

Westwood Community Four

NEWSLETTER, March 2020



Dear Neighbors,

This message is primarily for pet owners in our neighborhood and future pet owners. I have been reviewing the bylaws of our development and would like to remind you of the following items:

1. When walking your dog it must be on a leash (non-expandable)
2. You **MUST** curb your dog and **PICK UP AFTER YOUR PET**. **CURBING** your dog **DOES NOT** mean letting your dog go on anyone's property, including the easement which is there for utilities, and not for your pet to use as its personal bathroom.
3. **CAT OWNERS** should not let their cats to roam free throughout the development. **ANYONE** seeing loose cats roaming around the development, please call Animal Control 954 359 1313.
4. If you want your pet to go on grass, please let your pet use your own property not someone else's.

Please respect your neighbor's property.

On another not commercial vehicles are not allowed to be parked in our development overnight unless you can fit it in your garage.

Let's keep this development beautiful

Sincerely,
Steve Creazzo
President

Clubhouse Rentals

The Board of Directors is offering to our **residents only**, the opportunity to rent our Clubhouse. The cost of the rental is \$175. The security deposit is \$200. A written rental agreement is required. The rental is for the **Clubhouse only**. The pool is off limits to the renter and their guests.

For further information or to reserve a date, please call Ellen Flexman at (954) 722-2419. Leave a message, and she will return your call.

Monthly Fee Payments

When paying your monthly fees, please write your "Lot and Block" numbers on both your check and your payment slip.

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Office Hours

Tuesday 9:00 a.m. - 2:00 p.m.

Note: The Association is not responsible for the services or information provided herein by merchants.



Contact: Call Ellen Flexman, 954 722 2419,
with announcements, articles, contribution. Any corrections
should be submitted by the 10^h of the month.

Corona Virus

Take the threat of this virus very seriously.

Do all that you can do to protect yourself.

- Keep your hands continually washed after touching all surfaces.
- Keep hands away from your face where infection can enter your body.
- Stay a cautious distance from others. If you are a hugger, Stop.
- Simple precautions will protect you best while better cures are sought.

Things to do in the garden this month...

(South-Florida-Plant_Guide.com)

Enjoy the sights - and scents! - of spring. Confederate Jasmine (pictured above) and Gardenia are two favorites for sweet-smelling spring flowers.

Prune plants after March 15th. You can do a minor trim anytime but hard pruning should be done only during warm weather.

Because we've had a warm winter, we might have a cold spring...this has happened before. So you don't want your plants stressed by cold after they've been cut way back - better to wait till mid-March (or later).

Fertilize this month. Give plants a spring feeding now, then again at the end of May. If there's a summer fertilizer blackout in your county, it usually runs between June 1st and September 30th, so plan your fertilizing to get two feedings in before June. (Check with your local county extension office to see what the regulations are in your area.)

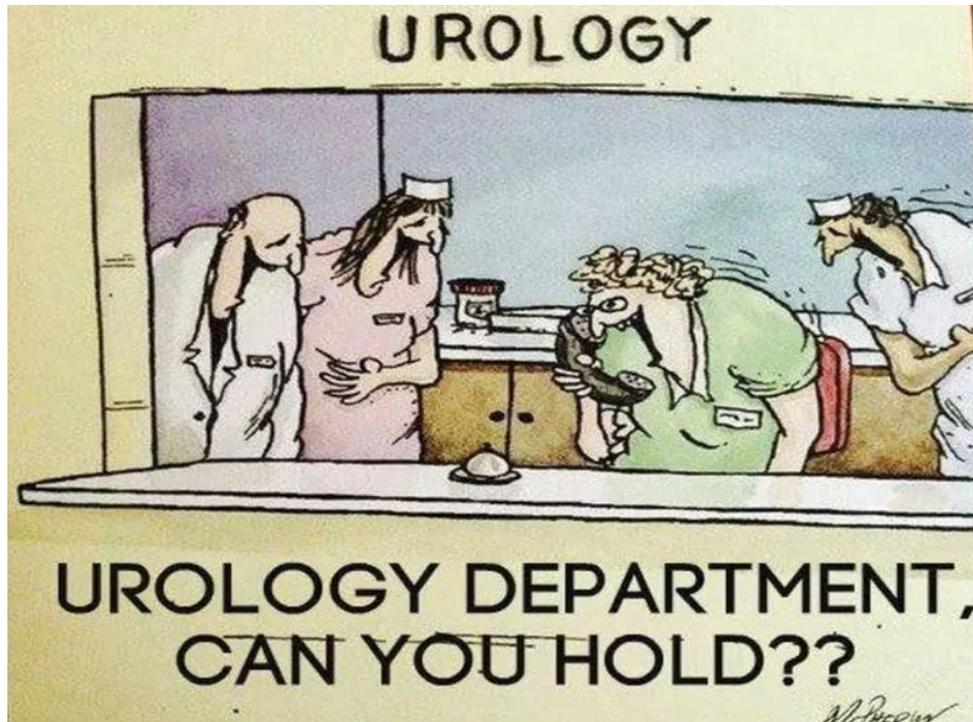
Water once a week if it hasn't rained.

Watch out for pest damage. Take bagged cuttings to your local nursery for diagnosis and treatment options.

Marnier's Kalanchoe

(*Kalanchoe marnieriana*, *Bryophyllum marnierianum*)

- Perfect in a succulent garden or spilling out over the sides of a pot, Marnier's Kalanchoe is a texture-rich plant with blue-green leaves and rosy-tipped flowers.
- The blooms are clusters of elongated "bells" on upright stems - when planted in the ground the flowers dangle above the plants' foliage for a charming effect
- This kalanchoe seems happiest in part sun to part shade, and in fact tolerates shade better than other varieties. In more sun, the leaves become edged with pinkish-red.
- This can happen, too, from cold weather in winter. And the flowers look their prettiest in combination with the pink-tipped leaves.
- Marnier's Kalanchoe grows about 12" - 18" tall and about 2 feet wide. It's fine anywhere in South Florida - Zone 9B through Zone 10 - and flowers on and off throughout the year.
- This plant is nicely drought-tolerant. Water well and then let it dry out before you water again. Never plant in wet areas.
- It's extremely easy to propagate...each stem is lined with rootlets (you can see some in the top picture), so you can just cut or break off a piece, lay it on the ground and water it in.
- This kalanchoe is suitable for a groundcover, especially pretty planted around landscape boulders.
- It's also stellar as a "spiller" plant for containers, fine indoors or out, a great lanai plant.
- You may have to do some detective work to find this kalanchoe, but your nursery may be able to order it-or look for it at succulent plant sales. If a friend has one, ask for cuttings.



How to wash a cat

1. Put both lids of the toilet up and add 1/8 cup of pet shampoo to the water in the bowl...
2. Pick up the cat and soothe him while you carry him towards the bathroom.
3. In one smooth movement put the cat in the toilet and close the lid. You may need to stand on the lid.
4. At this point the cat will self agitate and make ample suds. Never mind the noises that come from the toilet, the cat is actually enjoying this.
5. Flush the toilet three or four times. This provides a 'Power-Wash' and 'Rinse'.
6. Have someone open the front door of your home. Be sure that there are no people between the bathroom and the front door.
7. Stand well back, behind the toilet as far as you can, and quickly lift the lid.
8. The cat will rocket out of the toilet, streak through the bathroom, and run outside where he will dry himself off.
9. Both the toilet and the cat will be sparkling clean.

Yours Sincerely,

The Dog

New York Times 9 12 2019, Abby Ellin

Scammers Look for Vulnerability, and Find It in Older People

Swindlers prey on people over 70, who lose millions each year to their shifting tactics.

Late last month, Kathleen Eaton of Amelia Island, Fla., went online to buy a dog. She found a miniature black schnauzer named Holly at a site she thought was puppyspot.com. She emailed the company and was told she could get the dog for a discounted price of \$750.

She asked to pay with a credit card, but was told to wire the money to a Western Union in Oklahoma City. The company would then send her information about Holly's flight the next day.

"My husband kept saying, 'I don't like this,' but I didn't listen," said Ms. Eaton, 75, who retired four years ago from a career managing real estate offices.

She sent the money, and emailed again that evening asking for the flight number, but heard nothing. A few days later she reached out via email and was told that there had been delays, but that Holly would be coming soon. Then another email arrived requesting an additional \$950 for health and insurance coverage. "I said: 'You're scamming me. I can tell your operation is phony,'" Ms. Eaton recalled.

Ms. Eaton called the police, who are investigating. Most likely, a website similar to the one she wanted popped up — a practice called "spoofing" — and she didn't realize it. But one thing is clear: She was scammed. And she is hardly alone.

"We often hear from empty nesters who are retired and looking for companionship, so these scams are ripe for that population," said Amy Nofziger, director of AARP's Fraud Watch Network Helpline.

The [pet scam](#) is one of the latest that older people fall victim to. In March the [Department of Justice](#) described criminal cases involving nearly \$700 million lost in the previous year by about two million people. The ones hit hardest by this kind of fraud are over 70, and they experience an average loss of \$41,800, the [Consumer Financial Protection Bureau](#) reports.

"Those numbers are underreported because many times seniors are so embarrassed," said Anna Maria Chavez, executive vice president and chief growth officer at the National Council on Aging.

In other instances, people have no idea that anything is amiss until a collection agency calls to tell them a payment is delinquent. "That's when they discover that their credit card or Social Security number has been stolen," Ms. Chavez said.

Besides the pet scam, some of the newer tactics for defrauding older people focus on Social Security, grandparenting and employment searches.

Since 2014, nearly 1.3 million reports have been filed with the [Federal Trade Commission](#) about callers pretending to be from the [Social Security Administration](#), Health and Human Services, the Internal Revenue Service, the police or the F.B.I., according to a commission [report](#) in July.

“We just had a client who received a phone call claiming there were criminal charges against her over her mortgage,” said Stacy Francis, the president and chief executive of Francis Financial in New York. The client was being pushed to pay to get the charges dropped.

“She immediately called us and her mortgage broker, who we introduced her to, to figure out this problem,” Ms. Francis said. “After some initial panic and chaos on her end, we were able to assure and calm her that it was a scam.”

Deceptive callers might tell victims that their Social Security numbers had been suspended, or that they owed back taxes and must pay immediately or face jail time. Usually, they require cash or a prepaid gift card as payment.

Similarly, with the grandparent scam, the victim receives a phone call or email from a “grandchild” who has been in an accident or is in trouble with the law and needs money — typically gift cards or cash sent through Western Union.

Another report from the [Federal Trade Commission](#) noted that last year, people of all ages reported median individual losses of \$2,000 to these sorts of “family and friend impostors.” But for people over 70, the figure was \$9,000.

With the employment scam, impostors post fake jobs, usually in sales and telecommunications, for which applicants submit their Social Security numbers and other personal information. “They might actually work for a few months before realizing the whole thing is fraudulent,” Ms. Nofziger said.

Fraud capitalizing on natural disasters is also rampant among older people, who may be barraged with requests to donate or to hand over financial information to fake charities. Many of the supposed charities have names similar to existing ones, or phone numbers with Washington’s 202 area code. Or they might say they are working with the I.R.S. to help victims get tax refunds or file claims.

A flip side of scams feeding on people’s largess are those that offer unexpected windfalls. Eight years ago, Mildred Gedraitis, then in her mid-80s, got a message that she had won a sparkling new Mercedes; all she had to do was pay the taxes on it, and she could drive it home to Rochester. That’s what the nice man on the phone had told her, anyway, and that’s what she informed Jay Bellanca, her nephew.

Mr. Bellanca, now 67, was confused. “I said, ‘This doesn’t sound right,’” he recalled.

It wasn’t right. Instead of a prize, it was the start of a long-term ruse involving wire transfers through Western Union to a man in Jamaica, whom Ms. Gedraitis had never met, only spoken to on the phone.

It was especially puzzling to her family: “She had always been tight with money,” said Mr. Bellanca, a retired engineer in Salem, N.Y.

By the time Ms. Gedraitis died in 2015 at 92 with severe dementia, she had lost nearly \$350,000 to the fraud and was \$190,000 in debt. Her estate is still unsettled.

“My aunt would show up at a Walmart or a Tops store, hobble up in her walker with seven or eight thousand in cash to get a money order to go to Jamaica,” he said. “The problem is that elder folks lose some of their cognitive ability to identify things, and they get scammed.”

Ms. Eaton, who thought she was going on puppyspot.com, still hasn't gotten a dog or her money back. PuppySpot's chief administrative officer and general counsel, Josh Kreinberg, said the company accepts only credit cards and PayPal, never cash, Western Union, Moneygram or other such methods of payment.

Ms. Eaton is still reeling from the experience. "I thought I was scamproof," she said, "till my heartstrings got tugged."

From the editor:

I can keep warning you about scams as I find them, but the truth is we can never keep up with all the new methods out there that can separate us from our money.

The best advice is NEVER give out your bank account information, social security numbers, or any personal information

If something sounds suspicious, call the police or the FBI scam unit or ask a younger family member to check something out.

If you buy something, only use your credit cards on line **No** money orders or Western Union.