

Sorry, I'm still not up to keeping up with email and doing the Jmax Bits. Maybe by next Monday. jmax

**HEADS UP CREDIT CARD HOLDERS!!!** There's a bigtime telephone phishing scam happening all around the country. You get a call that says they are calling from your credit card company as they want to lower your interest rate with them. Don't press the button to speak with them. They are not legit. If you wish to verify this, call your credit card company using the telephone number YOU have on your card and ask them if they're trying to contact you to lower your interest rate. **NEVER, EVER** accept as 'fact' anything told to you over the telephone unless you made the call using the phone number in your business records. I've received about 10 calls in the past few weeks and my credit card company states emphatically that these are phishing calls.

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<http://www.youtube.com/watch?v=X-Xfti7qtT0>

[http://www.youtube.com/watch\\_popup?v=JVAhr4hZDJE&vq=medium#t=19](http://www.youtube.com/watch_popup?v=JVAhr4hZDJE&vq=medium#t=19)