

SENIOR HIGHLIGHTS

WEEK OF JULY 31-AUG. 4

ANNAPOLIS SENIOR CENTER
1027 Bay Ridge Ave., Annapolis
410-222-1818

Monday: 10 a.m., "Art on Tour," ceramics, cards and games; noon, lunch; 12:30 p.m., ceramics; 12:45 p.m., sing-along; 2 p.m., ballroom dancing.

Tuesday: 8:30 a.m., low-impact aerobics; 9:15 a.m., weight training; 9:30 a.m.-noon, blood pressure and glucose monitoring; 10:30 a.m., sewing; noon, lunch; 1 p.m., adaptive physical education, knitting.

Wednesday: 10 a.m., "Keep Your Mind Alert"; noon, lunch; 1 p.m., adaptive physical education, open bridge.

Thursday: 8:30 a.m., low-impact aerobics; 9:15 a.m., weight training; 10 a.m., drawing / sketching; noon, lunch; 12:30 p.m., quilting; 1 p.m., duplicate bridge.

Friday: 9:30 a.m., DC style of swing; 10 a.m., creative yarncrafts, cards and games; noon, lunch; 1 p.m., line dancing, "Keep Your Mind Alert."

ARNOLD SENIOR CENTER
44 Church Road, Arnold
410-222-1922

Weekdays: exercise, dance, craft and art classes, lunch, transportation.

Monday: noon, musical entertainment by Oliver Hubbard.

Tuesday: 10:15 a.m., stretch and tone class; 11:30 a.m., step aerobics; noon, party bridge; 12:30 p.m., contra dance, woodcarving; 12:45 p.m., current issues.

Wednesday: 9:30-11:30 a.m., blood pressure and glucose monitoring; noon, S.H.A.R.E. packages; 12:30 p.m., beginning practice bridge, intermediate bridge; 1 p.m., musical memories.

Thursday: 9 a.m.-noon, basic fly tying workshop; 10 a.m., "Shop Till You Drop"; 11:30 a.m., "Touchstones" discussion group.

BALLARD SENIOR CENTER
926 Bay Ridge Ave., Annapolis
410-847-4449

No listings available

O'MALLEY SENIOR CENTER
1275 Odenton Road, Odenton
410-222-8227/301-821-8816

Monday: 8:30 a.m., morning stretch; 8:45 a.m., genealogy computer lab; 9:30 a.m., bowling, aerobics; 10 a.m., beginning oil painting, basic knitting; 10:30 a.m., hand dancing; 11 a.m., music; noon,

lunch; 12:30 p.m., genealogy; 1 p.m., open card games, drawing, "Computer for Beginners"; 2:30 p.m., intermediate tai chi; 3:15 p.m., beginning tai chi.

Tuesday: 8:30 a.m., heart- and muscle-strengthening exercises; 9 a.m., blood pressure screening; 9:30 a.m., armchair exercise; 10 a.m., ceramics; 10:30 a.m., bank trips; noon, lunch; 12:30 p.m., "Computer Basics," Civil War; 1 p.m., creative ceramics, open card games; 3 p.m., yoga.

Wednesday: 8:30 a.m., morning stretch; 9:30 a.m., aerobics; 10 a.m., Spanish, watercolor; 10:30 a.m., armchair exercise; noon, lunch; 1 p.m., "Computer for Beginners," open bridge, folk art painting; 2 p.m., National Association of Retired Federal Employees counseling (by appointment only); 2:30 p.m., intermediate tai chi; 3:15 p.m., beginning tai chi.

Thursday: 8:30 a.m., heart- and muscle-strengthening exercises; 9 a.m., Senior Health Insurance Program; 9:30 a.m., armchair exercise, bowling; 10 a.m., intermediate oil painting, "Spiritual Perspectives," knit and crochet; 10:30 a.m., ballroom dance; noon, lunch; 12:30 p.m., "Computer Basics"; 1 p.m., open bridge, crafts, 3 p.m., yoga.

Friday: 8:30 a.m., morning stretch; 8:45 a.m., art lab; 9 a.m., nurse on duty; 9:30 a.m., breakfast / bingo, food shopping, duck carving, aerobics, "Computer - Internet"; 11 a.m., duck painting, beginning line dancing; noon, lunch; 12:30 p.m., country line dance, "Computers - Windows 95"; 1 p.m., crafts, open cards.

KENT ISLAND/PERCY THOMAS SENIOR CENTER
691 Love Point Road, Stevensville
410-604-3801

Weekdays: Shuffleboard, billiards, lunch.

Monday: 10 a.m., bingo, cards.

Tuesday: 8:45 and 10 a.m., water aerobics.

Wednesday: 9 a.m., walking, garden party (sign-up required); 9:30 a.m., quilting and sewing, bridge class; 1 p.m., line dancing.

Thursday: 8:30 a.m., walking program; 10 a.m., bingo, line dancing; 10:30 a.m., blood pressure checks.

Friday: 8:30 a.m., trip to New Castle departs; 9:30 a.m., beginning line dancing; 10 a.m., line dancing.

Crackdown on sweepstakes focuses on abuse of the elderly

By PAUL WENSKE
Knight-Ridder News

Raymond Brooks was as sure as one could be on Super Bowl Sunday 1999 that he would go to bed that night a millionaire.

After all, wasn't he holding the winning sweepstakes ticket mailed to him by his friends at Publishers Clearing House?

Hadn't the company verified his address to make sure the Prize Patrol could find the trim, ranch-style home where Mr. Brooks, 84, has lived for more than 17 years in the Kansas City area?

"I swore up and down that I'd won," he said.

He deserved to win. In the past five years he'd spent more than \$19,000 on magazines, dominoes, compact discs, coins and dozens of other products stuffed into more than 40 boxes in his basement and garage.

He was so confident, he invited over his brother to share the moment. So the family gathered at 9 a.m.

"They wanted us to be sure and be there," said the former over-the-road truck driver. "They asked for directions so we waited."

"They never did show up. That's when you know you're duped."

Mr. Brooks is an extreme example of a very common story, said Steve Katz, a Belleville, Ill., lawyer who recently settled a class-action lawsuit against Publishers Clearing House.

"His experience shows the classic deception," Mr. Katz said. "He just spent more money than most people."

For their part, the sweepstakes companies note that they have given out millions of dollars in prizes over the years, that their mailings fully explain everyone's chances, and that they emphasize that no one has to buy anything to enter their contests or to have a better chance of winning.

And the companies say the legal actions are hurting them. On Oct. 29, 1999, American Family Enterprises filed for bankruptcy protection to help it settle dozens of lawsuits alleging deceptive advertising in its American Family Pub-

"I'd make an order just to stay in the sweepstakes. You wouldn't believe my checkbook. (Nearly) every other check was Publishers Clearing House."

— Raymond Brooks, 84

lishers sweepstakes operations.

In addition, the sweepstakes industry faces a second assault from lawyers, lawmakers and state attorneys, who accuse the sweepstakes industry of pushing magazines, jewelry, books and other gifts with deceptive mailings promising quick riches.

The new legal challenges accuse the industry of using marketing strategies that take advantage of the elderly. Older citizens, say critics, are more apt to trust the hyperbole, such as "You are a winner," and may be less able to read and decipher the fine print.

Industry officials complain that the new wave of court actions ignores their voluntary efforts to be more up front with consumers in their mailings and Web sites.

But Missouri Attorney General Jay Nixon, who sued Publishers Clearing House in October 1999, said the industry wasn't doing enough.

"This is a chance to really change an industry that preys on the elderly," he said.

Shoe boxes full of receipts and invoices spill across Mr. Brooks' kitchen table. Sweepstakes packets are stacked a foot high.

Mr. Brooks said at times he labored eight hours a day sticking stamps to contest forms, stuffing official-looking envelopes marked "High Priority," and rushing them to the post office to meet 48-hour deadlines.

"It had become a job," he said, smiling ruefully.

He rarely read the hundreds of magazines he ordered. The cheap jewelry he gave away.

"I'd make an order just to stay in the sweepstakes," he said. "You wouldn't believe my checkbook. (Nearly) every other check was Publishers Clearing House."

And beyond the \$19,000 he says went to Publishers Clearing House,

some of the other checks went to American Family Publishers, Reader's Digest Association, United States Purchasing Exchange, Lindenwold Fine Jewelers and Michigan Bulb, which also sponsor sweepstakes.

Industry officials say more than 70 percent of the people who receive their offerings toss them in the trash. They say the vast majority of those who play understand they don't have to buy anything. In fact, they say most winners had never placed an order.

"We have not told consumers we are coming to their house or that they have already won," said Publishers Clearing House spokesman Christopher Irving. "If you read a full Clearing House mailing, you get all the information."

But critics say that's part of the problem: It's difficult for anyone to wade through all the colorful materials stuffed into the artfully designed envelopes. Instead, they say consumers notice only the conspicuous statements that scream in bold type that they are a "Guaranteed Cash Winner" or are one of two people vying for a final prize. They fail to read the qualifiers on the back that say their chances of winning more than \$1 are slim to none.

Consider just a few examples of the high-decibel pitch:

• "As a good friend of PCH you are definitely — without a doubt — going to win an all-cash prize if we hear from you by June 23, 1999." (Publishers Clearing House)

• "You have already won our Customer of the Year Prize — exclusive numbers enclosed." (Reader's Digest)

The envelope also warns: "Urgent Exclusive entry documents for Cash Awards enclosed. Prompt response necessary for maximum award eligibility."

• "YOU ARE AN OFFICIAL

CASH PRIZE WINNER in our Lindenwold Fine Jewelers' national Publicity Sweepstakes. See Sweepstakes rules on reverse for complete information."

Some direct-mail experts say that, despite disclosures that no purchase is necessary, many of the mailings are ambiguous enough to lead some consumers to think a purchase will enhance their chances.

For example, a consumer's history of ordering products might be linked to the promotion of a new sweepstakes, as in this example:

"As the company's treasurer, I have been instructed to send you the enclosed Personal Check Requisition Entry Form that will allow you to begin receiving weekly checks within 48 hours after winner determination should you have and return the winning SuperPrize Number from this Bulletin."

"This most fortunate circumstance has come about due to your past participation in the Publishers Clearing House Sweepstakes. Thanks to your excellent entry and order history, (name), you are in good standing and meet all selection criteria to receive this important Bulletin."

Though thousands of people may only be amused by these personal appeals, an important fraction is snared, critics say.

"There is a small but significant percentage of consumers who bought into this sweepstakes malarkey hook, line and sinker," said Mr. Katz, whose class-action settlement against Publishers Clearing House resulted in letters sent to 42 million potential claimants.

Even so, people do win some times.

Eulan Prosser of Independence Mo., ordered a stove-top cooker through Lindenwold Fine Jewelers when his wife was in the hospital. Three weeks later, the sweepstakes sponsor called to tell him he'd won.

"I said, 'You're pulling my leg. A few days later, here comes a guy with a check for \$15,000.'"

SENIOR ANNOUNCEMENTS

Hearing aids checked

Gene Lord, hearing instrument specialist from Beltone Hearing Aid Center, will be at the South County Senior Center from 10:30 a.m. to noon Aug. 8.

Mr. Lord's services include checks and cleaning of hearing aids, replacement of batteries and scheduled audiograms. Appointments are not necessary and all seniors 55 years and older are welcome.

For more information about the service and other programs at the center, call 410-222-1927.

Sewing class

Sewing will again be offered at the South County Senior Center, 27 Stepneys Lane in Edgewater, beginning Aug. 7 at 10 a.m.

Instructor Mary Smith will work with students on their own projects. Students may learn how to alter a garment for fit, repair a garment or sew a garment from a pattern.

Space is limited and sign-up is required. For more information call the center at 410-222-1927 or 410-798-4802.

Canada trip

There are a few seats remaining for the Arnold Senior Center's trip to Canada Aug. 20-25. The cost is \$800 per person for a double room and \$1,055 per person for a single room.

For more information, call the center at 410-222-1922.

ATTENTION SENIORS

CAREFIRST/SIGNA/HMO

Being Terminated?
Turning 65 Soon?
Rates Increasing With Age?

Call Now For FREE Medicare Guide and Information about

MEDIGAP Open Enrollment

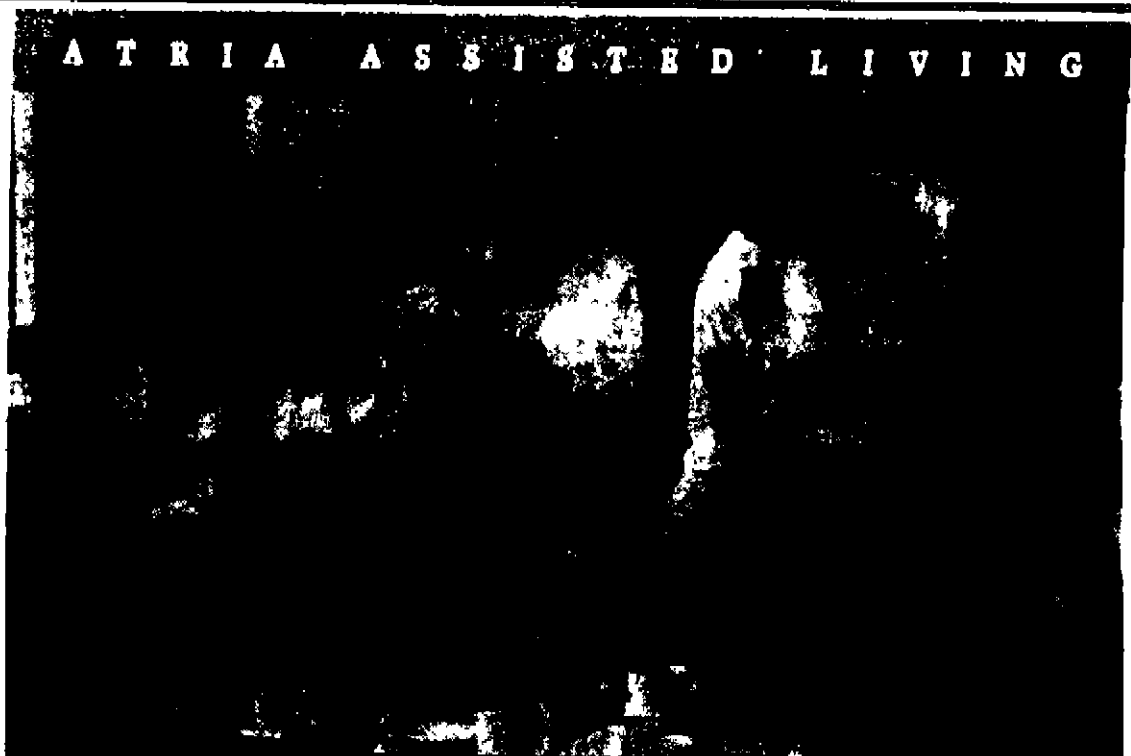
Prescription, Vision, Dental & Hearing Discounts Available

MURRAY INSURANCE & FINANCE

KEITH MURRAY
410-280-1801

Helping Seniors For Over 20 Years

ATRIA ASSISTED LIVING



The Setting: Inviting.
The Menu: Tantalizing.
The Occasion: 3 Times A Day.

Call us for a tour, and discover Assisted Living at its most tasteful.

- Elegant dining, with meals by an expert culinary staff
- On-site libraries, exercise, game rooms, hobby shops, wellness clinics, and barber/beauty shops
- A calendar bursting with social events, outings, and activities
- Private apartments with your choice of floor plans
- Carefully integrated safety and security features with 24-hour staffing
- Customized personal service plans
- Scheduled transportation to designated shopping, healthcare centers, places of worship and special events
- The experience that comes from more than 30 years in senior residential service

Amenities and services may vary due to availability and state legal restrictions.

Manresa
85 Manresa Rd.
Annapolis, MD
(410) 349-9529

ATRIA
ASSISTED LIVING

www.atriacom.com

THE WISDOM OF EXPERIENCE

KRIS-LEIGH
Assisted Living, L.L.C.



Mary Stinebaugh
Current Resident

"It was a miracle to come to a place that was so beautiful and have such wonderful care. I wish anybody that could be in my shoes would know that this is home to me. I am proud to call Kris-Leigh my home."

We invite you for a personalized tour of our home.
3913 Birdsville Road
Davidsonville
(410) 956-0442 • (410) 974-9428
1-800-293-1011
www.krisleighassistedliving.com

Welcome Home!
Regency Park Assisted Living
Located in the Greater Crofton Area

"Adding Life to Years"

Quality Care at affordable prices.
Starting at \$1950

- ♦ Retirement Plan
- ♦ State-of-the-art
- ♦ 24 hour on-call
- ♦ Special needs
- ♦ Respite Care
- ♦ Stimulating

OPEN HOUSE
July 27 & August 8, 1:30-3pm
Light Refreshments • RSVP - Limited Seating

BUILD YOUR FUTURE WITH US!

For Information Contact:
REGENCY PARK ASSISTED LIVING RESIDENCE
730 MARYLAND RT. 3 SOUTH
GAMBRILLS, MARYLAND 21054
410-923-1200