

# Thank YOU!

The LCNFC would like to thank the following individuals and organizations who contributed to the LCNFC recently...

Karma Records  
The Luckies  
Stillframes  
Frame and Art  
Mexico Viejo  
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Dave Nay  
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Balloons Galore  
Prestige Printing  
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Ashley Hanson  
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## Human Services' Corner

Human Services, Inc. (located at 1585 Indianapolis Road, next to Athens Veterinary Clinic) offers a variety of FREE workshops to the public. A topic coming up is:

**Budgeting**  
**Help with Managing Your Money**  
Wednesday, October 25  
6 to 7:30 p.m.

Classes will be held at the HSI Learning Center on Indianapolis Road. Please pre-register for the class as well as free materials. Give Ursula a call at 376-9710.

## Q and A on Social Security

Each month, the Social Security Administration provides some common questions and answers that may apply to you or your family. If you have any questions you would like to be answered, call the Social Security Office at 1-800-772-1213.

**Q** I was born in 1944 and my full retirement age is 66. Do I have to wait until 66 to get Medicare?

**A** No. Medicare benefits begin when a person reaches age 65. If you wait to collect your retirement benefits until age 66, you should still contact Social Security about enrolling in Medicare at age 65. If you delay, you may pay a premium penalty later on. Even if you are still working at age 65 and not receiving Social Security benefits, your employer health plan may require you to file for Medicare at age 65. For more information, visit Social Security's website at [www.socialsecurity.gov/mediinfo.htm](http://www.socialsecurity.gov/mediinfo.htm) or call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) and ask for the publication, *Medicare*.

## Home Buyer Training

Registration is now being accepted for the next session of Housing Partnership's Home Buyer Training Seminar. This eight-hour comprehensive course includes topics such as: credit budgeting and counseling, shopping for real estate, mortgages, financing options, home maintenance and home inspection. A fee of \$10 will be charged to cover the cost of materials.

- ◆ Two Saturdays, October 7 and 14
- ◆ 8 a.m. to Noon
- ◆ HPI Office  
2158 Cottage Avenue
- ◆ \$10 per couple
- ◆ Limited to 20 people



Register by contacting the HPI Office at 376-9458. This will be the last session of 2006.

**Building tomorrow's neighborhoods... TODAY!**