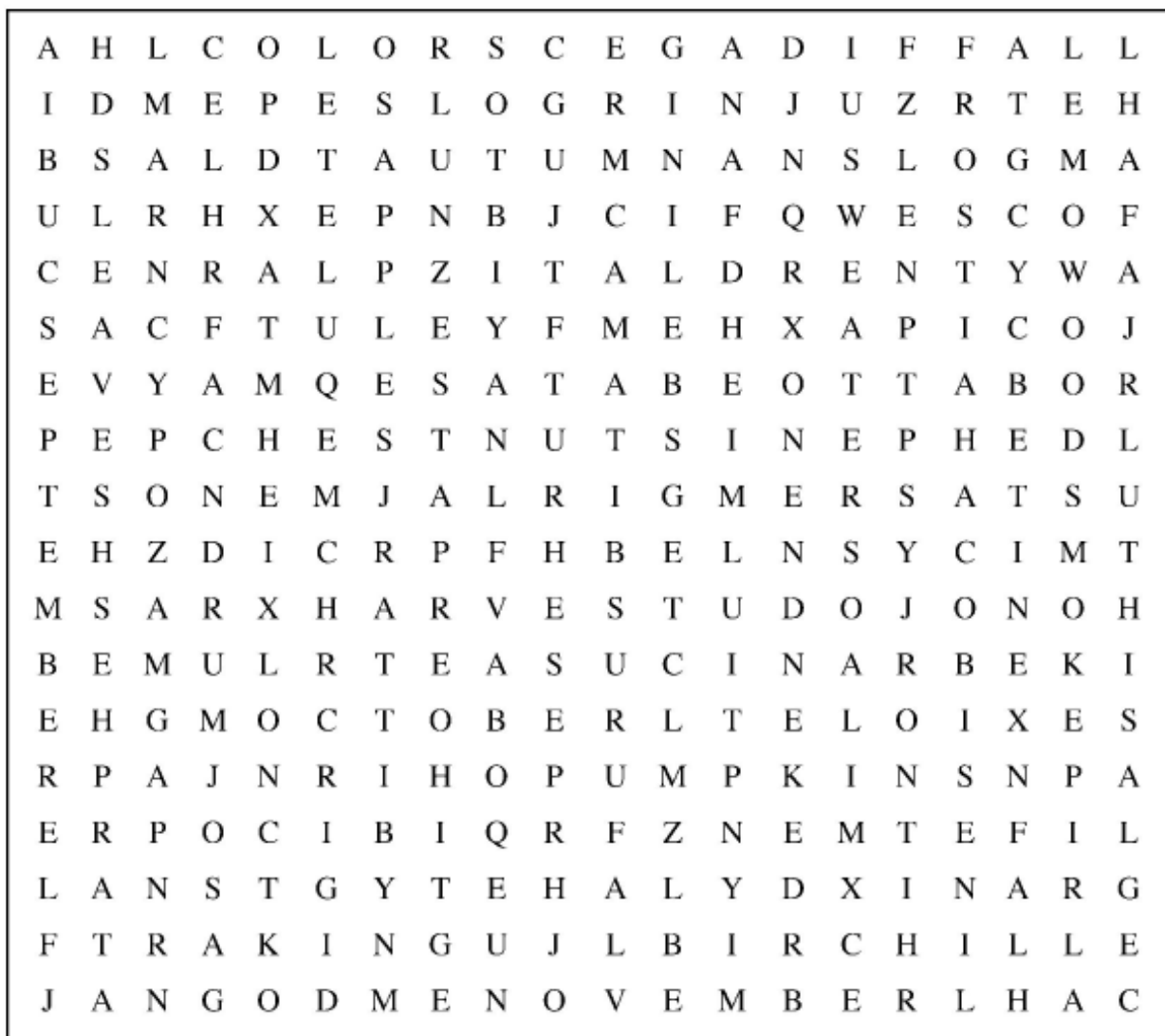


# Fall Jumble

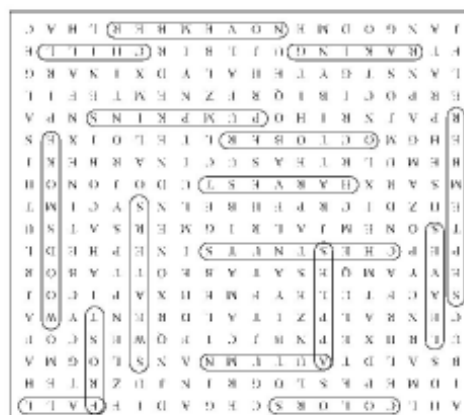


Try to find these autumnal words in the grid.



- LEAVES
- APPLES
- SEPTEMBER
- FALL
- RAKING
- WOOD SMOKE
- FROST
- AUTUMN
- HARVEST
- OCTOBER
- PUMPKINS
- COLORS
- SWEATERS
- CHILL
- NOVEMBER
- CHESTNUTS

Answers:



## SERVICE COORDINATION NEWS

### Telemarketing Fraud

When you send money to people you do not know personally or give personal or financial information to unknown callers, you increase your chances of becoming a victim of telemarketing fraud.

**Warning signs** — what a caller may tell you:

-“You must act ‘now’ or the offer won’t be good.”

-“You’ve won a ‘free’ gift, vacation, or prize.” But you have to pay for “postage and handling” or other charges.

- “You must send money, give a credit card or bank account number, or have a check picked up by courier.” You may hear this before you have had a chance to consider the offer carefully.

-“You don’t need to check out the company with anyone.” The callers say you do not need to speak to anyone including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.

- “You don’t need any written information about their company or their references.”

- “You can’t afford to miss this ‘high-profit, no-risk’ offer.”

If you hear these—or similar—“lines” from a telephone salesperson, just say “no thank you,” and hang up the phone.

### Some Tips to Avoid Telemarketing Fraud:

It’s very difficult to get your money back if you’ve

been cheated over the phone. Before you buy anything by telephone, remember:

- Don’t buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.

- Always ask for and wait until you receive written material about any offer or charity. If you get brochures about costly investments, ask someone whose financial advice you trust to review them. But, unfortunately, beware — not everything written down is true.

- Always check out unfamiliar companies with your local consumer protection agency, Better Business Bureau, state Attorney General, the National Fraud Information Center, or other watchdog groups. Unfortunately, not all bad businesses can be identified through these organizations.

- Obtain a salesperson’s name, business identity, telephone number, street address, mailing address, and business license number before you transact business. Some con artists give out false names, telephone numbers, addresses, and business license numbers. Verify the accuracy of these items.

- Before you give money to a charity or make an investment, find out what percentage of the money is paid in commissions and what percentage actually goes to the charity or investment.

- Before you send money, ask yourself a simple question. “What guarantee do I really have that this



Continued from page 1

solicitor will use my money in the manner we agreed upon?"

- You must not be asked to pay in advance for services. Pay services only after they are delivered.
- Some con artists will send a messenger to your home to pick up money, claiming it is part of their service to you. In reality, they are taking your money without leaving any trace of who they are or where they can be reached.
- Always take your time making a decision. Legitimate companies won't pressure you to make a snap decision.
- Don't pay for a "free prize." If a caller tells

you the payment is for taxes, he or she is violating federal law.

- Before you receive your next sales pitch, decide what your limits are — the kinds of financial information you will and won't give out on the telephone.
  - It's never rude to wait and think about an offer. Be sure to talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor.
  - Never respond to an offer you don't understand thoroughly.
  - Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.
- If you have information about a fraud report it to state, local, or federal law enforcement agencies.



## Labor Day September 6

### WHAT LANGUAGE IS THAT? ENGLISH? REALLY?

Let's face it—English is a crazy language. There is no egg in eggplant, no ham in hamburger, and neither pine nor apple in pineapple. For more examples of how the language of Shakespeare, Dickens, and David Mamet can confound even the smartest minds, consider these double meanings of common words:

- The bandage was **wound** around the *wound*.
- The dump was so full it had to **refuse** more *refuse*.
- The soldier decided to **desert** his unit in the *desert*.
- There is no time like the **present** to *present* the birthday boy with his present.
- The musical fisherman painted a **bass** on his *bass* guitar.
- The farm was used to **produce** *produce*.
- When the hunter fired his shotgun, the white **dove** *dove* into the bushes.
- I did not **object** to the *object* on the mantel.
- Jim was too **close** to *close* the door.
- The **wind** was too strong to *wind* the sail.
- The artist shed a **tear** at the *tear* in her painting.
- The scientist had to **subject** the *subject* to a series of tests.

**Service Coordination** is a service of the Area Agency on Aging District 7, Inc. under the direction of the Ohio Department of Aging. The **Area Agency on Aging District 7, Inc.** serves Adams, Brown, Gallia, Highland, Jackson, Lawrence, Pike, Ross, Scioto, and Vinton Counties. For assistance from the Area Agency on Aging District 7, Inc., please call 1-800-582-7277.

For information on **Ohio Medicaid** programs or to report suspected Medicaid fraud, you may call the Ohio Medicaid Consumer Hotline: 1-800-324-8680 or 614-466-6742.

The **Ombudsman** program can handle your concerns about areas such as elder abuse, client care, consumer rights, etc. For more information, call 1-800-582-7277.

"Services provided on a non-discriminatory basis."

### DON'T OVERREACH WHEN CLIMBING A LADDER

On a ladder, one wrong step can be dangerous—even fatal. Whether you're trying to change a light bulb or reach a third-story window, remember this advice for getting back to solid ground safely:

- **Always inspect your ladder first.** Look for cracks, breaks, and any other damage that might make it unsafe.
- **Use the right type of ladder.** Don't lean a stepladder against a wall in a closed or semi-closed position. Remember that aluminum ladders can conduct electricity if you're working near power lines. Know how much weight your ladder is designed to hold, and don't exceed the limit.
- **Position the ladder correctly.** Place it on a flat, stable, dry surface so it won't slip or tip. Make sure all its locks are in place before climbing.
- **Face the ladder at all times.** Whether ascending or descending, face front and hold on.
- **Use the three-point rule.** Always keep three points of contact with the ladder—preferably two feet and one hand.
- **Stay centered.** Don't lean over in any direction. Keep your hips within the vertical rails. Use the "belt buckle" rule—if your buckle moves beyond any rail, you're reaching too far.
- **Don't stand on the top step.** The highest safe rung on a stepladder is two steps below the top.
- **Calculate the right angle.** When using an extension ladder that leans against a wall, use the 4:1 rule: For every four feet of height between the ground and the ladder's highest point of contact, position the ladder one foot away from the wall.

#### SEPTEMBER

##### Birthstone for September

September Gemstone: Sapphire  
September Birthstone Color: Deep Blue

##### Flowers for September

September: Aster or Morning Glory



## SEPTEMBER is....

**Healthy Aging® Month - September 1 - 30** is an annual observance month designed to focus national attention on the positive aspects of growing older.

The main objective of Healthy Aging® Month for 2010 is to encourage Healthy Aging® events that promote taking personal responsibility for one's health... be it physically, socially, mentally or financially.

**National Assisted Living Week**, September 12-18, celebrates the exceptional involvement of families, providers, volunteers, and individuals from the local community who foster a truly caring spirit. The week also spotlights the crucial role assisted living facilities play in helping our nation's elderly to live as independently as possible while enjoying a meaningful quality of life.

**National Apple Month** is the only national, generic apple promotion conducted in the United States. Originally founded in 1904 as National Apple Week, it was expanded in 1996 to a three-month promotional window from September through November. National Apple Month's mission is to increase apple industry sales, and to enhance consumer awareness and usage of apples and apple products. Its goal is to increase apple industry sales through a fall retail display contest, foodservice promotional contest, and to develop strong relations with retail, foodservice and apple industry members.

**September is Fall Hat Month.** Fall Hat Month is always the month of September. National Fall Hat week in the 4th week of September.

**What is this holiday for?** The hot summer is over and the wearing of all those straw garden hats are over, so during Fall Hat Month (September), men and women are encouraged to put aside their straw hats and begin wearing felt or fabric hats that are seasonal for the fall. Hat-related activities are also encouraged too.