



NATIONAL BULLETIN

October 2017

HALLOWEEN 2017

The neighborhood of Pinehurst National will observe Trick or Treating on Tuesday, October 31, from 6:00 pm to 8:00 pm. If you wish to participate, please leave your front porch and other outside lights on to signify your participation. If you do NOT wish to participate, please keep the outside of your house dark. Parents should accompany children to only houses with a lighted exterior.

Fraud and Scams: What to Do

Equifax Data Breach:

If you have a credit report the chances are that you were affected. 143,000,000 Americans were exposed in the breach. Names were accessed, Social Security numbers, birth dates, addresses and possibly driver's license numbers. 209,000 credit card numbers were also stolen.

First visit Equifax website, www.equifaxsecurity2017.com. Find out if your information was exposed. When you do this make sure you are on a secure computer not one in public. The site will tell you if you have been affected by the breach. US consumers can get a year's free credit monitoring from Equifax if you were affected and you have until November 21, 2017 to enroll.

And here's just a slice of what criminals can do with that data:

- Open financial accounts
- Apply for credit cards, mortgages, and other financial services
- Get medical care at your expense

- File for a [tax refund](#) in your name
- Get a job in your name and let you pay the taxes
- Steal your benefits
- All of the above (aka, identity theft)

Check your credit reports... Go to annualcreditreport.com and get your free reports from Transunion, Equifax and Experian. You can do this every 12 months so keep track of the date you first run the reports. Consider spacing the reports out, taking one of the three every three months.

Consider placing a fraud alert. Posting a fraud alert through one credit bureau also triggers alerts in all the other credit bureaus. Companies wishing to offer credit to someone purporting to be you would have to verify that person's identity while a fraud alert is in effect.

Place a fraud freeze. Nothing new can be added to credit accounts while a freeze is on unless the freeze is temporarily lifted which can be done if you decide to apply for new credit. This is the safest way to prevent fraud, but it does not stop a thief from making changes to existing accounts.

Other Steps you can take to prevent fraud and scams...

Monitor your credit card and bank accounts closely for charges you do not recognize. Read your monthly statements.

File your taxes early. File as soon as you get your tax information. File before a scammer files for you... And be sure to respond right away to letters from the IRS.

Shred your personal documents before throwing them out. Personal shredders for the house are very reasonable in price. Give out your Social Security number only when you must.

Use strong passwords. Ensure you're using smart password strategy (complex, do not repeat them, do not use the same one across multiple sites/services, etc.) and if available, enable [two-factor authentication \(2FA\)](#) on every account possible. You can check the 2FA availability on your sites and services on <https://twofactorauth.org/>

Beware of scams... The IRS does not make calls. They send letters. Don't trust phone caller IDs; they can be faked. Don't click on links in emails you don't recognize; always be skeptical, and if you're not sure about something, ask a professional before clicking...

Grand kid scams... Beware of the calls asking for money, or money for medical bills or for some other kind of trouble. A lot of things can be stolen from social media sites so the thief might be in possession of convincing information... Stop, think, and check it out before you act.

Watch out for money wiring scams... You have won a prize or you have inherited money, but there are fees to be paid. You have won the lottery but have to pay taxes first. You are asked to pay for something you bought on line in advance and before it is shipped. You receive a check for too much money and need to send back the extra... All these are signs of scams...

Beware of persons calling saying they need access to your computer because of viruses or malware infecting your computer, maybe representing themselves as from Microsoft or your internet provider. Hang up; never give control of your computer or your credit card to someone calling out of the blue...

Calls and texts from unknown numbers, numbers with similar area codes, or numbers very similar to yours should be treated as potential scams.

You might think that the [National Do Not Call Registry](#) would protect you from this. Sadly, it does not. It offers protection from legitimate companies trying to solicit your business. It does not offer protection against scammers. (Because why would criminals follow the law, anyway?)

The Clara McLean House



This past Spring neighborhood residents helped to support the Clara McLean House, the hospitality house that provides a temporary residence for relatives of First Health Moore Regional Hospital patients. The staff of the McLean House were very grateful for the many donations, as they depend on community philanthropy to stock the pantry for the visitors.

Rita Smith is again spearheading the Fall collection of items on the Clara McLean wishlist. Donations may be dropped off at 12 Dungan Lane, or you may call Rita at 201-881-9280 to arrange for pickup. Rita will accept items until the end of November.

Current Wish List (Please limit your gifts to the items listed below)

October, 2017

- Canned tuna or chicken
- Individual trial or hotel sized shampoo, conditioner and lotion
- Sample size toothpaste
- Paper towels
- Kleenex
- Disposable plastic containers
- Tide HE – powdered only
- Plastic wrap
- All purpose Windex with vinegar
- Clorox wipes
- Cascade pods
- Individual, single serving salty or sweet snacks, protein bars
- Pudding cups
- Decaf coffee k-cups
- Bottled water
- Brownie mix (not Betty Crocker please)

We so appreciate any of these items. Please help us by limiting your gifts to the items above. We change the list each month to reflect only our current needs. Your generosity keeps our pantry stocked for the patients and families that stay here. If you have any questions, please call us at 910-715-4220.

Donations Support Primary School



For the third year our neighborhood group fondly known as the "Knit Wits" has decided to support the K-2 students of Aberdeen Primary School, a Moore County School with Title 1 designation. In August and September generous residents donated 12 backpacks, dozens of boxes of Kleenex, and a large variety of school supplies for the beginning of the school year. As always, Mrs. Michelle Crews, the school counselor, expressed her appreciation for these welcome donations. Pictured is Mrs. Crews accepting our first donations for the 2017-2018 academic year.

Mrs. Crews suggested that for the remainder of this semester, the most needed items are socks, underwear, and sweatpants for sizes 5-8 for both boys and girls. The counselor dispenses these items as needed. Clean dry clothes bring comfort to the little ones who spill a drink on themselves, do not reach the toilet in time, or rip their shorts on the playground.

Meg Finnin and Cindy Boals will be collecting these clothing items throughout the months of October and November. Contact Meg at megfinnin@gmail.com or 910-255-6336. Cindy may be reached at 910-295-5143 or cmboals@yahoo.com.

Thank you in advance for your support!