

VINTAGE PRESS



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2301 SELMA ST. SELMA, CA 93662 (559) 891-2239 FAX (559) 891-7787

LITTLE STEPS: (16 Great Tips For Saving Money)

The following article is from "The Simple Dollar Weekly Roundup" with financial advice for everyone. Each of the following tactics are simple little moves you can make to improve your financial situation. Some take just a few minutes, others might take an hour or two, some require a bit of regular effort, but they're all incredibly simple. Anyone can do them and they can save significant money, especially over the long haul, and combined these tips can save you a lot of money now.

1. Turn off the television. One big way to save money is to watch less television. You'll have less exposure to guilt-inducing ads, more time to focus on other things in life, less electrical use, and so on. It's great to unwind in the evening, but seek another hobby to do that.
2. Check your "collections". Most people collect something—what do you collect? Is it something that consistently brings you joy? Or is it something that you do out of habit? Does the collection have value? Could you perhaps "trim the fat" from this collection by getting rid of duplicates or getting rid of items you no longer use? Could you also cut down on your spending on that hobby? Focus on trimming things you don't feel strongly about.
3. Write a list before you go shopping—and stick to it. You should

never go into a store without a strong idea of what you will be buying. Make a careful plan and don not add anything else, no matter how tempting and you'll end up saving a bundle.

4. Invite friends over instead of going out. Almost every activity at home is less expensive than going out. Have a cookout or a potluck meal, play some cards and have a few drinks. Everyone will have fun, the cost will be low, and the others will likely reciprocate not long afterwards.
5. Call your credit card company and ask for a rate reduction. Take your credit card, flip it over, and call the number on the back. Tell them you want an interest rate reduction or you'll take your business elsewhere. Ask to talk to a supervisor if necessary. If you have a \$5,000 balance, even a 3% rate reduction saves you \$150 a year.
6. Clean out your closet. Go through your closet and get rid of some of the stuff in there. You can have a yard sale, take it to a consignment shop, or donate it for the tax deduction—all of which turn old stuff you don't want into money in your pocket. Not only that, it's often a psychological load off your mind to clean out your closet.
7. Give up expensive habits, like cigarettes and alcohol. These habits cause money to flow away from you with nothing in return.

Call up your fortitude and work hard to kick the habits and you'll find that money staying in your pocket instead of burning up.

8. Install a programmable thermostat. These devices regulate the temperature in your house automatically according to the schedule you set. Thus, when you're not home, it allows the heating or cooling to

(Continued on page 3)

The City of Selma would like to invite you to join other seniors in a variety of activities at the Selma Senior Center. Activities Monday through Friday include dominos, cards, ceramics, billiards, bingo, educational programs, and much more. If you're over the age of 60 please join us for lunch for only a \$1.50 (suggested donation) any day Monday through Friday at 11:15 AM. Reserve your lunch one day in advance by calling before 11:30 AM at 891-2239.

Funding provided by

The City of Selma

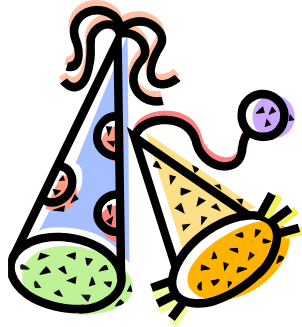
and



1-800-510-2020

September Birthdays

Eunice Williams	2
Warren Andrews	3
Pamela Keeler	3
Mary Brown	9
Angel Aranda	12
Felipa Dominguez	13
Joe Flores	15
Lollie Torres	17
Merle Kleinhammer	21
Esther Trejo	23
Alice Aguilera	28



FLU SEASON

It's time to ask your doctor for the flu shot. The H1N1 vaccine (swine flu) should be available in mid-October. Take the necessary precautions to stay healthy. Wash your hands regularly and if you do get sick, stay home from work.



*Fresno County Health Department Flu Clinic
Selma Senior Center
Wednesday, October 28
4:00-7:00 PM*

A Note From Lauri

Yayyyy! We're just around the corner from Fall! It's my favorite season of the year. I love coming out of 100 degree days and falling into gorgeous 75 degree weather.

Our Luau lunch and dance was fantastic! Thanks to Tooru Nikahira for preparing a traditional Hawaiian lunch for us. He brought his granddaughter Megan and her friends to help as well as perform traditional Hawaiian dance for us. Special thanks to Micky for telling us about her brother Tooru! Dave Guzman DJ'd us to dance heaven. What a day it was for the nearly 120 people who attended.

We have had some losses of friends recently, please remember in your thoughts and prayers the Ken Peterson family, Sarah and Julio Maldonado (loss of their nephew) and Abe Diaz (loss of his son). Please remember our friends Felipa Dominguez and Wanda Wittenburg who are in the hospital and/or in nursing care.

Here's wishing you all a wonderful September!
Lauri



MY SENIOR MOMENT

\$5.37, that's what the kid behind the counter at Taco Bueno said to me. I dug into my pocket and pulled out some lint and two dimes and the remains of what used to be a Jolly Rancher. Having already handed the kid a five spot, I started to head back out to the truck to grab some change when the kid said "It's ok. I'll just give you the senior citizen discount."

I turned to see who he was talking to and then heard the sound of change hitting the counter in front of me. "Only \$4.68" he said cheerfully. I stood there shocked. Me, a senior citizen! I am 48, not even 50 yet. I took my burrito and walked out to the truck wondering was he blind? As I sat in the truck, my blood began to boil. Old? Me?

I'll show him, I thought, as I headed back inside and strode to the counter where he was waiting with a smile.

Before I could say a word, he held up something and jingled it in front of me, like he was distracting a toddler! "Dude! Can't get too far without your car keys, eh?" I stared at the keys and began to rationalize in my mind. "Leaving keys behind hardly makes me elderly. It could happen to anyone!"

I turned and headed back to the truck. I stuck the key into the ignition, but it wouldn't turn. What now? I checked my keys and tried another. Still nothing. That's when I noticed the purple beads hanging from the rearview mirror. I had no purple beads in my truck. Then a few other things came into focus: the car seat in the back, happy meal toys all over the floorboard, and a partially eaten donut on the dash board.

Faster than you can say Ginkgo Biloba, I flew out of the alien vehicle. Moments later I was speeding out of the parking lot, relieved to finally leave this nightmarish stop in my life. I reached over for my burrito, only it was nowhere to be found.

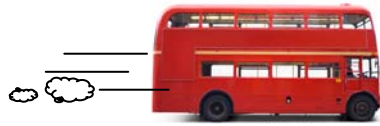
I swung the truck around, gathered my courage, and strode back into the restaurant. At this point I was ready to ask a Boy Scout to help me back to my vehicle and go straight home and apply for Social Security benefits. I asked, "Did I leave my food and drink in here?" The kid had no clue. I walked back to the truck and suddenly a young lad came up and tugged on my jeans. He was holding a drink and a bag. His mother explained, "I think you left this in my truck by mistake." I took the food and drink from the little boy and sheepishly apologized. She offered these kind words: "It's OK. My grandfather does it all the time."

This explains how I got a ticket doing 85 in a 40. Yes, I was racing a punk kid in a Toyota. And, "No, I told the officer, "I'm not too old to be driving this fast."

As I walked in the house, I handed my wife the cold food and a \$300 speeding ticket. I promptly sat in my rocker and covered my knees my knees with a blanket.

The good news was I had successfully found my way home.

SENIORS ARE ON THE ROAD AGAIN...



Sept 24	Sacramento	\$78	7:00
	<ul style="list-style-type: none"> • See the State Capitol • Cruise the Sacramento River to enjoy a fabulous lunch on the new Island Girl River Boat • Shop in Old Sacramento 		
Oct 7	Fresno Fair	\$7	9:30
Nov 10	Morro Bay/Pismo	TBA	7:00
Dec 8-10	Las Vegas Xmas(2 nights)	\$113/\$140	7:00

- All trips depart in the morning except when noted "PM"
- *All trips subject to change*
- Seat assignment guaranteed upon receipt of payment

CORNISH GAME HEN (for 2)

Ingredients:

2 Cornish game hens
1 lime, halved
1 teaspoon olive oil
Pinch of chili powder
Pinch of ground cumin
Salt and pepper to taste



Directions:

Preheat oven to 425 degrees.
Rub each hen with lime half. Drizzle hens with olive oil and season with chili powder, cumin, salt and pepper.
Roast hens for 15 minutes in the preheated oven. Reduce heat to 350 degrees and continue roasting 30 minutes or to an internal temp. of 180 degrees

(Continued from page 1)

turn off for several hours. A programmable thermostat can easily cut your energy bill by to 20%.

9. Cancel unused club memberships. Are you paying dues at a club you no longer use? For instance a gym or country club membership? Cancel them, even if you think you might use them again someday—you can always renew your membership at a later date if it turns out that you do actually miss it.
10. Do a "maintenance run" on your appliances. Check them to make sure there isn't any dust clogging them and that they are fairly clean. Use your vacuum to gently clear away the dust. Check the vents on refrigerators, dryers, and heating and cooling units. The less dust you have blocking the mechanics of these devices, the more efficiently they'll run (saving you on your energy bill) and the longer they'll last (saving on replacement costs).
11. Join a volunteer program. It's a great way to meet new people, get some exercise, and involve yourself in a positive project that can lift your spirit. It comes without a cost to you and can provide a lot of entertainment and a fulfilling day when you're in the right mindset.
12. Try generic brands of items you buy regularly. Instead of picking up your ordinary brand, try out the store brand or generic version. You'll save a few cents now and likely discover the store brand is just as good as the name brand, often the only difference is the marketing. Your grocery bill will shrink.
13. Keep an idea notebook in your pocket. You can waste countless amounts of time and money simply by forgetting things in your head. Keep a small notebook in your pocket to jot down ideas and things you need to remember, check it regularly throughout the day. It will keep you from forgetting to pick up milk and having to backtrack to the store, for starters.
14. Check out what your town's Park and Recreation has to offer. We have several wonderful parks, free basketball and tennis courts, and lots of other stuff just waiting to be used. You can go have fun for hours in the wonderful outdoors, playing sports or trying other activities, all for free. All you have to do is discover it.



15. Take public transportation. Take a transit to work (or play) instead of driving your car. It's far cheaper than using your car and for seniors it can be free. Check with your local transit for age limits. This can be a real money saver.

16. Hit the library. Don't look at the library as just a place to get old books. It is a free place to do all sorts of things. You can learn a second language, meet people, use the internet anonymously, check out movies and CD's, grab a local newspaper and keep up on community events. Best of all, it doesn't cost a dime.



September 2009



Sun	Mon	Tue	Wed	Thu	Fri	Sat
Blood pressure checks begin the 1st Wednesday of the month, this week on Sept. 2! 10:00 AM		1 9:30 Chair Exercise 11:15 lunch	2 9:30 Silversneakers Exercise 9:45 Senior Adv. 11:15 lunch 12:45 Bingo	3 9:30 Chair Exercise 11:15 lunch	4 9:30 Dime Bingo 11:15 lunch	5 Jam cancelled
6	7 LABOR DAY CLOSED	8 9:30 Chair Exercise 9:30 Grief Support meeting 11:15 lunch	9 9:30 Silversneakers Exercise 11:15 lunch 12:45 Bingo	10 9:30 Chair Exercise 11:15 lunch	11 9:30 Dime Bingo 11:15 lunch	12 Country Music Jam 5-8 PM
13	14 9:30 Silversneakers Exercise 11:15 lunch 12:45 Bingo	15 9:30 Chair Exercise 11:15 lunch Volunteer Recognition by invitation only	16 9:30 Silversneakers Exercise 10:00 Hospice Presentation 11:15 lunch 12:45 Bingo	17 9:30 Chair Exercise 11:15 lunch	18 9:30 Dime Bingo 11:15 lunch	19 5:00—7:00 PM Country Music Jam
20	21 9:30 Silversneakers Exercise 11:15 lunch 12:45 Bingo	22 9:30 Chair Exercise 11:15 lunch	23 9:30 Silversneakers Exercise 11:15 lunch 12:45 Bingo 8:30 Commodi- ties	24 9:30 Chair Exercise 11:15 lunch Birthday Recognition	25 9:30 Dime Bingo 11:15 lunch	26 Country Music Jam 5-8 PM
27	28 9:30 Silversneakers Exercise 11:15 lunch 12:45 Bingo	29 9:30 Fabulous Bing 9:30 Chair Exercise 11:15 lunch	30 9:30 Silversneakers Exercise 11:15 lunch 12:45 Bingo			

Enjoy good company and a hot lunch with us by calling 891-2239 one day in advance by 11:30 AM to reserve your lunch. Check in by 11:15 AM. After 11:15 AM lunches are given to those on the waiting list.

September Lunch Menu

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
	1 Italian Chicken Breast Peas Green Salad Wheat Bread Honeydew	2 BBQ Beef Hoagie Sandwich Tossed Salad Orange Juice Banana	3 Sweet & Sour Meatballs Brown Rice Mixed Veggies Hi C Salad Wheat Bread Grapes	4 Tuna Salad Sandwich Lettuce/Onion Potato Salad Cantaloupe
7 Labor Day Closed	8 Santa Fe Chicken Thigh Broccoli Normandy Pickled Beets Wheat Bread Diced Peaches	9 Rib B Q Green Beans Hi C Salad Wheat Bread Diced Pears	10 Meatloaf W/Gravy Mashed Potatoes Tossed salad Wheat Bread Honeydew	11 Fettuccini Alfredo W/Chicken Green beans Tossed Salad Wheat Bread Cantaloupe
14 BBQ Chicken Breast Mashed Potatoes Sliced Carrots Dinner Roll Mixed Fruit	15 Spaghetti W/Meat sauce Italian Veggies Tossed Salad Wheat Bread Honeydew	16 Enchilada Casserole Corn Green Salad Cantaloupe	17 Turkey & Cheese Sandwich on Wheat Bread Potato Salad Orange	18 Beef Taco Salad W/ Shredded Cheese, seasoned beef, and lettuce Tropical Fruit
21 Salisbury Steak W/Gravy Mashed Potatoes Mixed Vegetables Wheat Bread Diced Pears	22 Chili Con Carne Hi C Salad Dinner Roll Nectarine	23 Rigatoni W/Meat sauce Broccoli Normandy Garden salad Wheat Bread Honeydew	24 Chicken Soft Taco Refried Beans Garden Salad Tropical Fruit	25 Beef Stroganoff Scandinavian Veggies Wheat Bread Orange Juice Apricots
28 Chicken Thigh Vegetable Medley Brown Rice Three Bean salad Wheat Bread Diced Peaches	29 Macaroni & Cheese Greenbeans W/ Tomatoes Hi C salad Wheat Bread Mixed Fruit	30 Cheeseburger Lettuce/Onion Potato Salad Cantaloupe	Funding through: Fresno-Madera Area Agency on Aging Senior Suggested Donation: \$1.50 All meals include Low Fat Milk Non- Senior Rate \$3.50	



Sometimes friends and family, the ones we normally depend on when we're going through a difficult time, are not equipped to fully understand and support us when we've experienced the loss of someone we dearly love. The Grief Support Group is an informal, yet confidential gathering open to anyone in the community who is dealing with the loss of a loved one. Philip Ensley, Chaplain with Optimal Hospice will direct the group, and at times will lead in a brief study of the grief process. However, the group is primarily a safe place to share support with others who are dealing with similar experiences.

Join us on Tuesday, September 8, 9:30 AM
Selma Senior Center
Call 891-2239

Join us on
Wednesday, September 16

for an informal talk and
presentation by



10:00 AM

Led by Stephanie of
Optimal Hospice

**National
Grandparents
Day**

*Celebrate on
September 13th*

Find the hidden
words listed below

- Celebrate
- Esteem
- Example
- Gramps
- Grandparents
- Granny
- Great
- Honor
- National
- Respect
- Special
- Spoiler
- Teacher
- Wonderful

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Selma Senior Center
2301 Selma St.
Selma, CA 93662

Phone: 559-891-2239
Lauri: Ext. 3601
Barbara: Ext. 3602
Fax: 559-891-7787
E-mail:
lauril@cityofselma.com
barbaras@cityofselma.com

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www.cityofselma.com

*Creating community through people,
parks and programs*