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December • 2024

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48th Year**

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Oak Crest/Acorn

Editor: Rick Martin, Lot 597

For additions and corrections please email Oakcrest33771@aol.com

****Monthly Deadline for Newsletter is the Tenth of each month****

Oakcrest/Acorn Resident’s Club, Inc Board of Directors

Officers

President..... Mark Zanol.....Lot 580412 997 0399
1st VP..... Rick MartinLot 597717 439 1530
2nd VP..... Debbie PhilipsLot 36716 602 2494
Secretary Jill DiMaggioLot 496.....443 741 5304
Treasurer Yvonne D’Angelo ...Lot 189518 569 4904

Directors

Nancy Barbosa Lot 529.....727 437 7415
Roberta Zanol..... Lot 580.....724 986 4356
Cathy Hargis..... Lot 244.....941 258 2743
Rick Keeney Lot 597.....717 623 0734
Steve Phillips..... Lot 36.....716 602 2494
...1 Director to be appointed

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District 3.....Steve and Debbie Phillips Lot 36 716 602 2494
District 4.....Cathy Hargis Lot 244 941 258 2743
District 5.....Mary Jo Fallinski (Mgr.) and Kevin Grimes ... Lot 372 727 831 7253
District 6.....Rick Keeney..... Lot 597 717 623 0734

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District 2:21-30; 120-202; 214-223
District 3:31-38; 203-205; 224-304; 336-356
District 4:305-335; 357-444
District 5:445-533
District 6:534-653

Manager 581-6900

Homeowners of Oak Crest/Acorn Residents, Inc., Officers - 2023

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President Yvonne D’Angelo .Lot 189.. 518 569 4904
Vice PresidentLaurie Stone.....Lot 195.. 585 233 0927
2nd Vice President ..Rhonda GillispieLot 528.. 605 890 2420
SecretarySteve Stancick.....Lot 205.. 610 737 3617
TreasurerElsie BonarrigoLot 335.. 518 879 1298

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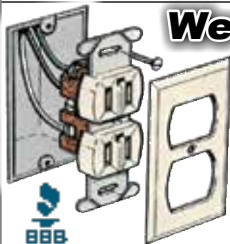


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Homeowners Association

Yvonne D'Angelo



Hello and welcome to the last month of 2024! We are beginning to look a lot like Christmas around the community. After the storm season we endured, it is most encouraging to see our residents returning to normal and decorating their homes for the holiday season. The colorful displays and lights remind us that the future will be bright and we are blessed to live in such a wonderful community. We wish every resident and their families the happiest of holiday seasons!

Residents Club

Rick Martin

Nominations for Officers is complete. Elections will be January Monday, January 13, 2025.
President: Robert Campbell, Gisela Michael, Michelle Rudy
1st VP: Marianne Olson, Laurie Stone
2nd VP: Deborah Phillips; Mark Zanol
Secretary – Jeff Miles, unopposed. No vote needed
Treasurer – Yvonne D'Angelo, unopposed. No vote needed

3rd Annual Christmas Bingo Bonanza

Nancy Barboza



Friday, December 13th at 1:00 P.M.
Cost is \$12.25 for 6 cards
Check-in by 12:30... exact money would be appreciated! The more players--bigger the payouts.
Come enjoy a few hours with friends and neighbors with a few surprises!!

Need the Clubhouse?



If you'd like to reserve the clubhouse for a private event, or to host a park event, please contact Steve Jones at 972-998-6305 to obtain the necessary form.

**View this Newsletter in full color at www.monthly-media.com
right click with mouse to download to your computer**

Night Watch

Joy Emmons

We have three people signed up to start. Due to my sickness, we haven't been able to start up. We have room for three more on the team and night owls are especially welcome as are very early risers. Please contact Joy Emmons at 207-458-6679.

Activities Committee

Marianne Olson



Welcome back to all the snowbirds. We have had so many fun events all summer and fall! Here's what's coming up this month:

Dec. 1 - Christmas card mailbox is put out at clubhouse for all to send cards to our neighbors here. Please list name, street and lot #. Activities committee then delivers them.

Dec. 2 - Residents Club meeting - all welcome at clubhouse 7:00 pm

Dec. 6 - Painting clubhouse windows for the holidays! - 8:30 am at the clubhouse, no talent required we use stencils! Coffee and a light lunch provided and lots of holiday cheer :)

Dec. 7 - Christmas Party - 6:00-10:00 pm with band. Please come out for dinner and dancing to a great band! Cost \$15. More details to come!

Dec. 21. - Community Breakfast moved here due to Christmas party needing to be on the 7th this year.

Dec 22 - Christmas parade - 6:30 pm. Decorate your golf cart or bicycle and join us for a festive parade throughout our community. Refreshments to follow at the clubhouse.

Dec 31 - New Years Eve Chili cook-off! 5:00-7:00 pm more info to come.

Happiest of Holidays to all The Oakcrest/Acorn activities committee

Clubhouse Windows



Each year we get together to paint the clubhouse windows for the holiday season. This year, we will paint on Friday, December 6th from 8:30 a.m.

until ??Lunch will be provided for our painters!! We will have coffee available or bring your own morning motivator!

Please join us for this festive event. NO ARTISTIC TALENT is required. We utilize stencils which are provided, together with paints and brushes.

Please sign up on the Clubhouse bulletin board if you will be painting with us. Any questions, contact Yvonne D'Angelo at 518-569-4904.

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Joy Emmons

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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 | | | | | | |



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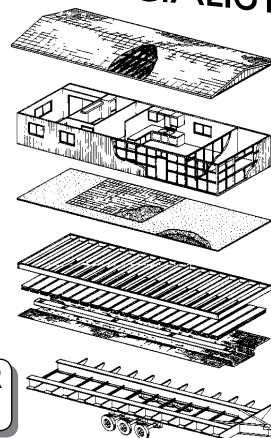
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DECEMBER Major Holidays

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Christmas (December 25): Celebrated by Christians to commemorate the birth of Jesus Christ. It's also widely observed as a secular holiday with traditions like gift-giving and decorating Christmas trees.

Hanukkah (December 18-26, 2024): An eight-day Jewish festival, also known as the Festival of Lights, celebrating the rededication of the Second Temple in Jerusalem.

Kwanzaa (December 26 - January 1): A week-long celebration honoring African-American culture and heritage, focusing on seven principles like unity and self-determination.

New Year's Eve (December 31): The final day of the year, celebrated with parties, fireworks, and countdowns to welcome the new year.

Other Notable Observances

St. Nicholas Day (December 6): Honoring the patron saint of children, who inspired the legend of Santa Claus¹.

Bodhi Day (December 8): Celebrated by Buddhists to mark the day Siddhartha Gautama (the Buddha) attained enlightenment¹.

Winter Solstice (December 21): The shortest day and longest night of the year, celebrated by various cultures with festivals and rituals¹.



Fun and Quirky Days

National Cookie Day (December 4)
National Brownie Day (December 8)
National Ugly Sweater Day (December 20)



December is truly a month filled with joy, reflection, and celebration. Do you have a favorite holiday or tradition in December?



My husband's idea of getting the Christmas spirit is to become Scrooge.
— **Melanie White**

Keep your friends close, your enemies closer, and receipts for all major purchases. — **Bridger Winegar**

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

Merry Christmas



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Anecdotes

December is such a fascinating month, filled with a mix of festive cheer, reflections on the past year, and anticipation for the new one. Here are a few anecdotes that capture the spirit of December:



Holiday Traditions: Many families have unique traditions during the holiday season. For instance, some might bake cookies together, while others might go caroling in their neighborhood. One family I know has a tradition of making a new ornament each year to add to their Christmas tree, creating a beautiful timeline of memories.

Winter Adventures: December often brings the first real taste of winter. I remember hearing about a group of friends who decided to go on a spontaneous road trip to a snowy mountain. They ended up getting snowed in at a cozy cabin, turning what could have been a stressful situation into a memorable adventure filled with laughter, board games, and hot cocoa.

Acts of Kindness: The holiday season often inspires people to give back. There was a story about a community that came together to surprise a local family in need. They organized a secret Santa event, collecting gifts and essentials, and delivered them anonymously. The joy and gratitude from the family were heartwarming and brought the community closer together.

New Year's Eve: The anticipation of New Year's Eve is always exciting. One memorable anecdote involves a couple who decided to get married on New Year's Eve. They wanted to start the new year as a married couple, and their wedding was a grand celebration that culminated in a countdown to midnight, making it a double celebration.

Do any of these stories resonate with you, or do you have any December anecdotes of your own to share?

There are some people who want to throw their arms round you simply because it is Christmas; there are other people who want to strangle you simply because it is Christmas.

— **Robert Staughton Lynd**

I haven't taken my Christmas lights down. They look so nice on the pumpkin.

— **Winston Spear**

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

What to say about that ‘special’ gift



1. Hey! There’s a gift!
2. Well, well, well ...
3. Boy, if I had not recently shot up four sizes that would’ve fit.
4. This is perfect for wearing around the basement.
5. Gosh. I hope this never catches fire! It is fire season though. There are lots of unexplained fires.
6. If the dog buries it, I’ll be furious!
7. I love it—but I fear the jealousy it will inspire.
8. Sadly, tomorrow I enter the Federal Witness Protection Program.
9. To think—this is the year I vowed to give all my gifts to charity.
10. I really don’t deserve this. —From the Internet

Some things we must do alone

Once there was a monk who had studied Zen for many years but had been unable to discover any secrets through his efforts. The monk began to lose heart and question whether there really was anything to discover or learn after all. He was very discouraged. One day he was sent on an errand to a distant city that he reckoned would take him at least six months to complete. He feared that making the trip would be a hindrance to his studies and prevent even the possibility of experiencing a breakthrough and discovering some great truth that remained hidden from him.



He shared his anxieties with a fellow monk, who said, “There is no reason you cannot continue your meditation while you travel. Friend, I will go with you and give you help in every way I can.”

One evening while they were traveling together the monk who was seeking the answers to the mysteries of life said to his friend, “Can you not help me with finding these answers?”

“Friend, I am willing to help you in any way I can, but there are some things I cannot help you with; these things you must look after yourself.”

“What are these things I must find out?” the discouraged monk implored.

“For instance,” the sympathetic monk said, “When you are hungry or thirsty, my eating of food or drinking will not fill your stomach; you must eat and drink for yourself. No one else can satisfy your needs for these things but yourself.”

The words of the sympathetic monk opened the mind of the discouraged monk, and he was overjoyed. The sympathetic monk looked at his friend and said, “My work is done here,” and he left the other to continue on his journey alone.

While we all want, need and deserve help along the way, some things we simply have to do for ourselves. — *adapted from An Introduction to Zen Buddhism, by D.T. Suzuki*





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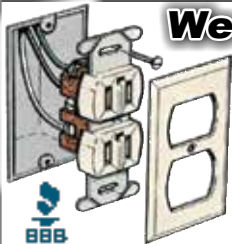
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| Sunday | Monday | Tuesday |
|---|---|--|
| <p>1</p> <p>1 pm Bingo</p> <p>Christmas Card mailbox in Clubhouse</p> <p>First Sunday of Advent</p> | <p>2</p> <p>9:45 H2O</p> <p>Aerobics</p> <p>7 pm Residents Club</p> | <p>9:45 H2O</p> <p>Aerobics</p> <p>5 pm Residents Club</p> <p>6:30-8:00</p> |
| <p>8</p> <p>1 pm Bingo</p> <p>Last day for in-park christmas</p> | <p>9</p> <p>9:45 H2O</p> <p>Aerobics</p> <p>7 pm HOA</p> | <p>9:45 H2O</p> <p>Aerobics</p> <p>5 pm Residents Club</p> <p>6:30-8:00</p> |
| <p>15</p> <p>1 pm Bingo</p> | <p>16</p> <p>9:45 H2O</p> <p>Aerobics</p> | <p>9:45 H2O</p> <p>Aerobics</p> <p>5 pm Residents Club</p> <p>6:30-8:00</p> |
| <p>22</p> <p>1 pm Bingo</p> <p>6:30 Christmas Parade - clubhouse afterwards</p> | <p>23</p> <p>9:45 H2O</p> <p>Aerobics</p> | <p>9:45 H2O</p> <p>Aerobics</p> <p>5 pm Residents Club</p> <p>6:30-8:00</p> <p>Christmas Eve</p> |
| <p>29</p> <p>1 pm Bingo</p> <p>3 pm Meet & Greet/Ice cream social</p> | <p>30</p> <p>9:45 H2O</p> <p>Aerobics</p> | <p>9:45 H2O</p> <p>Aerobics</p> <p>5-7 Christmas Eve and Early</p> <p>New Year's Eve</p> |

Oak Crest

| Tuesday | Wednesday | Thursday | Friday | Saturday |
|---|--|--|---|--|
| <div>3</div> H2O Aerobics Pinochle Crafting | <div>4</div> 9:45 H2O Aerobics 1 pm Bingo 7 pm Game Night | <div>5</div> 9:45 H2O Aerobics 12:30 Bridge 5 pm Pinochle 7 Corn Hole | <div>6</div> 8:30-12 Window Paint 9-12 Crafting 9:45 H2O Aerobics 1 pm Bingo 7 pm LRC | <div>7</div> 6-10 pm Christmas Party, Live Band! <div>Pearl Harbor Remembrance Day</div> |
| <div>10</div> H2O Aerobics Pinochle Crafting | <div>11</div> 9:45 H2O Aerobics 1 pm Bingo 7 pm Game Night | <div>12</div> 9:45 H2O Aerobics 12:30 Bridge 5 pm Pinochle 7 Corn Hole | <div>13</div> 9-12 Crafting 9:45 H2O Aerobics 1 pm Christmas Bingo Bonanza! | <div>14</div> All Day Private event |
| <div>17</div> H2O Aerobics Pinochle Crafting | <div>18</div> 9:45 H2O Aerobics 1 pm Bingo 7 pm Game Night | <div>19</div> 9:45 H2O Aerobics 12:30 Bridge 5 pm Pinochle 7 Corn Hole | <div>20</div> 9-12 Crafting 9:45 H2O Aerobics 1 pm Bingo 7 pm LRC | <div>21</div> 8:30-10:30 Breakfast 12-6 Private event <div>First Day of Winter</div> |
| <div>24</div> H2O Aerobics Pinochle Crafting <div>Christmas Eve</div> | <div>25</div> 9 am to 10 pm Private event <div>Christmas</div> | <div>26</div> 9:45 H2O Aerobics 12:30 Bridge 5 pm Pinochle 7 Corn Hole | <div>27</div> 9-12 Crafting 9:45 H2O Aerobics 1 pm Bingo 7 pm LRC | <div>28</div> |
| <div>31</div> H2O Aerobics Hili Cookoff Early NYE <div>New Year's Eve</div> | | | | <div>JANUARY</div> <div> <div>S</div> <div>M</div> <div>T</div> <div>W</div> <div>T</div> <div>F</div> <div>S</div> </div> <div> <div>1</div> <div>2</div> <div>3</div> <div>4</div> </div> <div> <div>5</div> <div>6</div> <div>7</div> <div>8</div> <div>9</div> <div>10</div> <div>11</div> </div> <div> <div>12</div> <div>13</div> <div>14</div> <div>15</div> <div>16</div> <div>17</div> <div>18</div> </div> <div> <div>19</div> <div>20</div> <div>21</div> <div>22</div> <div>23</div> <div>24</div> <div>25</div> </div> <div> <div>26</div> <div>27</div> <div>28</div> <div>29</div> <div>30</div> <div>31</div> </div> |

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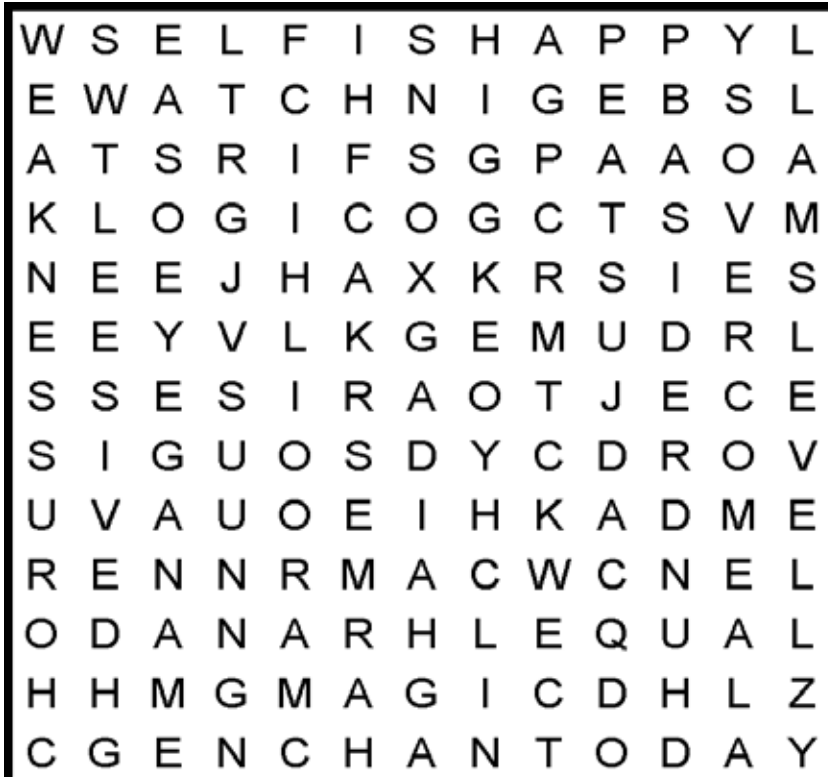
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modern

reason

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selfish
small

charm
chorus
crawl

first

level
logic
loss
lucky

peat

tire
today

goals

watch
weakness

Unique Holiday Foods

Bûche de Noël (France) Also known as the Yule log, this is a traditional Christmas dessert made from sponge cake rolled with cream and decorated to look like a log. It's often adorned with powdered sugar to resemble snow¹.

Shuba (Russia) Known as “herring under a fur coat,” this layered salad includes pickled herring, potatoes, carrots, beets, and mayonnaise. It's a staple during the Russian holiday season¹.

Yebeg Wot (Ethiopia) A spicy lamb stew made with berbere spice mix, onions, garlic, and tomatoes, often served with injera, a type of flatbread. It's a popular dish during Ethiopian holidays¹.

Spiced Hot Chocolate (Peru) This rich and creamy hot chocolate is made with spices like cinnamon, cloves, and chili powder, giving it a unique kick. It's often enjoyed during Christmas celebrations¹.

Bibingka (Philippines) A type of rice cake made with coconut milk, sugar, and sometimes topped with cheese or salted eggs. It's traditionally eaten during the Christmas season, especially after attending Simbáng Gabi, a series of early morning masses¹.

Hangikjöt (Iceland) Smoked lamb or mutton, typically served with potatoes in béchamel sauce and pickled red cabbage. This dish is a Christmas favorite in Iceland¹.

Tamales (Mexico) Made from masa (corn dough) filled with meats, cheeses, or sweet fillings, wrapped in corn husks, and steamed. Tamales are a traditional Christmas food in Mexico².

Kutia (Ukraine) A sweet grain pudding made from wheat berries, poppy seeds, honey, and dried fruits. It's an essential dish for Ukrainian Christmas Eve dinner¹.

Janssons Frestelse (Sweden) Also known as Jansson's Temptation, this is a creamy potato casserole with onions and pickled sprats (a type of fish), often served during Christmas¹.

Lechon (Philippines) A whole roasted pig, known for its crispy skin and tender meat, is a centerpiece of Filipino Christmas feasts².

These dishes reflect the rich culinary traditions and cultural diversity of holiday celebrations around the world. Do any of these foods sound particularly intriguing to you?

1 [healthline.com](https://www.healthline.com)

2 [discoverwalks.com](https://www.discoverwalks.com)

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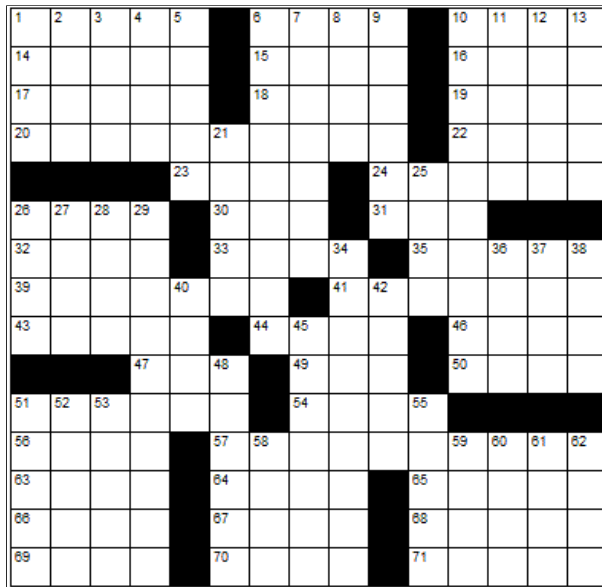
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6. Hardly believable
10. A dark bluish-red color
14. Moor
15. Not under
16. Religious ceremony
17. Liquid bodily waste
18. Detective _____ Wolfe
19. Leave out
20. Neutral
22. Game piece
23. Disagreeable person
24. Is melodramatic
26. Capable
30. Consumed
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



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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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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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| 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 | | |
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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

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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