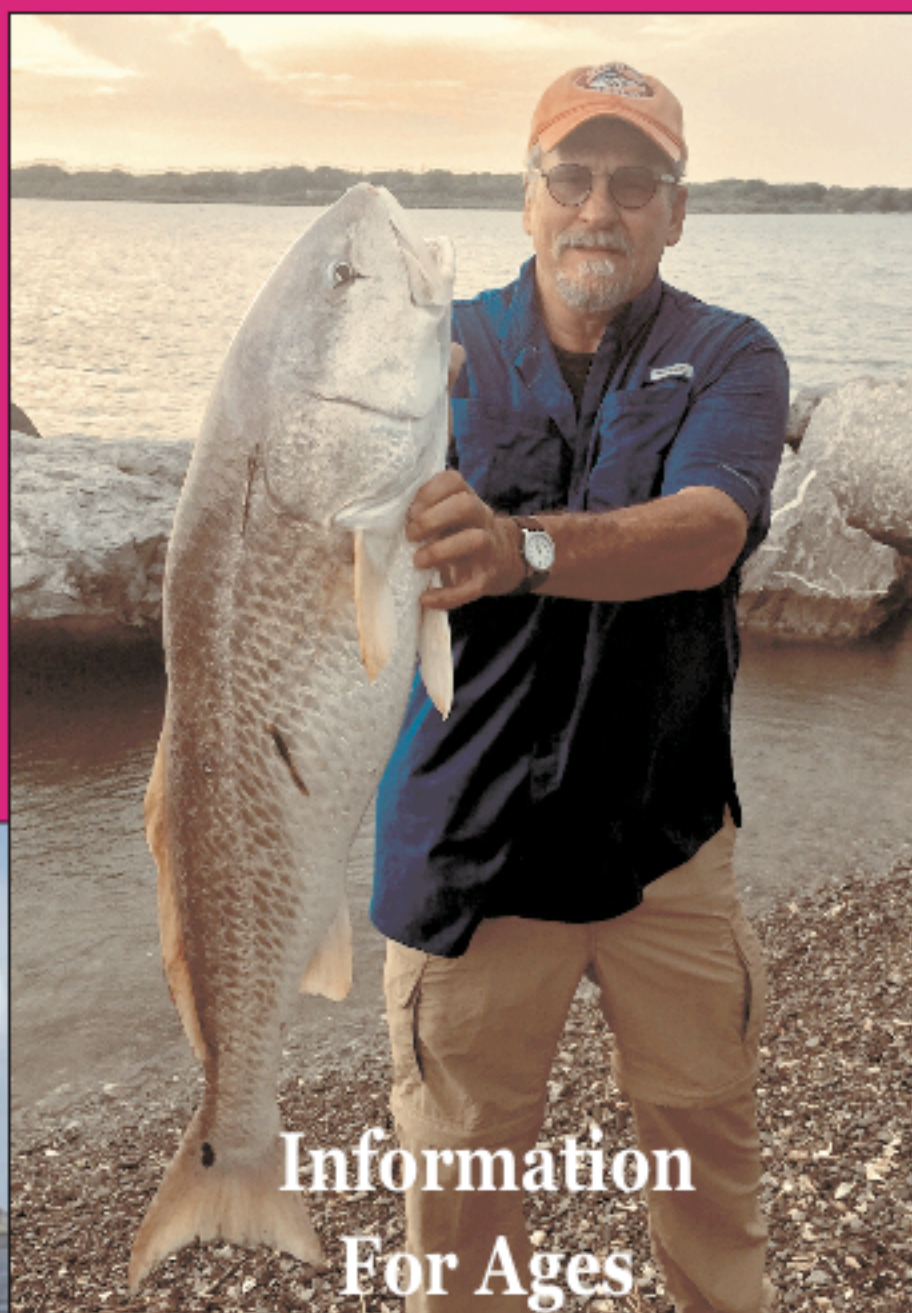


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***Ed Wasson
and Leigh Giles
explore the gulf!***

story on page 4

September 2019
Vol. 33, No. 9

Taking Care

Misconceptions About Caregiving Add Stress

by LISA M. PETSCHKE

Caring for a chronically ill or frail senior relative can offer many rewards, but it also involves physical, psychological and emotional demands. It can be particularly challenging when the care receiver has heavy hands-on needs, a difficult personality or mental impairment.



Lisa Petschke

Stress can be further compounded by certain thoughts and belief systems. Read on for some common misconceptions among caregivers and the unhealthy behaviors that typically result.

Faulty Thinking

- They can and should provide all the care.

- No one else can take good care of their relative.
- Medical professionals are wrong about their relative's diagnosis, prognosis or health-care needs.

Maladaptive Behavior

- Devoting all their time and energy to caregiving.
- Declining assistance.
- Promising the care receiver that they will never have to live in a long-term-care residence.
- Withholding from other family members information about their relative's condition and needs.

Healthy Coping

The following are some adaptive coping strate-

gies caregivers can use to prevent falling into destructive behavior patterns.

Acceptance

An important first step is to accept the reality of your relative's illness. Allow yourself to experience all emotions that surface. Make a conscious decision to let go of any bitterness resulting from unrealized plans and dreams, so you can move forward and channel your energy in constructive ways.

Accept that how your relative feels and what they can do may fluctuate, and be flexible about plans.

Information

Ask a friend to research your relative's health condition. Share the information among family members. Knowledge is power.

Be open to learning practical skills, such as proper transferring and bathing techniques. Mastering these tasks will help make caregiving safer and less stressful. The local office on aging is a good resource.

Be patient and keep communication lines open as you and your relative adjust to the illness.

Ensure the family is kept current about changes in your relative's status and include them in decision-making.

Preparation

Find a medical specialist whom you and your relative respect and trust. Ask what to expect during the course of the illness.

Help your relative get their affairs in order, including completing advance directives, powers of attorney and a will.

Talk with your relative about their wishes. Discuss living arrangements, outside help, surrogate decision-making, end-of-life-care and funeral arrangements. Be careful not to make promises you may not be able to keep.

Simplification

Eliminate sources of stress in your life wherever possible. Set priorities, streamline tasks and learn to settle for less than perfection. Hire help with personal care or household chores if finances permit.

Self-Preservation

Look after your health. Eat nutritious meals, get adequate rest, exercise and see your primary physician regularly.

Set aside quiet time to nurture your spirituality and keep you grounded.

Do something that provides you with meaning and purpose outside the caregiving role, such as researching your family tree.

Find something relaxing you can do to give yourself a daily break – perhaps reading or listening to music. In addition, schedule regular time away from caregiving duties. By being kind to yourself this way, you'll also be more effective when you resume caregiving.

Connection

Make an effort to stay connected to your friends. Find someone you can talk with openly, who will listen and empathize. It's important to express your thoughts and feelings.

Seek out other caregivers. They understand the best what you're going through. Join a support group in your community or on the Internet.

Assistance

Accept offers of help. Ask other family members to share the load and be specific about the help you need. If you don't have family nearby or they're unwilling or unable to assist, make use of community respite services.

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



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Special to Senior News

“Cold Spell coming in this weekend.” We heard this as we were passing the TV Weather Report. Whoa here, let us go back and check that out. Oh! No! Not what we would call a Cold Spell at all, but we’ll take it. Whatever it is and however it comes. In actuality, the weatherman was talking about 89-90 degrees. Not exactly a cold spell, not even a cool spell, but don’t knock it. When people are let off work at two o’clock because the heat index is 110 with no relief in sight, we’ll be glad to hear about any reduction. ‘course, the weather report changes (sometimes hourly) often, we’re happy to hear good news like a sprinkle to lower temperatures. What we need is a cool pool in the shade!

The very worst thing that happened last week was that Matthew, the Grand, was bitten by a Bulldog. Matthew was at his house on his bicycle in his driveway

when attacked. He was knocked off his bike, was down on the ground and the dog was biting his left leg from his knee down to his foot. The leg looks a mess. We’d say about 10 to 12 bites, maybe more.

Not only holes, but bad bruising too! Not only does this sort of attack hurt, it is dangerous and causes much trauma. Matthew was so (we’re sure) hurt and aching, but completely outdone. He didn’t make the School Bus the next day, so we went over to take him to school. Besides hurting and limping a bit, he had a tummy ache. When he crawled back into the bed in fetal state, we saw immediately this trauma had affected his psyche. This sort of thing from a confident little person (or big person) to a shivering Violet. Like “Maybe I’m not as strong, capable, big, grown up, etc. as I thought I was.”

The chewed-up leg was hanging out from under the covers. Pitiful. Having to get him to

school, we decided on the light side of life. We said, “We bet that bad ole dog had been sitting over there just watching those plump little legs flying by on that bike for days just wondering what they would taste like, and finally he couldn’t stand it anymore. He came running over to get a taste, and that taste was so sweet he just had to keep on tasting, and we know just how he feels.”

“Gobble, Gobble, Gobble!” And we played like we were going for neck sugar. He laughed. We got him to school!

We had a wonderful beach trip to St. Simon’s Island with Beth Lanyon Clark at The Beach Club, her hangout on East Beach where the sands go out forever and the water is clear. Can you go to the Beach without going to the Beach? We can and did. We’re having an arthritis flare-up and not excited about walking a whole lot. We made it to the pool, and stopped there under a huge umbrella, enjoyed the sprouts of water com-

ing up around the pool and NO SAND! It was perfect! We enjoyed the pool, the company (some of Beth’s friends were also vacationing there), and the food. Beth chirps like a Canary in early morning while preparing lovely breakfasts, i.e., eggs, bacon, toast, delicious Coffee and Coffee Cakes, Omelets with imported cheeses, etc. We chirp while eating.

The restaurants were also great. The best, The Half Shell and Crab Shack held our seafood interests the most. Also, Iguana and even an Italian one over by the airport were good. We enjoyed it all and we gained twelve pounds. That’s the only problem with going on a trip. Too much temptation and very little restraint. However, we don’t turn them down and don’t see any changes in the future!

We heard a joke while at St. Simon’s Island. “What sit at the bottom of the sea and twitches? A nervous wreck.”

Ocmulgee Mounds National Historical Park to hold 28th Annual Indian Celebration

Special to Senior News

Submitted by:
Melissa English-Rias,
National Park Service

Ocmulgee Mounds National Historical Park will host the 28th Annual Ocmulgee Indian Celebration September 21 and 22. This cultural experience provides an opportunity to interact with people from all of the Southeastern Native cultures, plus representatives of other tribes from throughout the nation. Over 200 Native People, artists, dancers, storytellers, musicians, and historic lifestyle demonstrators, will share their culture with the visiting public. The Celebration is open from 10:00 a.m. to 5:00 p.m. both

days. The cost is \$6 for adults and \$3 for both children 6 to 12 and military, children under 6 are free. This year we will have some off-site parking for handicap visitors and regular visitors at the Macon-Bibb Health Department at 171 Emory Hwy, Macon. No ATM’s available on site. Many American Indian vendors do not take credit cards.

This year’s Celebration will feature many of the popular artists, dancers, and storytellers returning from past years. Native foods such as Indian tacos, fry bread, and roasted corn will be available along with drinks, ice cream, and hot dogs.

This is a great opportunity for people to come out to interact and learn from the people whose ancestors were on this site for thousands of

years before the city of Macon was founded. It is an event

that all members of the family can enjoy.

TINDALL FIELDS II IS NOW LEASING

This is to notify the public that Tindall Fields II, located at 1850 Tindall Avenue, Macon, GA., will begin accepting applications on September 3, 2019. **Those interested may call 478-259-1539 between the hours of 9:00 a.m. and 5:00 p.m. Monday-Thursday and 9:00- 12:00 p.m. on Fridays, or email tindallfields2@maconhousing.com and request that an application be mailed. Persons with hearing or speech impairments or limited English proficiency may call the Georgia Relay Service at 7-1-1 or go to their website at <http://georgiarelay.org>.**

Tindall Fields II is a Family property with LIHTC funding. The property contains 65 units consisting of 2 and 3BR units; 16 units have Section 8 Project Based Voucher rental assistance. All units are accessible and adaptable as defined by the Fair Housing Amendments Act. In addition, units are available that are designed specifically for persons with mobility, hearing, or visual impairments. **Persons with disabilities or those with limited English proficiency needing assistance filling out the application may call the above application line or Georgia Relay Service for assistance.**

To qualify for residency, applicants must be at least 18 years of age with a total family income within the 50% AMI (16 units) or 60% AMI (49 units) income limits for Macon-Bibb County, have a good rental history, pass a background check, credit check, and criminal history screening. **Tindall Fields II has established a waiting list priority for previous tenants of Tindall Heights Apartments who were in residency on September 9, 2015.**

Tindall Fields II is an Equal Housing Opportunity property and provides housing to all without regard to race, color, religion, sex, disability, familial status, age, or national origin.



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On the Cover

Ed Wasson and Leigh Giles explore the gulf!

by CLAIRE HOUSER-DODD

COVER: Stella, Leigh & Molly;
Ed with a huge Red Drum

When we got home from St. Simon's last week, we found a big bag of peaches on our porch. They were from neighbor Mr. Ed and Leigh. They had been to Pearson's Farm for ice cream, peach of course, and just had to bring some peaches home. Thank goodness, they did. We were too tired to cook and too pooped to go get anything. Peaches and cream were just perfect for a light supper!

These two had also had a trip to an outer island off Carrabelle Island. Ed doesn't believe one needs an ocean liner for a cruise. He just hooks up his 14-foot boat with a Yamaha outboard and takes off, unhooks and heads for a close-by barrier island where he sets up his beach chairs, umbrellas, dogs and Leigh. This was a deserted island on the forgotten coast of St. George's Sound. The shells on these outer islands are unbelievable. Not crushed and broken like on our beaches, but whole and shiny and beautiful.

Some may remember islands not so popular by the masses, like Sanibel Island, which is close by, where the beaches were practically bare except for the natural shells in their pure and perfect form. Those were some of our fascinating memories as a child. We're happy to see other people have found the perfection of almost



Ed Wasson & Leigh Giles



Girls on their private island!

continued on page 5

Ed & Leigh from page 4

undiscovered islands. 'course Ed will find a sandbar on the Flint for a picnic and have a good time Alligator watching! Ugh!

P.S. The big dogs are Scout and Molly. The "squirt" is Stella. You can see who is in charge!



Leigh enjoying the fireworks!



Kids caught a nice string of fish... Girls having fun! (L-R) Melody, Isaac, Evelyn, Leigh & Jo

VA Health Facilities to go Smoke-Free VHA modifies policies to increase quality of care for veterans

Special to Senior News

Submitted by:

Scott Whittington, Public Affairs Officer, Carl Vinson VA Medical Center, Dublin, GA

Washington, D.C.

As part of the Department of Veterans Affairs' (VA) commitment to a smoke-free health care environment for Veterans, the department will extend its smoke-free policies to include employees at its health care facilities.

VA will implement the employee smoke-free policy beginning in October 2019 and complete full implementation no later than January 2020 due to employee union-negotiated timelines.

This follows the department's June 10, 2019 announcement of a new policy restricting smoking by patients, visitors, volunteers, contractors and vendors at its health care facilities by October. The integration of these two efforts guarantees a fully smoke-free environment for our nation's Veterans.

"For our Veterans and employees that smoke, this is an excellent time to stop smoking and the VA is committed to assisting you," said David Whitmer, Carl Vinson VA Medical Center director. "Our tobacco cessation program is offered to Veterans and employees free of charge."

VA has collaborated with key stakeholders to

update and recertify the employee policy to be consistent with VA's commitment to Veterans and the community.

"This policy change is consistent with our mission to promote a healthy environment for patients, visitors and employees at our facilities as an important element of improving our health care system," said VA Secretary Robert Wilkie. "It will reduce the harmful effects of smoking, including exposure to second and third-hand smoke, as well as increase safety and reduce fire hazards caused by smoking."

Veterans Health Administration's (VHA) smoke-free policy applies to cigarettes, cigars, pipes, any other combustion of tobacco and non-Federal Drug Administration approved electronic nicotine delivery systems, including but not limited to electronic or e-cigarettes, vape pens or e-cigars.

Tobacco Cessation Classes:

Classes usually meet one hour a week for five weeks. Please contact the following sites directly to confirm dates and times:

- Dublin Campus: Every Wednesday at 2p.m. on 15A
- Dublin Campus: Every Thursday at 2 p.m. on 10B for DOM in-patient's only
- Tele-Health at all CBOC locations (Albany, Tifton, Brunswick, Macon, Milledgeville, & Perry): Every Friday at 1:15 p.m.

The Point of Contact is Jennifer Johnson BSN

RN; Health Promotion Disease Prevention Program Manager: 1-800-595-5229, dial #1 then the extension 3044. Walk-ins are welcome.

Georgia Department of Public Health:

Ready to Quit (<https://dph.georgia.gov/ready-to-quit>): Georgia Tobacco Quit Line 1-877-270-STOP. Individual telephone sessions are available, as well as group and web sessions. Most sessions provide two weeks of nicotine patches, gum, or lozenges.

For more information about what is available within the CVVAMC, please contact your primary care team to get scheduled for the Tele-Health classes offered in the Community Based Outpatient Care facilities or call 1-800-595-5229 and dial #1 then the extension 2947 or 3159 to schedule an appointment for the Wednesday classes offered at the Dublin facility.

To learn more about health risks associated with smoking, visit the Surgeon General's website at <https://www.hhs.gov/surgeongeneral/reports-and-publications/tobacco/index.html> or <https://smokefree.gov/>.

VHA has extensive resources and programs to assist employees in their smoke free journey and these can be found at the following VHA website at <https://www.mentalhealth.va.gov/quit-tobacco/>

For additional information about the policy visit https://vaww.va.gov/vhapublications/admin/ViewPublication.asp?Pub_ID=8424.

Opinion

“FRUGALITY”

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

The "force" insist that the definition of frugality is "the quality of being frugal, sparing, thrifty, prudent, or economical in the consumption of food, time, or money; and, avoiding waste, lavishness, or extravagance." While there is generally a commendation for those who indulge in such practice, it is (for the most part) an alien term to the modern world, or "throw away society" in which we live. For those past seventy five and who are familiar with the great depression, such an existence has not only been close at hand, but is the very survival of caring souls. It is more than tragic that the present generation has little association with this moral pursuit.

By now you might well have guessed that Frugality means different things to a cross section of humanity. To the earlier generations (as alluded to), it has essentially become a standard by which we measure common sense. Such mentality came

about as food, foot paths, and formality took on a special measure – when much of the earth's goods were in short supply – when jobs were non-existent – when pocket change sufficed for the meager roles of meals and attire. Travel through dirt roads, or by foot, was a common mode; and, shoes were a luxury. Those unthinkable days were characterized with houses without windows, doors without locks; and, more than you need to know, rooms without floors. It was a miserable existence, but it did offer some rationale on gratitude and academics. Such hardship gave a special birth to appreciation for water, for rations, and for health.

Almost nothing was squandered or wasted. Food for thought.

Our modern families think nothing of spending a hundred for a meal, and night out – trashing leftovers which clutter – hundreds for a brief vacation to the beach or mountains – change of garments every three hours – lights and air on 24-7 basis; and, showers that utilize hundreds of gallons, and four towels. A drive for leisure may end up to be a hundred miles, with a visit to the mar-

ket – hair shop – restaurant – and the zoo. And all those toys and goodies which were needlessly purchased, are now finding their way to the city dump. That is the definition of life in the twenty first century. Savings accounts are sparse, prices for properties cost five hundred percent more when interest is considered; and, a new car is a must for the modern family. Never mind that credit lines are "through the roof!" Living within your means, are words for antiquated souls – just hold a hand out, and Uncle Sugar will somehow make sure you leave with a bounty.

Living frugally makes no sense to the present generation; for to eyes and (a brain) that views the vast avenues of plenty, the supply will never be run out. The Malls, markets, and mirrors all reflect that "plenty" (of everything) simply fills the coffers; that we can quickly print more money; and, "shop till we drop!" Planning for a rainy day, hard times, or emergency sessions is "old hat!"

Eat, drink, and be merry: For tomorrow may not lend opportunity! Live your life as a parasite (leaning on others). Be all you can be!

O happy Day!

Traveling this summer? New Phishing Emails look like airline alerts

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

Scammers know that summer is high travel season, and they are capitalizing on it with phishing emails that look like airline notifications. Whether you are flying this summer or not, look out for these phony surveys and flight change alerts that appear to come from major airline companies.

Here's how the scam works. You receive an unsolicited email that appears to be from an airline. BBB has seen scammers use the names of American Airlines, Delta Air Lines, and Southwest Airlines, but any company can be impersonated. The email may be asking you to take a survey about your recent flight, alerting you to a flight change, or asking you to download your recent ticket purchase.

The email looks so real! It uses the company logo and has a professional design and well-written copy. Some scam emails even contain convincing details like the line: "If you are experiencing difficulty viewing this message, click here." Of course, this is really just another scam link.

No matter the exact message, the scam email instructs you to click a link to learn more. As curious as you may be, don't fall for it. Scammers hide malware in these email links or attachments. When you click, they can gain access to your computer and steal your sensitive personal information.

A variation on this scheme is fake website

that look like an airline's reservation center. If your flight is cancelled and you are standing in an airport frantically searching on your phone, you can easily be fooled by these scam sites. Best to talk to a desk agent at the airport or check your ticket or app for the airline's real contact information.

Avoid Falling for Email Phishing Scams

- Never click on links or download attachments from unknown emails. Out-of-the-blue emails are often attempts to install malware on your computer and/or steal your personal information.
- Don't take unsolicited emails at face value. Scammers often send out mass emails that contain little or no personal information. If the email doesn't mention you by name or include any personal information, be wary.
- Hover on links to see their destination. Before clicking, place your mouse over links to discover their true destination.
- Go to the source. Whenever possible, use the customer service information that was provided to

you when you made your purchase, rather than searching online.

For more information about phishing scams, visit BBB.org/PhishingScam. If you've gotten a phony airline email (whether you lost money or not), help others avoid the same pitfall by filing a scam report at BBB.org/ScamTracker.

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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Eight Ways to Prevent the One Ring and other Phone Scams

Special to Senior News

Submitted by:
Molly Thompson, HCPR Group

With so many highly intelligent scams affecting people today, telephone scams still remain the top threat to consumers. The FTC (Federal Trade Commission) reported that in 2018, 69% of all reported scams were phone scams. Once a scammer has you on the phone, they will attempt to fraudulently take your money with heavy handed sales pitches, empty promises and phony threats—whether live or automated. The latest phone scam has been coined the “One Ring” scam. Your phone will ring once and end. You think you missed the call so you ring the caller back. You may get an actual person or possibly a recording. As you’re waiting to figure out who’s on the other end, high interconnect fees are adding up, similar to calling a 900 number, and you’re racking up high phone bills while you wait. The phone number on caller ID will most likely appear to be an in-country call, but the calls are actually being trafficked from overseas.

Each minute you’re on the phone with the caller, the more money you’ll lose and most likely not get back. Often these calls happen in the middle of the night when prospective victims are more vulnerable due to not having their wits about them having been woken up and assuming there must be some sort of emergency. Below are must-know tips on how to avoid the latest “One Ring” phone scheme and other phone scams currently circulating:

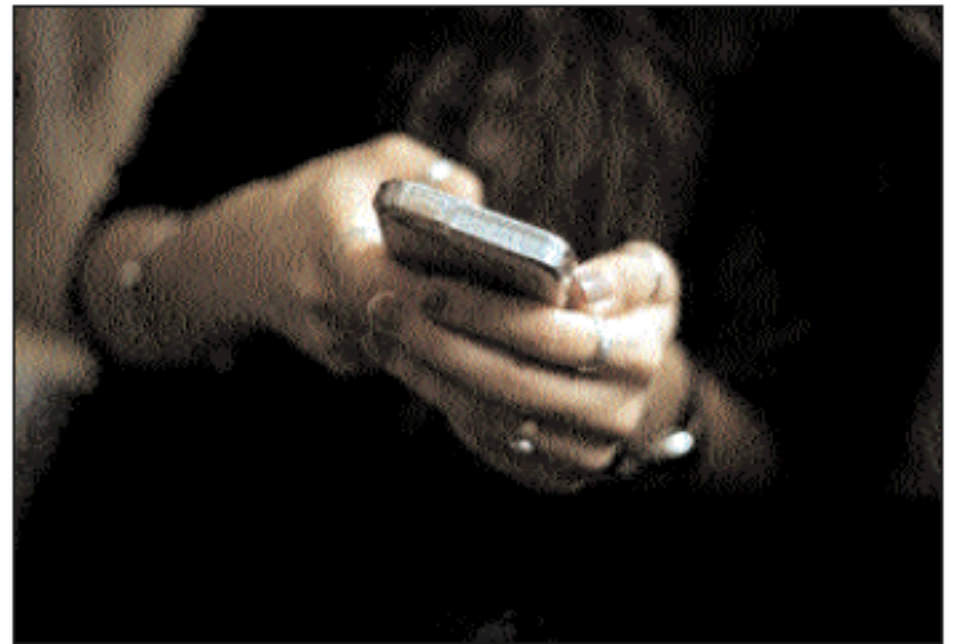
- **Don’t Answer Unrecognized Numbers.** If you don’t recognize the phone number or have the caller in your contacts, don’t answer the phone. If a caller you don’t recognize calls back more than once, but does not leave a message, block the caller. These calls are typically trying to get you to agree to something that will inevitably cost you money. It’s also advised to avoid answering the phone with an unrecognized number in the middle of the night when you’re less likely to have your wits about you. The caller is banking on the fact that you’re not fully awake and

more likely to fall into their fraudulent trap. If you accidentally answer the phone and it’s a robocall, hang up immediately. Robocalls are illegal if the company calling you has not done business with you in the past month.

- **Use Reverse Phone Look-up Apps.** Reverse phone look-up apps help you to identify phone numbers, names associated to the number and sometimes addresses. So the next time you miss a call and aren’t familiar with the phone number, instead of calling the number back, first do a reverse phone look-up.

- **Don’t Follow Pre-recorded Messages.** If a prerecorded message comes on after answering a call, asking you to “Press 1” to speak to a live operator or press any key to get taken off a call list, you’ll most likely start receiving more robocalls and become a victim of phishing.

- **Do Not Give Out Personal or Financial Information.** If a caller asks you for personal or financial information (such as social security number or credit card information) or requests that you confirm a number they already have, you’re being duped by a fraudster. Many scammers ask people to wire money. This should be a red light you’re being scammed and it is impossible to reverse cash when using wired money. If a seller keeps on insisting you to wire transfer for making payments, do not act unless you are sure about the authenticity of the deal.



- **Do Add Your Phone Number to the Do Not Call Registry.** Unfortunately, scammers are always one step ahead of everyone which makes it nearly impossible to totally stop fraudulent calls. It will however make them easier to spot because most legitimate telemarketers won’t call you if you’re on the registry.

- **Use a Call Blocking App or Device to Screen Calls.** A call blocking app will help you to screen calls and weed out spam and scams. Ask your phone-service provider if they offer any blocking tools as well.

- **Checking Phone Bills for Unidentifiable Charges.** Always look over your phone bill and check carefully for suspicious numbers. Report any questionable numbers to your phone company and the FTC (Federal Trade Commission).

- **Report Suspected Phone Scams.** If you encounter a sus-

pected phone scam or an abusive telemarketer, file a complaint with the FTC online or at 877-382-4357. It’s also helpful to notify your state consumer protection office.

About Justin Lavelle and BeenVerified.com:

Justin Lavelle is Chief Communications Officer for BeenVerified.com and a leading expert in phone scams. BeenVerified is a top source for reverse phone technology so you can quickly check who is associated with the phone number that’s calling and avoid answering scam artist calls. BeenVerified offers a fast, affordable, and easy way to access public records and search for people. Find out ages, marital status, addresses, email addresses, phone numbers, criminal records, and more.

30th Annual Native American Festival & Powwow

Special to Senior News

Submitted by:
Jim Herbert, Butts County
Historical Society

The Butts County Historical Society will be sponsoring the 30th Annual Native American Festival and Powwow on September 7th & 8th. The Festival will be held at the Indian Spring Hotel / Museum, 1807 Hwy 42 South, in Flovilla, Ga. Bring your family and friends to meet Native Americans from different nations, listen to the sto-

ries and see the colorful Native American Regalia, enjoy the traditional music and hear the beating of the drums. The featured performers are the Aztec Dancers, flute players, drummers & flintknappers; watch the demonstration of Mesoamerican culture through dance and music. Also this year we have special guest Dr. Gary McIntosh, great grandson of Chief William McIntosh.

Don’t miss the Grand Entry Saturday at 12:00 p.m. and Sunday at 1:00 p.m.

Please visit the Native American vendors featuring arts,

crafts and demonstration. The beautiful Indian Springs Hotel / Museum, built by Chief William McIntosh in 1823, will be open for tours; and, take a stroll through the lovely Elizabeth Harris Garden.

The hours are from 9:00 a.m. to 5:00 p.m. on Saturday and Sunday. There is a donation of \$5.00 for adults and \$3.00 for youth 5 to 17; 4 & younger are free. For additional information please contact Trina Mansfield at 770-655-5905 or e-mail trina-mansfield11@gmail.com or call the Butts County Historical Society at 770-775-3313.

Investment Scams Targeting Seniors on the Rise

by **KELVIN COLLINS**
President/CEO, BBB of Central
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The economic climate is ripe for investment scams. Such scams hit consumers of all ages, but seniors are particularly susceptible. The BBB and FINRA (Financial Industry Regulatory Authority) warns that older investors are being targeted with increasingly complex investment scams involving unregistered securities, promissory notes, charitable gift annuities, viatical settlements and Ponzi schemes, all promising inflated returns.

Opportunists who commit these scams know that seniors and others living on fixed incomes may have taken a hit in past years. Their products and pitches sound tempting to many seniors who may have seen their retirement nest egg dwindle.

Seniors, however, can educate themselves to avoid being taken. The Better Business Bureau, along with FINRA offers the following tips:

- Do not be a courtesy victim. It is not impolite to hang up on a con

artist. They will not hesitate to exploit your good manners.

- Check out strangers touting too good to be true deals. Trusting strangers is a mistake anyone can make when it comes to their personal finances. Extensive information on investment salespeople and firms is always available by checking with the Securities Division for your state or also by using FINRA's BrokerCheck (brokercheck.finra.org)

- Always stay in charge of your money. Beware of anyone who suggests putting your money into something you do not understand or who urges that you leave everything in his or her hands. Be extremely skeptical if the person promoting the deal says, "Don't tell anyone else about this special deal!" A legitimate investment professional won't ask you to keep secrets.

- Do not judge a book by its cover. Successful con artists sound and look extremely professional and have the ability to make even the flimsiest investment deal sound as safe and sound as putting money in the bank. The sound of a voice, particularly on the phone, has no bearing

on the soundness of an investment opportunity.

- Watch out for salespeople who prey on your fears. Con artists know that you worry about outliving your savings. Don't let fear cloud your good judgment. An investment that is right for you will make sense because you understand it and feel comfortable with the risk involved.

- Monitor your investments and ask questions. Do not compound the mistake of trusting an unscrupulous investment professional or a con artist by failing to keep an eye on the progress of your investment. Insist on regular written or oral reports. Look for signs of excessive or unauthorized trading of your funds. If you are stalled when you want to withdraw your principal or profits from an investment, consider that a red flag.

- Do not let embarrassment or fear keep you from reporting investment fraud or abuse. Con artists know that you might hesitate to report that you have been victimized in financial schemes out of embarrassment or fear. Every day that you delay reporting fraud is one more day that the

con artist is spending your money and finding new victims.

For more information on seniors and investments, contact FINRA's Securities Helpline for Seniors toll free at 844-574-3577 or visit their website at www.finra.org.

As always, you can also contact the Better Business Bureau 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.

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.

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