

Senior News

Georgia

Providing Helpful Information for Mature Adults in GEORGIA!



*Nurse Dottie Hester
retires... Somewhat!*

see page 4

September 2023
Volume 37, No. 9

Taking Care

Thoughtful gifts for family caregivers!

By Lisa M. Petsche; lmepetsche@gmail.com

The contribution of informal caregivers – that is, family and friends – of seniors tends to go unrecognized in our society. These unpaid helpers provide practical assistance and enhance the quality of life of chronically ill or frail older adults who might otherwise need care in assisted living or a nursing home.

Typically they are spouses or children; many are seniors themselves. The majority are women.

The loved ones they care for have physical or mental impairment (perhaps both) caused by one or more chronic health conditions, stroke and dementia being most common.

The caregiving role involves physical, psychological, emotional and financial demands. It can be a heavy load, exacerbated by the limited availability of community support services.



**Lisa
Petsche**

But there are rewards for caregivers, too. These may include a closer relationship with the care receiver; increased creativity and assertiveness; increased insight into their own strengths and limitations; a general increase in compassion for others; re-thinking of values and priorities; learning to live in the moment and appreciate the simpler things in life that make it enjoyable. Then, too, there is the satisfaction of knowing they are doing something meaningful.

The caregiving journey can be long, though, and particularly challenging when the care receiver has heavy hands-on needs, a demanding personality or cognitive impairment. A variety of emotions may be experienced along the way, including sadness, grief, frustration, anger, resentment, guilt, anxiety and loneliness. Burnout is common, due to the physical toll of caring for someone who is ill and the emotional strain of dealing with the suffering and decline of a loved one.

Gifts of Thought!

To show you care and appreciate all they do, the following are a variety of gift ideas for the caregiver in your life.

- Booklet of IOUs for one or more of the following: home-cooked meals, baked goods, respite care, household chores or repairs, yard work, chauffeuring, running errands.
- Answering machine, cordless phone or cell phone.
- Wall calendar with plenty of space for noting appointments.
- Caregiving binder for keeping records and organizing paperwork.
- Membership in a caregivers' organization or the non-profit organization associated with their relative's disease (for example, the Alzheimer's Association or Parkinson's Foundation).
- Gift certificate for a home healthcare agency, medical supply store or housecleaning service.
- Book of tickets or gift voucher for accessible transportation, if the care receiver is not able to ride in a car, so they can go out together.
- Inspirational book (choose a collection of verses or short stories if the caregiver does not have much time for reading).
- Subscription to a caregiving periodical, or a magazine that reflects an interest (such as nature) or favorite pastime (gardening, for example).
- Decorative journal for recording their experiences, thoughts and feelings, and a quality pen that glides smoothly.
- Relaxation CDs or miniature water fountain.
- Bird feeder and seed, or binoculars for bird watching.
- Hobby or craft supplies.
- Writing paper and envelopes, or a set of all-occasion note cards, along with postage stamps.
- Scented items: hand and body lotion, cologne, bar soap, bath salts or shower gel, drawer sachets, potpourri or votive candles.
- Basket of sweets, gourmet coffees and teas, jams and jellies or dried fruit and nuts.
- Gift certificate to a restaurant with takeout and delivery service, a dry cleaner with pickup service or a pharmacy or grocery store that delivers.
- Two tickets to a cultural event – so a friend can accompany them – and an IOU for respite care for the care receiver. For higher-cost items, pool resources with family members or friends.

Keep in mind that emotional support and your time are the two most valuable gifts you can give a caregiver.

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

Let Us Entertain You!

By Claire Houser-Dodd, Columnist

It is not my birthday, but I surely got a gift. In fact I got the gift that keeps on giving, and giving, and giving... FLEAS!!

Oh yeah! At the beginning of summer when the bugs were invading the country, my next-door neighbor decided to spray, and spray he did! All of a sudden we were inundated with fleas; those sand fleas that cover your white trousers and come into the house on your shoes. The kind that is obvious! Also the kind that makes your friends not to want to walk up your steps... much less come into your home.

At first I was completely confused, because I had not had any bites on my ankles, just on my arms and shoulders. Family friend, Sandee Khoury, came over to check on me. Those varmints jumped all over her with some vengeance. We knew for sure they loved her, who could blame them? But by the time she got to my bedroom... whamo... they were all over her legs eating away at her. She left running and screaming out of the house. Sandee's presence verified that I indeed had fleas!

That's when I found out that my neighbor, Ed, had sprayed his yard and house with a pesticide that would run the fleas out of his yard, into my yard. We suggested that he spray my yard and we could send the little boogers to my neighbor's yard on the other side of me. No, no, we did not, just kidding! Daughter, Emily, knows the spray company that does residential and commercial spraying. She called and they came pretty quickly and sprayed the house and the yard. We had to stay out of the house for four hours, which we did. Oops!!! We had more bites that night after the spraying. These fleas were the kind where you can see the them under your skin biting away, that you scratch out. By now we were a bloody mess and a bit crazy to say the least. We have allergy tablets, tree-tree oil, Cortisone 2%, CBD, witch hazel, peroxide, alcohol, calamine lotion, triamcinolone acetate cream... anything and everything... that friends have suggested.

Of course, we tried the bowl with a candle in the middle of a plate with water first... to no avail. The bowl was too high and the plate too big for the fleas to jump to the lit candle.

What exactly is a flea? Webster's World College Edition, Fourth Edition, defines a flea as: "any of an order (Siphonaptera) of small, flattened, wingless insects with large legs adapted for jumping; as adults they are blood sucking parasites on mammals and birds."

Don't forget that we are mammals fed by the female mammary gland.

There are 2,500 species of fleas, worldwide, but only 300 species in North America, which doesn't help my feeling or itch one bit! The main three fleas here are the dog, cat and rat fleas. Still not feeling any better.

On the third scheduled flea spray, I left to go to Fernandina Beach for at least ten days to give the spray poison plenty of time to take effect. Only time will tell.

Obviously, we didn't have the common type of flea! We had the bite and burrow kind. This is the Tunga Penetrans, also known as the Chigo fleas, jigger fleas, nigua fleas, chichica fleas, pico fleas, and citue fleas. All of these burrow under the skin unlike other fleas which are ectoparasitic and remain on the surface of the skin.

The burrowing female remains embedded in the host tissue during engorgement and egg production.

Just how do you get rid of the burrowing female? We Googled and were told to see our healthcare person who can cut them out. Because the flea swells up with blood, a wider cut may be necessary.

I had the 3rd spraying done while I was in Florida and hoping to goodness it worked. So far, so good! Still look pitiful and itch, but no flea sightings as of now.

What to do? Since this is known as the summer to be full of bugs, fleas and such varmints, arm yourself. Tuck your trousers in your shoes and wear long sleeves. And go armed with products like: Off, Cutler's Insect Repellent and Avon's Skin-So-Soft with picaridin, which are good; as are several new deterrents. My advice is to use them all... maybe even "all at once." This is no fun game... a gift you certainly do not want.

Good luck!!!!

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Serving the Macon Metro Area

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www.seniornewsga.com

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Published monthly on our online website at www.seniornewsga.com. Business Office is located at 214 Wilsons Creek Bend, Bonaire, GA 31005. Editorial and advertising copy deadline is the 15th of the month prior to desired month of publication. Preference is given to editorial copy submitted earliest. Publishers do not accept any liability whatsoever for any material supplied by advertisers and/or editorial organizations including the use of trademarks, logotypes, slogans, or any other service marks, or any claims made by such organizations; and, such organizations indemnify and save harmless the publishers in the event of any lawsuit or litigation. In the event of any publishers' error in the content of any advertisement and/or in the content of any editorial presentations, maximum liability shall be limited to the cost of the advertising space in which the error occurred. Publishers reserve the rights to edit and/or reject any materials submitted for publication. Editorial information you would like considered for publication should be emailed in "text" format to: seniornewsga@cox.net.

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Senior News & Views of Georgia

Nurse Dottie Hester retires... Somewhat!

By Claire Houser-Dodd, Columnist

COVER: Dottie Hester celebrates retirement upon completion of a successful nursing career!

When seeking an outstanding Senior Citizen to write about, I don't have to go far! Just up the street and across from grandmother's house; and, there lives Dottie Hester. She is a retired nurse and we have a friend in common... who needs her nursing expertise. He lives about halfway between us. Here-to-fore, I have been able to take him for his eye appointments and operations. Now he needs more expert medical help and Dottie is... "Dottie on the spot!" She can answer diabetic, stroke and other questions that he may ask. We call her his "Guardian Angel;" and, indeed she is!

The Lord had her retire from the Medical Center in Macon and show up on his door steps in the nick of time! It has to be a miracle; and, one which we are also grateful for.

Dottie was born to Carol Hayes Mathews and Joe Terrell Mathews of Roberta, Georgia; graduated in 1975 from Crawford County High School and then matriculated to Valdosta State College for a year; and, then returned home and was the photographer for Wilton and Ann Walton's business in Fort Valley.

Dottie and Jimmy Hester were married in 1979 and lived in Fort Valley for a few years before moving to Florida where they owned a Florida Quick Lube. While there, Dottie received her LPN from South Florida Community College. She was the "Outstanding Nurse of the year in 1993." And then, they came to their senses and returned to good ole Georgia; and, Fort Valley, that is!

Once again, Dottie returned to school. Nursing was in her genes, mind and heart. She entered Macon Junior College to receive her RN degree. From there she went directly to the Medical Center, where she

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Dottie Hester celebrating her retirement!

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worked from 2001 to 2021. Dottie also worked 11 years in the ER. In 2019, she was honored with her second “Outstanding Nurse of the Year Award!” We think this was quite an outstanding achievement.

Dottie and Jimmy have two children; Shelly Sloan and Jimmy Lee Hester; and, four grandchildren... Austin and Whitney are both at Georgia College in Milledgeville, while Hannon Sloan and Jimmy Lee Hester are in grade school in Warner Robins.

When asked about retirement and what she’s doing, Dottie says she is trying to catch up. But, “you can’t catch up!” She’s just trying to do all the things she didn’t have time for while working.

She had joined the Fort Valley Study Club, but has given that up to spend more time with Hannon and Jimmy Lee; picking them up after school, taking them to ballet lessons and soccer games; and, enjoying ever minutes of it.

She says she is still trying to get used to being retired and is so happy to go to church, take care of her family, go on vacations, and do all the things she didn’t have the time to do while she was working in nursing.

Of course, she’s still involved in nursing, only as a volunteer. She has several friends in the neighborhood that she cares for and checks on... one like our neighbor; and, one or two that she takes to the doctors’ appointments. All of this is very much appreciated!

In short, Dottie is still in nursing. That caring gene is still shining through and we’re so glad it’s shining through here in Fort Valley. As we call her our Guardian Angel, we also tell her she has a Golden Crown awaiting for her in Heaven. So, she’s retired... “*somewhat!*”

We are proud to count her as our friend!



Dottie Hester at her nursing station!



Jimmy and Dottie Hester enjoying retirement travels!

BBB offers Tips for Donating Towards Maui Wildfire Relief

Submitted by Kelvin H. Collins, President/CEO, Better Business Bureau
Serving the Fall Line Corridor, Inc. • BBB.org/central-georgia • Office: 478.742.9034 (Direct)

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It's been heartbreaking to see the devastation left behind by wildfires in Maui, Hawaii. Amid evacuations, residents are receiving advice on what they can do to protect themselves and their homes. In the meantime, we encourage donors who want to offer support of Maui relief efforts to please give, but give wisely.

BBB offers the following tips to help as you consider your contributions to Maui relief efforts:

- **Research before giving:** Visit Give.org to verify if a charity meets the BBB Standards for Charitable Accountability. Take the time to find out how the organization plans to address either immediate or long-term needs. The first request for a donation may not be the best choice. Be proactive and find trusted charities. (Below you'll find the names of several organizations that meet all BBB Standards for Charitable Accountability and are focusing efforts on the needs in Maui).
- **Review clarity of disaster relief appeals.** Seek out appeals that are upfront and clear about what disaster relief services you are supporting.
- **Look for experience in disaster relief.** Support experienced organizations that stand ready to provide quick and effective assistance. Be cautious of organizations that form overnight in the wake of a disaster. Also consider whether the relief organization already has an established presence near the location of the disaster.
- **Donate money rather than goods.** Donating money is the quickest way to help and provides charities the flexibility to channel resources to impacted areas. Instead of donating food, consider supporting food banks near an impacted area. You can consider visiting Feeding America (a BBB Accredited Charity), which works with food banks across the country.

When considering support through crowdfunding, there's several things to keep in mind:

- **Give to people and organizations you know.** It is safest to give to crowdfunding postings of people you personally know. If that is not possible, consider a posting that is being managed by an established charitable organization that can be checked out.
- **Not all crowdfunding sites operate alike.** Some crowdfunding platforms do a better job of vetting postings and projects that appear on their site than others. Review the site's description of its procedures. If they do take precautions, they generally announce that fact loudly to help encourage giving.
- **See if the posting describes how funds will be used.** Vague descriptions of how the collected funds will be used should also be a yellow caution light. Thoughtful collections will take the added step of identifying and verifying needs before money is raised.
- **Be wary of "100%" claims:** Watch out for claims that 100% of donations will assist victims and/or their families. While a charity may be using other funds to cover administrative and fundraising expenses, that does not mean those costs don't exist. See if the appeal includes an explanation about how this percentage is achieved.
- **Online caution:** Never click on links to unfamiliar charity websites or in text messages or emails. These may take you to a look-alike website where you will be asked to provide personal financial information or may download harmful malware onto your computer. Don't assume that charity recommendations on social media have already been vetted.
- **Don't assume pictures represent an official connection to the person or family identified.** Unfortunately, some crowdfunding postings may be using pictures of needy individuals without their permission. As a result, you can't assume an official connection. Again, each site has different rules on what they allow.
- **Your contribution may not be deductible as a charitable gift.** If a crowdfunding posting is claiming to be helping a specific named individual or family, donors in the U.S. generally cannot take a federal income tax deduction, even if the individual or family is in need. See IRS Publication 526, for more information on this subject.
- **Verify charity trustworthiness.** Rely on expert opinion when it comes to evaluating a charity. We recommend giving to charities that meet all 20 BBB Standards for Charity Accountability, found at BBB's Give.org.

The following organizations are BBB Accredited Charities (i.e., meet the 20 BBB Standards for Charity Accountability) that are currently raising funds to assist Maui relief efforts. This list will be updated on give.org as more come to the BBB Wise Giving Alliance's attention: American Red Cross, Americares Foundation, Catholic Charities Hawaii, Direct Relief, GlobalGiving, MAP International, Matthew 25: Ministries, Maui Economic Opportunity, Operation USA, Salvation Army, United Way Worldwide, and World Vision.

###

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

Opinion

TOO MUCH POWER

Daniel W Gatlyn, USN Ret. – Minister/Journalist

It has been very aptly stated that humanity can handle most anything... money, property, social mores... everything but Power. We simply are "all thumbs" when it comes to our orchestrating this thing called "authority!" The scenario never fails to deliver a chaotic chorus. From the beginning of time (to our knowledge) the human mind, spirit... and wherewithal... has fallen into disarray when entrenched with the prerogative to render a hearty "yea or Nay!" For some crazy reason, we are not capable of harnessing the melody that delivers mirth. The best example of what I speak is borne out of observing the Chief Executive of our Nation... as they dare to repair the blemish inherited. No phrase (or reasoning) can convince me that our "Founding Fathers" meant for any man (or woman) to "tilt the wheel" – as has been our treat. In short, the President of these United States is insidiously entrusted with more power than he (or she) can intelligently maneuver.

To expand the narrative, no one person should be able to approve Federal Aid... intervene on National Monuments... close the well (water or oil)... quell arguments surrounding Third World; or, grease the trapeze for ballot harvesting! That speaks volumes surrounding autocracy. That error in creating courage and clout years ago, has become obvious.

The original mentality allowing Executive Action may well be approved; albeit, the practice of unrestrained journeys into a (hither-to-prohibitive slate), now dictates that Amendments be introduced. To trample on the sample of Democracies, Rights, and Liberties, as one voice screams the route, is tantamount to rule by a belligerent one. While we often embrace controversial proclamations, the methodology of assuming the role as "emperor" is always questionable. To invite a consensus (of corporate intelligence) is always a better posture, regardless of who occupies the High Seat!

In the interim, elected personalities (with a balanced representation of all ruling parties), should formulate binding rules that do not hinder a CEO from Chairing the Meet on Policy; but, clearly depart from real estate which "taps the strap" of rational governing principles.

Unfortunately, the presence of "ego and greed" will likely prevent such from ever happening!

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Terance Mathis' Celebrity Golf Tournament to Support Emory's ALS Center

Submitted by Janice Overbeck • janice@janiceoverbeck.com

Atlanta, GA (July 27, 2023)

Terance Mathis, College Football Hall of Fame Class 2023, former NFL player and current sports analyst, is proud to announce the Terance Mathis Celebrity Golf Classic to benefit the Emory ALS Center. The tournament will be held on September, 10-11 at Harrah’s Casino, Cherokee NC at the beautiful Sequoyah National Golf Club.

ALS, also known as Lou Gehrig's disease, is a progressive neurodegenerative disease that affects nerve cells in the brain and spinal cord. The Emory ALS Center is a leading research institution dedicated to finding a cure for this devastating disease. Mathis is committed to supporting the center's important work. “ALS is important to me because it could happen to me. I want my family to know that there is a cure or at least methods to slowing it down.”

The tournament will feature a variety of celebrity athletes, including: WILLIAM FLIPPER ANDERSON, CORNELIUS BENNETT, BOB WHITFIELD, JESSIE TUGGLE, RUFFIN HAMILTON, WAR-RICK DUNN, PLACICO BURRUSS, KEVIN BUTLER, JOE CRIBBS, STER-LING SHARPE, HAROLD GREEN, BRIAN JORDAN, ANDRUW JONES, KORDEL STEWART, GREG LLOYD, MARCUS ALLEN, TONY WOMACK, ALEXIS ENGLISH, CHRIS MOHR, BRIAN FINNERAN, THEO RATLIFF, and PATRICK SAPP! Participants will have the opportunity to enjoy a round of golf on one of the country's most iconic golf courses while raising funds for a worthy cause.

Sponsorship opportunities are available for businesses and individuals looking to support the cause. All proceeds from the tournament will go directly to the Emory ALS Center to fund research and support services for patients and families affected by ALS.

About the Emory ALS Center

The Emory ALS Center is a leading research institution dedicated to finding a cure for ALS, also known as Lou Gehrig's disease. The center provides state-of-the-art patient care, support services, and conducts research to better understand and treat ALS.

For more information on registration and sponsorship opportunities, please visit jo-gives.com/golf.

Italian American Club of the CSRA

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<https://www.facebook.com/Italian-American-Club-Augusta-CSRA>



Augusta Transit, listening to the concerns of riders has recently upgraded two bus stops as part of a citywide bus stop upgrade plan!

Special to *SeniorNewsGeorgia*

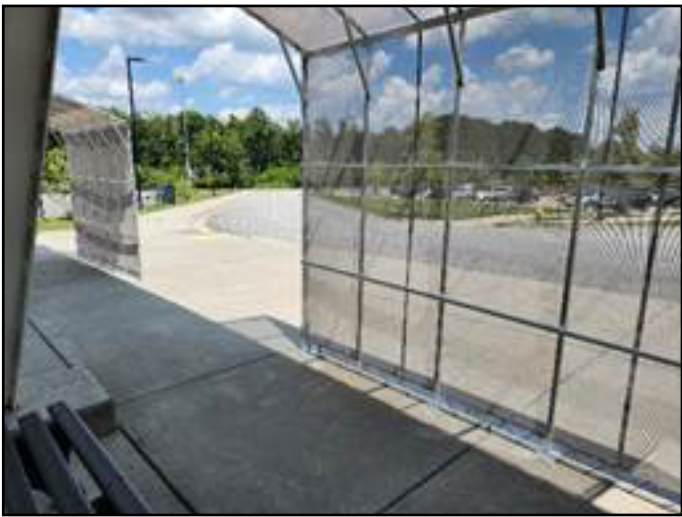
Submitted by Oliver Page, Ph.D., Deputy Director, Transit Augusta Transit www.augustatransit.com

The physical state and ease of access to a bus stop may determine its use by the public and how the immediate community perceive the transit agency. Augusta Transit, listening to the concerns of riders has recently upgraded two bus stops as part of a citywide bus stop upgrade plan.

Bus Stop #1640 Regency Boulevard Transit Office (route #6 Brown Line/Gordon Highway Outbound). Waiting riders seated on benches at this bus stop were unsheltered and faced the direct sunlight. Given the frequency of buses during summer days the wait for a bus became excruciating and worse still for riders with chronic health conditions.



BEFORE



AFTER

Resolving this issue Augusta Transit worked with a local vendor to create an innovative screen awning. The screen significantly reduces the glare from the sun’s rays while maintaining a 100% unobstructed view of the waiting rider.

Bus Stop # 1431 Deans Bridge Road at Jay Avenue IB (Route #8 Orange Line/Barton Chapel Inbound). A formerly inaccessible bus stop for seniors or persons using wheelchairs or buggies. This bus stop also facilitated travel to the Walmart Deans Bridge Road without the need to cross the busy Deans Bridge Road.



BEFORE



AFTER

Working with a local contractor the bus stop was reestablished, shelter with benches placed and ultimately becoming 100% accessible to seniors or persons using wheelchairs. ultimately becoming 100% accessible to seniors or persons using wheelchairs.

To find a bus route near you, bus schedules and which bus gets you to your destination call (706) 821-1719 between 7 a.m. thru 7 p.m. Monday–Saturday. Augusta Transit is committed in its role to enhance the quality of life for residents and visitors in Richmond County through the provision of sustainable and safe transit services.

BBB Tip: How to buy life insurance!

Submitted by Kelvin H. Collins, President/CEO, Better Business Bureau

Serving the Fall Line Corridor, Inc. • [BBB.org/central-georgia](https://www.bbb.org/central-georgia) • Office: 478.742.9034 (*Direct*)

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Life insurance is an important aspect of financial planning. However, with so many options available, finding a policy that fits your budget and financial goals can be a real challenge. In fact, a [recent study](#) revealed that people who don't feel knowledgeable about life insurance are less likely to have coverage. BBB recommends the following tips to help you decide if you need life insurance, what kind of insurance is best for you, and how to purchase a policy.

Think about how much life insurance you need. Think specifically about the financial needs of your beneficiaries to figure out how much insurance you should buy, recommends the [Insurance Information Institute](#). Three questions can help you determine a number. Once you determine the answers, subtract your survivors' resources from their needs to determine a specific coverage amount to purchase.

- What financial resources, including social security benefits, group life insurance payouts, and any other assets or income, will your survivors have to rely on?
- How quickly will the resources become available to them?
- What are your survivors' financial needs when it comes to paying your final expenses, covering debts, and general income requirements?

Get to know different types of life insurance. [Term life policies](#) generally have lower premiums than permanent policies, as they only cover a specific term of your life. They typically last between one and 30 years. The longer the term, the higher your premium will be. Once the term is up, you stop paying and no longer have coverage. There is generally no cash value given back to the insured when the term is complete. That said, some life insurance companies may allow you to extend the term of your policy or convert it to a permanent policy, and in a few cases, they may offer a [return of premium \(ROP\)](#). A term life policy is a good choice for someone on a tight budget or who only wants life insurance for a specific time. Worth noting, too, is that if you have a group life insurance plan from your employer, it's likely a term policy that ends when you leave the company.

If you are looking for coverage that will span several decades until your death, you'll want a permanent life insurance policy, sometimes called a "whole" or "universal" policy. Permanent policies cost more, but they have extra benefits, such as receiving the policy's cash value if you terminate it early and borrowing the amount of the current cash value from the insurance company as a loan. There are a few different kinds you can choose from:

- **Whole or ordinary life insurance.** The most common kind of permanent life insurance, this kind of policy is straightforward. It offers a death benefit and works as a savings account. You agree to pay premiums for a specific death benefit, and the company agrees to pay you dividends periodically. Usually, this kind of policy includes a guaranteed interest rate and predictable premium rates over the course of the policy's life.
- **Adjustable or universal life insurance.** This kind of policy gives the policyholder more flexibility than whole policies. Sometimes, you can increase your death benefit by passing a medical exam. In addition, you can choose to pay more than your premium up to a limit, and the extra money goes into your cash account. Or you can pay less than the premium and draw from the cash account to cover the difference. These options make this kind of plan appealing to workers with fluctuating incomes. With [universal life insurance](#), the cash value account (the savings aspect of this kind of policy) usually earns interest based on current market rates, which can change over time. All these factors mean this kind of policy needs to be monitored regularly by the policyholder.
- **Variable life insurance.** With this policy, policyholders receive death benefits, and they can also use their cash value account to invest in stocks, bonds, and money market mutual funds. This means there is a potential for growing the value of your policy quicker, but there is quite a bit more risk involved. One example of variable life insurance is indexed universal life (IUL), which is best for someone with a good understanding of the stock market, fees, and forecasts. IUL is [increasing in popularity](#), but without at least some experience with investments, it can be easy to allow coverage to lapse. Plus, market crashes could mean you'll need to pay higher premiums to keep your policy in force.

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Insurance

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- **Variable-universal life insurance.** This kind of insurance lets you invest your cash account in the stock market while at the same time offering you the ability to adjust your death benefit and premiums.

Review the insurance contract carefully. Make sure you fully understand any policy you are considering. All terms and conditions of an insurance policy are outlined in the contract. You should know how much you'll be paying for how long in order to receive protection, what will happen if a premium payment is late, and any information on restrictions as to insurance company investments. Since insurance contracts are legal documents, they can be wordy and difficult to understand. If you're having trouble with the language of the contract, ask your agent to explain it in layperson's terms.

Be ready to answer lots of questions and be honest with your answers. You'll likely need to fill out a lengthy application, which may include giving specific information about your health, family history, profession, and even your driving record. Be ready to spend some time answering honestly. Insurance companies use third-party sources to verify your answers, so any untruths will probably be discovered, putting your policy in jeopardy.

Store your documents in a safe place. Once you've purchased a life insurance policy, keep it in a safe place, like a safety deposit box. Let your beneficiaries know about the policy, what you want them to do with the death benefit, and where they can find a copy of the policy. Otherwise, it's possible their benefits could go unclaimed.

Watch out for mail-order life insurance. You may get offers to buy life insurance through the mail at attractively low prices. The pitch may say you will be approved regardless of age and health. Be careful! Never purchase such a policy until you have read and understood every word, not just the advertising. Also, check with state insurance authorities to find out if the company is licensed to sell insurance in your state.

For more information: Read BBB's tip about [insurance companies](#) at BBB.org. Stay alert to insurance scams by reviewing the tips found at [BBB.org/AvoidScams](#). Always look for businesses that follow [BBB Accreditation Standards](#) and [BBB Standards for Trust](#).


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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Opinion

A Most Memorable Day!

Daniel W Gatlyn, USN Ret. – Minister/Journalist

Those that are aging greatly in years will remember September 2, 1945, for that date marks the ending of hostilities in World War II! Well over FIFTY MILLION PERSONS died during this global conflict! Many million suffered untold wounds and agonies! And the entire world wilted under an unprecedented injury. It is little wonder that the unconditional surrender of Japan to Allied Forces, aboard the Battleship Missouri in Tokyo Bay, brought relief to the world. The grim face of War will always extinguish the productive pilgrimage of every participant. That since the beginning of time (as we know it), Nations have been substantially engaged in open conflict is of no explanation or consolation. The unbelievable destruction and carnage is beyond all reasonability. While liberties are forever in the mix, one would be hard pressed to find justification for the unthinkable assault waged from coast to coast.

One would also be hard pressed to discover reasons for the indiscreet conduct exhibited throughout the planet. Bitterness, hate, rancor, and disenchantment seems to reign supreme from North to South – and east to West. Greed, anger, and malice fills the course and the calendar. Daring and plunder mar all sensibility. Wars (and rumors of such) fill the agenda; with a constant preparation loading wheels of progress. Half the world's gross product is spent on offenses (and defenses); and, the largest percentage of fatalities succumb to blemish received in some measure of combat. All ethics and civility have been compromised in behalf of a scientific obliteration of that which is sacred. We move from one mile post to another, in pursuit of establishing hores of real estate!

One might reasonably surmise that the prize of peaceful coexistence is tossed to those of maturity... of compassion... of appeasement... of practicality! Treaties have been signed, Agreements made, pacts declared and another thousand nods of acquiescence toward adversaries; most summarily trashed with the setting of the next sun.

If the detonation of a Nuclear bomb will not stir wisdom to birth, then to where shall we look? Spiritual embrace has not given answers. Islam, Christianity, Jewish, Mohammedanism, Shinto, Buddhist; and, another thousand persuasions, have not been able to quell the preposterous fire that burns within the soul of both sinner and saint! We will grasp the sword and spear... we will take up the bow... we will gird ourselves with bombs and bullets; and, we will fight!

And, we will nurse the wounds of battle; and, "being desolate, we shall sit upon the ground!"

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