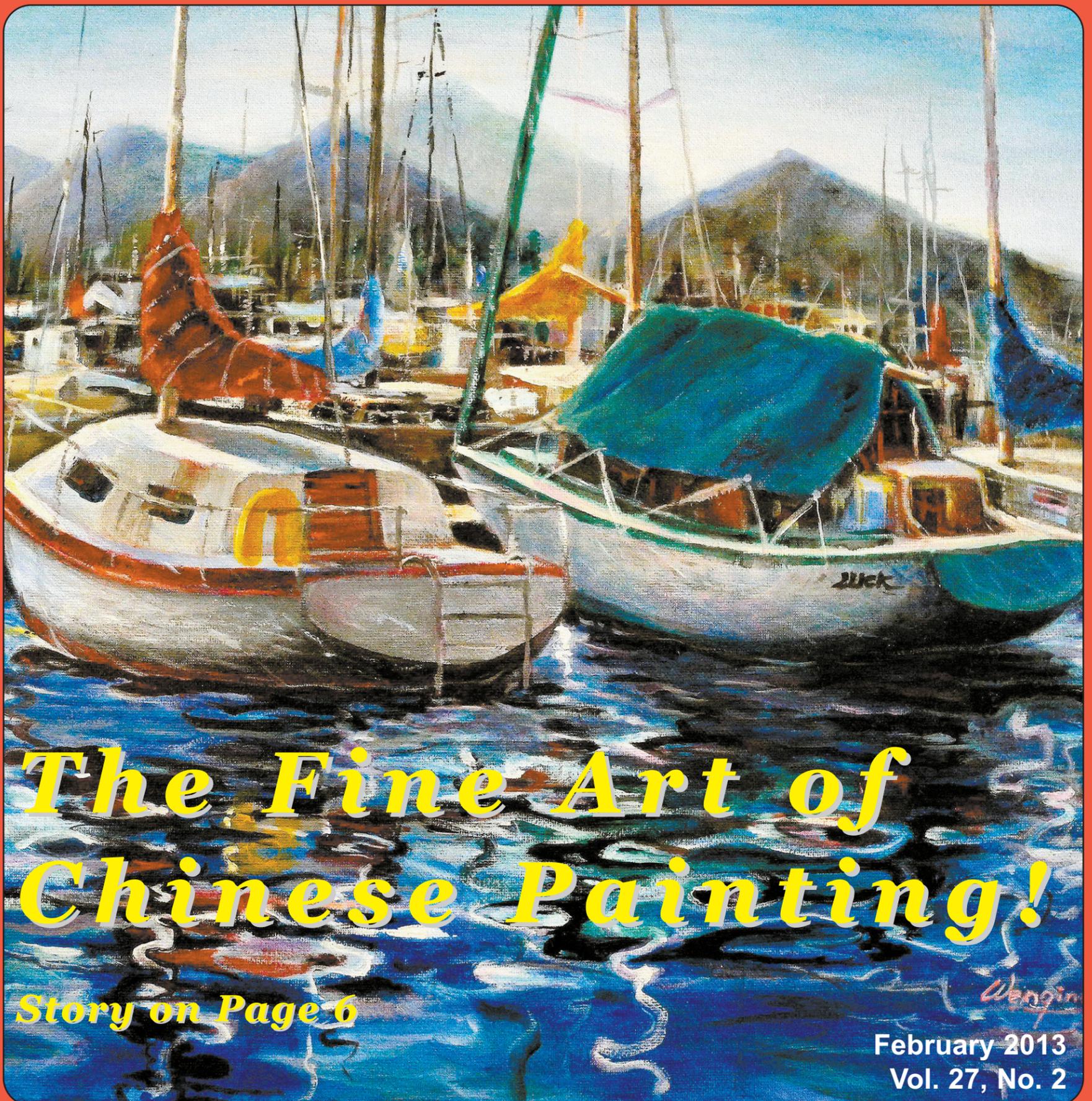


Senior News

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*The Fine Art of
Chinese Painting!*

Story on Page 6

February 2013
Vol. 27, No. 2

Poets' Corner

Editor's Note: If you have written a "well-worked" poem which you would like considered for publication, please forward it to: Senior News, P. O. Box 8389, Warner Robins, GA 31095-8389. Please include your name and address on your poem. We will publish selected poems (or excerpts) as space permits.

Dear Sir/Madame:

This poem was written upon my father's death in 2008.

My family and I lived outside of Chicago growing up. My sister and I were the only siblings. Though there were not a lot of big lakes by our house, my father always found a creek or stream close by. We started the journey with fishing when my sister and I were about 6 and 10 years old.

Fast forward to today... my sister Julie lives in Del Webb and I just moved to Reynold's from Los Angeles last July. We are finally living in the same state and city, something we haven't experienced in over 40 years. We have lived in many states and cities throughout our adult lives but always took one week's vacation a year to meet each other in

Minnesota on a lake, rent a cabin and a pontoon, and fish every day. It was our therapy.

We are now celebrating our love for fishing on Lake Oconee and the ponds at Reynold's.

Thank you for your consideration.

Lynne Young
Greensboro, GA

SISTERS WHO FISH

by Lynne M. Young

*This little tale started a long time ago
When a dear father shared with his two daughters
All of his fishing know how.*

*He taught them how to search for bait
Using a flashlight and pail to capture
Slimy Night Crawlers in the evenings late.*

*Whether a tiny creek or a rushing stream
A "Big Catch" was always their dream.*

*He taught them about patience and fishing skill
How to bait a hook, hold a pole, and cast a line
All with expectations of one great thrill.*

*They caught fish like Crappies, Carps, Bullheads and Sunnies
Hooking a turtle, a branch or a bird, was always so funny.
No matter what was pulled out or hooked in mid-flight
Watching the bobber go under caused us shire delight.*

*Now the girls have grown
Each with a home of their own.
Gatherings have them reminiscing about Dad
Of those great fishing days and the fun that they had.*

*The thrill of fishing is the bond the girls hold dear
And have made a pact to share this joy once a year.
Because it is their lifelong passion and fervent wish
To always remain... Sisters Who Fish.*

METAMORPHOSIS

by Henry Newton Goldman

*Where once I stared into infinity,
Subconsciously a prisoner of my mind,
I lost these cobwebs of translucency,
No more these ghost like shackles bind.*

*Where once I only heard the melody,
And never paid attention to the words;
I now can understand with clarity,
The meaning of the lyrics often heard.*

*I see a beauty in all things once more,
I sense my life is now in my control.
Lost now, these fears once locked behind a door,*

When once I lived in part, but now the whole.

*No more transfixed in tiny prison cells,
I shed these binds and exit from my shell.*

THE PRECIOUS GIFT OF KINDNESS

by Frankie Lee

*Treat each day as a holiday
And you will have the best year ever.
Treat each word you say as special
And your regrets will be almost never*

*Find the best in everyone
And look only for the good
In a long way you will shine
Just the way you always should*

*Start the day with a smile
And kindness in your step
Makes you walk an extra mile
Not shouldering any regret*

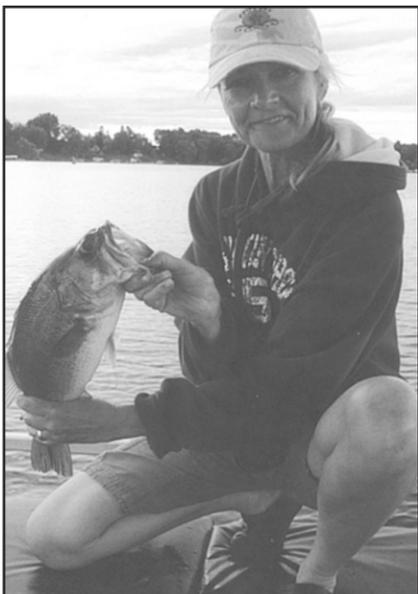
*Life is what you make it
It is up to you
In a long way what you reap
Always comes back to you*

*Plant a garden filled with flowers
Water it each day
Fills your life with beauty
As you go on through your way*

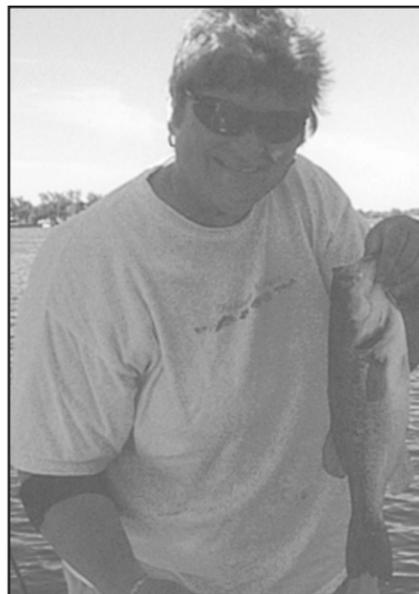
*Life goes quickly and things happen
But what we feel makes it better
It's about the heart inside
That conquers any weather*

*Even if it's cold outside
And you feel alone
Make a special effort in life
Pick up that phone*

*Call the ones you love so much
Send a card or two
Fill your day with kindness
In everything you do
In a long way what you reap
Always comes back to you.*



Lynne Young
"Sisters Who Fish"



Julie Applehoff
"Sisters Who Fish"

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Taking Care

When downsizing isn't enough... many reasons for moving to a retirement residence

by LISA M. PETSCHÉ

As people age, there is a good chance that at some point their home will no longer suit their lifestyle or their needs. In some cases, a retirement home may be the best choice.



Lisa Petsche Retirement residences are private pay, wellness-oriented facilities that enable active seniors to maintain or improve their independence, health and overall quality of life.

Reasons for moving

The following are common reasons for choosing a retirement home.

- Freedom – To reduce responsibilities associated with home ownership (particularly property maintenance and keeping track of a multitude of bills) – to allow more time for preferred activities.
- Independence – To off load as many responsibilities of daily living as possible, in order to continue to live independently in spite of decreased physical abilities. People in this situation may wish to eliminate not only property maintenance tasks but also housecleaning, laundering, grocery shopping and meal preparation.
- Accessibility – To increase the accessibility of their living space, specifically, to make it easier and safer to enter and exit, access all areas and use rooms for their intended purpose.
- Finances – To reduce the expenses associated with home ownership, particularly if they live in an older home that is not energy efficient or requires extensive repairs.

Another reason for moving is that the cost of home adaptations to improve safety and accessibility is beyond their means or is not a wise investment from a real estate market perspective.

- Peace of mind – To ensure help is available if they run into difficulty. This can provide them, as well as their family, with reassurance.
- Socialization – To increase social contact. Opportunities to make new friends are everywhere, from the dining room and lounge areas to activity rooms and outdoor spaces.
- Recreation – To engage in new and previously enjoyed activities that are stimulating and pleasurable and provide satisfaction or entertainment.
- Security – To reduce the risk of victimization. For example, those who are anxious about answering the door, leaving their home unattended or coming home to an empty house may experience increased peace of mind living in a residence with a security desk and locked mailboxes.
- Community Access – To improve access to shopping and other businesses, medical resources, places of worship and other amenities. For those who do not drive, or who anticipate being unable to drive in the near future, easy walking distance to frequently accessed amenities and perhaps public transit may be a priority. In any case, some retirement homes offer shuttle services to medical appointments, shopping and community events.
- Health – To ensure ongoing healthcare needs are met, beginning with the basics: nutritiously balanced meals

and opportunities to stay physically active and mentally stimulated. Other needs may include medication management, a special diet and assistance with personal care. Many retirement homes offer assisted living packages for residents who need help with the latter.

- Lifestyle – To enjoy an all-inclusive lifestyle. Seniors who have the financial means and wish to enjoy life to the fullest may seek a setting that simulates a resort atmosphere. Amenities may include elegant spaces, fine dining, a cocktail lounge or pub, fitness center, swimming pool, library, beauty salon, spa, café, Internet lounge, convenience store, greenhouse, putting green

and more.

Retirement homes vary considerably in terms of price, size, amenities and services, which can make it difficult to choose from among them. If you are in the market for one, carefully consider your financial situation and preferred lifestyle to determine which places to focus on.

It is important to go beyond location, curb appeal and advertisements. Take personal tours. Plan to visit several places, take a notebook and bring along a friend for a second opinion.

Lisa M. Petsche is a social worker and a freelance writer specializing in boomer and senior issues.



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Senior News & Views of Georgia

Bonding to old ways sometimes best

by SUSAN LARSON

“Skyfall,” like all James Bond movies, came with some surprises. For those of us old enough to have seen “Gold Finger” when it first came out, who could ever forget the fascination with the ejection seat or the oil slick sprayer? That was more high tech than anyone could possibly imagine.

But time and technology have caught up with the silver screen and except for a few enhancements, every gadget featured in “Skyfall” is either a repeat from a previous film or something available to the general public. Even Bond expresses disappointment in the poor selection Q presents to him.

But even more pleasantly surprising is the underlying theme that sometimes the old ways are best. I find that true in some aspects of my life. For example, keeping up with exercise and housework. I set up a schedule with the Silver Sneakers Web site,

but I have to go to my computer to log on, remember my password, click the right link, update, revise, check off, log out and then move on to the calendar on my ASUS to see what chores, meeting and errands I programmed in. Yes, it gives me a daily update and even beeps to remind me 15 minutes before an event. But somehow, the old way of putting it down on paper sometimes seems simpler.

I remember belonging to a book club long ago when all the members' kids were in pre-school and it was all we could do to keep up with whose day it was for car-pooling. Someone suggested we all read “Sidetracked Home Executives, From Pigpen to Paradise,” by Pam Brace and Peggy Jones, two self-declared former slobs. In fact, the Fly Lady of Internet fame based her organizational methods on this very book.

Anyway, these two sisters devised a filing system with different colored index cards for every job imaginable around the

house – daily, weekly and monthly. Every day you pull out your colored cards and re-filed them when the job is completed.

We were determined to make this work, so in addition to meeting monthly as a book club, we met every Monday afternoon as a support group to review the past week, compare notes, and pat each other on the back for a job well done.

With the start of the new year, I thought I might try this again. After all, no matter how many lists and charts and calendar items I enter into my computer, I still have to log into it every time I want to keep up with my list. But there is nothing like an old fashioned stack of neon pink, orange and green index cards on the kitchen counter “in my face” telling me what I need to do.

Yes, so far this old way is working, but truth be told, I sure wish I could find a support group.

Susan Larson is a writer from Lilburn. E-mail her at susanlarsen79@gmail.com.

Spiritual Notes

Have Faith!

by Dr. Bill Baggett
Minister to Seniors
Dunwoody Baptist Church

A new year has arrived. With it comes different challenges, opportunities and, yes, frustration and anxiety regarding the state of our beloved country. While past years have been fraught with fear and concern, 2013 seems different. Our government appears more volatile. “Where are the statesmen of the past?” is frequently heard. The moral code of today among many

citizens has been weakened; so often “anything goes.”

Senior adults remember how much simpler life was when they were growing up. Government officials, local and federal, for the most part, were held in high esteem and trusted. Mass media was not filled with scenes of violence and profanity, drugs and guns didn't appear nightly on the radio and TV. Most of our worries were the results of actions by foreign countries and how it affected our sovereignty. Numerous wars have been fought to protect our freedom as well as assist-

ing other countries to keep their independence.

With all the uncertainty in our land, where are we spiritually? How do we respond? I read again the story of the “Legend of the Cherokee Indian Youth's Rite of Passage” which gave me an answer. The youth's father takes his son into the forest, blindfolds him and leaves him alone. He must not remove the blindfold. The boy sat on a stump through the night terrified by noises of wind and animals. Finally when the horrific night was over he removed his blindfold and discovered his father sitting on the stump next to him. He had been at watch the entire night, protecting his son from harm.

We, too, are never alone. Even when we don't know it, God is watching over us. When trouble comes, we can reach out and touch Him. Just because we may not see God in our changing world, that doesn't mean He is not there. In the book of 2Cor. 5, Verse 7, we read: “For we walk by faith, not by sight.” As the old hymn says, “Have faith in God, He's on His Throne: have faith in God, He watches o'er His own; He cannot fail, He must prevail; Have faith in God, have faith in God.”

Dr. Baggett can be reached at Dunwoody Baptist Church, 1445 Mt. Vernon Road, Atlanta, GA 30338; phone 770-280-1200.

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AGENCY ALERT: Let's get healthy in 2013!

by **KATHLEEN ERNCE**
Executive Director
The Senior Citizens Council
Augusta, Georgia
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We all know what we need to help us be healthier in 2013 while, also, keeping our New Year



Kathleen Ernce

Resolutions! If you are like most of us – including me – we have broken them by the second month of the new year! So, I am challenging each of you (and me) to keep the following resolutions. Keeping the resolutions of eating better, exercising, watching your weight, seeing your healthcare provider regularly, or quitting smoking once and for all, can help us get healthier and feel better for many more years to come.

Here, from the American Geriatrics Society Foundation for Health in Aging, are leading experts' top suggestions to get healthy in the new year for older adults:

- Eat fruits, vegetables, whole

grains, fish, low-fat dairy, and healthy fats – in fact experts recommend eating at least five servings of fruits and vegetables daily – but less than a third of older adults do so! To eat well, be sure to: Choose a variety of fruits and vegetables. Go for deep colors: dark green, bright yellow and orange choices like spinach, collard greens, carrots, oranges, and cantaloupe are especially nutritious. Choose fiber-rich whole grain bread, rice and pasta. Pick less fatty meat, like skin-less chicken, and low-fat milk, cheese, and yogurt. Have heart-healthy fish, like tuna or salmon, twice a week. To help keep your bones strong, include sources of calcium and Vitamin D. Two daily servings of low-fat milk, yogurt, or cheese are a good way to get these nutrients. In later life, you still need healthy foods, but fewer calories, the USDA's updated MyPyramid for older Adults, at mypyramid.gov, and your healthcare provider can help you make good choices.

- Give your brain a workout – The more you use your mind, the better it will work. Read. Do crossword puzzles. Try Sudoku. Socializing also gives your brain a boost, so join a bridge club or a discussion group or

take a course at your local community college. Check to see if they offer free classes for adults 65 and older.

- Quit smoking – Did you know that cigarette smokers have approximately one-and-a-half to two times the risk of developing heart disease than non-smokers do? You can reduce your risks of many health problems, breathe easier, have more energy, and sleep better if you quit smoking – no matter how long ago you started. To make quitting easier, the National Cancer institute has a special website (www.smokefree.gov) for long-term smokers. Ask your healthcare provider for help, as well. Even if you've tried to quit before, try again. On average, smokers try about four times before they quit for good.

- Speak up when you feel down or anxious – About 1 in 5 older adults suffer from depression or anxiety. Lingering sadness, tiredness, a loss of appetite or pleasure in doing things you once enjoyed, difficulty sleeping, worry, irritability, and wanting to be alone can be signs of depression. Talk to your healthcare provider if you have any of these signs and reach out to friends and family.

- Get enough sleep – Older adults need less sleep than younger people, right? Wrong! Older people need just as much – at least 7 to 8 hours a night. Avoid daytime naps, which can keep you up in the evening. Visit the

National Sleep Foundation (www.sleepfoundation.org) for more tips on how to sleep better.

If you still receive a paper check for your Social Security or other federal benefits payments, you are **REQUIRED BY LAW** to switch to electronic payments by **MARCH 1, 2013**.

Make the switch **BEFORE** time runs out and begin enjoying the safety and reliability of electronic payments immediately. It is fast, free, and easy to sign up for **DIRECT DEPOSIT** or the **DIRECT EXPRESS DEBIT MASTER CARD** card by calling the U.S. Treasury Electronic Payment Solution Center at 1-800-333-1795 Monday - Friday 8:00 a.m. until 8:00 p.m.

Wait times are usually minimal. Call now to avoid delays near the deadline! For direct deposit you can also sign up on line at www.godirect.org or by visiting your bank or credit union.

If you need assistance with setting up Electronic Benefit Payments, please call Kathleen Ernce at 706-868-0120 during normal business hours.

The Senior Citizens Council is located at 218 Oak Street North, Suite L, Augusta, Georgia 30907.

Feed Seniors Now!

Special to *Senior News*

FEEED SENIORS NOW... is the Comfort Keeper Initiative for 2013... it replaces the Stop Senior Hunger initiative for 2012. This program brings awareness to a growing problem for older Americans. Meals on Wheels projects estimate that by 2025 an estimated 9.5 million senior Americans will experience some form of hunger or "food insecurity"... about 75 percent higher than the number in 2005. That means according to Meals on Wheels, one in every seven Seniors are at risk of hunger, and even more do not receive proper nutrition. And as our population ages, the need grows greater all around us. Comfort Keepers is dedicated to helping seniors live healthy, independent lives. That's why we have partnered with Golden Harvest Food Bank to focus on helping address senior nutrition issues. Your food donation will help a senior in need in the CSRA live a healthier life.

If you would like to donate to the FEED SENIORS NOW AND THE GOLDEN HARVEST FOOD BANK, please bring your donations to the Comfort Keepers office which is located at 511 West Avenue, North Augusta, SC 29841 or the North Augusta Chamber of Commerce office. There are over 20 FEED SENIOR NOW barrels located in the CSRA. You can also call 803-279-7100 to find a location near you.

Part of the FEED SENIORS NOW is an awareness campaign

called Nourish Senior Life sponsored by Comfort Keepers. February being the love month, February is the time to love your seniors.

Comfort Keepers is working to educate families to WATCH for the signs of malnutrition in seniors. WATCH is mnemonic that makes it easier to remember the five steps families should remember when observing nutrition in their loved ones. W is to watch for physical problems. Look for bruising, dental difficulties, or sudden or sustained weight gain or weight loss. A is to ask seniors about their eating habits. How have their tastes or preferences changed? T is to talk to a doctor. Discuss nutritional needs or problems specific to the loved ones' unique needs or management of diseases. C is to check with a pharmacist. They can warn you of the potential for drug-food interactions. H is to have your visits during meal-time. This is the best time to observe eating habits first hand.

Part of this awareness program is to educate seniors, and everybody else, to check the expiration dates on their canned goods. If there are canned goods in your pantry or your senior's pantry and you know the food is not going to be eaten, give it to FEED SENIORS NOW. It can be distributed through Golden Harvest in just a few weeks. Along with that, check the food in your senior's refrigerator, as well as your own, and make sure the food is in date and still good to eat.

So make February your month to Nourish Senior Life and FEED SENIORS NOW.

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On the Cover

The Fine Art of Chinese Painting!

by CAROLYN BRENNEMAN

Photos by Carolyn

Cover:
Wenqing's acrylic on canvas:
"Sailboats in Evening Breeze"

Chinese painting is a traditional style of painting and one of the oldest continuous artistic traditions in the world. It essentially involves the same techniques as calligraphy and uses black or colored ink with various styles and sized brushes. The



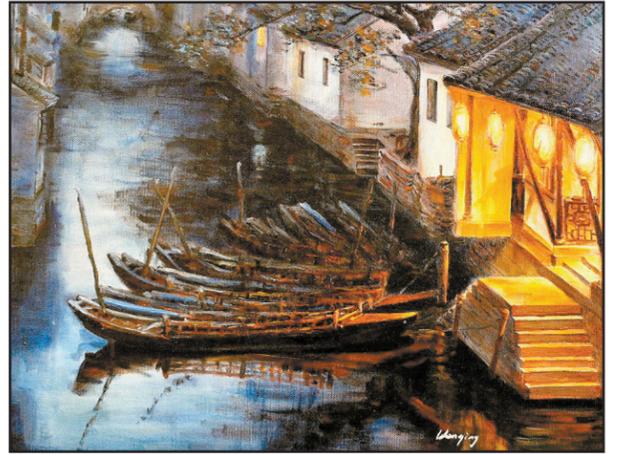
Our gifted artist
Wenqing X. Cao

most popular brush paintings are done on rice paper, which is a thin, light, delicate paper and very absorbent, allowing for the ink to dry very quickly.

To really learn about Chinese painting, we spoke to an exceptional artist dedicated to sharing the techniques of brush painting with us. Wenqing X. Cao, a gifted and talented painter, was a volunteer instructor until the middle of 2012 at the Senior Center of Augusta on Merry Street and taught all who were interested the art of Chinese brush painting. Wenqing, born in China, loved painting as a child. Her father's co-worker taught her the fine art of brush painting and drawing. She also learned the basics of painting on different media at a public studio when she was a young student in China. Later, when she came to the United States over six years ago, she joined several art organizations and began teaching at the Senior Center. She has shown her fabulous work at the Evans Library, Columbia County Art show, and at Arts in the Heart. Wenqing enjoys working with various media including oils and acrylics as well as watercolors and black ink. Today, she explains to us the

art of Chinese painting.

We can paint anything with Chinese brush painting techniques. However, for beginners, Wenqing tells us that the rooster is very popular subject to draw and paint. Roosters are often displayed in a Chinese painting because it is said that they bring people success and good fortune. As a matter of fact, the rooster's crest is a word play conveying good wishes for advancement and success in career and academy. There are also other subjects which are most appropriate for Chinese brush painting. Landscapes are also popular, showing flowing lines and long brush strokes as well as caricature type pieces, which work well with the quick, choppy strokes also used in Chinese painting. Chinese paint-



Wenqing's oil on canvas: Night on Suzhou River



Wenqing's watercolor: Hens in a Yard

ings are full of expression and life.

Wenqing tells us that there are two main techniques in Chinese painting. One is using highly detailed brushstrokes and delimits details very precisely and meticulously. Another technique is known as literati painting, which uses mostly ink and watercolor and provides fewer details but more freehand style. Both techniques are used by Wenqing in her creative and expressive works. Wenqing enjoys teaching and painting landscapes using oils and also acrylics. To learn more about the fine art of Chinese brush painting and about Wenqing's work, send her an email at wenqingcao70@gmail.com or call her at 706.726.7845.

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Linda Levine's brush painting on rice paper

THE WAY I SEE IT

{ Fritz Wurzinger | Cataract Surgery, Intraocular Lens Implant }



Music Needs to be Seen (Not Just Heard).

Seeing a live orchestra is a treat for all of the senses. Enjoying a string quartet, an accomplished solo pianist or even a piano string ensemble in person and up close is a soul stirring experience. Of course the musical tones awaken our ears and one can almost feel the bow gliding over the strings, but seeing the performer connecting with an instrument and interpreting the piece is something to behold.

The Harry Jacobs Chamber Music Society, named

after the Augusta Symphony founder in 1954, is very active and features marvelous concerts that can be seen and heard. (www.hjcms.org)

My expectations were exceeded when I was referred to the Eye Guys by another physician. I thought I was going to need retinal surgery due to scar tissue but they saved me from that and I got 20/20 vision too! I never would have believed that one eye could see that well. The good news was music to my ears.

"Fritz had a retina wrinkle (ERM). Removing the cataract alone was enough to improve his vision in one eye so he did not need additional surgery. With the addition of an (IOL) Intraocular lens, he was able to see with 20/20 precision. Today there are many types of IOLs to accommodate distance vision, astigmatism, and near vision. Staying Vision-Fit™ means regular check-ups and timely attention to issues affecting your eyes." - DR. BRUCE BROWN



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The Next Chapter

Book Recommendations by ANNE B. JONES, PhD

The Heart Mender: A Story of Second Chances, Andy Andrews, Thomas Nelson 2010; paperback 2011

Major Pettigrew's Last Stand, Helen Simonson, Random House 2010

Back To Blood, Tom Wolfe, Little, Brown and Company 2012

Winter is usually a good time to snuggle up under a warm blanket with a hot cup of tea and a riveting book. This winter's unpredictable, sometimes surprisingly warm temperatures have driven me outside. I often walk around my neighborhood with a CD player strapped to my waist. Such was the case when I began the "Harbour Shores Book Club" selection, *The Heart Mender: A Story of Second Chances*.

A history buff as well as a writer, I'd spent part of 2012 researching German U-Boats along Georgia's coast. I was thrilled when I discovered the book revolved around their offshore activity. Based on true and provable events, this is an incredible WWII love story, with elements of thriller and inspiration. It is also documentation of the power of forgiveness.

The Heart Mender is a unique work, not only because of its unusual plot, but because the author, Andy Andrews, is an integral part of the story he writes. It all began when he cut down a tree on his property and discovered a mysterious can at its base. Within lay an assortment of objects leading to questions he felt driven to answer. His quest resulted in the uncovering of a treasure trove of secrets within his community. If there are stories that must be told, this is one. I fully recommend it.

Major Pettigrew's Last Stand by Helen Simonson is being read by the Jackson Literary Society. British characters and programs are popular now and this fits in nicely. The book is a bloody good read. Publisher's Weekly refers to it as a "charming debut novel that tells the tale of Maj. Ernest Pettigrew, an honor-bound Englishman and widower, and the very embodiment of duty and pride."

Major Pettigrew's life is rather boring until he befriends a widowed Pakistani shopkeeper. The story centers on his discovery of their common feelings and interests as he attempts to fend off greedy relatives. As his relationship with the shopkeeper grows, so does Major Pettigrew. In late middle age, he finds he no longer needs to rely on his stifling regimented lifestyle and reexamines his values. Referred to by some as a "comedy of manners," the work is light, enjoyable and holds attention.

Tom Wolfe is a rare literary

author who researches his subject with journalistic fervor. His work is not light. He's a literary giant who can easily get away with 720 pages. Local readers may remember him for his Atlanta-based novel, *A Man in Full*. Miami-based *Back To Blood* is considered one of his best books. Its themes relate to class stratification and racial divide. As unappealing as this may sound, he uses an interesting story to paint a realistic picture of one of the most culturally diverse areas of our nation. According to Michael Moynihan in Newsweek the

book's characters, "all brilliantly rendered, serve as portals into separate and unequal Miami," with its mixture of grinding poverty, examples of sexual hedonism and promiscuous spending. Moynihan further states, "*Back To Blood* is a bracing vision of America's shifting demography and the immutability of ethnic conflict and class aspirations.

Wolfe's book begins with the rescue of a Cuban refugee by policeman Nestor Camacho. The name is appropriate, for his macho exhibition in a TV interview gains him notori-

ety. His heroic action may have hurt more than it helped as the refugee is targeted for deportation and Camacho becomes despised by his community. As other characters and their stories are threaded through the work, readers gain insight into the dynamics of this multicultural setting. Some people will like this book. Some won't. But, Tom Wolfe is one of our country's best writers.

You may contact Anne at annebjones@msn.com; annebjones.com.

Debt Negotiators are not the same as Credit Counseling Agencies

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

Many consumers are experiencing the stress that comes with mounting credit card debt. With the unemployment rate still high, more families are depending on credit just to make ends meet. The Better Business Bureau warns over-burdened consumers to beware of companies that promise to cut their bills in half by negotiating low payoff amounts from creditors.

Debt negotiators or debt settlement companies promote their services to reduce a consumer's debts and pay them off. Some debt negotiators are known to charge hefty upfront fees. Others charge fees based on the amount of debt you owe or the number of credit accounts you have, or they may charge fees based on the amount of debt a creditor agrees to wipe out.

While avoiding bankruptcy, debt negotiation will leave many

charge-offs on your credit file, which to other creditors, and future potential lenders, can look just as bad as bankruptcy. Often, a debt-negotiating company will tell you to stop making payments to creditors and to send money to them instead. The money gets placed in an account until the debt negotiator decides to make an offer to a creditor. If you are paying monthly payments to the negotiator, it can take months before enough money is collected from you to make a settlement offer to a creditor. And, after several months of not paying your creditors and harassing phone calls, your credit can be ruined. Write-offs or charge-offs can stay on your credit report for seven years.

Also, debt amounts written off may cause problems for consumers with the Internal Revenue Service, because the amount of debt that is forgiven may be viewed as income to the borrower.

If you feel you need help with your finances, you may want to visit with a certified credit counselor with a reputable, accredited, consumer credit counseling serv-

ice. Consumer credit counselors encourage consumers to make every effort to pay their debts. With the help of a certified credit counselor, who seeks reductions in interest charges and payments as part of an overall debt management plan to pay off the debt, consumers can avoid bankruptcy and ruining their credit standing.

As with any company, check with your Better Business Bureau at www.bbb.org to ensure the trustworthiness of anyone who offers a quick fix to your debt problems.

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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Augusta/CSRA CALENDAR

The Senior Citizens Council

218 Oak Street North, Suite L
Augusta, GA 30907; 706-868-0120
www.seniorcitizenscouncil.org

The Senior Citizens Council is open Monday through Friday for the following services:

- Advocacy Programs including: Caseworker Services; Caregiver Support and Information; Bill Paying and Money Management; Benefits Counseling including information about the new Medicare Part D Prescription Drug Plans; and, Elder Abuse, Neglect, and Exploitation Prevention.
- Foster Grandparent Program and Senior Companion Program: Limited income persons age 60 and older needed to work from 15 to 40 hours a week with special-needs children or adults. Call for complete details.
- Retired and Senior Volunteer Program: Are you looking for a fun and exciting way to make a difference in the community? **RSVP** offers persons age 55 or older an opportunity to apply their skills and experience to meet critical community needs. RSVP pairs talented volunteers with their choice of a variety of non-profit, health care, government, and faith-based organizations. Call for complete details.

For additional information or to make an appointment for a needed service, call 706-868-0120 from 8:30 a.m. to 5:00 p.m.

CSRA Senior Centers

Over 60? Enjoy socializing, parties, 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 Euchee Creek Dr., Grovetown, 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.aiken-countysc.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

Augusta Area Libraries

- Headquarters Library: 706-821-2600; TTY: 706-722-1639; 823 Telfair St, Augusta, Mon-Thu, 9-9; Fri-Sat, 9-5:30. Sun, 2-5:30
- Talking Book Center: 706-821-

2625; 823 Telfair St., Augusta, Mon-Fri 9-5

Augusta-Richmond Co. Branches

• Appleby Branch Library
2260 Walton Way, Augusta, 706-736-6244; Mon, 9-7; Tue-Fri, 9-5:30; Sat, 10-5:30

• Diamond Lakes Branch Library
101 Diamond Lakes Way, Hephzibah, 706-772-2432; Mon & Wed, 9-8, Tue, Thu & Fri, 9-5:30; Sat. 10-5:30

• Friedman Branch Library
1447 Jackson Rd, Augusta, 706-736-6758; Mon & Wed, 9-8; Tue, Thu, & Fri, 9-5:30; Sat, 10-5:30

• Maxwell Branch Library
1927 Lumpkin Rd, Augusta, 706-793-2020; Mon, Wed, & Fri, 9-5:30; Tue & Thu, 9-8; Sat, 10-5:30

• Wallace Branch Library
1237 Laney-Walker Blvd. Augusta, 706-722-6275; Mon & Wed, 9-5:30; Tue & Thu, 9-8; Fri-Sat, 12:30-5:30

Burke County

• Burke County Library
130 Highway 24 South, Waynesboro, 706-554-3277; Mon, 9-8; Tue-Fri, 9-6; Sat, 9-1

• Midville Branch Library
149 Trout St., P.O. Box 428, Midville, 478-589-7825; Mon & Wed, 12-6; Fri, 10-6

Burke County

• Sardis Branch Library

continued on page 10



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CALENDAR from page 9

750 Charles Perry Ave., P.O. Box 57

Sardis, 478-569-4866; Mon & Wed, 12-6; Fri, 10-6

Columbia County

• Columbia County Public Library
7022 Evans Town Center Blvd
Evans, 706-863-1946; Mon, Tue & Thu 10-8; Wed, Fri, & Sat 10-5; Sun, 2-5

• Euchee Creek Branch Library
5907 Euchee Creek Dr.,
Grovetown, 706-556-0594; Mon-Tue, 10-8; Wed, Thu & Fri, 10-5; Sat, 10-4

• Harlem Branch Library
375 N. Louisville St., Harlem, 706-556-9795; Tue, 9-7; Wed & Fri, 1-6; Thurs., 1-7; Sat, 9-1

• Lincoln County Library
181 North Peachtree, P. O. Box 310,
Lincolnton, 706-359-4014; Mon & Thu, 9-6; Tues, 9-7; Wed, Fri & Sat, 9-4

• Warren County Library
10 Warren St., Warrenton, 706-465-2656; Tue, 10-8; Wed-Fri, 10-6; Sat, 9-3

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

Hearing Loss Association of Augusta

Meetings are held on the 3rd Monday, September to April, at University Hospital, 1350 Walton Way, Dining Rooms 1-6.. 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 information contact Lion David Usry, President, at 706-592-2752.

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.

Gertrude Herbert Institute of Art

Located at 506 Telfair Street, Augusta. Call 706-722-5465 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.

• Brown Bag History Series
Lecture: *Architecture of the South, Form and Function*: Wed., Feb. 6, 12:30 p.m.

Lucy Craft Laney

Museum of Black History

www.lucycraftlaneymuseum.com
Call 706-724-3576 for events information.

"Dance with Us"

The Augusta Chapter of USA Ballroom Dance invites beginners to pros to our FIRST SATURDAY of each month social dance at the Elks Lodge 205 Elkdom Court Martinez Ga. Members, \$7; guests, \$10. No partner need! Free dance lesson and a great food table. For a group of 6 or more first time guests we can make arrangements for you to come free.

For more information call John White at 706-595-7328 or email jwhite355@att.net.

Augusta Christian Singles Dance

Dances held each Saturday night, 7-11 p.m., at Ballroom Dance Center, 525 Grand Slam Dr., Evans. Admission includes complimentary dance lessons 7-8 p.m., refreshments and soft drinks. Cost:

Guests, \$10; members, \$8. For additional information call Theresa Thigpen at 706-294-7195.

Fraternal Order of Eagles Lodge 1197

1999 Scott Rd., Augusta. For activities and events information call 706-495-3219.

AARP Augusta Local 266

There is more to AARP than a newspaper and a magazine. The local chapter meets at Sands Hill Community Center, 2540 Wheeler Road, Augusta. For additional information or to join call Varnell Owens, Chapter President, at 706-790-4388.

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

continued on page 11

General Business Directory For Seniors

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CALENDAR from page 10

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 hospital-ity@augustanewcomers.net or call Beth Karimi at 706-868-3668 or Esther Hatzigeorgiou at 706-495-9064.

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.

Rape Crisis and Sexual Assault Services Seeking Volunteer Advocates

Seeking volunteers for Richmond, Burke, Jefferson, and McDuffie Counties. Advocates answer crisis calls and respond to hospitals in their area within 30 minutes. Please contact 706-774-2746 or email vol-unteerrcsas@uh.org for more information.

ENOPION Theatre Presents *The Story of NOAH and his Great Big Gopher Boat*

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800-787-1886

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for additional information

Let's Visit and Learn at the Library!

by CAROLYN BRENNEMAN

Did you know that here in our own Augusta, we can engage in many free programs and services through our local library! The East Central Georgia Regional Library system offers 14 libraries and serves several different counties including Columbia, Richmond, Warren, Burke, and Lincoln counties. Right here in our area, our local library offers fantastic services to seniors, adults, teens and children. Different libraries offer many different types of programs for adults including gardening classes, computer classes, chess clubs, book clubs, genealogy clubs and even American sign language classes.

Check out the great services and programs for adults and seniors at any of our local libraries. Why at the beautiful headquarters' library in downtown Augusta, in February we can take a yoga class with Amy Johnson or join in the writers workshop with Cheryl Corbin. More interested in poetry? There's the poetry workshop with Lucinda Clark, or how about joining the book discussion in the local book club? We hear that adults and seniors are thrilled with the book discussions, poetry workshops, and the film and discussion groups.

Got movies? Of course! We can

enjoy popcorn and refreshments at the Madea Movie Marathon on February 16th at the downtown Augusta branch. What about viewing a different movie each week? On February 5th we can watch the "Well Digger's Daughter", or how about "The Perks of Being a Wallflower" on February 19th? Want to watch Academy Award nominated movies at the central branch? Join in any Tuesday night in March for this spectacular event. Ah, what great fun and free too!

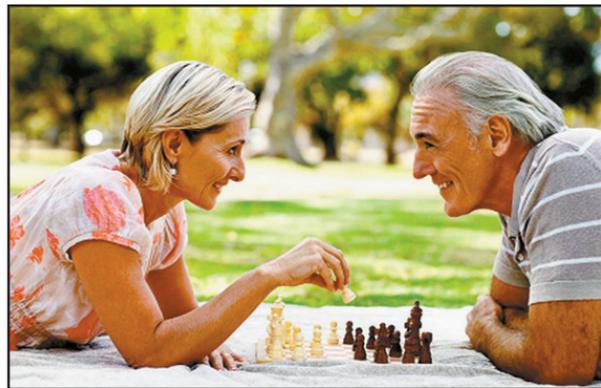
And naturally, there are the free computer classes at each of the library branches, each with their own schedule. We can sign up for Microsoft Word, Powerpoint, Publisher, Excel, Introduction to Email, Creating flyers and business cards and much more. What a great way to learn so many different types of programs. Call up your library right away and get signed up for these classes, as they fill out quickly.

Habla espanol? So you want to learn Spanish? The Friedman Branch offers beginning and intermediate classes every Monday with instructor Marvin Goodin. Want to learn how to sign? The joy of signing is happening every Thursday at the downtown Augusta branch. Or, why not try out belly dancing with Jezebel at the Eucler Creek library? So you're not ready to belly dance, how about researching your family tree? Don't

know where to start? Yes, there is a class in beginners genealogy where we can learn how to research our family tree and discover our own family history. Just want to ask a genealogy question? Then check out the library's website, www.ecgrl.org for quick access to the genealogy blog! Want some help with your taxes this year? Free tax help through AARP is available at the downtown Augusta

library, Maxwell Brach, Evans Branch and Eucler Creek libraries. These are only a few samples of what our libraries offer us.

So let's all discover and utilize one of our richest resources around – our local library. So rush over to your own branch and sign up for the services you will enjoy!



Try a game of chess



Richmond County Library in downtown Augusta



Seniors engaged in computer training



Columbia County Library



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