

MoNdAy FuNnIeS

18 Aug 2003- From Cordell & Janice Vail

Our attempt to help you smile every Monday Morning

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## Wisdom For The Week :

The PROCESS of progression  
is what perfects us not the  
arrival at the goal.

James E. Faust

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A woman walks into a pharmacy and asks the pharmacist
for some arsenic.

He asks "What for?"

She says "I want to give it to my husband".

He says "Sorry, I can't do that."

She then reaches into her handbag and pulls out a photo of
her
husband stepping out with the pharmacist's wife and hands
it to him.

The pharmacist looks at the picture and says, "You didn't
tell me you had a prescription...."

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# Consumer Tips

There has been a lot of talk about the telemarketing do not call list you can get on to stop people from calling you. Do you also get a lot of junk "PRE APPROVED CREDIT CARDS". If you have good credit you do because they go to the credit bureau and get your address. If someone finds one of these in your trash that you just threw away, they can change the return address to their own, send it in and get a credit card in your name and ruin your credit.

There is a list you can get on so you don't get any more of those letters in the mail. Just call this number.

**1 (888) 567-8688**

You are calling a federal agency. It is a computer answering the phone and you have to give your name, address and they will ask you for your social security number but it is OK to give it to them because you are calling them ( a key in stopping identity theft fraud. Don't ever give your social security number or a credit card number to someone who called you)

I called once for me and once for my wife. We are getting about 5 to 10 of them a day in the mail. Shredding them is a major job now. We had to do something. We will see if in 8 weeks if they all stop. I can tell you after 1 week the number has already decreased a lot.

A report back on an earlier tip I gave you about stopping

telemarketers from calling: When we started asking the telemarketers who call to remove us from the list instead of listening to their pitch, that worked really well. We just stop them before they get started, as soon as they tell us their name and who they are with, and instead of saying I am fine we say, "What do I need to do to be removed from your calling list". THEY NEVER GO ON WITH THE PITCH.

They have a little form they read you about how you will be removed and it will take about 8 weeks and then they hang up. When they can be fined \$11,000 per call after that they pay attention to your request. Especially big businesses like American Express, Bank of America, ATT&T etc.... We almost never get a telemarketer call now and we have not even registered with the national don't call list.

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Also there has been a lot of talk about this new worm virus going around. If you have Microsoft Windows 2000, NT or XP, Microsoft suggests you get a firewall on your computer. Here is a good place to find one that is free if you are interested:

www.download.com

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**Make it a wonderful and happy week!!!!**  
**The happy friends in your life,**  
**Cordell & Janice Vail**



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