

GRAND STRAND SINGLES GOLF

Grand Strand Chapter - American Singles Golf Association — May 2025

MAY 18TH - BURNING RIDGE

Message from the President

Spring has sprung and great golf weather is here!! So dust off your clubs and come on out and play some golf, meet new people and have some fun!! The weather can no longer be an excuse! We had a great golf and social event in April at Arcadian Shores Golf Club and The Backyard Bar and Grill. It was a small, but fun loving group and we had a great day! We have two fantastic events scheduled for May that you will not want to miss. Meadowlands is a terrific course and never disappoints. Burning Ridge is also a great course. Please note that Burning Ridge will be on a Sunday. We had numerous requests to have Sunday golf, so we are delivering. If you haven't already signed up for these events, you will want to get that done!! Please manage your RSVP for events on Meetup and update them as necessary when your plans change.

The days are now longer, so as the summer approaches, we will be evaluating whether to continue our summer series this year. These are nine hole events immediately followed by food, drink and camaraderie. It is always an enjoyable afternoon/evening. Keep an eye out on

Meetup if you are interested in participating in these events.

We are continually looking for volunteers to host golf and/or social events. Please contact me or Mary Misenheimer if you would be interested in hosting an event.

Hope to see you soon! Hit 'em long and straight!

~Linda Cunningham, President

Membership Chair

We have a great group of members and continue to have a solid membership. I would like to extend a warm "welcome back" to **Venita Blackwelder**. Be sure to tell your single golfing friends about the group and invite them to an event. We are always adding new faces and welcoming back previous members. Hope to see you and your guests at an event soon!!

~Linda Cunningham, Membership Chair

Treasurer's Report

For the month of April we received 2 new or renewed memberships dues for a total of \$20 We have an ending balance in our Grand Strand Chapter of ASGA Inc. account of \$553.26

~Cindy Dale, Treasurer

Golf Chair

We were fortunate to be teeing it up on Saturday, April 5th at Arcadian Shores Golf Club. The uniquely contoured fairways and green complexes with an abundance of live oaks and well placed lakes, give this course a personality all its own and as usual, it did not disappoint. It was a perfect day for golf and a great way to kick off another great golf season. As always, we had a small but fun loving group and a lot of fun. We kept the fun going at the Backyard for food and libations following. Thank you to **Jim** for driving from Pinehurst to join in the fun. We look forward to seeing everyone again soon.

We will be teeing it up on Saturday, May 3rd at Meadowlands Golf Club, so get your sunscreen ready and come play golf! Meadowlands Golf Club is tucked along the border of NC and SC and delivers an unmatched combination of natural beauty and outstanding southern hospitality. Spacious and gently sloping fairways, large manicured greens, an open layout, and well-defined hazards create a rewarding round for everyone. Tee times start at 12:39 so please be there by 12:00 pm that we can get a group picture and everyone will have a chance to pay and get settled

NATIONAL EVENT INFORMATION

Events Open to All Members Nationwide

We're Going to Portugal!

Tentative Time Period: September, 2025

This trip will happen. We've heard from about 200 members who've indicated their interest in going. **UPDATE:** Go to www.SinglesGolf.com/Portugal (updated 12/20/24) and see where we are in terms of planning. No specific dates yet as we'll need to visit Portugal and do a number of site visits on hotels, courses and restaurants. Deposits accepted early January.

-- Hosted by the National Office of the American Singles Golf Association



LOCAL CHAPTER INFORMATION

Next Meeting Date

TBA

Location

TBA

Our Chapter Website

myrtlebeach.singlesgolf.com

Spread the word—Invite a friend

(See next page for list of officers and board members.)

National Office

Office Hours: 9:00am to 2:00pm, M-F (Eastern)

National Office: 980-833-6450 or 1-888-GOLFMATE

Go to www.SinglesGolf.com/MyAccount to make changes to your address, phone, etc. To join or renew your dues, go to

www.SinglesGolf.com/join

Singles Golf® is a registered trademark of ASGA, Inc.

**Grand Strand Chapter
of the
American Singles Golf Association**



President

Linda Cunningham
GrandStrandASGAgolf@gmail.com

Golf Chairperson

Mary Misenheimer
GrandStrandASGAgolf@gmail.com

Social Chairperson

Vacant

Membership Chairperson

Linda Cunningham
GrandStrandASGAgolf@gmail.com

Communications Chairperson

Linda Young
GrandStrandASGAgolf@gmail.com

**Assistant Communications
Chairperson**

Jim LaRosa
GrandStrandASGAgolf@gmail.com

Treasurer

Cindy Dale
GrandStrandASGAgolf@gmail.com

on the carts. Pin placement is designated by red, white, and blue flags. The range is available and ball are \$5/bucket.

The course is excited to host us and is giving us a great rate of \$45 + tax per player. Payment will be required at the course directly upon sign in. The course needs a headcount several days in advance, so please RSVP by Monday, April 28th. Please manage all RSVPs on Meetup. The course address is 1000 Meadowlands Trail, Calabash, NC 28467. Space is limited so sign up early to secure your spot! Please remember to tip the awesome bag drop folks!! They do a lot of work for us getting everyone on the carts. We will be gathering immediately after our round for eats and drinks at a nearby restaurant. So, stay tuned for details! Hope to see you there!

On Sunday, May 18, 2025 we are pleased to be playing at Burning Ridge Golf Club. Burning Ridge was designed by Gene Hamm and offers 18 holes of breath taking golf. Burning Ridge Golf Club is a course with a fun layout and a character of its own. Whether you are a high handicap golfer looking for an enjoyable round, or a scratch golfer looking for a great test of your game, Burning Ridge can accommodate your need. It is said that if you can play well here, you can play well anywhere! Tee times start at 12:40 so please be there by 12:15 a.m. so that we can get a group picture and everyone will have a chance to pay and get settled on the carts. The course is excited to host us and is giving us a great rate of \$46 + tax per player. Payment will be required at the course directly upon sign in. The course needs a headcount several days in advance, so please RSVP by Monday, May 12. You can RSVP on Meetup. Space is limited so sign up early to secure your spot!

Please be aware that we are further limiting the number of slots available for golf for each outing in 2025.

PLEASE PLEASE PLEASE be considerate of others and let us know before the event if you have signed up and are unable to make it. We continue to have no shows and last minute cancellations at the events while we have people on the waitlist willing to play. If we know in advance, we can fill the spots. ALSO, PLEASE BE CONSIDERATE OF OTHERS AND DO NOT ATTEMPT TO CHANGE GROUPS AT THE COURSE THE DAY OF THE EVENT, IT IS RUDE AND HURTFUL TO OTHERS . IT IS IM-

PORTANT TO NOTE THAT THE PAIRINGS ARE BALANCED ACCORDING TO HANDICAP SO THAT EVERYONE CAN HAVE AN ENJOYABLE ROUND.

Once again I am asking everyone to PLEASE VOLUNTEER to host a golf outing, whether it is one on the schedule or one that you would like to arrange. Whether weekends or weekdays and 9 holes or 18 holes, I am happy to work with anyone to make your event happen. There are lots of great courses in the area and a lot of new ASGA friends to invite to join in on the fun!

Golf outing schedule for 2025 is as follows:

May 3rd	Meadowlands
May 18th	Burning Ridge
June 7th	Aberdeen
June 22nd	Myrtlewood Pine Hills
July 12th	MBN West
July 27th	Wild Wing
Aug 9th	Lions Paw
Aug 24th	Myrtlewood Palmetto
Sept 14th	MBN South
Sept 27th	Panthers Run
Oct 5th	
Oct 25th	Arcadian Shores
Nov 8th	Leopards Chase
Nov 16th	World Tour
Dec 6th	Pine Lakes
Dec 13th	Resort Course

~Mary Misenheimer, Golf Chair



Arcadian Shores



About Our Members

(THIS REPORT RAN 05/02/2025)

Happy Birthday to these members:

Venita Blackwelder - 05/01
Wanda Cronrath - 05/06
Mary Misenheimer - 05/05
Gregg Warlikowski - 05/25

These members are up for renewal:

(date shown is last day of membership)

Caron Balitsos - 05/31/2025
Paul Corby - 05/31/2025
Ted Derendal - 05/31/2025
Sam Malak - 05/31/2025
Hope Stepler - 05/31/2025

These members recently renewed:

Venita Blackwelder

These members did not renew their membership:

(date shown is date membership expired)

Matthew Allen - 04/30/2025
Michael Burrell - 04/30/2025
Donald Hoffsher - 04/30/2025
Thomas Parker - 04/30/2025
Jennifer Stroebel - 04/30/2025

To renew your dues today, go to SinglesGolf.com/renew If you wish to renew over the phone, call 980-833-6450, M-F, 9-2 Eastern Time.

Our chapter currently has 36 members.

Rules of Golf Review: I've got a blind shot and my partner is helping me aim. Where can he stand when I hit?

By Ron Kaspriske, GolfDigest.com

Back in 2019, shortly after the USGA and R&A enacted major revisions to the *Rules of Golf*, there were a few instances on the professional tours when players faced penalties for violating [Rule 10.2b\(4\)](#). In short, there was a lot of confusion about when golfers should be penalized for having their caddie stand in the restricted area as they made a stroke. The intent of rules makers was to ensure caddies could not stand behind players as they took their stance to hit a shot. Aiming, at that point in the process, needed to be something golfers did on their own.

What made things confusing and frustrating for golfers was the early 2019 interpretation of when a player had begun to take his or her stance and where the caddie was standing at that time. To this day, it's perfectly legal for a caddie to stand behind a player on the line of play as the shot is being evaluated, but **the caddie has to move away as the player prepares to swing.**

There was at least one instance on the PGA Tour early that year when Denny McCarthy was initially penalized for violating [10.2b\(4\)](#), but video evidence made it clear he wasn't beginning to take his stance before his caddie moved. The PGA Tour [rescinded the penalty for McCarthy.](#)

You can read all about the [early days of this new rule here](#), but if you want to know more about the current rules regarding of

line of play and directional information as it relates to average golfers who don't have caddies, read on.

Let's start by getting into the scenario in our headline. Say you're playing a four-ball match on a course you're not familiar with. You have a blind shot into a green but know there is out-of-bounds somewhere along the left side of the hole, but you can't see it because of a hill. Is it permissible for your partner in the match to stand on top of the hill to help "guide" you away from hitting your next shot out-of-bounds?

The short answer is that your partner can stand on the hill to indicate where the markers are, but **he or she has to move away from that spot before the stroke is made.** As long as your partner moved before you hit, there's no penalty. If he or she stood there while you swung, your side would lose the hole in match play or you would be assessed a two-shot penalty in stroke play if anyone stayed in that spot while you swung.

Where this rule of helping a golfer hit a shot gets even more murky for many is understanding that it extends beyond the line of play. The definition of line of play is the line where the player intends their ball to go after a stroke, including the area on that line that is a reasonable distance up above the ground and on either side of it. In other words, the line of play is not necessarily a straight line between two points; it might be a curved line based on where the player intends the ball to go.

OK, so what if your partner gets out of the way before the stroke but leaves a hat on the spot where you should be hitting your next shot? Well, that's also a penalty.

You might think that, since the out-of-bounds markers are not on your line of play, there is nothing wrong with marking that position by having your partner stand on a spot between you and the markers. Unfortunately, that's still a violation of [Rule 10.2](#). In addition to specifying "line of play" as a no-go for aiming help, you also can't assist in aiming for "other directional information." The two exceptions are getting out of the way before the shot and providing public information in relation to the position of an object. An example would be pointing out that a tall tree you can see over a hill is on the same line as the flagstick.

The smartest way to handle the situation in the headline would have been to have your partner give you the line to play away from the OB markers and then move away before you hit.

Your chapter newsletter follows after the following pages . . .

ASGA Annual Dues are \$99.00. Do you want LOWER DUES?

HOW WOULD YOU LIKE ONE YEAR OF FREE DUES?

You likely joined the American Singles Golf Association because you wanted to meet more singles and play more golf. We can't help you with your golf swing, however, we're on a mission to grow your chapter's membership. ***Golf season is upon us . . . are you onboard to grow your chapter or are you satisfied with your current membership level?***

Here's the plan:

- 1) on the following page, you'll see a revised "***Single? Play Golf?***" sign. It now has five (5) tear-off tabs instead of eight (8).
- 2) You write-in your identification (either your member number or first initial + last name) on each of the tabs. Use scissors to cut the tabs apart.
- 3) You print as many signs as you wish, keep them in the front seat of your car along with some push pins and post them ***anywhere you're permitted*** to post, e.g. golf shop bulletin boards, golf shop restrooms, driving ranges, stores, etc. ***If you would like ASGA National to print five (5) yellow signs for you, please let us know by emailing Irene@SinglesGolf.com or calling 980-833-6450 from 9am-1:45pm, M-F, Eastern.***
- 4) For every three (3) people who join using your name or ID on the yellow sign, you'll receive 12-months of ASGA membership. Note: your name or member number, as the referrer, must be submitted **with** the new member's application. No exceptions. No retroactivity. Please do not add your own name to an application form. It must be completed only the by the member currently joining and completing the application.
- 5) New members can join over the phone, at our website (SinglesGolf.com/join), fax, etc., however, **they MUST use your member number or name at the time of joining as the person who referred the new member. Again, no exceptions to this policy.**
- 6) ASGA National will keep track of how many new members you get credit for and will automatically add 12-months to your membership. Please, no slanting of these rules

**Be a Hero in Your Chapter.
Get the signs printed and get them hanging!
*(and remind others to participate)***

SINGLE? PLAY GOLF?



The Grand Strand Chapter of the American Singles Golf Association WANTS YOU!

We're 2,500 members in 50 cities and we're ALL ABOUT HAVING FUN! So if you're single (*i.e. divorced, widowed, legally separated or never married*) and enjoy meeting others through the game of golf, you're invited to inquire about joining by calling the American Singles Golf Association at 1-888-465-3628 (*1-TRIPLE-EIGHT-GOLFMATE*) or visit SinglesGolf.com.

Meet MORE Singles! Play MORE Golf!



TEAR OFF A TAB BELOW

American Singles Golf 1-888-465-3628 SinglesGolf.com/join Please mention my name when joining! Ref. by _____	American Singles Golf 1-888-465-3628 SinglesGolf.com/join Please mention my name when joining! Ref. by _____	American Singles Golf 1-888-465-3628 SinglesGolf.com/join Please mention my name when joining! Ref. by _____	American Singles Golf 1-888-465-3628 SinglesGolf.com/join Please mention my name when joining! Ref. by _____
---	---	---	---

IN ADDITION, WE CAN SEND YOU FREE BUSINESS CARDS!

As you have seen from the previous two (2) pages of this newsletter, ASGA National is committed to seeing your chapter grow. We believe by asking each individual member for help, your chapter will grow its membership.

Besides using just the yellow signs to gain more members in your local chapter, **upon request** we will also provide you with ASGA business cards as shown below. More can be sent to you if needed, but we'll start out by sending you 25 business cards that you can give to anyone you believe might be a potential member. Are you out and about and see someone wearing a golf shirt or hat? **Start a conversation:** tell them you're a part of a local club for singles who play golf and simply ask "**are you single?**" Even if they aren't, chances are they know a golfer who is. Give them a card that's pre-filled with you name (or member #) and contact info.

Remember, you get free dues for referring 3 new folks who join!

Below shows how your business card appears. They don't come to you automatically, you'll have to order them. E-mail Irene@SinglesGolf or call 980-833-6450 (9am—1:30pm, Mon-Fri, Eastern) for your free 25 cards.

- - **Tom Alsop**
President and Founder
American Singles Golf Association

25 Business Cards Will Be Mailed to You Upon Request!



Front side of business card

The back side of the business card is a form with the following fields: 'ASGA Member' followed by a blank line, and 'Call / Text' followed by a blank line. Below these fields, it says: 'When joining, please be sure to reference my name or member number on the application form. Thanks!' At the bottom, it provides the website 'www.SinglesGolf.com/join' and the price '\$8.25/month payable annually @ \$99'.

Back side of business card



GET READY TO TEE OFF

FOR MORE FUN - FELLOWSHIP - FAIRWAYS!

4 WAYS TO JOIN / PAY

- ◆ Call / Zelle: 1-980-833-6450
- ◆ Fax This Form to Us
- ◆ Email/Mail This Form To Us
- ◆ Online (SinglesGolf.com/join)

APPLICATION TO JOIN ASGA RENEW MY MEMBERSHIP

Note: Meeting locations may vary. Upon joining, you will receive a monthly newsletter telling you about monthly meetings, outings, etc. If you have any questions, contact your local chapter leader or call 1-888-GOLFMATE or 980-833-6450. **Please complete information box at right.**

MONTH & DAY BORN _____
YOUR USGA HANDICAP® _____ or
AVERAGE GOLF SCORE _____

Dues are **\$99.00** for 12 months) or **\$198.00 for 24 months** (includes free ASGA logo'd shirt when joining for two years!). Best rate per year is **\$297** with our "buy 3 years, get 4th free + shirt" plan. Credit card users: JOIN BY PHONE: **980-833-6450** or FAX COMPLETED FORM to **980-225-0231**. Your membership kit will be mailed upon receipt of payment. **Free shipping if ASGA shirt is ordered with this application.**

PRINT CLEARLY - THE INFO BELOW SHOWS HOW IT WILL APPEAR ON YOUR CHAPTER'S ROSTER. (SEE OPT-OUT CLAUSE BELOW)**

HOW DID YOU HEAR ABOUT US? _____ CHAPTER YOU ARE JOINING OR RENEWING IN: _____

NAME _____ E-MAIL ADDR: _____

ADDRESS _____ CITY _____ ST _____ ZIP _____

HOME (_____) _____ WORK/CELL (_____) _____ EMPL. BY _____

POSITION _____ () AVAILABLE FOR WEEKDAY GOLF () WILLING TO VOLUNTEER FOR CHAPTER

NOTE: ASGA DOES NOT CONDUCT BACKGROUND CHECKS ON APPLICANTS FOR MEMBERSHIP NOR MEMBERS OF THE ASSOCIATION. Golf can be a dangerous sport. Accidents can occur by you or another party striking a golf ball, by a golf cart turning over, or simply falling down steps. PLEASE TAKE ADEQUATE PRECAUTION when playing in ASGA events. Chapters and individuals running golf tournaments are not professionals but are volunteers, and therefore, you must assume additional responsibility for your own safety. Please abide by the safety rules posted inside your golf cart, at the golf course, as well as the official website of the United States Golf Association (www.USGA.org). If you have a safety concern, you must immediately bring it to the attention of the person(s) running an event, your chapter president or golf course management personnel.

NOTICE - View these terms online at www.SinglesGolf.com/Legal-Stuff

ASGA does not conduct background checks on applicants for membership or current members.

Golf Safety Warning: Golf can be a hazardous sport. Accidents may occur, including being struck by a golf ball, golf cart accidents, or falls. Please exercise caution when participating in ASGA events. Chapters and individuals organizing events are volunteers, not professionals. You are responsible for your own safety. Follow all posted safety rules, including those on the golf cart, at the golf course, and as outlined by the United States Golf Association (www.USGA.org). If you have a safety concern, promptly inform event organizers, your chapter president, or golf course management personnel.

RELEASE FROM LIABILITY AND ASSUMPTION OF RISK - By participating in activities organized or sponsored by ASGA, Inc. (d/b/a American Singles Golf Association), its chapters, or affiliates in the United States and Canada, you agree to the following:

- **Release of Liability:** You, the undersigned ("Releasor"), on behalf of yourself, heirs, distributees, guardians, and legal representatives, release and indemnify ASGA, its directors, officers, employees, agents, affiliates ("Releasees"), from all claims, including those related to personal injury, death, property loss, or damage. This release applies to both known and unknown claims, except in cases of gross or willful negligence.
- **Assumption of Risk:** You acknowledge that golf and related activities inherently involve risks, including health-related risks. By participating, you voluntarily accept these risks, including potential injury, death, and property damage.
- **Legal Consequences:** You confirm you have read this release, understand its implications, and agree that it will be enforced to the fullest extent permitted by your state of residence. If any portion of this release is deemed invalid, the remainder will remain in effect.

TERMS AND CONDITIONS - Membership in ASGA is effective upon receipt of dues and remains valid for the selected membership period, subject to these terms:

- **Eligibility:** You must be 21 or older and single (defined as never married, divorced, legally separated, or widowed); and by joining, you accept the terms of the Release from Liability and Assumption of Risk above.
- **Non-Refundable Dues:** Membership dues are non-refundable and subject to change.
- **Use of Information:** Membership lists, emails, and other provided data are ASGA property and are for ASGA purposes only. Your information may be shared with other members and on www.SinglesGolf.com, unless you request otherwise.
- **Opt-Out Clause:** You may opt out of sharing specific personal information by emailing to info@SinglesGolf.com the information you wish to have excluded from your chapter roster. ASGA is not liable for inadvertent publication of opt-out information.

PRIVACY POLICY - See www.SinglesGolf.com/privacy for details.

DISPUTES - All disputes concerning membership terms or conditions are governed by the laws of North Carolina. Legal proceedings must be filed in Mecklenburg County, North Carolina.

AGREEMENT TO POLICIES - By submitting this application and payment, you agree to abide by ASGA's national and local chapter policies and bylaws, as outlined at: www.SinglesGolf.com/policy and www.SinglesGolf.com/bylaws, as well as at local chapter websites or newsletters.

JOIN FOR 2 YEARS - GET A FREE GOLF SHIRT!

JOIN FOR 3 YEARS - GET 4TH YEAR + SHIRT FREE!

* **Note:** Credit/Debit cards carry a 3% processing fee. Zelle now accepted, no fee.

- DUES - 24 Months - \$198** (includes free ASGA logo'd shirt - Most Popular!)
- DUES (Join for 3 years, 4th year free - \$297** (incl. free shirt - best value)
- DUES - 12 Months + ASGA logo'd golf shirt - \$129** (includes shipping)
- DUES - 12 Months - \$99**

If a shirt is included, indicate () Male () Female Size: _____

REFERRED BY: _____

Check Paid To "ASGA, Inc." Enclosed** TOTAL \$ _____

* **Please charge my major credit/debit card indicated below:**

No. _____ Exp. _____ 3/4 digit _____

SIGNATURE REQUIRED! By signing below, I agree to the Terms, Condition and Release ("Legal Stuff") as set forth at left and, if appropriate, authorize payment by my credit/debit card shown above.

Signature **X** _____ Date _____

Pay by Credit Card: Call 980-833-6450 9-2 Eastern Time, M-F

To Pay by ZELLE (no fee), use Zelle ID: **980-833-6450**

Or Fax App Form to: **980-225-0231** or Scan & Email to Info@SinglesGolf.com

Or mail application to ASGA, P. O. Box 848, Pineville, NC 28134

** There is a \$25 charge for any check returned from your bank.

SinglesGolf® is a registered trademark of ASGA, Inc. Effective Date: 11/26/24

© 2024 ASGA, Inc.

To all ASGA Members – Please Read!

Your chapter board will NEVER send you an email requesting funds by way of a gift card. Always, always use due diligence when responding to an email. See below “How to Protect Yourself”

Spoofing and Phishing

Spoofing

Spoofing is when someone disguises an email address, sender name, phone number, or website URL—often just by changing one letter, symbol, or number—to convince you that you are interacting with a trusted source.

For example, you might receive an email that looks like it's from your boss, a company you've done business with, or even from someone in your family—but it actually isn't.

Criminals count on being able to manipulate you into believing that these spoofed communications are real, which can lead you to download malicious software, send money, or disclose personal, financial, or other sensitive information.

Phishing

Phishing schemes often use spoofing techniques to lure you in and get you to take the bait. These scams are designed to trick you into giving information to criminals that they shouldn't have access to.

In a phishing scam, you might receive an email that appears to be from a legitimate business and is asking you to update or verify your personal information by replying to the email or visiting a website. The web address might look similar to one you've used before. The email may be convincing enough to get you to take the action requested.

But once you click on that link, you're sent to a spoofed website that might look nearly identical to the real thing—like your bank or credit card site—and asked to enter sensitive information like passwords, credit card numbers, banking PINs, etc. These fake websites are used solely to steal your information.

Phishing has evolved and now has several variations that use similar techniques:

- **Vishing** scams happen over the phone, voice email, or VoIP (voice over Internet Protocol) calls.
- **Smishing** scams happen through SMS (text) messages.
- **Pharming** scams happen when malicious code is installed on your computer to redirect you to fake websites.

How to Protect Yourself

- Remember that companies generally don't contact you to ask for your username or password.
- Don't click on anything in an unsolicited email or text message. Look up the company's phone number on your own (don't use the one a potential scammer is providing) and call the company to ask if the request is legitimate.
- Carefully examine the email address, URL, and spelling used in any correspondence. Scammers use slight differences to trick your eye and gain your trust.
- Be careful what you download. Never open an email attachment from someone you don't know and be wary of email attachments forwarded to you.
- Set up two-factor (or multi-factor) authentication on any account that allows it, and never disable it.
- Be careful with what information you share online or on social media. By openly sharing things like pet names, schools you attended, family members, and your birthday, you can give a scammer all the information they need to guess your password or answer your security questions.
- **Remember – If you are doubtful there's probably a good reason. If you're not sure, call to the person in your chapter who is supposedly sending the email.**