

A NOTE FROM GRETCHEN WORTH

Thank you, thank you, thank you! to all who helped with putting up the Christmas decorations in the clubhouse, to those who set tables for Saturday's memorial luncheon, to those who donated items for the luncheon, to those who helped serve, and to those who helped clean up! We have a very generous community and I thank all of you very much. Mary Ellen Ware's death was a big loss to our Board and to the community. We shall miss her.

Two keys have been found on the clubhouse property. Please call Gretchen Worth, 781-2847, to identify.

Help is needed to put away the Christmas decorations after Christmas. If you can help on Saturday January 4 at 10 A.M. please call me at the above number. Thank you in advance!

My Day Out



Fantastic friends and food at The Living Room in December. Now for January - it's Taco Tuesday. We will go to Zim Zaris on Tuesday January 14th so let me know by the 10th. Good food, cute atmosphere, and located in the shopping center where you can go shopping after lunch. Let me know so I can set up the car pool.

**Thanks,
Fran Sola 941-356-2249**



Dear Anchorage Family.

There are not enough words to properly express how thankful I am for the lovely tribute in the paper for Karl.

I was so moved by all your thoughtfulness. My dear friends, you made me so comforted by the cards, care and concern you've shown me.

Thank you
Mary Pasiak

THANK
GOD
IT'S
FERMENTED



T.G.I.F. For Wine Down Friday

*Hosted By
Dick Diebold
Alan and Mary Szukala
809 Leeward Way
January 24, 2020*

As usual the activities begin at 5:30 pm. Bring the beverage of your choice and pupu's (hors d'oeuvres) will be provided.

The December Wine Down Friday hosted by Kay Kremer was a smashing success. It was attended by 60 residents, the food was delicious. The caroling of songs of the season were very delightful accompanied by our gracious host, we always look forward to the December Wine Down.



**Board of Directors Meeting
Thursday, January 9th, 2020
7:00 PM**



Please Welcome to Anchorage

**Kelly Talbott
who purchased 1107 Mainsail Circle**

**Kerry Schinella & Edward Siciliano
who purchased 1033 Mainsail Way**



Anchorage

Monthly Newsletter
A Monthly Unofficial Publication of the Board of Directors
Anchorage



January



The Board of Directors would like to wish each and every resident of Anchorage a Very Blessed and Healthy Happy New Year.

Our Deepest Sympathy



To The Families & Friends of:

*Mary Ellen Ware and Jim Van Scoyoc
Please keep their families in your thoughts.*

November 2019 Financials [Not Approved]

Balance Forward	37,583
Dues	500
New Owner Fee.....	400
Delinquent	60
Income For The Month	960.00
Expenditures For The Month.....	4,948
Ending Checking Account Balance.....	33,595
Money Market	
Balance Forward.....	49,050
Interest	2
Ending Balance.....	49,052
Reserves	
Swimming Pool.....	5,500
Air conditioning.....	8,033
Roof	0
Hurricane Deductible	18,699
Total Reserves.....	32,232
Total Money Market	49,052
Unallocated Money Market.....	16,820
Total Available Funds (Money Market & Checking).....	82,647
Total Funds (All Accounts).....	82,647



BE ON THE LOOKOUT!!!!
Sometime during January we will be distributing the new 2020 Anchorage Telephone directories. These are for resident use only. We will hang them from your door knobs in a plastic bag to protect from weather. If you are a distributor, please make sure the resident is in town before leaving directory. If you are out of town when we distribute - please contact Lisa Minich at 330-7497 to pick up your directory.



NEIGHBORHOOD WATCH NEWSLETTER

JANUARY 2020

Submitted by Barb Kanehl



This month's article focuses on "scamming". As most of us have probably heard, scamming is a huge racket. Listed below are some of the nefarious activities that can be devastating to our wallet, bank accounts, credit/ATM cards and our credit score, and what we can do to avoid becoming a victim of such acts.

HOW IT WORKS: Scamming by Phone

You receive a call from someone who claims to be from bank security informing you that it appears your account has been hacked! They are very convincing and you're worried; however, the calming voice at the other end wants to take you through the process. They quote the first 6 digits of your BIN (Bank Identification Number) to put you at ease, and then ask you to confirm your account holder. Once they have gained your trust, they now have your account number and password(s). They assure you everything will be taken care of and that the account hasn't actually been compromised – yet. With the information you willingly provided, your account is now empty!

How to Avoid this Scam:

- Check your caller ID to verify it is actually your bank calling. Banking security centers will sometimes call you regarding an unusually large purchase on your credit card, but they will certainly identify themselves and provide a call back number if you are uneasy about the caller. Scammers don't provide a call back number; they want to keep you on the line as long as they can to obtain as much personal information as possible.
- The safest thing to do is NOT provide any information until you are absolutely convinced the caller is exactly who they claim to be or you have verified the caller ID # to be that of your banking institution.
- If the scam specifically pertains to your credit card, HANG UP and call the issuer of the card immediately. They will cancel your card and issue you a new one. You should also contact the sheriff 582-6200, and obtain a crime reference number.

To avoid having your credit card compromised:

- DON'T let anyone use your credit card.
- DON'T give out your PIN number.
- Always take your credit card receipts and either shred or tear them up before disposing.
- Only shop on well-known web sites that display a secure "padlock" logo, and who offer a land line phone number and physical address. Nefarious websites do not offer this information (perhaps only a PO Box).
- Check your monthly statement to determine if there are any charges you did not make.
- If the item(s) was definitely not your purchase (on line, in store, subscription, etc.) then challenge the charge(s) with your credit card company.
- Be very careful to whom and where you give your credit card number.
- Read the fine print before agreeing to any subscription; make sure you know all the conditions involved. If you choose to cancel, have it confirmed in writing.
- Obtain a copy of your credit report to ensure no one has used your information to apply for credit. Challenge any inconsistencies and have a "fraud alert" placed on your file.
- Contact Florida Consumer Fraud at 1-866-966-7226 to notify them of any fraudulent activity pertaining to your credit.

To avoid having your ATM card compromised:

- Always use the same ATM and be very cautious if there are any changes to it on the outside.
- Use the ATM inside the bank, if one is available.
- Always take your receipt with you; don't leave it for someone else to take.
- Check your bank statement to verify all ATM transactions YOU made.
- Call your bank immediately if you notice discrepancies.
- Check your credit history. Your stolen cash can be an entry into identify theft.
- Check your card reader before inserting your card. If you feel tiny prongs, then it's a false front; don't use it.
- When entering your PIN #, hold your hand over the hand typing in the number to hide from "watchful eyes". If you notice the ATM card reader has been compromised somewhat (called a "false front"), do not attempt to use it. This device wirelessly transmits your card no. to someone waiting in a nearby vehicle. In some instances, a camera has been placed inside that captures your PIN number as you type it in.
- If you feel uncomfortable because someone is standing close to you, do not proceed with your transaction; cancel it. Oftentimes the individual is memorizing your PIN number as you type it in. In that case, the card reader appears to "swallow" your card, although it is trapped inside the "false front" where it can be retrieved by thieves later.
- Hand held readers, such as those in restaurants, can be used by the unscrupulous to read your card and PIN. Again, always ask for the receipt.

In closing, it must be noted that "chips" have certainly cut down on this type of fraud as they are hard to duplicate. Having a daily withdrawal limit has also helped to curb this type of activity to some extent. The vast majority of ATM transactions have no problems at all, BUT it's important to be alert and vigilant just the same . . . and remember to take your receipts!

Cheers to all of you this New Year. May it be Safe, Happy, and Prosperous (for us, not the offenders).



EAST LAKE COMMUNITY

LIBRARY

4125 East Lake Road
Palm Harbor, FL 34685
727-773-2665

<http://www.eastlakelibrary.org>

Florida Friendly

Landscaping

Part 1 of 3

Saturday, January 25, 11:00am-1:00pm

Join us as Pinellas County UF/IFAS Florida-Friendly Landscaping Extension experts present the first of a three-part series on landscaping in Florida. In these workshops, you will learn the basics of how to turn your conventional landscape into something brand new! This class will provide an overview of Florida landscaping. After attending this series, you will be on the path to creating a beautiful landscape that will require less time, money, and labor. Other classes in the series will be on Feb. 22nd and Mar. 28th. **FREE!** Registration required.



The 2020 Anchorage Maintenance Fee will be due on January 1st. The fee is \$400 annually, \$200 semi-annually or \$100 quarterly. If the fee is not paid by January 10th a delinquent fee of \$25 will be charged. Get the New Year started off right and pay by the 10th and save yourself the late fee of \$25.

THE FOLLOWING ACTIVITIES ARE CURRENTLY AVAILABLE HERE IN ANCHORAGE:

TUESDAY EVENINGS IT'S PINOCCHLE AT THE CLUBHOUSE:
FOR MORE INFORMATION CONTACT:

BOB LINDBERG AT 789-3318

FRIDAY AFTERNOON MIXED BOWLING (SEP-APR)

CONTACT BARBARA TOTH AT 809-2602

FRIDAY EVENING ITS "PAY ME" CARDS AT THE CLUBHOUSE

STARTING AT 7:00 PM.
CONTACT MARY PASIAK AT 785-5509

Chair YOGA is Back



Please come join us for chair yoga. I am offering traditional yoga poses but we will do them while sitting on a chair. We will work on increased flexibility, balance and relaxation. It is a lovely way to spend an hour with supportive friends in a safe simple and comprehensive practice.

Anyone at any level of agility is welcome.

If you have any questions or concerns call Karen at 508 735 5049

Thursday morning at 9:30

Start date is January 9th, 2020

Looking forward to seeing old and new yoga friends

OVER THE HILL



HAPPY BIRTHDAY

**RESERVE THE DATE
FEBRUARY 15**

FOR A COMMUNITY BIRTHDAY PARTY AT 5:00 PM.

ALL DETAILS IN FEBRUARY NEWSLETTER.