“It’s not about you.” This sentence opens the best-selling book *The Purpose-Driven Life* by Rev. Rick Warren. In the book, which has sold more than 25 million copies, the author encourages his readers to identify your “greater-than-you” purpose in life and to channel your efforts to fulfill that purpose. The reality of today’s fast-paced lifestyle is that we often get so caught up in our commitments to self, work, family, friends, community and others that we are unable (or unwilling) to think about the broader implications of our lives. Consider the following story:

Bob Buford was a successful entrepreneur actively developing his business, a collection of television stations and cable systems in the southwestern United States. A number of events, both personal and professional, caused Bob to re-evaluate his life and the relative balance between his personal and professional goals. He wondered why he was increasingly successful at work (increasing sales revenue, increasing net income, increasing market share, etc.) but experiencing less and less joy from these ‘successful’ efforts.

As Bob talked with trusted confidants and business advisers, he was surprised to find that many colleagues shared his feelings and frustrations. He had entered, as he would come to discover, a transitional period in his life: **Halftime**.

Halftime (Bob Buford) – “the opportunity, after some of our life has passed, to evaluate what has taken place during the first half and to choose which new goals and dreams we may want to pursue during the second half of our lives. Halftime is the start of an exciting journey that can take us past success and lead us toward significance.”

According to the Halftime paradigm, most of us take stock of our lives some time in our 40s. For sure, not every person will experience a dramatic period of self-reflection like Halftime. Some may stay engaged in First Half endeavors out of enjoyment or inertia. Others may focus on self-reflection and never truly find their calling. Such folks bounce from project to project without identifying their LEAVING YOUR LASTING LEGACY PERSONAL FINANCE

**BE GREEDY: WHY THIS IS A GREAT TIME TO INVEST?**

By Yoav Wachsman, Ph.D., Assistant Professor of Accounting, Finance and Economics, Wall College of Business, Coastal Carolina University

Warren Buffett, the CEO of Berkshire Hathaway and arguably the greatest investor in the world, once commented that investors should “be fearful when others are greedy and greedy when others are fearful.” If the Sage of Omaha is right—and he is rarely wrong—this is a terrific time to invest since people have not been as fearful about the economy since the early 1980s, when the U.S. suffered from consecutive recessions. This claim may seem counterintuitive; most people are more conservative with their spending when the economy is doing poorly. But it is precisely this reluctance, or in some cases inability, by most to invest that causes assets to be undervalued during economic downturns.

On the other hand, when the economy is prospering, most investors become overexuberant and bid up the prices of assets too high. On March 29, 1999 the Dow Jones Industrial Average, a stock market index of the 30 largest companies,
The CHARM of Simple Living

By Bridgette Johnson

“I have come to realize that the radiance of the rose and the whiteness of the lily do not take away the fragrance of the little violet or the delightful simplicity of the daisy. Perfection consists in being what God wants us to be.”

Thérèse

After my husband and I had been married for a short while, we decided to move into my Grandma’s house. She hadn’t lived there for more than two years and something in me just couldn’t bear the thought of it sitting empty. There was always so much life at Grandma’s. People in and out. Cousins overnight for weeks at the time. All of us sneaking in the back door to snatch homemade spice cookies out of her broken and glued-back-together cookie jar. The sound of that screen door slamming over and over again. There was always something going on, and I was forever right there in the thick of it.

My Grandma, born in 1907, lived until she was 94 years old. Her husband passed away when she was in her mere 40s, and from that point on she remained faithfully married to her one and only love until her death. She cut her own grass with a push mower and raked her own yards. Her love of her independence and simple ways of life never ceased to amaze me. She never had an air conditioner and used window fans and the breeze from front door to back to keep her block house cool during the summers. In the winter, her gas heater, which was the summers. In the winter, her gas heater, which was...
The Food and Drug Administration has a newsletter published three times a year, titled “Maturity Health Matters.” Written for “older adults, their families and caregivers,” it aims to update readers on the latest medical products that are “helping people live longer and more productive lives.” The FDA’s current issue is about men’s health. Go to www.fda.gov/cdrh/maturityhealthmatters. An e-mail service will alert you when new issues are available.


“The Social Security Fix-It Book” published by the Center for Retirement Research at Boston College is for anyone interested in how to restore the program to health. Said to be clear, impartial and “delightfully illustrated, it can be found by visiting www.crr.bc.edu and under the “publications” tab click on “Special Projects,” and then the book’s title. It is free online and is also available from Amazon.

“What Women Need to Understand About Retirement,” published by the Heinz Family Philanthropies and the Women’s Institute for a Secure Retirement (WISER), provides a solid overview of finances and health care in later life. The 78 page book can be read and downloaded at www.heinzfamily.org/programs/ebook.html.

T. Price Rowe is offering a “Family Records Organizer on CD-Rom. The disk allows you to consolidate key information for heirs including retirement savings, bank accounts, mortgages, investments and more – in a single place. Order online at www.troweprice.com/getorganized or call 800-538-2706.

How much more time do you have? Eons longevity calculator provides a personalized report on your longevity by analyzing your answers to a 10 minute survey. The survey consists of 40 questions ranging from marital status to sleep habits, diet and family medical history. Premised on living 20 years longer than your grandparents and that we control lifestyle choices, the calculator goes to work. Go to www.eons.com or https://calculators.eons.com/calculator.

“Personal Finance” — Continued from page 1 reached 10,000 for the first time in history. This prompted Robert Zuccaro to write a book titled Dow, 30,000 by 2008: Why It’s Different This Time, which promised that the Dow Jones would triple in value by 2008. Investors were excita-
dated and invested heavily in stocks, especially in high-tech companies. But stock prices stagnated in 2000 and in 2001 the U.S. entered a recession. It took more than six years until the Dow Jones rose above its 2000 level. Clearly Zuccaro was wrong; there was nothing “different” about the stock market in 1999. People got overexcited, as they had in the past, and invested too much. As Buffet says, “be fearful when others are greedy.”

The same thing happened in to the housing market several years ago. The Federal Reserve Board foolishly decreased the Federal Funds Rate, the key interest for the U.S., to 1 percent. This caused a borrowing binge that created the biggest housing boom in U.S. history. In 2005, the national price of a median home rose by 13.5 percent, and in some places in the Southwestern and Floridian it even doubled. But all good things must come to an end. By June of 2006, the Fed raised its key interest rate to 5.25 percent and rising oil prices spooked investors. The biggest housing market boom in his-
tory quickly turned into the biggest housing market bust. According to the National Association of Realtors, the median prices of homes in 2007 dropped by 6.5 percent from their peak of $227,100 in 2006.

When will society learn? The answer is probably never. However, it doesn’t mean that you as an individual cannot learn how to become a wiser investor. For instance, right now there is a terrific time to invest for anyone who can get over his or her fears that the economy is going to collapse — it is not! It is an ideal time to invest in real estate. The market is full of houses for sale, which allows potential buyers to negotiate for lower prices and more amenities (like the seller paying for the closing cost). Additionally, interest rates are fairly low. There is no doubt that the Myrtle Beach area will continue to grow and, as it does, the prices of houses will rise.

It is also a great time to invest in the stock market, assum-
ing you have an investment horizon of at least five years. Due to years of stagnation, many stocks are significantly undervalued and the average Price to Earnings ratio is well below the historic average of 23. Although, investors should focus on larger companies, since many smaller companies are bound to fail in times of economic trouble.

It is important to remember that the same principles of sound investment that apply during times of economic prosperity apply during times of economic trouble; in fact, they are even more important during economic downturns. First, invest for the long run. It may take a while for the stock mar-
et to rally again so don’t invest any money that you are likely to need in the next five years. In fact, given the negative rate of savings and the already low interest rates in the economy, it is likely that this economic downturn will last a while. Secondly, diversify your portfolio by buying various stocks from different industries or by purchasing a balanced mutual fund. Since more companies will fail dur-
ing an economic downturn, you need to diversify your investment even more. Lastly, invest in companies with sound finances and a low P/E ratio. These companies are usually undervalued and their stocks have a high potential for growth.

The important thing to remember is that a downturn in the economy is a great time to invest. Many Americans accumulated a lot of debt when the economy was prosper-
ing and need to focus on eliminating high-interest loans before they invest. However, if you have the means to invest you should invest while stocks and property are on sale. Or, as Warren Buffet might say, it is a good time to be greedy.

Yoav Wachman can be reached at yoav@coastal.edu or 843-349-2683. Yoav and several colleagues from the Wall College of Business present free workshops on Personal Finance during the academic year. When they are scheduled, notice will appear in local newspapers, PrimeTimes and the Coastal Carolina University Web site at www.coastal.edu.
unique opportunity to serve others. We cannot change
the past. We can, however, look to the future together and
help you find your way to leave a lasting legacy. (By the
way, I recommend the movie The Ultimate Gift regarding
one man’s legacy.)

Speaking to Younger Colleagues
Those of you in your 30s or 40s (or, your children,
neighbors and associates) may be looking to the future
and the prospect of remaining engaged in the workforce
for the next 30 years. Such a realization can trigger a peri-
od of self-reflection, including questions such as:

- What is the purpose of my life?
- Is there more to life than my daily or weekly routine?
- Is what I’m doing meaningful to anybody?
- Could I pursue them now?

If you’ve been asking yourself these questions, you’re
having a Halftime experience. Relax, you’re not alone!
With a change in your perspective, you may wish to
channel some/all of your future efforts to activities you
believe contribute to a greater-than-you outcome … a
lasting legacy.

Speaking to Retirees
Those of you in your 50s or 40s may be looking to the
future and the prospect of taking your skill sets into retire-
ment. But, you’ve invested years in your overall profes-
sional development. You’ve got valuable skills. Still, you
may seek answers to such questions as:

- Have I really used my skills, knowledge and
  experiences to their fullest potential?
- Could I start my work life over and take a different
  path?
- Have I done as much as I could with what I’ve been
  given?

In the past, your work may have defined you (engineer,
teacher, etc.). In the future, imagine if the skills you used
to do your work defined your lasting legacy?

Looking to the Future Together
Imagine the larger impact on society if each of us
sought to transition our thinking from success to signifi-
cance. Imagine the multiplier effect of combining each
lasting legacy. Each of us has time, talents and tr easures.
Imagine the multiplier effect of combining each
lasting legacy. Each of us has time, talents and tr easures.

One of the many opportunities to grow professionally is long:
culinary, constables, bartending, child care, small business,
leadership/supervision, floral design, social services, tractor-
trailer truck driving, environmental services, computers
and insurance, to mention a few. Tonight after supper sit
down at your computer, and key in www.hgctc.edu or to see
just what is all available. Who knows, you may even decide
you want to teach some of these classes.

The College has three conveniently located campuses
on U.S. 501 in Conway, at the old Air Force base in
Myrtle Beach, and on S.C. 17 in Georgetown. Classes are
offered day and/or night throughout the week in both tra-
ditional classroom settings and online training available
around the clock in the comfort of your home.

“When the going gets tough,” well you know the rest of
that sentence. If your income from Social Security, Medicare
and private investments could use a boost, we at Horry-
Georgetown Technical College are sitting right here, ready to
help. Hope to see you on campus – not only for professional
reasons but also for you to pursue personal interest classes.

Shirley Long Johnson, Assistant Vice President,
Continuing Education Division, Horry-Georgetown
Technical College. Telephone 843-477-2010, Email
Shirley.johnson@hgctc.edu, Fax: 843-477-0775, 743
Hemlok Avenue, Myrtle Beach SC 29577

Lifelong Learning Course information
now available online... check it out!
www.coastal.edu/olli

“Best laid plans can change” … Continued from page 7
little as an hour or two to as long as six months – depend-
ing on the class. Sound simple enough? Keep reading.

Take your proven-oh-so-well skills and natural abilities
and turn them into something positive and green dollars.
You may have a medical background. If so, the College is
the proud owner of the new multimillion dollar state-of-
the-art Dr. Robert E. Spirt, Jr. Health Care Education Center;
and the medical profession is where the greatest
job market interest is occurring.

Something else you may want to consider is the con-
struction industry. Residential builders, general contrac-
tors, the mechanical fields and Home inspection are
quite popular. You may already have experience in one of
these areas and simply need to brush up to become
licensed by the State of South Carolina. Also in the hous-
ing industry are opportunities in the real estate field.
Even though the real estate industry as a whole is not as
strong as it has been, we all know it runs in a cycle and
will be coming back up. Another old saying holds true
for REALTORS, “A handful of people will make the
bulk of the money regardless of good or bad times.”

The list of opportunities to grow professionally is long:
culinary, constables, bartending, child care, small business,
leadership/supervision, floral design, social services, tractor-
trailer truck driving, environmental services, computers
and insurance, to mention a few. Tonight after supper sit
down at your computer, and key in www.hgctc.edu or to see
just what is all available. Who knows, you may even decide
you want to teach some of these classes.

The College has three conveniently located campuses
on U.S. 501 in Conway, at the old Air Force base in
Myrtle Beach, and on S.C. 17 in Georgetown. Classes are
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and private investments could use a boost, we at Horry-
Georgetown Technical College are sitting right here, ready to
help. Hope to see you on campus – not only for professional
reasons but also for you to pursue personal interest classes.

Shirley Long Johnson, Assistant Vice President,
Continuing Education Division, Horry-Georgetown
Technical College. Telephone 843-477-2010, Email
Shirley.johnson@hgctc.edu, Fax: 843-477-0775, 743
Hemlok Avenue, Myrtle Beach SC 29577

Coastal Carolina University Sponsors Many Events
Open to the Public
CAAR wants to encourage PrimeTime to take advantage
of the many University events. You can stay up to date
about cultural, athletic and other informational or enter-
tainment events by viewing the Cultural Events on the
University’s Web site: www.coastal.edu/calendar. Many
events are free but require ticket purchases. Those who do
purchase admission. For athletic events, go to www.gocockus-
ports.com. Here is a small sampling of cultural events for
September and October. For more information or details,
call the Wheelwright Box Office at 843-349-2502.

“In Her Hands: Craftwomen Changing the World”
Sept. 11-Oct. 17 • 9 a.m. to 5 p.m.  Rebecca Randall Bryan Gallery
COLUMBIA CITY BALLET “Dracula: Ballet with a Bite”
Sept. 12-13 • 7:30 p.m. • Wheelwright Auditorium
BOSTON BRASS
Sept. 16 • 7:30 p.m. • Wheelwright Auditorium
CULTURAL CELEBRATION ANNUAL CAMPUS FESTIVAL
Sept. 17 • 11:30 a.m. to 2:30 p.m. • Rain Date, Sept. 24
Prince Lawn
“Dog Sees God: Confessions of a Teenage Blockhead”
Sept. 19 • 7:30 p.m. • Wheelwright Auditorium
4TH ANNUAL SPECTRUM CONCERT / FAMILY WEEKEND / BANDS AND CHAMBER ENSEMBLES
Sept. 19 • 7:30 p.m. • Wheelwright Auditorium
DAVID BANSTON AND FRIENDS CONCERT
Sept. 23 • 7:30 p.m. • Wheelwright Auditorium
A TRIBUTE TO JAZZ AT THE PHILHARMONIC
Sept. 26 • 7:30 p.m. • Wheelwright Auditorium
GOSPEL CHOIR CONCERT
Oct. 12 • 4 p.m. • Wall Auditorium
BRAHMS REQUIEM
Oct. 17 • 7:30 p.m. • Wheelwright Auditorium
AN EVENING OF ART SONGS AND ARIAS
Oct. 28 • 7:30 p.m. • Edwards Recital Hall
**SPOTLIGHT ON SOUND SOLUTIONS**

By Brad Odum, Director, PrimeTimes, 812 Farrar Drive, Conway, SC 29526

Most issues of PRIME TIMES will feature an outstanding local agency, business or organization serving the Grand Strand, to illustrate the range of services available in the area. If you would like to nominate an agency or service facility for this feature – or if you are in an organization that would like to be featured – we want to hear from you! We will give full consideration to a recommendation. Most of the agencies, businesses or organizations so featured are also listed in the Senior Services Directory at www.coastal.edu/caar/services.

Sound Solutions Hearing Care Centers are the one-stop answer for your hearing health care needs. We provide information, products and services that improve quality of life issues related to hearing and or preservation of hearing. In today’s fast paced world, most everyone utilizes computers, cell phones, TVs, stereos or iPods. We provide fulfillment! We help people hear all their favorite movies, songs or conversations CLEARLY. Our specialty is hearing instrument technology but we also provide custom products for cell phones, iPods, headsets, swim plugs and sound plugs. If your mother has trouble on the phone or you need a louder alarm clock to wake you in the morning, we can help.

Today’s hearing instruments are miniaturized computers. They are capable of discriminating between speech, noise, wind and mechanical sounds. They can focus on several bandwidths of sounds simultaneously suppressing unwanted background sounds from within each bandwidth while emphasizing speech. Hearing aids are capable of connecting to TVs, cell phones, iPods or computers without the need for headsets or ear buds. They can be extremely small, nearly undetectable devices capable of producing very powerful amplification. All of these benefits are available without constant adjustment. Gone are the days of large devices that everyone could see or that sounded like you were in a barrel or simply made background noise louder. We utilize the latest technology which rectifies before whistling starts, leaving a crisp clear sound allowing you to understand conversation clearly again.

In our offices training is crucial. Every clinician continuously attends seminars staying up to date with the latest trends and technology. Every month it seems there is something new and something new to learn! Unlike others, we work with all major manufacturers, as well as many smaller ones. This allows us to offer you the very best technology available and offer with certainty the best products for all hearing losses. No one manufacturer is the best at everything. We compare all

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**Processing Rebates From Home Scam** – a warning about a work-at-home company. The BBB has been receiving complaints from consumers against a company called Process At Home, aka International Data Entry; Global Data Entry; onlinedaisecretariate.com. People receiving or replying to ads to work at home are asked by the company to pay a $197 fee for seven weeks of training and access to more than 11,000 businesses needing rebate processed. After sending the money people are receiving a training manual and one or two weeks training that did not include processing but showed how to place ads on search engines such as Google or AOL to lure others into the program. One consumer, after complaining about not being able to access the database, was advised to disable the anti-virus software. That resulted in getting more than 200 viruses and in getting the computer repaired found over 60 percent of the viruses were related to the company’s Web site. No consumers seeking refunds got them. After investigating, BBB found the address used, 1240 Lincoln Way East, Massillon, Ohio, is a UPS store with mailbox service and not a physical location for the company.

**Misleading Consumers**

Because of the Confusion Over Digital TV...

An Ohio based company called Universal Technologies has ads running across the U.S. promising free TV channels, services and digital TV converter boxes. Five year warranties for $59 must be purchased in order to receive the “free” converter box. The cost is nearly $100 when adding shipping and handling fees. People who respond don’t receive the free products and services promised in the ads and end up paying more than if they had taken a good deal offered through the DTV coupon program offered by the government. The company also does business under the name “Heat Surge.” The BBB has received more than 200 complaints. On Feb. 17, 2009, television stations will stop analog broadcasts and begin broadcasting in digital. Viewers who get reception with rabbit ears or an antenna or who do not have a digital TV will need a converter. TV sets made after March 2007 already have digital tuners built into them as required by law. Analog sets hooked up to cable or satellite systems will not be affected by the change and don’t need a converter box. For information about digital TV conversion, call the DTV hotline at 888-388-2009 or visit www.dtv2009.gov/FAQ.aspx.

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**SCAMWATCH:** Misleading Scams

By Kathy Graham, President/CEO, Better Business Bureau, Coastal Carolina Inc.

843-488-0238; Fax: 843-488-0998; E-mail: kathygraham@scrr.com

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**THE CHARM OF SIMPLE LIVING**

She’s still with me everywhere I go. I know that as time continues to change us, fate will have it that I won’t be the kind of grandma my Grandma was. Life is so much more complicated than what she was accustomed to. And hey, I like my central heat and air. But one thing is certain, her life lets me know that it’s not the possessions we leave behind that really matter most, but the relationships we build and the positive influences we have on others. My life is the way it is due very much to the simple life Grandma shared with me. Life is surely sweetest at Grandma’s house.

Bridge, when she isn’t doing flowers, is helping Conway people and businesses as the Executive Director of the Conway Chamber of Commerce. Bridge can be reached at 843-248-2273 or bjohanson@conwayscchamber.com.
CASUAL LEARNING & Other Educational Pursuits

As the calendar moves us into the 8th and 9th months of the year the advent of another school year approaches. PrimeTimes has two articles relating to learning and education; for our OLLI Lifelong Learning, and for Continuing Education at Horry-Georgetown Technical College. Also, to acquaint people to opportunities at Coastal Carolina University. Education, of course, is an ongoing interest of PrimeTimes and will be featured in future editions of the newsletter.

CAAR frequently receives calls from people interested in taking classes or courses for a variety of reasons and interests. Some people are interested in taking noncredit classes covering a wide range of subjects, from history, writing, art, philosophy, just for the “fun” of it and computational classes for fun as well as certification/review. We refer them to the OLLI Lifelong Learning program.

Some people are interested in undergraduate courses for “audit” rather than credit. Some people are interested in courses in disciplines in which they already have a degree, others in starting work toward a degree. Other people however are choosing different disciplines supplementing what they have, or what they want for starting a new business. We refer people with these interests to the Office of Admissions. Our colleagues at HGTC are getting similar calls, and people are sharing their reasons for wanting to take classes and courses. Sometimes the reasons given reflect concern with economic conditions and the desire to do something different. PrimeTimes asked Shirley Long Johnson, assistant vice president of continuing studies at HGTC, to share that environment and/or circumstances influencing some people and what HGTC has to offer.

It may not be well known that there is a law in South Carolina making free tuition available at state supported colleges, universities and technical schools for residents at least 60 years of age. Residents can attend classes on a space available basis provided they meet the admission requirements and other standards of the institution. The special applications are available at the Coastal Carolina University Office of Admissions. For information call the office at 843-349-2170 or 1 888-217-7680 or write to Coastal Carolina University Office of Admissions, P. O. Box 261954, Conway, SC 29528-6054.

A January 2008 article in The State newspaper reported that 241 residents over the age of 60 were signed up for classes at all USC campuses. Clemson had 16 including two full term when “snowbirds” start their southern migration.

Clemson had 16 including two full term when “snowbirds” start their southern migration.

One finding was that 60 percent of those looking ahead to years after age 60 want to work in entirely different environment and taking courses to establish their retirement as an opportunity for a new chapter in life. In both instances, going back to college is part of their planning.

UPDATE ON OLLI

By Linda Keran, M.A., Director of the Other Lifelong Learning Institute at Coastal Carolina University

With the award of a renewable $100,000 grant from the Bernard Osher Foundation in November 2007, the 20-year-old Lifelong Learning program at Coastal Carolina University entered a new and revitalized phase of its mission to provide “learning for the joy of it” to adults 50 and older.

The Other Lifelong Learning Institute (OLLI) at Coastal Carolina University offers Grand Strand adults more than 250 noncredit courses during the fall and winter/spring terms at five locations (Conway, Myrtle Beach, North Myrtle Beach, Litchfield and Georgetown). Among those are many peer-led courses in art and photography, computer technology, foreign languages, history and government, literature and writing, music, theater and film, personal growth and skills, religion and philosophy, science and nature, as well as educational excursions.

The program’s structure and management have evolved over the past two decades under various leadership forms but always with the strong and indispensable support of the University which has provided staff, facilities and the technical resources needed to serve approximately 2,000 adults each year. However, with the rapid growth of the University’s undergraduate and graduate programs, the “silver tsunami” of the retiring baby-boomers (the greatest wave of which is washing in on our desirable southern coastline), and squeezed budgets, the ultimate goal of the 2006-2007 strategic plan — to secure the financial underpinnings of the program — has become paramount in the utilization of the grant.

Since the program content was well established with a wide variety of course offerings and dedicated instructors, the first-year grant has been allocated to the marketing and publicity of OLLI at Coastal Carolina University. The underlying assumption is that increased awareness of the program will generate increased participation and revenue.

Charged by the Osher Foundation to create a sustainable post-grant model, OLLI has implemented several substantive changes beyond the renaming of the program:

• The advisory board has been replaced by four active committees (Membership & Metrics, Marketing & Publicity, Curriculum & Program Planning and Fundraising & Finance)
• A membership fee ($20 per term) has been implemented to comply with the Osher-directed measurement of community support and revenue base;
• Member benefits are being augmented with community cultural and wellness discounts, as well as participation privileges in the expanding peer-led special interest groups (bridge, gardening, computer, investment and foreign language clubs);
• Increased volunteerism is being promoted through the committee approach to planning, expanded club leadership opportunities, promotion of volunteer teaching (with membership benefits), and the addition of “class ambassadors” (teachers’ aides).

When the first-year progress report and the second-year application are due in October, we will have a better sense of our progress toward the establishment of a self-sustaining lifelong learning program for the adult residents of the Grand Strand. We look to the readership of PrimeTimes as partners in this effort to enhance our availability to present the OLLI program to community service, outreach and education organizations. The bulletin below may be used in your communications to your constituency.

During “Free Week” (Sept. 8-13), the Other Lifelong Learning Institute (OLLI) at Coastal Carolina University will treat current and prospective Lifelong Learners to dozens of free lectures and demonstrations of upcoming courses and clubs at each of the five outreach centers, located in Conway, Myrtle Beach, North Myrtle Beach, Litchfield and Georgetown. Meet members of the faculty and staff, access OLLI’s Web site and the online WebAdvisor, register for OLLI membership, classes and parking permits, and enjoy guided explorations of the University library’s database and the Special Collections. The complete fall catalog of 250 courses, scores of cultural opportunities, plus the detailed schedule for Free Week, will be available at the outreach centers and posted at www.coastal.edu/olli. Linda Keran is at the OLLI Bammesberger Higher Education Center and can be reached at 843-349-4032 or keranl@coastal.edu.

To this end, distribution of the fall and spring catalogs doubled, print media advertising tripled, OLLI’s Web site was updated and a weekly online newsletter keeps members and the public notified of current offerings and activities. A billboard and radio campaign is planned prior to the spring term when “snowbirds” start their southern migration.

Unlimited volunteerism is being promoted through the committee approach to planning, expanded club leadership opportunities, promotion of volunteer teaching (with membership benefits), and the addition of “class ambassadors” (teachers’ aides).

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Unlimited volunteerism is being promoted through the committee approach to planning, expanded club leadership opportunities, promotion of volunteer teaching (with membership benefits), and the addition of “class ambassadors” (teachers’ aides).

There is an old saying, “If you want to make God laugh, tell Him what you think your future holds.” In the not-too-distant past, your dreams of what would lie ahead may have included sitting on the porch in your favorite rocking chair, reading the latest best seller, watching the grandchildren play happily on the well-manicured lawn of your beautiful retirement home as the prime rib for dinner marinates in the refrigerator. Your wise-and-carefully-thought-out investments would soar in a solid economy; so you could relax and enjoy life without a care in the world.

Unless you’re an exception to the rule, that bubble is popping. We all may indeed be sitting more and driving less because gasoline prices have soared out of sight and are still climbing. Bicycles, golf carts and walking are becoming our means of transportation rather than that expensive SUV in the garage. Rather than purchasing that book we can’t wait to read, we’re heading to the public libraries to check it out. The grandchildren’s back-to-school needs in the next few weeks will cost enough to make us blink twice, hope we don’t have to take out a second mortgage, and remember when a small bottled Coca-Cola cost ten cents. Our immeasurable funds may be due more to perspiration on our brows rather than that of a professional. Plus, not only is the meat in the refrigerator. Your wise-and-carefully-thought-out investments would soar in a solid economy; so you could relax and enjoy life without a care in the world.

This is not to say that life is bad, not at all. It simply means that times change, always have and always will. As adjustments in your retirement years become evident, the Continuing Education Division at Horry-Georgetown Technical College is one of the places you should check out. No entrance exams, no prior educational degrees are required — only a desire to update your occupational skills at affordable prices. The length of training will vary from as

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BEST LAID PLANS CAN CHANGE

By: Shirley Long Johnson, Assistant Vice President, Continuing Education Division, Horry-Georgetown Technical College

PN: CAAR frequently receives calls from people interested in taking classes or courses for a variety of reasons. Some are interested in courses for credit in disciplines in which they have a degree, others in starting a degree. Many however, are choosing to do something different, including starting a new business. Our colleagues at HGTC are getting similar calls and people sharing their reasons behind wanting to take classes and courses. Shirley Long Johnson shares some of the environment and/or circumstances influencing people and what HGTC has to offer.

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