

10 Resolutions for a Safe, Scam-free Year!

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)

OFFICES: Macon: 277 M.L. King Jr. Blvd, Ste 201, Macon, GA 31201. • Augusta: 119 Davis Road, Ste 3-B, Augusta, GA 30907 Columbus: 233 12th Street, Ste 911-B, Columbus, GA 31901

he start of a new year is the perfect time to resolve to protect your personal and financial information. BBB presents the following 10 New Year's resolutions to fight scammers, prevent identity theft and save money in 2024.

- 1. Check Your Credit Report. You are now entitled to a free credit report each week from each of the three main Credit Reporting Agencies: Equifax, TransUnion and Experian. You can order the reports through <u>annualcreditreport.com</u>. Once you receive your credit report, carefully review all the information. If you see any information that is inaccurate, then you should file a dispute with any bureau reporting the error. Checking your credit report helps you catch signs of identity theft early.
- 2. Sign Up for the Do Not Call Registry. The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls. To add your number to the Registry you can call 1-888-382-1222 or register online at <u>ftc.gov/donotcall</u>. Registration is free for your home and mobile phone. You still may receive political, charitable, debt collection, informational and telephone survey calls. Also note that scammers don't adhere to the Do Not Call Registry.
- **3.** Always Read the Fine Print. When shopping online, signing a contract and especially for "free" trial offers, be sure to take your time, and read the fine print before handing over your credit or debit card information. Find the terms and conditions for the offer. That includes offers online, on TV, in the newspaper or on the radio. If you can't find them or can't understand exactly what you're agreeing to, don't sign up.
- 4. Keep Your Computer Safe. Keep a clean machine by installing a firewall, anti-virus and anti-spyware software. Check for and install the latest updates and run virus scans regularly. Don't open attachments or click on email links unless you can confirm the email came from someone you trust. Choose passwords that incorporate a combination of numbers, capital letters and symbols. Avoid using the same password for all your accounts, and never share your passwords with anyone else.
- 5. Fight Identity Theft. Make sure you shred any documents that have your bank account information, Social Security number or other personal information. These include credit card applications, insurance forms, financial statements, health forms and billing statements from utility services. Be suspicious of any unsolicited communication asking you for personal information. They may really be scammers looking to steal your identity.
- 6. Never Wire Money to Someone You Don't Know. Many scams require that the victim wire money back to the scammers. Scammers know that tracking money sent via MoneyGram or Western Union is extremely difficult. Even more troubling for victims is the fact that it's nearly impossible to get your money back. The same goes for pre-paid debit cards or gift cards.
- 7. Get Everything in Writing. Don't just take a company's word for it. Get every verbal agreement in writing to limit miscommunication and misunderstandings between your expectations and what the business delivers. Make sure that you read and thoroughly understand an agreement and don't sign a contract with blank spaces that could be altered or changed. Finally, once the contract is signed, keep a copy of it for your records.
- 8. Fight Fake Check Fraud. Thanks to advances in printing technology, scammers can create very real-looking phony checks. Educate yourself on the common types of check fraud and be extremely wary of checks that come with claims that you've won the lottery, are eligible for a government grant or have landed a job as a secret shopper.
- 9. Be Careful Using Public Wi-Fi. If you are in a place that offers free Wi-Fi, verify the name of the connection before joining. Scammers often set up fake hotspots next to real ones. When using a hotspot to log into an account or make a purchase, be sure the site is fully encrypted. If you regularly access public Wi-Fi, use a virtual private network (VPN). VPNs encrypt traffic between your computer and the internet, even on unsecured networks.
- **10. Ask BBB for Help**. If you receive an offer or solicitation, research the company or charity for free with Better Business Bureau at <u>bbb.org</u>. You can also use BBB to file a complaint if you have a disagreement with a business, report scams online to BBB Scam

Tracker and request expert advice or quotes with BBB's Request A Quote service.

If you've spotted a scam, please report it to <u>BBB.org/ScamTracker</u>. Your report can help others avoid falling victim.

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: <u>BBB.org</u> or E-mail: <u>info@centralgeorgia.bbb.org</u>.

SeniorNewsGeorgia

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Frustration-free Holiday Returns!

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

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ccording to reports, more than 50% of us returned a Christmas gift during the 2022 holiday season. Clothing topped the list with home decor following close behind.

But with holiday returns also comes holiday return fraud. Return fraud comes in many forms, including purchasing merchandise for short-term use and then returning the item, returning stolen merchandise, or using reused, stolen or falsified receipts to return merchandise for a profit.

But in most cases, consumers are just trying to return wrong sizes or items. Many retailers, both online and brick and mortar, have return policies in place to not only protect the consumer but their businesses as well.

If you have something that doesn't fit, or you already have the item or it's just the wrong thing, BBB offers the following tips for returning holiday gifts:

- Know and understand the seller's return policy. We know that most stores list return policies their website or on the back of the receipt. Make sure you fully understand what is required for a return or exchange, and if you have questions, call the store directly to ask about your specific situation. Brick and mortar stores may have different return policies than online counterparts.
- Keep the receipt. Include a gift receipt with all gifts, so it is easier for the recipient to return or exchange the gift if it's not the right fit.
- Keep original packaging and ask about restocking fees. Some stores may require products be returned in original purchase condition, unused or unopened. In
- addition, some merchants charge a restocking or "open box" fee for returns of electronic products or large-ticket items. Make sure you read about these policies and ask questions through email or live chats to make sure you understand the policy.
- Bring identification. Because of return fraud, some retailers will ask for identification when making a return. If you are returning or exchanging a gift that you bought, make sure you bring the credit card used to make that purchase in case you don't have the receipt.
- Read product warranty first. In some cases, retail stores are not liable if the product turns up defective or damaged. They may require consumers to mail the product directly to the manufacturer in order to receive monetary refunds, credit or product replacement.
- Don't delay. In almost every case, stores require you to return within a specific time frame. If you wait too long, you may miss your chance.
- Read the fine print before purchasing a rebate-eligible item. Rebates are great for getting a good deal but can come with strict requirements. Make sure you understand how the rebate will be issued. Some rebates need to be redeemed immediately and expire after a certain period of time. Read the instructions carefully and check the return policy. You may experience difficulty returning an item if the rebate requires you to open or send in part of the packaging, such as the UPC or box top. Keep a copy of the submitted rebate materials and note the date on which you sent it in. Mark your calendar for when you should receive the rebate.

Simply knowing a store's refund and exchange policies before making a purchase can save lots of frustration and help you avoid standing in long lines after the holidays are over.

For more holiday tips that you can trust, visit <u>bbb.org</u>.

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Darryl Hodson, MD - Mark Bonner, MD - Russell Harris, MD Misty Banknell, PA-C - Tamika Chester, NP - Jim Lekas, PA-C Kelly Miller, NP - M. Huntley Sanders, PA-C



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<u>Taking Care!</u>

Strategies for Thriving in 2024!

By Lisa M. Petsche – <u>Imepetsche@gmail.com</u>



amily caregivers provide practical assistance and enhance the quality of life for frail seniors who might otherwise require placement in a long-term care facility. Typically, they are spouses or adult children, many seniors themselves.

Their role involves physical, psychological, emotional and financial demands. It can be a heavy load. If you are a caregiver, consider the following strategies for not only surviving, but also thriving, in the year ahead. Even if you're not a caregiver, these self-care tips are worth checking out.

Reduce your stress

- Learn as much as possible about your relative's illness and its management, and educate family and friends to help them understand. Knowing what to expect and how to deal with challenges can go a long way to reduce anxiety and foster a sense of control.
- Accept realities you can't change and focus instead on those you can influence.
- Lisa Petsche • Pick your battles; don't make a major issue out of every concern.
- Use positive self-talk. Emphasize phrases such as "I can," "I will" and "I choose."
- Practice relaxation techniques, such as deep breathing.
- Do things that bring inner peace, such as meditating, reading something uplifting, journaling or listening to music.
- Create a relaxation room or corner in your home a tranquil spot you can retreat to in order to rejuvenate.
- Develop a calming ritual to help you unwind at the end of the day.
- Make healthy lifestyle choices: eat nutritious meals, get adequate rest, exercise and see your primary physician regularly.
- Seek ways to streamline your life. Set priorities and don't waste time or energy on unimportant things. Simplify necessary tasks. If finances permit, hire a housecleaning service or a personal support worker or companion for your relative, to free up some of your time and energy.
- Be flexible about plans and expectations. Take things one day at a time.
- Minimize contact with negative people.
- Don't keep problems to yourself seek support from family members, friends or a counselor. Also try out a caregiver support group.
- Ask other family members to share the load, and be specific about the kind of assistance you need. Also find out about services in your community that may be of help. The local office on aging is a good resource.
- Take advantage of respite services in your community, such as day-care programs and facilities that offer temporary residential care.

Increase your joy

- Stay connected to people who care, through visits, phone calls, e-mail or letters.
- Cultivate a healthy sense of humor. Read the comics, watch a TV sitcom now and then, or rent funny movies.
- Do something you enjoy every day, perhaps savoring a cup of tea, reading the newspaper or engaging in a hobby (revive a former pastime or try something new). Make it a priority, even if all you can manage is 15 minutes.
- Put together a pamper kit of items that give you a lift for example, a favorite magazine or CD, scented

cation should be emailed in "text" format to: seniornewsga@cox.net.

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candles, fragrant shower gel or body lotion, and gourmet coffee or tea - and delve into it when you find your spirits drooping.

- Bring a bit of nature into your home: get a plant to nurture or buy fresh flowers.
- Create little things to look forward to: visiting with a friend, watching a movie, ordering takeout food or getting something new to wear.
- Plan a special outing with or without your relative perhaps to a restaurant or a cultural event.
- Focus on the good things in your life, such as supportive relationships, and seek beauty and tranquility through appreciation of art and nature. Learn to live in the moment and enjoy life's simpler pleasures. *******

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

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<u>Opinion!</u>

HOLIDAY MEMORIES

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

s the hours swiftly pass, giving way (and vent) to a view over the shoulder, reminiscence arrives just in time to impress or oppress – all according to the venue we orchestrated "yesterday." Christmas is a time we cherish, and hopefully tuck away with items and personalities that we recall with fondness. Let's face it, what becomes a reality, is generally the "goods" we have placed in the planning column. Those items that we write home about surround the church; or, at least time spent in search of glad tidings. Pride and satisfaction of "done deeds" is birthed with kindness, benevolence, and dispatch of gifts. Such practice does not come about without a mindset of charitable intent. One does not raise havoc and a note of mirth with the same voice! The calendar for a positive reaction is filled with gladness… not sorrow! And the foundations for the progressive stance are constructed with soundness of motive, gentleness, love, empathy – with emphasis on others instead of self. This attitude does not surface by accident, but is the fruits of commendable morals, and timely commendations.

The journal and narrative of past months is loaded with where we were, who we met with, what was shared; and, what impression survived. A spirit of excitement arises as we contextualize past phrases and experiences. Even the moments of loneliness serve as a memorable pattern of trial and error. Obviously, the menu of gatherings is conversed upon, but the emerging atmosphere with family and friends takes precedence over hazards and incidentals.

Amidst a world in chaos and turmoil, the privilege of both the young and old is to spend vital moments rehearsing the fields of pomp and preparation. We can readily admit the presence of reversals; and, at the same time, count the blessings which abound from the Creator... and from counterparts. We can revisit the momentous occasions when ecstasy prevailed and when celebrations were commonplace! Life is filled with our sovereign choice to dwell upon the good or indifferent. Hopefully there is resolve to "zero in" on assets, not liabilities.

As one surely agrees, the memories of Christmas are primarily the





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evidence brought forth of Promise and Good Will from an Omnipotent Voice; but, do be reminded that much "good, reasonable, ethical, and profitable substance of the day is invoked through a personal contribution. The Memories of a profound and virtuous history finds emanation in the closet of personal intent!

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Gardens

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Let Us Entertain You!

By Claire Houser-Dodd, Columnist

• t is now January 2024! Back to work, back to school, maybe even back to normal after so many parties and Christmas Celebrations.

We had a lovely dinner party at Massee Lane, home of the American Camellia Society. You would think with all the camellia's and decorations in the botanical gardens, that would be enough. But, no, there was Christmas décor galore to add to the grandest collection of classic art forms; porcelain figures such as birds and other wildlife on display. It is a really lovely spot. Two galleries, the Stevens-Taylor and the Annabelle Lundy Fetterman Museum showcase. The largest collection of Edward Marshall Bohm porcelain sculptures on public display in the United States is at Massee Lane Gardens. Not only that, but delicious food was catered by Creekside Restaurant and gorgeous and tasty desserts were made by the Camellia Society Members.

By the way, there was a dessert contest. A prize was awarded for the most delicious, (Gregory Holmes); and, also for best presentation, (Leigh Giles Wasson). Leigh's cake was the most beautiful. It was a gorgeous red velvet cake with homemade, edible, colored ornaments of white chocolate. Not only was this a beautiful work of art, it was also delicious. Thanks, Leigh!

Another lovely party was the Festival of Trees Reception sponsored by Real Estate South and B.P. Cleaning Service held in the Museum of Aviation at Warner Robins Air Force Base. It was a party for the members and tree lovers and was decorated to the nines; and, delicious food to boot.

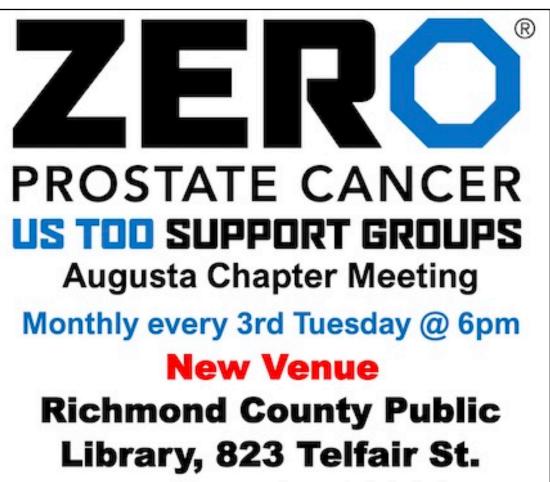
We in Middle Georgia are lucky to have easy access to this historical Museum of Aviation at Robins Air Force Base in nearby Warner Robins, Georgia.

The Museum of Aviation opened to the public in 1984 with 20 aircraft on display and another 20 or more aircraft going through various stages of restoration.

The Museum of Aviation has grown to be the second largest museum in the United States Air Force.

Today, the Air Force Museum has four exhibit buildings and almost 100 historic Air Force aircraft on display on its 51 acres and in the exhibit buildings. Plans are to continue to add military aircraft as these aircraft are retired from the U. S. Air Force. In addition to the various military on display there are several exhibits dedicated to: the 14th Air Force, the "Flying Tigers," and the AVG who flew this aircraft; the 483rd Bomb Group; the Tuskegee Airmen; the 507th P.I.R.; and, a display on the Army Air Force's part in the Normandy Invasion.

My favorite is the movie on World War II Ace, Brigadier General Robert L. Scott. General Scott, along with being an ace in World War II, also received the Distinguished Flying Cross, Air Medal, and the Silver Star. Scott is best known for his memoir, "God Is My Co-Pilot," which shows his exploits in World War II flying with the "Flying Tigers" and the Army Air Forces in Burma and China.



The Museum of Aviation is a must see trip, one that should not be missed. It will make you proud to be an American! Augusta, GA 30901 Information: (706) 305-4810

A supportive gathering place for survivors, recently diagnosed or affected by prostate cancer and anyone who wants to find out more about this disease affecting men

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BEYOND BELIEVING

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

he unexpected keeps arriving at my abode! Where were all these folks when I circled the blocks – in my socks? Is a far cry from the early years; and, pardon me while I remember the tough years back over ninety years ago. What is happening now, you ask?

Well, after trudging the turf for a host of decades, I am being forced to burn the bridges and retreat to a neutral corner. My message sent... my bones bent... the fabric rent... all energies have 'WENT!' And, the bugle blows! In short, I AM WILTED! At "ninety-three," just what is it expected to BE?

But, I am BLOWN AWAY" with all special effects! Honor Flight covers me with a blanket for the "Float Ride;" helpers by my side; food and drink "at a blink;" – you would think the "boogie man" is in the plan!

AND NOW ... THE REST OF THE STORY!

I was requested to be at the City Council Meeting in Byron on December 11, 2023. Didn't really know what they had in mind, but I showed up with my"best dressed!" I politely took my seat on the fourth pew back; and, waited for the winds to blow. They prayed, pledged, and joked a bit! And, then the dance started! (Just kidding!)

What did happen was that the Mayor called me up; brought out an impressive document (WITH HIS PROCLAMATION)... and, began to read! Lots of daffy stuff – won't go through all the matter – but will quote the last Proclamation (Para):

"I, MICHAEL CHIDESTER, AS MAYOR OF THE CITY OF BYRON, DO ORDAIN AND PROCLAIM DECEMBER 31, 2023, AS DANIEL GATLYN DAY IN THE CITY OF BYRON, GEORGIA!"

Seriously, I was taken by surprise... and greatly humbled. Had a moment to address the Council; and, in an awkward manner, thanked each one for their recognition.

Please know the following: If there exists items of value in my past, and venues worthy of emulation, IT ONLY HAP-PENED THROUGH THE TEAM WITH ME; AND, NOT OF MYSELF! I AM EXTREMELY APPRECIATIVE FOR THE EFFORTS EXERTED BY A HOST TEAM MEMBERS – THE NAMES TOO NUMEROUS TO LIST!

Thanks to each one! And, I hope everyone enjoyed a Merry Christmas... that the Grinch find you "compatible!" May the

mercies of the Almighty grant you Peace and GOOD WILL through the months ahead!

Blessings in Christ Jesus! Dan Gatlyn

PS: And I must acknowledge and Thank my Secretary/Treasurer, Victoria Simmons, who surely had a hand in this recognition!

PUBLISHER'S NOTE

I have been blessed with the privilege of knowing and working with Dan, and his wonderful wife, Claudine, for some thirty plus years. Through their pastoral leadership in various churches and ministries, they and their team of volunteers have served an untold number of citizens in middle Georgia, throughout our state and nation; and, through foreign missions efforts, throughout the world! I know of no other individual more deserving of such an awarding recognition! **CONGRATULATIONS MY FRIEND... YOU ARE MOST DESERVING OF THIS HONOR!**

Keeping the Dream Alive: Why Dr. King's Message Still Matters

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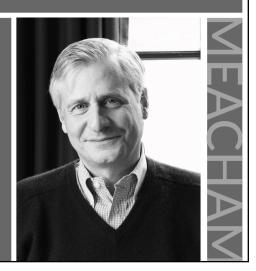
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The Progressive Religious Coalition Presents

Jon Meacham is a Pulitzer Prize-winning author of 15 bestsellers. Two of great current relevance are: *His Truth Is Marching on: John Lewis and the Power of Hope* and *The Soul of America: The Battle for Our Better Angels.* He is a distinguished visiting professor at Vanderbilt University, a contributing writer for The New York Times Book Review, a fellow of the Society of American Historians, and a frequent commentator on MSNBC and CNN.

For more information, go to prcaugusta.com

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On the Cover A Lady of Love... Judy Robinson!

by CLAIR HOUSER-DODD, COLUMNIST

e have known, loved, and admired Judy Robinson for many years. She is a friend as well as the publisher at the Leader Tribune Newspaper and I was a writer. She is admired as a horsewoman. She loves her horses and wins lots of prizes Barrel Racing. She is also a good Christian person.

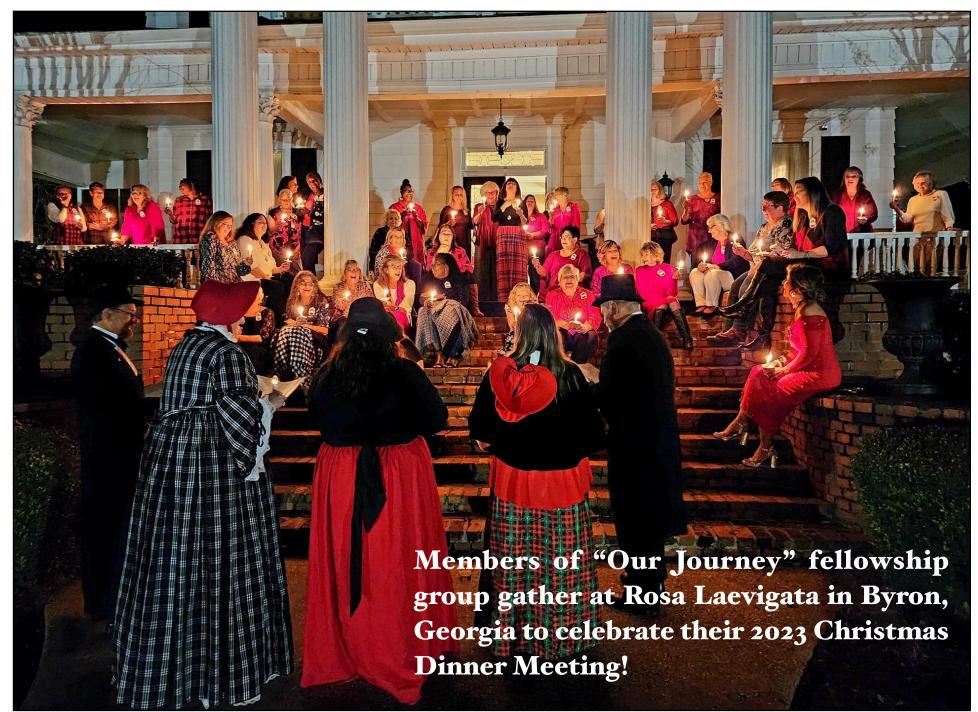
In 2014 Judy lost her beloved son, Joey. He was adorable looking and had the personality to go with the good looks. Everybody who knew him loved him. It was a terrible tragedy and our hearts were broken for Judy's loss.

During this time of mourning, Judy came to realize that many mothers who had lost a child were also suffering. So, she set out with God's blessing to do something about it. In 2016 Judy started, "Our Journey" for those women mourning the loss of a child. We were privileged to help her have a Christmas dinner at the large historical home of a friend. This group has grown from a small number of ladies to 58 at this year's Christmas gathering at Rosa Laevigata, a venue in Byron, Georgia. This venue has been gracious enough to house this yearly event. Judy brought lovely gifts for all and the ladies brought their own gifts to exchange.

These women come together each year for a night out to get together with others and share the grief of their lost loved one and to give support to each other in this lovely Christian way that Judy has produced.

As the old saying goes, "If you want something done, ask a busy person and it will get done." This is certainly

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true of Judy Robinson. She is not only the publisher of three newspapers, raises Basset Hounds, is a professional photographer, has her hobby of barrel racing; but, also gives back by sharing her Christian ideals everywhere she goes.

Judy says, "At the end of the day what matters is making the connection. These moms are in a very dark place but when you see the light come on in their eyes you know you have made a connection."

We praise and honor Judy for all the hard work she has put into this much needed program and we praise the Lord for leading her in this way. She is definitely a true "Lady of Love!" <complex-block>



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CSX RAIL LINE WORKS POTENTIALLY AFFECTING TRANSIT ROUTES DURING JANUARY 2024

Submitted by Oliver Page, Ph.D., Deputy Director, Transit – Augusta Transit www.augusta transit.com

Beginning Monday, January 15, 2024, CSX will be working on rail projects that may affect Augusta Transit bus routes at the following locations:

- 1. 6th Street..... #3 Gold Line/East Augusta
- 2. 7th Street..... #4 Turpin Hill/Purple Line
- 3. Fenwick Street..... #3 Gold Line/East Augusta, #4 Turpin Hill/Purple Line & #6 Brown Line/ Gordon Highway
- 4. Taylor Street
- 5. James Brown Boulevard.... #6 Brown Line/ Gordon Highway

To avoid any disruption to your travel plans please listen to daily public service announcements on local media or call Augusta Transit Customer Service (706) 821-1719 between 6 a.m. thru 8 p.m. Monday - Saturday.

To find a bus route near you, bus schedules and which bus gets you to your destination call (706) 821-1719 between 6 a.m. thru 8 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.

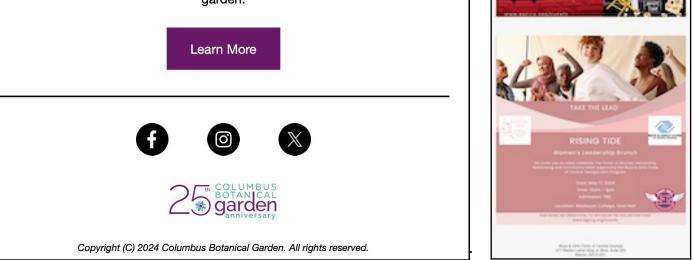


Guided Camellia Garden Tours - NOW January 20th & February 10t @ 2pm

Led by our Camellia Garden Horticulturalist, **Matt Thompson**, these tours are now on **January 20th** and **February 10th**! We're so excited to have Matt lead these tours and show our guests everything there is to know about our camellia garden.



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BBB Tip: Joining a gym? Avoid new year fraud in 2024!

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

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he beginning of a new year is often associated with increased interest in gym memberships, at-home workout equipment and programs designed around living a healthier lifestyle. As consumers recover from holiday celebrations, including holiday dinners typically more robust than the standard fare, the new year offers plenty of opportunities to help shed those extra servings of stuffing. However, it is important to remain mindful of con artists who take advantage of shopper trends for their own gain and keep realistic fitness goals that consumers can carry throughout the year.

Rather than signing up for fitness classes at a local gym, many consumers may decide to purchase at-home equipment to exercise. For the past five years, Internet searches for 'workout equipment' peak during January. As is typical in the new year, BBB is expecting an increase in reports of fraudulent businesses advertising the sale of workout equipment that is either never received or of poor quality.

In January 2021, one consumer reported a loss of \$2,100 when purchasing an elliptical workout machine online. After paying for the equipment via Amazon pay, the consumer reported they "received no confirmation or contact of any kind. I received no response when emailing the company."

In addition to the challenges presented by unethical and fraudulent businesses, consumers interested in improving their physical health in the new year must also assess their fitness goals and determine their priorities when choosing a gym membership or at-home system.

BBB provides the following tips to get the most out of your new year fitness goals:

• Ask questions about limited free trials. Gyms often give a one-week free pass for potential members, and at-home programs provide a trial period to allow consumers to determine if it is the right fit for their fitness goals. If interested in a gym membership, spend the

time to realistically determine what time of the day you would be available to dedicate toward exercise and visit the gym during these times to see how crowded it is or if there is a wait for equipment you would typically use in your workout routine. Check to see if limited trials are offered for any classes or specialized programs.

• **Don't feel coerced.** Do not give in to high-pressure sales tactics to join a workout program immediately or make a purchase online without first researching the seller or business. A reputable gym or program will give you enough time to read the contract thoroughly, tour the facilities and make an informed decision. Be especially wary of claims that seem too good to be true, such as a guarantee of losing a large amount of weight extremely quickly.

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- Calculate the trust costs. Gyms and at-home workout programs often use introductory offers to encourage new members, especially in the new year. However, the price could go up more than you budgeted once the initial period is over. Make sure to read the contract carefully and understand the regular monthly fees and what they include.
- Take a tour. If choosing a gym membership, take the time to tour the facility and make sure the gym has the equipment, classes and trainers you need or expect. Pay attention to the things that are important to you, whether that is the cleanliness of the showers or the availability of Wi-Fi. Ask questions and make sure you understand the gym's policies, procedures and how they maintain their equipment.
- Determine your fitness goals. Determining realistic fitness goals allows you to choose a facility or workout program that is most appropriate for you and will prevent you from failing to follow through with your workout resolution for the rest of the year. Be sure to consult with the physician before embarking on a new fitness regimen, especially if there are medical conditions that might be of concern.
- Figure out your priorities. What exactly are you looking for in a gym membership or at-home program? Is it a convenient location near your home or a chain with numerous locations around the country that you can go to while traveling? Answering these questions

will help you determine the best fit for your lifestyle and fitness goals.

- Understand the terms. Read the contract carefully before signing and make sure that all verbal promises made by a salesperson are in writing. Pay close attention to the cancellation and renewal policies. Some gyms may charge a cancellation fee if moving or will automatically renew your contract at the end of its term.
- Use a credit card when shopping online. BBB strongly recommends using a credit card for all online purchases rather than a debit card, wire transfer or mobile banking app transaction. In case of a fraudulent seller or business purchase, credit cards offer additional protection and the ability to cancel charges than other forms of payment.

Visit <u>BBB.org</u> for more tips on how to have a fraud-free new year. *******

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: <u>BBB.org</u> or E-mail: <u>info@cen-</u> tralgeorgia.bbb.org.



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