

Senior News

Georgia

Providing Helpful Information for Mature Adults in GEORGIA!

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**December 2023
Volume 37, No. 12**

BBB Offers Tips for Holiday Gift Card Giving & Receiving!

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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A record 196.7 million Americans shopped in stores and online during the 2022 five-day holiday shopping period from Thanksgiving Day through Cyber Monday, according to the annual survey released by the National Retail Federation and Prosper Insights & Analytics. The total number of shoppers grew by nearly 17 million from 2021 and is the highest figure since NRF first started tracking this data in 2017. That number could go even higher for 2023.

Consumers spent an average of \$325.44 on holiday-related purchases over the course of the weekend, up from \$301.27 in 2021. While shoppers indicated that the top gifts they purchased during the shopping period were clothing and accessories (50% of shoppers) and toys (30%), gift cards ranked third with 27% of shoppers indicating they purchased gift cards during the holiday shopping event. That's no surprise, as gift cards are a popular and easy holiday gift that can be purchased in-store and in most cases online as well. Recipients love them too.

As convenient and popular as gift cards can be, your BBB reminds consumers and businesses that gift cards can carry risks too. Whether you're buying a gift card online or grabbing one off the shelf at a store, shop carefully to make sure you and your gift recipients will have a joyous holiday experience.

Buying a physical gift card? Here's some tips from your BBB to keep your purchase safe and intact:

Look for package tampering. No matter where gift cards are displayed in the store, thieves are known to remove gift cards from the display rack and record the numbers associated with that card, including the activation PIN. They can monitor and quickly use the funds once they see a card is activated.

Before purchasing a gift card, look carefully at the packaging for any tears, wrinkles, or other indications of tampering, and see if the PIN is exposed. If anything looks suspicious, it's probably best to take a different card and turn in the compromised card to the store's Customer Service Desk.

Research how to use the card. Not all retailers have the same policies when issuing a gift card. Check the fine print to see if there are fees associated with the card. Some typical fees could include transaction fees or inactivity fees. In some cases, an organization may charge a service fee to issue the card or a replacement card. Buying cards with too many fees or conditions can erode a card's value over time, but there are some protections in place.

Under the Credit Card Accountability, Responsibility and Disclosure Act a gift card cannot expire until at least five years from the date it was activated. The law also places general limitations on fees. For instance, the card issuer cannot charge a dormancy or inactivity fee on a gift card unless there has been no activity for one year and the card clearly states its policy toward that fee. Some states have separate laws that provide added protection in certain circumstances.

Don't delay in using the money. In addition to fees that a business may charge on an inactive card, the longer a card sits around the more likely a cybercriminal is to steal the balance.

Before purchasing a gift card online, BBB recommends the following tips:

Know who you are buying from. Little-known websites advertise gift cards for popular retailers at steep discounts. These websites might be using these offers to steal payment card numbers or other personal information.

Also, be cautious about buying gift cards from online auctions because it is virtually impossible to tell whether the cards have any value remaining, whether they've been tampered with or if they've expired. Instead, go directly to the merchant and purchase a card from them.

Check the terms and conditions on a gift card. If you are giving a card to someone who wants to shop instore, make sure it can be used that way and not just online, and vice versa.

Consider the financial condition of the retailer. If you think the store may be on shaky footing, you may want to pass on buying a card. If a store closes, a gift card will likely have no longer have value for its recipient, even if the store files bankruptcy.

Whether buying in store or online, make sure you hold onto a copy of your purchase receipt and gift card receipts that include a gift

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Shop only on secure sites: BBB encourages consumers to be sure that the website

If you believe you've been the victim of a



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Senior News & Views of Georgia

Taking Care!

Handling the holidays with Alzheimer's disease!

By Lisa M. Petsche – lmepetsche@gmail.com

Many people consider the holiday season a hectic time, due to the preparations and festivities that typically take place. Staying sane, not to mention enjoying this special time of the year, is even more of a challenge when you're caring for someone with Alzheimer's disease or some other type of cognitive impairment.



**Lisa
Petsche**

If you are relatively new to this role, or your relative has changed significantly over the past year, you may be particularly anxious about the approaching holidays.

Follow these suggestions to help keep stress manageable for everyone in your household.

Gifts

- Shop by mail order or buy gift cards.
- Use decorative bags and boxes to streamline wrapping.
- Keep presents stored away in a secure place until it's time to exchange them.
- Be prepared when friends ask for suitable gift ideas for your relative. Suggestions should take into account any cognitive or physical limitations.

Decorating

- Don't decorate too far in advance.
- Keep decorations minimal and out of reach as much as possible. Don't display anything that's valuable or fragile.
- Avoid lights that flash or play music, as well as sound- or motion-activated items.
- Don't keep food out in the open - for example, a gingerbread house or dish of candy.
- Don't let extension cords dangle or run across walkways.
- Steer clear of holiday decorations that could be harmful if ingested.

Entertaining

- Whenever possible, entertain at home rather than take your relative to an unfamiliar place.
- Prepare guests for your relative's mental and physical functioning, general mood and any uncharacteristic behaviors.
- Enlist a friend to companion your relative while you're engaged in hosting duties.
- Keep rooms well-lit, since shadows may cause confusion and fear. Avoid candles.
- Keep music soft and familiar.
- Keep gatherings small. Otherwise, situate your relative in a quiet spot and have guests visit one or two at a time.
- Instruct guests to introduce themselves to your relative by name and relationship – for example, "I'm Mary, your brother John's wife."
- Place guests' coats and handbags in a secure area so your relative can't rummage through them.
- Clean up immediately after entertaining, before your relative has a chance to consume anything that might make them ill.
- Before inviting overnight guests, consider how disruptive this may be to your relative's routines.

Outings

- If you accept an invitation, do so on the condition that you may back out if your relative is having a bad day.
- Limit the time and ensure there's a quiet place your relative can retreat to if they can't handle the stimulation.
- Take along medications, adapted dishes and utensils, a bib, extra briefs and a change of clothing as needed.
- Accept that the person may not eat as well as they normally do, owing to anxiety or distractions. Be prepared with a healthy snack.
- Attend an event without your relative, if it's not feasible to take them with you.

Further Tips

- Let family and friends know your needs and limitations.
- Keep holiday plans simple and don't overload your relative with details.
- Include them in preparations to the best of their ability.
- Share holiday memories. Bring out photo albums or home movies and play favorite seasonal music.
- Schedule holiday activities during your relative's best time of the day. Space them out and try to stick to routines.
- Have a plan in place to deal with challenging behaviors.
- Don't pressure your relative to participate in festivities. Previously enjoyed events may cause distress if they don't understand what's going on or no longer recognize family and friends.
- Last, but not least, find something relaxing you can do each day. And do treat yourself to a special gift.

Lisa M. Petsche is a social worker and freelance writer specializing in elder care. She has personal experience with Alzheimer's caregiving.

Opinion!

WHAT COMES WITH AGING!

By Daniel W Gatlyn, USN Ret. – Minister/Journalist

The mystical Mr. "B" from the Oval Office was recently heard to utter (or mutter) that: "The only thing that comes with growing older is Wisdom!" You say what? Are you serious? Please spare me!!! I can tell you that "your's truly" is a good example of what happens to those who continue having friends and family sing them a Birthday song! I am pushing Ninety-Four; and, I do know a thing or two.

Perhaps there is an article of wisdom that comes by on occasion, but it always arrives with baggage!!! There is graying of the hair, dragging of the limbs, wrinkles of the skin, slowing of the steps, and slurring of speech. Yes, I can still count to thirty, by starting over twice... remember my street (as long as my frame is adjacent to the flower bed)... my neighbor's name is John (so are those three blocks away (in opposite directions); and, I will politely bid you goodnight (if you catch me by 7 p.m.). In other words, I am **OLDER THAN DIRT**... know it... and use that "pinch of wisdom" to advise those nearby. And so is Mr. "B" (spelled with an uppercase "O"!

Being the nice guy (that I am), I will not be redundant with a phrase from Don Rickles. **HOWEVER!**, I will emphatically convey my feelings on those running for High Office who have reenacted the perimeter of puberty more times than they have fingers and toes. In plain language (and for a host of reasons), those who have celebrated Seventy-Five (good or bad) years, should willingly pass the mantle to younger minds and bodies.

Aside from the blemished mentality, the younger set sings a different song, is weary with the tales of "Big Horn;" or, what happened to your cat or corvette! Not all of what the current tribe is doing or saying wins an Oscar; but, **IT IS THEIR BAG!** So kindly vacate your aspiration in light of the exasperation and spend time clearing the perspiration of a thousand phone calls in the wrong direction!

To the antiquated souls that are sufficiently brave to unconditionally elevate wisdom with **Old AGE**, (while discarding associated faculties), I would offer a consolation of heroics! But to insist that you can still "cut the mustard" is a smidgeon past wisdom, or common sense.

Since I am not numbered with absolutes in perfection, my appraisal could be off base; and, I travel with an open sail and mind. There could be an exception to my commentary; with a dark horse in the "chute!" **BUT...** take it to the bank, to the polls, to the electorate... **YOU ARE NOT THAT EXCEPTION.**

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Let Us Entertain You!

By Claire Houser-Dodd, Columnist

It's that time of year again and we want to get up to the mountains. Anywhere! We like Helen, Dillard, Lake Burton, Tallulah Falls... all in Georgia, Gatlinburg, Tennessee or Cherokee, North Carolina. We are not picky!

We went to North Georgia a lot when I was little. Daddy liked the area and my grandfather had apple orchards up above Clayton. We remember stopping by a swiftly running brook and stepping in only to scream from the cold. It was exciting then as well as now.

Later in high school or college we visited Lake Burton and went to Mountain City to the big Saturday Square Dance in a barn. That's where we first met Junior Samples. He was from Cumming, Georgia, not too far from the area and I was his chosen dance partner. I don't believe my feet ever touched the ground and I didn't get the chance to dance with anyone else. He was always a very big guy and a very friendly guy. We met up years' later in Atlanta and I was asked to be on Hee Haw. I didn't want to leave Atlanta at that time. Dumb! I had graduated from the Wesleyan Conservatory and thought an acting career had to be serious. Wrong!

We also remember Gatlinburg and the motel Daddy always stayed in. I had the room over the falls. It was an instant go-to-sleep trick just like Daddy had said. He remembered it from his visits as a child. His family liked these areas too!

Our worst fuss was in Cherokee, North Carolina over a white jacket with all the Indian decorations and fringe. Daddy said I was too young. I didn't think so at the time, but of course he was right.

We loved Dillard, Georgia and the Dillard House. The food was delicious, and so much of it. Unbelievable! The cabins were great and so were the horses. Dr. Dodd and I had taken our granddaughter for a trip around North Georgia and on that trip we watched her ride off into the sunset. Dr. Dodd didn't love horses as I did.

When we had a Girl Scout Troop we took the girls to Brasstown Bald, the highest point in Georgia which is 4,784 ft. above sea level. The Indians called it Enotah.

We also visited Vogel State Park on Blood Mountain. Nearby was the Appalachian Trail that runs from Springer Mountain, Georgia to Katahdin, Maine. Amazing!

We had a good time and an interesting trip, but we will never forget when leaving and as we drove down the mountain the brakes gave out. My 1964 Buick had a different steering mechanism at the time and we were trying to turn around and head up as the brakes were failing. We did find the place we remembered and revisited the situation and made it down safely. The girls were thrilled; but me, myself, and I not so much!

Not too many years ago we went up to Maggie Valley, North Carolina and was happy to find some snow and a small slope to ski. There was not enough and the snow didn't stick so instead we joined a group of trail riders and rode the horses on the beautiful Appalachian Trails. It was a fun and exciting ride to the tiptop of the mountain on a tall horse. One of the first questions we asked was "where is the ladies' room?" Our question was answered immediately, "ladies on the right and gentlemen on the left!"

One of my best friends just returned from Hayesville, North Carolina where she went on a Roads Scholar Tour. She stayed at the Hinton Retirement Center with a group of 18 ladies for four days. The center was beautiful... buildings, landscaping and all. They hiked six to eight miles a day up the Appalachian Trails and back. Luckily their timing was right on and the leaves were in their most dramatic color stages. It couldn't have been more gorgeous. As usual the food in the mountains was to die for! Even the brown paper bag packed lunch was yummy and filled with sandwiches, chips, fruit, crackers, cupcakes, and other desserts. All in all, a wonderful four day trip. My friend is busy now deciding what Road Scholar trip she will go on next year. They book all over the world. She is looking into Costa Rico at the moment.

Why are we talking about mountain trips, because it is that time of the year and it is a nice, cool time to travel. And if we can find anybody to go along with us we will be off to the mountains again soon!

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BBB Tip: Shop safe and shop smart this holiday season!

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

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The 2023 holiday shopping season promises to be an unpredictable one. [High inflation rates](#) and [increased prices of consumer goods](#) are already throwing a wrench into holiday shopping. Electronics, toys, and other products will be (or already are) in short supply, and retailers are struggling to staff up as the shopping season nears.

Just like in 2022, people are planning to start their holiday shopping early. Watch out for deals well before Black Friday sales. Retailers are also expecting to see even more people shopping online.

Product shortages and increased online shopping are likely to result in even more online purchase scams this year. These scams accounted for more than 56% of all scams reported to BBB Scam Tracker in 2022, according to the [2022 BBB Scam Tracker Risk Report](#). Shortages are likely to make purchase scams even more common as desperate shoppers turn to shady websites in hopes of [finding this year's must-have gift](#).

BBB recommends the following tips to “Shop Safe, Shop Smart” this holiday season:

- **Research before you buy.** Use [BBB.org](#) and shopper reviews to do your homework before paying. Also, read our tips for [spotting phony reviews](#).
- **If the deal looks too good to be true, it probably is.** The top motivating factor for people who made a purchase and lost money was the price. Don't shop on price alone.
- **Beware of fake websites.** Check the URL, watch for bad grammar, research the age of the domain, and search for contact information. See BBB's tips for [identifying a fake website](#).
- **Professional photos do not mean it's a real offer.** Respondents reported that website photos motivated them to engage with scammers, especially for pets/pet supplies, clothing/accessories, and vehicles.
- **Make sure the website is secure.** Look for the "HTTPS" in the URL (the extra s is for "secure") and a small lock icon on the address bar. Never enter payment or personal information into a website with only "HTTP" – it is NOT secure.
- **Be careful purchasing sought-after products, especially during the holiday season.** The risk of online purchase scams rises during the holidays because more people are making online purchases, and scammers offer the most popular products for the season at great prices.
- **Beware of making quick purchases while scrolling through social media.** Scammers have access to tools they need to learn about your buying behaviors, offering exactly what you want at enticingly low prices.
- **Look for the BBB seal.** BBB Accredited Businesses pledge to uphold the BBB Standards for Trust and to deal fairly with consumers. If a business displays a BBB seal, verify it by going to [BBB.org](#).
- **Use secure and traceable transactions and payment methods.** According to BBB's research, those who paid with a credit card were less likely to lose money. Be cautious when paying by [digital wallet apps](#), prepaid money cards, or other non-traditional payment methods. Learn more about [payment types and how to use each safely](#).
- **Shipment tracking information can be faked.** Look closely to make sure it is a legitimate business. Avoid clicking on the tracking link; go to the 'shipper's website and type in the code to see if it is real. Count on BBB to help you "Shop Safe, Shop Smart." More tips are available at [BBB.org/holiday-tips](#).
- **Report unsatisfactory purchase experiences to BBB.** If you are unhappy with a purchase, file a complaint at [BBB.org/complaints](#). If you never got what you paid for, consider reporting it to [BBB Scam Tracker](#) to help other consumers avoid being scammed.

The holidays bring out a lot of cheer and goodwill, but they also bring out scams and schemes that tend to separate you from your hard-earned money. Take the time to check out anything that sounds too good to be true.

For more trustworthy tips, go to [BBB.org](https://www.bbb.org) and report scams at [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker).

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.

On the Cover

Christmas Angels... Delise Knight and Sandra Haga!

by **CLAIR HOUSER-DODD, COLUMNIST**

In a small part of Central Georgia where there is no fort and no valley, sits the town of Fort Valley. Fort Valley is a lovely location with wonderful people and gorgeous homes. But!, as most little towns in this day and age, it needs help! Especially at Christmas time!

That’s where the Christmas Angels fit in. Delise Knight and Sandra Haga have stepped up and volunteered to be in charge of decorating downtown Fort Valley for this most important occasion.

Delise and her husband, Paul, own Pineola Farms and Gardens where they grow gorgeous flowers every year. Sandra is the President of the Magnolia Garden Club and also President of the Study Club. Between these two very smart and creative ladies, we get lots of talent; both decorating and business wise! The Downtown Development Authority of Fort Valley is fortunate to have them.

We were excited to hear that they were in charge and drove down and around town to see what had been done so far... and, there is still much more to be done with the Christmas decorations being hung throughout Fort Valley. The Magnolia Club, and the group of Fort Valley citizens

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Delise and Paul Knight... Christmas 2023 in Fort Valley, Georgia!

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who volunteered their time and help, have already wrapped the old fashion lamp posts throughout town with garlands of greenery and beautiful wreaths adorned with large red bows on one side and planted white pansies in the hanging baskets on the other side... simply beautiful! The entrance into Fort Valley on Highway 49 to Five Points is always beautiful and even more so this year with a tall silver and lighted Christmas tree sitting among a bed of white pansies!

The City Hall has been decorated with red bows, wreaths, a gold metal reindeer and sleigh wrapped with sparkingly gold Christmas gifts with blue bows; and, Christmas lights around the entire building. Next door at the Fort Valley Police Department, the color theme is blue and silver with several outstanding Christmas decorations on the lawn of the department. Just lovely!

The gazebo located in the middle of Fort Valley has a huge and gorgeous decorated Christmas tree with beautifully wrapped and lighted Christmas gifts around the base of the tree, a scene very reminiscent of a Norman Rockwell picture. To the side of the gazebo is a mail drop box for children to mail letters of wishes and dreams for Santa and his reindeer to bring to them for Christmas.

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Christmas 2023 in Fort Valley, Georgia!

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In an alley across from the gazebo, that was once a butterfly retreat, is now a winter wonderland with various lighted Christmas decorations and two large snowmen on guard... colorful and delightful!

All the volunteers will be very proud of their accomplishments, while the rest of us will be very thankful for their good deeds.

The Christmas lights were turned on November 24th by the oldest citizen in Fort Valley.

We especially want to thank Delise and Sandra for their hard work on budgets, working on inventories, perking up the older Christmas decorations and bringing so many in the community together.

Also heartfelt thanks to the Mayor and City Council for their commitment in authorizing the implementation of the Christmas decorations and to the City Public Works department for doing a lot of the work in the installation of the various Christmas decorations throughout Fort Valley. Special thanks to Ricky Jackson for making available his Cultural and Recreational Center to be used as a staging and work area for Delise, Sandra and their volunteers to assemble the myriad of Christmas decorations.

So many helped, city workers and individuals alike cooperated in their quest; and, all can be proud of what they accomplished to give Fort Valley a very Merry Christmas and a Happy New Year!!!



Christmas 2023 in Fort Valley, Georgia!

Wreaths Across America at Andersonville National Cemetery!

Annual ceremony to occur on Saturday, December 16, 2023

Submitted by Susan H. Sernaker, Chief of Interpretation, Andersonville National Historic Site
Susie_Sernaker@nps.gov

ANDERSONVILLE, Georgia

Andersonville National Historic Site invites you to remember and honor our military veterans during this winter season by participating in our Wreaths Across America event. At noon on Saturday, December 16, a brief ceremony will be held in Andersonville National Cemetery to honor America’s armed forces. The ceremony will be open to the public with limited seating available. After the ceremony, attendees will be invited to place wreaths on graves in the national cemetery. This event and entrance to the park will be free of charge. To learn more, including how to participate in placing wreaths, go to our website at www.nps.gov/ande/planyourvisit/wreaths-event.htm


Wreaths Across America’s yearly mission is to place wreaths on the graves of military service members buried in national cemeteries across the country. Andersonville National Historic Site is grateful for the continued partnership and support of Wreaths Across America, the Bennett Family of Companies, the Taylor Family Foundation, Friends of Andersonville, the American Ex-Prisoners of War, Truist Bank, and the Sumter County Sheriff’s Office for this annual event. For more information about the Wreaths Across America program, go to www.wreathsassamerica.org.

During this holiday season, we hope you will take a moment to appreciate and reflect on the holidays spent far from family, time spent in harm’s way, and other sacrifices made by American military service members for our country. We encourage you to come out and be part of this special opportunity to honor and remember our fallen veterans, and to teach new generations about the price paid for our freedom.

Andersonville National Historic Site is located 10 miles south of Oglethorpe, GA and 10 miles northeast of Americus, GA on Georgia Highway 49. The national park features the National Prisoner of War Museum, Andersonville National Cemetery, and the site of the historic Camp Sumter Civil War prison. Andersonville National Historic Site is the only unit of the National Park System to serve as a memorial to all American prisoners of war. Admission to the park is free. For more information about the park call 229 924-0343, visit www.nps.gov/ande, or check us out on [Facebook](#), [Twitter](#), or [YouTube](#).

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Captain Planet Foundation Planteers Gather to Watch Plastic Earth!

Addressing the Plastic Crisis!

Submitted by Courtney Koch, Marketing & Events Coordinator
Janice Overbook Real Estate Team, Keller Williams
courtney@janiceoverbeck.com

Marietta, GA (November 5th, 2023)

The Captain Planet Foundation's Planteers, a dynamic group of eco-heroes ages 10-23, gathered at the Janice Overbeck Real Estate Team office for a kid-centric event that focused on the urgent issue of plastic pollution. The highlight of the day was a special screening of Janice Overbeck's documentary, "Plastic Earth," which brought the Planteers face to face with the world's plastic crisis and ways they can make a difference.

Janice Overbeck, a filmmaker and environmentalist most notably known for her entrepreneurial prowess in creating a highly successful real estate business in Marietta, dedicated to educating and inspiring young minds about environmental issues, was in attendance to introduce her documentary. Planeteers were also greeted by a very special appearance from Laura Turner Seydel, the Chair of the Captain Planet Foundation.

"Plastic Earth" takes you on a journey to discover the impact of plastic pollution on our environment, wildlife, and oceans. It's a call to action for environmentalists, ages 10-23, and it shows that every small change can make a big difference. The Planteers watched in amazement as the film showcased innovative solutions and clever ways to reduce plastic waste.

The event was a fantastic step toward helping kids understand the plastic crisis and encouraging them to become part of the solution. After the screening the group thought of ways they could help their communities combat this widespread issue.

For more information on how kids and young adults aged 10-23 can join the Captain Planet Foundation and become Planteers, please visit <https://captainplanetfoundation.org/>.

For more information about the film "Plastic Earth," please visit www.PlasticEarthMovie.com.



Young Planteers and Laura, the Chair of the Captain Planet Foundation, at the screening of Janice Overbeck's documentary *Plastic Earth!*

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