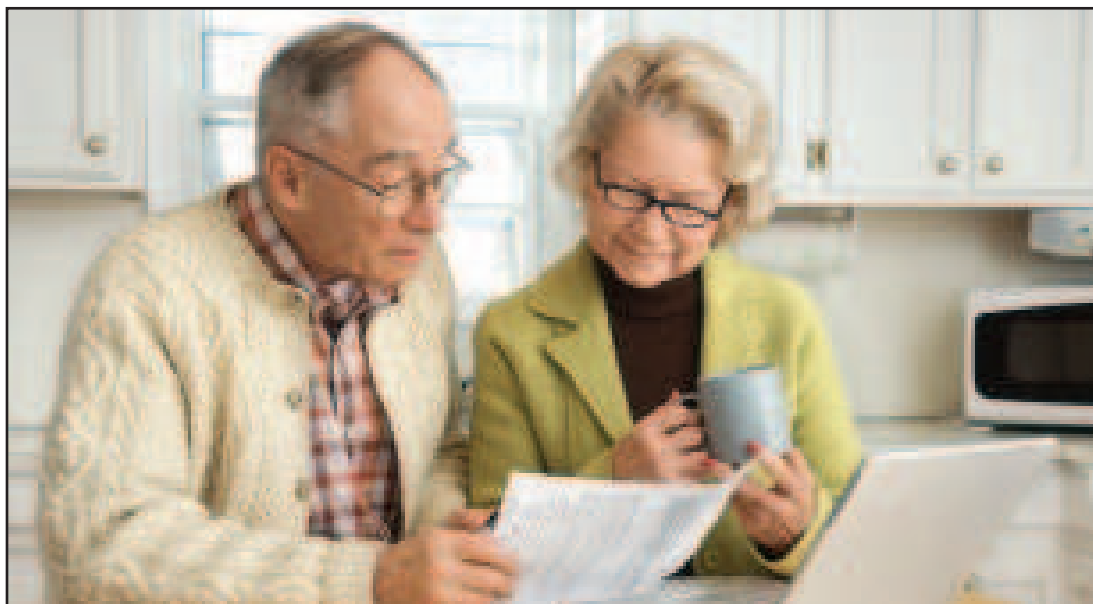


Living **50** Plus in *Cottage Grove*

Giving safely as the holiday season approaches



People often gain a greater sense of purpose and happiness after giving to charity, and seniors are no exception. According to a study from Merrill Lynch and Age Wave, today's retirees are almost six times more likely to define success by generosity than their wealth when compared to seniors of yesteryear.

Seniors' eagerness to give makes them prime targets for charity fraud. Giving in retirement while avoiding fraudsters is challenging, but seniors who recognize their vulnerability can reduce their risk of falling victim to criminals.

Research before giving

To ensure a donation will be spent in the way it was intended, seniors should thoroughly research organizations before becoming donors. One of the first places

to start is Charity Navigator. A 501(c)(3) public charity, Charity Navigator has been steering the public in the right direction regarding charities since 2001. Their analysts research thousands of financial documents, rating charities on accountability, transparency and performance, among other criteria.

Individuals also can research charities by getting recommendations from friends and family, as well as learning about organizations through the Better Business Bureau. Online rankings and scam alerts can help with decision-making as well.

Don't feel pressured

High-quality charities do not need to resort to pressure tactics to solicit funds. Similarly, individuals should not feel put upon to donate because of gifts received in the mail. Such gifts commonly include note pads and return address labels. Seniors should make donations based on how they feel about a particular charity and the difference they want to make.

Be aware of sound-alike charities

Some fraudulent charities like to piggyback on the success of reputable organizations. They may operate under names that sound similar to legitimate charities or create business logos that are nearly identical. People should not be fooled by these tactics.

Explore all the ways to give

ious ways. Charitable gift annuities and charitable trusts are great ways to give, and seniors can even donate senior discounts through a giving site called Boomerang Giving. Seniors also can volunteer their time.

Donate directly

Contact a charity directly to donate instead of using a middle person or unconfirmed entity on the phone. Use a credit card or check so there is a receipt of the donation.

Opt out of information sharing

Donating to one charity should not result in a deluge of solicitations from others. Individuals should tell a charity they do not want their personal information shared. This also helps to reduce the risk of being contacted by bogus charities.

Seniors who give to charity reap many rewards. But safeguarding one's finances is of paramount importance when donating to charity.

Grove Medical Equipment
"BUILDING A HEALTHY COMMUNITY"

YOUR LOCAL PROVIDER OF HOME MEDICAL EQUIPMENT!

- OXYGEN • SLEEP THERAPY
- WHEEL CHAIRS • HOSPITAL BEDS
- WALK AIDS • SPECIALTY FITTINGS • SALES AND RENTALS
- INSURANCE BILLING FOR SALES AND RENTALS

541-225-5443 148 Gateway Blvd
grovemmedical@outlook.com (BI Mart Plaza)
Join us on Facebook Cottage Grove, OR 97424

Seniors can give back in var-

Cottage Grove Sentinel

www.cgssentinel.com

FOLLOW US ON
 twitter

@cgssentinel
#cgssentinel

LIKE US ON
 facebook

Cottage-Grove-Sentinel

Paid Political Advertisement

**South Lane County
Fire & Rescue**

Measure 20-278 "This is not a new tax"

Five years ago, you approved a five-year local option levy. Thank you. Local 851 is asking the voters to vote yes to renew the levy.

A yes vote would:

- Maintain 24/7 staffing at the Cottage Grove and Creswell fire stations.
- Keep 24/7 paramedic ambulance service.
- Prevent the loss of up to nine firefighter/paramedic positions.
- Keep home and business insurance costs down due to the current ISO protection ratings.
- Keep response times down to your emergencies.
- Enhance fire and EMS capabilities keeping citizens safe.

*Paid for by Lane Professional Firefighters PAC

Worship Directory

DRAIN: HOPE U.M.C.
131 W "A" St. Drain, OR
541-315-1617
Pastor: Lura Kidner-Miesen
Fellowship & Song: 11:30am
Potluck Lunch: 12:00pm
Worship: 12:30pm

COTTAGE GROVE: 6th & Gibbs Church of Christ
195 N. 6th St. • 541-942-3822
Pastor: Aaron Earlywine
Youth & Families Pastor: Seth Bailey
Service: 10am,
Sunday School: 9am for all ages
Christian Education
Nursery for pre-k - 3rd Grade
www.6thandgibbs.com

Cottage Grove Faith Center
33761 Row River Rd.
541-942-4851
Lead Pastor: Kevin Pruett
www.cg4.tv
Full Children's Ministry available
Service: 10:00am

Delight Valley Church of Christ
33087 Saginaw Rd. East
541-942-7711
Pastor: Bob Friend
Two Services:
9am - Classic in the Chapel
10:30am - Contemporary in the Auditorium

Our Lady of Perpetual Help and St. Philip Benizi Catholic Churches
1025 N. 19th St.
541-942-3420
Father: Joseph Hung Nguyen
Holy Mass:
Tue-Thu: 8:30am; Sat: 5:30pm
Sun: 10:30am
Confession: After daily mass,
Sat. 4-5pm or by appointment
St. Philip Benizi, Creswell
552 Hollbrock Lane
541-895-8686, Sunday: 8:30am

St. Andrews Episcopal Church
1301 W. Main • 541-767-9050
Rev. Lawrence Crumb
"Church with the flags."
Worship: Sunday 10:30am
All Welcome

Calvary Baptist Church
77873 S 6th St • 541-942-4290
Pastor: Riley Hendricks
Sunday School: 9:45am
Worship: 11:00am
The Journey: Sunday 5:00pm
Praying Thru Life: Wednesday 6:00pm

First Presbyterian Church
3rd and Adams St
541-942-4479
Pastor: Karen Hill
Worship: 10:00am
Sunday School: 10:00am
www.cgpresbynews.com

Hope Fellowship United Pentecostal Church
100 S. Gateway Blvd.
541-942-2061
Pastor: Dave Bragg
Worship: 11:00am Sunday
Bible Study: 7:00pm Wednesday
www.hopefellowshipupc.com
"FINDING HOPE IN YOUR LIFE"

Living Faith Assembly
467 S. 10th St. • 541-942-2612
Pastor Rulon Combs
Worship & Children's Church 10:00 am
Youth 180 Mondays 5:30-8pm

Center for Spiritual Living
Cottage Grove
700 Gibbs Ave.
(Community Center)
Rev. Bobby Lee
Meets Sunday 3:00 p.m.
cslcottagegrove@gmail.com

Non-Denominational Church of Christ
1041 Pennoyer Ave
541-942-8928
Preacher: Tony Martin
Sunday Bible Study: 10:00am
Sunday Worship: 10:50am & 5:30pm
www.pennoyervevecoc.com

Church of Christ
420 Monroe St • 541-942-8565
Sunday Service: 10:30am

Old Time Gospel Fellowship
103 S. 5th St. • 541-942-4999
Pastor: Jim Edwards
Sunday Service: 10:00am
Join us in Traditional Christian Worship

Trinity Lutheran Church
6th & Quincy • 541-942-2373
Pastor: James L. Markus
Sunday School & Adult Education 9:15am
Sunday Worship 10:30 am
Comm. Kitchen Free Meal Tue & Thur 5:00pm TLC Groups tlccg.com

United Methodist Church
334 Washington • 541-942-3033
Pastor: Lura Kidner-Miesen
Worship: 10:30am
Comm. Dinner (Adults \$5, Kids Free)
2nd & 3rd Monday 5-6:00pm
cottagegroveumc.org

"VICTORY" Country Church
913 S. 6th Street • 541-942-5913
Pastor: Barbara Dockery
Worship Service: 10:00am
Message: "WE BELIEVE IN MIRACLES"

KNND AND THE OPAL CENTER
PROUDLY PRESENTS A REENACTMENT OF THE
1938 ORSON WELLS RADIO BROADCAST

War of the Worlds

7pm Tuesday

Oct 31st

on KNND the Mighty AM 1400

Tickets available at:
The Opal Center and the Crafty Mercantile
or purchase online at www.opalcentercg.org
Ticket prices \$7 for adults
and \$5 for children

Sponsored by: Starfire Lumber, Les Schwab Tire Center, Rogers & Son Floor Covering, Little Caesar Pizza, Flower Basket & Gift Boutique, Dave's Place & Hair Design, Grove Medical Equipment & Supplies, Big Stuff BBQ, Vintage Inn Restaurant, Jim's Automotive and Torero's Mexican Restaurant

Worship With Us!

Our Worship Directory is a weekly feature in the newspaper. If your congregation would like to be a part of this directory, please contact the

Cottage Grove Sentinel

@ 541-942-3325