

Senior News

Georgia

Providing Helpful Information for Mature Adults in GEORGIA!



January 2026

Volume 40, No. 1

page 6

Flint Energies Foundation awards local STEM education programs \$250,000

Submitted by Marian McLemore, VP of Cooperative Communications • mmclemore@flintemc.com

Recently, the Flint Energies Foundation awarded a total of \$250,000 in grants to two local STEM education programs, the Museum of Aviation's new GEAR (Georgia Engineering, AI & Robotics) Lab and Columbus Technical College's mobile construction trailer. The grants are to provide STEM education support across the cooperative's 17-county service territory.

"Flint Energies' mission is not just to provide electricity, but to improve the quality of life for our Consumer-members and the communities we serve. One way that we can do that is to support innovative programs that will empower learning, support workforce development and build partnerships between education and industry," says Marian McLemore, Flint's Vice President of Cooperative Communications.

"We appreciate the Museum of Aviation and Columbus Technical College for the work they do to educate the next generation. The Flint Energies Foundation wanted to express our deep appreciation to these two organizations through the grants given to them," says Joanne Hamlin, Flint Foundation Chair.

The Museum of Aviation GEAR Lab and Columbus Technical College each received a \$125,000 grant to support their STEM programs.

The Flint Energies Foundation provides grants to local non-profits such as this one managing funds donated by Flint Energies Consumer-members through Operation Round Up®. The electric cooperative's Members contribute \$175,000 annually to the Flint Energies Foundation, which supports worthy causes in the 17 counties it serves. Operation Round Up is a way for participating Members to support multiple charitable organizations by simply allowing Flint Energies to round up their bills to the nearest dollar. Donations to Operation Round Up, which average only about \$6 per year per member, are tax deductible. [About 30% of Flint's Membership participates in Operation Round Up, but that percentage continues to decline.](http://www.flintenergies.com/ORU) If you are a Flint Energies Consumer-member and wish to contribute, you can sign up at www.flintenergies.com/ORU or by calling 1.800.342.3616.



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Also, any unclaimed capital credits that are deemed abandoned by state law are given to the Flint Energies Foundation to distribute to charitable organizations as well as utilize for education and economic development efforts within the Co-op's territory. The Flint Energies Foundation has contributed through its large funding initiatives to local law enforcement, fire departments and now schools with these abandoned capital credit funds.

Since 2001, the Flint Energies Foundation has awarded more than \$11 million in grants to local organizations.

The Flint Energies Foundation, a state-chartered, non-profit, 501(c)(3) organization, disburses all contributions to approved projects; Member contributions are not used for administration costs. Foundation Board members include Chair Joanne Hamlin, Lizella; Vice Chair Eloise Doty, Butler; Secretary Connie McCutchen, Midland; Treasurer John Luppino, Warner Robins; Gine Fink, Fort Valley; Charles Harrison, Grovania; Pat Bartness, Warner Robins; Traci Kemp, Warner Robins; Betty Chase, Oglethorpe; Roger Sinyard, Mauk; and Ian Russell, Fort Valley.

Fundraising Night for ALS!

Fred Seidell Memorial ALS "Texas Hold 'Em" Tournament!

Submitted by Kira Kelly, Marketing & Events Coordinator, Janice Overbeck Real Estate Team
kira@janiceoverbeck.com

Marietta, GA (January 2026)

The Janice Overbeck Real Estate Team's nonprofit organization, **JO Gives**, is proud to announce the return of its highly anticipated Celebrity Texas Hold 'Em Night, benefiting the Emory ALS Center. The event will take place on Saturday, January 31, 2026, from 6:00 - 10:00 p.m. at the Janice Overbeck Real Estate Team office.

This fundraiser continues the legacy of the **Fred Seidell Memorial ALS "Texas Hold 'Em" Tournament**, an annual event dedicated to raising awareness and critical funding for ALS research. The evening will feature a celebrity-hosted Texas Hold 'Em tournament, pop-up shops, food and drinks, raffle prizes, and opportunities for community members to gather in support of a meaningful cause.

Former Atlanta Falcons wide receiver Terance Mathis will return as the celebrity host, bringing together athletes, community leaders, and supporters for an unforgettable night.

Mathis has a deep personal connection to the cause, having lost several close friends and fellow NFL players to ALS, and remains committed to advancing awareness and research for the disease.

Janice Overbeck, founder of **JO Gives**, also shares a personal connection to the mission.

After losing her father to ALS in 2015, she has worked closely with the Emory ALS Center to raise funds, support research, and advocate for a cure..

The Janice Overbeck Real Estate Team invites the community to join them for an evening of purpose, connection, and giving, as they work together to make a lasting impact in the fight against ALS.

For more information about the event or to learn more about the Janice Overbeck Real Estate Team and **JO Gives**, visit www.JaniceOverbeck.com.



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

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Billy R. Tucker
President/Publisher
www.seniornewsga.com
SeniorNewsGeorgia
(Online Monthly Newsmagazine)
Email:
seniornews-ga@cox.net
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Senior News & Views of Georgia

Taking Care!

Healthcare Teams: An Overview... ...Professionals You May Meet In A Hospital!

By Lisa M. Petsche – lmepetsche@gmail.com

Older adults admitted to hospital often have complicated health conditions requiring the intervention of professionals from a variety of disciplines. Service delivery by healthcare teams ensures a coordinated, holistic approach to assessment and treatment. Members consult and collaborate on an ongoing basis in order to determine needs, develop care plans and assist patients in achieving identified goals.

Team membership typically consists of the following healthcare professionals: physician, nurses, physical therapist, occupational therapist, dietitian, speech-language pathologist, social worker, recreation therapist and chaplain.

Depending on the setting, some disciplines may be considered core team members while others are consulted on an as-needed basis.

Read on for an overview of each member's role.



**Lisa
Petsche**

Case Manager

As team leader, the case manager - sometimes known by other titles such as primary care coordinator - is responsible for overall planning, coordinating care and evaluating outcomes. Inpatient case managers are typically registered nurses.

Physician

Physicians diagnose and treat medical problems in consultation with the team, ordering investigations and treatments as needed. They make referrals to specialists – for example, geriatrician, psychiatrist, urologist, orthopedic surgeon – as needed.

Nursing Staff

Depending on their level of training, nursing staff develop and monitor a plan of nursing care, help assess patients' health status, administer medication and other physician-ordered treatments and assist with personal care.

Physical Therapist (PT)

Physical therapists are exercise specialists. PTs evaluate patients' functional ability and work with them to improve and maintain ambulation, balance, endurance, range of motion of joints, strength and flexibility. They recommend mobility devices such as canes and walkers and train patients in their proper use.

Occupational Therapist (OT)

Occupational therapists teach people with disabilities – including following a stroke – alternative ways of carrying out daily activities and recommend adaptive equipment where appropriate. Basic activities of daily living (BADLs) include feeding, toileting, washing, dressing and grooming. They may also help with life skills such as using the telephone, preparing meals, doing housework, managing money, problem-solving in emergency situations and accessing the community for errands, appointments and leisure.

OTs also have expertise in bed positioning techniques that minimize skin breakdown aka bedsores.

For patients planning to return home, OTs assess their physical environment for safety and functionality and make recommendations – home adaptations or purchase of medical equipment – where appropriate.

Dietitian

A specialist in nutrition, the dietitian evaluates the patient's nutritional status and recommends dietary changes as a way of helping to treat various diet-related health problems, such as diabetes, high cholesterol, constipation, obesity and excessive weight loss.

Speech-Language Pathologist (SLP)

The speech-language pathologist assesses and treats difficulties related to hearing, speech, language (both expression and understanding) and swallowing.

Social Worker

The social worker assesses the social, emotional and personal implications of health changes for patients and their families, and helps them learn how to cope more effectively with losses, emotional issues, family problems, financial concerns, depression and behavioral changes.

They also serve as a patient advocate, and link patients and caregivers with community resources as needed.

Recreation Therapist

Their work fosters quality of life by providing opportunities for fun, creativity, socialization and learning. They're mainly found in long-term care residences, but sometimes also in areas of a hospital where there tend to be longer stays, such as on geriatric medicine units.

Chaplain (aka Psychospiritual Care Practitioner)

The chaplain provides spiritual guidance and support to patients and families, addressing issues around faith, meaning and purpose. Chaplains also facilitate contact with religious leaders in the community when desired by the patient or family.

Together, the various disciplines work with the patient and their family to help achieve the highest possible level of health, independence and quality of life.

Lisa M. Petsche is a social worker and freelance writer specializing in boomer and senior health matters.

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Seniors Set Sail to Visit Ensenada!

By Carolyn Brenneman, Columnist

COVER: Inside the Royal Caribbean!



New friends we met in downtown!



Vendors in downtown area!



Mercado Negro Market!

Yes, seniors do love to take travel cruises! Recently, with a few friends, we booked a cruise on Royal Caribbean cruise ship to Ensenada. "Cruising is a perfect way to travel at our age," stated my good friend Marie, age 72. Everything is taken care of, and we get to take in the sights, enjoy the food, entertainment and senior-friendly activities.

Since I am vacationing in the California area, we booked a cruise on the Navigator of the Seas to Ensenada. Since we departed from the San Pedro, California port, called the Port of Los Angeles, we were able to easily park our car for 3 days right at the port parking. This cruise blends relaxation, adventure and camaraderie on a beautiful ship that can hold over 3,500 passengers. It is an elegant ship.

Onboard, the ship offered us a wide range of activities including many different genres of live music to enjoy throughout the day, wellness classes at no charge, day and night dancing, giveaways for complimentary massages, many different dining options, lounging in the comfortable deck chairs, and enjoying the hot tubs.

On the second day of our cruise, our ship arrived at Ensenada early in the morning. We found that Ensenada's cruise terminal is right on the water and within walking distance of the Malecón waterfront boardwalk and downtown areas.

When we stepped off the ship, we walked down the boardwalk and encountered many vendors and food stands. We couldn't wait to try an authentic seafood cocktail prepared by the most popular stand off the boardwalk - El Guero. I enjoyed the most famous mix of shrimp, squid, and scallops mixed with fresh tomatoes, cilantro, celery, onion, and spices. Marie was a bit cautious and went for the traditional fish tacos. All so delicious. Many US citizens stop at these stands.

Also taco stands like [La Guerrerense](#), which is on the same street, serve legendary seafood tostadas, and their food is considered some of the best street food globally.

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View of the ship!

continued from page 6

Eating tacos from these stands in Ensenada is an iconic, delicious, and essential Baja experience, as they are offering authentic flavors and they are often described as world-class street food, even by celebrity chefs.

Later on we met other cruisers at a restaurant and learned about visiting the Mercado Negro market. Just a 15 minute walk, this market is in the heart of Ensenada, a fishing town, where local fishermen and vendors sell the catch of the day right off the Pacific Ocean. Because it's near the waterfront, there are rows and rows of wonderful fresh fish and seafood. But we passed purchasing any as we couldn't transport it back to the ship.

Our last stop was to Cívico y Cultural Riviera, a historic cultural center and architectural landmark in the heart of Ensenada. This magnificent building was originally built in 1928 - 1930 as the luxurious Playa Ensenada Hotel and Casino. It was a glamorous destination during the Prohibition era and attracted Hollywood stars and visitors looking for upscale entertainment. After periods of decline, it was restored and reopened as a cultural and community center to preserve its history and architectural beauty. Inside we found art exhibits and murals which reflected local and regional cultural history.

Surrounded by courtyards with lovely gardens, we discovered peaceful surroundings among the historic ambiance. With such grand architecture, gardens, and events ranging from concerts to cultural tours, it's a great way to experience the spirit of Ensenada beyond the cruise terminal. After a refreshing non-alcoholic drink at the bar in the center, we strolled back to the ship. This was the best day in Ensenada.

Now there are many ports to start a cruise from in the US. As a matter of fact, I went on my first cruise in 2024, to the Bahamas, with my Augusta Newcomers Club. It was the "4 Night Perfect Day & Bahamas" cruise. The whole trip was planned by our club's travel committee and we drove in groups to Port Canaveral, Florida. We boarded the Explorer of the Seas ship by Royal Caribbean and had a memorable experience. We spent time at Coco Cay and Nassau. For us, mostly seniors, this cruise as well as other cruises are as much about connection as they are about the destination. So, seniors, let's think about cruising!

And there will be more. Next month we will explore the adventures and activities we enjoyed on our cruise adventure.



Marie enjoying lunch at el Guero!



Downtown area of Ensenada!



More fun on the ship!



Beautiful display of merchandise in Ensenada!

Georgia Retired Army Colonel Honors Fallen Military and LEO!

Submitted by Marcia Davis • freelantzmedia@gmail.com

After serving four deployments and 27 years in the military, US Army Colonel David Dodd retired and founded **Point 27**, <https://point27.org/>, a nonprofit to honor fallen members of the military and law enforcement.

The face of the Thin Blue Line Shields of Strength shows an engraved silver American flag face designed with one flag stripe of metallic blue. The tag design and scripture were chosen by law enforcement officers.



Since **Point 27** has gone global!

Dodd commanded a battalion of the first troops deployed to Afghanistan following 911. He wore a *Shield of Strength* inscribed with Joshua 1:9 next to his government-issued dog tags; and, equipped each of the soldiers in his command with a *Shield of Strength* before they deployed.

Point 27 shares gifts of the scripture-inscribed dog tags that encouraged him and his troops with family members of fallen military. A special *Thin Blue Line Shield of Strength*, designed by law enforcement officers, honors *LEO fallen*.



US Army Retired
Colonel David Dodd!

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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

The 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 2026.

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 annualcreditreport.com. Once you receive your credit report, carefully review all the information. If you see any inaccurate information, 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 ftc.gov/donotcall. 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 Send Money to Someone You Don't Know

Many scams require that the victim send money back to the scammers. Scammers know that tracking money sent via wire services and many digital apps 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 bbb.org. 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 spot a scam, report it to BBB.org/ScamTracker. Your report can help others avoid falling victim. Happy New Year!

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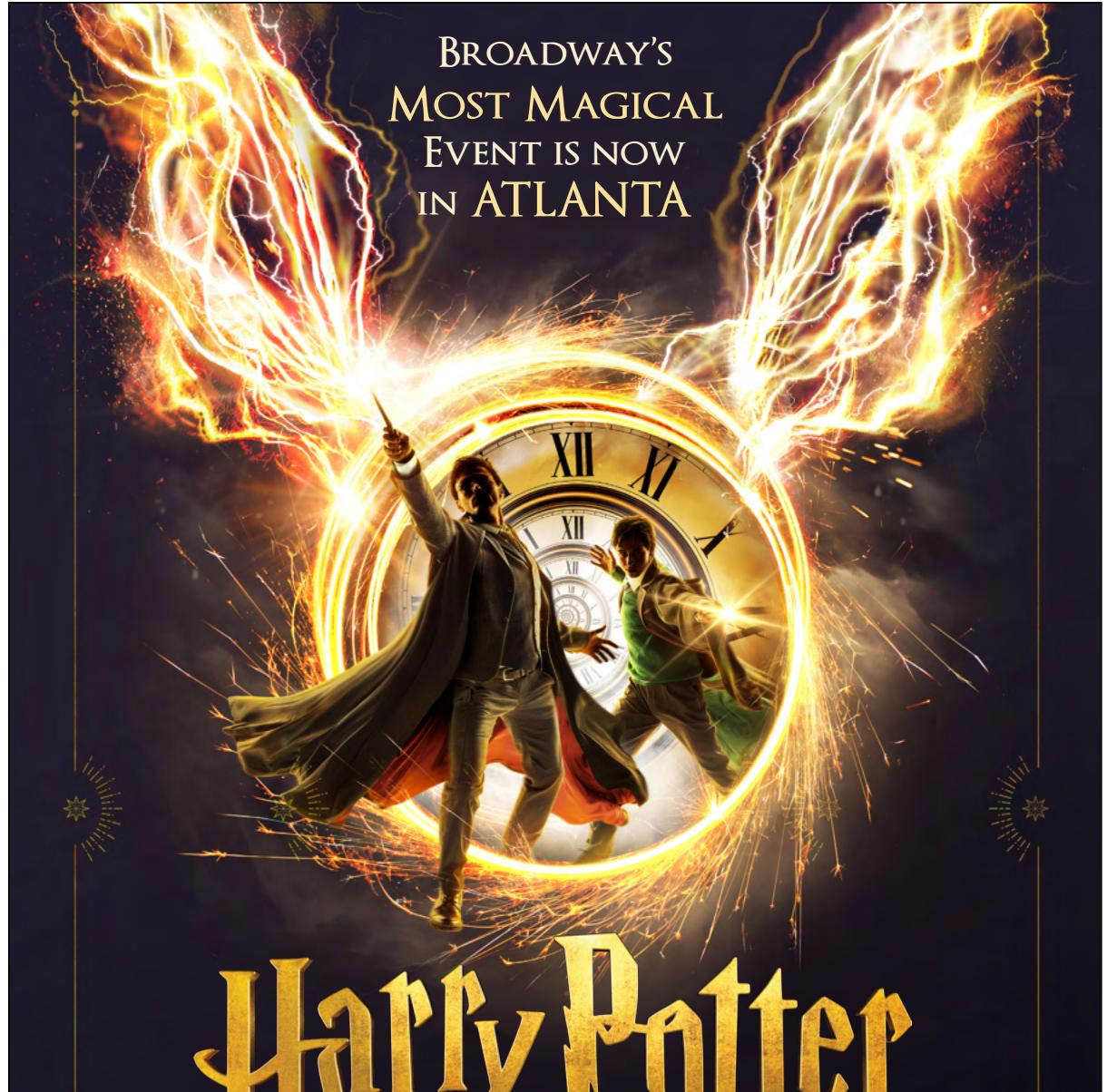
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Kelvin Collins is president & CEO of the Better Business Bureau serving the Fall Line Corridor, serving 77 counties in East Alabama, West Georgia, Southwest Georgia, Central Georgia, East Georgia, and Western South Carolina. This tips column is provided through the local BBB and the International Association of Better Business Bureaus (IABBB). The Better Business Bureau sets standards for ethical business behavior, monitors compliance and helps consumers identify trustworthy businesses. Questions or complaints about a specific company or charity should be referred directly to the BBB at Phone: 1-800-763-4222, Web site: BBB.org or E-mail: info@centralgeorgia.bbb.org.

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A dramatic promotional image for the play. In the center, a large, glowing circular clock face with Roman numerals is set against a dark background. Two characters, a boy in a green robe and a girl in a red dress, are shown in mid-air, performing a magical duel with their wands. The girl is on the right, and the boy is on the left. Bright, jagged lines of light and energy radiate outwards from the center, creating a sense of intense magic and conflict. The overall atmosphere is dark and magical.

Harry Potter AND THE CURSED CHILD

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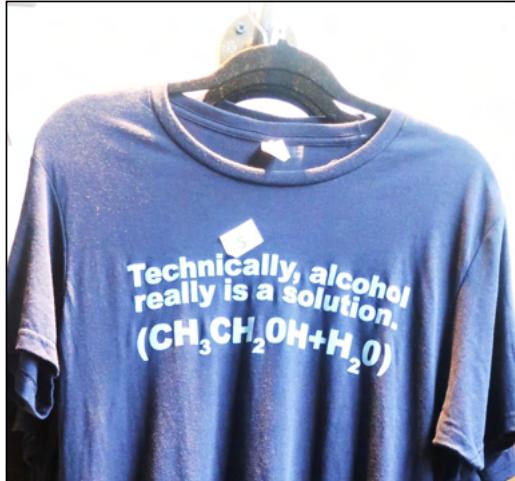
Lots of whirrs and beeps and bangs and buzzes create surround-sound at the Maker's Faire in Happy Valley, PA!

by Fyllis Hickman, Travel Columnist! Photos by Victor Block!

H appy Valley, Pennsylvania: A Town Worthy of a Truth in Advertising Award!

There is so much going on at the First Annual Maker's Faire at Axemann Brewery in Bellefonte, PA, covering multiple zones and floors, that it's easy to get distracted from discovering all there is there to do and see. It's a science fair, craft show and entertainment venue all rolled into one where makers and creators of – well, just about everything – showcase what they do, how they do it, why they do it – and then invite you to do it as well. Or at least interact with the products of their inventiveness.

Toy cars racing each other to their demise; numerous craft, coloring, and painting exhibits; model trains circling multiple tracks; lessons in throwing a boomerang. Wanna learn how to design a t-shirt, create stained glass, construct jewelry or pottery? Perhaps try your hand at woodworking, soldering or lacquering? Make a puppet and then watch it perform? Someone is there to help you craft your own masterpiece.



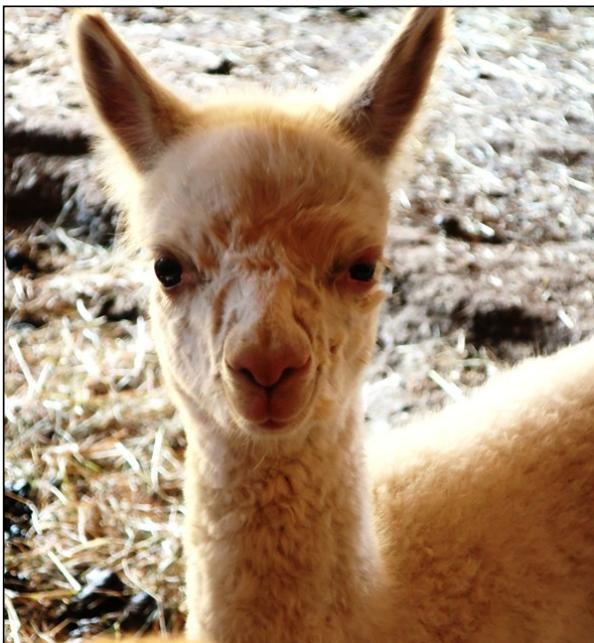
T-shirts at Big Spring Spirits! Photo by Victor Block.

A DIZZYING AMOUNT OF ACTION AND ACTIVITY ABOUNDS AT THE MAKER'S FAIRE IN HAPPY VALLEY, PA!

An artist wearing a "Make Everything" t-shirt encapsulates the whole experience. If you can visualize it, build it, assemble it, interact with it, you're in the right place. Of course, there are LEGO creations of every conceivable size and design. Kinetic toys ascend, descend and spin around copious mounds of tracks. And if you want to know how a pinball machine works, there are about a dozen with which to test your skills – and satiate your curiosity. Just be careful where you walk – you don't want to trip over one of the roving robots with whom you may be sharing space. Not surprisingly, this was the first ever of what assuredly will now be an annual event.

From robots underfoot to alpacas in your face – begging for a neck rub. Welcome to the Bald Eagle Valley Alpaca Ranch. Also a donkey with a sign that says: "I'm cute but I bite." A separate warning for the alpacas – they spit, though I unfortunately chose to ignore that caveat. The eleven sheep came without any cautionary preamble. But all were great fun to be around – and being able to pet a three-week-old, cuddly alpaca brings forth smiles usually reserved for human babies. I had to fight off a three-year-old actual small person. I'm not proud of that but there are priorities and at that moment, the baby alpaca won.

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Adorable alpacas at a ranch in Happy Valley, PA!
Photo by Victor Block.



Sharing floor space with robots at the Maker's Faire in Happy Valley, PA! Photo by Victor Block.



Fyllis Hickman
Travel Columnist

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OOOHS AND AHS PROLIFERATE AT THE BALD EAGLE VALLEY ALPACA RANCH IN HAPPY VALLEY, PA!

Owner Ann Taylor is very protective of her brood. She got bored teaching to test scores and started a new career caring for different kinds of kids – 12 alpacas, 11 sheep and 3 donkeys. And a very productive brood it is. All kinds of yarn of every color and texture come from the residents. Towels, shawls, caps, socks and even irresistible stuffed animals so soft I literally cuddled up with them on the spot.

All that intellectual stimulation at the Maker's Faire and canoodling with furry animals at the Ranch calls for some refreshment of an equally unusual nature. Welcome to Big Spring Spirits – literally home to a big spring, designated as the best-tasting water in the state by the Pennsylvania Rural Water Association – and the only distillery that uses it. It is also the first distillery in Pennsylvania to be LEED certified, a bulwark of green sustainability, sourcing from local farmers and artisans, whenever possible.

BIG SPRING SPIRITS IN HAPPY VALLEY, PA OFFERS HAND-MADE COCKTAILS USING PURIFIED WATER AND LOCALLY SOURCED INGREDIENTS!

But that's not why you visit Big Spring Spirits. You visit because they brew all their own cocktails – and they offer a taste of a house favorite as you sit down. And because they have flights of a wide variety of unrecognizable concoctions using vodka, gin, bourbon, whisky, tequila and rum. Multiple flavors of every liquor in inventive creations with tasting notes that read like a Pulitzer Prize-winning alcohol entry.

You visit because yes, much to my surprise, the Peanut Butter and Jelly cocktail actually tastes like peanut butter and jelly! And don't even get me started on the Salted caramel. And to add to the fun vibe permeating the tasting room are posters such as "Tequila – the only thing standing between me and a nervous breakdown," and "When I read about the evils of drinking, I gave up reading." Makes Happy Valley even that much happier – if that's possible!

For more information, visit <https://happyvalley.makerfaire.com>; <https://www.facebook.com/AnnCaruthersTaylor>; <https://www.bigspringspirits.com>.



The author up close and personal with a baby alpaca!
Photo by Victor Block.



So much to see and do at Happy Valley's Maker's Faire!
Photo by Victor Block.



Savoring flights of hand-crafted cocktails at Big Spring Spirits in Happy Valley, PA! Photo by Victor Block.

Frustration-Free Holiday Returns!

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

Serving the Fall Line Corridor, Inc. • BBB.org/central-georgia • Office: 478.742.9034 (Direct)

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According to reports, more than 50% of us returned a Christmas gift during last year's 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 the wrong sizes or unneeded 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 their return policies on 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 their 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 the 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 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.

Remember that refunds and exchanges are individual store policies and are not regulated by law. So 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 bbb.org.

Kelvin Collins is president & CEO of the Better Business Bureau serving the Fall Line Corridor, serving 77 counties in East Alabama, West Georgia, Southwest Georgia, Central Georgia, East Georgia, and Western South Carolina. This tips column is provided through the local BBB and the International Association of Better Business Bureaus (IABBB). The Better Business Bureau sets standards for ethical business behavior, monitors compliance and helps consumers identify trustworthy businesses. Questions or complaints about a specific company or charity should be referred directly to the BBB at Phone: 1-800-763-4222, Web site: BBB.org or E-mail: info@centralgeorgia.bbb.org.

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Our presenter will be [Dr. Stacey Floyd-Thomas](#), a renowned scholar and educator at the Vanderbilt Divinity School specializing in ethics, inclusion, and faith. She is a leading voice in liberation theology and Christian social ethics, holding leadership roles in various organizations and contributing significantly to the fields of ethics, critical race theory, and postcolonial studies. Her work focuses on constructing a justice-seeking community through religious discourse and Christian faith.

Our program will include performances by the [Davidson Chorale](#) and the [Augusta Junior Players](#).