

LIFESTYLES

SHARE YOUR STORY

The Journal welcomes ideas for stories about people in our community who have gotten married, graduated, joined the military, etc.
Call the Journal at 285-7411

Scammers grew more ambitious last year

BBB lists Top Ten schemes of 2014

BBB REPORT

Scammers tried out some new tricks in 2014, but stuck with some old “classics,” as well. Better Business Bureau of Minnesota and North Dakota looks back on 2014 and offers an informal list of the Top Ten scams from last year.

“You hate to use the word ambition when it comes to scammers, but they are creative and relentless,” said Dana Badgerow, president and CEO of BBB of Minnesota and North Dakota. “They are also, often, professionals. It’s important for everyone to know who and what they’re up against.”

Though the list of scams reported to BBB and monitored by its staffers was long, these were the Top Ten scams in terms of their overall reach.

1. *Bogus IRS Calls* – Unknown callers falsely claim an affiliation with the IRS and tell intended victims they owe taxes and must make an immediate payment using a prepaid debit card or via wire transfer. Scammers threaten those who refuse to pay with arrest or even deportation. However, the IRS contacts people by mail in regard to unpaid taxes.

2. *The Caller ID Scam* – Your phone rings and you see your name and phone number pop up on caller ID. If you answer, a computerized message claims to be able to lower your credit card interest rates. Any action consumers take, such as pressing 1 to ‘opt out,’ tells fraudsters that the

phone number is ‘good,’ and that number is then added to lists which scammers sell to other scammers. And those promises of lowering your credit card interest rates? Not legitimate.

3. *Timeshare Scams* – Timeshare owners receive calls from individuals claiming to have secured buyers or renters for their timeshares. After receiving official-looking contracts, consumers are eventually informed they have to provide funds upfront to cover transfer fees, title or closing costs and/or taxes in order to close the deals, which aren’t real.

4. *Online Pet Scams* – People find websites claiming to offer purebred puppies for free or at very low prices. However, they’re told transfer fees have to be wired to release the puppy or payment has to be made to a third-party shipper. The funds are paid, generally

via wire transfer or prepaid debit cards, but the pet never arrives.

5. *Mystery Shopping Offers* – People receive mailed solicitations, accompanied by sizable checks, to become mystery shoppers. Though the checks look legitimate, they’re bogus. Consumers should be aware that legitimate mystery shopping firms don’t operate in this manner.

6. *Tech Support Scam* – You receive a call out of the blue saying there’s a problem with your computer. A ‘helpful’ expert offers to help you fix it and/or asks for your credit card information. Don’t play along. Cooperating could give scammers access to your computer and/or sensitive financial information. When there’s a problem with your computer, you call the expert – they don’t call you.

7. *Sweepstakes/Lottery Solicitations* – You receive a notice

saying you’ve won a huge cash prize. All you have to do is pay taxes, insurance or fees and the “prize” will be yours. However, if you have to claim your winnings, you haven’t won anything.

8. *Bogus postcard/Survey Scams* – Good news. You’ve been told you’ve won a \$100 gift card from a major retailer or will get one for taking a short survey. The bad news? These ‘offers’ are fake and the people behind them just want your credit card number or personal information.

9. *Fake Subscription Renewal Notices* – Consumers receive subscription renewal notices promising the lowest rates on newspapers or magazines, but discover the notices are sent by a third-party. They also discover renewing directly through the periodical’s publisher costs less.

10. *Grant Schemes* – Usually these grant “notifica-

tions” come via the phone, but people may also receive them through mail and email. Individuals who receive them are told they’re either eligible for or have been awarded a government grant, but processing fees must first be paid. However, there are no processing fees for federal grants.

The mission of Better Business Bureau is to be the leader in building marketplace trust by promoting, through self-regulation, the highest standards of business ethics and conduct, and to instill confidence in responsible businesses through programs of education and action that inform, assist and protect the general public. Hours are 8 a.m. to 5 p.m. Monday through Friday. Contact BBB at bbb.org or 651-699-1111, toll-free at 1-800-646-6222.

SENIOR MENU

Hot meals for people 60 or older are served at noon Monday through Friday at Koochiching County Senior Center, 307 Fourth St. Meals are for anyone, regardless of income. A \$4 donation is suggested. Meals are subject to change. Participants under age 60 are welcome at

\$7.50 each. For reservations call 283-3460 the day before the meal. Cancellations may be made the day of the meal.

MONDAY
Pork chow mien
Rice
Carrots
Fresh fruit

TUESDAY
Roast turkey
Sweet potatoes
Gravy
Mashed potatoes
Fruit

WEDNESDAY
Meatloaf
Baked potatoes
Spinach
Applesauce crisp

THURSDAY
Impossible taco pie
Juice
Fruit

FRIDAY
Polish and sauerkraut or alternative
Mashed potatoes
Sauerkraut
Fresh fruit

MEMORIAMs

In loving memory of the most wonderful daughter, sister, niece, aunt, mother and wife, **Linda Ulrich Monkman**, who passed away five years ago, Jan. 24, 2010.

*We thought of you with love today,
But that was nothing new;
We thought about you yesterday,
And days before that, too.
We think of you in silence,
And often speak your name;
All we have are memories,
And your picture in a frame.
Your memory is a keepsake,
With which we'll never part;
God has you in His keeping,
We have you in our hearts.*

Love and miss you always - Mom, Norma and the whole family

In loving memory of our dear son, brother and uncle, **Jason Urban**, who left us 19 years ago, Jan. 26, 1996.

*This day is remembered and quietly kept,
No words are needed, we shall never forget.
For those we love don't go away,
They walk beside us every day.
Thinking of you with silent tears,
Still loved, still missed, and very dear.
Wherever we go, whatever we do,
Memories keep us nearer to you.
Remembering you on this day,
Comforted by so many memories;
In the hearts of those who loved you,
You will always be there ...*

Sadly missed and never forgotten by Dad and Mom, Joe and Ginger, Bonnie and Chris, Pam and your many nieces and nephews

BIRTHS

Carly Carlson, of International Falls, announces the arrival of her son, Jax Hendrix George Carlson, 6 pounds, 3 ounces, 19 inches long, born Friday, Dec. 12, 2014, at Rainy Lake Medical Center.

Grandparents are Clay-

ton and Lisa Bahr, Ruth-Ann Reller and Keith Sether.

Great-grandparents are Linda and Leroy Bahr and George and Carol Reller.

Alexx Kay Little and Miles James Arnold, of

Littlefork, announce the arrival of their daughter, Evelynnn Eileen Arnold, 7 pounds, 5 ounces, 20 ½ inches long, born Monday, Jan. 19, 2015, at Rainy Lake Medical Center.

Evelynnn was welcomed home by her sister, Vivien

Elaine Nicholson.

Maternal grandparents are Robert Little and Trina Thompson.

Paternal grandparents are Jeff Arnold and Wendy Christianson.

LOOKINGBACK

25 YEARS AGO

Larry Larson recently received the first Humanitarian Award from Falls Memorial Hospital. The award goes to an individual who has demonstrated extraordinary caring and dedication to patients and his or her work.

Noel Stewart Adams, Brenda Lee Taylor and Kathryn Ann Mueller have applied for degrees and were eligible to participate in fall quarter commencement ceremonies at the University of Minnesota.

40 YEARS AGO
Mrs. Lester Nordlum caught a 20-pound lake trout while fishing Vickers Lake, about 40 miles north of the Falls in Canada, with her husband and Ed Waldbillig.

John Christie, of Burnsville, former resident of

the Falls, has established an athletic scholarship at Bemidji State College in memory of his late mother, Mrs. Paulene Christie of the Falls.

50 YEARS AGO
Sir Winston Churchill's fellow Londoners led millions throughout the world today into a week of mourning at his death.

A boy was born today at Falls Memorial Hospital to Mr. and Mrs. Theodore Averill Jr., South International Falls; 6 pounds, 11 ounces.

60 YEARS AGO
Mr. and Mrs. Jack Kirtland, Papermakers Colony, announce the engagement of their daughter, Colleen Eleanor, to Donald John Earley, son of Mr. and Mrs. Paul Earley, Rogers Route.

A daughter was born today at Falls Memorial Hos-

pital to Mr. and Mrs. Walter Klay; weight, 6 pounds, 12 1/2 ounces; name chosen, Gwendolyn Jo.

Fire at 11 o'clock this morning caused extensive damage to the Carl Bartholomew tavern at Ray before it was brought under control by the Falls fire department. The firemen prevented the flames from spreading to the Neil Watson general store which adjoins the tavern.

When the motor of their propeller-driven snowsled failed, brothers Clarence and John Ruelle had to spend a chilly night in a small fish shack on the snow-covered ice on the north shore of Lake Kabetogama.

70 YEARS AGO
Mr. and Mrs. Frank Hoppe, Browns Corner, announce the birth of a

daughter today at Northern Minnesota Hospital.

Miss Ella Emerson, instructor of the adult class in English and parliamentary procedure, has announced that it is still possible to enroll a few more in the class.

Mr. and Mrs. J.R. McKinlay, operators of the Grand Theater for 15 years, will leave tonight for Dallas, Texas, where Mr. McKinlay will be employed in the district film office of Paramount Pictures. They sold their movie house here to Baehr Brothers last July and recently sold their residence to Mrs. Agnes Banen of the Roselyn Shop.

Pvt. Lloyd Helmer was wounded in action in Luxemburg on Jan. 7, according to war department telegram received yesterday by his parents, Mr. and Mrs. E.J. Helmer of Loman.



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Where skill meets compassion.

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912 Main Street
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Bigfork Valley Specialty Clinic
Dr. Daniel Baker
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for an appointment.

**Warm, caring people
apply now!**

Fairview Range Home Care and Hospice is recruiting new volunteers to meet the needs of our hospice clients and their families.

Training Sessions
will be held
Feb. 5, 12, 19, & 26
2 - 4:30 p.m.
Must attend each session

2716 Crescent Drive Ste. 1
(Across from Chocolate Moose)

For more information
call Polly B. at 218-283-3031
Formerly Fairview HealthLine Home Care & North Star Hospice

www.range.fairview.org



FAIRVIEW



ARROWHEAD
TRANSIT

If you're looking for a mindless job with no stress where you do the same thing day after day, please do not apply for the position of part-time driver at Arrowhead Transit.

We expect a lot out of our drivers.

Starting pay is \$12.19, with regular pay increases. All drivers must be 21 years old and have a CDL license with a passenger endorsement.

If you do not have your CDL, we provide the training if your application is accepted. This training is provided for you at no cost.

**We presently have one opening
for a part-time bus driver in International Falls.**

Apply at www.aeoa.org/CAREERS
Questions? Call Scott 735-6802

"Community Action ~ Helping People
Changing Lives"



AEOA
Area Employment Opportunity Agency, Inc.