

Townhomes of Rivermist

ISSUE: *April*

VOLUME: 15

HOA NEWSLETTER

There was no meeting in March

REMINDER

April 2, 2024. 1:00 p.m.
553 Brant Circle

Dave from the DeKalb Fire Department will be coming to do a presentation on the emergency rescue service provided by the DeKalb FD. . He will be providing information on the necessary information needed when they come to transport a person to the hospital. He also will have forms for each of us in the HOA to fill out and keep in a specified place. For those of you that can not attend I will have enough extra forms for you and I will do a recap in the May newsletter.

BOARD MEETING

Please Note new time and location

APRIL 8, 2024. 6:30 p.m.

574 Katherine Circle

UPCOMING EVENTS

Monday Mingles

April 1, 2024 4:30 p.m. Pat Bastian
510 Katherine Circle

April 8, 2024 NO MINGLE Board Meeting

April 15, 2024 4:30 p.m. Pam & Larry Knott
503 Brant Circle

April 22, 2024. 4:30 p.m. Roger & Mary Seymore
553 Brant Circle

April 29, 2024 4:30 p.m. Sam Anderson
552 Katherine Circle

Rivermist Supper Club

April 16, 2024. 6:00 p.m.

Sorrento's Restaurant

50W187 IL 64. Maple Park, IL

Please be sure to let me know if you are planning on attending the week before (4/9/24) so I can make reservations. Hope you can join us.

Spring in ILLINOIS



CAN YOU SPOT A SCAM?

Protect yourself from scams

Learn how to spot a potential scam and safeguard your financial well-being

Recognize and report scams

Scammers use different tactics to get victims to fall for their schemes. In some cases, they can be friendly, sympathetic and seem willing to help. In others, they use fear tactics to persuade a victim. Learn about the different scam tactics, and what to do if you suspect suspicious behavior.

Scams start with someone you don't know

Scams often use fake emails, text messages, voice calls, letters or someone who shows up at your front door unexpectedly.

TYPES OF SCAMS

Tech Support

Don't allow remote access to anyone asking to fix computer defects or malware

Impersonation

Make sure you're speaking to a legit company and not scammers posing as one

Online Shopping

Research social media marketplace merchants and look for red flags like very low prices

Payment

Be wary if you're asked to make a purchase with the promise of compensation

Employment

Don't apply for jobs with enticing perks when the application wants personal information

Romance

Be wary of relationships exclusively online with someone who needs financial support

Payment Scams

Be wary if you are urged to make a purchase with the promise of compensation, or if someone offers to make a payment for you, or provides you with bank account information with which to make a payment. If something sounds too good to be true, it probably is. If you use a payment method you are not familiar with, you run the risk of ultimately being held responsible for the amount paid.

Tech Support Scams

Tech support claims your computer has malware and requests payment to fix the defects or access your computer. Do not allow anyone access to your computer remotely unless you are positive they are legitimate. Meaning you called them for help.

Impersonation Scams

Scammers pose as a legitimate company or a utility company and request personal information or a payment transfer in order to make things “right” on your account. They might also use a fake caller ID that could show up as a legit company’s number and/ or request remote access to your device. A scammer posing as a utility company might warn you to pay your balance within a limited time or else the utility will be shut off.

Fake Websites

Legitimate-looking websites are being created by scammers, and a quick Google search will lead you to a real-looking phone number. When you call, they’ll try to obtain your sign-in details or other information.

Check Cashing

You’re approached outside a bank branch and are asked to cash a check for someone who claims they don’t have an account or left their ID at home. The bad check will be held against your account when it doesn’t clear.

Charity Scams

You receive a request to donate to a charity that you’ve never heard of and for which you can’t find an official website.

FTC / IRS Scams

Scam artists are pretending to be IRS officials to get your money. They’ll call, email, or text you claiming you owe back taxes or there’s a problem with your tax return. They even rig caller ID to make their call look official. They play on your fears. They even threaten to send the police to arrest you immediately if you don’t pay.

Investment Scams

You receive a request to invest in a business opportunity with promises of high returns and/or getting rich quickly.

Lottery Scams

You receive a request to prepay fees and taxes in order to receive a large prize you supposedly won

These are just a few of the common scams that are out there. You can never be too cautious. If you are uncertain ask them if you can have their number and call them back, more than likely they will just hang up. These people are professionals and seem to know all the angles. Do not let them scare you into something that seems off.

When in doubt, hang up and call your financial institution at the number listed on the back of your debit or credit card.

If it sounds too good to be true, it probably is.

Resist the pressure to act immediately.

Use extreme caution when dealing with anyone you've met online.

Make sure your transactions are traceable and secure

If you suspect you've been a victim of a scam, here's what to do.

.....Contact your financial institution, they all have a fraud department.

.....Report the scam to the [BBB Scam Tracker](#) and the government via the [FTC ReportFraud](#) site.

.....[You may also want to report scammers directly to the FBI.](#)

A Few Things to Ponder or Laugh At

- So now cocaine is legal in Oregon, but straws aren't. That must be frustrating.
- Still trying to get my head around the fact that "Take Out" can mean food, dating, or murder.
- To paranoid people who check behind their shower curtains for murderers: If you do find one, what's your plan?
- You know you're over 50 when you have "upstairs ibuprofen" and "downstairs ibuprofen".
- How did doctors come to the conclusion that exercise prolongs life, when...the rabbit is always jumping but only lives for around two years, and the turtle that doesn't exercise at all, lives over 200 years. So, rest, chill, eat, drink, and enjoy life!



SUCCESS

To laugh often and much; to win the respect of intelligent people and the affection of children; to earn the appreciation of honest critics and endure the betrayal of false friends; to appreciate beauty, to find the best in others; to leave the world a bit better, whether by a healthy child, a garden patch or a redeemed social condition; to know even one life has breathed easier because you have lived. This is to have succeeded.

—Ralph Waldo Emerson

*Isn't the entry to
our community beautiful with these
clusters of lovely daffodils?*

Thank you for being a part of our community