

## Signs of a Job Scam

Excerpts from the Federal Trade Commission

Scammers advertise jobs where legitimate employers do — online, in newspapers, and even on TV and radio. Here's how to tell whether a job lead may be a scam:

### You need to pay to get the job

They may say they've got a job waiting, or guarantee to place you in a job, if you just pay a fee for certification, training materials, or their expenses placing you with a company.

### The ad is for "previously undisclosed" federal government jobs

Information about available federal jobs is **free**. And all federal positions are announced to the public on [usajobs.gov](http://usajobs.gov). Don't believe anyone who promises you a federal or postal job.



## credit score (cont'd from page 1)



For example, a credit scoring system awards points for each factor that helps predict who is most likely to repay a debt. The total number of points — a credit score — helps predict how creditworthy you are: how likely it is that you will repay a loan and make the payments when they're due. A higher credit score is taken to mean you are less of a risk, which, in turn, means you are more likely to get credit or insurance — or pay less for it.

## What is a credit score?

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Credit scoring is a system creditors use to help determine whether to give you credit. It also may be used to help decide the credit terms you are offered or the rate you will pay for the loan.



Information about you and your credit experiences, like your bill paying history, the number and type of accounts you have, whether you pay your bills by the date they're due, collection actions, outstanding debt, and the age of your accounts, is collected from your credit report. Using a statistical program, creditors compare this information to the loan repayment history of consumers with similar profiles. (cont'd on page 4, "credit score")

### FAIR HOUSING IS YOUR RIGHT!

If you believe that you have been a victim of housing discrimination, please call

**1-800-440-8091.**

### Rent Payment Hours

Monday: 8:00 - 5:30  
 Tuesday: 8:00 - 5:30  
 Wednesday: 8:00 - 2:00  
 Thursday: 8:00 - 5:30

### Office Hours

Monday: 7:30 - 6:00  
 Tuesday: 7:30 - 6:00  
 Wednesday: 7:30 - 2:00  
 Thursday: 7:30 - 6:00

### Word of the Month - Enrich your vocabulary

**urbane** [ur-beyn]

notably polite or polished in manner

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**POCKET DOC FROM ALL CHILDREN'S HOPITAL**

Pocket Doc makes parenting a little easier. "All Children's Hospital Pocket Doc" is a free smart phone app that gives you reliable information on children's health 24/7, including:



- Symptom guides to help you make smart decisions about what (if any) level of care your child's symptoms require
- Photos that can help you identify rashes, bites, & stings
- Illustrations to help you provide first aid until your child can receive medical care
- Tips on how to relieve symptoms of minor illnesses or injuries at home
- Dosage table for common over-the-counter medicines
- A medication tracker lets you create and print a list of each child's medications
- Phone numbers for many All Children's Hospital programs

[allkids.org/PocketDoc](http://allkids.org/PocketDoc)

**Couscous with Roasted Red Peppers, Feta, and Mint** by Dawn Perry

**INGREDIENTS:**

1. 1 cup couscous, cooked according to the package directions
2. 4 ounces Feta, crumbled
3. ½ cup chopped roasted red peppers
4. ½ cup fresh mint leaves
5. 1 tablespoon olive oil
6. salt and pepper



**DIRECTIONS:**

Let the couscous cool. Fold in the Feta, red peppers, mint, oil, salt, and pepper.

Serves 6

**Quotable Quotes**  
(on Autumn)

The days may not be so bright and balmy—yet the quiet and melancholy that linger around them is fraught with glory. Over everything connected with autumn there lingers some golden spell—unseen influence that penetrates the soul with its mysterious power.

~Northern Advocate

Winter is dead; spring is crazy; summer is cheerful and autumn is wise!

~Mehmet Murat Ildan

**Numbers to Remember:**

MCHA : (941) 756-3974  
Lynn Reinhard/Maintenance x 129  
Susan Cayer/Property Manager x 123  
Blanca Ramirez/Public Housing Specialist x 132  
Helen Garner/FSS x 136  
Lori Hostetter/ROSS x 227



October						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 rent due	2 food bank pick up	3 HIV/STD Bus 11-4	4	5 MCHA closed	6 \$10 rent late fee
7	8 Columbus Day	9 food bank pick up	10	11	12 MCHA closed	13 Latino Health Pride Park 12-4 Free Family Healthcare 6-4
14 Free Family Healthcare 6-12	15	16 Boss's Day food bank pick up	17	18 RA meeting 5:00 LT exercise 11:00	19 MCHA closed	20
21	22	23 food bank pick up	24	25	26 MCHA closed	27
28	29	30 food bank pick up	31 Halloween			