

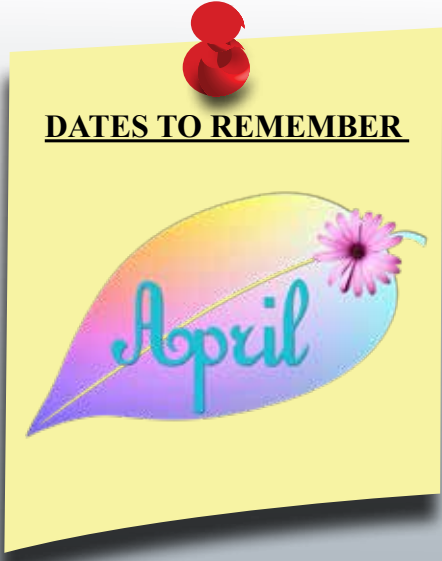
# Rinnles

## By The Lake



Published by Deerfield Lake HOA | 4400 NW 69th Ct. Coconut Creek, 33073 | (954) 421-1116

April 2025



### HOA RESIDENT INFORMATION

[deerfieldlakeresidenthoa@gmail.com](mailto:deerfieldlakeresidenthoa@gmail.com)

*There was no HOA meeting in March due to the lack of residents in attendance to meet the quorum of 25.*

*Please make it to the meetings and get involved with event planning.*

**Monday, April 7, 2025 @ 7pm Community Clubhouse Board Meeting 6pm**

#### **HOA Agenda**

- *Pool activity, Tuesdays and Thursdays 9am, bring pool noodles and water weights.*
- *Talk more on this with residents...If anyone is interested in card night, shooting pool, shuffleboard, movie night, call some friends and make it happen*
- *Zumba classes won't happen due to lack of interest to head the weekly class*
- *We had a resignation from the board due to his work schedule. We need a volunteer to join or no choice but to reduce board by 1 member*
- *Discuss Memorial day party....Fourth of July.....*

*Respectfully, Your HOA Board Members*

March 7, 2025



#### HOA Board & Directors

President .....Tony Troyer  
 Vice President .....Daniel Marron  
 Secretary .....Debra Henson  
 Treasurer .....Joe Dolwig

#### Directors

Barbara Licitra  
 Everett Rosner  
 Naydia Mena

#### DEERFIELD LAKE

Manufactured Home Community

Erin McCarthy  
 Community Manager

954-421-1116 | Fax 954-421-1137  
[office@deerfieldlakemhc.com](mailto:office@deerfieldlakemhc.com)

**Flood Damage??? We can HELP!!!**

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# 2025 HOMEOWNER'S ASSOCIATION BOARD OF DIRECTORS

**President** ..... Tony Troyer  
**Vice President** ..... Daniel Marron  
**Secretary** ..... Debra Henson  
**Treasurer** ..... Joe Dolwig  
**Director** ..... Barbara Licitra  
 ..... Everett Rosner  
 ..... Naydia Mena

**HOA EMAIL**  
 deerfieldlakeresidenthoa@gmail.com

## New Committees

5/1/2024



Hurricane Preparedness ..... Becky Grainger  
 ..... Naydia Mena  
 Reconciliation (Audit) ..... Wayne Caswell  
 ..... Amy Gross  
 Nominations & Elections ..... Linda Caswell, Naydia Mena, Bob Gross  
 Social Committee ..... Barbara Licitra ..... 754-235-5628  
 ..... Nancy Ritchie, Joanne Dolwig, Becky  
 Library ..... Linda Caswell & Barbara Licitra  
 Ripples & HOA Website ..... Linda Cammallere ..... 732-865-6404 (Lcamel3521@outlook.com)  
 ..... Naydia Mena  
 By-Laws, Policy & Procedures ..... Linda Caswell ..... 914-388-4548  
 ..... Joe Dolwig, Michael Napolitano  
 Bingo .....  
 FMO ..... Debra Henson  
 Facebook Page ..... Linda Caswell  
 Koffee Klatch ..... Linda Cammallere & Patty Smart  
 Welcome Committee ..... Tom Holt, Ivette Marron (translator), Nancy Ritchie, Dan Marron



Wildlife has right of way and running over and killing them is not the thing to do. This is their habitat we are only renters for awhile please be kind ... Cameras are everywhere!!!!

## IMPORTANT INFORMATION

All residents must be registered with Office !! And no renters are allowed in any facility without owner present.

**SPEED LIMIT 15**

Remind all visitors that speed limit is 15 MPH We do not have sidewalks so please be aware of your surroundings Walkers expect you to stop at stop signs..

If you see something suspicious say something, write it down or take picture with phone send to Office...

We need volunteers for Neighborhood Watch, 1 hour of your day or evening to walk, ride or travel around through park and report any suspicious activity.

Anything serious call Police Non emergency #954-356-4400

**To all new Community Members who are on Facebook we have our own page for residents go to groups and look for Deerfield lakeMFH and fill out questions about residency You will see all goings on in Community. Also we have HOA site as well [deerfieldlakehoa.org](http://deerfieldlakehoa.org)**



# **ACTION NEEDED—SUPPORT SENATE BILL 1714!!**

Now is the time to do what FMO does best! Show FMO People Power!!

Please help by writing an email or making a call to the Tallahassee office for Senators who sit on the first Senate Committee as listed below!! If you intend to make a call, please be willing to speak to the Legislative Aide, or do leave a voice mail!

Link to **SB 1714**: <https://www.flsenate.gov/Session/Bill/2025/1714/BillText/Filed/PDF>

**Senate Bill 1714** has been filed by **Senator Colleen Burton**, (Lakeland). Following is information that may be helpful as you craft your message.

**ISSUE:** Florida is home to hundreds of thousands who have chosen the lifestyle found in manufactured/mobile home communities and parks. Many live on fixed incomes without the ability to increase their income. In many cases our mobile home residents are forced to choose between paying lot rent or buying food and medicine.

**Senate Bill 1714:**

- Amends Chapter 420, Part VII, of Florida law to assist eligible mobile home owners who own their homes that are placed on leased land with lot rent payments.
- Assistance will be based on the home owner’s financial need, specifically for persons of very low income, low income, or moderate income.
- The program will assist persons and households

- having annual incomes of not more than 140 percent of area median income.
- Require proof of income, tax returns, Social Security benefits, or unemployment status to determine the level of assistance.
- An eligible home owner will apply to the county or eligible municipality to participate in the Local Housing Assistance Plan to assist with lot rent payments specifically.
- The Florida Housing Finance Corporation, (FHFC), must monitor local governments to determine compliance with program requirements.

FMO supports home owner’s concerns about lot rent increases. We must eliminate the discrimination that exists against mobile home owners within the larger conversation about affordable housing. We should expect opposition from local governments, and probably the Florida Housing Finance Corporation. Local Housing Assistance Plans are in place and operating in most counties and some municipalities. Opening the door for new entrants may seem overwhelming to them.

It is very important that the following Senators hear a ROAR from the crowd on this!! Please help as quickly as possible!!! We need to do this outreach now!!

**FMO PEOPLE POWER!!  
THANK YOU...THANK YOU...THANK  
YOU...THANK YOU**

Nancy Stewart, FMO Legislative Counsel

**Senate Community Affairs Committee**

	<b>NAME</b>	<b>Residence</b>	<b>EMAIL</b>	<b>PHONE</b>
Chair	Stan McClain	Ocala	mcclain.stan.web@flsenate.gov	850-487-5009
Senator	Randy Fine	Palm	Bayfine.randy.web@flsenate.gov	850-487-5019
Senator	Shevrin Jones	Miami Gardens	jones.shevrin.web@flsenate.gov	850-487-5034
Senator	Tom Leek	Daytona Beach	leek.tom.web@flsenate.gov	850-487-5007
President	Kathleen Passidomo	Naples	passidomo.kathleen.web@flsenate.gov	850-487-5028
Senator	Barbara Sharief	Davie	sharief.barbara.web@flsenate.gov	850-487-5037
Senator	Jason Pizzo	Hollywood	pizzo.jason.web@flsenate.gov	850-487-5035
Senator	Jay Trumbull	Panama City	trumbull.jay.web@flsenate.gov	850-487-5002

# HONORING THE BABY BOOMERS

Linda Lee



Honoring the Baby Boomers Three score, one decade, and four years ago I was born in magnificent New York City. Compared to today's standards, it was an era of social innocence; a time when people did not have to be so leery of one another. As a result, our society was more serene, and because a major world war had ended six years prior, our midst still permeated with a celebratory attitude that spread vigorously throughout our nation. Couples were encouraged to start families, and for many years a record-breaking number of children were born. This was the era of the Baby Boomers, a time that lasted less than a full score, from 1946 – 1964. I'm grateful to have been born during this exciting time. As a Boomer, I observed the social camaraderie that gave rise to the hippie movement. Youngsters smoking marijuana were rampant in those days, as were other euphoric treats such as LSD, hashish, and cocaine. Accompanying most acid trips were their hallucinogenic reactions amidst spaced-out fantasies prompted by a warped imagination. Acid experiences indubitably helped catapult deep-seated emotional, cognitive and intense visual experiences. Unfortunately, they also accentuated the user's inner fears by wreaking havoc in the minds of those who were prone to paranoia. I observed attentively

those who tripped. Their freakish reactions included turbulent, mind-bending hysteria. Our youth was generally high on something, and each experience was as crazy as the previous. But it did not deter them, merely encouraged them to climb to newer heights brought on by either synthetic or natural chemicals. As if they didn't have enough on their plates with all that was ingested, snorted or smoked, they still had enough hutzpah to rebel against those things that were not akin to our collective values, such as the Vietnam War. Now there was a topic that incited our retaliatory instincts to protest our governmental machinery. We, the people, I must declare, are still deeply troubled that those in power chose against our own species instead of ironing out the differences that could have prevented the destruction of human lives. Nobody ever wins in a war because humans from either side are brutally sacrificed, regardless of race, culture, nationality or religion. All lives must be protected and not destroyed. The major problem that interferes with solving our differences is emotion. Emotion prevents us from utilizing our abilities to think and reason, instead of forcing us to fight rather than come to sound conclusions that would benefit us all. Love is the most honorable of all emotions. Wouldn't it be marvelous if we can utilize love to associate ourselves with all the people of Earth, rather than using hate, anger, or jealousy against our fellow human beings. Let us only express our love toward one another. May God Bless Us All. Written by Geronimo Mena, Jr.

**GET CASH TODAY!**

**I will make a cash offer for any of the following items:**

- Antiques • Broken or unwanted gold or silver jewelry • Diamonds • Old Coins
- Military memorabilia, binoculars, bayonets • Old baseball, football cards • Old cameras
- Old war medals • Old watches, working or broken • Original listed artists signed paintings
- Sterling silver spoons, forks • Vintage costume jewelry • Different types of collections.

***I come to you!***

**Please call Dave at 954-540-0685**

## IMPORTANT NUMBERS

Emergency 911

24-hour Helpline for Crisis, Health, and Human Services Support

Broward County Hurricane Hotline 311 or 954-831-4000 / TTY 954-831-3940

Broward Emergency Management For Special Needs Shelter Registration 954-831-3902 / TTY 954-831-3940 Broward County School District Hotline 754-321-0321

FEMA Hotline 1-800-621-3362 /

TTY 1-800-462-7585

Broward County Emergency Management 954-831-3900 Broward County Animal Care and Adoption 954-359-1313

Insurance State of Florida Department of Financial Services Hurricane Helpline 1-800-22-STORM (78676) / TTY 1-850-413-3089

Price Gouging Hotline 1-866-966-7226

Broward County Environmental and Consumer Protection 954-357-5350 Broward County Solid Waste and Recycling Services 954-765-4999

Broward County Paratransit Services 1-866-682-2258

Broward County Transit 954-357-8400 / TTY 954-357-8302 Homeless Information 954-563-HELP / 954-563-4357

## SUBMISSIONS FOR RIPPLES

**May 2025 issue:  
Cut off is April 10th**

## LAWN WATERING

*Please keep your lawns watered on your days. If sprinklers do not work write an E-mail to office and HOA as well keep a paper trail on all correspondence.*

If anyone has something they would like in the Ripples please send me an E-mail with article @ Lc212@mac.com.



## CHECK ON YOUR NEIGHBORS!



I think we should all still check on our neighbors and do for our neighbors whatever we can do whenever they need help it's very hot And some people are unable to take this heat that have breathing problems and what have you how about great summer everybody and if you have any articles you'd like to submit to the ripples please let me know by e-mail and or submitted by e-mail which is easier for me because this way I don't have to retype it all and I thank you and I'll and we'll see you soon.

## GARBAGE

Have out night before pickup



## VOLUNTEERS

Our Volunteers have really been stepping up and we really appreciate all the help.



It makes our Parties so much so nicer to know we can get through them and have help.. So THANK YOU VOLUNTEERS !!!!

## BINGO!



BINGO!!

Contact Barbara Licitra 754-235-5628. Volunteers to help please!! Come out and play with us!!

## MEETINGS

Monday, April 7, 2025 @ 7pm  
Community Clubhouse Board Meeting 6pm



Directors Meeting is at 6pm Meetings are ALWAYS held on First Monday of Every Month except JUNE thru SEPTEMBER.

## FROM THE EDITOR:

We have heard a lot about non responsible dog owners.



They mostly come out at night when no one sees them . NOT COOL PEOPLE. But you know who you are and like thumbing your nose at others. You will only make it bad for everyone else and you will be caught ,cameras are everywhere!!

We are going through a very bad Drought and it is imperative to only water sparingly until our rains start in another month hopefully.

PASSOVER Starts on the 12th and Palm Sunday is the 13th with EASTER falling on the 20th. May all have a good holiday with friends and family stay safe and get ready for our Heat to come back and thunderstorms too!! Take Care all my Neighbors and have a safe summer and watch out for your Neighbors. Don't Rat them out just help when needed!!!

Linda Cammallere



Notice. We have noticed a lot of people walking at night without reflective clothing or light colors and or flashlights. This is a very dangerous practice as I cannot see as well as I used to so please folks make it easier to be seen when walking after the sun goes down.!!



## MAIL DELIVERY



Our Mail delivery seems out of wack lately ,If you get wrong mail return to mailbox and put flag up the mail carrier is only Human and does make mistakes. To keep wrong mail is Federal Offence please just return to box with flag up,Thank you!!!

## THE WRITINGS OF THE VINTAGE SUNFLOWER

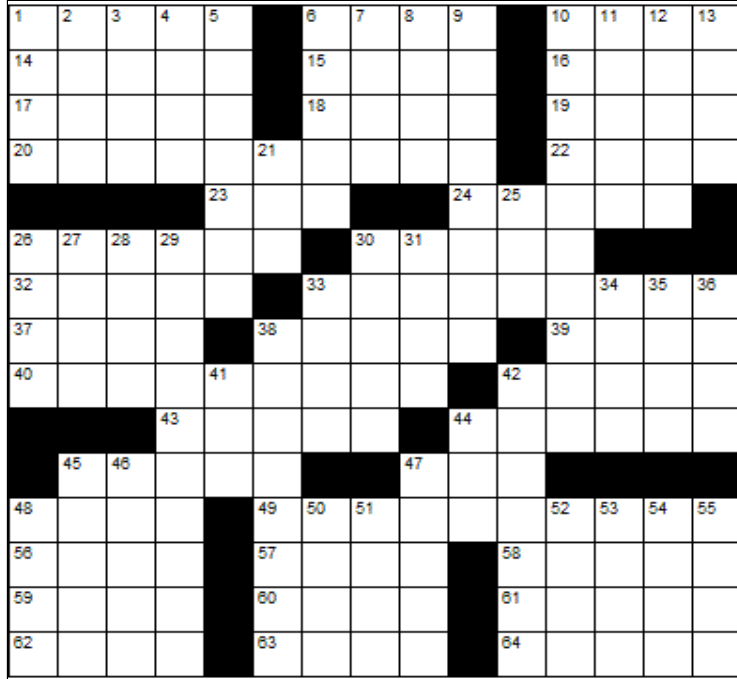
by Patty Smart

Good morning Sunflower Readers....Today will be less words..but a whole page of love get to be Gigi for the next 4 days...and mamma again... See Jill and Leah came to my cottage to visit me.... It was a planned trip. but you are never prepared... when you walk into your porch .and see the love of your lives...sitting there waiting for you..and how they each run up to hug you...My girls are home... wherever my address is ..that's home..My beautiful daughter told me last night..as soon as her car starts passing familiar sights .a calmness comes over her... she is getting closer to my home that is the best words a mamma can hear....They are both sleeping peacefully still. and I anxiously wait to begin our day. Wherever you find your calmness.....go there... even a few days.... someone is waiting for you... Gigi will be back tomorrow..... 🌻💛🙌🌻

# April Crossword

## ACROSS

1. A picture-in-picture
6. Scottish lake
10. Birdbrain
14. Capture
15. African sheep
16. Holly
17. Elicit
18. Waist strap
19. Vitality
20. Ancient tiger
22. Smooth or level
23. Blemish
24. Go inside
26. Lug-nut protector
30. Fortuneteller's card
32. Enlist
33. Lowest female voice
37. In place of
38. Formerly it was a planet
39. Neophyte, in modern slang
40. Heavy rains
42. Useful



## DOWN

- |                             |                            |                           |                           |
|-----------------------------|----------------------------|---------------------------|---------------------------|
| 43. Instances               | 1. Frosts, as a cake       | 21. Faucet                | 41. Greek god of flocks   |
| 44. Candidly                | 2. Nil                     | 25. Neither ____          | 42. Upward air current    |
| 45. Holy person             | 3. Ticket part you keep    | 26. Grasped ____          | 44. Flowery verse         |
| 47. Unusual                 | 4. Behold, in old Rome     | 27. Freshwater mussel     | 45. Goat antelope         |
| 48. Whimper                 | 5. Relating to heat        | 28. Beer                  | 46. Cognizant             |
| 49. A type of seasoning     | 6. Work hard               | 29. A member of a council | 47. Express a thought     |
| 56. By mouth                | 7. Black-and-white cookie  | 30. Guided visits         | 48. Speck                 |
| 57. Dugout shelter          | 8. Religious spinter group | 31. Picnic insects        | 50. River in Spain        |
| 58. Debate                  | 9. Until now               | 33. Hint                  | 51. Brace                 |
| 59. Bull                    | 10. Amateurish             | 34. A certain cut of meat | 52. Sticking point        |
| 60. Weightlifters pump this | 11. Martini garnish        | 35. Fee                   | 53. Look at flirtatiously |
| 61. Untrue                  | 12. Postpone               | 36. Follow orders         | 54. Diversion             |
| 62. Pitcher                 | 13. Beasts of burden       | 38. Not requiring stamps  | 55. Require               |





## PARK ACTIVITIES

We would love to get some card games going in the afternoon and evenings, a few of us ladies like to play Canasta which is a fun game.



We have some fun board games and a pool table We are going to put sign up sheets in clubhouse if you are interested.

We have Koffee Klatch every Monday Morning at 9 am.

Please come only \$2.00 a week .



## ATTENTION DOG OWNERS:

Reminder to all who know better, and FYI to those who are unfamiliar, in compliance with the Prospectus for Deerfield Lake Manufactured Home Community, (page 8, Item 8) “Resident is required to immediately clean up animal defecation”. Aka... clean up your dog poop!

It truly is unfortunate that there are a small number of residents who continue to violate this rule. Those who have cameras will be taking pictures/videos, etc. and presenting them to management with the direct intent to get management to charge offending residents (fee) as allowed in the lot maintenance section of the Community Rules.

Hopefully being charged a fee by Management (included in your monthly lot rent) will start to deter offending Residents! Thank you so much to the plethora of responsible Pet Owning residents and very sorry for any inconvenience this may cause.

If you would like to submit videos of Dog Owners “in the act” please feel free to do so and send to management at

[office@deerfieldlakemhc.com](mailto:office@deerfieldlakemhc.com)

and copy the HOAs email also,

[Deerfieldlakeresidenthoa@gmail.com](mailto:Deerfieldlakeresidenthoa@gmail.com)



# **HOW TO KEEP YOUR SOCIAL SECURITY NUMBER SAFE**



*By John Egan*

## **IN THIS ARTICLE**

1. Lock Your Social Security Number
2. Don't Carry Your Social Security Card
3. Don't Share Your SSN With Unsolicited Callers
4. Shred Documents That Include Your SSN
5. Don't Use Your SSN When Possible
6. Don't Send Your SSN by Email or Text Message
7. Don't Enter Your SSN on an Unprotected Network or Website
8. Create a Social Security Account

## **QUICK ANSWER**

You can keep your Social Security number safe by leaving your Social Security card at home, not broadly sharing your SSN and shredding documents that show your Social Security number.

Your nine-digit Social Security number (SSN) can be key to securing a job, applying for credit and opening a bank account. Unfortunately, it's also a key that unlocks all sorts of opportunities for crooks, especially those looking to steal your identity or your money.

To steer clear of an SSN nightmare, keep your Social Security number safe by storing it in a secure location, not sharing it with other people and making other moves to prevent it from ending up in the wrong hands. Here are eight steps to take to keep your Social Security number safe.

### **1. LOCK YOUR SOCIAL SECURITY NUMBER**

You may not be aware of it, but you can lock your Social Security number to prevent unauthorized access if your SSN has been compromised.

To block electronic access to your SSN, call the Social Security Administration at 800-772-1213. Once you've made your request, any automated telephone and electronic access to your Social Security file is blocked.

When the file is blocked, neither you nor anyone else will be able to see or change personal information online or through the automated telephone service via the Social Security Administration. Once you decide to unblock your file, you can contact the Social Security Administration to ask that the block be removed. During that call, you'll need to prove your identity.

You also can lock your SSN by visiting the Department of Homeland Security's myE-

Verify website. Activating the site's Self Lock feature can stop someone from using your SSN for employment fraud.

Keep in mind that you're not able to "freeze" your SSN, meaning that it can't be used at all.

Locking your SSN won't prevent new credit applications. If you want to safeguard against someone else opening credit in your name, you have the right to freeze your credit report with each credit bureau.

### **2. DON'T CARRY YOUR SOCIAL SECURITY CARD**

One of the easiest ways to keep your Social Security number safe is to not carry around your Social Security card. That way, you don't run the risk of it being lost or stolen when you're away from home.

The Social Security Administration suggests not carrying your card unless you must show it to an employer or service provider. At other times, the agency says, you should store your Social Security card with other important documents like passports, birth certificates and insurance policies—preferably in a locked box.

### **3. DON'T SHARE YOUR SSN WITH UNSOLICITED CALLERS**

Unless you're certain of a caller's identity, you should never share your Social Security number over the phone. The Social Security Administration advises to think of your SSN as "confidential information," avoiding giving it out.

Social Security representatives generally don't call people. If there's an issue with your Social Security number or Social Security card, the federal agency typically notifies you by mail.

However, the agency will call you if you:

- Have recently applied for Social Security benefits
- Are currently receiving payments and need to update your record
- Have specifically requested a phone call from the Social Security Administration

If you receive an unsolicited call from the Social Security Administration, it could be a scam.

When in doubt, hang up and report the call to the Office of the Inspector General using the Social Security Administration's online form.

#### **4. SHRED DOCUMENTS THAT INCLUDE YOUR SSN**

If you don't need to hang on to them, shred any documents that show your SSN. These may include:

- Tax returns
- Pay stubs
- Loan statements
- Medical bills



Ideally, you should use a micro-cut shredder to do the job, since it chops documents into smaller pieces than other shredders do.

#### **5. DON'T USE YOUR SSN WHEN POSSIBLE**

Social Security numbers are the No. 1 way that government agencies and private organizations identify Americans. But it's best to avoid using your SSN as a general form of ID if possible.

Instead of using your Social Security number, you may be able to substitute your passport or driver's license number for things like job applications. However, some government agencies, such as tax agencies and motor vehicle departments, can require you to provide your Social Security number.

When it comes to businesses, no law prohibits them from requesting your SSN. In fact, the business might deny service to you if you don't provide it. But if you'd rather not give up your SSN, ask if they will accept another form of ID or another unique identifying number.

#### **6. DON'T SEND YOUR SSN BY EMAIL OR TEXT MESSAGE**

While it might be convenient, it's not safe to email or text your SSN. Why? Because a hacker might intercept the number and use it to commit fraud.

Safe alternatives to sending an SSN include:

- Password-protected and encrypted file-sharing services
- Secure online portals, such as those operated by banks and government agencies
- In person
- By certified mail

#### **7. DON'T ENTER YOUR SSN ON AN UNPROTECTED NETWORK OR WEBSITE**

Entering your SSN on an unprotected network or website could lead to big trouble. If you send it through an unencrypted network or website—meaning data that's transmitted isn't scrambled—someone could snatch your Social Security number and use it for fraud.

To keep your SSN and other data safe, be sure you're using a secure network or website: The URL should start with "https" rather than "http," and it should be accompanied by a lock icon.

To boost the odds of logging in to a secure network, install and update security software, and consider using a virtual private network (VPN).

#### **8. CREATE A SOCIAL SECURITY ACCOUNT**

Want to keep tabs on your current or future Social Security benefits? You can do so without jotting your SSN down on a sticky note by setting up a free online Social Security account through the agency's website.

Among other things, an online account allows you to:

- Receive Social Security notices through the portal instead of by mail or email
- Look at estimates of the dollar amount for your future Social Security benefits
- Request a new Social Security card
- Check the status of your benefits application
- Change or set up direct deposits for your Social Security checks



# **STEPS TO TAKE IF YOUR SOCIAL SECURITY NUMBER HAS BEEN STOLEN**

If you discover that your Social Security number has been stolen, act fast. Doing so can prevent or reduce any harm that the thief can do. Here are five steps to take if your SSN has been stolen.

## **1. REPORT IDENTITY THEFT**

File an identity theft report with local police and the Federal Trade Commission (FTC). This is especially important if someone filed a tax return or an application for government benefits in your name, or used your SSN to open a new line of credit.

## **2. REQUEST A FRAUD ALERT**

If you believe your SSN has been stolen but you're not certain whether it's been used to commit fraud, you have the right to place a fraud alert on your credit report. A fraud alert directs any business that checks your credit report to verify your identity before issuing new credit in your name.

When you place a fraud alert with one of the three national credit bureaus (Experian, TransUnion or Equifax), it automatically takes effect at the two other credit bureaus.

## **3. FREEZE YOUR CREDIT**

You also have the right to ask for a credit freeze, also known as a security freeze.

This is a step up from a fraud alert. A security freeze restricts access to your credit report and helps stop crooks from opening credit card accounts, renting apartments or securing loans in your name.

It's worth noting that you must either temporarily or permanently lift the freeze before you can submit a legitimate credit application. You can freeze and "thaw" your credit report whenever you want with each major credit bureau.

## **4. CONTACT AFFECTED COMPANIES**

Reach out to companies where your SSN was used to commit fraud. If you find out that fake accounts (such as credit card and checking accounts) were created using your SSN, tell each company that you're a victim of identity theft. The company can then close your account to help combat fraud.

## **5. CONTACT GOVERNMENT AGENCIES**

Reach out to government agencies where your SSN was used to commit fraud. For instance, you'll need to notify the IRS if your SSN was used to file a phony tax return or the Social Security Administration if your SSN was used to fraudulently apply for benefits.

## **HOW TO AVOID SOCIAL SECURITY SCAMS**



Social Security scams can target anyone at any age, though financial losses to these scams are highest for victims ages 70 to 84. Knowing what Social Security scams look like is a key part of defending yourself.

The Social Security Administration warns that fraudsters sometimes pose as government employees to trick you into supplying your Social Security number or other personal information. Of the roughly 27,000 Social Security scams reported to Social Security's Office of the Inspector General in the second quarter of 2024:

- Nearly half (45%) of scammers claimed there was an issue with the victim's Social Security number
- About 17% of Social Security scam victims reported being told there was an issue with their Social Security benefits
- A third of Social Security scams impersonated the government using spoofs of official-looking documents, such as with the Social Security logo

A fraudster might claim, for instance, that your identity has been stolen or that there's a problem with your Social Security number, record or benefits. If you receive a suspicious call about Social Security matters, end the call and contact the Social Security Administration's Office of the Inspector General. Above all else, don't give the caller your Social Security number.

## WHAT HAPPENS IF SOMEONE GETS MY SOCIAL SECURITY NUMBER?

A scammer can do plenty of damage with your SSN. This could include:

- Getting credit cards and loans in your name
- Obtaining a fake driver's license
- Setting up a bank account in your name or getting access to your bank account
- Stealing government benefits, such as Social Security checks
- Submitting a phony tax return to carry out tax fraud
- Illegally obtaining a job in your name

## HOW TO SAFELY STORE YOUR SOCIAL SECURITY NUMBER

You can take several steps to safely store your Social Security number. Among them are:

- Keep your Social Security card in a safe place at home.
- Memorize your SSN so you don't need to write it down or look at your Social Security card.

- Stash your SSN in a digital storage system known as an encrypted vault.
- Set up strong online passwords to help stop crooks from swiping your SSN and other digitally stored information.
- Look into a virtual private network, which can encrypt your internet traffic and funnel your online activity through a VPN server.

## THE BOTTOM LINE

Keeping your Social Security number safe can help prevent all kinds of trouble, such as credit card accounts being opened in your name and phony tax returns being filed in your name. When you guard your Social Security number like a dog guards its favorite toy, you're going a long way toward improving privacy and security.

## MONITOR YOUR CREDIT FOR FREE

Credit monitoring can help you detect possible identity fraud, and can prevent surprises when you apply for credit. Get daily notifications when changes are detected.

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# APRIL 2025

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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 Bingo 7pm Bingo Sheets sold until 6:45	2	3 Canasta Card Game 2pm Come Join Us! Bible study 7pm	4	5
6	7 Koffee 9am Clubhouse HOA at 7 Directors at 6pm	8 Bingo 7pm Bingo Sheets sold until 6:45 <i>April Fool's Day</i>	9	10 Canasta Card Game 2pm Come Join Us! Bible study 7pm	11	12
13	14 Koffee 9am Clubhouse	15 Bingo 7pm Bingo Sheets sold until 6:45	16	17 Canasta Card Game 2pm Come Join Us! Bible study 7pm <i>Maundy Thursday</i>	18 <i>Good Friday</i>	19 <i>Holy Saturday</i>
20 <i>Palm Sunday</i>	21 Koffee 9am Clubhouse	22 Bingo 7pm Bingo Sheets sold until 6:45	23	24 Canasta Card Game 2pm Come Join Us! Bible study 7pm	25	26
27 <i>Easter</i>	28 Koffee 9am Clubhouse	29 Bingo 7pm Bingo Sheets sold until 6:45	30			

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