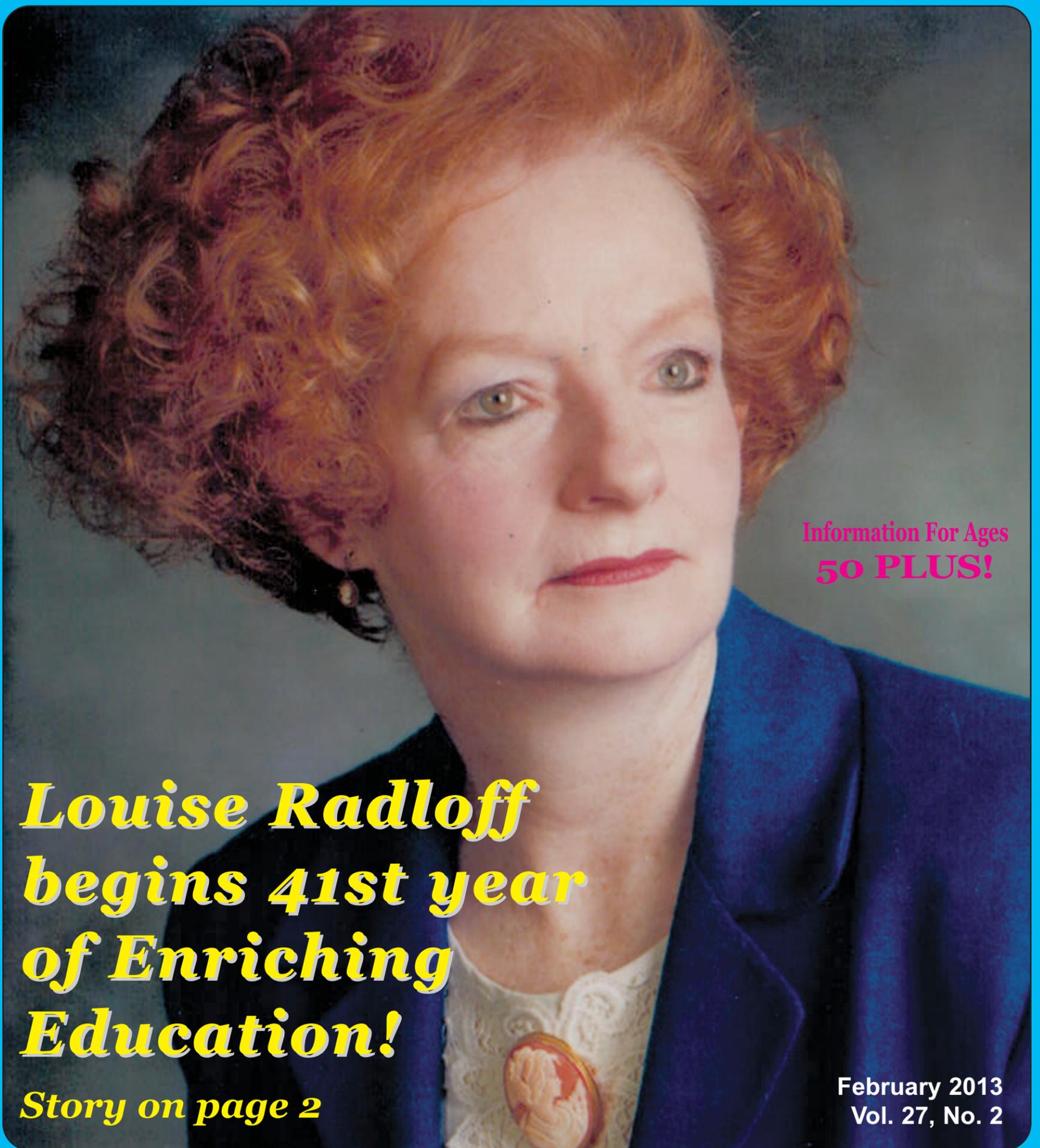


Senior News

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***Louise Radloff
begins 41st year
of Enriching
Education!***

Story on page 2

February 2013
Vol. 27, No. 2

On the Cover

Louise Radloff begins 41st year of Enriching Education

by SUSAN LARSON

ON THE COVER
Louise Radloff

Louise Radloff never set out to spend 40 years on the Gwinnett County Board of Education. But she was well pre-

pared for the hard work and dedication it would take.

While growing up on a farm in Canada, she not only cared for her younger brothers and foster siblings, but also milked cows and churned butter.

“As kids, there was an expectation that we would be part of the team to work to do whatever had to be done,” Radloff said.

When she was 15, her parents moved to the United States. She stayed in Canada until she finished college and then worked at an engineering firm in Toronto. She later joined her family in Buffalo, New York where she met her future husband, Dick.

After they married, she became a U.S. Citizen. In 1970, Dick was transferred to Gwinnett County, which back then was even more country than the farming community where Louise grew up.

“Beaver Ruin Road had only recently been paved and we had to go to Doraville to shop,” she said.

The biggest cultural shock came when she



Louise Radloff getting personally involved with one of the 165,000 children in Gwinnett County Public Schools.



Louise Radloff reads with children on Dr. Seuss's Birthday

enrolled her three children in Norcross Elementary School.

“The overall facility was very nasty. There was no air conditioning, no custodians and inadequate textbooks,” she said.

She also observed the unsafe playground equipment and was shocked to see the principal mowing the school lawn.

She organized a cupcake fundraiser and raised enough money and recruited enough volunteers to build a new playground. There was even enough money left over to buy a piano.

Her hard work didn't end there. She and her husband continued to do everything from tutoring students to painting bathrooms.

In 1972, a neighbor suggested that since she was so involved in the school she might as well run for the school board.

Her first thought was that no one would elect a foreigner. Her second thought was to go ahead

and try.

Forty years later, Radloff has just claimed her eleventh term on the Gwinnett County Board of Education. She is an advocate of special education and helped found Oakland Center School and the state mental health association. She also volunteers with the Gwinnett Juvenile Court.

She has two building bearing her name, Louise Radloff Middle School and Louise Radloff Administrative Health Complex, and a scholarship in her name at Meadowcreek High School. In 2012 she was one of five women named National Mother of Achievement for American Mothers.

And then there is her greatest passion, overseeing a weekend program of English for Speakers of Other Languages, doing “whatever has to be done” to help other “foreigners” get involved in their new life in America.

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The Next Chapter

Book Recommendations by ANNE B. JONES, PhD

The Heart Mender: A Story of Second Chances, Andy Andrews, Thomas Nelson 2010; paperback 2011

Major Pettigrew's Last Stand, Helen Simonson, Random House 2010

Back To Blood, Tom Wolfe, Little, Brown and Company 2012

Winter is usually a good time to snuggle up under a warm blanket with a hot cup of tea and a riveting book. This winter's unpredictable, sometimes surprisingly warm temperatures have driven me outside. I often walk around my neighborhood with a CD player strapped to my waist. Such was the case when I began the "Harbour Shores Book Club" selection, *The Heart Mender: A Story of Second Chances*.

A history buff as well as a writer, I'd spent part of 2012 researching German U-Boats along Georgia's coast. I was thrilled when I discovered the book revolved around their off-shore activity. Based on true and provable events, this is an incredible WWII love story, with elements of thriller and inspiration. It is also documentation of the power of forgiveness.

The Heart Mender is a unique work, not only because of its unusual plot, but because the author, Andy Andrews, is an integral part of the story he writes. It all began when he cut down a tree on his property and discovered a mysterious can at its base. Within lay an assortment of objects leading to questions he felt driven to answer.

His quest resulted in the uncovering of a treasure trove of secrets within his community. If there are stories that must be told, this is one. I fully recommend it.

Major Pettigrew's Last Stand by Helen Simonson is being read by the Jackson Literary Society. British characters and programs are popular now and this fits in nicely. The book is a bloody good read. Publisher's Weekly refers to it as a "charming debut novel that tells the tale of Maj. Ernest Pettigrew, an honor-bound Englishman and widower, and the very embodiment of duty and pride."

Major Pettigrew's life is rather boring until he befriends a widowed Pakistani shopkeeper. The story centers on his discovery of their common feelings and interests as he attempts to fend off greedy relatives. As his relationship with the shopkeeper grows, so does Major Pettigrew. In late middle age, he finds he no longer needs to rely on his stifling regimented lifestyle and reexamines his values. Referred to by some as a "comedy of manners," the work is light, enjoyable and holds attention.

Tom Wolfe is a rare literary author who researches his subject with journalistic fervor. His work is not light. He's a literary giant who can easily get away with 720 pages. Local readers may remember him for his Atlanta-based novel, *A Man in Full*. Miami-based *Back To Blood* is considered one of his best books. Its themes relate to class stratification and racial divide. As unappealing as this may sound, he uses an interesting story to paint a realistic picture of one of the most cultural-

ly diverse areas of our nation. According to Michael Moynihan in Newsweek the book's characters, "all brilliantly rendered, serve as portals into separate and unequal Miami," with its mixture of grinding poverty, examples of sexual hedonism and promiscuous spending. Moynihan further states, "*Back To Blood* is a bracing vision of America's shifting demography and the immutability of ethnic conflict and class aspirations.

Wolfe's book begins with the rescue of a Cuban refugee by policeman Nestor Camacho. The name is appropriate, for his

macho exhibition in a TV interview gains him notoriety. His heroic action may have hurt more than it helped as the refugee is targeted for deportation and Camacho becomes despised by his community. As other characters and their stories are threaded through the work, readers gain insight into the dynamics of this multicultural setting. Some people will like this book. Some won't. But, Tom Wolfe is one of our country's best writers.

You may contact Anne at annebjones@msn.com; annebjones.com.

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Senior News & Views of Georgia

Bonding to old ways sometimes best

by SUSAN LARSON

“Skyfall,” like all James Bond movies, came with some surprises. For those of us old enough to have seen “Gold Finger” when it first came out, who could ever forget the fascination with the ejection seat or the oil slick sprayer? That was more high tech than anyone could possibly imagine.

But time and technology have caught up with the silver screen and except for a few enhancements, every gadget featured in “Skyfall” is either a repeat from a previous film or something available to the general public. Even Bond expresses disappointment in the poor selection Q presents to him.

But even more pleasantly surprising is the underlying theme that sometimes the old ways are best. I find that true in some aspects of my life. For example, keeping up with exercise and housework. I set up a schedule with the Silver Sneakers Web site, but I have to go

to my computer to log on, remember my password, click the right link, update, revise, check off, log out and then move on to the calendar on my ASUS to see what chores, meeting and errands I programmed in. Yes, it gives me a daily update and even beeps to remind me 15 minutes before an event. But somehow, the old way of putting it down on paper sometimes seems simpler.

I remember belonging to a book club long ago when all the members' kids were in pre-school and it was all we could do to keep up with whose day it was for car-pooling. Someone suggested we all read “Sidetracked Home Executives, From Pigpen to Paradise,” by Pam Brace and Peggy Jones, two self-declared former slobs. In fact, the Fly Lady of Internet fame based her organizational methods on this very book.

Anyway, these two sisters devised a filing system with different colored index cards for every job imaginable around the house – daily, weekly and monthly. Every

day you pull out your colored cards and re-filed them when the job is completed.

We were determined to make this work, so in addition to meeting monthly as a book club, we met every Monday afternoon as a support group to review the past week, compare notes, and pat each other on the back for a job well done.

With the start of the new year, I thought I might try this again. After all, no matter how many lists and charts and calendar items I enter into my computer, I still have to log into it every time I want to keep up with my list. But there is nothing like an old fashioned stack of neon pink, orange and green index cards on the kitchen counter “in my face” telling me what I need to do.

Yes, so far this old way is working, but truth be told, I sure wish I could find a support group.

Susan Larson is a writer from Lilburn. E-mail her at susanlsarson79@gmail.com.

Spiritual Notes

Have Faith!

by Dr. Bill Baggett
Minister to Seniors
Dunwoody Baptist Church

A new year has arrived. With it comes different challenges, opportunities and, yes, frustration and anxiety regarding the state of our beloved country. While past years have been fraught with fear and concern, 2013 seems different. Our government appears more volatile. “Where are the statesmen of the past?” is frequently heard. The moral code of today among many citizens has been weakened; so often

“anything goes.”

Senior adults remember how much simpler life was when they were growing up. Government officials, local and federal, for the most part, were held in high esteem and trusted. Mass media was not filled with scenes of violence and profanity, drugs and guns didn't appear nightly on the radio and TV. Most of our worries were the results of actions by foreign countries and how it affected our sovereignty. Numerous wars have been fought to protect our freedom as well as assisting other countries to keep their independence.

With all the uncertainty in our land, where are we spiritually? How do we respond? I read again the story of the “Legend of the Cherokee Indian Youth's Rite of Passage” which gave me an answer. The youth's father takes his son into the forest, blindfolds him and leaves him alone. He must not remove the blindfold. The boy sat on a stump through the night terrified by noises of wind and animals. Finally when the horrific night was over he removed his blindfold and discovered his father sitting on the stump next to him. He had been at watch the entire night, protecting his son from harm.

We, too, are never alone. Even when we don't know it, God is watching over us. When trouble comes, we can reach out and touch Him. Just because we may not see God in our changing world, that doesn't mean He is not there. In the book of 2Cor. 5, Verse 7, we read: “For we walk by faith, not by sight.” As the old hymn says, “Have faith in God, He's on His Throne: have faith in God, He watches o'er His own; He cannot fail, He must prevail; Have faith in God, have faith in God.”

Dr. Baggett can be reached at Dunwoody Baptist Church, 1445 Mt. Vernon Road, Atlanta, GA 30338; phone 770-280-1200.

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INSIGNIA SENIOR LIVING

Taking Care

When downsizing isn't enough... many reasons for moving to a retirement residence

by LISA M. PETSCHÉ

As people age, there is a good chance that at some point their home will no longer suit their lifestyle or their needs. In some cases, a retirement home may be the best choice. Retirement residences are private pay, wellness-oriented facilities that enable active seniors to maintain or improve their independence, health and overall quality of life.



Lisa Petsche

Reasons for moving

The following are common reasons for choosing a retirement home.

- **Freedom** – To reduce responsibilities associated with home ownership (particularly property maintenance and keeping track of a multitude of bills) – to allow more time for preferred activities.
- **Independence** – To off load as many responsibilities of daily living as possible, in order to continue to live independently in spite of decreased physical abilities. People in this situation may wish to eliminate not only property maintenance tasks but also housecleaning, laundering, grocery shopping and meal preparation.
- **Accessibility** – To increase the accessibility of their living space, specifically, to make it easier and safer to enter and exit, access all areas and use rooms for their intended purpose.
- **Finances** – To reduce the expenses associated with home ownership, particularly if they live in an older home that is not energy efficient or requires extensive repairs. Another reason for moving is that the cost of home adaptations to improve safety and accessibility is beyond their means or is not a wise investment from a real estate market perspective.
- **Peace of mind** – To ensure help is available if they run into difficulty. This can provide them, as well as their family, with reassurance.
- **Socialization** – To increase social contact. Opportunities to make new friends are everywhere, from the dining room and lounge areas to activity rooms and outdoor spaces.
- **Recreation** – To engage in new and previously enjoyed activities that are stimulating and pleasurable and provide satisfaction or entertainment.
- **Security** – To reduce the risk

of victimization. For example, those who are anxious about answering the door, leaving their home unattended or coming home to an empty house may experience increased peace of mind living in a residence with a security desk and locked mailboxes.

- **Community Access** – To improve access to shopping and other businesses, medical resources, places of worship and other amenities. For those who do not drive, or who anticipate being unable to drive in the near future, easy walking distance to frequently accessed amenities and perhaps public transit may be a priority. In any case, some retirement homes offer shuttle services to medical appointments, shopping and community events.

- **Health** – To ensure ongoing healthcare needs are met, beginning with the basics: nutritiously balanced meals and opportunities to stay physically active and mentally stimulated. Other needs may include medication management, a special diet and assistance with personal care. Many retirement

homes offer assisted living packages for residents who need help with the latter.

- **Lifestyle** – To enjoy an all-inclusive lifestyle. Seniors who have the financial means and wish to enjoy life to the fullest may seek a setting that simulates a resort atmosphere. Amenities may include elegant spaces, fine dining, a cocktail lounge or pub, fitness center, swimming pool, library, beauty salon, spa, café, Internet lounge, convenience store, greenhouse, putting green and more.

Retirement homes vary considerably in terms of price, size, amenities and services, which can make it difficult to choose from among them. If you are in the market for one, carefully consider your financial situation and preferred lifestyle to determine which places to focus on.

It is important to go beyond location, curb appeal and advertisements. Take personal tours. Plan to visit several places, take a notebook and bring along a friend

for a second opinion.

Lisa M. Petsche is a social worker and a freelance writer specializing in boomer and senior issues.

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Poets' Corner

Editor's Note: If you have written a "well-worked" poem which you would like considered for publication, please forward it to: Senior News, P. O. Box 8389, Warner Robins, GA 31095-8389. Please include your name and address on your poem. We will publish selected poems (or excerpts) as space permits.

Dear Sir/Madame:

This poem was written upon my father's death in 2008.

My family and I lived outside of Chicago growing up. My sister and I were the only siblings. Though there were not a lot of big lakes by our house, my father always found a creek or stream close by. We started the journey with fishing when my sister and I were about 6 and 10 years old.

Fast forward to today... my sister Julie lives in Del Webb and I just moved to Reynold's from Los Angeles last July. We are finally living in the same state and city, something we haven't experienced in over 40 years. We have lived in many states and cities throughout our adult lives but always took one week's vacation a year to meet each other in Minnesota on a lake, rent a cabin and a pontoon, and fish every day. It was our therapy.

We are now celebrating our love for fishing on Lake Oconee and the ponds at Reynold's.

Thank you for your consideration.

Lynne Young
Greensboro, GA

SISTERS WHO FISH

by Lynne M. Young

*This little tale started a long time ago
When a dear father shared with his two daughters
All of his fishing know how.*



Lynne Young
"Sisters Who Fish"

*He taught them how to search for bait
Using a flashlight and pail to capture
Slimy Night Crawlers in the evenings late.*

*Whether a tiny creek or a rushing stream
A "Big Catch" was always their dream.*

*He taught them about patience and fishing skill
How to bait a hook, hold a pole, and cast a line
All with expectations of one great thrill.*

*They caught fish like Crappies, Carps, Bullheads and Sunnies
Hooking a turtle, a branch or a bird, was always so funny.
No matter what was pulled out or hooked in mid-flight
Watching the bobber go under caused us shire delight.*

*Now the girls have grown
Each with a home of their own.
Gatherings have them reminiscing about Dad
Of those great fishing days and the fun that they had.*

*The thrill of fishing is the bond the girls hold dear
And have made a pact to share this joy once a year.
Because it is their lifelong passion and fervent wish
To always remain... Sisters Who Fish.*

METAMORPHOSIS

by Henry Newton Goldman

*Where once I stared into infinity,
Subconsciously a prisoner of my mind,
I lost these cobwebs of translucency,
No more these ghost like shackles*



Julie Applehoff
"Sisters Who Fish"

*bind.
Where once I only heard the melody,
And never paid attention to the words;
I now can understand with clarity,
The meaning of the lyrics often heard.*

*I see a beauty in all things once more,
I sense my life is now in my control.
Lost now, these fears once locked behind a door,
When once I lived in part, but now the whole.*

*No more transfixed in tiny prison cells,
I shed these binds and exit from my shell.*

DOWN THE DUSTY ROAD

by Bobby Cline

*Down the dusty road I traveled,
Toward a long sought end.
I take a quick look backward,
To see where I have been.*

I am not allowed to tarry,

*Or rest along the way.
For forward i must move,
Toward another day.*

*What lies behind is long since gone,
Only memory holds it now.
I think about it briefly,
Then slowly turn around.*

*The future pulls me onward,
To that ending that I seek.
My fate is in the good Lord's hands,
No matter what I meet.*

*I struggle through the darkness,
Like a bird in flight at night.
Blown where the wind takes me,
Always looking for the light.*

*My mind does seek the answer,
As to why I walk this road.
But I can no find a reason,
So onward I must go.*

*what fate beholds my being?
How long must I go on?
I may never find the answer,
And I have to walk alone.*

*But I keep on ever walking,
Each step will serve my goal.
In life the task is simple,
I contemplate, then go.*

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Dunwoody Fine Art Association unveils work of local artists at local business and a new Pop-Up Gallery

by MARY FRANCES

The Dunwoody Fine Art Association is teaming up with 30 local Dunwoody businesses to celebrate the arts and to highlight the work of local

artists. During February 2013, original works by local artists will be displayed on the walls of supporting businesses along with an "Art Walk" stroll through the community. These and other art appreciation activities will culminate on

Saturday, February 23, 2013, with a Grand Opening of the new Dunwoody Fine Art Association Gallery in The Courtyard of Dunwoody Village Shopping Center behind Fresh Market and across from the Post Office.

"Our goal is to bring awareness of the arts to our community and to showcase the terrific talent of artists here in Dunwoody," said Susan Proctor, Dunwoody Fine Art Association President.

The artwork on display throughout Dunwoody, as well



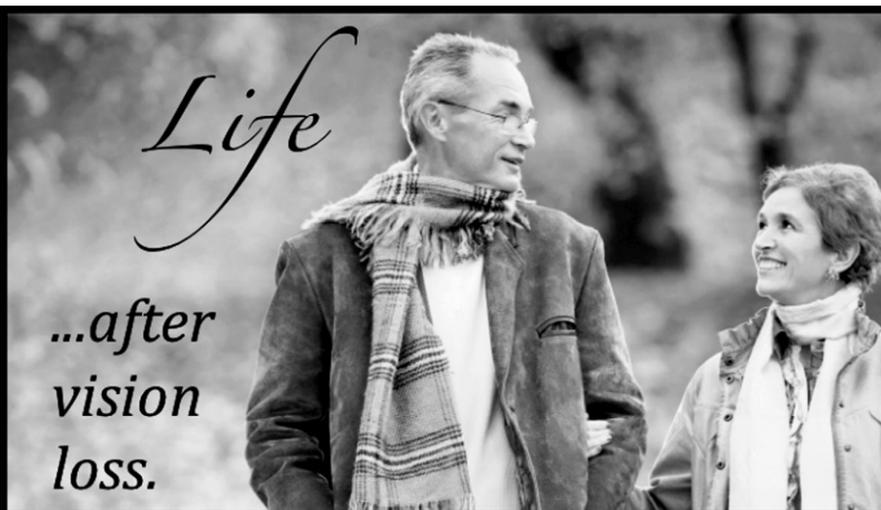
Signs

as other artworks by the association's members, will be showcased at the new Dunwoody Fine Arts Association Gallery which will open to the public on Monday, February 25, 2013. All of the artworks displayed will be available for purchase.

For more information about the February 2013 Art Walk and Dunwoody Fine Art Association's Pop-Up Gallery, visit www.dunwoodyfineart.org.



Dunwoody Fine Art Gallery



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Sherri Richards Paints the Gallery Wall

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Pam Lyle receives recognition for Excellence in Instruction of Patriotic Ideals to American Youth

Submitted by DEBBIE HOUSTON
Media Chair, Philadelphia Winn
Chapter NSDAR, Lawrenceville

The National Society Sons of the American Revolution awarded Pam Lyle, a member of the Philadelphia Winn Chapter National Society Daughters of the American Revolution of Lawrenceville, the runner-up certificate of the Nancy Hart Education Outreach Award. The Philadelphia Winn Chapter NSDAR recommended her for the award. The certificate notes her “excellence in the instruction of patriotic ideals to American youth.” President of the Atlanta Chapter SAR and Chairman Georgia Society SAR Education Committee Terry Manning made the presentation during Philadelphia

Winn’s January meeting.

Pam is an active member of Philadelphia Winn NSDAR. Among her various activities last year, the Lawrenceville resident engaged seniors at an assisted living center in celebrating a Flag Day event by lighting red, white, and blue candles, coordinated events with the Boy Scouts of America to promote the proper procedure for retiring worn American flags, and volunteered in Veterans Day festivities honoring our troops.

The NSDAR was founded in 1890 to promote patriotism, preserve American history, and support better education for our nation’s children. If you would like to learn more about the Philadelphia Winn NSDAR, please email philwinndar@gmail.com.



Terry Manning, Chairman, GASSAR Education Committee, and President, Atlanta Chapter SAR, and Pam Lyle, a Philadelphia Winn daughter.

IS ANGINA SQUEEZING THE ENJOYMENT OUT OF YOUR LIFE?



Announcing a clinical research study for people with angina.

If you’ve been unable to control your symptoms of angina, you’re invited to see if you may qualify for the Renew Study. The purpose of the study is to determine the safety and effectiveness of an investigational therapy using a patient’s own stem cells for the treatment of angina.

Each individual must be 21 or older, and will be evaluated to determine his or her eligibility. Qualified participants will receive either the investigational therapy or placebo, or continue with current approved angina treatment options, providing researchers with a standard comparison to the investigational therapy. All participants will receive study-related medical exams and lab tests at no charge. Compensation for time and travel may be available.

To find out if you may qualify, visit RENEWstudy.com and call the area doctor below.

Contact: Amr Mohamed
Arshed A. Quyyumi, MD
1364 Clifton Road NE
Atlanta, GA 30322
770-686-8175



Out & About



Roswell Dance Theatre presents the American Girl Fashion Show®

Special to Senior News

Roswell Dance Theatre invites girls and their friends and families to experience the American Girl Fashion Show on March 1, 2 and 3 at the DoubleTree Hotel Ballroom located at 1075 Holcomb Bridge Road in Roswell. This fun, engaging program showcases historical and contemporary fashions for girls and their dolls. Proceeds from the event will benefit RDT's Children's Charities.

One hundred local models will present the fashions, while lively commentary, music, and decorations help create a memorable experience for girls and their families. Audiences will delight in his-

torical clothing from daywear to sleepwear and special occasion clothing that resembles what the popular American Girl characters Kaya, Caroline, Josephina, Marie-Grace and Cecile, Addy, Rebecca, Kit, Molly, and Julie might have worn. Contemporary, Girl of the Year and My American Girl outfits for girls ages 8 and up and sweet Bitty Baby fashions for little girls complete the program.

The event also includes refreshments, party favors, auction baskets and door prizes. Tickets are on sale now on Roswell Dance Theatre's website www.tysod.com.

About American Girl

American Girl is one of the nation's top direct marketers, children's publishers, and experiential

retailers. American Girl Programs is proud to partner with non-profit organizations to present Fashion Show events to raise funds for children's charities. As part of the company's ongoing commitment to "celebrate girls," American Girl Programs' events have generated millions of dollars for worthwhile causes nationwide.

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\$30 Adult

\$25 Senior/Student

Group Discounts Call

404.727.5050

www.AtlantaSacredChorale.org

Benson Manor

A Retirement Housing Foundation® Community
2348 Benson Poole Road • Smyrna, GA 30080

Benson Manor is a 76-unit affordable senior housing community designed with stone and sturdy wood-like siding. Each apartment is approximately 540 square feet. Benson Manor is conveniently located close to shopping, churches, medical facilities, and a major bus route.

Residents must be 62 years of age or older. Some units have special features for mobility and sensory impaired persons. Income limitations are determined by the U.S. Department of Housing and Urban Development (HUD). Residents pay 30 percent of their adjusted income for rent. Gross income must not exceed \$24,900 for one person and \$28,500 for two persons.

For An Application or More Information
Please Call 770-435-6406

Website: www.rhf.org



Free Senior Care Referral Services

Expert advice on long term care and all senior housing – at no cost to you!

Family at Ease assists families in the researching of care facilities and services for their loved ones. We've toured each Facility - we know the services, amenities and pricing for all. First-hand knowledge of the Assisted Living, Independent Living, Nursing Homes, Memory Care, Personal Care Homes and In-Home Care providers throughout Atlanta.

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<http://www.familyatease.com/news/>



Family at Ease
Integrated Care Services for Loved Seniors

Don't let paperless, e-receipts compromise your personal information

by **KELVIN COLLINS**
President/CEO, BBB of Central Georgia & the CSRA, Inc.

Have you ever opted for a paperless, e-receipt? Some retailers and banks have started offering customers the option of receiving receipts from purchases and ATM transactions via email. While this is a convenient alternative to paper clutter, the Better Business Bureau is reminding shoppers to protect their identity in the process.

Many retailers offer e-receipts for both our convenience and theirs. E-receipts save retailers money, and they make it easier for you to electronically file them away until they're needed for returns, war-

ranties or taxes.

E-receipts can often be tied to your store affinity card, but you can often opt for paperless simply by providing your email address to the clerk at the time of purchase.

There are also online companies that offer to organize and store digital receipts. You must create an account and provide your credit or debit card information, which the company uses to track transactions. After purchases, the company retrieves receipt information directly from retailers and stores it online. Be careful! Obviously this kind of service is ripe for scammers to mimic in order to steal your information.

While paperless receipts may offer savings for retailers and convenience to you, be sure you're aware of what else you could be

receiving in your inbox. Along with receipts, businesses may send "junk mail" filled with surveys, coupons and other promotional offers. They may also use your information to build profiles on demographics and buying habits.

For shoppers who are interested in opting for the paperless, e-receipt, BBB offers the following tips:

- Find out how the business plans to keep your information secure. You'll want to check to see if the business plans on selling your information to third-parties. If they do, be on the lookout for unsolicited emails requesting your personal information; they could be scams that download malware on your computer.

- Ask if you can opt-out of receiving promotional emails. Now that the business has your email address, it's possible you'll start to receive coupons, newsletters and other promotional emails from them... and even from others if they've sold or shared your data. You may want to set up a separate email address to use for paperless receipts so that you can easily monitor it for spam.

- Beware of scams! Having receipts emailed can also make you susceptible to phishing and other identity theft scams. Scammers pose as retailers or banks with realistic-looking emails that may claim there are problems with your purchase and

request that you click a link to fix it. The link may take you to a fraudulent site that asks for your personal information, or it might download malware on your computer that will search your hard drive for account numbers and passwords.

- Make sure your anti-virus software is up-to-date. Whether or not you plan to increase your internet and email use, it's always a good idea to make sure your system's security plan is updated regularly. Spammers feed off of online shoppers who fail to update their security patches.

For more BBB tips you can trust, visit www.bbb.org and follow us on Facebook at www.facebook.com/bbbga.

Kelvin Collins is president/CEO of the Better Business Bureau of Central Georgia & the CSRA, Inc. serving 41 counties in Central Georgia and the Central Savannah River Area (CSRA). This tips column is provided through the local BBB and the Council of Better Business Bureaus. Questions or complaints about a specific company or charity should be referred directly to the BBB at Phone: 1-800-763-4222, Web site: www.bbb.org or E-mail: info@centralgeorgia.bbb.org or info@csra.bbb.org.

Debt Negotiators are not the same as Credit Counseling Agencies

by **KELVIN COLLINS**
President/CEO, BBB of Central Georgia & the CSRA, Inc.

Many consumers are experiencing the stress that comes with mounting credit card debt. With the unemployment rate still high, more families are depending on credit just to make ends meet. The Better Business Bureau warns over-burdened consumers to beware of companies that promise to cut their bills in half by negotiating low payoff amounts from creditors.

Debt negotiators or debt settlement companies promote their services to reduce a consumer's debts and pay them off. Some debt negotiators are known to charge hefty upfront fees. Others charge fees based on the amount of debt you owe or the number of credit accounts you have, or they may charge fees based on the amount of debt a creditor agrees to wipe out.

While avoiding bankruptcy, debt negotiation will leave many charge-offs on your credit file, which to other creditors, and future potential lenders, can look just as bad as bankruptcy. Often, a debt-negotiating company will tell you to stop making payments to creditors and to send money to them instead. The money gets placed in an account until the debt negotiator decides to make an offer to a creditor. If you are paying monthly payments to the negotiator, it can take months before enough money is collected from you to make a settlement offer to a creditor. And, after several months of not paying your creditors and harassing phone

calls, your credit can be ruined. Write-offs or charge-offs can stay on your credit report for seven years.

Also, debt amounts written off may cause problems for consumers with the Internal Revenue Service, because the amount of debt that is forgiven may be viewed as income to the borrower.

If you feel you need help with your finances, you may want to visit with a certified credit counselor with a reputable, accredited, consumer credit counseling service. Consumer credit counselors encourage consumers to make every effort to pay their debts. With the help of a certified credit counselor, who seeks reductions in interest charges and payments as part of an overall debt management plan to pay off the debt, consumers can avoid bankruptcy and ruining their credit standing.

As with any company, check with your Better Business Bureau at www.bbb.org to ensure the trustworthiness of anyone who offers a quick fix to your debt problems.

Kelvin Collins is president/CEO of the Better Business Bureau of Central Georgia & the CSRA, Inc. serving 41 counties in Central Georgia and the Central Savannah River Area (CSRA). This tips column is provided through the local BBB and the Council of Better Business Bureaus. Questions or complaints about a specific company or charity should be referred directly to the BBB at Phone: 1-800-763-4222, Web site: www.bbb.org or E-mail: info@centralgeorgia.bbb.org or info@csra.bbb.org.

Asbury Harris Epworth Towers

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At Asbury Harris Epworth Towers our welcome mat is always out. Asbury Harris Epworth Towers is a community for senior adults age sixty-two and older. Close proximity to I-285 and Greenbriar Mall in southwest Atlanta. Marta comes right by our front drive, for quick and easy transportation anywhere. We are accepting applications for our one-bedroom units.

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*Monthly Rent is Based on Income. Residents must meet Income Qualifications.

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Atlanta CALENDAR

Senior Citizen Services

1705 Commerce Drive, NW, Atlanta.
For information on programs offered call 404-351-3889.

Cobb Senior Services

• Administrative Office: 32 N. Fairground Street, Marietta, GA 30060, 770-528-5355
• For events & activities: www.cobbse-niors.org

Multipurpose Centers:

(Seniors age 55+)
• East Cobb Senior Center: 3332 Sandy Plains Rd., Marietta, GA 30066, 770-509-4900
• Freeman Poole Senior Center: 4025 South Hurt Rd., Smyrna, GA 30082, 770-801-3400
• North Cobb Senior Center: 4100 Highway 293, Acworth, GA 30101, 770-975-7740
• West Cobb Senior Center: 4915 Dallas Highway, Powder Springs, GA 30127-4488, 770-528-8200
• Windy Hill Senior Center: 1885 Roswell St., Smyrna, GA 30080, 770-801-5320
• Senior Day Center: 277 S. Fairground St., Marietta, GA 30060, 770-528-5399

Neighborhood Centers:

(Seniors age 60+)
• Austell Senior Center: 5580 Austell-Powder Springs Rd., Austell, GA 30106, 770-819-3200
• Marietta Senior Center: 32 N. Fairground St., Marietta, GA 30060, 770-528-2516
• North Cobb Senior Center: 4100 Highway 293, Acworth, GA 30101, 770-974-2984
Smyrna Senior Center: 1885 Roswell St., Smyrna, GA 30080, 770-801-5345

Fulton County Senior Services

The Fulton County Government coordinates a variety of services at 20 senior centers. For the nearest center or more information call the Fulton County Senior Information and Assistance at 404-613-6000, or visit www.myfulton-countyga.us.

Senior Multipurpose Facilities

• Dorothy C. Benson Senior Multipurpose Complex (Includes Sandy Springs Neighborhood Senior Center): 6500 Vernon Woods Drive, Sandy Springs, 404-705-4900. "Council on Aging," Mon.-Fri., 8:30 a.m.-5 p.m.
• H.J.C. Bowden Senior Multipurpose Facility: 2885 Church Street, East Point, 404-762-4821.
• Harriett G. Darnell Senior Multipurpose Facility: 677 Fairburn Road, NW, Atlanta, 404-699-8580.
Helene S. Mills Senior Multipurpose Facility: 515 John Wesley Dobbs Avenue, Atlanta, 404-523-3353.

Neighborhood Senior Centers

• Alpharetta/Crabapple Neighborhood Senior Center, 12624 Broadwell Road, Alpharetta, 770-751-9397.
• Auburn Avenue Neighborhood Senior Center, 300 Auburn Ave., NE, Atlanta, 404-224-3140.
• Bethlehem Neighborhood Senior Center, 87 Thayer Street, NE, Atlanta, 404-577-6017.
• Camp Truitt Neighborhood Senior

Center, 4320 Herschel Road, College Park, 404-762-4802.

• Cosby Spears Neighborhood Senior Center: 355 North Ave., NE, Atlanta, 404-876-4031.
• Dogwood Neighborhood Senior Center: 1953 Bankhead Hwy., Atlanta, 404-792-4964.
• Fairburn Neighborhood Senior Center: 109 Milo Fisher St., Fairburn, 770-306-1555.
• Fulton County QLS Senior Center: 4001 Danforth Road, SW, Atlanta, 404-699-1686.
• Hapeville Neighborhood Senior Center: 527 King Arnold St., Hapeville, 404-762-3660.
• New Horizons Neighborhood Senior Center: 745 Orr St., NW, Atlanta, 404-730-7100.
• Northside Shepherd Neighborhood Senior Center: 1705 Commerce Dr., NW, Atlanta, 404-352-9303.
• Palmetto Neighborhood Senior Center: 510 Turner Ave., Palmetto, 770-463-4990.
• Roswell Neighborhood Senior Center: 1250 Warsaw Rd., Roswell, 770-640-1583
• St. Paul Neighborhood Senior Center (Tuesdays & Thursdays): 501 Grant St., NE, Atlanta, 404-688-7501.
• Sandy Springs Neighborhood Senior Center (In same location as Dorothy C. Benson Senior Complex): 6500 Vernon Woods Dr., Sandy Springs, 404-705-4901.
• Southeast Neighborhood Senior Center: 1650 New Town Circle, SE, Atlanta, 404-624-0641.

Roswell Recreation & Parks Offerings

• Roswell Recreation Senior Citizens Club: Meets each Wednesday. Activities include trips, parties, guest speakers, social functions and other activities. For membership information call 770-641-3950.
• Monthly Luncheon: Second Wed. of the month. Must RSVP one week in advance. Call for more information.
• Scrabble Club: First and third Tues. of each month, 10 a.m. and Mondays at 1 p.m. Call in advance to play, 770-641-3950.

Lawrenceville Senior Center

225 Benson Street, Lawrenceville 770-822-5180.

Gwinnett Senior Center

225 Bethesda Church Road, Lawrenceville, 770-822-5147

Bartow County Senior Center

Cassville, 770-383-7383
www.bartowga.org

Fayette Senior Services

4 Center Drive, Fayetteville 770-461-0813. Call for complete details on services offered.

CLUB 55

The Bridge Community Center 225 Willowbend Rd., Peachtree City www.thebridge-cc.org
• Club 55: For adults 55 and older. Meets every 4th Wed., 1:30-3:30 p.m. for bingo, foosball, video games, movies and more. For details call The Bridge Community Center or visit www.thewypers@bellsouth.net.

Alzheimer's Support Group

On the third Monday of every month at 7:00 p.m., Cypress Court and Vinings Place and the Greater Georgia Chapter of the Alzheimer's Association are sponsoring an Alzheimer's Support Group. This support group is intended for families and friends of a loved one afflicted with Alzheimer's Disease. For additional information and directions call 770-803-0100.

Parkinson Disease Support Groups

For information on Parkinson Disease Support Groups in the metro area, please contact Lynn Ross, LMSW, Coordinator, American Parkinson Disease Association Information & Referral Center, Emory University, at 404-728-6552 or sloss@emory.edu.

Multiple Sclerosis Center of Atlanta

Support group meetings second Tuesday each month, 4-5:30 p.m., MSCA in Buckhead, 3200 Downwood Circle, Suite 550, The Palisades Building. For additional information call 404-351-0205, ext. 110, or visit www.mscaatl.org.

Alzheimer/Caregiver Support Group Meeting

First Mon. each month, 10:30 a.m. Free respite care for your loved one during meeting, must call in advance. Aloha to Aging, Inc. located in the Mt. Bethel Community Center, 4608 Lower Roswell Rd., Marietta. Call 678-439-1177.

Square Dance Class

Singles & couples welcome; free child-care, ages 5+. Hosted by Kennesaw Square Dancers. Call 404-808-8689 or visit www.squaredealers.com.

Button Gwinnett Society

Meets quarterly at the 1818 Club for fellowship and interesting speakers. Meetings begin at 6 p.m. For complete details call Elliott at 770-840-1003 or elliott@brack.net.

Greater Atlanta Archaeological Society

Meets 2nd Tues. of each month, 7:30 p.m., at the Fernbank Museum of Natural History, just off Ponce de Leon at 767 Clifton, Rd. NE, Atlanta. Call 770-242-2249 for recorded message.

Senior Ballroom Dance

First & third Tuesdays, 7:30 p.m., Mason Mill Park, 1340 McConnell Dr., Decatur. Live band, refreshments. Call 404-679-1349.

Friends of Smyrna Library

100 Village Green Circle, Smyrna www.friendsofsmyrnalibrary.org 770-436-8062; Third Thursdays

Georgia Center for the Book DeKalb County Public Library

215 Sycamore Street, Decatur 404-370-8450, www.georgiacenter-forthebook.org

Roswell Library

115 Norcross St., Roswell 770-640-3075

East Point Library

2757 Main St., East Point 404-762-2094

Buckhead Library

269 Buckhead Ave., Atlanta

continued on page 13

THE ZABAN TOWER



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*Amount of federal rent assistance varies. Must meet age and income qualifications set by the Department of Housing and Urban Development (HUD). Assets are not considered income, but can be used to pay for supportive services. Call 404.751.2255 for details.



CALENDAR

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Atlanta World War II Round Table
Preserving History. For information call John Kovach at 770-928-4579 or visit our website at <http://atlantawwiiroundtable.org>.

East Cobb AARP
AARP New Members and Volunteers Welcome. First Thurs. of the month, 1:30-3 p.m., East Cobb Senior Center, 3332 Sandy Plains Road, Marietta. Contact Joan Ferrandino at 770-579-5191 or Arlene LeClair at 770-321-9789.

Woodstock AARP Chapter 5173
Meetings held 2nd Tues. of each month, 11:30 a.m.-1:00 p.m., Hearth Restaurant, 3055 Eagle Watch Dr., Woodstock. Call Alice Kuzniak at 770-928-5640.

Sandy Springs AARP
Meets the 2nd Tues. of each month at 2:00 p.m. in The Dorothy C. Benson Senior Center, 6500 Vernon Woods Drive, Sandy Springs. Contact Miriam Hahn at 404-252-2989 for information.

PALS Lunch 'n Learn Sessions
For details call PALS (Perimeter Adult Learning and Services) at 770-698-0801.

Senior Connections' Adventures In Learning Classes
Mack Love Senior Center, 1340 McConnell Dr., Decatur
Online catalog available at www.seniorconnectionsatl.org or call 404-321-6060.

Monthly Sacred Harp Singing
Thurs., Feb. 7, 7:30-9:30 p.m. Early American hymns sung in powerful, exuberant style, as seen in *Awake My Soul*. Beginners welcome, instruction provided. Emory Presbyterian Church, fellowship building, 1886 N. Decatur Rd. For details and directions call 404-892-6836 or visit www.atlantasacredharp.org.

Monthly Song Circle
Fri., Feb. 22, 7:30 p.m. Group singing

just for fun... no performances. Open to all. Folk music, old standards, spirituals, political songs, pop, freedom songs, country, show tunes, and more. East Lake location. For directions and more information call Bob at 404-378-5424.

Volunteers Needed To Deliver Food
South Fulton Senior Services Inc. (SFSS) is a non-profit agency. Its mission is to provide a range of services and activities which promote wellness, wholeness and self-sufficiency for adults, sixty (60) years of age and older, who reside in South Fulton County.

SFSS has serviced the South Fulton Community for 21 years. In order to enhance the level of support and services, volunteers are needed to help deliver meals on wheels. Service areas include: East Point, Hapeville, College Park, Union City, Fairburn, Rico, Palmetto, and Chattahoochee Hills. If you would like to become a volunteer for meals on wheels, please contact Debra Hood or Adam Surfus at 404-559-0070.

Get Connected with SeniorNet at the Marcus Jewish Community Center of Atlanta

SeniorNet is an international, non-profit computer learning program designed to teach adults ages 50 and over computer literacy. The Marcus Jewish Community Center of Atlanta bears the unique distinction as being one of only three SeniorNet learning centers operating in the metro Atlanta area.

The SeniorNet curriculum covers a broad spectrum of computer-related courses including learning beginning, intermediate, and advanced Microsoft Windows applications (word processing, database, spreadsheets), discovering the Internet, how to buy a computer, the ins and out's of email, learning how to use a mouse, basic typing skills, buying and using a digital camera, digital photography and Adobe Photoshop elements, PowerPoint, buying and selling on eBay, designing web pages, and fun with graphics.

SeniorNet programs at the MJCCA are available

to both members and non-members. Trained volunteer instructors teach computer classes that are specially designed and paced for older adults. Classes are limited to 12 students each allowing for a meaningful learning experience. All classes are held in the ORT Computer Technology Resource Center at the MJCCA Zaban Park campus.

The Marcus Jewish Community Center of Atlanta (MJCCA), "The Center of the Jewish Community," is committed to strengthening the quality of life in Atlanta, and is recognized as one of the most highly-regarded centers internationally. From preschoolers and children, to teens and singles, to adults and seniors - the MJCCA attracts a diverse audience from the entire community. Visit us on the web at www.atlantajcc.org.

Volunteers Need for Meals on Wheels
Senior Connections needs volunteers to deliver hot, nutritious meals to homebound seniors in your area. Three convenient pickup locations in Chamblee, Decatur and Lithonia. Call 770-455-7602 or register to volunteer online at www.seniorconnectionsatl.org. Call for new class offerings.

New Neighbors League Club
Prospective member orientation, first

Wed. each month at the New Neighbors Welcome Center, 479 S. Atlanta St., Roswell. Luncheon and program second Wed. each month at various locations. Volunteer orientations are conducted every Monday at 1 p.m. For complete details call 770-993-7886.

Volunteers Need for Meals on Wheels
Meals on Wheels volunteers needed in DeKalb neighborhoods. Deliver hot, nutritious meals to homebound senior neighbors in your area. Three convenient pickup locations including Chamblee, Scottdale and Lithonia. Call Senior Connections at 770-216-2574.

Congregation Shema Yisrael
4549 Chamblee-Dunwoody Rd., Atlanta. Call 404-943-1100.
The Open Synagogue holds services every Sat. at 10:15 a.m., Jewish Family and Career Services.

Congregation Beth Shalom
5303 Winters Chapel Rd., Atlanta 770-399-5300; www.bshalom.net

Achva Adult Day Club
The Achva Adult Day Club meets at Ahavath Achim Synagogue on Wednesdays and Fridays, 11 a.m.-3 p.m.

continued on page 14

NOTICE TO ALL VETERANS

Who Have Honorably Served Their Country in War & Peace

Because of the lack of burial space land devoted to a national cemetery, we at Gwinnett Cemetery Group proudly... have dedicated a Garden of Honor to accommodate honorably discharged Veterans and SPOUSES. As an Honorably Discharged Veteran who does not already own cemetery property, you qualify for a space at NO CHARGE. Payment of endowment care and deed transfer fees required. However, you must register for the space and show proof of an Honorable Discharge Certificate for the space. Spaces will be granted on a first come, first-served basis. To assure a reservation for you and your spouse mail coupon below to:

Service & Planning • 87 Scenic Hwy. • Lawrenceville, GA 30046.
Gwinnett Memorial & East Shadowlawn Memorial Gardens, Lawrenceville • White Chapel Memorial Gardens, Duluth
**Not Affiliate With Any Government Agency*

Service & Planning • 87 Scenic Hwy. • Lawrenceville, GA 30046
I'm interested in taking advantage of this special opportunity

Veteran _____	Address _____
City _____	State _____ Zip _____ Phone _____
Spouse's Name _____	Number In Family _____

BUSINESS CARD SECTION

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CALENDAR from page 13

Open to the community and provide meaningful activities for those with memory loss or physical challenges. Contact Leah Steiner at 404-603-5756 for information.

VOLUNTEER OPPORTUNITIES FOR 55+
The Metro Atlanta RSVP program, sponsored by the Atlanta Regional Commission, Area Agency on Aging, is currently accepting applications for volunteers to help educate older adults about issues that are important for remaining healthy and independent in their communities. Join a force of talented volunteers, age 55 and over, whose members are utilizing their unique life experiences and skills to share important information with older adults. RSVP volunteers play a critical role in providing education and outreach in the community so older adults can make informed choices about available programs and services. Free training is provided for all volunteers and flexible schedules are available. Volunteers 55+ are eligible to receive mileage reimbursement and supplemental insurance.

For more information, please call 404-463-3119 or email enaumann@atlantaregional.com.

Alzheimer's Support Group
4th Thurs. of month, 6:30-8:00 p.m., GoldenCrest Assisted Living, 2160 Lake Harbin Rd., Morrow. For details call Gery Saunders at 770-961-2200.

Grandparents on the Move Meeting
Every 3rd Thurs., 10 a.m.-12 noon, Helene Mills Center, 515 John Wesley Dobbs Ave., Atlanta. Everyone invited. For details call 678-938-6649.

N.A.R.F.E.
All federal civilian employees and retirees are invited to join N.A.R.R.E. (National Active and Retired Federal Employees Association). Call T. Jerry Samples at 770-973-2834.

Lifespan Resources, Inc.
3003 Howell Mill Rd., NW
An interfaith, non-profit volunteer organization recognizing and responding to the needs of older persons in North Atlanta. For details call Laurie Stokes, Executive Director, at 404-237-7307 or www.lifespanseiorresources.com.

Volunteers Needed by CASA – Court Appointed Special Advocates
Be a positive influence and help provide stability and leadership in a child's life. Consider volunteering with CASA. For complete details call 770-345-3274 or visit www.casacherokee.org.

Newnan-Coweta Habitat for Humanity ReStore
Open Tues.-Sat., 9 a.m.-5 p.m., 150 Pine Rd., Newnan. Donations accepted 9 a.m.-4:30 p.m. Tues.-Sat. Call 770-252-4061.

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CALENDAR
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Care & Share Support Group
 2nd Wed. each month, 10:30 a.m., Savannah Court of Marietta, 886 Johnson Ferry Rd., Marietta, 770-977-4420.

Harmony Grove UMC Events
 50 Harmony Grove Rd., Lilburn
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American Girl Fashion Show
 Fri., March 1, 6 p.m.; Sat., March 2, 10 a.m., 2 p.m., 6 p.m.; Sun., March 3, 12:30 p.m., 4:30 p.m.; DoubleTree Hotel, 1075 Holcomb Bridge Rd., Roswell. Hosted by Roswell Dance Theatre. Tickets available at Roswell Dance Theatre's website: www.tysod.com.

Volunteers Needed
 Court Appointed Special Advocates (CASA) connects qualified, compassionate adults to advocate for children in the foster care system, one child at a time. You will be trained and equipped to advocate for a child's right to be safe, to be treated with dignity and to learn and grow in the security of a loving family. Connect with CASA by calling 770-345-3274, email at info@casacherokee.org or visit www.casacherokee.org.

Callanwolde Summer Arts Camps 2013
 Camps begin in June and run through August 2. Registration begins Mon., Feb. 4, and is ongoing, but space is limited. To register or for details call 404-872-5338 or visit www.callanwolde.org.

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Committed to Caring

Park Springs wins special “Best of NAHB 50+ Housing” Innovation Award with Senior Awareness Flash Mob

Special to Senior News

<http://www.nahb.org/50plusawards>

Park Springs, Atlanta’s premier continuing care retirement community, was recently honored by the National Association of Home Builders (NAHB) at the International Builders’ Show in Las Vegas with the Innovation Award in the category Best NAHB 50+ Lifestyle Event. Park Springs was recognized for its September 2012 ‘Senior Awareness Flash Mob,’ planned and coordinated by Lisa Kiely, Park Springs’ Director of Wellness and Community Culture.

Betsy Sheppard and Kerrie Gilbert, principals of Gilbert & Sheppard Group, marketing partners for Park Springs, accepted the award. Park Springs is developed and built by Isakson Living in Atlanta.

Best of 50+ Housing Awards

Sponsored by Lowe’s Commercial Services, the NAHB 50+ Housing Council’s Best of 50+ Housing Awards program is the industry’s most prestigious national awards program honoring excellence in building, design and marketing of housing for boomers and beyond. The Best of 50+ Housing Awards are viewed by the industry and media as a showcase for innovation, emerging trends and quality housing for the mature demographic.

Senior Awareness Flash Mob Wins Innovation Award

On September 12, 2012, almost 200 seniors and friends, many of them residents at Park Springs, gathered in the Square in Decatur, Georgia for a “Flash Mob.” (A flash mob is a group of people who assemble “suddenly” in a place, perform for a brief time, and then go about their way... happily surprising and entertaining the public.)

Park Springs’ Lisa Kiely spent more than a year organizing the Senior Awareness Flash Mob. “I wanted people to find a new way to focus on the subject of active aging, and how to have a great time no matter what age you are,” she said.

Together with the YMCA, officials of the City of Decatur and a variety of local senior organizations, Lisa developed the plan, coordinated the logistics, and got as many participants together in one place as possible. She choreographed the entire performance, and made sure that everybody who wanted to be a part of the flash mob could practice ahead of time by studying a special on-line video.

“It was awesome to see everybody come together for this event,” Lisa said. “I am certain that our Senior Awareness Flash Mob changed some people’s perceptions of what it means to age – to live



Lisa Kiely, Park Springs’ Director of Wellness and Community Culture, Coordinates 2012 Senior Awareness Flash Mob.

well, be well, and have fun!”

More about the Flash Mob on WABE 90.1 at www.wabe.org/post/senior-awareness-flash-mob#.UKJ7fuoBfUY and on YouTube at <http://tinyurl.com/youtube-PSflashmob>.

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