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New Year... and New You!



Group walking keeps us motivated

by CAROLYN BRENNEMAN

Hey, everyone! Time to start off the new year with a good fitness program. And this year there are plenty of opportunities for all of us to engage in some physical movement and activity. Let's have the kids and grandkids take us out for a brisk walk, or let's sign up for a fitness program at The Family Y or at H2U, or let's join a Silver Sneakers group.

We have all heard about the rewards reaped from physical exercise and it is never too late to start. Being physically active is so important to maintaining physical health, mental stimulation, and independence as we age. Even simply taking a daily walk with a group of friends is a great way to get started. After all, it is the determined efforts of people together supporting and motivating one another that make it work.

Let's also join a fitness center that sponsors Silver Sneakers. Silver Sneakers is the trademark name for group exercise

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Taking Care

8 Reflections for a New Year of Caregiving. Questions and Suggestions That May Prompt Resolutions

by LISA M. PETSCHÉ

Whether you are new to caregiving or have been at it for a while, you may find yourself feeling overwhelmed and worried about your ability to handle all of the responsibilities involved in looking after a relative with a long-term health condition.



Lisa Petsche

What better time than the start of a new year to reflect on your role and how you might be better able to manage it. Take time to honestly answer the following

questions and consider the suggestions included.

1. Do you accept the realities of your relative's health condition?

Some Advice:

- Give yourself permission to experience all emotions that surface. Acceptance opens the door to a variety of feelings.
- Grieve losses, but do not dwell on them.
- Recognize that there will be good days and bad days, and how you feel and what you can give may vary from day to day. Do not be too hard on yourself.

2. Are you opening to learning new things?

Some Advice:

- Educate yourself about your relative's diagnosis, and share the information with family and friends to help them understand.
- Be open to learning practical skills, such as proper transferring and bathing techniques. Mastering these tasks will make caregiving as safe, easy and pleasant as possible for both your relative and you.
- Find out about community services in your area that can help maximize your relative's independence and assist you with necessary tasks. The local office on aging is a good resource.

3. Do you keep communication lines open?

Some Advice:

- Involve your relative (if able) and other family members in decision-making as much as possible. Do not shoulder the responsibility alone.
- Develop a partnership with involved healthcare professionals. Share information about your relative, ask questions, seek advice and offer opinions and suggestions.
- Keep family members informed of changes in your relative's status. Do not act as if things are okay when they are not.

4. Are you prepared for changes and challenges?

Some Advice:

- Find out what to expect during the course of the illness, not only in terms of symptom progression but also caregiving skills, medical equipment and community

supports that may be needed.

- Talk openly with your relative about his or her wishes. Discuss living arrangements, outside help, surrogate decision-making, medical intervention and end-of-life care, and funeral arrangements. Be careful not to make promises you may not be able to keep.
- Help your relative get his/her affairs in order, including completing paperwork such as advance directives, durable powers of attorney, and a will. Consult with a lawyer who has expertise in elder care issues.

5. Are you open to simplifying your life?

Some Advice:

- Keep a caregiving log so you do not have to rely on memory with it comes to medical history. Include medications tried and their results, acute illnesses, hospitalizations, tests, diagnoses, treatments, and surgeries.
- Keep relevant medical, financial, legal and other documents organized in a binder or filing system for quick and easy access.
- Seek ways to streamline your life. Set priorities and stick to them. And let go of the need for perfection.
- Take things one day at a time. Learn to live in the moment and focus on simpler pleasures.

6. Do you practice self-care?

Some Advice:

- Look after your health. Eat nutritious meals, get adequate rest, exercise and see your primary physician regularly.
- Find something relaxing you can do to

give yourself a break at home, whether it is enjoying a cup of tea, reading something uplifting, writing in a journal, calling a friend or listening to music. Make it a daily habit.

- Schedule regular breaks from caregiving duties. Take a couple of hours, a day or an overnight.

7. Do you have supportive people in your life?

Some Advice:

- Stay connected to friends and outside activities.
- Find at least one person you can talk to openly – someone who will listen and empathize.
- Talk with other caregivers. Join a community support group, or join an Internet group if it is hard to get out or you prefer anonymity.

8. Are you receptive to help?

Some Advice:

- Acknowledge your limitations. Recognize that you cannot and should not do everything alone.
- Accept offers of help. Ask other family members to share the load and be specific about the kind of help you need.
- Research and take advantage of respite services in your community.

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

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AGENCY ALERT: Congress approves a budget deal that nixes two popular Social Security claiming Strategies

by **KATHLEEN ERNCE**
Executive Director, The Senior
Citizens Council Augusta, Georgia
kernce@seniorcitizenscouncil.org

The impending disappearance of these strategies – known as "file and suspend" and "restricting an application" – could upend the financial plans of potentially millions of baby boomer couples. Couples can use these strategies to enable the higher-earning spouse to postpone benefits and earn lucrative delayed retirement credits – while at the same time utilizing spousal benefits and boosting survivor benefits. Divorced beneficiaries could take advantage of these strategies, too. In his 2014 budget, President Obama vowed to get rid of "aggressive" strategies that allowed "upper-income beneficiaries to manipulate the timing of collection of Social Security benefits in order to maximize delayed retirement credits."

But the wealthy are not the only ones who will lose out. This "will affect a lot of middle-income beneficiaries," says a former district manager for an Ohio Social Security office. Under the new law, lower-earning spouses, often women who stayed out of the workforce to care for their families, may be forced to take reduced spousal benefits. And divorced people who wanted to take a spousal benefit while their own benefit earned delayed retirement credits will be out of luck.

The enrollment deadlines under the budget deal applies to individuals who are age 66 or older six months after the law was enacted – around May 1, 2016 – will be able to employ the file-and-suspend strategy. To use the restricted application strategy, you must be age 62 or older as of January 1, 2016 – keeping the door open for those who are turning 62 to 66 over the next four years. (You need to be full retirement age – 66 for today's retirees – to employ either strategy.) Anyone who is 61 or younger by the end of 2015 will not be eligible for either strategy. A 61 year old female, who turns age 62 in February, 2016, who had planned to use the restricted application strategy will miss that opportunity by just weeks. "It's discouraging," she says, and "caught us by surprise." Still, with some complex planning, many beneficiaries can make the new law work for them.

File and suspend. Under this strategy, a higher earner at full retirement age can claim his benefit, enabling his lower-earning spouse to claim a spousal benefit (generally half of the higher earner's benefit). He then immediately suspends his benefit so that he can earn 8% a year in delayed retirement credits until he reapplies up until age 70. In the meantime, his lower-earning spouse collects monthly spousal benefits. Under the new law, the lower-earning spouse will no longer be able to claim a spousal bene-

fit if the higher earner suspends his benefit. People who are getting benefits now under the strategy will continue to receive their money after the May 1st deadline.

The new law also eliminates a beneficiary's ability to collect years of retroactive benefits. Under the current law, a person who suspends benefits is allowed to undo that decision later and claim a lump sum of retroactive benefits stretching back to the day the beneficiary filed his application. Say you filed and suspended at 66 to earn delayed credits, but become ill at 69. You could collect three years' worth of benefits retroactively; however, you forgo delayed retirement credits. Anyone who files and suspends by the end of the six-month grace period will be eligible to collect retroactive benefits.

Restricting an application. Under the current law, if a beneficiary applies for benefits between 62 and full retirement age, the Social Security Administration "deems" that the beneficiary must take the highest benefit he's eligible for – whether it's a retirement benefit or a spousal benefit. Once a beneficiary reaches full retirement age, however, he can choose to restrict an application to spousal benefits only. That means a higher earner can collect the spousal benefit while allowing his own benefit to accrue delayed credits.

The new law will end this option by extending the deeming rule to applicants of all ages. When someone applies for a benefit at any age, the Social Security Administration will automatically give the beneficiary the highest benefit. So a higher earner who applies at full retirement age will no longer be able to collect a spousal benefit if his own retirement benefit is higher. He'll have a choice: either collect his retirement benefit, or delay. Anyone age 62 or older at the end of 2015 will be allowed, at full retirement age, to restrict an application to spousal benefits only.

Couples where at least one spouse gets in under the wire may still have opportunities to maximize income. A couple are 64. His full retirement benefit at 66 is \$2,000 a month and hers is \$500. They will still be eligible to use the restricted application strategy in two years. At that point, she can take her \$500 benefit, and he can file a restricted application for a spousal benefit of \$250 a month while continuing to earn delayed credits. Without the new law, they would have qualified for the file-and-suspend strategy: He would have been able to file and suspend, and she would have collected \$1,000 a month. For years, many couples have engaged in both strategies at once. They may still be able to do so. However, they will need to employ some fancy maneuvering while keeping their eyes on the calendar – especially if they differ in age. Couples should run the numbers before deciding if either strategy works for them.

The higher earner, Tom age 66, while his wife, Ann, is 64. Before the new law passed, their plan was for him to file and suspend in two years. Ann would have taken a spousal benefit at

her full retirement age while he accrued delayed credits until age 70. However, under the new law, Ann will still be eligible, in two years, to file a restricted application. But the only way she can restrict her application to a spousal benefit is if he files for his own retirement benefit. How can that happen if Tom intends to delay claiming until 70?

According to Social Security Solutions, "He needs to file and suspend – before the six-month deadline ends, thereby the wife can restrict her application to a spousal benefit when she turns 66 – while the husband delays. Otherwise, she'd have to wait to claim her spousal benefit when he claims his own benefit, perhaps when

he is 70." When spousal benefits are claimed before full retirement age, the smaller the benefit will be. While two key strategies are disappearing, beneficiaries can still earn delayed retirement credits up to age 70. And a beneficiary will continue to be allowed to suspend his or her own retirement benefit at full retirement age or later. Suspending can still help a beneficiary who claims a reduced benefit early, but later wishes he hadn't and wants to earn delayed retirement credits to boost his benefit. Please consult Social Security Administration for appropriate options for you and your spouse.

Source: Kiplinger's Retirement Report, December 2015 Thanksgiving.

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Poet's Corner

Editor's Note: If you have written a "well-worked" poem which you would like considered for publication, please email it to seniornewsga@cox.net or mail it to Senior News, 214 Wilsons Creek Bend, Bonaire, GA 31005. Please include your name and address on your poem. We will publish selected poems (or excerpts) as space permits.

TIME TO PRAY

by Mary N. Carson

*When I cry about my journey
Because my load seems hard to bear,
When I want just to run away
From all of my worldly cares,
When it seems that I am empty
And my life will no change gears,
I steal away for a moment
Of intense and sincere prayers.*

*Lord, I feel your hands of mercy
Firmly holding me as I go;
I see your lighted countenance
Just guiding me to the door
Where I can find true happiness
And a peace that calms my fears,
Where loving arms will enfold me
And wipe away my tears.*

*I enter into your garden
See flowers of every hue.
I can feel the warmth of Heaven,
And I know that it comes from you.
I bask in the flow of your presence
And feel life's cares slip away.
I bow humbly to thank you
For granting me time to pray.*

JUST SAYINGS

by Leatha James-Jones

Stick and stones might break my

bones, but knowledge will blend together.

If someone doesn't understand what you're saying, repeat it over and over again.

*Everyday comes with a day after.
Every good has a better, every bad had a worse.*

You can't be everybody's best friend, but you can have associate friends.

Make peace, not war.

No one can be you, be yourself.

Fall down, get back up, try again.

Study hard, learn with knowledge,

and appreciate patience.

Don't worry, be happy.

Don't be afraid to stand alone, sometimes you might have to stand alone for what you believe or choose to be.

Everyone has a chance to make decisions; make a difference, rather choosing right over the wrong way.

Sometimes you will win, sometimes you will lose. Be able to hold your head up high and be a friendly loser.

Sixth Annual Jimmie Dyess Symposium presented by the Augusta Museum of History

Special to Senior News

The Augusta Museum of History is proud to present the Jimmie Dyess Symposium. The sixth annual Symposium will be held on January 7, 2016 at 5 p.m. in the Museum's Rotunda when three individuals will be receiving the "Jimmie Dyess Distinguished American Award." The symposium itself will end by 6: p.m. but honorees will visit with attendees following the event.

This very special symposium has been created and developed to recognize a native Augustan's courage as both a citizen and a soldier of the United States and to identify others who have shown similar valor or made civic contributions above and beyond the call of duty.

The symposium will include remarks by Major General Perry Smith, who served thirty years in the United States Air Force. He serves on the boards of the

Augusta Warrior Project and the Augusta Museum of History where he is President Emeritus. Smith is the author of Courage, Compassion, Marine: The Jimmie Dyess Story.

Three individuals will be honored with the Symposium's 2016 Distinguished American Award. Mrs. Judy Woodruff, an American television news anchor, journalist, and writer, has worked at several television organizations, including CNN, NBC News, and PBS. Her memories of growing-up in Augusta along with her political insights will be most entertaining. Dr. Julius S. Scott, Jr. will be honored for his brilliant career as a professor and administrator at Boston University, Paine College, and Medical College of Georgia. In Augusta, he was chair of the Metro Augusta Chamber of Commerce and was a board member of the American Cancer Society and the Central Savannah River Area Regional Development Center. In addition, we are very pleased to have Medal of Honor recipient Army Sergeant Sammy L. Davis. The "Real" Forrest Gump, Davis, has spoken to more than two million school children. At each school, he takes off his medal and it is passed around to every student in attendance. In their own way, these individuals have given a lifetime of service to this nation and to their fellow citizens. Jimmie Dyess daughter, Connor Dyess Smith, will be in attendance.

Please come and join us for this special evening! For more information on the Symposium please contact the Museum at 706-722-8454.



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New Year from page 1

classes that offer us the best opportunity to stay on track toward our health and fitness goals.

The Family Y is one such group that offers Silver Sneakers classes and activities. The various classes are designed specifically for older adults and taught by great instructors. You are sure to find a class that suits your need and abilities.

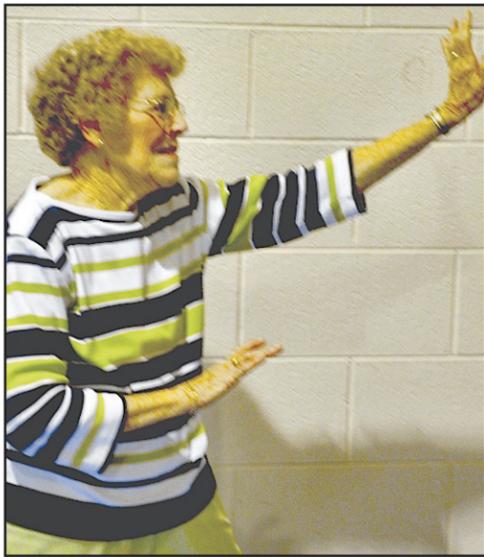
Hey, don't forget the H2U classes. H2U at Doctors Hospital has many great classes which



Cathy is ready to go on a brisk walk

allow us to increase muscle strength, improve our range of motion and take in cardio exercise. There are 2 morning exercise classes on Mondays, Wednesdays and Fridays and every Tuesday we can learn Tai Chi! Or if we prefer, for great flexibility we can take a yoga class.

"I really enjoy low impact aerobics with music," says Pamela about the classes at H2U. "I work out doing some cardio and using weights for maintaining strength," she tells us. And now I'm starting Tai Chi for range of movement and balance." How exciting is that! So let's get started right away.



Jeanette ready for Tai Chi



Great fun with exercise at H2U



Group practice aids with balance

Your change can change a life

Submitted by
**Amy Erickson, Executive Director,
Reach Out and Read Georgia**
Email: amy.erickson@reachoutandread.org

One of the most lovely things to do during the holidays is cuddle up and read your favorite classic book to your children as they are snuggled warm and safe in their beds.

So many of our area's most in-need children and their parents miss out on this special memory. In many homes, reading together is not possible because they don't have access to age-appropriate new books or the knowledge that reading together is one of the best things you can do to prepare your child for better outcomes in school.

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This work is changing lives, and providing children with an important moment:

receiving, perhaps, their first-ever brand new book that's entirely theirs.

With your help, we can do even more in 2016.

Please consider making a gift so that we can expand into more in-need communities in Georgia and move toward fulfilling our mission of serving every child in Georgia who is living below the poverty line.

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and Exploitation.
• The Senior Corps Department: Foster
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Senior Companion Program (SCP) for
income-eligible persons age 55 and
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week with special needs children or
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CSRA Senior Centers

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• HH Brigham Senior Center Heather Kooms; 2463 Golden Camp Rd., Augusta, GA 30906; 706-772-5456
• McBean Community Center Willamae Shaheed; 1155 Hephzibah-McBean Rd., Hephzibah, GA 30815; 706-560-1814 or 706-560-2628
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Aiken County Recreation Center

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Academy for Lifelong Learning, USC-Aiken
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Hearing Loss Association of Augusta
Meetings are normally held on the 3rd Saturday, 11 a.m.-1 p.m., September-April except for December, at University Hospital, 1350 Walton Way, Dining Rooms 1-3. For information on the organization please contact Gayle Tison at g.m.tison@wowway.com.

Hephzibah Lions Club
Meets the 2nd & 4th Thursdays, 7 p.m., Jesse Carroll Community Center, Windsor Spring Rd., Hephzibah. For additional information contact Lion Frank Spinney, President, at 706-592-5618 or Jon Winters at 706-592-9622 or 706-833-0458.

Morris Museum of Art
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Gertrude Herbert Institute of Art
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Caregiver Support Group
Are you caring for a spouse or parent? Join other caregivers to share

continued on page 7

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EVENTS
from page 6

experiences, gather practical resources and find the support you need. The group meets the 3rd Monday of each month at 6:30 p.m. at the Friedman Branch Library located at 1447 Jackson Road in Augusta. For more information contact Georgia Jopling, Caregiver Specialist, Area Agency on Aging, 706-210-2000 or 888-922-4464.

Augusta Museum of History
560 Reynolds Street in downtown Augusta. Call 706-722-8454 for events information.

• Glamorous Gown of Centuries Past on Display: Through Dec. In Jan. new gowns will be displayed through June 2016. Exhibit is free with admission.

Lucy Craft Laney Museum of Black History
www.lucycraftlaneymuseum.com
Call 706-724-3576 for events information.

"Dance with Us"
The Augusta Chapter of USA Ballroom Dance invites beginners to pros to our **THIRD SATURDAY** of each month social dance at the American Legion Post 63, 90 Milledge Rd., Augusta. Members, \$8; guests, \$10. No partner need! Free dance lesson and a great food table. For first time guests we can make arrangements for you to come free.

For more information call Rudy Brostrom, President at 803-442-9337 or visit www.augustadancing.org.

Augusta Christian Singles Dance
Dances are at 7:30 p.m. with complimentary dance lessons at 6:30 p.m. Admission will be \$10.00 for guests and \$8.00 for members. Light refreshments will be served.

Located at The Ballroom Dance Center, 525 Grand Slam Drive, Evans, GA 30809.

Fraternal Order of Eagles #1197

1999 Scott Rd., Augusta. Like to dance – join us 8-12 p.m. every Saturday. Live country band. Cover charge \$5 at the door. Bingo: Sun., 1:30 p.m.; Mon. & Thurs., 6:30 p.m. Kitchen open one hour prior to Bingo. Steak supper 1st Sat. For details call 706-790-8040 or 803-270-0981.

AARP Augusta Local 266
There is more to AARP than a newspaper and a magazine. The local chapter meets at the Kroc Center, The Salvation Army, 1833 Broad Street, Augusta. For additional information or to join, call Mrs. Catherine B. Butler, Chapter President, at 706-854-0524.

Al-Anon and Alateen Groups
Al-Anon and Alateen Groups meet in various locations in the CSRA Mon.-Sat. For information or a listing of meeting in the area call 706-738-7984. To locate meeting throughout Georgia call 800-568-1615.

Friday Night Dance
Every Friday, 8-11 p.m., American Legion Post 63, 90 Milledge Rd., Augusta. With band or DJ. \$10 cost. Free coffee and cake. Everyone welcome. Call 706-733-5184.

Augusta Area Newcomers Club
The Augusta Area Newcomers Club is a non-profit organization that helps people who are new to the area get acclimated, make friends, and get involved with charitable organizations. We offer a variety of activities such as golf, book groups, and dining out. For information please contact hospitality@augustanewcomers.net or call Susan Salisbury at 706-814-6297.

Service Corps of Retired Executives
The Service Corps of Retired Executives (SCORE) provides counseling and mentoring to business people who are starting up a new business or who are expanding one that is ongoing. SCORE is a non-profit, public service organization, affiliated with the SBA. There is never a charge for our services. Call 706-793-9998, Mon. - Fri., from 9 a.m. - 12 noon.

Phinify Swamp Events
706-828-2109

Find Your Voice
Aiken Toastmasters meet on the first and third Thursday of each month, 6:45 p.m., at Odell Weeks Center on Whiskey Road in Aiken. Guests are always welcome. For additional information call 803-648-7833.

DBSA (Depression Bi-Polar Support Alliance)
Meets the 3rd Tues. of every month at 6:30 p.m., First Baptist Church of Augusta, Walton Bldg., Room 105., 3500 Walton Way Ext., Augusta. Call 706-722-0010 for complete details or the Friendship Center (see Augusta phone book for number).

Pieceful Hearts Quilt Guild
Meets on Monday nights, 7-9 p.m., and Thursday mornings, 10 a.m.-2 p.m., at St. Bartholomew's Episcopal Church, Martintown Rd., North Augusta. For details call 803-279-6456 or 706-790-4975.

Augusta Chapter Of The Embroiderers' Guild Of America

Anyone with an appreciation of embroidery is welcome. Chapter consists of women with diverse backgrounds, experience, and ages who share an interest and pleasure in needlework. Meetings include a review of local needlework activities, some hands-on stitching, refreshments, and socialization. Meets the 1st Mon. of each month at Alliance Missionary Church, 2801 Inglewood Dr.,

Augusta. For additional information call Natalie Farrell at 706-736-5508.

Alzheimer's Caregiver Support Group
Meets 3rd Tues., 6:30 p.m., Brandon Wilde Retirement Community, Evans. For details call 706-854-3591 or 706-854-3501.

CSRA Parkinson Support Group
Meets monthly, St. John Towers Dining Room, 724 Greene St., Augusta. For details call 706-364-1662.

Area Agency on Aging Offerings
Learn through a 30-Minute session, 3rd Thurs. each month, 1 p.m., KROC Center Augusta, Senior Lounge, 1833 Broad St. Registration not required. Contact Lee Walker, Resource Specialist, 706-922-8348 or 706-210-2018.

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Are you affected by the latest government data breach?

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

The U.S. government's Office of Personal Management (OPM) has been notifying those affected by a recent cyber security breach that their personal data was compromised. Unfortunately, scammers are also "notifying" consumers. Here's how to identify a real OPM notification letter and the signs of a scam.

So how do you spot the real letters from OPM? You don't have to be a U.S. federal employee to receive a notification from OPM. The breach was wide reaching, and there are many ways your personal information may have been included. Common ones include:

- Past and present federal employees
- Spouses and other co-habitants listed on federal background investigation applications
- Applicants for a federal job
- Those who worked or volunteered with a federal agency but are not federal employees

Real Letters Contain:

- A 25 digit PIN to register for credit and identity monitoring services. Make sure your PIN is real by entering it at opm.gov/cybersecurity.
 - Instructions to visit the website opm.gov/cybersecurity to get more information and sign up for monitoring.
- Unfortunately, scammers love to take advantage of large government initiatives. Scams surrounding the roll

out of the Affordable Care Act are a recent example. Be on the lookout for scammers attempting to cash in on this effort.

• OPM will not contact you for personal information. OPM, nor anyone acting on OPM's behalf, will not contact you to confirm personal information. If you are contacted by anyone claiming to represent OPM DO NOT share your information.

• Email is not used in this round of notifications. OPM did email to notify those affected by the breach this past summer. This time, they are sending letters by U.S. Postal Service. An email claiming otherwise is a scam.

• Lost your PIN or didn't receive a letter? If you have not yet received a letter but think you have been impacted, you can contact the verification center at opm.gov/cybersecurity or by phone at 866-408-4555.

You can learn more about this data breach and the U.S. government efforts to notify those affected on OPM's website. It is also important to be vigilant in protecting your identity from the many other data breaches that will occur in the future. BBB offers these tips for consumers who are concerned about proactively protecting their identity:

- Consider taking a preemptive strike by freezing your credit reports. This will not impact existing credit cards and financial accounts, but will create a roadblock for thieves seeking to create fraudulent accounts using your personal information. Security freezes should be completed with each of the three credit reporting agencies,

Experian, Equifax & Transunion.

• Vigilance is key. Regularly check your credit reports at annualcreditreport.com for unauthorized charges or other signs of fraud. (NOTE: This is the only free credit report option authorized by the Federal Trade Commission.)

• Protect personal information. Shred all statements and applications you get in the mail that you don't want to keep, including credit card applications, insurance forms, financial statements, health forms, and billing statements for utilities and phone service.

• Connect with care. Use caution when logging on to public Wi-Fi hotspots and send personal information only to websites that are fully encrypted.

• Expect that scammers will take advantage of this data breach to send out phishing emails and other messages that appear to be from Anthem, a credit bureau or other legitimate companies. Do not click on links from any

email, text or social media messages about this or any other data breach.

We have to face the fact that data breaches are now a part of our lives and prepare for them early because it isn't a question of "if" you're affected but of "when" you're affected.

For more tips you can trust, 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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