

Senior News

Georgia

Providing Helpful Information for Mature Adults in GEORGIA!

A photograph of two women standing on a beach. The woman on the left is older, with short white hair and sunglasses, wearing a white button-down shirt and grey pants. The woman on the right has reddish-brown hair and is wearing a red sweatshirt with an American flag graphic and dark pants. They are standing behind a large piece of driftwood. In the background, there are trees and waves crashing on the shore.

*Let's Discover One of the
Golden Isles This Summer!*

story on page 6



story on page 8

Registration is now
open for the Georgia
Golden Olympic
Games!
page 2

Taking Care

Maintaining a loved
one's unoccupied
home!
page 4

BBB Tip: Credit
repair and debt relief
services!
page 11

July 2022
Vol. 36, No. 7

Registration is now open for the Georgia Golden Olympic Games

Special to *SeniorNewsGeorgia*
(Georgia Golden Games, Inc.)

Registration is open! Register by August 1 to avoid late fees. After August 1 until August 15, late fees will be charged. Register today and join the fun, fellowship and competition.

Registration forms may be printed from the Georgia Golden Olympics website. If you have not previously competed in the games in Georgia, print your form from the website and mail with age verification. If you have competed in the Georgia event in previous years you may register online from the website. Registration confirmations packets

will be mailed to each athlete in late August. If you are competing in a doubles or mixed doubles events, please provide your r partner's name and age and remind them to register as well. Team sports are required to complete a roster of team members.(available from website). We appreciate your on-time registration!

Volunteers Needed

If you do not plan to compete in the Georgia Golden Olympics, PLAN TO VOLUNTEER!

Volunteers are the backbone of the event and are needed at each event. Volunteer forms may also be printed from the Georgia Golden Olympics website. Click on the volunteer tab,

print, complete and mail or email the form to the addresses listed. Volunteers who register by August 30 will receive a t-shirt for volunteering. Meet new friends, have fun and be inspired by the athletes!

COVID Protocols for the Games

Although the protocols around pandemic health concerns are constantly changing, we anticipate following CDC, state, and local guidelines. Athletes and volunteers should expect the following:

- When registering you each signed a waiver with specific COVID-19 language. Be sure to read it carefully!
- If you are ill or experiencing Covid-like symptoms, please do not compete.
- Bring a mask to all of your events and wear it when required or when social distancing cannot be maintained.
- Bring hand sanitizer for use during your events.
- Maintain social distancing when possible and wash hands frequently.
- Please bring your own water and snacks to the event.
- For more information on Covid-19 please visit the Centers for Disease Prevention and Control website.

Want to make a donation?

Donations may be mailed to Georgia
Golden Games, Inc., PO

Box 958, Winder, GA 30680 or can be made on the website. Thank you for your support.

GGO website: georgiagoldenolympics.org
Follow Georgia Golden Olympics on
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~ THANK YOU ~

Thank you to the host agency, Warner Robins Parks & Recreation Department, the City of Warner Robins, WR Convention and Visitors Bureau, our many venues: North Houston Sports Complex, Steve Lundquist Aquatics Center (Jonesboro), Southern Landings Golf Club, Gold Cup Bowling Center, B & W Recreation Center, Grovania Methodist Church and Community, McConnell-Talbert Stadium(Board of Education), Houston County Tennis Complex, Robins Air Force Base Fitness Center and to the many Friends, Torch Club Members, Gold, Silver and Bronze contributors! We appreciate your support!

Our mailing address is: Georgia Golden Games, Inc., PO Box 958, Winder, GA 30680.

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Let Us Entertain You!

by CLAIR HOUSER-DODD

We just celebrated Father's Day, more than a month trailing Mother's Day. That's as it should be, Ladies first!

Father's Day, the third Sunday in June, had a hard time becoming launched. At first, the powers that be... the men, that is. 20th century America was patriarchal, and the men thought it was a silly idea. The women were the ones who were under-appreciated.

A Father's Day service was first known to occur on July 5, 1908 in Fairmont, West Virginia after hundreds of men died in a mining accident. The worst known in the United States, and Grace Golden Clayton organized a service in their honor plus ALL fathers. It did not become an annual event

Then in 1909, inspired by Anna Jarvis' idea of Mother's Day, Sonora Smart Dodd, so proud of her father who raised her and five brothers after his wife died in childbirth, proposed June 5th, her father's birthday, to honor fathers. But the minister in charge chose the third Sunday in June to give them time to prepare a great sermon after Mother's Day! Sonora delivered presents to shut-in fathers and the YWCA boys wore red Roses in their lapels for their living fathers and white ones for the deceased.

This splendid event in Spokane was heard all the way across America to Washington, D.C., thus becoming a celebration on the path to becoming a national holiday. It went through quite a few stages and presidents.

1916 – President Woodrow Wilson's family celebrated Father's Day. 1924 – President Calvin Coolidge signed the resolution in favor of Father's Day "to impress on Fathers the full meaning of their obligations."

1966 – President Lyndon Johnson gave an executive order for Father's Day to be celebrated the third Sunday in June.

1972- President Richard Nixon was in office when Congress passed an Act making Father's Day a National Holiday.

Incidentally, six years later, the lady of Spokane, Washington who pushed this holiday died at 96 years of age.

All in all, it took this much honor and yearly celebration only 65 years to come into its own. A mighty holiday we're so happy to celebrate.

We were so proud to wear our red Rose in our lapel or pinned on. We were sad when we lost our Daddy and Mother and I celebrated their day wearing a white Rose on our left shoulder.

Probably everybody thinks their daddy

has their back! Mine proved it on numerous occasions... as a child when inadvertently I had a train ride on a flat bed on a fast train to Montezuma. Thought I was going to Miami. Praise the Lord, it made a stop in Montezuma. As I rolled my bike up the tracks to the man in the booth, he said, "Ain't you that bad little Houser girl? I'd better call Mr. Doddridge." I believe Daddy was there in twenty or thirty minutes. I ended up with some older Wesleyan girls at a party in Macon – not to my liking. I called Daddy and sat by the fire with a red-hot poker until I saw his lights driving up from Fort Valley. I stepped out the back door, and he drove me back to Wesleyan. No reprimands,

praise for understanding, I was at the wrong party! As an adult... in Atlanta one night I had a virus, thought I was going to die. Daddy again, "I'll be right there." And he was very soon to take me home to get well.

We all have Good Daddy stories of our own, but just before Father's Day we were sitting at the table with Marion Allen and Nick Strickland and they both were telling about Mr. D. K.'s integrity, good humor, honesty and wisdom. Although we already know, it's wonderful to hear it from others! He was always UP! In answer to "How are you doing today?"... "JUST BEAUTIFUL" was always his answer. I can still hear him.

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Taking Care

Maintaining a loved one's unoccupied home!

by LISA M. PETSCHÉ
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It may happen unexpectedly: your parent or other senior relative who lives alone must spend a considerable period of time in hospital or a rehab center, or convalescing in a care facility. If they're a house dweller, looking after their home and its contents can be a complex task. Read on for valuable tips on how to keep their property safe and sound, indoors and out, during their absence.



Lisa Petsche

Indoor security measures

Remove any keys – to the house, car, gates and sheds – hanging by the door or stashed in a drawer.

Ensure all points of entry – windows, doors (including the one connecting the garage to the house), mail chutes and pet entrances – are secured. Place a snug-fitting piece of wood or a metal bar in the bottom of sliding window and glass door tracks to increase security. Disconnect the automatic garage door opener and manually lock garage doors.

Arrange for mail to be redirected and suspend newspaper delivery.

Notify a trusted neighbor that your relative is away and ask them to watch for suspicious activity and call police if necessary. Ensure this person knows how to reach you should any problems arise. Also ask them to do one or more of the following to make the house appear occupied: remove flyers from the mailbox and porch; park a vehicle in the driveway; place a bag of garbage at their curb on waste pickup day.

Keep some blinds open and put indoor lights on timers.

Disconnect the answering machine.

Unplug electrical items that are susceptible to power surges (televisions and computers, for example).

Catalog, photograph or videotape room contents. Record the serial numbers of valuable items such as electronics. Remove smaller valuables – such as cash, jewelry, family heirlooms, identification, credit cards and important documents – and store them in a bank safety deposit box.

Read your relative's homeowner's insurance policy or check with their agent to determine whether the policy provides coverage while the home is unoccupied for an extended time, and if so, under what conditions. Ensure any conditions are met.

Perform regular checks for pests, ruptured pipes, water leakage and other problems. Checks are especially important after storms and during extreme weather. Consider a house sitting service if neither you nor anyone else your

relative knows is available to do this.

Outdoors

Remove spare keys hidden under mats or elsewhere outside.

Lock tools and ladders in the garage or a shed so they're not accessible to thieves.

Install timers or put photosensitive bulbs in outdoor lights.

Perform regular perimeter checks for signs of forced entry. If you find any, remain outside and call the police.

If neither you nor other relatives are able to perform outdoor maintenance tasks such as mowing and watering the lawn and tending the garden, enlist the help of a reliable neighbor (consider hiring a teenager from the block) or contract with a reputable yard maintenance service. Another option is to hire a property manager to regularly inspect the place inside and out and arrange grounds keeping.

Vehicle security

Ensure windows are closed tight and doors are locked.

Remove registration and insurance information, as well as hidden keys. Also remove anything of value.

Record the license number as well as the color, year, make and model of the vehicle, and any visible damage.

Lock the vehicle in the garage. If that's not an option and it must remain in the driveway or on the street, get a security device such as an electronic alarm, kill switch or steering wheel lock.

Further considerations

Remove refrigerator contents that can spoil, and any other perishable foods in the kitchen.

Store opened dry goods such as sugar and flour in sealed containers, or place them in the fridge. Ensure kitchen and dining areas are free of food residue.

If your relative has a pet and you're unable to care for it, try to find a friend or neighbor who will take it in. If you're unsuccessful, consider the following alternatives: ask the local humane society if there's a volunteer pet fostering program in the area; arrange for a boarding facility; or hire a pet sitter to either make daily visits or stay in the house. The latter option has the added benefit of increasing home security.

Take home plants, or distribute them among family and friends if your relative has many.

Turn off the water supply to the house if regular lawn and garden watering is not part of the maintenance plan.

Close chimney flues, which can be a point of entry for birds and small animals.

Lisa M. Petsche is a social worker and a freelance writer specializing in elder care.

Piedmont Urgent Care by WellStreet acquires SmartCare Medical Group

Special to *SeniorNewsGeorgia*

Atlanta (May 11, 2022)

Piedmont Urgent Care by WellStreet is adding 10 locations with its acquisition of urgent care management company SmartCare and its family of brands in the metro Atlanta area. With this acquisition, Piedmont Urgent Care by WellStreet, the largest network in Georgia, expands its presence in the communities of Grayson, Lawrenceville, Lilburn, Lithonia, Loganville, and Snellville and establishes new territory to serve the communities of Rome and Cartersville.

All Eastside Urgent Care, Cartersville Urgent Care, and Redmond Urgent Care locations are becoming Piedmont Urgent Care. Each clinic will operate with the same staff and care with which patients are familiar but now benefit from the established and trusted expertise of the Piedmont Urgent Care by WellStreet network.

Piedmont Urgent Care locations are open 365 days a year, seven days a week, with extended hours to accommodate patients' busy schedules.

"With this acquisition comes the exciting opportunity for Piedmont Urgent Care by WellStreet to better care for Georgians in both established and new communities," said WellStreet CEO Lisa Mikkelsen.

"SmartCare shares the same commitment to providing compassionate, high-quality urgent care services. We are thrilled to welcome the SmartCare team into our family, supporting them in providing quality care to patients."

Piedmont Urgent Care providers are members of the Piedmont Clinic, with more than 2,800 physician members. Piedmont Urgent Care offers patients a convenient care option with no appointment needed, shorter wait times, and higher patient satisfaction while focusing on care quality.

"We are excited about adding these new centers as they not only provide high-quality care but they also expand our primary and urgent care services in these communities," said Michelle

Fisher, Piedmont's President, Primary Care & Retail Services. "We understand that during these busy times providing convenient care close to home is what our patients need and adding these centers helps us to deliver on that."

Piedmont Urgent Care provides virtual visits, book ahead options, and walk-in treatment for non-life-threatening illnesses and injuries. These facilities feature a clean, modern, and welcoming environment, onsite X-ray capabilities, and accept most major

insurance plans – including Medicare and competitive self-pay rates.

Piedmont Urgent Care clinics treat common cold symptoms, seasonal allergies, summer camp physicals, minor fractures, and more. In addition to walk-in care for minor injuries and illnesses, Piedmont Urgent Care clinics offer COVID-19 testing, vaccinations (non-COVID-19), physicals, workers' compensation, and employer services.

For more information, or book your next appointment, visit piedmont.org.



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On the Cover

Let's Discover One of the Golden Isles This Summer!

By Carolyn Brenneman

Cover:
Enjoying the beach!

Yes, we are going to visit the Golden Isles this year! The isles are located on the southern part of Georgia's scenic coastline, south of Savannah. There are four barrier islands and the adjoining mainland, Brunswick. These isles are full of serene, natural beauty as well as a fascinating history. There is St. Simons Island, Sea Island, Little St. Simons Island; and, in this article, we will begin to explore Jekyll Island. There is so much to explore – beautiful marshlands, sandy beaches, turtle centers, historic landmarks, small museums, a water park, and so much more!

So, we will start our series with the super fun, beautiful seaside beach, Jekyll Island. Just a few hours south of Atlanta and Augusta, and straight south from Savannah, Jekyll

Island is the perfect resort to spend a few days with our family, children, grand-kids and friends. It is never overcrowded and has many activities and fun adventures to explore for everyone from ages 4 to 90. It's a magical place, and has a unique sense of calmness and tranquility over the island which is only eight miles long. This time, we will visit Driftwood Beach, the Horton Pond, and enjoy the adventures of Summer Waves, a fabulous water-park.

First off, Driftwood Beach is right off the main road and there are many side areas to park and walk down to this beach. This area is very popular for photographers, as well as for weddings, social events and small parties right on the beach. Walking during low tide, teens and children love climbing on the overturned trees. This beach has hundreds of dead trees that have been on the island for decades. The beach had been created by erosion of

continued on page 7



Summer Waves entrance



Such a cute turtle swimming in the pond



George, Amy and Mary walking on Driftwood Beach



Josh is delighted to climb on the driftwood

Golden Isles
from page 6

the sand which has caused the trees to uproot and die decades ago, resulting in a stunning, otherworldly landscape. We observed two weddings right on the beach this week as well as a family gathering enjoying the stunning landscape.

Driving further down the road, we stop to see some turtles and alligators. It's a must see – Horton Pond, which is hidden away off Beachview Drive. Horton Pond is an alligator and turtle mecca directly across from the entrance to the Villas by the Sea and is very well hidden. There is an unpaved gravel road with no signs that will lead us straight to Horton Pond. A short walk takes us to the viewing deck, where we definitely see turtles sunning on a large rock in the middle of the pond. There are multiple varieties of the cutest turtles swimming throughout the pond, including the Florida soft-shell turtles. Wait! We now observe two alligators close to the viewing deck. A local resident, Molly, told us that the pond is home to six alli-

gators, and four of them are babies!

Also, during the months of July and August, there is a Gatorology event for anyone to attend led by a professional turtle master, and it is only \$15 per ticket. With a reservation, they say we will learn about the American alligator's history, biology and conversation. Well, we didn't get to attend, but did enjoy our hour-long view of the alligators and turtles. Also, right off the viewing deck is Tupelo Trail which we walked around twice. This short, .7-mile loop trail is relaxing and easy and takes us through several maritime plant communities. Such a tranquil and pleasant area.

Now we head to take the kids to Summer Waves! It's a fun water park for kids of all ages. They have a wave pool, some slides, a lazy river, and two water bucket areas. There is the Frantic Atlantic, Nature's Revenge, Man O' War, Force Three, and lots of low thrill rides – Turtle Creek, Pirate's Passage, Splash Zone, Shark Tooth Cave, as well as many more. It's a great way to complete our adventure of Jekyll Island for the day. So many special mem-

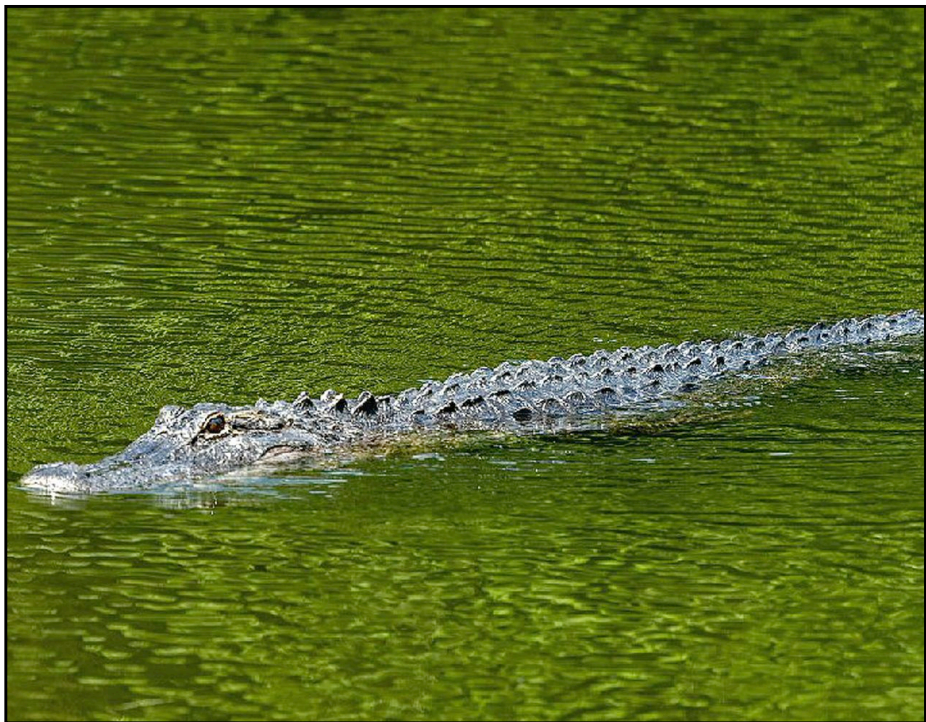
ories are made on our trip.

Yes, there's no limit to the special memories you'll make just as we do. Whether it's your family, friends, or your social

group, check out these activities at Jekyll Island this month, and stay tuned for another upcoming adventure next month.



The beauty of the driftwood



Horton Pond with one of the alligators



One of the high thrill rides



Summer Waves map

On the Cover

That’s as it should be... Ladies first!

by CLAIR HOUSER-DODD

COVER

Jimmy Barnes with his beautifully restored 1972 442 W30 Oldsmobile Convertible.

Last seen, Jimmy Barnes was driving his 1972 442 W30 Oldsmobile convertible in the Fort Valley Peach Festival Parade with one of the lovely Peach Queens sitting on the back. He has had this white-on-white convertible completely restored. A classic beauty! It is one of the rarest Oldsmobiles on the planet, one of only 113 ever made. This is the car he brought his son, Daniel, home from the hospital in.

Jimmy can always be counted on to volunteer to promote Fort Valley. This goes back to High School. If there’s a fund raiser, fair, BBQ down-town, you will find him involved, smiling... with personality plus!

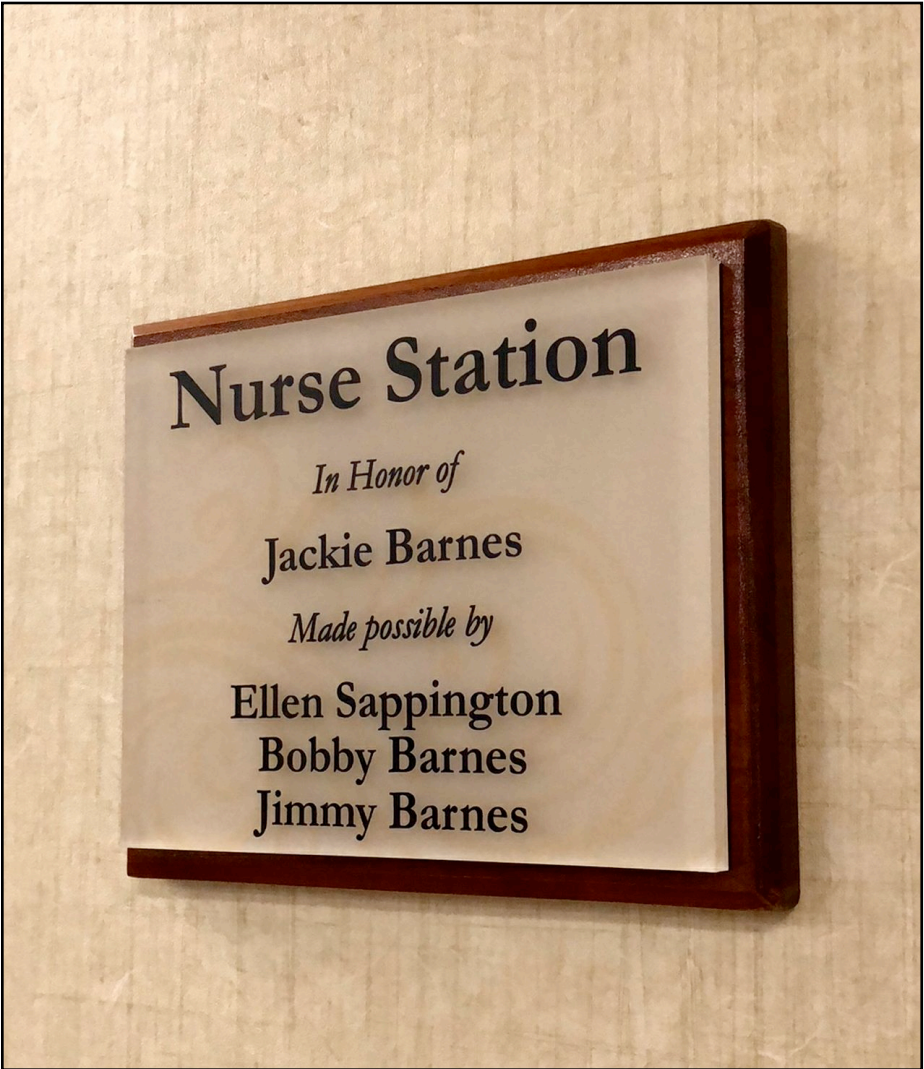
The Barnes... Fletcher and Jackie... moved to the Valley with their three children, Jimmy (15), Ellen (13) and Bobby (11). (Note recent pictures). Fletcher, Jimmy and Blue Boone built a 529 tower to start Valley Cable TV. Jackie retired years later as Director of Nursing at the Fort Valley Hospital. The nursing station at the new hospital is dedicated to her!

In 1987 Jimmy was hired to design a total of 12 cable TV systems on the entire West end of Puerto Rico. He lived in the town of Rincon on top of a restaurant in the owner’s apartment. He eventually restored and reopened the restaurant in 2010. It has been in business since 1970, was written up in Playboy, and now appears in “Trip Advisor.” It is leased, at this time, but Jimmy flies down to check often.

Jimmy’s engineering education at North Georgia College State University for three years and three years at Fort Valley State University have certainly paid off in a myriad of ways, moving him around in the TV and satellite world.

After retiring from Telecom, Jimmy Barnes keeps up with his community concerns as a member of the Fort Valley City Council.

Thanks, Jimmy for all you do!



The Nursing Station at Atrium Health Navicent Peach is dedicated in honor of Jackie Barnes, former Director of Nursing at the Fort Valley Hospital.



(l-r) Jimmy, Ellen, and Bobby Barnes

OPINION

Once Upon A Telephone

by Daniel W. Gatlyn USN Ret, Minister/Journalist

There exists an issue which I desire to address, undress, or maybe just provide a covering. I've talked about the weather, wrote about the wars, referenced a scandalized political arena, and I've yet to man handle the tools of communication! One reason I have acquiesced to the drawing board of eternal values, is upon the promise of no computers, telephones, or smoke signals in the great beyond! It appears that a nod toward the fountain, the table (marriage supper and more) will be sufficient to complete the welcome. Subsequent conversations will be in keeping within an encouraging protocol. I am continually confused with the exchange of words flowing through the ghastly implements sporting wires (or none at all). It oscillates between: hookups, hangups, standups, walk-about... over the river and close to the woods... through twitter, litter, bitter, sitter, and knitter... the market place... the ugly face... the human race... a better place... and, the slowest pace! Some just plain ignore that I am part of the equation! I've tried being kind, honest, reluctant and gentle... even employed a hatchet! Nothing really works. My conversations have been interrupted so many times, that I have to ring up google to determine what day it is, when I last ate, or what family I came from!!! Hello!!! Over here!!!! It's really me!!!! When did I get here? Yesterday, at four p.m and I'm ready for a nap!!! Where am I, by the way?

The following is reminiscence over previous experience. I had just returned from a lengthy war cruise to the Western Pacific; and learned that new neighbors had moved in next door. My mate insisted that we go over and make an introduction. I did so, and was on my second sentence when his telephone rang. His wife answered, and informed him of the call. I was both surprised, and refreshed, when he said, "tell them to call back, we have guests!" That is not the sequence of matters in the twenty-first century. It is completely normal today for the local exchange to be shut down, postponed, or even cancelled, in order that Hazel can learn what color dye went into the last hair-do; or, what's for supper a hundred miles away. I am not being arrogant in pointing out an ill mannered practice, for the priority has long been established for such a relationships. Will we ever return to normal behavior in conversations with family and friends? I doubt it!

Forgive me if I have deflated your favorite pastime! I have been accused of being old (true), out of touch (apparently so), unreasonable (perhaps), antiquated (I confess!). Not to worry however, I will cooperate, acclimate, or migrate! Take your pick; but I just came to say hello. Have a great day; and, I'll return sometime when you're not occupied. What a wonderful world we twirl!

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Bike Walk Macon announces 2022 MobilityMaker Award Winners

Special to SeniorNewsGeorgia

Submitted by Rachel Hollar Umana
Executive Director, Bike Walk Macon
rachel@bikewalkmacon.com

Macon-Bibb County, GA

Bike Walk Macon hosted its second annual Mobility Maker Awards and Member Party on Thursday, June 23rd at Fall Line Brewing Co. This event celebrates some of Macon’s dedicated sustainable transportation advocates accompanied by a presentation showcasing the organization’s accomplishments in creating a more bikeable, walkable, and livable Macon-Bibb County in the past year. Awards are given in the following categories: Partnership Award, Volunteer of Year Award, Government Department Award, Business Award, Impact Award, and Mobility Champion Award.

The Partnership Award goes to a group that stood through their partnership with Bike Walk Macon. Big Weight Entertainment received the Partnership Award for their dedicated support of Open Streets Macon in the past two years.

The Volunteer of the Year Award goes to a person or group that stood out through their volunteerism with Bike Walk Macon. Weston Stroud was celebrated as one of Bike Walk Macon’s most dedicated volunteers who also served as the organization’s Board President in 2021.

This Government Department Award goes to a government leader or organization who has made a tremendous impact in making Macon more walkable, bikeable, and livable. The Macon Transit Authority was recognized for implementing community-minded facilities and programs to create a more connected and sustainable Macon.

This Business Award goes to the business that has done the most in the past year to advance biking and walking in Macon-Bibb County. Atrium Health Navicent was recognized for their monthly Walk With A Doc event that encourages people to walk more while also learning about their health and meeting new people.

The Impact Award goes to the most innovative sustainable transportation project or initiative in the past year. This award was given to Macon-Bibb County for passing the Complete

Streets Policy Ordinance in June 2021. Mayor Lester Miller, Commissioner Elaine Lucas, and the Pedestrian Safety Review Board were specifically acknowledged for their role in passing the ordinance and advocating for the importance of planning, designing, and installing safe infrastructure for all modes of transportation.

The Mobility Champion Award goes to an individual who has done the most to move the needle toward creating streets and communities for people, and not just for cars. This award was given to Bill Causey for his role in designing and transforming many of Macon’s most iconic public spaces and the Ocmulgee Heritage Trail during his time at Macon-Bibb County Engineering and in the years following his retirement.

WALK MACON is a non-profit organization leading the movement to make bicycling and walking safe, healthy, and convenient option for transportation and recreation for everyone in Macon-Bibb County. For more information, visit www.bikewalkmacon.com.



BBB Tip: Credit repair and debt relief services!

Special to SeniorNewsGeorgia

Promises of reduced debt, low-interest loans and magical fixes to your credit score that are arriving in the mailbox or email box are tempting, but be aware of the difference and know which is the best solution to get out of debt.

What is the difference between credit counseling, debt relief, debt consolidation and credit repair?

Credit counseling is the most comprehensive solution, focusing on a variety of resources to help solve financial issues. It also requires the most work and doesn't promise immediate relief. Tools include budgeting, educational programs, access to counselors and a personalized plan. Credit counseling may (but doesn't always) lead to a Debt Management Plan (DMP) where funds are deposited into an account and the agency pays debts from that account.

The U.S. Department of Justice has a listing of agencies for people looking for debt reduction assistance.

Debt relief or settlement companies provide help by renegotiating the debt so that the person doesn't owe as much. These companies reach out to creditors and work with them to lower the balance, interest rates or fees. Consumers can also do this themselves to avoid the fees that a company like this will charge.

Debt consolidation companies offer loans to pay off debts all at once. People will often get drawn in by promises of a low-interest loan, but once they've gone through the application process, they'll find there are higher fees. Depending on the situation, some people may also be able consolidate and pay off debt through a second mortgage or home equity line of credit; but be very careful as this requires the

home to be used as collateral.

Credit repair companies promise to clean up credit reports for a fee, but the chances that they can do anything account owners couldn't do on their own are slim. You have the right to correct inaccurate information in your file, but nobody can remove accurate negative information. Only time and conscientious payments will actually repair the credit report.

When worried about debt, people are often vulnerable to promises to fast solutions. Here are some red flags to help avoid companies with questionable practices.

- Fees are charged before your debts are settled
- Additional pressure to pay fees masquerading as "contributions"
- The company tries to look like a government program
- "Guarantees" to make debt go away or improve a credit score quickly

- You are told to stop paying debts and communicating with creditors
- You can't get additional information without providing personal financial information
- Promises about what they can do without actually reviewing the financial situation
- The company offers a Debt Management Plan without teaching budgeting and money management
- Promises that the company can erase bad credit or remove information from your credit reports

Before signing up for any program, research the business offering the financial service. Check for a business review and read the complaints on the company at BBB.org.

In the US, you have rights and are protected by the Credit Repair Organization Act (CROA), enforced

continued on page 12

Dempsey Apartments

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- Spacious Studio & One Bedroom Apartments Homes
- Designed for adults 62 years of age & over and those with disabilities
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at 478-929-3636

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CREDIT REPAIR

from page 11

by the FTC. Legitimate companies adhering to the Act must provide:

- A written contract detailing your rights and the services to be performed
- A three-day cancellation period with no charges
- Details on how long it will take for you to get results
- An accounting of all costs and fees
- Any guarantees that they are making through their marketing

For more information:

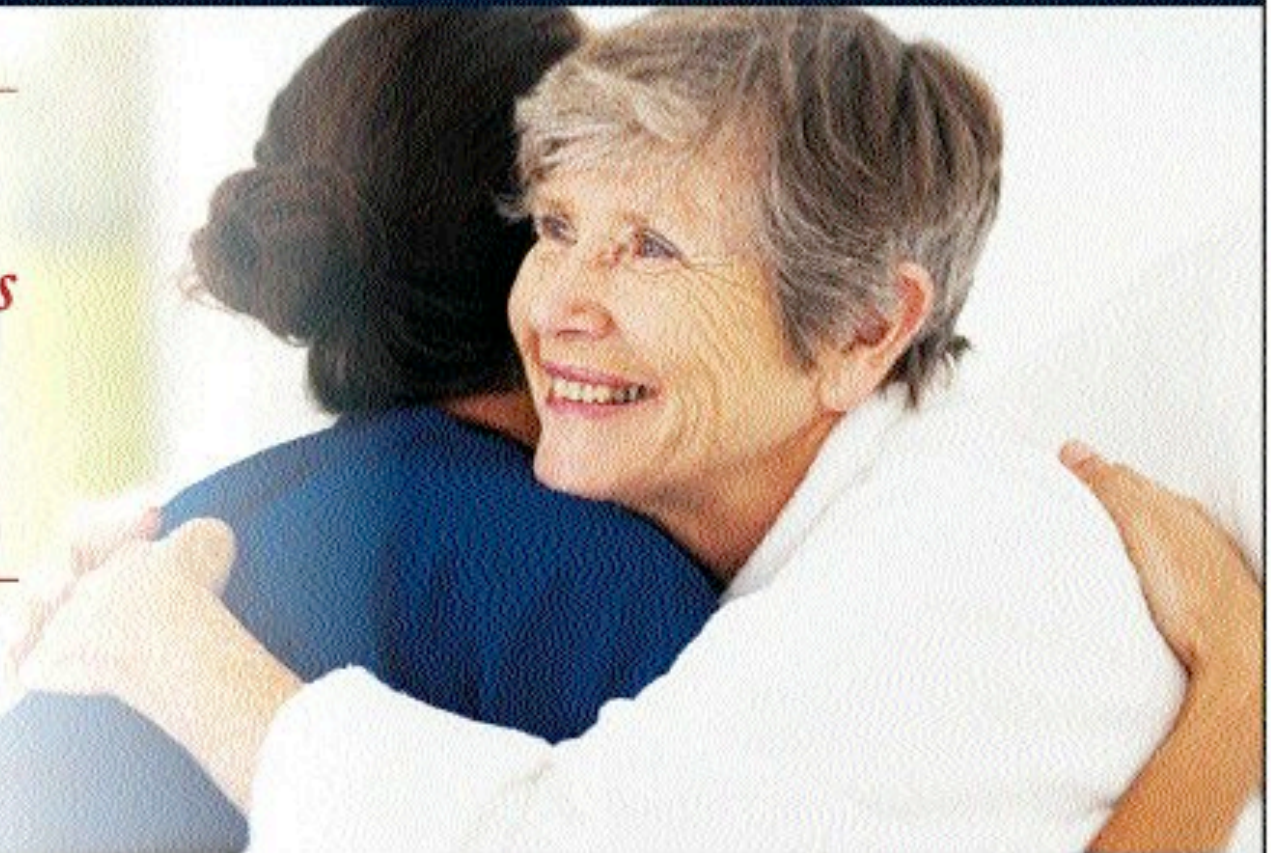
- BBB Scam Tracker: <https://www.bbb.org/scamtracker>
- Approved credit counseling agencies: <https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111>
- FTC on Choosing a Credit

- Counselor (includes extensive information on DMPs): <https://www.consumer.ftc.gov/articles/0153-choosing-credit-counselor>
- FTC on How to Help Yourself with Credit Repair: <https://www.consumer.ftc.gov/articles/0058-credit-repair-how-help-yourself>
 - FTC on Coping with Debt: <https://www.consumer.ftc.gov/articles/0150-coping-debt#debt>
 - USA.gov on Dealing with Debt: <https://www.usa.gov/debt#item-36577>
 - FTC on Settling Credit Card Debt: <https://www.consumer.ftc.gov/articles/0145-settling-credit-card-debt>
 - FDIC Consumer Response Center on Credit Repair: <https://www.fdic.gov/consumers/consumer/ccr/repair.html>
 - FTC on Credit Repair Scams: <https://www.consumer.ftc.gov/articles/0225-credit-repair-scams>
 - Consumer Financial Protection

Bureau on Credit Repair Scams: <http://www.consumerfinance.gov/askcfpb/1343/how-can-i-recognize-credit-repair-scam.html>

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 local BBBs 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@centralgeorgia.bbb.org.

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we believe *kindness*
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