

# Choice

The Newsletter Of AARP Chapter 1952

"To Serve – Not To Be Served"

Warner Robins, Georgia

January, 2007

Volume 11

Issue 1

Issued Monthly

Meeting Dates: Wednesday, January 24<sup>th</sup> & Wednesday, February 28<sup>th</sup>

Time: 10 A.M. Location: Wellston Center (Warner Robins, GA)

Officers	Names	Telephone	Board Of Directors	Telephone
President	John Echols	953-5060	Rosita Huckeba	987-7220
Vice President	Bob Watson	929-4711	Sue Braun	329-8294
Secretary	Ivis Bedrick	923-4533	Suzanne Burgess	922-2003
Treasurer	Nancy Harrison	922-1526	Phyllis Blount	956-4134
Chaplain	Winona Smith	923-6997	Mary Lappano	923-6382
Choice Editor/Typist	Greg Davis	318-0471	Betty Lou Lovain	922-7774
			Maureen Echols	953-5060

## BIRTHDAYS FOR FEBRUARY

Irene Hughes 2<sup>nd</sup> Lillian Werner 7<sup>th</sup> Miriam Buchmaster 13<sup>th</sup>  
Jean A. Berry 24<sup>th</sup> *Happy Birthday!*

## WE CARE

**Get Well** cards were sent to the following members: Sara Holden, Alice Lemaster, Linda Hartley, Mildred Norris, Mae Lamendola and Phyllis Blount. **Harris McMillan** was involved in an auto accident back in September. He is presently at Atlanta Medical Center, 303 Parkway Dr. NE, Atlanta, GA 30312. We wish everyone a speedy recovery.

## Letter From The President

### Happy New Year!

Our bright new year is barely three weeks old. Let us all nurture the year and help it grow into a bountiful year for Chapter 1952. I assume that we all want the best chapter that we can make it, but that comes by work.

During 2007, we want to ensure that the chapter continues to grow, in both attendance and deeds. Bring a neighbor or other friend to a meeting, and let us all make them welcome and hope that they will return to join the chapter. We will do our best to have the programs that all will enjoy. Let us set a goal to have 80 members at our June covered dish luncheon. This is a 'can do' task that I know we 'can do' if we make the effort. Let us start now.

This month I plan to review the responsibilities of the various committees and the Board of Directors so that the chapter members will

understand what they can expect from the committees and Directors. This will also give the committee members and Directors a review of what the chapter members will be expecting of them.

Thank you for your confidence, and I have confidence that you will support your chapter and make 2007 another good year.

**John Echols**

**Congratulations to Mae Calloway and Will Hill** on their recent marriage! We wish you all many happy years together!

**Attention All Members:** Don't forget to pay your membership dues for 2007 - \$5.00 each! Also make sure to keep your records updated with any changes!

## AARP DEFENSIVE DRIVING CLASSES

**Day Classes:** Contact Lynn Partillo at 971-4473. **Evening Classes:** Contact Lamar Odom at 788-5121.

## Thirty Days Later - 36% Have Abandoned Their New Years Resolution

40 to 45% of American adults make one or more resolutions each year. Among the top new years resolutions are weight loss, exercise, and stopping to smoke.

The following shows how many of these resolutions are maintained as time goes on:

- Maintained past the first week -75%
- Past 2 weeks -71%
- After one month -64%
- After 6 months - 46%

While a lot of people who make new years resolutions do break them, research shows that making resolutions is useful. **People who explicitly make resolutions are 10 times more likely to attain their goals than people who don't explicitly make resolutions.**

## Editor's Notes

### Happy New Year!

First, thank you for the privilege to support our local chapter as the "new" *Choice* Editor. I'm excited about this opportunity and it is my desire to bring relevant content, articles and information in a "consistent" format on a wide-range of subjects.

As your "Baby Boomer" member I value the wisdom I've received (and continue to receive) from your individual and collective experiences.

Please get your newsworthy information to me as soon as possible! I'm open to suggestions and look forward to sharing topics to inform, inspire, educate, encourage and empower you! I can be reached at **478/318-0471** and/or via e-mail at **gdavismail@gmail.com!**

Sincerely,

*Greg Davis*

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### Living Trust Scam Targeting Seniors

Don't loose Medicaid Benefits because of a Living Trust!

Recently a writer shared the story of how her grandmother responded to a post card advertisement she (the grandmother) received in the mail. The company that sent the post card eluded that they were "approved" by AARP and made the claim "**The Choice is Yours: Sacrifice Your Assets to the State or Protect Your Loved Ones.**"

Her grandmother did not think to call her or anyone else in the family. She thought this post card was expecting her response, and so she called and set an appointment for the company's representative to visit her at home.

This representative created "*common ground*" almost immediately with her grandmother. One quick look around her home and you see photographs and other evidence of a very family-oriented, religious woman. Her grandmother was immediately put at ease at the friendly, self described "Christian" who claimed to share the same family values as her grandmother.

Once trust was created, he then began to educate her grandmother on the "horrors" of probate and - as he put it - the "*untrue legal advice attorneys*

*provide while attempting to create more revenue for themselves.*"

This company is selling Living Trusts to older unsuspecting elders, charging \$800 to guarantee that their estate will not go through probate, guarantee that the final wishes outlined in the Will are carried out properly and claimed this Living Trust will save "*thousands of dollars.*"

Although an attorney owns this company, the local representatives are not attorneys. They are sales people, selling one product for a commission. They are not there to serve the elder's best interests. A Living Trust is not a "one-size-fits-all." In fact, there are varieties of Trusts available with logical and useful applications. However, **not every senior is in need of such a legal document.**

When her grandmother decided to call and ask for her opinion, she did what most consumers would do. She checked the **Better Business Bureau** and found no complaints. She also went to the **AARP** website - which this firm claimed had endorsed their company.

Sure enough, this company is listed on the **AARP** website for a fee. She found the company by going to **Member Services** and clicking on "Financial Services" and then did a keyword search for the company - "**Member Financial Services.**"

The writer stated that she had to really dig into this site to find the **AARP disclaimer**. Most consumers would not have thought to do this, in fact, at first glance; it appeared as though this company was "endorsed" by AARP.

It was in a separate article at the AARP website where she found the statement "**AARP does not sell or endorse any living trust products. AARP does not work cooperatively with any company that sells or promotes living trust documents. AARP does not give such companies the names or addresses of its members.**"

Deciding on whether or not a Trust is in your best interest is best left to an elder-law attorney or an eldercare financial planner.

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***"In all thy ways acknowledge him, and he shall direct thy paths."*** Proverbs 3:6

# Please Support These Advertisers That Support Us!

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### Michael McNeal

*Vice President – Funeral Director*

Tel: 478/953-1478 Fax: 478/953-3139  
Voice Mail: 478/953-3214 Ext 229  
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Warner Robins, GA 31088  
michael@mcculloughfh.com  
www.mcculloughfh.com

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Members!

### Gregory G. Davis – Area Coordinator

Tel: 478/318-0471  
www.Elegant911Signs.com

## KATHRYN'S

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## Stephan F. Holcomb, D.M.D., P.C.

In The Office Of:

Dental Associates of Warner Robins  
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229 Carl Vinson Parkway  
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478/922-4922

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### Barry M. Bilbro, R.Ph.

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johnkubia@yahoo.com

## Middle Georgia Memory Makers

Group Travel

**Franki Hodge, Trip Coordinator**

209 Fall Harvest  
Centerville, GA 31028  
Tel: 478/953.0636 | Cell: 478/951.4874  
E-mail: fahodge@cox.net

## Signature

Jewelers

Steve Franklin, Owner

2724 Watson Blvd., Suite I  
Warner Robins, GA 31088

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### Michelle Corzine, Pharm D

Mon – Fri: 9-6

Sat: 9-12

Bus: 478/953-8118 | Fax: 478/953-5527

## JIM'S QUICK LUBE

### JAMES DAVID (JIM) SPEER

857 Warren Dr. (West Hwy. 96)  
Warner Robins, GA 31088  
478/218-0279  
Email: jimspeer@aol.com

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### Did You Know?

February marks the beginning of Black History Month – an annual celebration that has existed since 1926. But what are the origins of Black History Month?

Much of the credit can go to Harvard Scholar **Dr. Carter G. Woodson**, who was determined to bring Black History into the mainstream public arena. Woodson devoted his life to making “the world see the Negro as a participant rather than as a lay figure in history.”

In 1926 Woodson organized the first annual Negro History Week, which took place during the second week of February. Woodson chose this date to

coincide with the birthdays of Frederick Douglass and Abraham Lincoln – two men who had greatly impacted the black population.

Over time, Negro History Week evolved into Black History Month that we know today – a four-week-long celebration of African American History ... a significant part of **America’s history!**

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***“A word to the wise ain’t necessary. It’s the stupid ones who need the advice.”***

Bill Cosby