

MoNdAy FuNnIeS

12 Apr 2004 - From Cordell & Janice Vail

Our attempt to help you smile every Monday Morning

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## Wisdom For The Week :

The greatest need of every human being is the need for appreciation

William James, Harvard Psychologist

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(Contributed by Sue Benson.... Thanks Sue)

There has been a lot of discussion recently about healthy eating with Dr Atkins and Dr Phil's dieting books being in the spotlight. For those who carefully watch what you eat...here's the final word

on nutrition and health, and it's a relief to know the truth after all those conflicting medical studies:

1. The Japanese eat very little fat and suffer fewer heart attacks than the Canadians, British or Americans.
2. Mexicans eat a lot of fat and also suffer fewer heart attacks than the Canadians, British or Americans.
3. The Chinese drink very little red wine and suffer fewer heart attacks than the Canadians, British or Americans.
4. Italians drink excessive amounts of red wine and also suffer fewer heart attacks than the Canadians, British or Americans.

5. Germans drink a lot of beer and eat lots of sausages and fats and suffer fewer heart attacks than the Canadians, British or Americans.

6. The Ukrainians drink a lot of vodka, eat a lot of perogies and cabbage rolls and suffer fewer heart attacks than the Canadians, British or Americans.

IN CONCLUSION:

Eat and drink what you like. Speaking English is apparently what kills you.

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## Consumer Tips

(Contributed by Patricia Lone... thanks Trish)

### AN ATTORNEY'S ADVICE

With all the identity theft that is so prevalent we should all take this advice! Make a copy for your files in case you need to refer to it someday.

A corporate attorney sent the following out to the employees in his company.

1. The next time you order checks have only your initials (instead of first name) and last name put on them. If someone takes your checkbook, they will not know if you sign your checks with just your initials or your first name, but your bank will know how you sign your checks.

2. When you are writing checks to pay on your credit card accounts,

DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.

3. Put your work phone # on your checks instead of your home phone. If you have a PO Box use that instead of your home address. If you do not have a PO Box, use your work address. Never have your SS# printed on your checks. You can add it if it is necessary. But if you have it printed, anyone can get it.

4. . Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. I also carry a photocopy of my passport when I travel either here or abroad. We've all heard horror stories about fraud that's committed on us in stealing a name, address, Social Security number, credit cards. Unfortunately, I, an attorney, have firsthand knowledge because my wallet was stolen last month. Within a week, the thief(s) ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer, received a PIN number from DMV to change my driving record information on-line, and more.

But here's some critical information to limit the damage in case this happens to you or someone you know:

a. We have been told we should cancel our credit cards immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.

b. File a police report immediately in the jurisdiction where your credit cards, etc. were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one).

But here's what is perhaps most important of all : (I never even thought to do this.)

c. Call the 3 national credit reporting organizations immediately to place a fraud alert on your name and Social Security number. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit. By the time I was advised to do this, almost two weeks after the theft, all the damage had been done. There are records of all the credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert. Since then, no additional damage has been done, and the thieves threw my wallet away. This weekend (someone turned it in). It seems to have stopped them dead in their tracks.

Now, here are the numbers you always need to contact about your wallet, etc. has been stolen:

1. Equifax: 1-800-525-6285
2. Experian (formerly TRW): 1-888-397-3742
3. Trans Union: 1-800-680-7289
4. Social Security Administration (fraud line): 1-800-269-0271

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CONSUMER WEB PAGE :-)

Hi Cordell,

I actually am writing to let you know that I am in the Los Angeles area and gas today is **2.15.9** for regular and **2.69.9** for premium at the 76 station on the corner in Marina del Rey, CA. I have seen it as high as about **2.30** at stations around here for regular.

I am trying to not buy gas at the stations you mentioned.

Thanks for the weekly funnies,
Rob Lewis, Malibu, CA

See details on our consumer web page at
<http://www.goldenmailbox.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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