



FBI fraud poster

The Federal Bureau of Investigation supports a fraud division which has developed a poster to remind people to be wary of fraudulent activity in their community.

Fraud From page 1A

recommends people not give any personal information over the Internet or the telephone, not release a debit card number or a social security number and people should not have a social security number printed on checks.

"We will close an account if we discover a customer who felt pressured to give information they were uncomfortable about giving," she concluded. "We are being more cautious. We know

our customers and we will ask questions."

Burns also has recommendations to help residents from becoming victims of fraud.

- Call the bank listed on the check to verify account numbers;
- Verify that the firm or organization that issued the check or that is hosting the sweepstakes exists;
- Remember that all information on the check and sweepstakes letter should match; and
- Report suspicious documents to local law enforcement immediately.

"Anybody can buy check paper and print checks now," Burns advised. "The sad thing is that people fall for this. You don't get something for nothing."

• Call the bank listed on the check to verify account numbers;

• Verify that the firm or organization that issued the check or that is hosting the sweepstakes exists;

• Remember that all information on the check and sweepstakes letter should match; and

• Report suspicious documents to local law enforcement immediately.

"Anybody can buy check paper and print checks now," Burns advised. "The sad thing is that people fall for this. You don't get something for nothing."

• Call the bank listed on the check to verify account numbers;

• Verify that the firm or organization that issued the check or that is hosting the sweepstakes exists;

• Remember that all information on the check and sweepstakes letter should match; and

• Report suspicious documents to local law enforcement immediately.

"Anybody can buy check paper and print checks now," Burns advised. "The sad thing is that people fall for this. You don't get something for nothing."

• Call the bank listed on the check to verify account numbers;

• Verify that the firm or organization that issued the check or that is hosting the sweepstakes exists;

• Remember that all information on the check and sweepstakes letter should match; and

• Report suspicious documents to local law enforcement immediately.

"Anybody can buy check paper and print checks now," Burns advised. "The sad thing is that people fall for this. You don't get something for nothing."

• Call the bank listed on the check to verify account numbers;

• Verify that the firm or organization that issued the check or that is hosting the sweepstakes exists;

• Remember that all information on the check and sweepstakes letter should match; and

• Report suspicious documents to local law enforcement immediately.

"Anybody can buy check paper and print checks now," Burns advised. "The sad thing is that people fall for this. You don't get something for nothing."

• Call the bank listed on the check to verify account numbers;

• Verify that the firm or organization that issued the check or that is hosting the sweepstakes exists;

• Remember that all information on the check and sweepstakes letter should match; and

• Report suspicious documents to local law enforcement immediately.

"Anybody can buy check paper and print checks now," Burns advised. "The sad thing is that people fall for this. You don't get something for nothing."

Obituaries

Virgil P. Gray



Virgil P. Gray, 85, of 6885 W. Division Line Road, died at 2:45 a.m. on Sept. 22, 2006, at Home Hospital in Lafayette. He had been a patient there since Sept. 11, and ill with cancer since July.

Born in Pymont on June 17, 1921, he was the son of the late Morris and Bernice Latshaw Gray. He was a 1939 graduate of Rossville High School and a graduate of the Krannert Business School at Purdue University, with an insurance and estate planning certificate.

His marriage was to Beulah N. Miller in Flora on Jan. 18, 1942, and she survives. They owned and operated Gray's Turkey Farm for 42 years in the Delphi area, raising turkeys for meat production. Before that, he raised chickens and had a hatchery in Delphi for many years.

Mr. Gray was a member and deacon of the Jubilee Fellowship Church in Flora for more than 20 years, where he was on the call committee for birthdays and anniversaries. He was a member of the Gideon's International Carroll County Camp for several years, distributing Bibles at area universities and churches. He was also a member of the Poultry Association, and was an avid Chicago Cubs baseball fan.

Surviving with his wife are a daughter, Mona Mollat of Lafayette; two sons, Stephen V. Gray and Philip Gray (wife: Patricia), both of Delphi; a brother Kenneth Gray (wife: Mary Lu) of Rossville; eight grandchildren; and six great-grandchildren.

He loved his family very much and it showed in the way he treated all who knew him.

Services were Monday, with burial at Rossville Cemetery. Abbott Funeral Home was in charge of arrangements.

Memorials may be made to the Gideons. Envelopes are available at the funeral home.

Geneva Todd



Geneva Morris Todd, 84, formerly of 307 W. Summit St., Delphi, died at 1:20 a.m. on Sept. 23, 2006, at St. Elizabeth Healthcare Center, where she had been a resident since

March 1, 2005. Born May 5, 1922, in Elkton, Va., she was the daughter of Walter and Sallie Cook Morris. She was a 1940 graduate of Elkton High School.

Her marriage was to Raymond J. Todd on August 27, 1946, in Elkton, Va., and he died Feb. 7, 2006.

Mrs. Todd was a homemaker and also worked for the Federal Bureau of Census for several years. She later assisted her husband with their appraisal business and held an Indiana Real Estate sales license. She was a Certified Master Grapho Analyst and a handwriting analyst expert, working for local banks, as well as in the area courts.

She was a member of Delphi First Presbyterian Church, where she sang in the choir for many years and also taught Sunday school.

She was a charter member of the JUNTO Dinner Club of Delphi and Delphi Tri Kappa Sorority.

After high school, she and her sister, Eunice, sang as the Morris Sisters during World War II, traveling to area U.S. military bases, entertaining and singing on a traveling radio show.

She enjoyed crafts, cross-stitching, golfing, reading and cooking.

Surviving are two daughters, Pamela J. Todd of Lafayette and Eunice Wagner (husband: Stephen) of Delphi; a son, Raymond J. Todd of Lafayette; two sisters, Eunice Haynes (husband: Robert) of Florida and Eleanor Thompson (husband: O.D.) of Broadway, Va.; a brother, Walter E. "Gene" Morris (wife: Barbara) of Medina, Ohio; three grandchildren, Nicole K. Wagner, Alicia M. Webb and Jason R. Todd; and a great-granddaughter, Anoria E. Webb.

Service was held Tuesday at Abbott Funeral Home, Delphi, with burial at Masonic Cemetery, Delphi.

Memorials may be made to the Alzheimer's Association. Envelopes are available at the funeral home.

Investing in the future of charity



By Al Jackson

Close your eyes for a moment and consider a community without food pantries, parks, orchestras, churches, or social service programs.

Such organizations contribute greatly to our wellbeing. It is difficult to imagine the quality of life without them, yet more and more nonprofits are struggling to survive.

Available funds have decreased while service demands have increased. There are many reasons an organization may close its doors, but more often than not the strain has come about by the combination of a greater reliance on new annual donations and special events. Staff, already strapped with delivering services, must continually raise funds and plan events to keep the lights on from one month to the next.

Some larger organizations maintain reserves for lean times, but managing large reserves can be overwhelming for most. For several organizations, the answer to investing in their future viability has been in establishing an agency endowment fund.

An agency endowment is a long term fund held and managed by The Carroll County Community Foundation on behalf of a nonprofit organization. The agency itself can set aside monies for an endowment or anyone can start a fund for the organization - a previous donor, board member, or the donor can remain anonymous to the agency.

The nonprofit may receive annual distributions for unrestricted use. The advantages of an organization starting an endowment with our foundation are many.

- * Generates an Ongoing Funding Source—An endowed fund protects principal while creating an ongoing source of income from investments.
- * Saves Money—Placing funds with the foundation can reduce or in many cases eliminate the start-up and ongoing costs of managing funds. Lower costs help ensure that funds are

used where most needed, in community service.

- * Saves Time—Nonprofit organizations escape a significant part of the demanding administrative functions associated with operating an endowment fund, saving time to deliver services.
- * Grows Donor Base—Our trusted and experienced management team inspires confidence with potential donors. Donors receive assurance that their money will be managed in perpetuity even if the nonprofit ceases to exist. Funds would be redirected for similar use.
- * Gives Donors Options—Donors who structure all their gifting through one resource at The Community Foundation can easily name the nonprofit as a primary beneficiary of their philanthropy.
- * Offers Planned Giving—Donors can take advantage of local legal and financial advice for assistance in structuring complex gifts such as property or other lifetime gifts which require special consideration and current updates on new tax implications for charitable gifts.
- * Provides Speed and Convenience—This can be especially important for year-end contributions and situations when stock or real estate is in the process of being sold and time is of the essence.

Although government budget cuts and unfavorable conditions in the economy have created difficulties, well-managed nonprofits are reassessing how they do business. Agency endowment funds provide a secure, innovative way to increase return on endowment capital, cut costs, and offer more services.

The Carroll County Community Foundation is a nonprofit public charity established in 1997 to develop assets, award grants, and provide leadership to improve Carroll County forever. To obtain more information regarding agency endowments, contact

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

Al Jackson is president of the Carroll County Community Foundation. For more information, call 800-964-0505 or visit the web site at www.ccfcarroll.org

BAIL BONDS
JOE MOSS, AGENT
765-564-2226

REVERSE MORTGAGE FOR SENIORS

- Substantially increase your income
- FHA Government regulated program
- For seniors over age 62
- Receive cash, payments, line of credit
- Use money as tax free income for life
- Use for any reason, pay bills, debts
- No affect on Social Security / Pensions
- No income or credit required

Call TODAY toll free 877-205-8562
Seniors Equity Income, Inc.

Charles Calloway
Reverse Mortgage Consultant

Changing GRIEF into "GOOD GRIEF"

Are you in or do you know someone that is in a state of GRIEF?

A small town faith-based approach

Join us in a TEN STEP grief recovery program

Program starts Tuesday night October 10, 2006 from 7:00-8:00 p.m. for the introduction session

Classes to be held at the Delphi AMERICAN LEGION HALL 211 South Washington Street

Textbook: *Good Grief* by Granger E, Westberg
Power Point Presentation with handouts
Web sites for additional information
Participation strongly encouraged

SPONSORED BY:
Davidson Funeral Home - Delphi
Rotary Club - Delphi
American Legion Post 75 - Delphi

Thanks to the Carroll County Comet

HOSTED BY:
Drs. Lucas & Brodar

CONTACT: brodar@ffni.com