Senior Paws

Providing Helpful Information for Mature Adults in GEORGIA!



BBB Tip: What to know before buying long-term care insurance!

Special to SeniorNewsGeorgia

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

lanning ahead for yourself or a loved one is a big job. Living in a nursing home is expensive and Medicare or Medicaid usually only covers a portion of the costs involved. To offset the costs, you may consider purchasing long-term care insurance. Here's what to consider before purchasing long-term care (LTC) insurance.

BBB recommends the following tips to help you choose an insurance plan with

confidence.

- Start planning early. Even if you don't think you'll buy a policy right away, get an idea of how much you'll need to be insured for when you do take the leap. Look into private and semi-private care, consider what you need, and compare the costs.
- Know when to buy LTC insurance. According to the American Association of Retired Persons (AARP), if you are still in good health, it's best to start shopping for LTC insurance between 60 and 65 years old. Of course, the earlier you purchase a policy, the lower your premiums will be, and the better your chances of them accepting your application. For these reasons, the American Association for Long-Term Care Insurance says the best age to

purchase LTC insurance is your mid-50s.

- Invest in a shared policy. If you are married, you may be able to save a considerable amount on your premiums with a shared policy.
- Shop around. Pricing can vary considerably from company to company. Get quotes from several companies, considering your age, health, and desired coverage levels.
- Understand the coverage before you buy. There are several kinds of LTC insurance policies. A traditional policy will pay a predetermined amount for each service and will have either a time limit or a maximum dollar amount. If the plan covers more than one kind of long-term care, it's most likely the policy payout will be capped at a specific dollar amount. Make sure you understand how each plan works and what is covered before you sign the dotted line.
- Know that premiums can change over time. Before signing up for a policy, find out if your premiums will increase. Know what you can expect to pay five or ten years from now.
- Consider alternative ways to pay for long-term care. Instead of stand-alone LTC policies, some consumers choose to invest in a hybrid life insurance policy that includes long-term care coverage. Others tap into their "living benefits" on a life insurance policy to pay for long-term care. Still others choose to simply set money aside over the years and save up for long-term care.
- Consult a financial advisor. A trusted financial advisor can help you consider your options from an unbiased point of view. Don't hesitate to get help if you have trouble deciding how to pay for long-term care.

Find more tips by reading the BBB Tips on insurance companies and life insurance

Always look for businesses that follow BBB Accreditation Standards and BBB Standards for Trust.

****** 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 the BBB at Phone: 1-800-763-4222, Web site: BBB.org or E-mail: info@centralgeorgia.bbb.org.



Let Us Entertain You!

by CLAIR HOUSER-DODD

ummer is over, and Covid has been declassified as a cold or flu or whatever and most everybody has been on a special trip to celebrate.

We had a VERY special trip to the Perry Hospital for a Hip Replacement with Dr. Dustin Hoffmann whom we will recommend to anybody facing this type of surgery. We had no problems, took no pain pills, and wanted to dance time we got off the table. However, we did not but erred on the side of safety as it has been about thirteen years since we walked spryly. When our great grand was born, we were not hop, skip, or jumping around except inwardly with happiness!

Although our room at the Perry Hospital was not all gussied up with silks and satins, it was a very happy room with very nice and kind people hanging out and hanging on to our every word and whim. (Publisher's Note: Claire can be very entertaining!!!)

After a week or so at Daughter's house with treatment like the Queen Bee, we're now at home with visitors and food and goodies appearing perhaps too often as we seem to be – er – filling out, somewhat! Not to worry. If that's all we have to worry about, it's a blessing!

The two Physical Therapists we have are adorable. Kelli and Christy keep me up and going. It is so strange to have to remember to put down your heel first and roll to your toes but after all these years of cripping around, not walking, just being in pain and trying to stay off that hip, leg and foot, you really sorta have to learn to walk, sit, and stand again. These girls are great. They grab you by the seat of your pants and put in their orders. Heel, toe... stand up straight. Hold your head up, quit looking at your feet, slow down, speed up... etc, etc. They are adorable and do it all with good humor, understanding, and fun. We'll miss them when they're gone, but so blessed to have them now.

Rich Adamson snuck around, planned, and executed a really nice 54th Anniversary Party for his lovely wife Becky. That's hard to do with our group. We are socially inclined! That means talkers, talkers and talkers! This time we behaved. The party was held at Tapatio's Mexican, always a good choice; and, Rich was a great host at his dinner party. Congratulations to a wonderful couple!

We never remember (or even notice, for that matter) the mundane, but never, ever forget the fascinating, the classic, the coincidental. This is a wonder!

While talking with Lucy Harrison Allen and hubby, Marion, at a party in Macon about our Great Grand, Huntley Rose, Lucy announced the arrival of her expected Grandson last month. It so happened that her son, William and his wife, Elsa, had already picked out the name for their new baby, William Reid Harrison, when they moved into their new home in Bluffton in South West, Georgia. This wasn't quite enough! The architect's name who designed and built their home, in the early 1900's, just happened to be William Reid Harrison. The research is now in progress. Will tell when we know!

Speaking of Bluffton, the one in South Carolina, is having a fabulous festival Oct. 15-23. It's their 18th annual Historic Bluffton Arts and Seafood Festival. We may see you there. We love that little old town that has grown so big!





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Senior News & Views of Georgia

Taking Care

Cargiving: Coping With Difficult Feelings!

by LISA M. PETSCHE lmepetsche@gmail.com

aring for a chronically ill or frail older relative involves physical, psychological, emotional and financial demands.



It can be particularly challenging when the person has heavy hands-on needs, a difficult personality or mental impairment.

Lisa Petsche

Caregivers are likely to experience a variety of dis-

tressing emotions along the way.

They may feel guilt because, unlike their relative, they enjoy relatively good health; they have mixed feelings about being a caregiver; they sometimes lose patience with their relative; or, they made a promise that they would never place their relative in long-term care and they're not sure if they can keep it.

Resentment may occur because caregivers have had to make personal and financial sacrifices, such as giving up a job or leisure pursuits or letting other relationships slip; their relative has treated them badly in the past; their relative is demanding and critical and they don't feel appreciated; family members aren't providing help with care; or, relatives are critical of their care provision.

Frustration is due to the helplessness of being unable to change the course of their relative's illness; personality differences; having to contend with "nuisance" behaviors, such as repetitive questioning; or being unable to reason with their cognitively impaired relative.

Anxiety and fear stem from safety concerns and worries about what the future holds in terms of the relative's disease progression and the caregiver's own health

Caregivers may experience loneliness due to social isolation; feeling no one understands what they are going through; having to do things alone that they used to do with their relative; or being unable to relate to their relative in the usual ways due to changes in their cognition.

Sadness arises because their relative is gradually losing abilities and perhaps also their personality; joint plans for the future must go unrealized; and, perhaps the caregiver can't imagine life without their relative.

A caregiver can be angry that their relative is ill or disabled; they are overly dependent; or, they refuse recommended equipment or support services.

When left unchecked, caregiving stress can lead to burnout. Physical warning signs include fatigue, memory problems, sleep difficulties, a significant weight change, frequent illness and the development of chronic health problems.

Some emotional red flags are frequent crying, irritation and feeling overwhelmed, inadequate or hopeless. In severe cases, burnout can lead to abuse of the care receiver; this signals the need for immediate help.

Coping Strategies

For caregivers, here are some strategies to help keep stress manageable:

Look after your health: eat nutritious meals, get adequate rest, exercise and schedule regular medical check-ups.

Find something relaxing you can do to give yourself a break every day.

Stay connected to your friends. Find at least one person who will listen and empathize.

Focus on your relative's remaining abilities and the things you can still do together.

Acknowledge your relative's right to make decisions you disagree with (provided they are mentally capable).

Let go of past grievances. Seek counseling, if necessary, to help you move forward in your relationship with your relative.

Take things one day at a time. Recognize that there will be good days and bad days, and be extra good to yourself on the bad ones.

Remind yourself that you are doing your best and are only human. Give yourself permission to feel all of the emotions that surface.

Join a caregiver support group in your community or on the Internet.

Acknowledge that you can't do it alone. Ask other family members to share the load and be specific about what you need. Find out about community support services and take full advantage of them.

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

<u>OPINION</u>

THE URGE TO SPLURGE

by Daniel W. Gatlyn USN Ret, Minister/Journalist

ust about the time I think that the liberal thinkers have peaked out; the rumble and jingle of brains have jumped the tracks and are no longer in circuits of sanity!!! The POTUS has now decided that SIX HUNDRED BILLION DOLLARS of College Student Loan forgiveness would not affect inflationary measures; and, has promised the reduction to those who are not making over 125,000 a year – OR TO PUT IT BOLDLY – APPROXIMATELY ONE DOLLAR FOR A MINUTE'S LABOR. Such astronomical numbers have

never entered the planning stages of American Economists, for each is aware that figures in this dimension would "sink the ship of any nation." There is no debate, no explanation, no rationale, no excuses, no trends... absolutely no temptation of sane citizens to approach such financial arrangements in any field whatsoever! It is sheer lunacy; and, MAY WELL EXCEED THE POWERS OF EVEN OUR CHIEF ADMINISTRATOR!!! The same Executive pleasure may well be curtailed by SCOTUS. WE WILL SEE!

If this were merely a matter of "doling dollars for deeds," we may rethink the issue; but, that is not the case! The coffers of most Academies of Advanced Education is completely running over; so much so that a host of Presidents of higher education entities draw in excess of SEVEN FIGURES ANNUALLY. For those who are in over their heads with math, that amounts to A MILLION, AND MORE, EACH YEAR. ANNOUNCED SIMPLY... THAT IS THREE THOUSAND DOL-LARS DAILY... AND THERE ARE THOSE WHO TAKE HOME THREE TIMES THAT AMOUNT... AND MORE! IF YOU ARE OK WITH THAT, PLEASE **CONSULT A SHRINK!**

Drastic behavior calls for a lengthy session of **DRASTIC MEA-SURES!** Let's start with **THE FOL-LOWING!** Enact valid Legislation that reduces the salaries of every

COLLEGE GRAD TO MINIMUM WAGE! You can figure the results – even if your count requires the removal of shoes – and the numbering of toes. With the sensible course of promoting Advanced Curriculum, it is unconscionable that we would mention such adverse paths to curb the utter nonsense that plagues our Nation, and much of the world. Some participants would end up in mental Institutions, or padded cells, very fitting facilities for people who have mismanaged their marbles. Believe it or not, there are limits for everyone; and, we HAVE JUST WITNESSED THE ESTABLISHMENT SHATTER THE CEILING OF REASONABILITY! IT SIMPLY CANNOT CONTINUE!

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On the Cover

Let's Find a New Pet Dog!

By Carolyn Brenneman

Cover: Bo, the most friendliest pit-bull ever!

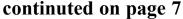
ast week, I suggested to my older senior sister, that she look into getting another pet to keep her company and provide companionship for her. Her trustworthy Shih Tzu, named Stratter, sadly passed away two years ago. Now, my sister lives alone; and, after pondering the idea, became wildly excited to explore and find a new pet for herself!

Yes, our furry friends can be our best; well, second best for some of us, friends who provide companionship and a sense of purpose for many seniors. Studies have shown that there can be a deep bond between a person and a pet and this bonding will not only bring happiness to the pet owner, but help increase fitness and lower stress. It's incredible, but the experts state that some of the health benefits of having a pet, and in our case, a dog pet, can help

lower blood pressure, decrease cholesterol levels, increase desire to stay fit, decrease fatigue and feelings of loneliness and increase desire and occasions for more social events and interaction. Yes, a pet can make us feel more content!

Now my sister is going to find a dog pet, as she had Stratter before for many years. Her new pet will help her provide a routine since her new dog will need daily walking, feeding, and petting, among other things. Also, I am sure that, just like Stratter, her new furry friend will be protective of her, provide emotional support and decrease her feelings of loneliness, as well has provide an avenue to engage in chitchat with other dog owners and have many conversations with her adult children and grandchildren about the daily events in her pet's life.

Yes, research shows that for seniors, pet dogs can help decrease loneliness, provide companion-

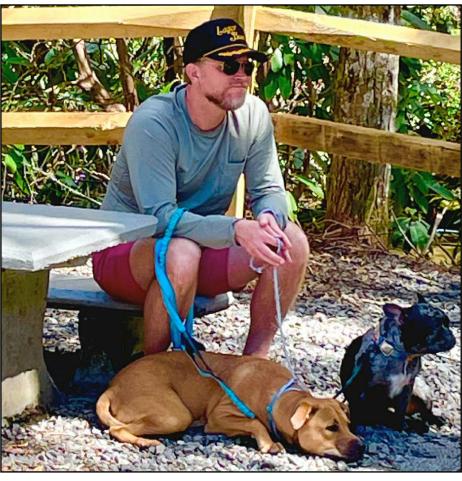




Mika, Martha's (age 73) pet!



Even dogs love to mingle!



Jesse, my sister's son, and his loyal pets!



Two brothers at the park!

PET DOG from page 6

ship, and can give isolated seniors a source for affection, conversation and activity. Of interest, they say that being with a pet increases levels of serotonin, that "feel good"

hormone that helps dissipate stress and anxiety. Also, it helps with our self-esteem, as pet owners will feel love from the furry friend and feel needed. So, this week my sister and I will start our journey to find her next best friend... a friendly, loving poodle!



Ausey, Frank's (age 69) pet encounters a friend dog!



Marie and her pet Angel!



Group of dog owners get together!

On the Cover

Barfield and Elliott Are At It Again!

by CLAIR HOUSER-DODD

COVER PHOTO:

Walter Elliott (L), photographer, and James Barfield (R), author!

ames E. Barfield and Walter G. Elliott are at it again. With Historian Jim as the writer and creative Walter as the photographer, these two Maconites have yet another beautifully done historical book of Macon architecture. Actually, this time it is Mid-Century Macon, 1945-1969. So, well researched by Jim; and, photographed by Walter, who is so keenly aware of the beauty of architecture, it turns his pictures into fine art.

Both of these guys and their families are Southern to the bone and Maconites at heart. Jim is a retired History teacher and has written many articles on architectural history and preservational pursuits. He is the fifth generation of Barfields to reside in Bibb County. He is the founding president of Historic Rose Hill Cemetery Foundation

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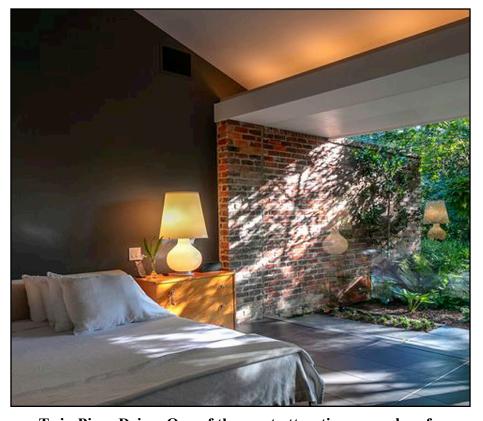
Old Holton Road: Architect Bernard Webb incorporated many of his favorite features in this house. It is long and low with few windows on the street facade and ample provision for automobiles. A fence enclosing an entrance courtyard is another of his trademarks.



Fieldstone columns support a wood paneled oversized lighting which continues beyond the dining room to act as on exterior soffit. Built-in cabinets are faced with natural wood.



South Hillandale Circle: The glass wall of this living room looks into a forested valley.



Twin Pines Drive: One of the most attractive examples of bringing the outdoors inside is in this primary bedroom which boasts its own intimate courtyard viewed through a solid sheet of glass.

Architectural Book

from page 8

and continues to serve The Macon Historical Society and the Macon Heritage Foundation.

Walter, an architectural photographer, is also an artist... and has been since he received his first box of crayons. Art in any form intrigues him. He has been actively pursuing photography since high school and is now well known as a highly regarded professional photographer, traveling far and wide on exciting venues. Walter is often at locations on the Georgia coast... Sea Island, St. Simons and Jekyll... where his love of architectur-

continued on page 10



Old Holton Road: This entry courtyard serves as a dramatic introduction to this home. A series of floor-to-ceiling windows eliminated the division between outdoors and indoors.



Lamar Drive: This terrazzo floored entrance hall is open to the family room and serves as a passage to the bedroom wing. Cold surfaces are warmed by the generous use of wood.



South Hillandale Circle: A pool and pool house are not only sympathetic to this 1954 house, but also provide dramatic lighting to the original gardens.



Vista Circle: Architect Jack Holliday's own home incorporates many of the elements that he learned and applied in Mid-Century design.



Third Street: This double-height lobby and reception area gives an idea of its scale and artful use of materials and fixtures. The effect of the exterior grillwork is made evident by the play of light and shadows it produces.

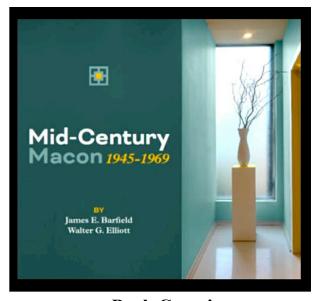
Architectural Book from page 9

al photography makes him stand head and shoulders above other photographers.

Both young men are highly educated. Jim graduated from the University of Georgia and Walter from Georgia Tech; and, the two have amazingly remained good friends all these many years regardless of that fact!

The new book shows the handsome and remarkable ways the mid-century houses, often first homes of men returning from WWII and their families, have changed. Handsome then, and even more so after their lovely face lifts bringing them into the 21st Century. These homes are beautifully done showplaces. If you live in the Macon area, you will recognize quite a few of them. This exquisite book is the perfect Coffee Table "piece de resistance!"

To order: Historicalmacon. org\midcentury-macon



Book Cover!



Old Holton Road: While this great room is of ample size, its tall windows and high ceiling give it the illusion of being much larger.



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BBB Tip: How to detect hidden fees in a hidden cost economy

Special to SeniorNewsGeorgia

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

ith the rising prices of gas and seemingly everything else, restaurants, travel companies, rideshares, and other businesses are tacking on new fees to the basic costs of their services.

Businesses are feeling inflation impacts just as the rest of us are, and some are adding fees to help them survive. Consumers should be aware of what fees businesses are adding, so they can make informed decisions on where to spend their money.

These hidden fees might not be evident at first glance, so if you want to avoid paying them, or at the very least plan for them in your budget, there are a few things you should do. BBB recommends the following tips to help you spot fees and avoid them where possible.

How to protect yourself from hidden fees

• Don't believe the promoted price. More businesses are implementing "drip pricing," where additional fees are added as you move through the buying process. But before you head to the store or click the checkout button, find out what fees, if any, will apply to your purchase. Be wary of low advertised prices because you may discover expensive cleaning fees,

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facility fees, administrative fees, fuel surcharges, kitchen appreciation fees, noncash adjustments, and more.

- Don't be afraid to take your business elsewhere. Harvard Business School found that shoppers typically continue with a purchase even if they are unhappy with the additional hidden fees. If you think the fees are too high, keep shopping around, recommends the Washington Post.
- Comparison shop with fees in mind. Fees make comparison shopping more of a challenge. Be ready to do a little research before you buy. Shop around, considering each business's fees as you calcu-

late the total cost of any purchase.

- Pay with cash. Rising credit card swipe fees are forcing many retailers to add a noncash surcharge or increase it for consumers purchasing goods or services with a credit or debit card. Avoid these fees by paying cash if you can.
- Make a complaint. Consumer Reports found that 64% of consumers who complained about a hidden or unexpected fee successfully had the fee taken off a bill or refunded. If you get hit with a surprise charge as you check out, try speaking up tactfully and politely.

continued on page 12

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BBB Tip from page 11

- Budget for fees. In most cases, hidden costs are not illegal, which means there are some hidden fees you might just be obliged to pay. Incorporate necessary fees into your monthly budget, so they don't break the bank.
- Watch out for cramming. Cramming is the illegal act of adding unauthorized service charges without your knowledge or approval. Less-than-scrupulous companies add small charges to your bill and describe them with generic terms, such as "service fee," "voicemail," or "other fees."
- Review your monthly bills. Take a few minutes to review your statements each month and check

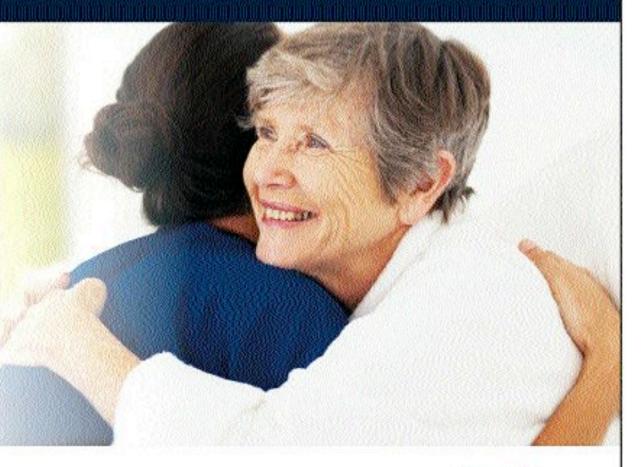
for new or unexpected fees. If you find a hidden fee, take it up with the company. They may be willing to reduce or remove the fee in some cases. Even if they don't, you'll still want to know what you're paying for and how much you can expect to pay monthly for recurring bills.

Learn how to spot and avoid hidden fees when traveling by reading the BBB Tip: Avoid hidden fees when booking your next trip or read more about keeping costs down during inflation at BBB.org.

If you feel a hidden fee is particularly unscrupulous, report it to your State Attorney General or the Federal Trade Commission. If you spot a fee scam, report it at BBB.org/ScamTracker.

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. Ouestions 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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