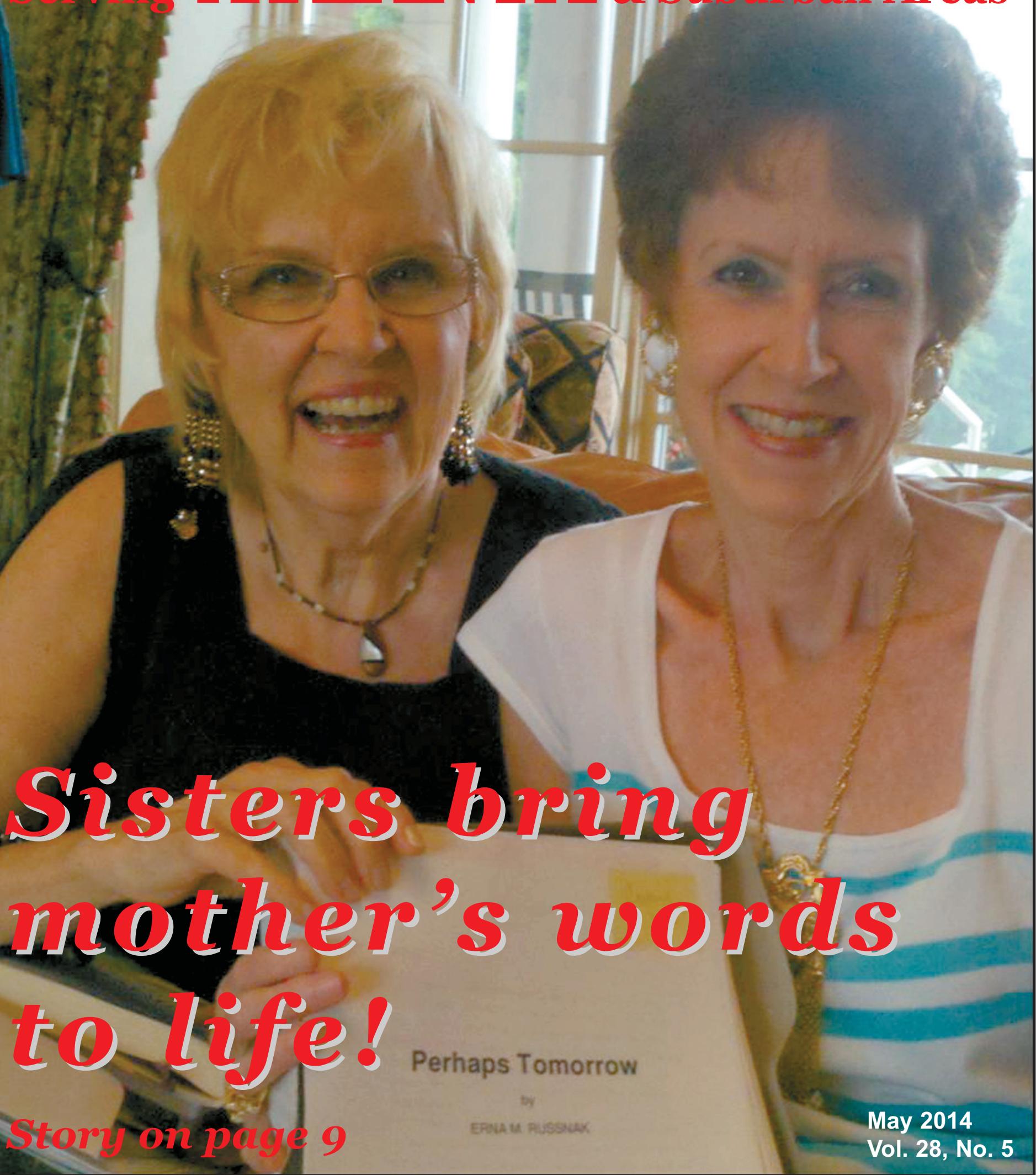


Senior News

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*Sisters bring
mother's words
to life!*

Story on page 9

Perhaps Tomorrow

by
ERNA M. RUSNAK

May 2014
Vol. 28, No. 5

BBB tips for successful Mother's Day shopping

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

It's almost Mother's Day! Whether you are ordering flowers, shopping for custom jewelry, or arranging for a special spa day appointments for the wonderful women in your life, be a smart consumer. The BBB sees lots of scams that focus on holiday shopping, and is warning consumers to proceed with caution before falling victim to a Mother's Day vendor scam, especially when shopping online.

The BBB urges consumers to take extra precaution with placing floral orders, especially online. Not all online florists are the same. While some people are extremely happy with their online floral purchases, others find themselves disappointed when the flowers don't arrive on time, or don't arrive at all. In 2013, more than 96,000 consumers searched for trustworthy florists on www.bbb.org.

When finalizing gifts and shopping online, the BBB recommends adhering to the following:

- Do your homework. Before ordering flowers, jewelry or any other gifts for Mother's Day, check out the company's BBB Business Review at www.bbb.org. This is a great way to help prevent disappointment with the product or customer service.

- Allow time for shipping and delivery. Check with the retailer or website to be certain that you have allowed enough time for delivery. Make sure that this date is specified clearly and guaranteed when you order. If you order ahead of time, delivery and other charges will be less than last-minute or overnight shipping. Some florists offer discounts for deliveries a couple of days before a major holiday, since that helps them deal with the rush.

- Look for signs that online purchases are secure. At the point that you are providing your payment information, the beginning of the Web site address should change from http to shttp or https, indicating that the information is being encrypted – turned into code that can only be read by the seller. Your browser may also signal that the information is

secure with a symbol, such as a broken key that becomes whole or a padlock that closes. Without this assurance, do not enter any of your personal information.

- Never enter your personal information in a pop-up screen. When you visit a company's Web site, an unauthorized pop-up screen created by an identity thief could appear, with blanks for you to provide your personal information. Legitimate companies don't ask for personal information via pop-up screens. Install pop-up blocking software to avoid this type of scam.

- Keep documentation of your order. When you've completed the online order process, there may be a final confirmation page and/or you might receive confirmation by email. Print or save that information and keep it handy in case you need it later.

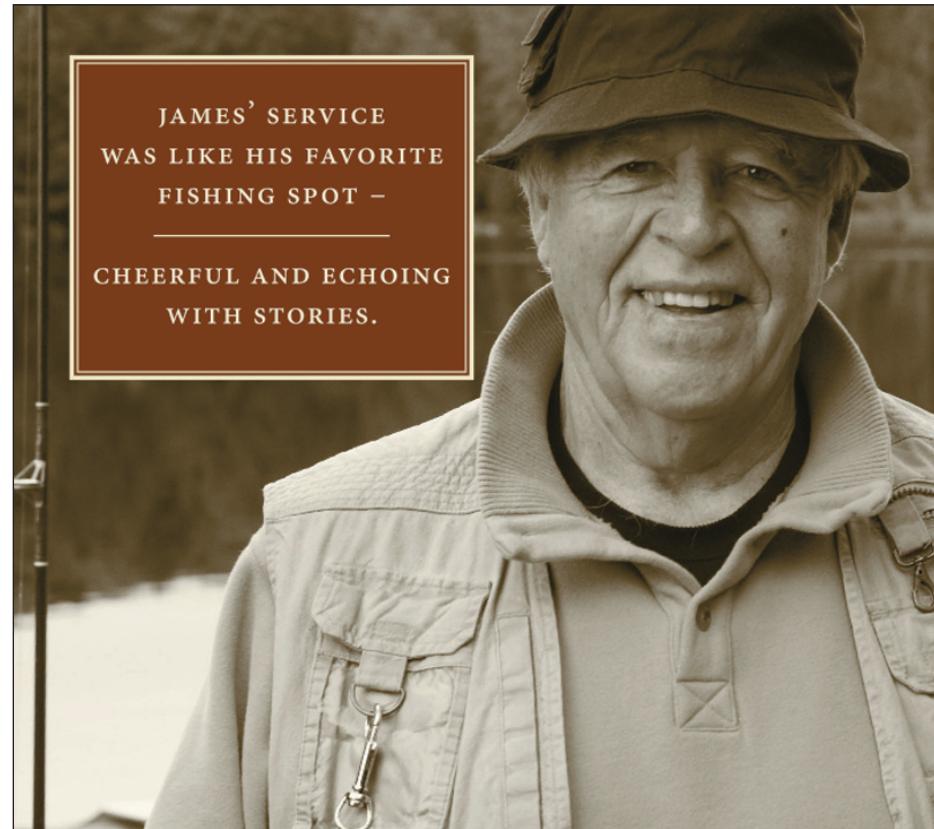
- Have a back-up plan. Make sure you understand the store's guarantee. Find out how customer complaints are handled and what recourse you will have if the arrangement is not satisfactory. It's best to use a credit card when ordering online, because you can dispute charges if the

vendor doesn't come through.

- Make sure the business has your information. When it comes to flower delivery, there are times when delivery instructions need to be confirmed or a delivery driver needs additional directions. Making sure the florist has a call-back phone number or your cell phone to help them make sure your mom gets what you expect.

For more tips you can trust, visit www.bbb.org.

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; E-mail: info@centralgeorgia.bbb.org; or, info@csra.bbb.org.



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The Next Chapter

Book Recommendations by
ANNE B. JONES, PhD

- *Suspect*, Robert Crais, G. P. Putnam's Sons, 2013
- *Hearts on Pilgrimage*, CD, Sara Singleton Producer, Oasis Audio, 2002
- *All Around the Track*, Rex White and Anne B. Jones, McFarland & Co. Publishers, 2007

Many are tired of being mired in the same old formulaic mysteries. Sometimes, it seems as if only the titles and names of characters are changed, leaving repetitive over-used plots. In my search for something different, I happened upon *Suspect* by Robert Crais. A breath of fresh air in a stale genre, *Suspect* is an entertaining well-paced mystery. But, more than that, it is the story of the bonding of two shell-shocked traumatized beings... an LA police officer and a military dog sent home from Afghanistan.

This work is powerful in its portrayal of how two damaged beings can help each other, not only in solving a horrendous crime, but in recovering their sense of self and ability to love. This is a timely

contribution, considering recent true-life research into the pairing of animals with those suffering from Post-Traumatic Stress Disorder and the training of dogs in prisons.

Suspect offers insight into how intra-species bonds occur, the training of military and police dogs, and the differences between the two, although some of the facts have been altered for the sake of the story.

The tale begins with individual portrayals of horrific experiences. First a German shepherd named Maggie attempts to save Pete, her U.S. military handler, from an ambush in Afghanistan. Bound to him, whom she considers the other half of her "pack," Maggie barely survives her failed effort to protect him. No longer fit for duty, she is sent home.

Meanwhile, LAPD cop Scott James loses a partner in an attack in which he is almost mortally wounded. In an attempt to somehow keep him on duty, he is assigned to the K-9 unit, where Maggie has been placed. The two pair up and their resultant story is well worth reading.

I discovered *Hearts on*

Pilgrimage while searching for a CD suitable as a gift for friends in nursing homes. Produced by Sara Singleton, the audio is divided into twenty fifteen-minute devotionals, designed to span four weeks. Described as a daily practice of meditative worship, the programs contain Scripture readings from the Gospel of John and other Old and New Testament passages, ancient and modern prayers, and sacred music. The music alone is worth the purchase of this beautiful CD. Among the featured prayers are those of Mother Teresa, Martin Luther and St. Augustine.

We all suffer from the loss of Captain Herb Emory, Channel 2's beloved traffic reporter. He was a special friend to me, promoting the racing books I co-authored with NASCAR Champion Rex White through his radio programs. He offered so much insight into motor-sports and broadcasting, we devoted a chapter to him in our book, *All Around the Track*. You may want to check out the book from your local library to learn more about him.

You may contact Anne at annebjones@msn.com.



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Actos	30mg	100 tabs	\$658	\$334	\$109	83%
Advair	250/50	60 doses	\$175	\$110	N/A	39%
Plavix	75mg	28 tabs	\$142	\$ 86	\$ 25	83%
Synthroid	100mcg	100 tabs	\$ 55	\$ 15	N/A	74%
Viagra	100mg	4 tabs	\$ 68	\$ 46	\$ 32	45%
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Published monthly. Business Office is located at 115 Bigham Drive, Warner Robins, GA 31088. Approximate Monthly Readership: Metro Atlanta, 65,000; Augusta, 27,000; Macon/Central Georgia, 21,000. Editorial and advertising copy deadline is the 15th of the month. Preference is given to editorial copy submitted earliest.

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Senior News & Views of Georgia

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.

A MOTHER'S GIFT

by Kathleen Eidson

*My mother lived a life of prayer,
And I can see her now.
Each night before she went to bed
She'd kneel and humbly bow.
While yet a child I asked her why
She lingered there so long.
She answered with a radiant smile,
"Prayer keeps my spirit strong..."*

*"I couldn't face a single day
Just going on my own,
But with the presence of the Lord
I know I'm not alone.
I thank him for the gift of life,
And for his loving care.
I pray that I might know his will
And follow... anywhere..."*

*"I lift my children up to him
And ask he keep them near;
That they may lead a Godly life
And know no earthly fear.
I pray that he will bless our home
And all we strive to do.
While we believe and trust in him,
I know that we'll come through."*

*This tribute which I offer now
Is from my heart today
In honor of my mother,
For she taught me how to pray.
I try to follow as she lived
And do no conscious wrong,
For I, like her, have found it true;
Prayer keeps my spirit strong.*

LOVE, HOPE AND FAITH

by Jennifer Gallagher

Love is the reason that keeps us

*alive,
It keeps our heart beating for us to
survive.
We first know love from our mother
at birth,
From this we have one another while
on the earth.*

*With hope we have the key to keep
us strong,
Hope strengthens our heart to keep
going on.
Like a lighthouse beacon at the end
of the day,
Hope is the light that shines our
way.*

*Faith is the joining of hope and love,
With faith we find comfort from
above.
Faith in Jesus shows us the way,
He gives us love and hope everyday.*

SADNESS

by Mary Elliott

*As I sit here looking out my window,
At the trees and sky,
I feel sad and don't know why.
Some days are like that, you know,
As sad feelings come and go.
Then time passes to another day,
Thank God the Sadness has gone
away.
These feelings are not always bad,
There's no such thing as always
being glad.
Even though the Sadness slips in,
It doesn't mean that I'm unhappy
within.
I'm just drifting to another place in
time,
But I come back and all is fine.*

RICHES UNKNOWN

by Henry Newton Goldman

*Set your affection on things above,
not on things on the earth. Col. 3:2*

*In darkness this earth I did tread,
Walking with an unknown god.*

*Riches mine unbeknown to me,
My blindness would not let me see.
Wealth sought I down through the
years,
Knowing not that One who cares.
Who took my place on Calvary's
tree.
To die and suffer there for me.*

*But now my eyes are opened wide,
By Him from which I could not hide.
His grace over me did gently fall,
My sins fell off, forgiven all.
By faith I came to Him alone,
Giving up my god unknown.
Walking in His lighted path,
Kneeling before His throne at last.*

*Now I see through unveiled eyes,
Where true wealth really lies.
Not on this earth could ever be,
The wealth he has for you and me.
How can we from Him turn away,
To seek world's wealth from day to
day?
When here in Him is wealth untold,
All that we can ever behold.*

POET'S HEART

by Thomas A. Garman

*I have longed to have a poet's
heart...
To find the words to paint a precious
thought,
To tell of how a smile or tears can
start,
Or tell of all the joy that love has
brought.*

*How can I write of tumult deep in
me
When autumn fires the leaves to
orange and gold,
Or, standing awed and humble by
the sea,
I watch and hear the sun's new day
unfold?*

*Oh, I will seek the poet's heart
forever,
But find the words to tell you? –
I think... never.*

Spiritual Notes

Easter... A Time for Rejoicing!

by Dr. Bill Baggett
Minister to Seniors
Dunwoody Baptist Church

Christians around the world rejoice at Easter time. The great

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hymns of the Christian faith proclaim the risen Lord and there are greater numbers attending church on Easter Sunday than on Sabbath except for Christmas. It is good that we celebrate this Holy time with music, rejoicing and proclaiming the rededication of our faith. Regrettably, many are caught up in the trimmings of the season. Pretty new clothes, egg hunts, and cute bunnies are central to the celebration of Easter. When it is over, it is over until next year.

Easter should be a time of rejoicing every day! Helen Keller said, "The best and most beautiful

things in this world cannot be seen or even touched. They must be felt in the heart." So many people respond only to the external beauty of the season and never internalize the true essence and joy of Easter. The real meaning occurs in our hearts. As the hymn says, "He lives, He lives, Christ Jesus lives today. You ask me how I know He lives, He lives within my heart."

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

Taking Care

by LISA M. PETSCHE

If you are looking after an aging relative, chances are good that a time will come when you need help to manage all of their needs.



Lisa Petsche

Many people are aware of the signs that a loved one needs help looking after their day-to-day needs; changes in grooming and hygiene and difficulty with medication management are some examples. What is not so well known are the signs that a caregiver needs help carrying out the responsibilities involved in their role.

Read on to see if you can relate to any of the following statements.

Caregiver circumstances and needs:

Physical health

- Your own health is being neglected – for example, you are not eating nutritiously or you are long overdue for a medical checkup.
- You are experiencing sleep deprivation – due to the care receiver waking in the night or having their days and nights reversed as can happen with dementia.
- You have frequent acute health problems, such as colds or the flu.
- You have a chronic health condition that is getting worse – for example, arthritis, or you have recently been diagnosed with a health condition that requires lifestyle changes – diabetes or heart disease, for instance.

Mental health

- You feel overwhelmed or trapped.
- Friends have noticed changes in your personality or expressed concern about your stress level.
- You have a pre-existing mental illness.
- You have recently been diagnosed with clinical depression.
- You have a strained relationship with the care receiver and it is taking a toll on you.
- You have thoughts of harm-

ing the care receiver or have been verbally or physically aggressive towards them.

Role overload

- It is difficult or impossible to stay on top of household chores or paying bills.
- If you are employed outside of home: you have had to take numerous unscheduled days off work to deal with your relative's needs. Your job may even be in jeopardy.
- Another family member also has special needs and relies on you for assistance.

Other

- You do not have any time to yourself.
- Your relationship with a significant other is strained due to the amount of time and perhaps also resources you devote to caregiving.
- You do not see your friends anymore, or hardly ever.
- Your finances are stretched and you need to go back to work (or increase the hours you work if you are already employed).

Getting help:

There are two types of help: formal and informal. The latter involves getting other family members to share the responsibility for caregiving. It is important to be specific about the kind of help you need. If relatives live in another area and are not able to pitch in, explore

whether they are able and willing to contribute to the cost of hiring help to make caregiving more manageable.

Formal help is the type of structured assistance that is offered through community programs and services. Check with the local office on aging to find out what is available in your area, especially services that are free of charge or subsidized.

A prerequisite to seeking help is acknowledging that you cannot, and should not, do it all alone when it comes to caregiving. Accepting help is not a sign of weakness, it is a sign of strength and wisdom because it will help you to be more effective in your role and provide care for a longer period of time than you otherwise might be able to do.

If people you know have been offering help, take them up on it. Otherwise, speak up and ask, or do some research about formal support options for the care receiver, such as meals on wheels, friendly visiting, volunteer driver programs, accessible transportation, recreational programs and home healthcare services. Be sure, too, to look into caregiver respite services – including adult day-care programs and nursing facilities that offer short-term residential care – and take advantage of them. You need and deserve a break!

Lisa M. Petsche is a medical social worker and a freelance writer specializing in boomer and senior concerns. She has personal and professional experience with elder care.

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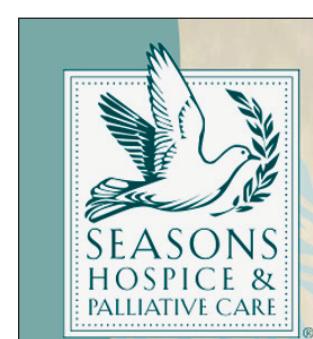
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Out & About

"Historic Railroads of Georgia" photography contest announced

Special to Senior News

The "Historic Railroads of Georgia" photography contest seeks photos of historic buildings or structures associated with the railroad industry in Georgia. This is the 5th-annual online photo contest held by the Historic Preservation Division of the Georgia Department of Natural Resources (HPD) to coincide with National Preservation Month in May. The contest is held in partnership with RailGA.com, an encyclopedic resource on the state's railroad history. Submitted photos may be used (with credit) to provide updated imagery for the site. Entries will be posted to the Division's Facebook page here (<http://goo.gl/YM08tJ>) as they are received.

Georgia's railroad industry dates back to the 1830s, and by the 1850s the state had more rail miles than any other in the "Deep South." The rail network spans the state and has played a key role in shaping its history and growth. Along with the construction of many miles of rail came a vast collection of supporting infrastructure: depots, office buildings, shops, signal towers, bridges, tunnels, and more. Many of these resources survive today.

Entries will be judged by a panel of experts based on creativity, choice of subject matter, and composition. Submitted photos must depict historic resources associated with the railroad industry in Georgia. This includes depots and other buildings as well as structures like bridges or tunnels. A comprehensive list of depots is available at www.railga.com/depotlist1.html.

The top entry will receive the following prizes:

- A copy of *The Courthouse and the Depot* by Wilber W. Caldwell, a narrative catalog of Georgia's nine-

teenth century public architecture and a complete history of the hundreds of rural railroad lines that covered the state in this period.

- A copy of *O. Winston Link: Life Along the Line*. Link's pioneering night photography documented the Norfolk and Western Railway as it converted its operations from steam to diesel in the late 1950s.

Photos may be submitted via email to georgiaashpo@gmail.com. Limit two submissions per photographer. Submissions must be received by May 25, 2014.

Photos must:

- Be 1200x800 pixels at 300 ppi (pixels per inch) or larger.
- Be the photographer's original work, submitted under a Creative Commons license.

Along with the photograph, please provide the following information:

- Photographer and hometown
- Photo location and description of the building or site depicted

Winners will be announced in a press release and on the HPD website (<http://www.georgiaashpo.org/>) and Facebook page. A slideshow of contest entries will be shown on Thursday, May 29 at Rhodes Hall in Atlanta as part of the free Preservation Month Lecture Series. Details will be provided on the HPD website as they become available.

The Historic Preservation Division (HPD) of the Georgia Department of Natural Resources serves as Georgia's state historic preservation office. Its mission is to promote the preservation and use of historic places for a better Georgia. HPD's programs include archaeology protection and education, environmental review, grants, historic resource surveys, tax incentives, the National Register of Historic Places,

community planning and technical assistance.

The mission of the Department of Natural Resources is to sustain, enhance, protect and conserve Georgia's natural, historic and cul-

tural resources for present and future generations, while recognizing the importance of promoting the development of commerce and industry that utilize sound environmental practices.

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Data shows that women are Primary Caregivers of Family

Women inquired for home health services 73% of the time.

Special to *Senior News*

For years, women have been perceived as the ultimate caregivers. From mothering children to taking care of their elderly parents, women have always been caregivers. In fact, women represent the majority of informal care providers in this country, especially when families don't stay together. According to census data, 82.2% of mothers are single parents compared to 17.8% for fathers.

In the last 30 years, women have transformed the corporate world. According to the U.S. Bureau of Labor Statistics, in 1975, only 47% of women worked full-time, whereas in 2011, over 70% of women work full-time. We've seen a fundamental shift in how women spend their time, but women still remain steadfast on their commitment to take on the role as primary caregiver within a family.

For the past 25 years, Options for

Senior America has screened 38,281 care providers and fielded over 47,778 inquiries from people looking for home health care services for their loved one. As a result, they have compiled some research that tells an interesting story.

Research produced by Options for Senior America, Corp., a home health care group which started in April 1989 in Montgomery County, MD, and now has branches and franchises in eight different states along the east coast, shows that women are typically the primary caregivers of a family.

When Options for Senior America received an inquiry from children who are looking for home health care services for their parents, 73% of the time it came from a daughter or daughter-in-law. And, these statistics have been consistent over time, year after year.

Does this mean that women care more than men? Not necessarily. "Women are typically able to convey the needs of a family more clearly than men when it comes to health care options for their family. However, the entire family is typically involved with the decision to uti-

lize home health care services," said Ramzi Rihani, President & CEO of Options for Senior America.

It is important to note that this data came only from Maryland, DC, Virginia, Georgia, Florida, Ohio, and Pennsylvania.

The research report uncovered some other interesting statistics:

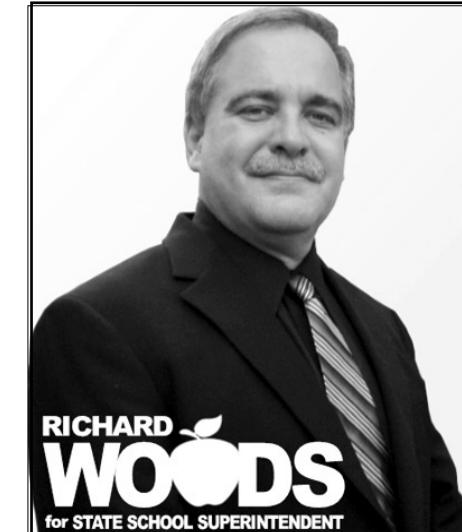
- 77% of the time the care recipient currently lived with family.
- 87% of the people who needed services were over the age of 70.
- When spouses inquired about home health care services, 68% of the time women were calling for their husbands.
- 49% of all people inquiring were the children inquiring for their parents, while 16% of all inquiries were by individuals who requested home health care for themselves.

The industry continues to grow, as approximately 12 million people in the U.S. now require some form of home health care. And, as baby boomers enter the later stages of their lives, the industry will continue to grow.

And, the data shows that, even as

women's roles expand in our society, future inquiries of health care services will mostly continue to come from women.

Article provided by Options For Senior America Corp., Ramzi Rihani, President & CEO, Bethesda, MD; RRihani@optionscorp.com.



RICHARD WOODS
for STATE SCHOOL SUPERINTENDENT

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Richard Woods has over twenty-two years of Pre-K through 12th grade experience in public education.

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- Department Chairperson
- Statewide and regional recognition for teaching strategies

Administration Experience

- Assistant Principal
- Principal
- K-5 Curriculum Director
- Home School Director

Business Experience

- Small Business Owner
- Purchasing agent for domestic and international laser company

Harmony Grove UMC to celebrate World Labyrinth Day™

Special to *Senior News*

On Saturday, May 3, Harmony Grove United Methodist Church (50 Harmony Grove, Lilburn, 770-921-7747) will join the Labyrinth Society and locations around the world in celebrating World Labyrinth Day™. World Labyrinth Day™ is an annual global event celebrated on the first Saturday in May. It is sponsored by The Labyrinth Society, an international organization founded in 1998.

The Labyrinth Society invites the world to "Walk as One at 1," and be part of a rolling wave of peaceful energy as the world turns. People worldwide are invited to walk a labyrinth at 1 pm in their local time zones, or as time allows. To participate locally, people are invited to walk one of Harmony Grove's labyrinths at 1:00 p.m. on Saturday, May 3.

People are invited to gather around Harmony Grove's outdoor labyrinth at 12:30 pm for a short introduction to the labyrinth and to the event. Both of Harmony Grove's labyrinths (indoor and outdoor) will be available for walking during this time. Additionally, labyrinth materials will be available, as well as several labyrinth videos, including the Labyrinth Society's video, Labyrinths for our Time: Places of Refuge in a Hectic World. This video describes the current wide-spread use of labyrinths in churches, hospitals and other health-care settings, prisons, schools, universities and public places.

At 2:00 p.m., if enough people are present, participants will have the rare opportunity to learn the "Appleton," a fun, energetic double-line dance for the labyrinth. This dance was developed by Jon Appleton, an Englishman, who lives approximately 15 miles

from Stonehenge.

Currently labyrinths are being used for purposes that include meditation, prayer, reflection, stress management, and problem solving. The American Psychological Association has a labyrinth on the roof of its offices in Washington, DC. Google has a labyrinth at its corporate offices for use by its employees.

Research studies conducted in a variety of settings consistently have shown that walking a labyrinth reduces stress and creates effects similar to those of other meditative practices, according to John W. Rhodes, Ph.D., President of The Labyrinth Society.

The Labyrinth Society (TLS) is

one of the foremost groups responsible for promoting labyrinths worldwide. It is an international organization whose mission is to support all those who create, maintain and use labyrinths, and to serve the global community by providing education, networking, and opportunities to experience transformation. Since its inception, more than 1500 people have joined TLS. One of The Labyrinth Society's greatest contributions has been helping to establish The World Wide Labyrinth Locator (www.labyrinthlocator.org), a searchable database that catalogs approximately 4,500 labyrinths worldwide. Additional information about the Labyrinth Society may be found at www.labyrinthsociety.org.

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Dr. Rifkind spoke at the March meeting of The Philadelphia Winn Chapter of DAR

Special to Senior News

The Philadelphia Winn Chapter of the Daughters of the American Revolution welcomed Dr. Larry Rifkind as its speaker for the March 2014 program at Ashton Living in Lawrenceville, GA. Dr. Rifkind, HODAR of Treasurer Connie Rifkind, presented The Roles and Rules of the Game, his unique profiles of the First Ladies of the United States. He explained that the position of First Lady has no job description but can be defined by six categories: Conscript, Shield, Courtesan, Consigliere, Regent,

and Co-President.

Conscript: In this role, the First Lady is drafted into the White House as the President's spouse only, carries out her domestic functions, and maintains low visibility with the public. Political life does not come naturally for her, and she relies on a substitute hostess at official functions. Margaret Taylor, First Lady to President Zachary Taylor, had her adult daughter stand in for her. Margaret was so reclusive that upon her death, people realized they did not know what she looked like, with there being no authentic painting or photograph in existence. In modern times Mamie Eisenhower, First Lady to Ike

Eisenhower, stayed in the background and was criticized for her "in-activism".

Shield: As a Shield, the First Lady likewise plays the traditional role as spouse/mother with no political function but is more involved as an active helpmate and caregiver to the President. The best example would be Nancy Reagan, First Lady to President Ronald Reagan. Nancy controlled his pace of work to keep him from becoming overtaxed, whispered cues to him, and even consulted an astrologer to determine ideal dates for his key meetings. Also included is Edith Wilson, First Lady to President Woodrow Wilson. Following his stroke, Edith kept people away, and President Wilson did everything in her presence. During this administration, the White House was dubbed the "petticoat government". Dolley Madison, First Lady to President James Madison, set the mould for the quintessential White House hostess.

Courtesan: In this sense, the Courtesan is one who strives to be in the public eye and has personal ambitions for the White House social scene and its incumbent power. Mary Lincoln, First Lady to President Abraham Lincoln, was considered self-centered and manipulative. She feuded with the Cabinet. Similarly, Julia Grant, First Lady to President Ulysses Grant, is credited with instigating the most dismissals from the Cabinet. Both were known for their conspicuous spending.

Consigliere: A Consigliere is a confidante or trusted adviser who has a full political partnership with the President but is not interested in being a political figure herself. The classic example is President Jimmy Carter's wife, Rosalyn Carter. She read whatever he read, with the exception of the most sensitive security matters, and rendered her opinions on the issues. She was a bystander

at Cabinet meetings and had a weekly working lunch with him. Sara Polk, First Lady to President James Polk, wrote speeches and attended Congressional debates. She also was instrumental in getting "Hail to the Chief" to become the Presidential anthem. Abigail Adams, First Lady to President John Adams, exerted background influence in seeing the notorious Alien & Sedition Acts passed, in which people who criticized her husband could possibly be tried for treason.

Regent: A Regent, a First Lady who is both visible and political, temporarily fills in for the President when he is ill. Most notable is President Franklin Roosevelt's wife, Eleanor Roosevelt, who earned the moniker of "the Shadow President." When he was most stricken with polio, she took an active role in the daily schedule and became his eyes and ears in the field. She exerted her own influence to get women into key political positions and to set social agendas. She even held press conferences.

Co-President: In this role, the First Lady places herself at an equal level to the elected President. First Lady Hillary Clinton, wife of President Bill Clinton, is the best example. She has the distinction of taking a prominent role to develop health care legislation. Dr. Rifkind described her as having brokered with feminists in taking a tough, "not a stand by your man" stance against Clinton's extramarital affairs.

Dr. Rifkind is an Associate Dean and Professor Emeritus of Georgia State University. He has a Ph.D. in Speech Communication. Interestingly, he developed a class analyzing the roles of the First Ladies.



Lydia McGill, First Vice Regent of Philadelphia Winn Chapter of the Daughters of the American Revolution, of Snellville and Dr. Larry Rifkind.

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On the Cover

Sisters bring mother's words to life

by SUSAN LARSON

ON THE COVER:

Thanks to the new technology of self-publishing, Sisters Roberta Wachowicz of Chicago and Ann Malon of Statham, Georgia, preserve their mother's memory and publish her 495 page book over 50 years after she wrote it.

In 1956, at age 36, Erna M. Russnak a German immigrant, started writing her novel, "Perhaps Tomorrow" on the insides and backs of old Christmas cards. One year later, she completed her 495 page manuscript. But her title was almost prophetic when it came to getting it published.

Health issues delayed her dream as she cared for her mother who was dying of breast cancer, developed cataracts in both eyes, dealt with her husband's illness and death, and then at age 57 was diagnosed with Alzheimer's Disease.

In the late 1970's Erna saw an article in the newspaper about an Alzheimer's research program at a local hospital. She recognized warn-

ing signs of the illness and thought she would be a good candidate for the program.

A group of 10 people, all with no other health issues, had a pump inserted into their stomach and a catheter threaded up to the brain. Half of the participants were injected every week with a chemical thought to mask the symptoms of the disease and the others received a placebo. No one in the study knew which they were receiving. Even though Erna was one of the participants who received the chemical, she passed away in 1991 at age 71. But the hope of publishing "Perhaps Tomorrow" lived on with her daughters, Ann Malon of Statham and Roberta Wachowicz of Chicago.

"It was sad to see someone who had written this great opus and then not be able to speak, remember anything or even know her family," Malon said, noting that since 1997 she and her sister had been trying to get their mother's book published. But they were told over and over that even if the book was a real page turner, it was difficult to publish the work of a deceased author. Publishers were only interested in authors who could produce more books. Obviously, that was not possible. But being inspired by

their mother's favorite expression "perhaps tomorrow," they persevered and 15 years later, thanks to new technology that evolved over a decade of "tomorrows," self-publishing became an affordable and viable option. But even then, it wasn't all that easy.

"Because this was 495 pages of typed manuscript in a box, and not on a Word document it had to be converted into an OCR format," Malon said. She and her sister paid to have the manuscript formatted and spent six months editing three drafts.

"It was a true labor of love that we felt we needed to do before either of us died," Malon said.

Partly because of her Alzheimer's, Erna never got to see her dream fulfilled. But, thanks to her willingness to be part of the research... along with thousands of others over the decades, there may someday be a cure or even prevention for Alzheimer's Disease. Perhaps Tomorrow.

For more information visit www.alz.org and www.perhapstomorrow.com.

Volunteer Opportunities for Health and Benefits Educator

Special to Senior News

AmeriCorps VISTA Project Specialists are recruiting volunteers to serve as educational ambassadors. Accessing healthcare is critical for persons of every age. Volunteers will serve as Health and Benefits Educators providing awareness of affordable healthcare options and other critical benefit programs. Responsibilities include staffing tables at community events or giving presentations to consumers in the

metro Atlanta community on affordable healthcare options and benefit programs.

As a Health and Benefits Educator, a minimum of four hours a month is preferred. Days and hours are flexible during regular business hours (8:30 am to 5:00 pm) to fit the schedule of the volunteer. Occasional weekend opportunities may be available. For more information, please e-mail or call VISTA Project Specialists: Linda Pearson (lpearson@mercyatlanta.org) and Zena Yusuf (zyusuf@mercyatlanta.org); Phone: 678-843-8518.



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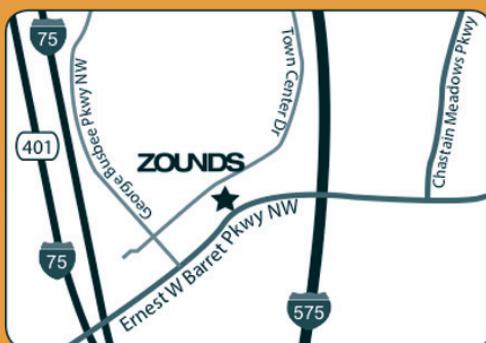
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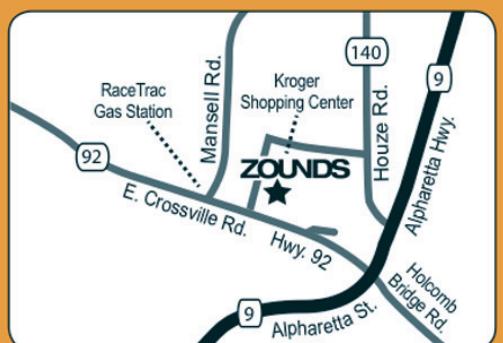
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Out & About

75 Years of Gone With The Wind

Special to Senior News

It's been 75 years since the Academy Award-winning movie, "Gone With the Wind," premiered, yet the 1939 film classic starring Vivien Leigh remains one of the most popular movies of all time. On June 6 to 8, 2014, this milestone will be celebrated with cast members, television and child stars, authors of books and novels relating to *Gone With the Wind*, plus a Costume Bazaar Ball, movie wardrobe presentation, an exhibition of Civil War-era paintings by a friend of Margaret Mitchell, a live auction of GWTW memorabilia, and lots of surprises. The event is hosted by the Marietta Gone With the Wind Museum, Scarlett on the Square in Georgia, which has drawn visitors from all 50 states and more than 80 countries. Visit www.GWTWMarietta.com for event schedule.

The Stars

Headlining the event will be Morgan Brittany, child star ("The Birds," "Yours Mine and Ours" and "Gypsy"), who played Vivien Leigh in the big screen film, "Gable and Lombard," and on the small screen in "The Scarlett O'Hara Wars" with Tony Curtis. Brittany is also known for her role as Katherine Wentworth in the original "Dallas" TV series.

From "Gone With the Wind," child star Mickey Kuhn (Beau Wilkes), from "Red River," "Juarez" and "Streetcar Named Desire," also with Leigh; child star Patrick Curtis (Baby Beau), who played Buzz on "Leave It To Beaver; and Greg Giese, who was less than 2 weeks old when he was cast as infant Bonnie Blue Butler and infant Beau in "Gone With the Wind."

Adding to the fun will be soap opera star Judith Chapman (Gloria Abbott Bardwell on "The Young and the Restless"); Wilbur Kurtz III, who will discuss his grandfather Wilbur Kurtz Sr.'s friendship with Mitchell and his work as technical advisor on the set of "Gone With the Wind," art conservator Cara Varnell, who cares for the bengaline honeymoon gown worn by Leigh in her role as Scarlett O'Hara that is on permanent display in the Marietta Gone With the Wind Museum; artist Joseph Yakovetic, who has designed award-winning sets, costumes and props, and Chris Sullivan, owner of the museum collection.

Authors include Kendra Bean, Vivien: An Intimate Portrait; Phillip Done, The Charms of Miss O'Hara: Tales From Gone With the Wind & the Golden Age of Hollywood (biography of Ann Rutherford, "Careen O'Hara" in GWTW); Anne Edwards, Road to Tara (re-release), Scarlett and Me and Vivien A Biography; Susan Lindsley, The Bottom Rail, Margaret Mitchell: A Scarlett or a Melanie and Susan Myrick of Gone With the Wind: An Autobiographical Biography; and David O'Connell, The Art and Life of Atlanta Artist Wilbur G. Kurtz: Inspired by Southern History.

Also attending: Sally Tippett Rains, The Making of a Masterpiece: The True Story Behind Gone With the Wind; Doug Tattershall, Belle Brezing: American Magdalene; Marianne Walker, Margaret Mitchell and John Marsh: The Love Story Behind Gone With the Wind and The Graves County Boys; Victoria Wilcox,



Inheritance (Southern Son: The Saga of Doc Holliday) and Gone West (Southern Son Book 2); John Wiley, Margaret Mitchell's Gone With the Wind: A Bestseller's Odyssey From Atlanta to Hollywood (with Ellen Brown); and Kathryn Witt, Atlanta: A Photographic Portrait and The Secret of the Belles 75th Anniversary Edition (re-release) featuring new content, photographs and cover art by Joseph Yakovetic.

The Events

Friday fun includes "The Wind Has Left," old-fashioned radio program starring the actors; Wilbur Kurtz Exhibit tour; and the Gone With the Wind Costume Bazaar Ball and Dinner with dancing to Civil War music. Saturday brings "Curtains and Crinolines: The Costumes of GWTW," "Vivien," a one-woman play starring Chapman; and the Author's Forum. On Sunday, the Marietta Gone With the Wind Museum will have a live auction followed by an autograph signing with the actors and authors.

A Weekend of 'Wind'

The Hilton Marietta Hotel and Conference Center is offering a special rate for the June 6-8 weekend. For reservations, call 770-427-2500 or visit

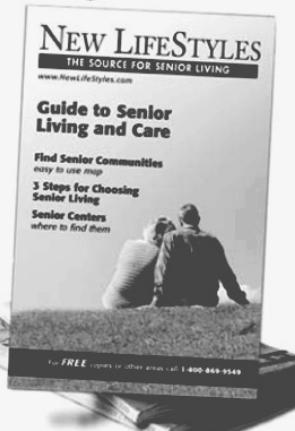
www.hilton.com. Use Group Code GWTW.

Tickets for "Seventy Five Years of Gone With the Wind" are on sale now. Tickets to individual events are available.

A discounted weekend ticket package that includes all events is \$200 (a savings of \$50). Tickets and information: Marietta Gone With the Wind Museum, 770-794-5576, www.GWTWMarietta.com.

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ATLANTA METRO AREA Opportunities Directory

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For additional *Opportunities* listings, please visit our website at: seniornewsga.com.

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

Cobb Senior Services
 • Administrative Office: 1150 Powder Springs St., Suite 100, Marietta, GA 30064, 770-528-5355
 • For events & activities: www.cobb-seniors.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 Old Highway 41, Acworth, GA 30101, 770-975-7740
 • West Cobb Senior Center: 4915 Dallas Highway, Powder Springs, GA 30127-4488, 770-528-8200

Neighborhood Centers:
 (Seniors age 60+)
 • Austell Neighborhood Center: 4915 Austell-Powder Springs Rd., Austell, GA 30106, 770-819-3200
 • Marietta Neighborhood Center: 1150 Powder Springs St., Marietta, GA 30064, 770-528-2516
 • Senior Wellness Center: 1150 Powder Springs St., Suite 100, Marietta, GA 30064
 • North Cobb Neighborhood Center:

4100 Old Highway 41, Acworth, GA 30101, 770-974-2984

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.myfultoncountyga.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.
- 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 visit [www.thewypers@bellsouth.net](mailto: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 slross@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.

continued on page 12



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CALENDAR

from page 11

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Square Dance Class

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Button Gwinnett Society

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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.

Atlanta History Center

130 W. Paces Ferry Road, NW, Atlanta; 404-814-4033, LMassey@AtlantaHistoryCenter.com

High Museum of Art

1280 Peachtree St., NE, 404-733-4437; www.high.org

Schwartz Center For Performing Arts, Emory University

1700 N. Decatur Rd; 404-727-5050; www.arts.emory.edu

Fernbank Museum of Natural History

767 Clifton Rd., NE. 404-929-6300, www.fernbank.edu/museum

Theatre In The Square

770-422-8369, www.theatreinthesquare.com/library_dragon

Callanwolde Fine Arts Center

980 Briarcliff Rd., NE, Atlanta. For complete events details call 404-872-5338 or visit www.callanwolde.org

Alpharetta Convention & Visitors Bureau Park Plaza

178 South Main St., Suite 200, Alpharetta. Call 678-297-2811.

Alpharetta's Main Street Markets

Third weekend of each month. Call 678-297-6078.

Atlanta Artists Center and Gallery

2979 Grandview Ave., 404-237-2324, www.atlantaartistscenter.org

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Georgia Center for the Book

DeKalb County Public Library 215 Sycamore Street, Decatur 404-370-8450, www.georgiacenterforthebook.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 404-286-6986

Scott-Candler Library

1917 Candler Rd., Decatur 404-286-6986

Atlanta World War II Round Table

Preserving History. For information call John Kovach at 770-928-4579 or visit our website at <http://atlantawwi-roundtable.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., May 1, 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., May 23, 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,

continued on page 13

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Atlanta Press Club and Songwriter Present Double Feature

Special to Senior News

The Peachtree Women's Writers Alliance sponsored by the Atlanta Woman's Club will meet Monday, May 5 at 7pm in the Wimbish House, 1150 Peachtree St. NE, Atlanta, Ga. 30309. The meeting will open with a short talk given by The Atlanta Press Club Executive Director Lauri Strauss. She will present a general overview of the organization, including benefits of joining.

The main feature will include a performance by singer Mike O'Quinn, who will discuss songwriting. Mike has experience in studio work, recording and performing with members of the Allman Brothers

Band, Cameo, The Outlaws, The Reddings and others. He continued his work in Memphis and Nashville evolving as a songwriter before moving back to Georgia. He later became a solo performer on Carnival Cruise Lines and the Holland America Line.

Aside from music he has been active in writing and producing plays and feature stories, and working on an array of novels and other various forms of fiction, including comics. He will have copies of his most recent CD available for purchase.

Pay parking is available next door to the Wimbish House. For more information, contact Beth Beery, 404-870-8833, beth@thewimbishouse.com. Free Admission. General Public Invited.

CALENDAR

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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 outs 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.atlanta-jcc.org.

Volunteers Need for Meals on Wheels

Bureau, along with the Federal Trade Commission recommends that you consider the following before you cosign.

- Be sure you can afford to pay the loan. If you are asked to pay and you cannot, you could be sued or your credit rating could be damaged.

- Before you cosign a loan, consider that even if you are not asked to repay the debt, your liability for this loan may keep you from getting other credit you may want or need and it could also hurt your credit score.

- Before you pledge property, such as your car or home, to secure the loan, make sure you understand the consequences.

- Ask the lender to agree, in writing, to notify you if the borrower misses a payment. This will give you time to deal with the problem or make back payments.

- Obtain copies of important papers, such as the loan contract, the Truth-in-Lending Disclosure Statement, and any warranties if you are cosigning for a purchase. The lender is not required to give you these papers; you may have to get copies from the borrower.

Just remember, when you cosign for a loan, you are taking a risk that the lender is not willing to take so be sure you are comfortable with all of the terms and conditions.

For more tips you can trust, please visit www.bbb.org.

Kelvin Collins is president/CEO of the Better Business Bureau of Central Georgia & the CSRA, Inc.

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

Congregation Chabad of North Fulton
10180 Jones Bridge Rd., Johns Creek, 770-410-9000; www.chabad-nf.org

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

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Know what's involved before co-signing a loan

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

What if you were asked to cosign a loan for a family member or friend? Would you do it? Before you give your answer, make sure you understand what co-signing involves. Under a Federal Trade Commission rule, creditors are required to give you a notice to help explain your obligations. The cosigner's notice says:

You are being asked to guarantee a debt. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept the responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs. The creditor can collect the debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If the debt is ever in default, that fact may become a part of your credit record.

What are the chances that the borrower will default? Some studies of certain types of lenders show that as many as three out of four cosigners are asked to repay the loan.

Despite the risks, there may be times when you decide to cosign. Perhaps your son or daughter needs a first time loan. The Better Business

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; E-mail: info@centralgeorgia.bbb.org; or, info@csra.bbb.org.



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CALENDAR

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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.F.E. (National Active and Retired Federal Employees Association). Call T.

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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.lifespanseniorresources.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.

Atlanta Scrabble Club

Meets the 2nd Sat. each month, 10 a.m.-noon, Centerville Community Center, 3025 Bethany Church Rd., Snellville. Bring Scrabble games and dictionaries. Cost \$1 per person per game (in cash – exact bills, please). For details call 770-557-1343 or email doc2barbara@earthlink.net.

FODAC Needs Donations

4900 Lewis Rd., Stone Mountain. FODAC depends on your financial donations as well as your donations of medical equipment and household goods to our thrift store. You can donate online. You can also donate your used automobile. For complete details call 770-491-9014 or email: fodac@fodac.org.

The Matt Adler Entertainers

"The Matt Adler Entertainers," a Troupe O' Traveler Seniors offers delightful entertainment for senior groups. One-act plays, skits, mostly comedy. Call Alice Adler at 404-296-7288 or alicethodes357@mindspring.com.

Care & Share Support Group

First Mon., 6 p.m., Arbor Terrace of East Cobb, 886 Johnson Ferry Rd., Marietta, 770-977-4420.

Harmony Grove UMC Events

50 Harmony Grove Rd., Lilburn
770-921-7747

Columbia Presbyterian Church

711 Columbia Dr., Decatur
404-284-2441

Southern Winds Concert Band Welcomes 50 & Older Musicians

Members meet together to share their love of music and the joy of playing together. No auditions. Typically, the band plays one concert each month. The band rehearses at Northbrook United Methodist Church, 11225 Crabapple Rd., Roswell, every Thurs., 2:30-5:00 p.m. For complete details contact Dorothy Parker at 770-993-2059 or e-mail arw1935@att.net.

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.

Turkey Creek Festival

Turkey Creek Festival "Farmin' in the Park," May 3, 10 a.m., Byromville, GA. Visit www.turkeycreekfestival.com.

Free Bible Class For One Semester

Atlanta Bible College, 2020 Avalon Place, Suite 400, McDonough. Call 678-833-1839 for details.

Spring Book Sale

Sat., May 3, 9 a.m.-3 p.m., Henry County Public Library, Administration Basement, 1001 Florence McGarity Blvd., McDonough. Call 770-954-2806

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CALENDAR

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At a Loss for Words

by SUSAN LARSON

When I taught ESOL to adults, I always assigned a writing sample the first night to see if I should advance them to a higher class. It was not a well-liked assignment. Pavel, an Eastern European refugee, was the only one who didn't protest.

When I read Pavel's essay, I said, "This is beautiful. You need to move up to the next level."

He protested.

"No," I insisted, "You are using all the grammar I will be teaching. You will be bored here."

"Please let me stay," he pleaded. "In my country I was a writer. I know grammar but I have no words. Why should I work to learn new grammar that I cannot use without words? Here I can relax and learn new words as you speak."

"If words are what you want, I can give you words," I said reaching for a resource book with categorized word lists.

"Take this for one week. It's legal to copy anything in this book. You can have as many words as you can afford to copy."

His eyes and mouth opened in awe. "I can keep these words for a week?"

"For a week I can live without them. Copy them and they're yours forever," I said.

A few weeks later Pavel came up to me during break with a dead scorpion on a pin. Since he came from the same part of the world as Count Dracula, as did all four of my grandparents, I thought maybe this was some bizarre Bohemian gesture.

"See this?" he said. "I discovered this clearing ground at work. I work in construction. I never saw such a creature before. It is so exotic. It is so intriguing. It is so fascinating. It causes me to marvel at all the exquisite things I can someday write about. But it makes me sad for the moment. At work there are no people with whom I can share such thoughts. I wish to practice my words, but I can only practice with you. That is why I am so grateful you did not make me advance to the next level. Now I can practice my new words silently in my mind all day and share them with you at night. Thank you for these words."

With that he pinned the scor-

pion to the cork strip above the chalkboard. Though no words were spoken, I knew he wanted me to keep it.

I hope Pavel now works among people with whom he can speak of such things as scorpions. I hope he's even writing about them.

As for me, I can write about almost anything. But scorpions? They leave me at a loss for words.

Susan Larson is a writer from Lilburn. E-mail her at susanlarson79@gmail.com.

Johns Creek Symphony Orchestra presents "Classic Hollywood"

Special to Senior News

T

he JCSO, under the direction of Maestro J. Wayne Baughman, ends Season Seven on Saturday, May 10, 2014 at 8:00 pm with a delightful program of classical music featured in well known Hollywood movies, as well as classic Hollywood movie music! Anything from Puccini, Rossini, and Strauss to the music of Star Wars, Gone with the Wind and James Bond. And there might even be a few surprises!

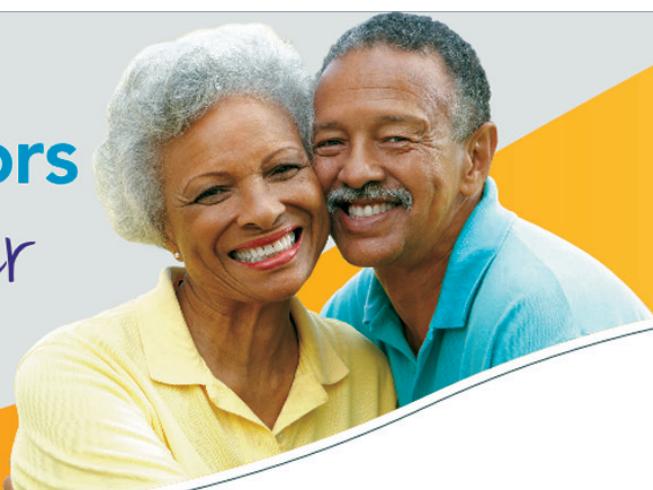
So, please join us for this exceptional concert as we perform

the movie music you love. Tickets are on sale now, but don't delay. This concert almost always sells out.

Purchase your tickets online at www.johnscreeksymphony.org: Adults/\$30, Seniors (55+)/\$24, Students/\$15. Group rates are available and all credit cards are accepted.

The program will be presented in the Johns Creek High School Theatre, 5575 State Bridge Road in Johns Creek. For additional information or for answers to your questions, call 678-748-5802 or email info@johnscreeksymphony.org.

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*Medical Economics Magazine, June 2013. Some services not covered under all plans. Check your plan documents for details and service availability at each individual center. Due to space and time limitations, some services are not available at all centers. Limitations, co-payments, and restrictions may apply.

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