

Senior News

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*Let's spend the
afternoon at the
Art Exhibit!*

Story on page 5

July 2019
Vol. 33, No. 7

Taking Care

Summertime can be stressful! Here's how to keep your cool!

by LISA M. PETSCHKE

The mild temperatures and increased daylight of summer can positively affect people's mood and allow new opportunities for enjoyment.



Lisa Petschke

On the flip side, summer sun, heat and smog can be harmful to older adults, especially those whose health is already fragile. If you're a caregiver, you must be extra vigilant as temperatures soar.

Perhaps, like the relative you care for, you have health conditions or take medications that increase your sensitivity to the sun or heat. In any case, if you're not a fan of balmy weather, you may find yourself feeling not only physically uncomfortable but also irritable, especially during heat waves.

So how do you keep your cool emotionally dur-

ing the dog days of summer? Read on for a variety of suggestions.

General Tips

Establish and stick to priorities, and curb perfectionism. Not everything needs to be done to a high standard.

Be flexible about plans and expectations. Take things one day at a time.

Ask other family members to help out and be specific about what's needed.

Pay for help if you can afford it – for example, a dog walker, housecleaning service or grounds keeping service.

If you don't have central air conditioning, get a window air conditioner or oscillating fan for the room(s) you use most.

Meal Preparation

Collect recipes for one-dish meals, such as stir fries and main course salads.

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

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

Buy convenience foods, such as packaged salads, that reduce preparation time.

Order takeout once a week.

Housekeeping

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

Do full loads of laundry whenever possible.

Ensure everyone in the household has enough basic clothing to last for a week. Buy clothing that can be machine washed and dried and resists wrinkles.

Yard Maintenance

For gardening, stick to low-maintenance flowers & shrubs. Use mulch to discourage weed growth.

Get a mulching lawn mower so you don't have to bag grass. Or hire a neighborhood youth to cut the grass.

Financial Management

Arrange with the bank for direct deposit of pension checks and automatic withdrawal of bills.

If you have a computer, sign up for Internet banking so you can pay bills, transfer money and check balances from home.

Shopping and Errands

Shop by mail order.

For gift giving occasions, purchase gift cards or give cash.

Take advantage of stores and other services that offer home delivery.

Research mobile services in your area, such as hairdressing and dog grooming.

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

If your relative can safely be left alone but either of you is anxious about the prospect, supply him or her with a portable phone and get yourself a cell phone so you can stay in touch. A personal emergency response system may also help put your mind at ease.

Care for your Relative

Find out about community support services, including respite care options, and take advantage of them. Information can be obtained from the local office on aging.

If finances permit, hire a companion or personal support worker for your relative so you can get out more often.

Care for Yourself

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

Do something you enjoy every day: read, listen to music or take up a hobby.

Cultivate a healthy sense of humor. Read the comics or watch a TV sitcom.

Stay connected to the important people in your life.

Set aside some quiet time each day; it nurtures your spirituality and helps to keep you grounded.

Find an outlet for expressing your thoughts and feelings, such as talking with a friend or keeping a journal.

Seek help from your primary physician or a counselor if you continually feel sad, angry or overwhelmed.

Never forget that you can only take good care of your relative if you take good care of yourself.

Lisa M. Petschke 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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BBB advice in the wake of the Quest data breach

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

Quest Diagnostics, one of the major companies offering diagnostic testing services, reported on June 3, 2019, that an unauthorized user had gained access to company data that potentially compromised sensitive information for 11.9 million American consumers, including social security numbers, certain financial data, and medical information, but not laboratory test results.

Better Business Bureau offers up the following suggestions for consumers concerned that their personal information may have been compromised by a data breach.

- Stay calm. Consumers are not liable for fraudulent charges on stolen account numbers. It is also important to note that not all data breaches are created from nefarious activities, many times the data was breached unintentionally.

- Check the website of the company that was breached for the latest information. Type the company name directly into your browser. Do NOT click on a link from an email or social media message.

- If a company responsible for exposing your information offers you free credit monitoring, take advantage of it.

- If a credit card has been compromised, you will likely hear from the bank or card-issuer first. If you have questions, call the customer service number on your card.

- Consider putting a credit freeze or fraud alert on your credit reports with the three major credit reporting agencies (go.bbb.org/creditfreeze). A credit freeze will prevent anyone from accessing your credit report or scores. This means you cannot apply for new credit without lifting the freeze. A fraud alert flags your account but does not automatically halt new credit being opened in your name.

- AnnualCreditReport.com is the only website authorized by the Federal Trade Commission to provide you with a free annual credit report. Be wary of ads, emails, and social media messages for other services. Everyone should check their credit reports annually, whether or not they have been the victim of a data breach.

If your credit card(s) has been breached:

- Monitor your credit card statements carefully (go online; don't wait for the paper statement).

- If you see a fraudulent charge, report it to your bank or credit card issuer immediately so the charge can be reversed, and a new card issued.

- Keep receipts in case you need to prove which charges you authorized and which ones you did not.

- If your debit card has been breached:

- Do the same as above for credit cards; however, pay very careful attention to your account. Debit cards do not have the same protections as credit cards and debit transactions withdraw funds directly from your bank account.

- Contact your bank for more information, or if you want to preemptively request a new

debit card or put a security block on your account.

- Beware of scammers who may purport to be from the company, your bank, or your credit card issuer, telling you that your information was compromised and suggesting actions to "fix" the problem. Phishing emails may attempt to fool you into providing your credit card information or ask you to click on a link or open an attachment, which can download malware onto your computer.

For all businesses that collect customer information:

- Make sure you protect your customers' data. Data breaches can happen to any business.

- Check out BBB's online guide Data Security - Made Simpler for free information on how to create a data security plan.

We have to face the fact that data breaches

are now a part of our lives and prepare for them early because it is no longer a question of "if" you're affected, it's a question of "when" you're affected.

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 Dilemma in Iran!

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

I observed with great consternation the expanded circumstances and minutes within which President Trump was making decisions as to whether Iran should be hit with Military weapons. What they have been doing, especially in recent hours (in downing our drone), absolutely merits a response. Since the scenario was characterized with an "on again-off again" maneuver, pundits from every sector were puzzled at the direction our Commander-in-Chief took. Add to this his common sense approach, and for many the finale, brings chaos to deliberation. I am dismayed at the remarks from personalities (who supposedly have their diploma) – persons in the media, industry, government, the academy – enlightened souls who have long since arrived (???). It immediately becomes obvious that they are confused with "plain speaking" that of which has been a "Trump practice" for lengthy periods.

Agree or not, his philosophy is embedded in vision, in expertise, in reality, in fairness, in compassion, and in diplomacy. Thus far, his feeling for human life has held sway over the tendency to exercise rights! And, his decision to cancel at last minute an action which violated the finer parts of diplomacy and civility should not trouble anyone. There has been moments in our history where we were not afforded that privilege – not anymore! We are in the age of momentary – even immediate – alteration of method or direction.

Some will explain his current behavior as a hawk or dove. I am completely at ease with the decision which has been made; and, not because I favor Trump's fair process of leadership. I do not concur with Iran, or their policies; or religious practice. They are wrong! They are terrorists! They cannot be trusted! They have a twisted view of humanity and eternity! They stand vehemently apposed to virtue and benevolence! They desperately need to put their house in order. And they need to understand that military action (by someone) will preface their obtaining nuclear weapons.

It is amazing that we have essentially been at War for the past two hundred (and more) years – with mil-

lions of people being annihilated – and yet, we have innumerable citizens that do not understand armed conflict... and it's atrocious results! It is sometimes absolutely necessary; but, does not solve everything. It always leaves many dead, many wounded, and everyone alienated from sensible existence! There is little virtue in the carnage of War! I have been there! I have watched men die. I have gazed into the faces of survivors; and, such is never a pleasant site. The misery – the loss and the destruction – is far beyond comprehension.

In all my years through sixteen Presidents; a military career; fifty years in ministry; I have not seen any leader more attuned to a decent shake for the world's citizens; or, a more balanced, compassionate consideration for America (and those on the periphery) than that displayed by President Donald Trump. It is likely that those who find wholesale disagreement, from any party, have become acclimated (or addicted) to a totally different mind set and philosophy from that of traditional faith and a rational National Defense of our country.

Publisher's Note:

I couldn't agree more with this writer's opinion. Based upon my own experiences of nine and a half months (except for 18 days) of constant combat actions in the jungles of Vietnam and Cambodia, let me add – Unless one's been there, unless one's stared death in the face on many, many occasions with your only hope resting in God; unless one's placed their "brothers" in plastic body bags (or ponchos) for extraction, unless one's been called upon and required to take the lives of other human beings... such a one is very limited in their ability to offer a qualified opinion concerning the pursuits of combat action and war!

I've been there... I've lived through that... and 50 years later, I continue to live through that! Now, as a relatively old man looking back, I have to ask realistically... Why? For what good purpose? For what accomplishment?

There may in fact come a time for war... but, let it be known from personal experience, it should only happen as a LAST RESORT! WAR IS HELL... AND THE COSTS ARE GREAT... far, far beyond one's understandings, imaginations and calculations who has not been there!!!



Code of Support Foundation honors Dublin VA social worker with "Salute to Service" Award

Kristy Kaufmann, Code of Support Foundation's (COSF) Chief Executive Officer; Judith Foster, VA social worker at the Dublin, Ga VAMC and recipient of the COSF's "Salute to Service" award; Celebrity Chief Robert Irvine; and Cassandra Law, Associate Chief Patient Care Services Officer.

On the Cover

Let's spend the afternoon at the Art Exhibit!

by CAROLYN BRENNEMAN

COVER
Yacht Club by Jeff Tilden

Starting in July and continuing through the end August we can view the art of two very prominent artists in Augusta! Jeff Tilden and his sister-in-law, Linda Tilden, will show their artwork at the Sacred Heart Cultural Center on Greene Street, in Downtown Augusta, beginning on July 11th.

Jeff Tilden is an avid painter and his focus is on painting scenes that he wants his audience to experience as if they were right in the scene. He always seeks inspiration and wants his audience to feel refreshed when viewing his works.

Jeff is no stranger to art forms. At an early age, Jeff was fascinated by plants, especially orchids; and, later he went on to major in horticulture from the University of Georgia. He was fortunate to make the acquaintance of Ryan Gainey, who introduced him to the concept of a "garden." Later on, in 1986, Jeff started his own business in Atlanta and eventually moved to

Augusta in 1995. Jeff is energized by gardens in outdoor spaces and continues to create various displays. As for gardens, Jeff states that "the purpose of making a garden is to create an extraordinary place for people. Like any art, we can evoke emotions and promote thought within the gardens." Jeff feels inspired by various outdoor settings and has taken to create beautiful paintings with the intention of giving joy to his audience. He also works in various other art forms, including ceramics, metal, stained glass and wood. Check out his works at www.jefftildendesings.com.

Linda Tilden, Jeff's sister-in-law, has always had a great love for art and has studied under several professional artists using pastel, acrylic and oil. Her love for art continues as she also teaches art workshops and gives private lessons, paints murals and participates in many forms of art therapy as well as working on set and costume designs. Linda has also participated in several juried shows and has won several awards herself. Her passion is to encourage others to find their own artistic voice. As Linda stated, "Where the spirit does not work with the hand, there is no

art." (Leonardo da Vinci).

So let's take a trip downtown very soon to enjoy the beauty of art by Jeff and Linda Tilden.

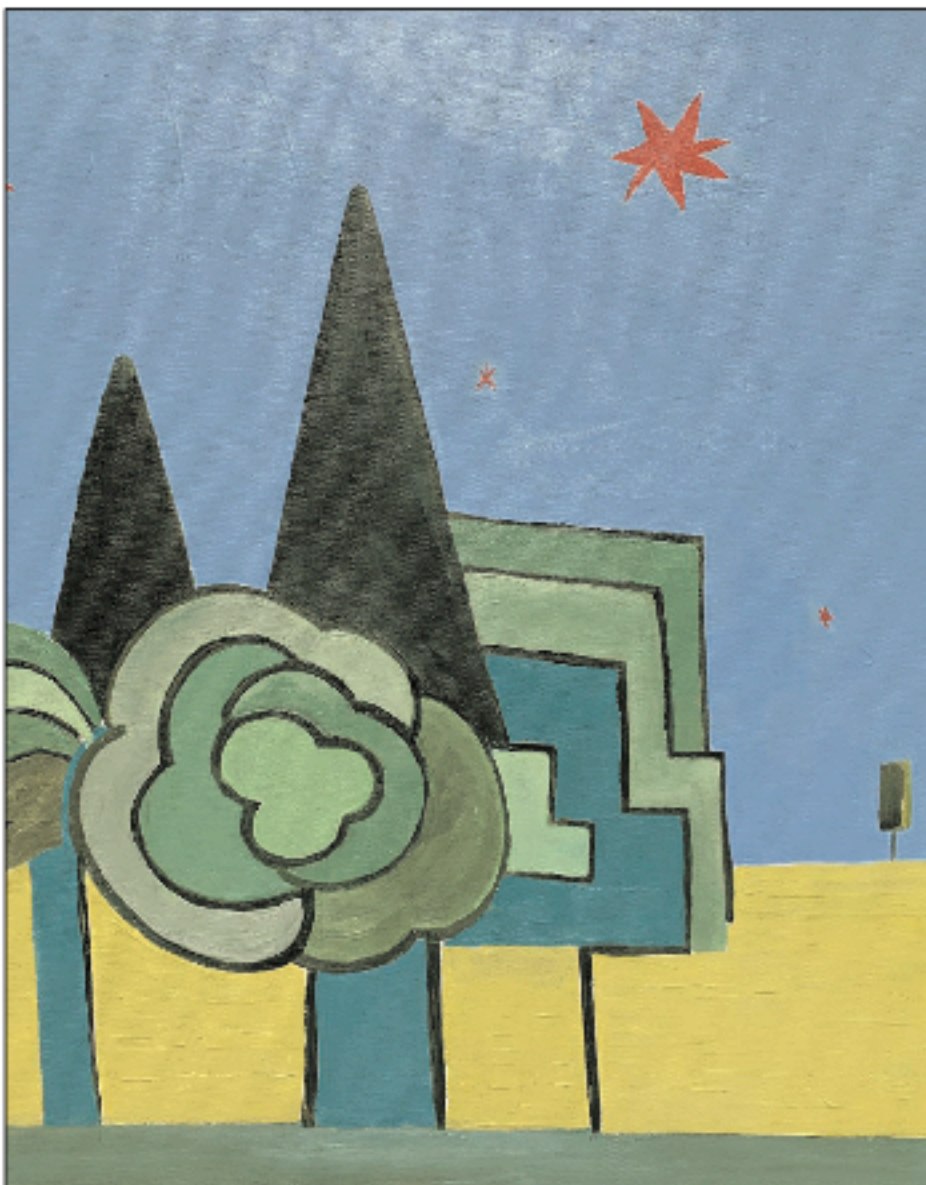
Sacred Heart Cultural Center is located at 1301 Greene Street in Downtown Augusta. Admission is free!



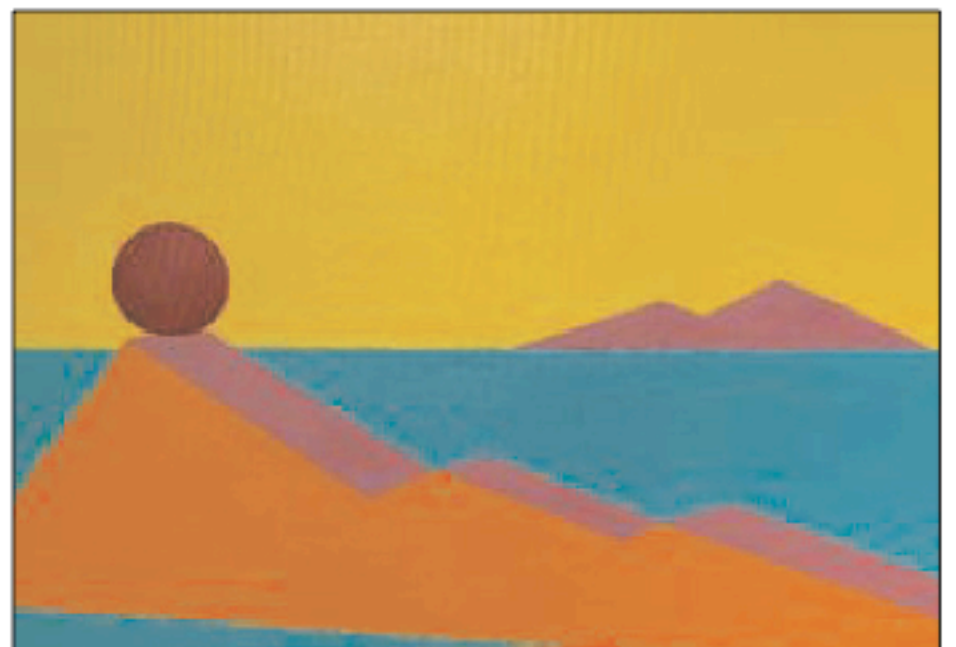
Big Apple by Linda Tilden



Boat Near March by Linda Tilden



Woods and Sky by Jeff Tilden



Potential Energy by Jeff Tilden

BBB Study shows consumers losing thousands to Timeshare Exit Businesses

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

Hundreds of timeshare owners – from at least 46 states – have lost thousands of dollars each to timeshare exit businesses that set up operations in recent years in and around Springfield, Missouri.

That is a key finding of a four-month BBB investigation of the controversial industry. The study, entitled “Timeshare Exit Trap” reports BBB has logged more than 350 consumer complaints against 10 active timeshare exit businesses between January 1, 2017 and March 1, 2019. Clients of those businesses said they paid out more than \$2.2 million for timeshare relief work that was either never done or never completed.

One couple, in their 80s, told BBB they have received nothing after paying \$18,000 on promises that the business would get them out of their timeshare. “We live on Social Security and a pension, and we can’t do this,” the wife told BBB, referring to monthly credit card payments of \$400 she and her husband are making to pay off the debt.

The study highlights several cases in which timeshare owners paid exit businesses anywhere from \$1,000 to \$30,000 after the businesses

assured them, they could get them out of their timeshare contracts. Several consumers said the exit companies turned their cases over to law firms or others that also failed to help them.

Complaints about timeshare exit businesses come from across the U.S. Many consumers say they were given written guarantees but have received no satisfaction years after paying the exit companies.

The report concludes that seniors and timeshare owners on fixed incomes “are falling victim to timeshare exit companies at an alarming rate. Many of these companies either do not have the expertise or the ethics to follow through with promises to extricate their clients from the often-burdensome lifetime timeshare contracts.”

Report recommendations:

- For consumers wanting to get out of a timeshare contract, BBB advises they first reach out to the timeshare operators who own or manage their timeshare to see if the business offers a deed-back or exit program. If such a program is not available, consider consulting with an attorney for advice.

- While BBB generally discourages hiring a third party to negotiate timeshare relief, consumers who go that route should be very careful in

selecting and negotiating timeshare exit contracts.

- If a consumer decides to contract with a third party for timeshare relief, beware of making upfront payments for the work. Ask if they will put the money in an escrow account until the exit company makes good on its promises.

- BBB warns that written guarantees from timeshare exit companies may not offer the protection consumers expect because of procedural requirements included in the contract.

- BBB suggests that consumers be wary of offers to trade out their timeshares for vacation clubs or points programs with low-cost travel services.

- BBB encourages the timeshare sales and management industry to educate consumers that timeshare purchases are real estate transactions, and, as such, buyers of timeshares are committed to their purchase via maintenance fees until the owners can sell the timeshare to another buyer.

- BBB urges local law enforcement officials, attorney generals’ offices across the U.S., the Federal Trade Commission (FTC) and the Justice Department to investigate and pursue timeshare exit companies that participate in fraudulent activities.

What to do if you believe

you have been a victim of a timeshare exit company:

- Complain to the company directly.
- File a complaint with BBB.org.
- File a complaint with the FTC online or by calling 877-FTC-HELP.
- Contact the attorney general’s office of the state where you live, and the attorney general’s office in the state where the business is located.
- File a complaint with your local U.S. Postal Inspection Service office online.

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2019 Georgia Golden Games

Special to Senior News

Register now for the 2019 Georgia Golden Games in Warner Robins. Registration forms have been mailed and the form is also on the website: <http://www.georgiagoldenolympics.org>. If you are a first time competitor, please complete the form and mail with fees and age verification to the address listed on the form. Others may register online at the above website. Mail/register by August 1 to avoid late fees.

Please do not forget to sign the waiver in the registration form and complete all information so that your registration can be completed when first submitted. Please read the information in the registration form to answer questions you may have about number of events, fees, schedule times, etc.

If you sign up for more than three events there is an additional fee for events over 3 and some events have fees specific to the sport as well.

If you are interested in volunteering for the games, the volunteer form will be available soon on the website. Print the form, complete and send to the address listed. Volunteers are always needed!!

OTHER EVENTS HAPPENING IN WARNER ROBINS DURING THE GAMES

The Thunder Over Georgia Air Show will return to Robins Air Force Base this year, and the U.S. Air Force Thunderbirds will be the featured performers. While in Warner Robins for the games take the opportunity to see this event free of charge. Reminder: Make your reservations for lodging EARLY. Many people will be visiting Warner Robins with the Air Show in town. Great opportunity for a fun time!!

Athlete FYI

Many new and exciting changes are happening with the Warner Robins Recreation Department and the department facilities. We have listed the facilities in the registration form for 2019 with the stipulation that some events may need to be re-located due to improvements and construction. When you receive your confirmation letters in August, please be sure to read them and check for possible changes.

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

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BBB warns consumers to think twice before agreeing to “No Cost” Genetic DNA Screening

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

Better Business Bureau (BBB) warns consumers to use extreme caution when being asked to undergo genetic DNA screening.

BBB offices from across the United States have received reports of consumers being asked to take part in free DNA testing. Consumers are told the test can detect cancer and other diseases. Consumers are then asked to provide Medicare and Medicaid information so the company doing the testing can file insurance claims.

BBB encourages consumers to be as protective of their insurance information as they are with their Social Security number and other sensitive information. By giving strangers insurance information, consumers open themselves up to possibly having their identity stolen.

Several state and federal agencies have issued warnings about

the screenings, which involve collecting DNA cells swabbed from inside a person's cheek. Officials report that individuals are going to senior centers, residential communities and assisted living facilities and offering the tests.

Here are some things to keep in mind should you be contacted for genetic testing:

- Medicare will only pay for DNA or genetic testing in circumstances where it is considered medically necessary.
- The tests must be ordered by your physician. Scammers will usually ask for your doctor's name, implying that they will send them a copy of your results.
- Some consumers have received a bill for the testing after their insurance claim was denied.
- If the test or product is truly “free,” you will not have to provide your Medicare number.
- It is illegal to accept money, gift cards or any other items in exchange for your medical services.

BBB offers the following tips on avoiding healthcare scams:

- Research any business and its owners carefully. Check the company's BBB Business Profile at bbb.org.
- Don't automatically trust a name or phone number. Con artists often use official-sounding names or mask their area codes to make you trust them. Don't fall for it, do more research.
- Never share personally identifiable information with someone who has contacted you unsolicited, whether it's over the phone, by email, or on social media. This includes banking and credit card information, your birthdate, Social Security number, your health insurance number and your doctor's name and address.
- Just because someone is dressed like a healthcare professional, it doesn't mean they are qualified to practice medicine. Make sure to verify their credentials before you allow them to assist you.
- Don't consent to lab tests with-

out direct orders from your physician.

For more BBB consumer tips, go to BBB.org. To learn about scams trending in your area or to report a scam, go to BBB's ScamTracker.

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Training, peer support, supportive services, resources, caregiver education, care consultation

3. Physical, Emotional, & Behavioral Health:

Health education, Alzheimer's disease and related dementias, substance use, mental health services

4. Wellness Promotion:

Exercise programs, chronic disease management classes, food & nutrition, falls prevention

5. Services & Supports:

Meals on Wheels, medical transportation, adaptations, assistive devices and technology, In-home support, vision screenings, case management, Centenarian Club, volunteer opportunities

6. Community Education:

Speakers bureau, seminars & training conferences, small & large group presentations

7. Safety, Security, & Protection:

Abuse, neglect, exploitation, fraud/scams, community safety & education, advocacy

8. Private Pay Options for a variety of services



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