

Senior News

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Larry Walker Extraordinaire!

Story on pages 5



May 2018
Vol. 32, No. 5

Taking Care

Caregivers can take steps to prevent depression

by LISA M. PETSCHKE

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 Petschke

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

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.

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Let us entertain you

by CLAIRE HOUSER DODD

Instead of pointing a finger, how about extending a hand?

Anonymous

And how are your squirrels today? Ours are less active since ARROW has taken over. However, we can't say exactly the same thing for our neighborhood cat that belongs to Dr. Lily Ward. Matt the Cat may not be coming around as much as usual as he was caught in one of the squirrel cages. It is hard to believe he could even fit into one of these cages as they are small, and he is NOT! Just glad he was OK. Although they said he was really mad. He's the reason for calling in help. We didn't want to put out poison as it may have harmed some of our wanted four legged friends.

Joe Thames had a shock the other day – thought he was opening

a can of field peas and snaps but had a can of greens. He was in such disbelief he went out to throw it to Karen who was speaking with us on the phone! What a joke. We all got a laugh out of it. Sounds like us reading the can in front of us and bringing home the one on the right.

We have lost another good friend, Betty Lou Groover: a Wesleyan friend, a cultural friend, a drama lover friend, and all around good fun friend. She shall be missed. We understand she fell and then pneumonia set in. The moral of the story... don't fall. Cherish your friends while you can. The obituary stated there would be a memorial June 9. We'll be there.

She was missed at the Wesleyan Reunion which was outstanding. We spent the weekend with Edwina Beale in Macon and had our class party at Susan McDuffey's house. The three of us were co-hosts this year and have been good friends and co-hosts for sixty-nine years. We met

at the Conservatory. Edwina was in the Drama Department with us and Susan in Music. Another thing, as far piano and playing the piano at many events, Edwina at almost every level of the DAR; and, we're still writing and talking! And we're still having fun together and loving remembering the good old times!

Becky Reddick is as crazy as the rest of us about her Grands. The cutest story we have heard yet is about Becky and Tatum, an adorable little girl of five. Not too long ago the two of them started a garden. They planted jelly beans of all colors. Tatum goes home with her Mommie and Daddy. The very next time she returns to visit Beck-Beck, low and behold the jelly beans have sprouted into Lolli Pops of every color and shape.

We had read about Nino's Restaurant still open in Atlanta on its original site; and, that Nino, the original owner, was still there. So excited we were planning a trip up when

Tim Youngquist invited us to ride up with him and Karen (here to oversee some construction at Blue Bird) to go to Scott's Antique Mall, The Asian Market out on Jimmy Carter Boulevard, and to have dinner. The day was fun and exciting. Scott's had quadrupled in size and was rather intimidating, but we saw really good stuff!

And, they were easy to talk into running back through town to eat Italian at Nino's. The trip was worth while, the food was fantastic, and the restaurant had maintained its great Italian flavor, but... NO Nino. That was a disappointment, but the new people were great, and we're planning a return trip. 'Course on a Saturday night the traffic was unbelievable. How did we put up with it for twenty years? It wasn't quite that bad then... except at times!

Serenity is not freedom from the storm. But peace amid the storm.

Anonymous

Online Purchase Scams are the Riskiest Type of Fraud

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

Online purchase scams are now the riskiest form of consumer fraud, according to a new BBB report. In 2017, consumers reported more than 47,000 scams to BBB Scam Tracker

(BBB.org/ScamTracker). BBB analyzed this information using its unique BBB Scam Risk Index to determine the riskiest scams based on exposure, susceptibility, and monetary loss. The findings show some significant changes from 2016:

- Tax collection scams decreased 60% in volume of reports, likely due to the arrest in India in 2016 of the ringleader of a network of call centers primarily responsible for the IRS scam
- Online purchase scams jumped from the 4th riskiest scam to the top spot, likely due to an increase in exposure
- Home improvement scams dropped from 1st to 6th riskiest, despite a number of natural disasters that traditionally bring out "storm-chasers"

Young people continue to be at higher risk for scams, and susceptibility decreases with age, although dollars lost increases when victims are older.

The most common online purchase scams in 2017 were related to pets, clothing, cosmetics, electronics, and automobiles. The offer of free trials was a common tactic for these online purchases: 67% of scams involving cosmetics and 60% involving nutrition products mentioned a free trial opportunity.

Another significant increase was in the category of investment scams, which tend to target older age groups and come with a higher average monetary loss. This scam type jumped from the 6th riskiest in 2016 to the 2nd riskiest in 2017.

Home improvement scams dropped from the riskiest scam in 2016 to 6th riskiest in 2017. Surprisingly, the drop occurred in a year marked by several weather-related disasters, including hurricanes Irma and Harvey.

The top ten riskiest scams in 2017 were:

1. Online purchase scam (up from #4 in 2016)
2. Investment scam (up from #6 in 2016)
3. Employment scam (no change)
4. Advance fee loan scam (up from #5 in 2016)
5. Fake check scam (down from #2 in 2016)
6. Home improvement scam (down from #1 in 2016)
7. Tech support scam (up from #8 in 2016)
8. Travel/vacation scam (new to top 10, #12 in 2016)
9. Family/friend emergency scam (no change)
10. Government grant scam (new to top 10, #11 in 2016)

One of the most common tactics of scammers is impersonation, where the scammer pretends to be a legitimate business that is well known and trusted by the consumer. The top legitimate organizations that were used by scammers in 2017 were: U.S. Internal Revenue Service; U.S. Government (Grant/Treasury/Reserve/Medicare); Better Business Bureau; Publishers Clearing House; and Microsoft.

Even though a phone call is the primary means of contact for all the reports, in the last year, websites took over as the top mean of contact for scams with monetary loss, which means that the susceptibility on the web is higher than phone calls overall.

Regardless of the scam, scammers often rely on the following tactics:

- The promise of getting a "great deal" (which is often too good to be true);
- Pressure to respond immediately with offers that are time sensitive and prices that "can't be guaranteed";
- Intimidation (for example, "You are under federal investigation"; "You will be arrested within one hour unless you call this number"); and
- Isolation, which aims to force a decision without others' opinions.

Scammers can also be very nice and personable, which can defy "bad guy" stereotypes and make targets more at risk.

Scammers are clever and are

always adjusting their tactics, so everyone is vulnerable. BBB Scam Tracker is helping us identify higher risks and debunk long-standing myths, but no one should let down their guard. For more information on specific scams and tips on how to avoid them, go to BBB.org/ScamTips. To report a scam, go to 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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Senior NEWS

Serving the Macon Metro Area

Website

www.seniornewsga.com

Publisher

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

Advertising

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

Columnists

Claire Houser-Dodd
Lisa Petsche

Published monthly. Business Office is located at 214 Wilsons Creek Bend, Bonaire, GA 31005. Approximate Monthly Readership: Metro Augusta, 27,000; Macon/Central Georgia, 21,000. Editorial and advertising copy deadline is the 15th of the month. Preference is given to editorial copy submitted earliest. Publishers do not accept any liability whatsoever for any material supplied by advertisers or editorial organizations including the use of trademarks, logotypes, slogans, or other service marks, or any claims made by such organizations and such organizations indemnify and save harmless the publishers in the event of any lawsuit or litigation. In the event of any publishers' error in the content of any advertisement, maximum liability shall be limited to the cost of the advertising area in which the error occurred. Publishers reserve the rights to edit or reject any materials submitted for publication. Editorial information you would like considered for publication should be mailed to: Senior News, 214 Wilsons Creek Bend, Bonaire, GA 31005.

CORPORATE OFFICE

Billy R. Tucker,
President/Publisher
Phone 478-929-3636
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seniornewsga@cox.net
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Senior News & Views of Georgia

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

Larry Walker Extraordinaire!

by CLAIRE HOUSER DODD

COVER:

Larry and Janice Walker

Not too long ago Larry Walker and his wife, Janice, were guests of the Fort Valley Study Club, where Larry told us his life and his political doings.

Amazingly, after thirty-three years in politics and practicing law since 1965, he has written two books. Let's see how he fit that in.

Larry has lived in Perry, Georgia, Houston County, his entire life. He graduated from Perry High School in 1960, and from The University of Georgia in 1965 with two degrees, (This is known as a Double Dog) one of which is a Law Degree. He and Janice have been married since college. They have four children and ten grandchildren. Larry and Janice have been partners for life and he credits her with much of his success... says "he couldn't do it without her."

Larry was elected to the Georgia General Assembly in 1972 following another Perry resident, Senator Sam

Nunn. He served in that capacity continuously until January 10, 2005.

In 1983, he assumed the duties of Administration Floor Leader for Governor Joe Frank Harris. Three years later, Larry was elected Majority Leader of the Georgia House of Representatives and he held that position for sixteen years.

In addition to these important jobs in Georgia History, he also served four years as Chairman of the State Legislative Leaders. Plus, for the 8th Congressional District of Georgia, he served on The Georgia Department of Transportation Board; and, in 2009, he was appointed by Governor Sonny Perdue to the University System of Georgia Board of Regents as an at-large member, from which he has just retired this year.

Learning all this, it is no wonder Larry Walker received the Legacy of Leadership Award, which is the highest honor The Middle Georgia State University can bestow upon an individual who has given so exemplarily to the Foundation. Congratulations are in order.

With all this diligent service to our state, Larry also wrote a weekly



Larry Walker and Foster Rhodes enjoy a relaxing "fishing" trip!

column for the Macon Telegraph for many years and continues to write bi-monthly for JAMES Magazine; and, in his spare time he has written two books... the first, "Life on the Gnat Line," which came out in 2010. It is a completion of his columns on family, politics, readings, folks and any and everything Southern.

His new book is being worked on as we speak. It is expected to be

published by Spring of 2019. The new book is about additional newspaper columns, some fiction pieces, and some articles written for JAMES Magazine, as well.

Looking forward to the new "Works in Progress" for Spring 2019. Congratulations, and thank you, for all you do for the State of Georgia... not the least of which is writing these "Southern Epics" that keep us all laughing.



Larry Walker was honored with Middle Georgia State University's Legacy of Leadership Award.

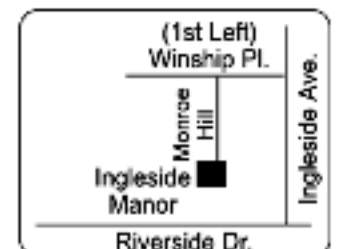
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For additional Services & Events listings, please visit our website at: seniornewsga.com.

Alzheimer's Association

886 Mulberry St., Macon
478-746-7050 or 800-272-3900
www.alz.org/georgia or
msmith2@alz.org

Central Georgia Regional Area Caregivers' Support Groups

Baldwin County
• 4th Thurs., 5:30 p.m., Holiday
Express, 2600 N. Columbia St.,
Milledgeville, 478-452-2511

Bibb County

• 2nd Tues., 11:30 a.m., Alzheimer's
Association, 886 Mulberry St.,
Macon, 478-501-7426

• 1st Wed., 10 a.m., Martha Bowman
UMC, 500 Bass Rd., Macon, 478-
746-7050

Houston County

• 4th Tues., 7 p.m., Houston Health
Care, Classroom #1, 1601 Watson
Blvd., Warner Robins, 478-923-2532

• 4th Thurs., 6:45 p.m., Centerville
Library, 206 Gunn Rd., Warner
Robins, 478-397-4669

Dodge County

• 3rd Wed., 6 p.m., Dodge County
Hospital, Education Building,
Eastman, 478-410-2685

Putnam County

• 3rd Wed., 10 a.m., First Baptist
Church, 115 N. Madison Ave.,
Eatonton, 706-473-5051

Upson County

• 3rd Thurs., 1 p.m., Upson Senior
Center, *Care Partner Memory Café-
PWD*, 302 S. Bethel St., Thomaston,
478-745-9629

Meals on Wheels of Middle Georgia, Inc.

Meals on Wheels of Middle Georgia, Inc. needs volunteers to help deliver meals to home-bound clients. Volunteers must have a valid Georgia driver's license and a positive attitude. If you can spare two hours a day one day a week, then you may just be the person needed. We're currently needing volunteers Mondays and Fridays. Meals on Wheels is a wonderful organization which takes pride in everything it does. This program would not exist without volunteers.

If you are interested in volunteering, please contact our Volunteer Department at 478-745-9140.

DivorceCare Offered By Central Baptist Church

Divorced? Separated? Find help at DivorceCare.

DivorceCare is a special weekly seminar and support group for people who are separated or divorced. The group meets at Central Baptist Church located at 1120 Lake Joy Road, Warner Robins. Childcare is provided for babies through 5th grade.

For additional information call 478-953-9319.

Volunteers Needed

GeorgiaCares, Georgia's State Health Insurance Assistance Program (SHIP), needs volunteers to assist seniors and persons with disabilities with Medicare problems, fraud, and abuse. Must be computer savvy. Rewarding volunteer work. Call Carol Cannon, GeorgiaCares Coordinator for the Middle Georgia Regional Commission/Area Agency on Aging, at 478-751-6489 or email: ccannon@mg-rc.org for details.

Houston County Council on Aging/Meals on Wheels

Houston County Council on Aging/ Meals on Wheels is a non-

profit that delivers meals to home bound seniors. We have openings for seniors in need of meals and for volunteers able to distribute meals. Please call Alesha Mathis, Meals on Wheels Coordinator, at 478-328-6070 for more information, to sign up for meals, or to volunteer.

Central Georgia Genealogical Society
Meets 2nd Mon., 7 p.m., Flint
Energies Conference Room, 900
Hwy. 96, Warner Robins. For complete details call 478-987-7260 or visit www.cggs.org.

Ocmulgee Water Trail's "Paddle the Forks" scheduled for May 12th

Special to Senior News

Paddle the Forks is coming up on Saturday, May 12th and, according to the Ocmulgee Water Trail Partnership (OWTP), river enthusiasts are excited about this particular paddle!

Event planners are expecting more than 70 to sign up for the third annual event down the Ocmulgee River. The fourteen-river-mile paddle should take no more than six hours and is appropriate for all paddlers (if you do not have your own canoe or kayak, resources can be found at www.ocmulgeewatertrail.com).

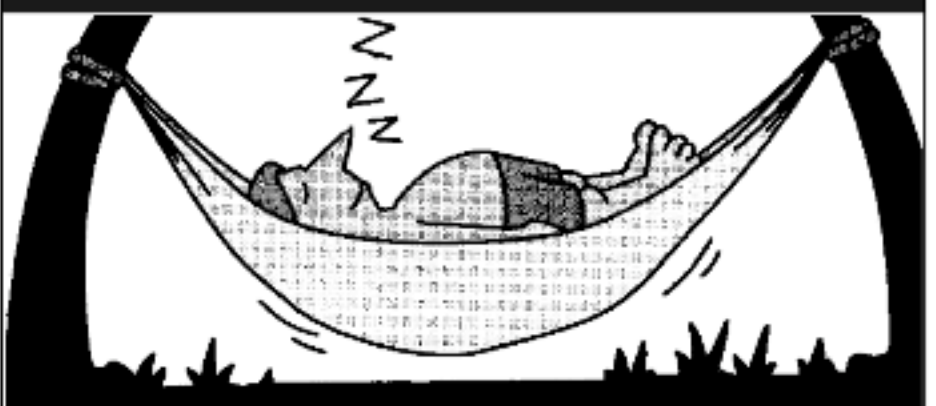
It will begin at 8:00 a.m. at the Lumber City Landing, go by the confluence of the Ocmulgee and Oconee Rivers (which forms the Altamaha River), and conclude at Towns Bluff in Hazelhurst. Your paddle fee includes a tee shirt,

lunch, and a chance to win a variety of door prizes. Proceeds will be used to support Ocmulgee River educational and outreach programs.

The Ocmulgee River Water Trail Project began in 2010 as a partnership between just a handful of communities along the river. As the established trail garnished momentum, discussions circulated about expanding it to include a 200-mile section from Macon to the start of the Altamaha River near Lumber City. The result was to create OWTP which is comprised of representatives appointed from the ten counties along the river corridor. Each of the following counties works together to support an advisory committee and coordinate with board members: Ben Hill, Bibb, Bleckley, Dodge, Houston, Jeff Davis, Pulaski, Telfair, Twiggs and Wilcox.

For registration information, visit www.ocmulgeewatertrail.com/events or call 478-951-6680.

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Opinion

The Academy in 2018

by DANIEL W. GATLYN, USN Ret.
Minister/Journalist

If you have checked with "The Daniel" – as in Webster – you would know that such is defined as "a school or college for special or advanced instruction," the likes of which are numerous in our land! And at this writing, most citizens are familiar with locations, costs, standings of merit, curriculums, faculty members, methods, liabilities, advantages... and much, much more!!! It appears to be the dream of American Leadership (from parents to presidents), that every breathing boy and girl should be bathed in the atmosphere of academia!!! To add to the "wooing and winning" of such adventures is the pay scale attached to those exiting these institutions! You would think after two hundred (plus) years of Administrative and Educational escapades we would have our scholastic ducks in a row; but, such is not the case! Questions by the hundreds are posed daily as to the rationale of such journeys!

Conditions in 2018 are worse than ever!!!

One may guess that I am being unfair with my summation of what goes on (and what comes out) of our classic corners of cumulative knowledge! That is, until they are completely honest as to the price we pay; not just in coins, but in nerves, politics, play land, and party time! To speak factually, grades of the majority are nothing to write home about... especially if you investigate the practical side of matters! If one has the urge to notice, a grand percentage of those about to graduate have no idea of governmental values, the Constitution, geographical sites, or even who is Vice President of America! If you missed this, you are

either smoking something, or your IQ is in the cellar!!

In recent hours innumerable students are searching for someone to pay their student loans – after "nine terms" sporting a curriculum of advanced computerese/socialism/sex habits of the equatorial beetle – an ultra liberal experience that really does not sell on any reasonable market!

Consider this! American

Taxpayers are subsidizing an extended stint of questionable academics for graduates who then work overtime endeavoring to dismantle the American manner of government, morals, and pursuits! If you have judged that as rational, you are part of the problem! Some of credible expertise are taking note.

Having spilled my heart, and my observance of current conditions nationwide, let me quickly pause for

a personal redemption! I am not against education! In fact, I steadfastly endorse the utilization of credible Institutions! It is the product that leaves the Academy which upsets me! Third generation professors breed radicalism into the curriculum; which in turn, infects the nation. Masters of numbers, who have difficulty finding the door!

This nation desperately needs to reassess the College factor!!!

BBB Advice for Avoiding Auto Repair Scams

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

When your vehicle needs repairs, you don't need a crash course in auto mechanics, but you should know how to find a reliable shop and mechanic. Better Business Bureau recommends following a few key pointers to ensure that your automobile gets fixed without a glitch. While most auto repair shops are legitimate, there are always those unscrupulous few that end up sucking thousands of unnecessary repair dollars from consumers. In 2017, BBBs received just under 10,000 complaints against auto repair services and fielded more than 1.5 million inquiries from consumers looking to find a reliable business in the industry. Many of the complaints received by the BBB fell under billing, service, and refund and exchange issues.

Whenever you take your car to the shop, never try to diagnose the problem yourself. Describe the symptoms and ensure that the work cannot begin until you have a written estimate and given your authorization. BBB recommends considering the following advice when taking your car in for auto repair services:

- Check your warranty. If you have a

problem with your vehicle while it is still under warranty, follow the manufacturer's instructions, which may require that repairs be made at an authorized dealership.

- Ask around. If you are looking for a qualified, independent shop, ask friends for recommendations, or request a list of BBB Accredited Businesses that do the type of auto repair you need. Be sure to check with the BBB about the shop's reliability at bbb.org. Look for shops that display certifications. For major work, such as brakes, transmission or engine repair, you will need to find a shop employing a specialist. The BBB recommends finding a reliable repair shop long before you have a problem, that way you are never rushed to make a decision.

- Ask all the questions that you need. Don't be embarrassed to request explanations. Don't rush the technician into making an on-the-spot diagnosis of the problem. Ask to be called and apprised of the problem, course of action, and cost of work before any work begins.

- Before authorizing repairs, get a written estimate for parts and labor. Tell the shop to get your permission before making additional repairs. Ensure you receive notification by having the service manager write a request on the bottom of the repair

order. Give phone numbers where you can be reached and, before you leave, be sure to understand all shop policies regarding labor rates, guarantees, and acceptable methods of payment.

- Get everything in writing. When you pick up your vehicle, get an explanation of all work completed and get all guarantees in writing. Ask that any major new parts that have been installed be pointed out to you. Your repair bill should be itemized so, if a problem occurs later, you can prove the item is covered by the guarantee.

For more consumer tips you can trust, visit 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 by visiting bbb.org, by emailing info@centralgeorgia.bbb.org, or by calling 800-763-4222.

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15 Common Health Risks for Seniors

by **PATRICIA WHISENHUNT**
Staff member at The Senior
Citizens Council, Augusta, GA

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!

Three-day "cooling off" rule explained

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

"A salesman came to my house selling magazines, and I signed up for a long-term subscription that I really do not want or need just to get him to leave. Can I cancel the subscription?"

Better Business Bureaus often hear questions like this from consumers who are not sure of their rights regarding cancelling purchases. Under the Federal Trade Commission's "Cooling-Off" Rule, consumers have three business days to cancel any purchase of \$25.00 or more that was made in the consumer's home or \$130 or more for products sold somewhere other than the seller's usual place of business; such as a rented hotel room, conference center or restaurant. The "Cooling-Off" Rule also provides protection for consumers who purchase items at a product party given in a private home.

The "Cooling-Off" Rule DOES NOT apply to: sales made at the seller's usual place of business; sales made totally by mail or phone; sales for real estate, insurance or securities; and sales for emergency home repairs. The Rule also DOESN'T apply to sales that begin as retail transactions at a business establishment and are completed with the signing of a contract in the consumer's home or vehicles sold at off-site tent sales.

In cases where the Rule does apply, the seller must give the consumer proper cancellation forms along with any contract or receipt pertaining to the sale. The date of the sale should be noted on the cancellation form, which must read in part, "You may cancel this transaction without any penalty or obligation, within three business days from the above date."

Consumers who decide to cancel the sale should sign and date the cancellation forms, and mail or deliver a copy to the address given for cancellation any time before midnight of the third business day after the date of the

contract. Since proof of date is important, the cancellation form should be sent via certified mail with a return receipt requested. There is no need to give a reason for cancellation. You are allowed to simply change your mind.

To avoid having to cancel a purchase, the BBB advises consumers to check the BBB Business Review of any company prior to signing a contract; get bids from three different companies; completely read and understand a contract before signing

it; never sign a blank contract and never allow a salesperson to pressure them into making a quick decision.

For more information on this rule, visit FTC.gov and for more tips you can trust, visit BBB.org.

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