

Senior News

Georgia

Providing Helpful Information for Mature Adults in GEORGIA!

A Visit to Hardman Farms!

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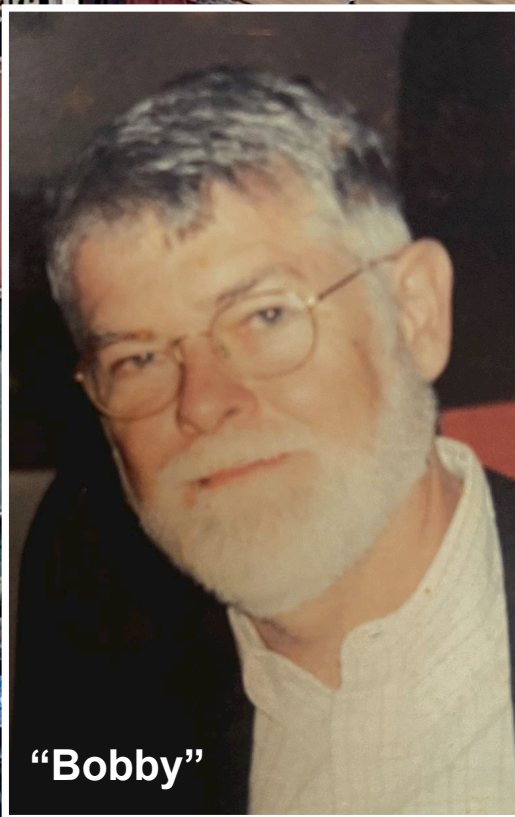
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"Bobby"

November 2022: Vol. 36, No. 11

10 Tips to Avoid Buying Flood Damaged Cars

Special to SeniorNewsGeorgia

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

It is no secret that supply chain issues have created a very competitive used car market. However, flooding problems from Hurricane Ian may lead to scam artists attempting to pawn off flood-damaged vehicles as standard secondhand cars. These vehicles typically show up at auto auctions, used car dealerships, and in classified ads. Unsuspecting consumers, particularly those living in regions of the country unaffected by hurricanes or flooding, are often fooled by fresh upholstery, new carpeting, and bargain prices.

Once the owners of damaged cars settle with the insurance companies, the vehicles are sometimes refurbished and resold. Flooded cars are often transported well beyond the original region where the flood or major storm occurred to locations where consumers may be less aware of the damage and what warning signs to look for. Sometimes, a middleman buyer intentionally hides a car's history as a flood-damaged vehicle through a process known as "title washing" and sells it to an unsuspecting buyer in a state unaffected by the disaster. Among many possible mechanical problems faced by flooded cars, corrosion can take years to eventually surface, when it can cause electrical and mechanical problems. By the time the issues become apparent, the seller

is gone, and the new owner is left with an unreliable vehicle, along with no recourse against the seller.

BBB has the following tips for car shoppers to determine if a used car is flood-damaged:

Ask to see the title. Check the date and place of transfer verifying where the car came from. If the title is stamped "salvage" or arrived from a recently flood-damaged state, ask questions. Consider purchasing a vehicle history report of the vehicle, which includes information if the car has ever been tagged as "salvage" or "flood damaged" in any state.

Carefully check the dashboard. Examine all gauges to make sure they are accurate, and there are no signs of water. Look for indications that the dashboard may have been removed.

Check the electronic components. Test the lights, windshield wipers, turn signals, radio, heater, and air conditioner several times to make sure they work. Also, flex some wires under the dash to see if they bend or crack since wet wires become brittle upon drying.

Check the interior spaces. Look in the trunk, glove compartment, and beneath the seats and dash for signs of mud, rust, or water damage. Check for open drainage holes in the bottom of the vehicle.

Check the condition of the fabrics. Look for discolored, faded or mildewed upholstery, and carpeting. Recently shampooed carpets may be cause for concern. Carpeting that has been replaced may fit too loosely or may not match the interior color.

Get a vehicle history report from a database service. The National Insurance Crime Bureau's (NICB) free database lists flood damage and other information. But take note: NICB reports are only helpful if the car was insured. If the owner of an uninsured flood-damaged car tries to sell it on the open market and you're the buyer, you may never know there's a problem until things like the electrical system go bad.

Remember to check under the hood. Look for standing water, mud, or grit in the spare tire wheel well or around the engine compartment under the hood.

Do a smell test. A heavy aroma of cleaners and disinfectants is a sign there may be a mold or odor problem.

Research the dealer. Always check out the BBB Business Profile of the dealer at BBB.org.

Get an inspection. Before buying any used car, consider having a pre-purchase inspection done by a trusted mechanic. Be sure that the machinic is your choice, not the sellers.

For more information, read BBB's tips on buying used cars or check out BBB flooding resources. 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@central-georgia.bbb.org.

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Let Us Entertain You

by CLAIR HOUSER-DODD

Summer 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 chose to err 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 hopping, skipping, 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.

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 crippling 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. 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 had a fabulous festival October 15-23. It was their 18th annual Historic Bluffton Arts and Seafood Festival. We love that little old town that has grown so big!





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Taking Care Helping A Caregiver Across The Miles

by LISA M. PETSCHÉ
lmpetsche@gmail.com

If you have a parent who lives in a different area and is cared for by a close relative – such as your other parent or a sibling – you may feel guilty that you can't be there to share the load. But even though you're not available to give hands-on assistance on a regular basis, you can still help the primary caregiver with meeting your parent's needs. Some ideas for how to do this are included below.



Lisa Petsche

Practical Help

If your parent has a chronic illness, gather information to help the caregiver - and the rest of your family - understand the disease and get an idea of what to expect for the future.

Research and share information about available resources in your parent's community, which might include: visiting library service, meals on wheels, friendly visiting, volunteer driver programs, accessible transportation, recreational programs and home healthcare services. Also gather information about services that help caregivers – such as support groups (some may offer concurrent care), adult day programs and nursing facilities that offer short-term residential care – and encourage the caregiver to take advantage of them. Information can be obtained from the local office on aging.

Give the caregiver a subscription to a caregiving magazine, or clip and send articles about caregiving that contain practical information (behavior management or self-care strategies, for example).

Give the caregiver a gift membership in a caregivers' organization or the non-profit organization associated with your parent's health condition (for example, the Alzheimer's Association or Parkinson Foundation). Membership benefits usually include a newsletter and access to other valuable resources.

Organize a telephone call-out chain so important information about your parent's health status and needs can be shared among family members in a timely fashion.

Offer to come and stay with your parent so the caregiver can take a vacation.

Ask what kind of help the caregiver could use most. Depending on your financial situation, you may be able to cover – or contribute towards the cost of – one or more of the following potential needs: medical equipment, such as a bath bench or a walker or wheelchair; home adaptations; a house cleaning service; yard maintenance service; specialized transportation; respite care, such as a personal support worker or companion, a day care program or residential respite; or a vacation for the caregiver (anything from a weekend away at a bed and breakfast to a flight overseas to visit relatives or friends).

Emotional Support

Arrange a regular time to call. Shop around for a good long-distance savings plan so you don't have to concern yourself with the length of conversations. With each contact, ask not only how your parent is doing, but also how the caregiver is coping. Don't forget to express appreciation for all that the caregiver does for your parent.

Encourage the caregiver to call you (collect if necessary) with any concerns. Make it easy for them to get in touch with you.

Listen to the caregiver without judgment and don't give unsolicited advice. Offer words of encouragement.

Send a card or note to brighten the caregiver's day. Include a humorous anecdote or cartoon clipping.

Periodically surprise the caregiver with a treat, such as a movie, a music CD by a favorite artist, delivery of fresh flowers or a basket of specialty foods, toiletries or other pamper items, or a gift certificate to a local restaurant that has delivery service.

Encourage the caregiver to accept offers of help and to ask for assistance when needed. Even if other family members live nearby, don't assume they are pitching in

Lisa M. Petsche is a social worker and a freelance writer. She has extensive personal and professional experience with elder care.

OPINION

A SPECIAL BREED

by Daniel W. Gatlyn USN Ret, Minister/Journalist

As we approach another Veterans Day, it is strongly recommended that each citizen of our great country take the time to reconsider the years, talent, and sacrifice that our Armed Forces have extended in defense of our precious liberties. From Flanders Field to the coastal areas of Asia/Pacific; and, on to the far flung islands of the sea, the lands are punctuated with white crosses; indicating the ultimate gift for safety and survival of families and friends! We cannot overemphasize the price that has been paid.

As a career Veteran of the U.S. Navy, it has been my distinct privilege to have served with men and women of unimpeachable loyalty, of patriotism beyond the call – driven to peril by an unswerving character! I have witnessed the swirling waters of a thousand seas play host to ships of battle; extending themselves far beyond the channels of safety; that targets of danger be neutralized. I have witnessed the members of assault forces assemble on land, sea, and in the air – year after year – in the most remote regions of the globe; preparing for a task that is often more difficult than life itself. I have watched the units of aviation... strong, swift, and efficient, take to the skies for missions that are eventually recorded in history; yet often misunderstood! It is because of such warriors that we are free to travel, to work, and to worship according to our wishes.

Who are these daring souls who will sign on, suit up, and launch out to unknown destinations... oblivious to the dangers... torn between family and duty... yet determined in spirit to eliminate error and incivility; from Korea to

Vietnam... to Somalia... to Croatia... to Iraq and Afghanistan... and on to the ocean streams? I'll tell you who they are! They are Bill and Barbara from the school down the street! They are Sam and Sally from the church around the corner! They are Alan and Alice from the workplace across the land! They are ours! They are caring Americans! And they are the best! This *Special Breed* which includes a multitude who are weary, wounded, and conspicuously absent from their homes, deserves our accolade, our honor, and our support on this 2022 Veterans Day! They are counting on YOU!

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On the Cover

A Visit to Hardman Farms!

By Carolyn Brenneman

Cover
The mansion known as the “West End!”

This last week-end we ventured up to Helen to visit the Hardman Farm State Historic Site. After parking, we entered the visitor’s center, purchased some sunflowers and received a map for a self-guided tour of the grounds, which does not include a tour of the mansion. But that is okay. The ground tour was fantastic!

First, we came across a field of thousands and thousands of very tall sunflowers still in bloom and took some selfies in the field. They plant sunflowers sometime in the summer and the

flowers bloom up to the end of November. Then we walked around the grounds and came upon the 1870 Italianate mansion and other buildings on the grounds.

Built in 1870 by Captain James Nichols, the house is of Italianate architecture and was originally known as the “West End” because it was at the west end of the Nacoochee Valley. Now, Captain Nichols was a businessman who served in the Governor’s House Guard in the Civil War. He was very wealthy and built numerous buildings on the land, including the horse barn, a smokehouse, spring house, game house, garden house, and a carriage house.

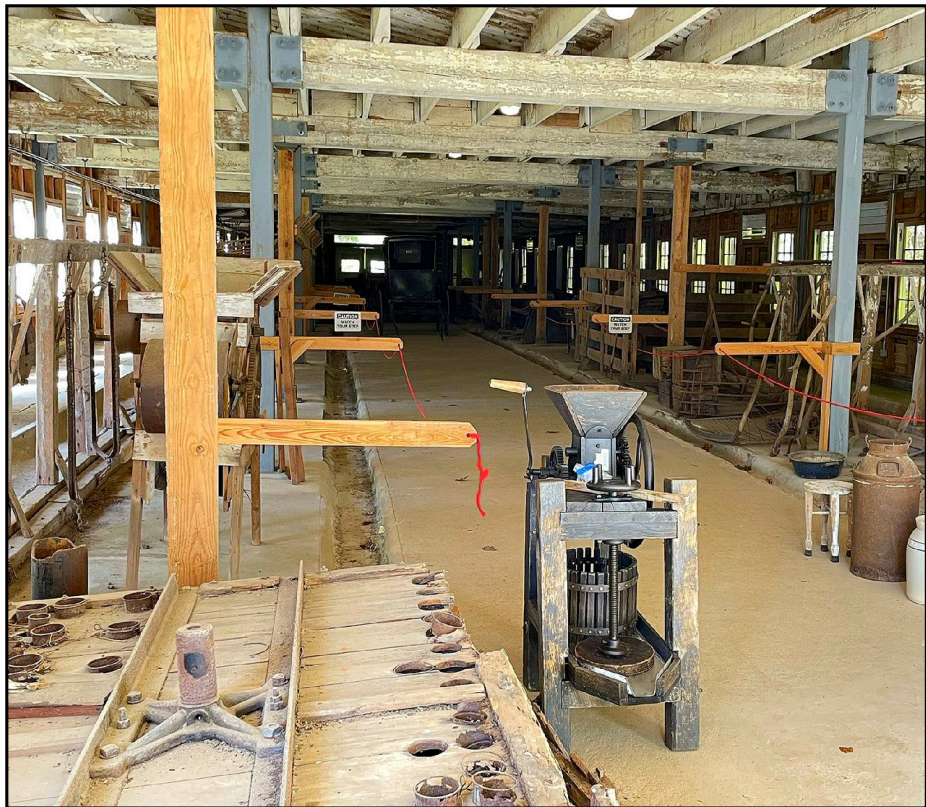
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Carriage house with double doors.



Three carriages stored inside.



Inside the dairy farm.



A glimpse through the window of the mansion.

Hardman Farms from page 6

The Captain constructed the carriage house around the 1870s. Its two sets of double doors allowed for easy access to the carriages and the wagons. There was even a top floor which could have been used for storage or even as an accommodation for the driver of the carriages.

Nichols owned 2,600 acres of land in the area, including Anna Ruby Falls, Unicoi State Park, and Nora Mill in Sautee. And, by the way, the Captain's daughter was Anna Ruby, and he named the famous falls in Helen after her... Anna Ruby Falls.

Moving to the next structure – the sheep barn was first constructed in the late 1870s under the direction of James Nichols. Then, later on, the third owner of the property, Dr. Hardman, expanded the barn and raised 135 or so sheep for their wool and possibly for

their meat.

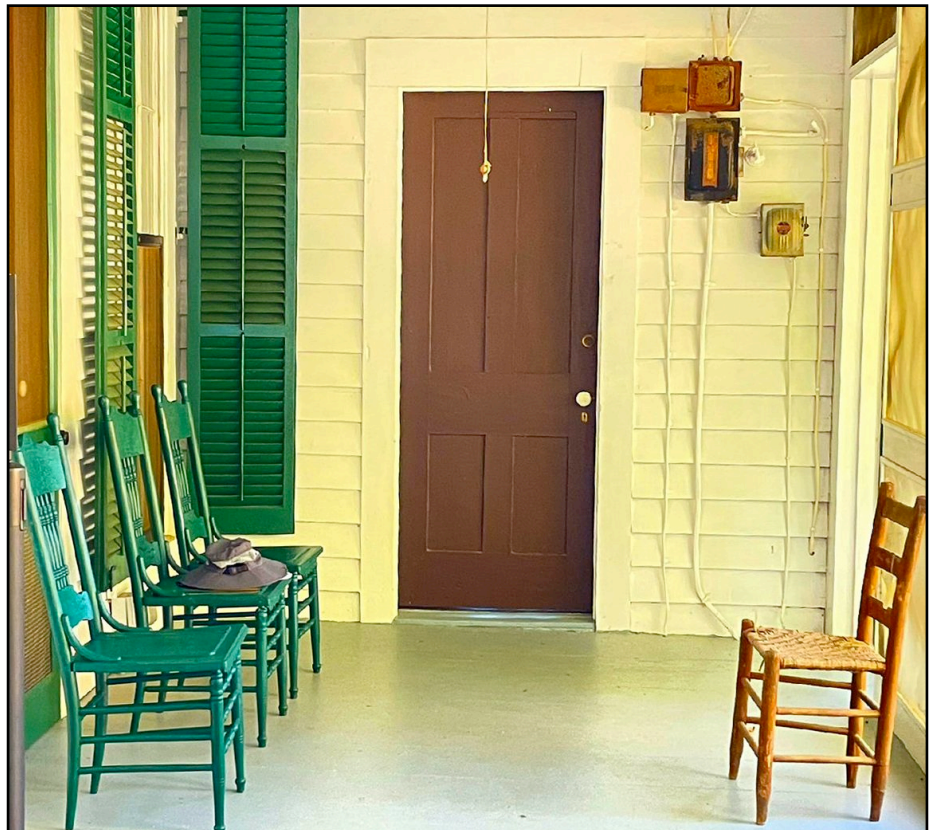
After a few years, the Captain sold the land and structures and then a third owner, Dr. Lamartine Griffin Hardman, purchased the farm in 1903, and thus the historical site was named after Dr. Hardman. He was nationally known for his experimentation with anesthesia. Dr. Hardman was also interested in land ownership; and, thereafter he became one of the largest farmers in Georgia.

Back to the building structures on the property, one of the main buildings is the dairy farm. Built in 1910, it became the centerpiece of the Nacoochee dairy. Inside the dairy barn, many cows could be milked at one time in the milking parlor. When the milking was complete, the milk was placed in a small cart which held four 10-gallon milk cans and was pushed to the creamery or dairy for processing.

continued on page 8



Covered crossings to another area of the main house.



Sideview of the covered porch at the mansion.



Servants quarters.



Inside the servants' quarters.

Hardman Farms
from page 7

It was Dr. Hardman who, later on, oversaw the construction of the bull pen. After he purchased a herd of Jersey cows and two bulls, Dr. Hardman used a scientific breeding program at the farm on which he kept extensive records. His program revolved around selective breeding and proper nutrition.

The family home and land remained in the Hardman family as a working farm until it was given to the state

of Georgia in 1999. Then it was declared as a historical site.

The grounds are worth visiting and it usually takes about 1.5 to 2.0 hours to explore; and, on certain dates, we can take a tour of the mansion. Hardman Farm Historic Site is located at the intersection of Highways 75 and 17, two miles south of Helen. Parking

is off Highway 17. Check it out on the internet. The location and phone number are

143 GA-17, Sautee Nacoochee, GA 30571; (706) 878-1077. It's worth it!



Horse barn



Field of thousands of sunflowers in bloom!

On the Cover

The Godfather of Vienna!

by CLAIR HOUSER-DODD

COVER: Vienna Hardware Flea Market and Richard Edward “Bobby” Carr at his high school’s class reunion.

Mr. Richard Edward Carr of the Vienna Hardware Flea Market, mainly called “Bobby,” is a good, kind, loving, helpful individual. Hence, “Godfather of Vienna” is often his maniker.

While meandering through this 80’ x 180’ building, we found everything known to man (on the floor, in the air) from screws and nails to doors and BBQ cookers and fine China. We also met a lovely lady, Terri Willett, and her daughter, Virginia, who have been important helpers of this Vienna hot spot for many years. They certainly testify to the helpfulness of Bobby... even to animals! He often spays the stray dogs and cats that wander in. We had a cat visitor while there!

Mr. Carr was born in Vienna. His parents were Mr. and Mrs. Robert Edward and Edna Carr. They moved to Warner Robins to work at the Base during the war, and returned to Vienna afterwards in 1945. They bought Vienna Hardware Store and expanded it in the 1960’s to include building materials. In 1965 they built a new building to accommodate the building supply business.



“Bobby” and his friend Terri’s grandson, Danny!

Bobby enjoyed his high school years in Vienna, then went on to Georgia Southwestern for two years. He attended the University of Georgia from 1967 to 1969 when he graduated from Henry Grady School of Journalism with an ABJ degree in Advertising. He belonged to Phi Kappa Phi honor society. He says, “I only saw one football game. I spent my Saturdays in the library as that was the best time to get the teacher’s “Reserved books and papers. All other times there were too many students in line to do their research.”

Bobby returned to Vienna to work in the family business until 1991 when he went to work at the Vienna Post Office as a rural mail carrier. He had previously worked as a substitute for seven years. He retired from Postal Service in 2006. Later, the lessee of the Hardware Store since the mid 1990’s gave up his lease; and, even later, Bobby opened the Vienna Hardware Flea Market.

That’s where we found him and spent a fun afternoon interviewing Mr. Robert Edward Carr and looking around that evermore, full of everything you can imagine building.

Go see for yourself why Bobby is called “The Godfather of Vienna.” You’ll be glad you did!



Richard Edward “Bobby” Carr doing what he loves to do!

Don't Be Bullied by Door-to-Door Pine Straw Scams

Special to SeniorNewsGeorgia

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

Better Business Bureau (BBB) is noticing an increase in calls related to door-to-door pine straw scams, particularly targeting elderly homeowners. Consumers complain about aggressive tactics used by disreputable landscapers showing up at their door, claiming to have left over pine straw or mulch from a previous job. The “landscaper” is willing to offer it to the unsuspecting homeowner at a heavily discounted rate.

Once the homeowner agrees to a price or number of bales, the scammer will either lay down fewer bales than agreed and then need more money to sufficiently cover the area; or completely cover the area and insist that the consumer pay the extra costs. If the consumer refuses, the scammer will then resort to intimidation tactics to frighten the homeowner into paying more. One elderly consumer agreed to pay \$400 for their yard, but when the workers were finished, they demanded \$1,200, or else. In the end, the consumer was bullied into paying the exorbitant fee.

Many door-to-door salespeople are legitimate, but others might only be looking to make a sale and then, move on. BBB recommends consumers be suspicious of too good to be true offers and to have a plan in place when hearing that tell-tale knock:

Ask about licensing. Many cities require door-to-door salespeople to have a peddler or solicitor license. Ask if the salesperson has checked in with the city and gotten proper licensing. Not sure? Call the city or county offices to verify.

Check identification. A reputable seller will provide all the information asked of them, including a photo ID and a business card. If possible, use your phone to take a photo of their vehicle and tag.

Verify the individual and the company. A reputable salesperson should not have a problem with having their identity checked with a quick phone call to the company. Research the company and contact them to check if the salesperson is in fact an employee. Read the company’s Business Profile and customer reviews at BBB.org.

Get promises in writing. If you are interested in a product or service, get everything in writing including price, contract details and all other terms and conditions. Tell the salesperson the proposal will be reviewed, and a decision will be made. Verify the physical address and valid contact information for the company are included.

Don't give in to pressure. Watch out for high-pressure sales tactics and be aware that anything you sign could construe a contract. If you feel pressured, end the sales pitch and ask the person to leave. Be prepared to call the police if they refuse.

Know your rights. The Federal Trade Commission, ’s Three-Day Cooling-Off Rule gives the customer three days to cancel pur-

chases over \$25 that are made in their home or at a location that is not the seller’s permanent place of business. Along with a receipt, salespeople should also include a completed cancellation form that customers can send to the company to cancel the agreement.

Stand strong. Be careful about allowing strangers into your home. If you do allow a salesperson inside your home and decide during the presentation that you are not interested in making a purchase, simply ask them to leave. If the salesperson refuses to leave, tell them you will call the police, and follow through if they do not leave immediately.

People who have issues with door-to-door solicitors can submit a BBB Scam Tracker report at BBB.org, as well as reporting anyone suspicious to local law enforcement.

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.



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BBB Tip: What you need to know about zombie debt

Special to SeniorNewsGeorgia

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

Zombie debt is defined as debt that has been “raised from the dead,” so to speak. It could even be something you never owed at all.

When a person doesn’t pay a debt, the lender will take action – by phone, letter, or even a court case – to collect the money they are owed. In some cases, though, the debtor simply can’t pay or can’t be found. In other cases, the debtor files for bankruptcy and, depending on the kind of debt owed, the debt may be put on hold, renegotiated or discharged completely.

Sometimes, this old debt comes back to life. Some of the most common scenarios of zombie debt are the following:

- Unpaid debts that are beyond the statute of limitations when you can be taken to court for payment
- Unpaid debts you owe but forgot about
- Unpaid debts wiped out with bankruptcy
- Debts you already settled with the creditor
- Fraudulent charges from identity theft
- Fake debts “creditors” claim you owe as part of a scam

How does debt come back to life?

Creditors often remove old debt from their ledgers and sell it to third-party collectors. In some cases, the debts are legitimate, but in other cases they aren’t. When debts are sold and

re-sold, the records may be incomplete or inaccurate. Think of it as a game of “telephone.” The more times a debt is passed around, the more chance that the related information is wrong.

When Debt Collectors Call

The legal treatment of old debt will depend on where you live and the type of debt in question. Depending on the law, debt collectors are not allowed to sue for old debt if the statute of limitations has expired, however, they are still allowed to contact you and ask to pay off the old debt. Check the statute of limitations for each U.S. state for more information.

However, if you start to make payments or acknowledge the debt in some way, the action may restore the collection agency’s legal right to take the matter to court. Never agree to make a payment on a debt you aren’t sure about, even if the collection agency puts pressure for payment.

The best way to start is by doing a thorough investigation. Search through old records to

find bank statements and notices of payment. Gather as many facts as possible about the debt in question. Next, within 35 days of initial contact and without acknowledging the debt is yours, ask the creditor for a debt validation letter. The Fair Debt Collection Practices Act (FDCPA) requires the debt collection agency to provide you with written proof of the debt’s validity or a judgement against you, as well as the name and address of the original creditor if the debt was resold. Once this information is gathered, determine if the debt is really yours and if it still needs to be paid.

If you determine the debt was yours, but you already paid it, write a letter to the collections agency and demand that they cease contact. Include

continued on page 12

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YOUR TIME
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**CALL: Mid GA: 478-475-9995**
OR CSRA: 706-650-5760
To find a location near you, visit
www.goodwillworks.org

Zombie Debt
from page 11

proof of payment if available. The collections agency is legally required to stop contacting you under the FDCPA.

If you determine the debt is not yours or is invalid, write a letter challenging its validity and where applicable, include any proof you may have.

If you determine you do owe the funds and you can pay the debt, resolve the issue by first getting a payment agreement in writing and then eliminating your unresolved debt.

If you determine you do owe the funds, but you can't pay the debt, you can pursue debt relief through bankruptcy or credit counseling.

When deciding what route to take, keep in mind that once a debt is past the statute of limitations, collectors can no longer sue you to get payment. In addition, the FDCPA stipulates that any unpaid debts should be removed from a person's credit score after seven years. If you decide to begin paying or pay in full an old debt, it could restart the statute of limitations and affect your credit.

Learn more about ways your identity can be compromised without even knowing it.

If you need to contact a collection agency to dispute a debt, request a debt validation letter or to ask the collection agency to cease contact, use these templates on Consumer.gov.

Remember that while most debt collection agencies are legitimate, there may be times when a scammer is phishing for information. For more information on how to avoid this scheme, visit

BBB.org/AvoidScams. If you've been targeted by a debt collection scam, be sure to report it to BBB.org/Scam Tracker.

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.

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