

Senior News

Georgia

Providing Helpful Information for Mature Adults in GEORGIA!



Let's Take A Trip To The Bellagio!

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Janice Polmatier... Teacher and Gardener!

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June 2023
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Choosing a Mortgage Lender

Special to *SeniorNewsGeorgia*

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

This year's housing market is competitive. Prices are up, and houses are selling fast, though rising interest rates may slow the market down.

If you want to buy a new home, you must be prepared. Prospective buyers can make their offer more competitive by getting preapproved for financing before even bidding on a house. This lets sellers know that a buyer is serious and provides reassurance that the sale will close without issues.

That means many prospective home buyers are shopping for a mortgage lender before finding the right home. To get the best deal, be sure to

compare all the costs and understand how mortgages work. Fortunately, shopping around, comparing prices, and negotiating deals can save you thousands of dollars.

Whether you are buying a home, refinancing your home, or taking out a home equity loan, follow these tips to help make your search for a mortgage lender a success.

How to shop for a mortgage lender

- Know how much you can spend upfront. Before you ask for information from a lender, it's a good idea to know how much you can spend on a loan and the maximum monthly payment you can afford. This information will be crucial to your negotiations, so review your budget beforehand.
- Get to know your loan options. Loan options include loan terms, interest rate, and the loan type. The loan term refers to the length of the loan, which may be 15 or 30 years. Shorter loans usually have higher monthly payments with lower

interest rates. Interest rate types may be fixed or adjustable. Fixed rate loans are lower risk but carry higher interest rates. Adjustable-rate mortgages (ARMs) have lower interest rates, but the rates can change over time. Loan types may be conventional or part of a government program. Understanding the options will help you choose the best loan for your situation.

- Understand the difference between a broker and a lender. According to ConsumerFinance.gov, a lender is a bank or other financial institution that loans money directly to you. A broker acts a middleman, comparing loan options on your behalf. The Federal Trade Commission adds, “Whether you are dealing with a lender or a broker may not always be clear. Some financial institutions operate as both lenders and brokers. And most brokers’ advertisements do not use the word ‘broker.’ Therefore, be sure to ask whether a broker is involved.” You’ll want to know, since brokers usually pay a service fee separate from the lender’s fees.
- Get information from multiple lenders and brokers before making a decision. Get as much information from each lender as you can. Keep your options open since different lenders may offer different rates, advises the FTC. Ask about interest rates, loan types, annual percentage rates, points, down payments, mortgage insurance, and all other fees. This will help you get a clear view of the actual cost of the mortgage.
- Working with a broker? Make sure they find you the best deal. If you prefer to hire a broker to do the shopping for you, know that while brokers can access several lenders, they aren’t obligated to find the best deal for you unless they sign a contract to act as your agent.
- Be prepared to negotiate the best deal. Loan officers and brokers can keep some or all of the overages (the difference between the lowest available price and any higher price you agree to) of a loan as extra compensation. This means you can negotiate a price lower than what they initially offer. The best way to negotiate is to have the broker or lender give you a written list of all the costs and fees included in the loan. Then, ask if they will reduce or waive completely one or more of the fees. You can also show them a competitor’s offer to see if they will give you a better deal.
- Watch out for scams. Shopping around for a mortgage lender will help you get a general idea of how much a loan costs, which will help you spot and avoid any offers that seem too good to be true. Be wary of unsolicited calls and emails offering you great rates on a mortgage or “no-cost” loans. Never give in to high pressure sales tactics. ConsumerFinance.gov warns about a phishing scam where con artists attempt to divert your closing costs and down payment by suggesting, right before your loan closes, that you wire the money into a fraudulent account.

To find a BBB Accredited Business or for further research, see BBB's Home HQ at BBB.org for information on buying, selling, building and where to find help for improving the inside and outside of your home. You can also visit the Consumer Finance Protection Bureau's mortgage page to learn more about how mortgages work.

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 International Association of Better Business Bureaus (IABBB). 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: BBB.org or E-mail: info@centralgeorgia.bbb.org.



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Let Us Entertain You

by CLAIR HOUSER-DODD

The Flower Fantasy... and it was. Fantastic, that is! The second annual (we hope) flower show that the Magnolia Garden Club of Fort Valley, Georgia has held, proved again to be as “up to date and out of sight” as it’s high falutting name suggests.

This Fantasy was held at Pineola Farms on Taylors Mill Road just outside of Fort Valley in Peach County. It is 12 acres and the historic home was built in 1865 for Mr. Bassett and his French wife. Now it is owned by Paul and Delise Knight. Delise is one of the featured designers of the show, and has been involved with floral arrangements as long as she remembers, starting with the love of her grandfather and horticulture and working with him on their family farm. She was the head designer for hosting weddings for over ten years and says, “I love to think outside the box,” and calls Pineola Farms, “My very own ‘picking’ garden!”

The other designer was Roy Lamb. It is said of him, “true southern gentleman on the outside and a passionate artist and lover of beauty on the inside!” Roy remembers, as a child, carefully picking little purple weeds called “henbit” for his mother... and her most loving response. Thus, he experienced joy through the art of flowers. Though his mother is no longer with us, he puts a little bit of his mother’s heart into every arrangement he makes and loves when he sees a spark of joy in his client’s eyes. And, that’s why he does what he does.

The extravaganza was held on April 22 and 23, 10-4 and 1-4 respectively. The proceeds were a little over \$14,000 and after the debts were paid, a little over \$8,000 was given to the Garden Club of Georgia Scholarship Fund. Around \$3,000 was kept for local use, such as working on and planting the dramatic hanging baskets in the downtown area. Thanks to the Garden Club for many points of beauty

throughout the year!

Last year there were hundreds of Monarch Butterflies hanging around in the foyer. This year they were fluttering around over the bed in the Master Bedroom. It appeared they were involved with a hanging branch. This room, as well as every room in the house, was decorated with top drawer imagination.

The dining room was the favorite of some home-grown vegetable lovers. The center of the table was a pyramid of fresh green vegetables and fruits; celery, asparagus, beans, lemons – with an eggplant thrown in every now and then. The beautiful ornamental cabbages in large silver bowls also made a statement off the tables as they cascaded down to a shining silver tray awaiting them on the floor.

We spoke with the president of the Magnolia Garden Club, Sandra Haga, about their good works in the

community and otherwise, and expressed our appreciation for the beauty perks they add to our fair city and even those that stretch even farther.

Sandra said, “We at the Magnolia Garden Club feel like education is key. We want to help inspire our youth in all fields of horticulture, therefore all ticket sales will benefit the Garden Club of Georgia Scholarship Fund.”

The members of the club participating are: Joyce Barrett, Laura Webb Byrd, Barbara Davidson, Liz Getz, Sandra Haga, Melissa Hedgpeth, Amy Hiley, Delise Knight, Ginny Martin, Angela Meeks, Jean O’Shields, Lucille Parham, Janice Polmatier, Francis Simpson, and Betty Lynn Slaphey.

We are amazed that so few were able to do so much. We offer a heart felt thank you!

MHA ANNOUNCES DAVIS VILLAGE APARTMENTS ~ WAITING LIST OPENING ~

This is to notify the public that Davis Village Apartments, located at 905 Main Street, Macon, GA will be accepting pre-applications for housing from **June 5-8, 2023**. Those interested may obtain an application during this time as follows: (1) Go to: <https://www.maconhousing.com> and select **“Apply for Housing”** or (2) Email request to: davisvillage@maconhousing.com or (3) Call: (478) 752-5257 between the hours of 9:00 a.m. and 5:00 p.m. The pre-application and release forms must be filled out completely, signed by all adults, dated, and returned via: (1) **Mail** – Macon Housing Authority, PO Box 4928, Macon, GA 31208, Attn: Davis Village Applications or (2) **Email** – davisvillage@maconhousing.com, or (3) **Drop Box** – located at 2015 Felton Avenue. **No pre-applications will be taken in person at MHA or at the property. Incomplete or unsigned pre-applications will not be accepted.**

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>. Davis Village Apartments is a family property with Section 8 PBRA rental assistance and LIHTC funding. The property contains 208 units consisting of 1-5 bedrooms. All units are accessible and adaptable as defined by the Fair Housing Amendments Act. There are units available designed 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 application line or Georgia Relay Service for assistance.

To qualify for residency, the head of household must be at least 18 years of age with a total family income within the current published HUD and Tax Credit income limits for Macon-Bibb County, have a good rental history, and pass a background and criminal history screening.



Davis Village Apartments 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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Senior News & Views of Georgia

Taking Care

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

by LISA M. PETSCHÉ
lmpetsche@gmail.com



Lisa Petsche

A diagnosis of cancer is life-changing for the diagnosed person and those close to them. It 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 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.

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 if appropriate. 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.

Practice living in the moment and focusing on life's many simple 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.

Lisa M. Petsche is a social worker and a freelance writer specializing in boomer and senior health matters. She also has extensive experience with caregiving.

OPINION

MATTERS IN DISARRAY!

by Daniel W. Gatlyn USN Ret,
Minister/Journalist

On this Memorial Day of 2023, my attention is drawn to innumerable sectors that suffer discord (or disenchantment) in all directions. First of all, my mental frame is directed toward the Military contingents that have stood tall for more than two centuries. While we marvel and Memorialize the vast throngs that have given of efforts, substance and often their lives for "FREEDOM" (and more), there exists another throng who are unconcerned with such... ramping themselves up to leisure, pleasure, and self serving pursuits.

Celebrations are geared more toward fun, frolic, and fantasy than allegiance toward honor and patriotism. The largest percentage of those that serve, are from regimented families – citizens that are very much aware of the sacrificial stance of both fatalities and survivors. In our times of blessing, we dare not relinquish our responsibilities as citizens and family! All should purpose to spend quality time in recognition of those, and that, which matters most in a concerned world.

While I spent more than a half century in the military and Missions; I remain cognizant of the thousands who render essential tasks to Law Enforcement, Fire and Hazard Prevention, Medical Services, and Emergency Management and I'm grateful for the untold hours, at an unreasonable expense of life and limb), for our nation's inhabitants, and often the world, that life can proceed unhampered. They are special, but there does exist a vast difference between those who labor on home turf and those with extended hours on high seas, in the air, or on foreign fields. Please remember... Our Armed Forces members are a

rare breed!

For those who lend themselves toward the vocational issues of construction, the Academy, the Arts, transportation, the farms; and, much more, the obligation to stand erect is not "bargained out;" but rather remains as part of a nation who lends invaluable support to a successful, and meaningful, venture.

We are a TEAM, and as such, should remain vigilant, dedicated, and alert to a posture of advance-

ment. That means we should not allow precious moments to be swallowed up with frivolous periods of inattention or selfishness.

Consistency, frugality, and wise ventures should be our top priority. The world is better, or worse, for every person who comes this way. It is not unreasonable that we should be profitable stewards of our time, talent, and resources. May we pledge our best toward eternal values, country, home, family, and friends.

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On the Cover

Janice Polmatier... Teacher and Gardener!

By Claire Houser-Dodd

Cover: Janice Polmatier in the Camellia Gardens at Masee Lane!

It is not often you meet anyone as nice, attractive and charming as this lady who taught 5th grade for 23 years. We only wish we had her as our 5th grade teacher instead of the bad, ugly and mean witch we had to suffer. Janice was born in Columbus, Georgia to Mr. and Mrs. Herbert Slayden. She graduated from Jordan High School where she excelled in playing the clarinet. First, she attended Columbus College, and then on to the University of Georgia majoring in Elementary Education. Then on to Auburn, to receive her Master’s Degree. Later to Troy State for her six-year degree. Janice and Dick married in 1967 in Columbus at The Sherwood Methodist Church. They taught together there until 1973 when they moved to Fort Valley, Georgia where Janice taught 5th grade for 23 years. After retiring, she un-retired and taught at the Georgia Academy for the Blind in Macon, Georgia for 14 years. And she racked up still more education; this time it was a Vision Certificate from

Florida State, a necessary addition required for this system. After this final retirement, Janice really had the time to enjoy her love of gardening. Her garden on Knoxville Street stretches way back from her beautiful home, and is a wonderfully well-loved, scaped masterpiece; a gorgeous assembly of flowers, scrubs, ground coverings, trees and potted plants. Several years ago, we had the honor of being invited to a Garden Luncheon there. It was the highlight of the season. It was so beautiful and unusual, reminiscing of the 30’s to the 50’s when that sort of thing was prevalent

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Janice and husband Richard enjoying a Macon Bacon baseball game last year!



Janice wins 1st place in the “80 and Over Group” at the Jugfest May 20, 2023!



Janice enjoying her backyard!



Janice finishing a Jugfest 5k a few years ago!

JANICE
from page 6

and much appreciated.

We have just enjoyed another lovely luncheon with Janice and The Magnolia Garden Club of Fort Valley on her newly decorated screened porch overlooking that magnificent garden that she spends so much time in.

Beside her gardening, Janice loves to cook, entertain, and go to movies. In fact, just today she left us after the Study Club Luncheon in Warner Robins and met a friend to see a movie. She is also a hearty volunteer at the Episcopal Church in Fort Valley and we hear she wins quite a few 5K walks. That’s what we hear. She says, “Well, I really don’t have much competition.” We’re proud of her and hear she is going this week for a knee shot. She has another 5K walk on Saturday!

Then there’s the Sewing Club, started 40 years ago by 8 ladies. Now reduced to 5. Sewing not so much. As Janice says, “To be honest, we mainly eat and talk.”

Not all was teaching and gardening, she and her husband raised two boys, Charlie and John; both Auburn Grads. There is a large framed portrait of them in her well decorated living room! Charlie is a CPA and John is an Information Technologist They both live in Birmingham, Alabama. John is a bachelor, but Charlie is not; he and Tiffany have two daughters, Mary

Slayden who is 18 and Claudia who is 15. Janice and Dick went last weekend for Mary Slayden’s High School Graduation.

Janice and her husband have been a fantastic and much appreciated addi-


tion to the Fort Valley scene: Spiritually, Educationally and Socially. We say congratulations to you and we wish you many more exciting and happy years to come.

MHA ANNOUNCES
MOUNTS HOMES APARTMENTS
~ WAITING LIST OPENING ~


This is to notify the public that Mounts Homes Apartments, located at 249 Monroe Street, Macon, GA will be accepting pre-applications for housing from **June 12-15, 2023**. Those interested may obtain an application during this time as follows: (1) Go to: <https://www.maconhousing.com> and select **“Apply for Housing”** or (2) Email request to: mountshomes@maconhousing.com or (3) Call: (478) 752-5257 between the hours of 9:00 a.m. and 5:00 p.m. The pre-application and release forms must be filled out completely, signed by all adults, dated, and returned via: (1) **Mail** – Macon Housing Authority, PO Box 4928, Macon, GA 31208, Attn: Mounts Homes Applications or (2) **Email** – mountshomes@maconhousing.com, or (3) **Drop Box** – located at 2015 Felton Avenue. **No pre-applications will be taken in person at MHA or at the property. Incomplete or unsigned pre-applications will not be accepted.**

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>. Mounts Homes is a family property with Section 8 PBRA rental assistance and LIHTC funding. The property contains 86 units consisting of 1-5 bedrooms. All units are accessible and adaptable as defined by the Fair Housing Amendments Act. There are units available designed 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 application line or Georgia Relay Service for assistance.

To qualify for residency, the head of household must be at least 18 years of age with a total family income within the current published HUD and Tax Credit income limits for Macon-Bibb County, have a good rental history, and pass a background and criminal history screening.



Mounts Homes 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.



On the Cover

Let’s Take A Trip To The Bellagio!

By Carolyn Brenneman

Cover: Time for a Wedding Photo!

Hey, this month we can take a four-day trip to the Las Vegas hotel, the Bellagio, and take advantage of a limited-time senior offer. This gorgeous hotel is inspired by the Lake Como town of Bellagio in Italy. The hotel, resort and casino, right on the Las Vegas Strip, entices many visitors from all over the world to come inside, shop, and spend time enjoying the Fountains of Bellagio... a series of fountain shows choreographed to a variety of songs.

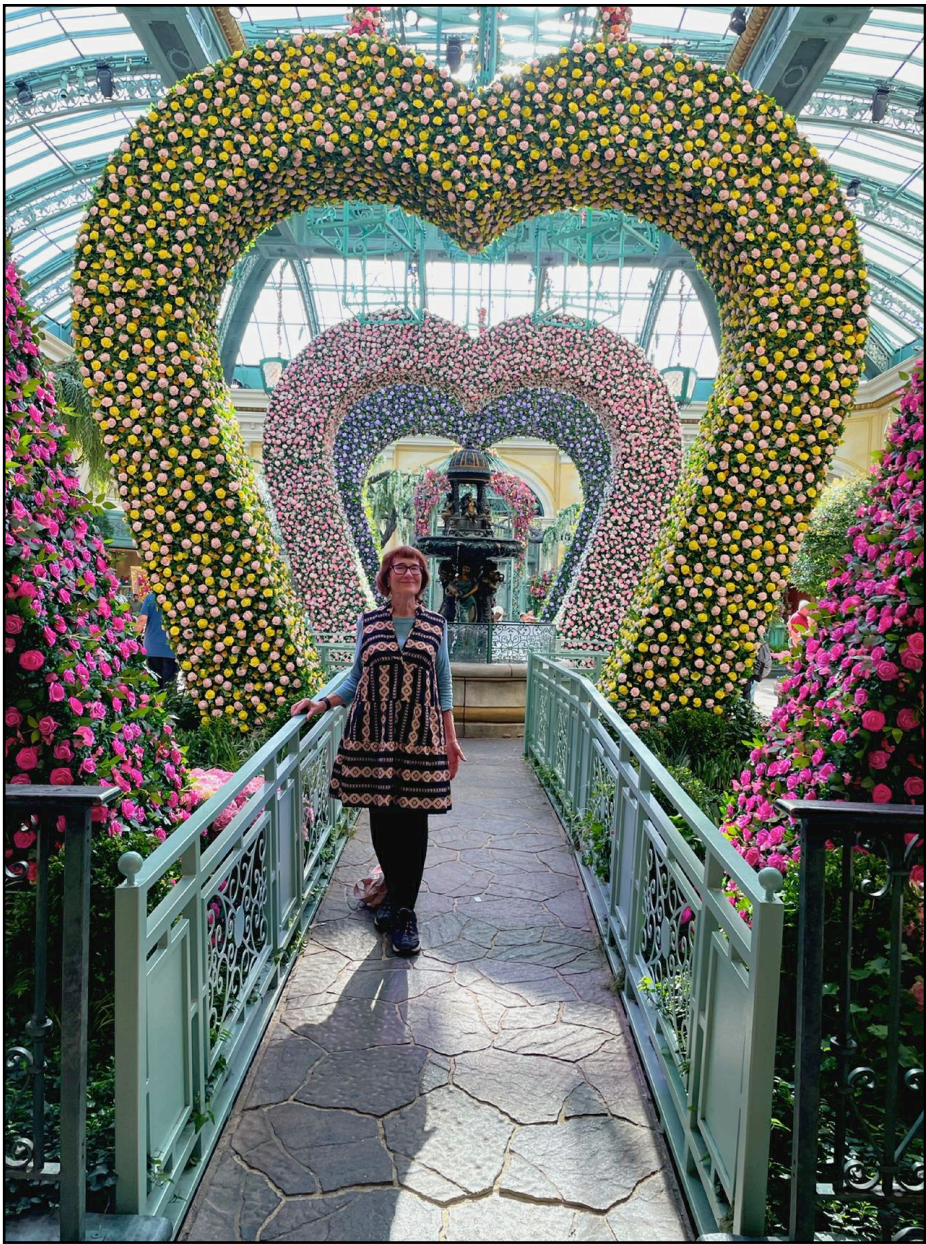
Then, we can visit the star display – the quarterly attraction which is the Bellagio Conservatory and Botanical Gardens. It is a large indoor garden located near the hotel's main entrance and is known for its stunning displays of flowers, plants, and seasonal decorations! The conservatory is redesigned multiple times throughout the year to reflect different themes and seasons. Skilled horticulturists and designers create elaborate displays using thousands of flowers, plants, trees, and other natural elements.

These displays often incorporate impressive features like waterfalls, fountains, and sculptural elements. The themes of the conservatory change to

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Beautiful and breathtaking displays!



Here I am in the center of the hearts!



Display of pink bubbly flowers!

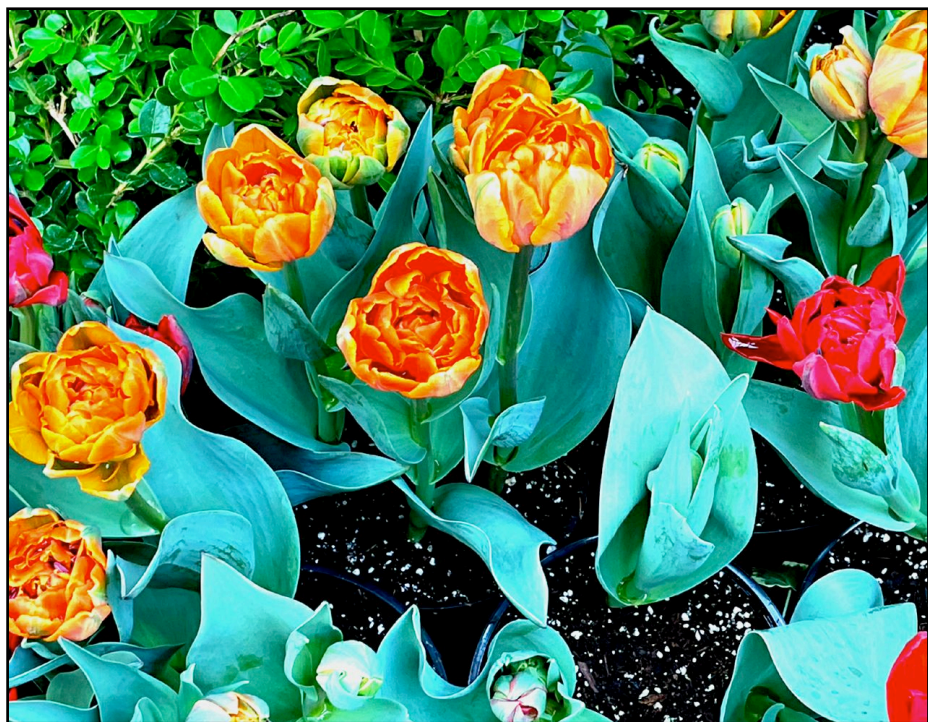
BELLAGIO

from page 8

correspond with major holidays and events, such as Chinese New Year, spring, summer, autumn, and winter. Each new installation takes weeks of work to design, construct, and arrange the botanical displays.

The Bellagio Conservatory and Botanical Gardens are free for everyone to explore for hours and hours as they offer a peaceful and visually stunning display.

So get your group together and take a trip to the Bellagio in Las Vegas, Nevada!



A hybrid of tulips with multiple petals!



A couple roaming the area!



Many visitors enjoying the conservatory!

U.S. Army and World War II Veteran Meta Monteleon Passes Away at 108!

Special to SeniorNewsGeorgia

Submitted by by James W. Huckfeldt Jr.,
Deputy Public Affairs Officer, Carl Vinson
VA Medical Center, Dublin, GA
James.Huckfeldt@va.gov

Meta Monteleon, a treasured part of the Dublin VA Medical Center and the community passed away peacefully in her sleep May 3 at 108 years old. She served as a 2nd Lt. in the U.S. Army Nurse Corps during WWII. After discharging in 1944, she continued with her nursing career for an additional 50 years. At the time of her passing, 2nd Lt. Monteleon was the oldest living WWII nurse.

A devoted champion for Veterans, Monteleon attended countless ceremonies and celebrations at the Dublin VA over the years including Veterans Day, Memorial Day, and most recently, Dublin VAMC’s 75th anniversary on April 22.

“My mother loved serving in the Army, Red Cross, and as a nurse, but she was also a superior Scrabble player and continued driving herself to games until she was 94 years old,” Monteleon’s daughter, Martha Duke, said. “Her laughter could light up a room and she will be deeply missed.”

Born in 1914, Monteleon was one of the few Americans who toughed it out through two pandemics, the Spanish Flu in

1918 and COVID-19. During the COVID-19 pandemic, Monteleon was a resident at Dublin VA where stringent protocols were put in place to protect veteran residents at its five Community Living Centers and Hospice Care Unit.

She made national news during the pandemic by using the Facetime feature on a smartphone to call her centenarian sister, Virginia Dupree Phillips, who also served as a WWII nurse. After speaking with Virginia in 2020, Monteleon said, “I think we’re lucky to be as safe as we are. Having the ability to stay in touch with family during this time is wonderful and important.”

“When I served as an emcee for various events at Dublin VAMC, I always introduced Ms. Meta when announcing special guests – and we became quick friends,” Certified Peer Support Specialist and U.S. Army Vietnam Veteran Johnny Payne said. “I’ll always cherish the memories we had and the stories she shared as we both served during war time and that’s a bond that’s uniquely special.”

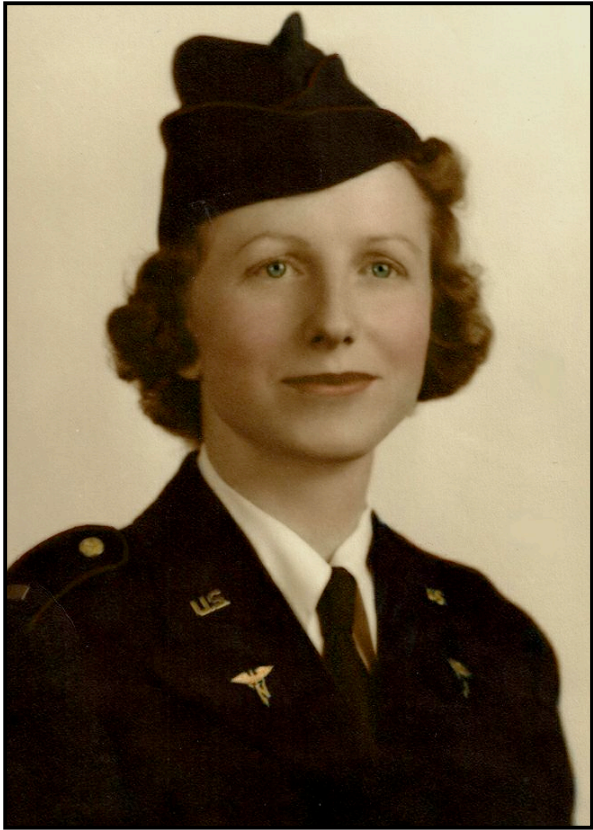
“It’s truly a privilege and honor that Ms. Monteleon trusted us with her care as we put our nation’s heroes at the center of everything we do,” said Medical Center Director Manuel M. Davila. Celebrating her 108th birthday last August was a his-



Meta Monteleon celebrating her 107th Birthday!

toric inspiring event that I’ll cherish forever.”

A memorial brick with Monteleon’s name inscribed will be added to the Dublin VA’s Avenue of Flags for Deceased Veterans at the base of the main flagpole later this year.



2nd Lt. Meta Monteleon!

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BBB Tip: How to choose a password manager!

Special to *SeniorNewsGeorgia*

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

Security experts recommend creating a unique, strong password for every online account you create. But that’s easier said than done! Many people admit to using the same password across all their accounts, while others keep passwords written down at their desks. Neither option is secure when it comes to keeping your accounts safe. This is where a password manager is useful. Password managers keep powerful passwords for all your accounts stored in a “vault” that you can access with a single master password.

Remember the following tips as you search for a password manager to fill your needs.

Tips for choosing a password manager:

- Do your research. Ask friends and family members what password manager they use and how they like it. Make a list of potential password managers to research and get started by reading as many reviews as possible. Read reviews on third-party websites, keeping an eye on the company’s security expertise and reputation. Find out how password managers store and encrypt data and what measures they take to avoid security breaches. Use this information to narrow down your options.
- Consider what devices you use. Some password managers only support certain types of devices, so make sure the one you choose can be used across all the devices you need it on.
- Think about whether your family will use the password manager. If you need to share individual or multiple passwords with family members, look for a password manager that gives you secure ways to share.
- Look for multi-factor authentication (MFA). MFA means you’ll be required to use more than just a username and password to log in to your account. Usually, you have to verify each login with an authentication app or a code sent to your phone. MFA is a proven cybersecurity measure that a reputable password manager should offer.
- Think about the features you’ll need. Every password manager has a different set of features, meaning you’ll need to decide which features you want available to you. Some password managers can generate random, strong passwords for you, will flag weak or duplicate passwords, have autofill capabilities for online forms, and/or notify you if your credentials are in a data breach.
- Understand how lockouts are handled. Since password managers rely on you

remembering one master password, you’ll want to discover what happens if you forget it. With some password managers, a forgotten password means you’re locked out for good and must reset all your passwords. Other managers have emergency access codes or offer hints to help you remember your master password.

- Go with good customer service. If you have an issue with your password manager, you’ll want to be able to reach out to customer service right away, preferably by phone or chat. If a password manager’s only customer support option is email, you could find yourself in a pinch if they take several days to respond about the issue. Look for companies that are responsive, helpful, and on hand whenever you need to contact them.
- Test out password managers with a free trial. Once you have a couple of password managers in your sights, sign up for a free trial and give them a spin. The best password manager for you will be one that works on all your devices, is easy to use, and is secure. However, be sure you understand the free trial terms, such as when to cancel, before enrolling.
- Compare paid and free versions. Many password managers offer free versions,

which have certain limitations. They may only work for a single device or allow you to store a limited number of passwords. Depending on your needs, a free version might work for you. If you need a paid version, consider the pricing and your budget as you make your decision.

For more information, see BBB's Cybersecurity Resources page at BBB.org. You can also review the BBB tips on creating strong passwords and avoiding risky password management.


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 International Association of Better Business Bureaus (IABBB). 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: BBB.org or E-mail: info@centralgeorgia.bbb.org.

MHA ANNOUNCES
MURPHEY VILLAGE APARTMENTS
~ WAITING LIST OPENING ~


This is to notify the public that Murphey Village Apartments, located at 900 A Street, Macon, GA will be accepting pre-applications for housing from **June 26-29, 2023**. Those interested may obtain an application during this time as follows: (1) Go to: <https://www.maconhousing.com> and select **“Apply for Housing”** or (2) Email request to: murpheyoffice@maconhousing.com or (3) Call: (478) 752-5257 between the hours of 9:00 a.m. and 5:00 p.m. The pre-application and release forms must be filled out completely, signed by all adults, dated, and returned via: (1) **Mail** – Macon Housing Authority, PO Box 4928, Macon, GA 31208, Attn: Murphey Village Applications or (2) **Email** – murpheyoffice@maconhousing.com, or (3) **Drop Box** – located at 2015 Felton Avenue. **No pre-applications will be taken in person at MHA or at the property. Incomplete or unsigned pre-applications will not be accepted.**

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>. Murphey Village is a family property with Section 8 PBRA rental assistance and LIHTC funding. The property contains 182 units consisting of 2-5 bedrooms. All units are accessible and adaptable as defined by the Fair Housing Amendments Act. There are units available designed 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 application line or Georgia Relay Service for assistance.

To qualify for residency, the head of household must be at least 18 years of age with a total family income within the current published HUD and Tax Credit income limits for Macon-Bibb County, have a good rental history, and pass a background and criminal history screening.



Murphey Village 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.



VA2K “Walk & Roll” supports homeless veterans and promotes physical activity!



VA staff and community partners complete VA2K Walk & Roll

the country. In conjunction with the event, the medical center’s Center for Development and Civic Engagement (CDCE) will accept donations to carry out existing VA programs for homeless veterans; however, there is no requirement to donate in order to participate. Items needed for veterans include personal items such as toiletries, new clothes, stamps, and

gift cards for incidental expenses. The event is open to people of all fitness levels and can be done over a lunch break. “Whether you team up with a coworker, a friend, or participate on your own, there’s no better time than now to step up your fitness level and help improve the lives of homeless veterans,” Keating said. For additional information and more details, contact the Barb Keating at Barbara.Keating@va.gov. The public is also encouraged to follow the medical center’s Facebook page at “Dublin VA Medical Center” for up-to-date information on the VA2K and other public events hosted by the VA.

Special to *SeniorNewsGeorgia*

Submitted by by James W. Huckfeldt Jr.,
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VA Medical Center, Dublin, GA
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Dublin, Ga.

The Dublin VA Medical Center will host its annual VA2K “Walk and Roll” on Wednesday, May 17, from 10 a.m. until 2 p.m. to encourage healthy activity while supporting homeless veterans with donated items. Participants may walk, run, or roll in their wheelchairs on the two-kilometer course around the VA. The event is free and open to the public. Pre-registration is not required. Event coordinator and VA Whole Health Coach Barbara Keating noted that the VA2K offers people a chance to initiate a healthy lifestyle that prolongs life and health. “Worksite wellness activities enhance employee engagement and contribute to a more productive and healthy workforce and personal life,” said Keating. Keating also said that it gives VA staff and the public a chance to make a direct contribution to the welfare of homeless veterans who need a hand while allowing VA and community partners to meet and network. “Our goal is to collect donations and involve participants in support of wellness and homeless veterans this year. We hope that groups and individuals from our community will join us this year and every year,” Keating said. As part of the event VA will have tables with important information about VA programs, services, and other benefits. The Dublin VA event is just one of approximately 170 VA2K events taking place May 17 at other VA facilities across

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