

# Senior News

Serving **MACON** & CENTRAL GEORGIA

Information For Ages **50 PLUS!**



***Edwina  
Hall Beall  
wears many  
hats!!***

***story on page 5***

October 2018  
Vol. 32, No. 10



## Taking Care

# When Cancer Hits Close to Home... Help for Caregivers to Manage the Stress

by LISA M. PETSCHÉ

**A** diagnosis of cancer is life-changing for the diagnosed person and those close to them. Not only does it cause anxiety and fear, but it also launches them into a whole new world of medical information and procedures. Life suddenly revolves around consultations, tests and treatments, and the outcome is uncertain.

If the diagnosed person has pre-existing health conditions, such as dementia, their care needs are multiplied.

If you are caring for a relative with cancer, the following are some things you can do to help manage the stress.

### Accept

Accept the reality of the illness. Let go of any bitterness resulting

from interrupted plans and dreams so you can channel your energy in constructive ways.

Allow yourself to experience all emotions that surface.

Bear in mind that cancer affects people physically, mentally, emotionally and spiritually and that, although there may be similarities, no two people will experience it the same way.

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

### Learn

Educate yourself about your relative's type of cancer. Share the information with family and friends to help them understand.

Research community services that can help. The local Cancer Society branch and office on aging are good resources.

### Communicate

Allow yourself time to adjust to your relative's illness and the

changes it necessitates. Your relative will also need time to adapt. Be patient and keep communication lines open.

Allow your relative to express any and all emotions. Don't try to talk them out of their feelings, discourage tears or change the subject because of your discomfort.

Involve your relative (if able) and other family members in decision-making as much as possible. Don't shoulder all of the responsibility.

Ask questions and express concerns when meeting with health professionals. Bring a notebook to appointments.

Keep loved ones informed of changes in your relative's treatment plan and health status, but only tell them what your relative is comfortable sharing. A valuable resource from the American Cancer Society (ACS) is called MyLifeLine and can be found at [www.mylifeline.org](http://www.mylifeline.org); it's a free social network for cancer patients and caregivers that "connects them to their community of family and friends, allowing them to share their cancer journey, get support, and focus on healing."

### Prepare

Find out what to expect in terms of caregiving skills, medical equipment and community supports likely to be needed.

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

Help your relative complete legal paperwork such as advance directives, powers of attorney and a will.

### Simplify

Eliminate as many sources of stress in your life as possible. Set priorities, streamline tasks and learn to settle for less than perfection.

Take things one day at a time so you don't become overwhelmed.

Learn to live in the moment and focus on life's simpler pleasures.

### Practice Self-Care

Set aside quiet time each day, to nurture your spirituality and help keep you grounded.

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

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

Find something relaxing you can do every day – perhaps reading or listening to music.

Schedule regular breaks. Take a couple of hours, a day or an overnight. By being kind to yourself this way, you'll be more effective when you resume your caregiving tasks.

### Connect

Stay connected to your friends.

Find a person you can talk to openly – someone who will listen and empathize. It's important to express your thoughts and feelings.

Talk with other caregivers. Join a support group in your community or online.

### Get Help

Accept offers of help. Ask other family members to pitch in and be specific about what you need. Take advantage of outpatient and home care services in your community. For referrals to programs and resources (as well as cancer information), call the ACS Helpline at 1-800-227-2345 or go online to [www.cancer.org](http://www.cancer.org) and use the Live Chat feature.

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

## GEORGIA DERMATOLOGY & SKIN CANCER CENTER



**WARNER ROBINS**  
212 Hospital Dr.  
**922-9281**

**MACON**  
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## Let us entertain you

by CLAIRE HOUSER DODD

**C**olumbus Day, Oct. 8th, is coming up. It is to celebrate Christopher Columbus, who discovered America in 1492. He was an Italian explorer who sailed under the au species of Isabella, Queen of Spain. He lived from 1446 to 1506. Sixty years. Just imagine the voyages, explorations, and excitement he jammed into those sixty years. He is recorded to have discovered America at the age of 46. Nowadays, a young man. Not so back then! This brings to mind a book we had about Eric the Red, a Norwegian navigator who discovered and colonized Greenland in the 10th century AD, five centuries before Columbus; and, his son Leif Ericson who was also credited with discovering America. We had the book of either a cousin of ours or a cousin's cousin. (Some such nonsense caught our interest)!

This book caused our first discussion with our first-grade teacher, Miss Penelope, at Cooper Hall in Rome. Our book was big and had wonderful pictures of the explorer. We were unduly impressed. Having an extra smart teacher, it all came out in the wash. We also read our book at school! Funny how these little incidents are so imbedded in memory.

While reading a "Good Health" book, we came upon the word "frankincense." Wow! Don't know that we had seen it except for the Wise Men gifting Jesus... so – we paid attention. It is Boswellia, one of Nature's most powerful anti-inflammatory medicines. Yep. We were seeking a natural way to take care of Rheumatoid Arthritis. We'd been zeroing in on Curcumin with turmerones, put together by Terry Naturally. That's the herbal company that promises your money back if the meds don't work. It's true. We had one box of capsules that worked. Went back to get another and they

didn't have the exact box. We got another, very similar Curcumin with turmerones, but it did not work. It did nothing. We returned it to Mia's in Macon and got our money back. We are now trying a new one plus one from The Vitamin Shop in W.R.

However, frankincense caught our attention. Just jumped out from the page! On further inspection, we see that it is actually gum resin from various trees in Asia and East Africa. It is also burned as an incense, but in this article we were reading, it is known as Boswellia, one of Nature's most powerful anti-inflammatory medicines reaching a type of inflammatory pathway that most drugs don't reach. Still one of the few botanical ingredients that fight 5 Lux inflammations. One that Curcumin does not reach, and curcumin is known as "the golden child of inflammatory relief." Our thought is that the meds we bought at first contained Boswellia, and the present one does not! The best type of Boswellia

is standardized to include at least 10 percent of AKBA. Be careful and do not choose an unstandardized type. It won't do the job! And those of us who hurt want the job done! It's not easy. It takes a lot of reading. Read the labels!

While visiting last weekend, Grand Matthew found his spurs that he had left at out house. During the "spurs" conversation, "Don't wear your spurs to school," came up. Sounds a bit like Will Rogers to us. Or Mark Twain? Either or both would have been capable of originating that quip. Whatever, we laughed and thought "Good Advice!"

Since school has started, let us tell the one about the little second grade girl who told her grandmother she had learned how to make babies at school! Horrified, her grandmother asked "How?" Susie said "change the y to I and add es."

Remember, "Don't squat if you are wearing spurs!"

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## Don't get soaked buying a flood-damaged car

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

**R**ecent flooding from Hurricane Florence has damaged a multitude of automobiles. If you are in the market for a used car, the Better Business Bureau cautions you to watch out for flood-damaged vehicles that will soon begin to pop up in our area. Unsuspecting consumers, particularly those living in regions of the country unaffected by hurricanes or flooding, are led astray by fresh upholstery, new carpeting and bargain prices.

After a vehicle has incurred flood damage, the insurance company may declare it a total loss. When a car is declared a total loss, it should be sent to the junk yard. However, many of these cars are often sold at auction as 'salvage' vehicles. Then, they may end up for sale on used car lots, in classified ads, or online on Craigslist.

After a thorough cleaning, new carpet and floor mats, these cars may look just as good as any other car on the surface. Buying a car that has been exposed to flood waters can have hidden problems including mold and mildew, rusty wiring, computer malfunctions, airbags that don't inflate and much more.

BBB has 10 tips to help you spot these former flooded vehicles, which could be sold as "good clean used cars:"

- Ask to see the title of a used car. Check the date and place of transfer to see if the car came from a flood-damaged area and if the title is stamped 'salvage'.
- Check all gauges on the dashboard to make sure they are accurate, and look for signs of moisture.
- Test the equipment including

lights, windshield wipers, turn signals, cigarette lighter, sound system, heater and air conditioner several times to make sure they work.

- Flex some wires under the dash to see if they bend or crack, since wet wires become brittle upon drying and can crack or fail at any time.

- Check the hard to reach interior of the trunk and glove compartment, and beneath the seats and dashboard for signs of mud, rust or water damage.

- Look for discolored, faded or stained upholstery and carpeting. Carpeting that has been replaced may fit too loosely or may not match the interior color.

- Check for a well-defined line, or 'watermark', and for musty odors resulting from mildew.

- Check the car dealer's BBB review to see if they have a history of complaints.

- Ask the dealer directly if the car has been damaged by floodwater.

- Get a vehicle history report based on its VIN number.

Before you buy any used car, you should always get a pre-purchase inspection by a trusted mechanic of "your" choosing, not a referral from the seller. The extra cost now may save you thousands of dollars in the long run if major problems are discovered.

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).*

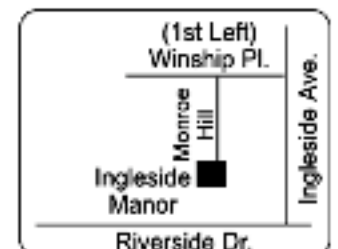
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# Senior NEWS

Serving the Macon Metro Area

## Website

www.seniornewsga.com

## Publisher

Billy R. Tucker  
478-929-3636

seniornewsga@cox.net

## Advertising

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478-929-3636

seniornewsga@cox.net

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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.

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## CORPORATE OFFICE

Billy R. Tucker,  
President/Publisher  
Phone 478-929-3636

www.seniornewsga.com

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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.

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## THERE'S A WORSE PLACE

by Mrs. Mildred Carter

*Oh, You and I need to know and  
always remember that there's a  
Place that is worse than any  
Prison or any Jail.  
And, that Particular Place is called  
Eternal Hell.  
And, dear friend, someone's soul  
burns for ever and ever in Hell.*

\*\*\*\*\*

## OCTOBER SKIES

by Sherry Johnson

*A swaying pine against a clear  
blue sky,  
Majestically, a cloud rides high  
above,  
The wind so softly blows it seems  
to sigh,  
And tells us of our father's endless  
love.*

\*\*\*\*\*

## LATIN LOVE

Joanne Kenzy  
August 30, 2018  
www.thepoetqueen.com

*Lost in the sounds of time  
Through the blue smoke, rhythms  
and rhyme  
Mingling with the stars up above  
Come binding sounds, chords that  
we love*

*Classical ribbons creating hues*

*Like an angel kissing the strings  
Samba rhythms born in Brazil  
Epitomes of words that are with  
us still*

*Magical music painted on silence  
Inexpressible voices of silk  
Two gods blending in harmony  
Unwrapping love for the world  
to see*

*Through quiet nights of the universe  
The Latin love springs forth  
Quiet nights, like when we dream  
Is sung by Sinatra and Antonio  
Jobim*

\*\*\*\*\*

## TUNNEL VISION

by Sydney M. Carter, Sr.

*The world has accepted Satan's  
offer of money, greed, and lust;  
and, has completely abandoned  
the divine principle of "In God  
We Trust."*

\*\*\*\*\*

# 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 or E-mail: info@centralgeorgia.bbb.org.*



## On the Cover

# Edwina Hall Beall wears many hats!

by CLAIRE HOUSER DODD

COVER: Edwina Hall Beall

**E**dwina Hall Beall is into many things. She wears many hats. But only being five feet tall (or a bit less) she is hardly big enough for one person or one hat!

Having been friends since our Wesleyan days when her family moved up from Fort Pierce to live on College Street while Edwina attended the College her first year before coming to her senses and joining us at the Conservatory right down the street from her house.

We were in the Theatre Department, and Edwina was exactly the right height for us to prop an elbow on her shoulder. Which we did. Often. She wouldn't realize it at first, but when she did, we had a laugh.

Edwina married Dennis John Flanagan Beall, of Macon, soon after graduation. We were in her wedding party and enjoyed many of their anniversaries with them after that.

Dennis and Edwina had two girls, Denise and Margaret, and four grands, two boys and two girls.

Having come from an old family with American Revolutionary ties, Edwina joined the Daughters of the American Revolution, of which she was past State Regent. She has been a leader in that aspect of her life for 54 years. Often, we called, and Dennis would tell us she was off

on one of those DAR trips to Washington D.C.

September 22, Edwina attended a Constitution Week Luncheon in Atlanta at the Dunwoody Country Club. This was a meeting of the DAR. This is the culmination of the week when all schools are supposed to be teaching the students all about our Constitution.

Mrs. Dennis Beall was also a member of Children of the American Revolution:

Senior State Officer; Past First Vice President, Past Corresponding Secretary, Past Senior Society President.

Other Hereditary Organizations Edwina supported: United Daughters of the Confederacy – 64-year member; The Continental Society Daughters of Indian Wars – Past Recording Secretary General; The Georgia Society of the Dames of the Court of Honor; National Society Colonial Dames Seventeenth Century; National Society Daughters of Colonial Wars – Past State President, Past National Historian; National Society Daughters of the American Colonists; National Charter Dames and Barons – State Regent; National Society Sons and Daughters of Antebellum Planters 1607-1861; Sons and Daughters of the Colonial and Antebellum Bench and Bar 1565-1861; Order of Descendants of Colonial Cavaliers; United States Daughters 1812 – Civic Activities; Wesleyan College –

BFA Degree, Past President Macon Wesleyan Alumnae Association, Past Third Vice President National Board; Cherry Blossom Festival – Volunteer and Docent; Loaves and Fishes Ministry – Board Member

Although Edwina is small of

statue, Edwina is tall of achievements. A friend from Wesleyan and a friend for life; and, one we are very proud to claim. Congratulations, Edwina, for all you've done for our outstanding past. God Bless You and America!



Edwina Beall plays Claire Houser-Dodd as a "base fiddle" during a performance at Eglin Air Force Base in Pensacola, Florida during their Wesleyan days.



Carolyn Hanf (left) and Edwina Beall.



Edwina Beall with Georgia Daughters.



## MACON METRO AREA Senior Services & Events Directory

For additional Services & Events listings, please visit our website at: [seniornewsga.com](http://seniornewsga.com).

### Coliseum Health System "Medicare Made Easy and Advanced Directives"

Coliseum Northside Hospital, 400 Charter Blvd. For complete information call 478-746-4646.

### H2U Activities

For information call 478-765-4116

### Medical Center Navicent Health Golden Opportunities

The Wellness Center  
3797 Northside Drive, Macon 478-757-7817

### Heartworks

389 First St. (Inside the MHC)  
478-633-9090

### Central Georgia Rehabilitation Hospital;

3351 Northside Drive; 478-201-6500

### Alzheimer's Association

886 Mulberry St., Macon  
478-746-7050 or 800-272-3900

[www.alz.org/georgia](http://www.alz.org/georgia) or

[msmith2@alz.org](mailto: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.

### Macon-Bibb County Parks & Recreation Department Senior Center

1283 Adams Street Macon, Georgia  
31201; Phone: 478-751-2790, 478-  
751-9238; Daily activities 9:00-2:00

### Warner Robins Senior Citizen Services (50+ Years Old)

#### Warner Robins Recreation Department - Felicia Wright, Director

Email: [FWRIGHT@wrga.gov](mailto:FWRIGHT@wrga.gov); 478-  
293-1066

#### Senior Activity Center

152 Maple Street, Warner Robins  
Office: 478-293-1066

### 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 Bunn, GeorgiaCares Coordinator for the Middle Georgia Regional Commission/Area Agency on Aging, at 478-751-6489 or email: [cbunn@mg-rc.org](mailto:cbunn@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.

### The GeorgiaCares Program

The GeorgiaCares Program helps people with Medicare understand their benefits, make informed decisions about health care options and provide ways to protect themselves from Medicare fraud, error and abuse. Call 1-866-552-4464 (option 4) or (478) 751-6489 to schedule an appointment at a counseling station in Baldwin, Bibb, Crawford, Houston, Jones, Monroe, Peach, Pulaski, Putnam, Twiggs and Wilkinson Counties. Visit [www.mygeorgiacares.org](http://www.mygeorgiacares.org) for counseling site locations and hours.

### Volunteer Opportunities to Support Homeless Children and

### their Families.

Family Promise of Greater Houston County is a 501.3.c network of 35 local churches, agencies, and resources in the community providing shelter, food, and support for homeless children and their families... addressing homelessness one family at a time. Since our program opened its doors to our first family in 2013, 121 children have been able to move into sustainable homes; and, these numbers grow every few months as families graduate from our program. A multitude of volunteer opportunities exist from providing a meal, serving as an Office Angel, assisting with our "Moving In" Team, and many, many more. If interested in volunteering or if you know of someone who might be in need of these services, call 478.321.8181; or, for details and an updated list of opportunities, check out our website: [www.familypromisehoustonga.org/GetInvolvedTab](http://www.familypromisehoustonga.org/GetInvolvedTab).

### Prater's Mill Country Fair

Prater's Mill celebrates 47th Anniversary. Sat. & Sun., Oct. 13 & 14. For details call 706-694-6455 or visit [www.pratersmill.org/fair](http://www.pratersmill.org/fair).

### 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](http://www.cggs.org).

## Tired of Retirement?



## Want Some Extra Spending Money?

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## Opinion

# How to Live Longer!

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

It seems obvious that not everybody on planet earth is interested in a lengthy tenure; for a host of practicalities are summarily discarded, resulting in an early demise for many. I mean when you read the obits, and realize that ages for the departed are 26-36-46, even those without a diploma are aware that "something is not only wrong in Denmark... but Peoria as well." But for those who are seriously concerned about an extended life, attention to details can make it so! I am approaching eighty nine... so some of what I say is credible.

First of all, one needs to acknowledge that the Creator has first (and last) say! He "runs the program," and it's schedule! Defy (or ignore) that and you are half way to an early sepulchre.

Secondly, you have been entrusted with a body – the condition of which is greatly up to you. We are talking personal care; such as intake, conduct, and outlook.

When they say "eat your peas," the message is consume a sensible array (and not the entire garden). It can be done with wisdom, or "garbage in... garbage out." Constant

Gourmet and chocolate is for those with a weak will and big bottom.

Next, an exercise pattern of some kind is necessity. Walking, running, swimming are of great benefit.

Statistics indicates that one half (round figures) of all fatalities are from Heart Disease or Cancer. Credible life pursuits of diet, exercise, and approved/precautionary pharmaceuticals can deter a large portion of adverse physical problems... and add years to your life.

"Sipping and sniffing" will not aid the matter. Opioids can (and does) lead to last rites. Accidents (traffic, home, job, sports) also account for a telling percentage of early death. This crazy world demands that you face each day, and situation, alert and equipped to cope with every circumstance. This calls for honoring proper sleep habits, speed limits, and safety devices. (Slow down and fasten that seat belt!)

While homicide is not an accident, some 40,000 are victims each year in America. Much of this could be prevented by avoiding dangerous areas and hours. Be realistic, bars and desolate streets at 3 a.m. are fertile ground for assault and mayhem; and, illegal activities only amplifies the scenario.

A solid contributing factor to extended years is the social-mental-psychological dimension. You may never know the exact benefits derived from an optimistic spirit, a virtuous mannerism, and a determination to abide by a commendable

moral standard. Faith and confidence play an important part of survival. Thousands die of depression and anger.

Stand tall and live extra days. The admonition is not a shallow one... you can actually chart a successful destiny!

## Voctave, to perform in Forsyth on December 15th

Special to Senior News

The Monroe County Fine Arts Center will bring a bit of Disney to Middle Georgia with a capella group, *Voctave*. Forsyth will be a stop on the "A Capella Holiday" Christmas Tour this December.

*Voctave* is an 11-member a capella group known for their gorgeous performances of Disney and Broadway hits. When not on tour, members of *Voctave* serve as performers of Disney World's Premier a capella group, *The Voices of Liberty*. The vocalists' resumes range from Disney singers to Broadway performers. The group has performed with Grammy, Dove and American Music Award recipients including Sandi Patty, Pentatonix's Kirstin Maldonado, Mark

Lowry, David Phelps & Jody McBrayer.

*Voctave* has had multiple number one songs and albums on iTunes, Amazon, and Spotify as well as ranking in the top 25 on Billboard Magazine's charts. Between Facebook and YouTube, *Voctave* has received more than 100 million views on their videos. The group has 4 albums that are available digitally on all platforms.

*Voctave: An A Capella Holiday* will perform at The Monroe County Fine Arts Center on Saturday evening, December 15. Tickets for the event will be on sale at [www.monroefinearts.org](http://www.monroefinearts.org).

For more information on *Voctave* please visit [www.voctave.com](http://www.voctave.com) and view their videos on the *Voctave* YouTube page.

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# BBB study shows how fake check scams bait consumers

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

An in-depth study by the Better Business Bureau finds that, while consumers may write fewer checks in this era of electronic financial transactions, fake check scams are on the rise. Fake checks are used in a variety of frauds, from employment scams to prize and sweepstakes fraud. In all cases, victims deposit the check and send money back to scammers. BBB warns consumers to be on guard against these serious and pervasive frauds and their perpetrators.

The investigative study – “Don’t Cash That Check: Better Business Bureau Study Shows How Fake Check Scams Bait Consumers” – looks at how fake checks dupe consumers. It digs into the scope of the problem, who is behind it, and the need for law enforcement and consumer education to address the issue. Read the complete report at <https://go.bbb.org/2PH97UK>.

Scammers often succeed because consumers don’t realize:

1. Crediting a bank account does not mean the cashed check is valid.

Federal banking rules require that when someone deposits a check into an account, the bank must make the funds available right away – within a day or two. Even when a check is credited to an account, it does not mean the check is good. A week or so later, if the check bounces, the bank will want the money back. Consumers, not the fraudsters, will be on the hook for the funds.

2. Cashier’s checks and postal money orders can be forged. A cashier’s check is a check guaranteed by a bank, drawn on the bank’s own funds and signed by a cashier. If a person deposits a cashier’s check, the person’s bank must credit the account by the next day. The same holds true for postal money orders.

Scammers use cashier’s checks and postal money orders because many people don’t realize they can be forged.

Fake check fraud is a huge problem, with complaints to regulatory agencies and consumer watchdog groups doubling over the last three years. Fraud employing fake checks is rapidly growing and costing billions of dollars. Fake checks were involved in seven percent of all complaints filed with BBB’s Scam Tracker. The number of complaints received by the Federal Trade Commission’s Consumer Sentinel database and the Internet Fraud Complaint Center more than doubled between 2014 and 2017.

Based on complaint data trends, the study suggests that there may be over 500,000 victims of counterfeit checks in 2017. The study found the fraud affects victims of all ages and income levels, but consumers between 20-29 reported being victimized by the scam more than consumers of any

other age range.

One college student lost hundreds of dollars in a mystery shopper scam using a fake check. After responding to a very professional-looking online job listing for a mystery shopper, he was sent a cashier’s check for almost \$2,000. Per instructions, he deposited the check, “mystery shopped” several businesses, and sent \$885 to two addresses. His bank informed him later that the check was not valid, and he would have to repay the \$885 he sent. Although he was able to set up a payment plan to repay it, the loss has been difficult for the student.

The National Consumers League, which also receives complaints from fraud victims at [fraud.org](http://fraud.org), found that fake check complaints in 2017 were up 12% and was the second most common type of complaint over all, after online order issues. Nigerian gangs appear to be behind most of this fraud, often using romance fraud victims and other

“money mules” to receive money from victims. Many fake checks and money orders are shipped to the U.S. from Nigeria.

For more tips on avoiding these types of scams, visit [BBB.org/avoidscams](http://BBB.org/avoidscams).

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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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