

If Heaven Doesn't Have A Hardware Store, I'm Not Going!

by Jan McCannless

The Bible tells us that whatever we desire will be given to us in Heaven, so I want a hardware store! I love them and can spend hours in one looking at the various size nails, washers, pipes, plumbing supplies and aluminum siding.

Unlike a lot of women, I care nothing about shopping, but give me a hardware store, and I can be happy for endless hours. The fact that Salisbury is getting another home improvement store sends shivers down, or up, my spine, and just knowing that Laniers, over in Lexington is only a mere 30 minutes away, fills me with desire!

My love of hardware stores was something I hid from my husband before we were married, figured he'd think I was weird. He expected me to be ga ga over dress sales and shoe stores, and, well, I do love jewelry, but, hardware, now that's where it's at for me.

When I was in school, the usual offerings for girls were home economics, choir, and typing. I could already cook, knew how to sing and was already taking typing. I wanted to take shop. Boy, did I have to fight for it too,

because in 'those' days, girls did not take shop - they just didn't, and, there were no exceptions — until I came along, that is! I remember being called in to the counselors office for a 'chat', guess they wanted to see if I was normal or not, but eventually I raised enough ruckus, they let me take shop. I was, quite naturally, the only female in there, and I took a lot of ribbing from the boys, but I learned a lot too, and using all those tools, oh man, I was in heaven! I had my own tool belt and everything!

To this day, This Old House and the various home

improvement shows on TV are my favorites, and I notice, there are always women around doing some of the work.

In our own home, the spouse has always been very handy around the house, repairing or replacing most everything that needed work. We figured with two big, strapping sons around, he'd never lack for help—but, it was our little, tiny daughter that would follow him around with his tools, handing him what he

needed, holding this pipe or that wrench while he worked. She was his 'right hand man'. To this day, she is the one who fixes things at her house, ripping up carpet,

Continued to page 1



Age Requirements to Retire Via the Social Security System

From LoveToKnow Seniors

Many people decide when they want to retire based on the age requirements to retire via the Social Security system. The amount of Social Security benefit received each month is based on the age of a person when they retire and whether they continue to work after they reach retirement age.

Retirement Planning

There are two key parts to retirement and estate planning:

* Retirement needs - How much money will you need after retirement and what will be the source of that income?

* Estate needs - It is important to plan if you want to have money left after you die to pass on to your family, friends, organizations or charities. You need to make sure that your estate and financial planning includes a careful look at the various sources of income you will have during your retirement years as well as your planned expenditures.

Social Security benefits are

usually only a part of the total retirement benefits and income that a retiree will receive. Savings, investments, annuities and pensions are also important sources of income after retirement.

Social Security Retirement Benefits

Not everyone is eligible to receive Social Security benefits. In order to qualify for Social Security:

* You need to have earned a specific amount of money each quarter.

Continued to page 10



How Should I Prepare for Medicare?



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I'm Almost 65 — How Should I Prepare for Medicare?

Turning 65 is a lot like turning 16. When you turned 16, you didn't just automatically get your driver's license; instead you had to take an exam and prove that you were a safe driver. There was a specific order and procedure for getting your driver's license, and the same is true for enrolling in Medicare for the first time when you turn 65.

Much like you anticipated turning 16 and getting your driver's license, you must anticipate and plan for becoming a Medicare beneficiary. Don't wait until you're 65 to start thinking about your Medicare choices. Start now and let the Department of Insurance's SHIIP (Seniors' Health Insurance Information Program) help you.

SHIIP provides free, unbiased information about Medicare and other insurance-related issues, and there are SHIIP sites in all 100 counties in North Carolina. It is recommended that you review your Medicare options before you need to enroll so that you don't make any hurried decisions at the last minute. Your Medicare choices will depend on several factors including:

1. Are you retired or will you or your spouse continue to work?
2. Will you have access to medical and/or prescription drug coverage through an Employer Group Health Plan?
3. How does your Employer Group Health Plan compare with Medicare supplement plans and Medicare Advantage plans?



Of course there are other things to consider when determining your Medicare options. SHIIP has created a handout meant to help you navigate the Medicare system and initial enrollment process. The handout, "The Road to Medicare," outlines the decisions you'll need to make and what

options are available through the Medicare system. To obtain a free copy of "The Road to Medicare" call SHIIP at 1-800-443-9354 or by visit SHIIP's Web site at www.ncshiiip.com.

You can also meet with a certified SHIIP Volunteer Counselor in your community to discuss your Medicare options. To arrange an appointment with a SHIIP Volunteer Counselor, contact Rowan County Senior Services Department at 704-216-7700 or you can contact SHIIP at 1-800-443-9354 or visit www.ncshiiip.com.

Don't wait to make your Medicare decisions — you can start the process before your 65th birthday. Let SHIIP help you understand your options and get you on the road to Medicare.

Relying on Medicare alone?

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Left to right:
Lori Lambert,
Jennifer Fells,
Rudy Wise,
Gina Brigman

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Be sure to check out these local businesses we've added recently to www.ThriftyU.com:

Visit www.ThriftyU.com for information on upcoming community events and educational seminars. If you are hosting a public event, we'll post it on our calendar absolutely FREE! Contact us with your event details!

Monthly "Get Smart" Seminars • Local Announcements

Summer's Last Fling

Mary RicePatterson

It seems summer has gone in a flash! Did you get everything done that you planned? No one ever does so don't feel bad. We (my husband Leonard and I) canned more beans than ever, froze corn, broccoli, okra and made blueberry jam, and now we are into figs and have pears yet to go. People ask why do all this? I answer - we are still at war and I remember rationing in WWII, or more recently the tomato scare, was it real or propaganda? What will be next? It just pays to have a good store of food on hand in case of storms or whatever. Besides it will help with the budget.

We had our vacation early, so there were no trips to speak of. My sister and her husband celebrated their 50th wedding anniversary by renewing their vows. We really enjoyed that and got to see lots of relatives.

Leonard dragged me off fishing one morning. He really did need someone else on the boat since it is hard to catch fish and drive the boat at the same time. I used to go with him alot and we have fished most all of the lakes close around and also Lake Murray in South Carolina. He tells everybody that I got old on him but the truth is I get alot of housework done while he is off fishing.

We put the boat in at Stutt's Landing, one of my favorite spots, and I thought we would fish that area but no, we took off down toward the dam, and he later told me it was the largest open water



on the lake. There was quite a breeze which made the boat a little hard to steer. I got out my little notebook to keep account of the fish. They began to bite right away and by 7:30; we had 2 keepers and 4 throwbacks. "Send them back to Momma!" Leonard just doesn't keep the small ones.

The sun was bright but we had our dark glasses and long sleeves, so we didn't have to put the top up. A few boats would pass by but we were all alone most of the time. Planes were flying overhead. I recall from a trip that I had made that they bank over the dam on their approach to the airport from the North. We keep a spyglass on board to watch the wildlife or to see what other people are catching or get a good view of some of the beautiful mansions that line the shore.

We had a good morning and had our limit by 10:15. Eight keepers and we were ready to hit the road before the lunch traffic got too crowded.

I don't care how much power, brilliance or energy you have, if you don't harness it and focus it on a specific target and hold it there, you're never going to accomplish as much as your ability warrants.

- Zig Ziglar

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"Yes, these new bulbs are expensive, but the price includes the services of a Hazmat cleanup team in case you break one."

Alzheimer's Disease, a Growing Concern for Boomers

The Memory Walk - A way to help

By Robin M. Perry

Q. My 85-year-old mother is in the early stages of Alzheimer's disease and is still at home. We're hoping to keep her in her own house for as long as possible. What's the latest about Alzheimer's disease and what it will mean for my generation?

Sadly, the information is not all good news. While many of the diseases that strike senior citizens are declining, the most feared - Alzheimer's Disease - is increasing at an accelerating rate, according to the latest report from the Alzheimer's Association. Today, someone is diagnosed with Alzheimer's every 71 seconds.

Your mother is among 5.2 million Americans who are living with Alzheimer's disease, according to the "2008 Alzheimer's Disease Facts and Figures" report (online at http://www.alz.org/national/documents/report_alzfactsfigures2008.pdf).

This new study says the disease is poised to strike one out of eight Baby Boomers. According to the Alzheimer's Association, now is the time to address this looming epidemic that currently has no effective disease-modifying treatments that halt or delay the progression of the disease.

There is hope through research, however, and everyone will have a chance to support that hope with the upcoming Memory Walk the Alzheimer's Association is having on September 20, 2008 at the Kannapolis Intimidator Stadium

(Exit 63 of I-85) beginning at 9 am. There will be food, fun and a great way to contribute to such a vital cause. This is the associations' signature event for awareness and fundraising. The vision is to create a world without Alzheimer's disease.

Also, more Alzheimer's patients than ever are staying at home, particularly those in the early stages of the disease. As with your family, loved ones often make extra efforts to keep their seniors at home.

It's easy for family to get burned out, though. That's why there is help available for those seniors as well as family caregivers. Home Instead Senior Care employs CAREGivers who can serve as a respite to adult daughters like you, as well as sons and spouses. The company's CAREGivers perform duties such

as meal preparation, light housekeeping, errands and shopping. Some CAREGivers are even trained to work with Alzheimer's clients. Contact the company today for more information.

For more information about The Memory Walk go to www.alz.org/northcarolina and/or Home Instead Senior Care, contact Robin M. Perry, Community Service Director at 704-636-2010. Home Instead Senior Care is the leading provider of non-medical in home care for seniors. www.homeinstead.com. To read this Alzheimer's Association report, log on to http://www.alz.org/national/documents/report_alzfactsfigures2008.pdf.

Make wise decisions when buying auto insurance

Whether you are buying insurance for a new car or for an older second car, there are many choices to make.

Collision insurance: When a vehicle is financed, the lender requires collision insurance. It pays for damage to your vehicle in an auto accident when you are at fault. In a total loss, it pays the fair market value of your car or truck.

Comprehensive insurance: It's similar to collision but also covers damage to your vehicle by an unknown party or "act of God." Vandalism, flood, hurricane, theft and fire are usually covered, but check the policy for the details.

Liability insurance: If you are at fault in an accident, you could be held liable for medical and repair costs for everyone involved. Liability coverage won't pay for your vehicle, but it can shield you from cost of damage to others.

Some owners of older vehicles choose liability coverage only. Adding comprehensive insurance for a vehicle valued at \$3,000 more or less costs little, and could be very helpful if you have to replace the car.



Bodily injury insurance: If people are injured in an accident that is your fault, this insurance will pay for medical expenses, loss of income, funeral expenses, legal defense fees and more. Consider purchasing the highest limit you can afford.

Property damage liability insurance: It pays for structural damage to homes, storefronts, stationary objects, vehicle repair or replacement costs when the accident was your fault. It can protect assets in the event of a lawsuit resulting from a covered accident. Consider buying the

highest limit you can afford.

Insurance agents usually present a comprehensive or collision policy with the addition of bodily injury, liability, and other features insurance listed separately on the bill. The coverages may be limited, but you can raise them.

Gap insurance: When you buy a new car, its fair market value is reduced significantly in the first months you own it. And some

long-term finance plans result in the loan being larger than the market value of the vehicle for two or more years. To fill these shortages in coverage, gap insurance can help.

To save on insurance costs, increase the deductible amount. There is a 20 percent savings when the deductible is raised from \$200 to \$500 and greater savings if it is raised to \$1,000.

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Caregiver Camp – Sept 15 – 19

Caring for Caregivers

10 am – 3:30 pm daily – Lunch is provided

Cabarrus County Senior Center – Concord

Camp registration is FREE

Topics include:

Hands on Care – Caregiver Wellness – Aging Services

Assisted Living – Meals on Wheels

Adult Day Services – Transportation Services

Medicaid & CAP Assistance & Lots More!

Registration Deadline – Sept 10.

If you need care or supervision for your loved one in order to attend camp, or if you need transportation – please register by Sept 1.

Cabarrus Senior Games Tournaments

Come on out and join us for some “just for fun – get ready for State Finals” tournaments – open to anyone! You don’t even have to know the rules...

Sept 17	9 am	Bocce
Sept 18	9 am	Corn Toss
Sept 23	9 am	Billiards (Women)
Sept 23	9 am	Horseshoes (Men)
Sept 23	1:30 pm	Billiards (Men)
Sept 23	1:30 pm	Horseshoes (Women)

There’s no charge – just register by Sept 12 by calling 704-920-3484.

September’s Dance Schedule

Enjoy dancing the night away with your friends!

Date	Band	Location
September 5	The Hi-Liters	Concord
September 5	The Classics	Mt. Pleasant
September 12	The Classics	Concord
September 26	The Classics	Mt. Pleasant
September 27	The Hi-Liters	Concord

Admission is \$5 at the door!

Time is 8:00 p.m. – 11 p.m.

Monthly Book Club

Join your fellow readers and enjoy some stimulating book discussions! September’s selection is “Fire With Fire” by Allan Kahane. Discussion questions are available by calling the Senior Center – Concord.

Date: September 2

Time: 2 p.m.

Location: Senior Center – Concord

(Head’s up for October’s book: “Knitting Under the Influence” by Claire LaZebnik)

This Week at the Movies

See some great movies – old and new and on the last Friday of the month – enjoy a movie festival!

Sept 3	1 pm	“Bonneville”	Mt. Pleasant
Sept 5	1 pm	“Bonneville”	Concord
Sept 10	1 pm	“Thoroughly Modern Millie”	Mt. Pleasant
Sept 12	1 pm	“Thoroughly Modern Millie”	Concord
Sept 24	1 pm	“Bye, Bye Birdie”	Mt. Pleasant
Sept 26	10 am	“Bye, Bye Birdie”	Concord
	1 pm	“The Cheap Detectives”	Concord
	3 pm	“The Train Robbers”	Concord

We provide the popcorn! Seating is limited, so come early and enjoy the show!

Fitness Assessments

Are you in a fitness program and want to track your progress? Test your walking endurance, leg strength, flexibility, Body Mass Index (BMI), and get measured to track your weight and inches lost. You will receive a Wellness Report Card to track your progress. Drop in or call to make an appointment.

Contributions are accepted.

1st Thursday monthly, 10:00 a.m. – 2:00 p.m.

Location: Senior Center - Concord

Fitness Room Orientation

Orientations are held monthly by a certified trainer. If you are unable to attend the scheduled orientation, please call to schedule an appointment. Once orientation is completed, fitness room is available to adults 55 and older, Monday – Friday, 8 a.m. – 5 p.m.

1st Tuesday monthly, 11:30 a.m.

Location: Senior Center - Concord

Bingo

Here’s your opportunity to win lots of prizes and have some fun with your “buddies”. Join us for Bingo.

2nd & 4th Mondays monthly, 1 p.m.

Location: Senior Center – Mt. Pleasant

2nd & 4th Fridays monthly, 1 p.m.

Location: Senior Center -- Concord

GOLF ANYONE?

By Evelyn Myer Allison

When my gentleman friend visited me in my southwest Virginia stomping ground, stopping by the family-owned Raven's Nest Driving Range was a natural choice. Art loves to play golf.

Golfing, other than Putt-Putt, is something I've never done, so I just watched patiently as he sent the balls sailing down the 7-acre creekside bottom. Art's strokes were long and strong, and he even LOOKED like a golfer.

Somehow that wasn't in sync with the stereotypical holler image of my youth. Definitely no bibbed overalls, no red bandanna sticking out of his hip pocket, and no chew of tobacco in his jaw.

DOUBLE DUTY FIELD

My mind kept wandering off to the days when I picked creasy greens and helped haul hay off that "driving range." Never, in my wildest dreams, would I have imagined that old field going up-town in my lifetime.

After Art headed home to Tennessee, I kept thinking about thunder and the threat of lightning cutting the golf practice short. There was still half a basket of balls left.

Next morning I was still thinking about the unused balls. Just couldn't turn loose of the idea somebody should use them, so I headed back to the Redneck Driving Range.

As I suspected, that early in the day not a soul was in sight.

I picked out a golf club and swatted the air a couple of times.

Wow, I loved the sound of that S-W-I-S-H.

My brother-in-law has a clever place to keep the golf balls and clubs . . . in a well-used bull trailer! It doesn't seem to be a deterrent to the Richlands doctors who frequent the range though. They just keep coming back, but thankfully not that morning.

I looked around one more time to make sure I was alone, then put a little white ball on its perch. Holding my breath, swung that club with all my might. IF I'd hit the ball, it would have bounced off the rock cliff on yon side of the creek. But there sat that little ball right where I put it.

After I tried a few more times I knew the only safe place for the ants was to crawl up on that ball.

Not to be outdone, I persevered until I managed to hit every ball at least a short distance down the field. My form was something to behold! At times I thought maybe I could have thrown, or kicked, the ball more gracefully than I was hitting it with a club.

After I finished, I strolled around the field picking up golf balls. It was with great satisfaction I plopped down a full basket in the bull trailer, and breathed a sigh of relief.

Wonder if I have finally earned my bragging rights to being a sure-'nuff golfer. Regardless, if you ever see me pick up a club and aim it at a ball, you'd better duck.

Local Seniors advance to North Carolina Senior Games State Finals

Over 38 area athletes and artists have qualified for the North Carolina Senior Games State Finals after award winning performances at Salisbury / Rowan Senior Games & SilverArts, held this past March and April in Rowan County.

Salisbury / Rowan Senior Games & SilverArts is sanctioned by North Carolina Senior Games and is part of a statewide network of 54 Local Games for all 100 counties. The Local Games are held annually to promote health and wellness and to quality participants for State Finals.

NCSG is a nonprofit organization dedicated to providing year-round health promotion and education for adults 55 years of age and better, and is sponsored statewide by the North Carolina Division of Aging and Adult Services. Salisbury / Rowan Senior Games & SilverArts is sponsored by BCBS of North Carolina - Cheerwine - Carillon - Comfort Keepers of Salisbury - Genesis HealthCare of Salisbury - Humana Market Point and Rowan Regional Medical Center. For more information about how to be a participant, sponsor or volunteer please contact Phyllis Loflin-Kluttz Senior Games & SilverArts Coordinator 704-216-7780.

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Heroes on the Home Front

Woman's Lib

When she was a child she was told, "Little girls should be seen and not heard."

When she was in school she was told, "Write, I must not talk in school 100 times."

When she was in high school her friends said, "Boys like girls who listen."

Her brother said, "shut up."

Later, her WW2 vet said, "You take care of the babies - I'll take care of business."

The children matured. Time passed. People passed away.

And here she sits, wondering what it was she wanted to say.



submitted by Patsy Medlin

Tres Sudoku

To solve a sudoku puzzle, you only need logic and patience. No math is required.

Simply make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each number. Each column and row of the large grid must have only one instance of the numbers 1 through 9.

Here's a tip for playing. We call the 3x3 squares "regions." With a highlighter, color in all the rows and columns in the large grid that have a 3 in them.

We chose 3 because there are several of them in the puzzle.

Now observe. In the bottom right region, what is the only possible location for the 3?

This technique is called

	1	2				5	3	6
			7		5			
5	4							2
1			6	4	3	9		
		4	5	9	8			3
	9						7	2
			3	9				
4	3	1				6	9	

scanning, and you usually do it with your eyes. The difficulty rating on this puzzle is medium.



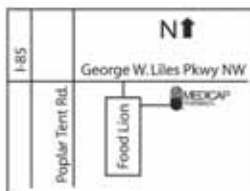
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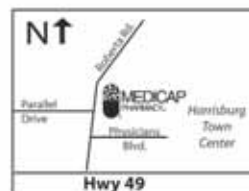
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In The Shelter of the Most High

By Linda Bec

There is an interesting story that some of you may or may not have ever heard. In the biography of Jimmy Stewart, the famous actor, we learn about his service to our country as a fighter pilot. He fought numerous dangerous battles and returned safely home as a decorated Brigadier General.

So you probably know or may be kin to a lot of loyal Americans who served their country and returned safely. But unless you've heard what Jimmy's father placed in his pocket just before he left, your curiosity is probably about to get the best of you. (Don't you love happy stories?)

We were told that his father owned a hardware store, but all that really matters is the degree of faith he had. The elder Mr. Stewart placed a copy of Psalm 91 in his son's pocket and instructed him to keep it there during his service to the USA.

I've forgotten how long the actor served, but he returned to a wonderful career as one of the very popular actors whom most everyone loved. He was married to one woman the rest of his life and raised a family.

I would like to encourage the folks who have friends or family in the military to make a copy of this Psalm and place it in the pocket over the heart of these military men or women. Then pray and reread this Psalm as often as you need a lift and encouragement for their safety.

PSALM 91

He who dwells in the shelter of the Most High will rest in the shadow of the Almighty.

I will say of the Lord, "He is my refuge and my fortress, my God, in whom I trust."

Surely he will save you from the fowler's snare and from the deadly pestilence.

He will cover you with his feathers, and under his wings you will find refuge; shield and rampart.

You will not fear the terror of night, nor the arrow that flies by day, nor the pestilence that stalks in the darkness, nor the plague that destroys at midday.

A thousand may fall at your side, ten thousand at your right hand, but it will not come near you.

You will only observe with your eyes and see the punishment of the wicked.

If you make the Most High your dwelling - even the Lord, who is my refuge - then no harm will befall you, no disaster will come near your tent.

For he will command his angels concerning you to guard you in all your ways; they will lift you up in their hands, so that you will not strike your foot against a stone.

You will tread upon the lion and the cobra; you will trample the great lion and the serpent.

"Because he loves me," says the Lord, "I will rescue him; I will protect him, for he acknowledges my name. He will call upon me, and I will answer him; I will be with him in trouble, I will deliver him and honor him. With long life will I satisfy him and show him my salvation."

In the Book of Daniel when King Nebuchadnezzar became angry with Shadrach, Meshach

and Abednego, he told them if they did not serve his gods or worship the image of gold he had set up that he would throw them into the blazing furnace.

In Daniel 3:17 & 18, they replied: (vs.17): "If we are thrown into the blazing furnace, the God we serve is able to save us from it, and he will rescue us from your hand, O King. (vs.18): "But even if he does not, we want you to know, O king, that we will not serve your gods or worship the image of gold you have set up."

The king got very angry and threw them into the fire and had them stoke the flames so high that it killed the soldiers as they got close. But the king leaped to his feet and asked his advisers, "Weren't there three men that we tied up and threw into the fire?" They replied, "Certainly, O king." (vs. 24) He said, "Look, I see four men walking around in the fire, unbound and unharmed, and the fourth looks like a son of the gods." (vs.25)

And just as in Psalm 91 and the



Book of Daniel, God is able and there for our soldiers; he can be their refuge, their dwelling place in the "fiery war" if they seek him with their hearts. And even if they have Psalm 91 in their pocket, our soldiers may pay dearly with their bodies or even their lives but God is able to give them eternal salvation in His dwelling place.

As I finished writing this, I was reminded to mention the cards for soldiers ministry. Once again, I need help with this project; lots of help. I think if there is a way we could put a copy of Psalm 91 in each card, this would be an added blessing. If you are willing to help, please call me at 704-278-9355 or email me at lindainthecards@carolina.rr.com

Balances on credit cards, home equity lines grow

Borrowing can be habit-forming, but Americans love to do it.

With tighter lending standards on autos and home refinancing, consumers are tapping other sources of credit. The average balances on credit cards rose 9.5 percent recently, and balances on home equity lines of credit rose 8.1 percent, according to data from Equifax, Inc., and Moody's Economy.com.

Borrowing is climbing faster in areas where housing prices fell the most, making it difficult to get extra cash from refinancing. The most affected areas in the study were found to be in California, Florida and Nevada.

Rates on some credit cards and home-equity lines of credit have fallen with the Fed rate cuts,



making borrowing from those sources more attractive.

Further, as credit standards continue to tighten, borrowers are pulling more money from home equity lines of credit before banks can reduce or freeze their credit lines. In some cases, the extra borrowing is vital to keeping a home. In the worst-case scenario, it is for the cost of excessive living.

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ACTIVITIES

DANCE SCHEDULE

- September 12 Wild Western
Dance
finger foods. \$5 person. 8-11 p.m.
- September 26 Fall Flig
finger foods, \$5 peson, 8-11 p.m.
- December 31 New Year's Eve Dance
DC & the Chosen Few.

This will be held in the gym at the Kannapolis YMCA with meet & greet time being 8-9pm and the dance 9pm until midnight. Tickets will be \$8 in advance & \$10 at the door. Tickets will be sold at all the Kannapolis YMCA dances, senior luncheons, prayer breakfast, and also at the Kannapolis YMCA front desk. There will be great music & door prizes. Finger foods will be furnished by ticket holders and YMCA.

SENIOR CHRISTMAS BANQUET

Our Senior Christmas Banquet is planned for December 4th from 6-8pm. This will be held at the Kannapolis YMCA. Tickets are \$12 and are available at the Kannapolis YMCA front desk, Kannapolis YMCA dances, prayer breakfast, and senior luncheons. There will be great entertainment and door prizes. Come enjoy a great meal and celebrate Christmas with us.

SENIOR LUNCHEONS

Senior Luncheons are the 1st Thursday of each month which is a covered dish luncheon @ 11:30am; Prayer Breakfast is the 3rd Thursday each month @ 9am. Breakfast is furnished by the Kannapolis YMCA and prepared by Senior volunteers. We also have a guest speaker at each breakfast. Come and invite your friends.

LUNCH AND LEARN

Lunch & Learn is September 17th @ 11:30am. Soup, crackers, dessert, tea, & water will be served. The topic for this Lunch & Learn is sponsored by the Lifeline Screening – "The importance of screening" presented by Michelle Petty. (Free)

For more information on YMCA Active Older Adults Programs, Contact Jean Smith @ 704-939-9622 ext. 2222 or jsmith@cannonymca.org

ACTIVE OLDER ADULT TRIPS MOUNTAIN MUSIC JAMBOREE

September 6, 2008

Board bus @ 3:30 pm

Dinner will be served from 6-8:30 p.m.

Music from 7:30-10:30 p.m.

Cost-\$50. Price includes tickets, buffet, & transportation.

Transportation is provided by Cross Road Charter (Travel in a comfortable & handicap accessible bus)

The finest traditional music and dance show found anywhere!

If you want a taste of the way we have fun in the mountains, join us on a Saturday night.

The buffet features Country fried chicken, baked ham, roast beef, mashed potatoes, baked apples, green beans, buttered corn, biscuits, gravy, peach and cherry pie/drinks are included..

The buffet features Country fried chicken, baked ham, roast beef, mashed potatoes, baked apples, green beans, buttered corn, biscuits, gravy, peach and cherry pie/drinks are included.



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FOR RATES AND AVAILABILITY

Age Requirements to Retire Via the Social Security System

Continued from page 1

* Taxes need to have been paid in your name into the Social Security Administration. Your employer probably paid the tax if you worked full-time. You paid the tax if you were self-employed or if you worked and earned over a specific amount during the year. If you worked for the Federal or state government your entire life, you may not be eligible for Social Security benefits because your employer paid into a pension fund instead of paying taxes to Social Security.

When you get ready to retire, the actual amount of your Social Security benefit is based on four factors:

* Lifetime earnings – The more you have earned, the greater the benefit.

* Starting age to receive benefits – You can apply to receive benefits starting at age 62. The longer you wait after age 62, the more benefit you will be paid.

* Working after retirement – Your benefit can be reduced if

you continue working after you start receiving Social Security benefits.

* Year of birth – The Social Security law has been revised multiple times. The revisions are implemented based on the year of birth of the retiree.

Age Requirements to Retire Via the Social Security System

You can decide to retire at any age. However, your age at retirement can play a major role in the amount of Social Security benefit you receive. For example:

* You are not eligible to receive Social Security benefits until age 62.

* The year you were born determines whether you can receive full benefits at age 65 or if you have to wait until you are 66 or 67. This is called your "Full Retirement Age".

* Your benefits will be permanently reduced if you retire before your "Full Retirement Age".

Zucchini date bread a spicy summer treat

What is that late summer specter that lurks silently beneath the garden foliage? It's not the "Great Pumpkin," but rather, the "Great Zucchini," too big and too pulpy to saute like its early-season counterparts.

What is a chef to do? Make it into a nutritious breakfast cake or dessert, substituting honey and dates for the sugar in most traditional zucchini bread recipes. Moist, spicy and richly brown, it adds to any feast.

The sweet bread retains the fiber and vegetable qualities of the green squash. The nuts provide additional roughage for better digestion.

Zucchini date bread

- 3 eggs
- 1 cup honey
- 1 cup chopped and pitted dates
- 2 1/2 cups sifted flour
- 1/2 cup walnut pieces
- 1 cup canola oil
- 1 teaspoon salt

- 1/4 teaspoon baking powder
- 2 teaspoons baking soda
- 1 tablespoon cinnamon
- 1/4 teaspoon allspice
- 1/4 teaspoon ginger
- 1/4 teaspoon nutmeg
- 2 cups grated zucchini (coarse and with skin)
- 2 teaspoons vanilla

Whisk eggs together with oil, and slowly add honey and vanilla. Mix until well blended.

Stir in a mixture of the sifted flour, salt, baking powder, baking soda, cinnamon, allspice, ginger and nutmeg. Add the zucchini, dates and walnut pieces. Mix thoroughly.

Place the batter in a well-greased loaf pan or three miniature loaf pans. Bake at 350 degrees for 50 to 60 minutes until golden brown and when a wooden skewer will pull cleanly from the loaf. Eat it while it's hot (you could add ice cream) or freeze the loaves for a winter treat.

* The year you were born determines how much extra you can earn in benefits if you delay retirement.

Full Retirement Age Benefits

You can earn your full Social Security benefits at age 65 if you were born in 1937 or before.

If you were born after 1937, you cannot earn full Social Security benefits until you have reached a specific birthday and have waited a certain number of additional months to qualify.

For example, if you were born between 1943 and 1954 you have to wait until you are 66. You will have to wait until you are 67 to receive full benefits if you were born in 1960 or later.

Retiring Early

You can start receiving your Social Security benefits at any month between age 62 and your "Full Retirement Age". The amount of your benefits will be reduced and will stay reduced even when you reach your "Full Retirement Age".

The reduction is based on how early you started receiving benefits before your "Full Retirement Age". The earlier you

start, the more your benefit is reduced.

Receiving Retirement Benefits While You Work

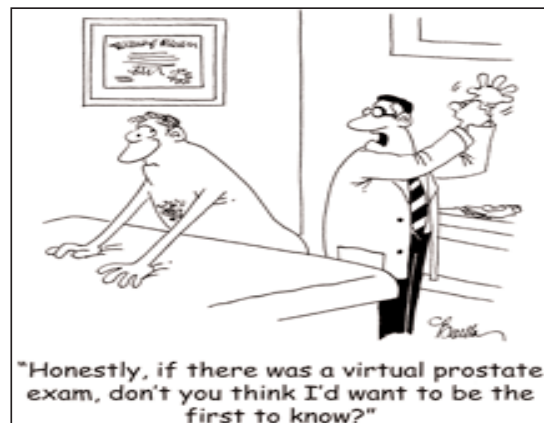
You can decide to work while you receive your monthly Social Security benefits. This can have two results:

* You might earn a higher benefit - Social Security benefits are based on the amount you earn during your lifetime. Social Security will review your records every year and notify you if you qualify for an increase in your benefits.

* Your benefit might be reduced - Your benefit amount will be reduced if you receive benefits before reaching your "Full Retirement Age":

• In or after the month you reach "Full Retirement Age"- Your benefits will not be reduced.

Some people decide to keep working after their "Full Retirement Age" and to delay applying for Social Security benefits. You will earn a larger benefit if you delay applying for benefits. Your benefit will be increased by 6.5-8.0 percent annually based your year of birth.



Celebrate 50th Birthday of Ford's Legendary Edsel

CONCORD, N.C. (Aug. 8, 2008) - It is often called "Ford's famous flop," but when the Edsel automobile celebrates its 50th anniversary during the Sept. 4-7 Food Lion AutoFair at Lowe's Motor Speedway, a special display might convince spectators the controversial car was simply a victim of bad timing and its own hype.

By the time the 1960 model hit showrooms wearing a generic American car grille, Ford had pulled the plug on the brand, and only 2,846 of the re-designed Edsels were built.

Ford Motor Co. lost \$350 million betting on a car named for its founder's son, but was the Edsel's spectacular failure really the result of its unusual appearance? Detroit automakers produced several just-as-unattractive cars in the late 1950s and early 1960s, so looks don't tell the whole story.

It is most likely the case that Ford sank its new division with its own hype. The company had America talking about the Edsel before anyone in the public even saw a drawing of one. The oddly named car could not have generated more enthusiasm had it been capable of flight or turning invisible, when, in fact, it was no more advanced in design or engineering than its Lincoln, Mercury and Ford stablemates. It was really just a new body design on contemporary Ford and Mercury chassis with some equipment upgrades, broken out into Ranger, Pacer, Corsair and

Citation models.

Adding to this psychological letdown was the 1957-'58 economic recession that stifled new-car sales, especially those products in the intermediate and upper categories. With Edsel prices ranging from \$2,484 to \$3,766 (\$18,102 to \$28,433 in today's money), buyers sought cheaper transportation from Ford, Chevrolet and Plymouth.

Food Lion AutoFair attendees will have the opportunity to decide for themselves if the Edsel's appearance doomed it to be the butt of a half-century of jokes when they view a special display of five 1958-'60 models.

The fall Food Lion AutoFair annually attracts more than 120,000 visitors. It features more than 50 car club displays and more than 7,000 vendor spaces that offer a plethora of automotive parts and memorabilia.

More than 1,500 collectible vehicles of all makes and models will be available for sale in the car corral that rings the 1.5-mile superspeedway.

Food Lion AutoFair hours are 8 a.m. to 6 p.m., Thursday through Saturday, and 8 a.m. to 4 p.m., on Sunday. Tickets are \$10 for adults while children 12 and under are admitted free when accompanied by an adult. Parking for the event is \$5.

For information, contact the Lowe's Motor Speedway events department at (704) 455-3205 or visit www.lowesmotor Speedway.com.

If Heaven Doesn't Have A Hardware Store, I'm Not Going!

Continued from page 1

laying new floors - she should have her own home repair show.

She's even the one who goes after the errant snake that happens to slither into her domain, while her husband and children watch from a 'safe vantage point'. She has her own

tool box, her own set of tools (heaven help the poor soul who happens to walk off with one too), and, her own way of doing things.

She's a real chip off the old block, makes a mama proud !!

Latin Americans

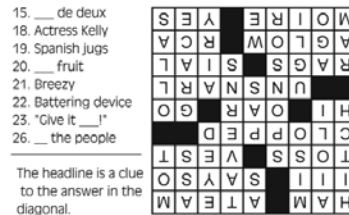


Across

1. ___ and cheese
4. Elite military unit
9. Son of a son
10. Authority
11. Fling
13. Sleeveless garment
14. Plunked along
16. Hello
17. Sculler's need
18. Depart
20. Disentangle
22. From ___ to riches
24. Part of the earth's crust
25. Burning
27. Big TV maker
28. Wavelike design
29. "Absolutely!"

Down

1. Thumb a ride
2. Garlicy mayonnaise
3. Japanese soup
4. ___ You Like It
5. Bars
6. Gave the once-over
7. Biblical beast
8. Bon ___
12. Patron
15. ___ de deux
18. Actress Kelly
19. Spanish jugs
20. ___ fruit
21. Breezy
22. Battering device
23. "Give it ___!"
26. ___ the people



The headline is a clue to the answer in the diagonal.

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