

Senior News

Serving AUGUSTA & the CSRA

Information For Ages
50 PLUS!

*Halloween
is for
Everyone!*

Story on page 4

October 2019
Vol. 33, No. 10

Taking Care

Being A Supportive Friend: 12 Ways to Help an Alzheimer's Caregiver

by LISA M. PETSCHKE

One in eight Americans over the age of 65 and almost half of those over 85 have Alzheimer's disease or a related type of dementia – that is, loss of cognitive functioning.



Lisa Petsche

Alzheimer's disease (AD), the most common form of dementia, involves gradual breakdown of nerve cells in the brain. Affected persons lose the ability to interpret information and to send messages to their body to behave in certain ways. Over time they experience mental, emotional, behavioral and

physical changes, necessitating increasing amounts of supervision and, eventually, hands-on help with activities of daily living.

Family members, particularly wives and daughters, provide most – and in many cases all – of that care. They are at increased risk for depression and other health problems due to the emotional strain and physical toll of caregiving.

The following are some things that you, as a friend or relative, can do to help prevent an Alzheimer's caregiver you know from wearing down.

1. Keep in touch. Recognize that you may have to make most of the effort in maintaining the relationship.

2. Become informed. Educate yourself about AD – to help you understand the kinds of challenges caregivers can be faced with – and share

information with family and friends. Share findings with the caregiver as well – especially strategies for managing challenging behavior.

3. Lend an ear. Listen non-judgmentally and demonstrate compassion. Don't give unsolicited advice.

4. Connect them with other caregivers. Locate caregiver support groups (contact the local office on aging or Alzheimer's Association chapter) and encourage the caregiver to try one. Offer to stay with their relative while they attend meetings or, if concurrent care is provided, accompany them to the first meeting.

5. Promote self-care. Encourage the caregiver to eat nutritiously, exercise and get sufficient rest in order to maintain good health. Do whatever you can to help make this happen. For example, bring over a meal, or offer to sit with their relative while they go for a walk or take a nap. Also encourage them to get regular medical checkups. Offer to stay with their relative while they attend appointments.

6. Provide practical help. Determine what kind of assistance the caregiver could use most. Perhaps it's picking up groceries, running errands, or doing laundry or yard work. If your assistance is declined, continue to express your desire to help. Meanwhile, take it upon yourself to deliver a casserole or baked goods or, if you're a neighbor, sweep both walks or bring in both sets of garbage bins.

7. Surprise the caregiver with a treat. Ideas include a movie, a favorite magazine, fresh flowers or a plant, or a gift certificate to a restaurant that has delivery service. If you're on a limited income, sign out reading material, movies or music CDs from the local library.

8. Give the caregiver a break. Offer to sit with their relative for an hour while they go out to a hair appointment or to worship, or for a longer stretch so they can attend a social event.

9. Locate resources. Offer to obtain information about community support services – such as accessible transportation, home care, adult day care and residential respite programs – if none are in place, and encourage their use as appropriate.

10. Join the local chapter of the Alzheimer's Association. Your support will assist them in providing aid not only to your friend or relative but also to other AD caregivers like them. Typical chapter programs and services include a telephone hotline, support groups, a Safe Return program for those who wander, training for family and professional caregivers, a newsletter and a resource library. Membership also makes a thoughtful gift for the caregiver, connecting them to a key resource.

11. Watch for signs of trouble. Encourage the caregiver to seek help from their primary physician or a mental health worker if they feel overwhelmed or hopeless (possible signs of clinical depression), or if they start to fear for their safety or that of their loved one.

12. Stand by the caregiver. Praise their efforts and be an ongoing source of encouragement. In particular, support them if they decide to pursue placement in a long-term care facility. Do whatever you can to help them and their relative with the transition.

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






Darryl Hodson, MD - Mark Bonner, MD - Russell Harris, MD
Misty Banknell, PA-C - Tamika Chester, NP - Jim Lekas, PA-C
Kelly Miller, NP - M. Huntley Sanders, PA-C

(478) **750-7546**
1157 Forsyth St
MACON

(478) **453-8484**
230 N Jefferson St
MILLEDGEVILLE

(478) **922-9281**
212 Hospital Dr
WARNER ROBINS

Skin Cancer Removal - Mohs Surgery
Routine Skin Exams - Mole Removal
New patients, patient referrals & most insurance plans are welcomed.

GaDerm.com

Caller ID Spoofing!

by **KELVIN COLLINS**

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

As I make my rounds speaking to consumer groups, one question that I've noticed that frequently gets asked is, "why is my number calling me?" Unfortunately, scammers are using caller ID spoofing technology to impersonate the phone numbers of local businesses, neighbors and even you! Watch out for this wacky twist on the classic phishing phone scam.

Here is how this scam works. Your phone rings, and you look at the caller ID. You recognize the number. It may be from a local business or a neighbor down the street. But in a strange twist, you might even see your own name and phone number on the caller ID screen.

You answer the phone, and it's a robo-call. Victims have reported several different phishing scams. In one common version, a recording prompts you to verify your credit card number under the guise of lowering your interest rates.

With many people rejecting calls from unfamiliar numbers, scammers are increasingly posing as familiar businesses, government organizations or people. Scammers purchase lists of phone numbers and use spoofing technology to trick potential victims into picking up the phone. Posing as your own phone number is great for shock value, general curiosity and for ensuring the number isn't blocked. Who is going to block their own number?

What To Do If A Scammer Calls:

- Hang up, don't press any buttons and, if you received a voice mail message, don't call the scammer back. We all like to have the last word but returning the phone call may just give the con artist information he can use. Additionally, don't press a button to be removed from their calling list. This is typically just a ploy to see if there is a live person answering the phone and usually results in more unwanted calls.

- Don't trust Caller ID. Scammers have technology that lets them display any number or organization name on your screen. If you are unfamiliar with the number calling, let it go to voicemail so you can decide if the call is important enough to return.

- Never give out any financial information. If you did not initiate the call, do not provide bank account, credit card or Social Security numbers over the phone unless you have thoroughly done your research and verified the caller.

- Don't assume that your identity has been stolen. Scammers have the ability to spoof numbers very easily so unless you

see unusual activity on your financial accounts, don't panic.

- Remember who owns the phone. Stopping scammers from calling you is almost impossible but ultimately, remember that you own the phone so don't allow anyone to use it as a tool to steal your hard-earned money or identity. It isn't rude to hang up on a thief.

Caller ID offers a multitude of conveniences but like anything that is designed for good, others seem to find a way to use it for evil.

For more consumer tips you can trust, visit bbb.org and to report a scam in our BBB Scam Tracker, visit www.bbb.org/scam-tracker/central-georgia.

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.

Vintage Gardens At Sweetwater



Senior Living at its best! Enjoy the quiet gazebo with flowers, individual gardening areas, and a community center with planned activities for everyone.

Independent living for residents 55 years of age and older.

Apartment Features

- Washer/Dryer Connections
- Spacious Sunrooms
- Fully Equipped Kitchens
- Oversized Bathrooms
- Large Walk-in Closets
- Water and Sanitation Included
- Garbage Disposal
- Mini Blinds
- Single Story, No Stairs
- Handicap Accessible

Community Features

- Community Center w/Planned Activities
- Individual Gardening Areas
- Gazebo with Flower Gardens

COME ON HOME!

Section 8 vouchers accepted and transferable from Georgia to South Carolina!

Equal Housing Opportunity

Vintage Gardens At Sweetwater

3 Murrah Road Extension
N. Augusta, SC 29860
(803) 819-3139

Monday-Thursday, 9 a.m.-4 p.m.
Saturday by appointment

Senior NEWS

Serving Augusta & the CSRA

Website

www.seniornewsga.com

Publisher

Billy R. Tucker
478-929-3636

Email: seniornewsga@cox.net

Advertising Sales

Billy R. Tucker, Publisher
478-929-3636
seniornewsga@cox.net

Carolyn Brenneman
706-407-1564
seniornewsga@att.net

Columnists

Carolyn Brenneman
Kathleen Ernce
Lisa Petsche

Published monthly on our online website at 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.

CORPORATE OFFICE

Billy R. Tucker,
President/Publisher
Phone/Fax: 478-929-3636
www.seniornewsga.com
E-mail: Seniornewsga@cox.net
Copyright 1987
Senior News & Views of Georgia

On the Cover

Halloween is for Everyone!

by CAROLYN BRENNEMAN

Summer is over and fall is finally here which means cooler weather, changing leaves and pumpkins! And one of our favorite holidays coming up is Halloween. Halloween is a fun event for everyone at any age and there are many delightful ways to celebrate the festive day with our friends, loved ones, and grandchildren.

I remember my sisters and I gathering around and asking our grandma to tell us stories of what Halloween was like when she was growing up. Today, as we are all grandparents ourselves, we love to gather around the grandchildren and reminisce with stories of past Halloweens. Back then, with my sisters, our costumes were handmade from stuff around the house. We made a Halloween haunted house out of cardboard and after our neighborhood trick and treating, we played spooky games of hide and seek with the neighbors while the grownups prepared a treat of caramel apples. We loved the Addams Family theme song, and, guess what – today the Addams Family is coming back for our grandchildren to watch. So let's take some time this month with our grandkids and gather around for some great story telling of our Halloween past, play some Halloween charades, spooky bingo and finish with a great story the family can enjoy together while sharing some laughs.

And there's more! This Halloween there are many fun things to do in Augusta. At

continued on page 5



Great decoration made by 4th grade class



Decoration designed by 5th grade class

HALLOWEEN

from page 4

Pexcho's Dime Museum, we can see the weird and wacky items on display including wax figures and memorabilia. Check this museum out this October for some fun, at 216 6th Street, in downtown Augusta.

Also, we can enjoy a most famous tradition – carving pumpkins. Carving pumpkins is a beloved fall tradition by

many. Check out Tire City Pottery, the local pottery shop and carve a Forever Pumpkin this year. They are open every day in October and we can carve and decorate a clay pumpkin our own way with the grandchildren. This grand store is located at 210 10th Street, 30901.

And, also during this month, why not take a tour and meet and learn from the residents of Westover Memorial Cemetery during Augusta's Walk with the

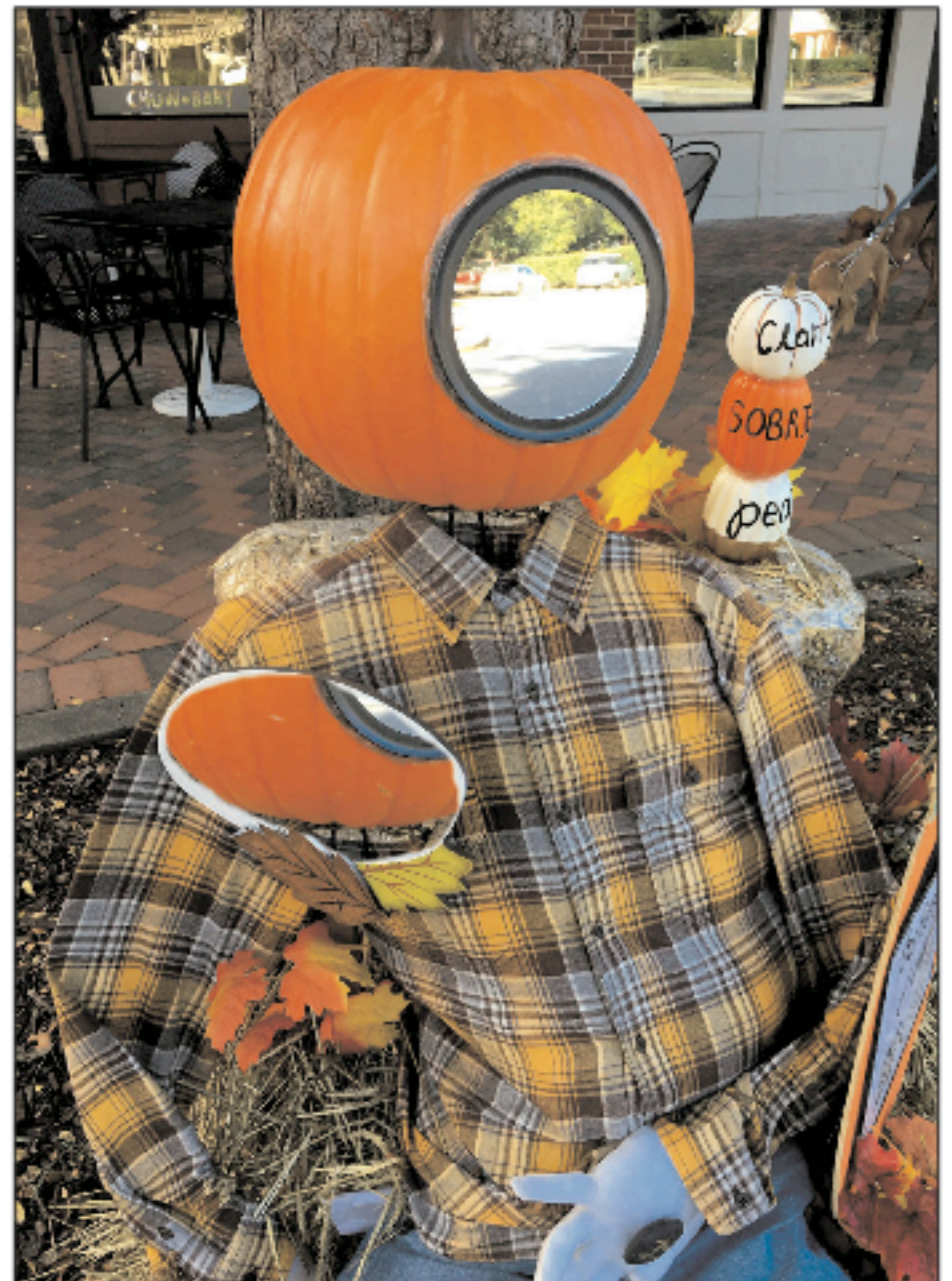
Spirits tour on October 26th and October 27th. This 45 minute tour, is led by a spirit guide dressed in costume, and we will hear about the history of the cemetery and the iconography and learn about the city's most notable citi-

zens. Along the route, additional spirits will enlighten us with details of their lives.

So let's have some fun this October with our grandkids and enjoy participating in these great events!



Carving a pumpkin at Tire City Pottery



Decorating downtown Augusta

Leadership Columbia County Class of 2020 Meet the Class

Submitted by Olivia Reich,
Communications Coordinator

Evans, GA

The Columbia County Chamber of Commerce's Columbia County Leadership Class of 2020, presented by TaxSlayer, had their orientation and meet the class on Tuesday, August 13th at the Meybohm Evans Town Center Building. Meet the Class was an event that welcomed past graduates of Leadership Columbia County to come and welcome the newest class.

On Saturday, August 23rd & 24th the Class of 2020 attended a weekend retreat at Pointes West Army Resort. The weekend was full of team building exercises and conquering the ropes course. They also heard from County Administrator Scott Johnson on becoming great leaders and challenges that face our County. Leadership Columbia County would not be possible without TaxSlayer and Herbert Homes, Inc. as sponsors of the program.

The chair of the 2020 Leadership Class is Elizabeth Lamb, with Doctors Hospital, and a Leadership Class of 2017 graduate. For more information about Leadership Columbia County, contact Beth Frits, Leadership Programs Coordinator, at beth@columbiacountychamber.com or 706-373-9009.

Class of 2020:

Jeff Barrow, Budget Blinds of Grovetown; Jillian Begin, Doctors Hospital; Wade Caldwell, Augusta University; Jeremy Cope, Doctors Hospital; Tom D'Abruzzo, BrandStorm Promotions; Rhonda Davis, Goodwyn Mills Cawood; Becky Dearden, SME CPAs; Katie J. Douglas, Queensborough National Bank and Trust; Jacob Elliott, Brandon Wilde; Scott Farlow, John Deere; Ben Guest, University Health System; Ashley Hock Smith, The Pinnacle Club; Kyria Jefferies, BHHS Beazley, REALTORS; Heather Johnson, The Augusta Chronicle; Brandy Jones, Harlem Merchants Association; Kari L. Jones, Augusta University Medical Center; Colby Kukelski, Rhodes Law Firm, P.C.; Rachel Moore,

Ellefson Transportation Group; Jim Mumford, Pediatric Partners of Augusta; Thomas Parrott, Cranston Engineerin; Jessica Pharr, Print It!; Lindsey Rosenlieb, University Health Care System; Jenny Samuelson, Meybohm Real Estate; Susan See, Nothing Bundt Cakes; Stephanie Sharpe, SRP; Van Simpson, South State Bank; Brooks Smith, Columbia County Schools; Erik Smith, Chick-fil-A at Grovetown; Amy Sowinski, Clean 'N Brite Home Improvements; Quynh Spicer, Harlem Family Dental; Jason Stott, Georgia Power; Zack Teffeteller, Edward Jones Investments; Daniel Wilson, Total Comfort Solutions; and, Kayla Wilson, Sherman & Hemstreet Real Estate.

The Columbia County Chamber of Commerce is a five-star accredited chamber representing over 1,000 businesses in the Greater Augusta area. As a member-driven, business-focused organization, the vision of the Columbia County Chamber of Commerce is to ensure and promote the beneficial growth of our community. For more information on the Columbia County Chamber, visit columbiacountychamber.com.

The Day After A Christmas Carol continues through Dec. 21

Special to Senior News

WANT TO BE PART OF THE ENOPION FAMILY AND SOMETHING TRULY INSPIRATIONAL?

Auditions are always open! We'd love to hear from you if you are interested in being part of one of our upcoming productions.

The story goes that Ebenezer Scrooge had a night of "ghostly" visitations the evening before Christmas Day. It supposedly changed his mind about what Christmas really meant and on Christmas Day he visited the home of his nephew and family. It was a wonderful celebration as they dined on Christmas dinner and shared memories of days gone by. It truly seemed that Ebenezer had changed his mind, but had his heart been changed?

Our setting is the day after Christmas and we will soon see if that night of "ghostly" visitations had done the trick or if it is going to take another night of sleeplessness for our Mr. Scrooge and a visitation by another ghost – The Holy Ghost.

We are always looking to join hands with dependable, dedicated, and disciplined actors. Through rehearsals and our productions you will be supported, encouraged, and truly able to use your gifts for the glory of God. We are a theatre company unlike any other! The stage is a great catalyst for spreading the gospel message, making each actor an ambassador for Christ. We are a volunteer-based group run by a professional theatre staff and each production is thoughtfully put together to include all original scripts, music, modern light and sound technology and sets that are professionally built by a team of volunteers. In our 19th year, we have a loyal and growing audience and produce three shows per year. The ENOPION way is God-oriented. Our vehicle is the stage, but the purpose is always to glorify God. We end each production with a bow and "To God Be The Glory!" Every role in our company is essential with

the sole purpose of bringing the truth of God's Word to our audience.

"I enjoy producing an art form alongside those sharing my core beliefs for not only fun, but as also a ministry; demonstrating biblical principles through a great medium."

Joel, Actor with Enopion Theatre Company

The show will have two separate casts for daytime and evening productions. Rehearsals begin August 15. The daytime cast will practice Monday and Wednesday at 2 p.m. and the evening cast will meet Monday and Thursday at 6 p.m.

Daytime Cast

- Monday, Dec. 9 at 1 p.m.
- Friday Dec. 13 at 1 p.m.
- Saturday, Dec. 14 at 1 p.m. & 3:30 p.m.
- Monday, Dec. 16 at 1PM
- Saturday, Dec. 21 at 1 p.m. & 3:30 p.m.



Evening Cast

- Friday, Dec. 6 at 7 p.m.
- Saturday, Dec. 7 at 1 p.m. & 3:30 p.m.
- Thursday, Dec. 19 at 7 p.m.
- Friday, Dec. 20 at 7 p.m.

For complete details call (706) 771-7777 or visit www.ivoryboxtheatre.com. The Ivory Box Theatre By Enopion is located at 3814 Commercial Court, Martinez, GA 30907.

~ ADVERTISING INFORMATION ~

Carolyn Brenneman
706-407-1564 • seniornewsga@att.net

Billy Tucker
478-929-3636 • seniornewsga@cox.net

General Business Directory For Seniors

Do you Need Glasses, Dentures or Dental?

If you have Medicare, Call me.
I Might be able to Help.

Bill Phillips

706-284-1635

RPG Kinesiotherapy, LLC

~ Offering ~

**Conservative Pain Management
and
Exercise Programming for
Parkinson's Disease & Dementia**

Paul Gustafson, PhD, RKT

www.rpg-k.us • Edgefield, SC • 706.414.0495

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: 706-850-5760

To find a location near you, visit

www.goodwillworks.org

We are Comfort Keepers



**Comfort
Keepers.**

Comforting Solutions for In-Home Care®

Comfort Keepers® provide in-home care such as:

- Companionship
- Meal Preparation
- Personal Care
- Transportation
- Your Local EEOICP Provider

Services are provided for as little as a few hours a day up to 24/7. Call today to schedule a complimentary in-home assessment.

803-279-7100

Independently owned and operated since 2002

WWW.COMFORTKEEPERS.COM

Warren Baptist Church to host Fall Conference, *Illuminate*, featuring KAY ARTHUR

Special to Senior News

Submitted by Jacqueline Heider
Media Contact
Warren Baptist Church

AUGUSTA, GA

Women of Warren, a ministry of Warren Baptist Church, is excited to announce that its Fall Conference, entitled "Illuminate," will feature international Bible teacher Kay Arthur, Saturday, October 26, 9 a.m. to 5 p.m. Tickets are \$30 and include a boxed lunch. Tickets may be purchased at the

church office, 3203 Washington Road, or online at <http://warrenbaptist.org/kayarthur>. Childcare will not be offered.

Kay Arthur is an award-winning author, co-founder of Precept Ministries International, teacher and host of Precepts for Life, a daily television, radio and online program that takes the student through the Bible book-by-book, verse-by-verse using the Inductive Bible Study Method. Precepts for Life TV and Radio reaches more than 75 million households each day and more than 30 countries while the online program is available to almost everyone on the planet.

"Our Fall Conference is called *Illuminate* based on the verse from Psalms 119:105 that reads, 'Your word is a lamp to my feet and a light to my path.' We cannot think of a person better to illuminate the Word of God to women than Kay Arthur, one who has been teaching Bible study for over 50 years," shared Jacqueline Heider, Director of Women's Ministry at Warren Baptist.

For more information about the *Illuminate* Fall Conference at Warren Baptist Church, visit <http://warrenbaptist.org/kayarthur>, email women@warrenbaptist.org or call 706.922.7026.

BBB advises donors to give wisely to Hurricane Relief Efforts

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

Ask questions and do your research before giving to a charity Hurricane Dorian thrashed the Bahamas and proceeded to give our east coast quite a scare. While the danger may have died down, charities have already come to life soliciting for donations to support the relief efforts. With many options available for donors to consider, the Better Business Bureau offer tips for donors looking to assist in the relief efforts.

The BBB Wise Giving Alliance Standards for Charity Accountability were developed to assist donors in making sound giving decisions and to foster public confidence in charitable organizations. The standards seek to encourage fair and honest solicitation practices, to promote ethical conduct by charitable organizations and to advance support of philanthropy.

Before giving your donation, BBB recommends the following:

- Be cautious when giving online. Be cautious about online giving, especially in response to spam messages and emails that claim to link to a relief organization. If you are seeking to give to a charity organization involved in relief efforts, go directly to the charity's website.
- Be wary of imitations. Don't be fooled by names that look impressive or that closely resemble the name of a well-known organization.
- Be wary of claims that 100 percent of donations will assist relief victims. Despite

what an organization might claim, charities have fund raising and administrative costs. Even a credit card donation will involve, at a minimum, a processing fee. If a charity claims 100 percent of collected funds will be assisting victims, the truth is that the organization is still probably incurring fund raising and administrative expenses. They may use some of their other funds to pay this, but the expenses will still be incurred.

- Find out if the charity has an on-the-ground presence in the impacted areas. See if the charity's website clearly describes what they can do to address immediate needs. Watch out for charities that don't already have staff in the affected areas as they may not be able to provide assistance quickly.

- Find out if the charity is providing direct aid or raising money for other groups. Some charities may be raising money to pass along to relief organizations. If so, you may want to consider "avoiding the middleman" and giving directly to charities that have a presence in the region. Or, at a minimum, check out the ultimate recipients of these donations to ensure the organizations are equipped to effectively provide aid.

- Gifts of clothing, food or other in-kind donations. In-kind drives for food and clothing – while well intentioned – may not necessarily be the quickest way to help those in need – unless the organization has the staff and infrastructure to be able to properly distribute such aid. Ask the charity about their transportation and distribution plans. Be wary of those who are not experienced in disaster relief assistance because their inexperience could keep your aid from reaching those in need.

- Be cautious of online or text message solicitations. Online giving can be very con-

venient but avoid donating in response to unexpected text messages or emails that claim to link to a relief organization. Scam organizations with official looking names can be created overnight. If you want to give to a charity involved in the relief efforts, go directly to that charity's website.

Avoid giving to charities that:

- Use high pressure solicitations. A legitimate charity will be glad to give you the time needed to fully research its programs.
- Offer prizes. Most honest charities do not try to entice you to give by telling you that you have won a prize.
- Steer you away from mailing a donation. Dishonest individuals try and avoid doing anything through the U.S. mail to avoid federal prosecution under postal statutes.

To check the reliability of any charity, visit www.give.org and always give with your head, as well as your heart.

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.

Don't let Ransomware Hold You Hostage!

by KELVIN COLLINS

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

Ransomware scams are again becoming popular and seem to be more vicious than ever. Ransomware is a virus that freezes your computer, holding it hostage until you pay a ransom to unlock it. Victims are consumers, businesses, and even government offices are reporting losses up to \$10,000 in a version of this scam that encrypts your files. The larger losses are incurred by businesses due to requirements to protect their network and their customers' personal information.

The scam begins when you click on an infected advertisement, link or open an email attachment. Suddenly, a pop up appears. The screen tells you that all the files on your computer have been encrypted, making them useless unless you have a key to decode them.

For victims of ransomware, decoding your files doesn't come free or cheap. Victims report that total losses from the different versions range anywhere from \$200 to \$10,000.

Most versions of this scam demand payment in Bitcoin. Bitcoin is an online currency that is decentralized, unregulated and anonymous; making it a new favorite method of payment for scammers. Like pre-paid debit cards and wire transfers, if you pay with Bitcoin, it's like paying in cash because it isn't tracked.

To remove the virus without paying the scammers, try running a full system scan on your computer to identify and delete the malicious files. If you are unable to remove the malware, you may need to contact a trustworthy computer repair shop for assistance. Victims may even have to wipe the machine's hard drive and reinstall files and software.

While completely avoiding ransomware scams may not be possible, you can take steps to minimize your risks by not downloading one. Here are some suggestions:

- Always use antivirus software and a firewall. Protect your computer (and your cell phone) by using antivirus software and a firewall from a reputable company.

- Update your software regularly. The regular reminders to update your browsers and other software are annoying, but they are for a good reason. These patches and updates protect against the constantly evolving viruses and system vulnerabilities. Most of these have automatic updates available.

- Enable popup blockers. Popups are regularly used by scammers to spread malware. Prevent them from appearing in the first place by adjusting your browser settings.

- Be skeptical. Don't click on email links or open attachments you don't recognize and

avoid going to suspicious websites.

- Always back up the content on your computer. If you back up your files, ransomware scams will have limited impact. If you are targeted, you can simply have your system wiped clean and reload your files.

- Change default passwords on devices connected to your network. Some hackers troll the Internet looking for easy access to devices that still have the default passwords. Take the time to change any factory default passwords to a stronger unique password that cannot be easily guessed.

Victims of ransomware scams can file complaints with the FBI's Internet Crime Complaint Center (IC3) at www.ic3.gov and find trustworthy computer repair shops at

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.



THE LEDGES APARTMENTS

- Quality, Independent Living For Seniors
- Must Be At Least 62 Years Old
- Rent Based On Adjusted Income (HUD Guidelines)
- Utilities Included In Rent
- One Bedroom and Efficiencies (Perfect For One)
- Smoke-Free Building
- Service Coordinator Available
- Added Safety Features In Bathroom
- Elevators For Your Convenience
- Coin Operated Laundry Rooms On Each Floor

INDEPENDENT RETIREMENT LIVING IN THE HEART OF NORTH AUGUSTA WITHOUT LEAVING FAMILY, FRIENDS, COMMUNITY AND CHURCH AFFILIATIONS

Applications Taken at 550 Sikes Hill, North Augusta, SC

803-279-1776

theledges@comcast.net

