

**CHRISTOPHER ELLIOTT**  
Problem Solved

# I didn't make these Sam's Club purchases — I have an alibi!

**Q:** My USbank Kroger credit card was stolen, and the thief charged \$1,238 at a local Sam's Club. The thief also used my stolen Capital One and Cabela's credit cards to try and charge \$1,032 and \$1,238, respectively, all at the same Sam's Club. Fortunately, the Capital One and Cabela's charges were declined, and the companies issued new credit cards.

I reported the theft to USbank the next day, called Sam's Club to report the fraudulent charges, and filed a police report. I've called US Bank at least once a week since this happened. I gave them the police report case number and the name and number of the supervisor at Sam's Club who I spoke with. US Bank is still saying I must pay the \$1,238.

I am almost 80 years old with excellent credit. Also, I have never been a Sam's Club member. Please help me! -- **Barbara Bowman, Delphi, Ind.**

**A:** You shouldn't have to pay for this, but not for the reasons you think.

You did everything right by reporting the theft to your bank, the merchant, and the police. You also kept a detailed record of your communication, which is important.

It helps that you were never a Sam's Club member, but unfortunately, that doesn't prove your innocence. A quick review of Sam's Club policies shows it accepts all major U.S. credit cards, but they do not have to belong to the member. So, for all Sam's Club knows, you could have given your card to a friend who *was* a member, and the charges would have been legitimate.

Still, it's unacceptable that US Bank refused to remove the fraudulent charges from your account. Under the Fair Credit Billing Act, your bank should have clawed back the money from Sam's Club. You had a police report and all of your documentation was watertight.

You could have escalated your case in writing to one of the executives at your bank or at the retailer. I list the names, numbers and email addresses of the USbank executives and the Sam's Club executives on my consumer advocacy site, Elliott.org.

Lately, I've noticed a lot of credit card disputes that are summarily dismissed because the bank is using artificial intelligence to determine if a claim is valid. I don't know if that happened in your case, but if I had to make an educated guess, I would at least say that your bank didn't review your dispute carefully enough. You asked my advocacy team for help and I contacted Sam's Club on your behalf. In response, you received a notice that USbank had closed your case and issued a full credit to your account. "This nightmare is finally over," you told me.

Christopher Elliott is the chief advocacy officer for Elliott Advocacy. Email him at [chris@elliott.org](mailto:chris@elliott.org) or get help with any consumer problem by contacting him at <http://www.elliott.org/help>. © 2025 Christopher Elliott.

# Not polite to comment on money matters

**Editor's note:** The following column was originally published in 2022.

**Dear Annie:** My sister "Kendra" and I are not very close and only communicate two to three times per year, mainly in emails. Kendra sold her home and moved out of state. Through our sibling, I heard that she listed her house high to begin with and had to come down on her price in the end but made a decent amount on it. I never commented on how much she made or didn't make on her old house; I felt that was absolutely none of my business. When she moved and posted pictures of her new house, I commented that I was happy for her.

Fast-forward to me selling my home a year or so later. After my home sold, the information on it went out to the various housing sites, incorrectly showing that it took a loss. We actually did make a nice profit on it. The information that went out was a typo and was corrected later.

Kendra was quick to reach out in an email stating she saw online how much we sold for and was surprised at the extreme money loss we took. She then asked if it was a short sale or

**ANNIE LANE**  
Dear Annie

foreclosure.

I feel this was none of her business. Am I over-reacting that I feel it was quite rude for her to comment on my personal business? How should I reply back to her? — Perplexed

**Dear Perplexed:** It's never polite to comment on someone's finances — especially if you are making a negative comment, as your sister did. The way you responded to her home sale — congratulating her and keeping your nose out of her personal finances — was just right.

To give Kendra the benefit of the doubt, it's possible she was simply surprised and reacted impulsively, or perhaps she was curious. Whatever her reason, let her know about the corrected typo in your response, and then change the subject. This should make it clear that your bank account is not fair game for a conversation starter.

**Dear Annie:** I was hoping to weigh in on a recent question from "No One Special," the woman whose husband and

children did nothing for her on her birthday or Mother's Day, even though she works hard to make sure their birthdays are special.

I agree that she should have a serious discussion with her spouse, but since he hasn't responded positively in the past, she might want to take a different approach.

She can't force him to change, but she can do something special for herself. On her birthday and Mother's Day, she could treat herself to something she likes to do — a pedicure, dinner at a nice restaurant, etc. Perhaps she has a friend who could share the day with her.

It's not the same as having a loved one recognize you, but sometimes we just have to care for ourselves.

And if she's looking for a good laugh, the "Saturday Night Live" skit with Kristen Wiig called "Christmas Morning" is about this exact same situation, which seems to be almost universal for mothers. — Making the Most of Things

**Dear Making the Most:** What a great idea! "No One Special" deserves to be pampered, even if that means doing it herself.

Send your questions for Annie Lane to [dearannie@creators.com](mailto:dearannie@creators.com).

## WANT TO PRINT YOUR CROSSWORD PUZZLES?

Simply find the crossword puzzle in the e-paper and click on it. On the new screen that pops up, select the print option on the top menu. Members can also use the snipping tool. For detailed instructions visit [jamestownsun.news/crossword](http://jamestownsun.news/crossword)

### NEA Crossword Puzzle

<b>ACROSS</b>	44 Legal matter
1 Levy	46 Dull
4 Part of CPA	47 Sermonize
8 Bursts	50 Open
12 Little guitar	53 Earth goddess
13 — monster	54 Hindu queen
14 Competent	56 Football's — Par-seghian
15 Container for trash	57 "Woe is me!"
16 Rich soil	58 Eye part
17 Booty	59 Essential
18 Battery terminal	60 Northern-most region
20 Actor — Snipes	61 Prop for Sherlock
22 — moss	62 Curved letter
24 Payable	
25 Group of Atlantic islands	<b>DOWN</b>
28 Engrave	1 Band instrument
31 Eastern potentate	2 Related
32 Undivided	3 Love of all things foreign
34 Sunbeam	4 Glowing
36 Nothing at all	5 AFL- —
37 Versatile bean	6 Lobster feature
38 Fiber plant	7 Domesticated
39 "All hands on —!"	8 Straw bed
42 "Death — Her"	

**TODAY'S CROSSWORD ANSWER**

S	S	E		E	d	i	d		E	T	O	d
A	E	K		S	I	R	I		S	V	L	V
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d	V	C	N		H	C	V	E	R	d		
		B	V	A	R	D		S	E	R		
S	E	W	O	C	E	B		X	O	C	D	
E	L	N		A	O	S		T	I	N		
A	V	R		E	N	O		R	I	W	E	
H	C	L	E		S	W	A	H	V	E		
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A	E	T	S	E	M		E	D	O	N	V	
L	O	O	T		W	O	T		N	I	B	
E	T	B	V		V	T	I	G		E	K	N
S	d	O	d		L	C	O	V		X	V	L

ARLO AND JANIS by Jimmy Johnson



BORN LOSER by Art Sanson II



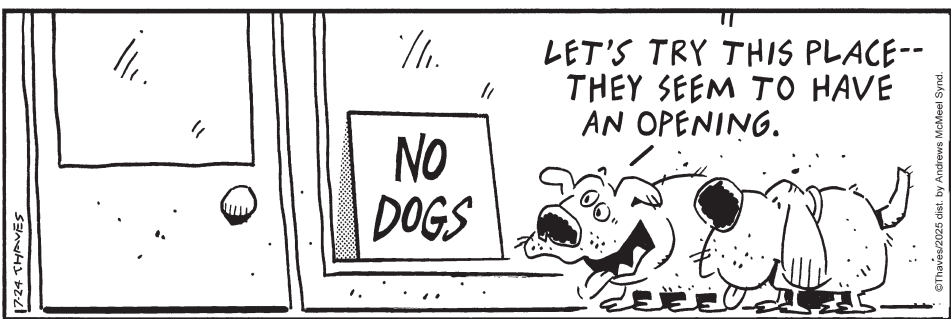
BLONDIE by Dean Young & Dennis Lebrun



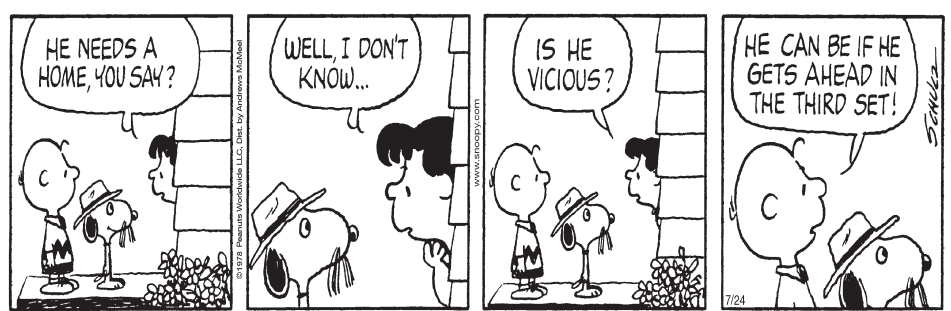
GARFIELD by Jim Davis



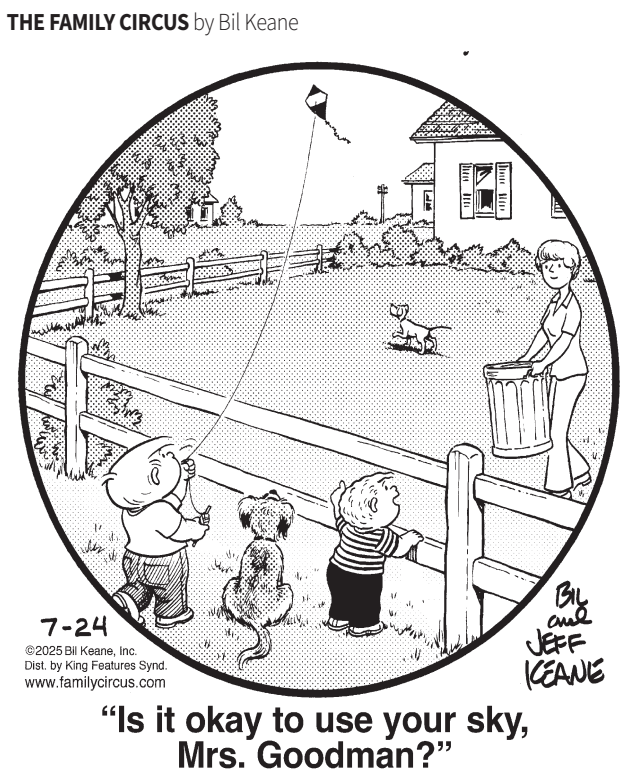
FRANK AND ERNEST by Bob Thaves



CLASSIC PEANUTS by Charles Schulz



HAGAR THE HORRIBLE by Chris Browne



HOCUS-FOCUS BY HENRY BOLTINOFF



Differences: 1. Number is smaller. 2. Nose is smaller. 3. Arm is not showing. 4. Fence is different. 5. Mouth is smaller. 6. Leaves are added to tree.