

Senior News

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The Art of Jill Noel Stafford!

Story on page 5

February 2019
Vol. 33, No. 2

Taking Care

Bring comfort to an ill friend!

by LISA M. PETSCHKE

When someone you know is diagnosed with a serious illness, you may want to reach out to that individual but feel unsure of what to say or do. This uncertainty can keep you away at the time when your help is needed the most. The following are some ways to show that you care.



Lisa Petschke

Emotional Support

Don't agonize over what to say. Keep it simple and heartfelt – for example, "I'm here for you." Don't be afraid to share your emotions. Remember, too, that a touch of the hand, a pat on the shoulder or a hug can often convey support and caring better than words.

Educate yourself about the disease to understand the challenges your friend faces.

Allow him or her to express emotions freely. Serious illness affects people physically, mentally, emotionally and spiritually. But although there may be similarities, no two people experience it the same way.

Feelings may include shock, anxiety, fear, anger, guilt, sadness, loneliness and hopelessness.

Recognize and accept that people cope with illness in different ways. Some may alter their priorities and lifestyle while others may choose to carry on as usual. Some may use humor as a coping mechanism while others may become introspective or more spiritual. Don't take bad moods or uncharacteristic behavior personally.

Spiritual Support

If you are praying for your friend, let him or her know this. Offer to pray together if you think your friend would be receptive.

If your friend is connected with a faith community offer to look into available social ministries, such as telephone support, friendly visiting and transportation (to church or doctor visits, or to pick up needed items).

Instrumental Help

Assist in practical ways to help your friend concentrate on treatment and ensure needed rest. Walk the dog, run errands, perform household chores or drive him or her to appointments or on errands. Offer to get information about community resources that may be of assistance.

Maintaining The Relationship

Keep in mind that you may have to be the one who makes most of the effort in terms of staying connected. When planning a visit, call ahead to determine the best day and time to come over. Be sensitive to signs of fatigue in your friend that signal you should conclude the visit.

Treat your friend the way you always have. Don't hesitate to smile or tell a joke. Be yourself.

Listen non-judgmentally, demonstrate compassion and don't give unsolicited advice. Instead, provide words of support and encouragement.

Encourage your friend to take one day at a time and to trust that he or she will be able to cope with whatever lies ahead.

Don't underestimate the pain – physical, emotional and spiritual – your friend may be experiencing and don't discourage tears or urge him or her to "be strong." Don't withhold your own tears, either – they are a sign that you care.

Take cues from your friend as to how he or she wishes to deal with the illness; don't make assumptions.

Encourage your friend to practice self-care, including proper nutrition, exercise (if appropriate), getting adequate rest and avoiding unnecessary stress. Also encourage him or her to

keep medical appointments and offer to come along for emotional support.

Help a female friend feel good about her appearance. Offer to style her hair or do her nails, or bring her an attractive new accessory, such as a scarf or costume jewelry. Bring a surprise gift, such as flowers or a favorite movie, magazine or food treat.

Invite your friend on an outing, if feasible, keeping in mind any energy limitations. If the person declines visits, telephone or send cards or notes to show support.

Final Thoughts

Remember that emotional support and time are the two most valuable gifts you can give a friend who is grappling with a major health problem.

People who are ill don't expect friends to provide answers to difficult questions such as, "Why did this happen to me?" or to take away their pain.

What they do want and need is the comfort of knowing they are not alone.

Lisa M. Petschke is a social worker and a freelance writer specializing in boomer and senior health matters.

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Agency Alert

It's Tax Season Again!

KATHLEEN ERNCE
Executive Director, The Senior
Citizens Council Augusta, Georgia
kernce@seniorcitizenscouncil.org
706-868-0120

Source: Robert Piercy, Tax
Consultant. Contact Robert at
706-840-9195 for more informa-
tion and for an appointment to file
your taxes! He will help you in
anyway possible!

During 2018, the IRS estab-
lished new standard deductions for
filing tax returns and these income
thresholds only
apply to the 2018 tax
year for now.



**Kathleen
Ernce**

Additional legisla-
tion is being consid-
ered that will change
things up again
going forward.
If Social
Security is your only
source of income, then you will not
need to file a tax return, because
your gross taxable income equals
zero. However, if you have other non
tax-exempt income that exceeds
\$13,600 then you must file a federal
income tax return. You must also be
mindful of the fact that even if you
otherwise don't have an income
requirement to file a tax return, if you

earn tax-exempt interest you may still
have to declare that amount on a tax
return, but this is not a common sce-
nario.

If you are married and your
spouse is also 65 or older and you
file a joint return, then you must file
a federal tax return if your combined
gross income is \$26,600 or more. If
one of you is under 65 years old, then
the threshold amount is \$25,300.

There are certain situations when
seniors must include their Social
Security benefits in their gross
income:

- If you are married, file a sepa-
rate tax return, and live with your
spouse any time during the year, then
ALL of your Social Security benefits
are considered gross income; which
may require you to file a tax return.

- In addition, a portion of your
Social Security benefits are included
in gross income, regardless of your
filing status, if the sum of half of
your Social Security plus all other
income, including tax-exempt inter-
est, exceeds \$25,000 if single, or
\$32,000 if you are married filing
jointly.

Tax credit for seniors

If you must file a tax return,
there are ways you can reduce the
amount of tax you owe. If you are at
least 65 years old and your income
from sources other than Social
Security is not high, you may be eli-

gible for the tax credit which may
reduce your tax bill on a dollar-for-
dollar basis. However, this tax credit
is only applicable when you actually
owe tax to the IRS.

Other changes also include:

For 2018, the standard deduction
amounts are:

- Single or Married filing separate-
ly under 65: \$12,000.

- Married filing jointly or
Qualifying widow(er) under 65:
\$24,000.

- Head of household under 65:
\$18,000.

- Personal exemptions suspended.
For 2018, you can not claim a per-
sonal exemption deduction for your-
self, your spouse, or your dependents.

- Your itemized deductions are no
longer limited if your adjusted gross
income is over a certain amount. This
may be good as it may offset some
deduction limitations.

- You can no longer deduct more
than \$10,000 (\$5,000 if married fil-
ing separately) of state and local
taxes, including income (or sales)
taxes, real estate taxes, and personal
property taxes.

- You can no longer deduct home
mortgage interest if your loan was
not used to buy, build, or improve
your home meaning the interest paid
on home equity lines of credit used
for paying off credit cards with high
balances are not deductible.

- You can no longer deduct job-
related expenses; such as, those who
must furnish their own tools, have to
buy equipment, uniforms or safety
gear, for example.

- All travel related expenses
incurred & paid by employees are no
longer deductible by them as well.

For Tax Year 2018, most people
will now only need to file the
redesigned Form 1040 with no sched-
ules because you will no longer use
Form 1040A or Form 1040EZ.
However, based on individual cir-
cumstances and if your return is more
complicated (for example you claim
certain deductions or credits, or owe
additional taxes) you may need to file
additional forms

- Form 1040 (Schedule 1),
Additional Income and Adjustments
to Income

- Form 1040 (Schedule 2), Tax
Alternative Minimum Tax (AMT)

- Form 1040 (Schedule 3), Non-
refundable Credits

- Form 1040 (Schedule 4), Other
Taxes

- Form 1040 (Schedule 5), Other
Payments and Refundable Credits

- Form 1040 (Schedule 6),
Foreign Address and Third-Party

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706-840-9195 for more information
and for an appointment to file your
taxes!

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Senior News & Views of Georgia

Poets' Corner

Editor's Note: If you have written a "well-worked" poem which you would like considered for publication, please email it to seniornewsga@cox.net. Please include your name and address on your poem. We will publish selected poems (or excerpts) as space permits.

PUBLISHER'S NOTE

Due to a "Printer's" Error in our January 2019 edition, *Poet's Corner* selections were not published correctly. Therefore, we're publishing the January entries again in our February 2019 edition.

I VALUE MY RELATIONSHIP WITH CHRIST

by Mr. Sydney M. Carter, Sr.

The most valuable gift that I could ever have in this life is my relationship with Jesus Christ. Jesus will not betray our friendship. And, that's why I will not allow that bond to become: splintered,

fraught, imprecise or messy. Because, Jesus means more than this world to me. If I betray Jesus, the Christ, that would only break His heart; and, I would regret that for the rest of my life... in eternity. God Forbid!!!

PAIN AND TIME

by Marion Jones

It hurts to care for someone, Who does not care for you. It not only leaves you lonesome, But, quite often very blue.

But, one day one will come along, To fill the void that you possess. Your heart will then be filled with song, When at last you find that happiness.

You say right now, that that's not so, As one can never take his place. Comparing others is all you know,

As in your heart you see his face.

They say that time heals all the crying, 'Till then your patience must be strong. Dry you eyes and keep on smiling. One day you will find the one to whom you belong.

OH, RICE!

by Mrs. Mildred Carter

Rice, rice... oh friend and neighbor, we have enough rice in our houses and in our homes. But, friend, what you and I need is the love of Jesus Christ; in our hearts and in our lives. Because, neighbor, you and I should always serve and love the Lord Jesus Christ. Because, I tell you friend and dear neighbor, that the Lord and Savior is always perfect for our life.

Opinion Scientific Warning!!!

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

We should be thankful that science has advanced so far in recent years and that they can give warning in advance of impending disaster.

It is not necessarily something that you can write home about; but, do take note. Seems the current word is that an Asteroid, about the size of the Empire State Building, is on a trek in this direction; and, in just 861 years it will whiz by at a terrific speed – a near miss if you will! Isn't that just ducky??? Chance of a miss is 99.98 percent!!!

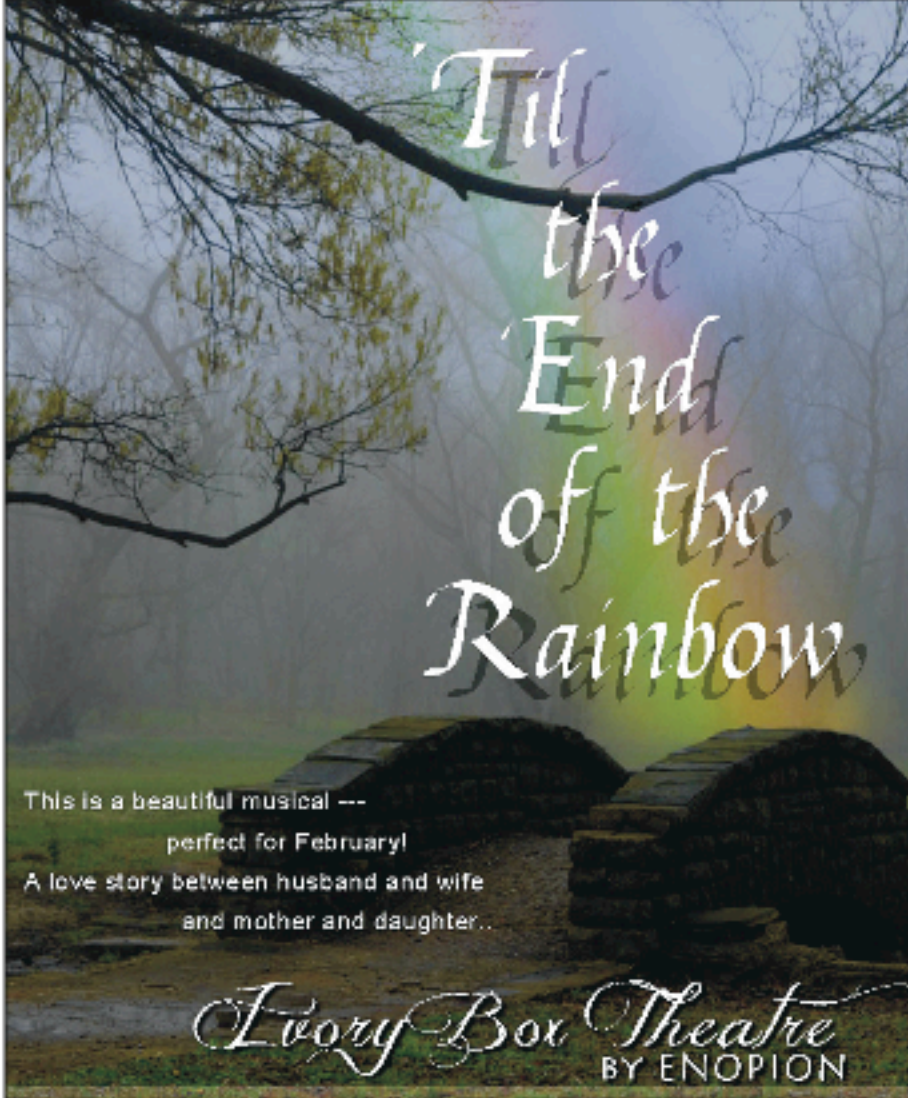
That has been determined, as has other very startling statistics. Giant rocks are falling from the sky, in the last 290 million years about twice as often than they did in the preceding 700 million years. Since glacial journeys have levelled out craters that were gouged out in the earth over the last 650 million years; scientists are now determining impacts, intervals, and damage by an investigation of the various "hills and dales" that exist on the moon.

Laugh if you will, but the preceding information was reported by the Associated Press (AP) through the Macon Telegraph on January 20.

Confirmation of these statistics comes from NASA and several renown Universities (Toronto, Perdue, and Harvard). This may come as a surprise to you, but I am having a difficult time digesting the reports... when constituencies of

these institutions cannot readily discern which restroom to use!

But then, "I am not the most glittering nugget in the mine."



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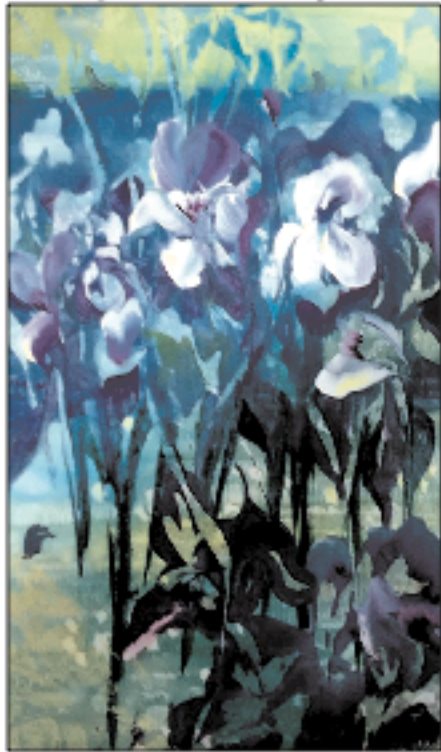
On the Cover

The Art of Jill Noel Stafford!

by CAROLYN BRENNEMAN

COVER: Jill Stafford

Jill Stafford is a gifted and prominent artist in our area and has had her works on display in many galleries. Jill started out as a conventional artist until 1995, when she won a competition in Paris that gave her the opportunity to paint in Monet's garden at Giverny. When she broke her right arm shortly before making the trip, she was determined that she would not be deterred by this handicap. Once seated before her easel in the garden, she found that she could not hold a brush in her right hand or even open her



For the Love of Iris

small tubes of watercolor paint.

Fortunately, she had some large tubes of acrylic paint that she could open. She wrapped her left hand in a plastic bag and proceeded to smear the paint, creating a picture as well as she could. In an abstract way she strove to paint. The colors were spread with slashing movements. They appeared to maintain connection with their point of origin while flowing into images that were both strong and unusual. The freshness and immediacy of this new way of painting gave her a whole new vision of how to paint. She comments, "I no longer paint every leaf on every tree. Now I paint in response to color."

This shows us the passion and brilliancy of her artistry. Jill, who grew up in New Hampshire, observed her mother who worked on many different arts and crafts including painting, pottery, sculpture, and the creation of masquerade masks for the local balls. Jill was also fascinated by the beautiful colors of stained glass windows from her church and her impressions of the beauty have stayed with her all her life.

Later on, Jill stepped away from art for about five years to serve on medical missionary trips overseas, including Siberia, Jordan, Ethiopia and other countries. Jill assisted the medical teams and as Jill describes, "I now paint from the experience God gave me in serving in these far away places. In my paintings I hope I can convey the path given me that took my team to the ends of the earth."

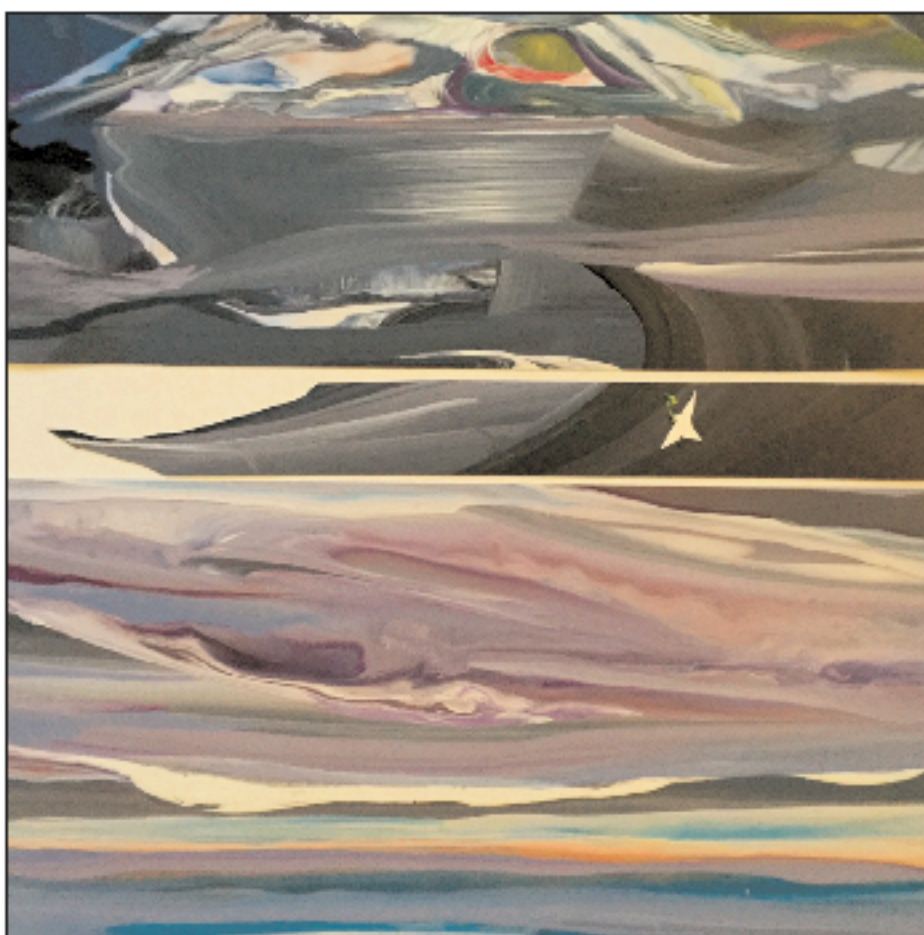
Jill states, "Creativity I believe is a commitment to the creator. Art,

being the highest form of creation, gives artists the chance to be the best we can be, for His glory. We have

the best of the world and there is tremendous work ahead to fulfill our role as the created."



Plain Sunday



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10 Resolutions for a safe, scam-free year

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

The start of a new year is the perfect time to resolve to protect your personal and financial information. BBB presents the following 10 New Year's resolutions to fight scammers, prevent identity theft and save money in 2019.

1. Check Your Credit Report

You are entitled to a free credit report each year from each of the three main Credit Reporting Agencies: Equifax, TransUnion and Experian. You can order the reports through annualcreditreport.com. (Georgia residents are entitled to two additional free reports each year by contacting the reporting agencies directly.) Once you receive your credit report, carefully review all the information. If you see any information that is inaccurate, then you should file a dispute with any bureau reporting the error. Checking your credit report helps you catch signs of identity theft early.

2. Sign Up for the Do Not Call Registry

The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls. To add your number to the Registry you can call 1-888-382-1222 or register online at ftc.gov/donotcall. Registration is free for your home and mobile phone. You still may receive

political, charitable, debt collection, informational and telephone survey calls. Also note that scammers don't adhere to the Do Not Call Registry.

3. Always Read the Fine Print

When shopping online, signing a contract and especially for "free" trial offers, be sure to take your time, and read the fine print before handing over your credit or debit card information. Find the terms and conditions for the offer. That includes offers online, on TV, in the newspaper or on the radio. If you can't find them or can't understand exactly what you're agreeing to, don't sign up.

4. Keep Your Computer Safe

Keep a clean machine by installing a firewall, anti-virus and anti-spyware software. Check for and install the latest updates and run virus scans regularly. Don't open attachments or click on email links unless you can confirm the email came from someone you trust. Choose passwords that incorporate a combination of numbers, capital letters and symbols. Avoid using the same password for all your accounts, and never share your passwords with anyone else.

5. Fight Identity Theft

Make sure you shred any documents that have your bank account information, Social Security number or other personal information. These include credit card applications, insurance forms, financial statements, health forms and billing statements from utility services. Be suspicious of any unsolicited communication ask-

ing you for personal information. They may really be scammers looking to steal your identity.

6. Never Wire Money to Someone You Don't Know

Many scams require that the victim wire money back to the scammers. Scammers know that tracking money sent via MoneyGram or Western Union is extremely difficult. Even more troubling for victims is the fact that it's nearly impossible to get your money back. The same goes for pre-paid debit cards or gift cards.

7. Get Everything in Writing

Don't just take a company's word for it. Get every verbal agreement in writing to limit miscommunication and misunderstandings between your expectations and what the business delivers. Make sure that you read and thoroughly understand an agreement and don't sign a contract with blank spaces that could be altered or changed. Finally, once the contract is signed, keep a copy of it for your records.

8. Fight Fake Check Fraud

Thanks to advances in printing technology, scammers can create very real-looking phony checks. Educate yourself on the common types of checks that come with claims that you've won the lottery, are eligible for a government grant or have landed a job as a secret shopper.

9. Be Careful Using Public Wi-Fi

If you are in a place that offers

free Wi-Fi, verify the name of the connection before joining. Scammers often set up fake hotspots next to real ones. When using a hotspot to log into an account or make a purchase, be sure the site is fully encrypted. If you regularly access public Wi-Fi, use a virtual private network (VPN). VPNs encrypt traffic between your computer and the internet, even on unsecured networks.

10. Ask BBB for Help

If you receive an offer or solicitation, research the company or charity for free with Better Business Bureau at bbb.org. You can also use BBB to file a complaint if you have a disagreement with a business, report scams online to BBB Scam Tracker and request expert advice or quotes with BBB's Request A Quote service.

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.

Chamber, School System ramp up support for ESPLOST! Special election on ESPLOST referendum scheduled for Tuesday, March 19

Special to Senior News

The Columbia County Chamber of Commerce and its Board of Directors, along with the Columbia County School System, have announced their support for the continuation of the county's ESPLOST (Education Special Purpose Local Option Sales Tax).

"The Columbia County School System is the number one economic driver for growth in Columbia County," said Tammy Shepherd,

President/CEO of the Chamber. "Business growth follows residential growth and ESPLOST is the fairest funding tool for both residents and businesses to build new schools."

The ESPLOST, a one-cent sales tax on \$1, is used to fund capital improvements, including new schools or additions to current schools to relieve overcrowding. Funds generated from ESPLOST are restricted to construction, new technology and buses, and can't be spent on expenses, such as operating costs.

The ESPLOST, which has funded construction of 16 schools in the last 19 years, is a continuation of the current sales tax that has been in place since 1997. Prior to the approval of the ESPLOST, the Columbia County School System built 15 schools over a span of 41 years.

A special election has been called for the ESPLOST Referendum on Tuesday, March 19, 2019. Early voting begins on

Monday, February 25.

For more information on the Columbia County Chamber, visit columbiacountychamber.com.

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New law makes Credit Freezes and Thaws easier – and Free

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

Credit freezes have been successful in providing consumers with an added sense of security in the fight against identity theft, but many consumers found them costly and cumbersome. Thanks to a new federal law passed last fall, this process has now been simplified and free credit freezes and year-long fraud alerts are now available to American consumers. Here's what you should know:

Free credit freezes

Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. Starting last fall, you can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too.

How will these freezes work? Contact all three of the nationwide credit reporting agencies – Equifax, Experian, and TransUnion. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or

lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee. Don't confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock.

Year-long fraud alerts

A fraud alert tells businesses that check your credit that they should check with you before opening a new account. When you place a fraud alert, it will last one year, instead of 90 days. Fraud alerts will still be free and identity theft victims can still get an extended fraud alert for seven years.

Credit freezes and the military

If you're in the military, you'll still have access to active duty alerts, which let you place a fraud alert for one year, renewable for the time you're deployed. The active duty alert also gives you an added benefit: the credit reporting agencies will take your name off their marketing lists for prescreened credit card offers for two years (unless you ask them to add you back).

You can place a fraud alert or active duty alert by visiting any one of the three nationwide credit reporting agencies – Equifax, Experian or TransUnion. The one that you contact must notify the other two. You also can find links to their websites at IdentityTheft.gov/CreditBureauContacts.

Issues with a credit freeze

If you think a credit reporting agency is not placing a credit freeze or fraud alert properly, you can submit a with the Consumer Financial Protection Bureau at www.consumerfinance.gov/complaint or by calling 855-411-2372. If you think someone stole your identity, visit the FTC's website, IdentityTheft.gov, to get a personalized recovery plan that walks you through the steps to take.

For more information, check out these tips from FTC and CFPB, Place a Fraud Alert, Extended Fraud Alerts and Credit Freezes, and Credit Freeze FAQs. If you're considering a child credit freeze, you also may want to read Child Identity Theft.

Credit Bureau Contacts

Contact the national credit bureaus to request fraud alerts, credit freezes (also known as security freezes), and opt outs from pre-screened credit offers.

Equifax: Equifax.com/personal/credit-report-services; 800-685-1111

Experian: Experian.com/help; 888-EXPERIAN (888-397-3742)

Transunion: TransUnion.com/credit-help; 888-909-8872

For more information on this or other tips that you can trust, 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.

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Columbia County Chamber of Commerce to host 14th Annual Banquet

Business Showcase and reception set for 4:30, program slated for 6:30 on Thursday, February 7 at Columbia County Exhibition Center

Special to Senior News

The Columbia County Chamber of Commerce will host its 14th Annual Banquet and Business Showcase on Thursday, February 7 at the Columbia County Exhibition Center in Grovetown.

With an average yearly attendance of nearly 600 local, state and federal business leaders, the banquet is the largest event the Chamber holds each year, and also celebrates the Chamber's accomplishments of 2018, with a look ahead to a prosperous 2019.

The evening kicks off with a business showcase and reception at 4:30 p.m. One of the Chamber's largest networking opportunities, the event provides attendees the opportunity to mix and mingle amongst other business leaders and network with over 30 local vendors.

Chamber President/CEO Tammy Shepherd will open the dinner program with a welcome and highlight the successes of the Chamber in 2018, and the prospects for a brighter future. Shepherd and 2018 Board of Directors Chairman Robbie Moore of Blanchard & Calhoun Insurance will present several prestigious awards, including the Lifetime Achievement Award, the Large Business of the Year Award, the Small Business of the Year Award and the Leadership Columbia County Alumni Award.

A highlight of the evening will be the ceremonial passing of the flag of leadership from Moore, the outgoing chairman, to 2019 Board of Directors Chairman Ed Burr, Senior Vice President of Legal and Regulatory Affairs for University Health Care System.

South State Bank will once again serve as the presenting sponsor for the 14th Annual Banquet and Business Showcase.

For information contact Sabrina Griffin, Events & Programs Manager, at 706-651-0018.



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FRIDAY, THE FIRST OF MARCH AT
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