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*Turkish artist
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Story on page 7

March 2015
Vol. 29, No. 3

Child Predator Scam preys on parents' fear

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

Keep on the lookout for an email scam that pretends to be a "community safety" alert. The email looks like a warning for parents about a child predator in the area, but it's really just a scam. Here's how it works, you receive an email with the subject line "Alert: There is a Child-Predator

Living Near You!" The email claims to be a notification that "a registered-child-offender has just moved into your area," and this information is based on your "local area zipcode." But you don't remember signing up for such a service.

The email provides a link and instructs you to click and "learn more about this predator-alert." If you click, you are redirected through several sites to land on the website for "Kids Live Safe," a service that sells localized reports on sex offenders.

But this spam isn't actually affiliated with Kids Live Safe. Sending users to that website appears to be a way to lend credibility and distract from the actual scam. Clicking on the other link (the scam link) is enough to infect your machine with malware, even if you ultimately end up at a legitimate site. Once it's on your machine, the malware will attempt to search for stored information such as usernames, passwords and credit card numbers.

linked text will say one thing, but the link will point somewhere else. Scammers either set up fake websites or hack into third-party sites and use them to host malware.

• The email claims to have information about you, but you never signed up for it. Scams often pretend to be personalized for you, but they are actually blast emails. Don't fall for this! If you never signed up for custom email alerts, you shouldn't be receiving them.

How to Spot a Scam Email:

In general, it's best not to click on links that come in unsolicited emails. It is better to go to your browser and search for the real organization if you want more information.

• Check out the "From" field: Scammers have the ability to mask email addresses, making the message appear to come from a legitimate source. But they don't always use it. Look out for email addresses that don't match the brand used in the email message.

• Watch for typos, strange phrasing and bad grammar. Scammers can easily copy a brand's logo and email format, but awkward wording and poor grammar are typically a giveaway that the message is a scam. In the example above, the awkward phrase "local area zipcode."

• Hover over URLs to reveal their true destination. Typically, the hyper-

Bottom line, always be cautious about clicking on links or opening attachments from people or agencies in which you have not requested information. While some organizations may be familiar to you, don't automatically assume the e-mail that you receive is actually from that organization.

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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Year of Goat no kidding matter

by SUSAN LARSON

Gung Hay Fat Choy! That's the Chinese New Year greeting for "May you come into good fortune."

With February 19th kicking off the Year of the Goat, I couldn't help but think of Carlyen Cumbie, the Goat Man we featured on our cover in July of 2006. The dozen or so goats that graze on his five-acre spread are legendary in Lilburn. But goats are hardly what keep Cumbie busy.

Cumbie, an Alabama farm boy, left home at age 16 in 1949 to seek his fortune in Atlanta where he started working as a plumber. Fifty-four years later he retired as Supervisor of Plumbing at the Center for Disease Control to follow his dream of working full time as an inventor.

Cumbie started out making miniatures of farm wagons and tools. His little American buggy, with an authentic spring mechanism took first place at the 2005 Gwinnett County Fair and he received a patent for a lock he designed for a retainer pin in a miniature tractor. But his real passion is inventing devices for people with disabilities.

"When I see people that's struggling to do something, I want to do what I can to help out," he said. "A Vietnam vet told me how it's impossible to wheel a chair and hold an umbrella at the same time, so I invented an umbrella holder for his wheelchair."

Cumbie, a longtime member of the Inventors Association of Georgia, has received CDC's Contributor to Disabilities Awareness Award and is recognized by Leaders in American Innovation.

And yes, back to those goats. I asked him if that was some sort of side business.

"Oh, no," he said, "The only reason they're there is to keep the yard clean. They do a real good job."

Well, that in itself is innovative thinking. Cumbie has been employing his goats that way for decades. But now there's new trend in the construction industry to herd goats onto a vacant lot and let them chew off all the vegetation before the building begins. Michael Swanson, owner of Get Your Goat Rentals, said, "It's just starting to catch on. We started with a few goats in 2009 and now we have 100." He said that in addition to working for food, his goats "volunteer" their time clearing off the graves of veterans in local cemeteries.

But let's get back to the Cumbies. This year on December 31 Carlyen and his wife Cora will celebrate their 60th wedding anniversary. OK, do the math. With 60 being a multiple of 12, yes, you got it! They were married in the Year of the Goat. And it's obvious that they both came into very good fortune!

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



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Poets' Corner

NOT OLD... JUST OLDER
 by Frankie Lee

*When times seem hard and days seem long
 And life is difficult to bear
 If you get discouraged and feel so alone,
 And just seem to stop to care*

*It's then that you need to call out
 His name
 And ask Him for all your strength
 To face what life brings in the year
 And find your joy again*

*Things get harder as we all get older
 And our minds wonder to the past
 All that we did and loved
 We now find hard to finish any task*

*This is when we must look up high
 And ask for guidance to our new life
 It doesn't mean we are old, just older
 It doesn't mean we can't walk, just slower
 It doesn't mean we have to forget*

*and feel sad
 We still have many years to look forward to
 And laugh and be glad*

*We can close our eyes and touch our heart
 And see the memories in our mind
 We can look at our loved ones and remember
 The many good times
 We have so much stored away in our mind
 To view
 And so much yet to be thankful for too*

*We are not old, just older
 And let's not forget wiser, yes wiser
 Wiser in ways computers can't be
 Wiser in knowledge about you and me
 Wiser to know that it's just another chapter
 In this new life we bear*

*We look up and thank God, for all that we have
 And suddenly we realize, it's really*

*not bad
 We earned our rest, so we can sit
 We have a lot to be happy for
 We aren't old, just older*

TRANSITION
 by Henry Newton Goldman

*Lord, let me not fear the death,
 That I know is imminent some day.
 Just hold my hand and walk with me,
 As you guide me along that way.*

*I know there may be pain to bear,
 But help me suffer it through,
 Until I rest in your kind arms,
 And start new life with you.*

*Give me a mind, clear to the end,
 Before my final rest.
 Keep my eyes open to see 'til I sleep,
 All those with me you have blessed.*

*I know that I can bear it best,
 While your comforting arms enfold.
 Oh let me not turn loose your hand,
 Until in heaven your face I behold.*

“Collateral Damage”

by DANIEL W. GATLYN, USN Ret.
 Minister/Journalist

The simple definition of "collateral damage" is those wounds or damage which occurs to people or properties on the periphery of attack (or incident) but which is not intended! In a News segment

on television February 20, the Iraq Ambassador to the United States stated that "in our forthcoming assault to retake the city of Mosul, we must prevent collateral damage." I cringed and chuckled at this statement, for such has become a fact of life! No one is equipped to (mentally) handle the damage to lives and properties that occur accidentally as we "roar through life!" It is sad, but probable, that the highest ratio of fatalities and scars happen to

those who are caught up in the fray – but are not centerfold for the battle! And, all does not happen in battle zones! There are literally millions traversing the land – crippled, bent, twisted, deranged, blind, deaf, and tormented – made that way by a coincidental geography and acts of aggression! Echoes of such carnage will be discerned or discovered for years following!

In our day, when we speak of collateral damage, we generally point to war, it's region, and it's many implications! To be sure, Veterans are returning to the homeland, many of which have been victims of wounds or close calls (explosives nearby), conditions that have traumatized their minds and spirits! Some of this is labeled Post Traumatic Stress Disorder! (I have just had a brief encounter with one, a young warrior who returned from Iraq with PTSD and who suffers years after combat! No wounds are visible – but his actions are indicative of what transpired in the vicinity.) Obviously, many have lost limbs, sight and hearing in the thick of battle; but, do be aware that where war is waged, many innocent women, children, and "passersby" are going to be hurt!

Readers may have a predetermined opinion of Veteran Eddie Ray Routh, who shot and killed Seal Sniper Chris Kyle (and friend) in 2013; and, the trial that is underway (as we write) in Texas! But whatever else is determined; please make note of this! Eddie Routh was (and is) a distinctly troubled individual from collateral damage! I do not exonerate the man; nor excuse his bout with drugs – and every citizen is horrified at what happened – but such is the aftermath which follows our engagements around the world!

It is a tragedy that armed conflict is not confined to specific areas; while the awful truth reaches our ears of untold thousands who suffer inadvertently... simply because they occupied adjacent territory! A much larger implication is that our words, and our actions (regardless of geography), will not only damage the personnel and properties targeted, but will also leave it's diabolical mark on innocent bystanders!

Think this through before your next journey of revenge; or, efforts to "fix the world!"

Crossword Puzzles

Sudoku Puzzles

Informational Articles

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Out & About

Columbus Georgia... What Progress Has Preserved!

Special to Senior News

Not only is there a Renaissance of sorts taking place in Columbus, GA, there is also a world of adventure waiting to be discovered! Columbus supports an art scene, a thriving nightlife, unique shopping experiences, and a wide array of dining options for locals and visitors alike.

And just as with any city that dares to re-imagine itself, there's something new that has been the catalyst for adventure seekers with an appreciation for nature and a newfound thirst for outdoor adventure. In the middle of the urban environment of the original city, there's a 2.5-mile stretch of the Chattahoochee River that has been overwhelmingly changed.

By definition, the change is the restoration of the river. A project that removed two derelict dams that once powered textile mills and returned the river to its natural state and re-introduced wildlife and plants long thought lost. An additional benefit was the creation of the longest urban whitewater course in the world; named as one of the Top Twelve Man-Made Adventures on the Planet by USA Today. This high adventure course has revealed class three and four rapids, a habitat pond, birding and fishing that years ago would not have been possible. You can even take flight on the Blue Heron Adventure, crossing over the Chattahoochee River on the only dual-zip line connecting two states. Reaching speeds up to 40mph, thrill seekers zip over to the Adventure Course, a treetop aerial course on the Alabama riverside.

This new outdoor culture is also clearly seen in the Fall Line Trace project, or rails-to-trails as it's commonly referred to by locals. Eleven miles of railroad ties were pulled up so that trails could be paved for hiking, biking, running, or just a casual stroll through both natural habitats and neighborhoods. The rails-to-trails connects to the Chattahoochee RiverWalk in Uptown Columbus, adding another 15-miles within this expansive linear park that hugs the banks of the river.

You are encouraged to extend your stay in Columbus, because once you're done playing outside, there are 45 exciting attractions, hundreds of events, a fabulous collection of restaurants and eateries, and over 4600 hotel rooms to call home away from home to relax, recharge, and do it all over again. From Broadway productions at the Springer Opera House – The State Theatre of Georgia or RiverCenter for the

Performing Arts, outdoor concerts in Uptown Columbus, or delving into some of our fascinating history at the National Civil War Naval Museum at Port Columbus or the National

Infantry Museum, there are lots of reasons to plan an urban escape today to Columbus, GA!

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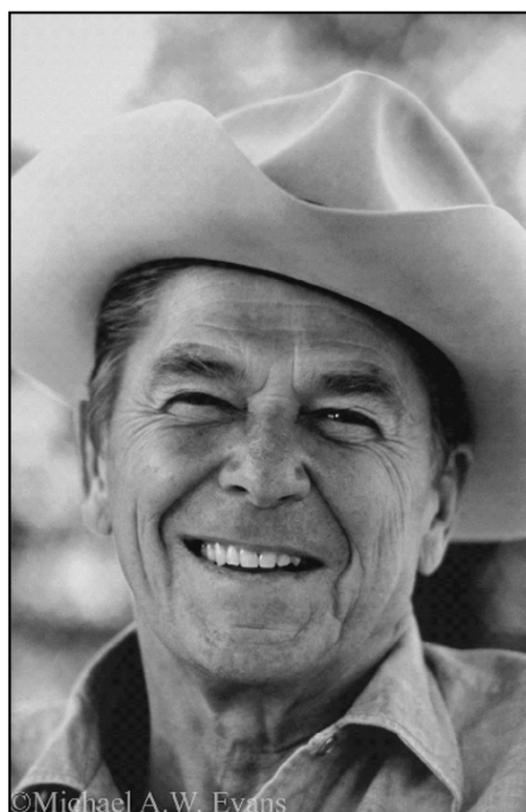
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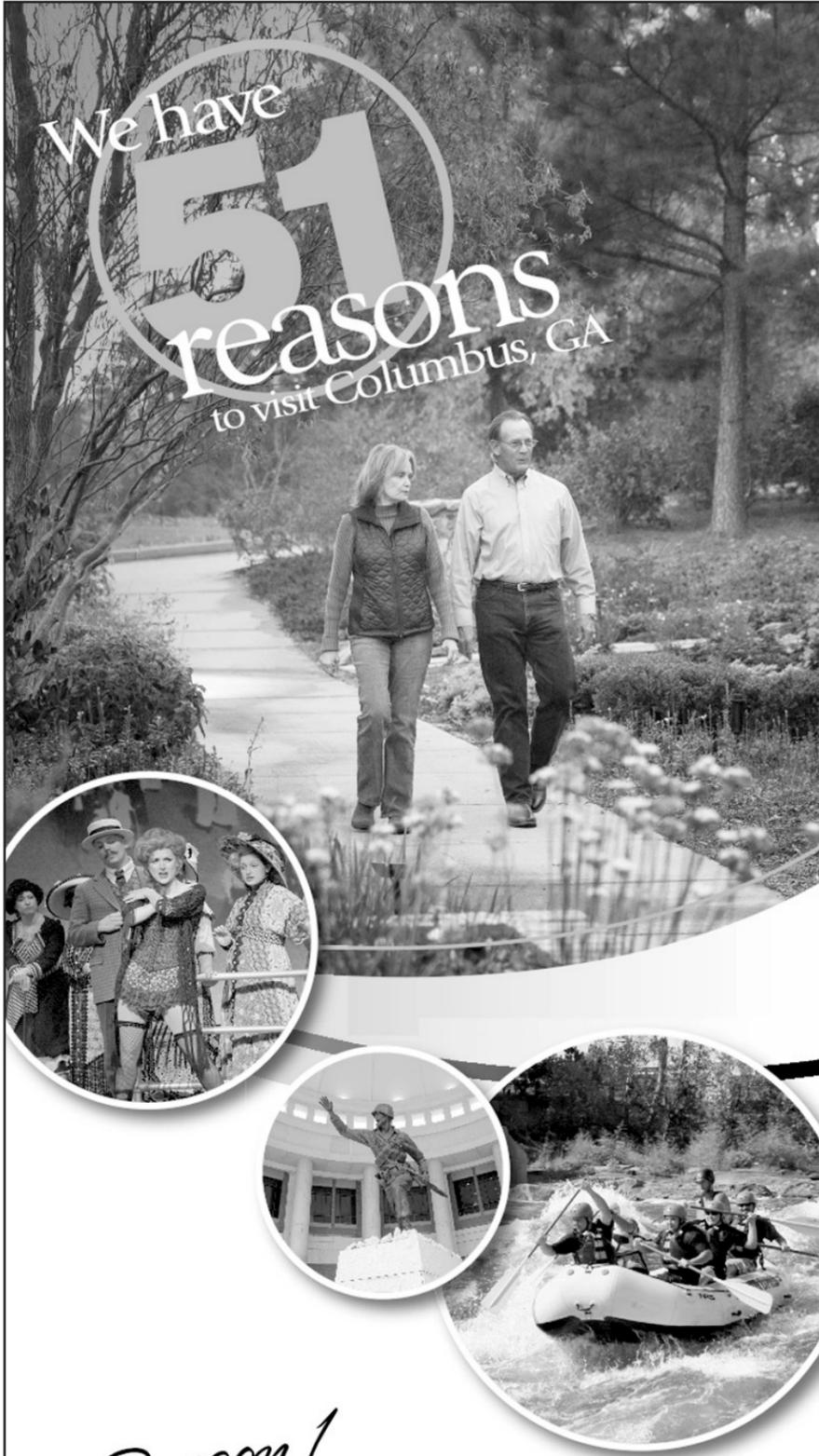


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Out & About

SYZ (EXTRA YEAR OF ZEST) DAY

Special to *Senior News*

Tuesday, March 17, 2015, the annual XYZ Day will be held at Mountain Park United Methodist Church, 1405 Rockbridge Road, Stone Mountain, GA 30087. This is the time for ALL SENIORS/ALL DENOMINATIONS IN THIS AREA, TO GATHER FOR FELLOWSHIP, TO LEARN, AND TO SHARE A NOON MEAL. Seniors from Mountain Park UMC, Snellville UMC, Tucker UMC, and Harmony Grove UMC have planned this popular day.

The day begins at 8:45 AM for late registration, coffee and light refreshments in Family Life Center. This is followed by EIGHT INFORMATIVE and ENTERTAINING INTEREST GROUPS in the

Sanctuary. Each person may select two Interest Groups; lunch follows Interest Groups.

The day ends with our entertainment by special guest, Ellen Hester, an "Enthusiastigator" – a motivational speaker and humorist. She will be speaking as "FLO," the big-haired waitress; Nurse Nancy, the mental health nurse; or Dr. Choice, the optionist.

The day should end by 2 p.m. immediately following the drawing for door prizes.

Registration fee is \$12. This includes morning coffee and light refreshments as well as lunch. Send your check to Darla From, XYZ Treasurer, Snellville United Methodist Church, 2428 Main Street East, Snellville, GA 30078.

For more information, call Aggie Calder at 770-921-8631, Jane McCombs at 770-939-0083, or Gailya Raines at 770-266-0209.

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On the Cover

Turkish artist keeps culture springing forward

by SUSAN LARSON

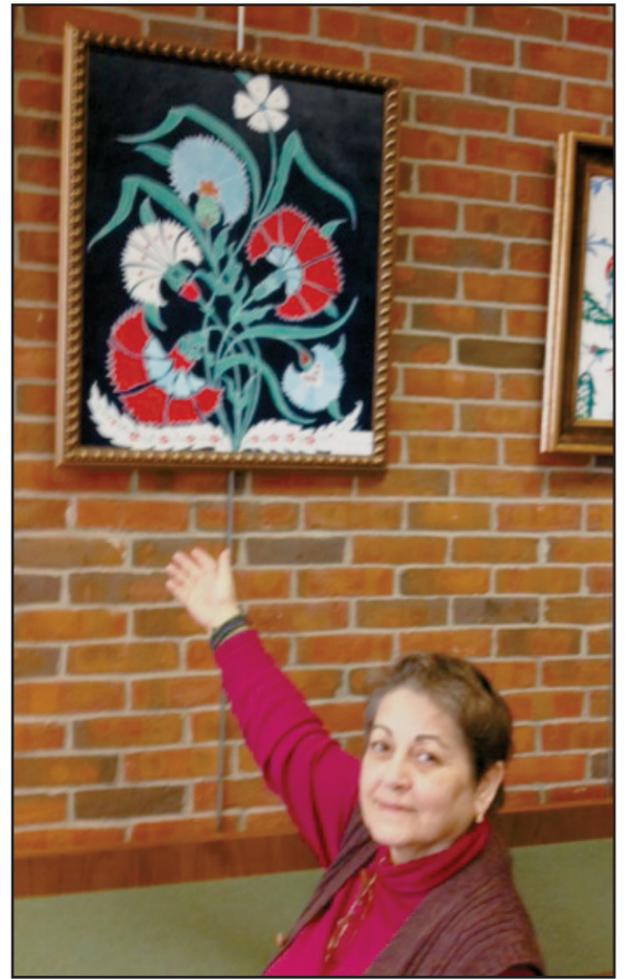
ON THE COVER
Pamir Thompson

Pamir Thompson was born in Istanbul, Turkey. Thompson received her college training in commercial art in Ohio. In 1976 she moved with her husband to Atlanta and furthered her training by receiving a certificate in art education from Georgia State University with a ceramic double major. She taught art in the public schools in DeKalb and Gwinnett counties and in a variety of private settings including Art Station in Stone Mountain and Gwinnett's Bethesda Park Senior Center. She has participated in numerous juried art exhibitions. One of her more recent accomplishments was consulting with the Museum of Arts and Sciences in Macon on an exhibit on Ottoman art. She has been invited to participate in Congressman John Lewis' multicultural art festival and has exhibited her work at several universities and last month was a featured artist at the

Turkish Georgia Friendship Dinner at the State Capitol.

Thompson has produced art of many types both Western and traditional Turkish. She says of her Turkish work: "I have been an artist all my life. I was first introduced to traditional Turkish art by my high school art teacher. I have been intrigued by these classic historic designs ever since and have tried to create my own motifs to add to the designs. For a number of years I carried this influence into my decorative pottery designs. But one day I decided to paint these same designs on canvas. It gave me such a joy to make tile designs originally created many centuries ago come alive again in the form of a painting."

Thompson's colorful paintings will be displayed at the Snellville Library until Saturday, March 21, when at 1 p.m. she will conduct a demonstration for children with designs for them to color in traditional Ottoman style. What a beautiful way to welcome Spring by helping to spring forward with this ancient form of art.



Pamir Thompson presents some of her artwork

Martin Luther King, Jr. is remembered

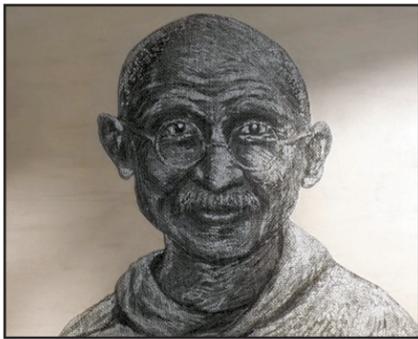
by MARY FRANCES

To celebrate Martin Luther King Jr.'s birthday, Buckhead Library is hosting a commemorative exhibit. Original photographs, jewelry, mosaic pottery, wood

carvings, collages, and a variety of wall hangings, created by 26 Atlanta artists, are on display at the Buckhead Library located at 269 Buckhead Avenue, NE, Atlanta. On display at the MLK, Jr. Natatorium is a huge Memorial Mural in honor of him. The mural was designed by master artist,

Louis Delsarte, five years ago and was painted by 100 artists. The Natatorium is located at 70 Boulevard Drive, Atlanta. This 5th Annual Exhibit represents the diversity of talent that unified the city of Atlanta in the hallmark event that celebrates the fight for nonviolent social change.

The exhibit at the Buckhead Library is on display through Monday, March 2, 2015. Call the Buckhead Library at 404-814-3500 for their hours. For further information you may contact Jea Delsarte at delsarte@att.net or Cheryl D'Amato at 404-226-7368 or 404 888-4636.



Gandhi by Tim Haugh

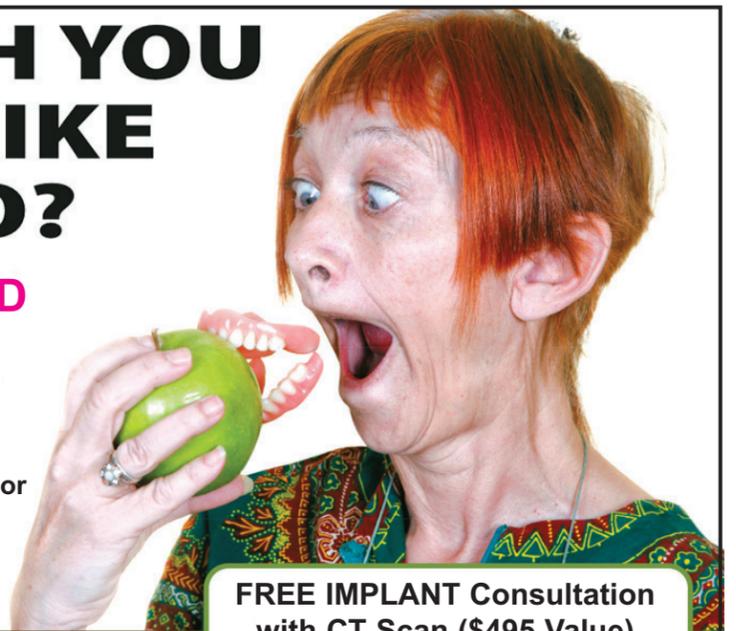


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The Next Chapter

Recommendations by
ANNE B. JONES, PhD

- *Why We Love Serial Killers: The Curious Appeal of the World's Most Savage Murderers*, Scott Bonn, Skyhorse Publishing, 2014
- *Mass Deception: Moral Panic and the U.S. War on Iraq*, Scott Bonn, Rutgers University Press, 2010

Why We Love Serial Killers: *The Curious Appeal of the World's Most Savage Murderers* provides an intriguing look at a paradox. Serial killers elicit our curiosity and fascination at the same time they repel us. What is it about these monsters (and, yes, they are monsters) that keeps us riveted? What is behind their appeal?

This is the question Dr. Scott Bonn answers in his recent release, described on its jacket as “a compelling look at how the media, criminal justice system, and public perceptions help to shape and feed the ‘celebrity monsters’ in our midst.” But, this work goes far beyond its jacket blurb.

Bonn presents a well-written and entertaining book at the same time he explores individual cases and killers and the psychopathology behind their actions.

He begins by emphasizing the fact first and foremost that serial killers don't look like the macabre monsters portrayed by the media. They are far more likely to resemble someone we know because that's who they are. Almost all of them are somebody's next door neighbor, somebody's service man or somebody's casual acquaintance. They differ from us not in their looks but in their capacity to inflict human suffering. These killers also differ in their type. Bonn differentiates serial killers from other multiple murderers, also examining mass murderers,

spree killers and mafia hit men.

Among the personalities he presents are David Berkowitz (Son of Sam); Dennis Rader (“BTK”); Ed Kemper III (“Co-ed Killer”); Jeffrey Dahmer (“Milwaukee Cannibal”); and Richard Ramirez (“Night Stalker”).

Mass Deception: Moral Panic and the U. S. War on Iraq is an academic look at our country's post 9/11 buildup to the invasion of Iraq. Bonn minces no words in declaring the war and occupation of Iraq as violations of national and international law. The book will not appeal to everyone as it is a no-holds-barred indictment of the George W. Bush administration and its propaganda and distortion efforts, which Bonn connects to theories of “elite deviance” and “state crime.”

An important premise of the work is the relationship of political elites and mass media and how and why this relationship works to manipulate the mood and beliefs of the American people through “critical communication.” It is this critical communication that periodically creates public panics that benefit both parties.

According to Bonn there are five criteria involved in engineering such a panic (concern; consensus; hostility; disproportionality; and volatility), all of which are empirically measurable and which were an integral part of the Bush pro-war stance.

Both of Bonn's books appear well-researched and contain a bibliography and an index. Scott Bonn is a professor of Criminology at Drew University, a media commentator, public speaker and author. Prior to his academic career, he was a corporate executive.

You may contact Anne at anneb-jones@msn.com... (*Tides of Fear, Gold Thunder, A Light on Peachtree, All Around the Track, Brave at Heart*).

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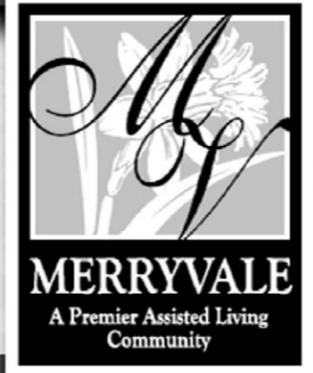


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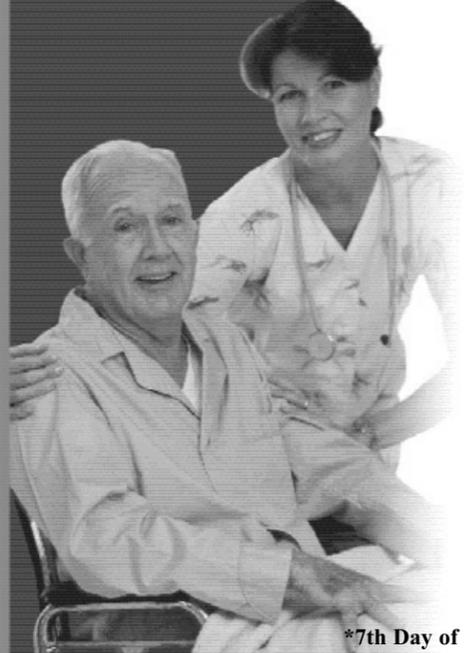


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Taking Care

Social workers can help in many ways

by LISA M. PETSCHÉ

Along the journey of caring for an older relative, chances are good that you will come in contact with a social worker.



Lisa Petsche

Social work is a profession with a long history of commitment to improving the well being of people in society, particularly

the disadvantaged.

Social workers understand the complex interaction between individuals and their environment, and use a variety of strategies to bring about change in persons, situations and institutions. Trained at the university level, they are employed in a wide variety of areas that include direct work with individuals, families and groups, community development, human resources development, social policy, program planning, teaching and research. The majority are involved in direct service.

Social workers believe in the intrinsic worth and dignity of every human being. They are committed to the values of acceptance, respect for individuality and belief in the client's capacity for growth. This makes them strong advocates for individual rights and social justice.

Their goal is to empower clients, assisting them to identify their problems and find meaningful solutions, building on their existing strengths. Their assessment includes looking at how client's physical and social environment may be contributing to their difficulties and how it might be changed.

In clinical settings, social workers help clients with anxiety, depression, stress, anger management, grief, relationship difficulties, financial problems and other resource issues, and life transitions. They connect people with community resources and advocate for appropriate services where none exist. They aim to prevent crises and, when a person presents to them already in crisis, to help them achieve their positive outcome.

Assessing needs:

In the community, social workers can be found in many healthcare settings, including medical clinics, government-funded agencies, non-profit organizations such as the Alzheimer's Association, home healthcare agencies and day care programs. Some workers do home visits.

The role of a community social worker may include: assessing clients social, emotional and daily living (practical) needs, their strengths, the support available to

them, and the areas where they require further support; providing one-to-one or family counseling; facilitating support groups; providing education (for example, about normal reactions to stressful situations and strategies for dealing with stress); and providing information about and referral to community resources that can help improve client's quality of life.

Teamwork:

In healthcare settings such as hospitals and long-term care facilities, social workers are typically part of an interdisciplinary team that includes the following professionals: physicians, nurses, physical therapist, occupational therapist, dietitian, speech-language pathologist, and recreation therapist.

Social workers contribute knowledge about emotional health, life stages, relationships, and community resources. Their work includes assessing the social, emotional, and personal implications of health changes and hospitalization or institutionalization for patients and their families; and helping them learn how to cope more effectively with losses,

emotional concerns, behavioral changes, family problems, financial worries, and other practical matters. They also serve as an advocate for

patients, helping them overcome barriers to service within the institution

continued on page 10

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LISA PETSCHÉ
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and in the community. In hospitals, social workers coordinate discharge planning, facilitating communication among the patient, significant other and internal and external healthcare providers. They assist with problem solving and making necessary arrangements for the patient to return home or transfer to an alternate setting, such as a nursing facility for convalescent care, a rehabilitation facility for reactivation, or a nursing home for long-term care. When a patient's situation is complex, the social worker may organize a discharge conference to review the persons needs – addressing medical management, activities of daily living (self-care and home management skills), mobility, safety, finances, access to the community, recreation and leisure, and caregiver relief – and discuss options for ensuring they are met.

Helping with adjustment:
 In long-term care facilities, social workers play a significant role around the time of admission. They may be involved in reviewing referrals and organizing pre-admission tours. Upon a resident's admission, they provide orientation for the person and his or her family, as well as supportive counseling around adjustment issues.

During this initial period, social workers gather personal and social information about the new resident – such as birthplace, work history, significant relationships, pastimes and skills, personality, cultural and religious background, routines and habits - and share it with caregiving staff to help them get to know and understand the person and better meet his or her needs.

Their ongoing role includes addressing quality of life, autonomy, and end of life issues; screening residents for depression; running support groups for residents and family members; and mediating between residents and staff, co-residents, or family members, as well as between staff and families, when conflict arises. In addition, social workers serve as a resource for long-term care staff regarding communication skills, coping styles, family dynamics, mental health, and ethical issues.

(Author's note: March is National Social Work Month. For more information about the social work profession, go on line to: www.help-startshere.org.)

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

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Downsizing Made Simple

Reverse Mortgages... Are they for you?

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

If you have been within earshot of a television or radio in the last few years, then you have no doubt heard about Reverse Mortgages. While the term seems to be self-explanatory, most consumers have no idea how they work and being uneducated is dangerous territory when it comes to making a major financial decision.

A reverse mortgage allows homeowners to convert part of the equity in a home to cash without having to sell the property. In other words, it is a loan against your home that you do not have to pay back for as long as you live in your home. Due to the attractiveness of these loans, some senior citizens are being charged excessive up-front fees for services that are generally available free of charge or at a very low cost through the Department of Housing and Urban Development (HUD).

The Better Business Bureau (BBB) advises consumers to use caution if approached with the opportunity to obtain a reverse mortgage; taking the time to understand the requirements, consider all the factors involved, and learn what free resources are available to help them make an informed decision. And

don't be swayed by celebrity spokes persons until you have all of your questions answered.

The BBB provides the following tips when considering a reverse mortgage:

Know the basic requirements. To apply for a reverse mortgage, all owners of the home must be at least 62 years of age, have equity in the home and sign the loan paperwork. The home must be the primary residence and remain in good condition. Reverse mortgage borrowers continue to own their homes. So you are still responsible for property taxes, insurance, and repairs. If you fail to carry out those responsibilities, your loan could become due and payable in full. The loan process can't be initiated until the senior receives counseling from a Home Equity Conversion Mortgages (HECM) counselor.

Consult an HECM counselor. An HECM counselor will help answer questions regarding eligibility, financial implications and other alternatives. The Fair Housing Association (FHA) does not recommend using any service charging a fee for referring a borrower to an FHA lender as FHA provides all the information free of charge and HECM housing counselors are available free or at a very low cost. For a list of approved counseling agencies, call 800-569-4287 or visit the HUD website at

www.hud.gov.

Involve heirs in the decision-making. Because a reverse mortgage affects the assets of the borrower in case of death, involving heirs will avoid future misunderstandings and family discord.

Make sure a reverse mortgage suits your needs. The amount you can get from a reverse mortgage generally depends on your age, your home's value and location, the cost of the loan, and who is making the loan. Determine whether it is practical to remain in the home for 5-10 years to make the reverse mortgage economical. Also take into consideration future health care needs as well as safety and ease of use of the home.

Consider all the costs associated with obtaining a reverse mortgage. Be prepared to pay for some of the fees involved in the processing of a reverse mortgage loan, which can include an origination fee, closing costs, a mortgage insurance premium, a servicing fee, and the interest rate.

Understand the repayment terms. A reverse mortgage loan must be repaid in full when the owner dies or sells the home. Other conditions that affect loan repayment include failure to pay property taxes or hazard insurance, allowing the property to

deteriorate, and if the borrower permanently moves, has a new primary residence, or fails to live in the home for 12 consecutive months.

Because you make no monthly payments, the amount you owe grows larger over time. As your debt grows larger, the amount of cash you would have left after selling and paying off the loan (your equity) generally grows smaller. But you never owe more than your home's value at the time the loan is repaid.

As with any program, reverse mortgages can be ideal for some consumers but the BBB urges you to ensure that you have all of your questions answered before committing.

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@central-georgia.bbb.org; or, info@csra.bbb.org.

Panola Gardens

National Church Residences Panola Gardens Pursuing LEED Silver Rating

Lithonia, GA – National Church Residences announced today that its newest affordable senior community, Panola Gardens, is pursuing LEED for Homes Silver certification by the Leadership in Energy & Environmental Design (LEED) program, developed by the U.S. Green Building Agency Council (USGBC).

Panola Gardens is located at 5710 Snapfinger Drive, Lithonia, GA. The 85-unit property sits on 2.0 acres of land, achieving the moderate density rating of 40 units per acre. Among its other features, Panola Gardens has a community room with a fireplace, a large community kitchen, a library, business center, walking path, community garden, outdoor patio, screened in sun porch, and a laundry room and lounge on each floor. It is also a secure, gated community with a walking path and a dog park.

The sustainable features of Panola Gardens are:

- Energy Star appliances that include refrigerators and dishwashers.
- Energy Star lighting features used throughout the building as a means of saving energy and utility costs.
- Many building materials were locally and/or regionally manufactured.
- Low VOC paint and low VOC adhesives and sealants.
- "Very High Efficiency" fixtures and fittings on faucets, showers, and toilets to conserve water.

LEED is an internationally recognized green building certification system, developed by the USGBC, which provides third-party verification that a building or community was designed and built using strategies aimed at improving performances across all the metrics that matter most: energy savings, water efficiency, CO2 emissions reduction, improved indoor environmental quality, and stewardship of resources and sensitivity to their impacts.

For more information on the LEED program and rating system, visit the U.S. Green Building Council website at: usgbc.org/leed.



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