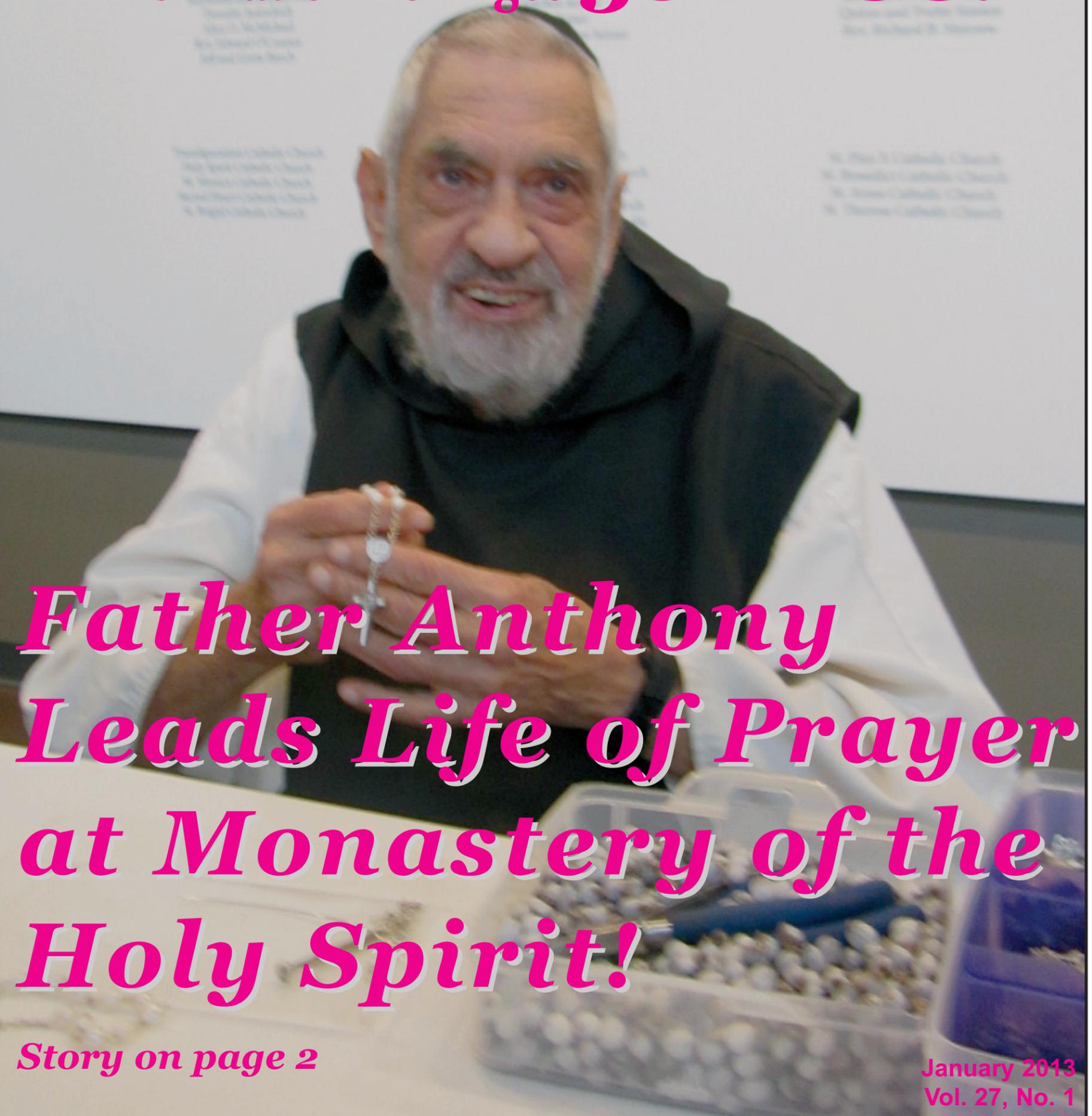


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***Father Anthony
Leads Life of Prayer
at Monastery of the
Holy Spirit!***

Story on page 2

January 2013
Vol. 27, No. 1

On the Cover

Father Anthony Leads Life of Prayer at Monastery of the Holy Spirit

by SUSAN LARSON

ON THE COVER

Guests can watch Father Anthony make rosaries at the visitors center.

It was 64 years ago that a young Anthony Delisi completed his junior year at Catholic University in Washington D.C. He was working on an inner city project at Holy Redeemer Church and wondered what he could do to help end racism. One word came to mind: Pray.

Soon after, he saw in the Washington Post a picture of monks laying bricks at the Monastery of the Holy Spirit in Conyers and decided to look into it.

It appeared to be the perfect place to pray. This Roman Catholic community of the world-wide Order of Cistercians of the Strict Observance

had been founded in 1944, only four years prior to his hearing about it. This particular order, also known as Trappists, dates back to the early twelfth century and has always been oriented to a life of prayer.

Delisi entered this life of prayer and was ordained in 1954. But that doesn't mean he's been on his knees 24/7. With prayer comes purpose. And this man now known as Father Anthony already felt his purpose in dealing with racism. This led him to live for years in Africa preparing native monks to be part of his order. Brother Justin, from Nigeria is currently a member of his monastery. From this experience, Father Anthony authored his book, "Black Like Licorice," chronicling his work there.

His other book, "Praying in the Cellar" is a series of devotions based on Matthew 6:5-15: "When you pray go to your inner room, close the door and pray to your Father in secret." Drawing from memories of his childhood cellar,



The Abbey at the Monastery of the Holy Spirit is open daily to the public.



Father Luke Kot, the most senior monk at age 98, works in the tailor shop.

where his mother preserved food, including tomatoes from his father's garden, Father Anthony brings to light the richness of a prayerful life.

Over the decades he's also helped the monastery by doing construction work and gardening, which included cultivating bonsai trees and growing tomatoes, like his father did. He also co-founded the Lay Cistercians of the Monastery for people wanting to lead a prayerful life in a secular world.

But as time went on, he wondered – and of course, prayed about – what purpose he would have in his senior years.

"About ten years ago," he said, "I was a novice master in Charleston and visited with a friend, Helen Graham. She said people who visited with her usually had a special dream."

His special dream came when he returned to the Abbey: Elevator doors opened and Christ of the Passion came out. But instead of a cross, he was holding a walker. Father Anthony took this as a sign that Jesus identified with those going through the aging process.

At age 84, Father Anthony is now the official greeter at the visitors center. He welcomes guests and answers questions about the monastery's museum, bonsai gardens and retreats. He blesses religious items visitors bring in and

sometimes the visitors themselves, like the Hubert family who drove from Sugar Hill to ask him to bless their new baby, Sophia.

Between visitors, he makes rosaries and of course, prays. And word has it among the brothers that he still finds time to grow tomatoes.

Monastery of the Holy Spirit

The Monastery of the Holy Spirit in Conyers invites the public to rest, retreat, reflect and renew. They have one of the largest green spaces in the Atlanta area for walks or picnics. Their Gothic-style cathedral is open daily for silent prayer and reflection. Retreats cover topics including grief recovery, aging, anger management and yogi. The gift shop carries monk-made foods, stained glass and the largest religious book selection in Georgia. The garden center carries their signature Bonsai trees cultivated by the monks and the Garden Cafe' offers monk-made cuisine. For information, visit www.trappist.net or call 770-483-8705.

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Poets' Corner

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

ELEGY OF A POET

by Henry Newton Goldman

*My zeal for life is but a journey far,
My feast of joy is found in lyrics plain,
My zest for verse is as a shooting star,
And verse that last – I hope to write again;
The day is past, and yet I wrote no line,
And now I try, and now I search for rhyme.*

*My poems were heard, and yet were seldom told,
My verses fell on ears that were not keen,
My time was spent to write the lyrics bold,
They saw my works, and yet they were not seen;
My lines I cut, and yet too long they run,
And I rewrite, for now my work's most done.*

*I sought my voice and found it not too soon,
I cherished life and hoped it would not fade,
I trod the earth, to find poetic boon,
And now I pause, and now my lines are made;
My page is full, and now I've made my run,
An now I rest, and now my poem is done.*

STROKE

by Marion Jones

*Wow! All at once the tragedy hits,
You're awakened and the surroundings are strange.
What is my name? How old am I?
You reach for your coffee, but it's out of range.*

*What year is it and where is my dog?
Something's happened to me, things are not the same.*

*Everything seems to be in a fog,
I get up, but fall down, one leg is lame.*

*Lord, don't let these things happen to me,
I have a job, things to do and roses to tend.
Wow, there goes that memory again,
Is it the end?*

*No, I must fight this horrendous part of my life,
See, a few lines I have wrote with*

*help from the Lord.
Yes, right now it seems nothing but strife,
But I will keep fighting, but without a sword.*

THE LAST GOODBYE

by Sandra Owens

*When the day comes when we must say our last goodbye,
To a loved one, a friend, a person who had once been a constant in our life,
There are no words that come into mind,
For no comfort can be found,
To ease the pain or dry the tears.
The only healer is time.*

*After the passing, there won't be a day that goes by,
That some event won't remind you of the way they looked,
The way they walked,
The way they smiled,
Or the way they talked.*

*You'll hear their voice when a breeze rustles through the trees,
On a still summer's day.
Someone will repeat a phrase that you'd swear would be the same thing they would say.*

*Something will happen to make you laugh
And you'll turn to see if they're laughing too.
And then as quickly realize there's no one there but you.*

*Though there may no longer be the physical form
To hold or touch to see,
The spiritual presence will with you forever be.
And if you believe in the hereafter you can cling to the fact
That one day you'll be reunited once more.*

*Where you'll walk hand in hand,
Along the Celestial Shore.*

*For now they lie in slumber
In the hands of God they sleep
With the angels o'er them watching,
Lovingly they keep.
While here on earth our tears for them we cry.*

*Until at last they greet us
In the land of the last goodbye.*

MY MOTHER'S PRAYERS

by Vera King

*My mother's prayers
Kept me alive
T'was she who prayed
I would survive
When I was crossing
Oceans wide
And submarines
Were at our side
Or when the ship
Was tossed about*

*By stormy seas
And I did doubt*

*So now I pray
For mine as she
Taught me to pray
And prayed for me.*

OUR EYES, OUR HANDS, OUR HEARTS

by Brenda G. Partridge-Brown

*Our eyes, our eyes should see the need of God's people.
Our eyes should be always full of love and compassion for others
Our eyes should see the good in people, the same way the Lord sees the good in us.*

Our eyes should share tears with those who are suffering.

*Our hands, our hands were created to serve others, our hands are to be used as God's agents.
Our hands are to hold up our brothers and sisters when they are too weak to stand on their own!
Our hands should be used for praise and worship, which is due to our Lord!*

*Our hearts, our hearts should feel the same love God feels for each of us.
Our hearts should feel the hurt of the brokenhearted.
Our hearts should always be a part of God's heart!*

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Living a Legacy

“Live for today” is a common philosophy in our culture. Even when that idea isn’t expressed in words, it is frequently carried out in people’s choices and behavior. However, as Christians, we must realize that the way



Dr. Charles Stanley

we live now affects far more than just “today.” Our thinking, conduct, and conversation will become our legacy, impacting others when we are no longer here.

What will be the legacy you leave behind? When God created you, He had a very specific purpose in mind for your life, and He endowed you with all the abilities and talents you would need to accomplish His plan.

Unfortunately, most people do not stop to consider the Lord’s personal will for them, but the Scriptures clearly reveal that He has a two-fold purpose for His children: first, that we be involved in His work, and secondly, that we bring Him honor and glory. (Ephesians 2:10; 1 Corinthians 6:20)

We carry out God’s intentions by involvement in those things that bring praise to Him. Jesus said, “Let your light shine before men in such a way that they may see your good works, and glorify your Father who is in heaven” (Matthew 5:16). Contrary to what many people think, the number of years one lives is less important than how that lifetime is invested.

When I think about effectiveness versus longevity, a man named Oswald Chambers comes to mind. He is the author of *My Utmost for His Highest*, the best-selling devotional of all time. He dedicated his entire life to God and is considered by some to be one of the greatest Christian thinkers of modern time.

Oswald Chambers was born on July 24, 1874, in Aberdeen, Scotland, where as a teenager, he became a Christian under the ministry of Charles Spurgeon. His death, the result of a ruptured appendix in 1917, left a tremendous void in the churches and fellowships he served. Though he lived only 42 years, this preacher’s work lives on today even more powerfully than it did during his

lifetime. His writings still offer wisdom and strength to many believers, and through his words, God continues to change lives for Christ’s sake.

I was a college student when I first read his devotional. What impressed me most then – and still rings in my heart today – is that the most important thing in life, by far, is our personal relationship with Jesus Christ. Every time I pick up *My Utmost for His Highest*, I am blessed. Though Oswald Chambers died nearly a century ago, he is still alive through his ongoing influence on countless lives.

Our Life After Death

When considering life after death, Christians think mostly about what will happen when they get to heaven, while unbelievers may contemplate the question of what will become of them. What about the part of our lives that remains here after we have gone? What lives on our spiritual legacy has everything to do with how you and I are living right now. You may think, Compared to Oswald Chambers, I don’t have much of a testimony, but that is not true. What you do this very day the priorities you demonstrate through your use of time and resources, as well as the way you handle relationships will leave a witness for either good or evil.

What do you hope people will remember about you when you are gone? As an illustration, consider the legacy of various people in the Bible. When I think about Abraham, I recall his great faith. When Moses comes to mind, I remember the Ten Commandments that God gave him. David has been gone for centuries, but the Psalms his words of comfort and encouragement endure. Another example is the apostle Paul. He was beset by terrible obstacles and suffering but left epistles that give encouragement, guidance, and hope to millions. I read from Paul’s works nearly every day and am continuously blessed by his insights in Ephesians, Philippians, Colossians, and letters to Timothy. Consider the legacy of the Lord Jesus Christ, our ultimate example. In the short 33 years He lived on earth, He altered history forever. Through Him, we can live extraordinary lives despite our fallen condition.

Think about people who have left an indelible mark on more recent histo-

ry. Our country’s Founding Fathers left an awesome legacy for millions who live in freedom as a result. Consider the hymn writers, who gave us words of worship, which praise our Lord while reinforcing our store of spiritual truths. And godly people are living out their legacy in our generation as well. For instance, Dr. Bill Bright has left us Campus Crusade, one of the greatest missionary discipleship movements in modern history. Dr. Bright was a quiet, unassuming man, but he gave his life to the Great Commission, and his obedience has changed many lives.

You may be wondering, What about “ordinary” people? Then consider Lois. When Paul was writing to encourage Timothy during a trial, he said to the young minister, “For I am mindful of the sincere faith within you, which first dwelt in your grandmother Lois and your mother Eunice, and I am sure that it is in you as well” (2 Timothy 1:5). Lois’s profound faith was carried down through Eunice to Timothy. Her faith became a living part of Timothy’s ministry.

Parents and grandparents have a profound impact on children’s lives. Very few people have ever heard of George Washington Stanley, but my grandfather left me a few simple truths, such as this: Obey God and leave all the consequences to Him. I am so grateful for his advice concerning obedience, which continues to be the basis for my decisions. Far more important than any financial inheritance is the wisdom he left me, which continues to guide my life.

And then there is my mother’s legacy. As she endured constant hardships and trials, I witnessed her persistence and perseverance. She always said to me, “Never give up. Do your best, be your best, look your best. Be what God wants you to be.” Her perspective and tenacity are instilled within my heart and mind. She left me something much more valuable than anything money can buy – an example to follow. As is true for most children, I learned far more from watching my mother live than by listening to what she said.

In thinking about the difference your life can make both now and in the future, consider the following questions:

continued on page 8

Spiritual Notes

Celebrate all year!

by **Dr. Bill Baggett**
Minister to Seniors
Dunwoody Baptist Church

The “mad rush” of the Christmas Holidays is now behind us. The season always brings a mix blessing to all Americans. There are decorations to pull out of storage, parties to plan and the exhausting time spent in buying gifts for family and friends. And, oh yes, the wonderful and inspiring message and music of Christmas. Because of the hype that has been placed on this significant time of the year, we often times forget the real meaning of Christmas.

In an article written by Dr. James

Dennison he states that, “Christmas changed the world and the world has changed Christmas. The world has made a Holiday out of a Holy day. Christmas is treated like all of the other holidays, receiving presents rather than experiencing the presence of God.” Dr. Dennison’s comments moved me to re-read Luke 2:1-20. While I have worshiped during this season, a lot of my energy was spent on preparations rather than giving thanks to God for His commitment to mankind. He sent His son so that we “might have life and have it more abundantly.”

Regrettably, the world has taken the sacred and made it secular. How do we take Christmas back?

Obviously, this will be an individual decision. Spending time reading the relevant Scriptures will help. Taking inventory of what is important in your life can also move one to change. Too often tend to major on the secondary things in life. Being a Godly persons is a witness to those we encounter each day.

As the New Year approaches let us commit to celebrating Christmas daily. After all, God has brought us “Great Joy” in the person of His son, Jesus Christ.

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

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Taking Care

Budget friendly ways to stay warm this winter

by LISA M. PETSCHÉ

With the cold weather upon us, it is tempting to crank up the thermostat to ensure indoor comfort. Better to resist, though, and use the following budget friendly strategies for keeping cozy all season.



Lisa Petsche

Dressing

- Layer clothing instead of buying a lot of heavyweight winter apparel that gets used only part of the year. Buy silk long underwear if you or the person you care for chills easily.
- Wear heavy socks with non-slip soles or bootie style slippers (with a sturdy sole) around the house, to keep feet toasty warm.
- Put a warm bathrobe on over your pajamas as soon as you wake up, if you do not plan to get dressed right away.

Sleeping

- Use flannel sheets for increased warmth. Buy a quality set that has a substantial nap, is soft, and is sized generously to allow for shrinkage.
- Substitute a fleece blanket for traditional wool, cotton or other types. Polar fleece warms as well as wool, but is lighter in weight and softer. It can be machine-washed and dried and will not shrink. Buy a quality brand that is pill-resistant.

Around the house

- Keep woven or fleece throws draped over chairs or across the bottom of beds, for easy access on drafty days and nights. They are competitively priced and come in many colors, prints and textures to suit any décor.
- Use a warm blanket or throw if you find it chilly while doing something sedentary such as watching television. If you are staying in a cool room but moving around, or there are others with you, use a space heater for localized warmth. Be sure to position the heater where it does not pose a tripping hazard.

Warming your décor

- Do not underestimate the value of psychological warmth. Follow these tips to create a

cozy look and feel for your home during the coldest months.

- Evaluate your lighting, and change it where necessary. Because of the decrease in daylight, you may wish to relocate lamps or bring spares out of storage.

- Add rich, warm colors, such as burgundy or forest green, as room accents. These can take the form of decorative throws, pillow covers, table cloths or skirts, place mats, a mantel scarf, dried flower arrangements, and so on. Brass accessories are also a winter favorite because they reflect light.

- Add texture with warm accent fabrics such as velvet, velour, chenille, or fleece (for example, as throws or removable cushion covers). Needlepoint cushions are another popular choice at this time of year. You can also add texture with a bowl of pinecones or pot-pourri, embossed candles, or a grapevine wreath.

- Make generous use of candles, especially substantial pillar types, ideally placed in clusters. Using scented candles – such as vanilla, ginger or bayberry – increases the sensory impact.

Warming your insides

- Serve soup more often with meals at this time of year, or make a hearty soup of meat and vegetables for the main course.
- Make chili and stews regularly. Be as generous with spices as your family's taste will allow.

- For between-meals sipping, keep hot chocolate mix and apple cider on hand. Soup-in-a-cup packets work well also. You will warm not only your insides but your hands, too.

Energy efficiency

- Open blinds and drapes fully on sunny days to let solar heat in. Keep window coverings drawn at night to prevent heat from escaping.
- Ensure heat registers and vents are unobstructed and regularly clean or replace the furnace filter. Close registers in rooms that are not regularly used.
- Get a programmable thermostat you can offset at night when everyone is in bed.
- Check around exterior doors as well as doors to unheated spaces to see if there are any gaps where heat is escaping. Stop up threshold gaps with a door sweep or, in case of a door that is infrequently used, roll an old towel to use as a draft stopper.
- Decorative draft stoppers can be found at stores and in mail order catalogs, or if you are crafty you can make your own.
- Check similarly around windows for drafts. Seal gaps accordingly to keep heat in and cold air out.
- Close the damper whenever your fireplace is not in use.
- Keep to a minimum the amount of time exterior doors and doors to unheated spaces are open.

Lisa M. Petsche is a medical social worker and a freelance writer specializing in elder care.

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The Next Chapter

Book Recommendations by ANNE B. JONES, PhD

Wild: From Lost to Found on the Pacific Coast Trail, Cheryl Strayed, Knopf, 2012

Thank God for Boll Weevils, Rhett Barbaree, Tiger Iron Press, 2012

Favorite Recipes. (Available from Prospect United Methodist Church, 706-468-8348, \$25 includes postage/handling)

The 2012 Consumer Action Handbook, U. S. General Services Administration/Federal Citizen Information Center

I was particularly interested in *Wild* because it's a recent Oprah Book Club selection. As I began reading the book, I was startled by Cheryl Strayed's reference to taking her mother to the Mayo Clinic. Coincidentally, miles away, my own mother had just been admitted to another Mayo Clinic. Before I finished the book my mother died. The loss of Mother is a profound influence on my life. Fortunately, I have a secure foundation of memories from the weeks before her death that have sustained me. Her legacy has been good times laced with humor, as well as love.

Sadly, *Wild's* premise relates to how Strayed's mother's death

triggered a life-threatening downward spiral. First she risked her physical and mental health in a series of destructive events that tested her moral boundaries and her friends' tolerance. Then, desperately seeking equilibrium, she embarked on an equally risky but more demanding path, hiking the Pacific Coast Trail. Although the circumstances of our mothers' deaths and our emotional reactions were different, the intersection of events gave me a personal take on this book.

Wild is an upfront and honest look at how one woman lost her bearings and literally forced herself to regain footing. The book is about survival in its strongest sense. Although it presents a graphic picture of how the incapacity to cope can lead to self-destruction, the author demonstrates the development of courage from the inside out.

Thank God for Boll Weevils has been described as "an in-depth look at the southern soul." The story takes place in the early 1900s and gives insight into the struggles of the post civil war south. Peppered with "Dixie" dialect and a dose of "good ol' southern religion," the work combines historical fiction with factual accounts of an era that changed

the south forever.

Exploring the disastrous effects of boll weevils on the south's economy, Rhett Barbaree includes the work of George Washington Carver and his contributions to crop diversification and peanut production. Many aren't aware of the role Carver played. Of the over three hundred uses Carver created for the peanut, many are still in production today. Among the main characters is fictional narrator Janie Taylor, a compelling young woman who draws in the reader with her detailed portrayal of the era.

I discovered the *Favorite Recipes* cookbook during the annual "Deer Festival" in Monticello, Georgia, where I signed *Tides of Fear*. There were only two book booths. Mine was shared with Alan Oberdeck (author of *Lost in the Shadows* and *The Deer/Dear Hunt Trilogy*). The one beside us was filled with parishioners from Prospect United Methodist Church in Mansfield, Ga. As they sold their cookbook, they gave

out recipe samples. My day was enriched by an amazing assortment of culinary delights from Chili Cheese Frito Corn Salad to Crock Pot Candy. Needless to say, I bought *Favorite Recipes*.

It's unusual for book reviewers to recommend a free publication from the government, but this is a book no family should be without. According to the Government Services Administration website (www.GSA.gov) "Consumers face many challenges in the marketplace." *The 2012 Consumer Action Handbook* is offered to those who request it to help consumers find assistance with problems and questions. Printed in both English and Spanish, this fabulous resource offers tips on buying and leasing cars, protecting against fraud, and shopping from home. The book is filled with ideas, information, resources and contact information. Call 1-888-878-3256 (Toll-free).

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DR. STANLEY

from page 4

• Will you leave your children a love for the Word of God? When your children and grandchildren are grown, hopefully they will be able to look back and say, "I remember my parents reading the Scriptures and talking about how God spoke to them through a verse. I recall decisions they made based on biblical guidance." They are more likely to love and trust Scripture if they know you valued it. And unless you hand down to them a stalwart faith in God's Word, you leave them vulnerable to the world's empty philosophies.

• Will your children inherit the legacy of praying parents? How many times have your children seen you on your knees, crying out to the Lord during trials or thanking Him for who He is? Your visible and audible prayer life becomes a picture indelibly imprinted on their minds—an image critical to their future reliance upon God. Your sons and daughters must hear you say, "We have to pray for God's direction about this." They also need your positive feedback when they mention how the Lord is answering their prayers.

• Will your children recall you taking them to church? Will they remember that you regularly worshipped the living God, not out of obligation, but because of your deep love for Him? Imagine the effect on them as they recall you taking notes during the sermon because you considered the message important and applicable—or when they remember the sound of your voice as you stood beside them singing praise to the Lord. There is simply no substitute for the impact of such recollections.

• How have your children learned to

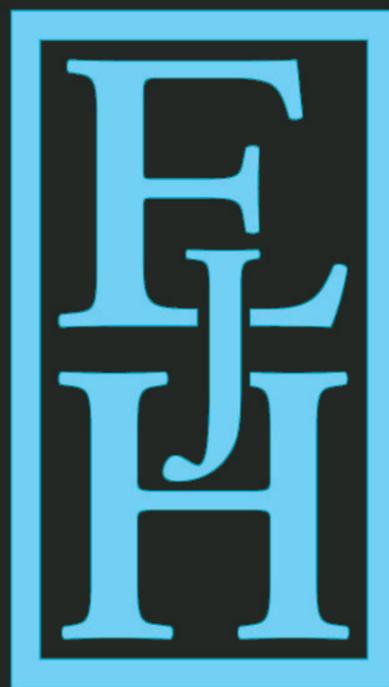
spend their time and money? The way we use our resources is a clear lesson to the next generation. One of the best ways to teach children to trust is by giving cheerfully, "not grudgingly or under compulsion" to God's work. (2 Corinthians 9:7) This allows them to witness first-hand how He multiplies your investment. Sadly, many parents do not realize what a terrible legacy they leave when they don't give to the Lord's work. They are proclaiming clearly, "We cannot trust God to provide for our physical needs." Children pay closer attention to our actions than to any platitudes we offer.

The Legacy of Your Witness

One of the most important aspects of your legacy is your Christian witness. Do your children hear you talk about sharing your faith? Do you encourage their efforts to share the Good News? Likewise, the example of how you react to persecution, suffering, and pain is an important part of what you leave to the next generation. When they see you put your trust in the living God, they will do the same.

You are leaving a legacy whether you want to or not, and your children aren't the only "beneficiaries." The world—your friends, relatives, coworkers, and neighbors—observes Christians to see if their claims are credible. What will your legacy be? How will God continue to work through your example and gifts when you are no longer here? I encourage you to be intentional, not just about your impact here and now, but with regard to your influence for Jesus Christ throughout eternity.

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WinShape Homes celebrates 25 years!

Special to Senior News

WinShape Homes was founded in 1987 by S. Truett Cathy and his wife Jeannette, just 20 years after opening their first Chick-fil-A restaurant. Now 25 years later, Mr. Cathy remains committed to supporting WinShape Homes, not only through significant financial funding, but also through continued intentional investments of time, because as Truett & Jeanette see it they are the loving grandparents to all who come to live in a WinShape Home. “Nearly every moment of every day we have the opportunity to give something to someone else – our time, our love, our resources. I have always found more joy in giving when I did not expect anything in return,” Cathy wrote in his 2002 book, *Eat Mor Chikin: Inspire More People*.

It is WinShape Homes’ mission to provide a loving nurturing home to those children who are victims of circumstance and need a stable, secure family environment in which to grow and mature. With a passion for loving and encouraging children, WinShape Homes employs 22 full-time house parents, who are committed to helping the children for the long term – many of them have served with WinShape for more than 10 years and two of our house parents grew up in WinShape Homes themselves and had the desire to provide the same blessing they received as a youth to other children.

WinShape Homes currently operates thirteen homes across Alabama, Georgia, and Tennessee. Children come to WinShape Homes through private placement by the child’s



Truett and Jeanette Cathy with Kids

legal guardian, most of which are Grandparents who have been raising their grandchildren. Placement with WinShape Homes is of no cost to the guardian and support continues for the children in our WinShape program even as they transition into adulthood. All of our High School graduates are encouraged to pursue a degree at a college or technical school and this expense is fully paid for by Mr. Cathy. Another unique quality of WinShape Homes is that they function like a natural family where many of their grown children come back to spend time at home during school breaks and holidays.

Since WinShape Homes was started, the program has expanded and impacted over 350 children, setting a high standard for those involved with the foster care efforts. We believe it is our mission to

continue to live out Truett’s motto “To accept children, God’s special gifts, into a Christ-Centered family and to

guide them on a life long journey so they may discover their unique and God given potential.”

Change a Life: One Hula Hoop at a Time



**Are you living and loving an active lifestyle?
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Volunteer for CATCH Healthy Habits, a program that brings teams of adults age 50+ together with kids in kindergarten through 5th grade to learn about good eating habits and to play active games.

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Contact: Mary Newton, 404.463.4554
mnewton@atlantaregional.com
www.catchhealthyhabits.org



WinShape Homes Family



Out & About

Protecting Your Identity

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

I am often asked, “How can someone steal my identity?” It’s really quite simple, by taking your name, Social Security number (SSN), credit card number, or some other piece of your personal information for their own use. In short, identity theft occurs when someone appropriates your personal information without your prior knowledge to commit fraud or theft. White-collar crimes, such as Identity Theft, are the fastest growing crimes in the United States. In fact, Georgia ranked number two in the country in identity theft complaints last year.

Skilled identity thieves use a variety of methods – low-tech and hi-tech – to gain access to your data. Some methods include:

- Stealing your wallet or purse containing your identification and credit and bankcards.
- Stealing your mail, including your bank and credit card statements, pre-approved credit offers and tax information.
- Fraudulently obtaining your credit

report by posing as a landlord or employer.

- Buying your personal information from “inside” sources. For example, an identity thief may pay a store, restaurant, or hotel employee for information about you.
- Taking information about you from the Internet.

While you probably can’t prevent identity theft entirely, the Better Business Bureau, along with the Federal Trade Commission, advise the following precautions to minimize your risks:

- Before revealing any personal information, find out how it will be used and whether it will be shared with others.
- Pay attention to your billing cycles. Contact your creditors immediately if your bill doesn’t show up on time.
- Minimize the number of credit cards you carry; only carry the ones you need.
- Guard your mail from theft.

Deposit outgoing mail in post office collection boxes or at your local post office, not in your roadside mailbox.

- Keep items with personal information in a safe place. To thwart an iden-

tity thief who may pick through your trash to capture your personal information, you should shred your charge receipts, copies of credit applications, insurance forms, bank checks and statements that you are discarding, expired charge cards and credit offers you get in the mail.

- Don’t carry your social security card; leave it in a secure place. Give out your Social Security number only when absolutely necessary. Ask to use other forms of identification when possible.
- Don’t list your social security number on your driver’s license or checks.
- Order a copy of your credit report from each of the three major credit-reporting agencies – Equifax, Experian and Trans Union – every year. Make sure it is accurate and includes only those activities that you have authorized.

If you become a victim, it is extremely important that you act immediately to stop the thief’s further use of your identity. Report the crime to the police. Call your bank and credit card issuers. Contact the fraud unit of the three credit reporting companies. Request that a “fraud alert” be placed

in your file, as well as a victim’s statement asking that creditors call you before opening any new accounts or changing your existing accounts.

Those that have had their identity stolen can testify that it is very burdensome to the victim in order to resolve the damage done by the perpetrators. That is why this is such a serious crime and why it is so important to do everything possible to prevent this from happening to you or your loved one. If you would like more information on Identity Theft, please contact the Better Business Bureau of Central Georgia at www.bbb.org or 1-800-763-4222.

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

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Friend has pointers for paring down possessions

by SUSAN LARSON

My friends, Emilie and Doreen, and I were having a discussion – mostly girl talk – when something led Emilie to mention some Web site about challenging yourself to live with only 100 things. And she was actually thinking about trying it.

“Do six paring knives count as one thing?” I asked.

Doreen burst out in a fit of laughter.

“It wasn’t that funny, was it?” I asked.

“If you lived at our house it would be,” she said. “My husband is always laughing about how I’ll take a clean paring knife, slice open a bag of chips, and then put it in the dishwasher.”

Well, come to think of it, I do things like that, too. Maybe I could be a little more vigilant about habits like that, but what about my system of having paring knives stored in two places in my kitchen so I don’t have to walk very far when I need one. I do the same thing with scissors. In fact, when I had my Boys Scouts, they were amazed that I owned

enough scissors for the whole den, including my assistants. And that didn’t count manicure scissors, bandage scissors, my as-seen-on-TV super scissors that will cut through nails and hidden away where no one can find them, my pinking shears and fabric scissors. No way could I live with only one pair of scissors.

So, I asked Emily what her list of 100 things would include. She said, since she’s a writer and has several children’s books and Steam Punk novels to her credit, that there are only three things she couldn’t live without: her cell phone, her laptop and her Kindle Fire.

“Everything is in there, all the photos, the entertainment, the research, the tools for my work, my connections to everyone I need to get in touch with – EVERYTHING!” she said.

“OK, but what about clothes? They’re a basic human need, aren’t they?” I asked.

She conceded, “I really do think I can live with 25 articles of clothing

and three pairs of shoes: Birkenstock sandals, running shoes and motorcycle boots.”

As for household needs, she listed a bed, a set of sheets and three pillows, a cup, a 3-quart sauce pan, a variable temperature frying pan, her combo toaster/toaster oven, one good knife (Is she for real?) and a spatula.

“Really, that’s my life,” she said. I asked if her daughters were following in her footsteps.

She said, “My kids, on the other hand, can’t live without 100 kinds of Play-Doh – to start with.”

I think Emilie was exaggerating a little about the Play-Doh. However, she did make me think I might be able to cut down on my collection of scissors. But on one point, I stand firm with Doreen. There is no way I could ever live with fewer than six paring knives.

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

Scam artists even target the bereaved

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

It is a sad fact of life that scam artists frequently prey on the vulnerable. Unfortunately, some of those victims can include people who have recently lost loved ones. The Better Business Bureau cautions those with elderly parents to bear this in mind if their mother or father passes away.

It might make sense to gently counsel the surviving parent to be alert to the following ploys, which have been reported to BBBs:

Contracts for services allegedly signed before the spouse’s death. Less-than-ethical people offering driveway paving, tree-trimming or other home-related services sometimes visit the widow in the weeks after the funeral. When the spouse claims they know nothing about having hired the company, the sales rep produces a contract, allegedly signed by the husband before his death. The signature is typically scribbled or blurred and the service is highly priced. The company states that they won’t require the widow to take the service, but insists that she pay the agreed-upon fee. They remind her how “forgetful” her spouse used to be and that is why he never informed her about the contracted work.

Specially-engraved trinkets. After the funeral, the widow receives in the mail a fountain pen or other trinket engraved with the name of the recently deceased. Included with the invoice is a note from the business, with a message saying, “I thought you’d want this to remember him by.” Sometimes the trinket is engraved with the name of the surviving spouse, and the note from the company mentions that her husband had ordered the gift especially for her.

Delinquent life insurance premium ploy. An insurance “agent” phones the surviving spouse, with an employee allegedly from the funeral home also on the line. The widower is advised that his wife’s life insurance premium was delinquent and that he must pay \$3,000 so that the insurance funds can be released to the funeral home. He is asked for his credit card number to make a partial payment on the premium and to wire the remaining amount to the insurance company. Turns out that both the insurance com-

pany “representative” and the funeral home employee are bogus.

Scam artists probably obtain the names and general information of their victims from obituaries published online or in local newspapers. Older Americans are advised to check with the BBB whenever they are contacted by an unknown individual or business demanding payment for an unfamiliar product or service. After the loss of a loved one, never make rush decisions without first ensuring that you are dealing with a trustworthy company.

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



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Senior Citizen Services

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For information on programs offered call 404-351-3889.

Cobb Senior Services

• Administrative Office: 32 N. Fairground Street, Marietta, GA 30060, 770-528-5355

• For events & activities: www.cobbse-niors.org

Multipurpose Centers:

(Seniors age 55+)

• East Cobb Senior Center: 3332 Sandy Plains Rd., Marietta, GA 30066, 770-509-4900

• Freeman Poole Senior Center: 4025 South Hurt Rd., Smyrna, GA 30082, 770-801-3400

• North Cobb Senior Center: 4100 Highway 293, Acworth, GA 30101, 770-975-7740

• West Cobb Senior Center: 4915 Dallas Highway, Powder Springs, GA 30127-4488, 770-528-8200

• Windy Hill Senior Center: 1885 Roswell St., Smyrna, GA 30080, 770-801-5320

• Senior Day Center: 277 S. Fairground St., Marietta, GA 30060, 770-528-5399

Neighborhood Centers:

(Seniors age 60+)

• Austell Senior Center: 5580 Austell-Powder Springs Rd., Austell, GA 30106, 770-819-3200

• Marietta Senior Center: 32 N. Fairground St., Marietta, GA 30060, 770-528-2516

• North Cobb Senior Center: 4100 Highway 293, Acworth, GA 30101, 770-974-2984

• Smyrna Senior Center: 1885 Roswell St., Smyrna, GA 30080, 770-801-5345

Fulton County Senior Services

The Fulton County Government coordinates a variety of services at 20 senior centers. For the nearest center or more information call the Fulton County Senior Information and Assistance at 404-613-6000, or visit www.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. "Council on Aging," Mon.-Fri., 8:30 a.m.-5 p.m.

• H.J.C. Bowden Senior Multipurpose Facility: 2885 Church Street, East Point, 404-762-4821.

• Harriett G. Darnell Senior Multipurpose Facility: 677 Fairburn Road, NW, Atlanta, 404-699-8580.

• Helene S. Mills Senior Multipurpose Facility: 515 John Wesley Dobbs Avenue, Atlanta, 404-523-3353.

Neighborhood Senior Centers

• Alpharetta/Crabapple Neighborhood Senior Center, 12624 Broadwell Road, Alpharetta, 770-751-9397.

• Auburn Avenue Neighborhood Senior Center, 300 Auburn Ave., NE, Atlanta, 404-224-3140.

• Bethlehem Neighborhood Senior Center, 87 Thayer Street, NE, Atlanta, 404-577-6017.

• Camp Truitt Neighborhood Senior Center, 4320 Herschel Road, College Park, 404-762-4802.

• Cosby Spears Neighborhood Senior Center: 355 North Ave., NE, Atlanta, 404-876-4031.

• Dogwood Neighborhood Senior Center: 1953 Bankhead Hwy., Atlanta, 404-792-4964.

• Fairburn Neighborhood Senior Center: 109 Milo Fisher St., Fairburn, 770-306-1555.

• Fulton County QLS Senior Center: 4001 Danforth Road, SW, Atlanta, 404-699-1686.

• Hapeville Neighborhood Senior Center: 527 King Arnold St., Hapeville, 404-762-3660.

• New Horizons Neighborhood Senior Center: 745 Orr St., NW, Atlanta, 404-730-7100.

• Northside Shepherd Neighborhood Senior Center: 1705 Commerce Dr., NW, Atlanta, 404-352-9303.

• Palmetto Neighborhood Senior Center: 510 Turner Ave., Palmetto, 770-463-4990.

• Roswell Neighborhood Senior Center:

1250 Warsaw Rd., Roswell, 770-640-1583

• St. Paul Neighborhood Senior Center (Tuesdays & Thursdays): 501 Grant St., NE, Atlanta, 404-688-7501.

• Sandy Springs Neighborhood Senior Center (In same location as Dorothy C. Benson Senior Complex): 6500 Vernon Woods Dr., Sandy Springs, 404-705-4901.

• Southeast Neighborhood Senior Center: 1650 New Town Circle, SE, Atlanta, 404-624-0641.

Roswell Recreation & Parks Offerings

• Roswell Recreation Senior Citizens Club: Meets each Wednesday.

Activities include trips, parties, guest speakers, social functions and other activities. For membership information call 770-641-3950.

• Monthly Luncheon: Second Wed. of the month. Must RSVP one week in advance. Call for more information.

• Scrabble Club: First and third Tues. of each month, 10 a.m. and Mondays at 1 p.m. Call in advance to play, 770-641-3950.

Lawrenceville Senior Center

225 Benson Street, Lawrenceville 770-822-5180.

Gwinnett Senior Center

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

Bartow County Senior Center

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

Fayette Senior Services

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

CLUB 55

The Bridge Community Center 225 Willowbend Rd., Peachtree City www.thebridge-cc.org

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

Alzheimer's Support Group

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

Parkinson Disease Support Groups

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

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CALENDAR
from page 12

Building. For additional information call 404-351-0205, ext. 110, or visit www.mscaatl.org.

Alzheimer/Caregiver Support Group Meeting

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

Square Dance Class

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

Friends of Smyrna Library

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

Georgia Center for the Book DeKalb County Public Library

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

Roswell Library

115 Norcross St., Roswell 770-640-3075

East Point Library

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

Buckhead Library

269 Buckhead Ave., Atlanta

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., Jan. 3, 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.atlantasacred-harp.org.

Monthly Song Circle

Fri., Jan. 25, 7:30 p.m. Group singing just for fun... no performances. Open to all. Folk music, old standards, spirituals, political songs, pop, freedom songs, country, show tunes, and more. East Lake location. For directions and more information call Bob at 404-378-5424.

Volunteers Needed To Deliver Food

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

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

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

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

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

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

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

Volunteers Need for Meals on Wheels

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

New Neighbors League Club

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

Volunteers Need for Meals on Wheels

Meals on Wheels volunteers needed in DeKalb neighborhoods. Deliver hot, nutritious meals to homebound senior neighbors in your area. Three convenient pickup locations including

Chamblee, Scottdale and Lithonia. Call Senior Connections at 770-216-2574.

Congregation Shema Yisrael

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

Congregation Beth Shalom

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

Achva Adult Day Club

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

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CALENDAR

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VOLUNTEER OPPORTUNITIES FOR 55+

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

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

Alzheimer's Support Group

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

Grandparents on the Move Meeting

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

N.A.R.F.E.

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

Have Fun. Make a Difference. Improve Your Health. CATCH Healthy Habits!

The Metro Atlanta RSVP Volunteer Program, sponsored by the Atlanta Regional Commission, Area Agency on Aging, is recruiting volunteers 50+ years of age for the CATCH Healthy Habits Program, an innovative and fun way to make a difference in the life of a child and in your community and improve your health at the same time! CATCH Healthy Habits will help you help children learn the benefits of healthy eating and physical activity. For one hour each week after school, you will team up with children grades K-5 to encourage healthier eating and fitness. Each class includes education about good nutrition, a healthy snack that is fun and delicious, and a half-hour of fitness activity. You'll learn more about nutrition and healthier food choices. It's a Win-Win for all! Classes start in March at the Heard's Ferry Elementary School in Atlanta, and at the 4th/5th Academy in Decatur. We'll provide training and materials. To learn more or to volunteer, contact Mary Newton, CATCH coordinator at 404-463-4554 or mnewton@atlantaregional.com.

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

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BBB offers ten giving tips for Newtown Tragedy

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

The tragic events at Sandy Hook Elementary School in Newtown, Connecticut have had a very chilling effect on all of us. Unfortunately, scam artists will not allow this tragedy to be without looking for a way to separate compassionate donors from their money. The BBB Wise Giving Alliance, the national charity monitoring arm of the Better Business Bureau, is cautioning donors about potential red flags in fund raising to help Newtown and to be aware of the different circumstances that often emerge in tragedy-related philanthropy.

The BBB urges donors to give generously but also give thoughtfully and avoid those seeking to take advantage of their generosity. Here are "Ten Tips for Giving with Confidence:"

1. Thoughtful Giving

Take the time to check out the charity to avoid wasting your generosity by donating to a questionable or poorly managed effort. The first request for a donation may not be the best choice. Be proactive and find trusted charities that are providing assistance.

2. State Government Registration

Most states require charities to register with a state government agency (usually a division of the State Attorney General or Secretary of State's office) before they solicit for charitable gifts. If

the charity is not registered, that may be a significant red flag. Also, check to see if the local city or state agencies are endorsing specific charities to help in the aftermath of a tragedy.

3. Respecting Victims and Their Families

Organizations raising funds should get permission from the families to use either the names of the victims and/or any photographs of them. Some charities raising funds for the Colorado movie theater victims did not do this and were the subject of criticism from victims' families.

4. How Will Donations Be Used?

Watch out for vague appeals that don't identify the intended use of funds. For example, how will the donations help victims' families? Also, unless told otherwise, donors will assume that funds collected quickly in the wake of a tragedy will be spent just as quickly. See if the appeal identifies when the collected funds will be used.

5. What if a Family Sets Up It's Own Assistance Fund?

Some families may decide to set up their own assistance funds. Be mindful that such funds may not be set up as charities. Also, make sure that collected monies are received and administered by a third party such as a bank, CPA or civic club. This will help provide oversight and ensure the collected funds are used appropriately (e.g., paying for funeral costs, counseling, and other tragedy-related needs.)

6. Advocacy Organizations

Tragedies that involve violent acts with firearms can also generate requests from a variety of advocacy organizations that address gun use. Donors can support these efforts as well but note that some of these advocacy groups are not tax exempt as charities. Also, watch out for newly created advocacy groups that will be difficult to check out.

7. Online Cautions

Never click on links to charities on unfamiliar websites or in texts or emails. These may take you to a look-alike website where you will be asked to provide personal financial information or to click on something that downloads harmful malware into your computer. Don't assume that charity recommendations on Facebook, blogs or other social media have already been vetted.

8. Financial Transparency

After funds are raised for a tragedy, it is even more important for organizations to provide an accounting of how funds were spent. Transparent organizations will post this information on their websites so that anyone can find out and not have to wait until the audited financial statements are available sometime in the future.

9. Newly Created or Established Organizations

This is a personal giving choice, but an established charity will more likely have the experience to quickly address the circumstances and have a track record that can be evaluated. A newly formed organization may be

well-meaning but will be difficult to check out and may not be well managed.

10. Tax Deductibility

Not all organizations collecting funds to assist this tragedy are tax exempt as charities under section 501(c)(3) of the Internal Revenue Code. Donors can support these other entities but keep this in mind if they want to take a deduction for federal income tax purposes. In addition, contributions that are donor-restricted to help a specific individual/family are not deductible as charitable donations, even if the recipient organization is a charity.

It is unfortunate that we have to issue warnings of scam artists after such a tragic event but these individuals live by a different code and will not allow any news worthy event to stand in the way of separating you from your hard earned money.

For more consumer 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 or E-mail: info@centralgeorgia.bbb.org or info@csra.bbb.org.



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