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Story on Page 5

September 2015
Vol. 29, No. 9

Taking Care

Housebound? 16 Survival Tips.

by LISA M. PETSCHÉ

When someone is sidelined due to convalescence from an illness, recovery from surgery, or a major



Lisa Petsche

chronic illness or disability, their world shrinks considerably. It is all too easy to become disconnected from others and the world in general.

If you, or someone close to you, find yourself confined to home for a significant period or time, try not to despair. There are many things you can do to remain involved in life. Sixteen ideas are included below.

1. Make it a point to stay connected to important people in your life. Call friends up and invite them over regularly. It is worth the time and energy.

2. Cultivate relationships with people who listen attentively, demonstrate compassion, and provide encouragement. Do be careful not to make your health problems, and any related frustrations, the focus of every conversation. Perpetual frustra-

tion or self-pity will only alienate others.

3. Seek help from your primary physician if you continually feel sad, angry, overwhelmed or unmotivated. There is no need suffer, because depression is treatable.

4. Practice self-care by eating nutritiously, exercising (if appropriate), getting adequate rest, and avoiding unnecessary stress. Ensuring you are in the best possible health will help to maximize your quality of life.

5. Accept help. Be prepared when friends and neighbors ask if there is any kind of practical assistance the can offer. Perhaps it is dusting and vacuuming, doing laundry, running errands, sweeping the walk or taking out the garbage. If necessary, ask for help rather than struggle alone. People in your life will likely be only too happy to provide assistance. They just need to know what your need.

6. Research and take advantage of businesses that offer home delivery for example, grocery stores, drug stores, and dry cleaners, as well as personal concierge services, Do likewise regarding mobile services in your area, such as hairstyling, nail

care, dental hygiene services, and dog grooming.

7. Purchase a treat by mail order now and then. You will have something to look forward to while it is en route. The gift to yourself might be a book, movie, music CD, or seasonal décor item, for example. If you have limited income, find out if the public library has an outreach service.

8. Make the effort to feel good about your appearance. Paint your nails, have a friend set your hair, or order a new accessory. Put together a pamper kit of items to give you a lift when you are feeling down for example, a relaxation CD containing soothing sounds of nature, scented candles, fragrant body lotion, or gourmet coffee or tea.

9. Cultivate some solitary pastimes – such as taking up word puzzles or jigsaw puzzles, writing, sketching, a handcraft, or playing a musical instrument – that bring pleasure or fulfillment and enable you to enjoy your own company.

10. Facilitate connections to the outside world by asking after family and friends and following current events. Arrange a subscription to a newspaper or newsmagazine if finances permit.

11. Get a computer and learn how to use it. Internet access can help you stay connected to loved ones, keep up with local and world news, shop, and gather health-related information, among other things. You can also take online education courses, play games like chess and bridge, and connect with other in a similar situation through Internet message

boards and chat rooms.

12. Call the local volunteer office, or a non-profit organization that resonates with you, and find out if there is anything you can do from home to assist them in their work. For example, you might volunteer with a telephone reassurance program that serves isolated seniors, or, if applicable, co-ordinate a prayer chain within your faith community.

13. If mobility issues prevent you from accessing the community, rent or purchase a walker, electric scooter, or wheelchair. Register with the local accessible transportation service if appropriate.

14. If you need an escort for outing and finances permit, hire a companion so you can regularly get out. Let loved ones know that a gift certificate to the home healthcare agency or your choice would be welcomed for special occasions.

15. Get information about community resources, such as meal delivery, friendly visiting, volunteer driver programs, and suitable leisure programs. Information can be obtained from the local office on aging.

16. If design issues make it hard to get in and out or around your home, and your physical challenges will be ongoing, consider renovations if they are feasible, or move to a more accessible setting.

Lisa M. Petsche is a medical social worker and a freelance writer specializing in boomer and senior health matters. She has personal and professional experience with elder care.

GEORGIA DERMATOLOGY & SKIN CANCER CENTER

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Brand New Waterfall and Back Road Guide to Northern Georgia

A complete guide with turn by turn driving and hiking directions to over 100 waterfalls across the state of Georgia

Submitted by DAVE WOLFE

After five wonderful years of hiking, photographing and mapping over 200 waterfalls Dave & Tammy Wolfe have released the first ever Wayward Traveler's Guide to Northern GA. They have included the best and most majestic falls that can be easily and safely explored. The majority of waterfalls included are hikes of less than two miles roundtrip, and many are short 5-10 minute walks or even roadside. All falls are color coded with ease of access and detailed trail descriptions, allowing you to access them without

worry of getting lost.

The full color, magazine size guide has photographs of most every fall. Also inside, you will find directions to some unique attractions across the state including swinging bridges, mills and swimming holes. According to Mr. Wolfe, "What we tried to do was produce a guide allowing folks to find lesser known places along with the major attractions that we would want to purchase if we were traveling. We think we have accomplished that and more. For only \$8.95 a copy you can hardly go wrong."

If you are interested in learning more about this great resource, you can go to their website www.waywardguide.com. You can order a copy from there or locate one of the many stores across the state that carries them. They also have a Facebook page Waterfalls and Back Roads of North Georgia that has daily updates on their explorations.

AGENCY ALERT: Identity Theft... unmasked!

by **KATHLEEN ERNCE**
Executive Director
The Senior Citizens Council
Augusta, Georgia
kernce@seniorcitizenscouncil.org

Today, we read of more and more ways that identity thieves have to “hook” seniors into becoming one of their victims. Here are some of the ways to protect your valuable data:



Kathleen Ernce

YOUR DOCUMENTS

The most frequent source of information that can be used for identity theft is “you!” Look into your wallet, you have credit cards, identification cards, bank accounts numbers, crib sheets with Personal Identification Numbers (PIN) to help you remember them, and perhaps even your social security card. Would you know what is in your wallet if it were stolen?

A good idea – “Leave home without it!” Do not carry any PIN codes in your wallet, your social security card, or that check you carry “just in case.” All of these items carry a big risk to you. One credit card will carry you through most days or emergencies and it is easily canceled in case of theft.

Also a good suggestion – Take everything out of your wallet and copy the items (front and back). Why? In case your wallet is stolen, you will know what was in your wallet and how to contact the issuing companies.

A better idea – Keep these items under lock and key. Store important papers, new or unused check books, unused but still open credit cards, insurance papers, mortgage papers, your social security card, as well as PINs for your accounts in a locking, fire-safe cabinet.

YOUR CREDIT

Although some banks will alert you to unusual activity on credit cards, it is more likely that you will detect a crime before your bank does.

A good idea – Always and regularly check credit card and bank statements for accuracy. It is also a good idea to scan your credit history for inquiries on existing accounts and applications for new loans. You can get one free credit history for each of the 3 major credit organizations and if you rotate your requests, you can receive a free report once every four months. To request copies of your file, you may contact:

- Experian, P. O. Box 9595, Allen, TX 75013-9595; Tel: 888-397-3742

- Equifax, P. O. Box 740241, Atlanta, GA 30374; Tel: 800-685-1111

- Trans Union, P. O. Box 1000, Chester, PA 19022; Tel: 800-888-4213

When ordering your credit report, you might be asked to provide the following information: First, middle, and last name; current address; previous addresses for past two years; social security number, date of birth; current employer; phone number; etc. If you are not entitled to a free credit report, you will need to pay them the applicable fee.

For a monthly fee, a credit monitoring service will review your file and notify you of activity. This service is especially helpful, if you think you have been a victim of ID theft or want to be sure about the activity in your file.

A great idea – For consumers who do not plan to apply for new credit anytime soon, freeze access to your credit file to keep anyone from reviewing your credit file. A security freeze locks or freezes access to the consumer credit report and credit score. Without this information, a business will not issue new credit to anyone. When the consumer wants to get new credit, he or she uses a PIN to unlock access to the credit file.

YOUR TRASH

Your trash contains a world of information for thieves. Please do not overlook what you think is useless or unneeded information.

A good move – Shred the evidence rather than merely folding, spindling, or mutilating your unwanted mail, feed anything bearing sensitive information into a crosscut or confetti shredder. These shredders make it almost impossible for garbage divers to read your data or to use credit card convenience checks and new offers.

A better idea – Make sure mail is delivered to a secure location. A street side mailbox just “doesn’t make the grade for security today.” Police say these street side boxes are favorite targets of ID thieves looking for checks or pre-approved credit offers to steal. A box by your door is a safety improvement or a mail slot into the house is better still; however, for the most secure idea, consider renting a post office box at the local post office.

Best idea – Spend less time sorting and shredding by opting out of solicitation for new credit cards, mortgages, other type of loans by calling the credit bureaus’ dedicated line at 1-888-567-8688 from your home telephone or online at www.optoutprescreen.com where you can opt out for five

years or forever. The Opt Out option is good; however, you may still get a few rather than many unwanted solicitations

As always, should you have questions, concerns, or feel you have been a victim of fraud and need assistance, please call The Senior Citizens Council at 706-868-0120 or email your concerns to me at kernce@seniorcitizenscouncil.org.

Source: Sid Kirchheimer contributing editor for the “SCAM Alert” column for AARP Bulletin. Adapted from “Scam-Proof Your Life: 377 Smart Ways to Protect You and Your Family from Ripoffs, Bogus Deals, and Other Consumer Headaches” (AARP Books/sterling Publishing, due in bookstores April 15, 2006.

CONFUSED ABOUT MEDICARE?

What do the different parts mean? What is covered and not covered under Medicare? When can I enroll? How much will it cost me to enroll? I have heard that some medications are covered and others are not, how do I know

if my medicine is covered? What about nursing homes, someone told me their stay was paid for by Medicare while others tell me Medicare will not pay for nursing home care – where can I get the facts?

Join us on Wednesday, Sept. 23 and Thursday, Sept. 24, 2015 from 9:15 a.m. until 12 noon each day for the answers plus learn how Medicare works with other health care providers.

The classes are held at the August Metro Federal Credit Union at 205 Davis Road, Augusta, Georgia 30907. Please do NOT call the credit union for questions.

There is no cost; however, you MUST register by Sept. 16, 2015 and you need to attend BOTH classes. Please call us at 706-868-0120 to register.

Classes are taught by local providers who work with Medicare daily. Bring your questions, tell your friends, let them ride to the classes with you - just be sure to call us at 706-868-0120 to register by September 16, 2015 so we will have enough training materials.

Facilitated by The Senior Citizens Council and Rabon Insurance Associates.

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Senior Living at its best! Enjoy the quiet gazebo with flowers, horseshoe pit, individual gardening areas, and a community center with planned activities for everyone.

Residents must be 55 and over.

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- Community Center w/planned activities
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- Gazebo with Flower Gardens
- Horse Shoe Pit

Vintage Gardens

At Sweetwater

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N. Augusta, SC 29860

(803) 819-3139

Monday-Friday, 9 am-3 pm
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Website

www.seniornewsga.com

Editor

Ann Tunali

Email: seniornews@msn.com

Advertising Account Executives

Carolyn Brenneman
706-407-1564
seniornewsga@att.net

Janet Tassitano
678-575-4184
jan@jjmconsulting.com

Columnists

Carolyn Brenneman
Kathleen Ernce
Lisa Petsche
Dr. Anne Jones

Published monthly. Business Office is located at 115 Bigham Drive, Warner Robins, GA 31088. Approximate Monthly Readership: Metro Atlanta, 65,000; Augusta, 27,000; Macon/Central Georgia, 21,000. Editorial and advertising copy deadline is the 15th of the month. Preference is given to editorial copy submitted earliest.

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Editorial information you would like considered for publication should be mailed to: Senior News, P. O. Box 8389, Warner Robins, GA 31095-8389.

CORPORATE OFFICE

Billy R. Tucker, President/Publisher
Phone: 478-929-3636
FAX: 478-929-4258
www.seniornewsga.com
E-mail: Seniornewsga@cox.net

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Senior News & Views of Georgia

Poets' Corner

HE IS ALWAYS NEAR
by Shirley W. Glisson

*I saw God this morning
In a yellow daffodil,
I heard Him speak so softly
In the wind across the hill.*

*He smiled on me with sunshine
And warmed me with its rays.
Then kissed me with a raindrop
That fell upon my face.*

*Through sunshine or shadows
He's never far away,
He welcomes me each morning
With the dawning of the day.*

WHAT ARE YOUR TO BE'S?
by Allie Morris

*My to be's are:
To be the best mother I can be,
To be the best grandmother I can be,
To be the best sister I can be,
To be the best aunt I can be,
To be the best friend I can be,
To be the best listener I can be,
To be the best giver I can be,
To be the best reader I can be,
To be the best writer I can be,
To be the best praise and worshipper
I can be,
Last, but not least, to be the best
woman of God I can be.
So, go out and be the best that you
can be,
Those are my to BE'S!
What are your to BE'S?*

KATIE HAD A DREAM
by Ralph C. Prescott, Sr.

*Katie had a dream,
A dream to share
A dream to care
A dream to plant a seed,
A good seed,
Planted in fertile soil,
That it may spring up and grow,
That many, many souls would be
blessed,*

*In a way that only my Lord,
Can render, in such
A tender, tender, loving kind way,
Katie had a dream, and
Katie's dream cam true today.*

*Grandpa, said a prayer,
For only Katie's ear to hear,
Lord, my Katie is dear to me,
I place her in your keeping,
She is very special you see,
For katie is part of me.*

"Spiritual Snipers"

by DANIEL W. GATLYN, USN
Ret.
Minister/Journalist

It has been my recent privilege to visit the grave site of Chris Kyle in Austin, Texas; renown Military Sniper for hostilities in the Middle East! While Americans should never gloat over successes in this arena, we do recognize that such service has become a necessity in the preservation of life and liberty! We all cringe at the sad ending for Kyle, and his teammate! While armed warfare covers many dimensions, the role of a sniper differs greatly from those involved in massive attacks! The main force generally takes credit for the progress in battle; but do keep in mind that their advancement has been made possible by the efforts and expertise of a sniper hidden from sight or presence while covertly eliminating obstacles to overall success!

There exists some exceptional,

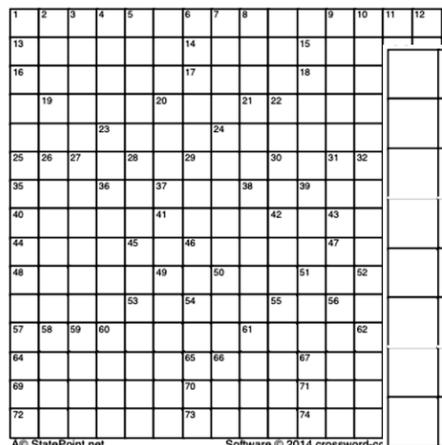
and often overlooked, conditions with the sniper – for their work is accomplished from a great distance, usually alone, unnoticed, and always at extreme peril! All victorious parties in Armed conflict owe their survival to those special "agents" behind the scenes! The past wars of America would spin a much different historical account were it not for those who were trained and dispatched (and who often paid with their lives) to remote sectors, for Missions which were never made public! They are heroes in every respect!

There is a glaring analogy of Military snipers in the Spiritual aspects of life! While the Theological Organizations, and the visible church, always constitutes the main body, every citizen should know that behind all progress in Christianity are faithful individuals who, without regard for personal safety, infiltrates the rugged terrain of territories claimed by Satanic forces – and delivers a crushing blow!

It may well be said that the Missionary leads the attack against immoralities of the planet – yet there are untold individuals of perseverance and faith, both at home and abroad, who constantly bombard the enemy's positions with prayer, with decree, with efforts far above and beyond the "average Sunday attendance to the sanctuary!" Many are the Ambassadors for Christ, emissaries of the highest calling, operating discreetly "behind the lines" – mounting moments of support through encouragement... rendering time, talent, and resource... standing firm in commitments to the cause... and, routing the enemy of our souls! Only eternity (and maybe not even then) will reveal the individuals who were determining factors for multitudes who "made it in" – spiritual snipers who plied their moral trade to make a difference!

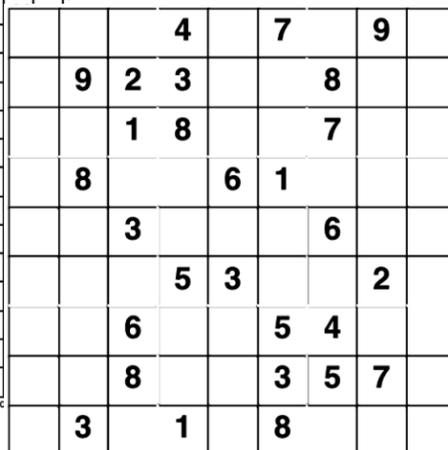
There are multitudes who frequent the mainstream of Christianity... who vocally sign in with an appearance... who contribute with melodies and monies (some who vie for the spotlight); and, we commend participation. But, let us never count as common the unseen parties who seal the surrender of sinful forces... an innumerable host of "spiritual snipers" who will never be known by name!

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~ PLEASE VISIT OFTEN ~

On the Cover

Get ready for the Westobou Festival!

by CAROLYN BRENNEMAN

COVER: Explore art forms at Westobou!

The Westobou Festival is just around the corner and you will not want to miss this year's events! Celebrating excellence in many different art forms, the festival includes an array of performances and exhibitions featuring talents in music, visual arts, dance, and film. The Westobou Festival brings together top talent and exhibitions to dazzle

the audience with national and international talent. It takes place from September 30 to October 4th.

So, where did the festival get its name? Of interest, our Savannah River was formerly named the Westobou River which was derived from the Westo Indians who migrated to Augusta in the 1660's. The Savannah Indians defeated the Westo Indians in 1680 and the river that now runs through downtown Augusta remains named after these Indians, thus the Savannah River.

So now that we know, let's take a look at what it is. The Westobou

Festival will host many events both paid and free, at several locations with the Augusta Commons being the central stage for the Westobou Central. It is a place to meet and engage with friends and others and the performers, and will feature a stage for free concerts, paid concerts, and friendly activities designed to inspire us.

This year, the festival is headlining the music event with Ben Folds, the multi-platinum selling artist, who will perform with the fabulous Symphony Orchestra of



Chamber Music players

Augusta on October 1st at the Jessye Normal amphitheater. This concert will be the marquee event of our great festival. Also there are many free musical events, such as the Chamber Jazz music featuring Ron Foster and Martin Jones, or the Oral Moses and Carolina Trio, each featured at one of the local churches.

Ready for some art events? There will be the fabulous Bill T. Jones and Arnie Zane Dance Company performing at the Imperial Theatre as well as impressive art exhibits featuring ceramic works by

Ron Myers and Gary Hudson at the Mary S. Byrd Gallery.

And don't forget the "fun" events! The Color Run will be spotlighted, dreamscapes and imagined worlds at Starlight Cinema will explore stunning animations, a tribute will be held for Steven Spielberg, and the world of community yoga will be explored.

So let's plan on attending several of the events of our Westobou Festival coming starting September 30th. Check out www.westoboufestival.com/events for a complete list.



Color and fun



Dance inspires us



Musical trio



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theledges@comcast.net



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Senior Services &
Events Information
Available at
www.seniornewsga.com**

**AUGUSTA/CSRA METRO AREA
Senior Services & Events Directory**

The Senior Citizens Council
4210 Columbia Road, Suite 13A,
Martinez, GA 30907; 706-868-0120
www.seniorcitizenscouncil.org
The Senior Citizens Council is
open Monday through Friday for the
following services:
• Advocacy Programs Department –
including: Caseworker Services -
Caregiver Respite, Referral
Information and Support (CRRIS);
Bill and Money Management (MAP);
Senior Health Insurance and
Education (SHINE) - the Center for
the Prevention of Elber Abuse,
Neglect and Exploitation.
• The Senior Corps Department:
Foster Grandparent Program (FGP)
and Senior Companion Program
(SCP) for income-eligible persons age
55 and older who “serve up to 20
hours a week with special needs chil-
dren or adults.” Call us at 706-868-
0120 for complete details. The
Retired and Senior Volunteer Program
(RSVP) for individuals looking for
“fun and rewarding ways to make a
difference in the community” or just
get out-of-the-house a few hours a
month. RSVP recruits individuals age
55 and over for the opportunity to
apply their skills, expertise, and expe-
rience to help meet critical communi-
ty needs while meeting other like-
minded folks in our community.
RSVP pairs talented volunteers with a
variety of local nonprofit, health care,
governmental, and faith based organi-
zations to assist these groups with
meeting the needs of those they serve.
Please call us at 706-868-0120 for
details on any of our programs or
make an appointment for a needed

service. Our physical address is 4210
Columbia Road, Suite 13A, Martinez,
GA 30907, Monday through Friday,
8:30 a.m. to 5:00 p.m.

CSRA Senior Centers

Over 60? Enjoy socializing, par-
ties, cards, crafts, Bingo and travel?
Interested in staying healthy and
active? Tired of eating lunch alone? If
you answered YES to these questions,
then you need to check out a Senior
Center near you!
• Blythe Area Recreation Department
Patricia Strakosch; 3129 Highway 88,
Blythe, GA 30805; 706-592-6668
• Carrie J. Mays Recreation Center
Sheryl Jones; 1015 11th Ave.,
Augusta, GA 30901; 706-821-2831
• East View Community Center
Roberta Sullivan; 644 Aiken St.,
Augusta, GA 30901; 706-722-2302
• HH Brigham Senior Center
Heather Kooms; 2463 Golden Camp
Rd., Augusta, GA 30906; 706-772-
5456
• McBean Community Center
Willamae Shaheed; 1155 Hephzibah-
McBean Rd., Hephzibah, GA 30815;
706-560-1814 or 706-560-2628
• Sand Hills Community Center
Lillie Rosier; 2540 Wheeler Rd.,
Augusta, GA 30904; 706-842-1912 or
706-842-1916
• New Bethlehem Community Center,
Inc.
Millicent E. West; 1336 Conklin Ave.,
Augusta, GA 30901; 706-722-0086
• Bessie Thomas Community Center
Jeff Asman; 5913 Euche Creek Dr.,
Grovettown, GA 30813; 706-556-0308
• Burke County Senior Center
Jackie Brayboy; 717 W. 6th St.,
Waynesboro, GA 30830; 706-437-
8007
• Glascock County Senior Center
Anita May; 568 Brassell Park Ln.,
Gibson, GA 30810; 706-598-3050
• Grovetown Senior Center
Jennifer Thomas; 103 W. Robinson
Ave., Grovetown, GA 30813; 706-
210-8699
• Betty Hill Senior Citizens Center
Cathie Birdsong; 330 Waters Work
Rd., Sparta, GA 31087; 706-444-7532
• Harlem Senior Center

Tina Sidener; 405 B West Church St.,
Harlem, GA 30814; 706-449-8400
• Jefferson County Senior Center
Marie Swint; 209 E. 7th St.,
Louisville, GA 30434; 478-625-8820
• McDuffie Senior Center
Melinda Hill; 304 Greenway St.,
Thomson, GA 30824; 706-595-7502
• Jenkins County Senior Center
Shirley Chance; 998 College Ave.,
Millen, GA 30442; 478-982-4213
• Lincoln County Senior Center
Pam Parton; 160 May Ave.,
Lincolnton, GA 30817; 706-359-3760
• Sylvania Senior Center
Cathy Forehand; 209 E. Ogeechee
St., Sylvania, GA 30467; 912-564-
7727
• Taliaferro County Senior Center
Allene Oliver; 119 Commerce St.,
Crawfordville, GA 30631; 706-456-
2611
• Warren County Senior Center
Gwanda Murray; 48 Warren St.,
Warrenton, GA 30828; 706-465-3539
• Washington County Council on
Aging
Jane Colson; 466 Maurice Friedman
Rd., Sandersville, GA 31082; 478-
552-0898 (Mon., Tues, and Thurs.)
478-552-0013
• Wilkes County
Diana Hall; 108 Marshall St.,
Washington, GA 30673; 706-678-
2518
• Shiloh Comprehensive Community
Center
Elizabeth Jones; 1635 15th St.,
Augusta, GA 30901; 706-738-0089

H. H. Brigham Senior Center
2463 Golden Camp Rd., Augusta
Contact: Patricia A. Jenner
706-772-5456; 1 a.m.-3 p.m.

**Aiken County Parks, Recreation &
Tourism**
902 Vaucluse Rd., Aiken, SC 29801;
803-642-7559;
www.aikencountysc.gov/tourism
Courtney Senior Center
49 Roy St., Wagener, SC; 564-5211
• Senior Bingo: 3rd Fri., 2 p.m., Free
• Canasta Club: Wednesdays, 12
noon, Free
Harrison-Caver Park

4181 Augusta Rd., Clearwater, SC;
593-4698
Aiken County Recreation Center
917 Jefferson Davis Hwy.,
Graniteville, SC; 663-6142
Roy Warner Park
4287 Festival Trail Rd., Wagener, SC;
564-6149

**Academy for Lifelong
Learning, USC-Aiken**
Information: 803-641-3288

**Hearing Loss Association of
Augusta**

Meetings are held on the 3rd
Monday, September-April except for
December, at University Hospital,
1350 Walton Way, Dining Rooms 1-3.
Social begins at 5:30 p.m. and meet-
ing at 6 p.m. For information on the
organization please contact Gayle
Tison, President, at
http://emptyg3@knology.net.

Hephzibah Lions Club

Meets the 2nd & 4th Thursdays, 7
p.m., Jesse Carroll Community
Center, Windsor Spring Rd.,
Hephzibah. For additional informa-
tion contact Lion Frank Spinney,
President, at 706-592-5618 or Jon
Winters at 706-592-9622 or 706-833-
0458.

Morris Museum of Art

1 Tenth Street at Riverwalk in
Augusta Riverfront Center. Call 706-
724-7501 for more information or
visit the Museum’s website at
www.the.morris.org.
• Exhibition Opening: *The African
American Voice: Works from the State*

continued on page 7

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NOTICES
from page 6

Art Collection of South Carolina:
Thurs., Aug. 6, 6-8 p.m.
• *Art Now: Lonnie Holley:* Thurs.,
Aug. 13, 6 p.m.

Gertrude Herbert Institute of Art
Located at 506 Telfair Street,
Augusta. Call 706-722-5495 for
information.

Caregiver Support Group
Are you caring for a spouse or parent? Join other caregivers to share experiences, gather practical resources and find the support you need. The group meets the 3rd Monday of each month at 6:30 p.m. at the Friedman Branch Library located at 1447 Jackson Road in Augusta. For more information contact Georgia Jopling, Caregiver Specialist, Area Agency on Aging, 706-210-2000 or 888-922-4464.

Augusta Museum of History
560 Reynolds Street in downtown Augusta. Call 706-722-8454 for events information.
• *Glamorous Gown of Centuries Past on Display:* Through Dec. In Jan. new gowns will be displayed through June 2016. Exhibit is free with admission.
• *Brown Bag History Series Lecture: Hello? Can You Hear Me Now? Staying Connected:* Wed., Sept. 9, 12:30 p.m.
• *Preserving Your Treasures: Behind the Scenes at the Augusta Museum of History:* Saturdays, Sept. 5, 12, 19 & 26; Escorted visits at 1 p.m. & 3 p.m.
• *President Teddy Roosevelt to visit Augusta:* Performance by Joe Weigand: Tues., Sept. 29, 5:30 p.m., Museum's Rotunda

Voices of the Past Museum Theater
• *A Petersburg Boat Pilot:* Sat., Oct. 10, 11:30 a.m., 12:30 & 1:30 p.m.
• *The Other Tubmans:* Sat., Oct. 17, 11:30 a.m., 12:30 & 1:30 p.m.

"Dance with Us"
The Augusta Chapter of USA

Ballroom Dance invites beginners to pros to our **THIRD SATURDAY** of each month social dance at the American Legion Post 63, 90 Milledge Rd., Augusta. Members, \$8; guests, \$10. No partner need! Free dance lesson and a great food table. For first time guests we can make arrangements for you to come free. For more information call Rudy Brostrom, President at 803-442-9337 or visit www.augustadancing.org.

Augusta Christian Singles Dance
Augusta Christian Singles has exciting dance plans for September and the remainder of the year. September dance dates are as follows: 5th: Dance, Live DJ; 12th: Dance, Live DJ; 19th: 50's/60's Dance and Ice Cream Social; 26th: Dance, Live DJ
Please save this date in October: October 31st: Halloween Costume Dance with live band "No Matter What" (from North Augusta).

Dances are at 7:30 p.m. with complimentary dance lessons at 6:30 p.m. Admission will be \$10.00 for guests and \$8.00 for members. Light refreshments will be served.
Located at The Ballroom Dance Center, 525 Grand Slam Drive, Evans, GA 30809.

Fraternal Order of Eagles #1197
1999 Scott Rd., Augusta. Like to dance – join us 8-12 p.m. every Saturday. Live country band. Cover charge \$5 at the door. Bingo: Sun., 1:30 p.m.; Mon. & Thurs., 6:30 p.m. Kitchen open one hour prior to Bingo. Steak supper 1st Sat. For details call 706-790-8040 or 803-270-0981.

AARP Augusta Local 266
There is more to AARP than a newspaper and a magazine. The local chapter meets at the Kroc Center, The Salvation Army, 1833 Broad Street, Augusta. For additional information or to join, call Mrs. Stella Nunnally, Chapter President, at 706-724-0045.

Al-Anon and Alateen Groups

Al-Anon and Alateen Groups meet in various locations in the CSRA Mon.-Sat. For information or a listing of meeting in the area call 706-738-7984. To locate meeting throughout Georgia call 800-568-1615.

Friday Night Dance
Every Friday, 8-11 p.m., American Legion Post 63, 90 Milledge Rd., Augusta. With band or DJ. \$10 cost. Free coffee and cake. Everyone welcome. Call 706-733-5184.

Augusta Area Newcomers Club
The Augusta Area Newcomers Club is a non-profit organization that helps people who are new to the area get acclimated, make friends, and get involved with charitable organizations. We offer a variety of activities such as golf, book groups, and dining out. For information please contact hospitality@augustanewcomers.net or call Susan Salisbury at 706-814-6297.

Service Corps of Retired Executives
The Service Corps of Retired Executives (SCORE) provides counseling and mentoring to business people who are starting up a new business or who are expanding one that is ongoing. SCORE is a non-profit, public service organization, affiliated with the SBA. There is never a charge for our services. Call 706-793-9998, Mon. - Fri., from 9 a.m. - 12 noon.

Phinzy Swamp Events
706-828-2109

Find Your Voice
Aiken Toastmasters meet on the first and third Thursday of each month, 6:45 p.m., at Odell Weeks Center on Whiskey Road in Aiken. Guests are always welcome. For additional information call 803-648-7833.

DBSA (Depression Bi-Polar Support Alliance)
Meets the 3rd Tues. of every month at 6:30 p.m., First Baptist Church of Augusta, Walton Bldg., Room 105., 3500 Walton Way Ext., Augusta. Call 706-722-0010 for complete details or

the Friendship Center (see Augusta phone book for number).

Pieceful Hearts Quilt Guild
Meets on Monday nights, 7-9 p.m., and Thursday mornings, 10 a.m.-2 p.m., at St. Bartholomew's Episcopal Church, Martintown Rd., North Augusta. For details call 803-279-6456 or 706-790-4975.

Augusta Chapter Of The Embroiderers' Guild Of America
Anyone with an appreciation of embroidery is welcome. Chapter consists of women with diverse backgrounds, experience, and ages who share an interest and pleasure in needlework. Meetings include a review of local needlework activities, some hands-on stitching, refreshments, and socialization. Meets the 1st Mon. of each month at Alliance Missionary Church, 2801 Ingleside Dr., Augusta. For additional information call Natalie Farrell at 706-736-5508.

Alzheimer's Caregiver Support Group
Meets 3rd Tues., 6:30 p.m., Brandon Wilde Retirement Community, Evans. For details call 706-854-3591 or 706-854-3501.

CSRA Parkinson Support Group
Meets monthly, St. John Towers Dining Room, 724 Greene St., Augusta. For details call 706-364-1662.

Area Agency on Aging Offerings
Learn through a 30-Minute session, 3rd Thurs. each month, 1 p.m., KROC Center Augusta, Senior Lounge, 1833 Broad St. Registration not required. Contact Lee Walker, Resource Specialist, 706-922-8348 or 706-210-2018.

ENOPION Auditions
Auditions for *Eli's Bethlehem Inn* scheduled by appointment for Sept. 3-10. For complete details call 706-771-7777 or visit www.DinnerWithEli.com.

General Business Directory For Seniors

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To find a location near you, visit www.goodwillworks.org

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Is Travel Insurance right for you?

by **KELVIN COLLINS**
President/CEO, BBB of Central Georgia & the CSRA, Inc.

Before you finalize your travel plans, be sure you have given careful thought to whether you need to purchase travel insurance. There are circumstances that could cause you to cancel your trip, return home early or force you to seek emergency medical treatment while traveling. Travel insurance may provide the extra protection you need. Better Business Bureau is advising travelers to weigh the pros and cons of travel insurance before going on an extensive trip.

Before you purchase coverage, check your homeowner's or medical insurance policies to avoid any overlap. For instance, expensive items such as your camcorder, laptop computer or jewelry may be covered by your homeowner's insurance should they be stolen while you are traveling. If the airline loses your checked luggage, they are required to reimburse you for your bags (up to a certain dollar amount). Or, if you become sick or injured while traveling, your personal medical insurance may pick up the cost of your medical bills.

Some of the different types of insurance available include:

Trip Cancellation/Interruption (TCI)

If your plans suddenly change and you have to cancel or end your trip early, TCI will cover you for this. But it will only reimburse you for reasons on the insurer's acceptable list, such as injury, sickness, or death of yourself, a family member, traveling companion or business partner. Some policies will cover only medical reasons and some will not cover pre-existing medical conditions. It's important to read the fine print.

Emergency Medical Evacuation

If you are going on an adventure vacation or to an area that is far from modern medical facilities, it may be a good idea to buy this coverage. If adequate treatment is not available at a local hospital, you would be transferred to the nearest acceptable medical facility.

Baggage Loss

This coverage reimburses you for lost, stolen or damaged bags. As you are packing, make a list of everything you are taking with you. If your bag is lost, you may be

reimbursed for some contents, but not all. Baggage-loss protection is only necessary if you are carrying more than \$2,500 worth of items in your bags. Be sure to check your homeowner's policy.

BBB recommends travelers take the following into consideration:

- Read the fine print. Know exactly what coverage you are getting and what is covered. Policies and insurance firms differ in what they cover.

- You may not need to buy it right away. Travel insurance can be purchased days before your trip. Check to see if the policy you are considering requires you to purchase within a set time period after you've booked your travel. For trip cancellation insurance, you won't be covered if you buy the policy after you've become ill or natural disaster has wiped out your vacation destination.

- Not every trip needs travel insurance. If your total trip is a couple hundred dollars in airfare, travel insurance probably isn't worth it. But if you're taking the trip of a lifetime and spending thousands, travel insurance is a good consideration.

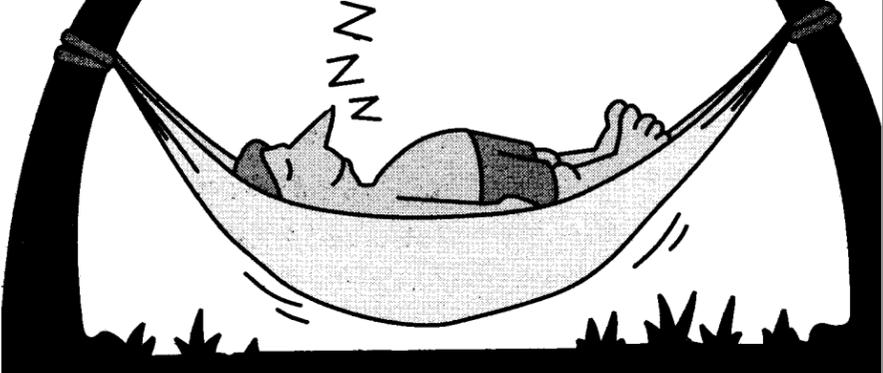
- Don't fall for high pressure sales tactics. Don't let someone pressure you into buying travel insurance right away. You are the only one who can decide if you truly need it.

- Pay with a credit card. Protect yourself further by paying for travel related expenditures, including insurance, with a credit card. Ask your credit card issuer if there are additional protections that come with your credit card. Some travel insurance may be built in to your credit purchases.

For more tips you can trust, visit bbb.org.

Kelvin Collins is president-CEO of the Better Business Bureau of Central Georgia & the CSRA, Inc. serving 41 counties in Central Georgia and the Central Savannah River Area (CSRA). This tips column is provided through the local BBB and the Council of Better Business Bureaus. Questions or complaints about a specific company or charity should be referred directly to the BBB at Phone: 1-800-763-4222, Web site: www.bbb.org or E-mail: info@centralgeorgia.bbb.org or info@csra.bbb.org.

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