

Asheville Civitan Club, Inc.
PO Box 1755, Asheville, NC 28802

Asheville Civitan Foundation, Inc.
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Mountain Musings



Asheville Civitan Club
Officers and Directors, 2004-2005

Officers:

President - Dennis Michele
Pres. Elect. - Robert Weiler
Secretary - Larry Liggett
Treasurer - Frank Holby

Directors:

Gordon Becker, John Dankel, Karen
Deaton, Les Michell and William
Pomeroy
Ex officio: Mason Wilson, Wayne
Rumble

Chaplains: Charles Johnson,
Mason Wilson, Bancroft Smith

Sgts-at-Arms: Don Fox, Robert Potter,
Larry Knees

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Asheville Civitan Club, Inc.
Builders of Good Citizenship
84th Year of Service

Mountain Musings is the
official weekly bulletin of
The Asheville Civitan Club
and
The Asheville Civitan
Foundation

Asheville Civitan Foundation
Officers and Board Members,
2004-2005

Officers:

President - Wayne Rumble
Vice President - Jesse Ledbetter
Secretary - Britt Hudson
Treasurer - Robert Welch

Directors:

Robert Fletcher, Tracy McFarlan, Cal
Remmers and Frank Schepis
Ex officio: Frank Holby, Dennis
Michele

Past Governor NC District West:
William M. Pomeroy, Jr.

Past Lt. Governors NC District West:
Robert Gray, 1998-1999
Ralph Scarritt, 1995-1996
Fred Rutledge, 1994-1995

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www.ashevillecivitan.org

TODAY'S PROGRAM

TUESDAY, December 14, 2004

TRINITY EPISCOPAL CHURCH, 12:00 P.M.

ANNUAL CHRISTMAS PROGRAM

The annual Christmas program will again feature the **Central United Methodist Brass Ensemble**, directed by Judy Dowdy. In the absence of the **Club President** and **President-elect**, **Treasurer FRANK HOLBY** will preside and then change hats to play tuba with the ensemble.

JOHN DANKEL will give the invocation.

DON FOX will be the greeter.

MENU FOR TUESDAY: Christmas Pasta * Salad * Fruit Bowl
Bread * Assorted Desserts * Beverages

FOUNDATION MEETING

Because of the holiday break, the **Foundation Board of Directors** will meet a week early, on December 14, 2004 in the Conference Room at Trinity. The time, as usual, is 11:30 a.m.

GREENWOOD CAFÉ TICKETS

Treasurer **FRANK HOLBY** announced that *Greenwood Café* 2 for 1 tickets will again be available this year. The cost is \$5.00 and the tickets are good for two dinners and two luncheons, starting in January. All proceeds will go to the **Club**. **FRANK** will have them on hand at the December 14th meeting.

UPDATE ON CURRENT SCAMS

NORMA MESSER, President of the Asheville *Better Business Bureau*, gave the **Club** her usual thorough briefing on scams that are currently making the rounds. Some are old-timers, some are merely variations on old timers, and a few are fresh and innovative, bilking more and more people out of more and more money. The only good news is that telemarketing scams are on the decrease, primarily due to the “do not call” listing that many have signed up for.

However, the telemarketers are still hard at work, with calls from scammers posing as security department employees of credit card companies asking to verify that you are in possession of your card. They ask for the numbers on the back of the card and then say, “that is correct. We just needed to verify that the card has not been lost or stolen and that you still have your card.” In the next few minutes purchases you didn’t make will appear on your card, usually for large amounts. Advice from the **BBB** is not to share personal information regardless of the reasons you may be told why it is necessary, credit card information, social security numbers, bank account numbers, etc.

The Internet has spawned a number of scams, one of which has given rise to a new word: “phishing.” These e-mails appear to be from well-known companies and they generally ask you to click a link back to a spoof web site and provide, update or confirm sensitive personal information. To bait you, they may allude to an urgent or threatening condition concerning your account. Even if you don’t provide what they ask for, simply clicking the link could subject you to background installations of key logging software or viruses.

Two scams that use the postal service and are those that put a “check in the mail” and those that claim you have won a substantial amount of money in a lottery. Cashing a check in the first instance usually means you have automatically signed up for a service entailing a monthly fee. In the latter instance, you are often asked to deposit an enclosed check to “help pay” fees involved with claiming the lottery money. After depositing the check, you are asked to wire the money immediately to the so-called lottery company to receive the remainder of your winnings. Only later do you find out that the check is counterfeit and you owe the bank the thousands of dollars you withdrew against the bad check. The **BBB** advises that there is no reason for someone who is giving you money to ask you to wire money back.

Another twist employed by scam artists to obtain personal information is that you are “the sole beneficiary of a \$12 million dollar estate” or “a classmate has died, leaving his estate to be divided among his remaining classmates.” But they need account information to send you the money! *Dear Abby’s* column in the December 5th issue of the *Citizen-Times* was cited by the speaker as welcome publicity. The column warns: 1. No company is going to call or e-mail you to verify an account, ask for your Social Security number, or any bank or credit card numbers. PERIOD! 2. You have NOT won a lottery in the Netherlands or Canada or anywhere else, if you didn’t first buy a ticket here in the U.S.A. 3. A stranger did not die and leave you money.

Newspaper advertising is getting more and more play from scams and one of the biggest is the claim that “free” grant money is available, with the proviso that an up-front fee be paid before the company will go to work to obtain the grant. Generally, obtaining a grant is a complicated process, requiring documentation and research. Keep in mind that genuine grants do not have to be repaid and that organizations do not usually give out grants for personal debt consolidation or to pay for other personal needs. Perhaps the height of *chutzpah* was the company which referred potential customers to a bogus “Better Business Bureau Department” which furnished glowing references about the company. Victims of the scam were asked to send advance fees in order to obtain loans up to \$25,000.00. Of course, no loans were actually received no matter how much the victims paid in advance fees.

Dear Abby’s advice is probably sound: “The only safe way to deal with a scam is to either hit the “delete” key or forward it to the Federal Trade Commission at spam@uce.gov and THEN delete it.” As the Watch Captain used to tell his NYPD crews before they went out on the street, “Be careful out there!”