

Taking Care Practical Tips for when a Relative is Hospitalized

by LISA M. PETSCHE

here's a good chance your aging parent – or other senior relative you are helping – will require hospi-



Lisa Petsche

talization at some point, especially if they have chronic health conditions. If they rely primarily on you for assistance, the following are some tips to help you be prepared.

What To Bring

Be ready with the following paperwork to bring to the hospital: a list of current medications – prescription and over-the-counter drugs as well as vitamins and other natural remedies – and the dosage; health insurance information; and a copy of any advance directive, living will or durable power of attorney.

Be prepared to provide nursing staff with an alternate contact person in case you're not available in an emergency. Provide as many phone numbers as possible – home, work, cell--to maximize the chances that you can be reached in a hurry.

Keep a note pad and pen with you. It's wise to maintain a log of your parent's diagnoses, past and present medications and any adverse reactions, specialists consulted, hospitalizations and surgeries.

Clothing-wise, bring pajamas, a robe and non-skid slippers for nighttime. For daytime, provide comfortable clothing that's easy to put on, such as loose-fitting shirts, pants, skirts or dresses. If your parent will be participating in physical therapy, track suits and running shoes are advisable. Don't forget socks and underwear.

The following grooming items will also be needed: soap, deodorant, shampoo, a toothbrush and toothpaste or denture cleaner, comb or hairbrush, hand mirror and razor.

Don't forget to bring dentures, eyeglasses and hearing aids. Bring cases for proper storage and label or engrave whatever belongings you can. If your parent uses a mobility aid, let staff know and be prepared to bring it in.

What Not To Bring

For security reasons, discourage your relative from keeping anything of value – cash, identification or jewelry – with them. You may, however, wish to leave a few dollars to cover the cost of sundry items, such as newspapers or snacks.

Don't bring in prescription drugs, over-the-counter medications or herbal remedies. Interactions with medications the hospital physician has prescribed could prove harmful. The same goes for alcohol.

Visiting Tips

If your relative is in a shared room, limit visiting to a few people at a time and speak softly.

Exercise good judgment about bringing children, and supervise them at all times.

Find out your relative's schedule and don't visit around therapy times unless you've been invited to participate.

Consult with nursing staff before bringing in food or beverages, in case dietary restrictions have been implemented.

If your relative is expected to remain in hospital for a while, inquire about the availability of a parking pass.

Communicating With Care Providers

Find out who the coordinator is within the healthcare team. Usually it's one of the nursing staff, known by a title such as charge nurse or case manager. This person will be your main contact.

Maintain good communication with other family members, keeping them up-to-date on your relative's status, activities and plans. Addressing similar questions or concerns with multiple people takes professionals away from direct patient work. If necessary, set up a conference call or request a family meeting.

If other disciplines – such as a physical therapist or speech language pathologist – are involved, ask the care coordinator for their name and telephone extension so you can contact them directly if needed. If you call, be prepared to leave a concise voice mail message that includes the best time to reach you during the day. If you're hard to reach, set an appointment to talk by phone or in person.

Write down key information provided during conversations and at care conferences. Request an explanation if you don't understand medical jargon. Always ask for clarification when you don't understand information or instructions.

If you feel the need for emotional support for yourself or your relative, ask for a referral to the social worker or spiritual care practitioner, depending on the nature of the distress.

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

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NOTICE

Due to the costs associated with producing and distributing the printed copies of Senior News each month, it's with great regret that we are forced to notify you, our readers, that we will discontinue publication of our printed product for the Augusta/CSRA metro area effective with this April 2019 edition.

We want to express our sincere and heartfelt appreciation for your devoted readership and support over the past thirty-two years we've published Senior News in the Augusta/CSRA metro market area. Also, THANK YOU, for your support of our advertisers who have made our publication possible over these many years.

We will continue to publish Senior News for the Augusta/CSRA metro area each month as an on-line edition. We sincerely hope that you will continue to support us through readership of our on-line edition each month and ask that you continue to support our loyal advertisers. Our "on-line" edition will be available each month at: www.senior newsga.com under the "archives" section listing.

<u>Agency Alert</u>

The Tax Deducibility of Long Term Care & Claiming Your Loved One(s) Residing in a Nursing Home

by Robert Piercy

Advocacy and More from the desk of KATHLEEN ERNCE Executive Director, The Senior Citizens Council Augusta, Georgia kernce@seniorcitizenscouncil.org 706-868-0120

Every year I find a lot of confusion on these subjects, but hopefully we can clear a few



Kathleen Ernce

things up for you.
Several issues
must be addressed
and a lot of them
need to stand on
their own merits.

An easy one first: According to the IRS, Relatives

by blood and marriage do not have to live with you in order to be claimed as a dependent. Whether they live in their own home, in an assisted living facility or a nursing home, the costs you pay for their support at those locations count toward the IRS requirement of you paying for more than 50% of their living expenses in order to be able to claim them. There are other requirements that must be met as well, such as anybody you do claim as a dependent must not be able to claim themselves because of their taxable income exceeding a certain amount. Please note though, taxable income never starts with what a person received from Social Security. If Social Security is a person's only source of income then they will not even have to file an Income Tax Return because Social Security alone is not considered taxable. A good rule of thumb to be mindful of is that if any part of a person's Social Security Income was taxed, then they made too much in other taxable income that will automatically preclude you from claiming them as a dependent.

as a dependent.

A little off the main subject now as I get asked a lot if a person has to even file: Single Seniors aged 65 & older must file a tax return if your Gross Income (Not Social Security) exceeds \$13,600. Married couples with one spouse aged 65 & older must file if their gross income exceeds \$25,300. Married Filing Joint couples where both are aged 65+ years have a filing requirement if their Gross Income exceeds 26,600.

Gross Income means all income you receive in the form of money, goods, property, and services that isn't exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it). Gross Income also includes gains, but not losses, that are reported on Form 8949 or Capital Gains reported on Schedule D. In all cases you must reconcile and add together all amounts reported to you (the IRS also gets a copy) on all forms 1099 that you received in order to figure out if you have a filing requirement. Of course if you still own property and you are collecting rent or royalties then you must file a tax return.

An important one next: There is a little known tax break for individuals (including and especially seniors) living in a Nursing Home or Assisted Care Facility. IF a person is at the facility for medical reasons (Alzheimer's, Dementia, Etc.) and he or she basically needs around the clock care, then all of their care expenses including Room and Board (lodging and meals) may be considered a deductible medical expense, assuming that those expenses exceed 7.5% of a person's or couple's Adjusted Gross Income.

This could be a huge break as we know how expensive this type of care is. A lot of loved ones are living off of a combination of Social Security and Investments. Throw in a scenario where they are confined to a long-term care facility and you can easily see where the expenses will qualify a person to still itemize their deductions on a Federal Form 1040, Schedule "A", which could significantly lower or even wipe out their taxable income liability in its entirety.

Please note: The IRS guidance on this matter is quite clear: Medical expenses, including some long-term care expenses, are deductible if the expenses are more than 7.5 percent of an individual's or married couple's adjusted gross income. (In 2019, this threshold rises to 10 percent.) In order for assisted living expenses to be tax deductible, the resident must be considered "chronically ill."

Please do not put your preparer in an awkward position by telling them that the paperwork is "on the way." If it is not documented, then it does not exist. You must provide your preparer with a statement from a healthcare professional (Physician) that declares someone mentally incompetent, incapacitated, or physically unable to perform normal daily living activities (usually permanently or totally disabled).

Your preparer will then be able to file the return as a disabled individual(s) so that you may legally take the Medical Expense Deduction that you are entitled to take. If needed, the Internal Revenue Code also states that you can file a return & then amend it (within the 3-year time limit of the due date of the return) once you have the required certification from a personal Doctor. If you already have the certification and it is 3 or more years old and you weren't aware of this tax break, there is still time for you to file amended returns for Tax Years 2015 (you must hurry, it is due by April 15, 2019, or October 15, 2019 if you filed an extension in 2015), 2016, and 2017.

A final couple of notes: if you are paying for a loved one's medical expenses and you are able to claim them as a dependent, then you may be able to add those expenses to your own to see if you qualify to file a Schedule "A" (Itemized Deductions) with your own Income Tax Return. Even if someone lived with you all year in 2015 or 2016 or 2017 as a member of your household; you paid for their medical expenses but you could not claim them as dependents for the only reason that their gross income exceeded the limit; you may still be able to claim those expenses on your own Income Tax Returns if a few other easy tests (that the IRS calls out) are met.

Hopefully I have provided a few ideas for you to consider if these situations apply to you individually.

Any further questions regarding this matter may be addressed to Robert Piercy at (706) 840-9195.

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Website

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Publisher

Billy R. Tucker 478-929-3636 Email: seniornewsga@cox.net

Advertising Sales

Billy R. Tucker, Publisher 478-929-3636 seniornewsga@cox.net

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

Columnists

Carolyn Brenneman Kathleen Ernce Lisa Petsche

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CORPORATE OFFICE

Billy R. Tucker,
President/Publisher
Phone/Fax: 478-929-3636
www.seniornewsga.com
E-mail: Seniornewsga@cox.net
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Senior News & Views of Georgia

13th Annual Historic Beech Island Tour to be held April 27th

Special to Senior News

n Saturday, April 27 from 10 a.m.-5 p.m., the Beech Island Historical Society will hold its 13th Annual Historic Tour of homes, churches, cemeteries, museums and other unique places along with an old-fashion barbecue lunch from 11 a.m.-1 p.m. This year's tour will feature Dr. John Galphin's 1833 home, the Jarrett Museum, and a recreated country store.

Ten other historic places to visit on the day-long, self-guided driving tour include All Saints Episcopal Church, First Baptist Church, Silver Bluff Baptist Church, Redcliffe Plantation, the Hammond and Zubly cemeteries, the society's History & Visitors Center and Agricultural Museum, a Swiss Settlers' farm site, the Silver Bluff Audubon Center, Risher cabin and historic interpretation of the famous Silver Bluff trading post and home of Indian trader and Patriot George Galphin.

Cost of tickets are \$25 for adults, \$20 for seniors (60 & up) the day of the tour and \$20 for adults and \$15 for seniors in advance.



The Dr. John Galphin Home, owned by Dr. Charles G. Larke

Children up to age 18 are free.
Barbecue pork and chicken dinners
will cost \$10 and will be served
behind the Visitors Center. Advance
tickets can be purchased at the First
Citizens Bank in Beech Island,
Historic Augusta, the Arts &
Heritage Center of North Augusta,
the Jackson Municipal Complex, and
the Aiken County Parks, Recreation
& Tourism Visitors Center in Aiken.

For more info, or tickets, call 706-833-3651.

Next Production by ENOPION coming in May

Special to Senior News

ark your calendars: The next production at The Ivory Box Theatre by ENOPION is coming in May! Tickets go on sale Monday, April 15th both on our website and by calling us at (706)771-7777.

Show dates and times for The Cure, a brand new musical:

- · Friday, May 10, 7 pm
- Saturday, May 11: 3 pm and 6 pm
- . Saturday, May 18: 3 pm and 6 pm
- Thursday, May 23: 7 pm
- · Friday, May 24: 7 pm

About The Cure:

The place: a small rural town called Jeru-Salem, where the people are a hardworking, God-fearin' folk. Many are farmers who believe in working the land to reap what they sow. Joe and Mary Carpenter have fallen into the slow cadence of life in this small town and are raising up two boys, Joshua and James. But Mary has found herself "in the family way" again. This time she is praying for a girl. You'll meet the other town folk as they gather for prayer meetings, sing those old Gospel songs of days gone by, visit with neighbors and go about their

But something is about to change this little town... a sickness that sweeps across the globe wiping out town after town and now it has hit this little community of Jeru-Salem. There is only one hope, one solution that can save them – The Cure



On the Cover

April brings Special Times for Augusta!

by CAROLYN BRENNEMAN

t is this time of year again, when our beautiful city opens up to the world for the annual Masters Tournament! Thousands of people from all over the world will come and stay several days in our lovely city for the 83rd national event of the 2019 Masters Tournament held at Augusta's National Golf Club. The private club is one of the most famous golf clubs in the world. This year, the Masters will be held from April 11 to 14th, with defending champion Patrick Reed. This month, the best golfers in the world will be in our town prepping for the year's first major event, The Masters.

Augusta's Golf Club features a premier tournament that guarantees us great bunker shots, memorable flashbacks, dramatic moments, and great close-ups of each golfer's techniques, as well as the center's charming architecture and manicured landscaping. Indeed, the Masters is mesmerizthe action, if you can acquire tickets, is to view it on television. The world attention and prof-Nationals is a major win for our

ing and the best way to get in all

its brought to Augusta due to the city, because it brings in thousands of tourists from everywhere. The annual Masters brand is definitely iconic and universal and the economic impact is tremendous bringing tons of money into our city. And it is a time when the city is most vibrant, beautiful and dressed for the occasion, with the gorgeous azaleas, all dressed in pink, red, and white, and all in bloom around town, and the magnificent magnolia trees all in bloom displaying the brilliance of the flow-

All this came about by its founders, Bobby Jones, amateur golf champion, and investment banker Clifford Roberts in the 1930's. After Bobby retired from golf, he wanted to build a golf course. He went after the land that had been originally an indigo plantation in the early 19th century and later became a plant nurs-

ery, known as Fruitland Nursery.

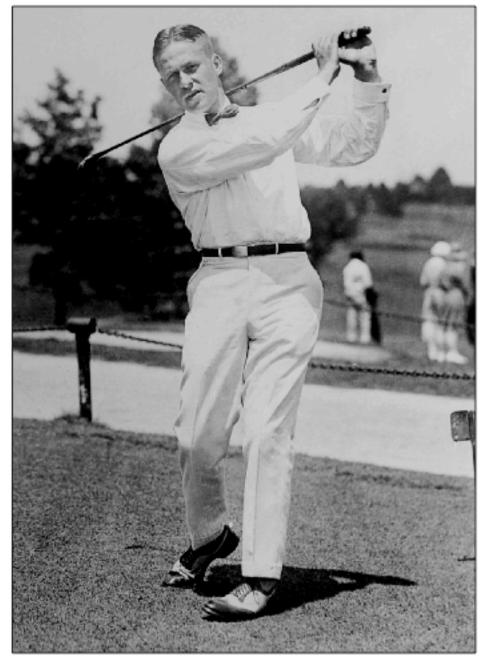
The Augusta golf resort was designed in part by Bobby Jones and was ready for golfing in 1933. When the course was developed, each hole was named after the tree or shrub with which it has become associated with. Some of the names are Pampas, Yellow Jasmine, Firehorn, Juniper, Holly, Golden Bell, and Carolina Cherry.

Since the first golf tournament in 1934, this national golf club is a host to several golf tournaments.

Membership is usually restricted to around 300 and is by invitation only. When USA Today published a comprehensive list of the members in 2002, it revealed the average age of an Augusta member to be in the early 70s. Notable members include Warren Buffett, Bill

Gates, Condoleezza Rice and Darla Moore, and many more.

The Masters event is quite an extraordinary week. It transforms Augusta into a vibrant city, and brings in millions for the City, as well as generates great profits for locals. Mark your calendar and get ready for the transformation of our city!



Bobby Jones playing golf



Gorgeous magnolia tree



Serene surroundings on the grounds



Augusta's exclusive golf course

Employment Scams were the riskiest scams in 2018

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

Employment scams were the riskiest scams in 2018, according to the latest report from the Better Business Bureau, Tech-Savvy Scammers Work to Con More Victims: 2018 BBB Scam Tracker Risk Report (BBB.org/RiskReport). Employment scams had more instances and higher losses than in previous years. The report is based on data supplied by consumers to BBB Scam Tracker (BBB.org/ScamTracker).

It's the first time since BBB began this report three years ago that one scam dominated across so many demographic subgroups. It was the riskiest scam in three of the six age groups, and for both men and women. It was also the riskiest scam for military families, veterans, and students.

Digging into the Risk Report shows one possible answer: Amazon was in the news a lot in 2018 with its high-profile search for a second headquarters. It was also the 6th most impersonated organization mentioned in BBB Scam Tracker reports, after not even making the top 15 in previous years. In 2017, only 24 BBB Scam Tracker reports were employment scams that mentioned Amazon. In 2018, that jumped to 564.

Scammers are opportunists so whatever is in the news or being talked about on social media, they see as an opening to imposter a recognizable and respected organization or brand. The Internal Revenue Service is the leading impersonated organization, and other government agencies together rank second. Other leading brands that scammers impersonate include Publishers Clearing House, Microsoft, Apple... and the Better Business Bureau.

Employment scams are particularly egregious because they prey on people who are already feeling pinched and may be desperate for work. If the scam gets far enough, scammers collect the same information that real employers do – address, birth date, Social Security number, bank account – everything needed for identity theft.

How to spot a job scam:

- Be cautious of any job that asks you to share personal information or hand over money. Scammers will often use the guise of running a credit check, setting up direct deposit, or paying for training.
- Check the business's website.
 Scammers frequently post jobs using the names of real companies such as Amazon to lend legitimacy to their cons. Check on the business's website for the position and/or call to confirm.
- Some positions are more likely to be scams. Always be wary of work-from-home or secret shopper positions, or any job with a generic title such as caregiver, administrative assistant, or customer service rep.
 Positions that don't require special training or licensing appeal to a wide range of applicants. Scammers know this and use these otherwise legitimate titles in their fake ads.
- Different procedures should raise your suspicion. Watch out for on-

the-spot job offers. You may be an excellent candidate for the job but beware of offers made without an interview. A real company will want to talk to a candidate before hiring. Don't fall for an overpayment scam. No legitimate job would ever overpay an employee and ask for money to be wired elsewhere. This is a common trick used by scammers. Be careful if a company promises you great opportunities or big income as long as you pay for coaching, training, certifications or directories.

- Government agencies post all jobs publicly and freely. The federal government and the U.S. Postal Service never charge for information about jobs or applications for jobs. Be wary of any offer to give you special access or guarantee you a job for a fee – if you are paying for the promise of a job, it's probably a scam.
- Get all details and contracts in writing. A legitimate recruiter will provide you with a complete contract for their services with cost, what you get, who pays (you or the employer),

and what happens if you do not find a job.

Finding a new job can be stressful but don't allow a scammer to prey upon that stress to line their own pocket. For more information on employment scams, visit BBB.org.

Kelvin Collins is President/CEO of the Better Business Bureau serving the Fall Line Corridor, serving 77 counties in East Alabama, West Georgia, Southwest Georgia, Central Georgia, East Georgia and Western South Carolina. This tips column is provided through the local BBB and the Council of Better Business Bureaus. The Better Business Bureau sets standards for ethical business behavior, monitors compliance and helps consumers identify trustworthy businesses. 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.

It is time to put Seniors in the Spotlight... Join us as we ENGAGE with CO-AGE

by JEANETTE CUMMINGS, Director, Central Savannah River Area Agency on Aging

The CSRA Coalition of Advocates for the Aging and the Area Agency on Aging will shine a



Jeanette Cummings

light on senior issues at ENGAGE with CO-AGE on Monday, April 29, 2019 from 10:30 a.m. to 11:30 a.m. at McDuffie County Senior Center, 304

Thomson, GA

Greenway Street,

30824. Together we will learn about CO-AGE (Coalition of Advocates for Georgia's Elderly), hear more about what legislation affecting aging Georgians passed and what did not in the 2019 General Assembly. This is an opportunity to speak with CO-AGE representative, CSRA Advocacy Chairperson and Legislators.

Together as a community of older adults, caregivers, providers, volunteers, business and civic leaders, we have the power to change the trajectory for older Georgians.

There is no charge to attend the event.

Join us as we ENGAGE with CO-AGE.

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

General Business Directory For Seniors



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Leadership Columbia County applications for Class of 2020 now available on Chamber's website

Special to Senior News

Evans, GA

The Columbia County
Chamber of Commerce is now
accepting applications for its
Leadership Columbia County program.

Leadership Columbia County – presented by TaxSlayer – is designed to expose business and area leaders to the opportunities and challenges facing our community as well as promote and foster the development of leaders who are committed to shaping Columbia County's future. During the 10-month program, class members develop a high level of community awareness as they engage in day-long class sessions covering various topics such as law enforcement, healthcare, workforce and education, economic development and history of the county.

Applications for the class of 2020 can be downloaded at columbiacountychamber.com/Leadership-Columbia-County and are due to the Chamber office no later than 5:00 p.m., on Tuesday, April 23, 2019.

Late or incomplete applications will not be considered.

For more information on the Leadership Columbia County program, contact Beth Frits, Chamber Leadership Programs Coordinator, at 706-651-0018 or leadership@columbiacountychamber.com.

The Columbia County Chamber of Commerce is a five-star accredited chamber representing over 1,000 businesses in the Greater Augusta region. As a member-driven, business-focused organization, the vision of the Columbia County Chamber of Commerce is to ensure and promote the beneficial growth of our community. For more information on the Columbia County Chamber, visit columbiacountychamber.com.



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GLASS Accessibility Fair Slated

Special to Senior News

Corgia Libraries for Accessible Statewide Services (GLASS) will be hosting a FREE accessibility fair. This event will be held May 11 from 11:00 am to 3:00 p.m. at the Headquarters Library, 823 Telfair Street, Augusta. Are you someone living with a disability and need help finding resources in your community? The accessibility fair is the right place to start! We will have vendors who are ready to serve people of all ages with many helpful resources. Some of our vendors include Walton Options for Independent Living, Tools for Life, CSRA-RC Area Agency on Aging, National Center for Learning Disabilities, and the Georgia Center for the Deaf and Hard of Hearing. A raffle will be held with the chance to win different prizes. A sign language interpreter will be available to translate for those who speak American Sign Language (ASL). For more

information, visit bit.ly/accessfair19 or contact Kamesha Bradham at bradhamk@arcpls.org or 706-821-2625.

About ARCPLS: The mission of the Augusta-Richmond County Public Library System is connecting the community to knowledge by providing information to people.

The six libraries in Richmond County serve a population of almost 300,000, containing within them over half a million items. All libraries are equipped with computer access to the state-wide PINES catalog of materials, and have public-use computers for Internet access and office applications. Friendly staff make customer service a priority.

About Georgia Libraries for Accessible Statewide Services (GLASS): GLASS aims to promote the use of assistive technology by providing accessible reading materials to those who, due to a disability, are unable to read standard print.

General Business Directory For Seniors

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

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Georgia Golden Olympics

Special to Senior News

he dates for the 2019 Georgia Golden Olympics are September 25-28, 2019, The games will be held in Warner Robins, GA. Registration materials will be available by May 1st by mail, email and on the website: www.georgiagoldenolympic.org. Start training now and join us for the 37th Georgia Golden Olympics.

National Senior Games

The 2019 National Senior Games is scheduled for June 14-25, 2019 in Albuquerque, NM. Georgia qualified over 600 athletes to attend the National Games. Information on the event schedules is available on the National Senior Games website: www.nsga.com. Albuquerque has planned a spectacular event for all of the senior athletes.

If you are not competing but

would like to volunteer for the games you may register as a volunteer on the NSGA website.

2018 Georgia Golden Olympics Awards

Each year three awards are given at the Georgia Golden Olympics. The Barney Ochs Sportsmanship Award, the Ruth Gaylor Spirit Award and the Lola Frost Volunteer Award.

For the year 2018 the very deserving people who received these awards are: Robert Jackson, Lawrenceville, GA: Barney Ochs Sportsmanship Award; Carol Waddell-Rome, GA: Ruth Gaylor Spirit Award; and, Jeni Hixon-Americus, GA: Lola Frost Volunteer Award.

Jeni also serves as the Chair of the Georgia Golden Olympics Board of Directors and has worked with the games for a number of years. She is a true asset to committee. She is the Event Director for the Track and



Field Events as well as director for several other events.

The games would not happen without Jeni. Thank you Jeni for all you do.

Congratulations to all of the 2018 award winners.

Make A Contribution to the Georgia Golden Games

The Georgia GOlden games are funded by contributions from

individuals, agencies and companies that have an interest in the health and well being of older adults. If you would like to make a tax deductible contribution you may do so by check or on the website at www.nsga.com.

You may mail your contribution to: Georgia Golden Games, Inc, PO Box 958, Winder, GA

Thank you for your support! For additional information please call 770-867-3603.

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CSRA Aging & Disability Resource Connection (ADRC)







1. Access to Information & Assistance:

Benefits information, access to resources, ease of finding help, assessments, options counseling

2. Caregiver Support:

Training, peer support, supportive services, resources, caregiver education, care consultation

3. Physical, Emotional, & Behavioral Health: Health education, Alzheimer's disease and related dementias, substance use, mental health services

4. Wellness Promotion:

Exercise programs, chronic disease management classes, food & nutrition, falls prevention



5. Services & Supports:

Meals on Wheels, medical transportation, adaptations, assistive devices and technology, In-home support, vision screenings, case management, Centenarian Club, volunteer opportunities

6. Community Education:

Speakers bureau, seminars & training conferences, small & large group presentations

7. Safety, Security, & Protection:

Abuse, neglect, exploitation, fraud/scams, community safety & education, advocacy

8. Private Pay Options for a variety of services

CSRA Agency on Aging A Division of The CSRA Regional Commission

866-552-4464 or 706-210-2018 www.georgiaadrc.com



