

WESTMINSTER CRIER

Check out these pictures from the pot luck dinner and dance



A good time was had by all last night at our Pot Luck dinner.

Lots of great home made food dishes from appetizers to dessert, plenty of libations and good music for dancing made for a fun night!



Mark those calendars!

Christmas Tree Lighting Ceremony-

Saturday, Dec. 2 at 6 pm

Wine, beer, soda, and light snacks

Music by Kaleidoscope- a Sweet Adeline's acapella group

\$5 donation per person for the group

Bring an ornament with your family name and year you joined Westminster to help decorate the tree



Christmas Caroling- Saturday, December 16

Christmas for the Guards is back!! Last year many of you showed your appreciation of the work our guards do for all of us. The Guards received gift cards and food for Christmas and New Years' days at the guard house because of your generosity. IF you are interested in donating again, please stop by the Westminster Community Office to see Paul or Jessica OR contact Betsy Rosser at brosser@brockport.edu. Let's make it a special holiday time for our Guards!!!



Note from Compliance Committee

The holidays are soon upon us. Normal and customary holidays decorations and lighting are allowed without ARC approval. Please just ensure your decorations do not disturb other Owners or occupants. The decorations can be installed 30 days before the holiday and should be removed within 15 days following the holiday. Exceptions may be submitted to ARC for consideration

Holiday Train Village

2105 Oxford Ridge Circle

Thanksgiving through New Year's Eve

6-9 nightly

Come Enjoy Some Holiday Spirit!



Westminster Golf Club's

***New Year's
CELEBRATION***

MENU

APPETIZERS

Shrimp Cocktail or Italian Breaded Ravioli

ENTREE 1

Hearty portion of Prime Rib of Beef, vegetable
and a twice baked potato w/choice of caesar or
Italian mix salad, rolls and butter

Entree 2

Chicken Francese Pasta Vegetable w/choice of
caesar or Italian mix salad, rolls and butter

Open Bar 9-10 pm.

(Wells, Draught Beer, Wine)

Champagne Toast at Midnight

D.J. Lenny will be here for your entertainment

\$75.00 per person

Reservations are needed sign-up sheets are
available at the Westminster Bar or call

Dining times 7:30 pm., 8:00 pm, and 8:30pm.

(239) 368-6541

Board Meeting

November 21

7 pm

Community Center



More Notes from Compliance

We had many trees come down in the community thanks to Irma. As you continue to clean-up your property after Irma, please remember to include having stumps removed.

It's that time of the year again to perform routine outdoor maintenance such as mulching, cleaning sidewalks, roofs and driveways, and trimming low hanging tree branches over sidewalks, streets and streetlights.

Please also consider reviewing the visitor management (capture) website removing visitors that are no longer necessary.

From the Office of Lee County Sheriff

Know the Facts To Avoid Being Fooled by Open Enrollment Scams

It's that time of year again for Medicare recipients to participate in the annual Open Enrollment period. If you receive Medicare benefits, the Lee County Sheriff's Office wants you to know the truth about the scams con-artists use in order to trick you into giving away your personal and financial information.

Scam: An "official Medicare agent" knocks on your door selling Medicare insurance that can save you thousands of dollars in healthcare costs next year. The offer is only good during Medicare's open enrollment period. **Fact:** There are no Medicare sales representatives. If you haven't asked for an agent to contact you, federal law prohibits an agent from trying to sell you something on behalf of Medicare. If you receive unsolicited contact by phone, e-mail or a knock on your front door, you should report that person to authorities.

Scam: You receive a call that Medicare is issuing new identification cards and you must provide identifying information such as your Medicare number, birth date or even financial account numbers in order to get your card.

Lee County Sheriff Continued

Fact: It is true that Medicare is preparing to issue new cards minus your social security number beginning in April 2018; however, they will NOT call or email you asking for your current card number or other personal identifying information.

Scam: You receive a call that says you are required to have a prescription drug coverage plan and you must sign up during open enrollment or risk having your Medicare benefits terminated. Fact: If someone says you must join or you will lose your other Medicare benefits, it's a scam. The Medicare prescription drug benefit is voluntary. It supplements your other Medicare benefits.

Scam: You receive "official looking" brochures about new Medicare products that are available at a discounted price during Medicare open enrollment. Fact: Do not be fooled by fancy sales materials claiming to be from a government agency. Only private companies sell Medicare Advantage and Medigap plans.

To report any suspected fraud, call Medicare at 1-800-MEDICARE or the Sheriff's Office fraud line at 2583292.

Fraud Alert

Cell Phone Users Complain of Spam Text Messages

If you've recently received a text message that claims to be from Regions Bank alerting you to an invalid charge on your debit or credit card, the Lee County Sheriff's Office warns you these messages are fraudulent and are being sent to lure you into disclosing important financial information. The Sheriff's Office was made aware of this recent "smishing" scam targeting cell phone users after concerned residents contacted the fraud line to report receiving spam text messages requesting they either call a number within the text or reply to a Verizon.net email address. In either case, the fraudster is trying to collect active credit or debit card numbers.

Cardholders should always remember that legitimate debit and credit card issuers will never ask for your personal or financial information via text message or email. If you have received one of these texts and have not provided your information as instructed, no action is required on your part. If you have provided information, please take the following steps:

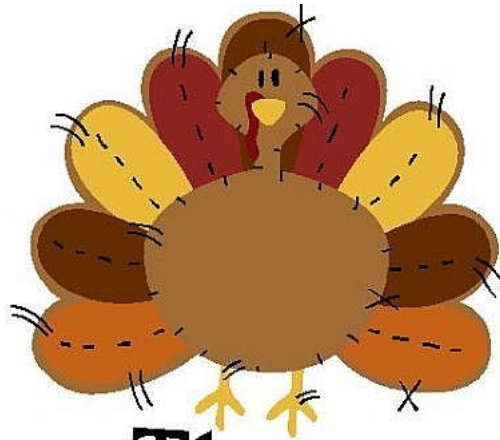
- If the information you provided was for a credit card, call the issuer of the card that was compromised using the phone number listed on the back of your card.

Fraud Alert Continued

• If the information you provided was for a debit card, contact your financial institution immediately to avoid losing cash. Although it is difficult to avoid receiving these fraudulent text messages, these tips may help you from becoming a victim of "smishing":

- Contact your cell phone carrier to find out what you can do to control spam.
- Ignore instructions to text "stop" or "no" to prevent future texts. This is a common ploy by scammers to confirm they have a real, active phone number. Some mobile service providers allow you to forward unwanted spam text by texting it to 7726 (or "SPAM"). This enables the providers to prevent future unwanted texts from the specific sender.

For more information about "smishing" or to report a smishing scam, please call the Sheriff's Office fraud line at 258-3292.



Happy Thanksgiving

The Crier is your newsletter. IF you have a new neighbor, please have them e mail the crier so they can be added to our listing. IF you have moved and no longer wish to receive the Crier, please e mail the Crier to be taken off the list.

Please forward items or pictures to westminstercrier@gmail.com at least 2 weeks ahead of time for publication. This address is just for submitting items to the crier. Concerns about information appearing in the crier should be addressed at the office.

The next Crier will be published the week of November 27.