

# AROUND THE AREA

SPENCER  
WEATHER  
FORECAST

**TODAY** — Sunny, with a high near 31. Northwest wind 10 to 15 mph, with gusts as high as 20 mph.

**TONIGHT** — Partly cloudy, with a low around 12. Northwest wind around 5 mph becoming calm after midnight.

FRIDAY

**27**  
**19**



SATURDAY

**26**  
**5**



SUNDAY

**14**  
**-6**



MONDAY

**16**  
**4**



TUESDAY

**23**  
**11**



## Be cautious of cryptocurrency ATMs

### IOWA INSURANCE DIVISION

Cryptocurrency ATMs (sometimes known as crypto ATMs or Bitcoin ATMs) are playing a bigger role in scams than ever before. Data from the Federal Trade Commission shows consumers reported over \$100 million in losses per year, and there are no signs that it is slowing down.

Scammers are capitalizing on the accessibility of these machines, and they are employing tried-and-true high-pressure tactics to entice Iowans into using the machines to transfer cash to digital wallets (accounts) the scammers control. It is important for consumers to understand what cryptocurrency ATMs are, how the scams work, and what Iowans can do to protect themselves.

### WHAT ARE CRYPTO ATMS?

A cryptocurrency ATM is an electronic kiosk designed to facilitate buying cryptocurrencies — generally by using cash or a debit card. These machines look like traditional ATMs and may be located in all the same kinds of places: gas stations, convenience stores, malls, grocery stores, and other high-traffic areas.

### HOW DO CRYPTO ATMS WORK?

You deposit money into the cryptocurrency ATM. The cryptocurrency ATM charges a fee and transfers the money into cryptocurrency and puts it into a digital wallet. You provide the address of the wallet.

### USING CRYPTO ATMS TO FACILITATE SCAMS

While these machines are intended to allow consumers another way to access digital currencies, cryptocurrency ATMs are increasingly being used to facilitate scams, warns James Johnson, Superintendent of Banking with the Iowa Department of Insurance and Financial Services. “The scams start through chats, social media, emails, texts, computer pop-ups and phone calls from strangers,” Johnson said. “The lies told by criminal scammers vary, but they create some urgent justification for Iowans to take cash out of their bank accounts and put it into a cryptocurrency ATM. In many cases, the scammer poses as a government official and instructs their intended victim that transferring their money is the only way to protect it. “When Iowans put their money into the cryptocurrency ATM, the machine converts the money to cryptocurrency,” Johnson added. “The way it is supposed to work



is that the Iowan types in an digital wallet address that he or she controls, but as part of a scam, the Iowan types in the scammer's digital wallet address or the Iowan is given a QR code to scan which points to the scammer's digital wallet address. The cryptocurrency ATM then transfers the cryptocurrency to the scammer's digital wallet. Once the criminals control the cryptocurrency, they quickly move it, making it virtually impossible to recover.”

### HOW TO PROTECT YOURSELF

The Iowa Department of Insurance and Financial Services recommends the following protective measures:

- Never click on links or respond directly to unexpected calls, messages, or computer pop-ups. If you think it could be legitimate, contact the company or agency, but look up their number or website yourself. Do not use the phone number the caller or message gave you.
- Slow down — scammers want to rush you, so stop and check it out; before you do anything else, talk with someone you trust.
- Never withdraw cash in re-

sponse to an unexpected call or message — only scammers will tell you to do that.

• Don't believe anyone who says you need to use a cryptocurrency ATM to protect your money, fix a problem, or to get a great return on investment. Real businesses and government agencies never ask you to use a cryptocurrency ATM.

• Be cautious if someone tells you something is a secret or that information cannot be shared with others. This is a method used by scammers to isolate individuals from trusted resources. It is a red flag because it helps criminal scammers remain in control.

### BOTTOM LINE

Cryptocurrency transactions are designed to be anonymous and instantaneous. Most investment losses due to cryptocurrency investments are difficult to recover. In Iowa, operators of cryptocurrency ATMs are required to issue refunds under specific conditions related to fraudulent transactions. Consumers are required to report the fraud within 90 days and it must provide proof of the fraud to the operator, such as a police report or a sworn statement.

For additional tips and resources, visit [www.iowafraudfighters.gov](http://www.iowafraudfighters.gov). The website also includes videos of Iowans sharing their stories about how scammers took advantage of them. The scams that we are seeing in Iowa today are sophisticated. Listen to what your fellow Iowans have dealt with so that you are better equipped to protect your assets.

Contact the Iowa Insurance Division at [iid.iowa.gov](http://iid.iowa.gov), 1963 Bell Ave., Suite 100, Des Moines, IA 50319.

### AMBASSADORS CELEBRATE GRAND OPENING AT THE RANCH ON MAIN



The Spencer Ambassadors visited The Ranch on Main on Tuesday, Nov. 25, to celebrate its grand opening. Jerry and Tracy Scharnberg opened the restaurant in mid-October and have seen great support from the community since then. They are open seven days a week. (Photo submitted)

### COMMUNITY BRIEFS

#### P.E.O. SCHOLARSHIPS AVAILABLE

Sioux Rapids P.E.O. Chapter GJ announces that applications are being accepted from area post-secondary women students for scholarships of \$500 to be awarded in February 2026. To be eligible, the applicant must be from, or living in, the Buena Vista or Clay County area. She must have completed the equivalent of one year of post-secondary education and currently be enrolled in a college, university, community college or vo-tech school. All applications must be postmarked by Jan. 15. Applications forms may be requested from Esta Fraley at [estafraley@gmail.com](mailto:estafraley@gmail.com).

#### GARDEN CLUB ANNUAL HOLIDAY EVENT DEC. 6

Clay County Federated Garden Club's holiday luncheon, bazaar and bake sale is Saturday, Dec. 6, at 10 a.m., at Sacred Heart Parish Center in Spencer. Call 712-346-8563 for luncheon tickets.

#### AMERICAN LEGION BREAKFAST DEC. 7

Spencer American Legion will host a breakfast Sunday, Dec. 7, 8 a.m. to 12:30 p.m., at Veterans Hall, 15 E. 21st St.

#### CITY ISSUES REMINDERS AS SNOW CREEPS INTO FORECAST

In Spencer, city leaders send out reminders through public service announcements and on social media. They encourage residents to share “declared snow event” messages with friends, family and neighbors in town. Residents can also sign up for alerts at [spenceriowacity.com](http://spenceriowacity.com). Spencer activates snow event policies when the National Weather Service predicts a snow accumulation of 2 inches or more, or if new snow accumulation has reached 2 inches as measured at the radio station in north Spencer.

### NEW DEADLINES FOR THE SPENCER REPORTER, SHOPPER

Due to a change in printing location and printing times, the Spencer Reporter and Northwest Iowa Shopper, effective Wednesday, Dec. 3, will begin operating under new deadlines. They are listed below. Call the newspaper at 712-262-6610 if you have questions about these deadlines:

#### Display advertising and submitted news items deadlines:

- Northwest Iowa Shopper — 3 p.m. Thursdays
- Tuesday Spencer Reporter — 3 p.m. Thursdays
- Friday Spencer Reporter — 3 p.m. Thursdays

#### Legal notices and classified line ads deadlines:

- Tuesday Spencer Reporter — Noon Thursdays
- Friday Spencer Reporter — Noon Tuesdays

#### Obituaries and death notices:

- Tuesday Spencer Reporter — 10 a.m. Fridays
- Friday Spencer Reporter — 10 a.m. Wednesdays

**Warm up during the Main Street Grand Meander**

**Evening Shade #312 Annual**

**Soup & Pie Supper**

**Monday, Dec. 1<sup>st</sup>, 2025 • 5-6:30pm by Donation**

103 East 4th Street Spencer – Entrance is West Door on 1st Ave East

Homemade Chicken & Noodle Soup with Optional Mashed Potatoes

Homemade Chili • Assorted Fresh Baked Pies

**MINI STORAGE**

**TIME TO PUT THINGS AWAY FOR FALL**

**Cold or Climate Controlled Mini Storage available**

**6x10' Cold Storage starting at \$40 - NORTH SPENCER**

**CALL OR TEXT VAL MANWARREN | 712-240-0200**

**TIRED?**

**OF SCHEDULING YOUR VEHICLE REPAIRS A MONTH OR TWO OUT, EVEN JUST FOR AN OIL CHANGE OR OTHER ROUTINE MAINTENANCE**

**GIVE US A CALL, STOP BY, OR GO ONLINE TO SCHEDULE AN APPOINTMENT**

**Driven By Passion Defined By Care**

**We're Here For You With Quick In And Out.**

**AND IF YOU NEED ONE, WE HAVE LOANER CARS AVAILABLE!**

**Milford Auto Care**

Automotive Repair – 1806 Okoboji Ave. Milford, IA

**712.338.6198**

**www.milfordautocareia.com**

**HOMETOWN REALTY**

**712.260.5711**

**Kelly Bierl**

**HAPPY Thanksgiving**

**Spencer \$144,000**

**Move-In-Ready, Fenced Backyard**

**818 2nd Ave.**

**Spencer \$125,000**

**Generous Lot W/Flexibility**

**309 12th Ave.**

**Spencer \$125,000**

**Investor Opportunity**

**19 E 2nd St.**

**Spencer \$117,000**

**Main-Floor Living w/Big Yard**

**525 E 2nd St.**

**Spencer \$80,000**

**Opportunity Knocks w/ Great Price**

**520 E 2nd St.**

**Everly \$120,000**

**Spacious Double Lot, NEW Kitchen**

**305 E 3rd St.**

**Emmetsburg \$510,000**

**60' Lakeshore Living • 4-Car Garage**

**108 Lake Shore Dr.**

**Ayrshire \$135,000**

**4.76 acres • Shop • Room to Build**

**4153 380th St**

**Laurens \$48,000**

**Big House - Small Price**

**408 N Harrison St.**

**Laurens \$59,000**

**3-Stall Garage, Investment Ready**

**407 Nelson St.**

**Arcadia \$400,000**

**4+ Bed, 3 Bath, 3 Acres & 40x80 Shed**

**15346 Concord Ave.**

**Lake View \$350,000**

**1.10 Acres - Will subdivide up to 7 Lots**

**229 N State Road**

**Lake View \$500,000**

**6.43 Acres of Opportunity, Up to 25 Lots**

**S State Road**

**Lake View \$349,900**

**Endless Business Opportunities**

**914 9th St.**

**Sac City \$414,000**

**Turn Key Auto Parts & Machine Shop**

**1705 W Main St**

**BYHOMETOWN.COM**