

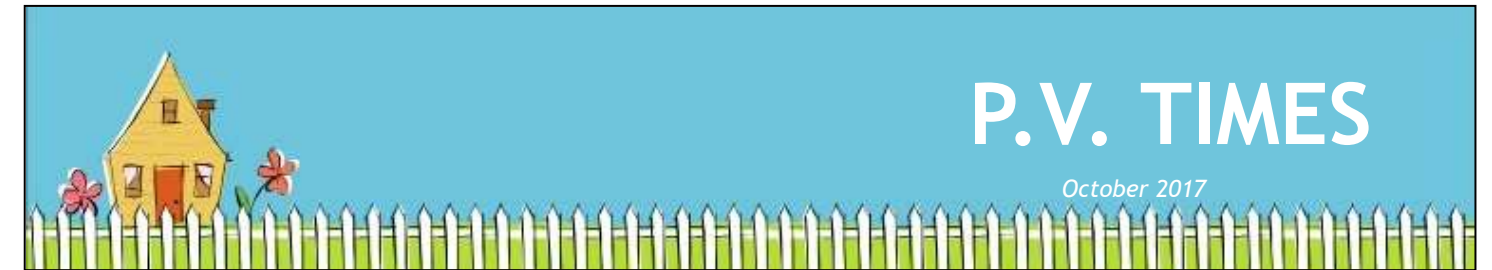
**Using Social Networking Sites: Be Careful What You Share** from the FDIC



A lot of people use social media sites — such as Facebook, LinkedIn, Twitter, Google+ and Instagram — to stay in touch with family and friends, meet new people and interact with businesses like their bank. However, identity thieves can use social media sites in hopes of learning enough information about individuals to be able to figure out passwords, access financial accounts or commit identity theft. Identity thieves create fake profiles on social networks pretending to be financial institutions and other businesses, and then lure unsuspecting visitors into providing Social Security numbers, bank account numbers and other valuable personal information. Identity thieves also have created fraudulent profiles and then sent elaborate communications to persuade “friends” to send money or divulge personal information. “They might claim to work at the same organization, to have attended the same school, or share similar interests and hobbies,” said Susan Boenau, manager of the FDIC’s Consumer Affairs Section. “They know that communicating a false sense of trust can be easy on social media.” “Valuable pieces of information to someone seeking to steal your identity include, for example, a mother’s maiden name, date or place of birth, high school mascot or pet’s name,” explained Amber Holmes, a financial crimes information specialist with the FDIC. “Fraud artists use social networking sites to gather this kind of information because it can help them guess passwords to online accounts or answers to ‘challenge questions’ that banks and other businesses frequently use for a second level of authentication beyond a password. What safety measures can you take with your social

**Social Networking (continued)**

media accounts? **Check your security settings on social network sites.** Make sure they block out people who you don’t want seeing your page. If you have doubts about your security settings, avoid including information such as your birthday or the year you graduated college. Otherwise, though, experts say it is OK to provide that kind of information on your social media pages. **Take precautions when communicating with your bank.** If you want to communicate with your bank on social media, keep in mind that your posts could become public, even though you can protect your posts to some extent through your account settings. You should not include any personal, confidential or account information in your posts. “Also, reputable social media sites will not ask you for your Social Security, credit card or debit card numbers, or your bank account passwords,” said FDIC Counsel Richard Schwartz. Before posting information such as photos and comments, you should look for a link that says “privacy” or “policies” to find out what can be shared by the bank or the bank’s social media site with other parties, including companies that want to send you marketing emails. Read what the policies say about whether and how the bank will keep personal information secure. Find out what options you may have to limit the sharing of your information. It is a good rule of thumb to avoid posting personal information on any part of a bank’s social media site. “That type of information is often requested by banks for their security ‘challenge questions’ that are used to control access to accounts,” advised Schwartz. “A criminal could use that information to log in to your account.” **Periodically search to see if someone has created a fake account using your name or personal information on social networking sites.**



**LOANS-info from the FDIC**

Loans provide you with money you may not have right now to make large purchases and allow you to pay back the money over a certain period of time. Most people get loans from banks, and typically they are required to fill out an application with information about their financial history so that the bank can evaluate whether to provide the loan.



There are many kinds of loans to help people finance almost anything, which can be helpful. For instance, there are car loans, home loans (or mortgages), student loans for higher education expenses, and business loans (to provide money to start a business or keep a business operating) just to name a few. However, it's important to remember that loans must be repaid. When you take out a loan, you have a legal obligation to pay the loan back plus interest, so be sure the amount of the loan is something you can afford to pay back and the purpose is worthwhile. Also, if you are late with loan payments, the bank will most likely charge you extra fees and report your late payments to the credit reporting agencies, which can affect your credit history and ability to get loans in the future.

**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

**MCHA has a new Pest Control Company: “The Bug Guy” and a new schedule starting October 3<sup>rd</sup>, 2017. Schedule for pest control and a/c filter change:**

**Pine Village -1<sup>st</sup> Tuesday of each month**  
**Lake Terrace – 1<sup>st</sup> Thursday of each month**



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Manatee County Housing Authority  
 5631 11<sup>th</sup> Street East  
 Bradenton, FL 34203  
 Phone - (941) 756-3974



Fair Housing: It's Your Right!

**Fun Fact** from Bishop Planetarium

Walk up to any astronomer or astronomy student and say, "Oh, be a fine girl: Kiss me," and he or she will not think you are hitting on him or her. Rather, the astronomer or student will know that you are reciting the mnemonic device for the spectral classifications of stars. You see, stars are classified by their spectral characteristics; there are seven classifications, designated O, B, A, F, G, K, M (the hottest stars, 53,000 degrees to 107,000 degrees, are Class O; the coolest stars, 3,100 to 5,800 degrees, are Class M; our sun is Class G, stars ranging from 8,500 to 10,000 degrees). The classifications and the mnemonic device are the brainchild of Annie Jump Cannon, who worked at the Harvard College Observatory from 1896 to 1940. Despite developing the star classification still in use today, despite becoming the first recipient of an honorary doctorate from Oxford, and despite being the first woman elected an officer of the American Astronomical Society, she and other woman at the Harvard observatory (who made 25 cents an hour) were criticized for being "out of their place," because they were doing science instead of making babies. In fact, The Woman Citizen magazine wrote of Cannon in June 1924: "The traffic policeman on Harvard Square does not recognize her name. The brass and parades are missing. She steps into no polished limousine at the end of the day's session to be driven by a liveried chauffeur to a marble mansion." But these days, any astronomer or astronomy student worth his or her salt should, from time to time, conjure up the spirit of Annie Jump Cannon and whisper, "Oh, be a fine girl: Kiss me."

**Answers to September PV Times Puzzle:**

3	4	1	6	2	8	5	7	9
2	5	7	4	9	1	8	3	6
6	8	9	5	7	3	4	2	1
1	7	6	2	8	4	9	5	3
5	2	3	7	6	9	1	8	4
4	9	8	3	1	5	2	6	7
8	1	2	9	3	7	6	4	5
9	3	5	8	4	6	7	1	2
7	6	4	1	5	2	3	9	8

**Slow Cooker Apple Cider Recipe** by Carlee @ Frugal and Fun Mom



- 2 – 64 oz bottles of Apple Juice
- 1/3 cup of light brown sugar
- 1/2 tsp of Cinnamon
- 1/2 tsp of All Spice



**Quotes**

From Amscot Website

- Money is not emotional. People can be emotional about money. Unlike any partner you'll ever have... money always does what you tell it to.
- If you ignore your money, it will leave you. Just the act of paying attention to your money and your spending habits will start the process of improving your financial situation.
- If you disrespect your money, it will leave you.

**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

*hello october,  
 please be good. ♥*

**October**

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 rent due	2	3 Lake Terrace-Cooking Matters 10:45	4	5	6 MCHA closed	7 rent late \$10 fee
8	9 Columbus Day	10	11	12	13 MCHA closed	14
15	16 Boss's Day	17	18	19 RA meeting	20 MCHA closed	21
22	23	24 Winn Dixie-Cooking Matters 3:00 pm	25 Winn Dixie-Cooking Matters 6:00 pm	26	27 MCHA closed	28
29	30	31 Halloween				