

# Senior News

Serving **MACON** & CENTRAL GEORGIA

Information  
For Ages  
**50 PLUS!**

***Rich McKee and  
“ROMEO” are working  
hard to build a local  
Vietnam Veterans  
Memorial Park!***

***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

**T**he 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 during 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.*

## GEORGIA DERMATOLOGY & SKIN CANCER CENTER



**WARNER ROBINS**  
212 Hospital Dr.  
**922-9281**

**MACON**  
1157 Forsyth St.  
**750-SKIN**  
478.750.7546

**MILLEDGEVILLE**  
230 N. Jefferson St.  
**453-8484**

**MOHS SURGERY**  
**SKIN CANCERS**  
PHOTOTHERAPY  
PSORIASIS

**SKIN EXAMS**  
**MOLE REMOVAL**  
RASHES  
WARTS - ACNE

**GaDerm.com**



## Let us entertain you

by CLAIRE HOUSER-DODD

**T**he Annual Georgia Peach Festival was held in Fort Valley on June 7th and 8th. Lots of fine festivities occurred around town since the early 1920's. This is a - part festival, 1st week in The Valley and the second week in Byron. Both cities are in Peach County.

The Peach County Historical Society puts on a fabulous Chicken Salad Luncheon and involves many Fort Valleyans whose families have been here since its beginning. Those of us work hard for this main fund raiser to keep the old Saxon Home up and running. It was given to us by John Saxon many years ago. It contains many antiques and much history; even pictures of the very first festival when people came from all over the world to see the extraordinary money maker, the peach crop. This was so fabulous they tell us that everybody wanted to start their own peach orchard. And did. Georgia was the Peach State after that and has been until recently. We believe we have the very best peaches, so it is OK if South Carolina ships the most! They will never be as sweet as a good ole

Georgia Peach.

We thank the many people who helped our Historical Club put on the luncheon. We could not do without our sponsors, Perdue, Kroger, Lane's Southern Orchard, Pearson Farms, Food Depot, Dollar General Market, our ticket sellers, and, of course, our ticket buyers who came and enjoyed with us our best year yet! Also, the many volunteers who helped in so many ways. All the food is made by hand, even the delicious pound cakes served with Pearson Farm's best Peach Ice Cream. A really old-fashioned southern luncheon of chicken salad replete with Lane's pickled peaches. All in all, a delicious and delightful trip back in time. Join us next year, you'll be glad you did.

We had to make a run down to South Georgia to pick up a car. We took the Chrysler. Somebody else drove down, but we drove back. It was about an 8-hour trip driving heavy in 100-degree weather. The next day we had to run over to Perry to pick up the Grand. We were having a lovely ride on back-roads when, "ping" and a red light came on. The heat register was to the top of the chart and the AC was coming out hot. What to do, no house on the road, no shade, no phone even. We

slowly went to Matthew's house and he came out and started running water on the hood of the car immediately, but the smoke kept coming. Finally, he decided it was cool enough to open the hood. Then, he flooded the engine for ages before he decided to open the radiator cap with a big, heavy towel. Oh, my goodness, water spued out with boiling sounds. We called our emergency insurance number. We don't think they believed we had insurance with them. At any rate, were no good. We were too busy trying to add water and wondering what to do to worry about them. About an hour and a half or two hours later, Matt says we can start the engine. We do. We even have cold air. We are starved, already in Perry, we go over to the Kroger Shopping Center to the China Express for an early supper. It is great! We have way more than we can eat for one meal, take our left-overs back to the car. Ut Oh! It will go Uga, Uga, but won't catch up. It is at least 100 degrees in the parking lot. Matthew says his Paw Paw pours water and ice on the motor. He goes back into the China Express and the man in charge brings out a bucket of water with ice. He and I look a bit in shock, but Grand Matthew takes the pan and

starts throwing water and ice on the motor. The ice dances up and down, the water steams, and he says, "Start it Gammie!" I do and it does. We thank the man hurriedly and head home slowly. We get home and the car is thirsty again. Matthew adds more and more water. There are no leaks. We're letting that hot car rest. We're driving the T-Bird now! Back to China Express. More thank yous and more delicious Chinese food two days later.

A thought entered our mind. Isn't it nice to go into a nice restaurant, have a lovely meal with friendly people, need help later, come back and find them so cooperative? This is just one more miracle in our long list of miracles. It's so nice to know nice people. Thanks again to China Express.

A note on Father's Day. We read an article on how much was spent on Father's Day presents. 16 Billion dollars. Can you believe it? We cannot. Not that they're not worth it. It is just the amount that knocks us out. Course, we don't think much over \$10.00, and when we hear these astronomical prices, we're in deep shock. Know what is more shocking? 25 Billion was spent on Mother's Day. 9 Billion more. Now faint.

# 2019 Georgia Golden Olympics

Special to Senior News

**R**egister 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](http://www.georgiagoldenolympics.org).

**SEE YOU IN SEPTEMBER!!!**



# Senior NEWS

Serving the Macon Metro Area

## Website

[www.seniornewsga.com](http://www.seniornewsga.com)

## Publisher

Billy R. Tucker

478-929-3636

[seniornewsga@cox.net](mailto:seniornewsga@cox.net)

## Advertising

Billy R. Tucker

478-929-3636

[seniornewsga@cox.net](mailto:seniornewsga@cox.net)

## Columnists

Claire Houser-Dodd

Lisa Petsche

\*\*\*\*\*

Published monthly on our online website at [www.seniornewsga.com](http://www.seniornewsga.com). Business Office is located at 214 Wilsons Creek Bend, Bonaire, GA 31005. Editorial and advertising copy deadline is the 15th of the month prior to desired month of publication. Preference is given to editorial copy submitted earliest. Publishers do not accept any liability whatsoever for any material supplied by advertisers and/or editorial organizations including the use of trademarks, logotypes, slogans, or any other service marks, or any claims made by such organizations; and, such organizations indemnify and save harmless the publishers in the event of any lawsuit or litigation. In the event of any publishers' error in the content of any advertisement and/or in the content of any editorial presentations, maximum liability shall be limited to the cost of the advertising space in which the error occurred. Publishers reserve the rights to edit and/or reject any materials submitted for publication. Editorial information you would like considered for publication should be emailed in "text" format to: [seniornewsga@cox.net](mailto:seniornewsga@cox.net).

\*\*\*\*\*

## CORPORATE OFFICE

Billy R. Tucker,

President/Publisher

Phone/Fax: 478-929-3636

[www.seniornewsga.com](http://www.seniornewsga.com)

E-mail: [Seniornewsga@cox.net](mailto:Seniornewsga@cox.net)

Copyright 1987

Senior News & Views of Georgia

## Opinion

# Honor Flight... Page Two!

by DANIEL W. GATLYN, USN Ret.  
Korean/Vietnam Veteran  
Minister/Journalist

The Citizens of America are heirs to what is referred to as "the land of the free and home of the brave! Such is not a surprise to the alert and grateful; nor, is it separate from historical fact. And the freedoms we enjoy have been made a reality precisely because of the thousands of patriots who have stood tall and gone far; and, have paid a price. Often that price has been characterized with grave markers far away. To those that have returned, mental and physical scars are present to remind all of perilous times. All too often these scars and moments have been taken for granted.

In recent times, some very motivated people (donors and volunteers) have felt the urge to honor the veterans of battle by arranging provision for their visit to the Nation's Capitol and Memorials of War! This provision has been named, "The Honor Flight," and is a series of chartered flights from across America; all dispatched with no cost to the veteran. Middle Georgia has been a part of this with

brief journeys originating from Macon several times each year. The local efforts have been blessed with the Leadership of USAF Retired CMSGT Roger Jennings, and a superb Team of helpers. Guardians, Guides, Nurses, and Journalists are also part of the support personnel – ensuring a safe and informative trip.

I was on the April 6 Flight with seasoned warriors from East to West. While survivors of WWII are in attendance as much as possible, time marches on and most are now from the Korean and Vietnam Wars. The flight consists of thirteen veterans, with a like number of Guardians – with four additional members – Flight Commander, Bus Captain, Medic, and a Media person. The May 18 Flight was significant in that a select group of seven WWII Veterans were on board.

The four Staff Members who travel on each Honor Flight are to be especially commended for bringing this meaningful excursion into existence; and, for lending their tireless efforts with words, expressions, helps and direction. While listing every name becomes essentially prohibitive, we hasten to list appreciations for Roger Jennings, Bobby Long, Sallie

Sirmon, Jean Varner, Patricia Kelly, Amber Lake, Shay Massey; and for other Staff that we may have missed. To Journalist Cheri Adams (Publisher of the Houston Home Journal who made the April 6 flight), we express thanks for numerous photos and press coverage. And lastly, our thanks to the three crew members of the aircraft who chose great weather conditions and pointed the ship in proper directions. They were superb.

Each reader, and observer, is encouraged to consider the worth of these priceless journeys for our Veterans (at no cost); and, for the innumerable number of military personnel, governmental workers and well wishers along the way! Their obviously caring manners and endless accolades were astounding and timely! Our hats are off to the vast group who made the Honor Flights possible; and, to our Citizens of America for their posture and gratitude.

The next Honor Flight from Macon departs in September! Desired information surrounding the Honor Flights may be derived by calling CMSGT Jennings at 478-397-6508; or by logging into the website <https://middlegahonor-flight.org>.

## 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 millions 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.



## On the Cover

# Rich McKee and “ROMEO” are working hard to build local Vietnam Veterans Memorial Park

by CLAIRE HOUSER-DODD

**COVER:** Vietnam Veterans' "Survivor's Guilt" memorial presently housed in Warner Robins City Hall

**T**hanks to Robins Air Force Base here in middle Georgia, we get to meet a lot of really neat people. One we've met lately is Rich McKee who hails from Buffalo, New York, and is a retired Major. He liked our space here and around Warner Robins, and chose to stay, and with that decision made he met Becky Reddick, thus getting introduced to our group.

Rich is very nice, likeable and sociable. We had been around him several times at parties (even our birthday in Macon) and ran into him and Becky shopping in Forsyth, once!

Imagine our surprise when we looked up at the Fort Valley Study Club and found our friend Rich on the program. Little did we know how hard he had been working with Tom McLendon and many ROMEO's (Retired Old Men Eating Out) Veterans of American Chapter 443 to build a new Vietnam Veterans Memorial Park here in middle Georgia. Our

understanding is the plan has already been drawn up to fit the Northeast corner of Houser's Mill Road and Russell Parkway (at this writing) which would become a popular and easy to get to facility.

The blueprints are impressive. They were passed around at our Study Club and we were duly impressed. Most of us remember our MIA, (Missing in Action) Morris McDaniel, who was only a few classes ahead of us at Fort Valley High School.

He was a very handsome young man, well liked and much missed. He will never be forgotten, nor will many of the others who lost their lives or were MIA.

As hard as Rich and his cohorts have worked, these 11 years, there are still holdups, problems and putt offs. Discouraging, but not to be given up. These guys mean business.

Rich says, "We need the city of Warner Robins and Peach County to get together and supply us a permanent location so we can get started. Tim Dupree and Linda Shingler had offered us three acres of land with two acres being for the memorial and one acre for a Welcome Center for Warner Robins to be bought for \$70,000 by the city. This offer



Rich McKee (left) and Tom McLendon with the "Survivor's Guilt" memorial which is presently located in Warner Robins City Hall.

is still standing.

The park will feature a large granite wall engraved with the names of the people of Georgia who died in the Vietnam War. Two bronze statues will be relocated from Warner Robins City Hall. The statues, "Fallen Soldiers' Battle Cross" and "Survivor's Guilt," memorials were especially designed for the park for \$450,000 just to get the memorials together.

"We want to build a State-of-the-Art Memorial that will bring people off the Interstate in a partnership between Fort Valley and Warner Robins!"

What an honorable and patriotic endeavor. Keep up the good work. Don't get discouraged.

And, hey, congratulations and best wishes on your engagement to Becky Reddick. You sure make a handsome couple!

\*\*\*\*\*

## Historic Westville's Outdoor Living History Museum opened June 22!

Submitted by Media, Marketing ... and More!

**H**istoric Westville in Columbus, GA opened to the public on Saturday, June 22! Located at 3557 South Lumpkin Road, Westville is a fully immersive 19th century outdoor living history museum with a focus on Southern culture and heritage.

Historic Westville is an accumulation of nearly a century of preserving the past. Several of Westville's buildings and artifacts were first collected by Col. John Word West of Jonesboro, Georgia, in the 1920s for "The Fair of 1850," showcasing Georgia's architecture and folkways. In 1966, Westville Historic Handicrafts was formed to purchase much of this original collection and Westville opened in

Lumpkin, Georgia. In Lumpkin, guests experienced "life in the 1850s" and learned about regional life and culture before the sweeping mechanization of the late 19th century. In 2001, the name was changed to Historic Westville as the focus shifted to telling the stories of our region's past.

For several decades, Westville attracted tens of thousands of guests from all around the world including regional school children, who fondly remember their school field trips to Westville. With a significant decrease in visitors and school trips in the early 2000s, Westville was at risk of being lost. In 2009, the Board of Trustees began looking into options to ensure the future viability of the much-loved museum. It became more and more apparent that Westville needed to be moved to save it. The City of Columbus,

under the leadership of then-Mayor Teresa Tomlinson, offered up a sizeable piece of land at the end of South Lumpkin Rd. and Westville in Columbus was born. Bringing Westville to Columbus helped ensure its future – allowing Historic Westville to remain in the region where it had been for over 50 years with enhanced visibility and a much-anticipated increase in visitation.

In 2015, work began to move Westville to Columbus. In 2016, Westville broke ground at the new location on S. Lumpkin Road. In mid-2017, the first phase of buildings began to make the move to their new home. The cost of the move – which included the land prep and infrastructure improvements to the site – totaled almost seven million dollars. The new location of Westville will include a museum shop featuring regionally

made products. The 20-person staff includes several interpreters who bring the historic village to life, and the well-known and beloved blacksmith.

Once all phases are completed, Westville will expand its scope across much of the 19th century. It will be organized into four interpretive areas designed to examine diverse experiences due to race, class, and gender while showing how lives in our region were inextricably linked. Funding for the move, plus upkeep, maintenance and expansion continues to be funded by generous donors and supporters of Westville.

To keep up with special events and exciting announcements, sign up for our e-news at [www.westville.org](http://www.westville.org) and follow Historic Westville on Facebook and Instagram.

\*\*\*\*\*



# Debt settlement comes with some risks

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

**M**any consumers are all too aware of the stress that comes with mounting credit card debt. The Better Business Bureau warns overburdened consumers to beware of companies that promise to cut their bills in half by negotiating low pay-off amounts from creditors.

Debt negotiators or debt settlement companies promote their services to reduce a consumer's debt and pay them off. Some debt negotiators are known to charge hefty upfront fees. Others charge fees based on the amount of debt you owe or the number of credit accounts you have, or they may charge fees based on the amount of debt a creditor agrees to wipe out. The FTC's Telemarketing Sales Rule prohibits companies that sell debt settlement and other debt relief services over the phone from charging a fee before they settle or reduce your debt.

While avoiding bankruptcy, debt negotiation will leave many charge-offs on your credit file, which to other creditors, and future potential lenders, can look just as bad as bankruptcy. Often, a debt-negotiating company will tell you to stop

making payments to creditors and to send money to them instead. The money gets placed in an account until the debt negotiator decides to make an offer to a creditor. If you are paying monthly payments to the negotiator, it can take many months before enough money is collected from you to make a settlement offer to a creditor. And, after several months of not paying your creditors and harassing phone calls, your credit will more than likely be ruined.

If you are considering debt settlement, here are some additional things to consider before enrolling:

- Write-offs or charge-offs can stay on your credit report for seven years.
- Your creditors are under no obligation to work with the settlement company.
- Debt settlement companies typically try to negotiate smaller debts first, leaving interest and fees on larger debts to continue to mount.
- You could still be sued by a creditor and if they win a judgment, you risk having your wages garnished or having a lien placed on your home.
- Many, if not most, debt settlement clients drop out without settling their debts.
- Debt amounts written off may cause problems with the Internal

Revenue Service, because the amount of debt that is forgiven may be viewed as income to the borrower.

The BBB and FTC recommend avoiding any debt relief organization that:

- Charges fees before it settles your debt or enters you into a debt management plan.
- Pressures you into making "voluntary contributions". This is just another name for fees.
- Touts a "new government program" to eliminate personal credit card debt.
- Guarantees it can make your unsecured debt go away or settle it for pennies on the dollar.
- Tells you to stop communicating with your creditors but doesn't explain the serious consequences of doing so.
- Tries to enroll you into a debt relief program without reviewing your current financial situation.
- Refuses to send you free information and a copy of the contract.

If you feel you need help with your finances, you may want to visit with a trustworthy certified credit counselor. Consumer credit counselors encourage consumers to make every effort to pay their debts and help them communicate with credi-

tors to stop collection calls. With the help of a certified credit counselor, who seeks reductions in interest charges and payments as part of an overall debt management plan to pay off the debt, consumers can avoid bankruptcy and ruining their credit standing. You can find a certified credit counselor by contacting the National Foundation for Credit Counseling at [nfcc.org](http://nfcc.org).

As with any company, check with your Better Business Bureau at [bbb.org](http://bbb.org) to ensure the trustworthiness of anyone who offers a quick fix to your debt problems.

\*\*\*\*\*

*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](http://www.bbb.org) or E-mail: [info@centralgeorgia.bbb.org](mailto:info@centralgeorgia.bbb.org).*

## BBB Study shows consumers losing thousands to Timeshare Exit Businesses

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

**H**undreds 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.

\*\*\*\*\*

*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](http://www.bbb.org) or E-mail: [info@centralgeorgia.bbb.org](mailto:info@centralgeorgia.bbb.org).*



# BBB advice in the wake of the Quest data breach

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

**Q**uest 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](http://www.bbb.org) or E-mail: [info@centralgeorgia.bbb.org](mailto:info@centralgeorgia.bbb.org).*

\*\*\*\*\*

## Dempsey Apartments

**Affordable Living In Historic Downtown Macon**

- Spacious Studio & One Bedroom Apartments Houses
- Designed for adults 62 years of age & over and those with disabilities
- All utilities except telephone & cable included in monthly rent
- Apartments include wall-to-wall carpeting, stoves & refrigerators
- Access Control
- Cameras
- Library, computer center & laundry center on-site
- On-site Resident Service Coordinators
- On-site Management
- 24-hour Maintenance
- Recreational/Educational Programs
- Within walking distance of the Post Office, hospitals, theaters, restaurants & shopping

523 Cherry Street  
Macon, GA 31201  
(478) 741-4471  
TTY: Relay 711



Funding is provided by the U.S. Department of Housing & Urban Development (HUD Section 8 Program). Annual income must not exceed income limits set by HUD.



Professionally Managed  
by the Macon-Bibb  
Housing Authority



## General Business Directory For Seniors

### Crossword Puzzles & Games

available at

[www.seniornewsga.com](http://www.seniornewsga.com)

### COLISEUM PARK PROFESSIONAL PHARMACY

380 Hospital Drive Macon, GA 31217

Across from the Emergency Room

**BOB MOODY RPH.**

Pharmacist, owner

**Start Getting Better Now!!!**

Phone: 478-745-5431 Fax: 478-765-4359

**FREE PRESCRIPTION DELIVERY**

## Goodwill NEEDS YOU!



### YOUR DONATIONS

When you donate your clothing and household items to Goodwill Industries, the merchandise will be processed by trainees and resold at Goodwill stores to fund job training and placement services for people with barriers to employment

### YOUR TIME

Spend an afternoon, or a few hours each week giving back to the community. Make volunteering a part of your family activities.



CALL: Mid GA: 478-475-9995  
OR CSRA: 706-650-5760

To find a location near you, visit

[www.goodwillworks.org](http://www.goodwillworks.org)

## FOR ADVERTISING ASSISTANCE!

Please Call  
**Billy Tucker**  
at 478-929-3636

## St. Paul Apartments & Village

62 & Older and Disabled Persons Welcome  
1330 Forsyth Street • Macon, GA 31201

**Call 478-745-0829**

Rent Includes All Utilities • Beauty Shop  
Library • Optional Lunch 5 Days/Week  
Bus for Groceries & Doctor Appointments  
Range of Planned Activities  
Washer/Dryer On Each Floor  
Subsidized and market units.





## Working in Home Security Sales

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

**E**ach spring, thousands of young people are recruited for summer jobs selling home security systems door-to-door. And each year, Better Business Bureau receives numerous complaints from consumers who feel that they were pressured into signing a contract. BBB also receives a lot of complaints from consumers about less-than-ethical companies that attempt to get them to switch their alarm service by claiming to be their current provider offering an "upgrade," or saying the current provider has gone out of business or has been sold to the door-to-door salesperson's business.

If you are recruited for this industry, don't work for a company that encourages dishonesty or pressures their salespeople into pressuring customers. Before you agree to fly across the country to knock on doors, consider these tips from BBB:

**Do some research first.** Google the business and search for complaints, lawsuits, or questionable practices. Check BBB.org to see what the BBB's rating is on the business and to read complaints and customer reviews. Pay attention to the business's response to complaints to see how they treat their customers.

**Understand the work.** Decide if you really want to be in sales and if you have the right temperament to knock on doors for a majority of the hours of the day – walking from house to house, day after day.

**Talk to former employees.** Ask to talk to employees who made the promised money and those who weren't able to make what was advertised. Weigh the pros and cons.

**Ask about living arrangements.** Make sure that agreements are written into the contract. In many cases, your rent and possibly other expenses will be deducted from your commissions, so ask what your obligations are if you are unable to meet your sales goals and how you will return home.

**Ask where you will be sent.**

Contact that city to ask about their experience with the company you'll be working for and what requirements they have for door-to-door solicitors. Find out if you need a solicitor's license, if there are limitations such as hours when you can go door-to-door, etc. Ask what "do not solicit" means if it is on the door (the law usually spells this out), and make sure you have an accurate map so you know what community you are knocking in (so you don't cross over into an area where you are not licensed).

### When you are out in the field:

- Wear some form of company identification that you can show the consumer.
- Follow the rules, laws, and regulations of each community, city, county and state/province.
- Tell the truth. Only make claims that are true and can be substantiated.
- Honor "do not solicit" signs that are on or by doors.
- If a consumer asks you to leave their house, do so immediately.
- If you ever feel afraid or unsafe

for any reason, call the police and ask for assistance.

Door to door sales can be a great way to gain job experience and make summer money, but a little research can ensure that you are not selling for an unethical company or left stranded in a strange city.

\*\*\*\*\*

*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](http://www.bbb.org) or E-mail: [info@centralgeorgia.bbb.org](mailto:info@centralgeorgia.bbb.org).*

\*\*\*\*\*

In the end,  
we believe *kindness*  
can be the best  
medicine.



When conventional medical treatments can no longer cure a disease, hospice provides the support that is needed. Pine Pointe at Home professionals can help control pain, reduce anxiety and offer kindness and emotional support to patients and their families.

Pine Pointe at Home, Navicent Health is focused on serving and comforting patients and their families. We offer a wide range of specialized care in the home environment that's most comfortable to *your* loved one.



**PinePointe**  
*at Home*

*NavicentHealth*

6261 Peake Road  
Macon, Georgia 31210

[NavicentHealth.org](http://NavicentHealth.org)

For more information on Medicare and Medicaid benefits, please call 478.633.5660