

Business Briefs

BUSINESS PROFILE

Senior Scene targets older readers

By YVETTE N. FREEMAN
Community News Editor

A local monthly newspaper has become an invaluable resource in the community for a continually underserved audience.

Senior Scene provides useful information on a variety of topics to those residents who make up the ever-growing elderly population.

"Our mission is to provide information and referral for older adults in the community. And we do that through Senior Scene newspaper," said Rebecca Holder, executive director of the Council for Older Adults, which publishes the newspaper.

Information provided by Senior Scene includes a calendar of events

And one of the biggest problems they have is entering that social services system, and finding what they need," said Holder.

The Council for Older Adults first started the large print newspaper three years ago after discovering that the majority of older adults in the community were unaware of the resources available to them.

Holder said that although the services were out there just waiting to be utilized, the problem was, that the people who needed them didn't know they existed. As a result, Senior Scene was developed to target that untapped market that had been virtually ignored in the past.

Originally, Senior Scene was a newsletter that was sent out to the

Holder added that she has received nothing but praise from Senior Scene's target audience.

"We have just gotten a tremendously positive response from them. That's probably one of the best parts about my job," she said. "I'll get a subscription and there'll be a little note in there saying, 'I've just discovered this and I love it.'"

Holder also stated that because the newspaper is such a success with its readers, she would like to see the target audience broadened to include those people who are approaching their senior years.

"I would like to see us expand our market a little bit into the 40-45 year old to retirement age group," said Holder. "Because a lot of the

about."

Currently, the majority of the audience consists of people who are 60 years of age and older, with about 30 to 35% of the readers in the 80 years and older age bracket.

Holder already anticipates that there will be difficulty in getting younger readers, because many people in their 40's don't want to be considered "old" or "elderly" yet.

She says often people will ask that their names be taken off of the mailing list because they feel they are too young to receive the paper.

But she explained that growing old, like becoming a parent, doesn't come with instructions. "Old people are as confused about growing old as anybody else," she said.

"And we try to educate them. They have a lot of misconceptions about what it is to be an older adult, and they don't know what services are available. And we try to promote a positive image of aging."

Senior Scene is totally funded through its advertising revenues and charitable donations, and Holder is the sole staff member of the paper. The papers are delivered to news racks throughout the city by volunteer couriers, all over the age of 65.

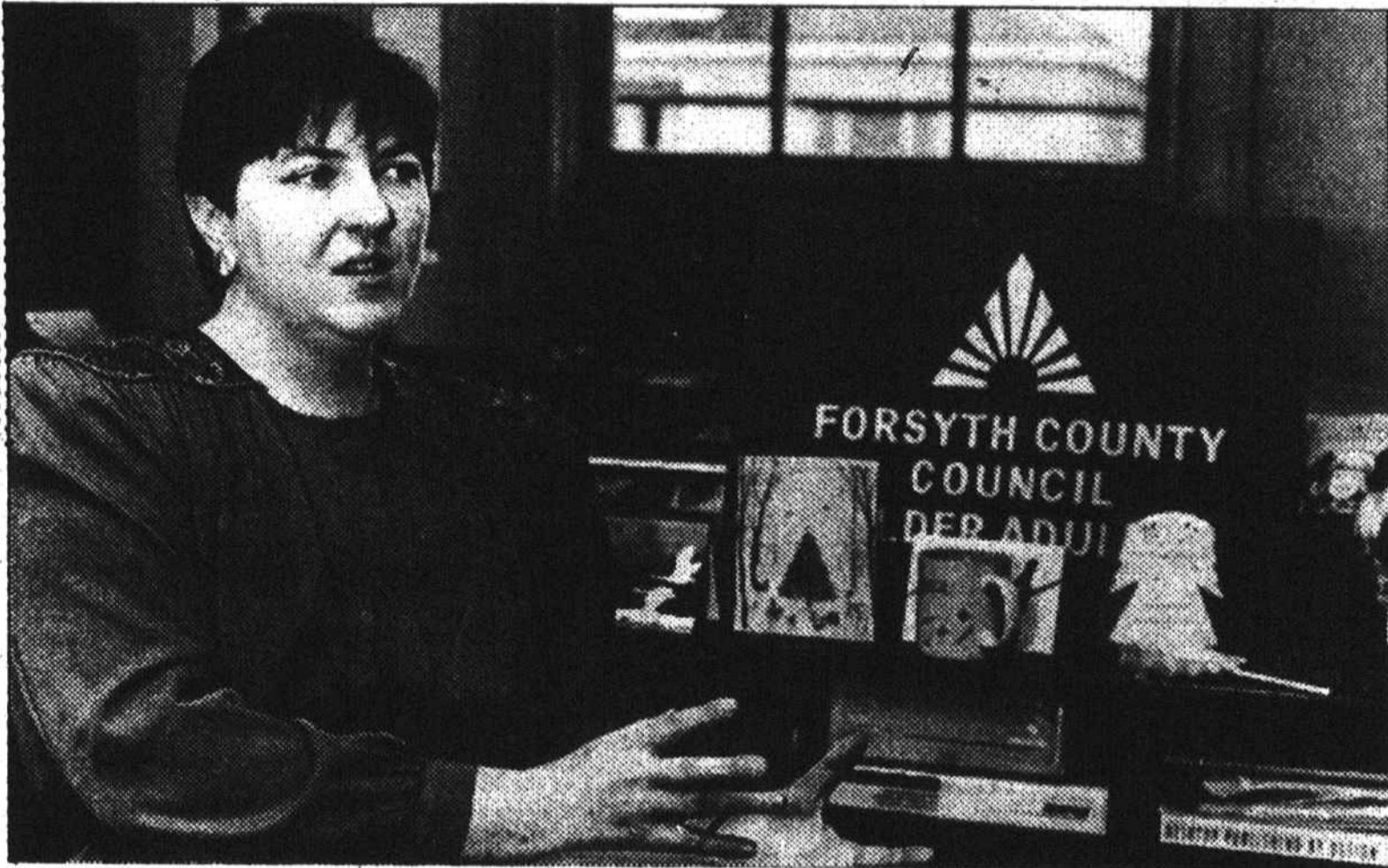
Times are lean for the paper and Holder says fundraising efforts are not going as well as hoped because of the current economy and competition with other non-profit organizations also seeking funds.

"We have a long way to go to meet our operating budget. We feel that there's a need in the community for this paper, and we just have to figure out a way to keep it alive."

Senior Scene is made available to the community during the first week of every month at locations throughout Winston-Salem.



Rebecca Holder holds up the December issue of Senior Scene.



Rebecca Holder, executive director of the Council for Older Adults, feels that Senior Scene is for anyone age 40 and up.

and community resources aimed at helping the elderly.

"Older adults have a lot of needs — financial, healthwise and so on.

community, but today, the newspaper, which is free, has a circulation of 18,000, and its audience continues to grow.

articles that we have in the paper discuss issues of a pre-retirement planning nature. Things that someone who's 45 needs to start thinking

Duke Power shares warmth

Duke Power Company has distributed more than \$34,600 in Forsyth County in the first phase of the company's Share the Warmth Program.

The program, now in its seventh year, matches individual contributions dollar-for-dollar up to \$25, with Duke Power shareholders committed to contribute up to \$400,000. Duke Power contributes the funds to local relief agencies to pay for winter fuel bills for needy families in the Piedmont Carolinas.

"Overall, more than \$358,000 is being distributed in the Duke Power area in the first phase," said Paul F. Briggs, Jr. of Duke Power. "Last year, more than \$1 million went to keep the families warm during the winter months."

Money raised through the program will help to pay for residential heating, including electric heat, natural gas, oil, wood or kerosene. Funds are disbursed in three phases.

"We had 1,306 contributions in Forsyth County," said Briggs. "People can still contribute to the fund, and I hope they do."

To contribute to Share the Warmth, make checks payable to the Duke Foundation Warmth Fund and send to: Duke Power Company, Share the Warmth, P.O. Box 35469, Charlotte, N.C. 28235-9990.

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MONEY WATCH

By THEODORE R. DANIELS



Share secrets with your spouse

Frequently, you hear about a family falling apart after the death of a spouse due to financial difficulties. The surviving spouse suddenly finds out about debts that he/she did not know existed and other financial details. In fact, many surviving spouses don't even know where the safety deposit box, the insurance policies, the stocks and bonds are located or how to contact the family's stockbroker, accountant, or attorney.

Many wives don't ask their husbands questions about the family's financial matters including the pension benefits of each spouse, if both spouses work. They should know if both spouses have vested rights under their respective employers' pension plans and the benefits available if the one of the spouses dies before retirement. This information should be learned as soon as possible because some corporations will not willingly cooperate in providing such information to a surviving spouse.

It is advisable to share all information with your spouse that could affect your family after your death. This information can be made available by preparing a letter which states where all important papers are located and a listing of all investments and bank and other accounts. This letter should be updated at least once a year.

What a Spouse Needs to Know

Each spouse should have easy access to a letter or document which reflects crucial family financial information. The letter should include: 1) **Bank Accounts** — List checking and savings accounts, certificates of deposit, and the name and location of bank(s) or savings and loan association(s); 2) **Insurance policies** — List company, policy number, agent, and location of life and/or health insurance policies; 3) **Stocks, bonds and mutual funds** — Name of stock, bonds, and mutual funds and where they are located along with the account numbers; 4) **Real estate** — List real estate holdings and location of mortgages, deeds and other documents; 5) **Safety deposit boxes** — Location of safety deposit box, private vaults, and home safe. The person who has the key(s) combination or passwords should be identified; 6) **Wills** — Location of will; 7) **Pension benefits** — List pensions, profit sharing plans and 401(k) plans, numbers, vesting rights and telephone number of company's contact person; 8) **IRAs** — Location and details of individual retirement accounts; 9) **Advisers** — Name, address and telephone of attorney, accountant, financial planner, stockbroker and close family friend; 10) **Loans** — Amount and due date(s), name(s) and address(es) of lender(s); and 11) **Tax returns** — Location of state and federal tax returns for the past three years.

If you have not done the above, you should not delay this important matter another day.

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