

Building a digital defense for our veterans: by the FBI

PART II

This week is a time set aside to honor and celebrate those who've stood guard through the years to protect their fellow Americans. As we remember and recognize their service, we want to make sure that we are protecting them from financial predators.

Last week, we talked about helping veterans avoid falling victim to deceitful schools and programs that target their education benefits. This week, we are sharing some information from our partners at the Federal Trade Commission and the Department of Veterans Affairs about scams targeting veterans later

in life.

One concern – investment and benefit scams. In this case, dishonest financial advisors, attorneys and insurance agents will offer to help retired military folks move their money around in an effort to make them eligible for more government benefits. They may convince a vet to transfer assets to a trust or to invest in insurance products in an effort to qualify for a VA pension or Aid and Attendance Benefits. There are certainly plenty of reputable professionals out there to help veterans with these pension claims and benefit requests, but if someone wants to charge you an up-front fee

of thousands of dollars for the help – watch out. The VA can provide a list of approved attorneys and advisors who will help you for free.

Also of note - this type of scam is usually targeted at seniors who don't actually qualify for VA pensions or Aid and Attendance benefits. If you get caught up in this scam, you may end up having to repay the government. Also, in some cases, the unscrupulous advisors don't fully educate the senior on the long-term consequences of money transfers and insurance purchases – resulting in loss of funds or loss of eligibility for Medicaid down the road.

Another type of scam targets seniors who are having cash flow issues. These fraudsters offer you an advance on your pension or disability payments. They will give you a lump sum payment if you just sign over your pension checks for the next five to ten years. The fees are often high and the original cash buy-out is typically a fraction of the overall value of the pension.

Finally – watch out for scam artists who say they want to help you update or check your military records. If someone contacts you claiming to be from the VA and they say they need to update your personal information – hang up.

Contact the VA yourself using a validated system to confirm whether any update is needed. Likewise, if someone tries to charge you for accessing your own military records or government forms – don't bite. Contact your local VA office to get your records for free.

As always, if you have been victimized by a cyber fraud, be sure to report it to the FBI's Internet Crime Complaint Center at www.ic3.gov or call your local FBI office.

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Today in History: by The Associated Press

Today is Wednesday, Nov. 21, the 325th day of 2018. There are 40 days left in the year.

Today's Highlight in History:

On Nov. 21, 1980, 87 people died in a fire at the MGM Grand Hotel in Las Vegas, Nevada.

On this date:

In 1789, North Carolina became the 12th state to ratify the U.S. Constitution.

In 1922, Rebecca L. Felton, a Georgia Democrat, was sworn in as the first woman to serve in the U.S. Senate; her term, the result of an interim appointment, ended the following day as Walter F. George, the winner of a special election, took office.

In 1927, picketing strikers at the Columbine Mine in northern Colorado were fired on by state police; six miners were killed.

In 1931, the Universal horror film "Frankenstein," starring Boris Karloff as the monster and Colin Clive as his creator, was first released.

In 1967, President Lyndon B. Johnson signed the Air Quality Act.

In 1969, the Senate voted

down the Supreme Court nomination of Clement F. Haynsworth, 55-45, the first such rejection since 1930.

In 1979, a mob attacked the U.S. Embassy in Islamabad, Pakistan, killing two Americans.

In 1985, U.S. Navy intelligence analyst Jonathan Jay Pollard was arrested, accused of spying for Israel. (Pollard later pleaded guilty to espionage and was sentenced to life in prison; he was paroled Nov. 20, 2015.)

In 1992, a three-day tornado outbreak that struck 13 states began in the Houston area before spreading to the Midwest and eastern U.S.; 26 people were killed. Sen. Bob Packwood, R-Ore., issued an apology but refused to discuss allegations that he'd made unwelcome sexual advances toward ten women over the years. (Faced with a threat of expulsion, Packwood ended up resigning from the Senate in 1995.)

In 1995, Balkan leaders meeting in Dayton, Ohio, initialed a peace plan to end three and a half years of ethnic fighting in Bosnia-Herzegovina.

In 1997, U.N. arms inspectors returned to Iraq after Saddam Hussein's three-week standoff with the United Nations over the presence of Americans on the team.

In 2001, Otilie (AH'-tih-lee) Lundgren, a 94-year-old resident of Oxford, Conn., died of inhalation anthrax; she was the apparent last victim of a series of anthrax attacks carried out through the mail system.

Ten years ago: Wall Street staged a comeback, with the major indexes jumping more than 5 percent and the Dow Jones industrials surging nearly 500 points. Somali pirates released a hijacked Greek-owned tanker, MV Genius, with all 19 crew members safe and the oil cargo intact after payment of a ransom. (The ship had been seized almost two months earlier.) Madonna and Guy Ritchie were granted a preliminary decree of divorce by a London court.

Five years ago: Sweeping aside a century of precedent, Democrats took a chunk out of the Senate's hallowed filibuster tradition, clearing the way

for speedy confirmation of controversial appointments made by President Barack Obama; Republicans warned Democrats would regret their actions once political fortunes were reversed and they could no longer block appointments made by a GOP president. Fifty-four people were killed in a supermarket roof collapse in Riga, Latvia. Three women were freed after being held captive 30 years in a south London home.

One year ago: President Donald Trump, who'd been silent for more than a week about the sexual assault allegations against Alabama Republican Senate candidate Roy Moore, discounted those allegations and said voters must not support Moore's "liberal" rival. Former teen pop idol David Cassidy, star of the 1970s sitcom "The Partridge Family," died at the age of 67; he'd announced earlier in the year that he had been diagnosed with dementia. Zimbabwe's 93-year-old president Robert Mugabe resigned; he was facing impeachment proceedings and had been placed under house arrest by the military.

Today's Birthdays:

Actor Laurence Luckinbill is 84. Actress Marlo Thomas is 81. Actor Rick Lenz is 79. Singer Dr. John is 78. Actress Juliet Mills is 77. Basketball Hall of Famer Earl Monroe is 74. Television producer Marcy Carsey is 74. Actress Goldie Hawn is 73. Movie director Andrew Davis is 72. Rock musician Lonnie Jordan (War) is 70. Singer Livingston Taylor is 68. Actress-singer Lorna Luft is 66. Actress Cherry Jones is 62. Rock musician Brian Ritchie (The Violent Femmes) is 58. Gospel singer Steven Curtis Chapman is 56. Actress Nicollette Sheridan is 55. Singer-actress Bjork (byork) is 53. Pro and College Football Hall of Famer Troy Aikman is 52. Rhythm-

and-blues singer Chauncey Hannibal (BLACKstreet) is 50. Rock musician Alex James (Blur) is 50. Baseball Hall of Famer Ken Griffey Jr. is 49. TV personality Rib Hillis is 48. Rapper Pretty Lou (Lost Boyz) is 47. Football player-turned-TV personality Michael Strahan (STRAY'-han) is 47. Actress Rain Phoenix is 46. Country singer Kelsi Osborn (SHeDAISY) is 44. Actor Jimmi Simpson is 43. Singer-actress Lindsey Haun is 34. Actress Jena Malone is 34. Pop singer Carly Rae Jepsen is 33. Actor-singer Sam Palladio is 31.

Thought for Today:

"Never confuse motion with action." — Ernest Hemingway, American author (1899-1961).

Country Breakfast

1st Saturday of every month
8 am to 11 am

ALL YOU CAN EAT!
Open to the public

IV Senior Center
520 E River St Cave Junction

ALL CUSTOM JEWELRY DESIGNS & REPAIRS DONE IN HOUSE!



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TUES - FRI 9:30 AM - 5:30 PM
SAT 10 AM - 2 PM
SUN & MON CLOSED

23772 Redwood Highway
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BINGO FOR AGES 8 & UP

Wednesdays
Early Bird 6 - 6:30PM
17 Games 6:30 - 9:30PM
Hamburgers for Sale
520 E. River Street, CJ
IV Senior Center
open to the public

Starting Nov. 10

The HOLE IN "1" CAFE

will be serving dinners on Saturday nights 4-8 pm instead of Fridays

Come on in for a delicious home cooked meal!

Don't forget we're open for breakfast and lunch everyday rain or shine!
8 am - 3 pm

Great food, great people & great prices!

I.V. Golf Club
25320 Redwood Hwy
Open to Public

2 WEEK SPECIAL



Real Food Market

Spectrum Organic

All Vegetable Shortening

\$5.89 ea.

Reg. \$8.49

Asstd. Imagine

Organic Broths

\$2.09 ea.

Reg. \$4.19

Special Features

Diestel

Organic Turkeys

Fresh Turkeys will be in on Nov. 15th

\$3.69 lb.

Reg. \$4.69 lb.

In the Deli

Fruit Salad

\$6.69 lb.

Reg. \$8.99 lb.

Meat

Diestel Natural Turkeys..... **\$2.69** lb.

Fresh Turkeys will be in on Nov. 15th. Reg. \$3.69 lb.

Niman Uncured Spiral Hams..... **\$4.39** ea.

Comes with a glaze packet. Reg. \$5.19 ea.

Groceries

Arrowhead Mills

Organic Stuffing

\$2.69 ea.

Reg. \$4.29 ea.

Organic

Asparagus

\$4.79 lb.

Reg. \$5.89 lb.

Frozen

Tofurky Veggie Roast **\$11.79** ea.

Reg. \$14.69

Asstd. Cascadian Farm Vegetables **\$2.59** ea.

Reg. \$3.19

Deli

Field Day

Organic Corn & Green Beans

\$1.49 ea.

Reg. \$2.19

Tom's of Maine

Deodorant

\$4.99 ea.

Reg. \$7.09

Produce

Organic Celery **69¢** lb.

Reg. 89¢ lb.

Organic Yellow Onions **59¢** lb.

Reg. 89¢ lb.

Organic Russet Potatoes **69¢** lb.

Reg. 99¢ lb.

Organic Sweet Potatoes **\$1.49** lb.

Reg. \$2.09 lb.

Organic Shitaki Mushrooms **\$6.29** lb.

Reg. \$8.79 lb.

Organic 7.5 oz. Cranberry ... **\$2.79** ea.

Reg. \$3.59 ea.

Salad Case

Roasted Turkey Sandwich **\$4.39** ea.

Reg. \$5.99

Salad Case

Green Bean Casserole **\$3.69** lb.

Reg. \$4.99

Salad Case

Cranberry Sauce **\$2.19** lb.

Reg. \$2.99

Breakfast Menu

Breakfast Muffin **\$1.99** ea.

English muffin, one egg & your choice of meat and cheese. Reg. \$2.69

Bulk

Raw Almonds **\$10.59** lb.

Reg. \$13.19 lb.

Walnut Halves & Pieces **\$3.89** lb.

Reg. \$4.89 lb.

We Accept Oregon Trail Cards • Prices Effective Weds., 11/14/18 - Tues., 11/27/18 Ad Specials - While Supplies Last.

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