ACROSS: 1.VANDALISM 6.INSINCERE 7.RESENTFUL 8.LIVERPOOL 9.COAGULATE

10.PSYCHOTIC 11.OBJECTIVE 12.DISASTERS 13.SHELDRAKE

DOWN: 1.VERACIOUS 2.ANNOUNCED 3.MILLIPEDE 4.ANARCHISM 5.BELLICOSE

The hard shelled animal is an ARMADILLO

A WOMAN KNOWS THE FACE OF THE MAN SHE LOVES AS A SAILOR KNOWS THE OPEN SEA