



**Dewey Lowman Unit #109, Inc**  
**American Legion Auxiliary, Department of MD**  
**1610 Sulphur Spring Road, Baltimore, Maryland 21227**  
**Mar./Apr. 2011 Auxiliary Newsletter**

**President's Message**

This will be my last newsletter of the year as your President for 2010-2011. I personally want to thank all of my Officers and Committee members who served with me to make the year such a great success. Without the support of not only them but YOU our members who came forth and devoted your time there would not be a Dewey Lowman Unit 109 Auxiliary.

Also, this is the last correspondence that you will receive before the election of new officers for the upcoming year. We are always looking for members to get involved either by holding an Office or being a Committee Chairperson.

If you can give some of your time to our many activities throughout the year please consider volunteering.

Thanks to all of the members who have taken their time for the various committees to be successful. When you volunteer and fulfill your accomplishments it gives you self-satisfaction knowing that they were achieved.

I want to welcome all members that will be taking over the various responsibilities for the upcoming 2010-2011 year. I'm sure that they will be successful in all of their endeavors.

The American Legion Convention will be held this year from July 11-15<sup>th</sup> in Ocean City. All members are encouraged to attend.

We always meet on the second Tuesday every month except July and August. The last two meetings of the year will be held on May 10<sup>th</sup> and June 14<sup>th</sup>. The election of officers will be held at the June meeting. Please take the time and try to attend your Unit meetings.

For the last meeting of the year anyone who is willing to bring in their favorite dish is welcome to do so. Lastly, it has been a pleasure to work with each and every one of you. Keep safe and have a great summer.

Jean McElroy  
Unit President

**Membership**

As you are aware, our Auxiliary year is winding down, and with it a new year will be looming ahead in August. I want to thank those members who have 'caught up' on their yearly dues. We are now down to 17 who still owe for 2011-2012. It would be great if those members could send a check so that you are up-to-date before the new Auxiliary year begins. Thanks to you, our members, we have earned a plaque from Northern Central District for our membership participation by paying early. The plaque is on display in the Hall of the Post. **Again – THANKS!** The notice for next year's annual dues (2012) will be mailed out sometime in September. I hope that you all have a healthy and relaxing summer. Hopefully, the rain will be minimal, and we will have sunny days ahead. Please call or e-mail me if you have any questions. I can be reached at 410-747-7018 or doris1712@Comcast.net.

Doris Scheihing  
Chairman

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**Standing Rules**

The 2011 copy of the Standing Rules will be available at the May meeting. Please see me if you would like a copy. OR - You can e-mail, or call me if you are not able to attend May's meeting. Although, we would like to see you all there!!!

Doris Scheihing  
Chairman

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**Cash Calendar**

Thanks to everyone who supported the Cash Calendar Fundraiser. Winners will be announced in the next Cyclops. All checks will be mailed to the winners at the beginning of May.

## New Credit Card Scam

This one 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. 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 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 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.

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 possessor of the card. The caller will ask you to read the last 3 numbers 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. 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. It appears that this is a very active scam, and evidently quite successful.

## VA & R

Our Coupons for Military Families Project to support our military families stationed outside of the US is in full swing. We are collecting coupons to send to the base Commissary and PX and used by the military families. Remember they do not get the US Sunday paper like we do. So clip those coupons and bring them to an Auxiliary meeting. Lauren Jones, who is stationed with her husband at Aviano Air Base in Italy agreed to accept our donated coupons and take them to the base Commissary and PX for other military families to use. She assures me the military families are excited and most appreciative of our efforts to help them out. So clip those coupons, bring them to the Auxiliary meetings and let our military families know we care about them! If you have any questions about our coupon program feel free to email me at nonniek@verizon.net or call me 410-747-7986.

Sharon Knecht, Chair

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## May Is Poppy Month

In the World War I battlefields of Belgium, poppies grew wild amid the ravaged landscape. How could such a pretty little flower grow wild while surrounded by death and destruction? The overturned soils of battle enabled the poppy seeds to be covered, thus allowing them to grow and to forever serve as a reminder of the bloodshed during that and future wars. Weary soldiers brought home the memory of a barren landscape transformed by wild poppies, red as the blood that had soaked the soil. By that miracle of nature, the spirit of their lost comrades lived on.

The American Legion Auxiliary adopted the poppy as the organization's memorial flower and pledged its use to benefit our servicemen and their families. The poppy continues to provide a financial and therapeutic benefit to those hospitalized and disabled veterans who construct them, as well as benefiting thousands of other veterans and their families.