

ARE YOU BEING SCAMMED?

Three Words to Watch Out For

From suspicious emails to shady texts, scams seem everywhere these days. While threatening texts claiming to be from the IRS might trigger your “Spidey senses”, not all scams are that easy to identify.

Experts have identified three little words that could indicate if a text or email is a scam.

The Phrase to Watch Out For

If you ever receive a message claiming to be from a U.S.-based company like Bank of America or Amazon watch out for the phrase ‘would you kindly’.

If those three words appear in the message it’s most likely a scam.

Why?

The word ‘kindly’ is not used in the common U.S. vernacular.

That means it’s likely being sent from someone overseas, not within the U.S..

Other Red Flags

You should consider any unsolicited communication as fishy. Other telltale signs of trouble include:

- ▶ Spelling and grammatical errors
- ▶ Requests for unusual forms of payment, like gift cards or Bitcoin
- ▶ Seemingly innocent openers like, “Hi, how are you?” or “Did I miss you today?”
- ▶ Threats or fines

If you think you’ve received a spam text or email, never click on any links or download attachments. Don’t respond; block the sender and delete the message. You can report a spam email or text to the Federal Trade Commission at ReportFraud.ftc.gov.

ARE YOU ABLE ELIGIBLE?

Good News!!! As of January 1, 2026, adults who became disabled before age 46 will become eligible for ABLE accounts. You do not have to be younger than 46 to open an account: This will allow a number of disabled veterans receiving pension benefits to join the program.

Achieving a Better Life Experience (ABLE) accounts allow some disabled adults to have a bank account whose balance does not count against them for public benefits like SSI (Supplemental Security Income) or Veterans Pension, up to a certain point. This VA pension benefit, usually called “VA Pension,” is paid to Veterans with a permanent and total disability which does not have to be related to their military service. It is means-tested, meaning a Veteran’s income and net worth (resources or assets) affects their eligibility and the amount they receive. An ABLE account can hold savings and offer tax-free investment growth without disqualifying them from this pension. For example, for people receiving SSI the account will not be counted as an available resource if the balance is under \$100,000 and the money in the account is used for regular living expenses like groceries, rent, medical expenses, and transportation. Although the accounts have a yearly deposit limit (\$19,000 in 2025), there are higher limits for people who are working. To find out more, visit the ABLE National Resource Center at <https://www.ablenrc.org/veterans-brief-maximizing-benefits-with-able/#:~:text=Funds%20in%20an%20ABLE%20account,worrying%20about%20losing%20these%20benefits> or check out the Social Security Administration’s “Spotlight On Achieving A Better Life Experience” article at [https://www.ssa.gov/ssi/spotlights/spot-able.html#:~:text=An%20eligible%20individual%20may%20have,exemption%20\(%2419%2C000%20in%202025\)](https://www.ssa.gov/ssi/spotlights/spot-able.html#:~:text=An%20eligible%20individual%20may%20have,exemption%20(%2419%2C000%20in%202025)).



This one-of-a-kind 1937 Bentley 4.25 Litre Open Tourer, built by Carlton after Rolls-Royce acquired Bentley, pairs Rolls-Royce power with bold pre-war style. Now part of the Audrain Auto Museum collection, it's a rare blend of elegance and performance.



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10 SUMMER SAFETY TIPS for All Ages

Are you ready for pool parties, backyard BBQs and beach trips? Summer is all about sun, sand, surf and fun! Unfortunately, accidents can and do still happen.

Use these 10 summer safety tips to make the most of your season while reducing your risk of injuries.

- ▶ Protect your skin from UV rays with a broad-spectrum sunscreen rated at SPF 30 or higher.
- ▶ Avoid heat stroke by staying cool and hydrated. If you get overheated drink plenty of water and find a shady spot.
- ▶ Use bug spray to reduce your risk of Lyme, ZIKA and Malaria.
- ▶ Practice proper pool etiquette. Never run or leave children unattended.
- ▶ Never leave kids or pets unattended in the car.
- ▶ Check playground equipment for damage or rust.
- ▶ Pack a first-aid kit if you go camping.
- ▶ Swim smart. Always swim in front of lifeguard stands and avoid swimming alone.
- ▶ Practice fireworks safety. Never point lit fireworks toward yourself or other people.
- ▶ Always wear a helmet when biking.

