

Senior News

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story on page 5

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Taking Care

Practical Tips for when a Relative is Hospitalized

by LISA M. PETSCHKE

There's a good chance your aging parent – or other senior relative you are helping – will require hospitalization at some point, especially if they have chronic health conditions. If they rely primarily on you for assistance, the following are some tips to help you be prepared.



Lisa Petsche

What To Bring

Be ready with the following paperwork to bring to the hospital: a list of current medications – prescription and over-the-counter drugs as well as vitamins and other natural

remedies – and the dosage; health insurance information; and a copy of any advance directive, living will or durable power of attorney.

Be prepared to provide nursing staff with an alternate contact person in case you're not available in an emergency. Provide as many phone numbers as possible – home, work, cell – to maximize the chances that you can be reached in a hurry.

Keep a note pad and pen with you. It's wise to maintain a log of your parent's diagnoses, past and present medications and any adverse reactions, specialists consulted, hospitalizations and surgeries.

Clothing-wise, bring pajamas, a robe and non-skid slippers for nighttime. For daytime, provide comfortable clothing that's easy to put on,

such as loose-fitting shirts, pants, skirts or dresses. If your parent will be participating in physical therapy, track suits and running shoes are advisable. Don't forget socks and underwear.

The following grooming items will also be needed: soap, deodorant, shampoo, a toothbrush and toothpaste or denture cleaner, comb or hairbrush, hand mirror and razor.

Don't forget to bring dentures, eyeglasses and hearing aids. Bring cases for proper storage and label or engrave whatever belongings you can. If your parent uses a mobility aid, let staff know and be prepared to bring it in.

What Not To Bring

For security reasons, discourage your relative from keeping anything of value – cash, identification or jewelry – with them. You may, however, wish to leave a few dollars to cover the cost of sundry items, such as newspapers or snacks.

Don't bring in prescription drugs, over-the-counter medications or herbal remedies. Interactions with medications the hospital physician has prescribed could prove harmful. The same goes for alcohol.

Visiting Tips

If your relative is in a shared room, limit visiting to a few people at a time and speak softly.

Exercise good judgment about bringing children, and supervise them at all times.

Find out your relative's schedule and don't visit around therapy times unless you've been invited to participate.

Consult with nursing staff before bringing in food or beverages, in case dietary restrictions have been implemented.

If your relative is expected to remain in hospital for a while, inquire about the avail-

ability of a parking pass.

Communicating With Care Providers

Find out who the coordinator is within the healthcare team. Usually it's one of the nursing staff, known by a title such as charge nurse or case manager. This person will be your main contact.

Maintain good communication with other family members, keeping them up-to-date on your relative's status, activities and plans. Addressing similar questions or concerns with multiple people takes professionals away from direct patient work. If necessary, set up a conference call or request a family meeting.

If other disciplines – such as a physical therapist or speech language pathologist – are involved, ask the care coordinator for their name and telephone extension so you can contact them directly if needed. If you call, be prepared to leave a concise voice mail message that includes the best time to reach you during the day. If you're hard to reach, set an appointment to talk by phone or in person.

Write down key information provided during conversations and at care conferences. Request an explanation if you don't understand medical jargon. Always ask for clarification when you don't understand information or instructions.

If you feel the need for emotional support for yourself or your relative, ask for a referral to the social worker or spiritual care practitioner, depending on the nature of the distress.

Lisa M. Petsche is a medical social worker and a freelance writer specializing in boomer and senior health matters. She has personal experience with elder care.

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Let us entertain you

by CLAIRE HOUSER DODD

When it rains, it pours! Daffodils, parties, water, food are all in line for all or nothing. We've missed so many great events in Peach County. Why? Because, if there is one good party, there are several; and, one must make her choice. It's not like in Atlanta when we could go to all of them if you timed it right. Not here, they are generally at around the same time.

We missed the Gourmet Club's "Evening in Paris" at Ed Wasson's house next door because it was a best friend's, Sandee Khoury's birthday and we were all going to a big Dinner Party Fund Raiser at Stewart Crow's house now, probably the biggest in Fort Valley, which was the Brown House where Pete and Bill Nichols lived for half a century or so; a really beautiful home.

We had other visitors, Gary and Joyce Pelphrey, visiting for the weekend. Both lawyers, but

only Gary had to return for business on Monday, leaving Joyce to spend a few extra days and reconnect with some of our friends she's known in the past. We went to Wesleyan together and have remained close ever since, along with several other interesting Wesleyan friends.

Gotta tell a Great Grand story: Matthew was over for Sunday Dinner and wanted to go to Burger King. Nice. They've redecorated inside and out, and he loves the playground. It's good for exercise and for playing with friends. They don't get to play out at school like we did. And, of course, are not allowed to run wild in the neighborhood. Again. Like we did! Sooooo good on both accounts. We got food and off he went. Later, we decided he needed more food and so did we, but not wanting to leave our new high tables (so comfortable), we sent him back with a charge card. When he came back to the table his eyes were big as saucers and filled with wonder as only a child can do!

"Oh, Gammey, that card is wonderful! I need one. Do you have an extra one around the house that I could have?" We have laughed our eyeballs out ever since. Such wonderment cannot last much longer, so let us enjoy it while we can. Good chance to explain why we don't throw our money away and put it in the bank. We had a hard time keeping a straight face. We often laughed out loud. Wouldn't take a million for moments like this. Priceless.

The Fort Valley Study Club met with Kay Meyer this month and Jan Culpepper discussed our going to the Ronald McDonald House and gave each of us a list of their needs. Basic stuff to run on. We chose the items we would like to supply and take them to our meeting next month. The speaker was from Musella, Katie Minster Jones, whom everybody knew from her days working at West View Pharmacy. She told about offering some hair bows she had left over from making for her daughters 22 years ago and turning

them into 48 Easter Baskets when she and her family started way back then. They have produced more than 6,000 over the years. They provide them for Children's Homes, Shelters and Foster Homes in nine countries. Each basket contains a small New Testament Bible, a stuffed animal, a Chocolate bunny and other treats.

Katie wrote this story for Guideposts and has a new one coming out next month in Woman's Day. Look for it.

We have to brag on Fort Valley! The other day we had a couple of friends over here sitting on the porch when a huge truck with pinchers (our term, not their's) came pulling up to our curb and proceeded to collect a pile of loose leaves and branches. Both were awestruck. Byron folk can't even put their leaves in large plastic bags – and another local city must have the worst collection dispatchers ever. Our streets are swept, and garbage is picked up on time and perfectly. Yeah, Fort Valley!

Employment Scams were the riskiest scams in 2018

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

Employment scams were the riskiest scams in 2018, according to the latest report from the Better Business Bureau, Tech-Savvy Scammers Work to Con More Victims: 2018 BBB Scam Tracker Risk Report (BBB.org/RiskReport). Employment scams had more instances and higher losses than in previous years. The report is based on data supplied by consumers to BBB Scam Tracker (BBB.org/ScamTracker).

It's the first time since BBB began this report three years ago that one scam dominated across so many demographic subgroups. It was the riskiest scam in three of the six age groups, and for both men and women. It was also the riskiest scam for military families, veterans, and students.

Digging into the Risk Report shows one possible answer: Amazon was in the news a lot in 2018 with its high-profile search for a second headquarters. It was also the 6th most impersonated organization mentioned in BBB Scam Tracker reports, after not even making the top 15 in previous years. In 2017, only 24 BBB Scam Tracker reports were employment scams that men-

tioned Amazon. In 2018, that jumped to 564.

Scammers are opportunists so whatever is in the news or being talked about on social media, they see as an opening to imposter a recognizable and respected organization or brand. The Internal Revenue Service is the leading impersonated organization, and other government agencies together rank second. Other leading brands that scammers impersonate include Publishers Clearing House, Microsoft, Apple... and the Better Business Bureau.

Employment scams are particularly egregious because they prey on people who are already feeling pinched and may be desperate for work. If the scam gets far enough, scammers collect the same information that real employers do – address, birth date, Social Security number, bank account – everything needed for identity theft.

How to spot a job scam:

- Be cautious of any job that asks you to share personal information or hand over money. Scammers will often use the guise of running a credit check, setting up direct deposit, or paying for training.
- Check the business's website. Scammers frequently post jobs using the names of real companies such as Amazon to lend

legitimacy to their cons. Check on the business's website for the position and/or call to confirm.

- Some positions are more likely to be scams. Always be wary of work-from-home or secret shopper positions, or any job with a generic title such as caregiver, administrative assistant, or customer service rep. Positions that don't require special training or licensing appeal to a wide range of applicants. Scammers know this and use these otherwise legitimate titles in their fake ads.

- Different procedures should raise your suspicion. Watch out for on-the-spot job offers. You may be an excellent candidate for the job but beware of offers made without an interview. A real company will want to talk to a candidate before hiring. Don't fall for an overpayment scam. No legitimate job would ever overpay an employee and ask for money to be wired elsewhere. This is a common trick used by scammers. Be careful if a company promises you great opportunities or big income as long as you pay for coaching, training, certifications or directories.

- Government agencies post all jobs publicly and freely. The federal government and the U.S. Postal Service never charge for information about jobs or applications for jobs. Be wary of any offer to give you special access

or guarantee you a job for a fee – if you are paying for the promise of a job, it's probably a scam.

- Get all details and contracts in writing. A legitimate recruiter will provide you with a complete contract for their services with cost, what you get, who pays (you or the employer), and what happens if you do not find a job.

Finding a new job can be stressful but don't allow a scammer to prey upon that stress to line their own pocket. For more information on employment scams, visit BBB.org.

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 Council of Better Business Bureaus. 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: www.bbb.org or E-mail: info@centralgeorgia.bbb.org.

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Senior News & Views of Georgia

Opinion The Honor Flight

by DANIEL W. GATLYN, USN Ret.
Minister/Journalist

As the citizens of America pay tribute to the untold thousands of Veterans with accolade for heroics around the globe; some very generous Organizations and individuals have amplified their feelings, by arranging for these same warriors to visit the Memorials of past battles. Veterans across the nation are being flown from various locations, to our nation's Capitol, for a brief visit to the distinguished shrines that were established in commemoration of sacrificial efforts by soldiers, sailors, and Marines who filled the skies and trenches on distant shores. Tears, frowns – and even laughter – fill the visit while comrades reminisce over the horrors of battle and comical periods far from home.

The patriots are treated with meals, and additional favors, in their one day stints of rubbing shoulders with troops of past eras and experience.

Their visit to the Washington Monument, the Memorials to World War II, the Korean War, Conflicts in

Vietnam, Iraq, Afghanistan, and other, are a telling experience. It pays to remember!

The hurried journey from Middle Georgia emanates at the Macon airport in early morn; with a mixed bag of those who served in recent times, and dating back to Vietnam, Korea, and World II. Since age now catches up with many, one can expect to see canes, walkers, and such; as each make their way in the best possible manner. Add to this an elaborate team of sponsors, chaperones, and guardians; and, the trip is filled with chatter of years gone by.

It is not strange to hear bits and pieces of Normandy, Casablanca, Battle of the Bulge, casualties surrounding Iwo Jima, Bougainville, Pork Chop Hill, the 38th parallel, Bombing Missions from Tinian, or Task Force 77, dangers and tragedies of Vietnam's Tet Offensive, Khe sanh, infantry excursions into the jungle, fire fights, long flights, dark nights, months and years far from loved ones – unparalleled reunions – and hypothesis of what should; and, should not, have been.

Everyone has a story... some that will even merit an

Oscar! Tears are plentiful as Names on the Wall are brought back into focus with the rehearsal of incidents and faces appearing once more. Who knows when the next expert of "plan and plunder" will emerge with a voice of thunder – and an outcome of wonder! Planes, ships, napalm, rockets, and grenades... agent Orange... and on to the Nuclear... all find their place of devastation; as escapades of war are unravelled. The stories of friends who suffered wounds, or who did not return, are many! To quote our beloved Correspondent Ernie Pyle (who died at Iwo)... "these men and women of valor, who have been absent for lengthy periods; have seen and done things you cannot know! They have been changed! Submersion in war does not necessarily qualify a man to be the master of peace! All we can do is fumble and try once more – try out of the memory of anguish – to be as tolerant with each other as we can!"

The warriors in the market place who walk beside you are special!

They deserve all honor!

Ocmulgee Mounds Dragonfly Bio Blitz

Special to Senior News

Join us for our first Dragonfly Bio Blitz held at Ocmulgee Mounds. The event is open to the public and we are encouraging the general public to come out and participate in the event. Participants will help us collect data and identify the different species of Dragonfly on the park grounds. Dragonfly are one of the most beautiful elements of

the natural world.

On April 6, 2019 from 9:00 am - 3:00 pm participants will conduct a day of field observations counting butterflies along the trails with Ocmulgee Mounds.

Participant will be given a free dragonfly bio blitz t-shirt and water bottle. The park will provide cameras and field guides while supplies last. Participants are encouraged to bring their own cameras and

field guides if possible.

Appropriate clothing is required of all participants, including closed-toed shoes and sun protection.

Children's craft programs from 10:00 am - 3:00 pm that include: painting a wooden dragonfly take home as a souvenir of the event.

For information, call Park Ranger Angela Bates at Angela_Bates@nps.gov, or call 478-752-8257 ext 219.

On the Cover

Make Your Senior Years Your Best!

by CLAIRE HOUSER DODD

COVER: Jim Sanders getting ready to "Soar"

Our article title is Jim Sanders' new book title; and, *The Real Story of Life Within a Senior Home* is the subtitle. He should know, he has lived in both venues, the largest and the smallest, Independently and dependently. Now, at 93 years young, he is at Pinegate in Macon... adding to the joy and entertainment of the other residents.

Jim joined the United States Marines in March 1944 close to the end of World War II, at seventeen years of age, but with the permission of his mother! He served in the Pacific and in the occupation of Japan for a year. Upon arrival in the United States and seeking a college degree, he found that all the colleges and universities were full. He had to wait approximately two years before being accepted to college.

F. James Sanders of Texas was actually a theatrical student and graduate of the University of New Mexico in Albuquerque. He received the Bachelor of Arts Degree there, but it appears to us, waited until he arrived here in

Macon, Georgia to use his many theatrical talents for the entertainment of the residents and his many friends.

Jim has instigated a classic movie the first Sunday of every month, which he hosts; plus the first annual Dog Show, which he emceed. Jim writes very entertaining articles and sports stories for their community paper, and even got a weekly poker game started.

Actually Mr. Sanders did Summer Stock for a couple of years in Old Town Albuquerque traveling a few days at a time, then on to New York to try his hand at acting. He read for one Broadway Play that was never produced. This life was not for him!

After World War II, James moved to Washington D.C. and lived on Capital Hill and knew lots of government people. One interesting part of his life, as he was there during the Kennedy Administration, was like everyone else, trying to keep up with the women coming and going to the White House. One example, government employees would meet a cute stewardess on the plane returning to New York and ask, "How would you like to have lunch with the President?" Jim said, "What girl would turn that down?" Just one of Jim's entertaining facts about our Capitol.

Warrenton, Virginia was his

next move. He worked with Safeco Insurance for years before retiring to become independent as a stockbroker.

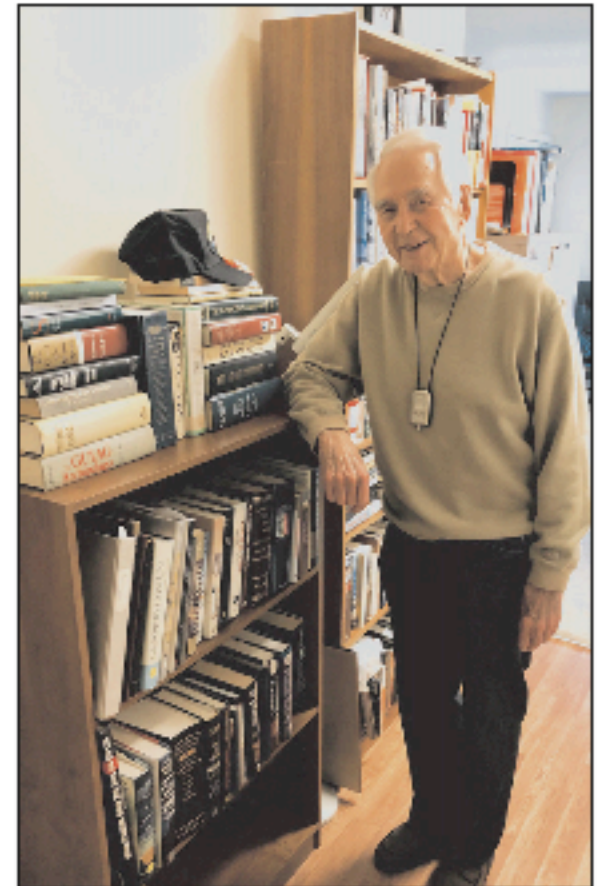
Well into this business, Jim suffered a very serious stroke; and, he has had a miracle! However, he made it very clear, it takes lots of work to get where he is – miracle included – he shows no signs of having had a stroke at this time. Miraculous!

Jim has been writing *Make Your Senior Years Your Best* for about two years since he has been at Pinegate. The book is also about the place he was in in Alpharetta. So, for five years now, Jim has been researching for his book.

And just exactly how did he wind up in Macon, Georgia? Mr. Sanders has a son, Scott, here; and another, David, close by in Atlanta. This fits with both. He and Scott can drive up to see David in about an hour and vice versa.

Although not yet in print, you may be on the look out for Jim's book in a week or two on Kindle; and, now you can contemplate these areas of retire-

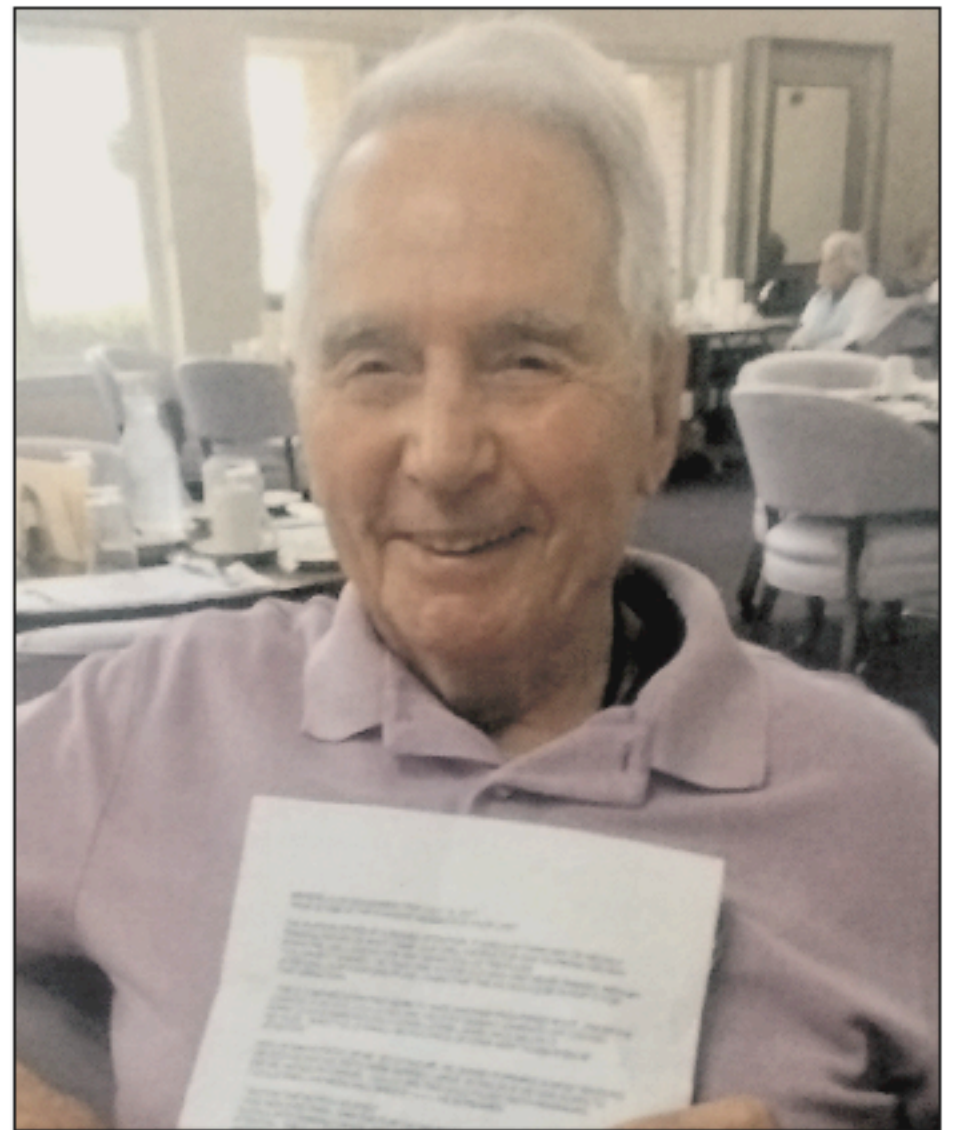
ment. He prefers Pinegate... smaller, less expensive, friendlier... an up close and personal look at how to *MAKE YOUR SENIOR YEARS YOUR BEST!* Jim has done that for himself and can show you how to do it for yourself! Happy reading!



Jim Sanders in his library



Jim Sanders "Broadcasting"



Jim Sanders sharing his creative writing

2019 Georgia Golden Olympics

Special to Senior News

The dates for the 2019 Georgia Golden Olympics are September 25-28, 2019. The games will be held in Warner Robins, GA. Registration materials will be available by May 1st by mail, email and on the website: www.georgiagoldenolympic.org. Start training now and join us for the 37th Georgia Golden Olympics.

National Senior Games

The 2019 National Senior Games is scheduled for June 14-25, 2019 in Albuquerque, NM. Georgia qualified over 600 athletes to attend the National Games. Information on the event schedules is available on the National Senior Games website: www.nsga.com. Albuquerque has planned a spectacular event for all of the senior athletes.

If you are not competing

but would like to volunteer for the games you may register as a volunteer on the NSGA website.

2018 Georgia Golden Olympics Awards

Each year three awards are given at the Georgia Golden Olympics. The Barney Ochs Sportsmanship Award, the Ruth Gaylor Spirit Award and the Lola Frost Volunteer Award.

For the year 2018 the very deserving people who received these awards are: Robert Jackson, Lawrenceville, GA: Barney Ochs Sportsmanship Award; Carol Waddell-Rome, GA: Ruth Gaylor Spirit Award; and, Jeni Hixon-Americus, GA: Lola Frost Volunteer Award.

Jeni also serves as the Chair of the Georgia Golden Olympics Board of Directors and has worked with the games for a number of years. She is a true asset to committee. She is



the Event Director for the Track and Field Events as well as director for several other events.

The games would not happen without Jeni. Thank you Jeni for all you do.

Congratulations to all of the 2018 award winners.

Make A Contribution to the Georgia Golden Games

The Georgia Golden games are funded by contributions from individuals, agencies and



companies that have an interest in the health and well being of older adults. If you would like to make a tax deductible contribution you may do so by check or on the website at www.nsga.com.

You may mail your contribution to: Georgia Golden Games, Inc, PO Box 958, Winder, GA 30680.

Thank you for your support! For additional information please call 770-867-3603.

Know what's involved before co-signing a loan

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

What if you were asked to cosign a loan for a family member or friend? Would you do it? Before you give your answer, make sure you understand what co-signing involves. Under a Federal Trade Commission rule, creditors are required to give you a notice to help explain your obligations. The cosigner's notice says:

- You are being asked to guarantee a debt. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept the responsibility.
- You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs.
- The creditor can collect the debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower,

such as suing you, garnishing your wages, etc. If the debt is ever in default, that fact may become a part of your credit record.

What are the chances that the borrower will default? Some studies of certain types of lenders show that as many as three out of four cosigners are asked to repay the loan.

Despite the risks, there may be times when you decide to cosign. Perhaps your son or daughter needs a first-time loan. The Better Business Bureau, along with the Federal Trade Commission recommends that you consider the following before you cosign.

- Be sure you can afford to pay the loan. If you are asked to pay and you cannot, you could be sued, or your credit rating could be damaged.
- Before you cosign a loan, consider that even if you are not asked to repay the debt, your liability for this loan may keep you from getting other credit you may want or need, and it could also hurt your credit score.

- Before you pledge property, such as your car or home, to secure the loan, make sure you understand the consequences.

- Ask the lender to agree, in writing, to notify you if the borrower misses a payment. This will give you time to deal with the problem or make back payments.

- Obtain copies of important papers, such as the loan contract, the Truth-in-Lending Disclosure Statement, and any warranties if you are co-signing for a purchase. The lender is not required to give you these papers; you may have to get copies from the borrower.

- Once you become a cosigner on a loan, the likelihood that you can be removed from the loan at a later date is very remote and usually requires a new loan application. If you're told that you can just ask to remove your name, don't believe it.

Just remember, when you cosign for a loan, you are taking a risk that the lender is not willing to take; so be sure

you are comfortable with all of the terms and conditions. Also, make sure you can afford to make the payments should the borrower fail to keep their obligation.

For more tips you can trust, please visit bbb.org.

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 Council of Better Business Bureaus. 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: www.bbb.org or E-mail: info@centralgeorgia.bbb.org.

Agency Alert

The Tax Deducibility of Long Term Care & Claiming Your Loved One(s) Residing in a Nursing Home by Robert Piercy

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Every year I find a lot of confusion on these subjects, but hopefully we can clear a few things up for you.



Kathleen
Ernce

Several issues must be addressed and a lot of them need to stand on their own merits.

An easy one first: According to the IRS, Relatives by blood and marriage do not have to live

with you in order to be claimed as a dependent. Whether they live in their own home, in an assisted living facility or a nursing home, the costs you pay for their support at those locations count toward the IRS requirement of you paying for more than 50% of their living expenses in order to be able to claim them. There are other requirements that must be met as well, such as anybody you do claim as a dependent must not be able to claim themselves because of their taxable income exceeding a certain amount. Please note though, taxable income never starts with what a person received from Social Security. If Social Security is a person's only source of income then they will not even have to file an Income Tax Return because Social Security alone is not considered taxable. A good rule of thumb to be mindful of is that if any part of a

person's Social Security Income was taxed, then they made too much in other taxable income that will automatically preclude you from claiming them as a dependent.

A little off the main subject now as I get asked a lot if a person has to even file: Single Seniors aged 65 & older must file a tax return if your Gross Income (Not Social Security) exceeds \$13,600. Married couples with one spouse aged 65 & older must file if their gross income exceeds \$25,300. Married Filing Joint couples where both are aged 65+ years have a filing requirement if their Gross Income exceeds 26,600.

Gross Income means all income you receive in the form of money, goods, property, and services that isn't exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it). Gross Income also includes gains, but not losses, that are reported on Form 8949 or Capital Gains reported on Schedule D. In all cases you must reconcile and add together all amounts reported to you (the IRS also gets a copy) on all forms 1099 that you received in order to figure out if you have a filing requirement. Of course if you still own property and you are collecting rent or royalties then you must file a tax return.

An important one next: There is a little known tax break for individuals (including and especially seniors) living in a Nursing Home or Assisted Care Facility. If a person is at the facility for medical reasons (Alzheimer's, Dementia, Etc.) and

he or she basically needs around the clock care, then all of their care expenses including Room and Board (lodging and meals) may be considered a deductible medical expense, assuming that those expenses exceed 7.5% of a person's or couple's Adjusted Gross Income.

This could be a huge break as we know how expensive this type of care is. A lot of loved ones are living off of a combination of Social Security and Investments. Throw in a scenario where they are confined to a long-term care facility and you can easily see where the expenses will qualify a person to still itemize their deductions on a Federal Form 1040, Schedule "A", which could significantly lower or even wipe out their taxable income liability in its entirety.

Please note: The IRS guidance on this matter is quite clear: Medical expenses, including some long-term care expenses, are deductible if the expenses are more than 7.5 percent of an individual's or married couple's adjusted gross income. (In 2019, this threshold rises to 10 percent.) In order for assisted living expenses to be tax deductible, the resident must be considered "chronically ill."

Please do not put your preparer in an awkward position by telling them that the paperwork is "on the way." If it is not documented, then it does not exist. You must provide your preparer with a statement from a healthcare professional (Physician) that declares someone mentally incompetent, incapacitated, or physically unable to perform normal daily living activities (usually permanently or totally dis-

abled).

Your preparer will then be able to file the return as a disabled individual(s) so that you may legally take the Medical Expense Deduction that you are entitled to take. If needed, the Internal Revenue Code also states that you can file a return & then amend it (within the 3-year time limit of the due date of the return) once you have the required certification from a personal Doctor. If you already have the certification and it is 3 or more years old and you weren't aware of this tax break, there is still time for you to file amended returns for Tax Years 2015 (you must hurry, it is due by April 15, 2019, or October 15, 2019 if you filed an extension in 2015), 2016, and 2017.

A final couple of notes: if you are paying for a loved one's medical expenses and you are able to claim them as a dependent, then you may be able to add those expenses to your own to see if you qualify to file a Schedule "A" (Itemized Deductions) with your own Income Tax Return. Even if someone lived with you all year in 2015 or 2016 or 2017 as a member of your household; you paid for their medical expenses but you could not claim them as dependents for the only reason that their gross income exceeded the limit; you may still be able to claim those expenses on your own Income Tax Returns if a few other easy tests (that the IRS calls out) are met.

Hopefully I have provided a few ideas for you to consider if these situations apply to you individually.

General Business Directory For Seniors

Crossword Puzzles & Games

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BBB urges caution in wake of recent storms

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

In the aftermath of recent tornados, the BBB urges the public to exercise caution when hiring a contractor to repair damages. Natural disasters can bring out the best in people; unfortunately, it also brings out con artists looking to capitalize off of others grief.

Property owners will want to make repairs to their home or business as quickly as possible. Unfortunately, unscrupulous contractors or scam artists may take advantage of the post-disaster chaos to scam unsuspecting property owners out of money or provide shoddy materials or sub-standard work.

BBB offers these tips for selecting a contractor to repair any damages:

- Check with your insurance company about policy coverages and any specific filing requirements the company may have.
- Don't act in haste and never sign anything you do not understand. If someone is insisting you sign immediately, this is a red flag you need to find another contractor. Make temporary repairs if necessary.
- For major permanent repairs, take time to shop around for contractors, get competitive bids, check out references, make sure the contractor is properly licensed, and check out their BBB profile at bbb.org. Be suspicious of out of town contractors looking to make a quick buck off of your misfortune. Will they still be around if a problem arises later?
- Try to be patient. When an area has extensive damage, it may take some time for a local contractor to get to you. While this can be frustrating, this is where scam artists can come in and manipulate your anxiety to their advantage. Do not be pressured into making a snap decision.
- While being patient, also act promptly. Insurance policies require you take action to prevent further damage to your property. You may need to move your personal belongings

to a different location, cut off the water supply, or have a tarp placed on your roof, (but only if this can be safely done). Thoroughly clean out mud and residual material from heating and cooling units and let the units dry out before determining whether the equipment is functional or needs repairs.

- Get a written agreement with your contractor that outlines the repairs to be done, the types of materials to be used, and the price breakdown for both labor and materials. Review it carefully before signing. Insist that the contractor obtain all necessary permits and avoid anyone who asks you to provide your own permits. The person obtaining the permit is the one responsible for ensuring that all work meets code requirements. That needs to be the contractor, not you.
- Be wary if a contractor asks you to sign an estimate. Many unscrupulous contractors have you sign what you think is an estimate but in reality, is a binding contract. Also watch out for cancellation fees sometimes referred to as liquidation damages. These are fees

charged to a homeowner if they decide to use a different contractor. If you are unsure what you are reading, ask the contractor to spell it out for you.

- Never pay for all repairs in advance and do not pay cash.

Disasters are a stressful event. Victims should never feel forced to make a hasty decision or to choose an unknown contractor. Start With Trust! For reliable information, lists of BBB Accredited Businesses by industry and BBB Business Reviews you can trust, visit BBB.org.

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 Council of Better Business Bureaus. 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: www.bbb.org or E-mail: info@centralgeorgia.bbb.org.

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