Credit Card Scam

The Holiday Season is just a little bit down the road and the bad guys are already trying to get free stuff by using your credit. 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. By understanding how the VISA & MasterCard Telephone Credit Card Scam works, you'll be better prepared to protect yourself.

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". (0158) 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 next 3 are the security numbers that verify you are the possessor of the card. These

Right-to-Work For Less

"If capitalism is fair then unionism must be. If men have a right to capitalize their ideas and the resources of their country, then that implies the right of men to capitalize their labor."

- Frank Lloyd Wright

Arguments for right-to-work laws

Proponents of right-to-work laws point to the Constitutional right to freedom of association, as well as the common-law principle of private ownership of property. They argue that workers should be free both to join unions and to refrain from joining unions, and for this reason often refer to non-right-to-work states as "forced-union" states. They contend that it is wrong for unions to be able to force employers to include clauses in their union contracts which require all employees to either join the union, or pay union dues as a condition of employment. Furthermore, they contend that in certain cases "forced union dues" are used to support political causes, causes which many union members may oppose.

Arguments against right-to-work laws

Business interests led by the Chamber of Commerce lobbied extensively for right-to-work legislation in the southern states. Opponents argue Right-to-work laws create a so-called free-rider problem, in which non-union employees (who are bound by the terms of the union contract even though they are not members of the union) benefit from collective bargaining without paying union dues. Critics contend outlawing compulsory union dues makes union activities less sustainable. Opponents argue that the laws prevent free contracts between unions and business owners, and that this makes it harder for unions to organize and less attractive for people to join a union. For these reasons, they often refer to "right-to-work" states as "right-to-fire" states, and "non-right-to-work" states as "free collective bargaining" states. Critics point out that while the National Right to Work Legal Defense Foundation purports to be a grass-roots movement, it has received hundreds of thousands of dollars from the New York based John M. Olin Foundation, Inc. which grew out of a family manufacturing business, and other right wing foundations.
CONGRATULATIONS

Proud first-time gramma, Christie Parsley (Student Support Services), is pleased to announce that Natalie Serena Neher joined this world at 10:23 p.m. on September 20, 2007. Her parents are Billie Mae and Gerry. She weighed 8 pounds, 9 ounces, 19 ½ inches long, blue-gray eyes, and dark brown hair.

Ryann Elizabeth Zaenglein was born August 20, 2007 at 2:09 pm to Bode and Jennifer in Ann Arbor. She weighed 9 lbs. 8 oz. and was 20 inches long. Her Grammy is Phyllis Zaenglein, SLHS

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EMPLOYMENT CHANGES

Terri Lorens accepted the Senior Secretary II 4C position in the NMU Foundation effective 8/20/07. She replaced Linda Johnson.

The Parking Coordinator 4A in Public Safety and Police Services changed to 20 hours per week 6/12/07 to 6/30/07. On July 1, 2007 it reverted back to 11 months, 40 hours per week.

Kerry Mohr accepted the Principal Secretary 4A position in Academic Affairs 7/9/07. She replaced Carol Bergman, who went to the President’s Office.

Kelly Dore was placed on leave 7/9/07.

Tina Sehl received an additional assignment from 8/21/07 through 10/10/07 to transcribe interviews for a grant.

Mary Tallio accepted the Student Services Representative 4B position in the Student Service Center. She replaces Patti Cooke.

Diana Waters accepted the Accounting/Transportation Coordinator 4B position in the Transportation Office effective 11/26/07. She replaces Roxanne Rastello.
October Take-A-Break winners were Roxanne Rastello, Accounting/Transportation; Sue LaForais, Math & CS; Rynee Stenson, Student Services, Helen Bicigo, Bookstore

THANK YOU

UAW Local 1950
Want to thank you for my flowers—they were beautiful.
So nice to know people are thinking of me.

Thank you,
Rita (Leppanen)

To my friends and co-workers,

Thank you so much for all the cards, words of encouragement, hugs, and prayers. Your support has lifted my spirit and helps me stay strong.
The delicious box of chocolates just made it sweeter. My road will be long and difficult but your friendship and prayers will give me strength.

Love, Linda Greenburg

Dear Friends—UAW Local 1950,
Thank you for the thoughtful retirement card and check. NMU was a big part of my life for almost 19 years. The interactions with students and employees were memorable. I’ve made a lot of wonderful friends and the memories I will always treasure.

Your friend, Patti Cooke

Membership meetings
November 14, 2007 - Explorer Rooms
December 12, 2007 - Michigan Room
January 9, 2008 - Michigan Room
February 6, 2008 - Michigan Room
March 5, 2008 - Michigan Room
April 2, 2008 - Michigan Room
May 7, 2008 - Explorer Rooms

Executive Board meetings
November 6, 2007 - Pioneer B
December 4, 2007 - TBA
January 3, 2008 - TBA
January 29, 2008 - TBA
February 26, 2008 - TBA
March 25, 2008 - TBA
April 29, 2008 - TBA

2006-2007 Officers
President - Sue Tollefson
Vice President - Dawn Wilder
Secretary - Michelle Kimball
Treasurer - Rita Leppanen
Sergeant at Arms - Phyllis Zaenglein
Guide - Karen Smith
Trustees - Angie McCabe, Joann Jordon, and Rhonda Peterson
Bargaining Team - Grace Albert, Gary Jerry, Jeff Roo, and Pat Woods

District Representatives
Chief Steward - Grace Albert
District 1 - Open - Cohodas, UC, A&D, and Gries
District 2 - Open - Services Building, Jacobetti Center, PEIF, Superior Dome, and Berry Events Center
District 3 - Dawn Wilder - West Science, Learning Resources, Magers, New Science Facility, and Whitman
District 4 - Kimber Olli - McClintock, Thomas Fine Arts, and Hedgcock
Clay Balls

A man was exploring caves by the seashore. In one of the caves he found a canvas bag with a bunch of hardened clay balls. It was like someone had rolled clay balls and left them out in the sun to bake. They didn't look like much, but they intrigued the man, so he took the bag out of the cave with him. As he strolled along the beach, he would throw the clay balls one at a time out into the ocean as far as he could.

He thought little about it, until he dropped one of the clay balls and it cracked open on a rock. Inside was a beautiful, precious stone!

Excited, the man started breaking open the remaining clay balls. Each contained a similar treasure. He found thousands of dollars worth of jewels in the 20 or so clay balls he had left. Then it struck him.

He had been on the beach a long time. He had thrown maybe 50 or 60 of the clay balls with their hidden treasure into the ocean waves. Instead of thousands of dollars in treasure, he could have taken home tens of thousands, but he had just thrown it away!

It's like that with people. We look at someone, maybe even ourselves, and we see the external clay vessel. It doesn't look like much from the outside. It isn't always beautiful or sparkling, so we discount it.

We see that person as less important than someone more beautiful or stylish or well known or wealthy. But we have not taken the time to find the treasure hidden inside that person.

There is a treasure in each and every one of us. If we take the time to know that person, and if we ask God to show us that person the way He sees them, then the clay begins to peel away and the brilliant gem begins to shine forth.

May we not come to the end of our lives and find that we have not thrown away a fortune of friendships because the gems were hidden in the bits of clay. May we see the people of the world as God sees them.

I am so blessed with the gems of friendship I have with each of our. Thank you for looking beyond the bits of clay.

Author Unknown

Credit Card Scam (conclusion)

are the numbers you sometimes use to make Internet purchases to prove you have the card. The caller will ask you to read the 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 said very little. They never ask for or told you the card number. (8091) 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.

Never, never, never give the numbers on the back of your charge card to anyone who calls you.

Thanks to Sue Young, CJ

Editor's Note: Recently, I purchased some books from Amazon. Received an email that I used the same credit card for 2 accounts and that isn't allowed. I saw a warning but would have called Amazon to find out what this meant. The books arrived the next day.

Finding Transfer Course Equivalency

For those of you who hear the question from students and advisers, “What is NMU’s course equivalency for a course taken at another Michigan college/university”, I referred to a website from admissions counselor, Cary Vajda, which answers this question very easily.

http://www.michigantransfernetwork.org/
Select “Search by Receiving (to) Institution”
From the drop-down, choose NMU, the subject – i.e. GC and course – i.e. 100 (you don’t have to put anything in the last drop-down box)
Hit search
Every institution from which NMU accepts credits are listed based on the criteria you stated.

Thanks to Jana Nicholls (Geography)

There are 4 things from which you can’t recover.
- The stone ... after the throw.
- The word ... after it’s said.
- The occasion ... after the loss.
- The time ... after it’s gone.
Dear Ms. Wilder:

I thought you might appreciate knowing of legislation I recently introduced in the Senate to fix a loophole in our tax code that is costing average taxpayers billions of dollars and is also fueling the growing gap between the pay of executives and average workers.

The famed American capitalist J.P. Morgan once said that CEO pay should not exceed 20 times the pay of the average worker. He would be stunned by what we are seeing today. In 1990, the average CEO was paid 100 times as much as the average worker. In 2004, the figure was 300 times. And today, the average CEO is paid nearly 400 times as much as the average worker.

There are a lot of reasons for that chasm, but one reason is a fluke in the tax code that encourages companies to pay their executives with stock options.

As you may know, stock options are essentially contracts that give employees the right to buy company stock at a set price for a specified period of time. When issued, the company places a value on those options and enters that value on its books as an expense. After the options are exercised by the employee, the company claims a tax deduction that is usually far higher than the expense it puts on its books when the options were granted. Companies are not cheating on their taxes when they claim a bigger stock option tax deduction than their actual book expense because a loophole in our current tax code allows it to happen. As a result, companies receive a tax deduction from the IRS that can be double, triple or even ten times larger than what they report on their books to investors and stockholders. There is no other form of compensation for which the tax deduction may be larger than the expense shown on a company’s books.

The Permanent Subcommittee on Investigations, of which I am the Chairman, held a hearing in June and found that nine companies claimed over $1 billion more in stock option tax deductions than they would have shown as expenses on their books under current accounting rules. Those nine companies are not alone. The IRS has determined that, in 2004, U.S. corporations claimed a total of $43 billion more in stock option tax deductions than they showed as expenses on their books, helping them avoid paying billions of dollars in taxes in that one year alone.

This corporate tax break creates an incentive for companies to provide their executives with larger and larger stock option grants because the greater the stock option pay for executives, the greater the tax deduction for the company. And, the American taxpayer is left to foot the bill for all of the lost tax revenue.

I recently introduced legislation to end the stock option double standard that is fueling sky-high executive pay and depriving the Treasury of much-needed revenue. This legislation, the Ending Corporate Tax Favors for Stock Options Act (S.2116), would require companies to match their stock option tax deductions with the amount shown on the financial reports they file with the Securities and Exchange Commission. If you would like to learn more about this legislation, you may access my floor statement and a bill summary at [http://levin.senate.gov/newsroom/release.cfm?id=284486].

Our tax code should not be subsidizing stock option pay through generous tax deductions. It is time to treat stock options like other forms of compensation and require the corporate tax deduction to match, not exceed, the book expense.

Sincerely,
Carl Levin

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**Important News about "The Golden Compass" Movie**

THE GOLDEN COMPASS, a new movie targeted at children, will be released December 7, 2007. This movie is based on the first book of a trilogy by atheist Philip Pullman. In the final book a boy and girl kill God so they can do as they please. Pullman left little doubt about his intentions when he said in a 2003 interview that "My books are about killing God."

The movie is a watered down version of the first book and is designed to be very attractive in the hope unsuspecting parents will take their children to see the movie and that the children will want the books for Christmas.

The movie has a well known cast, including Nicole Kidman, Kevin Bacon, and Sam Elliott. It will probably be advertised extensively, so it is crucial that we get the word out to warn parents to avoid this movie.

You can research this for yourself. Start with this article on Snopes.com, then go to Google.

The following were some comments made in the year 1957:

(1) "I'll tell you one thing, if things keep going the way they are, it's going to be impossible to buy a week's groceries for $20.00."
(2) "Have you seen the new cars coming out next year? It won't be long when $5,000 will only buy a used one."
(3) "If cigarettes keep going up in price, I'm going to quit. A quarter a pack is ridiculous."
(4) "Did you hear the post office is thinking about charging a dime just to mail a letter?"
(5) "If they raise the minimum wage to $1, nobody will be able to hire outside help at the store."
(6) "When I first started driving, who would have thought gas would someday cost 29 cents a gallon.

Guess we'd be better off leaving the car in the garage."
(7) "Kids today are impossible. Those ducktail hair cuts make it impossible to stay groomed. Next thing you know, boys will be wearing their hair as long as the girls,"
(8) "I'm afraid to send my kids to the movies any more. Ever since they let Clark Gable get by with saying damn in "Gone With The Wind", it seems every new movie has either hell or damn in it."
(9) "I read the other day where some scientist thinks it's possible to put a man on the moon by the end of the century. They even have some fellows they call astronauts preparing for it down in Texas."
Check This Out

So often, we get caught up in a debate over political semantics and end up ignoring the hard-shell realities of what we're talking about. According to ImmigrationCounters.com, here are some of the realities that Flake-Gutierrez would airbrush out of the picture:

- **Number of Illegal Aliens in the Country**: 20,807,645
- **Money Wired to Mexico City since January, 2006**: $22,213,001,672.00
- **Cost of Social Security Services for Illegal Aliens since 1996**: $397,450,739,563.00
- **Number of Children of Illegal Aliens in Public Schools**: 3,958,789
- **Cost of Incarcerations Since 2001**: $1,398,127,429.00
- **Number of Illegal Aliens Fugitives**: 642,799
- **Skilled Jobs Taken by Illegal Aliens**: 9,872,838

Figures can trick your eyes. Take particular note that items 2,3,5, and 7 reflect BILLION not million of dollars -- and that item 3 exceeds one-third of a TRILLION dollars.

Can you imagine how much it will cost taxpayers if we triple the number of Illegals entering this country!!

**What's in a Billion?**

Granted................. this is from the US! The next time you hear a politician use the word "billion" in a casual manner, think about whether you want the "politicians" spending your tax money.

A billion is a difficult number to comprehend, but one advertising agency did a good job of putting that figure into some perspective in one of its releases.

A. A billion seconds ago it was 1959.
B. A billion minutes ago Jesus was alive.
C. A billion hours ago our ancestors were living in the Stone Age.
D. A billion days ago no-one walked on the earth on two feet.
E. A billion dollars ago was only 8 hours and 20 minutes, at the rate our government is spending it.

While this thought is still fresh in our brain, let's take a look at New Orleans. It's amazing what you can learn with some simple division . . . Louisiana Senator, Mary Landrieu (D), is presently asking the Congress for $250 BILLION to rebuild New Orleans.

(continued on the next column)

MI Kids

As the weather gets cooler and rainy, kids are spending more time inside and probably more time asking you for suggestions on what to do. If you visit the MIkids website at www.michigan.gov/mikids, you will find a variety of activities designed to educate and entertain kids at the same time. With topic searches from street safety, to education, to how a bill becomes a law, this site can fill more than one rainy afternoon.

**Online Resources to Help Find a Good Doctor**

Whether you are new to the area, or if you are just looking for a new physician, here are a couple of suggestions to help you find the most qualified doctor in your area. One option is to consult WebMD. By going to www.webmd.com, you can look up physicians within your area and find out where they received their education and other useful tips to help you decide.

Another website is www.mayoclinic.com. Mayo gives some great tips such as making sure they take your insurance, recognizing that they adhere to your specific needs, ensuring you can communicate effectively with

Question -
When you apply for welfare in Mexico what does that government give you?

Answer -
A map of the United States

Billions (conclusion)

Interesting number, what does it mean?

a. Well, if you are one of 484,674 residents of New Orleans (every man, woman, child), you each get $516,528.
b. Or, if you have one of the 188,251 homes in New Orleans, your home gets $1,329,787.
c. Or, if you are a family of four, your family gets $2,066,012.

Washington, D.C. ... HELLO!!! ... Are all your calculators broken??
Apple Dapple Cake
(Incredibly delicious cake)

3 eggs
2 cups sugar
1/4 cup water
1 tsp salt
2 tsp vanilla
1 cup chopped pecans or walnuts

Topping:
1 cup brown sugar
1/4 cup milk
1/2 cup margarine or butter

In a large bowl, combine eggs, oil, sugar and water; beat well.
Sift together flour, salt, and soda; add to creamed mixture.
Add vanilla, apples, and nuts.
Bake in greased and floured 12 cup Bundt Pan at 350 for 55-60 minutes or until cake tests done.
Cool in pan 10 minutes.
While cake is cooling, prepare topping by combining all ingredients in saucepan and cook for 3 minutes.
Remove cake from pan and spoon 1/3 of Topping over top of cake; carefully place cake back in pan and pour remaining Topping over top of cake, let stand 5 minutes.
Invert on serving plate and let stand 5 minutes; remove pan.

Thanks to Dawn Wilder, M&CS

Right to Work (conclusion)

Opponents further argue that because unions are weakened by these laws, wages are lowered and worker safety and health is endangered. They cite statistics from the United States Department of Labor showing, for example, that in 2003 the rate of workplace fatalities per 100,000 workers was highest in right-to-work states. 19 of the top 25 states for worker fatality rates were right-to-work states, while 3 of the bottom 25 states were right-to-work states. A 2001 study by the union-funded Economic Policy Institute showed that workers in right-to-work states earned an average of 6.5% less (4% after controlling for regional costs of living) than their counterparts in states without the law.

Right to work laws can also be argued against on the basis of free market principles. If a union, without benefit of government power or influence backing it up, is able to negotiate an agreement that requires union membership of employees, this would be a private matter, not legitimately subject to interference from the government in a fully free market. It would be a matter of a "seller" (union) making union membership of labor part of the "market price" for its "goods" (the labor of its membership). The "buyer" (business) can accept the deal, attempt a different negotiation, or would be free to seek labor elsewhere. So long as neither union nor business has government weighing in on its side, this would be a fully free market transaction. A right to work law would limit the free market forces operating on negotiating the price of labor, effectively putting some portion of the coercive power of government at the disposal of the business in a manner not available to the union.


"In the first place, we should insist that if the immigrant who comes here in good faith becomes an American and assimilates himself to us, he shall be treated on an exact equality with every one else, for it is an outrage to discriminate against any such man because of creed, or birthplace, or origin. But this is predicated upon the person's becoming in every facet an American, and nothing but an American... There can be no divided allegiance here. Any man who says he is an American, but something else also, isn't an American at all. We have room for but one flag, the American flag... We have room for but one language here, and that is the English language... and we have room for but one sole loyalty and that is a loyalty to the American people."
November 2007 Committee Reports

By Dawn Wilder, VP

Health Care & Wellness Committee
Kristen Portale, Chair of the Health Care & Wellness Committee, is currently working with AdIT in preparation of calculating what our health care “payback” may or may not be. She does not have an estimate at this point but is hoping to have a more solid report by the end of October or early November. Minutes to the October meeting are on our Website under Members Only.
The next Health Care & Wellness Committee meeting is on Friday, November 16th.

Community Services
Adopt-a-Family 2007
WE HAVE TWO FAMILIES THIS YEAR!
The Community Services Committee is asking for your support in adopting two families this year. One family has a mother and father with two boys and two girls. Our other family is a single father with a boy and a girl. As always we are using a referral from Sister Ludmilla. To be eligible, families must have children on the free lunch program at school.
The Committee would like to do things a little differently this year to keep track of our two families and to make sure the gifts are distributed evenly among the children. We ask that you do not wrap your presents; drop them off (a list will be provided). We will then have a one-week period where you will be asked to stop by during a lunch hour to help wrap presents – that way everyone will have a chance to participate. The deadline to turn in presents will be Friday, December 7th. The Wrapping Bees(1229) will be from 1:00 – 4:00 p.m. starting Monday, December 10th. The presents must be delivered to Sister Ludmilla no later than Friday, December 14th.
Specific information on our two families, drop-off points, and wrapping bees will be sent by e-mail before the end of the week.
Thank you so much for your continued kindness and generosity. Call (1589) if you have any questions.

Education
UAW Local 1950 Scholarship applications for the fall 2008 semester are due on Thursday, November 15, 2007. Please visit our Website at http://uaw1950.nmu.edu for more information.

Input from the Education Committee has been received regarding publications and videos that will be ordered from UAW. The list will be reviewed by President Tollefson prior to submittal to eliminate possible duplication.

Chaplaincy Corner

Some call it being stubborn, others call it perseverance. I guess it's just the way you look at it. I don't like failing, so I have a tendency to keep trying long after others have quit. Sometimes I succeed, but many times I fail. Thank God for allowing me to forget those failures, because if I could count them all, I'd probably see that I lose more than I win, and so I'd probably quit trying. Thank God for a selective memory. My refusal to quit has gotten me through many very difficult things in life. The single most important thing I've learned in life so far is: When events in life knock you down and stomp on you, you have two choices: you can quit, or you can get up again and try one more time. And all you really need to do is "try one more time," because one of those "one more times" will be the last time.

A Scripture Passage:
"To him who overcomes, I will give the right to eat from the tree of life, which is in the paradise of God." Revelation 2:7

A Reflection:
"Overcome," is a word that means "To conquer," "To prevail over by mental or moral effort." If you look back carefully on your life, you will see many instances where you had overcome, succeeded, conquered. God remembers all your successes, large and small, even though you may not. Don't look at what you can't do; rather, look at what you can do. Don't look at what you didn't do; look at what you did do. If you look at your little successes, it will help you to have a more positive attitude. And keeping a positive attitude is essential in being able to overcome the big obstacles. Remember, you CAN overcome; you DO overcome; you HAVE overcome before. So, what's stopping you from overcoming now? Nobody but you. God is there for you at every step, and if you reach out and ask Him, He will help you to overcome.

A Thought:

People who consistently overcome are good at forgetting (and forgiving) their failures.

A Prayer:

Father, help me to overcome these obstacles and these fears I face today. Help me to press onward with renewed strength. Though I am exhausted, send people to energize me, to lift me up, and carry me forward until I can stand, once again, on my own, with you at my side. This I pray in Jesus' name. Amen.

Inspiration & Fellowship is a Christian e-mail ministry designed to bring God to the forefront of your day. To enjoy twice-weekly Inspiration & Fellowship e-mails, send an e-mail request, with your first and last name, to Richard Hoffarth at: RLHoffarth@Comcast.net

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