



# Country Club Estates September 2025

## Reminders...



September 2025

1st ..... 4:00pm..... Labor Day Pot Luck  
6th ..... 10:00am... SAC Meeting  
6th ..... Farmers Market  
13th ... 8:00am..... Farmers Market  
19th ... 5:00pm..... Pizza Party  
20th ... 8:00am..... Farmers Market  
..... 9:00am..... Buddy Break  
27th ... 8:00M..... Farmers Market

Activity Building  
Activity Bld  
Downtown – Venice  
Downtown – Venice  
Activity Bld  
Downtown – Venice  
Venice Presbyterian Church  
Downtown - Venice



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**Press deadline is the 15<sup>th</sup> of the month.****Submissions via email, please.****Editor: Jackie Tsusaki****[veniceccenewsletter@gmail.com](mailto:veniceccenewsletter@gmail.com)****Social Activity Committee**

Dean Tsusaki..... Chairman..... 847-636-4608  
 Robin Blouin ..... First Chairman..... 802-752-7039  
 Marlene Fleming... Treasurer ..... 941-228-3337  
 Kim Gentner ..... Secretary ..... 716-560-7886  
 Bob Rutkowski ..... 248-885-3007  
 Georgetta McLinn ..... 317-796-2593  
 Linda Fetting ..... 813-928-1619  
 Nancy Sparks ..... 317-201-4616  
 Eileen Krueger ..... 989-482-9495

**2025 CCE Coop Board of Directors:**

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**PLEASE SUBMIT ALL MONTHLY ACTIVITIES  
FOR NEWSLETTER CALENDAR**

Please email [veniceccenewsletter@gmail.com](mailto:veniceccenewsletter@gmail.com) with your activity updates. Thank you.



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**September Birthdays**

- 1 Jim Hamilton
- 2 Bob Ritlinger
- 5 Lynn Blouin
- 6 Patti Delano
- 7 Lucy Grover
- Helen Nyhan
- Susan Bushey
- 12 Barb Steven
- 14 Eddie Johnson
- 25 Albert Howes
- 29 Gary Clope



**Happy Anniversary!**

**September Anniversary**

- 9 Bill and Pat Koehler 1968
- 17 Walter and Mary Howard 1983
- 18 Larry and Nanette Fredericks 1998

If we have missed your birthday or anniversary, and you would like to be included in our newsletter; please send an email to [veniceccenewsletter@gmail.com](mailto:veniceccenewsletter@gmail.com). If you are new to our community, we would love to remember and acknowledge your special days! Also, if we have printed incorrect information, we are working with an old list; please accept our apologies and update us, so we can correct for future publishing.

**Pot Luck****Monday Sept 1st**

Please join us on Monday, Sept 1st at 4pm in the Activity Building for our Labor Day Pot Luck. Bring a dish to share, your place setting and drink of choice. SAC will provide hot dogs and iced tea.

**SAC Meeting****September 6th**

Our monthly SAC meeting is on Saturday Sept. 6th in the **Activity Building**. Come at 9:30 for coffee and donuts. The meeting begins at 10am



## Marco's Pizza

September Order suspended for Marcos Pizza due to Diane Saporito's Big, Amazing Pizza Party being held on Friday Sept 19th.



## Pizza Party

### **September 19th**

7th Annual Pizza Party September 19th at 5:00 PM in Activity Room, for Pizza, Salad & Dessert - Tickets are \$6.00 and sold at SAC or call: Diane Saporito 941-451-9838 or Sue Case 203-909-1406



## Board Meeting

There are no scheduled Board meetings for August and September. Please watch 195 or NABR for any updates. Thank you



## Buddy Break

### **Sept 20**

Buddy Break takes place every 3rd Saturday of each month 9:30am, at the Venice Presbyterian Church at 825 Rialto, Venice. What is Buddy Break? Buddy Break is a free kids/respite program where kids with special needs (VIP kids) make new friends, play fun games, enjoy crafts, therapy dogs, stories, music, activities and more! Siblings have fun too! For more information, please contact Patti DeLano 941-408-3018, our Buddy Break Leader, and take a tour of our facilities. Call 941-488-2258 to schedule a time to see Buddy Break in action.



## Aaron Kelly

### **Oct 18th**

Come join us on Saturday Oct 18th, on the Activity Building Patio to enjoy the music of Aaron Kelly from 6:30 – 9:30pm. We will pass the hat.



## THANK YOU!

The Rabiola Family would like to thank all who attended our pasta dinner on Wednesday August 13th! We thank our many friends who helped us prepare, cook and serve. We hope you enjoyed our food, as much as we enjoyed cooking and baking for you! We are so grateful for your generosity, which was donated to SAC. Until next year....



## Ruby Steiner

On August 19th CCE lost a dear and precious member of our community. Ruby Steiner passed away peacefully at her home with her loving husband Ralf at her side. Ruby and Ralf were married 40 years. Ruby is survived by Ralf, and her children, Steve and Cathy. Ruby was very family orientated and spoke of her family often. Ralf and Ruby lived in CCE for the last 25 years, where Ruby graciously volunteered for many positions within CCE. In 2003, Ruby, as office staff (assisted in answering phones). In 2005 she volunteered on the Co-Op Board and in 2013 on our Sales Board. She uploaded our information into Channel 195. She was very active in cards and bowling. She was loved by so many and she will be sorely missed. Ralf thanks his CCE friends and neighbors for the outpouring of love that he has received! A date has not yet been set for a celebration of Ruby's Life.





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## **SAD ENDING FOR THE MOURNING DOVE**

*By Fonzi, Animal Editor*



Sad ending to the Mourning Dove story:

The nest the mama dove built in the bike helmet, in the bike basket, on the bike handlebars, supported by the bike kickstand, leaning against the house was blown over by the wind in the last storm, as I thought it would be. We went out for our morning walk and found a baby bird lying in the driveway with mama bird standing next to it with her tiny claw on its chest. The baby was alive. I watched from the sidelines, my leash tied to the carport, as my mom stood the bike up on the kickstand and replaced the handlebar, basket, helmet and nest. Mama bird didn't move. She stood there quietly then jumped to a bush while my mom picked up her baby and replaced it in the nest. We left for our walk. A day later a neighbor stopped by to look at the nest. The baby was alive, and the mama dove was sitting on it. Did you know that there is something called "pigeon milk" that mourning doves make and regurgitate to feed babies? But a few days later the nest appeared to be empty and when we checked we found the dead baby. The mourning doves were gone. I know it sounds silly, but my human shed tears as she took the baby to the bushes for burial. I suppose it is good that humans have a soft place for animals, or I would be hunting rabbits instead of just chasing them around. And it is just too hot for that.



HAPPY BIRTHDAY  
PATTI & FONZI!



## **Walmart buys land on Laurel Road in Venice The Daily Sun**

Land north of Laurel Road that has been rumored to be the future site of a Walmart was acquired in May by ... Walmart. The acquisition was announced in a news release Friday by LQ Commercial as one of six transactions it handled on behalf of Wal-Mart Stores, which has an "aggressive expansion strategy in Florida," it states. The purchases total 150 acres with a combined transaction value of \$51,084,332, it states. The Venice property, part of the Hurt Assemblage, consists of 22 acres. The property appraiser's website shows Wal-Mart Stores East LP paid \$20,800,000 for the land. It shows an address of 2001 Laurel Road but states the land will get a new parcel ID in the 2026 tax roll, as it's being carved out of the middle of assemble land that was annexed into Venice in 2007. The special warranty deed recorded by the clerk of court on May 15 identifies Wal-Mart Stores East LP as a Delaware limited partnership with a Bentonville, AK, mailing address. The other acquisitions in the release are of land in Freeport, Lady Lake, Ocala, Destin and Spring Hill. The Home Depot may be joining a new Walmart expected at the northwest corner of Twin Laurel Boulevard and Laurel Road in Venice.

Thanks  
Jackie



## **Food Pantry**

*by Ann Lawrence*

Thank you so much for the food donations. There are two locations for food bank drop offs—sewing room in Activity Center and by piano in Clubhouse. Please support the food pantry. They really need us!



## St. Augustine – Nights of Lights Celebration

### **Dec.7th-Dec 9th**

**WE HAVE 40 guests** joining to experience the Holiday lights in St Augustine's on Sunday, Dec 7th – Tuesday, Dec 9th. We have a few open spots and will have a waiting list, if needed. If you are interested in joining us for the Night of Light Celebration in St Augustine's, please email [Jackietsusaki@gmail.com](mailto:Jackietsusaki@gmail.com) with your names, address and phone. Payment is due 45 days before we leave.

Here are those that are attending this trip:

T. Bergeron's	P. Delano
P. Drope's	D. Fleming's
D. Gentner's	P. Halpin's
J. Hasting's	H. Hosier's
P. Howell's	T. Krubl's
D. Magnusson	M. Medawar's
B. Mongeon	D. McKie
R. Pena's	S. Rabiola
D Ragusa's	B. Rutkowski's
R Sauve/Kimberly	K. Shortell's
D. Trudeau's	D. Tsusaki'
B. Watson	



We will have a brief meeting prior to the trip. (date to be determined). If you need more information or our itinerary, please contact me. Thank you. Jackie



## Dog Owners

If you want your smart and handsome pet (dog/cat/bird) to have national and international (Canada) fame, please send a note with all of the information about your fur baby and pictures to [pattidelano2@gmail.com](mailto:pattidelano2@gmail.com), so that Fonzy can write about this cutie for the Newsletter. Fonzy will be a new reporter for our CCE Newsletters.



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## **Venice Events**

Sept. 6th & 7th @ 10:00 am - 4:00 pm

16th Annual Labor Day Weekend Venice Craft Festival

Downtown Venice- Miami Avenue West 200 Miami Avenue West



Sept 12th 7-9pm Friday Night Concert: Rocky Rick, Gazebo in Centennial Park

September 14th Main event is the Enviro Race 5K. The race will be held in downtown Venice. It will begin at 7:30 AM, starting across from the Daiquiri Deck on Venice Ave and finishing at the same location. The race focuses on sustainability, using no single-use plastics and compostable materials.

Sept 19th & 20th @ 10am - 4 pm September Sidewalk Sale 2025

Downtown Venice District (Miami, Tampa, West Venice Avenues)

Sept 26th 7-9pm Friday Night Concert: Rocky Rick, Gazebo in Centennial Park

Sept 27th 1-6pm Venice Beach Party 2025

Venice Beach 101 The Esplanade S, Venice. Enjoy live music, food trucks, beer, wine and specialty drinks on the beach! Catch the free trolley running from Centennial Park to Venice Beach, plus free parking and free entry!

## **Attention Coordinators of Scheduled Activities**

Please review the calendar for the scheduled activities which you lead. Please provide the following information via email. Your activity, date ending and possibly re-start date. Now it would be a great time to secure your space/room for your activity. If your activity continues throughout the year, please email and confirm the room has been reserved. Please know that all SAC events will override any scheduled activity, except requested board meeting.

Your information is greatly appreciated. Email to [veniceccnewsletter@gmail.com](mailto:veniceccnewsletter@gmail.com). Have a safe and happy summer!

## **CCE Event Room Reservations**

If you wish to secure a room in our Clubhouse, Activity Building or Patio, for a CCE Event, please submit a request via NABR (see below for short instructions). If the space is available, you will receive email confirmation. You must go to the office to pick up the event package. ALL EVENTS MUST COMPLETE THESE FORMS, which will need SAC chairman's written approval and submission to the office. No event is secure without paperwork.

In NABR - Under Residents – Select Reservations – Select which Building – Make reservations.

## **CCE Name Badge**

Sally Marcinek is currently handling CCE Name Badge orders. CCE homeowners are entitled to one Name Badge, provided by the Social Activities Committee. Owners who need a replacement badge, and renters, can purchase one. The current price is \$9.25. If you need a badge, (text or call), Sally at 813 965 1906 or email to [smarcinek32@gmail.com](mailto:smarcinek32@gmail.com)

## **CCE Monthly Newsletters**

If you would like to add any content to the newsletter, please email [veniceCCNewsletter@gmail.com](mailto:veniceCCNewsletter@gmail.com) by the 15th of each month. If you do not receive your newsletter, they are available approx. the 3rd of each month in the Clubhouse. Please stop by and pick one up.



## **Activities**

Since the season is ending, please provide via email with any updates to your activities. Your information is greatly appreciated. Email to [veniceccenewletter@gmail.com](mailto:veniceccenewletter@gmail.com) for additions or corrections.

### **31 Card Game**

Will resume in the Fall.



### **700 CCE Social Club** (Fridays)

Join your friends, bring your friends to Brew burgers on Fridays at 4:30 pm. Lots of talk, laughs, good food and good drink. We've changed the name to "Social Club" as not all of us are drinking alcohol when we go...we just love to see everyone and catch up on news!

### **Bid Euchre** (Fridays)

There will be no official meeting for Bid Euchre. A tentative official start up will be held the first Friday in December 2025. Diann Bowman at 614 804-9660

### **Billiards**

CCE pocket billiard club is open to all. Come play on our new tournament size table. Our club plays 9:45 am through 12:15 pm Monday through Friday, all year round. If you have any questions, please contact Bob Daley.

### **Bingo**

Our Thursday Bingo has ended for the season. Look for a startup date in our October newsletter. Please join us next season. Tom/Sandy Krubl.

### **CCE Bridge**

### **CCE RACQUET SPORTS CLUB**

The Club continues to grow with new members every year and we look forward to the new season into 2026.

## **Ceramics**

### **Chair Exercise**

(Tuesday, Thursday and Friday)

Chair Exercise classes take place year-round on Tuesdays, Thursday and Friday from 9:15 to 10:00 in the Clubhouse. Questions, please contact Bonnie Gallagher (978)502-9754

### **Cornhole and Horseshoes**

(Tuesday and Thursdays)

Cornhole and horseshoe games will continue to be played at **1pm on Tuesday and Thursday**, but it depends on you, the players. Don't miss it!

### **Double Deck Pinochle** (Saturdays)

### **Euchre**

See you next season.

### **GAME DAY 3rd Friday of each month**

Ladies Cards is now Game Day. This will now include both guys and girls who would like to meet on the 3rd Friday of every month during high season. 12 pm to 3 in the Activity Building. Any game is welcome. Bring your own group or plan to meet others to get together with. First one will be October 17 in the activity bldg. Contact Judy McKinney at 517-881-1947 with questions.

### **GOLF League - Ladies** (Thursdays)

### **GOLF League-Mens** (Tuesdays)

### **Hand & Foot** (Wednesdays)

### **Ladies Duplicate Bridge** (Tuesdays)

Ladies Duplicate Bridge which met on Tuesday, 12-4pm in the Activity Bld, will end for this season on April 22 and resume on November 4, 2025. Contact Bea O'Neill 612-251-2651 with any questions.

### **Line Dancing**

Join us next year. For questions, contact Connie Fleming 989-239-5862

*Continued on page 14*





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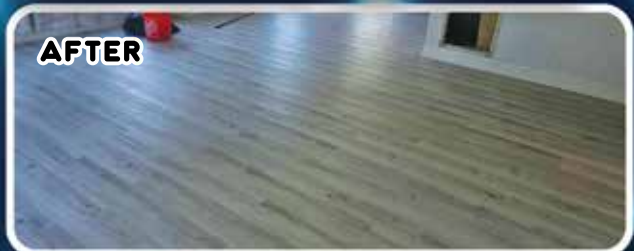
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31

# SEPTEMBER

Sunday	Monday	Tuesday	Wednesday
	1 4:00pm Labor Day Pot Luck Activity Building  Labor Day	2	
7	8	9	
14	15	16	
21	22  First Day of Autumn	23	
28	29	30	



# OCTOBER 2025

OCTOBER						
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	

Wednesday	Thursday	Friday	Saturday
3	4	5	6 10:00am SAC Meeting Activity Bld Farmers Market Downtown – Venice
10	11 Patriot Day	12	13 8:00am Farmers Market Downtown – Venice
17	18	19 5:00pm Pizza Party Activity Bld	20 8:00am Farmers Market Downtown – Venice 9:00am Buddy Break Venice Presbyterian Church
24	25	26	27 8:00am Farmers Market Downtown – Venice

**Mah Jong** (Wednesday)

We meet weekly to play Mah Jong in the Activity Center, **on** Wednesdays at 1:00. Questions, please contact Ann Lawrence 941-402-9410.

**Movie Night** (Sundays)

Please check Nabr for our next movie, date and time.

**Pickleball**

Open play continues for all owners & renters throughout the summer.

**Ping Pong** (Mondays, Wednesdays, & Fridays)

Doubles matches are held Monday, Wednesday, & Friday at 1:00. Everyone is welcome to attend.

**Pinochle****Poker** (Wednesday)

Come join us every Wednesday evening in the Clubhouse from 6-9pm. Buy in is \$9 Dealers Choice. For any questions, please contact Tom Krubl.

**Pool Exercises**

(Monday, Wednesday and Friday)

Join us for **Mon, Wed and Friday at 10am** in the pool for water exercise. Questions contact Joanne Matwij. Come join us!

**Pool Aerobics**

(Tuesday, Thursday, Saturday and Sunday)

Join us for Tuesday, Thursday, Saturday and Sunday, at 10:15 for an advanced 50-minute water work out. Questions: Diane Bunting, 619-318-0380.

**Pottery**

Learning to create pottery is a fantastic way for seniors to get their hands dirty in the best possible way. Not only is it a great excuse to play with mud like a kid again (without anyone judging you), but it also keeps the fingers nimble, the mind sharp, and the creative juices flowing. Our Monday classes start up again as our residents start to return. Call Jan Conover at 515-451-9794 if you have any questions.

**Putt Putt Golf** (Mondays)

The putt putt golf course is closed for the summer. The course will re-open on Monday, October 27. Questions, text Harry Wirtz, 802-310-0790

**Quilting**

We will not be meeting until Mid-November. Mary Lou Irish.

**Racetrack/CANASTA CARD GROUP**

(Mondays)

Monday at 1pm in the Activity Building has ended for the season. Canasta is a simple card game that is easy to learn and fun to play! Whatever level you are, all are welcome to join the group. Come November watch the newsletter for our new season which is Nov 2025 – April 2026

**Racetrack Hand and Foot** Tues 6:30pm

We play on Tuesday evenings at 6:30pm in the Activity Building along with 31 and What the Heck card players. End date is April 2025, but people gather all year. See you November 2025 – April 2026. Questions contact Kim Gentner 716-560-7886

**Sewing**

We are on hold for the season. Stay tuned.

**Shuffleboard**

Though Shuffleboard has ended this season and will return sometime in November 2025, we are still meeting at 7pm.

**Tennis (Ladies)** Wednesdays

The season has ended for now. Watch for updates about the new season in the fall.

**Tennis (Mens)**

The season has ended for now. Watch for updates about the new season in the fall.

**Tennis Mix Doubles/Open Round Robin**

The season has ended now. Watch for updates about the new season in the fall.



**Trivia (Mondays)**

Hello Trivia Players!! Trivia has ended for the summer months! Thank you everyone for coming out on Mondays! Looking forward to seeing everyone return safely to CCE in the fall/winter months! Brandon Dean

**“What the Heck” (Tuesdays)**

“What the Heck” a dice/card game is played on **Tuesdays nights at 7:00 p.m.** in the Activity Building. “What the Heck” costs 25 cents per game plus possibly up to 25 nickels for every time you roll a “7” on the dice (we usually play 6 games). Bring \$1.50 in quarters and \$1.50 in nickels. You won't lose it, if you're a winner!

**Zumba**

Zumba will end on April 21st. It has been a fun season. Thank you all for participating. Jill and Joan

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**Charity and Disaster Fraud**

**Charity fraud schemes seek donations for organizations that do little or no work—instead, the money goes to the fake charity's creator.**

While these scams can happen at any time, they are **especially prevalent after high-profile disasters**. Criminals often use tragedies to exploit you and others who want to help.

After a natural disaster or other emergency, unethical contractors and other scammers may commit insurance fraud, re-victimizing people whose homes or businesses have been damaged. Sometimes these fraudsters even pretend to be affiliated with the government, when they are not. If you need any post-disaster repairs, do your research before hiring any contractor.

**Protect Yourself. The following tips can help you avoid these schemes:**

- **Give to established charities** or groups whose work you know and trust.
- Be aware of organizations with **copycat names** or names similar to reputable organizations.
- Be wary of new organizations that **claim to aid victims of recent high-profile disasters**.
- Do your research. Use the Federal Trade Commission's resources to examine the track record of a charity.
- **Give using a check or credit card.** If a charity or organization asks you to donate through cash, gift card, virtual currency, or wire transfer, it's probably a scam. Learn more about this trick from the FTC.
- **Practice good cyber hygiene:**
  - Don't click links or open email attachments from someone you don't know.
  - Manually type out links instead of clicking on them.
  - Don't provide any personal information in response to an email, robocall, or robotext.
  - Check the website's address—**most legitimate charity organization websites use .org, not .com.**
- After a natural disaster or other emergency, carefully **vet any contractors before hiring them to work on your home or business.**

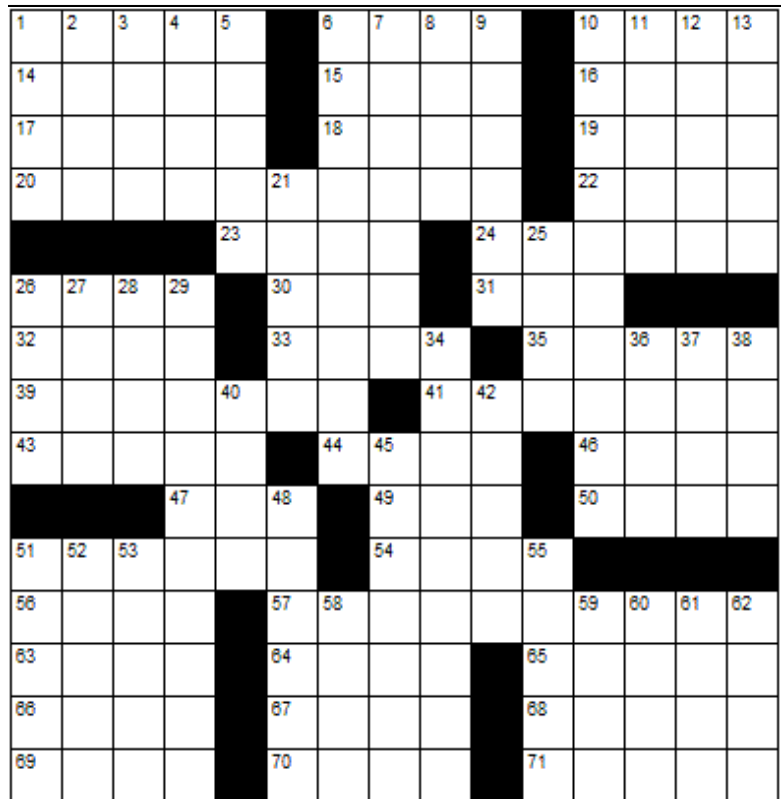


**Report Imposter Scams Online to the Federal Trade Commission | ReportFraud.ftc.gov**

# September Crossword

## ACROSS

1. Cognizant
6. Beige
10. Clutter
14. Not earlier
15. Blackball
16. Broadcast
17. Moan
18. Writing styluses
19. Nil
20. Value
22. Greasy
23. Coin opening
24. Granny Smiths and Red delicious
26. Ballet attire
30. Half of two
31. Anagram of "Eat"
32. Any minute
33. Voting district
35. Scrutinize
39. Coating of gold
41. Annoying
43. Not liquid
44. Being
46. European mountains
47. Observe
49. S
50. In order that not
51. Mixologist
54. Female deer (plural)
56. Fertilizer component
57. Teasingly
63. Between black and white
64. Whale
65. Red Sea peninsula
66. Wash
67. Bearing
68. Economic down time
69. Got a good look at
70. Strong fiber
71. Affirmatives



## DOWN

1. Seaweed
2. Distort
3. At the peak of
4. Backside
5. Anagram of "Sneer"
6. Spying
7. Deceiver
8. Litter member
9. Oust
10. Relating to menopause
11. Electronic letter
12. Move furtively
13. Doesn't go
21. Buffoon
25. Summit
26. Anagram of "Stag"
27. Freshwater mussel
28. Fee
29. Undaunted
34. Disharmonious
36. Handout
37. Little devils
38. Exam
40. Bright thought
42. Adjust again
45. Lures
48. Bury
51. Army brass instrument
52. Impressive display
53. Female ruff
55. Pantywaist
58. Diva's solo
59. Egyptian river
60. Wildebeests
61. Hardly believable
62. Puppy sounds





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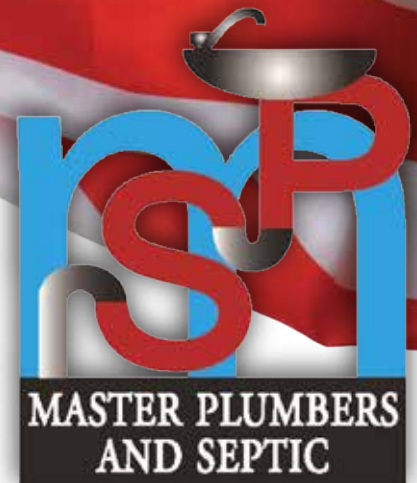
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# SEPTEMBER



			9				8	
		2			4	6		
	6							7
	3			1				
				5			7	
4	8							6
			3	2				
			6		9		3	
5	2		7					4



5	2	3	7	8	1	9	6	4
1	7	8	6	4	9	5	3	2
6	4	9	3	2	5	7	1	8
4	8	1	2	9	7	3	5	6
2	9	6	4	5	3	8	7	1
7	3	5	8	1	6	2	4	9
9	6	4	5	3	8	1	2	7
8	5	2	1	7	4	6	9	3
3	1	7	9	6	2	4	8	5

# September Word Search



beautiful  
begin  
blame  
braid  
canyon  
carve  
consequence  
curl  
dance  
eagle  
guitar  
heel

house  
inset  
inventory  
jumps  
lasting  
laudable  
music  
nerve  
night  
pause  
peat

pierce  
playlist  
repast  
ruins  
silly  
sludge  
stick  
strum  
trace  
wallboard  
whew  
worth





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Kathleen Rogers ..... \$10	Air Masters of Pinellas
Greg Goodman ..... \$10	Air Masters of Pinellas
Theresa Leonowicz ..... \$10	Battleline Termite & Pest Control
Constance Rockwell ..... \$10	Boss Electric
Karen Rose ..... \$10	Buggin Out Termite & Pest Control
Andrea Wislowsky ..... \$10	Buggin Out Termite & Pest Control
Richard Lessond ..... \$10	FI Termite Pest Experts
Wayne Scott ..... \$10	Gulf Coast Powerwashing

Drawing Date - 8/10/2025

SCAM



ALERT

[www.usa.gov/scams-and-fraud](http://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](http://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](http://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.

Report Imposter Scams Online to the Federal Trade Commission





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