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Agency Alert

“Medicare is not REALLY a mystery!”

by KATHLEEN ERNCE
Executive Director, The Senior
Citizens Council Augusta, Georgia
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Two employees of USAA, a Certified Financial Planner and a Certified Advisor (J J Montanaro and Jason Ware), were overheard discussing Medicare and Tricare for Life – the military supplement or secondary coverage.



Kathleen
Ernce

In this Q&A, Ware explains the ABCs (and D) of Medicare and why it's so important to know when you're eligible and when the enrollment periods are, so you can avoid penalties. The following is the facts – just the facts:

JJ: Really, what is Medicare?

Jason: Medicare is a government health insurance program that helps people age 65 or older get the health care that they need. It's also available to those who have been disabled for 24 continuous months or longer.

So it breaks down like this: Part A is your hospital coverage, and as

long as you've worked 40 quarters, or approximately 10 years, you qualify for Medicare Part A at no additional cost.

Medicare Part B is your doctor's office coverage. And depending on your income is the one with a cost associated with it.

Medicare Part C is Medicare Advantage plans. Those plans are approved by Medicare and are sold through private insurance companies. They work more like health insurance where you have an HMO or a PPO. And it's an alternative to original Medicare.

And then, Medicare Part D is your prescription drug coverage. And a lot of folks assume that you get all four of those parts through Medicare. However, you only get Parts A and B through Medicare. Parts C and D are the divisions of Medicare that create and govern those plans, but they're actually sold by private insurance companies.

JJ: So when we talk about going out and shopping for Medicare, we're not talking about Medicare itself, but we're really talking about Part C and Part D, those extra layers of coverage?

Jason: That's right. You can only

get Medicare Part A and B through the government. Part C and D are sold through private insurance companies.

JJ: What am I going to be responsible for if I've just got Medicare Part A and B? What are the potential costs that I might run into?

Jason: Medicare Part A and B both have yearly deductibles that have to be met before you get to access the benefits of the coverage. There is 20% coinsurance that can be involved, there are excess charges, and some additional things that just aren't covered by Medicare Part A and B that you can receive by choosing Medicare supplement insurance and/or a Medicare Advantage plan.

JJ: I have heard there is no cap on out-of-pocket costs with Medicare.

Jason: That's right; however, Medicare will only approve and pay 80% leaving the beneficiary with own 20% of who knows what which could be a lot of money, right?

JJ: That's a scary thought. Now, what happens if my employer provides coverage? Do I still need to sign up for Medicare at that point?

Jason: That's going to depend on the situation and the employer's health plan. So what beneficiaries want to do is to contact their benefits administrator, to find out when they can delay their Medicare, or if they need to enroll and let that employer act as their backup or secondary coverage.

JJ: With Medicare and signing up for Medicare, are there penalties if you don't hit the right deadline?

Jason: There can absolutely be penalties – if you don't sign up for Medicare Parts A and B when you're first eligible, within a 7-month window – you will pay a 10% penalty for the entire time you have Medicare. However, if you're eligible for what's called a special election period, you would then need to sign up in the general enrollment period, which is January 1 to March 31, and then your coverage would start July 1. It is important to remember that if you have employer coverage that's considered a creditable plan and you don't need Medicare, you can sign up at a later date and not have to pay that penalty.

JJ: Now, what if I'm retired from the military and I'm covered by TRICARE?

Jason: If you're enrolled in TRICARE For Life, you must enroll in Medicare Parts A and B. Then your TRICARE becomes your supplement or your secondary coverage. And the great things about TRICARE For Life is it's secondary to your

Medicare A and B, it includes your prescription coverage, and for those eligible, there's no premium for TRICARE For Life. If you have TRICARE For Life – you do not want nor need a Medicare Advantage Plan!

JJ: What is the difference between Medicare supplement insurance, or Medigap insurance, and a Medicare Advantage plan?

Jason: The main difference is, with a Medicare supplement insurance policy, Medicare is your primary insurance, so you can go to any doctor in the country that accepts Medicare. So there's not really a network of doctors. Medicare supplement insurance policies eliminate the majority of your deductibles and your co-pays, so you could have very little to no out-of-pocket costs when you go to the doctor or the hospital.

However, with a Medicare Advantage plan, you're actually taking your insurance and you're selecting a private insurance company to be your primary provider and you're agreeing to go with the network(s) or doctor(s) that insurance plan has set up for you. And then you're going to share the cost with copays and coinsurance.

JJ: Often times you think about insurance in general and you think, “OK, it's a one-and-done. I sign up, and I have that coverage.” But in the landscape today, that may not necessarily be the case with Medicare Supplement Insurance or a Medicare Advantage plan.

Jason: That's right. We just completed the annual election period for 2017. This annual election period runs Oct. 15 to Dec. 7 every year, and that's the time of year where, if you have a prescription drug plan or a Medicare Advantage plan, you can review next year's plans and determine if it makes sense for you to switch. Now, with a Medicare supplement insurance policy, you can change that once any time during the year also; however, you could be subject to medical underwriting questions.

JJ: Do you see people jumping from Medicare supplement insurance or Medigap policies over to Medicare Advantage plans?

Jason: It can happen because our health care needs change and our locations change. We do recommend that our members call their agent or their State Health Insurance Assistance Program (SHIP) yearly to review their current coverage and see if it's something that they should consider changing.

JJ: Do the plans change? Could there be another plan that fits better, costs less or offers more?”

continued on page 3



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AGENCY ALERT from page 2

Jason: Medicare supplement insurance plans are created and standardized by Medicare; so when you sign up, that plan really isn't going to have any changes throughout the year. However, with a Medicare Advantage plan, the benefits can change slightly, the cost can change slightly, the networks can change, and the prescription coverage can change year to year.

JJ: So it may pay to look at what you have and explore what's available.

Jason: That's exactly right. We always recommend reviewing these plans annually. Also keep in mind that if you elect to go with the Medicare supplement insurance plan, you'll also need to consider a stand-alone prescription drug plan not only because prescriptions can be very costly and really affect your finances, without enrolling in a prescription drug plan when the beneficiary is first eligible – like with Part B, they are also penalized 1% of the average monthly premium costs for as long as they have Medicare.

A lot of Medicare Advantage plans include prescription coverage. Medicare also doesn't cover some things like dental and vision benefits, so it's important to look at what options are available.

JJ: What about when you're

traveling? Is Medicare going to cover an illness on your European vacation?

Jason: Some supplement plans have some foreign travel emergency coverage. Medicare itself doesn't cover you outside of the United States, some supplements that do cover out of US travel; however, it is a minimum amount of coverage, so we recommend that beneficiaries look at travel health insurance.

JJ: If you had to give one piece of advice, what would that be?

Jason: I'm going to give you two:

1. Know when you're eligible for Medicare and when those different enrollment periods are. If you're going to keep working, understand what your employer's benefits will want you to do in regards to signing up with Medicare.

2. Research all of your Medicare solutions to determine which solution makes the most sense to you. Use all the resources available. Medicare's website, which is medicare.gov, is a great resource for understanding how the government program works.

Source: usaa.com/medicare and tri-care.mil.

Recently, The Senior Citizens Council was awarded the contract for GeorgiaCares – a public-private partnership, administered by the Georgia Department of Human

Services, Division of Aging Services. GeorgiaCares is a volunteer-based program that provides free, unbiased, factual information and assistance to Medicare beneficiaries and their caregivers with health and drug plans. GeorgiaCares is the State Health Insurance Assistance Program (SHIP) and Senior Medicare Patrol (SMP) for Georgia.

GeorgiaCares helps people with Medicare understand their benefits, make informed decisions about health care options, and provide ways to protect themselves from Medicare fraud, error and abuse. We invite you to call 1-866-552-4464 (Option 4) and you will be connected to GeorgiaCares for the CSRA, Georgia.

South State Bank to sponsor Annual Chamber Banquet

Special to Senior News

EVANS, Ga.

The Columbia County Chamber of Commerce announced recently that South State Bank will serve as presenting sponsor of its Annual Banquet.

The 13th Annual Banquet and Business Showcase is slated for Thursday, Feb. 8 at the Columbia County Exhibition Center in Grovetown.

Nominations are now being received for the Chamber's Lifetime Achievement Award, along with the Small Business of the Year and the Large Business of the Year. Sponsorship opportunities still remain for the banquet as well.

Registration for the event is

available online at columbiacounty-chamber.com. Tickets are \$75, and are distributed on a first-come, first-served basis. For more information on registration or sponsorships, contact Sabrina Griffin, Events and Programs Manager for the Chamber, at programs@columbiacounty-chamber.com or by calling 706-651-0018.

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 columbiacounty-chamber.com.

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Poets' Corner

Two Little Old Ladies by Dot A. Jones

A grouchy old lady sat in her rocking chair, unhappy with life. She couldn't imagine a day without strife.

Another little old lady, age the same, sat in her chair, as happy with life as she could be. Everything was wonderful, as in her face you could see.

A happy child she had always been. Others around her liked with her time to spend. She only used caring words to send.

The grouchy old lady didn't like school. Friends she couldn't keep because grudges-fault finding and selfishness surrounded her so deep. A closeness with family she could not keep.

The sweet caring lady looked forward each day to meet her friends along the way. She enjoyed sharing and caring with family to attend, cherishing memories so dear to enjoy, as she rocked in her chair.

It wasn't that God was not a part

of each life. They both attended church each Sunday morning. The grouchy lady entered the Lord's house with a feeling she should and she would. Those around her were dreading her fault finding, avoiding her when they could.

The loving lady entered with a happy smile. She was not only praising her God, but lifting up others to feel His love, as she looked forward to her home above.

The two little old ladies in their rocking chairs, as different as night and day. They are an example of how vital it is to love life to its fullest, not only for self, but others too, so that when they pass on it would be said God looked on the heart. In one He saw a sad broken lady, who had wasted over time. In the other a life in God's love so sublime.

Both believers to heaven went, but one left treasured remembrances, the other just remembered as a grouchy old lady. So many, so sad to say, were glad she was gone.

So... take the advice and start when you are young to show a good attitude in all you do. It will show

in your face, either a life of self-serving or a life of self-giving beauty.

The choice is made when life begins and stays in the heart, until life ends.

Two rocking chairs, now put away. Two lives so different. Which are you?

Sometimes It Seems

by Pauline M. Brown

Sometimes it seems that you're alone.

You look for friends but find none.

You try to reach anyone on the phone,

But the operator says that you can't get through.

Sometimes it seems that the sky is falling.

You pay one bill, and another comes calling.

Your situation goes from bad to appalling.

It seems that the Devil is focused on you.

But take a minute to pray, "God, bless me!"

The closer you are to Him, the better the rest will be.

Opinion

The meaning of POW/MIA Part II

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

In early 1975, while serving as Directors of the Christian Service Center, in Utapao, Thailand; my wife and I (with a small number of others) visited the Bridge on the River Kwai. Close by in the city of Kanchanaburi, is the cemetery where many POWs were buried. As I checked row after row of victims, I came upon a stone that read: "The night grows dark, and I am far from home!" (The grave contained a young lad of twenty one.) Although this epitaph is not original, it spells out the utter hopelessness of those abandoned by all civility, thousands of miles from family and friends. It did not (and does not) matter from what country they came; this status silently echoes the most solemn moments for anyone who ever lived.

While the general information surrounding POWs and MIAs (Prisoners of War and Missing in Action) of any nationality brings concern; when we spell out statis-

tics, conditions, and specifics, we normally limit such casualties to Americans. From the Civil War to our present moments, what has transpired with our warriors during times of combat is totally unconscionable. The barbarian treatment handed out is beyond description.

Thousands were starved, butchered, and battered... and we are talking "after being captured!" Surely we must honor their tenure. We continually strive to "fine tune" the Geneva Accords, spelling out fair treatment for all POWs.

The statistics shared are continuously "ball park," though we can generally report that more than 128,000 Americans have been held against their will since the beginning of World War II. (If you include the Civil War, the number is unbelievable. Even more heart rending is the (approximate) 100,000 who are still Missing in Action, or unaccounted for. The minds, hearts, and spirits of untold "next of kin" have been crushed beyond comprehension. For those who pursue specifics surrounding each major skirmish,

one can easily refer to "google." And for the cruel involvement in photographs; we point you to the POW National Museum in the Andersonville, Georgia Veterans Cemetery.

It is tragic that the National Academies (of education) do not include these heart breaking stories in their curriculum anymore – for we learn much from footsteps of the past. Obviously the entire world could resolve to a much improved moral path. In the meantime, we encourage each citizen to pledge a viable involvement into organizations, or groups which embrace the heroics of the vast number who have paid the extreme price for our liberties. Each of these numerous organizations embrace both the persons and records of those returning – extend honors and pray for those who never made it back home – and strive to rectify the innumerable errors which were committed. May God help each of us to search our hearts in compassion for the thousands of POWs and MIAs, for they exemplify the highest American traditions of civil servants!

Taking Care

Easing the Transition... Making Moving a Relative to Long-Term Care Less Painful

by LISA M. PETSCHKE

The time has come. You've had to do the up until now unthinkable: place a relative on the waiting



Lisa Petschke

list for a long-term care facility (commonly known as a nursing home).

Many people don't understand that this is a difficult decision. A damaging myth

still prevails that families "dump" frail older members in nursing homes to free themselves of the inconvenience of caregiving and get on with their lives.

Quite the opposite is true. It's typically a last resort, pursued after burnout or some other crisis has occurred.

Painfully, your relative is likely to express anxiety and anger, accompanied by feelings of loss. She or he (the latter will be used from here on) will need time to grieve and adjust - as will you. Following are some ways to help with the transition.

Plan to spend admission day together. Tour the facility to become familiar with the environment.

Bring personal belongings - a throw for the bed, a houseplant or photos of favorite people and places, for example.

Ask what kind of toiletries and other personal items need to be supplied, and what type and amount of clothing is recommended.

Inquire about the activities schedule.

Find out if there are private spaces for visiting.

Share as much as possible about your relative's routines, likes and dislikes. Also provide the following information to help staff engage him in conversation and build rapport: birthplace, past vocation and leisure interests, significant life events and important people in his social net-

work.

Notify relatives and friends of the facility's address and phone number and encourage them to call, write or visit. Offer to join them for the first visit.

Visit often, especially in the early days, to provide support and reassurance. Develop a regular pattern so your relative knows when to expect you and can anticipate your next visit. Alternate days with other family members, and telephone in between visits, if you can't get in as often as you would like.

Be prepared that your relative may have many complaints initially. If a concern seems legitimate, discuss it with staff and do some advocating if necessary. Otherwise, provide a listening ear, allowing him to vent. Be attuned to underlying feelings and empathize with them.

If your relative asks you to take him home, gently but firmly reinforce that he needs more care than you can provide. Reassure him you'll be returning soon, and plan what you'll do together. If it's feasible and you intend to follow through, remind him that he can come home for a visit. Don't make false promises.

To make it easier on both of you, time visits so you can depart when your relative is beginning a meal, heading off to an activity or going to bed.

Get to know the staff, in order to develop a partnership of trust and mutual sharing. Show your apprecia-

tion if you're pleased with their care. When you have a concern, express it calmly, ask for their perspective and let them know what you would like to see happen.

Get to know other residents and family members, either informally or through participation in facility activities. Attend the next family council or support group meeting.

Re-create routines from home, such as playing cribbage, watching a favorite TV program together or sharing a meal.

Bring in special foods - a home-cooked meal or favorite take-out treat.

Plan activities outside of the institution. Go for a walk around the neighborhood or to a nearby park, or take a drive. If your relative uses a wheelchair, register him with the local accessible transportation service. Then you can take him shopping or to community events.

Continue to include him in family celebrations. If your home isn't accessible, choose a restaurant that is, or ask staff to help you plan a gathering onsite.

Spend time with friends and relatives who support your decision regarding placement. Family members of other residents as well as staff - especially the social worker - are also valuable sources of support. Initially you may need lots of reassurance that you have made the right decision.

Learn to manage the inevitable feelings of guilt. Remind yourself that your relative is benefiting from around-the-clock professional nursing care, therapeutic programming and companionship. Just because you are no longer the hands-on caregiver does not lessen the importance of your role. With the heavy responsibility of primary caregiving lifted, you can focus your energy on meeting your relative's emotional needs and enjoying your time together.

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

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6:45 PM - Service

Beulah Grove Baptist Church
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Music by the Davidson Chorale and Creative Impressions.

Featured Speaker: Rev. Dr. Gerald L. Durley

The Rev. Dr. Gerald L. Durley was born in Wichita, KS but graduated high school in Denver. He began his leadership in the civil rights movement and struggle for human dignity as student body president at Tennessee State University and involvement in Student Non-Violent Coordinating Committee in the 1960s. He was a Peace Corp volunteer in Nigeria, a program manager in the US Department of Education, and served 25 years as pastor of historic Providence Missionary Baptist Church in Atlanta.

He added scientific grounding to his work with a Ph.D. in Urban Education and Psychology from the University of Massachusetts. Dr. Durley now combines the disciplines of faith and science with the lessons learned as a civil/human rights advocate. He believes God created a perfect, ecologically balanced world for humans to care for, but we are destroying it at an alarming rate. Saving our environment will require cooperation and buy-in from the educational, scientific, business, political, and faith communities. He chronicled his journey in his autobiography, *I Am Amazed*, available on Amazon.

Among his dozens of awards are the White House Champion of Change Award and having his name inscribed on the National Civil Rights Walk of Fame.

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Meetings are normally held on
the 3rd Saturday, 11 a.m.-1 p.m.,
September-April except for
December, at University Hospital,
1350 Walton Way, Dining Rooms 1-
3. For information on the organiza-
tion please contact Gayle Tison at
g.m.tison@wowway.com.

Hephzibah Lions Club

Meets the 2nd & 4th Thursdays, 7
p.m., Jesse Carroll Community
Center, Windsor Spring Rd.,

continued on page 7

General Business Directory For Seniors



TrueCare Personal Care Home
We provide peace of mind
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YOUR TIME
Spend an afternoon, or a few hours each week giving back to the community. Make volunteering a part of your family activities.



CALL: Mid GA: 478-475-9995
OR CSRA: 706-650-5760

To find a location near you, visit
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Do you Need Glasses, Dentures or Dental?

If you have Medicare, Call me.
I Might be able to Help.



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~ ADVERTISING INFORMATION ~

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

Billy Tucker
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EVENTS

from page 6

Hephzibah. For additional information contact Lion Frank Spinney, President, at 706-592-5618 or Jon Winters at 706-592-9622 or 706-833-0458.

Morris Museum of Art
1 Tenth Street at Riverwalk in Augusta Riverfront Center. Call 706-724-7501 for more information or visit the Museum's website at www.the.morris.org.

• Create With Me: 'Tis The Season!: Thurs., Dec. 7, 10:30-11:30 a.m.
• Southern Soul & Song: Suzy Bogguss: Fri., Dec. 15, 7:30 p.m.

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

Caregiver Support Group

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

Augusta Museum of History

560 Reynolds Street in downtown Augusta. Call 706-722-8454 for events information.

• *Integration: Barbara Gant*: Jan. 15
• *Brown Bag Series: An Overview of Business Development in the River Region*: Jan. 17

Lucy Craft Laney

Museum of Black History
www.lucycraftlaneymuseum.com
Call 706-724-3576 for events information.

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!

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.

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.

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
Meets First Mon. each Month, 6:30 p.m., St. Augustine's Episcopal Church, 3321 Wheeler Rd., Augusta. Additional information - Call Diana Parfit at, 706-513-5458 or email: dianalparfitt@gmail.com.

Alzheimer's Caregiver Support Group

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

CSRA Parkinson Support Group

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

Area Agency on Aging

30-minute aging services information session, 3rd Thursday each month, 1 p.m. KROC Center Augusta, Senior Lounge, 1833 Broad Street. Registration not required. Contact April Young, Resource Specialist, 706-210-2022 or 706-210-2018.

Harmony River Chorus of Sweet Adelines International

Harmony River Chorus of Sweet Adelines' International is having a Guest Night on Thursday, January 18, 2018, 7-9 pm at the North Augusta Church, 600 W. Martintown Road, North Augusta, SC. Women of all ages are invited to attend. "Resolve to Have Fun" singing Barbershop music. Weekly rehearsals will follow each Thursday thereafter. For additional information contact: Karen Klimka at

803-507-4406.

Italian American Club of the CSRA to Hold Pasta Festival

The Italian American Club of the CSRA will be holding its 36th annual Pasta Festival on February 2, 2018 at the Immaculate Conception Catholic School cafeteria. This annual celebration includes salad, bread, your choice of meatballs/sausage and the homemade pasta sauce that has dazzled for years. Desserts are also available. Lunch (11:00-2:00) and dinner (4:30-8:00) with both takeout and dine-in. Plates are only \$9/each, cash or credit. Come and enjoy this authentic Italian feast! 706-869-8603 for questions or arrange large takeout orders.

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General Business Directory For Seniors

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On the Cover

Visit two special exhibits this month!

by CAROLYN BRENNEMAN
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COVER

Woodland Road by Dr. Hardy

This month, we have two very special exhibits at the fabulous Sacred Heart Cultural Arts Center in downtown Augusta. Both events are open to the public and are free. We will want to attend these special exhibits this month!

The first exhibit is one of a kind and will be on view until Friday, January 5th. This marvelous presentation is by nine year old, Grady Walden Carr, who has been painting since age six. Grady is a student at Lake Forest Hills and is tutored by a local art teacher, Patricia Clayton. Grady's art allows him to express his creativity and to have fun. Painting is a wonderful tool for any child to express himself and see a whole new perspective on life. In addition to painting, Grady plays golf and

tennis with his grandfather, and loves to read with his grandmother, of North Augusta, South Carolina. Grady's reception at the Center is on Wednesday, January 3rd from 5 pm to 7 p.m. Let's be sure to visit this exhibit!

The second exhibit we will not want to miss, are displays by Dr. Linda Hardy of Augusta. Dr. Hardy began her artistic endeavors in 2010 shortly after retiring from her medical practice. She studied under the late David Mascaro and taken intermittent workshops and classes.

Dr. Hardy is represented by Art on Broad in Augusta, and has shown her work at the Aiken Center for the Arts, Mascaro Studio and Gallery, the Augusta KROC Center, Aiken Center for the Arts, Gertrude Herbert Institute of Art, and the McCormick Cultural Center in SC. Her work has been accepted and awarded in juried shows in McCormick and Aiken and may be found in private homes and corporate offices in Aiken, Atlanta, Augusta, Birmingham, Seattle, and Indiana. She is a member of the

Aiken Artist Guild, the Gertrude Herbert Institute of Art, the Morris Museum of Art, and Aiken Center for the Arts. Dr. Hardy lives in Augusta with her husband, Dr. Arlie E. Fiveash. Dr. Hardy's special reception is set for January 11, 2018 from 5 pm to 7 pm. Her exhibit will be on view until February 23, 2018.

Be sure to mark your calendar! Both events are held at our beautiful Sacred Heart Cultural Center which is open Monday to Friday, from 10 am to 4 pm. The Center is located at 1301 Greene Street, Augusta, 30901, 706.826.4700. Visit the website at www.sacred-heartaugusta.org.



Fripp Evening by Dr. Hardy



Two on the Sea by Grady Carr



The Last Bouquet by Dr. Hardy



Bird Photo by Grady Carr

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Location and date for our February 2018 OPEN HOUSE
will be announced in next month's edition of Senior News.

For more information and listings please
call Valerie Greene at 706-863-2390
or Email: v.greene@jensencommunities.com
www.jensencommunities.com