

# Senior News

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*This August, let's  
visit the Arts and  
Heritage Center!*

*Story on page 5*

August 2018  
Vol. 32, No. 8



## Taking Care

### Don't let inclement weather get you down. How to combat summer cabin fever.

by LISA M. PETSCHKE

When we think of summer time, we usually envision spending plenty of time outdoors, at home and visiting at friends' homes as well as in parks and other public places.



Lisa Petschke

Unfortunately, allergens, poor air quality, intense heat, humidity, rain showers and thunderstorms can keep us indoors more often than we

would like.

The following are some suggestions for warding off cabin fever when the weather is less than favorable.

#### Ideas for enjoyment:

- Prepare or purchase special summer treats to enjoy – for example, lemonade, iced tea, strawberry shortcake and blueberry pie.
- Buy colorful, acrylic dishes and matching placemats for serving food and beverages. You don't need to spend much: check out the offerings at the local dollar store or discount department store.

• Snack on fresh fruit and vegetables from your garden or the local farmers' market. Or pick up pre-sliced, ready-to-serve watermelon, pineapple and other refreshing offerings in your supermarket's produce section.

• Enjoy ice cream novelties, such as popsicles and ice cream sandwiches, purchased in bulk from the grocery store or individually from the local convenience store. Or make your own ice cream floats and sundaes.

• Order take-out food for a change of cuisine. Try something different, but not too heavy, such as an apple pecan chicken salad, for example.

• Bring a bit of nature into your home: nurture some plants, keep vases filled with flowers from your garden or buy fresh flowers.

• Burn candles with novel summer scents, such as raspberry lemonade and peach Bellini.

• Read a magazine about a favorite summer pastime – gardening or golf, for example.

• Listen to relaxation CDs that feature your favorite summer sounds – for example, waves lapping at the shore, a babbling brook, a waterfall, birds or other wildlife.

• Look through photo collections

or watch home movies from past summers. Reminisce about family traditions, special people and places and humorous moments.

• Read a new book or acquaint yourself with an old favorite you have on hand.

• Start a daily journal.

• Watch a summer-themed movie.

• Try out a new recipe.

• Work on a jigsaw puzzle or word puzzles.

• Play card games or board games with others in your household, if applicable. Go with classic board games such as checkers or chess, or be adventurous and try one of the latest offerings on the market. For even more fun, invite friends over for an afternoon or evening of games and socializing.

• Start a new hobby, such as sketching or scrapbooking, or revive an old pastime – for example, knitting or crocheting.

• Get a bird feeder and seed, binoculars and a bird watching guide.

• Go to the mall, even if you're not looking to buy anything. Window shopping and people watching can be enjoyable pastimes. Have a snack or a meal while you're there.

• Plan an outing with a friend to a favorite restaurant or an indoor concert or play. Take a taxi to ensure door to door service.

#### Practical activities

Accomplishment, especially when it involves tackling long-postponed projects, brings satisfaction and a sense of renewal. Involve others in your household as appropriate.

#### Some ideas for projects:

• Organize your collection of photos, music or movies.

• Do some de-cluttering around your home (kitchen drawers, closets, spare rooms, basements and attics are typical hot spots). Pack up unwanted items for donation to a local charity.

• Organize paperwork – bills, medical documents and so on – in portable file boxes or three-ringed binders equipped with dividers.

• Rearrange the furniture in one or more rooms, or swap furnishings and accessories among rooms. Or start planning a major room redecorating or home renovation project.

• Make an extra effort to look after your health, including exercising regularly – good for both your physical and mental well-being. A stationary bike or treadmill is a good choice – you can use it year-round, regardless of the weather.

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*Lisa M. Petschke is a medical social worker and a freelance writer specializing in boomer and senior health matters.*

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## Letter-to-Editor

Dear Editor,

As a graduate student in the field of social work and background as a former mental health specialist working with vulnerable populations, I feel it is important to continue the dialogue on the national issue of sexual abuse that is ever present and continuously recycling its poisonous wounds through our society in real time. By shining a light on sexual assault awareness, it's important to advocate for not just our women and children affected at the highest rates, but for older adult victims who are equally affected, and not widely acknowledged. By extending the discourse to older adult victims of these violent crimes, we can provide a listening ear and a helping hand that recognizes the dignity and worth of these individuals whose voice is just as important.

National studies and reports indicate that 1 in 6 older adults will experience some form of abuse in their lifetime. With psychological, financial, and physical abuse ranking the highest occurrences of abuse among this group, sexual violence is ranked the lowest, but is still very much prevalent and considerably underreported due to a host of factors and increased vulnerabilities surrounding the social, physical, and mental conditions of these individuals.

als.

Keeping an open mind about who is affected means having an understanding that sexual violence does NOT discriminate, and speaks to the intersectionality of older adults who deal with rape, molestation, incest, and all other forms of sexual abuse that violate one's body and one's choice.

As agents for change we must acknowledge the reluctance for these people to speak out without shaming or blaming victims. The internalized feelings of blame, shame, guilt, or fear, are commonalities across the age gap, and older adults need to know that they are not alone and that their voice is important too. We must emphasize their value by engaging in conversations that push for reform and call to action the retraining, re-evaluation, and redistribution of how we serve and protect our elders from perpetrators that take advantage, and commit these unspeakable crimes. The individualized needs should be met by avoiding a one size fits all approach, and will hopefully spark the flame on both micro and macro level systems, where policy makers and caretakers will be competent, trustworthy, reliable, and respectfully care and protect our elders rather than harm them.

Sincerely,  
Jennifer Sauer



## Agency Alert

# Recognizing and responding to elder abuse and mistreatment!

**KATHLEEN ERNCE**  
Executive Director, The Senior  
Citizens Council Augusta, Georgia  
kernce@seniorcitizenscouncil.org

**M**embers of the Crimes Against the Vulnerable and Elderly (CAVE) task force worked together to investigate an unlicensed personal care home in Augusta. This has been the headlines in the Augusta



**Kathleen Ernce**

Chronicle for many months as CAVE investigates and prosecutes individuals who cause elder mistreatment. My article explains what is Elder Abuse and why it is important for all of us to speak up if we know of an older, vulnerable adult who is being abused, neglected or exploited.

What are the different types of abuse?

- Discriminatory abuse
- Financial abuse
- Neglect
- Psychological and emotional abuse
- Sexual abuse
- Verbal abuse.

Elder abuse is a general term used to describe harmful acts toward an elderly adult, such as physical abuse, sexual abuse, emotional or psychological abuse, financial exploitation, and neglect, including self-neglect. Elder abuse is an intentional act, or failure to act, by a caregiver or another person in a relationship involving an expectation of trust that causes or creates a risk of harm to an older adult. Verbal abuse (also known as reviling or "verbal bullying") is described as a negative defining statement told to the victim or about the victim; or, by withholding any response, thereby defining the target as non-existent.

Neglect is the failure to provide necessary care, assistance, guidance or attention that causes, or is reasonably likely to cause the person physical, mental or emotional harm or substantial damage to or loss of assets. Unintentional neglect occurs when a caregiver does not have the skills or knowledge to care for a dependent person. Sometimes the caregiver may withhold nourishment, medications, or even hygiene, leaving the elderly person in serious harm. Self-neglect is any failure of an adult to take care of himself or herself that causes, or is reasonably likely to cause within a short period of time, serious physical, mental or

emotional harm or substantial damage to or loss of assets. Self-neglect includes: Living in grossly unsanitary conditions; Dehydration; Poor or improper hygiene; Poor grooming (e.g., overgrown fingernails and toenails; uncut, matted, unclean hair; unshaven facial hair, Body crevices caked with dirt); Malnourishment and weight loss; A smell of urine or feces on the person.

Elder Financial Exploitation is a fast-growing form of abuse of older adults and/or adults with disabilities. Financial exploitation occurs when a person misuses or takes the assets of a vulnerable adult for his/her own personal benefit. This frequently occurs without the explicit knowledge or consent of a senior or disabled adult, depriving him/her of vital financial resources for his/her personal needs. Situations of financial exploitation commonly involve trusted persons in the life of the vulnerable adult, such as: caretakers, friends, and/or family members.

Economic abuse is a form of abuse when one intimate partner has control over the other partner's access to economic resources, which diminishes the victim's capacity to support him/herself and forces him/her to depend on the perpetrator financially.

Psychological abuse (also

referred to as psychological violence, emotional abuse, or mental abuse) is a form of abuse, characterized by a person subjecting, or exposing, another person to behavior that may result in psychological trauma, including anxiety, chronic depression, or post-traumatic stress disorder.

What can you do? Call CAVE or other area law enforcement officers, call the Abuse Hot line, call the Area Agency on Aging at 706-210-2018, or call us, The Senior Citizens Council at 706-868-0120 to report what you know or have witnessed. All calls are confidential and may remain anonymous.

You may also join with others in the community who meet to plan events to help the general public and professionals identify and prevent future events of elder mistreatment. We meet the third Thursday of each month at 119 Davis Road, Suite 2B and we are called the CSRA TEAS – Taking Elder Abuse Seriously. Please come to join other professionals in the community who take elder abuse seriously; or, call the Area Agency on Aging at 706-210-2018; or, call us, The Senior Citizens Council, at 706-868-0120 for more information.

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## Poets' Corner

Editor's Note: If you have written a "well-worked" poem which you would like considered for publication, please email it to seniornewsga@cox.net or mail it to Senior News, 214 Wilsons Creek Bend, Bonaire, GA 31005. Please include your name and address on your poem. We will publish selected poems (or excerpts) as space permits.

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### Kindness Came and Knocked on my Door

by Mrs. Mildred Carter

*Knock, knock, who is it? It is kindness! Oh, say friend, what can I do for you? Oh, first of all, you can be more kind to your friends and neighbors. OK, I can do that! And, when you do that, don't give yourself a pat on the back. Let the Lord do that!*

\*\*\*\*\*

### Your Words

by Debra Schultz

*What can you change with your words?  
Will time stop?  
Will the rain not fall?  
Will the Sun not warm your face?  
Will your heart keep beating?  
Will the beauty of the world be created?  
All have happened without the voice of Man.  
The Creator has done all this.  
When you speak, what do you change?  
Do you change the atmosphere around you?  
Do you say something the world needs to hear?  
Do your words bear fruit, encourage and uplift?  
Can joy be heard in your voice?  
I will listen to this person.*

\*\*\*\*\*

### Oh, No, I Didn't Know

by Sidney M. Carter, Sr.

*No, I didn't know sin depletes the Spiritual nutrients that nourish and renew your heart and mind. So that you will not be able to truly worship the Father in Heaven... in Spirit and Truth. Oh, sin is like any other antibiotic... it is antilife. So, friend, choose life... and live!*

\*\*\*\*\*

### God's Paintbox

by Sherry Johnson

*Autumn is a paintbox of purple, red, and gold.  
No one but God has such an array of colors bright and bold.  
And though I sit with pen in hand, I know it is for naught.  
For I can only say, BEHOLD!  
The works that God hath wrought!*

\*\*\*\*\*

## Adventures in the Old Folks Home

by CAROL NETZER

I'm a 93 year-old retired psychologist residing in an assisted living facility. My new book, "Adventures in the Old Folks Home" is a collection of anecdotes about the characters and situations I encountered in two different assisted living facilities. They are often funny, sometimes sad, and always about real people. This print-on-demand publication is available through Amazon. Here's the link: Adventures In The Old Folks Home; and, following is a brief excerpt from one of the anecdotes:

In our assisted living residence there are a few octogenarians who have managed to escape major illness, dementia, and lethargy. A small miracle because some of the very old are sunk into themselves.

I said this to Rifka, aged 102, and she scoffed. "I'm a healthy person because I ate what I wanted — think soups and chocolate — then a cinnamon babka now and then.

To tell you the truth, I could eat a whole one by myself. I slept till noon a lot."

"And you were never sick. That's a miracle"

"No, never sick. Maybe a bellyache every ten years. When TV first came on, I couldn't get over it, a picture telling me a story right in my own house. I ate Hershey's Kisses and watched movies all night. I liked horror movies. Bela what's his name?"

"Bela Lugosi?"

"And anything scary. But here's another thing. I'm sick of telling everybody how come I lived so long because I really don't know, and believe me a lot of it is boring. Very boring. I'm tired of it. I could go now, believe me. Think of brushing your teeth day and night for a hundred years or so, or being married to the same husband for 70 years!"

My previous book, "Assisted Living: An Insider's View" has provided thousands of people considering a move into assisted living (for themselves, for their loved



ones or for people in their care) with unique insights into what it's actually like to reside in such a facility, from a perspective that is not readily available in the existing literature.

I also maintain a blog on the subject where you can read selections from both books: <http://www.assistedlivingresident.net>.



**Newly elected officers of the Richmond County Retired Educators Association**



## On the Cover

# This August, let's visit the Arts and Heritage Center!

by CAROLYN BRENNEMAN

Photos used with permission

Cover: Arts and Heritage Center

**H**ey everyone! It's time to take the day and visit the Arts and Heritage Center in North Augusta. This fantastic place is an exhibition center which showcases many artists and events right in the cen-

ter.

A wonderful venue for our artists, the primary mission of the Arts Center is to provide an educational venue to showcase and promote the arts and history of this region.

From August 2nd until September 14th, the Center will feature two fantastic exhibits. The first exhibit, called "The Five" was developed by artist Jill Stafford and consists of many art pieces com-

posed by a group of five women who showcase their art as a group. The artists are Jill Stafford, Doris Sofge, Anne Rauton Smith, Judy Adamick, and Elizabeth Moretz-Britt. The exhibit is superb and a must see. Self-taught artist Jill Stafford paints on pulverized stone and applies the stone to canvas, thus creating abstract and realism works she has named "inscapes." Artist Doris Sofge displays gifts of works in acrylics. She has done many still life pieces and now works on abstracts.

Anne Rauton Smith, uses pen, ink and watercolor for her art and says that her favorite subject is architecture, especially old barns. Artist Judy Adamick loves painting and teaching using acrylics, oils, and watercolors. Judy says that art is a "freeing and creative experience allowing more exploration on various techniques appropriate to the subject matter." Lastly, new to "The Five" Elizabeth Moretz-Britt, mainly a figurative painter, expresses art in drawing and painting and is very active in the local

art world. She is currently experimenting with abstraction.

So, let's go today and take our grandchildren and spend a day at this Center and experience the wonderful world that The Five present. They are very gifted artists. And while at the Center, check out the second exhibit, a ceramic group, CASE, (Clay

Artists of the South East) in the balcony gallery to view the ongoing exhibit "Clay is the Way."

So, get ready to have an inspirational, educational and fun day at the Arts and Heritage Center! It is located at 100 Georgia Avenue, North Augusta, SC. Call 803-441-4380, or visit the website at [www.artsandheritagecenter.com](http://www.artsandheritagecenter.com).



Jill Stafford, Set Free



Elizabeth Moretz-Britt, Generations at the Beach



Judy Adamick, On Track



Anne Rauton Smith, Southern Landmark



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# Utility bill collection scams increasing!

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

**H**ave you paid your utility bill? Chances are that you have but that isn't stopping scammers from taking advantage of businesses and consumers by impersonating electric, water and cable company employees looking to deactivate for nonpayment. Utility companies across the area are warning their customers of this scam. Scammers will impersonate utility company employees with threats of deactivation of service... unless they pay up immediately.

Victims report receiving calls where the person on the line identifies themselves as a representative from your local utility company deactivation team. He or she tells you that you are late on your bill and you need to pay immediately, or your utilities will be shut off.

However, in addition to accepting payment by credit card, the caller sometimes wants you to pay by using a prepaid debit card. The scammer instructs you to obtain one and call them back. This is a huge warning sign. Prepaid debit cards are like cash. Once you transfer the money, you will be unable to retrieve it.

Prepaid debit cards are becoming an increasingly popular method of payment for scammers. Wire transfer services have tightened their security,

so crooks have turned to these prepaid cards instead. The cards are difficult to trace, and you do not need photo identification to collect or spend the money. Be sure you treat a prepaid debit card like cash and remember that transactions cannot be reversed.

Scammers are also using other ways to prey on utility customers. Some will claim that the meter is not working properly and must be immediately replaced – at the customer's expense – or the service will be shut off. Other scammers are using email and door to door visits to reach customers. Watch out for emails disguised as overdue notices from your utility company.

## Tips for Spotting a Utility Scam:

Because local utility companies do sometimes contact their customers by phone, it can be difficult to tell a scammer from a real agent. Here are some tips:

- Prepaid debit cards are a red flag: If a caller specifically asks you to pay by prepaid debit card or wire transfer, this is a huge warning sign. Your utility company will accept a check or credit card and will usually direct you to one of their payment locations.

- Don't cave to pressure to pay immediately: If you feel pressured for immediate payment or personal information, hang up the phone and call the customer service number on your utility bill. This will ensure you are

speaking to a real representative.

- Remember that meters are usually the property of the utility company and would be the responsibility of the utility to replace or repair.

- Never allow anyone into your home to check electrical wiring, natural gas pipes, cable or appliances unless you have scheduled an appointment or reported a problem. Also, don't get lured outside to view broken meters, wires or point out property lines. This usually results in a second person robbing your house while you're out.

- Always ask utility employees for proper identification. Utility companies provide their employees with identification and won't mind if you call to verify their identity.

There is never a shortage of ways for scam artists to try to separate you from your money but with a little knowledge and a

few questions, you might just be the one that gets away.

For more tips you can trust, visit [bbb.org](http://bbb.org).

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*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).*

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### Available at

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

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# Leisure Education: A Step Toward Healthy Living

by **MARTY TURCIOS, MS**  
Executive Director  
Marty Turcios' Therapeutic Golf

**O**ur program, Marty Turcios' Therapeutic Golf, provides instruction and equipment for people of all ages and abilities using golf as therapy, free of charge to anyone with disabilities, several times a week at Wedges and Woods Driving Range here in Augusta. Call 706-854-0360 for the schedule.

As the founder and program director, I consider myself a golf instructor with a background in Therapeutic Recreation. I received my Masters' degree in Therapeutic Recreation. Most of my work experience during and following my undergraduate education, was with developmentally disabled adults. I felt that I wasn't really following my passion, the game of golf, which I had a knack for since age seven. But having a decent paying job right out of college directly across the street from Harding Park Golf Course in San Francisco, did allow me keep up my golf game. Although I was teaching a little golf, a full time job as a Recreation Therapist working with persons with Mental Retardation and Autism made it difficult for me to

develop a golf program and student base.

Since the early 1990's I had been teaching at various adult schools, volunteered with Adopt-A-Hospital program with the Northern California PGA, and established a therapeutic golf program for adults with autism. Establishing Non-profit status allowed me to receive donations to cover some of my expenses, collect used golf clubs for my students, promoting my life-long efforts. Not too long after my nonprofit was established, both the adaptive golf program and high school golf team was on the local news. Not too long after that we received worldwide exposure on The Golf Channel. The National of Accessible Golf, which provides funding for special golf programs, recommended me to the adaptive recreation department of the University of California, Berkeley. Rather than teaching golf to students with disabilities, I was able to work with non-disabled students from around the world. Unfortunately, the cost of living in California made the local disabled population dwindle, hence, we relocated here, in Augusta, Georgia.

The reader may be wondering, "When will I demonstrate why one writes about screwing around playing golf most of his life?" Here is the rea-

son: I was born with severe Cerebral Palsy! I'm not supposed to be able to play golf, more or less teach it. Many, sometimes including me, assume I should be dead! Yet, in spite of my severe disability, I'm play the best golf in my life. I recently played 18 holes

at Points South with 89 strokes and looking forward to my 60th birthday next year.

Future articles will help demonstrate how my experience and education not only tells a story, but a vision that is truly worth striving for.

## Living Long, Safely, and Well in Georgia: A Community Conversation

Submitted by  
**JEANETTE CUMMINGS**  
Director, Area Agency on Aging  
A Division of the CSRA Regional  
Development Center

**O**lder adult? Individual with a disability? Caregiver? Pre-retiree? Veteran? Service provider? The Division of Aging Services at the



Jeanette Cummings

Georgia Department of Human Services wants to hear your experience and learn from your insights as we design a strategic plan to address our communities' needs. We are hosting 12 sessions around the state to gather your input on the priorities and strategies in your community.

Invest two hours. Join the conversation. Influence the future.

CSRA State Area Plan  
Public Hearing: Wednesday,  
August 22, 2018; 10:00 a.m. -  
12:00 p.m.; KROC Center, 1833  
Broad Street, Augusta, GA  
30904.

Register on line at: <https://aysps.wufoo.com/forms/living->

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Contact for questions: Nicole Hodge, 404-656-4568; [nicole.hodge@dhs.ga.gov](mailto:nicole.hodge@dhs.ga.gov) or Jeanette Glenn Cummings, Director, Area Agency on Aging (AAA), 3626 Walton Way Extension, Suite 300, Room 115, Augusta, GA 30909; 706-210-2013; 1-866-552-4464; [jcummings@csraa.org](mailto:jcummings@csraa.org); [www.AreaAgencyonAging.com](http://www.AreaAgencyonAging.com); [www.csraa.org](http://www.csraa.org).

## "Voice Auditions with the Augusta Chorale" slated for Monday, August 20th

Special to *Senior News*

**"V**oice Auditions with the Augusta Chorale" are scheduled to be conducted on Monday, August 20 at Paine College, Augusta.

The Augusta Chorale commences its 36th performance season and is seeking new or returning members to continue its legacy to "Celebrate the Beauty of Song."

Auditions for all voice parts are by appointment only and will take place at Paine College, Augusta. Call Dr. Anderson, Artistic Director at (706) 830-0991 or (706) 836-9426 to schedule an appointment. Tenors and Basses are particularly encouraged to audition. The love of singing is all that is required, training will be given to read sheet music.

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# Give wisely when supporting Veteran Organizations

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

**O**n July 19, 2018, BBB Wise Giving Alliance (Give.org), the charity monitoring organization affiliated with the Better Business Bureau, joined with the Federal Trade Commission, state Attorneys General, and state charity regulators to help the donating public avoid misleading charity appeals and find trustworthy veterans' organizations to support. The event, named "Operation Donate with Honor," was held at the FTC's headquarters in Washington, DC to announce more than 100 enforcement actions against veterans' charities.

Americans have a strong interest in supporting charitable organizations helping veterans or active duty service members. The recent government actions that identified misleading appeals from charities claiming to help our service members should help donors realize how important it is to give with your head, as well as your heart. The BBB urges donors to exercise caution and check out organizations before making any giving decision.

As you respond to appeals from such organizations, the BBB offers the following advisory tips:

- **Mistaken Identity:** Watch out for name confusion. Many veterans' charities include virtually the same words in different order or slightly different form.
- **Check Outside Sources Before Giving:** Visit Give.org to check out a charity's trustworthiness by verifying that it meets the 20 BBB Standards for Charity Accountability. These standards address more than just finances; they also cover charity governance, results reporting, appeal accuracy, and donor privacy. Also, check with your state government's charity registration agency, usually a division of either the attorney general's office or secretary of state's office.
- **Avoid On-the-Spot Donation Decisions:** Be wary of excessive pressure in fundraising. Don't be pressured to make an immediate on-the-spot donation.
- **Find Out What They Do:** Don't assume what the veterans organization does based on their name alone. Review the appeal carefully and see if it matches program and financial information appearing on the organization's website.
- **Recognize Telemarketing Cautions:** Telemarketing can be a costly method of fundraising unless carefully managed. If interested in a call on behalf of a veterans' charity, always check out the organization online before donating. Many times, the telemarketing firm, and

not the charity, receives the bulk of your donation.

- **Be Wary of Unusual Donation Transaction Options:** Watch out if a charity solicitor asks for donors to send contributions using an unusual transaction method such as wire transfer, gift cards, or pre-paid debit cards. This could be a ruse to enable questionable solicitors to get funds quickly.
- **Learn How Donated Items Will Be Used.** If a veterans' charity is soliciting for used clothing, cars, furniture and other in-kind gifts, find out how they benefit. Sometimes the charity receives only a small portion of the resale price of the item or may have a contractual arrangement to get a flat fee for every household pick-

up, no matter what the contents.

- **Seek Out Financial Information.** Verify the accuracy of financial information in veterans' organizations appeals. Check out the charity's report on BBB's Give.org or review the charity's website for its latest financial information. The BBB Standards for Charity Accountability call for a charity to spend at least 65% of its total expenses on program service activities, as opposed to fundraising and administrative costs.

For more tips on giving to charities including mailing list removal, car donations, and sweepstakes appeals, visit our giving guidance and tips page.  
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*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).*



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- Transportation
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- Home Care
- Tai Chi and other Wellness programs
- Options & Counseling
- Help for People with Disabilities
- Home Modification, such as wheelchair ramps
- Caregiver Programs
- Diabetes Education & Prevention
- Volunteer Opportunities

Services are provided through private pay and government-funded options. The ability to pay privately offers an alternative to being placed on a waiting list.

Contact the CSRA Area Agency on Aging by dialing  
(866) 552-4464 or (706) 210-2018.

