

# THE MESSENGER

Extra Edition #189 2023



## December 2023



### Lion's Lunch Schedule

#### December

- 6 Monrovia
- 13 Sunny Circle
- 20 Amici
- 27 No Lions



Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5 Council Meeting	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25 Merry Christmas	26	27	28	29	30
31						

Hello!

I hope everyone had a wonderful Thanksgiving! Last week I sent the newsletter out on Wednesday, I hope everyone found it!

This time of year we start hitting that really unpredictable weather, go ahead and put some things in your car just in case you are out and some bad weather comes in. Blanket, water, snack, flashlight, it's better to be prepared early!

I hope everyone has a wonderful weekend!

Have a great day,

Amy

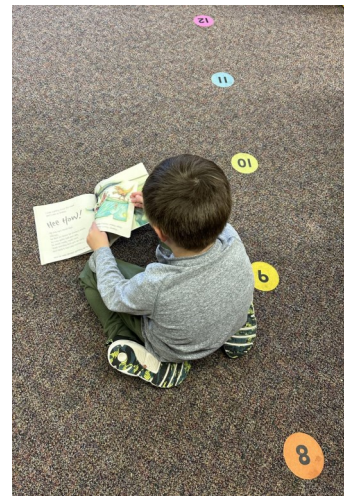
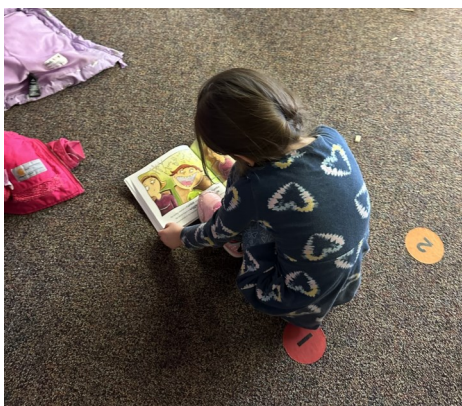
# DECEMBER

**Teachers Grant/Scholarship:** Helen received a nice thank you and some pictures from Mary Beth Ferguson winner of the \$100 September Teachers Grant:

Thank you so much for the opportunity to buy new books for my kindergarteners! We have been enjoying them during reading time so much! The kids love reading them during free reading time, and we have also read a couple of them as a class and completed some reading skills practice with the book, as well! Attached are some pictures of some of the kids reading during free reading time.



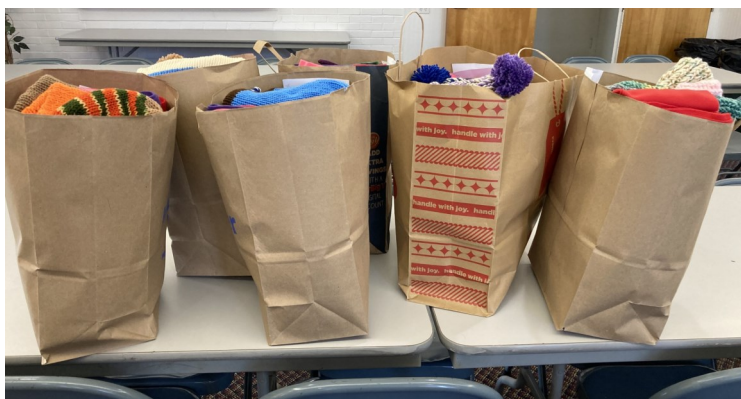
Mary Beth Ferguson  
Kindergarten Teacher  
Centerton Elementary School



**Sew Club:** With the help of Amy and her mom, Olivia V, Marilyn Cullen , Terri Pellow ,Helen Smith & I. Sew club is able to donate; 20 fleece scarves with pockets sewn on ends and 10 hats to; Smith, South, Poston, Green, Centerton, Brooklyn, Eminence and Waverly Schools. Paragon school received 20 scarves, 5 hats and 8 mittens. We were also able to donate 4 infant hats and 4 women’s headbands to the Red Barn.

Thank you ladies for all the help!

Bobbie



## 2023 Bethlehem Walk

Prince of Peace Lutheran Church, 3496 E. Morgan St., Martinsville, IN, will present its 9th annual Bethlehem Walk on Saturday, December 2 from 5:00 – 8:00 pm. This expanded, live Nativity will take participants back in time to experience a night like no other – the night our Lord and Savior Jesus Christ was born. The evening will begin in the church sanctuary with a short introduction. Guests will then proceed outside to walk through the gates of Bethlehem to confront Roman guards and tax collectors, hear the words of the prophets and wise men, shop at the merchants' tents, encounter a variety of animals, and visit the inn and the stable. Members of Prince of Peace will serve cookies and hot chocolate in the church fellowship hall following the Bethlehem Walk. Tickets for this event are free and issued in 10-minute time increments. Each session lasts approximately one hour.



## 2023 Bobby Helms Jingle Bell Rock Christmas Music Spectacular & Christmas Tree Lighting

Downtown Martinsville Performance Venue

183 N. Jefferson Street, Martinsville

Martinsville resident Bobby Helms made "Jingle Bell Rock" famous in 1957 as the original artist of the well-known Christmas classic. Over 60 years sold, the song is now one of the biggest selling Christmas songs of ALL TIME! That holiday spirit lives on in Martinsville with the Bobby Helms Jingle Bell Rock Christmas Music Spectacular.

Enjoy live music, hot cocoa, s'mores, and visiting with Santa and characters from How the Grinch Stole Christmas on Sunday, Dec. 3, beginning at 3 pm in downtown Martinsville. A trackless train for the kids and carriage rides for all will be available from from 3 to 7 pm around the Morgan County Courthouse. A FREE synthetic skating rink will be available on both Saturday (4-8 pm) and Sunday (3-8pm). Live music begins on the stage at The Venue at 3 pm! Performers are listed below. The lighting of the Christmas tree will follow the musical entertainment at approximately 7:15 pm.

2023 Entertainment Schedule:

- 3:00 pm Smith Fine Arts Academy Choir
- 3:20 pm Woodridge Music Academy
- 3:40 pm Martinsville Community Choir
- 4:00 pm The Martinsville Community Band
- 4:15 pm Kids' Cookie Eating Contest
- 4:25 pm Rose O'Neal
- 4:40 pm Adult Cookie Eating Contest
- 4:50 pm Tom & Heather Henson
- 5:20 pm The Isaac Family
- 5:35 pm 'Twas the Night Before Christmas
- 5:45 pm The Martinsville Jazz Band
- 6:05 pm J2 Dance Studio
- 6:15 pm The Appointed Brothers Quartet
- 6:40 pm Jingle Bell Rockin' Tribute Band
- 7:15 pm Tree Lighting



## Martinsville Community Band Christmas Concert

1109 E. Columbus Street Martinsville

Join the Martinsville Community Band for an evening of Christmas cheer as they celebrate the Holiday season with a family-friendly evening of music. This year marks their 14th Annual Christmas Concert featuring seasonal favorites and new treats as well. Join them at the First Baptist Church in Martinsville on Monday, December 4. Donations are gratefully accepted, but not required. Music starts at 7 pm.



## 2023 Martinsville Cookie Stroll

Art Sanctuary of Indiana 190 N. Sycamore Street Martinsville

10:00 AM to 5:00 PM

The Martinsville Cookie Stroll is your opportunity to discover downtown Martinsville, get some holiday shopping done, enjoy live entertainment, and then walk away with a bag full of cookies! Downtown Martinsville merchants and volunteers from Rediscover Martinsville, the city's Main Street organization, come together to create this fun holiday event. Cookie Passports, sold in advance, entitle holders to a free cookie at each of the downtown stops. Live entertainment is scheduled throughout the downtown area, including the Morgan County Farmers Market's annual Holiday Market event. Passports may be shared (if you're willing to share your cookies) and non-passport holders are always welcome to explore downtown, browse through local shops and enjoy the live entertainment. Santa is even on hand to collect holiday gift requests!



Cookie passports do typically sell out prior to the date of the Cookie Stroll. If there are any passports available on the day of the event, they will be sold at the event. Please note: you do not need a passport for everyone in your party. Many families choose to share a single passport.

## Farmers' Holiday Market

The Morgan County Farmers Market presents their annual Holiday Market on December 9. This fun holiday themed version of Winter Market will be held at the Art Sanctuary of Indiana on the lower level. You'll find locally handcrafted gift ideas, locally produced meats, syrups, soaps, candles and so much more!

The Holiday Market is an official stop on the Martinsville Cookie Stroll, though you do not have to have a cookie passport to stop and shop! 9:00 AM to 12:30 PM



## Oh NO!! I Think I've Just Been Scammed!

I hope that you've never had to deal with this – being scammed! Part of being a smart consumer is understanding your rights. There are many laws that protect your rights when it comes to financial products and services.

When shopping for financial products and services, it is no different than shopping for other kinds of products and services. Remember the following:

- Don't be intimidated.
- If you want to work with a financial counselor or adviser, interview a few before choosing one.
- Before you sign anything or give personal or financial information about yourself to an adviser, ask questions: What are your qualifications? How do you get paid? Are you working in my best interest?
- Remember, if it sounds too good to be true, it probably IS!!

It is the Consumer Financial Protection Bureau's (CFPB) job to enforce these laws and handle consumers' complaints about financial products and services.

Based on complaints and research, the CFPB takes action to stop practices that are unfair, deceptive, abusive, or otherwise violate the law. In many cases, it partners with other federal agencies and state officials to address these problems. Through its enforcement actions, the CFPB can require companies to refund money to customers when their consumer rights have been violated.

### Submitting a complaint to the CFPB

To submit a complaint, go to: <http://www.consumerfinance.gov/complain> . From there, select the product or service that your complaint is about.

Fill out the form, providing as much detail at possible. The form will ask you:

- To describe what happened, in as much detail as possible.
- What you think a fair resolution to your issue would be
- For your information (name/address/email)
- For detailed information about the product and company you are complaining about. You will be asked to scan and upload any documentation that you have to support your complaint (Account agreements, monthly statements, proof of payment, etc.)

You will then be able to review and edit the information before clicking "Submit" to send your complaint. If you need help while you're online, click on the link that says "Form Trouble? Chat now" to talk with CFPB team members on the site.

If you don't use a computer or need help in a language other than English, you can also submit a complaint over the phone by calling the CFPB at 855-411-CFPB (2372), toll free. U.S. based call centers can help you in over 180 languages and can also take calls from consumers who are hearing impaired or speech-disabled.

### Here is what will happen to your complaint:

- **Complaint submitted:** The CFPB will screen your complaint based on several criteria. These criteria include whether your complaint falls with the CFPB's primary enforcement authority, whether the complaint is complete, and whether it is a duplicate of another complaint you have submitted.



- **Review and routs:** If a particular complaint does not involve a product or market that is within the Bureau’s jurisdiction or that is currently being handled by the Bureau, Consumer Response refers it to the appropriate regulator. Screened complaints are sent via a secure web portal to the appropriate company-the business you have the complaint with.
- **Company response:** The company reviews the information, communicates with you as needed. It then determines what action to take in response. The company reports back to you and the CFPB via the secure “company portal.” After your complaint is sent to the company, the company has 15 days to provide a substantive response to you and the CFPB. Companies are expected to close all but the most complicated complaints within 60 days.
- **Consumer review:** CFPB then invites you to review the response and provide feedback. Consumer Tracking: You can log onto the secure “consumer portal” available on the CFPB’s website or call a toll-free number to receive status updates, provide additional information, and review responses provided to you by the company.
- **Review and investigate:** The CFPB reviews your feedback about company responses, using this information along with other information such as the timeliness of the company’s response, for example, to help prioritize complaints for investigation.
- **Analyze and report.** Complaints help with CFPB’s work to supervise companies, enforce federal consumer financial laws, and write better rules and regulations. The CFPB also reports to Congress about the complaints we receive and makes anonymized consumer complaint data available to the public on its website format: <http://www.consumerfinance.gov/complaintdatabase>

Purdue Extension– IEHA Lessons

White County; Pulaski/Starke Counties and Warren County

### **What are some common types of scams?**

Scammers are constantly finding new ways to steal your money. You can protect yourself by knowing what to look out for.

Common types of fraud and scams- Here are some of the most common types of fraud and scams. Learn what to watch for and what steps to take to keep yourself, your loved ones, and your money safe.

**Charity scams-** A charity scam is when a thief poses as a real charity or makes up the name of a charity that sounds real in order to get money from you. These kinds of scams often increase during the holiday season as well as around natural disasters and emergencies, such as storms, wildfires, or earthquakes. Be careful when any charity calls to ask for donations, especially ones that suggest they’re following up on a donation pledge you don’t remember making.

**What to do:** Ask for detailed information about the charity, including address and phone number. Look up the charity through their website or a trusted third-party source to confirm that the charity is real.

**Debt collection scams-** Most debt collectors will contact you to collect on legitimate debts you owe. But there are scammers who pose as debt collectors to get you to pay for debts you don’t owe or ones you’ve already paid.

**What to do:** Don’t provide any personal financial information until you can verify the debt.

**Debt settlement and debt relief scams-** Debt settlement or relief companies often promise to renegotiate, settle, or in some way change the terms of a person’s debt to a creditor or debt collector. Dealing with debt settlement companies, though, can be risky and could leave you even further in debt.

**What to do:** Avoid doing business with any company that guarantees they can settle your debts, especially those that charge up-front fees before performing any services. Instead, you can work with a free or nonprofit credit counseling program that can help you work with your creditors.

**FDIC logo misuse-** The FDIC logo is displayed on buildings, websites, advertisements, and other materials from its member banks. Sometimes, a scammer displays the FDIC logo, or says its accounts are insured or regulated by the FDIC, to try to assure you that your money is safe when it isn't.

**What to do:** You can double-check whether the business is an FDIC-insured bank by using the lookup page on the FDIC's site, called BankFind.

**Foreclosure relief or mortgage loan modification scams-** Foreclosure relief or mortgage loan modification scams are schemes to take your money or your house, often by making a false promise of saving you from foreclosure. Scammers may ask you to pay upfront fees for their service, guarantee a loan modification, or ask you to sign over the title of your property, or sign paperwork you don't understand.

**What to do:** If you are having trouble making payments on your mortgage, a HUD-approved housing counseling agency can help you assess your options and avoid scams. If you think you may have been a victim of a foreclosure relief scam, you may also want to consult an attorney.

**Grandparent scams-** If you get a call from someone who sounds like a grandchild or relative asking you to wire or transfer money or send gift cards to help them out of trouble, it could be a scam. This one is hard because you always are willing to help your grandchild or relative, keep a special word with your loved ones that they have to repeat or a special memory that they have with you.

**Imposter scams-** Imposter scammers try to convince you to send money by pretending to be someone you know or trust like a sheriff; local, state, or federal government employee; or charity organization.

**What to do:** Remember, caller ID can be faked. You can always call the organization or government agency and ask if the person works for them before giving any money.

**Mail fraud-** Mail fraud letters look real but the promises are fake. A common warning sign is a letter asking you to send money or personal information now in order to receive something of value later. Examples of mail fraud might include notices of prizes, sweepstakes winnings, vacations, and other offers to claim valuable items.

**What to do:** The USPS has identified common postal or mail fraud schemes. If you're a victim of mail fraud, you can file a complaint through the U.S. Postal Inspection Service.

### **Common payment methods used by scammers**

Never send money to someone you don't know. Scammers use a variety of ways to collect money from you, including:

- Wire transfers
- Person-to-person payment services and mobile payment apps
- Gift cards

<https://www.consumerfinance.gov/ask-cfpb/what-are-some-common-types-of-scams-en-2092/>

## **Holiday Movie Trivia!**

In the 1964 classic "Rudolph The Red Nosed Reindeer", what was the name of the elf that wanted to be a dentist?

What was Rudolph's father's name?

What was the name of the little girl in "Frosty the Snowman"?

How much did Lucy charge for a psychiatric session in the classic Christmas TV special "A Charlie Brown Christmas"?

What did Ralphie want for Christmas in the movie "A Christmas Story"?

Answers:

Hermey, Donnor, Karen, 5 cents, and a Red Ryder BB gun



## Backyard Winter Birds in Indiana

Do you want to know what birds of Indiana are visiting your backyard in winter? Watching the birds outside in the cold flocking to your feeders while you sit by the window with a hot drink, is one of the joys of winter.

Northern Cardinal

Downy Woodpecker

Dark-eyed Junco

Blue Jay

White-breasted Nuthatch

Red-bellied Woodpecker

Tufted Titmouse

American Crow

American Goldfinch

Carolina Chickadee

House Sparrow

Mourning Dove

European Starling

House Finch

Song Sparrow

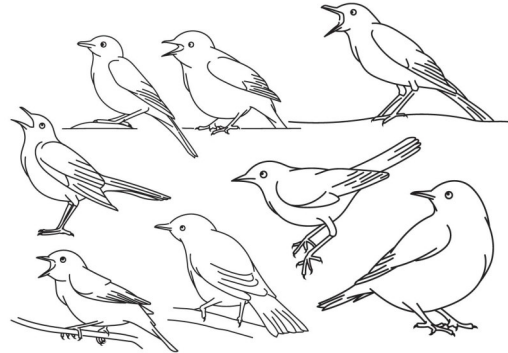
Carolina Wren

American Tree Sparrow

American Robin

White-throated Sparrow

Northern Flicker



If you have backyard feeders, watch for these winter birds and check them off your list!

These are the most common backyard birds in winter in Indiana that may visit your lawn or feeders. They are the backyard birds that appear most frequently on state checklists in December and January. Downy Woodpeckers are more commonly seen in winter than in summer in Indiana, especially on suet feeders.

### Is it good to feed birds in the winter?

Yes it is good to feed birds in winter. Birds' natural food sources, like insects, seeds and berries, will become more scarce in winter. At the same time, birds require much more food during this period in order to have enough energy and fat to keep themselves warm.

By feeding birds in winter you are providing them with a constant source of food so they don't have to waste energy seeking out insects under layers of snow. This will help your feathered friends to survive the winter, and as such do wonders for the bird population.

Another benefit of feeding birds in winter is that you will encourage more wildlife into your garden. Come spring and summer when you're gardening, these feathered friends will also snack on slugs, snails and other garden pests – helping to keep your garden healthier.