

Senior News

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Information For Ages
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A photograph of a middle-aged man with grey hair, wearing a light blue polo shirt with a 'PEARSON FARM' logo. He is holding a large, ripe peach in his hands. The background shows a wooden crate and a doorway.

***Pearson Peach in
Guinness Book of
World Records!***

story on page 5

February 2019
Vol. 33, No. 2

Taking Care

Bring comfort to an ill friend

by LISA M. PETSCHKE

When someone you know is diagnosed with a serious illness, you may want to reach out to that individual but feel unsure of what to say or do. This uncertainty can keep you away at the time when your help is needed the most. The following are some ways to show that you care.



Lisa Petschke

Emotional Support

Don't agonize over what to say. Keep it simple and heartfelt – for example, "I'm here for you." Don't be afraid to share your emotions. Remember, too, that a touch

of the hand, a pat on the shoulder or a hug can often convey support and caring better than words.

Educate yourself about the disease to understand the challenges your friend faces.

Allow him or her to express emotions freely. Serious illness affects people physically, mentally, emotionally and spiritually. But although there may be similarities, no two people experience it the same way. Feelings may include shock, anxiety, fear, anger, guilt, sadness, loneliness and hopelessness.

Recognize and accept that people cope with illness in different ways. Some may alter their priorities and lifestyle while others may choose to carry on as usual. Some may use humor as a

coping mechanism while others may become introspective or more spiritual. Don't take bad moods or uncharacteristic behavior personally.

Spiritual Support

If you are praying for your friend, let him or her know this. Offer to pray together if you think your friend would be receptive.

If your friend is connected with a faith community offer to look into available social ministries, such as telephone support, friendly visiting and transportation (to church or doctor visits, or to pick up needed items).

Instrumental Help

Assist in practical ways to help your friend concentrate on treatment and ensure needed rest. Walk the dog, run errands, perform household chores or drive him or her to appointments or on errands. Offer to get information about community resources that may be of assistance.

Maintaining The Relationship

Keep in mind that you may have to be the one who makes most of the effort in terms of staying connected. When planning a visit, call ahead to determine the best day and time to come over. Be sensitive to signs of fatigue in your friend that signal you should conclude the visit.

Treat your friend the way you always have. Don't hesitate to smile or tell a joke. Be yourself.

Listen non-judgmentally, demonstrate compassion and don't give unsolicited advice. Instead, provide words of support and encouragement.

Encourage your friend to take one day at a time and to trust that he or she will be able to cope with whatever

lies ahead.

Don't underestimate the pain – physical, emotional and spiritual – your friend may be experiencing and don't discourage tears or urge him or her to "be strong." Don't withhold your own tears, either – they are a sign that you care.

Take cues from your friend as to how he or she wishes to deal with the illness; don't make assumptions.

Encourage your friend to practice self-care, including proper nutrition, exercise (if appropriate), getting adequate rest and avoiding unnecessary stress. Also encourage him or her to keep medical appointments and offer to come along for emotional support.

Help a female friend feel good about her appearance. Offer to style her hair or do her nails, or bring her an attractive new accessory, such as a scarf or costume jewelry. Bring a surprise gift, such as flowers or a favorite movie, magazine or food treat.

Invite your friend on an outing, if feasible, keeping in mind any energy limitations. If the person declines visits, telephone or send cards or notes to show support.

Final Thoughts

Remember that emotional support and time are the two most valuable gifts you can give a friend who is grappling with a major health problem.

People who are ill don't expect friends to provide answers to difficult questions such as, "Why did this happen to me?" or to take away their pain.

What they do want and need is the comfort of knowing they are not alone.

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

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GaDerm.com

Let us entertain you

by CLAIRE HOUSER DODD

Despite the higher cost of living, it still remains very popular.

The Georgia weather has gone insane. It is probably as confused as we are! Remember when you did not need but one closet? You only needed to have your season's outfits ready to go. You could have the others in storage, upstairs, out of sight or in boxes hidden away. Now, you almost have to have your bathing suits reachable! All our closets are a MESS. All our friends fuss about the same thing constantly.

Remember Saturday the 19th of January? It was Summer. Folks had on shorts and tee shirts. Sunday the 20th was freezing. From one day to the next: Summer/Winter.

We have a friend who calls when he goes to town to ask if we need anything. "Yes, we do. If you don't mind, please pick up two closets for us." "Oh yeah," they say, "we'll get two for us too!" What to do we ask?

We have been to many of Grand Matthew's ballgames. Many. Base-ball, basketball, football. Many. His team, (to the best of our memory) has never won. We missed the one on that Summer Saturday. Oh yes, they won Pretty big time. But we

missed it. We've been in sleet, rain, freezing cold and baking hot, but did they win? No. We miss one early Saturday morning game and they win!

But we are not going to be upset. No, we're not going to look at it as their only win ever and we missed it. No! Our version is that their luck has finally changed and they're going to win all the rest of their games; no matter what the name of it happens to be! Good Luck team!

We learned a new house-keeping trick on that same week end. Matthew came over to spend the weekend because Martin Luther King Jr. Day was a holiday. While here, he was going to dust mop the floor with

a Swiffer. We were, of course, in the kitchen cooking for Motor Mouth, Bottomless Pit Grand, when he yelled for us to come see what he was doing. He was showing us how to turn the Swiffer upside down and clean the bottom of the chests. Clever. But we won't be able to lie on the floor to have the best results. He'll just have to keep coming and helping Gammy!

Our Grand has a favorite newspaper. It is *Kudzu*; and, that's where we discovered our two little jokes... one at the beginning of the article and the other one following...

*Ban pre-shredded cheese.
Make America Grate Again!*

Mastercard takes steps to stem misleading "free trial offer" ads

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

The Better Business Bureau commends Mastercard for its new rules aimed at protecting consumers from fraudulent online sales, commonly referred to as "free trial offer" scams. BBB has received more than 37,000 complaints regarding free trial offers over the last three years. People making complaints lost an average of \$186 each.

Deceptive free trial offers can generally be identified by three factors: fake celebrity endorsements, extravagant product claims, and a hidden subscription agreement that locks consumers into automatic purchases beyond the "free" trial. The majority of the complaints allege the customer signed up for what they believed to be a free trial of a product (paying only a small fee for shipping), only to have the company charge them when they didn't quickly cancel. Often the customer was unaware they had to cancel anything, or the company made it difficult to do so.

In December, BBB released a national investigation into the issue.

In making the announcement, Mastercard said, "We want every commerce engagement to be simple, safe and secure and we are introducing rules for merchants that offer free-trials to make this a hassle-free experience for their consumers. The new rules will help increase transparency and ensure an outstanding experience for cardholders."

Those new rules by Mastercard include:

- Companies must get customer approval at the end of the free trial

before billing begins

- Companies must tell customers the price, payment date and instructions on how to cancel before billing begins

- A receipt must be sent to the customer for each payment, and it must include instructions on how to cancel the service

- The charges that appear on the consumer's credit card statement must now include the merchant web address or phone number

BBB believes the new policy will help consumers who didn't realize they were signing up for a subscription and will give them information they need in a timely way to decide if they want to keep getting the product at the regular price.

This new policy only affects customers who make their purchase with a Mastercard. It is not yet clear if the other major credit card companies will follow suit.

What to do if you believe you have been a victim of a free trial offer fraud:

- Complain to the company directly.
- If that is not successful, call the customer service number on the back of your credit card to complain to the bank.
- Complain to www.BBB.org
- Report the fraud to www.BBB.org/scamtracker
- Report it to Federal Trade Commission at FTC.gov or call 877-FTC-Help
- Report it to Internet Crime Complaint Center at www.IC3.gov
- Report suspicious, confusing or misleading ads to BBB Ad Truth at www.bbb.org/adtruth

*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 stan-
dards for ethical business behav-*

*ior, monitors compliance and helps
consumers identify trustworthy
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Opinion

Advice for Presidential Candidates

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

I have never attended a political rally; and, it is doubtful that I will hear such sounds during the following months. That fact has never prevented a host from sounding off, albeit a majority of words were out in the weeds. Such phrase is tragic, for those who honestly serve the nation are to be commended. The office itself is laced with virtue, but many have failed to conform. It would serve everyone well to review the "whos, whys, and hows" of elected office.

The candidates to become the next President; and, challenging our present Chief Executive, are appearing from the shadows of Hillary and aspiring to grab the "high seat" from perhaps the most successful individual to ever gain that position. Characters of honorable mention are now worming their way through the haze of daring dollars, and deeds – clamoring for the top spot

among the few chosen; while indicting their favorite "boogie man" for wrong doing. The values are clear... Policy, National Defense, Immigration, the Economy, Foreign Affairs, Morality, Health Care and more. Each of these deserve; or demand, the excellence of Ability, Ethics, Loyalty, Patriotism, Energy, Leadership, Bravery, and Honesty. Anything less or within question can be considered detrimental to the cause or progress.

The record and heritage of America is known around the world; and, is founded in Nationalism, Christianity, and Benevolence. While each National Leader has been responsible to render an example, few have won an "Oscar!" In the finale, the highest standards have originated from the electorate. We have extensively proven over the years that we will follow an understanding and caring path for other nations; but, are adamantly committed to the preservation of methodology and standards emanating from a spiritual

direction. Those who oppose such status will find a difficult road... for the opposition is primarily against morality, practicality, and acceptability; not a party leader. Those who openly embrace Socialism, pro choice, same sex marriage, open borders, climate change, and an alternate lifestyle, will face an uphill battle. Americans (as a whole) are not yet ready to "bed down" with those who are betrothed to such controversial followings! You might want to check the tea leaves once more!

Our country is not perfect; and, in fact, wholesome standards are diminishing. But, at this writing, it is still the greatest nation on the planet. Our safety and sanity has been "bought and wrought" by a company of warriors who bled on battlefields of the highest order that liberty would reign supreme. I pause (with patience) at the plunder of personalities who render calamity in the beltway! Hopefully, all subjects will approach the balloting centers with caution!

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.

TRUST

by Debra Schultz

I have never seen a skinny bird.
I mean a bird lying on the ground
clinging to life for lack of
sustenance.
A broken leg or wing, yes these I
have seen.
Plumage clothed in beautiful hues
of every color.
I see birds strut with bulging bellies.
I wonder how their little legs carry
them let alone lift them up to fly!
Birds sing in the morning making
sounds like music to your ear.
They fly, eat and sing they don't
labor.

They seek, knowing it has already
been provided for them.
So, how much more...

TOWERS OF BABEL

by Debra Schultz

Each nation under its own power
not for an ascend to the heavens
just another race to be number
one in their own mind.
All done to annihilate other
countries to gain world
dominance.
Men were made to rule with grace,
truth, trust, and obedience to the
people's needs.
What is left of us who can rule us?
Not one nation is getting it right
not one.
Tsunamis, tornadoes, mudslides,
flooding, volcano eruptions,
hurricanes, fires, glaciers
melting, sinkholes, building
collapses, and rock slides are
against us, why?
Science will give you their
details, do they choose the time
and place?

Nations stand against each other
all imploding.
All are as filthy rags.
No one is asking the right questions
or seeking your face, Lord.
Something is rampant, ugly,
permeating in countries unseen,
unchecked corrupting the minds
of the people.
We are mere children being watched
and judged, don't be fooled.
We were left to our own devices
what has happened to mankind?
How much power and control
do you need how high will the
tower reach?
Is everyone invited do you want
to be, are you walking in your
flesh?
We need to be thanking and
praising our Lord and Savior
and stop worshipping the
creation!
What have we become just evil
continually are we fulfilling
prophecy, is Satan ruling you?
Can we magnify and exalt what
Jesus has done for us, those who
have ears to hear let them hear!

On the Cover

Pearson Peach recorded in Guinness Book of World Records

by CLAIRE HOUSER DODD

COVER: Al Pearson holding the “world record” peach

Fourth generation Pearson Peach Grower, Al Pearson, is in charge of Pearson Farms. Imagine his surprise when last July 12 at 11:30 a.m. a crew member brought in a huge overgrown peach that had just been picked in the orchard.

After examining and weighing the peach, it was determined that it was an 1.8-pound peach surpassing the then Guinness world record holder of a 1.75-pound peach from Rose Ridge Orchards in Canada.

Mr. Pearson said, “Some of our crew leaders in the field are always looking for big peaches which have always been an interesting event to me, but looking on the internet, if this is in fact a world record according to Guinness, that’d be a little more of a special event for us.”

A third to a half pound is typically the weight of an ordinary peach, so how to explain the overgrowth of this 1.8-pounder? We’re told it grew naturally just, “these trees didn’t have a good crop of peaches on them, so a lot of the energy of this tree was spent growing a few good peaches,” Pearson said.

Naturally, Guinness requires stringent authorization and verification by a Coordinator from the University of Georgia to check the weight on verified scales.

A little over a pound is about the biggest you’ll nor-

mally get. It was definitely impressive at 1.12-pounds, Mr. Cook said.

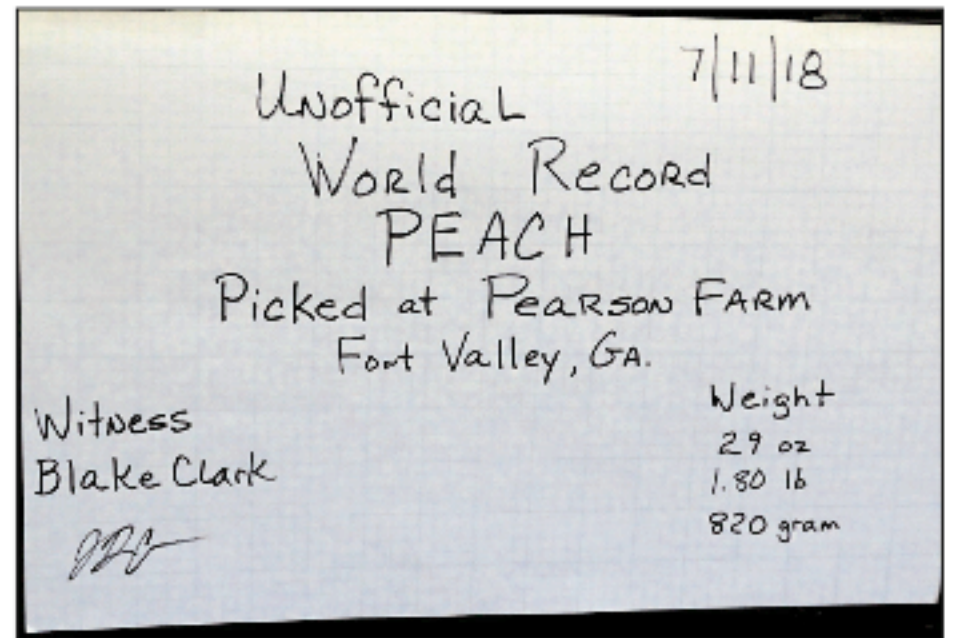
“Back in the Summer we put the peach in a Ziplock bag and put it in the freezer. We got in touch with Guinness. They said it would be two weeks before they could really have a response,” Pearson said. “We’re not the biggest farm, but right now we may have the biggest peach.”

So... now we know! It is official from Guinness World Records... the Pearson Peach is the biggest!

Peach County is back in the Guinness Book of World Records. Our Peach Cobbler, served at the annual Georgia Peach Festival, once held the record of being the largest

Peach Cobbler in the World; but, was beaten out by one in Louisiana in 2015. But, we’re back in by December 2018, and proud of it!

Peach County and Pearson Farms may not be the biggest of their class, but they are now both blessed to claim the biggest Peach in the World.



Blake Clark witnessed the “unofficial weigh in” on July 11, 2018.



Largest “peach in the world” being weighed!

New law makes Credit Freezes and Thaws easier – and Free

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

Credit freezes have been successful in providing consumers with an added sense of security in the fight against identity theft, but many consumers found them costly and cumbersome. Thanks to a new federal law passed last fall, this process has now been simplified and free credit freezes and year-long fraud alerts are now available to American consumers. Here's what you should know:

Free credit freezes

Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. Starting last fall, you can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too.

How will these freezes work? Contact all three of the nationwide credit reporting agencies – Equifax, Experian, and TransUnion. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee. Don't confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by fed-

eral law, then opt for a freeze, not a lock.

Year-long fraud alerts

A fraud alert tells businesses that check your credit that they should check with you before opening a new account. When you place a fraud alert, it will last one year, instead of 90 days. Fraud alerts will still be free and identity theft victims can still get an extended fraud alert for seven years.

Credit freezes and the military

If you're in the military, you'll still have access to active duty alerts, which let you place a fraud alert for one year, renewable for the time you're deployed. The active duty alert also gives you an added benefit: the credit reporting agencies will take your name off their marketing lists for prescreened credit card offers for two years (unless you ask them to add you back).

You can place a fraud alert or active duty alert by visiting any one of the three nationwide credit reporting agencies – Equifax, Experian or TransUnion. The one that you contact must notify the other two. You also can find links to their websites at IdentityTheft.gov/CreditBureauContacts.

Issues with a credit freeze

If you think a credit reporting agency is not placing a credit freeze or fraud alert properly, you can submit a with the Consumer Financial Protection Bureau at www.consumerfinance.gov/complaint or by calling 855-411-2372. If you think someone stole your identity, visit the FTC's website, IdentityTheft.gov, to get a personalized recovery plan that walks you through the steps to take.

For more information, check out these tips from FTC and CFPB, Place a Fraud Alert, Extended Fraud Alerts and Credit Freezes, and Credit Freeze FAQs. If you're considering a child credit freeze, you also may want to read Child Identity Theft.

Credit Bureau Contacts

Contact the national credit bureaus to request fraud alerts, credit freezes (also known as security freezes), and opt outs from pre-screened credit offers.

Equifax:

Equifax.com/personal/credit-report-services; 800-685-1111

Experian:

Experian.com/help; 888-EXPERIAN (888-397-3742)

Transunion:

TransUnion.com/credit-help; 888-909-8872

For more information on this or other tips that 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 at Phone: 1-800-763-4222, Web site: www.bbb.org or E-mail: info@centralgeorgia.bbb.org.



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Agency Alert

It's Tax Season Again!

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

During 2018, the IRS established new standard deductions for filing tax returns and these income thresholds only apply to the 2018 tax year for now. Additional legislation is being considered that will change things up again going forward. If Social



**Kathleen
Ernce**

Security is your only source of income, then you will not need to file a tax return, because your gross taxable income equals zero. However, if you have other non tax-exempt income that exceeds \$13,600 then you must file a federal income tax return. You must also be mindful of the fact that even if you otherwise don't have an income requirement to file a tax return, if you earn tax-exempt interest you may still have to declare that amount on a tax return, but this is not a common scenario.

If you are married and your spouse is also 65 or older and you file a joint return, then you must file a federal tax return if your combined gross income is \$26,600 or more. If one of you is under 65 years old, then the threshold amount is \$25,300.

There are certain situations when seniors must include their Social Security benefits in their gross income:

- If you are married, file a separate tax return, and live with your spouse any time during the year, then ALL of your Social Security benefits are considered gross income; which may require you to file a tax return.

- In addition, a portion of your Social Security benefits are included in gross income, regardless of your filing status, if the sum of half of your Social Security plus all other income, including tax-exempt interest, exceeds \$25,000 if single, or \$32,000 if you are married filing jointly.

Tax credit for seniors

If you must file a tax return, there are ways you can reduce the amount of tax you owe. If you are at least 65 years old and your income from sources other than Social Security is not high, you may be eligible for the tax credit which may reduce your tax bill on a dollar-for-dollar basis. However, this tax credit is only applicable when you actually owe tax to the IRS.

Other changes also include:

For 2018, the standard deduction amounts are:

- Single or Married filing separately under 65: \$12,000.
- Married filing jointly or Qualifying widow(er) under 65: \$24,000.
- Head of household under 65: \$18,000.
- Personal exemptions suspended.

For 2018, you can not claim a personal exemption deduction for yourself, your spouse, or your dependents.

- Your itemized deductions are no longer limited if your adjusted gross income is over a certain amount. This may be good as it may offset some deduction limitations.

- You can no longer deduct more than \$10,000 (\$5,000 if married filing separately) of state and local taxes, including income (or sales) taxes, real estate taxes, and personal property taxes.

- You can no longer deduct home mortgage interest if your loan was not used to buy, build, or improve your home meaning the interest paid on home equity lines of credit used for paying off credit cards with high balances are not deductible.

- You can no longer deduct job-related expenses; such as, those who must furnish their own tools, have to buy equipment, uniforms or safety gear, for example.

- All travel related expenses incurred & paid by employees are no longer deductible by them as well.

For Tax Year 2018, most people will now only need to file the redesigned Form 1040 with no schedules because you will no longer use Form 1040A or Form 1040EZ. However, based on individual circumstances and if your return is more complicated (for example you claim certain deductions or credits, or owe additional taxes) you may need to file additional forms

- Form 1040 (Schedule 1), Additional Income and Adjustments to Income
- Form 1040 (Schedule 2), Tax Alternative Minimum Tax (AMT)
- Form 1040 (Schedule 3), Non-refundable Credits
- Form 1040 (Schedule 4), Other Taxes
- Form 1040 (Schedule 5), Other Payments and Refundable Credits
- Form 1040 (Schedule 6), Foreign Address and Third-Party

Source: Robert Piercy, Tax Consultant.

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OR CSRA: 706-650-5760

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10 Resolutions for a safe, scam-free year

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

The start of a new year is the perfect time to resolve to protect your personal and financial information. BBB presents the following 10 New Year's resolutions to fight scammers, prevent identity theft and save money in 2019.

1. Check Your Credit Report

You are entitled to a free credit report each year from each of the three main Credit Reporting Agencies: Equifax, TransUnion and Experian. You can order the reports through annualcreditreport.com. (Georgia residents are entitled to two additional free reports each year by contacting the reporting agencies directly) Once you receive your credit report, carefully review all the information. If you see any information that is inaccurate, then you should file a dispute with any bureau reporting the error. Checking your credit report helps you catch signs of identity theft early.

2. Sign Up for the Do Not Call Registry

The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls. To add your number to the Registry you can call 1-888-382-1222 or register online at ftc.gov/donotcall. Registration is free for your home and mobile phone. You still may receive political, charitable, debt collection, informational and telephone survey calls. Also note that scammers don't adhere to the Do Not Call Registry.

3. Always Read the Fine Print

When shopping online, signing a contract and especially for "free" trial offers, be sure to take your time, and read the fine print before handing over your credit or debit card information. Find the terms and conditions for the offer. That includes offers online, on TV, in the newspaper or on the radio. If you can't find them or can't understand exactly what you're agreeing to, don't sign up.

4. Keep Your Computer Safe

Keep a clean machine by installing a firewall, anti-virus and anti-spyware software. Check for and install the latest updates and run virus scans regularly. Don't open attachments or click on email links unless you can confirm the email came from someone you trust. Choose pass-

words that incorporate a combination of numbers, capital letters and symbols. Avoid using the same password for all your accounts, and never share your passwords with anyone else.

5. Fight Identity Theft

Make sure you shred any documents that have your bank account information, Social Security number or other personal information. These include credit card applications, insurance forms, financial statements, health forms and billing statements from utility services. Be suspicious of any unsolicited communication asking you for personal information. They may really be scammers looking to steal your identity.

6. Never Wire Money to Someone You Don't Know

Many scams require that the victim wire money back to the scammers. Scammers know that tracking money sent via MoneyGram or Western Union is extremely difficult. Even more troubling for victims is the fact that it's nearly impossible to get your money back. The same goes for pre-paid debit cards or gift cards.

7. Get Everything in Writing

Don't just take a company's

word for it. Get every verbal agreement in writing to limit miscommunication and misunderstandings between your expectations and what the business delivers. Make sure that you read and thoroughly understand an agreement and don't sign a contract with blank spaces that could be altered or changed. Finally, once the contract is signed, keep a copy of it for your records.

8. Fight Fake Check Fraud

Thanks to advances in printing technology, scammers can create very real-looking phony checks. Educate yourself on the common types of check fraud and be extremely wary of checks that come with claims that you've won the lottery, are eligible for a government grant or have landed a job as a secret shopper.

9. Be Careful Using Public Wi-Fi

If you are in a place that offers free Wi-Fi, verify the name of the connection before joining. Scammers often set up fake hotspots next to real ones. When using a hotspot to log into an account or make a purchase, be sure the site is fully encrypted. If you regularly access public Wi-Fi, use a virtual private network (VPN). VPNs encrypt traffic

between your computer and the internet, even on unsecured networks.

10. Ask BBB for Help

If you receive an offer or solicitation, research the company or charity for free with Better Business Bureau at bbb.org. You can also use BBB to file a complaint if you have a disagreement with a business, report scams online to BBB Scam Tracker and request expert advice or quotes with BBB's Request A Quote service.

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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