

Senior News

Serving AUGUSTA & the CSRA

Let's attend a Live Concert!

by CAROLYN BRENNEMAN

Hey, everyone, it is the start of the season again for Tuesday's Live Music event concert series in Augusta! This year, there will be 13 concerts beginning in September and continuing through March of 2017. The concerts are on Tuesdays and for 30 minutes and they are free. We are all invited to attend starting on September 27th, at
continued on page 5



Information For Ages
50 PLUS!

September 2016
Vol. 30, No. 9

AGENCY ALERT

AGENCY ALERT: Attention Baby Boomers: It may be time to start taking your RMD!

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

Do what? What is RMD?
With 2016 nearly two-thirds gone, we almost missed an important milestone: the oldest members of the Baby Boom generation have begun turning 70 and it's time for many Baby Boomers to change the way they think about their retirement (IRA) accounts. "RMD" stands for Required Minimum Distribution.

According to a recent article the first of the Boomers will hit age 70, and the federal government wants to start collecting income taxes on our Individual Retirement Accounts (IRA) that we deferred all those years as you put money into your 401(k), 403(b) and traditional IRA's. Take note here – If you fail to take those RMD withdrawals, you'll likely face a hefty tax penalty.

According to the IRS rules, most people holding tax-deferred retirement accounts have to start taking Required

Minimum Distribution withdrawals in the year they turn 70 1/2. Under the old rule of thumb the standard recommendation was to take out 4% per year, but that's not how it works today. The IRS has a formula based on your age and the balance in your accounts to determine how much needs to be withdrawn. That amount then becomes part of your taxable income. The IRS has worksheets and an online calculator that can help you figure out your RMD.

The RMD for someone age 70 is 3.65% of your balance, rising each year as you age. The stakes are high for getting RMDs right. If you don't make the appropriate withdrawals, you may have to pay a 50% tax on the amount that was not taken out as required."

Before you take any action on your own, you'll want to check with the firm holding your retirement accounts. Many firms will calculate RMD's automatically for account holders and will transfer those sums to appropriate accounts to satisfy the IRS.

A recent news article explains how to handle multiple retirement accounts and also what to do in case you have inherited an IRA or tax-deferred account. Remember, if you're the heir to an account on which taxes were never paid, odds are you'll be liable for those taxes. The article

also suggests three possible strategies for avoiding RMD, including:

- Converting retirement accounts to a Roth IRA
- Converting retirement accounts to a qualifying annuity
- Making a charitable deduction directly from a retirement account.

Are these good strategies for you? It depends on many variables! So Boomers, it is time to contact your financial adviser for advice and guidance or you will be paying Uncle Sam more of your hard earned income.

Source: AARP financial news

The AAA schedules the Annual Health, Aging & Spirituality Conference

Submitted by
JEANETTE CUMMINGS
Director, Area Agency on Aging
A Division of the CSRA Regional
Development Center

The Area Agency on Aging will convene the Annual Health, Aging & Spirituality Conference on Thursday, September 22nd from 8:30 a.m. - 3:00 p.m. at the Double Tree Hotel located at 2651 Perimeter Parkway. The theme this year is "Current Trends in Alzheimer's Research and Daily Care." As in years past, we will have experts from health care, social services and the faith community to present information with an opportunity

for group participation.

This conference can provide you an opportunity to learn about community resources, talk with participants, nurses, social workers and health care professionals who are employed in a wide variety of practice settings that include community based services, home health services, home care services, and faith based groups. The conference registration rates are: \$60.00 for professionals, clergy and organizations and \$30.00 for retired persons, caregivers and students. Breaks, lunch and conference materials are included in the registration fee.

For complete registration, payment, and conference details please call 706-210-2000.



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Senior NEWS

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Published monthly. Business Office is located at 214 Wilsons Creek Bend, Bonaire, GA 31005. Approximate Monthly Readership: Metro Atlanta, 65,000; Augusta, 27,000; Macon/Central Georgia, 21,000. Editorial and advertising copy deadline is the 15th of the month. Preference is given to editorial copy submitted earliest. Publishers do not accept any liability whatsoever for any material supplied by advertisers or editorial organizations including the use of trademarks, logotypes, slogans, or other service marks, or any claims made by such organizations and such organizations indemnify and save harmless the publishers in the event of any lawsuit or litigation. In the event of any publishers' error in the content of any advertisement, maximum liability shall be limited to the cost of the advertising area in which the error occurred. Publishers reserve the rights to edit or reject any materials submitted for publication. Editorial information you would like considered for publication should be mailed to: Senior News, 214 Wilsons Creek Bend, Bonaire, GA 31005.

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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 or mail it to Senior News, 214 Wilsons Creek Bend, Bonaire, GA 31005. Please include your name and address on your poem. We will publish selected poems (or excerpts) as space permits.

"MOMA"

by Jerome Joiner

Put Moma in the nursing home.
She has lived beyond her years.
Always sad since Daddy's been
gone.

Moma has become a prisoner of
her tears.

Sitting alone in her dark bedroom
rarely uttering a single word.

Moma only eats in the afternoon
no matter what time dinner's
served.

Rocking in her red rocking chair,
while looking for hours at the
quarter moon.

Moma turned ninety five November
the third.

Regressing to her childhood days,
often acting like a little kid.

Moma's memories come, and fade.

She often forgets the things that
she did except the time that she
spent on stage.

Some times Moma's hard to live
with, when she's going through
a stubborn phase.

But I won't be signing the papers
I'll take care of Moma until she
goes to the grave.

Moma won't be playing bingo
with her peers at the nursing
home.

© January 2016

FORECAST OF THE DAY

by Henry N. Goldman

My newspaper's filled with
depressing news,
Each morning when I awake.

The pages are full of death and
robbery,
And how another killer escaped.
I fill my cup and lift my toast,
And turn on my TV.
And all that greets me as I sit here,
Is a film clip of speeders that flee.

The obits tell of another death,
Of a friend that I once knew.
The day that started out so bright,
Now makes me feel quite blue.
I read of another bomb blast,
Of which al-Qaida likes to boast.
And about another manhunt,
For some poor child that's lost.

Another athlete that I admire,
Is now in jail behind bars.
NASA just spent eight hundred
million,
To look at some rocks on Mars.
So once more the day that once
looked bright,
Is dimmed by news that's gray.
Makes me want to creep back
to bed,
Cover up and stay there all day.

Taking Care

Bring cheer to a friend with a long-term ailment

by LISA M. PETSCHE

The majority of the senior population have at least one chronic illness, defined as a permanently altered state of health that significantly affects daily living. Examples include arthritis, osteoporosis, diabetes, heart disease and Parkinson's disease. Some conditions are visible, while many are not, and some are more debilitating than others.

Chronic disease often negatively impacts quality of life. Affected persons may no longer be able to do things they want or need to do, because of altered abilities, fatigue or pain. As a result, they may become frustrated and disheartened, and perhaps even depressed.

How To Help

The following are some things that you, as a friend, relative, or neighbor, can do to support someone who is in this situation, regardless of their age.

- Plan to call or visit when you are not rushed for time. Arrange a regular date to get together, and when you do, treat the person the way you always have.

- Allow them to express emotions freely. Illness and disability affect people physically, mentally, emotionally, and spiritually. Listen attentively, demonstrate compas-

sion, and provide words of encouragement. A listening ear and empathetic demeanor can go a long way in lifting someone's spirits.

- Encourage the person to practice self-care by eating nutritiously, exercising (if appropriate), getting adequate rest, and avoiding unnecessary stress. Also encourage them to keep medical appointments. Do whatever you can to help make this happen. For example, bring over a meal or offer to drive them to a medical visit.

- Ask, rather than guess, what kind of practical help would be most valuable. If your assistance is declined, continue to express your desire to help. Meanwhile, take it upon yourself to deliver a casserole or muffins or, if you're a neighbor, bring in both sets of garbage cans.

- Encourage the person to ask for and accept help rather than struggle alone.

- Bring a surprise gift, such as a favorite movie, magazine or food treat, fresh flowers or a plant, or a gift certificate to a favorite restaurant that has takeout and delivery service. If you're on a limited income, sign out reading material, movies, or music the person would enjoy from the public library.

- Help the person feel good about their appearance. For example, offer to set a female friend's hair or do her nails, or bring her a pretty new accessory. Put together a pamper kit of items to give the person a lift when they're alone ^ for example, a relaxation CD containing sounds of nature, scented

candles, fragrant shower gel or body lotion, foot balm, or herbal tea.

- Encourage the person to cultivate some solitary pastimes – such as taking up word puzzles, jigsaw puzzles, writing, sketching, or a handcraft – that bring pleasure or fulfillment and enable them to enjoy her own company.

- Facilitate connections to the outside world by sharing news about family, friends, and current events. Bring a newspaper or newsmagazine with you.

- If mobility issues make it hard to get out of the house, encourage the person to rent or buy a walker, electric scooter, or wheelchair and help facilitate this. Also help them register with the local accessible transportation service if appropriate.

- Offer to get information about community resources, such as home health care services, friendly visiting programs, shopping services, meals on wheels, and accessible recreation and leisure programs.

- Encourage your friend to seek help from their primary physician or a counselor if they continually feel sad, angry, or overwhelmed. There is no need to suffer, because depression is treatable.

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

CONCERT

from cover

noon. The concerts, held again at Saint Paul's Church, in downtown Augusta, include musical styles ranging from classical to jazz.



Ang Li

Tuesday's Live Music event began in 1988 and is a spectacular event sponsored by several local businesses, foundations and individual donors here in Augusta. The concerts begin at noon and are followed by a catered lunch in the River Room facility at the church.

This year's lineup is fantastic and includes many classical and modern day performers. To start the season, Con Brio Quartet will perform on September 27th, bringing us traditional and unique pieces.



Con Brio Quartet



Cecilia Ensemble

On October 11th, Ang Li, pianist will return with an inspiring performance. Ms. Li is an internationally acclaimed piano virtuoso and her repertoire includes pieces from the Baroque to contemporary piano music as well as her own inspirational works. Later on, the D'Amore Duo, a recurring group, will perform for us on October 26th. This duo performs guitar and oboe, a unique combination of instruments. A most original group, D'Amore Duo has performed and recorded world wide. For November, The Cecilia Ensemble will perform on November 8th, another talented group.

So let's not miss a single



D'Amore Duo

concert at Saint Paul's Church. Concerts begin at noon and are free. If we want to have lunch afterwards, it is only \$12 for a delicious meal.

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please visit our website at: seniornewsga.com.

The Senior Citizens Council
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www.seniorcitizenscouncil.org

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!

Morris Museum of Art

1 Tenth Street at Riverwalk in Augusta Riverfront Center. Call 706-724-7501 for more information or visit the Museum's website at www.the-morris.org.
• Exhibition Celebration: *American Ballads: The Photographs of Marty Stuart*. Fri., Sept. 9, 5:30-7:30 p.m., \$10 Members; \$20 Non-members. RSVP to 706-724-7501.

Augusta Museum of History
560 Reynolds Street in downtown

Augusta. Call 706-722-8454 for events information.

• *Preserving Your Treasures: Behind the Scenes at the Augusta Museum of History*. Saturdays Sept. 3, 10 & 17, 1 & 3 p.m. FREE with cost of regular museum admission. Limited to 15 per session on first come first served. Groups should call 706-22-8454 regarding availability.
• Audio Tours now available at the Augusta Museum of History!

USA DANCE Augusta Chapter 6074 Every Third Saturday of the Month

The USA Dance is a National Dance Organization. Our Chapter 6074 focuses on the Augusta and Aiken areas. Our dances are held on the THIRD SATURDAY of each month. The dance is held at American Legion Post 63, 90 Milledge Rd., Augusta, from 7:30 to 11 p.m. Lessons at 8 p.m. If you are able, please bring something sweet or savory for the goody table. Tasty food, the best dance floor in the CSRA, great music, a friendly and welcoming atmosphere all add up to a perfect Saturday evening experience. Cost is \$8.00 for USA Dance members or \$10.00 for non-members. For additional information call Kay Cooke at 706-210-8780 or Rudy Brostrom at 803-442-9337. Join us for an evening of fun and fellowship! Monthly dance details below:
• Aug. 20: Ice Cream Bolero
• Oct. 15: Halloween Salsa
• Nov. 19: Thanksgiving West Coast Swing
• Dec. 17: Christmas (No Dance Instructor)

Augusta Christian Singles Dance
Dances are at 7:30 p.m. with complimentary

dance lessons at 6:30 p.m. Admission will be \$10.00 for guests and \$8.00 for members. Light refreshments will be served.

Located at The Ballroom Dance Center, 525 Grand Slam Drive, Evans, GA 30809.

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.

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).

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.

Harmony River Chorus of Sweet Adelines International

Local chapter includes the Augusta, North Augusta and Aiken area of women ages 18 to 80 who love singing Barbershop style music. Open rehearsals are every Thurs., 7-9 p.m.,

at the North Augusta Church, 600 W. Martintown Rd., North Augusta, SC. For additional information contact Judy Tobin at 706-877-2715 (GA) or Connie Waiswilo at 803-522-0552 (SC) or visit website: harmonyriverchorus.org.

The Sweet Sound of Music

The Harmony River Chorus of Sweet Adelines International is performing "The Sweet Sound of Music" musical theater and dessert café on Sat., Oct. 15, 3 p.m. at St. Bartholomew's Episcopal Church, 471 W. Martintown Rd., North Augusta, SC., with special guests the Garden City Chorus. Tickets: \$15, includes dessert table following show. For tickets call Judy Tobin at 706-877-2715.

ENOPION Theatre Company to present *Creating CREATION*

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Augusta Museum of History's Victorian Augusta 1875-1900 Exhibition opens

Special to Senior News

The Augusta Museum of History is pleased to announce a new exhibition opening on Saturday, August 6th: *Victorian Augusta, 1875-1900*. The Victorian era was named after Britain's Queen Victoria and lasted from 1837 until her death in 1901. American Victorianism was an offshoot of this period and lifestyle that occurred chiefly in heavily populated

regions such as New England and the Deep South.

On view will be photography, examples of clothing styles for adults and children, souvenirs from the 1888 Augusta Exposition, and captivating narratives gleaned from diaries, letters and newspaper accounts. Issues covered will include the growth of education, the industrialization of the region, the technological advances of the era.

"The elegance of

Victorian design and innovative technology of the era was an inspiration for this exhibit," remarked Lauren

Virgo, the Museum's Registrar and curator of the exhibition. She continues, "It also gives the Museum an opportunity to share artifacts never seen or not seen in a very long time."

With some rotation of artifacts the exhibition will be on view until August 2018.

About Augusta Museum of History and the 1797 Ezekiel Harris House

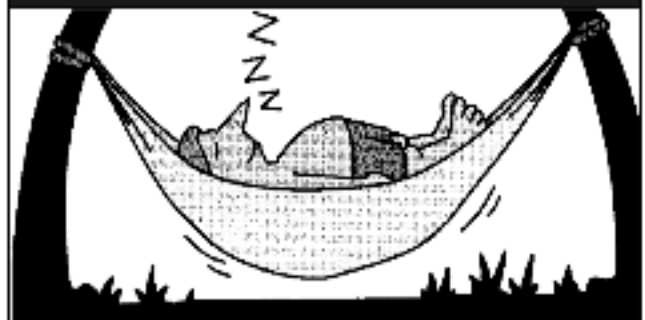
Augusta Museum of History is located at 560 Reynolds

Street in downtown Augusta. Please call (706) 722-8454 for more information or visit www.augustamuseum.org.



Broadway (Broad Street) Looking West, ca. 1890s, Art Work of Augusta, Charles Edgeworth Jones.

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Columbia County Chamber of Commerce announces Leadership Class of 2017

Special to Senior News

On Monday, August 15, 2016, the Columbia County Chamber of Commerce announced the newest Leadership class at Savannah Rapids Pavilion during a "Meet the Class" Reception. The Leadership Columbia County Class of 2017 is comprised of 32 business professionals from all over the area.

Leadership Columbia County, a program of the Columbia County Chamber, is designed to expose business and area leaders to the opportunities and challenges facing our community as well as to promote and foster the development of leadership. The program educates and prepares community leaders who are committed to shaping Columbia County's future, and allows class members to experience a high level of community awareness. The 10-month program features day-long sessions that cover various topics such as law enforcement, healthcare, education and workforce, economic development and history of the county.

Members of the Leadership Columbia County Class of 2017 include: Ralph Alee, Augusta University; Andy Allen, Brenau University; Gary Bennett, Columbia



County Board of Commissioners; Ashley Bethune, ADP, LLC; Matt Biasiny, Savannah River Nuclear Solutions, LLC; Stephen Bradshaw, Queensborough National Bank & Trust; Steve Cassell, Columbia County Board of Commissioners; Jodi Cunningham, Doctors Hospital of Augusta; Debra Dakuras, Georgia Bank and Trust; Tad Gomez, Augusta University Medical Center;

Sabrina Griffin, Comcast Spotlight; Jeff Hendrickson, University of Phoenix; Linda Hughes, University Health Care System; Mike Ingham, Southeast Restoration Group; Gia Johnson, Augusta University; Robert Kelly, Augusta Staffing; Elizabeth Lamb, Doctors Hospital of Augusta; Mike Linke, Martin Marietta; Tom Lowenkamp, University Health Care System; John Luton, Columbia

County Board of Commissioners; Rose Marie Marshall, Blanchard & Calhoun Real Estate; April Porterfield, Porterfield Farms International; Sherry Sanders, The Augusta Chronicle; John Snider, SME CPAS; Kyle Waddell, Fulcher Hagler LLP; Shelia Wahman, Fleming & Nelson Law Firm; Kathy Wideman, WJBF-TV Augusta; Russell Wilder, Top Shelf Cigar & Tobacco Shoppe; Kathie Williams, Cornerstone Academy; Connie Wilson, Sherman and Hemstreet; Rex Wright, Oakley Grove Baptist Church; and Craig Young, Comcast Spotlight.

For additional information regarding the Columbia County Chamber Leadership programs, please reach out to Beth Frits, Leadership Programs Coordinator, at 706.651.0018 or beth@columbia-countychamber.com.

The Columbia County Chamber of Commerce is a five-star accredited chamber representing over 1,000 businesses in the Greater Augusta area. 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 www.columbiacountychamber.com.

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