



ILLINOIS VALLEY SENIOR CENTER on E. River Street in Cave Junction is open Mondays through Fridays from 10 a.m. to 4 p.m. A number of special programs and activities are offered. The senior center group also operates a thrift store in Downtown CJ, next to Dairy Queen. Its hours of operation are the same as the senior center. For more information phone 592-6888. (Photo by 'Illinois Valley News')

Scammers not as friendly as they seem

It's not easy to identify scams because con artists are knowledgeable and persuasive.

They pretend to be a friend, and they prey on emotions that can lead people into wrong decisions.

Scam artists are experts at establishing rapport with potential victims and presenting themselves as a party "who's on your side." This usually is a trick to gain control of the victim's emotions and direct them to agree to their con.

Although it's often difficult to see friend or foe from such dialogue, watching for several distinct traits can help identify a potential scam before it's too late. Here are nine warning signs:

•Claims that you've won a prize, but must pay to get it. The caller might explain that your payment is related to administrative fees, customs, taxes or other reasons. Legitimate sweepstakes don't ask for payment, because it's illegal.

•Pitches that require you to pay right away. It's likely a scam if a caller or salesperson requires immediate payment "to take advantage of an of-

fer." They'll sometimes offer courier pick-ups or encourage wire transfers to make the victim feel they're doing a favor.

•Callers or salesmen who won't provide written information to help make a decision. Scam artists are most successful when they sabotage the capability to think through an offer, so they often claim there's no time to send the material.

•Offers that promise sizable returns with minimal risk. The old saying remains true: If it sounds too good to be true, it probably is. Most legitimate investments or business opportunities require risk for participants to realize a reward.

•Requests for donations that don't disclose how money will be used or the specific charity that would benefit from giving. Legitimate charities will disclose the percentage of donations that actually benefit the charity, and how much goes to administrative and overhead costs. They also should provide references to check on their authenticity.

•Offers to "repair" your credit in exchange for an up-

front fee. Legitimate lenders do not require up-front payments, and nobody can wipe a bad credit report clean if it contains accurate information.

•Persistent pitches from the same company after you've requested that they not contact you. Legitimate companies will remove you from call lists if requested. If the problem persists, report the problem to the National Fraud Information Hotline (800-876-7060) or the Federal Trade Commission (877-FTC-HELP).

•Offers to recoup money you've lost in another fraudulent scheme. No legitimate agencies perform this service, except for state offices of consumer protection or attorneys general pursuing legal action. And state authorities will never ask for a fee.

•Requests that you keep the offer a secret. A legitimate salesperson or charitable solicitor wants as many people as possible to know about the offer to close more deals. But scammers ask you to keep the offer under wraps so friends and family won't question the offer's authenticity.

Jo Sauer Sterling Bank featured artist

By DOROTHEA HOVER-KRAMER

The featured artist for October and November at Sterling Savings Bank in Cave Junction is longtime

the Illinois Valley Fine Artists group began in 1970 to add another dimension to her life.

At that time she was busy showing livestock and



Jacque Swift views Sauer's work ('I.V. News' photo)

Illinois Valley resident Jo Sauer.

Many know her better as the agriculturalist who, with her husband, Jack, operates on Sauer's Flat raising livestock and alfalfa. However, despite her busy daily schedule, Jo took up painting when

riding horses. She also raised three children, and has six grandchildren, as well as six great-grandchildren.

She has painted off and on since joining the Fine Artists but during the past three years, she began painting in winter and summer. She has

found that steady work gives the best results, while starting and stopping caused loss of momentum and technique.

"The more you paint, the more you'll do," Jo advises those interested in the arts.

She has learned to blend colors, and has received many ideas from other members of the group. Through I.V. Fine Artists she also has taken classes and perfected her luscious oil painting of oceans and other local scenery. As time goes on, she also plans to try painting animals.

"Everybody should have a hobby for a lifetime of enjoyment," she said. "As you get better, you feel better; if you work at anything, you will get better."

Her ability to capture the movement of a wave is extraordinary and the envy of all who attempt water landscapes.

I.V. Fine Artists meets Mondays, excepting holidays, from 10 a.m. to 2 p.m. Coffee and light snacks are there to welcome newcomers who want to enjoy the fellowship of other seekers.

I think your whole life shows in your face, and you should be proud of that.

- Lauren Bacall -



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By ILLINOIS VALLEY FIRE DISTRICT

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Part of FHIAP closed for now

The Family Health Insurance Assistance Program (FHIAP), a state program to help pay for private insurance with subsidies from 50 to 90 percent depending on income, is currently full for individuals and families.

However, said Jefferson

State Financial Group of Cave Junction, applicants will now be put on a waiting list and could take up to a year for approval. As current members leave the program, there will be new openings.

Group applications are still being accepted.



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- George Burns -

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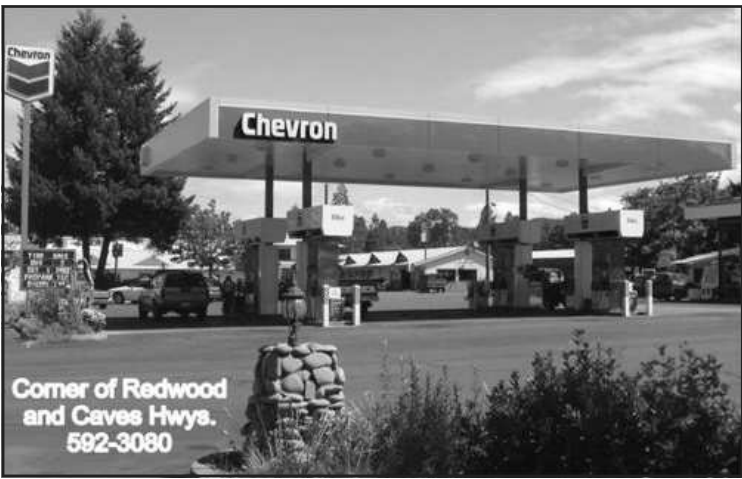
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