



**Silver Sage  
Thrift Store**  
616 Hwy 16 S  
**Store Hours:**  
**Monday-Saturday**  
**10:00am-4:00pm**  
**(830) 460-1586**  
**Proceeds benefit**  
**Meals On Wheels**



**MONTHLY  
MENU**  
**PAGE 8 & 9**



VOL. 6 ISSUE 3 WWW.SILVERSAGE.ORG JANUARY 2025

BANDERA COUNTY



# THE SCOOP AT SILVER SAGE

803 BUCK CREEK DR. BANDERA, TEXAS 78003 (830) 796-4969

## Community Volunteering

Want to learn how to become a Silver Sage Volunteer? As a non-profit organization, we rely on volunteers to accomplish our mission. There are numerous ways you can help. Call us at (830) 796-4969

## Cowboy Capital Opry

Our Opry is always the 1st Tuesday of every month, Benefiting Meals On Wheels.  
**Jan. 7th Gospel Show w/Art, Lisa, Dave Kemp, with Special guest:**  
**Jeremy Kemp pg 13**

Line Dance Exercise, Watercolor Painting, Movie and Restaurant Trips, 2 trips to the Lucky Eagle Casino, and more! See pg 7.



Managing Publisher/Designer:

Karyn Utterback  
Executive Assistant  
Email: [karyn@silversage.org](mailto:karyn@silversage.org)

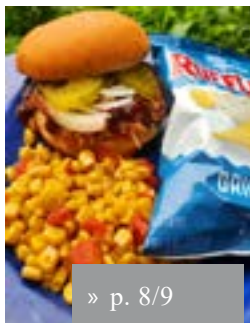
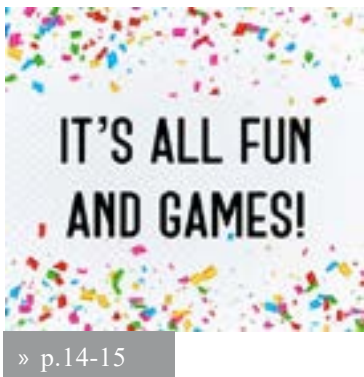
Silver Sage-803 Buck Creek  
Bandera, TX 78003  
(830) 796-4969  
P.O. Box 1416

**HOURS:**  
**SILVER SAGE HOURS:**  
**MON-THURS 8:00AM- 3:00PM**  
**FRIDAY 8:00AM TO 2:00PM.**  
CLOSED WEEKENDS AND MAJOR HOLIDAYS.  
**WWW.SILVERSAGE.ORG**

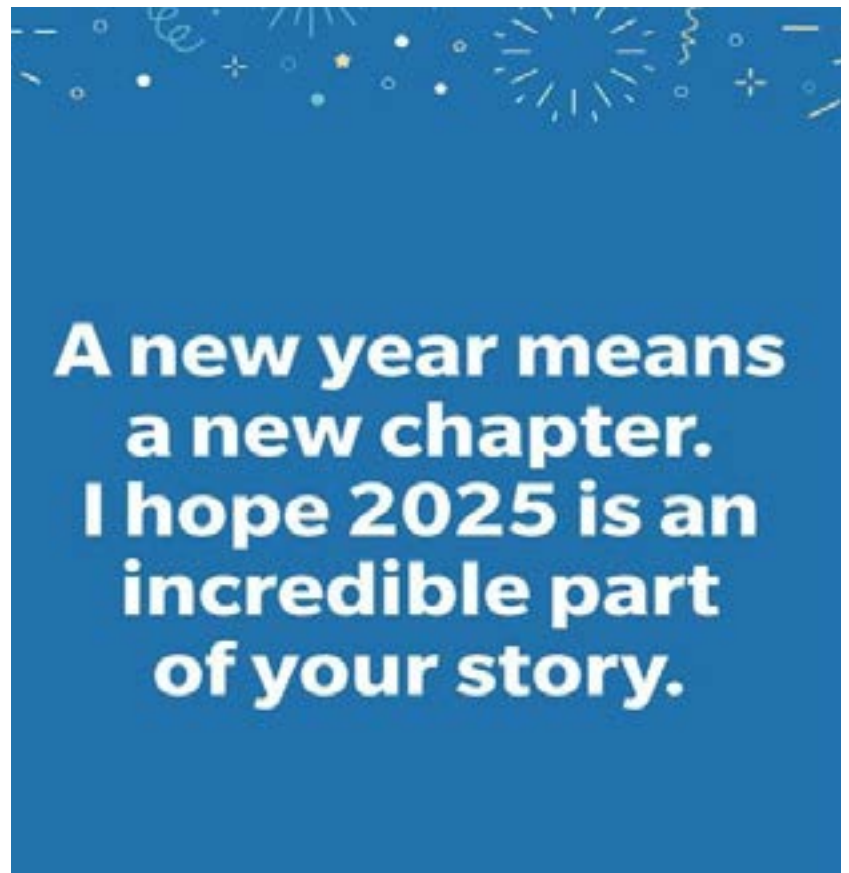
*Our Mission:*  
**EMPOWERING PEOPLE.**  
**BUILDING EQUITABLE COMMUNITIES.**



Check out our  
**Monthly  
Menu!**



**Quilters Welcome!! Every Wednesday 9:30am**  
Do you know how to sew? Do you have a quilt you want to do for a family member? Do you have a project to share? Above all would you like to meet new people? If you answered Yes to any of the above questions please contact our Center at 830.796.4969





## **EMERGENCY 911**

**Bandera County Sheriff (830) 796-3771**

**City Marshall (830) 460-7172**

**Bandera Fire Department (830) 796-3777**

**Poison Emergency 1-800-222-1222**

**Silver Sage/MEALS ON WHEELS (830) 796-4969**

**Art Crawford (Chief Executive Officer) (830) 456-4083**

**John Cressey-Neely (Chief Operations Officer) (830) 850-0898**

**Arthur Nagel Community Clinic (830) 796-3448**

**CVS Pharmacy (830) 460-7701**

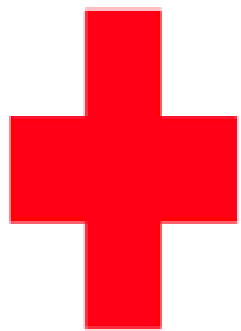
**Bandera Pharmacy (830) 796-3111**

**ART Bus 1-866-889-7433**

**Texas Abuse Hotline 1-800-252-5400**

**Texas Health and Human Services (830) 796-3739**

**South Texas Alzheimer's Assoc. (210) 822-6449**



# **American Red Cross**

**redcross.org**

***Together, we can save a life***



## **HEVENOR**

**LUMBER & HARDWARE**

**354 TX-16, Bandera, TX 78003**

**hevenorlumberhardware.com-**



**Investing is about more than money.**

At Edward Jones, we stop to ask you the question: "What's important to you?" Without that insight and a real understanding of your goals, investing holds little meaning.

Contact your Edward Jones financial advisor for a one-on-one appointment to discuss what's really important: *your goals.*



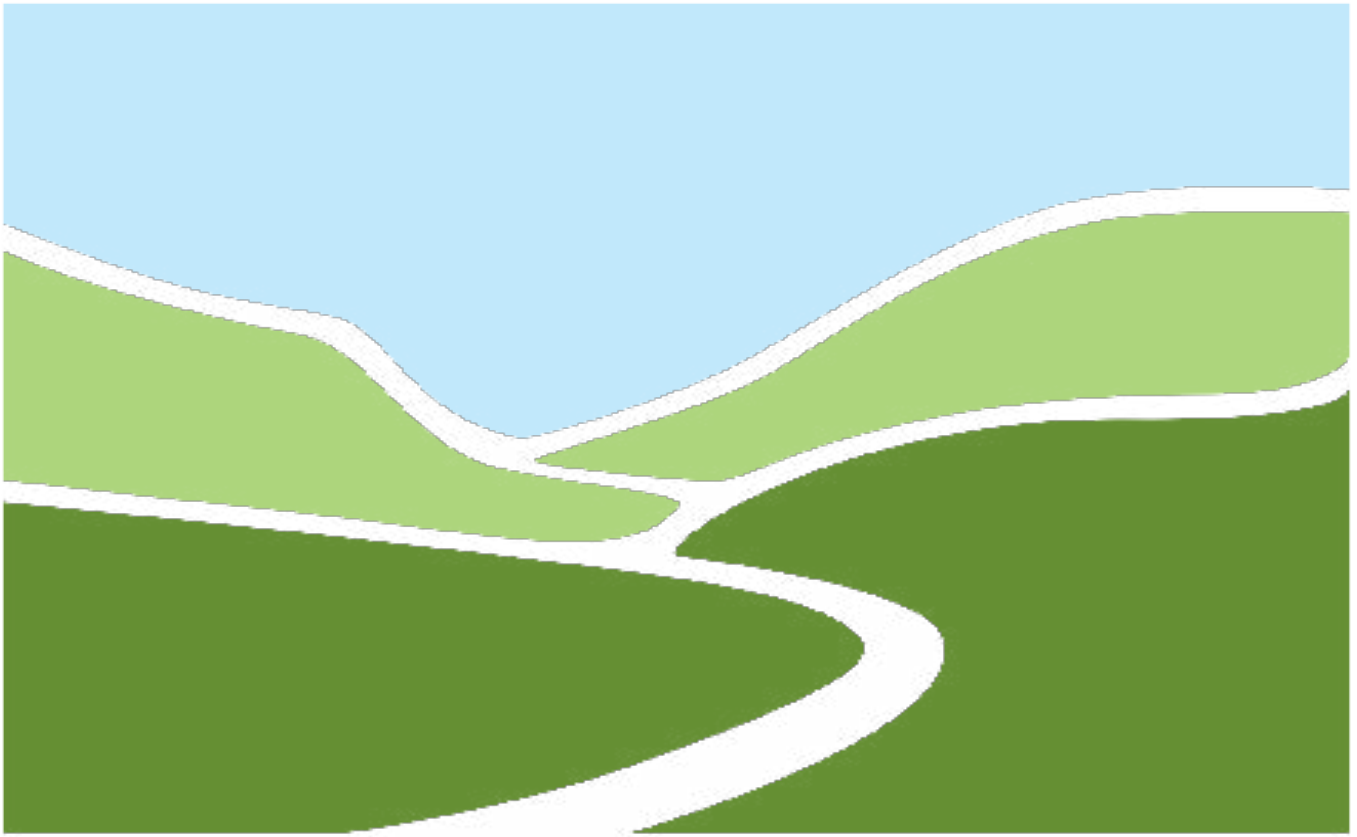
**Anthony J Ferragamo, CFP®**

Financial Advisor

158 Hwy 16 S  
Suite D  
Bandera, TX 78003  
830-796-9197

[www.edwardjones.com](http://www.edwardjones.com)  
Member SIPC

**Edward Jones**  
MAKING SENSE OF INVESTING



# **COMMUNITY FOUNDATION**

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of the

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## **TEXAS HILL COUNTRY**

**FOR BANDERA. FOREVER.**

**CONSIDER A CHARITABLE LEGACY AS A PART OF YOUR  
ESTATE PLAN.**

**241 EARL GARRETT STREET | KERRVILLE, TEXAS 78028**

**[WWW.COMMUNITYFOUNDATION.NET](http://WWW.COMMUNITYFOUNDATION.NET)**

**Our Vision: To be Leaders in our Bandera County Community and serve our neighbors.**



*Mission: Lions serve. It's that simple, and it has been since we first began in 1917. Our clubs are places where individuals join together to give their valuable time and effort to improve the quality of life in Bandera County.*

**PLEASE JOIN THE BANDERA LIONS:**

**1st Wednesday of each month @ 6pm, also the 3rd Wednesday of each month at noon @ Bandera China Bowl located at 1203 Pecan St.**

**For More Info, Contact Rene Leith (210) 844-6910  
-or- Bruce @ (210) 396-6932**

**WS&P** | WALTHALL  
SACHSE &  
PIPES, INC

FAMILY & BUSINESS INSURANCE SINCE 1973

*Debbie Brzezinski - Bandera County Resident*

[dbrzezinski@wspinsurance.com](mailto:dbrzezinski@wspinsurance.com) - [www.wspinsurance.com](http://www.wspinsurance.com)



**300 E. Sonterra Blvd. Suite 1100 San Antonio, TX 78258, (210) 477-4286 Direct Office (210) 865-2966 Cell**

WE'RE PROUD TO BE *your* NEIGHBORS.

PERSONAL | COMMERCIAL | MORTGAGE | WEALTH MANAGEMENT



Bandera | 800 Main St. | 830.796.3100

Kerrville Main | 998 Sidney Baker St. South | 830.257.4771

Downtown Kerrville | 200 Earl Garrett, Ste. 208 | 830.955.8331

Fredericksburg | 1318 S. State Hwy 16, Ste. 100 | 830.307.5490



[texashillcountrybank.com](http://texashillcountrybank.com)





"Hurry! Our New Year's resolutions start in ten minutes."

**Silver Sage  
is delighted  
to now offer  
Veterans  
Services!!**

## **Do you know a Veteran struggling with everyday needs?**

-Mortgage/Rent -Utilities -Food -Transportation -Much more...

Thanks to a Grant from the Texas Veterans Commission Fund for Veterans Assistance, Veterans and their families in Bandera, Kerr, Kendall, Medina, Real and Uvalde counties can now find the help they need including one-time utility or rent/mortgage payments, providing food or certain medical services and arranging transportation services. (Beneficiaries will not be required to qualify based on income level; need is based on unpaid utility or rent/mortgage bills.)

If you know of a Veteran in need visit [silversage.org/veteran-services](http://silversage.org/veteran-services) or reach out to Victor Polanco, the Veteran Service Coordinator at 830-328-6355. Victor is excited to see this type of resource available to the Veterans in need and is ready to support as many Veterans as possible.



Activities are subject to change,  
please check our Facebook page/website

## JANUARY ACTIVITIES 2025



Activities Director, Lisa Crawford

Phone: (830) 850-0028 Email: [lisa@silversage.org](mailto:lisa@silversage.org)

Mon	Tue	Wed	Thu	Fri
Dec 30 8:00 Video Exercise 10:00 Yoga w/ Willie \$10 1:30 Movie Monday: Fundamentals of Caring TV-MA, 1h 37m Not rated R but is for Mature audience only	31 10:30 Stretch & Strengthen w/Ida \$8 12:30 Games	Jan 1 <b>CENTER CLOSED</b>	2 9:00 HEB 11:00 TRI-County Home Health Blood Pressure Clinic 12:30 Games	3 8:00 Video Exercise 10:00 Line Dance Exercise w/Janis \$5
6 8:00 Video Exercise 10:00 Yoga w/ Willie 1:30 Movie Monday: The Last Holiday PG-13, 1h 47m	7 10:30 Stretch & Strengthen w/Ida \$8 12:30 Games 6:00 Cowboy Capital Opry Gospel Show with hosts Art, Lisa & Dave/Jeremy Kemp	8 8:00 Video Exercise 9:30 Quilting 11:00 Line Dance Exercise w/Janis \$5 12:00 Nutrition Education 12:30 Games 4:30 Mamcita's & Rockbox Live Radio Show	9 11:00 TRI-County Home Health Blood Pressure Clinic 12:30 Games	10 8:00 Video Exercise 10:00 Line Dance Exercise w/Janis \$5 12:30 Watercolor Painting \$6
13 8:00 Video Exercise 10:00 Yoga w/ Willie 1:30 Movie Monday: The Family Stone PG-13, 1h 43m	14 10:30 Stretch & Strengthen w/Ida \$8 12:30 Games 1:00 Writers Group	15 8:00 Video Exercise 9:00 Walmart 9:30 Quilting 11:00 Line Dance Exercise w/Janis \$5 12:30 Games	16 8:00 Lucky Eagle Casino \$10 bus fee (Daniel Drive) 11:00 TRI-County Home Health Blood Pressure Clinic 12:30 Games	17 8:00 Video Exercise 10:00 Line Dance Exercise w/Janis \$5
20 8:00 Video Exercise 10:00 Yoga w/ Willie 1:30 Movie Monday: Me Before You PG-13, 1h 50 m	21 10:30 Stretch & Strengthen w/Ida 00:00 AMC Boerne Movies (Time and movie TBD)	22 8:00 Video Exercise 9:00 Costco (limit 4 ppl \$10 bus fee) (Must have or purchase a Costco Membership) 9:30 Quilting 11:00 Line Dance Exercise w/Janis \$5 12:30 Games	23 8:00 Lucky Eagle Casino \$10 bus fee (Daniel Drive) 11:00 TRI-County Home Health Blood Pressure Clinic 1:00 Elder Fraud Outreach Presentation by Texas Partners Bank	24 8:00 Video Exercise 10:00 Line Dance Exercise w/Janis \$5
27 8:00 Video Exercise 10:00 Yoga w/ Willie 10:30 Healthy Carbohydrates class 1:30 Movie Monday: Without A Paddle PG-13, 1h 39m	28 10:30 Stretch & Strengthen w/Ida \$8 12:30 Games 1:00 Writers Group	29 8:00 Video Exercise 9:30 Quilting 11:00 Line Dance Exercise w/Janis \$5 12:30 Games	30 12:00 Hispanic Outreach Ladies Luncheon 12:30 Games	31 8:00 Video Exercise 10:00 Line Dance Exercise w/Janis \$5 11:30 Birthday Bash




# Almuerzo de enero de 2025 : de 11:30 a 13:00 h Silversage.org

Domingo	Lunes	Martes	Miércoles	Jueves	Viernes
			1  <b>CERRADO</b>	2 Hoppin John con Jamón, guisantes de ojo negro y berza Pan de maíz	3 Came Mexicana Picadillo con patatas y verduras en tortilla de harina Frijoles Refritos
6 Buñuelos de cerdo Puré de ajo Patatas y salsa Coles de Bruselas	7 Hamburguesa jugosa con todos los ingredientes Frijoles al horno Papas fritas	8 Pollo al romero Patatas asadas y Zanahorias	9 Salmón al estilo criollo Pastel sobre lecho de Pilaf de arroz salvaje	Atún al limón y 10 Pasta con brócoli Migas estilo Austin con tomates cherry y frijoles negros	
13 Palitos de pescado Tazón de fuente de tacito Salsa tártara	14 Pechuga picada Sándwich con cebolla y pepinillos Frijoles Pintos Ensalada de papas alemana	15 Lasaña Brócoli a la parmesana	16 Pollo Cordon Bleu Hornear sobre una cama de Espinacas frescas	17 Pastor Tex Mex Pastel con tierra picante Came, a la crema Puré de papas, Verduras mixtas y Queso cheddar	
20 Dulce y agrio Pollo Arroz con coco Empanadillas	21 Pastel de tamal	22 Espaguetis al jardín	23 Toscana cremosa Pollo con tomates secos y espinacas sobre crujientes patatas asadas al horno	24 Came molida coreana Cuenco con verduras orientales sobre arroz blanco al vapor	
27 Filete de pollo frito con salsa campestre Puré de papas Judías verdes	28 Cerdo glaseado con naranja Cortar Arroz pilaf Verduras orientales	29 Pesto salteado Pollo con Queso parmesano Fideos Rigatoni Zanahorias con mantequilla	30 Chile sobre un plato al horno Papa	31 Pimiento relleno Cazuela	
El menú se prepara en colaboración con Ben E. Alimentos Keith	Por Jackie Scimeca Dietista licenciada #DT83358	<b>Menú Sujeto a Cambios Según disponibilidad</b>			



# January 2025 Lunch Served 11:30-1pm [Silversage.org](http://Silversage.org)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	
	 <small>United Aging in the Community of Age and Ability to Live Alabama Area Council of Government</small>	 <small>AGING AND COUNCIL OF GOVERNMENTS</small>	1 <b>CLOSED</b>	2 Hoppin John with ham, black eyed peas, and Collard Greens Cornbread	3 Mexican Beef Picadillo with potatoes and vegetables in a flour tortilla Refried Beans	
6 Pork Fritter Garlic Mashed Potatoes & Gravy Brussel Sprouts	7 Juicy Burger with all the fixins' Baked Beans French Fries	8 Rosemary Chicken Roasted Potatoes and Carrots	9 Creole Style Salmon Cake over a Bed of Wild Rice Pilaf	10 Austin Style Migas with Cherry tomatoes and black beans		
13 Fish Sticks Tator Tots Tarter Sauce	14 Chopped Brisket Sandwich with onions and pickles Pinto Beans German Potato Salad	15 Lasagna Parmesan Broccoli	16 Chicken Cordon Bleu Bake over a Bed of Fresh Spinach	17 Tex Mex Shepherd's Pie with Zesty Ground Meat, Creamed Mashed Potatoes, Mixed Veggies, and Cheddar Cheese		
20 Sweet and Sour Chicken Coconut Rice Potstickers	21 Tamale Pie	22 Garden Spaghetti	23 Creamy Tuscan Chicken with sundried tomatoes and spinach over crispy oven roasted potatoes	24 Korean Ground Beef Bowl with Oriental vegetables over steamed white rice		
27 Chicken Fried Steak with Country Gravy Mashed Potatoes Green Beans	28 Orange Glazed Pork Chop Rice Pilaf Oriental Vegetables	29 Sauteed Pesto Chicken with Parmesan Cheese Rigatoni Noodles Buttered Carrots	30 Chili over a Baked Potato	31 Stuffed Pepper Casserole		
The menu is prepared in partnership with Ben E. Keith Foods	by Jackie Scimeca Licensed Dietician #DT83358	<b>Menu Subject To Change According to Availability</b>				

# WINTER HOME SAFETY TIPS FOR SENIORS



Schedule maintenance for furnaces and fireplaces to ensure they are safe to use.



Check batteries in portable radios, flashlights, smoke alarms and carbon monoxide detectors.



Keep all heat sources and vents clear of clutter.



Make sure smoke alarms and carbon monoxide detectors are installed and working on every floor of the home.



Never leave portable heaters unattended.



Put entry or garage lights on a timer or light sensor so they come on as soon as it gets dark each day.



Keep fire extinguishers on hand and near heat sources.



Keep the home well-lit by installing the maximum watt bulbs indicated.





## DON'T MAKE WASTE BANDERA

3012 TX-16, BANDERA, TX 78003

SATURDAYS  
9:00 A.M. - 3:00 P.M.

ACCEPTED RECYCLABLES:  
PLASTIC BOTTLES - #1 NO CAPS  
ALUMINUM CANS - CLEAN  
CARDBOARD - CORRUGATED, FLATTENED & DRY

OR



## LAKEHILLS SOLID WASTE SITE

105 OHIO AVE.

SATURDAYS  
9:00-12:00PM & 1:00PM-4:00PM

ACCEPTED RECYCLABLES:  
PLASTIC BOTTLES - #1 NO CAPS  
ALUMINUM CANS - CLEAN  
CARDBOARD - CORRUGATED, FLATTENED & DRY



## KERR. COUNTY RECYCLING

CURBSIDE ONLY

ACCEPTED RECYCLABLES:  
ALUMINUM, CARDBOARD, MAGAZINES, MIXED PAPER,  
NEWSPRINT, SHREDDED PAPER, WHITE PAPER, PLASTIC  
(#1, #2, #5), STEEL/TIN CANS, AND GLASS BOTTLES/JARS

FOR SCHEDULED PICK-UP INFO VISIT:  
[WWW.KERRVILLETX.GOV/1692/RECYCLING-CURB-SIDE](http://WWW.KERRVILLETX.GOV/1692/RECYCLING-CURB-SIDE)





## **Benefits Enrollment Center**

In 2024 The Silver Sage received a grant that was awarded by the National Council on Aging to fund the Benefits Enrollment Center. The Benefits Enrollment Center is here to assist people entitled to Medicare and adults with disabilities enroll in public benefits for which they are eligible.

Programs include:

### **Medicare Savings Plan (MSP):**

MSP helps eligible persons pay for all or some of their out-of-pocket Medicare expenses, such as premiums, deductibles or coinsurance.

#### **INCOME GUIDELINES**

##### **Max Income for Individuals**

**\$1,215 (QMB)**

**\$1,458 (SLMB)**

##### **Max Income for Couples**

**\$1,643 (QMB)**

**\$1,972 (SLMB)**

### **Low Income Subsidy (LIS)**

#### **Medicare Part D Extra Help**

Medicare Part D provides drug coverage. The LIS Extra Help program helps with the cost of your prescription drugs, like deductibles and copays.

#### **INCOME GUIDELINES**

Those that qualify for MSP will automatically qualify for LIS.

### **Supplemental Nutrition Assistance Program (SNAP)**

SNAP provides benefits to eligible low-income individuals and families via an Electronic Benefits Transfer card.

#### **INCOME GUIDELINES**

##### **Max Income for Individuals**

**1 person           \$ 2,005**

**2 persons         \$ 2,712**

**3 persons         \$ 3,419**

**4 persons         \$ 4,125**

**5 persons         \$ 4,832**

For each additional person, add: \$ 707

Call to schedule an appointment to discuss what you qualify for and application assistance

**(830) 460 0423**



THE 1<sup>ST</sup> TUESDAY OF EVERY MONTH!  
-SILVER SAGE PRESENTS-

# Cowboy Capital Opry

HOSTED BY:

ART AND LISA & DAVE KEMP  
GOSPEL SHOW W/SPECIAL GUEST  
**JEREMY KEMP**



\$10 Cover  
(830) 796-4969  
803 Buck Creek Drive

6-8pm  
[silversage.org](http://silversage.org)  
Bandera, Texas



# January Word Search

K U P O N P M K V B L T A G M S F K M S E D U O  
M W A G P O G L A V L D A W P E F F K L C Z F N  
M I W T V L Q E R N Z J L W O S Z I Y Y A T S I  
M P Z S S A M V Z A Z V U O T N H M C V L J L A  
I R W A P R F Z U B K F I O C U S S M N P M I R  
E O O T S D J A P L E C I L A R C T I C E R P G  
A P Y U N N S M N M G R L T W Y E F S Y R O P N  
C K Y I S B O F J W R T W X O O I T A Z I T E I  
L H W Z B L K W F M L O P Y U R O I T H F S R Z  
D E B Y X I S N F U I B T E E H E D B I E U Y E  
R A S K Z Z K E I L M T L S M L U Z S D B A E E  
A T L K M Z J L T F A R T A W I L R W T D N T R  
O E E X O A H A B A D K A E C O T W F O O B G F  
B R D L V R Q C C F L L E E N K N R Q R L V R O  
W Z I J D D O Z U K R O O H H S I S E F O E E G  
O T T V D A H J E Y E O C C N R L C J T R S B M  
N O J E T Q I M T D F T S O T E K L E M N O T X  
S M F L K I S I S N R Q E T H H V O E Q A I S Y  
G K Q N L N Y C P I E K F C B C E L Y I C A W T  
S F V W K J A J L W E Z Y B J I T R E J J T L C  
I C K B C W G L R X Z C B Z G Q T O M K T N L Z  
E M A V G V Y S B E I O R U L E I E H A G G I Z  
T S O R F K C A J V N C O M F O R T E R L K H E  
E G B H F R I E C M G I C E S K A T E S U M C C

Hot Chocolate	Freezing Rain	Bitter Cold	Wood Stove	Wintertime	Jack Frost
Ice Skates	Below Zero	Snowstorm	Snowflake	Snowboard	Frostbite
Fireplace	Comforter	Black Ice	Thermal	Slippery	Freezing
earmuffs	Blizzard	Mittens	Blanket	Scarf	Polar
Jacket	Heater	Frosty	Arctic	Windy	Storm
Frost	Chill	Wool	Wind	Snow	Sled
Melt	Heat	Fire	cold	coat	Ski
Icy	Ice				



## Romanticize the Season: Winter

1. Make a winter playlist.
2. Create a winter phone wallpaper.
3. Put together a self care basket.
4. Create a winter Pinterest board.
5. Collect winter quotes.
6. Keep the twinkle lights up.
7. Perfect a stew recipe.
8. Take hot baths or showers.
9. Get outdoors.
10. Read poetry.
11. Listen to whole albums.
12. Laugh.
13. Cozy slippers.
14. Wear cute hats, tights, sweaters
15. Make a winter bookmark.
16. Enjoy copious quantities of hot drinks.
17. Choose a winter cocktail.
18. Have things to look forward to.
19. Buy a new mug.
20. Watch winter movies.
21. Prepare for snow days.
22. Change to winter scents.
23. Watch winter ambience videos.
24. Invest in a good pair of boots.
25. Decorate for winter.
26. Read winter books.
27. Plan a garden.
28. Prioritize your health.
29. Buy good body lotion.
30. Embrace the downtime.
31. Artist dates.
32. Get a head start on Spring Cleaning.
33. Limit screen time.
34. Winter coloring book.
35. Have a planning day.
36. Fresh flowers every week.
37. Beeswax candles.
38. Start a new ritual.
39. Search for online events.
40. Create a winter bucket list.





# ***SILVER SAGE & SAN ANTONIO FOOD BANK DISTRIBUTION***

**\*\*WEATHER PERMITTING\*\***

**MONDAY JAN 13TH 10AM-12PM  
LAKEHILLS COMMUNITY CENTER  
11225 PR 37, Lakehills, TX**

**MONDAY JAN 27TH 10AM-12PM  
LAKE MEDINA SHORES (THE POOL)  
7100 Wharton's Dock Road**

**\*Registration will be done on-site\***

**QUESTIONS: (830) 796-4969**

