

Senior News

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*Let's go to
Congaree
National Park!*

Story on page 5

Taking Care

Caregivers can take steps to prevent depression

by LISA M. PETSCHÉ

Family members and friends provide practical assistance and enhance the quality of life for ill or frail seniors who might otherwise require long-term care.



Lisa Petsche

The help they provide ranges from chauffeuring, shopping, running errands and paying bills to housekeeping, preparing meals, managing medication and assisting with personal care.

Other typical caregiver responsibilities include coordinating care and advocating for the ill person's needs. If the care receiver is cognitively impaired, they may also provide supervision to ensure safety. In addition, caregivers provide companionship and emotional support.

Although it has its rewards, the caregiving role can be physically, psychologically, emotionally and financially demanding. It is particularly challenging when it continues over a long period of time, and when the care receiver has complex needs, a demanding personality or mental impairment.

While a certain degree of stress is inevitable, when left unchecked it can lead to the caregiver becoming physically, mentally and emotionally run down. Depression may result.

According to the Family Caregiver Alliance, "a conservative estimate reports that 20 percent of family caregivers suffer from depression, twice the rate of the general population." The rate is even higher for those caring for someone with dementia.

If you are a caregiver, consider the following strategies for keeping stress manageable and reducing your risk of depression.

- Accept the reality of your relative's illness so you can appropriately plan for the future.
- Learn as much as possible about the illness and its management.
- Keep positive. Focus on what your relative can rather than can't do and on your strengths and successes as a caregiver.
- Do things that bring inner peace, such as meditating, writing in a journal or listening to music.
- Create a relaxation room or corner in your home? a tranquil spot you can retreat to in order to rejuvenate.
- Develop a calming ritual to help you unwind at day's end.

• Make a conscious effort to look after your health: eat nutritious meals, get adequate rest, exercise and get regular medical checkups.

• Stay connected to people whose company you enjoy.

• Simplify your life. Set priorities and don't waste time or energy on unimportant things. If finances permit, hire a housecleaning service or a companion for your relative, to free up some of your time and energy.

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

• Give yourself permission to feel all emotions that surface, including resentment and frustration, which are normal. Remind yourself that you are doing your best and are only human.

• Don't keep problems to yourself – seek support from a relative, friend, religious leader or counselor. Join a caregiver support group in your community or on the Internet.

• Accept offers of help. Ask other family members to share the load and be specific about what you need.

• Get information about community support services and take full advantage of them. Information can be obtained from your local office on aging.

Depression: An Overview

Contrary to popular belief, depression does not stem from personal weakness and the depressed individual cannot "buck up" or "snap out of it." Clinical or major depression is a medical illness involving a chemical imbalance in the brain.

The most common symptoms are as follows:

- a change in appetite, which may

result in weight loss or gain;

- change in sleep patterns – needing more sleep or experiencing insomnia;
- feeling tired or lacking energy;
- noticeable slowing of movements, speech or thinking;
- unexplained physical aches and pains, or exacerbation of chronic health issues;
- difficulty concentrating, remembering things and making decisions;
- feeling anxious, irritable or angry;
- feeling sad, and perhaps also crying easily, without any particular reason;
- feeling guilty, incapable, unlovable or hopeless;
- lacking interest in activities that normally bring enjoyment;
- withdrawal from social contact;
- preoccupation with death or recurring thoughts of suicide.

If any of the above symptoms persist for more than a few weeks and interfere with your ability to carry out activities of daily living, make an appointment to see your primary physician. In the case of suicidal thoughts, help should be sought immediately, through community crisis resources.

Depending on the severity of symptoms, treatment may involve counseling, antidepressant medication or a combination. The sooner help is obtained for depression, the easier it is to treat.

Lisa M. Petsche 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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2018 Georgia Golden Olympics Registration Opens May 1st

Special to Senior News

The 2018 Georgia Golden Olympics is scheduled for September 26-29, 2018 in Warner Robins, GA. The Warner Robins Recreation Department and the City of Warner Robins will be our gracious host again this year. The registration materials will be available by May 1 by email and on the games website: georgiagoldenolympics.org. Registration will be open until August 1, 2018. From August 1-15 registration with a late fee will be available. No registrations will be accepted after August 15, 2018.

The 2018 Georgia Event is a qualifying games for the 2019 National Senior Games in Albuquerque, New Mexico, June 14-25, 2019. Albuquerque is excited to be hosting the national event and have chosen some great venues for the events.

Start training now for the 2018 Georgia Golden Olympics and the 2019 National Games. For more information on the National Senior Games go to the website at nsga.com.

Make a Contribution to the Georgia Golden Games, Inc.

The Georgia Golden Games are funded by registration fees and by contributions from friends, organizations and others who have an interest in the health and well-being of older adults. If you would like to make a contribution toward the event and the programs offered, you may send to the address listed at the bottom of this newsletter or you may go to the website and make an online contribution. All contributions are appreciated and will be used to make the games even better. Thank you in advance. For information contact Georgia Golden Games, Inc., 770-867-3603 or visit georgiagoldenolympics.org.

Agency Alert

15 Common Health Risks for Seniors

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NOTE: Article written by a staff
member at The Senior Citizens
Council, Patricia Whisenhunt.

In the U.S., if you make it to age 65, data shows that you will have another 19.3 years of life, on average, according to the CDC. The criteria for a disease-free senior life is no smoking, appropriate weight, activity and sensible eating. If you have a chronic disease, a Geriatrician (a doctor who specializes in health concerns of seniors) can help you learn how to live well with it.

The 15 most common senior health risks in alphabetical order:
ALZHEIMER'S DISEASE accounted for 92,604 deaths of those over the age of 65 in 2014. Cognitive impairment has a profound impact on seniors relating to

safety and self-care either in the home or a residential facility.

ARTHRITIS affects 49.7% of adults over 65. The pain it causes can discourage being active. Doctors advise that activity will help maintain better health.

CANCER is the second leading cause of death. In 2014, it caused 413,885 deaths. The CDC reports that 28% of men and 21% of women over 65 are living with cancer. With early detection through screenings, many cancers are treatable.

DEPRESSION. The American Psychological Association says 15 to 20% of those over 65 have dealt with depression. It is a threat to senior health since it lowers immunity and can compromise the ability to fight infections.

DIABETES is a significant senior health risk which caused 54,161 deaths among adults over age 65 in 2014. It can be identified early with blood tests for sugar levels.

FALLS requiring a trip to the emergency room increase with age. Each year, 2.5 million of those over 65 are treated for falls; one third of whom are back within one year.

HEART DISEASE, the leading killer of adults over 65 and 489,722 deaths in 2014, affects 37% of men and 26% of women. High blood pressure and high cholesterol are major contributors to this disease.

INFLUENZA & PNEUMONIA, while not chronic, these infections are among the top 8 causes of death. Seniors are vulnerable to these diseases and less able to fight them. It's important to be vaccinated each year.

OBESITY is a contributing factor in heart disease, diabetes and cancer. The higher the number on the scale, the higher the risk.

ORAL HEALTH isn't limited to clean teeth and gums. Of those over 65, 25% don't have any natural teeth. As we age, our mouths become dryer and cavities are more difficult to prevent.

OSTEOPOROSIS can cause less mobility and disability if you should fall and break or fracture a bone. The National Osteoporosis Foundation estimates that 54 million Americans over the age of 50 are affected by low bone mass. By the year 2020, that number is expected to rise to 64.4 million.

POVERTY. A 2015 Kaiser

Family Foundation report shows that in 2013, 45% of adults age 65 and older had incomes below the poverty level. This makes doctor visits, medication and other essential health care needs difficult to afford.

RESPIRATORY DISEASES, is the third most common cause of death among seniors, with 124,693 deaths in 2014. Those living with asthma, chronic bronchitis, COPD, or emphysema are at a much higher risk for pneumonia and other infections.

SHINGLES. If you have had chicken pox, then shingles are a very real possibility. The National Institutes of Health say one out of three people over 65 will experience a bout of shingles before they reach 80 years of age. An effective vaccine is available.

SUBSTANCE ABUSE hits one in five seniors with alcohol and tobacco the top non-medical substances abused by survey participants. The most common concern is the interaction of these legal substances with prescription drugs which can cause falls, accidents and overdoses.

Wishing all of you good health!

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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.

Jesus is THE Light

by Regina Bigham

Jesus is the Light, the light of the world. With His love, we can all shine. With His love, we can conquer all things. We can lift our heads, even when there's sorrow. Knowing Him, we can face our tomorrows.

There is nothing greater, than the love of God. His love is pure unto us. If only we could just trust. Trust in Him, with all our heart. Believe that He truly is Lord. He'll fulfill all your needs.

We need this light. In a dark world, I stumble. We need this light for

to be humble. Some times, we get proud, too proud for ourselves. Jesus' light makes us aware. This light is His love, that He has for us.

His love is so great it cannot be measured. A love like this can only be treasured.

Recognizing the Power

by Brenda Tillman

*When you recognize God's power within you,
It's likened unto sunshine bursting through a gray cloudy day;
Like a drippy strawberry ice cream cone on a hot August day;
It's like strolling through red roses in botanical gardens,
Like riding Hawaiian waves,
Oh – the rush, the praise, the passion, the shout, the breath of fresh air that makes you dare to show His grace.*

Knowing that it is He who completes you, He who restores you, He who made you, He who

sent you, He who deserves all honor and glory for bestowing you with the talents you possess.

Yes, recognizing God's favor will have you shouting on rooftops, dancing on tin cans – praising the MAN, using your gifts and singing messages that uplift.

For it is all about Him and His children, hoping and praying that others will see before it is too late that He lives in them, gave them a gift, a talent to uplift not to bring down others but to share with their brothers, the gift within.

When you recognize God's power within you, nothing else matters. Your walk is different, your talk is different, your praise is different, and you know it is all about Him – when you recognize God's power within.

*Oh, you might not know it yet, but when it hits,
Recognizing God's power within!*

Probate Attorneys Save Heirs Time, Frustration and Money

By MICHAEL SMITH
and RICHARD BARID

The probate court system is unfamiliar territory to most people. For most people, their first introduction to this system is when a loved one dies.

Already dealing with loss and grief, they then learn that their loved one's assets must be processed through this legal system before they can be distributed, even if the deceased had a will.

Probate can be a lengthy and confusing process, which is why many people choose to hire a probate attorney who is familiar with the process and can ease the burden during a time of grief. Among an attorney's most important jobs are helping individuals navigate through this unfamiliar landscape and to setting reasonable expectations for those who haven't dealt with the process before.

Many people think that a will negates the need for probate. But probate court validates the will and provides a means of executing the will. During probate, the court will assess the deceased's assets, prioritize final payments to creditors, resolve disputes and identify and distribute remaining assets to heirs and beneficiaries. A probate attorney can expedite the process, minimize discomfort, and protect assets as much as possible.

Every probate estate is unique,

but generally the process starts with filing a petition with the proper probate court. The probate process is different from state to state so it is helpful to hire a probate attorney from the state where the deceased lived when she passed away.

If the deceased had a will, the document will list heirs and the executor, who is the person in charge of assessing and distributing assets. Sometimes a probate lawyer is chosen as the executor. Some families prefer to have a professional take on these responsibilities, although there is a cost for the service. If the person did not have a will, the court will appoint an administrator and determine statutory heirs based on the laws of the state.

Next, the executor or administrator will inventory and appraise the estate's assets. The executor will need to gather a list of all of the deceased's accounts, assets, and debts to submit to the court in a timely manner. The length of time needed to complete probate of an estate depends on the size and complexity of the estate and the schedule of the probate court.

The estate may be subject to outstanding debts or taxes which need to be paid before heirs can receive their inheritance. The executor may need to sell assets to satisfy debts. The executor will notify rightful creditors and make payments as directed by the court.

Finally, the executor will noti-

fy heirs and make final distributions according to the directions of the will or the court if the person died intestate, (without a will). Intestate distribution is prioritized depending on which relatives are living.

If a married person with children dies intestate in Georgia, the spouse receives at least one-third of the estate and the remaining estate is split between the children. If an unmarried person without children dies intestate, the estate goes to the parents of the deceased or to the siblings if the parents are already deceased. In absence of surviving relatives the intestate estate is donated to the county board of education to become part of the education fund.

The probate process can be difficult to navigate even without the added stress of grief. But a probate attorney can guide you through the process to ensure that your loved one's affairs are properly taken care of so you can focus on your family and the healing process.

Michael Smith and Richard Barid are co-founders of Savannah-based Smith Barid LLC, which specializes in estate planning, special needs planning and veteran benefits planning. They can be reached at 912-352-3999 or msmith@smithbarid.com or richard@smithbarid.com.

On the Cover

Let's go to Congaree National Park!

by CAROLYN BRENNEMAN

Let's visit Congaree National Park this May! This park is like a great forest, where we can take a walk or hike, sign up for a canoe ride, and enjoy the beautiful surroundings that nature provides.

This May, let's all take the time to explore the fabulous beauty of the Congaree National Park, just right over the border in South Carolina. We will be thrilled to meander down the wooden boardwalk through the lowland forest to view loblolly pines, cypress knees and tupelo trees. The large trees with their massive canopies block out a considerable amount of sunlight, and walking in this area, during the warm days, is a delight. We will enjoy the sounds of the birds including woodpeckers, and we may be able to view a bald owl!

This is definitely one of the great features of Congaree National Park. The abundant hiking trails are all around the forest, and many are easy to walk. The Bluff Trail, the Sims Trail and the Boardwalk Trail can be traveled by the beginner hiker as well as the experienced hiker. So, let's all try it out! The boardwalk starts from the Visitor's Center and goes through diverse old growth forest. You can listen for woodpeckers

hammering away in the tall trees above. The lower part of the boardwalk passes through a primeval bald cypress and water tupelo forest. You will see hundreds of unusual cypress knees protrude from the forest floor. The knees, part of the tree's root system, are thought to help aerate the roots and anchor the cypress in the area's wet soil. Congaree is noted for being one of the tallest temperate, hardwood forests in the world with loblolly pines as tall as 17 story buildings and with tall sweetgum trees. To be in this forest, is like stepping back in time in a wilderness area. We will really enjoy the beauty of the park with our grandkids and friends.

But wait. Have you ever wanted to take a canoe trip on Cedar Creek with a park ranger? The park offers a limited number of free guided canoe tours each year allowing visitors to experience the Congaree Wilderness of the last remaining old-growth bottomland forest in the United States. No canoeing experience is necessary and all ages are welcome. We can take our grandchildren with us on this adventure. The rangers provide instruction in paddling and give us an interpretation of the park and river as we paddle away in a group. While canoeing, we will see vivid colors, Spanish moss, and view



The entrance to Congaree

the diverse wildlife of the area and, we may see turtles, snakes, raccoons, and white tailed deer. The canoe trips are by reservation only. If you are interested in signing up for a trip, the dates for each month's Wilderness Canoe Tours can be found on the park's Calendar of Events. Hurry, as the reservations fill up quickly. Would you like to join us?

Now that the weather has warmed up, this is the time of year to enjoy the flowing waters in the river and take a hike through a most beautiful national park. So let's all plan a trip with our family, grandkids, and friends! For more information, visit www.nps.gov/cong or call 803.776.4396 for more information. Let's all take a trip and enjoy a fabulous outing!



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BBB Tips: Landscaping and lawncare

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

A beautiful lawn can be both appealing and environmentally friendly, but it can take a lot of work and be tricky for a do-it-yourself project. Hiring a landscape contractor or lawn maintenance service gives homeowners the professional help they need. Below, are things to think about specifically when it comes to your lawn and landscaping.

Lawn and plant care generally fall into four categories: landscaping, lawn maintenance, interior plant maintenance, and sprinkler systems. Before selecting a company, evaluate your needs. Some companies specialize in one area, while others offer a variety of services.

LANDSCAPING:

Landscaping companies design landscapes for designated areas, select the appropriate plants, and provide and install the plants.

LAWN MAINTENANCE:

Services generally include mowing, edging, weeding of flower beds, treating for insect disease, weed control, trimming of shrubs, irrigation systems checks, and fertilizing.

INTERIOR PLANT MAINTENANCE:

Most indoor plant maintenance companies offer such services as design, watering, fertilizing, pruning, trimming, insect and disease control, and cleaning. Some companies lease indoor plants, including blooming plants, with decorative containers.

SPRINKLER SYSTEMS:

Services provided by sprinkler

system companies include design installation and general maintenance and repair.

Once you have decided what services you need and have determined your budget, get recommendations from friends and neighbors with lawns and plants you admire. Check with BBB for Business Profiles on the companies you are considering and keep the following tips in mind when you call prospective vendors:

- Ask for a lawn inspection and free estimate. Services that quote a price without actually seeing your lawn cannot be sure what your lawn might need. Companies will sometimes charge you to discuss specific landscaping ideas to protect themselves against clients who want to get their ideas and implement them themselves. If you contract with the company, they will often credit you back for the design fee.

- Make sure you have a clear scope of work before asking for estimates. This includes defining the area to be worked on and what you want done. When getting bids, don't compare apples with oranges. Make sure that each company has included the same services. Also, be sure that each company breaks the cost down in the same way (per visit, month, year, etc...).

- Ask for references and pictures of other indoor or outdoor landscapes they have installed or maintained. If possible, visit these locations to get a first-hand view of the quality of their work. Ask the references about their experiences before, during and after the work was done.

- Get specifics on prices and be clear on what services are included. Are you paying for a specific project or ongoing maintenance? Do you

pay by the mow or by the month? What happens if it rains the day someone is supposed to come mow your lawn? Does mowing include edging? Find out what happens if you have a problem between contracts. Will the service calls be free or is there a charge? If you will be maintaining the landscaping yourself, ask for detailed instructions and be prepared to follow them.

- Check to see if the lawn care provider needs a license to work in your area. In particular, they may need a license to apply pesticides. Does the company provide liability and workman's compensation insurance to protect you in the event of an accident on the job? Ask for a certificate of insurance from the company's insurance agent.

- Get everything in writing and read all agreements and contracts carefully. Make sure the contract contains all topics discussed and promises made. Document the duration and expected results of the lawn care service. Some contracts are open-ended, meaning they renew until the client specifically terminates. Make sure you understand how that works and what you have to do to cancel. Be certain the contract lists the quantity, size, and types of plants and other materials.

Look for guarantees and refund policies. Some services may offer a guarantee of performance.

Others may offer refunds if they fail to meet your expectations. Get copies of anything you sign.

- Ask about timing and safety. Will

the work be done while you are home or when you are away? Are there any safety precautions you need to take during or after the work? If pesticides are being used, do you need to do anything to protect your family or pets?

- Get receipts for any money paid. If you make full payment in cash, be sure to obtain written verification from the company with a list of labor and material charges covered by the payment.

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@centralgeorgiabbb.org.

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Beware of fake claims by Opioid Treatments

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

Scammers are capitalizing on the opioid epidemic by marketing phony treatment options to the estimated two million opioid addicts in the United States. Trying one of these "cures" may seem harmless, but it's more than just a waste of time and money. Using products with unsubstantiated claims can prevent those addicted to opioids from seeking treatments that are safe and effective.

Here is how this scam works: you see an ad for a product that claims to ease opioid withdrawal symptoms. Many of these phony products claim to be a "miracle cure" with "guaranteed" results. Many brands stress that their pills are "all natural," "organic" and contain vitamins and herbs.

Phony dietary supplements are by no means the only scams to prey on the opioid epidemic. Scams involving phony treatment centers and insurance fraud are also becoming widespread, as described in several investigative reports.

Tips to avoid this scam:

Better Business Bureau offers these tips to help you or your loved one begin the treatment and recovery process:

- Be skeptical. Beware of any product making claims like "miracle cure" or "fast results - guaranteed." Many of these treatments that make these bold promises are not FDA-approved. Opioid dependence is a serious issue and takes time and effort to address; it won't happen overnight.

- Find help. The Substance

Abuse and Mental Health Services Administration (SAMHSA) of the U.S. Department of Health and Human Services provides a referral and information service. Consumers can call 1-800-662-HELP (4357) or visit SAMHSA.gov. All information is confidential and free.

- Check with a doctor. Before taking any dietary supplement, ask a health provider about the product's scientific evidence, side effects, and interactions with other medication. Learn more on FDA.gov.

- Research with BBB. Visit BBB.org to view the company's BBB Business Profile. Business Profiles include contact information, complaint history, and customer reviews. Read the details to learn more about previous customers' experiences.

- Report questionable claims. Contact your local BBB, FTC or the FDA if you discover any misleading or deceptive advertising.

For more details about this scam, read the FDA warnings about treatment scams at www.fda.gov. To report a scam, go to BBB Scam Tracker (BBB.org/scamtracker). You can also research ways to protect yourself from all kinds of scams by visiting 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

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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

Contact for questions: Nicole Hodge, 404-656-4568; 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@csrarc.ga.gov; www.AreaAgencyonAging.com; www.csrarc.ga.gov.

Older 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.

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Six tips to consider before you spend this year's Tax Refund

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

Do you spend weeks each spring eagerly anticipating your income tax refund? When the money finally comes in, is it gone tomorrow? You're not alone. Many consumers view tax refunds as unplanned bonuses, but it makes more sense to plan for that new chunk of change so it doesn't go to waste.

Making smart decisions with your money is a great way to reward yourself for all the hard work you did to earn it. It's easy to get caught up in the excitement of unplanned or extra cash, but you'll be glad you saved some of it for a rainy day when the time comes to use it.

Whether or not you are in need of debt relief, a tax refund provides the opportunity to improve your financial situation. The BBB recommends the following tips to tax refund recipients:

Pay down your debt. Refund checks usually arrive when many consumers are still struggling with holiday bills. Use your refund for some much-needed debt relief: pay off your credit card. If you have an outstanding balance on more than one credit card, you can either try to pay off the lowest balance card first (good for motivation) or direct the funds toward the card carrying the highest interest rate (wiser from financial perspective). Or, apply your refund toward other debts, like a car loan or a home equity loan.

Consider your financial goals. Are you trying to save for a down payment on a house or car? Do you hope to contribute to your child's college tuition one day? Consider applying your tax refund toward these goals. If you don't yet have a set of short-term and long-term financial goals, put one together. You'll be more conscientious about how you spend your tax refund, or any other extra money that comes your way.

Save it for a rainy day. Why not give yourself an even bigger return on your tax refund by putting the money into a savings account, CD or retirement fund? Your tax refund will continue to grow if you put it into savings or invest the money. Plus, it's always helpful to have a savings account to draw from when a major car repair bill, medical emergency or other unexpected expense comes along. That way, you don't have to borrow money and add to your debt-load.

Keep things in perspective. Working your way out of debt can seem like a daunting task. Perhaps you assume that a small tax refund check won't make enough of a dent in your debt. Think again. Every little bit helps. Paying down debt takes

time, but steadily increasing your monthly payments does have an impact. Just stay focused on the end goal. It may take years to pay off your debt, but your ultimate reward — being debt-free — will be well worth the effort.

If debt is a continuing problem, consider a credit counselor. Certified consumer credit counseling agencies can assist people who are facing financial challenges and are looking for debt relief. The BBB has information on more than 2,000 Credit & Debt Counseling firms, including hundreds of Accredited Businesses. BBB Business Reviews are available for free at www.bbb.org/search.

Consider investing in your home or in others. Even if your finances are in good shape, your refund check provides the opportunity to

improve your life or the lives of others. Use the money to spruce up your home or make it more energy-efficient. Improve your career opportunities by taking a class or training course. Use your refund to teach your older children how to handle money. Give them a portion of the refund and help them budget for school, clothing and entertainment expenses and savings. Finally, you may want to donate your tax refund to a charitable organization. You'll help improve the lives of others, and your charitable gift may reduce next year's tax burden. Check out BBB Wise Giving Alliance at www.bbb.org/charity for more information on trustworthy charities.

For more consumer tips, you can trust, visit www.bbb.org.

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Finding the right resources, information and assistance you need to remain healthy and happy in your home and communities can be confusing and frustrating...

BUT IT DOESN'T HAVE TO BE!

The CSRA Area Agency on Aging, a designated Aging and Disability Resource Connection (ADRC), can connect seniors, persons with disabilities, family members, caregivers and professionals with the resources and information they need.

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- Transportation
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- Home Care
- Tai Chi and other Wellness programs
- Options & Counseling
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- 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.

