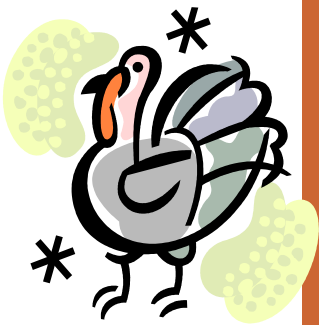


Edgewater News

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"Laugh when you can, apologize when you should, and let go of what you can't change. Kiss slowly, play hard, forgive quickly, take chances, give everything, and have no regrets. Life is too short to be anything but happy."
~Unknown

GREETINGS FROM EDGEWATER!

- The next Board of Managers meeting will be Saturday, November 13 at 8:30am in the Lakeside Lounge. The Homeowners'/Budget Meeting will be Saturday, November 13 at 10:00am in the Lounge.
- Please keep your thoughts and prayers with the family of Charlie Polisoto, who passed away recently.
- Safe travels to all of our "snow birds" who are making their way back to warmer climates. See you in the spring!! Remember to send in your Consent Form if you would like the maintenance staff to check your unit throughout the winter months.

From the Social and Recreation Committee:

The Recreation & Social Committee will, also, be hosting a Lia Sophia Jewelry Party on Wednesday, November 10th, 2010, at 6pm in the Lake Side Lounge. Come and see how beautiful this jewelry is and start your Christmas shopping for your loved ones. This is a fundraiser for your Rec & Soc committee to continue in its efforts to make improvements in our common social areas, as well as, offer social functions to all homeowners. Everyone is invited to come and bring a friend or two with you to this event. **Jewelry can also be ordered online during the month of November. Contact Janet at 326.2449 for a link to the website.**

Del Polisoto would like to extend a HUGE thank you to all of her Edgewater friends and neighbors for the gracious outpouring of support in recent days and weeks. From flowers and cards to meals, phone calls, and prayers... It all was so helpful and meant so much.

A heartfelt thank you!!



THANK YOU!!

Many thanks to all of the Edgewater Residents who watered the flower boxes and the entrance flower bed this past season. These little things make for a cheery place to live.

Also, thanks to Nick and his crew for the buckets of water that you provided at the entrance.



~Kathie Horst

Topic: Safety/Security—Tips for Protecting Your Identity during the Holidays

Identity theft is a problem any time of the year. But, while consumers are focused on giving during the holidays, crooks are focused on taking. If there's one thing consumers don't need, it is dealing with identity theft during the holidays. The National Foundation for Credit Counseling (NFCC) offers the following tips to help consumers protect themselves during the busy holiday season:

- Be aware of your surroundings. Sidewalks and malls will be crowded and shoppers will be distracted—the perfect combination for a pick-pocket. If someone bumps into you, don't assume it was an accident. Women should clutch purses closely at their side or in front of them with the wallet hidden at the bottom. Men should stow wallets in an inside coat pocket.
- Don't carry large sums of cash. Charge your purchases or use a debit card. Just remember that credit cards offer some protections that debit cards don't. When you use a credit card, you can dispute a purchase before paying for it. With a debit card, the money is removed from your account at the time of the purchase. A thief can wipe out your checking or savings account before you ever realize the theft has taken place
- Guard your PIN number at the ATM. Be aware of anyone lurking around the ATM, and if someone is standing too close, simply ask him or her to step back. Thieves can also install devices that read your information at the ATM without you knowing it. If you notice anything unusual about the ATM, use a different one, and report what you've seen to the bank.
- Don't let your credit card out of your sight. Unscrupulous clerks or waiters can copy your card information or swipe your card into a second card reader and later make a new credit card for themselves. Worse yet, they can sell your information to an organized crime ring.
- Lighten your wallet. Remove anything from your wallet that you don't absolutely need to have with you. That way, if someone is successful in stealing it, they won't get as much. Never carry your Social Security card with you, but check other cards that might use your SS# as an identifier. If you're not going to be using your checkbook, leave it at home.
- Make copies of your credit cards. Copy both sides of all your cards. If you lose your wallet, you'll have easy access to all of your account numbers and phone numbers, allowing you to alert your bank immediately.
- Keep up with all receipts. Not only will you need them to make returns easily, but crooks are very interested in stealing the information they contain. Never stuff the receipts into your car visor or leave them exposed in any way.
- Open your credit card statements as soon as they arrive. Check the bill for any unauthorized purchases. Even better, keep a watchful eye on your accounts by going online and reviewing your accounts each week. If you notice anything out of the ordinary, report it immediately to your bank. Doing so will likely remove any payment responsibility you might have for fraudulent purchases.
- Secure all personal information even while at home. Unfortunately, many times an ID thief is someone we know. During the holidays, you may have guests in your home. Remove temptation by putting personal information out of sight.
- Consider signing up for a credit monitoring service. Such services alert you via email anytime there is an inquiry or other activity to your credit report. In other words, if someone tries to open an account in your name, you'll know about it. Such services are offered by all of the major credit reporting bureaus, and could be money well-spent.
- Order your credit report. Consumers are allowed one free credit report every 12 months from each of the three bureaus. Order a report now from one bureau, and order another one in January from a different bureau. This will give you a good snapshot of activity and will alert you to anything unusual.

In spite of all your efforts, if you are victimized by ID theft, contact an NFCC Member Agency for help. Their certified counselors can walk you through the steps to recovery. To find the agency closest to you, dial (800) 388-2227, or go online www.DebtAdvice.org. To locate a Spanish speaking counselor, call (800) 682-9832.

For more information and tips about identity theft visit NFCC at www.ProtectYourIDNow.org.

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