

From our Roving Reporter - Vicki Dwinell



6 Easy Ways to Protect Your Money from Scammers

What would you do if a stranger approached you, nonchalantly asked you to write your name, address, checking account number, phone number, and driver's license number on a piece of paper, and hand it over? I'm sure the words "absolutely not" come to mind. Yet, how many times have you handed over a check for payment to some random person, anyone from an unlicensed handyman to a store grocery clerk - A check, with some or perhaps all of that information printed or written right on it?

Criminals like to get their hands on paper checks because they can use the account numbers to steal your money, or they can alter the checks for their own use. Dozens of household products, like brake fluid, bleach and nail polish remover, can help a crook dissolve the ink and allow for the filling in of a new payee and dollar amount. It may sound a little paranoid. But tell that to the 11.1 million people who were victims of ID theft or some other related fraud in 2010. Yes, better to be a little paranoid than one of the unlucky members of that statistical group.

Here are 6 ways to protect yourself, courtesy of former L.A.P.D. detective sergeant Robert J. Rebhan, an expert and speaker on identity theft and financial crimes.

1. Use your paper checks only to pay reputable businesses. Absolutely don't hand over checks to people you don't know well, and especially not to salespeople who knock on your door selling magazines or raffle tickets or whatever the case may be. These professional crooks always have a hard luck story to break down your defenses. If they walk away with your paper check, they have all the information they need to commit identity theft or banking fraud.

2. **Never buy checks from advertisements found in tabloids and similar publications.** Fly-by-night- third-party check printers may be cheap, but it's not worth cutting corners, because the checks are easier to manipulate. Reputable check-printing companies, meanwhile, will clearly advertise that their checks will stain if a criminal touches a fluid to the surface of the paper. Most banks also sell secure checks.

3. **Write your checks with a gel ink pen.** This type of ink bonds with the paper and is nearly impossible to remove.

4. **Don't include your full first name on your pre-printed checks.** When opening a new checking account or reordering checks, only use your first initial and last name on the checks, which leaves even your gender hard to decipher. Put only essential information on your checks — never include birth dates, social security numbers, telephone numbers, or driver's license numbers.

5. **Lock up your blank checks in a secure place.** A clever thief who comes across your checkbook in your home (often ID theft is perpetrated by someone the victim knows!) will take only a few checks from the back of the book. That way you don't realize you have been victimized until it's too late.

6. **Review your checking account statement as soon as you receive it each month.** Even better, use the bank's toll-free number to check your balance every few days to make sure it's in line with your ledger.

From Senior Adult Minister Hubert Tankersley



Well, you outdid yourselves, again! We sent the Peytona Southern Baptist Church of West Virginia \$2,000.00 and approximately 50 Bibles. This is a major project for our Senior group but once again, God's Spirit moved in a marvelous way in our hearts and lives to provide for His children in West Virginia. See the

reverse side of the calendar sheet for Bro. Alford's communication to me regarding your gifts.

I have received information about our **December Mission Project - Operation Christmas Child**. I am requesting **December 13-15 for our Team to go to Atlanta and inspect the shoeboxes that come into the warehouse center**. If you are interested in being a part of the Team let me know as soon as possible. **The cost should be around \$100.00 per Team member**. Usually we leave Statesboro about 8:00 A. M. and arrive at the Center in order to work that afternoon. We'll spend the night and work the next morning and travel home that afternoon. In the past we've also worked that same afternoon and drove home in the evening. This may also be a possibility. **The Collection Week for our church is November 14 - 21, 2011.**

Let me thank Edna Chase, Marie Sheets, & Doris Skinner for helping with our **Men's & Boy's Dessert Contest** held July 24th along with our Midsummer Concert. They received the desserts and arranged them for easy viewing, serving, and contributing. The winners were selected from the amount of money placed in their jars. The winners were **Chuck Sheets, Mike Medders, Ford Bailey, Tom Kingery, Glen Davis, David Lavendar, Stanley Wood, Ray Durden, Stewart Moody, and Boyd Johnson**. Congratulations! Your checks are in the mail.

We've scheduled an **AARP sponsored Driver Safety Course for August 15th and 16th from 5:00 until 8:00 P.M.** both nights. Applications are on our table outside the main office. The cost for the 6-hour course is \$12.00 for AARP members and \$14.00 for non-members. AARP is offering retired teachers the course free if you download a certificate from the retired teachers association and include it with your completed application. Don't forget, most insurance companies discount your auto premiums with this course.

Traveling with Seniors, 2011

August 13, 2011 - The Gospel According to Tennessee
Set in 1926, this fast-paced musical dinner show takes you to East Tennessee where the fun never ends. Sing-a-long with fabulous old Southern classics and watch the gospel truths unfold through the eyes and imagination of Tennessee. **Trip # 6061 \$99**

September 20, 2011 - Day trip to Amelia Island

This day trip to the peaceful, relaxed seaport community of Amelia Island which has had an amazing and tumultuous past will inspire us. Characterized by its diverse cast of Timucuan Indians, pirates, shrimpers, nobles, and confederates a tour of the island provides views of some notable locations including Florida's oldest continuously operating bar, the Palace Saloon. A cruise on the Cumberland Sound will feature the natural beauty of the Amelia River, historic narration and the chance to encounter dolphin, sea turtles, manatees, and a variety of birds. Lunch overlooking the harbor is included. **Trip # 6221 \$109**

October 11, 2011 - Day trip to the Okefenokee Swamp

See the spectacular swamp scenery from a flat bottomed boat with ample seating and canopies. The 90 minute cruise through a forest of bay, cypress, pine and shrubs along the Suwannee Canal then out into the open expanse of Chesser Prairie will be led by a naturalist guide who will share his knowledge of the swamp's natural and cultural history along with some interesting swamp stories. Many animals and birds will be encountered - especially alligators! Deer, otter, wood storks, raccoons, perhaps even a bobcat or a bear. Transportation, boxed lunch, ice cream, and a shopping stop at the Darien Outlets are included. **Trip # 6058 \$89**

November 19, 2011 - The Real Christmas Story

A Christmas Tradition! Guaranteed snowfall at every performance! See your favorite Christmas scenes! Hear your favorite Christmas songs! And, yes, there's even a visit from St. Nicholas himself. Then, watch in awestricken wonder as the real Christmas story is beautifully re-created. **Trip # 6063 \$99**

December 10, 2011 - This Man Called Jesus -

Lexington, SC. This two hour drama of the life of Christ features a costumed cast of over 400, live animals, inspiring music, awesome sound effects and lighting. **Trip # 6228 \$79**

Un Bon Mot

DISHWASHER REPAIRMAN

DON'T TALK TO THE PARROT!!!!

Linda's dishwasher was broken, so she called in a repairman. Since she had to go to work the next day, she told the repairman, 'I'll leave the key under the mat. Fix the dishwasher, leave the bill on the counter, and I'll mail you a check.

Oh, by the way don't worry about my dog Spike. He won't bother you.

But, whatever you do, **do NOT**, under ANY circumstances, talk to my parrot!

I MUST STRESS TO YOU:

DO NOT TALK TO MY PARROT!"

When the repairman arrived at Linda's apartment, he discovered the biggest, meanest looking dog he had ever seen. But, just as she had said, the dog just lay there on the carpet watching the repairman go about his work.

The parrot, however, drove him nuts the whole time with his incessant yelling, cursing and name calling. Finally the repairman couldn't contain himself any longer and yelled,

'Shut up, you stupid, ugly bird!'

To which the parrot replied, **'Get him Spike!'**

Sometimes we just don't listen!

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Church Ladies With typewriters . . .

They're Back! Those wonderful Church Bulletins! Thank God for church ladies with typewriters. These sentences, with all the BLOOPERS, actually appeared in church bulletins or were announced in church services:

The Fasting & Prayer Conference includes meals.

The sermon this morning: 'Jesus Walks on the Water.' The sermon tonight: 'Searching for Jesus.'

First Baptist Church
108 North Main St.
Statesboro GA 30458

Joshua & Caleb

First Baptist Church - Statesboro, Georgia

Report



Senior Adults

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Connecting People to Life

FIRST BAPTIST CHURCH
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Young at Heart

Our next meeting will occur Monday, August 8, 2011, in the Perry Fellowship Hall at 11:30 A.M. A speaker from Home Instead, Senior Care, will be with us to discuss the company's offerings to assist seniors remain in their homes rather than have to go to an institution for care. Home Instead is said to be "the world's trusted source of non-medical companionship and home care for seniors." Services include companionship, personal care, medication reminders, shopping and errands, meal preparation, light housekeeping, respite care, and transitional services.



Lunch and Bible Study with the Pastor



Our next meeting will occur Tuesday, August 30, 2011, in the Perry Fellowship Hall at 11:30 A.M. At this time Dr. Waters has not announced the theme for the Bible Study but he will announce it prior to the 30th.