

PROBUS NORTHSHORE

NEWSLETTER



Volume 4, Issue 12
August 2007

CORN ON THE COB

August is the month for gardeners to reap the rewards of all their hard work in nurturing seeds and plants the past three months or so. Every August, we look forward to a good feed of corn on the cob and relish the fruits of our labour with new potatoes, and fresh salads using our own lettuce, tomatoes, onions, radishes, zucchini, spinach and peppers. In addition to garden salads and Caesar salads, my favourite salad is the Waldorf Salad which may be of passing interest to some members. The recipe is as follows:

Waldorf Salad

- 1 Cup of diced celery
- 1 Cup of diced apples
- Combine with:
 - ½ cup of walnuts or pecans
 - ¾ cup of mayonnaise or Miracle Whip

Author unknown

And speaking of salads and August produce, don't forget the upcoming the Northshore Anniversary and Picnic celebration to be held on Wednesday, August 15, 2007 at Cold Spring Park and Hall. Sharron and committee have arranged for an enjoyable fun filled afternoon with entertainment, games, and mouth watering barbeque chicken or steak prepared by caterers extraordinaire, Bev and Tim Nobes. Pro-

bus members may bring guests to this summer party. Please see Sharron for additional tickets. (A reminder ... there is no regular Probust meeting on this date at the Lions Community Centre)

Many thanks to members who have already submitted their 2007-2008 Probust membership renewal fees to Bruce Collins. If by chance this has slipped your mind, please be informed that today is the deadline, and that the Membership Chair would be happy to receive a cheque from you.

This week is also the deadline for handing in your nomination forms to Dick Malowney and Bob Skene. We especially, extend a cordial invitation for new members to join the Management Team for 2007-2008 term of office. Help our Club to continue its growth in nurturing and developing the ideals of Probust service.

See you at the Anniversary and Picnic bash!
President Chuck



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Notices

"The Northshore Probus Bridge Club will meet on August 10th, 2007, at Phil Ayling's house. This club has been in existence for a few short months and is doing well. We've been having at least two tables, sometimes three, every other week, even during the summer. It's been very pleasurable meeting new people and enjoying their company while having lots of laughs and fun at bridge.

Kathy Maclean"

**Curling
November 14th, 2007
Our club is hosting**

REMINDER
A "Mock disaster" planned by the Fire Dept. will be held on Wed. Sept. 19th at the Lion's Centre. Since many of our members may be taking part, our Wed. meeting will now be held on Tues., Sept. 18th.

John Heffernan:



We sadly announce the passing of John Heffernan on July 4, 2007, at the Northumberland Hills Hospital.

John and his wife, Jill, have been members of our club since it's founding in August 2003.

We extend our sympathies to Jill and the entire family and we hope to welcome Jill back to our meetings in the near future.

"Northshore Probus Genealogy Club

Shane and Kathy Maclean are hosting an Australian guest who they met online in one of the Scottish genealogy message boards. Jan Peasnell will be visiting Aug 22-25th. The Macleans are planning on a potluck barbeque for Jan on August 24th and would like members of the Genealogy Club to come and meet a very knowledgeable Australian. Please call them at 905 377-8069 to let them know if you're going to come. Hope to see you all then."



Solutions to July's Puzzles

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T	H	G	I	L	E	D	N	O	O	N	R	E	T	F	A	E	V	O	L	Y	M		

"I didn't attend the funeral , but I sent a nice letter saying I approved of it." -- Mark Twain

Living in Exponential Times

“The times, they are a-changing” is hardly a surprising insight yet still the rate of change seems alarming. The pace with which our possessions have gone from treasures to clutter while remaining perfectly functional is amazing, vinyl records, V.C.R.’s, my Commodore Pet..., all gone, extinct like the Dodo bird. Becoming a technophobe is hardly difficult. But it is the challenges of the workplace that might prove most problematic. That is where Kim Quigley and Job Connect strive to make a difference.

Kim’s task as Employment and Training Councillor is to aid her clients in getting that all important first job. Her clients are usually the young, age 16 to college grad as well as the difficult to employ, “the homeless, those on social assistance, kids with history of substance abuse and adults with a troubled work history”. But overcoming the results of change has become her greatest challenge: the newness of the jobs themselves, “The top ten jobs didn’t exist ten years ago”, the turnover “one-quarter of all people at a particular job have been working one year, only one-fifth have held onto it for five years”, a different world “no expectation of a job for thirty-five years and a nice pension”.

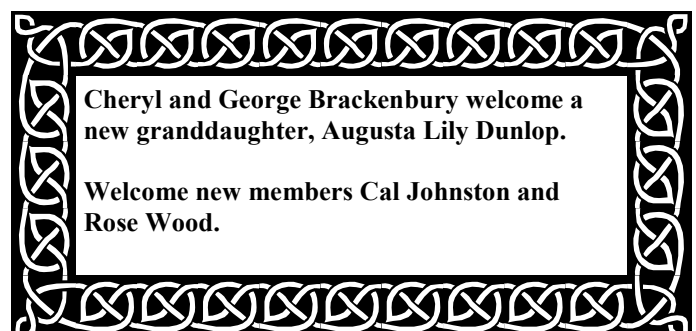
Her job begins with the obvious, “information and resources leading to a self-directed job search...career explora-

tions to develop options” and the practical assistance such as “resume writing and mock interviews”. Or it can involve more “intensive services...job development and placement support” that might include “a wage subsidy for on the job training” for her more difficult clients.

Kim used specific clients to illustrate how being jobless has left them socially denied. Janet is “a single mom” found it difficult “to know her strengths... to market herself.” Brad, a single man, living with his parents, and no formal job in six years”, had “little life experience” needed “structure, purpose and direction”. Finally there was Maria, who had a H.S. Diploma but also “a learning disability and poor social skills”, who “simply was looking for her place in the world.”

That, of course, is the mission of us all. For amid all the change the constant remains knowing that we can make our own way and earn our keep.

Congratulations and Celebrations



"I've had a perfectly wonderful evening. But this wasn't it." -- Groucho Marx

Credit Card Fraud

This scam is pretty slick since they provide YOU with all the information, except the one piece they want.

Note, the callers do not ask for your card number, they already have it.

This information is worth reading. By understanding how the VISA & MasterCard telephone Credit Card Scam works, you'll be better prepared to protect yourself.

One of our employees was called on Wednesday from "VISA", and I was called on Thursday from "MasterCard".

The scam works like this:

Person calling says, "This is (name), and I'm calling from the Security and Fraud Department at VISA. My Badge number is 12460. Your card has been flagged for an unusual purchase pattern, and I'm calling to verify. This would be on your VISA card which was issued by (name of bank). Did you purchase an Anti-Telemarketing Device for \$497.99 from a marketing company based in Arizona"? When you say "No", the caller continues with, "Then we will be issuing a credit to your account. This is a company we have been watching and the charges range from \$297 to \$497, just under the \$500 purchase pattern that flags most cards. Before your next statement, the credit will be sent to (gives you your address), is that correct?"

You say "yes".

The caller continues - "I will be starting a Fraud Investigation. If you have any questions, you should call the 1- 800 number listed on the back of your card (1-800-VISA) and ask for Security. You will need to refer to this Control Number. The caller then gives you a 6 digit number. "Do you need me to read it again?"

Here's the IMPORTANT part on how the scam works:

The caller then says, "I need to verify you are in possession of your card". He'll ask you to "turn your card over and look for some numbers". There are 7 numbers; the first 4 are part of your card number, the last 3 are the Security Numbers that verify you are the pos-

essor of the card. These are the numbers you sometimes use to make Internet purchases to prove you have the card. The caller will ask you to read the last 3 number to him. After you tell the caller the 3 numbers, he'll say, "That is correct, I just needed to verify that the card has not been lost or stolen, and that you still have your card. Do you have any other questions? "

After you say no, the caller then thanks you and states, "Don't hesitate to call back if you do", and hangs up. You actually say very little, and they never ask for or tell you the card number. But after we were called on Wednesday, we called back. Within 20 minutes to ask a question. Are we glad we did! The REAL VISA Security Department told us it was a scam and in the last 15 minutes a new purchase of \$497.99 was charged to our card.

We made a real fraud report and closed the VISA account. VISA is reissuing us a new number. What the scammers want is the 3-digit PIN number on the back of the card. Don't give it to them. Instead, tell them you'll call VISA or Master Card directly for verification of their conversation.

The real VISA told us that they will never ask for anything on the card as they already know the information since they issued the card! If you give the scammers your 3 Digit PIN Number, you think you're receiving a credit. However, by the time you get your statement you'll see charges for purchases you didn't make, and by then it's almost too late and/or more difficult to actually file a fraud report.

What makes this more remarkable is that on Thursday, I got a call from a "Jason Richardson of MasterCard" with a Word-for-word repeat of the VISA Scam. This time I didn't let him finish. I hung up!

We filed a police report, as instructed by VISA. The police said they are taking several of these reports daily! They also urged us to tell everybody we know that this scam is happening. I dealt with a similar situation this morning, with the caller telling me that \$3,097 had been charged to my account for plane tickets to Spain , and so on through the above routine.

It appears that this is a very active scam, and evidently quite successful. Pass this on to all your family and friends

"He has never been known to use a word that might send a reader to the dictionary."
-- William Faulkner (about Ernest Hemingway)

4th Annual Anniversary !

PICNIC *and* BARBEQUE



Save this date!!!

Wednesday, August 15th, 2007

(Rain or Shine-bring cards and games)

Coldsprings Hall and Park

Burnham Street, North of Cobourg.

3:00pm to 7:00pm

Dinner-BBQ Steak or Chicken

Tickets \$10.00 each

For Tickets Call Mary Potter 905-373-1758

or

Audrey Woolsey 905-372-6972

Cash Bar

Lots of music, games & prizes!

Bring your lawn chairs

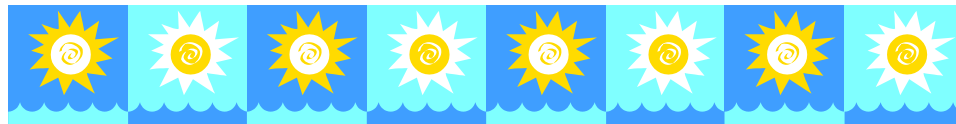
Please let us know if you need a ride!

Speaker's Corner

- 1 August** **Aengus Finnan - History/Preview of SHELTER VALLEY FOLK FESTIVAL**
- 5 Sept.** **Pam Hamilton - CONTINUING CARE TRAINING by a SPECIALIST**

Programmes and Speakers Committee

Bill MacKenzie (Chair)
 Jim Oakman
 Jack Hamilton
 Cheryl Brackenbury
 Jill Heffernan
 Charlie MacCoubrey



Trips, Tours and Theatre

1. **Jennie Herniak Bus Trip to "Murder Mystery"**
 Old Mill
 Wed. Nov 21st Matinee
 Lunch, Show & Bus \$69.00
 Sign Up Sheet
 Deposit \$35 due at Sign Up
 Cheque to Jennie Herniak

2. **"Cirque Du Soliel"**
 Fri Aug 24th, 4 pm performance
 Dinner- Hot House Cafe
 All Inclusive \$169.00 per person
 Signup sheets at meeting.



Trips/Tours Coordinator
 Carol Lawless/ June Collins

"I have never killed a man, but I have read many obituaries with great pleasure."
 -- Clarence Darrow

The Puzzle Page

R M A R I P M E L O K I N A R U F I Y A A I
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S u d o k u

Every digit from 1 to 9 must appear:

- In each of the columns,
- in each of the rows,

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Crossword

WORD SEARCH

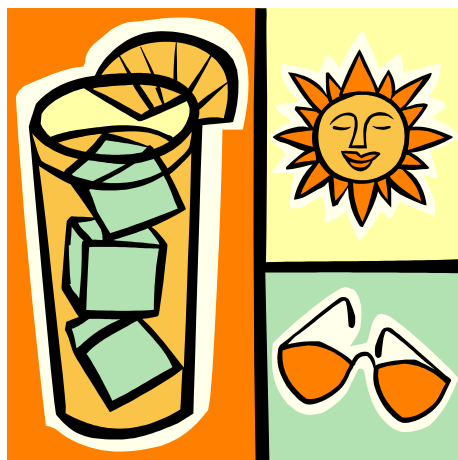
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| AFGHANI | EURO | KWANZA | NEW SHEKEL | RUPEE |
| ARIAYRY | FORINT | KYAT | NGULTRUM | RUPIAH |
| BAHT | FRANC | LEMPIRA | OUGUIYA | SHILLING |
| BALBOA | GOLD CORDOBA | LEONE | PATACA | SOM |
| BIRR | GOURDE | LILANGENI | PESO | SUCRE |
| BOLIVAR | GUARANI | LIRA | POUND | SYLI |
| BOLIVIANO | GUILDER | LITAS | PULA | TAKA |
| COLON | HRYVANIA | LOTI | QUETZAL | TALA |
| DALASI | KINA | MANAT | RAND | TENGE |
| DENAR | KORUNA | METICAL | REAL | TOLAR |
| DINAR | KRONA | NAIRA | RIAL | VATU |
| DIRHAM | KRONE | NAKFA | RINGGIT | WON |
| DOLLAR | KROON | NEW CEDI | RIYAL | YEN |
| DRAM | KUNA | NEW DONG | RUBLE | YUAN RENMINBI |
| ESCUDO | KWACHA | NEW KIP | RUFYAA | ZLOTY |

Across

6. Revolve (6)
7. Solely (4)
8. Conflicts (4)
9. Decayed (6)
10. Crews (5)
12. Summit (5)
15. Origin (6)
17. Having no money (4)
18. Nothing (4)
19. Ski lodge (6)

Down

1. Journey (6)
2. Jolts (4)
3. Listened (5)
4. Linger aimlessly (6)
5. Adhesive (4)
11. Dark brownish red colour (6)
13. Inclined (6)
14. Compassion (5)
16. Above (4)
17. Scheme (4)



"A modest little person, with much to be modest about" -- Winston Churchill

Your Management Committee

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Correspondence Secretary	Adrienne Loucks	(905) 377-8867
Past President	Doug Palmer	(905) 885-9127 Peanut.doug@sympatico.ca

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A Final Thought

"He has no enemies, but is intensely disliked by his friends." -- Oscar Wilde

"I enclose two tickets to the first night of my new play, bring a friend... if you have one." - George Bernard Shaw to Winston Churchill

"Cannot possibly attend first night; will attend second, if there is one."- Winston Churchill, in response.

"He is a self-made man and worships his creator." - John Bright

"I've just learned about his illness. Let's hope it's nothing trivial." - Irvin S. Cobb

"He has Van Gogh's ear for music." -- Billy Wilder

"He is not only dull himself, he is the cause of dullness in others." - Samuel Johnson

"He had delusions of adequacy." - Walter Kerr

"There's nothing wrong with you that reincarnation won't cure." - Jack E. Leonard

"They never open their mouths without subtracting from the sum of human knowledge." - Thomas Brackett Reed

"He has all the virtues I dislike and none of the vices I admire." --Winston Churchill