



THE COBOURG PROBIAN

Volume 14, Number 7, May, 2008

The Probud Club of Cobourg and District

P.O. Box 63, Cobourg, Ontario K9A 4K2

Next Meeting: May, 15th, 2008

President's Message:

Welcome to the month of May.

Several members have suggested to have the speaker on at 10 a.m., then a break followed by the business meeting. Another club in the area works this way. So, today as it so happens, our speaker was able to come at 10 a.m. so we will give it a try and see what happens.

Keep the suggestions coming in and it would be a great help to sign it, as you can see, today we are acting on one of them.



President Larry

SPEAKERS AND EVENTS

MAY 1st Dr. Byrnes Shouldice
Shouldice Clinic

MAY 15th Larry Wilson
What happens when your aircraft runs out of fuel.

MAY 23rd THERE GOES THE BRIDE
Park Playhouse, King St East, Cobourg at 7:30 p.m. \$15.00 Cheques to be made out to Park Playhouse. Call Doreen Irwin 905-372-7207, Audrey Levtov 905-885-0122, Bert Macmillan 905-372-6548 or Alma Draper adraper8@cogeco.ca
Starring one of our very own members, Chris Worsnop and well-known Betsy Stanley. For those who wish to eat before the show, Meet at 66 King St. East will be open until 7:30 p.m.

MAY 25th LAST NIGHT AT THE PROMS, Trinity United Church 7:30 p.m. Doors open at 7:00 p.m.
Northumberland Orchestra & Choir Adults \$22. Seniors \$20, Youth \$8.

MAY 28th SPRING FLING \$28.00 make cheques to Probud Club of Cobourg
At Jack Burger complex, Port Hope, 9:00 am to 1:00 p.m. Lunch included.
Parking is limited, car pool if at all possible.

JUNE 4th NORTHUNBERLAND MYSTERY CAR RALLY. Last date to sign up is May 15th.
Cost \$30.00 Cheques only made payable to Cobourg & District Probus club Sign up
as a group or as an individual. See our volunteers at the table.

JUNE 5th Glen Milne
Agriculture Down Under

JUNE 19th John Smith
Elephant Riding in Zambia

JULY 10th TREE PLANTING Probus Club dedicates a tree to those of our members who died between
July 1st, 2007 and June 30th, 2008. Our Special Events committee will be working on an event to follow so
watch for further updates in the Probian. There will also be updates given at meetings as the date
approaches. Karin Allan (905) 377-8098 or krallan@eagle.ca

SEPT. 2008 PROBUS RENDEZVOUS in St John, New Brunswick. Bus trip information including
Registration and accommodation will be provided at meetings.

STAN FERGUSON INSPIRES US

His message was “Don’t quit, we can all have an impact on our side (age group) is up to bat.” He believes
in firm foundations and encouraged us to use the KASK principal: Knowledge, includes wisdom which
needs to be developed; Attitudes, opportunity to develop ourselves is available all around us; Skill, in
which he explained that everyone is ignorant, just in different subjects, and Habits, where you want to make
people follow what you do, not be ordered to do so. His talk was interspersed with poetry and bits of humor
and all too quickly his inspirational, motivational talk was over. He was introduced by George Chisholm
and thanked by Russ Donaldson.

ONE OF CANADA’S FINEST

Billed as one of Canada’s finest photographers, John deVisser, a local photographer, did not disappoint us.
He chose “Churches Across Canada,” as his subject. Churches large and small from Newfoundland to B.C.,
some original and some re-built to their original splendor following fires or other disasters. All of these
scenes were captured in John’s best camera shots and caught in various moods of Mother Nature.
Following his scenes of churches, he showed slides of gravestones of many of our well-known prime
ministers, from John A, MacDonald to Pierre Trudeau.
We enjoyed travelling across Canada from the comfort of our chairs, visiting churches we could never
hope to see otherwise and we can only envy the pleasure John must have had compiling all these wonderful
Canadian photographs.

SPRING HATS ON PARADE

Some of us got all gussied up to welcome Spring at our April 3rd meeting. There was everything from the
latest styles of greenhouse fashions to attic renovations. Gord West won the prize for best men’s hat and
Eleanor Abramczyk won the best ladies hat and the most original hat was worn by Mary Ryan with one of
her most unusual creations.

What is the definition of a will? (It’s a dead giveaway.)

CREDIT CARD FRAUD WARNINGS

(Contributed by Marilyn Macklin)

A friend went to the local gym and placed his belongings in the locker. After the workout and a shower, he came out, saw the locker door open and thought to himself, "Funny, I thought I locked the locker. Hmmm." He dressed and just flipped the wallet to make sure all was in order. Everything looked okay – all cards were in place. A few weeks later his credit card bill came – a whopping bill of \$14,000!

He called the credit card company and started yelling at them, saying that he did not make the transactions. Customer care personnel verified that there was no mistake in the system and asked if his card had been stolen. "No," he said, but then took out his wallet, pulled out the card and yep – you guessed it – a switch had been made. An expired similar card from the same bank was in the wallet.

The thief broke into his locker at the gym and switched cards.

Verdict: The credit card issuer said since he did not report the card missing earlier, he would have to pay the amount to them.

How much did he have to pay for the items he did not buy?

\$9000! Why were there no calls made to verify the amount swiped? Small amounts rarely trigger a "warning bell" with some credit card companies. It just so happens that all the small amounts added up to one big one!

Another Trick!

Yesterday I went into a pizza restaurant to pick up an order I had called in. I paid by using my Visa Check Card which, of course, is linked directly to my checking account. The young man behind the counter took my card, swiped it, then laid it on the counter as he waited for the approval which is pretty standard procedure. While he waited, he picked up his cell phone and started dialing.

I noticed the phone because it is the same model I have, but nothing seemed out of the ordinary. Then I heard a click that sounded like my phone sounds when I take a picture. He then gave me back my card but kept the phone in his hand as if he was still pressing buttons. Meanwhile I'm thinking I wonder what he is taking a picture of, oblivious to what was really going on. It then dawned on me: the only thing there was my credit card, so now I'm paying close attention to what he is doing.

He set his phone on the counter, leaving it open. About 5 seconds later, I heard the chime that tells you that the picture has been saved.

Now I'm standing there struggling with the fact that this boy just took a picture of my credit card. Yes, he played it off well, because had we not had the same kind of phone, I probably would never have known what happened.

Needless to say, I immediately canceled that card as I was walking out of the pizza parlor.

All I'm saying is, be aware of your surroundings at all times.

Whenever you are using your credit card take caution and don't be careless. Notice who is standing near you and what they are doing when you use your card.

Be aware of phones, because many have a camera phone these days.

When you are in a restaurant and a waiter/waitress brings your card and receipt for you to sign, make sure you scratch the number off. Some restaurants are using only the last four digits, but a lot of them are still putting the whole thing on there.

Don't be a victim of credit card fraud, believe me, it's not fun. The truth is that they can get you even when you are careful, but don't make it easy for them. **JUST BE AWARE.**

TOO CLOSE TO HOME

Fraud doesn't only happen to anonymous people. This happened right here in Cramahe Township. "On April 1, a resident of Cramahe Township reporting an attempt to purchase merchandise using her credit card information contacted Northumberland OPP. An internet computer sales company called to confirm

she had ordered a laptop computer. The complainant had no knowledge of the purchase even though the company had the proper credit card information, address and telephone number. There was no loss to the company because the computer had not been shipped. Upon discovering other unauthorized purchases had been made, the card was cancelled even though she was in possession of the only card on account. Police are trying to determine how the card had been compromised.

- *The Brighton Independent*

DEAR REVENUE CANADA

Dear Revenue Canada or whatever your current name may be:

Enclosed and/or attached, you will find my 2007 tax return showing that I owe \$3,407.00 in taxes.

Please note the attached article from the Globe and Mail, dated 12 November, wherein you will see the Canadian Department of National Defense is paying \$171.50 per hammer and Fisheries and Oceans Canada has paid \$600.00 per toilet seat for its icebreakers.

As payment, I am enclosing four (4) toilet seats (valued @ \$2,400) and six (6) hammers (valued @ \$1,029), which I secured at Canadian Tire, bringing my total remittance to \$3,429.00.

Please apply the overpayment of \$22.00 to the "Help Stephan Dion Election Fund," as noted on my return.

You can do this inexpensively by sending them one (1) 1.5" Phillips Head screw (see aforementioned article from the Globe and Mail detailing how the Department of Public Works pays \$22.00 each for 1.5" Phillips Head Screws). One Phillips screw is enclosed for your convenience.

It has been a pleasure to pay my tax bill this year, and I look forward to paying it again next year.

God Bless Canada!

Sincerely, A Newfie

MOM'S TEST ?????

I was out walking with my 4 year old son. He picked up something off the ground and started to put it in his mouth. I took the item away from him and asked him not to do that. "Why?" my son asked. "Because it has been on the ground, you don't know where it's been, it's dirty, and probably has germs" I replied.

At this point, my son looked at me with total admiration and asked, "Momma, how do you know all this stuff, you are so smart." I was thinking quickly. "All moms know this stuff. It's on the Mom's Test. You have to know it, or they won't let you be a Mom."

We walked along in silence for 2 or 3 minutes, but he was evidently pondering this new information. "Oh, I get it," he beamed! "So if you don't pass the test you have to be the dad." "Exactly," I replied back with a big smile on my face!

Please send articles to Elma Parker (905)372-9143 or elmapar@eagle.ca