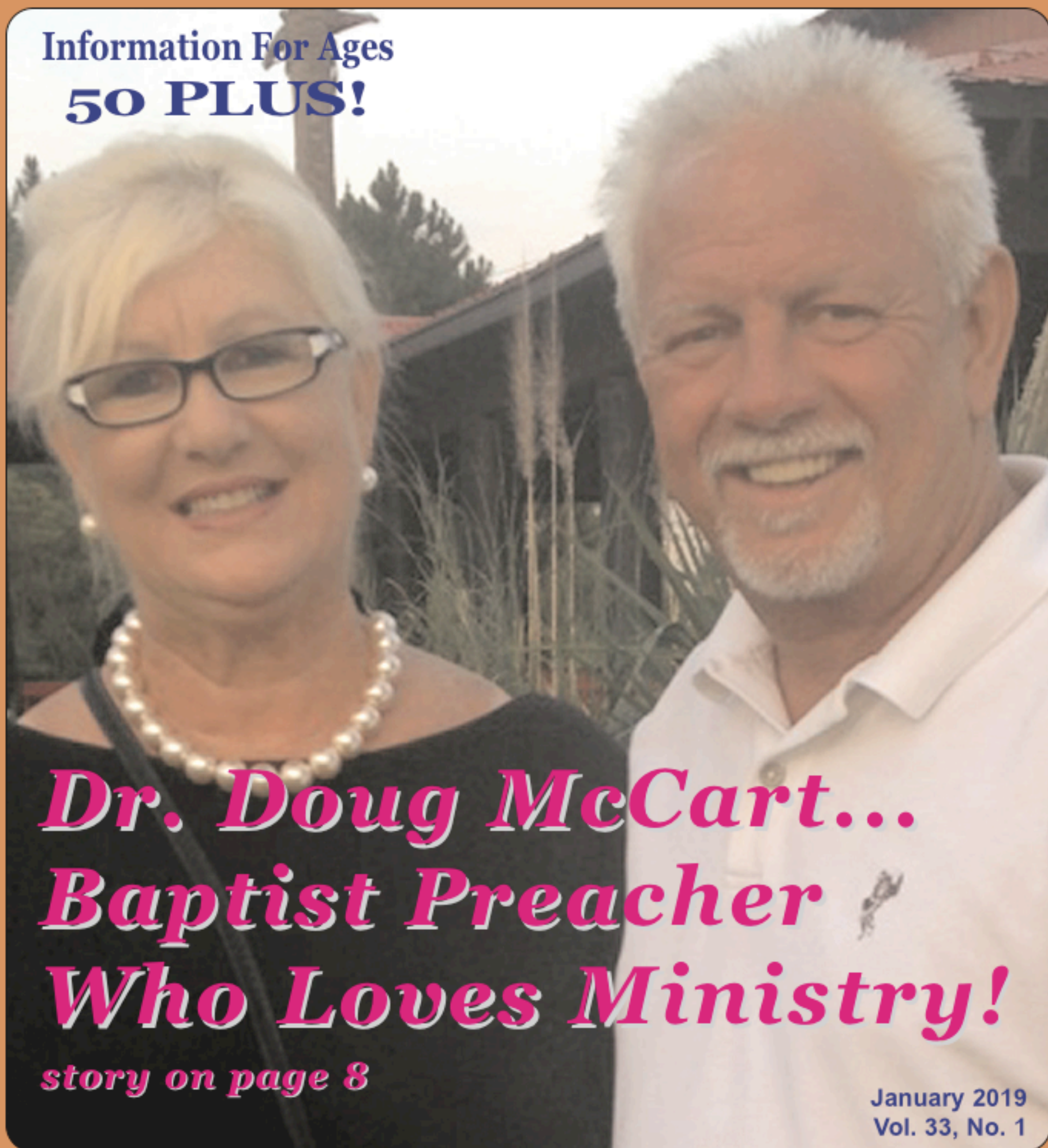


Senior News

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***Dr. Doug McCart...
Baptist Preacher
Who Loves Ministry!***

story on page 8

January 2019
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Taking Care

Attitude Is Everything As We Age

by LISA M. PETSCHÉ

There is no shortage of information in the media about how to improve your health through positive lifestyle changes such as eating more nutritiously, being physically active and not smoking. Did you know, though, that changing your mental attitude can also go a long way toward improving your well-being?



Lisa Petsche

Even if you do not consider yourself a naysayer, make it a point over the next few days to scrutinize everything you think and say; you might be surprised.

For instance, how much of your self-talk and communication with others contains the words "can't," "don't," "shouldn't," "couldn't" and "never?" Do you frequently start sentences with "If only," "I can't believe" or "I hate it when?" And, do you use phrases such as, "it's impossible," "I have no choice," "that's terrible," and "why me?"

Unfortunately, it is much easier

to be pessimistic and critical of yourself, others and the world around you than to be optimistic and enthusiastic.

It doesn't help that the mass media thrive on disaster, failure and discord. All of this publicity not only perpetuates the negativity but also creates more. And it is true that misery loves company: when we complain aloud, other people usually join in, reinforcing the gloom.

Negative thinking takes many insidious forms: doubt, worry, catastrophizing (magnifying the importance of upsetting events), focusing on our own shortcomings or those of others, seeing only the flaws in proposed plans, dwelling on what we perceive to be lacking in our lives, approaching life from the perspective of entitlement (believing that we are owed certain things), denial, inflexibility, hopelessness, and regarding the world as an uncaring or even hostile place.

By-products of such thinking include self-absorption, depression, defensiveness, self-criticism, destructive criticism of others, sarcasm, distrust, blame, jealousy, bitterness, self-pity, avoidance, indecision, chronic complaining, low self-

esteem, resistance to change, helplessness and passivity.

Negativity is harmful not only to your physical and mental health – generating stress that can lead to illness – but also to your spiritual well-being and the well-being of people around you.

Accentuate the positive: Here are some ways to accentuate the positive instead.

- Limit your exposure to the news.
- Use positive self-talk. Emphasize phrases such as "I can," "I will" and "I choose."
- Be generous with praise and encouragement and cautious with criticism (giving only the constructive type).
- Cultivate a healthy sense of humor.
- Accept realities you cannot change and focus instead on those you can influence.
- Seek out stories of people who have beat the odds or otherwise serve as a source of inspiration.
- Trust that there is a valuable lesson in every type of adversity. And remember that no matter what happens, you always have a choice about how to respond.
- Stay connected to people who care. Minimize contact with those in your social network who are negative or self-centered.
- Find an outlet for expressing your thoughts and feelings, such as talking with a friend, writing poetry or music, or keeping a journal.
- Pick your battles; don't make a major issue out of every concern.
- Refrain from dwelling on past mistakes, hurts or other unpleasant events.
- Look for the good in people and

situations. Demonstrate empathy, give others the benefit of the doubt and practice forgiveness.

- Do something you enjoy each day: read, listen to music, take up a new hobby or revive an old one.
- Identify sources of stress in your life, then eliminate as many of them as possible and learn to manage the rest. Practice relaxation techniques, such as deep breathing, meditating or doing yoga.
- Seek help from your primary physician or a counselor if you continually feel sad, angry, overwhelmed, indifferent, hopeless or worthless. Depression can be treated, and the sooner you seek help, the easier it is to successfully treat.
- Let go of the need for perfection and be flexible about plans and expectations.
- Take things one day at a time so that challenging situations do not overwhelm you.
- Be receptive to learning new ways of doing things and try new activities.
- Practice random acts of kindness.
- Set aside some quiet time each day; it nurtures your spirituality and helps to keep you grounded.
- Count your blessings
- Finally, focus on the good things in your life, such as supportive relationships, and seek beauty and tranquility through appreciation of various kinds of art as well as nature. Be sure to count your blessings and learn to live in the moment, enjoying life's simpler pleasures. It makes for a happier and healthier you.

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

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St. Luke's Episcopal Church launches Community Arts & Crafts Collective

Special to Senior News

St. Luke's Episcopal Church, 1000 State University Drive, Fort Valley, GA 31030, proudly announces its exciting new initiative, "The Community Arts & Crafts Collective."

The African-American Heritage Month kick-off, Saturday, February 2, 2019, under the direction of Fort Valley native, Eva Henderson, will begin a series of free, twice-monthly, two-hour classes taught by volunteer crafters and artisans.

Classes will include: knitting, crocheting, quilting, doll making, paper crafting, sewing, jewelry making, soap making, and sewing. Some classes will be one-session "make 'n takes," others will be longer projects.

Ms. Henderson stated, "Our pur-

pose is to enrich, empower and encourage our community by teaching and reviving dying skills taught by underutilized crafters." She added, "We also want to promote unity, and to generate extra income for crafters and our historic church. We especially welcome youth and participants of all skill levels."

Students will be asked to provide their own supplies from lists determined by the instructors, unless otherwise stated. Donations of cash and materials will be gratefully accepted.

Interested volunteer instructors and class participants, please reserve your space by email with Eva Henderson: kariba911@hotmail.com.

St. Luke's is an historic faith community of the Diocese of Atlanta, connecting the church, FVSU campus and community since 1939. Father Brian K. Davy is Vicar.

Let us entertain you

by CLAIRE HOUSER DODD

Happy New Year, and may 2019 bring you a better year than ever before!

Here's hoping you had as wonderful kick off for the New Year as we did in Fort Valley with the Freshwaters. For many years we have celebrated with Frank and Connie at their beautiful home on West Church Street. It is always fun and inspiring, but we have to admit, it was more fun for us when Dr. Dodd was present and playing his jazz... his way! However, now we have Chelle Brennan taking over the piano with her kind of special music, Christmas and all. We're indeed thankful for her talent; and, for all our friends sticking together for all these years. Some coming back home just to get with old friends for just one-night, New Year's Eve.

Christmas was wonderful. Our whole family met with

daughter and her hubby on December 23rd, as that was Grand Matthew's 10th Birthday. What a proud little boy! Getting bigger by the moment; but, you know how grannies are! He received lots of great gifts he loved, such as a metal detector, a red sleeping bag, a drone and lots of good toys and some clothes. But, the one he was most excited about was the one Aunt Dee Dee and Uncle Blake gave him... a trip to Stone Mountain for The Stone Mountain Christmas Festival. They had a Christmas Village set up, a snow mountain where you rode tubes down at a very fast speed, a train ride around the park, all lit with Christmas decorations and beautifully decorated trees; a real Winter Wonderland! Halfway around the train stops at a gorgeous little Bavarian Village and the story of the Birth of Jesus is told. That was a magical moment.

Somewhere in the area was a Snow Play Yard and they tell

me Matthew went wild running full force, throwing himself onto the snow, and of , having snowball fights with the other kids. Don't you know they all had fun!

In another area, the kids were told to say, (at a certain point), "Let there be snow," and the snow machine made it happen. A bit of magic all day long.

After all the excitement of the day, at dinner, Denver reminded the Birthday/Christmas boy that he wouldn't get anything wrapped up under the tree this year because the Stone Mountain trip was his present for both events. Matthew said, "Dee Dee, this was the most wonderful present I could ever have. It's bigger than the world, and you know you couldn't wrap that!" What a memorable gift!

We have a pet peeve. It is letting children go to school sick. Why? Because as a child, we caught the cold that the kids who came to school with

running noses had. They never got really sick, we did. We would go into pneumonia, sometimes. Later, as a teacher, we caught their colds and went into serious sinus infections. Now as a Grand, Matthew catches "It" from some sick child at school, and "voila" it goes through the entire family. That includes us. We're not only sick, but mad about it. We lost a lot of time in bed, taking antibiotics, being Pitiful Pearl and missing great parties. The question is, why not clip this problem in the bud, and not allow sick children to go to school carrying germs and infecting everyone else? Yeah, yeah, we know all the arguments. But they don't fly with the sick Pitiful Pearl who had her Christmas messed up.

Nevertheless, we always manage to enjoy celebrating The Birth of Christ with family and friends.

"Everybody has the will to win, but very few have the will to prepare to win."

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.

I VALUE MY RELATIONSHIP WITH CHRIST

by Mr. Sydney M. Carter, Sr.

*The most valuable gift that I could
ever have in this life is my
relationship with Jesus Christ.
Jesus will not betray our friendship.
And, that's why I will not allow
that bond to become: splintered,
fraught, imprecise or messy.
Because, Jesus means more than
this world to me.
If I betray Jesus, the Christ, that
would only break His heart; and,
I would regret that for the rest of
my life... in eternity.
God Forbid!!!*

PAIN AND TIME

by Marion Jones

*It hurts to care for someone,
Who does not care for you.
It not only leaves you lonesome,*

But, quite often very blue.

*But, one day one will come along,
To fill the void that you possess.
Your heart will then be filled with
song,
When at last you find that happi-
ness.*

*You say right now, that that's not so,
As one can never take his place.
Comparing others is all you know,
As in your heart you see his face.*

*They say that time heals all the
crying,
'Till then your patience must be
strong.
Dry you eyes and keep on smiling,
One day you will find the one to
whom you belong.*

OH, RICE!

by Mrs. Mildred Carter

*Rice, rice... oh friend and neighbor,
we have enough rice in our
houses and in our homes.
But, friend, what you and I need is
the love of Jesus Christ; in our
hearts and in our lives.
Because, neighbor, you and I
should always serve and love the
Lord Jesus Christ.
Because, I tell you friend and dear
neighbor, that the Lord and Savior
is always perfect for our life.*

TINDALL FIELDS I IS NOW LEASING

This is to notify the public that Tindall Fields I, located at 1850 Tindall Avenue, Macon, GA., will begin accepting applications on Wednesday, November 28, 2018. **Those interested may call the application line at 478-952-4034 between the hours of 9:00 a.m. and 5:00 p.m., Monday-Friday or email tfiapplication@maconhousing.com and request that an application be mailed. Persons with hearing or speech impairments or limited English proficiency may call the Georgia Relay Service at 7-1-1 or go to their website at <http://georgiarelay.org>.**

Tindall Fields I is a Family property with LIHTC funding. The property contains 64 units (8 1-BR, 48 2-BR, and 8 3-BR); 16 units have Section 8 Project Based Voucher rental assistance. All units are accessible and adaptable as defined by the Fair Housing Amendments Act. In addition, units are available that are designed specifically for persons with mobility, hearing, or visual impairments. **Persons with disabilities or those with limited English proficiency needing assistance filling out the application may call the above application line or Georgia Relay Service for assistance.**

To qualify for residency, applicants must be at least 18 years of age with a total family income within the 50% AMI (16 units) or 60% AMI (48 units) income limits for Macon-Bibb County, have a good rental history, pass a background check, and criminal history screening. **Tindall Fields I has established a waiting list priority for previous tenants of Tindall Heights Apartments who were in residency on September 9, 2015.**

Tindall Fields I is an Equal Housing Opportunity property and provides housing to all without regard to race, color, religion, sex, disability, familial status, age, or national origin.



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Billy R. Tucker

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Billy R. Tucker

478-929-3636

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Claire Houser-Dodd

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CORPORATE OFFICE

Billy R. Tucker,

President/Publisher

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Senior News & Views of Georgia

Opinion

Windows: Give Them Justice!

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

When one speaks of "windows," we can never be sure of their plunge; unless there is hint to subject matter. Windows is a program on the computer, emanating from silicon valley! Windows are also made of glass (or perhaps just a space in the wall) with each serving the purpose of being transparent for an open vision. Then again, "windows" apply to the calendar; and, if you have checked lately, that keeper of schedules has closed in... 2018 has become history.

How did you fare in the past year? Did the shadow of your wheels indicate a decent path? Did your dollars and deeds keep up with Valentines, Easter, Mother's Day, Father's day, Memorial Day, Halloween, Thanksgiving, and

Christmas? Were you tardy for many appointments; or, did you religiously take notice of the applicable windows for advancement?

It is no secret that time waits for no-one; and, if you turn your head twice, the day is gone, the hour is spent, "the harvest is past, the summer has ended, and yet we are not saved!" (Jeremiah 8:20-NIV). The window of opportunity passed while we were fumbling with a "message box!"

The largest of windows is the years that the Creator has extended. Our approximate time on planet earth is (at best) a hundred years. Exceptionally few gained hours passed that mark. Did your planning give credence to such a window? Or were you wasteful, expending excessive moments isolated from reality – oscillating from one playtime to another!

Time is the most precious pos-

session that we have... challenging our every desire and motive. The prolifcs of progress is predicated upon what you, as an individual, have catalogued as important! The windows of hours, space, options, and opportunity have been parceled out by He who separates night from day.

The New Year of 2019 has arrived. Many will be privileged with promise and potential. An inordinate number will negatively choose to pursue wishful thinking, or embrace the frivolous philosophy that we have plenty of time. Procrastination and lethargy will swallow up the bounty provided, and we being desolate, shall sit upon the ground.

What shall a review of our activities in the year reveal? Give it some serious thought; for, the saddest song, and greatest sin, is all the things that might have been!

“Why Should I Care?” Making the Case for Funding In-Home Care

by KATHY FLOYD,
Executive Director, Georgia
Council on Aging and
JEANETTE CUMMINGS,
Director, Central Savannah
River Area Agency on Aging

“Why Should I Care?” That is a question I am sometimes asked as I travel around Georgia talking to



Jeanette
Cummings

groups about the need for more public funding for home and community-based services to help keep older adults out of nursing homes. Those who ask usually have adequate resources, perhaps a pension, maybe retiree health care. They tell me they have the money to pay for supports as they age. Thus the question: “Why should I care?” In addition, why should our state legislators care?

There are many sound reasons for supporting greater funding for home and community-based services. The first is obvious: It is the right thing to

do. Survey after survey reports that older adults want to remain in the communities where they have lived for years. They have connections in those neighborhoods – their friends live there; they go to church there. They have a sense of independence.

There are more practical reasons to support in-home services, however. Frankly, it saves money. Frequently, older adults do not need the complete range of services provided in a nursing home. Perhaps, they need only home-delivered meals or assistance with bathing or using the bathroom. Without this kind of help, their health is likely to decline until a nursing home is the only safe option. If, however, admission to a skilled nursing facility can be delayed or avoided altogether, the older adult benefits, her family benefits and taxpayers benefit.

Over 80 percent of nursing home beds are paid for with Medicare or Medicaid funds. Even for individuals who might at one time have had the ability to pay for in-home care, Medicaid often kicks in to help pay for nursing home care once their assets are exhausted. A Medicaid bed in a nursing home costs the state on average 10

times what home care costs. In FY 2016, more than 425 people could not wait any longer for in-home services and went into a nursing home. That costs the state a whopping \$8.8 million, instead of the more reasonable \$842,000 that home care would have cost.

A third reason is the most practical of all. The network of agencies that provides support to older adults includes both public and private organizations. Like health care, home care depends on both private and public pay to stay in business. Nearly 70 percent of individuals over the age of 65 will need care at some point. That means you or a family member may need a home care provider, as you get older. Without a wide array of providers in the marketplace, both public and private, you may not be able to find what you need when you need it.

Right now, 7,000 people throughout Georgia are on the waiting list for in-home services. All of us should care about reducing that number through increased funding for supports for older adults. It is both the smart thing to do and the right thing to do.

BBB study shows how Free Trial Offers mislead consumers with fake endorsements, surprise charges

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

The internet is rife with ads and links leading to pictures of celebrities and “miracle” products that promise easy weight loss, whiter teeth or disappearing wrinkles. You may be enticed to try these products through a “risk-free” trial: Just enter your name, address and credit card number, and the product will be on its way for only a nominal shipping and handling charge. An in-depth investigative study by Better Business Bureau (BBB), however, finds that many of these free trial offers are not free. BBB receives complaints from free trial offer victims nearly every day and warns consumers to use extreme caution before agreeing to the offer and entering their credit card number.

The investigative study – “Subscription Traps and Deceptive Free Trials Scam Millions with Misleading Ads and Fake Celebrity Endorsements” – looks at how free trial offers ensnare consumers in so-called “subscription traps” that hook them for expensive shipments of products they did not explicitly agree to buy. 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 <http://us.bbb.org/freetrial>.

Many free trial offers come with fine print, buried on the order page or by a link, that gives consumers only a short period of time to receive, evaluate and return the product to avoid being charged, oftentimes \$100 or more. In addition, the same hidden information may state that by accepting the offer, you’ve signed up for monthly shipments of the products and such fees will be charged to your credit card. Many people find it difficult to contact the seller to stop recurring charges, halt shipments and get refunds. Such obscure terms in these offers often violate Federal Trade Commission (FTC) and BBB guidelines on advertising, as do the satisfaction guarantees that are ubiquitous in free trial offers.

The study found that many of the celebrity endorsements in these ads are fake. Dozens of celebrity names are used by these frauds without their knowledge or permission, ranging from Oprah Winfrey and Ellen DeGeneres to Mike Rowe, Tim Allen and Sally Field. Sometimes the fine print even admits these endorsements are not real.

Free trial offers can be a legitimate way for credible companies to introduce new products, provided

that the company is transparent about the offer and its terms. However, fraudsters have turned such offers into a global multi-billion-dollar industry, one that grows every year. Available FTC data shows that complaints about “free trials” more than doubled from 2015 to 2017, and BBB has received nearly 37,000 complaints and Scam Tracker reports over the last three years, though not all of these complaints involve monetary loss. In addition, victims in 14 resolved FTC cases collectively lost \$1.3 billion, and consumers making reports to BBB lost an average of \$186.

An examination of BBB complaints and reports found that victims span all income and education levels, while a review of complaints to the Internet Crime Complaint Center (IC3) from 2015 to 2017 shows a fairly-even spread of age ranges. However, BBB reports show that 72 percent of victims were female, likely because many free trial offers involve skin care products geared toward women. One woman followed a social media ad for a skin cream that purported to have been endorsed by the TV show Shark Tank. She signed up for free trial offers of that product and another product advertised on the same website. While she agreed to total charges of about \$7 for shipping and handling of the two products, in reality she was charged nearly \$75. The website did not advertise an end date for the trial period or disclose that it would continue to ship products; such information was ultimately hidden in the terms and conditions of the offer. In the end, she was unable to obtain a refund from the company and could not reverse the charges with her credit card company because she had accepted the terms and conditions at checkout. She said, adding insult to injury, she ultimately disliked the product and threw it away.

FTC data on free trial offers strongly suggests that most enterprises operate in the U.S. and Canada, though the companies do sell extensively outside the U.S. and frequently employ overseas credit card processing. A 2017 study by the Canadian Anti-Fraud Centre (CAFC) found that the credit card transactions at the center of the scam were processed through banks in 14 countries.

The report recommends:

- BBB urges credit card companies to do more to ensure victims receive chargebacks where key conditions are not adequately disclosed. Because this fraud is dependent on the use of credit cards, more effort is needed to iden-

tify and combat deceptive free trial offers employing credit card systems. Also, it would be helpful if they could do more to educate their customers.

- Additional criminal prosecutions of this conduct are needed. The FTC and BBB have done much to address the issue, but do not have the ability to bring criminal charges. Only criminal prosecutions are likely to deter this type of fraud.

- Social media sites should do more to curtail such deceptive advertising.

- International cooperation is needed to combat this fraud. U.S. and Canadian law authorities need more information about victims from other countries. In addition, evidence and other key information may be located in a variety of countries around the world.

- More consumer education is needed from news media and consumer groups like BBB.

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 (FTC) or call 877-FTC-Help
- Report it to Internet Crime Complaint Center, or IC3
- Report suspicious, confusing or misleading ads to BBB Ad Truth.

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@central-georgia.bbb.org.



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Don't get scammed out of your gift cards

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

Gift cards are a popular and convenient way to give gifts. Unfortunately, they are also scammers' new favorite way to steal money. But knowing how these scams work can help you avoid them.

According to the Federal Trade Commission's (FTC) new Data Spotlight, gift cards and reload cards are now the number one reported method of payment for imposter scams. In addition, the percentage of consumers who told the FTC that scammers demanded payment with a gift card or reload card has increased 270 percent since 2015.

Scammers will say anything to separate you from your money. And they are often experts at playing into your fears, hopes or sympathies. In imposter scams, scammers might pose as IRS officials and claim you're in trouble for not paying your taxes, a family member with an emergency or even a public utility company threatening to shut off service to your home. They may even call with great news – you've won a contest, lottery or a prize! But to claim it, you first need to pay the

required fees with a gift card. No matter the story, they all have in common an urgent need for you to send money immediately.

Gift cards are attractive to scammers because they act like cash. They offer anonymity and are extremely difficult to reverse once used. Reports say scammers are instructing consumers to purchase gift cards at local retail shops like Walmart, Target, Walgreens and CVS. In some cases, the scammer stayed on the phone while the consumer went to the store. Once the card or cards are purchased, the scammer then demands the gift card number and PIN on the back of the card. Those numbers allow instant access to the money that was loaded onto the card. Once the scammers have access to that, your money and scammer are gone, usually without a trace.

Of those people who paid a scammer with a gift card, 42 percent used iTunes or Google Play cards. Other gift card companies that scammers most often requested include: Amazon, Steam and MoneyPak. Remember, gift cards are for gifts, not for payments. If someone requests payment with a gift card, don't do it. It's most likely a scam. If you paid a scammer with a gift card, report it as soon as possible. Call the company that issued the card and tell

them the gift card was used in a scam. Ask them if they can refund your money. Also, tell the store where you bought the gift card as soon as possible.

The BBB and FTC offer these helpful tips if you receive or give a gift card this holiday season:

- Buy gift cards from sources you know and trust. Avoid buying gift cards from online auction sites, because the cards may be counterfeit or stolen.
- Inspect a gift card before you buy it. Check that none of the protective stickers have been removed. Make sure codes on the back of the card haven't been scratched off to show the PIN number. Report any damaged cards to the store selling the card.
- Keep the receipt with the gift card. Whether you're giving or getting, try to keep the original purchase receipt, or the card's ID number, with the gift card.
- Read the terms and conditions of the gift card. Is there an expiration date? Are there fees to use the card, or for shipping and handling? Will fees be taken out every time you use the card, or after it sits unused for some period of time?
- Use the card as soon as you can. It's not unusual to misplace gift cards or forget you have them. Using

them early will help you get the full value.

- Treat gift cards like cash. If your card is lost or stolen, report it to the card's issuer immediately. You might not get back the money left on the card – or you might get some, perhaps for a fee. You might need to show the receipt and the ID number on the card. Most issuers have toll-free telephone numbers you can call to report lost or stolen cards – find it on the card or online.

For more consumer tips this holiday season, 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.

BBB Tip: Read the fine print on “negative option” sales

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

BBB receives thousands of complaints each year alleging that customers were auto-billed for a product or service that they never wanted or realized they signed-up to receive. Anyone that makes purchases online is vulnerable.

When customers buy something with continuing service or regular product shipments, they should be asked to “opt in.” If customers are asked to “opt out” of continued service or additional product purchases, it is called a negative option sale.

If you haven't heard the term “negative option” before, you're not alone. This sales tactic is called a “negative” option because, unless you specifically opt-out of the additional purchase, the seller automatically takes your lack of a response to mean that you want to keep buying their product or some additional service, sometimes indefinitely. Consumers have unknowingly made these payments for months or years at a time and lost hundreds or thousands of dollars.

According to the FTC, there are four types of negative options:

1. Automatic Renewal: The

default setting is to renew the subscription at the end of each billing period, unless consumers specify not to renew.

2. Continuity of Service: Consumers will continuously be billed for and receive products until they opt-out of the program.

3. Free-to-Pay Conversion: The product will be free for a limited time, then the business will begin to auto bill your account until you opt-out of the program.

4. Pre-Notification: Consumers will receive notices offering products or services, receive the items, and then be charged unless they opt-out.

In some cases, businesses will make this enrollment clear. However, very often this information will be hidden deep in the fine print or omitted altogether.

Businesses have been fined millions of dollars by the FTC for these potentially deceptive advertising practices. According to FTC's .com Disclosures: “A disclosure that is buried in a long paragraph of unrelated text will not be effective. Even though the unrelated information may be useful, advertisers must ensure that the disclosure is communicated effectively.”

Additionally, the “Restore Online Shopper's Confidence Act” (ROSCA), lays out new laws that actually make these types of sales

illegal unless certain disclosures are met.

According to a recent blog posted by the FTC, businesses must clearly and conspicuously disclose any terms or conditions before they take billing information. Businesses must also receive customers' implicit consent before auto-billing their account. And, there must be simple methods by which consumers can opt-out of continued charges.

The BBB Code of Advertising states that, “an advertisement as a whole may be misleading although every sentence separately considered is literally true. Misrepresentation may result not only from direct statements but by omitting or obscuring a material fact.”

BBB offers the following tips:

- Be sure you fully understand the terms and conditions before you buy.
- Remember to cancel on time, so you won't be auto-billed if it is a “free trial” offer.
- Watch out for any pre-checked boxes that appear when you make your online purchase. Many times, these will already be checked or selected, and you must un-check them to opt-out.
- Check your credit card and bank statements for any unauthorized or reoccurring transactions.

- Reach out to the business and ask for a refund and contact your bank to stop future payments.

- Use prepaid credit cards may help to minimize any unwanted reoccurring charges.

- Find trustworthy businesses on bbb.org.

- Contact your BBB for assistance or file a complaint if you think you've encountered a negative option sale with inadequate disclosures.

For more information on this or other consumer tips, 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.

Your Money – Now that I have your attention: 5 Ways to Stop Spam Calls!

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

Savvy solutions to turn that flood of unsolicited calls seeking to rip you off into a trickle because if you are like me they always call as



**Kathleen
Ernce**

you sit down for dinner or when you have wet hands!

Unwanted phone calls and text messages continue to surge, no matter what efforts lawmakers and regulators take to curb them. In

the first four months of last year, call-blocking service YouMail reports, more than 12 billion robocalls were made to American homes. That's about 4 million every hour, and a steady increase from last year. Live calls from telemarketers have also continued to increase.

Why? Sadly, the answer is that they work. It costs scammers and spammers only a few dollars per day to simultaneously blast tens of millions of calls with autodialers. Senders – many of them con artists – spend about \$438 million per year on robocalls. Those calls generate more than 20 times that amount in income, almost \$10 billion a year.

The crooks generating the calls easily hide their tracks. Calls may travel through a maze of networks. They often display on caller ID screens with phony “poofed” numbers that may appear to be local or

from trusted businesses and government agencies. And they are changed frequently on purpose.

It's nothing personal. Spammers often don't know who owns targeted numbers, or even if the numbers are active. But no doubt you've been targeted, and you will continue to be. So how do you defend yourself?

You can try not picking up. But the calls that reach your voicemail greeting could flag that your is a working number – and ripe for future calls.

Here's a list of do-it-yourself defenses I use that have dropped the automated and live spam calls received by more than 90 percent:

- Answer with silence. When you say hello or anything else, automated voice-activated calls launch the robocall recording or transfer you to a call center, where a live operator angles for personal and financial information. But saying nothing usually disconnects these calls within seconds, with no robo-message or callbacks from that phony number. If it is an unsolicited “live” caller, wait for that person to speak to break the silence. If you don't recognize the voice, hang up.

- Try a “not in service” recording. Using a portable tape recorder and a microphone attached to a handset, I copied a “this number is not in service” message during a callback to a scammer's spoofed number. Since it's cued, I sometimes play that recording – again, saying nothing – when answering calls before they go into voicemail in hopes my number will be removed from spammer calling lists. So far, I have not gotten a sin-

gle callback from those incoming numbers.

- Trap 'em with an app. Smartphone users have plenty of options that flag and block some fraudulent calls and text messages. Some services are free; others cost a few bucks per month. Customers of AT&T can use Call Protect, Verizon Wireless provides Caller Name ID, Sprint offers Premium Caller ID, and T-Mobile has Scam ID and Scam Block. You can also buy apps like YouMail and RoboKiller that will filter calls for a few bucks a month – or for free in the case of YouMail.

Another freebie for virtually every landline user: Press *77 to block “anonymous” and “private” numbers, then deactivate it anytime with *87. To block individual numbers that get through on an iPhone, open the phone app, tap the circled “i” icon to the right of the spam number that called, scroll down and tap Block This Caller. For Android smartphones, open the phone app and tap the calling number, select Details, then Block

Number.

- Know which calls to avoid. The most common calling cons are pitches that promise to reduce debt and credit card rates or to get you pre-approved loans; offer free or low-cost vacations, time-shares, home security systems and medical supplies; or, come from government and utility company impostors.

- A dropped or “one-ring” call is a common use to prompt a callback. Beware of area codes 268, 284, 809 and 876, which originate from Caribbean countries with high per-minute phone charges.

Robocalls tend to be highest on Friday and Tuesday, and the most frequently targeted numbers are in Atlanta, Chicago, Dallas, New York City, Los Angeles, Houston, Birmingham, Ala., and Miami.

Next month, we will discuss “Scam Calls Are ‘Epidemic’ – and Getting Worse

Source: Sid Kirchheimer, AARP Bulletin, October 2018

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On the Cover

Dr. Doug McCart... Baptist Preacher Who Loves Ministry!

by CLAIRE HOUSER DODD

COVER:
Dr. Doug and Greta McCart

While attending a meetings and parties around Peach County, one never knows who one might meet. At a Chamber dinner in Byron we sat at the table with a preacher, Doug McCart. While introducing himself to the table, he added that he was here at the Byron Baptist Church but wouldn't be here long. Naturally, knowing that preachers usually stay a rather long time, we had to ask, "What are you planning to do?" In response, he said, "I'm an interim pastor." Whew! We felt immediately better!

Pastor McCart gave a beautiful prayer and the meeting started. We didn't have much time for conversation until afterwards.

Our conversation turned quickly to cars. He had heard of our black-on-black T-Bird convertible; and, it turned out Corvette, one of our favorites. But, in our opinion, a little too long to take a sharp curve. We did not get to compare cars that night but hope to continue our car conversation later.

Doug McCart, Baptist preacher, was speaking at the First Methodist Church in Byron the next Sunday night and those at our table planned to attend. As luck would have it, we caught Bronchitis and couldn't go anywhere or do anything for about two weeks. Our conversation got postponed and we had to do a phone interview.

At which time we learned Doug is from Conyers, Georgia, graduated from Luther Rice Seminary and has a master's degree in Theology and Doctorate in Ministry, which he loves. Doug says his present position is his favorite ever. He is now called a Transitional Interim Pastor. His ministry is to help churches make the transition securing a permanent pastor. Once the new pastor is in place, he moves on to the next church to help them do the same.

Dr. McCart says, "My desire is to see the Church in America to be healthy and reaching people for Jesus Christ. I've worked toward that end for 38 years."

His present ministry has been in effect for four and a half years. His first such position was in Pelham, Georgia and lasted about two years; then on to Ludawici for 19 months and now in Byron for nine months and is anticipating being here until about May of 2019.

Doug and his wife are full time

R.V.'ers. So, you see, they just roll in and roll out of whichever home base is next. Still at home and the Church doesn't have to house them! How much better can it get? The RV is a 38-foot Fifth Wheel pulled by a Dodge Dually. Sounds like a one trip deal. But no, he has to make two, because he has to go back and retrieve two Harley Davidsons.

After all the good work, just what do the McCartes do for R&R? Well, since they have four grown children and three grands, they do as much visiting family as possible with his busy schedule.

In a nut shell, Doug goes into a new church that is without a pastor and helps them prepare to bring in their new preacher with as few problems as possible. And as we

all know, the churches in America are in trouble; every denomination is in decline; and, his thrust is to rectify this problem with revival in the churches of America.

Dr. McCart says, "People don't

care how much you know until they know how much you care."

What a noble calling. So wonderful to have such a dedicated Christian working for God and the churches.



Dr. Doug McCart with wife, Greta, and their three Grandsons, Reece, Grady and Turner.

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