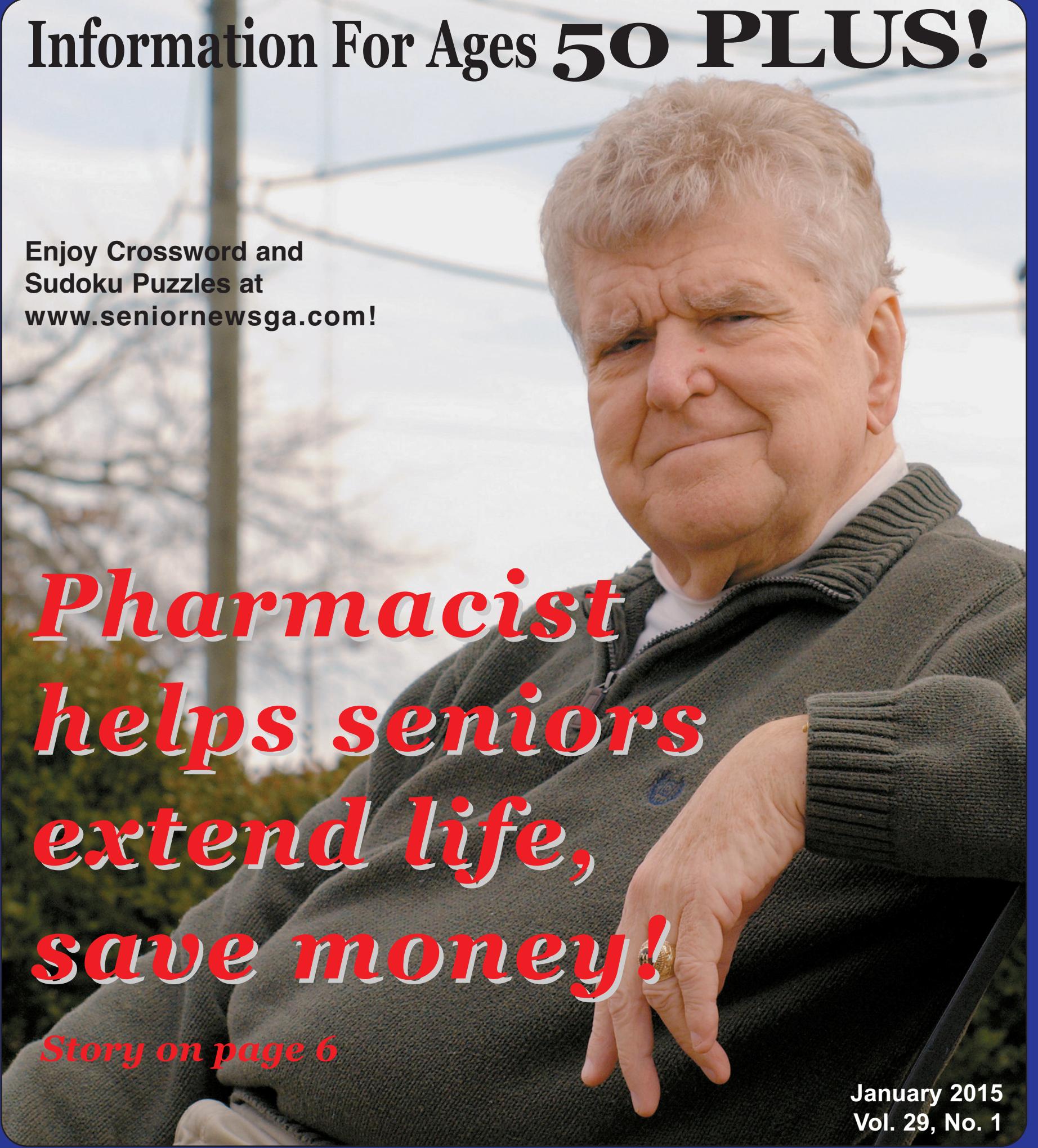


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*Pharmacist
helps seniors
extend life,
save money!*

Story on page 6

January 2015
Vol. 29, No. 1

Desperately needed funding helps fill the gap to pay for cancer treatments

Submitted by Rena Day
rday@salutetheribbon.org

While more than 15 million people in the United States have been diagnosed with cancer in recent years, it is unknown how many have the financial means to pay for treatment.

Bringing hope to untold numbers of cancer-sufferers across the country, Salute the Ribbon, Inc., (STR) an all-volunteer-run 501(c)3 organization, offers rare financial relief for those who, due to their economic circumstances, simply cannot pay insurance copay's and co-insurance for chemotherapy, cancer-treating medications and related treatments.

STR has higher income minimums than most other copay assistance programs, so they can serve greater numbers of people. They also pride themselves on being more focused on patient care through providing education and other support resources.

Says founder Rena Day, "It is extremely rare for an organization to cover co-pays and co-insurances for the full range of cancers and treatments that we do at Salute The Ribbon. We are filling the gap by providing financial relief and care to these people who have nowhere else to turn."

Salute the Ribbon provides easy access to enrollment and can provide same-day conditional approval for financial assistance to those who qualify.

What is covered

STR is committed to providing financial aid to as wide a spectrum of cancer-sufferers as possible. Most FDA-approved chemotherapy treatments, most chemotherapy drugs, many standard medications and

certain "off-label" medications are covered. Funds are available to help people treat all forms of cancer, including breast, pancreatic, esophageal, lymphoma, lung and brain cancers. Assistance is also available for less-common diagnoses such as chemotherapy-induced anemia, anemia due to chronic kidney disease, and iron-deficiency anemia.

How it works

Those in need can apply online at <http://www.copaythecause.org/programs.html> to see if they are eligible to receive financial assistance from Salute the Ribbon. Those who are eligible gain immediate "conditional approval" and receive financial relief for 14 days thereafter. In order to qualify, participants must be a U.S. citizen receiving treatment in the US, and meet certain financial, medical and insurance criteria.

Those who have annual incomes of less than \$100,000 often qualify for financial relief. Under-insured individuals must have private insurance or Medicare that covers a portion of the prescribed chemotherapy or intended drug treatment. Uninsured individuals in the process of securing private, independent, COBRA, or other health insurance coverage may also be eligible.

Seeking donations

The organization is currently seeking donations from individuals and organizations to fund its much-needed programs. STR's goal for 2015 is to raise \$200,000 for each of their five programs and to help at least 50,000 people in each category. Ninety percent of donated funds go directly to pay for medical treatment.

To make a one-time donation or to become a monthly donor, visit: <http://www.copaythecause.org/donate.html>.

Says Ms. Day, "Everyone has someone close to them who has had or currently has some form of cancer. We are a community-focused organization, and we strive to link arms with other compassionate souls in the community to help those in need, right here, in our own backyard. We ask you to help us in this war against cancer and stand with us to salute cancer survivors and help them get the relief they so desperately seek."

A cancer diagnosis can turn a person's world upside down: emotionally, physically and financially.

Salute the Ribbon can help. To learn more about a patient's copay responsibility and possible benefits

with our program, please contact Salute the Ribbon at (352)687-8000.

Professional staff are available Monday through Friday from 9:00 am to 6:00 pm EST.

The Arts Council proudly announces Evenings of Intimate Jazz

Special to Senior News

T

he Arts Council proudly announces its EIGHTEENTH SEASON of Evenings of Intimate Jazz! We are bringing the vibe of Bourbon Street and the intimacy of Chicago's many Jazz nightclubs right here to downtown Gainesville where you will experience melodic improvisation, harmonious invention, standards, swing, blues, soul & unique instrumental and vocal personalities.

The season's opening performance features the Gainesville debut of glorious Nashville based vocalist Jaimee Paul Trio on Friday, January 23rd, 2015. World class clarinetist, Evan Christopher Trio will make a return stop on Saturday, February 21st to treat us to New Orleans Blues - the melodies of Jelly-Roll Morton, Sidney Bechet, and Louis Armstrong harkening back to the early days of blues-infused music from

the birthplace of Jazz. Making her debut on Saturday, March 14th, is the Los Angeles and New York mainstay "The beautiful lady with a voice of gold," (L.A. Times) Tish Oney Swings into Spring; an Evenings of Intimate Jazz favorite, the sultry and seductive Annie Sellick (vocalist) returns, this time with The Hotel Club of Nashville on Friday, April 24th. We close the series with the Virginia Schenck Quartet on Saturday, May 16th – here homage will be paid to great women composers and groundbreaking vocalists. 2015 Evenings of Intimate Jazz Series tickets are \$125.00 and individual performance tickets are \$30.00 per person. Series ticket prices offer \$25.00 discount over individual ticket prices. If you have a group of six (6) or more, individual tickets are \$25.00 per person. 7% sales tax will be added to all ticket sales. For complete information and tickets call 770.534.2787 or visit www.TheArtsCouncil.net.

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Great name chosen for first grandson

by SUSAN LARSON

When we chose to name our son Leif, we were just looking for a nice Norwegian name to reflect his paternal heritage. We didn't name him after any great grandparents nor were we inspired by any particular historic figures or role models. We just liked the name. And yes, realizing it might be a hard name to live with, we gave him the middle name Andrew, after my dad, which he could have used had he wanted to. However, when our pastor slipped up and christened him Leif Erickson in front of God and everybody, his misnomer may have been prophetic.

As it turned out, Leif really embraced his Nordic name, even with constantly having to correct people on how to spell and pronounce it. And he truly identified with the Viking spirit traveling the world with gusto. His global adventures include trekking the Great Wall of China, bungee jumping in New Zealand, and posing with the massive Leif Erickson statue in Iceland.

Now it's his turn to name a son. And he is staying true to the Nordic tradition. He and his wife, Sarah, will call their firstborn Magnus. And they put a lot more thought and research into it than we did when we named our kids. With the help of the Internet, which we didn't have, Leif discovered that Magnus means "great" and that it's most popular in Scandinavia. He then came across Magnus ver Magnussun, a four time winner of the title for the World's

Strongest Man. Yes, not only a good strong Nordic name, but in this proud mother's opinion, also fitting in that Leif set a state record of 390 pounds in bench press when he was at Parkview. (I also noticed that these two strong men share the same birthday, which means nothing, but is nice bit of trivia just the same.)

As I continued my own research on "Magnus" I discovered that during the Viking age there were seven kings of Norway who bore that name, two of them being such strong leaders that coins were minted with their image. Also, seven historic men named Magnus exhibited the strength of faith and character it took to be canonized as saints.

Not to be one-sided in the naming of their son, Leif and Sarah chose for his middle name, Stone, taken from her Scottish maiden name, Livingston, which to me symbolically – and solidly – magnifies the "greatness" of his name.

So it seems Magnus will have quite a name to live up to with this strong man and all those kings and saints. As I thought about the ethnic pride his name reflects, it occurred to me that with his Nordic, German, Scottish, English, Irish, Cherokee and Austria-Hungarian roots, Magnus will be only one-eighth Norwegian.

But when I mentioned this to my husband, without missing a beat he replied, "That's all it takes!"

Susan Larson is a writer from Lilburn. E-mail her at susanlarson79@gmail.com.



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Senior News & Views of Georgia

Poets' Corner

THE PUREST ART

by Henry Newton Goldman

The lyrics sung to music now
Are not so very clear.
I long to understand the words,
When music fills my ear.

Seems painted art does not convey
A message to eyes not keen,
Most often there is no one around,
To interpret the artist's scenes.

And sculptured works are forms
of art,
I love their beauty - although,
Their works are scattered so far
and wide,
It's hard to find a show.

But thanks be to thinkers far
and near,
That make poetry the purest art,
Their lovely words are always near,
To fill and lift our hearts.

Where musical scores soon fade
with time,
And paintings deteriorate fast.
Like sculptured gods of marble
and stone,
Poetry's pure art will always last.

BAPTIZED AT SEVENTY-FIVE

by Ms. Gerry Noel

So I got baptized at seventy-five
Now I will tell you how I feel
You ask if the pain leaped out
of my body
Like a monstrous fish on Jeremy

Wade's fishing reel

*You ask if being baptized
Was somewhat like a leap of faith
I would say yes, but I know it's the
life that I live
That would put me closer to the
pearly gates*

*I did think when I closed my eyes
As I felt the water cover my face
I wanted to snap my fingers and
sway my neck
And say, "Devil not this soul will
you take!!!"*

*I would like to say the hand of God
Reached down and touched my heart
But even as a non-Christian
I have always felt His light in
the dark*

*For even as a child I saw the light
of heaven
I heard the angels sing
I saw the little cherubs
I though what a joy heaven brings*

MY LIFE BELONGS TO HIM

by Ron Dennard

*My life belongs to Him, it's
not mine.
I must live it as to let it shine.
Each breath that I take is not of
my own power.
It's not up to me whether I'll see
another hour.*

*My life belongs to Him although,
He did give me a choice*

*I shall choose His love, of course.
The trees that I see on a distant hill,
They aren't mine, their splendor is
part of His will.*

*It's not my doing how the stars shine
so brightly.
I can't control how He displays His
strength so mighty.
My life belongs to Him, oh what
caretaker.
He will be there always, a waymaker.*

RETAIL FROZEN
by Tracie Knowles

*As a child on my mother's porch
I would play s store.
Cuttin' and taping pictures from
newspapers galore.
Merchandise on sale that I did
adore.*

*From newspapers that were
delivered on Sundays,
People were so excited to buy
on Mondays.*

*As I grew older my mind did ponder,
How being a storekeeper could be
such a wonder.*

*Oh, to be a storekeeper to meet
and greet guests.
Hoping they'd find something
to buy in my store chest.*

*As excitement grew my very
first plan,
Was to manage the register and
make the keys dance.*

*It came to be as onward I pranced,
To secure a store; now is my chance.*

*I opened a newsstand with candy
and such,
Ooh, the people, they loved it
sooo much!*

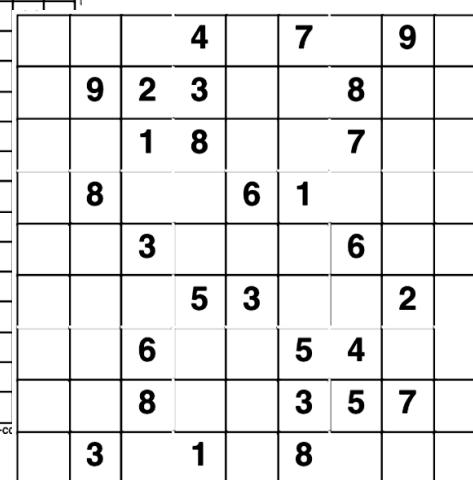
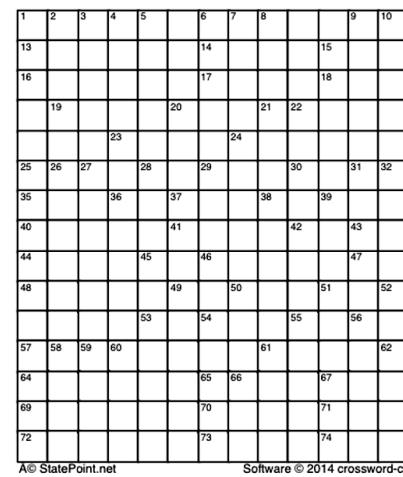
*To be greeted, admired and
pampered galore,
They came by the dozens to
my store.*

*I recognized them as Mr. & Mrs.,
This was so pleasin' to rags or
riches.*

*I fell in love with Customer Service,
Too many times People are ignored.*

*But do managers realize that they
are the "dollars,"
That "Patronize the Stores."*

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Taking Care

A Snapshot of Caregiving Today

by LISA M. PETSCHE

In approximately thirty percent of American households, unpaid care is provided on a regular basis to someone who is chronically ill, disabled or advanced in age, and whose ability to carry out the necessary activities of living is compromised as a result. In most cases, family members and friends – known

as informal caregivers – provide all of the help that the care receiver needs. Without their assistance, the care receiver might otherwise have to move to some type of residential care setting.

It is not necessary to live under the same roof as the person one is helping, or to provide assistance with personal or medical care, in order to be considered a caregiver.

Read on to learn more about the nature of caregiving today.

Who are the caregivers?

- The typical caregiver is an adult child providing help to a parent or, less often, a parent-in-law. But a caregiver may also be, in order from most to least likely, a friend or neighbor, grandchild, sibling or other extended family member, spouse or parent.

- The majority of caregivers are female. On average they spend up to 50 percent more time on caregiving-related tasks than their male counterparts.

- Caregivers most often fall into the 45 to 65 age group and the majority are married. Those at the younger end of this group are likely to have children still at home and consequently have been labeled “the sandwich generation.” A significant proportion of caregivers are older themselves – in other words, younger seniors caring for older seniors. The older they are, the more likely they are to have health issues of their own, resulting in added stress and risk.

- Close to two-thirds of family caregivers are employed in a full-time or part-time capacity. These people are juggling caregiving with paid work, not to mention other responsibilities such as maintaining their own household and attending to other family members. It is no surprise; therefore, that self-care is usually a low priority for caregivers, if it is even on their radar at all.

Who are the care receivers?

- The typical recipient of care

is female, over 70 years of age, widowed and living alone. The older the care receiver, the more likely they are to require personal care. Half of those over 85 fall into this category. The 85-plus age group is, of course, a rapidly growing segment of the population.

- The most common types of health conditions associated with care needs are age-related – for example, osteoporosis, arthritis and vision loss. Other common medical diagnoses of care receivers are cancer, heart disease (such as stroke), neurological disease (such as Parkinson’s disease), dementia and mental illness (such as depression).

Types of caregiving activities:

- Caregiving tasks fall into two categories: basic activities of daily living (known as ADLs or BADLs) and instrumental activities of daily living (IADLs).

- ADLs are basic, daily self-care tasks including feeding, toileting, dressing, grooming, bathing and mobilizing. Less than 25 percent of caregiving situations involve helping with these needs.

- IADLs are the more complex skills involved in living independently – skills normally learned during adolescence and early adulthood. They include using the telephone, way finding, managing transportation (whether it is driving or using public transit), handling finances, shopping, preparing meals, managing medications, performing housework and performing basic indoor and outdoor home maintenance.

- Typically, care receivers need help with IADLs before they require help with ADLs. In fact, the first indicator of cognitive impairment when someone develops dementia is difficulty managing IADLs, which demand a higher level of mental functioning.

- The most commonly provided type of caregiving help is transportation. This involves taking the person to medical appointments and social and leisure activities and on errands such as shopping and banking. Other common types of assistance that relatives and friends provide are home and yard maintenance, house cleaning and meal preparation.

Reflection:

To help ensure that informal caregiving is sustainable and remains a rewarding experience over time, it is important for those providing care to make use of available help. This includes obtaining assistance from family members and friends as well as taking advantage of community services that can help maximize the

care receiver’s functioning and assist the caregiver with necessary tasks. Doing so improves the quality of life of not only the caregiver but also the care receiver.

Note: Statistics were obtained from the National Alliance for Caregiving, Family Caregiver

Alliance and Caregiver Action Network.

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

Author to discuss “Sisters of the Quilt” Trilogy and her latest work

by SUSAN LARSON

Gwinnett County Public Library, in partnership with the Gwinnett Quilters’ Guild, will welcome New York Times bestselling author Cindy Woodsmall on January 20th at 10 am for a book signing and discussion at Cannon United Methodist Church, 2424 Webb Ginn House Road, Snellville, GA.

Woodsmall was named one of the

top three Amish fiction writers by the Wall Street Journal in 2013 and is best known for her “Sisters of the Quilt” trilogy. Her latest work is “A Love Undone: An Amish Novel of Shattered Dreams and God’s Unfailing Grace.”

There will be a \$5 charge for non-guild members. Books will be available for purchase and signing courtesy of Books for Less of Buford. More info: www.gwinnettpl.org.

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On the Cover

Pharmacist helps seniors extend life, save money!

by SUSAN LARSON

ON THE COVER
Dr. Armon Neel

“A recent study estimated that roughly one in seven Americans 65 and older is taking at least one potentially inappropriate medication. Every year, 38 million older Americans experience serious complications from the medicines they take. The number of Americans treated in hospitals for medication-related problems top two million, and

more than half of those hospitalized were 65 and older," AARP reports.

Dr. Armon Neel has long been aware that many people are over-medicated for their illnesses. When this fifth generation pharmacist started working in the family pharmacy in Griffin in 1950, he was only 12 years old. His father used to send him home with chemicals to make up specific formulas in bulk for specific doctors.

"He knew I could do it. I was always good at chemistry. I always liked to watch it work in class and in people," Neel said. In one case, he noticed that when two ingredients were mixed together, by the time the patient digested it, it was hard as rock.

"I told the doctor in church and went to his office to talk about it," Neel said. "The doctor asked me to fix up a formula that would work and he wanted me to make it from then on."

No, it wasn't legal for a 12-year-old to be doing this, but it was only the beginning of his illegal activities to educate people on medications.

In 1965 he began working with geriatric patients. His experience taught him that people lose one percent of renal and liver functions every year after the age of 30, and that medications need to be adjusted. But at that time, it was illegal for pharmacists to discuss medications with their patients. He was brought before the pharmacy board multiple times, but he continued to maintain that pharma-



Dr. Armon Neel

cists understood the chemistry better than doctors did and he continued to educate his customers on proper use and dosage of their prescriptions.

In 1988, the Pharmacy Board asked him to help rewrite the Pharmaceutical Practice Act, which set up a corroboration between physicians and pharmacists and finally allowed pharmacists to legally talk about what they know!

Neel's extensive research in drug therapy management in geriatrics gained him such notoriety that Bill Hogan, editor of the AARP Bulletin, featured Neel's work in the September 2004 issue. It was one of the most read stories in the history of that publication.

Consultant Pharmacists all over the U.S. now provide Drug Therapy Management for patients. Nursing homes pay Neel to review patient medications monthly and he's saved the elderly an estimated \$2.5 million a year in healthcare costs.

His latest contribution to his profession is his book, "Are Your Prescriptions Killing You: How to Prevent Dangerous Interactions, Avoid Deadly Side Effects, and Be Healthier with Fewer Drugs." The book is available on Amazon and Dr. Neel is available for speaking engagements. Contact him at ABNEEL@aol.com.

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Out & About

Six years into the “Dream” older gals are still “In the Game”

Submitted by MARCIA JAFFE

What do FDR, George W. Bush, Madonna, and Meryl Streep have in common? They were cheerleaders, of course.

Atlanta's senior DREAM WNBA Cheerleaders formed in 2008 among a whirlwind of media coverage.

Our average age has jumped from 59 to 66 with 28 grandchildren. We perform at Philips with the Women's NBA and also stints with Georgia Tech Basketball. We appear at senior facilities and kicked off the Breast Cancer Walk. The fact that we are still kicking at all is a miracle.

So begs the question, what's the curiosity about a bunch of older gals (up to age 76) who faithfully practice, memorize complicated routines, then spend the day at the Philips to go out for a 90 second performance?

We have a pastor's wife, a rabbi's wife, a school principal, retirees, a photographer, teachers, realtors, a nurse... all with the common bond to want to perform and stay fit.

And there are the fans. After a performance, we hike up the stairs back to our dressing room, the ten to the seventy year olds wave in their seats to slap our hands. What is OLD anyway? It takes a lot of courage to wear gobs of makeup to shake pom poms to tunes like Blurred Lines that only the youngsters know? They wonder, “Will I still be able to do a cartwheel/splits at 65?” Why not! Maybe if we never stop moving, age won't catch up with us

Coach

The heart behind us is Karen Shmerling, 56, who is dazzlingly talented, patient and visionary. Karen was roped into developing one routine and stayed on to implement modern songs like “Put a Ring On It,” “Happy,” and, “Thrift Shop;” mixed with Michael Jackson and James Brown.

Karen said, “After Marcia asked me to take over, I saw that if they wanted to succeed with empowering women, I needed to push them to evolve into the powerful group that they are today!”

True Originals

Marci Draluck, who is an original, is still on top of her game. Perky Marci says, “Just pinch me! This keeps me fit and current.”

We have evolved from dance wannabes to hip swinging cheerleaders. Thanks to Karen, my knowledge of pop culture has sky-rocketed. Not only have Lady Gaga and Beyoncé entered my life, but I can “swanky leg” and “wobble.”

Another original, Voncile Hodges, 64, who worked at the AJC for decades, is active in her church and an avid scuba diver. She muses, “I've heard ‘life begins at 60.’ How silly, I thought at the time. But this gave me an opportunity to do something I never thought I could do and have fun.”

Original Bobi Dimond, the only head, remarked, “We really have evolved. When Karen shows us a new dance, I am terrified because it looks so hard and fast. After much practice, I am amazed at how well we do. Karen takes a popular musical hit and turns it into a dance for us. The audience goes crazy!”

The Newbies

Recently we took in two new members, Paula Isenman and Debbie Wexler.

Paula (our tallest at 5'9") said, “My husband says my first game will be sold out due to friends filling the seats. When not dancing, I'm a docent at the Museum, playing Viola da Gamba with a Chamber Music group, or practicing Japanese. This is truly a “dream” – the music is edgy, and brings back my high school cheerleading days.”

Debbie Wexler (who was a Jeopardy quiz show champion), said, “My husband always wanted to date a cheerleader. I am a healthcare consultant and welcomed the opportunity to try something new. I want my four children to know that there is fun to be had as we grow older and wiser.”

Jan Collins, a retired drama coach, was among the first majorettes at Georgia Tech in “the 50's” in coordination with Murphy High School. Jan recently raised



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The Next Chapter

Recommendations by
ANNE B. JONES, PhD

Your Living Compass: Living Well in Thought, Word, and Deed; Scott Stoner; Morehouse Publishing, New York, 2014
A Place at the Table; Susan Rebecca White; A Touchstone Book, Simon and Schuster, 2014

I came across Your Living Compass: Living Well in Thought, Word and Deed by Scott Stoner when I attended an evening service at Christ Church on St. Simons Island. Realizing I had arrived early, I decided to sit in on a gathering group which had decided to study the book. The topics addressed were so relevant, I decided to purchase two copies (one perhaps for a friend) and participate in the group from a distance.

As fate would have it, the next day I happened to be scanning through the Forward while waiting my turn at a business center and struck up a conversation with another customer. She was interested in what I was reading. When I related the topics and mentioned I had bought two copies, she purchased my second book on the spot. Here is what this Your Living Compass includes:

A) A navigational illustration illustrating the eight areas of wellness. Included are Spirituality; Emotions; Relationships; Care for Body; Resiliency; Vocation; Organization; and Rest and Play.

B) A discussion of why each area is important and the consequences of neglect.

C) A self-assessment tool for discovering which of the areas need attention.

D) Real-life examples.

E) Personal questions at the end of each chapter.

I found the book eye-opening and helpful, particularly in the area of developing resiliency. The author, Scott Stoner, is the founder of the Living Compass faith and wellness ministry, an Episcopal priest and pastoral counselor. He also serves as director of the Nicholas Center of the Diocese of Chicago.

Susan Rebecca White's *A Place at the Table* intertwines the stories of three outsiders who learn the value of being different in their search for wholeness. This is a tale of serendipity and synchronicity as the main characters are brought together in Café Andres, a small New York City restaurant, owned by Alice Stone, known for its southern cuisine. Alice is an African-American woman from North Carolina who has experienced the devastating effects of racism.

Bobby Banks, a gay man from Decatur, Georgia, has been cut off from his family because of their lack of acceptance. When Alice decides to retire, Bobby makes the decision to take over the café, updating its offerings. Thrown into the mix is Amelia Brighton, a Connecticut housewife whose life has been ripped apart by her husband's unfaithfulness. She endures further pain when a family secret is revealed in the pages of Alice's cookbook.

According to The Bitter Southerner, "White has the remarkable ability – shared by only the greatest storytellers – to let her characters be who they are, for better or worse. Her writing never leads the reader to conclusions; it lets us draw our own." The book includes reading group suggestions in the back plus a fabulous sour cream pound cake recipe.

White has taught creative writing at

Hollins University, Savannah College of Art and Design (SCAD) and Emory University. She lives in Atlanta, Ga.

You may contact Anne at annebjones@msn.com... (*Tides of Fear, Gold Thunder, A Light on Peachtree, All Around the Track, Brave at Heart*).

Daughters of the American Revolution

Submitted by MARY SWINT

T

he National Society Daughters of the American Revolution (NSDAR) is a non-profit, non-political volunteer women's service organization dedicated to promoting patriotism, preserving American history, and securing America's future through better education for children. Any woman 18 years

or older – regardless of race, religion, or ethnic background – who can prove lineal descent from a patriot of the American Revolution, is eligible for membership. See <http://www.dar.org/national-society/who-we-are>.

The NSDAR Philadelphia Winn Chapter in Lawrenceville, Georgia has 185 members and is growing. Email philwinndar@gmail.com for more information.



NSDAR Philadelphia Winn Chapter Officers 2014-2016 from the front ascending: Regent Lydia McGill, Snellville; First Vice Regent Kitty Watters, Duluth; Second Vice Regent Ann Story, Bethlehem; Treasurer Connie Rifkind, Lilburn; Registrar Cindy Gaskins, Buford; Historian Helen Dalton, Buford; Mary Swint, Lawrenceville; Sandi Christman, Grayson; and Linda Olson, Monroe, GA. Not pictured is Librarian Jean Axelberg, Auburn, GA.

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New Year's Resolution: Avoid These Scams!

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

While making your New Year's resolutions list, did you include goals on budgeting and spending wisely? The Better Business Bureau encourages consumers to take charge of their finances, shop and buy wisely, and stay away from marketplace scams. Among the tips to consider in 2015:

- Do not believe it just because you saw it on the Internet. Claims of fast money and "guaranteed" returns on your computer screen are no more reliable than classic chain letters and other "get rich quick schemes."

- Guard your personal information. Identity theft is one of the fastest growing crimes in the country. Do not give your credit card number (or the expiration date), bank account number, social security number, or driver's license number over the phone or the Internet to anyone you do not know. Even if the caller promises a prize, an award, a "guaranteed" credit card, or a loan, do not give such personal financial information until you see written information about the offer, know that you want it, and have checked the offer out.

- Speaking of prizes, it is not a prize if you have to pay to get it. With the exception of games of skill where you pay to enter, a prize is something you win by chance, no strings attached. If you must pay for something or buy anything, then it's a purchase, not a prize. Don't fall for the fake checks that they are willing to send to "help out," it will end up being counterfeit. And never wire-transfer money to anyone that you do not know personally.

- If someone from a "tech support company" calls offering to "fix" or "clean-up" your computer viruses, don't believe it. The caller tells you that your computer is sending error messages, and they've detected a virus on it. He says that only a tech support employee can remove the virus, but first you must grant him access to your machine. They could download spyware onto your computer, which could allow them to monitor your keystrokes. Many people report that if they allowed the caller remote access to their computers, whether they had paid for the virus to be removed or not, they had difficulties with their computers afterwards. Some said their computer would not turn on or that certain programs/files were inaccessible.

- Do not purchase prepaid debit cards or wire-transfer money for someone that you do not know or who contacts you with an "emergency" need. Many consumers using popular services offered by Western Union, MoneyGram and Green Dot MoneyPak find, much too late, that they have been taken by scammers and that their chances of retrieving their money is remote at best.

- Do not fall for high-pressure sales tactics. An offer that is good

"today only" is a sign to be even more careful. By considering your needs and comparing products, prices, terms and guarantees, you can tell a true bargain from a "too good to be true" scam.

By making resolutions to protect yourself, you can become a more informed consumer thus saving time, money and embarrassment by not falling for some of these common scams. The most important advice that I can give to consumers is "Ask questions and then check it out." The Better Business Bureau stands ready to answer questions and offer advice when it comes to protecting yourself from becoming a victim.

For more information on debt collection or any other topic, visit bbb.org.

Kelvin Collins is president/CEO of the Better Business Bureau of Central Georgia & the CSRA, Inc. serving 41 counties in Central Georgia and the Central Savannah River Area (CSRA). This tips column is provided through the local BBB and the Council of Better Business Bureaus. Questions or complaints about a specific company or charity should be referred directly to the BBB at Phone: 1-800-763-4222, Web site: www.bbb.org or E-mail: info@centralgeorgia.bbb.org or info@csra.bbb.org.

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1001+ Family Caregiving Tips - A Special Resource from Senior Care Corner®

Special to Senior News
SENECA, S.C.; Dec. 15, 2014
PRNewswire

Safe, healthy, comfortable and happy describe the elders years we hope for senior loved ones. Millions of family members in the U.S. play roles big and small in making that happen. They are called family care-

givers and provide billions of dollars in care to older adults each year. Senior Care Corner® has published a new book, *1001+ Family Caregiving Tips* to help family caregivers be more effective in their roles while not overlooking critical time and care they need themselves.

Senior Care Corner® has been providing information, insights and resources for family members and others who care for and about senior adults for over 10 years through their online website and social media. They have informed and helped thousands of family caregivers and hope to reach even more through *1001+ Family Caregiving Tips*.

"We found little information to help us in providing care for our grandparents," says author and Senior Care Corner® Co-Founder Kathy Birkett. "Through *1001+ Family Caregiving Tips* we share what we have learned through our own experience, research and professional work as well as our interactions with other family caregivers."

The book covers several aspects of fami-

ly caregiving, including: nutrition and seniors' health; technology for seniors and caregivers; end of life considerations for seniors and family members; caring for seniors with Alzheimer's Disease and other dementias; staying healthy despite having chronic diseases; aging in place, or senior living

continued on page 11

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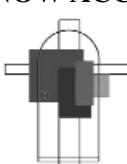
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CAREGIVING TIPS from page 10

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1001+ Family Caregiving Tips is available exclusively in Kindle e-book format through Amazon.com, where it can be downloaded and read on most tablets, e-readers, computers and smartphones. More information about the book, including a peek inside, is available at Amazon.com or via (<http://seniorcarecorner.com/family-caregiving-tips-book>).

About Senior Care Corner®

Senior Care Corner® is an online resource for insights, information, tips and resources for those who care for and about senior adults, especially family caregivers, whether they live near senior loved ones or at a distance. For additional information visit www.SeniorCareCorner.com.

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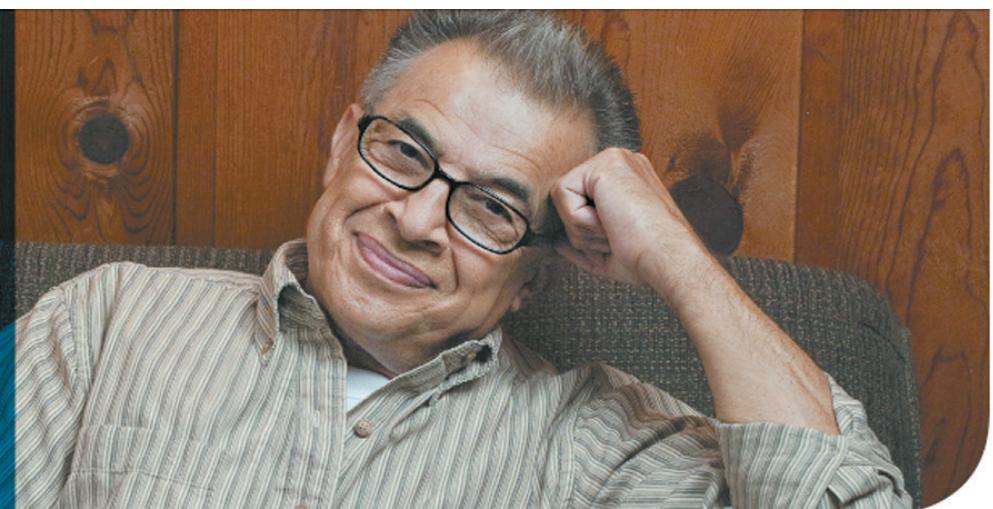
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