

SCAMS (Continued) Telephone solicitations: Never give personal or financial information, including a credit card number, to an unsolicited caller. Legitimate charities may solicit by phone but will always send you authenticating paperwork at your asking. **Hang up** on anyone representing a **sound-alike name** of a well-known charity - a common ploy by charity fraudsters.

E-mails: Many are bogus. Unless you previously made a donation to a particular group, and provided it with your e-mail address, delete any incoming e-mails seeking a donation. Not only are they usually scams, the e-mail could contain links (often disguised as links to photographs of disaster damage) that could unleash a computer virus, warns the FBI.

Websites: Another danger zone. In the wake of Hurricane Katrina, some 6,000 relief websites quickly popped up; many proved to be scams. If you want to contribute online, type the website address of your designated charity yourself; don't rely on the links that keyword searches may provide. Suspicious websites, as well as e-mails, should be reported to the FBI's **Internet Crime Complaint Center**.

Mailings: These are least likely to be scams, but be suspicious of mail from groups to which you have never previously donated. Although the sender may have purchased a mailing list with your name and address, so can scammers. If a mailing seems genuine, search available websites to make sure it is an authentic charity. **ggd ☺**

A man was walking down the street when he noticed that his grandfather was sitting on the porch, in the rocking chair, with nothing on from the waist down. "Grandpa, what are you doing?" the man exclaimed. The old man looked off in the distance and did not answer his grandson. "Grandpa, what are you doing sitting out here with nothing on below the waist?" he asked again. The old man slyly looked at him and said, "Well, last week I sat out here with no shirt on, and I got a stiff neck. **This was your Grandma's idea!**"



Don't forget your "Sweetheart" on Valentine's Day! **ggd ☺**

*** Happy New Year! January's Meeting Will Be Wednesday January 27, 2010 @ 10:00 A.M. ***

Choice

Jan 2010
Volume 14 - 1
Monthly

The Newsletter Of AARP Chapter 1952
Warner Robins, Georgia
"To Serve - Not To Be Served"
www.Choice1952.com

Meeting Dates/Time: **Wednesday, January 27th** (10:00 A.M.) and **Wednesday, February 24th** (10:00 A.M.)
Location: Wellston Center - 155 Maple Street | Warner Robins, GA 31093

Officers	Names	Telephone	Board Of Directors	Telephone
President	Trudy Deep	953-3297	Ivis Bedrick	923-4533
Vice President	Jeanie Frey	922-5489	Phyllis Blount	956-4134
Secretary	Eddie Brooks	922-4049	Frank Gadbois	953-7788
Treasurer	John Echols	953-5060	William Hancock	923-7312
Chaplain	** Vacant **		Nancy Harrison	922-1526
Choice Editor/Typist	Greg Davis	318-0471	Harris McMillan	923-8369
			Rosalie Montes	953-7524

Birthdays For January

Claude Wright	4 th	Suzanne Burgess	7 th	Bessie Howell	13 th	William Rachels	14 th
Jane Gordon	19 th	Rosita Huckeba	20 th	Janet Morton	26 th		

Birthdays For February

Irene Hughes	2 nd	Elizabeth Craig	4 th	Lillian Werner	7 th	Rosalie Montes	9 th
Virginia Morris	13 th						

WE CARE

*For each new morning with its light, For rest and shelter of the night, For health and food, For love and friends, For everything Thy goodness sends. **Ralph Waldo Emerson (1803-1882)** "Blessed are those who mourn, For they shall be comforted." **Matthew 5:4***

From The President: Many years ago Norman Vincent Peale wrote his first book on "Positive Attitudes." My goal throughout life has been to greet others with a smile and good humor. Family, friends and people we see in our everyday lives will benefit from a kind voice - even on the telephone. Most of all it will become a habit from which we ourselves will reap the most good. **Happy New Year ... Happy New Decade! "The Old Year has gone. Let the dead past bury its own dead. The New Year has taken possession of the clock of time. All hail the duties and possibilities of the coming twelve months!" ~Edward Payson Powell**

I **AM** excited about *the possibilities of the coming twelve months!*

Trudy Deep - 2010 President, AARP Chapter 1952

P.O. Box 7481
Warner Robins, GA 31095
www.Choice1952.com
Tel: 478/953-3297

Summary :: Chapter 1952 (2010) Projected Financials: Expenses: (Newsletters/print/mailling, miscellaneous supplies, donations to charitable organizations, Senior Health Fair, meeting supplies, programs, Christmas party, Sunshine Fund, Incorporation Fee, Liability Insurance ...) **\$2,105.00** **Income:** (Newsletter advertisers [presently 16], Membership fees [based on 70 members], Sunshine Fund, Trash/Treasure table, Raffle ... **\$1,766.00** **Offset:** <-\$339.00> **Offset Resolution:** The "BEST" value/results would come from an increase in **PAID** memberships (from 70 to 100+), in addition to securing **20 - 24 advertisers!** For detailed financial information please contact (Treasurer) John Echols at 478/953-5060 **ggd** ☺

Editor's Notes: UPDATE YOUR LOCAL (Chapter 1952) MEMBERSHIP - STILL A "BARGAIN" AT \$5.00/YEAR!

ADVERTISERS/SPONSORS: Your support of our newsletter is an exceptional value at only \$4.00/Month (\$48.00/Year - Prorated) and helps tremendously to offset printing/production costs.

As **your** Editor I'm open to suggestions for our newsletter! So please, keep your membership status/information current, get your newsworthy information and/or photographs to me as soon as possible and help me (us) get (and keep) new advertisers/sponsors!

Please contact me at **478/318-0471** and/or via e-mail at **gdavismail@gmail.com!**

Sincerely,

Greg (Formerly Known As "Da Baby") Davis **ggd** ☺

NOTE: At the printing of this newsletter there has been a lot of (relief) efforts for the victims/survivors of the tragic earthquake in Haiti. Several organizations - including AARP - are involved to support those efforts. This issue (January 2010) highlights AARP's involvement along with other resources of how YOU can make a difference and some pitfalls to avoid.

In response to this tragedy in Haiti, **AARP Foundation** is proud to be working with **HelpAge USA** and its international parent organization, **HelpAge International**, to rush emergency relief to the older and aged victims of the quake. A direct link from the **AARP** website (**www.aarp.org**) is to **Service Nation** (**www.servicenation.org**) which lists several organizations and tips on how you can support the relief efforts.

Aftermath: Earthquake In Haiti (Source: AARP Bulletin)

Haiti Disaster Spawning Scammers - How To Help Others And Protect Yourself.

Tragedy has again struck, this time with a devastating earthquake in Haiti. And that means scammers are rolling out phony charities, bogus e-mails and other tricks to exploit people with good intentions. "Whenever there is a major natural disaster, be it home or abroad, there are two things you can count on. The first is the generosity of Americans to donate time and money to help victims. The second is the appearance of poorly run and, in some cases, fraudulent charities," notes **Art Taylor** of the **Wise Giving Alliance**, where you can research bona fide charities and relief organizations vetted by the **Better Business Bureau**. "Not only do Americans need to be concerned about avoiding fraud," explains Taylor, "they also need to make sure their money goes to competent relief organizations that are equipped and experienced to handle the unique challenges of providing assistance."

The BBB provides important questions donors should ask before giving. Other websites where you can check out charities before donating include **Charity Navigator**, **Charity Watch** and **GuideStar**. The **Federal Trade Commission** also offers advice on making donations for Haiti relief.

Ask before you donate. In these cash-strapped times, many donors want to help with food and clothing. But such in-kind donations may not necessarily be the quickest way to help disaster victims. Before you start collecting, try to find out whether the organization has the staff and infrastructure to properly distribute such aid, and whether it has transportation and distribution plans in place.

SEE EARTHQUAKE >>>

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The United Nations World Food Program hands out supplies in Port-au-Prince, Monday, Jan. 18. Photo by Damon Winters/The New York Times/Redux

<<< EARTHQUAKE (Continued) You'll also want to know whether the charity is providing direct aid or raising money for other groups. Either can be worthy, but you may consider avoiding a middleman by giving to a group with an on-the-ground presence in Haiti.

Unless you know the group making the soliciting contributions, be suspicious of any claims that 100 percent of your donation will assist victims. Legitimate charities typically spend up to 25 percent of donations on fundraising and administrative costs. And **don't donate cash**. Checks should be made out to the name of the charity - not the person claiming to represent it.

If you donate via credit card, at least 3 percent will automatically be skimmed by banks and card credit companies to cover their processing and "transaction" fees. This amounts to about \$250 million in profits from charitable donations, according to an analysis by the Huffington Post.

In the past, credit card companies have only been willing to waive their fees for charity once - for the tsunami disaster of 2004. The exceptions: Capital One bank, through its "No Hassle Giving" site waives transaction costs for holders of its Visa or MasterCard cards so the entire donation goes to a chosen charity. Just recently American Express announced that through the end of February, it would rebate back to charities all processing fees for credit card donations made to any of the charities listed at **www.usaid.gov**.

What to Avoid. Any in-the-news disaster results in a frenzy of relief appeals - many of them scams. Here's how to deal with them.

SEE SCAMS ###