

## Information To Help Seniors Avoid Scams And Protect From ID Theft

The majority of older Americans have excellent credit histories, which makes protecting their "golden" credit records more important than ever.

Americans 55 and older control 70 percent of the country's personal wealth and are the fastest growing group of new Internet users, making them prime targets for scams. Unfortunately, fraud complaints to the Federal Trade Commission by older Americans increased by 80 percent last year.

Your Credit Card Companies, a group of financial services companies that provides credit resources, is urging older Americans to take some simple steps to better understand their credit pictures, protect themselves from

identity theft and credit card fraud, and practice online safety.

**\* Understand Your Rights.** Under the Equal Credit Opportunity Act, it is illegal for creditors to deny credit or terminate existing credit lines simply because of age.

**\* Determine your limits.** Since retirees may have fixed incomes, or fluctuations in their income due to changes in investments, pensions and Social Security, they should keep in mind what they can afford when applying for and spending on credit.

**\* Never give personal information to a stranger, especially your Social Security number, birthday, bank account number, credit card number or address.**

**\* Reject offers from companies**

that require you to pay up-front fees to get approved for a credit card. This is the number one type of credit card scam, according to the Federal Trade Commission. Legitimate credit card companies do not require an up-front fee to obtain a credit card.

**\* If you think a deal is too good, it probably is.** When offered a deal to get credit for a fee or to repair your credit overnight, the offer is most likely fraudulent. If you receive a credit offer you think seems questionable from unsolicited mail or a telemarketer, check with your local Better Business Bureau at [www.bbb.org](http://www.bbb.org) or the National Consumer League National Fraud Information Center at [www.fraud.org](http://www.fraud.org).

**\* Be alert for email and Internet**

scams where scammers pose as legitimate businesses, asking seniors to either respond to an email or visit a Web site to "update" their private information. Be aware that such email requests for personal information (such as user ID, account number or password) are usually fake.

**\* Create passwords that are easy to remember, but difficult for "outsiders" to guess.** Mix letters and numbers, avoid using birthdays and Social Security numbers. Use a different password for financial-services Web sites and transactions than for other accounts. Change passwords regularly.

**\* Deal only with companies that post their privacy policies on their Web site.** Reputable compa-

nies should prominently display their policies before asking for credit card or other personal information.

To learn more about protecting your credit and personal infor-

mation, and what to do if you think you have been scammed, visit the Your Credit Card Companies Web site at [www.yourcreditcardcompanies.com](http://www.yourcreditcardcompanies.com).

## Texas Parks Gives Migratory Bird Report

**South Zone Waterfowl:** The second split of duck season begins 30 minutes before sunrise Dec. 9.

More mallards have found the region during the split and expect more on ponds with forecasted cold fronts this week. Gadwalls, wigeons, teal and shovellers have been the mainstays on ponds and in hunters' bags during the first split.

In the coastal marsh, stiff north winds have dropped water levels several feet below normal. Access to shallow, tidal ponds may be tough this weekend. Rockport, Seadrift, Matagorda, Galveston Bay, Trinity Bay and the Sabine Lake marsh look promising for the second-split opener.

Goose hunting has been average at best. Since the Nov. 4 opener, goose hunters can count the number of "good goose hunting weather" days on one hand.

A high ceiling and light winds have been the norm. Specklebellies are getting tougher to decoy. More Canada geese have moved into the region and hunters have been happily taking the bonus dark geese.

The coastal prairie needs rain.

Outfitters and wildlife managers will have to pump more water to roost ponds if significant rain does not fall in the next two weeks. Prospects are good.

**High Plains Mallard Management Unit:** Easy limits of Canadas have been taken near Dumas, Etter and Spearman. Goose hunters are taking two to three snows per man, too.

The cold weather has the birds consistently flying to feeding fields.

Lots of Ross' geese have readily decoyed. Haskell County continues strong for Canadas.

Specklebellies and snow geese are scattered in the mix. Duck hunting has been solid for mallards, wigeons, teal and gadwalls.

The recent front deposited more mallards to the area. Any play with water is holding ducks. Outfitters claim the pheasant hunting is as good. Prospects are good.

**North Zone Waterfowl:** The second split of duck season begins 30 minutes before sunrise Dec. 9.

The first split of duck season was fair in the region. Those on



area lakes and reservoirs saw fair action for mallards, gadwalls, teal, divers and shovellers.

Lack of rainfall remains a factor. Backwater sloughs and bayous remain dry.

The recent front deposited new birds to the region. Mallards, gadwalls, wigeons and teal are holding in secluded areas of water

on Toledo Bend, Sam Rayburn, Cooper Lake, Lake O'the Pines, Caddo Lake, Lake Tawakoni and Lake Fork.

Most backwater areas of the lakes are dry. Closer to the coast, rice fields with water are holding birds.

November was dry in Texas and many ponds are evaporating. The region needs water badly.

Prospects are fair in North Texas and fair to good closer to the coast.

## Cancer Society Seeks Car Donations

Donate your unwanted vehicle to the American Cancer Society.

The end of the year is right around the corner. And for many people, part of wrapping up 2006 means looking for last-minute tax deductions.

The American Cancer Society would like to remind you of a wonderful opportunity that may not only be of help to you with your 2006 tax deductions, but will

also raise critical funds needed to help the American Cancer Society achieve our mission.

The American Cancer Society's Vehicle Donation Program, a year-round fundraiser for the Society, allows you to donate your used car, truck, van, motorcycle, recreational vehicle or boat to the American Cancer Society. In turn, the vehicle is auctioned off and the proceeds help fund

cancer-fighting programs and lifesaving research. By donating your unwanted vehicle to the American Cancer Society by Dec. 31, 2006, you can take the allowed deduction on this year's taxes. Please consult your tax advisor for details.

There is no "catch" to this program. The vehicle does not have to run. The Society only requires that the vehicle have inflated tires and all vital parts in place. To add to the simplicity of the program, the American Cancer Society arranges for the vehicle to be picked up at no charge to you.

It is that simple! Just call the American Cancer Society at 1-877-999-CARS (2277) and tell them you'd like to donate your vehicle. Or visit [cancer.org/donatemycar](http://cancer.org/donatemycar) for more information.

The American Cancer Society is the nationwide, community-based, voluntary health organization dedicated to eliminating cancer as a major health problem by preventing cancer, saving lives, and diminishing suffering from cancer through research, education, advocacy and service.

## Make Exercise Fun For Whole The Family

The family that exercises together stays healthier together. However, in order to successfully engage the whole family, it helps to make exercise fun by incorporating other activities into your routine.

With obesity in both adults and children seemingly rising out of control, family exercise and other activities can help head-off health problems.

We've all heard about the risks of becoming overweight or obese, including developing diabetes, heart disease, and even psychological problems. Luckily, parents can take steps now to prevent such ailments from becoming realities for themselves and their kids.

Experts at the University of Michigan Health System advise that parents can teach their children by example to get up, get out and together make exercise fun.

Taking family walks or bike rides are just a few simple ways to get everyone physically involved and interacting. Plus, it helps parents to teach their kids how to lead an active and healthy lifestyle.

One of the easiest ways to get the family moving is to encourage playing outside during the day. Limit unhealthy habits like watching television, playing video games or sitting at the computer inside, which keep children indoors and inactive.

"Limiting the amount of TV children watch, video games they play or the amount of computer time they have is really an important part of the parents' responsibility to get their kids moving," said University of Michi-

gan exercise physiologist Audrey Hazekamp.

Some helpful keys to motivating family exercise include:

**\* Find out what your children like to do and make this a focus of your family activities.**

**\* Keep the word "exercise" out of your vocabulary.** Instead, promote "play time" and encourage activities that are fun and physical such as hop-scotch, jumping rope, tag or hide-and-go-seek.

**\* Use family walks or bike rides as a time to do more than just exercise together.**

**\* Try planning social outings to involve physical activity such as taking the family out dancing or roller-skating.**

**\* Make it a rule to leave the television off one day a week.** This encourages physical activity and outdoor play.

**\* Don't make exercise a chore or work; keep it light and enjoyable.**

**\* Vary the activities, and let your children take turns choosing what the family will do.**

**\* Trips to the park, zoo or miniature golf course can be fun and involve a lot of walking.**

**\* Try to be as active as much as possible when your children play games such as tag, capture the flag, or kickball.**

"Bringing in other kids will make exercise look more like play while creating a fun atmosphere for physical activity," added Hazekamp.

For more information on exercise and other health-related topics, visit [www.med.umich.edu](http://www.med.umich.edu) online.

**Headlight Subscriptions**  
**Make Great**  
**Stocking Stuffers!**

## Compare Our CD Rates

Bank-issued, FDIC-insured to \$100,000

|        |               |                        |
|--------|---------------|------------------------|
| 1 year | 4.95%<br>APY* | Minimum deposit \$5000 |
| 3 year | 4.80%<br>APY* | Minimum deposit \$5000 |
| 5 year | 4.90%<br>APY* | Minimum deposit \$5000 |

\*Annual Percentage Yield (APY)—Interest cannot remain on deposit; periodic payout of interest is required. Early withdrawal is not permitted. Effective 12/08/06. Subject to availability and price change. The amount received from a sale of a CD at current market value may be less than the amount initially invested.

**Call or stop by today.**  
**Gary Braun & Russell Braun**  
526 Spring  
Columbus, TX 78934  
(979) 732-8266 or 1-800-752-8266  
[www.edwardjones.com](http://www.edwardjones.com)  
Member SIPC

**Edward Jones**  
Serving Individual Investors Since 1871

**Christmas Trees Are Here!**  
*Beautiful Fraser and Noble Firs*

6-7 and 7-8 Foot Trees

Let us put your tree in your stand and deliver it Free of Charge (locally)

Come see our large selection of Poinsettias and Cyclamen (free dressing & local delivery with purchase)

Oak firewood split and stacked for your convenience

**Canaris Nursery**  
600 W Main • Eagle Lake  
Open Mon-Sat

Custom Flocking Available

**Eagle Lake General Store**

*Merry Christmas*

**With Ad Get 5% Off a Liberty Safe.**

**New Selection Of Lawn and Garden Supplies.**

For all your Agriculture and Wildlife Needs

979-234-2191 Ph. 201 FM 3013 East  
979-234-2187 Fax Eagle Lake, Texas 77434

**YEAR END Closeout Sale!**

COME EARLY FOR BEST SELECTION!

**Morgan Buildings & Spas**

**HUGE SAVINGS ON ALL STOCKED BUILDINGS**

**NEW SPAS AS LOW AS \$59/MONTH W.A.C.**

ALL STOCKED MODELS REDUCED FOR HUGE SAVINGS

**December 11-16**  
**FM 318 in Hallettsville**

**361-798-3616 OR 361-550-6518**

**ALL MODELS MUST GO!**