

The Unitarian Universalist Church of Pensacola

The Light

Vol. 66 Issue 10 October 2023



Celebrate Diversity *Strive for Justice* *Inspire Love*

How do we build Beloved Community?

From Your Board: President's Letter

Dear friends,

The past few weeks have been interesting to say the least. In a short period of time we had a few minor crises, which could've easily gone in a bad direction, but didn't. One of the reasons these issues did not escalate was because of the quick response by our congregants, as well as the Board of Directors.



One event was linked to a mental health crisis, while the other was a bit of a cybersecurity issue. What most impressed me most was how both issues allowed our congregation to show how prepared we were to respond quickly, but also empathetically. In both instances, I saw people looking out for the well-being of a fellow human being. Even in the cybersecurity breach, I saw people willing to give quickly to help out a member of the church. Sadly, in the second instance, those wanting to help were being victimized in a scam that thankfully did not bear any fruit. Nonetheless, it's touching to see how our first impulse is to find a way to help.

While each instance was handled quickly, I did want to reiterate that it remains important for us to stay vigilant and look out for each other and the church. We live in very troubled times, and we know all too well that UUs have received their share of threats over the years. A recent talk hosted by the UUA discussed several congregations that had dealt with fascist attacks as these have sadly been on the rise. Even here in Pensacola, self-proclaimed Nazis attacked our friends at Temple Beth-El, the Chabad Center, Al-Islam Dahwah Center, and the Party for Socialism and Liberation's Liberation Center. Even in these instances, members of our congregation were on the front lines cleaning up swastikas and other symbols of hate at these

DIRECTORY

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Pensacola, FL 32534
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uupensacola@gmail.com

See our website: uupensacola.org for updates and a complete list of teams and members.

Community Minister:

Rev. Maggie Lovins

Governing Board

President: Scott Satterwhite
President-Elect: Joseph Vinson
Past President: Laura Keith King
Secretary: Barbara Wright
Treasurer: Bradley Vinson
Members at Large:
Denise Gunn
Patti Underwood
Marianne DeGrado

MINISTRY TEAMS

Adult Exploration: Trista Blouin
Buildings & Grounds: Hugh Ed Turner
Communications:
Denominational Affairs: Laura Keith King
Finance: Laurie Winterberg
Fun and Fellowship: Trista Blouin
Leadership Development: Laura Keith King
Membership: Lauren Anzaldo
Safer Congregation: Hugh Ed Turner
Social Justice: Paula Montgomery
Sunday Services: Nancy Hagman
Care Team: Trista Blouin, Maggie Lovins, Marcy Moreland

locations, as well as Graffiti Bridge. Many thought our church might also become a target, but we were not, possibly in part due to the security we have now at the church thanks to the work of our Safer Congregation team led by Denise Gunn.

As a result of these instances of hate, and other issues with the church property, we have made a stronger emphasis on security of the grounds and the members of the congregation. That's why when the recent instances of occurred, we were ready to act quickly and even compassionately when necessary.

One of our principles is to recognize the inherent dignity of each human being, and we show this time and time again. This does not mean we should always let our guard down. If something seems strange or amiss—especially when it pertains to our security or anyone texting you for money—ask a fellow congregant or reach out the Board of Directors. We're always happy to answer any questions.

In case it comes up again, though, I don't think I'll need any gift cards from anyone—unless they're for Taco Bell. I'll take those, but I won't text you randomly for them, even if I'm hungry.

♥,

Scott

Scott Satterwhite



Sunday Services in October

October 1, 2023

The Progressive Voice & Action of Unitarian Universalists

Presented by Pat Quinn-Gleich, returning member to UUCP

Advocacy for social justice and progressive thinking have been a part of our Unitarian Universalist foundation (even before the merger). Using timeline and history and bringing to light some important figures in UU history, Pat Quinn-Gleich will highlight UU roots, values and past actions.

The first Sunday of the month is always Manna Sunday! The collection basket will be in the lobby to drop off items. Most requested items from Manna Food Pantries include canned fruit in 100% juice, fruit cups (20 oz. or less), soups (low sodium), canned dinners (20 oz. or less), and canned tomatoes (16 oz. or less).

October 8, 2023

Communicating Across the Gaps – An Interfaith Linguistic Perspective

Guest Speaker: Henry Neufeld, scholar of Biblical and Cognate languages

Conversations often fail because, while using the same words, we sometimes speak different languages. We need a deepened respect for the stories of others, not just the exciting, easily relatable stories, but those that stand behind what we truly mean by what we say. Interfaith conversation is not just helpful; we will not truly understand our own journeys of faith without also learning to comprehend those of our fellow adventurers.

Second Hour: Mr. Neufeld will offer further conversation.

October 15, 2023

What Do You Mean by Chosen Family?

Presented by Chaplain Trista Blouin, member of UUCP

"Family" has come to be defined in many ways over human history; some consider it the bedrock of society. Trista Blouin will delve into how vital family is to our survival and why honoring the different concepts of family is an essential part of our UU Principles.

This service will be followed by a potluck luncheon honoring our church family.

October 22, 2023

Learning About Grief Recovery Through Valerie's House

Guest Speaker: Jennifer Elzweig, Program Manager for Valerie's House

Valerie's House is a 501c3 organization dedicated to serving children from 3 to 18 who have suffered a loss. "At Valerie's House, we recognize that grief can look different every day. In our grief support groups, we focus on healing from our losses together."

Join us as Jennifer Elzweig shares how the organization works to support grieving children and their families. Our 5th Sunday Plate will go to support this worthwhile organization.

October 29, 2023

Samhain and the Day of the Dead

Presented by Faerin Collins and Crys Brockway

Join in learning about Samhain, the Celtic New Year, the end of summer and the end of the harvest season. With the belief of the veil between the living and the dead being especially thin at this time, it allows for the rite of honoring the Dead. This service will incorporate both customs.



October at UUCP

October Blood Drive

We want your blood! In coordination with Samhain, Day of the Dead and Halloween festivities, the Big Red Bus will be visiting again this year. A donation of one unit can benefit 3 individuals. Donating serves our community. If you are able and willing, please give the gift of life at UUCP between 11am to 3 pm on Sunday October 29, 2023. OneBlood is offering Halloween T-shirts and a \$20 e-gift card to those who donate. Sundays during October look for the sign-up sheet on the credenza in the foyer.

Coffee and Conversation 2.0 - Combines with Cluster Groups

In 2008, then UUCP President Jack Wolverton initiated the establishment of neighborhood Cluster Groups. These neighborhood-ish groups were to serve two purposes; the first was for emergency contact and support when it may be needed (think hurricane prep), and secondly, to serve as a convenient way for folks who lived near each other to better get to know one another.

It is with this second purpose in mind the Fun & Fellowship arm of the congregation will offer a limited pilot of an activity for a trial period of 3 months beginning in October.

Currently being called "Coffee and Conversation 2.0," it's intended for members, friends and prospective members of UUCP to casually get together once a month for about 1 to 2 hours for relaxed friendship "geet to know you" time.

This pilot group will be limited to Cluster Groups "B" and C," roughly zip codes 32503 and 32504. If you are in these groups, you'll receive, by email, a direct invitation to join. Gatherings will be in a volunteer member's home close by.

Hoping this experiment is welcomed and there is a desire to extend similar opportunities to other cluster groups.

Questions can be directed to either Patti Underwood, Barbara Wright or Laurie Winterberg.

Fall Programming from Side With Love



SIDE WITH LOVE

This summer, Side With Love program and field staff created a wealth of events, resources, and opportunities to balance the need to rest and play with the necessity of honing our skills and staying informed and prepared to respond to the ongoing attacks on communities and people beloved of us. Whether you need a space to grieve and pray, the opportunity to gather with others doing the work, or dedicated time to learn, they have something that will serve you. [Please click here to learn more about Fall Programming from Side With Love: Learn, Gather, and Connect.](#)

Readers' Group Resumes in October

The Fall Season of the UUCP Readers' Group resumes beginning Monday, October 16. This group meets using ZOOM for an (approximately) one-hour session monthly beginning at 10 am. The format is casual: there are no required books to read, and the conversation is always enlightening with author and book recommendations being the cornerstone of the group (and because it's on ZOOM, you can be in your jammies and barefoot and no one will know).

The dates:

- Monday, October 16
- Monday, November 20
- Monday, December 18

The ZOOM login link will be emailed a few days prior to each session.

Questions? Contact Laurie Winterberg.



Crystal & Mineral Show 9888 Pensacola Blvd

Saturday, October 14, 2023 1pm-5pm

9888Pensacola Blvd (inside Unitarian Universalist Church)

Pensacola Crystal & Mineral Show sponsored by Fire Sign Artistry

FREE admission, start early for the Holidays . Many forms of crystals, minerals and fossils waiting to find their forever home. 100's of pieces at or below \$10! Amethyst, fluorite, labradorite, malachite, quartzs and jaspers of all flavors, tourmaline, yooperlite, carnelian, selenite, skulls, crowns, jewelry, carvings and SO much more!!! Raffle for prizes and 50/50. I take cash, Zelle and Venmo and PayPal with no fees, I do take all credit cards with a small fee. www.firesignartistry@gmail.com (850) 525-6858
Maggie Lovins

Trick or Treat Treasure Hunt



Fun and Fellowship will host a Trick or Treat Treasure Hunt on Sunday, October 29, from 2 to 4 pm. We will need lots of help setting up before and taking down after the event. Talk to Crys about helping.

October Sunday Sweets

Sunday Sweets for the month of October will be held on Sunday October 8th. Thank You!

— Michael Newcomb

LUUnch BUUnch October 11

Greetings:

For 11 Oct.'s outing, we will try out a new place. Opened in the last 4-5 weeks, the Xian Noodle Place, 6014 North 9th Avenue, is at the intersection of 9th Ave. and Douglas (in case you're connecting from 12th/Tippin Ave). I pass it each day I cycle home from PSC's library; its car lot volume (for those non-lunch hours) seems adequate to keep their kitchen busy. The location was once home (1980's to 2000+) to Kooter Brown's Sports Bar, and then it became a pizza place (New York's Finest ?: Thom Botsford would remember), and then another sports bar (or two), and now, since early August, Xian's. (If nothing else, maybe we'll learn how "X" is pronounced in one or more Chinese language dialects.) Their phone number is 850-741-4254.



The menu is about 14 items long, for both the noodle and rice dishes, rice priced \$1 more (mostly). And the appetizers - well, look interesting, especially since I'm not finding any Tofu. Vegetarians like moi... well, there's only one mention of "Seafood w. Noodle", which a staff member described as not fish but marine life (clams, fish balls, shrimp); and then Vegetable w. Noodle (best buy at 10.99). All the others are variations with Roast Duck, Chicken, Beef or Pork. Interestingly, the middle page of the inside of the takeout menu says: "Platter combos: Pick 2, 14.99, Pick 3, 17.99" (call for more info.).

On Wed. the 13 Sept., we finished up having eight (8) at EOTL. We had two tables of four since they prefer you not move the tables around. Admittedly, the 8 included invited guests Buz and Muffie Ryland, members in past years and now the leadership of the NW Florida Humanist, which meets mostly at Ever'man Health Food Co-operative. I enjoyed my Buddha Burger, Michael enjoyed his large salad of greens and ???, and I don't know what the ladies had since they were sitting at the next table.

So, hope you're not up to your eyebrows in detail, but it should be interesting. Please let me know by Sunday, 8 October. Bon appetit, Hugh Turner



Would You Like to Lower Your Taxable Income?

For most people, to have your itemized deductions reduce your taxable income, you must have \$12,950 or more in deductions if you are single and \$25,900 or more if you are a married couple. However, **if you are 70.5 years or older**, you can donate any amount (up to \$100,000) to the **UUCP Charitable Trust and Church** from your **minimum required distribution (MRD)** without paying any tax on your donation.

How does this work? Just have your financial institution make your pledge check or trust donation check directly payable to the church or trust **BEFORE** they make the remaining amount check payable to you. Handling your donation in this fashion allows you to avoid counting these donations as part of your taxable income and therefore you pay no income taxes on these donations. However, these donations do count toward your required minimum distribution. You do **NOT** have to itemize deductions for your income tax in order to benefit from this arrangement. For example, if you were to make a \$2000 donation to either the Church or the Trust and you are in the 20% tax bracket, you normally would have to pay about \$400 in taxes on this donation or essentially have \$2,400 in order to make a \$2,000 donation. Since the donated amount is paid directly from your financial institution to your designated charity **BEFORE** you receive the remaining amount of your required minimum distribution, these donations do not become part of your adjusted gross income and are not subject to income taxes. Hence, you may be able to lower your tax bracket. Just make sure your financial institution specifies either the Trust or the Church on its check as the recipient of your donation.

Just like our IRA's provide us with personal **financial stability in times of need**, the UUCP Charitable Trust provides our church financial stability when unexpected or unforeseen expenses occur. For example, a couple of years ago, two of the church's air conditioners "died" and the church was able to utilize monies from the Trust to handle this important need. We are certainly grateful for this "**nest egg**" when the heat index is over 100 degrees.

Of course, please check with your financial advisor for your particular situation. If you have any questions, please contact Georgianna Bryant or Laurie Winterberg. However, please know that we are not financial advisors nor “do we play such on TV!”

— Georgianna Bryant, Chair of UUCP Charitable Trust & Laurie Winterberg, Treasurer of UUCP Charitable Trust and former Treasurer of the Church.



HAPPY BIRTHDAY TO WHOM??

That’s what UUCP would like to know.

The Sunday Service Committee believes birthdays are worth celebrating—no matter how old we are—and we’d like to do our part by initiating a system of sharing birthdates of UUCP members who would welcome good wishes during their special birth month, starting with October.

So we are ready to make a list and check it twice, depending on your cooperation.

Once monthly all names and dates of members born that month (who have chosen to share) will be recognized, probably in the LIGHT and in person. If you like the idea, please share your next birth date by emailing it to uupensacola@gmail.com.

Here’s to adding moments of simple good wishes in all our lives.

—Dolly Berthelot

October 22 Lunch Gathering

On Sunday, October 22, everyone is welcome to get together for lunch after church from 11:45 to 1:15. We will meet at Ever'man's Coop at 1000 East 9 Mile Road in Pensacola. [Here is their website, which includes a map.](#)

Ever'man's offers food for any kind of eater, and there are premade sandwiches, soup, pizza, a salad bar, hot and cold foods sold by weight and lots more. You can't go wrong ordering as much or as little as you want. (They ask that people do NOT bring in their own food.)

Until 2:00 they even have \$2.99 mimosas!

This is a great way to get to know church members, friends, and visitors!

Hosted by Laura and Ed King

J.U.S.T. Pensacola Community Problems Assembly

J.U.S.T. Pensacola (Justice United Seeking Transformation in Pensacola) is a coalition of 17 congregations from 12 different faith traditions in Pensacola and other surrounding areas of Escambia County.

JUST Pensacola is an interfaith organization that actively uncovers injustice and mobilizes the community through the power of organized people to create and win just, fair, and effective solutions.

Our member congregations research and conduct public education to address the root causes of poverty and injustice, through the empowerment of marginalized people.

Our vision is to live out the biblical mandate to advocate for the most vulnerable members of our communities, the poor, the widow, and the orphan.

The Unitarian Universalist Church of Pensacola has proudly been a member of JUST Pensacola since 2018. We ask you to support our 8 Principles and its mission by attending the:

Community Problems Assembly Nov 06, 6:00 PM

Gateway Church of Christ, 445 Creighton Rd, Pensacola, FL 32504

This annual event is where we come together to strengthen our relationships and to discuss serious community problems.

FREE EVENT. You are asked to register on [the JUST Pensacola website](#).

Welcome a New Member

By Dolly Haik-Adams Berthelot

Ed King

Ed King's densely detailed pages of questionnaire responses and our subsequent first interaction revealed several overriding perspectives. He is an extremely intelligent, fiercely determined, retired engineer who has loved his life of professional problem solving, flying, boating, motorcycles, racing, home renovation, writing, and giving back to his communities. He is an interesting, congenial guy who deeply values family, friends, education, authenticity, equality and justice.



Although Ed appears rather quiet and reserved, he is hardly reluctant to speak his mind. Ed has only recently joined UUCP, but I suspect he has, like many of us, long been a "natural UU."

Born August 9, 1944, in Baltimore, Edward Gilbert King IV's deep English and East Coast/Northeast US roots are suggested by the IV after his name and the V after that of his eldest son. You don't see that much in the South, where Ed and third wife Laura Keith King now happily reside in a contemporary Milton ranch-style home that contrasts sharply with the huge 1830 historical estate they left in snowy Harrisville, NH.

Ed was raised in West Baltimore by a blue collar family, parents married nearly 50 years till the death of each just three months apart. Ed's dad, the only child of a business family, always said they were "English back to the boat;" his mother was Irish Catholic/German, one of 10 children. Ed's beloved only sister died in a fall at age 58.

His dad's mother paid his first year's tuition (\$2,000) at Drexel University, starting him toward his goal of earning a college degree in engineering. He later achieved that and his childhood dream of obtaining a pilot's license, all mostly on his own, against strong odds.

This grandmother also influenced his deep involvement in the Church of England, St. Bartholomew's Episcopal Church, from age 11 altar boy all the way to head acolyte. He decided to leave at age 15 when (while serving at the altar) he heard the priest say this: "...if a black man in rags walked down the center isle of this church, we would welcome him with open arms..."

"By then I knew everyone in the church and was pretty sure that if a black man walked into our church most of them would ask him to leave...Some might even stone him! I left the church the next week—and told Father Jack the reason why."

Although Ed has tried out various churches since, the experience left him skeptical. Once Laura returned to her Unitarian roots at UUCP in 2015, she jumped in wholeheartedly and intensely, serving as videographer, choir leader and president before her husband finally committed to membership. He had participated in various UUCP activities and work parties and definitely liked what we said we believed, but had to be sure we meant it!

Racial issues are particularly important to Ed. Although his childhood in Southern Maryland gave him no exposure to Black people, his junior high in a rougher West Baltimore neighborhood gave him plenty, along with the experience of being a minority. It was 65% Black. "The school VP carried a 38 revolver—and while trying to break up a fight, he got shot with his own gun!" Ed's highly selective all boys high school, Baltimore Polytechnic Institute, was in a mostly Black neighborhood in the heart of Baltimore and drew students from all over. It required both high achievement and high test scores and consistently ranks one of the top two engineering and science prep schools in the US. "It took me an hour and a half on public buses to get there and another hour and a half to return, but it was worth it!" Ed said. The neighborhood itself was dangerous. Some students were even killed going to practices—but not by fellow students. Bottom line: "Race doesn't matter. Determination does matter."

Ed paid his own way through college and flight training while working full time (sometimes with overtime and a second job). Although severely disappointed by failure to be accepted to United States Air Force Academy because of vision (after passing all else and receiving an appointment), he ultimately earned his long-coveted private pilot's license from the FAA in 1971 and a BSME (Bachelor of Science in Mechanical Engineering) from Johns Hopkins University in 1973.

From 1973 to 2010 (when he retired) he was a Research and Development Engineer, Engineering Group Manager, and Project Manager in several different fields including aerospace equipment and mechanisms for NASA, ordinance and equipment designs for Department of Defense, medical equipment and devices for Becton Dickinson and Smiths Medical, and production automation for various government agencies and private corporations.

"The best part of my job was that it was never boring!" Ed said. "I was always working with

state-of-the-art concepts and equipment to solve problems that had never been solved before. The most interesting of these were in connection with the space programs at NASA. I love to solve problems and create things, and my career in research and development gave me the opportunity to do so nearly every day.”

He worked on the Apollo and Space Shuttle projects for NASA; was chief engineer on development of the U.S. Army’s first infrared-screening smoke system that saved many lives; was the project manager for the design and development of a new product line of bomb disposal/hostage retrieval mobile robots, the first of which was used to save a police officer’s life in Orlando; and was one of five engineers who designed a new Shape Charge drilling system that was able to drill air shafts to trapped miners ten times as fast as standard drilling methods.

In connection with work, he travelled extensively in the USA (every state but Hawaii), in western Europe (primarily England and Germany) and in Puerto Rico. The latter led to him having a home in Puerto Rico that he sold when moving to Milton in 2014.

Although living hours apart, Ed and Laura met through the Internet match site E Harmony in 2006 and married the next year. He calls her “the most wonderful woman I have ever known and with whom I am privileged to share my life! We haven’t had any children together; but we share each other’s children and grandchildren.” His birth children are Edward G. King V (to keep the traditional name going), 57; John Martin King (named after John F. Kennedy and Martin Luther King), 46; and Sara Elizabeth Wilson (named after his mother), 32. Ed and Laura moved here in 2014, to escape snow, lower home and grounds maintenance and living cost, and be close to Laura’s birth daughter Stephanie Ball, husband Josh, and children Abby and Joshua.

Although Ed has relinquished his beloved airplanes, motorbikes, sports car racing, and 32’ sailing sloop, he enjoys the small wooden motor boat he built from scratch since moving down here, special time with family and friends, writing, periodic volunteering (particular GED teaching and tutoring) and supporting causes.

To learn more, ask him about the three books he has self-published: Novels *The Zero Chip* and its prequel *The Stockholm Supposition*, and autobiography *My World and Welcome to It*, now out of print but available on Kindle through Amazon.

Get to Know a Longtime Member

By Charlotte Crane

Michael Newcomb

Years ago, when Michael Newcomb was much younger, he accompanied his mother, Lilli Newcomb, on a trip to Germany to meet her parents and brother. Years later, relatives from Chicago ticketed Michael for a family memory tour to Pabianice, Poland, the town where Lilli was born, and which included a visit to the school where she had attended. Lilli's parents and family had migrated to Germany after World War II ended.

In recent years, says Michael, "I have visited Germany several times and Poland twice." Trips were made in 2012, 2016 and 2019.

Michael's mother and father, who served in the U.S. Navy, connected in Germany, where Lilli lived along the Rhine River and Francis Newcomb was serving in the U.S. Rhine River Patrol. They met, and married in 1953. Francis later was transferred to the U.S. to Millington, Tennessee, and then to Pensacola.



For Michael, early on—really early on—UUCP membership seemed certain. Hannelore Musial, a UU for a longer time than most of us, describes how it probably happened. "I knew Michael before he was even born," says Hannelore, who also has a German background. "Michael's mother and I met at the German Club, before Michael was born." She also notes: "Michael's mother and Victor, my husband, were kissing cousins," said with a smile.

Michael was born in Pensacola in 1964—a birthday is upcoming on October 17. He attended Escambia High School and PJC, and earned a bachelor's degree in history from UWF. An early job was as an employee supervisor of electronics.

At UUCP, his self-made job is as a volunteer, and the list of contributions is lengthy, according to fellow UU Jack Comstock. Michael, says Jack, helps with setup and cleanup for Sunday Sweets, helps setup for yard sales, works during the sale and cleans up afterward, and helps with a fundraiser and social event.

Michael "also bakes delicious pound cakes," declares fellow Sunday Sweets volunteer Patti Underwood. "He is a treasure we should always be proud of. He always comes early on Sunday to see that we all have coffee available to us. And if ever you need a little help or a lot, Michael will offer his services." Relates Hannelore: "Michael came and spent the night with me when I had a broken back and no one else was available."



Michael enjoys the volunteer work, he says. When there is time to spare, he enjoys reading and opera performances and listening to WUWF. Someday, "I would also like to go on a cruise."

Michael became interested in our church through Barbara and Bill Goggins. Other of his family members were Lutheran. Michael became a member of UUCP, he says, "because of its like-minded people in the area." Among special UU friends: Hannelore and Penny Featherstone.

"I like everything about UUCP," he says. "I would like to see more social activities at UUCP such as potlucks, movie nights and day trips."

Michael's conclusion: "UUCP is the best organization in the area."

10 Simple Tips to Avoid Getting Scammed

By Herb Weisbaum (from Today.com)

We are all targets and we are all vulnerable.

Criminals across the country and around the globe – small-time thieves and devious computer hackers – are working around the clock to steal your money and your personal information. There's nothing you can do to guarantee you won't get taken, but there are many things – some of them very simple – that can reduce the risk.

With most scams the warning signs are there, if you look for them. As we celebrate National Consumer Protection Week, it's a good time to review the rules. My 10 tips to fight fraud are based on 35 years of consumer reporting and talking to thousands of people who have been conned, scammed or ripped off.

Be skeptical: Question everything: phone calls, mail solicitations, email offers, links on social media. Don't take things at face value. Con artists know how to make their scams look and sound legitimate. They can doctor pictures, copy logos, fake testimonials. It's also easy to "spoof" caller ID and create fake websites.

Think it through and check it out before you respond in any way. A phone call or quick web search could keep you from losing thousands of dollars or giving out very personal information. You can check out companies and offers with the [Better Business Bureau](#), [Federal Trade Commission](#) and [National Fraud Information Center](#).

Guard your personal information: Fraudsters use a variety of tricks to get you to divulge account numbers and passwords. They send bogus emails designed to look like it's from your bank and make calls pretending to be with your credit card company.

There's always a reason why they need your personal information. A common ruse is for a phone bandit to ask for your account number and PIN to solve a computer problem or to stop fraudulent transactions spotted on your account.

It doesn't matter what they say – hang up! Those who need your account numbers, PINs or passwords already have them. They'd never call you or send you an email asking for them. When in doubt, contact the company in question by phone – use a number you know to be legitimate, from your statement or the phone book – and ask what's up.

Your Social Security number is the key to your life. A thief can use it to steal your money and your identity. Social Security numbers are also used to access many financial and medical records. So guard that number and only give it out when absolutely necessary to someone you know and trust.

Beware of counterfeit checks: When you sell something online, never accept a check that's made out for more than the agreed-upon price. Fraudsters will do that and instruct you to wire back the extra amount. The check may look legit, but it's counterfeit. The bank may tell you the check has "cleared" and the money is in your account, but once that check is found to be bogus – which could take weeks – the bank will withdraw those funds from your account. That means you'll be left holding the bag for all the money you wired off.

Take your time: Don't let anyone rush you into making a purchase. The buy-now-or-else approach is designed to keep you from comparison shopping. Don't fall for it. If they're really offering a bargain, they don't have to high-pressure you into buying on the spot. If the sales person tells you the price won't be good if you walk out the door – turn around and leave.

Get it in writing: Verbal promises don't count. It doesn't matter what the salesperson tells you, the only thing that matters is what's written down. Most sales contracts specifically state that verbal

promises are not binding. That's why you need to read, understand, and agree to the terms before you sign any contract.

Be wary of all links and attachments: It's so easy to click on a link in a text, email, or social media post. It's so tempting to open an email attachment, especially when the message says it's a shipping invoice or some other document you'd want to see.

Fraudsters count on curiosity and that instant response to load malicious software onto computers, smartphones and other mobile devices. And with shortened URLs, you really don't know where that link will take you – maybe a malicious site run by the crooks.

Unless it's something you're expecting and know for sure who it came from, don't open that attachment and resist the temptation to click any links.

If you've really won a prize – it's free! Never pay to play a contest or to claim a prize. If the contest is legitimate, you're not required to buy anything or pay any money to get your prize – that's the law. You don't have to send in a processing fee, pay shipping or handling charges, or provide your credit card or bank account numbers for any reason. And if you owe taxes on your prize, you pay them to the government, not the contest promoter.

Remember: You can't win a contest you didn't enter. If someone says you did, they're lying.

Don't be fooled by free merchandise offers or money back guarantees: Free is good, but be skeptical of ads that offer to send you a free sample. The initial product may be free, but they'll probably make you pay for shipping and handling. To cover that charge, you'll need to provide your credit or debit card number. Some dishonest companies then sign you up for additional monthly purchases – whether you realize it or not – which can be hard to stop.

A money-back guarantee is designed to get you to make a purchase you might otherwise skip. That guarantee is only as good as the company that offers it. Sometimes the rules are so restrictive it's impossible to get a refund. For example, simply opening the package might void the offer. If you are allowed to return the product, you can expect to pay to ship it back.

Use a credit card for online and mail order purchases: A credit card gives you better fraud protection than a debit card – credit cards are governed by different federal rules. With a credit card, you can dispute an unauthorized charge and the credit card company must take that charge off your bill

while it investigates. That's not always the case with a debit card. You can also dispute a credit card charge if the merchandise doesn't arrive or if it's defective and the company won't help you.

The Unitarian Universalist Church of Pensacola
9888 Pensacola Boulevard
Pensacola, FL 32534

TO:



Deadline for the November *Light*:
Saturday, October 21

UUCP is proudly an



LGBTQ

Welcoming Congregation



Medal of Excellence



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