

# February 2012 AARP Chapter 4798 Newsletter

## Reminder to all AARP members:

Membership dues for 2012 are due (\$6.00) and must be paid by the March general meeting.

Mail to: Kew Chung

4937 Westgrove Rd

Virginia Beach, Va 23455

Make checks payable to: Bayside AARP  
Chapter 4798.

Thank you, Kew Chung, Membership Chairman

## Next AARP Meeting will be held on Monday, February 20 at 1:00pm.

The SEVAC (regional) meeting will be Friday, in at the Day's Inn in Williamsburg, Va., February 17 at 10pm. The Chapter will send Vice President Dick Biondo and Board Members Mike Storm and Hendricka Howard to the meeting.

## AARP BAYSIDE COMMUNITY SERVICE

**PROJECT's: Barrett Haven Transitional Home for Women.** Residence is an older converted home in Norfolk. Provides residential care for homeless single and /or pregnant women.

Call or email Dick Biondo at 460-2829/[dbiondo@cox.net](mailto:dbiondo@cox.net) to pickup up any donated items.

## **Needed Clean, used/new 84" Lined Drapes Sheets, towels, & curtains**

**PLEASE BRING ANY EXTRA FOOD** you would like to donate to our meeting. Our monthly Food Drive will be donating Food Stuffs in February to **Calvary Baptist Church** in February. Next month donation will go to **Bayside Baptist Church**.

Please Save all Farm Fresh receipts and Education labels and bring them to the meeting and give them to Frank Pogue. This helps out Shelton Park Elementary School for our Chapter.

## Out To Lunch Bunch: January 31, 2012

Be there to get good food and conversations!  
**Please notify Effie Skura at 499-2223 if you will be attending and/or directions to Restaurant.**

**SIX DOLLAR MOVIE** day every Tuesday at the Regal Theater at Town Center in Virginia Beach.

## Bayside Chapter Fundraiser Information

Call Dick Biondo 460-2829 if you have any ideas for Fundraiser projects. The Bayside Chapter would appreciate it.

## Successful Aging Forum 2012

This sell-out event gets more exciting every year! Successful Aging Forum brings you the stars. In the past we have been able to bring Pat Boone, Naomi Judd, Jack LaLane, Anne Jillian, and America's favorite weatherman, Willard Scott, who was also the first Ronald McDonald! They have inspired, sung, cajoled, and regaled you with stories and songs. Keynote speakers are:

Tuesday, March 6,  
Dr. Terri Premo Aging is a Woman's Issue: Implications in a Changing World  
Linda Lawson, JD Justice for All: Ending Elder Abuse, Neglect and Financial Exploitation  
Wednesday, March 7,  
John Wagner Thriving on Change  
Barbara McVicker Stuck In the Middle

Come learn and be inspired by what others have done, and be motivated to inspire others. The last year annual Spring event was attended by more than 1,000 seniors this year who were entertained and inspired, won prizes, Richard Simmons had an inspiring message on the rate of obesity in our "super-size" society, as well as diabetes, high cholesterol, heart attacks, and a host of other health issues and enjoyed a great meal. In addition to our special speakers, another highly anticipated part of the event is our "Ask a Doc" session where you get a chance to ask our panel of doctors for their medical advice. Of course we can't forget to thank the more than 65 exhibitors that were at this year's event and the door prizes they donated.

So, make your plans now to be part of this event each year. The Successful Aging Forum is Hampton Roads premier health and wellness event. The day will be packed full of fun, great food, healthy cooking demonstrations, fabulous prizes, a wealth of health and wellness information. The previous hosts have been included Pat Boone, Naomi Judd, Anne Jillian, and Jack LaLanne.

Questions? Contact Amy Leonhardt @ 513-345-3367 or aleonhardt@help4seniors.org

**Call (513) 771-7744. Please Register before February 10.**

**When: March 6-7, 2012**

**Where: Sharonville Convention Center  
11355 Chester Rd  
Cincinnati, OH 45246-4002**

**Time:** 9:00 am to 3:00pm

**Cost:** 1 Day \$85.00  
2 Days \$120.00  
Annual Meeting \$25.00

Tuesday, March 6, 2012

8:00 -- 8:30 a.m. Registration, Breakfast, Networking  
8:30 -- 8:45 a.m. Welcome  
8:45 -- 9:45 a.m. Keynote -- Aging is A Woman's Issue: Implications in A Changing World  
9:45 --10:00 a.m. Break  
10:00 -- 11:30 a.m. Concurrent Breakout Workshops  
11:30 -- 1:00 p.m. Buffet Lunch, Networking and Exhibit Hall  
1:00 -- 2:00 p.m. Keynote -- Justice for All: Ending Elder Abuse, Neglect and Financial Exploitation  
2:00 -- 2:15 p.m. Break  
2:15 -- 3:45 p.m. Concurrent Breakout Workshops

Wednesday, March 7, 2012

8:00-- 8:30 a.m. Registration, Breakfast, Networking  
8:30 -- 8:45 a.m. Welcome  
8:45 -- 9:45 a.m. Keynote -- Thriving on Change  
9:45 --10:00 a.m. Break  
10:00 --11:30 a.m. Concurrent Breakout Workshops  
11:30 --1:00 p.m. Buffet Lunch, COA Annual Meeting and Awards  
1:00 -- 2:00 p.m. Keynote --Stuck In the Middle  
2:00 -- 2:15 p.m. Break  
2:15 -- 3:45 p.m. Concurrent Breakout Workshops

### **Bayside AARP #4798 2012 schedule**

Monday Jan 09 Board meeting  
Monday Jan 23 General meeting  
Community Service project Barrett Haven  
Transitional Home for Women  
Monday Feb 06 Board meeting  
Friday Feb 17 SEVAC meeting  
Monday Feb 27 General meeting  
Music by the McCoy Family

Tuesday Feb 28 Out to Lunch Bunch  
Monday Mar 05 Board meeting  
Monday Mar 19 General meeting  
Dr Zachary Fenn, Podiatrist  
Tuesday Mar 27 Out to Lunch Bunch  
Monday Apr 02 Board meeting  
Litter patrol  
Monday Apr 16 General meeting  
Magician Extraordinaire Al Albers  
Saturday May 05 8-2 Yard sale and fundraiser  
Monday May 07 Board meeting  
Monday May 21 General meeting  
Dr Gerry Shoemaker, Optician Shoemaker Vision Center  
Tuesday May 29 Out to Lunch Bunch  
Monday Jun 04 Board meeting  
Friday Jun 15 SEVAC meeting  
Monday Jun 18 General meeting  
in house picnic & Silver Tappers Dance Ensemble  
July and August no meetings  
Monday Sep 10 Board meeting  
Litter patrol  
Friday Sep 21 SEVAC meeting  
Monday Sep 17 General meeting  
Senior Services S.E. Va Season Roberts  
Friday Sep 26 Ice Cream Social for Veterans  
Tom and Rose (call Rose Walker 497-0304)  
Monday Oct 01 Board meeting  
Monday Oct 15 General meeting  
Southside Va. Harmonica Club  
Tuesday Oct 24 Out to Lunch Bunch  
Monday Nov 05 Board meeting  
Nomination of Officers  
Monday Nov 19 General meeting  
Election of 2012 Officers  
Maggie Biondo Salvation Army Women's Auxiliary  
Tuesday Nov 27 Out to Lunch Bunch  
Monday Dec 03 Turnover board meeting  
Saturday Dec 8 noon  
Christmas Luncheon Broad Bay Country Club

Board Meeting 2-3pm Room 6 Bayside Rec Ctr  
General Membership 1-3pm Bayside Rec Ctr  
Activities: Dick Biondo 460-2829

### **Just A Thought** By Sid Bass

Last Year, I attended a 4 P.M. funeral Mass at St. Gregory's Catholic Church for a BNI friend. I received an e-mail informing me that Tom Gogarty, a Class A home remodeling contractor had passed away. He had been one of the original members when this BNI group was formed a number of years ago. The obituary stated that he was only 52 years old and had been married to his wife, Vonnie, for 30 years. Tom was a picture of good health. I learned later that they'd had a very nice Thanksgiving celebration on Thursday and Tom had even

gone to play golf on Friday morning. Friday afternoon, while he was watching T.V. at home, he had a massive heart attack. Vonnie, who was in the kitchen at the time, heard a THUD. When she went to check what had happened, she immediately called 911. By the time they arrived, he was evidently already gone. So what's the moral of this story? My realization since my wife Faye's passing, many Monday's ago, is that one should never take life for granted. Here today and gone tomorrow is not a cliché. Stuff like this happens regularly, often to people we know, and one never knows when their number will be draw. Life and love is a precious gift that should be used every day.

As we "mature" it becomes even more significant. We have a better understanding that each of us has a certain number of days allotted to us, but no certainty when that last one will arrive. One could say that "When I go, I want to fast like Tom did". But is that really true? I'm sure the family would not agree with that rationality. Leaving that way, I'm sure, leaves many things unfinished and unsaid.

No one would prefer being ill and having their life taken away slowly and painfully, but for the family, this has to be very painful. So my words of wisdom to all, and especially myself, is to live life everyday as if it could be your last, and to love like there's no tomorrow. There may not be. Have a wonderful year.

## **SOCIAL SECURITY TRIVIA**

**By Rose Walker**

1. What President signed the Social Security Act? When?
2. What percentage of individuals age 65 and older receives Social Security benefits?
3. What percentages of all workers are covered under Social Security?
4. Do members of Congress pay into Social Security?
5. True or False. The longer you wait to take Social Security benefits the more you will receive in monthly payments (benefits).

6. What percentage of older Americans are kept out of poverty by Social Security?
7. What groups, other than retired workers, receive Social Security benefits?
8. What does the acronym COLA stand for?
9. How much does Social Security contribute to the Federal Deficit?
10. How much longer can Social Security continue to pay 100% of benefits is NOTHING is done?
11. What is the earliest age you can take Social Security retirement benefits?
12. What does SSI stand for?
13. What does FICA stand for?
14. Which type of benefit is NOT paid by Social Security?
15. What is the first year of the "Baby Boomer Generation"?
16. According to AARP what percentages of people aged 65 and over rely on Social Security as their only source of income?
17. True or False. Once you reach the full retirement age of 66 you can work and receive 100 percent of Social Security benefits?

**(Answers will be in next Newsletter, call Rose Walker if you cannot wait for next AARP newsletter)**

### Almond and apricot biscotti

*SERVES Makes 24 cookies*



**Dietitian's Tip:** This twice-baked cookie is a classic with coffee or tea. The whole wheat and nuts provide the mineral manganese, which helps bone formation, and the antioxidant selenium, which is important for thyroid hormone function. Makes 24 cookies.

### **Mayo Clinic Healthy Weight Pyramid Servings**

Carbohydrates 1

Almond and apricot biscotti

*SERVES Makes 24 cookies*

Ingredients

3/4 cup whole-wheat (whole-meal) flour

3/4 cup all-purpose (plain) flour

1/4 cup firmly packed brown sugar

1 teaspoon baking powder  
2 eggs, lightly beaten  
1/4 cup 1 percent low-fat milk  
2 1/2 tablespoons canola oil  
2 tablespoons dark honey  
1/2 teaspoon almond extract  
2/3 cup chopped dried apricots  
1/4 cup coarsely chopped almonds

Dietitian's Tip: This twice-baked cookie is a classic with coffee or tea. The whole wheat and nuts provide the mineral manganese, which helps bone formation, and the antioxidant selenium, which is important for thyroid hormone function. Makes 24 cookies.

#### Directions

Preheat the oven to 350 F.

In a large bowl, combine the flours, brown sugar and baking powder. Whisk to blend. Add the eggs, milk, canola oil, honey and almond extract. Stir with a wooden spoon until the dough just begins to come together. Add the chopped apricots and almonds. With floured hands, mix until the dough is well blended. Place the dough on a long sheet of plastic wrap and shape by hand into a flattened log 12 inches long, 3 inches wide and about 1 inch high. Lift the plastic wrap to invert the dough onto a nonstick baking sheet. Bake until lightly browned, 25 to 30 minutes. Transfer to another baking sheet to cool for 10 minutes. Leave the oven set at 350 F.

Place the cooled log on a cutting board. With a serrated knife, cut crosswise on the diagonal into 24 slices 1/2 inch wide. Arrange the slices, cut-side down, on the baking sheet. Return to the oven and bake until crisp, 15 to 20 minutes. Transfer to a wire rack and let cool completely. Store in an airtight container.

#### Nutritional Analysis (per serving)

Calories 70  
Protein 2 g  
Carbohydrate 11 g  
Total fat 2 g  
Saturated fat trace  
Monounsaturated fat 1 g  
Cholesterol 16 mg  
Sodium 21 mg  
Fiber 1 g  
Potassium 79 mg  
Calcium 18 mg

### **Gold Coins and Other Common Investment Scams to Avoid Fraudsters target seniors, rake in \$40 billion a year**

by: Sid Kirchheimer AARP Bulletin January 19, 2012

What a year it's been for you and your nest egg: Falling home prices and bank interest rates. High unemployment. A stock market bringing on roller-coaster nausea with daily drops and rises of hundreds of points.

**Tough times make easy pickings for scammers** who cheat investors out of some \$40 billion a year, with seniors the most common targets. So as we head into a new year, take a cue about the most common investment scams of 2011 as reported by the North American Securities Administrators Association (NASAA). Oil wells and energy

investments are among new financial scams targeted to older Americans. — Bill Ross/Corbis  
**Distressed real estate.** So-called "investment pools" collect money to purchase and renovate distressed properties, then resell them at a profit. But these flips can be Ponzi flim-flams, using your money to pay off previous investors just enough to keep them off guard. In one such case, 39 investors lost \$2.3 million to a Florida man. His company never purchased properties as promised, but instead used the money to line his own pockets and make distributions to later investors. He was convicted in federal court.

Just like other securities, real estate shares must be registered with state regulators. Check with your state's office to see if any would-be investment you're eyeing has filed the proper paperwork.

**Do Mirror trading.** Some scammers tell you that with their help your investments will mirror ones made by someone super-rich, such as Warren Buffett. The latest lure comes with the promise of an "automated trading platform" that instantly duplicates the market transactions of the third party.

This can lure you into a false sense of security, the NASAA says, leading you to stop paying attention to your trades. The people offering these services may have conflicts of interests and phony credentials and may use your complacency to launch fraudulent schemes.

**Bogus credentials.** That business card may tout all kinds of lettered certifications, but what do they mean? The CHSG used by one broker in Utah stood for "certified high school graduate."

More often, shady investment advisers claim nonexistent law degrees or CPA certificates. To separate fact from business card fiction, see this AARP Bulletin article for links to free go-to resources

### **2011 CHAPTER OFFICERS**

**President Steve Pellegrino 363-2436**  
**Vice President Dick Biondo 460-2829**  
**Secretary Rose Walker 497-0304**  
**Treasurer David Bertelson 464-3939**