

Of Local Interest

Serving Toombs & Surrounding Counties Since 1993 magazine



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New Website for OF LOCAL INTEREST MAGAZINE & AREA LAND AND HOMES REAL ESTATE NEWS MAGAZINE

Dear Neighbors,

I am so excited. I've been asked to speak at the Brand New Jeff Davis County Library on this Thursday, Oct. 13th for their Friends of the Library meeting. I always consider it an honor when I'm invited to speak anywhere.

I'll be discussing my books and writing.

This past few weeks have been busy. I mentioned last week the digital magazines I have just launched. Please be sure to visit our home on the internet.

The first pdf version of the OF LOCAL INTEREST section

went live on last Monday. We have received a great response from readers.

Of Local Interest:
<http://oflocalinterestmagazine.blogspot.com/>
Area Land and Homes:
<http://arealandandhomes.blogspot.com/>

Don't forget that buying a home is a big deal. Did you know that I can help you every step of the way? If you are in the market and worried about the process I'd love to meet with you and explain how I can help you with the process. This goes way beyond just showing you houses. You owe it to yourself to take advantage of this free consultation. It can save you money and make your home-buying experience a more pleasant one.

Do you know of someone looking to buy or sell their home? We are seeing some great deals on homes, and the interest

rate is great right now. If you know someone who is looking, I'd appreciate it if you'd send them my way.

Remember that if you ever need assistance with Real Estate, buying or selling in our area, please don't hesitate to give me a call.

Visit
www.arealandandhomes.com to search all available real estate offered by any real estate company in our area and then call me to show it to you! Remember, I am affiliated with Lovins Realty in Vidalia.

Until Next Time, God Bless!
Tammie Gibbs
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Office (Lovins) 537-8885
Or you can email me at
Tammiegibbs@bellsouth.net

Paying For College: The Facts Of Life

(NAPSI)—Many parents with children in high school are finding that a frank conversation about the "facts of life" should also include a discussion of how to pay for college—and for good reason.

According to a recent survey conducted by Sallie Mae and Ipsos, 22 percent of students and parents strongly agree that they had a plan to pay for all years of college before enrolling. At the same time, families overwhelmingly agree that a college degree is more important than ever.

With higher education a priority among families, it's crucial for families to have honest and open conversations about their higher education goals and the financial steps to achieve them.

Here are some tips on how to jump-start the conversation with your child:

- Build a plan to save for college together. Emphasize saving for college early and let kids know their contribution is important. Younger children can set aside money from a weekly allowance, while older kids can deposit money earned from baby-sitting or part-time jobs into their college savings account. Not only will it add up over time, but it will serve as a reminder of the child's goal to attend college. Sallie Mae offers the Education Investment Planner to help you build a financial plan for college, available free at SallieMae.com/invest.

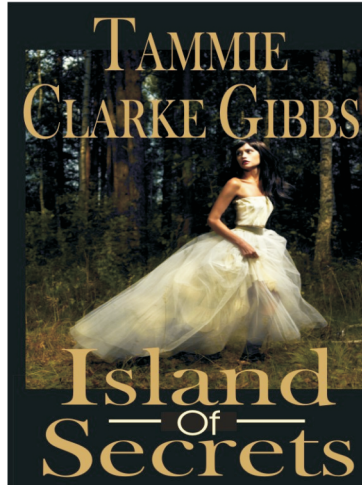
- Teach kids the "1-2-3" rule for paying for college. First, leverage free money, such as scholarships and grants. Second, explore federal student loan programs, which are widely available regardless of income or assets. Third, if there's still a gap, consider responsible private student loans to help cover the costs.

- Not all loans are created equal—make sure your children are smart borrowers. Look at loan options that encourage them to make interest payments while in school, such as the Sallie Mae Smart Option Student Loan. Opting for this type of loan can shorten repayment after school and help them save money in the long run.

- It's never too early. "Financial planning for college is crucial; parents should realize it's never too early or too late to start," said Farnoosh Torabi, personal finance expert and author of *Psych Yourself Rich*. "Including your child in the conversation will ensure the family develops a strong commitment and plan for college."

Sallie Mae is the nation's leading financial services company specializing in education.

To learn more, visit www.SallieMae.com.



By Tammie Clarke Gibbs

Just .99 for a Limited Time

"What if you received a note of warning dated hundreds of years before you were born? what if it were addressed to you?"

On An Island of Secrets One woman, two men and a love that transcends time get a second chance to prevent history from repeating itself. But will love be enough to win the battle against time and stop the force that's kept them apart for centuries?

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For God So Loved The World, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life. John 3:16



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Cooking Corner

Homemade Pizza: Nutritious, Easy And Enjoyable

(NAPSI)—After a full day of work or family activities, you can get dinner on the table quickly and still have delicious homemade flavor.

Homemade pizza is a fun and affordable dinner. It's easy to get your whole family involved, from selecting ingredients to arranging the toppings on the pizza. This is a great way to create something that is healthy and delicious—because you control the toppings.

Make this simple pizza, which combines the convenience of a premade crust with the mouthwatering flavor of home-sautéed onions, sweet peppers and sausage.

TUSCAN PIZZA

½ pound sweet or spicy Italian sausage

1 tablespoon olive or vegetable oil

2 large onions, cut into narrow wedges

1 large green pepper, cut into narrow strips

1 large red pepper, cut into narrow strips

1 1/2 cups bottled pasta sauce

1 prepared pizza crust (about 11-inch)

1 bag shredded mixed cheeses (8 ounces)

Oregano (optional)

Slice sausage into ¼-inch coin slices. Place slices in skillet with oil and sauté about 3 minutes, turning once during cooking. Remove from pan. Add onion and pepper strips to the pan and sauté for 10 minutes over medium heat until tender. Spread pasta sauce on pizza crust. Sprinkle with half the cheese. Top with sausage and onion mixture. Sprinkle with remaining cheese and oregano. Bake in preheated 425° F oven for about 20 minutes, until cheese is melted and crust is golden. Use a prepared, bread-style pizza crust. If not available, use a frozen cheese pizza, omit the sauce and reduce the shredded cheese to 1 cup, sprinkling only on top of ingredients. You may also use pop-open cans (13.8-ounce size) of pizza crust. Shape dough into 11- x 13-inch rectangle, prebake as directed on can. Top with ingredients as directed above and bake at 400° F for about 20 minutes.

Makes 8 wedges, about 4 servings.

More Recipes

Another tasty way to get more homemade goodness is with an Easy Onion-Sausage Calzone. You can find the recipe for that and many more wholesome, delicious dishes online at www.onions-usa.org/recipes and on Twitter [@Onionista](https://twitter.com/Onionista).



All Around The House

How to 'green up' your home, office or dorm with houseplants

(ARA) - Looking for a fresh new look for your home or office or want to add some color and cool for your college digs? Houseplants are always in style.

For an easy transformation for any space, houseplants add high impact and eco flair that rival expensive makeovers. Whether you choose orchids or Bonsai, houseplants fit any lifestyle, mood and taste.

From finding the perfect plant to decorating ideas at your fingertips, check out the new digital magazine GrowingStyle. This free download and app is your go-to resource for the hottest plants, green living tips, expert advice and lots of eco eye candy.

Whether you're a long time plant collector or novice, these tips from top garden experts show just how easily houseplants will "green up" your life.

The air in there. Did you know that houseplants do double duty? They not only add beauty to indoor spaces but also clean our indoor air and remove nasty toxins from carpets, paint, household cleaners, printers and even furniture.

"Besides what they give back in aesthetics, one of the greatest things houseplants do is provide much needed humidity in the winter months and freshen the air year round," says Justin Hancock, editor of Better Homes and Gardens online (BHG.com).

Plant hunter and expert, Mike Rimland, says that houseplants help clean indoor toxins commonly found in homes, apartments and offices. "What houseplants you choose and where they're placed are important considerations to maximize air filtering benefits."

Rimland suggests houseplants like peace lilies for bathrooms and Sanseveria and Golden Pothos for your entryway and living spaces. "They're easy to grow and can help remove volatile organic compounds found in cleaners, carpets and furniture like benzene, formaldehyde, acetone and xylene."

Set the mood. From added drama to a touch of whimsy, houseplants instantly liven up any room or office with natural beauty and add a funky touch of greenery to boxy dorm rooms.

For happy plants, Rimland recommends you assess your rooms for optimal lighting conditions and care requirements, follow the plant care guidelines on the tags and choose plants that fit your lifestyle.

Want to create a quick and easy upscale look or a serene retreat? Nothing beats orchids, arranged in simple or elaborate containers, for high impact drama and Zen-like simplicity.

"As a great 'everyman' plant, orchids can't be beat," says Hancock. "Mini orchids are easy to grow and perfect for a centerpiece or a thing of beauty and tranquility alone on a windowsill."

Green-up your space with living walls. If you have limited space or want a visually dramatic, high impact design for a room, living walls are the ticket.

Not only can they improve air quality, but they are quite a conversation piece, adding instant "wow factor" to any room.

Rimland says that living green walls are a great way to maximize the benefits of houseplants to purify and beautify spaces. "Whether you buy one of the new kits available or have a professional install your living wall, your rooms will spring to life with living art you create."

Go green and groovy. Looking for fun and easy houseplants that are practically a no-brainer? Water-retaining, light-loving, easy-care succulents and cacti are virtually indestructible and come in many colors, shapes and varieties. So mix them up in containers for a visual feast that draws the eye and soothes the soul.

"Succulents are great-looking, low maintenance plants that make it easy for everyone to bring the outdoors inside," adds Hancock.

For more ways to spruce up your home with the hottest houseplants and tips on decorating with a splash of sophisticated and refreshing greenery, visit www.growingstylemag.com.



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Year-end Tips For Tax Savings

(NAPSI)—The last several weeks of the year are typically packed with holiday events and tasks. This year, consider setting aside a little time for taxes. Taking just a few simple steps by December 31 could save you hundreds of tax dollars.

To start, estimate your federal and state taxes using a tax preparation solution. Companies make their tax preparation software available at different times, but TaxACT is the first to release its software each year in early October and TaxACT Free Edition estimates your federal taxes for free.

Using a tax preparation solution will help identify areas for potential savings, especially those that require action by

December 31. You'll also see the impact of the latest tax law changes on your bottom line. Tax breaks you claimed last year may have expired, changed amounts or have different qualifications. Conversely, new tax breaks may be available.

Knowing early the approximate amount you'll be refunded or owe may influence your year-end spending. If you expect a large refund, you can begin planning how to invest that money. If you have a balance due, make a payment now or adjust your withholding through the end of the year so you'll owe less at tax time.

Even if you don't estimate your taxes, consider making these year-end, money-saving moves:

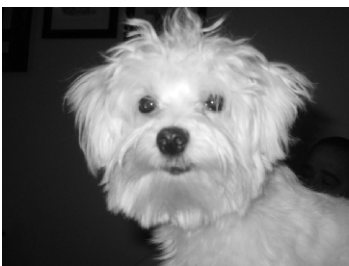
- Give charitably to IRS-approved organizations if you itemize deductions. Whether you donate cash, clothing or household items, save your gift receipts. Use the fair market value to determine the deductible amount of your non-cash donations.
- Some energy-efficient home improvements made before December 31, 2011 will result in tax credits. Visit energy.gov for information.
- If you (not your mortgage company) pay your own real estate taxes, consider prepaying taxes due early 2012 by December 31 so you can deduct them on your federal return.
- Make your January mortgage payment by December 31 to increase your mortgage interest deduction. If your mortgage interest statement does not reflect your pre- January 1

payment, deduct the correct amount on your tax return and submit a statement with your return explaining the difference between your deduction amount and the lender's statement.

- Contribute the maximum allowed amounts to your 401(k) or 403(b) retirement plans.
- Convert your traditional IRA to a Roth IRA. The gross income cap for who can convert has been removed.
- Defer income such as year-end bonuses and stock options until January 1, 2012 to decrease your taxable income for 2011.
- If you own stocks with big losses, consider selling them in order to offset taxes on gains.
- Contribute to a 529 College Savings Plan if your state offers one. Contributions are typically deductible.
- Pay your spring 2012 college tuition now if you haven't yet reached the Tuition & Fees Deduction \$4,000 maximum.

Finally, gather and organize your tax documents. Print a tax return checklist at www.taxact.com/checklist. Preparing early will allow you to file as soon as you receive all your W-2s and 1099s in January or early February. If you owe taxes, you can still file early and schedule payment anytime before the April 17, 2012 filing deadline.

Information about tax breaks for 2011 federal returns is available at www.irs.gov and you can learn more about TaxACT at www.taxact.com.



What? I can't eat that?

spruce up your home and garden, but if you share your home with a dog or cat, you'll want to choose your plants carefully. The leaves, seeds, berries and bulbs of some common plants can be poisonous to pets.

Many flowers, such as hyacinth, oleander and hydrangea, can cause stomach irritation when ingested by your cat or dog. Wisteria, lily of the valley, morning glory and narcissus are other common plants that have parts that could be poisonous such as seeds, pods, roots, bulbs and flowers, and therefore should be avoided when landscaping your yard.

Vegetable and fruit gardens should also be treated with caution. The leaves of rhubarb, shoots of potatoes and seeds of apples can be extremely

Pet Sense With Sissy

Tips On Sharing A Home With Pets And Plants

(NAPSI)—Plants can be a beautiful way to

poisonous to dogs and cats. Instead, try planting beets, honeydew melon or zucchini squash, none of which will pose a threat to your precious pets.

If you'd like to bring your garden inside, tuberous plants are great to include in any fresh-cut arrangement. While some members of the tuberous family are completely poisonous, such as iris and lilies, others can be safe when handled intelligently. As long as their bulbs are discarded, tulips, daffodils and buttercups are a beautiful and safe way to bring nature indoors.

In the spring, be sure not to plant azaleas, primroses or geraniums, which are entirely poisonous to dogs and cats. Consider planting impatiens, sunflowers or petunias instead, as they are all safe and will add color and beauty to your outdoor space.

Floral decorations are not solely relegated to springtime, however. The winter holidays are a popular time to celebrate with seasonal plants, so be mindful as you decorate. Cats and dogs

should stay away from holly and mistletoe—both of which contain poisonous berries—and English ivy and poinsettia plants, whose leaves, flowers and stems are toxic.

For more information about plants that are hazardous to your pets, visit www.Petside.com/plants. [Petside.com](http://www.Petside.com) is an online destination for pet owners and pet enthusiasts from DigitalWorks @ NBCU and Procter & Gamble Productions, Inc.





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