

Senior News

Georgia

Serving those age 50 PLUS in GEORGIA!

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November 2021
Vol. 35, No. 11

Let us entertain you

by **CLAIRE HOUSER-DODD**

All our trips lately have been to the doctors or a pick-up in that line. Our latest was to pick up a new brace for the back. It certainly helps, but the doctor suggested one should lie down to put it on as that would flatten the stomach and the brace would be tighter. Oh, no, not our brace. You see, we had been picking up the Grand from school for a few days,

and our exercise and entertainment was FOOD. No, the brace is not going to help the stomach for a few more days! But we have both enjoyed our goodies like Snowflake and Cookies and Cream, Ice Cream, Pizza, Hamburgers, Egg Rolls, Pork Roast with veggies and potatoes, Popcorn, Apples and two gallons of milk! We threw a Piggy Party. We enjoyed every minute of it.

We also had another Baseball Game and won. Matthew slid into

Home Base on his stomach after a rain. Georgia red clay has not lost any of its color. It is as vibrant as ever and is really beautiful in contrast with the green grass. Tolleson Stadium's fine fields in Perry are really nice and well kept! It is a pleasure to go to the games.

It will be more pleasurable now that Wesleyan roomie has given us a Tush-Cush to take with us to the games. Those nice clean new looking planks look great but are really hard. We had complained; and, as she had an extra pillow, we got it! College Roomies last forever!

We've done it again. Gone out to buy the perfect Birthday Card for a friend, written on it, addressed it, stamped it, and forgot to mail it! This particular friend is not timid; she called up and complained. This is my friend who adopted the little girl from the Ukraine who was having a Birthday Party for her mother twenty years ago, called to invite Dr. Dodd and me, and said, "Guess who is going to cater the party?" When we asked "Who?," she said, "You!" Phyllis said they laughed at that at the birthday luncheon. Then they went to see the new James Bond movie and from there to a fancy Seafood Restaurant in Marietta, then home to open presents. She called the next day and said she was still in bed and had no plans to get up! Don't think we could make it. She was celebrating from 11 a.m. to 12 midnight. What a day Elena made for her mother. This was one adoption that has certainly worked out well. And they look alike... just like mother and daughter. When Phyllis brought her home at the age of two, Elena looked just like Phyllis's two-year-old pictures. We all agreed that the Ukrainians got pictures of adopters and matched them up with the adoptees. Sounds like a plan!



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The Augusta Museum of History Announces the 2022 Brown Bag History Lecture Series

Special to *Senior News Georgia*

Submitted by NANCY J. GLASER
706-722-8454
amh@augustamuseum.org

AUGUSTA, GEORGIA (11/01/21)

The Augusta Museum of History is excited to offer the 2022 Brown Bag History Lecture Series: Era of Change: 1950-1980. The 20th century brought a lot of growth and change to Georgia. From two World Wars to technological and industrial advances to the fight for Civil Rights, the Augusta area changed more dramatically during the three decades following World War II than in any period since the post-revolutionary boom. The 2022 Brown Bag History Lecture Series presented by the Augusta History Museum will highlight many of these changes and their impact on the region.

- **January 12, 2022:** Overview by Dr. Lee Ann Caldwell
- **February 9, 2022:** The Desegregation of the Medical College of Georgia. Desegregation College Georgia. Dr. Jos(eph) Hobbs
- **March 9, 2022:** The Augusta Canal Post World War II Dayton Sherrouse
- **April 13, 2022:** The Early Years of Historic Augusta Erick Montgomery
- **May 11, 2022:** The Augusta Riot of 1970. Dr. John Hayes
- **June 15, 2022:** Gwinnett Street, now Laney Walker Boulevard in this era. Leon Maben
- **July 13, 2022:** The Story of Fort Gordon. Steve Rauch
- **September 14, 2022:** The Founding of the Augusta Symphony. Dr. Sumner Fishbein.
- **October 12, 2022:** The Changing Face of Downtown Augusta. Margaret Woodard, Executive Director, Downtown Development Authority
- **November 9, 2022:** From the

Augusta Museum of History
Collections, Natalie Smith, Registrar

limited seating

COST: \$3 for non-members/free for members.

**Augusta Museum
of History**

560 Reynolds Street
Augusta, GA 30901

706-722-8454

www.augustamuseum.org

TIME: Talks begin at 12:30 p.m., ends at 1 p.m. followed by Q & A. Participants can bring a lunch; the Museum will only be providing water. Lunch can begin as early as 11:30 a.m.; the lecture runs from 12:30 -1:00 p.m.

WHERE: Museum's Rotunda with




Darryl Hodson, MD - Mark Bonner, MD - Russell Harris, MD
Misty Banknell, PA-C - Tamika Chester, NP - Jim Lekas, PA-C
Kelly Miller, NP - M. Huntley Sanders, PA-C

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Senior News & Views of Georgia

Taking Care

Practical ideas to manage daily activities while convalescing

by LISA M. PETSCHÉ
lmepetsche@gmail.com

Recovering from surgery or a prolonged acute illness takes time and patience. It also calls for practical adjustments, especially for those living alone. Fortunately, with some thought and creativity, many everyday tasks can be simplified to make maximum use of limited energy.



Lisa Petsche

If you are experiencing, or anticipating, a period of convalescence, read on for ideas for streamlining daily life in order to prevent setbacks and facilitate your recovery. You may wish to continue some of these practices after your recuperation, to free up more time for leisure activities.

Prioritize and organize

Establish and stick to priorities. Curb perfectionism. Not everything needs to be done to a high standard; take housework, for example. Use a timer for chores so you don't overdo it.

Perform important activities at the time of day when your energy level is at its peak.

Pace yourself. Break down tasks into steps that can be performed with breaks in between. Refrain from rushing or performing activities to the point of fatigue.

Whenever possible, sit down to perform tasks.

Keep frequently used items close to the point of use and within easy reach.

If you have recently had surgery, review any educational materials you have received. They may include energy conservation tips specific to your situation.

If there are others in your household, enlist their help with everyday tasks. Be specific about the kind of assistance you need.

Get a portable phone so you can easily answer calls, or get an answering machine to take messages.

Meal preparation and home maintenance

Prepare one-dish meals, such as casseroles, stews, soups, stir fries and main course salads.

Cook double batches of recipes and freeze half for later use.

Keep a supply of heat-and-serve entrees in the freezer.

Buy convenient foods that reduce preparation time: packaged salads, shredded cheese, fresh or frozen mixed vegetables and boneless chicken breasts, for example.

Order takeout once or twice a week. Just be sure to make healthy choices. Keep menus and coupons in a folder for easy access.

Concentrate cleaning and tidying efforts on the rooms that are used the most.

Do full loads of laundry whenever possible. Ensure you have enough basic clothing – including underwear and socks – to last for a week. Buy clothes that can be machine washed and dried and resist wrinkles.

Replace frequently used manual kitchen utensils and other household tools with electric counterparts – for example, can opener, pill crusher, screwdriver.

Pay for help if you can afford it – for example, a dog walker, housecleaning service, grounds keeping service, handyman or accountant. Or, hire a trustworthy neighborhood youth to do yard maintenance and perhaps also errands.

Arrange with the bank for direct deposit of pension and other checks and automatic payment of regular bills. If you have a computer, sign up for online banking so you can pay bills, transfer money and check balances from home.

Shopping and errands

Shop through mail order catalogs, using the telephone or Internet. For gift-giving occasions, purchase gift cards; many kinds are available online, as well as on display near checkouts at department stores, drug stores and other retail establishments.

Take advantage of stores and other services that offer home delivery (for example, grocery stores, drug stores, dry cleaners). Keep lists of groceries needed and errands to be done.

Investigate available community resources, which might include meals-on-wheels, housekeeping services, mobile hair-dressing services, volunteer driver programs and accessible transportation.

Coordinate errands and avoid peak use times of the day, week or month when visiting stores, banks, government offices and other establishments.

Take advantage of electric scooters available for customers in stores and malls.

Lisa M. Petsche is a social worker and a freelance writer specializing in boomer and senior health matters.

On the Cover

Check Out These Awesome November Sights!

By Carolyn Brenneman

Cover: Pokémon yellow!

This November, Senior News thinks it will be fabulous to display some of the artful and creative works of Georgia’s younger generation, which, of course, are the grandchildren and great grandchildren of many Georgia residents. My senior friends and I found these displays so refreshing, creative and quite brilliant that we wanted to share with everyone! These exhibits are known as scarecrows, and are

shown during the October and November months. The “scarecrows” which are on display in Alpharetta (northern Georgia) showcase the creative talents of children from pre-school

age of 4- to 5-year-olds, to grade school children in 1st to 5th grades. These children, as are all children, are divergent thinkers capable

continued on page 6



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Blue eyed guy!



Cat skater!



Minions get to play!

November Sights from page 5

of using their creative minds to produce many creative ideas – freely, generously – and they can express their feelings through the artful projects. These little ones are masters at manipulating objects physically, and engaging all their senses in their creative projects. So, let’s all enjoy the photos of our great masters.

Our “crows” are all around the downtown area of Alpharetta, a suburb of northern Atlanta, and are on display for the next several weeks. There are over 150 handmade and crafted displays from the children of many of the local

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Happy and well-dressed crow!



He’s ready to rake!



Julie Chiodos Cupcakes!



Montessori School display!

November Sights

from page 6

schools. And yes, there are a few displays from some of Atlanta's non-profit organizations and adjoining neighborhoods.

So, take a look at the "crows" made from straw, cloth, sewing threads, yarns, old clothes, wigs, fruits, pumpkins, color-



Pre-K Class rocks!

ful buttons, ribbons, popsicle or wooden craft sticks, paper plates, Styrofoam balls, corks, milk cartons, feathers, beads, googly eyes, paper bags, feathers, magnets, paints, play dough, clothespins, egg cartons, and many other items. Yes, let's all admire and delight in viewing such fascinating crows from our youngest generation!



Happy riding!



Special to *Senior News Georgia*

The story goes that Ebenezer Scrooge had a night of "ghostly" visitations the evening before Christmas Day. It supposedly changed his mind about what Christmas really meant and on Christmas Day he visited the home of his nephew and family. It was a wonderful celebration as they dined on Christmas dinner and shared memories of days gone by. It truly seemed that Ebenezer had changed his mind, but had his heart been changed?

Our setting is the day after Christmas and we will soon see if that night of "ghostly" visitations had done the trick or if it is going to take another night of sleeplessness for our Mr. Scrooge and a visitation by another ghost – The Holy Ghost.

~ **Tickets on Sale November 2nd** ~

~ **Show Dates** ~

- Friday, November 19th at 7:00 p.m.
- Saturday, November 20th at 1:00 p.m. & 3:30 p.m.
- Friday, December 3rd at 7:00 p.m.
- Saturday, December 4th at 1:00 p.m. & 3:30 p.m.
- Monday, December 6th at 7:00 p.m.
- Saturday, December 11th at 1:00 p.m. & 3:30 p.m.
- Thursday, December 16th at 7:00 p.m.
- Friday, December 17th at 7:00 p.m.

~ **Congratulations to Our Cast** ~

- **Ebenezer Scrooge** – Greg Hatfield
- **Fred Scrooge** – Dave Dillard
- **Tobias O. Phineas** – Patrick Hallisy
- **Bob Cratchett** – Ulrich Groves
- **Emily Cratchett** – Shelby Aycox
- **Agitha** – Heather Massey
- **Blossom** – Chevele Allen
- **Fiola** – Valarie Chapman
- **Alfred** – Timothy Edwards

For complete information contact ENOPION by phone at 706-771-7777 or email at info@enopion.com!

Divine Intervention Leads to Helping Veterans Overcome Obstacles

Special to *Senior News Georgia*

Submitted by James W. Huckfeldt
Public Affairs Specialist
Dublin, GA VAMC

Certified Peer Specialist and U.S. Air Force Veteran Heather King is reaping the rewards of hard work as she was named both Carl Vinson VA Medical Center and Veterans Integrated Service Network (VISN) 7 Peer Specialist of the Year. And she's only getting warmed up. King competed for VA's Peer Specialist of the Year on a national level.

It has not always been sunshine, rainbows, and positive social media posts for King. Her recent success since being hired in March 2020, comes from heartfelt experiences she shares with Veterans – because she's walked a mile in their shoes.

For years King struggled with addiction and mental health complications that led to multiple suicide attempts and inpatient treatment at mental health facilities. She received help from several treatment facilities to include Turning Point and Dublin VAMC's domiciliary. On her last suicide attempt after abandoning all hope, King slipped into a coma.

Divine Intervention took place and while comatose, King spoke with her deceased grandmother who she loved and admired. She was told that her time on earth wasn't finished and that she was needed to help others – that was her calling in life. King rose out of her coma with the compass her grandmother provided – she knew which way to go but it was up to King to create the map to change the azimuth in her life.

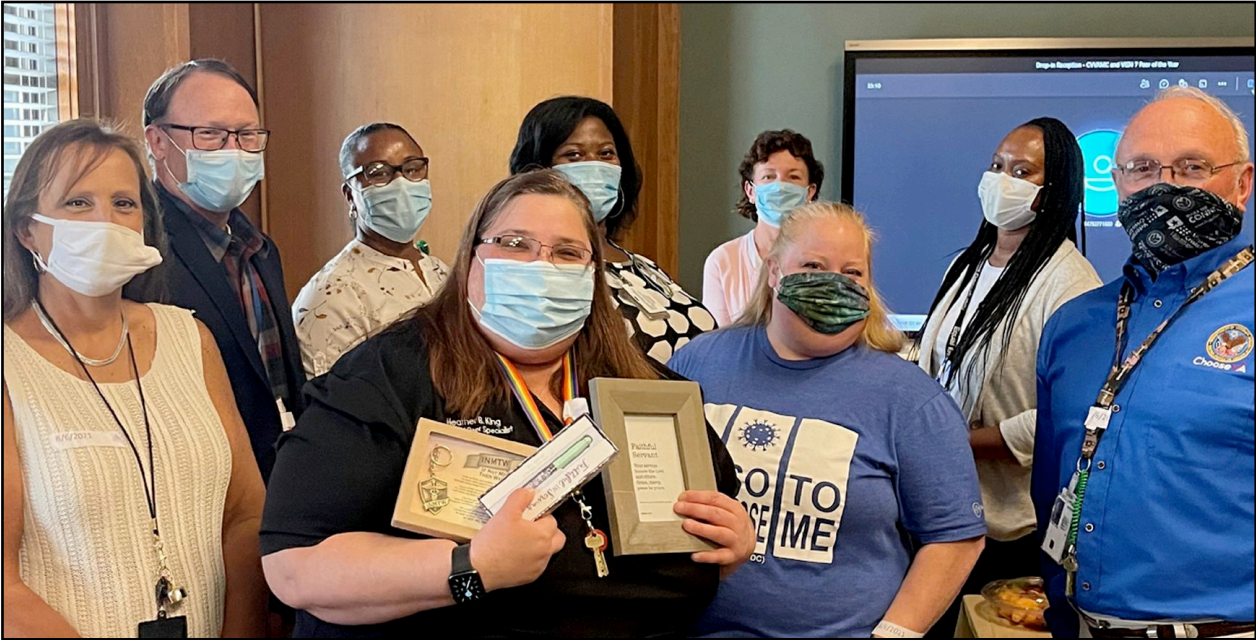
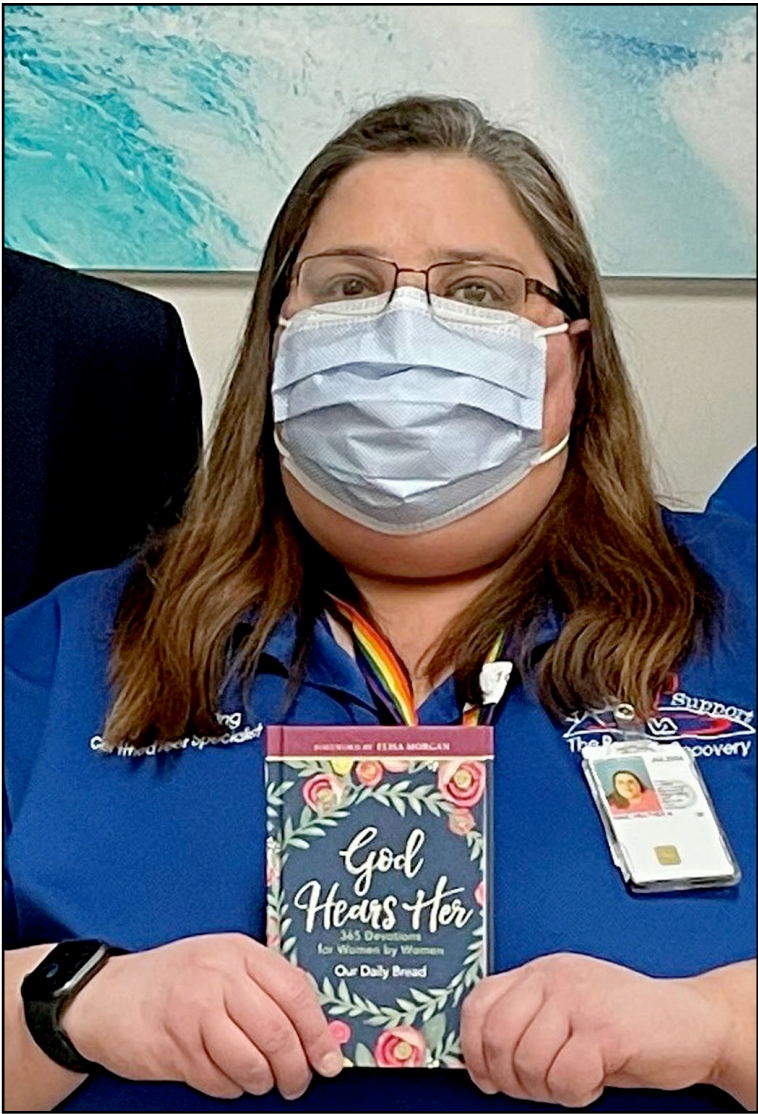
King, influenced by her grandmother's words, set off on her ambitious expedition to help others overcome the challenges she hurdled for many years. She enrolled in several certified peer specialist areas of expertise to include mental health/Whole Health, addictive disease, trauma informed care, wellness recovery, motivational interviewing, attending courses to become a substance abuse addiction counselor. That was before King became a part of the Carl Vinson VA Medical Center Certified Peer Specialist team.

She immediately made an impact with Veterans while being noticed for her superior work ethic by her peers and superiors alike. This led to a nomination for competition as Carl Vinson VA Medical Center Certified Peer Support Specialist of the Year and she won. Then, she was nominated to compete at the VISN 7 Certified

Peer Support Specialist of the Year board and came away victorious. The VISN board nominated King to VA's National Certified Peer Support Specialist of the Year board where she was one of 13 nominees.

While she didn't take home the top prize, King was highly praised by Dr. Patricia J. Sweeney, national director, Peer Support Services, from VA's Central Office. She wrote to King, "Although you were not selected as the 2021 VHA National Peer Specialist of the Year, you should take great pleasure in knowing that your exemplary work has been recognized by colleagues in both your facility and your network and that you were nominated for this prestigious national award."

Not only did King's dedication to excellence get national recognition, but it's a good bet also that her grandmother was looking down overjoyed with Heather taking full advantage on her new lease on life.



Flint Energies to close Perry office

Special to *SeniorNewsGeorgia*

Submitted by **Marian McLemore, VP of Cooperative Communications,**
mmclemore@flintemc.com
Jennie Lacey, Manager of Cooperative Communications,
jlacey@flintemc.com

Reynolds, Georgia

October 19, 2021

Flint Energies has announced it will close its Perry office, located at 494 Perry Parkway on Friday, February 11, 2022.

According to Jeremy Nelms, President and CEO of Flint Energies, “This change is due to the significant decline in the amount of in-person transactions over the last decade, especially due to the advances in technology and effects of the COVID-19 pandemic. Currently, three-fourths of our Members pay by electronic means, such as the Flint Energies mobile app, our automated phone system, text, kiosk or online.”

Members can continue to pay at the Perry office until 5 p.m. on Friday, February 11, 2022. At that point, all the drop boxes and payment options will be removed from the site. Members will be able to make payments at the Co-op’s Headquarters in Reynolds, Member Center office in Warner Robins and its Upatoi office. In addition, Members can make payments via the Co-op’s website, mobile app, phone or text as well as several kiosks and payment stations across Flint’s service territory.

In addition, Flint announced a new kiosk location that will make paying in person much easier. Flint Members can pay their bills at a kiosk in the Valero Travel Center located at the intersection of I-75 and Perry Parkway, approximately 1 mile west of Flint’s Perry office.

Affected members who have questions about this office closure or need assistance in setting up an alternate payment option such as

bank draft can call Flint’s Perry office transition team at 478-218-5601.

The current Perry office was opened in 2000 and was posthumously dedicated to Vivian Blackstock, former Flint Energies Board member, who represented Members in Houston and Bibb counties from 1982 to 1999.

About Flint Energies

Flint Energies is a not-for-profit electric cooperative owned by its members in parts of 17 central

Georgia counties. Flint employs 226 employees and serves more than 94,400 electric meters. We are 100% locally-controlled and democratically governed by nine Directors elected from among the membership. In 1937, Flint Energies was created to bring people together to meet common needs like reliable electric energy, and our mission remains focused on improving the quality of life in Middle Georgia. Flint Energies is an equal opportunity provider and employer. Follow Flint on Twitter and Facebook.



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Online purchase scams up – BBB warns holiday shopping is at risk

by KELVIN COLLINS, President/CEO, BBB of Central Georgia & the CSRA, Inc.

OFFICES

- **Macon:** 277 M.L. King Jr. Blvd, Ste 201, Macon, GA 31201
- **Augusta:** 4400 Columbia Rd, Ste 100, Augusta, GA 30907
- **Columbus:** 233 12th Street, Ste 911-B, Columbus, GA 31901

Online purchase scams now account for more than a third of all scam reports filed with the Better Business Bureau (BBB), and four out of five consumers who report such scams lose money, making it the #1 riskiest scam type.

BBB is warning consumers ahead of the holiday shopping season to be aware of how scammers deceive consumers, whether they are actively shopping or passively browsing.

The 2021 BBB Online Purchase Scams Report examines more than 55,000 online purchase scam reports submitted to BBB Scam Tracker between 2015 and 2021; as well as new survey research conducted in 2021 to get insights from those who reported online purchase scams in 2020 and 2021.

Online purchase scams consistently rank among the top three riskiest since 2017, and a significant number of people continue to lose money when targeted by online purchase scams (74.8% in 2021). The median dollar loss for this scam type has risen in recent years, up from \$76 in 2019 to \$102 so far in 2021.

Experts are predicting an

earlier start to the 2021 holiday shopping season because of supply chain concerns, microchip shortages, and holiday hiring. BBB warns scammers will find ways to take advantage of the situation by varying the product categories, capitalizing on what peo-

ple are looking for online and focusing on the most sought-after gifts such as electronics, toys, and other trendy gift items.

Each year, the BBB Institute

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Online Purchase Scams
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issues a BBB Scam Tracker Risk Report, which analyzes the previous year’s data. Since the advent of the COVID-19 pandemic, online purchase scams have jumped along with an increase in online shopping. BBB took a deeper dive into the data by surveying people who had reported scams to ask them more about their situation.

Whether a consumer was actively shopping for a product or passively browsing, it appears this activity had an impact on susceptibility. Sixty-four percent of survey respondents were actively searching for a product when they lost money to an online purchase scam. Thirty-six percent of those who lost money were passively looking or not searching.

When it came time to placing an order and expecting the item to be shipped, 32% surveyed reported receiving shipment tracking information that seemed authentic, 30% received fake shipping information, 2% received shipping information they didn’t verify, and 36% didn’t receive shipping information. Several survey respondents noted that they didn’t suspect a scam at first because they expected shipping delays due to the pandemic.

The analysis of online purchase scam reports submitted to BBB Scam Tracker found that more than 400 different types of products were used by scammers to perpetrate scams. Pets and pet supplies were the riskiest sales category in 2020. Almost 35% of online purchase scam reports were pet-related, with 70% of people losing money, and a median dollar

loss of \$750. The French Bulldog was the top breed used to perpetuate puppy scams.

For tips on how to avoid online shopping scams, visit BBB.org/OnlinePurchaseScams. To report a scam, go to BBB.org/ScamTracker.

To learn more about other risky scams, go to BBB.org/ScamTips.

Kelvin Collins is president & CEO of the Better Business Bureau serving the Fall Line Corridor, serving 77 counties in East Alabama, West Georgia, Southwest Georgia,

Central Georgia, East Georgia and Western South Carolina. This tips column is provided through the local BBB and the International Association of Better Business Bureaus (IABBB). The Better Business Bureau sets standards for ethical business behavior, monitors compliance and helps consumers identify trustworthy businesses. Questions or complaints about a specific company or charity should be referred directly to BBB at Phone: 1-800-763-4222, Web site: BBB.org or E-mail: info@central-georgia.bbb.org.

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BBB Tip: 8 Surprising facts about identity theft

by KELVIN COLLINS, President/CEO,
BBB of Central Georgia & the CSRA, Inc.

OFFICES

- **Macon:** 277 M.L. King Jr. Blvd, Ste 201, Macon, GA 31201
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Communication, work, school, shopping and even doctor’s visits have undergone massive digital transformations in the past year. Identity thieves are evolving right alongside us to better exploit victims in an increasingly digital world. The result is a sharp rise in both the number of fraud incidents and the amount of money lost (\$712 billion in 2020 according to the Aite Group).

Check out these 8 facts illustrating the scale of the identity theft crisis. Then, assess your risk and craft a plan to protect your identity.

1. Fraud and identity theft rose by 45% from 2019 to 2020.

Life changed dramatically last year. Confusion over the COVID-19 pandemic collided with rapid transitions to remote work and learning. At the same time, many consumers lost jobs and loved ones. Together, these factors contributed to a sharp rise in scams, fraud and identity theft—nearly doubling the number of identity theft reports consumers submitted in 2019.

2. 29% of all reports submitted to the FTC were about identity theft.

Consumers nationwide submitted 1.4 million reports of identity theft to the FTC’s Consumer Sentinel Network. Identity theft was the most

commonly reported incident, topping common scam types like impostor and online purchase scams.

3. Reports of thieves taking over accounts have increased 72% since 2019.

As more services shift online, consumers’ private information shifts as well. One consequence is a rise in data breaches for businesses and account takeovers for consumers. A study by Javelin Strategy & Research discovered that not only are account takeovers growing, they also have a

higher risk of financial loss.

4. Millennials are now the most common target for identity theft.

Consumers between the ages of 30 to 39 made up the largest share of reported identity theft victims in 2020, and they remain the most common reporters of identity theft so far this year as well.

5. 23,651 identity theft incidents affected people below the age of 19.

continued on page 13

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6. Social media users are 30% more likely to fall victim to identity theft.

7. Most consumers underestimate their risk for identity theft.

8. Identity theft has lasting emotional effects on victims.

The emotional effects can impact work, school and relationships, and past victims are more likely to experience identity theft again.

Identity theft is a major risk to anyone with a paper trail or a digital footprint. In other words, everyone has some level of risk. Fortunately, there's a lot you can do to protect yourself. Ensure you practice good digital hygiene by following BBB's guide to data privacy.

West Georgia, Southwest Georgia, Central Georgia, East Georgia and Western South Carolina. This tips column is provided through the local BBB and the International Association of Better Business Bureaus (IABBB). The Better Business Bureau sets standards for ethical business behavior, monitors compliance and helps consumers identify trustworthy businesses. Questions or complaints about a specific company or charity should be referred directly to the BBB at Phone: 1-800-763-4222, Web site: BBB.org or E-mail: info@central-georgia.bbb.org.

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DF-CD-NP-Q321

Opinion

OVER THE LINE

Special to SeniorNewsGeorgia

by Daniel W Gatlyn, USN Ret. Minister/Journalist

The exact meaning of "over the line" is obviously obscured from human insights or realization; and, may never be subjected to an in depth scrutiny. That really doesn't matter, for mere intimidations can expect an eventual response – perhaps in the form of retaliation. Let me illustrate for those in deficit of "plausible moxie!" In my early years, I stared at the rear of a mule... while cultivating a field of corn. Though never really happy with all that was going on, my power source acquiesced to the "bits in the mouth" and directions given. He never actually voiced dissent; but, I could tell that he wondered why a lad of fifteen acted as "king" when he was much older. Whatever the stir (and I can;t remember being overly obstinate); but again, it doesn't matter, for to him I was "over the line," and he made it plain ENOUGH! It still remains somewhat of a mystery, but he became a "runaway," dragging me by those lines a half mile through trees, briers, and swampland! I was bent, bothered, and bleeding. And I was mad!!! I tied him to a tree and made my way to the house where the boss met me in bewilderment, desiring an explanation. I insisted that he sell that mule to me, so I could legally kill him! And I promise you, he would have died!!!

My point? Let me assure you that is the "shadows of beyond!" There is a point where all Heaven (and other places) breaks loose; and, where no one cries "Happy!" The three hundred million (plus) inhabitants of this fair land have been eying matters over past months, and are about to "bust a gut!" Not all, of course, since a portion remains asleep; and, others are mad simply because the sun came up. But to those who have completed grammar school know perfectly well that the established rules and guidelines are being dismissed or overtaken in Immigration, in Civility, in Basic

Human Rights, (and much more); and, that there is a limit, that when exceeded, "the dam brakes" ...spewing venom on all Saints and Sinners. THAT IS PRECISELY WHERE WE ARE!

Twist the tail of a tiger long enough, and he will bite your bootie! History will bear me out. Investigate, agitate, mutilate, and subjugate far enough, and the Electorate gets "Tired and Fired," even in this "land of the Free, and Home of the Brave" ...and you can expect to be "quartered and drawn." That's just the way it is! In doubt? Take a good look at the "Times and Land of Lincoln." Maybe even visit Andersonville!

At some juncture, it will not matter if you "fish, cut bait, or dig for scallops!" Many have been caught in the crossfire, others have had knuckles smashed while "playing Nero," and still others have been washed away in the tsunami which followed. A sad commentary, but all will suffer. What am I going to do in the interim? It's none of your business... but, since you ask, I have been there, did that... too often. And, I'm now older than Myrtle, worn, wilted, withered, and weary! It's your turn and option! Improvise, Supervise, or Deputize... or, give a yell!!! It could very well be too late MATE!

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Why you need dental insurance in retirement.

Many Americans are fortunate to have dental coverage for their entire working life, through employer-provided benefits. When those benefits end with retirement, paying dental bills out-of-pocket can come as a shock, leading people to put off or even go without care.

Simply put – without dental insurance, there may be an important gap in your healthcare coverage.

When you're comparing plans ...

- ▶ Look for coverage that helps pay for major services. Some plans may limit the number of procedures – or pay for preventive care only.
- ▶ Look for coverage with no deductibles. Some plans may require you to pay hundreds out of pocket before benefits are paid.
- ▶ Shop for coverage with no annual maximum on cash benefits. Some plans have annual maximums of \$1,000.

Medicare doesn't pay for dental care.¹

That's right. As good as Medicare is, it was never meant to cover everything. That means if you want protection, you need to purchase individual insurance.

Early detection can prevent small problems from becoming expensive ones.

The best way to prevent large dental bills is preventive care. The American Dental Association recommends checkups twice a year.

Previous dental work can wear out.

Even if you've had quality dental work in the past, you shouldn't take your dental health for granted. In fact, your odds of having a dental problem only go up as you age.²

Treatment is expensive — especially the services people over 50 often need.

Consider these national average costs of treatment ... \$217 for a checkup ... \$189 for a filling ... \$1,219 for a crown.³ Unexpected bills like this can be a real burden, especially if you're on a fixed income.

1 "Medicare & You," Centers for Medicare & Medicaid Services, 2021. 2 "How might my oral and dental health change as I age?," www.usnews.com, 11/30/2018. 3 American Dental Association, Health Policy Institute, 2018 Survey of Dental Fees, Copyright 2018, American Dental Association.

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Dementia Spotlight Foundation presents 9th Annual Alzheimer's Music Fest, February 4th at Buckhead Theatre

Nonprofit hosts live fundraising concert featuring legendary bands Cracker, Drivin N' Cryin, Arrested Development and more!

Special to Senior News Georgia

Submitted by
Amanda Morey
BRAVE Public Relations
amorey@emailbrave.com

ATLANTA, GA

Dementia Spotlight Foundation (DSF) encourages the local community and its supporters to help make a difference in the lives of individuals living with dementia-related disorders by singing and dancing the night away at the 9th Annual Alzheimer's Music Fest. Beginning at 6 p.m. on Friday, Feb. 4 at Buckhead Theatre, Atlanta's historic concert venue will welcome guests for a multi-hour event featuring performances from 10 iconic homegrown bands, including headliners Cracker, Arrested Development and Drivin N' Cryin, along with artists such as Gurufish and Zangaro. The event will be jam-packed with legendary live music, food and drinks.

Alzheimer's Music Fest Founder and Singer-Songwriter Vince Albert Zangaro, who also serves as DSF's Director of Development and Special Events, has lined up an electrifying evening where festivalgoers are encouraged to rock out for a cause to raise much-needed funds for Alzheimer's and dementia communities.

Onsite DSF displays will help increase awareness of the effects of Alzheimer's and dementia on local communities, and educational opportunities will be available for attendees wishing to support local caregivers.

"Combining a love for music and passion for dementia advo-

continued on page 16

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Dementia Spotlight
from page 15

cacy, I founded the Alzheimer's Music Fest to bring this community of people to the forefront," said Alzheimer's Music Fest Founder Vince Albert Zangaro. "As a care-partner to my father for 14 years, I felt a calling to serve dementia families in need of a voice – and there's not a better way to project awareness than through music."

All proceeds from the Alzheimer's Music Fest will directly benefit families and individuals living with dementia-related disorders. Tickets are available here: general admission festival tickets are \$60 and will fund two hours of respite care for local families. VIP tickets are \$150 and provide four hours of respite care or will support eight local recipients in need with ongoing support group sessions. Through past music fests, Dementia Spotlight Foundation has gifted over 7,000 hours of free respite care to families living with dementia.

Dementia Spotlight Foundation is dedicated to keeping guests, staff, and artists as safe as possible during the Covid-19 pandemic and will adhere to guidelines, mandates, and procedures as recommended

by the CDC, City of Atlanta and partner organization Live Nation. Guests will be required to show proof of fully complete vaccination status or a negative covid test taken within 48 hours of the event. Photos of vaccine cards or immunization records will be accepted. Only PCR or antigen tests will be accepted (no at-home test results will be allowed). Guests will be required to wear a mask while at the event except while eating or drinking.

All Buckhead Theatre and Dementia Spotlight Foundation staff are fully vaccinated. The venue will be fully sanitized before and during the event, and

hand-sanitizing stations will be available throughout the theatre.

Live Nation currently has a clear bag policy in place to help reduce staff contact with guest belongings. Small clutch bags (4.5"x6.5" or smaller) will be permitted. Any bags larger than this should be clear plastic, vinyl, or PVC.

To become an official sponsor of the 9th Annual Alzheimer's Music Fest, please visit dementiaspotlightfoundation.org/event-sponsors.


To learn more or connect with Dementia Spotlight Foundation, please visit dementiaspotlightfoundation.org.

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BBB Scam Alert: Beware of Medicare and ACA cons during open enrollment

by **KELVIN COLLINS, President/CEO, BBB of Central Georgia & the CSRA, Inc.**

OFFICES

- **Macon:** 277 M.L. King Jr. Blvd, Ste 201, Macon, GA 31201
- **Augusta:** 4400 Columbia Rd, Ste 100, Augusta, GA 30907
- **Columbus:** 233 12th Street, Ste 911-B, Columbus, GA 31901

Every year during health insurance open enrollment season, scammers try to dupe unsuspecting consumers into sharing their personal information. This year is no exception. According to new BBB.org/ScamTracker reports, Americans are getting scam calls phishing for their Medicare numbers and other personal information. This year, open enrollment runs October 15 - December 7, 2021, for Medicare and November 1- December 15, 2021, for the Affordable Care Act to begin January 1, 2022.

This scam starts when you receive a call (or a recorded message) from someone who claims to be helping you navigate your Medicare options. They may call themselves a “health care benefits advocate” or a similar title. The caller says they can enroll you in a better Medicare program than what you currently have. This new plan is cheaper, and you can keep all the same services. To get started, all you need to do is provide some personal information, such as your Medicare ID number. Of course, the call is a scam, and sharing personal information will open you up to identity theft.

In another version reported to BBB ScamTracker, the caller is trying to frighten – rather than assist -you. In this case, they claim that your

Medicare will be discontinued if you don’t re-enroll. Fortunately, this “Medicare advisor” can fix the situation – if only you share your personal information.

Also, BBB ScamTracker is getting reports about callers pushing “free” back or knee braces. This is Medicare fraud, and you can learn more about these scams on BBB.org.

Tips to Avoid Open Enrollment Scams

Selecting a health insurance plan can be challenging and complex. Be on the lookout for common red flags.

- Be wary of anyone who contacts you unsolicited. People representing Medicare or ACA plans don’t contact you by phone, email, or in person unless you are already enrolled. Be especially cautious of threatening calls that require quick action or immediate payment.

continued on page 18



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BBB Scam Alert – Medicare
from page 17

- Decline promotional gifts in exchange for personal information. Keep a healthy level of skepticism any time a broker offers you free gifts, health screenings, or other special deals. Never sign up with a broker who offers you an expensive “sign-up gift” in exchange for providing your Medicare ID number or other personally identifiable information.

- Beware of dishonest brokers who offer “free health screenings.” Some brokers offer this to weed out people who are less healthy. This is called “cherry picking” and is against the Medicare rules.

- Guard your government-issued numbers. Never offer your Medicare ID number, Social Security number, health plan info, or banking information to anyone you don't know.

- Hang up and go to official websites. You can enroll or re-enroll in Medicare at [Medicare.gov](https://www.Medicare.gov) or in a marketplace health plan at [Healthcare.gov](https://www.Healthcare.gov).

Learn more about open enrollment and spotting Medicare or ACA scams on the Federal Trade Commission website at [FTC.gov](https://www.ftc.gov).

If you are unsure whether a call or offer is from Medicare, or you gave your personal information to someone claiming to be with Medicare, call 1-800-MEDICARE to report it. If you suspect fraud when signing up for ACA coverage, go to [HealthCare.gov](https://www.healthcare.gov) or call the Health Insurance Marketplace call center at 800-318-2596.

For more tips from BBB on avoiding health care scams check BBB.org/HealthCareScam. If you've been the victim of a scam, please report it to BBB.org/ScamTracker. By

sharing your experience, you can help others avoid falling victim to similar scams.

* * * * *

Kelvin Collins is president & CEO of the Better Business Bureau serving the Fall Line Corridor, serving 77 counties in East Alabama, West Georgia, Southwest Georgia, Central Georgia, East Georgia and Western South Carolina. This tips column is provided through the local BBB and the International Association of Better Business Bureaus (IABBB). The Better Business Bureau sets standards for ethical business behavior, monitors compliance and helps consumers identify trustworthy businesses. Questions or complaints about a specific company or charity should be referred directly to BBB at Phone: 1-800-763-4222, Web site: BBB.org or E-mail: info@centralgeorgia.bbb.org.

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