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Don't Fall For Scams

DECEMBER 31ST 2012 BY DEE LOFLIN

Don't Fall For Scams

Scams in the New Year by Ruth Dockins

Even though 2012 is over, and we have started a brand new year we still have last year's scams hanging around. I am sharing a couple of them with you in hopes that you never encounter them but if you do you will know what to do.

The first one is when you receive a phone call and the caller identifies himself as an officer of the court. He says you failed to report for jury duty and that a warrant is out for your arrest. You say you didn't receive a notice for jury duty. To clear it up the caller says he'll need some information for "verification purposes" – your birth date, social security number and sometimes even a credit card number.

Jury Duty Scams

Jury duty scams have been around for years but have seen a resurgence in recent months. Facing the unexpected threat of arrest you may be quick to part with some information to defuse the situation.

"They get you scared first" says a special agent in the Minneapolis field office who has heard the complaints. "They get people saying 'Oh my gosh, I'm not a criminal. What's going on?'" That's when the scammer dangles a solution – a fine, payable by credit card will clear this problem up.

Your caller ID on your phone may even show a legitimate looking number but NEVER, NEVER give your personal information to an unsolicited caller. The thing to do in this case would be to hang up and call the Circuit Clerk in your county, if they are not the office who sends out the jury duty notices they can tell you which office to call.

Payday Loan Scams

People who have Payday Loans have been reporting that a scammer will call them claiming that the victim is delinquent on a payday loan and must make a payment to avoid legal consequences. The victim is told that they can “clear up the problem by making a payment over the phone by credit card.” Of course, you know that when the scammer gets your credit card number you’ll have many more problems than just paying on a Payday loan.

These scammers have now gone a step further by posing as representatives of the FBI “Federal Legislative Department”, various law firms, or other legitimate sounding agencies and claiming to be collecting debts for loan companies. The fraudsters relentlessly call the victim’s home, cell phone, and place of employment in an attempt to “obtain payment”. The high-pressure tactics used by the fraudsters have also evolved.

One recent complaint stated that a phony process server came to a victim’s home. After claiming to be serving a court summons, the alleged process server said the victim could avoid going to court if he or she provided a debit card number for repayment of the loan. **DON’T DO THAT!** Instead contact your local law enforcement agencies if you feel you are in immediate danger, contact your bank(s) and credit card companies, contact the three major credit bureaus and request an alert be put on your file. If you have a legitimate loan contact the loan company directly, and file a complaint at **www.IC3.gov**.

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Medicare Prescription Drug Program Enrollment Deadline

NOVEMBER 16TH 2012 BY STAFF WRITER

Medicare Prescription Drug Program Enrollment Deadline

Age Spots by Ruth Dockins

Medicare Prescription Drug enrollment will be over for most people on December 7. That is the last day to enroll or to change your drug plan for next year. We, at the Southeast Mo. Area Agency on Aging, are willing to assist you in this process just give us a call at 335-3331 or toll free at 1-800-392-8771.

As with every government program there are scam artists to take advantage of the people who may be eligible for the programs. The same goes for the Medicare Prescription Drug program.

Law enforcement officials have spotted and stopped many scams but there are always more where those came from. One television commercial urged people to call a toll-free number to sign up for new government insurance during the "limited enrollment period." That scammer must have made a lot of money on a previous scam to be able to afford to advertise on TV. Other scammers, claiming they were with the government, went door-to-door trying to sell fake insurance. Remember Medicare does not send sales persons door-to-door nor do they call you on the phone. A state attorney general reported that telemarketers were

seeking personal information so they could send a new Medicare card required by the new law. Remember Social Security already has all that information if they need it. Each of these pitches is a fraud. Scam artist are slick, so it is hard to predict all the ways they will try to twist the law for their own profit.

Be Skeptical

If you receive a visit, call or email from anyone claiming to want to help you sign up for prescription drug programs (other than me of course) remember they may not be who they say they are. Do not pay anyone to help you enroll, and do not reveal any of your personal information to them, such as your full name, date of birth, or Social Security number.

Report Fraud

Contact your state insurance commission, your state attorney general, local law enforcement or our agency, our phone number is listed above, about any suspicious promotions.

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Barbservations on Seasons

OCTOBER 08TH 2012 BY STAFF WRITER

Barbservations on Seasons

I used to sort of get annoyed when mom would say, "I wonder where the time has gone." Now I know exactly what she meant. Often I find myself saying things that I've heard her say and vowed I would never say anything like that. I now note my children rolling their eyes at some of my remarks. Did I ever do that? Oh, yes, many times.

Where, oh where and when did the summer of 2012 disappear to? One I will never forget as long as my fading memory lasts. It has been the hottest and driest one that I can recall, utility bills over the top due to air conditioners running non-stop, sky rocketing water bills due to watering plants, gardens and our dead lawns.

Just last year it was water, water everywhere! Thankfully, we finally did get some of the rain we prayed for and things greened up around here once again. I wonder if our water table is still way too low. I'll have to wait until Brian or Bob of KFVS imparts that info.

It has been a difficult summer in many ways. Many of our loved ones and friends have gone on before us. My daughter & brother lost their current jobs, another sign of the times in our area. Both of them had worked at their jobs for many years, my daughter at a factory in Sikeston and my brother is/was a dialysis nurse at the University Hospital in Columbia. My daughter's job is moving to southern California, my guess being due to the fact they can pay lower wages and no benefits. Brother's job was axed due to a reduction in our state budget. He will be 60 this month, so he has vowed to stay with the state 2 more years in order to get in his 30 years.


These cuts are most likely, another case of being able to hire new graduates at the bottom of the pay scale. They assigned him to an administrative position and he hates not being able to work with patients.

My mother celebrated her 92nd birthday in September. She is growing more frail and is confined to home due to extreme hearing & visual deficits. She needs a walker to get around the house, has skin cancer on her face.

Our pastor was re-assigned and our congregation once again had to wait approximately six months to see who our new pastor would be. And, oh yes, it's election year, such an important, yet stressful, time in our lives. I just can't believe it's always been like this. During this season, I screen every telephone call to make sure it's not a political candidate soliciting.

As the late Jimmy Dean said in the song, "The Farmer & the Lord." You might think I have whining down to a fine art, but let me say this one thing loud & clear. "I have been abundantly blessed through it all." My quartet gave me a surprise birthday party that many family & friends attended, several of my "merry widow" friends & myself have been busy on the road attending singings, searching out consignment shops, and other varied activities. Trinity was assigned an awesome new pastor who already has us "up and at 'em." It also rained enough for me to plant a rose bush and a tree that I had pampered to keep alive because the ground was too hard to plant them earlier.

I love my humble attempts to write, a lifelong dream of mine. I'm certainly not a gifted writer, I just enjoy sharing & celebrating with all the awesome folks in this area of the globe I'm blessed to call home. Alan Hedrick has given me this opportunity in the ShowMe Times, an entertaining, informative online source of news & the pictures are fabulous. Jessica Snider, who works for SMT, is "editor" & is doing a great job.

 /images/2012 Article Pics/Blogs/Barbservation TIME Mid1.png hat is not the case. The top of our pyramid is transitioning and that causes her family stress and heartache during this season of her life. The women of her generation never cease to amaze me. What givers and positive mentors so many of their number have been and continue to be.

Mom has worked hard her entire life and now the ravages of time have caught up

with her. Yet she continues to maintain her routine when I can hardly fathom how she can take one more step. She can't read the Bible any more, so I get to read to her and I often think it is a witness to our entire neighborhood since I have to speak so loudly. She reminds me when it's time to pay bills, wants to know the 5 W's (who, what, where, when, why) when I leave the house even though I'm nearing my 7th decade. She asks me each Sunday if my bunch was in church and if not, why? She does lots of "wondering why" and I am so thankful that she still has the capacity to do as well as she does.

She vows that she's anxiously awaiting her Master's call, yet she takes care of herself as best she can. I assure her God has such an important purpose for her and He will call her to her final home in "His season." So, during this season of such beauty and grandeur, I thank God for the seasons of life, each of them holds it's own lessons in life & living. Winter is coming, but spring follows. May all the seasons that await us be full of love, laughter, thanksgiving, and blessings!

Barb

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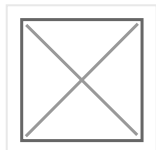
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July 4: Celebrate America!

JULY 04TH 2012 BY UNKNOWN

July 4: Celebrate America!



By Annabeth Miller

Family legend has it that the young lad had saved all his hard-earned summer money - probably earned while sweating through some lawn-mowing jobs. Proud as a peacock, he went to the fireworks stand, and purchased the biggest pack of firecrackers to be had - Black Cat. This was the 1960s, and pack of Black Cat was a big thing then.

On the morning of Independence Day the flag was duly placed outside the home, and mom was in the kitchen preparing a holiday meal. But the older boys were out on the front steps, anxiously waiting the moment when they could let those Black Cats go. A punk (not a teenager with an attitude, but a lighting device!) was in hand. But wait! Maybe it wasn't burning. So brother #2 laid down the punk and ran back into the house to light a second punk at the kitchen range.

While he was standing there in the kitchen, punk in hand, his pack of Black Cats was on the front step. He suddenly blanched and was the shade of a boll of cotton when all of a sudden it sounded like the 7th Army was coming through the house chasing Crazy House. But it wasn't the Army, the neighbors, or even that pesky little sister.

It was the pack of precious Black Cats, lit by the punk that wasn't burning.

The entire Independence Day Celebration went up in a decibel-breaking racket and a puff of smoke. And poor John wasn't even in the yard to witness it.

The 4th of July was always big stuff around our house. Not only did we attempt to celebration our nation's birthday in style, it was also the oldest brother's birthday. (He never has quite figured out that the fireworks are not in his honor.)

But the 4th would be a day of shooting a few firecrackers, lighting a few other whirligigs, and waiting anxiously for the evening. Aunt Dorothy and Uncle Dick (Trotter) would come over, a freezer of ice cream would be ready, and mom would carry out the best-tasting blackberry cobbler this side of the Ozark hills.

Finally, when the sun would set quietly in the west, the fireworks would come out. Little sis didn't get to do too many - maybe the waterfall off the clothesline, a pretty fountain cone, and, of course, sparklers. There had to be sparklers.

All of these sorts of celebrations are appropriate for our nation's birthday. History tells us that John Adams - one of the men who brought this nation into existence - actually wanted Americans to celebrate Independence Day in a grand manner.

In a letter to wife Abigail, Adams wrote: "I am apt to believe that this day will be celebrated by succeeding generations as the great anniversary festival. It ought to be commemorated as the day of deliverance, by solemn acts of devotion to God Almighty. It ought to be solemnized with pomp and parade, with shows, games, sports, guns, bells, bonfires, and illuminations, from one end of this continent to the other, from this time forward forevermore."

In a strange quirk of history, Adams and friend Thomas Jefferson were to think of one another 50 years after the fateful signing of that Declaration of Independence. Both on their deathbeds, their thoughts turned to the other.

At Montecello, Jefferson stirred, and asked if it was the Fourth. Hearing a yes, historians say he lay quietly back down. Occasionally, his hand could be seen moving, as if he were writing, this mimicking the motions of penning that important document.

North in Massachusetts, John Adams' awoke in the morning and said "It is the glorious 4th of July. God bless it, and God bless you all." Sometime in the afternoon, he roused again, and said his final words: "Thomas Jefferson survives."

Two men, close friends and so important in the birth of our freedoms, died on the same day - 50 years to the day after they signed the Declaration of Independence.

America will have celebrations this weekend from Alaska to Missouri to New Hampshire. Some of us gathered for the 20th annual July 4th Kiddie Parade at Jason and Kristi Banken's. The Independence Day holiday is summed up for me when those kids take to the Post Office steps, and in their innocent voices, say the Pledge of Allegiance. All decked out in red, white, and blue (and Caroline's boa and Emma's neat eagle shirt that she made) it's a perfect expression of all that the holiday is about.

John Adams was right. The 4th of July is a glorious day. It's about kiddie parades and backyard celebrations. It's the fireworks overhead, and sharing the oo's and ah's with friends. It's about remembering the people throughout history that have sacrificed to make our nation "the grandest on earth." It's in blackberry cobbler and homemade ice cream, flying the flag and reading the Declaration of Independence just one more time.

Annabeth Miller is a Dexter native and editor of the ShowMe Times.

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A Home For A Hero

JUNE 16TH 2012 BY UNKNOWN

A Home For A Hero

By Annabeth Miller

Today's story is about Elliott. To be a bit more specific, Elliott John Miller.

He grew up like most any other kid in this corner of the woods. He loved to hunt, he was a Boy Scout and earned his Eagle, enjoyed camping out, was respectful, loved his family. The night he graduated from high school in Cape Girardeau, his buddies shaved his head. Because, you see, Elliott was joining the Marine Corps.

He served his country, did his duty. He sailed the seas and saw the world as a Marine. After his tour was over, he returned home and was ready to make the transition from Marine to student.

Then two planes plowed into the World Trade Center. America was at war.

Elliott felt compelled to serve his country. He returned to that recruiter, only this time he was destined to an elite corps of America's heroes. He joined the Navy SEALs.

At his graduation in San Diego, I will admit to being in awe – and having a lump of pride in my throat and a tear in my eye. I thought of his Grandma and 'Pop' – and how proud they both would be.

So, this Navy SEAL fought America's new enemy. Then, during his fourth tour in Iraq, his dad called one morning. Elliott had been hit – not once but actually twice in one day. He was serving in the Al-Anbar province of Iraq and was fragged by a grenade. When his teammates evacuated him, an improvised explosive device (IED) exploded and compounded his injuries. It read almost like a litany – left leg had massive injuries, arm broken, lost most of his blood, traumatic brain injury, burned over 60 percent of his body from the phosphorus in the bomb.

He eventually lost part of that left leg, and brain injury claimed his ability to speak. Now he communicates by typing on an iPad, which then voices his words.

Now, all of this leads us to Thursday. Thursday was a big day. Not only was it Flag Day and his dad's birthday, it was the day that Elliott became a home owner. From his wheelchair, he raised the American flag on a flagpole in front of his new home in San Diego, thanks to the Wounded Warrior Support Foundation and Wells Fargo.

Elliott, his wife April and their 10-month old son Joseph Trevor saw their home for the first time Thursday. The 65-year home has been totally renovated to meet his needs – wheelchair ramp, refitted bathroom, doorways enlarged to fit a wheelchair, other touches in the home to accommodate a guy who is either in a wheelchair or walking with a prosthesis.

The Wounded Warrior Support Foundation is a group that was founded in 2007 by 3 star retired general, Leroy Sisco. They serve the heroes that have served us – with home programs that help vets like Elliott, and with programs that help them find jobs, learn skills, and go back to college. They do good work – important work – in helping our heroes after they return home.

More than 180 houses have been delivered to Iraq and Afghanistan veterans over the past two years, including 44 in California, foundation officials said. Banks transfer the deed to the charity, which holds it for three years. After demonstrating good stewardship, the veteran receives the property free and clear.

Wells Fargo has donated 10 houses for veterans since 2009. Wounded Warriors Support Foundation also works with Bank of America, Chase and GMAC.

On top of that, Wells Fargo covered the bill for the repairs and renovations in the house.

There's a garage where Elliott can work on projects, a yard where little J.T. can run and play, and April can plant a garden.

Elliott has a lot of grit and determination. He climbed all 110 stories of the Willis Tower (formerly known as the Sears Tower) in Chicago – basically to prove that a guy with a prosthetic leg could climb 110 stories!

You know those 110 stories on that building? Well, Elliott didn't climb them alone. There were his buddies from the SEALs, his younger brother Adam and sister Camille. But there was also a Sunday School class of ladies from the Dexter United Methodist Church, who prayed every step of the way!

I was talking the other evening to a gentleman in our church. He’s a veteran of World War II – a member of “the Greatest Generation”. Like so many in our church family, he has been concerned about and prayed for Elliott throughout his recovery. When I told this gentlemen about Wounded Warrior Support Foundation and about the house, he told me he had sent the group some money from time-to-time. “If anybody needs help, it’s these guys. They’ve done so much,” he said.

Gen. Sysco told Elliott that the new home is a good “foundation” for Elliott’s future. I’ve got news for the good general – the house is just another layer in that good foundation Elliott has built throughout his life.

Congrats, Elliott. Pops and Grandma would be proud.

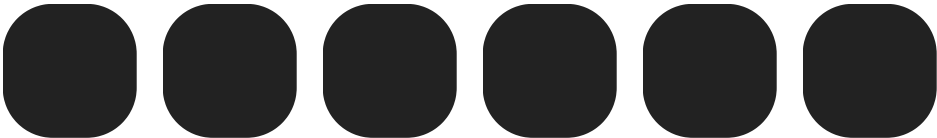
Photo Above: Elliott and Joe Miller, outside Elliott's new San Diego home. (BusinessWire photo)

Annabeth Miller is a Dexter native and editor of the ShowMe Times. Retired Navy SEAL Miller is her nephew.

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