton hit LSR harder than any previous storms. While the damage to the Park could have been much worse, for some it was devastating. A summary of the damage follows:

- 29 homes in the Park sustained damage.
- 14 roofs were either damaged or completely removed by the high winds exposing the homes to the torrential rains from the storm.
- 17 carports were damaged or destroyed.
- Several homes lost siding, awnings, or had broken windows.
- Major potable water leaks were caused by the storm.
- Two major well water leaks were caused by the storm.
- The spa fencing was destroyed, the spa developed a leak, and several mechanical issues resulted from the storm.
- 15 palm trees were uprooted.
- The overhang in the maintenance shed was damaged.
- Leaks in the hall roof were noticed during the storm.
- Cameras in the Park are down (some were filled with water).
- One pavilion curtain needs to be replaced.

As a result of the damage throughout the Park, there remains debris littered in the Park and in Lake Seminole. The Board is working to get the debris cleaned up as quickly as possible.

Milton hit the area as a minor hurricane. If this had been a major storm, the damage would have been worse. There were still residents who refused to leave the Park even though Milton was expected to be much worse than it was. An emergency evacuation order was issued for all mobile homes in Pinellas County. Even with our buildings constructed of walls of cinder block, there are no buildings in the Park that are hurricane proof. Residents who remain in the Park during storms like Milton do so at their own peril. Power, water, and emergency services may not be available to the remaining residents for several days when a major storm hits the Park.

The Board has been contacted by some residents to check on their homes, both inside and outside. The Board does its best to notify residents of property damage, but it can take some time. The Board is not responsible for reporting damage, but does so as a convenience to the shareholders. The Board will not go into a home unless it is an emergency.

continued on page 7

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I have reports of some residents who are complaining of the length of time it is taking to remove debris and return the Park to a pristine condition. I ask that you put yourselves in the position of the people most affected. Roofs missing, carports damaged, windows broken, and siding blown off the homes. Many of us were not damaged by the high winds and water brought in by Milton.

A few were left with major damage that is life altering. The Board asks for patience from all residents while those affected try to get their life and possessions back in order.

The Board is in the process of organizing the clean-up of the lake which is LSR property. Please refrain from going into the lake as there are inherent risks in and around the lake including potential animal threats and disease.

There will necessarily be some inconvenience for all of us in the Park. Your understanding is appreciated.

Water Usage: A large water leak was repaired after Milton. The Board suspects there is another water leak somewhere in the Park since our usage is well above average for this time of year. Please keep an eye out for any signs of water pooling anywhere in the Park.

Well System: A large well water leak was repaired. There remains one leak under a resident's home that needs to be repaired. The well water connecting to this home has been shut off until the repair can be completed.

Tree Trimming: Trees will be trimmed in November.

Lake Weed Treatment: The Board is working with our lake weed service provider to put down preemergent treatment to inhibit lake weeds from coming up once the lake is refilled. The Board is also looking into cleaning up the cove and the boat dock to remove surface dirt.

Complaints: For any shareholder that has a complaint, please send these complaints to me, in writing, at lsrdirector12@gmail.com.

Financial: The financial reports for October will be posted in the hall.

Best Regards,
Steve Schaefer
President

WINTER SOLSTICE – DECEMBER 21, 2024

In the northern hemisphere, the winter Solstice marks the 24-hour period with the fewest daylight hours of the year. And this year, on Saturday, December 21, 2024 at 4:19 AM, that's what will happen for us Florida-based Northern Hemisphere folks. In terms of daylight, this day is 2 hours, 37 minutes shorter than the June Solstice, which marks the day with the most daylight hours of the year. The good news is that each day after the Winter Solstice has a little more daylight than the day before, right up to the Summer Solstice on June 20, 2025.



TOYS FOR TOTS

Last year was a great year for Toys for Tots. The Joy we bring to those in need does warm our hearts. But there is always a need. My elves and I will continue the tradition of Lyn and Dick Martin. Helping the children. The ages run from new born to teens! The boxes will be in the card room and at my house 11198 102nd way. My elves are Wendy Burke, Gail Smale, and Kaye Howard. Money is just as good because we go on a shopping spree! Nothing like carts full of toys! Please let your generosity guide you to help! Collection is going on now and will continue to December 7th. Thank you for your kindness! Judy Flynn



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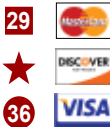
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DECEMBER FOOD DRIVE

There will be no Christmas parade this year, but we still want to do the food drive for the interfaith pantry. Please put your contributions out on the side walk in front of your house on Sunday December 8th by 2:00 pm & we will come around & pick it up. If anyone wants to help with pickup on your street or delivering it to the pantry on Monday, please let us know.

Kathy: 317-727-6734. Harry: 327-727-6739

LAKE SEMINOLE RESORT BOOK CLUB UPDATE 2024/2025

The first meeting for the LSR Book Club was held on Wednesday, November 20th at 10:00am. The members discussed their summer reading experiences and discussed ideas for books to read in the new year. The December meeting date and location will be announced at Monday Coffee. Sherry Brown, Book Club Coordinator

2024 CHRISTMAS FLEA MARKET - CANCELLED

The Christmas flea market is cancelled this year. If we get more Christmas donations, we will have one in December of 2025. Thank you to everyone who has already donated. More donations are always welcome and can be left in the second shed from the laundry room. (The first shed is full, so don't use that one). Also, please don't put items in the laundry room. Thank you!

Sherry Brown

Flea Market Coordinator

2025

NEW YEAR'S EVE CELEBRATION IN THE LSR HALL

New Year's Eve Celebration is planned for Tuesday, December 31st in the LSR Hall. Music will be provided by Bryan Dunne – 8:00 PM - BYOB and snacks to share with your table. More information to follow!!

BINGO IS RETURNING TO THE LSR HALL ON JANUARY 6

The Social Committee is happy to announce that Bingo will be resuming on Monday, January 6, 2025. Bingo will start at 6:50 pm and cards will be sold until 6:30 pm. Doors open at 5:30 pm. If you are new to the park, come out and have fun and maybe have some extra cash in your pocket by the end of the night. Jane Salituri will be away until the 11th, so Lynn Wallace will be in charge for Bingo on the 6th, with Joanne Davis and Sherry Brown assisting. All the volunteers are in place.

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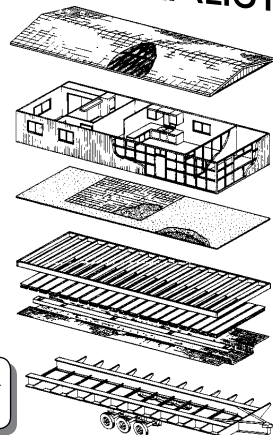
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2. **Don't accept friend requests from people you don't know**

Scammers may create fake accounts in an attempt to friend and manipulate people.

3. **Watch out for suspicious links and malicious software**

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JANUARY PANCAKE BREAKFAST AND BLOOD MOBILE

A pancake breakfast is planned for Saturday, January 18th from 8:30 AM till 11:00 AM. A sign-up sheet will be posted for volunteers. For more information, please contact Paul Westbury, Chairperson.

SHUFFLEBOARD RETURNS TUESDAY, JANUARY 7th

A sign-up sheet is posted in the hall for anyone interested in playing shuffleboard this season. You may also use the same sign-up sheet if you wish to be a sub, to play if a regular team member can't make it. We may have a practice session for new players if there is any interest. Stay tuned for more details at the Monday Morning Coffee.



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SAVE THE DATE

Jan. 25 – Dance in the hall. Always fun. Theme to be announced.

Jan. 31 - THE CLEARWATER GARDEN CLUB CARD

PARTY Friday, January 31st at 12:00 Noon (mark your calendar). Clearwater Garden Club: 405 Seminole Street, Clearwater, FL 33755. You can play any game you wish. Get your table together of 4 or 6 players. You will only pay \$20 for a fun day and your lunch. Our tables are limited, so please get your name in first. I had the names of 50 people that have attended from LSR in past years, sad to say we have lost a few, and got new ones as well. Looking so forward to this day, and forgot to say, don't forget to bring some extra cash for all the beautiful baskets for our raffle, plus a 50-50. For more information contact Alice Jarvis (LSR 2024 Phone Book for contact information).

Feb. 1 – Trivia Night – Carl Derry returns to challenge and amuse the many Trivia buffs who enjoyed his performance last year.

Feb. 8 – Comedian and Magician Todd Bogue – Magic and Comedy in one show! Can't wait for this one. Comedian and Magician Todd Bogue will entertain us on February 8th.

Feb. 14 - Fashion show – Get the runway ready for this Valentine's Day fun.

Feb. 19 – Casino Night! Gift Basket prizes and more!

Feb. 21 – Portuguese food tasting event – Yummy! Friday, February 21st, 2025, time TBD at the Hall. We will be doing a Portuguese feast, which will include Portuguese food, music and dancing.

Feb 23 – Join us Sunday, February 23 for a **lunch cruise** aboard the Starlite Majesty out of Clearwater. Enjoy a complete sit-down lunch prepared onboard with Entertainment as we cruise the smooth inland waterways. The ship is handicapped accessible and we will be enjoying lunch on the first deck. This is one of the events that will be partially subsidized by the Social Committee this season. More details at a later date.

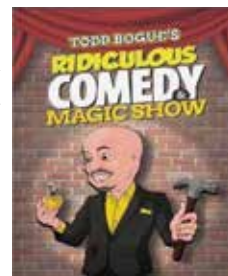
Mar. 1 - Flea Market - Great fundraiser, and love that baked goods table.

Mar. 6 - Ice Cream Social – We always fill the hall for this one.

Mar. 8 Happy Days – Back by popular demand for a repeat engagement.

Mar. 15 - Pancake breakfast in the LSR hall.

Mar. 22 - Pool Party - rain date is the 23rd



SAVE THE DATE

We certainly have lots to look forward to in the coming year. More details on all of these events will follow in future newsletters as well as some events that are still being planned. Thanks, in advance, to the Social Committee and all of the many volunteers who make these events possible.

Merry Christmas



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LSR CARES UPDATE

LSR Cares continues to support the needs of our residents. If anyone needs something from either the Medical Closet, or the Grandmother’s Closet, please contact LSR Cares at LSRCares@gmail.com

EUCHRE IS PLAYED EVERY THURSDAY EVENING

Thursday night bid Euchre is being played in the hall. When snowbirds return, other games will also be played in the other end of the hall on Thursday nights at 6:30 PM. No sign-up is needed.



GARDENING

Every Tuesday morning starting at 7:30 AM. If you would like to help out with gardening just show up in front of the LSR Hall at 7:30 AM on any Tuesday. Thanks to all who help keep our park looking beautiful.

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1 First Sunday of Advent	2	
8 Food Drive – Pickup at 2:00 PM – (in your driveway)	9 Monday Coffee 10 AM	7:30 AM Gardenia
15	Monday Coffee 10 AM	7:30 AM Gardenia
22	Monday Coffee 10 AM Victoria Day	7:30 AM Gardenia Christmas Eve
29	Monday Coffee 10 AM	7:30 AM Gardenia New Year's Eve 8:00 PM Hall New Year's Day

Lake Seminole

Tuesday	Wednesday	Thursday	Friday	Saturday																																										
3	4	5 6:30 PM Euchre Night	6 First Friday Seminole	7 Toys For Tots (deadline to donate) Pearl Harbor Remembrance Day																																										
10	11	12 6:30 PM Euchre Night	13	14																																										
17	18	19 6:30 PM Euchre Night	20	21 Winter Solstice First Day of Winter																																										
24	25	26 6:30 PM Euchre Night	27	28																																										
Christmas Eve	Christmas																																													
31 New Year's Eve in the LSR New Year's Eve				<div>JANUARY</div> <table><tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr><tr><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td></tr><tr><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td></tr><tr><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td></tr><tr><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td></tr><tr><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td></tr></table>	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	
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How to make it special:

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If undecided, would you help host with a Social Club member?

Thank you!

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IN
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No moves within the park
OUT
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DECEMBER BIRTHDAYS

Michelle	Hall	12/2
Diane	Baxter	12/3
Linda	Mayor	12/3
Gene	Harkless	12/4
Carolyn	Kinnick	12/4
Michael	Cordeiro	12/5
Corinne	Antaya	12/6
Marilyn	Koeth	12/6
Anne Marie	Mucci	12/6
Thomas	Smith	12/8
Mickey	Barnett	12/8
Genny	Quick	12/10
Edna	Worthy	12/10
Roger	Gee	12/11
Susan	Anderson	12/12
Eric	Hilbert	12/12
Daniel	Voegle	12/12



Judy	Pell	12/18
Cathy	Durdle	12/19
Jerold	Turner	12/20
Natalie	Green	12/21
Daniel	Nelson	12/23
Daniel	Collins	12/24
Robert	Hay	12/24
Dorothy	Hall	12/25
Suzanne	Schuster	12/25
Christopher	Pupke	12/26
Alice	Jarvis	12/28
Jill	Yacullo	12/28
Jill	Christianson	12/28
Rachelle	Boutin	12/29
Roger	Smith	12/30
Gail	Waddell	12/30



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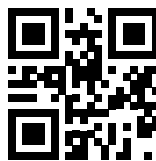
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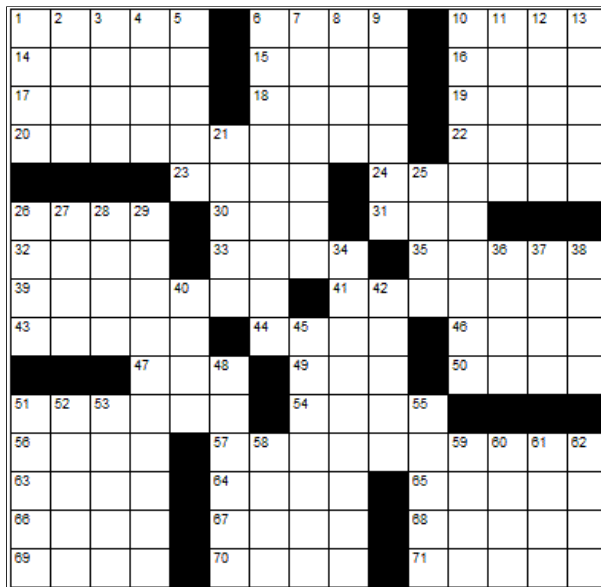
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ACROSS

1. Chronic nag
6. Hardly believable
10. A dark bluish-red color
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
46. Stair
47. Zero
49. East southeast
50. Fashion
51. Lacking companions
54. Tears
56. Double-reed woodwind
57. Classical music compositions
63. Dam
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



Quotable

On Christmas

What I don't like about office Christmas parties is looking for a job the next day.

— *Phyllis Diller*



Many banks have a new kind of Christmas club in operation. The new club helps you save money to pay for last year's gifts.

— *Anonymous*

I once bought my kids a set of batteries for Christmas with a note on it saying, toys not included.

— *Bernard Manning*

There is a remarkable breakdown of taste and intelligence at Christmas-time. Mature, responsible grown men wear neckties made of holly leaves and drink alcoholic beverages with raw egg yolks and cottage cheese in them.

— *P.J. O'Rourke*

Never worry about the size of your Christmas tree. In the eyes of children, they are all 30 feet tall.

— *Larry Wilde*

A lovely thing about Christmas is that it's compulsory, like a thunderstorm, and we all go through it together.

— *Garrison Keillor*

If all the year were playing holidays, to sport would be as tedious as to work.

— *William Shakespeare*

On kindness

Kindness is the ability to love people more than they deserve.

— *Anonymous*

On the past

The past always looks better than it was. It's only pleasant because it isn't here.

— *Peter Finley Dunne (Mr. Dooley)*

On the future

The best thing about the future is that it comes only one day at a time.

— *Abraham Lincoln*

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16



December Word Search



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selfish
small

charm
chorus
crawl

first

level
logic
loss
lucky

peat

tire
today

goals

watch
weakness



Wearing your heart upon your sleeve

You've probably heard the phrase 'to wear one's heart on one's sleeve' ... but what does it mean? It usually describes someone who displays their innermost feelings openly.

The expression can be traced back to the medieval days of chivalry, according to R. Brasch in *That Takes the Cake*. Knights who were to fight each other in a tournament wanted everyone to know for whom they fought. That's why they conspicuously wore something the lady they favored had given them as a token of her affection. Often this was a ribbon, scarf or handkerchief. The knight would then pin or tie the treasured gift to his sleeve. Hence, the saying that he wore his heart or his heart's desire on his sleeve was born.



Saving energy on laundry

Somewhere around 90 percent of the energy used to do laundry is used for heating the water, according to EnergySavers.gov (www.energysavers.gov). To save energy while you're washing the family clothes you can use cold water or use less water. And unless you're dealing with oily stains, the warm or cold setting on your washing machine will clean your clothes just fine. Just switching your energy setting from hot to warm can save a lot—it cuts the energy used for a load of laundry by 50 percent.



Below are some additional laundry tips from EnergySavers.gov:

- Wash your clothes in cold water and use cold water detergents whenever possible.
- Wash and dry full loads. If you do wash a smaller load, change the water-level setting.
- Dry towels and other heavier cottons separately from lighter clothing.
- Don't overdry. Use the moisture sensor on your machine if you have one.
- Clean the lint filter in your dryer after every load.
- Use the cool down cycle to allow clothes to finish drying with residual heat in the dryer.
- Check your dryer vent periodically to make sure it's not blocked. This will save energy and prevent fires.
- Dry your clothes on a clothesline or drying rack.

On experience

Experience is a good school, but the fees are high.

— Heinrich Heine

On youth

Never have I enjoyed my youth so thoroughly as I have in my old age.

— George Santayana

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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

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December

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Holiday traditions

Holiday traditions are such a delightful part of the season! They bring a sense of joy and togetherness. Here are a few popular holiday traditions that many people cherish:



Decorating the Christmas Tree: This is often a family affair, with everyone pitching in to hang ornaments, string lights, and place the star or angel on top. Some families even have a special ornament that gets added each year.

Baking and Sharing Treats: From cookies to pies, baking is a beloved tradition. Many families have recipes that have been passed down through generations. Sharing these treats with neighbors and friends spreads the holiday cheer.

Advent Calendars: Counting down the days to Christmas with an advent calendar is a fun way to build anticipation. Some calendars have chocolates, small gifts, or even activities to do each day.

Holiday Lights Tour: Taking a drive or walk to see the holiday lights in your neighborhood or city can be magical. Some places even have light shows set to music.

Gift Giving: Exchanging gifts is a central part of many holiday celebrations. Secret Santa or White Elephant gift exchanges add an element of surprise and fun.

Watching Holiday Movies: Curling up with a blanket and watching classic holiday movies is a cozy tradition. Favorites might include “It’s a Wonderful Life,” “Home Alone,” or “Elf.”

Volunteering and Acts of Kindness: Many people use the holiday season as a time to give back. Volunteering at a local shelter, donating to toy drives, or simply helping a neighbor can make the season brighter for everyone.

My mother-in-law has come round to our house at Christmas seven years running. This year we’re having a change. We’re going to let her in.

— **Leslie ‘Les’ Dawson, Jr.**

The principal advantage of the non-parental lifestyle is that on Christmas Eve you need not be struck dumb by the three most terrifying words that the government allows to be printed on any product: ‘Some assembly required.’

— **John Leo**

<https://www.keepinspiring.me/funny-christmas-quotes/>

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LAKE SEMINOLE RESORT NEWS BULLETIN DECEMBER, 2024 E

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.**

ReportFraud.ftc.gov

Report Imposter Scams Online to the Federal Trade Commission

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.



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