

Senior News Georgia

Providing Helpful Information for Mature Adults in GEORGIA!

Mother's Day is Just Around the Corner!

page 6

May 2026
Volume 40, No. 5

Opinion

Dien Bien Phu

by Daniel W. Gatlyn, USN Ret; Minister/Journalist – dangatlyn@gmail.com

Most Americans of this generation have scarcely heard of Dien Bien Phu; or, the significance such a location played in 1954! I've never set foot on that real estate of Northwestern Vietnam; but, I am aware of the battle launched there against the French from March to May of that Year. Somewhere along this calendar, French Indo-China ceased to be an operating venue – as they were overrun by an exceptional number of Vietcong.

At the time, I was a member of Fleet Air Service Squadron Ten, on the Island of Guam and, as an E-5, ran the Paint Shop for the Unit. And as strange as it sounds, I painted some of the Aircraft involved in that battle. I will not endeavor in the summary of events of that hour; but, such was the emanation of horrors of Vietnam.

An old Navy friend from 1949, landed in Guam with a trio of vintage airplanes. He was Flight Engineer of the three B-17 Bombers. I will not attempt to explain the equation, except to say that we did a lot of things back then, that would be puzzling at this interval... i.e., A Navy Warrior with Army airplanes.

WE reminisced about "ole times;" and, I questioned his destination. The answer came back, "Dien Bien Phu!"

I had never heard of the place. Following brief conversation, I learned that my task would be to paint out all American Identification on the planes... a job that would normally require a good many hours. And, "many hours" that I did not have; for he would be departing with the multi-manned pilots and crew in less than twelve hours.

I also realized that such a paint job would not last even through the first flight. But such is common with "pains of War!"

Upon consultation, we decided to use special equipment! With special paint nozzles, a hundred feet of air hose and a hundred pounds of pressure, my team of three embarked on "the unorthodox feature... throwing a three foot pattern."

B-17s are not large aircraft by today's standards; but, even so, this job was unthinkable. In some four hours we completed all three planes! Uuugh!

Very early the next morning, the Team was airborne and headed west to parts unknown!

To this hour... Seventy-Two Years Later... I've yet to hear what happened! Two things I learned from other sources – the French lost a presence in Southeast Asia; and, One of the Settlements in Dien Bien Phu was named "CLAUDINE" ... name of my future wife!

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THIS WEEK at the Morris

Special to *SeniorNewsGeorgia*
Submitted by Morris Museum of Art
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See what's happening this week at the Morris!

Thursday, May 7

Create with Me! Wolf-ish Bird Barns
4:00–5:00 p.m. Create with Me! Wolf-ish
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When Wolf Kahn saw a barn, he painted it in bright colors, like his painting Cotton Barn in Beech Island, S.C.

Give a plain birdhouse your own spin and create a colorful new home for winged friends. FREE, members; \$5, nonmembers. For kids, toddler to tween. Advance registration required.

Save These Dates!

Thursday, May 14: 6:00–8:00 p.m.
Exhibition Opening: Seams to Be: New Approaches to Textile

Techniques Join us in celebrating the exhibition Seams to Be, featuring the works of thirteen Georgia artists who are transforming traditional textile crafts – needlework, quilting, beadwork, and weaving – into fine, contemporary art. Hear a brief gallery talk by guest curator Didi Dunphy, followed by a reception in the galleries. Members, FREE; nonmembers, \$10. RSVP to 706-828-3825.

Organized by the Georgia Museum of Art at the University of Georgia. This program is supported in part by the W. Newton Morris Charitable Foundation and the Friends of the Georgia Museum of Art.

Sunday, May 24: 2:00 p.m.

Music at the Morris: AE the Cool.

Singer and songwriter AE the Cool returns to the Morris to perform sultry rhythm and blues. FREE. Funded by the Cleon W. Mauldin Foundation.

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Website

www.seniornewsga.com

Publisher

Billy R. Tucker
seniornewsga@cox.net

Advertising

Billy R. Tucker
seniornewsga@cox.net

Columnists

Carolyn Brenneman
Lisa Petsche
Fyllis Hickman
Victor Block

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President/Publisher
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Taking Care!

Self-Care for Caregivers is a Must!

By Lisa M. Petsche – lmepetsche@gmail.com

The contribution of informal caregivers often goes unrecognized in our society. These unpaid helpers provide practical assistance and enhance the quality of life for frail or ill older relatives who might otherwise require placement in a long-term care facility (commonly known as a nursing home).

Typically, they are spouses or children; many are seniors themselves. The majority are women.

The relative they care for has physical or cognitive impairment (perhaps both) caused by one or more chronic health conditions, with stroke and dementia being most common.

The caregiving role involves physical, psychological, emotional and financial demands. It's a heavy load, exacerbated by the limited availability of community support services. But there are rewards for caregivers, too. These may include a closer relationship with the care receiver; increased creativity and assertiveness; increased insight into their own strengths and limitations; a general increase in compassion for others; re-thinking of values and priorities; and learning to live in the present and appreciate the simpler things in life that make it enjoyable. Then, too, there is the satisfaction of knowing they are doing something meaningful.



**Lisa
Petsche**

The caregiving journey can be long, though, and particularly challenging when the care receiver has heavy hands-on needs, a demanding personality or mental impairment. A variety of emotions may be experienced along the way, including sadness, grief, frustration, anger, resentment, guilt, anxiety and loneliness.

While a certain degree of stress is inevitable, burnout is a serious matter. It's important to watch for physical warning signs: chronic exhaustion, sleep difficulties, significant weight loss or gain, frequent illness and development of chronic health problems.

Emotional red flags are frequent crying; frequent irritation by small annoyances; difficulty controlling one's temper; feeling overwhelmed; a sense of hopelessness; and feelings of inadequacy. In severe cases, burnout can lead to abuse of the care receiver; this signals the need for immediate help.

If you are a caregiver, here are strategies to help keep stress manageable.

Coping Tips:

- Look after your own 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 every day – perhaps enjoying a cup of tea, reading something uplifting, writing in a journal or listening to music.
- Stay connected to supportive people in your social network.
- Simplify your life. Set priorities and don't waste time or energy on unimportant things.
- Accept the reality of your relative's illness i.e. there is nothing you can do to stop it.
- Learn as much as possible about the illness and its management and educate family and friends to help them understand.
- Take things one day at a time. Recognize that there will be difficult days.
- Remind yourself that you are doing your best and are only human. Give yourself permission to feel all emotions that surface, including resentment and frustration.
- Find at least one person you can talk to openly, who will listen and understand.
- Acknowledge that you can't, and shouldn't, do it alone. Accept offers of help. If they're not forthcoming, ask other family members to share the load and be specific about what you need.
- Talk with other caregivers. Join a community support group, or an Internet group if it's hard to get out.
- Take advantage of respite services in your community, such as adult day care programs and overnight respite care.
- Don't promise your relative that they won't ever have to move to a long-term-care home, because you don't know what the future holds.
- Never forget that looking out for your own needs is not selfish; it helps you to be a better caregiver.

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

Up-cycling Plastic Bags into Dog Leashes for Cobb Sheriff's Office as Part of Family Service Day for Mount Paran Christian School!

Hosted by Janice Overbeck from The Janice Overbeck Real Estate Team!

Marietta, GA

On April 24, 2026, from 9:00 a.m. - 11:00 a.m., Mount Paran Christian School held a "Family Serve Day" with Janice Overbeck, local real estate company owner. Everyone brought trash/grocery bags from their homes or workplace to knot and braid together into dog leashes!

The new leashes, created from these up-cycled plastic bags, are given to the Cobb County Sheriff's Office where they are useful with saving stray dogs.

Janice Overbeck played the trailer for the award-winning documentary, "Plastic Earth," which she co-directed and produced, inspiring others to go watch it.

The participating families made 40 leashes within a period of 2 hours.



Pictured above are Sheriff Owens, as well as Janice Overbeck and Bella Papevies from the Janice Overbeck Real Estate Team.



Pictured are all the people who attended Family Serve Day and who helped upcycle the plastic bags into sturdy dog leashes police can use if they come across strays.

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Mother's Day is Just Around the Corner!

By Carolyn Brenneman, Columnist

COVER: A happy mother at the Art Festival!

The month of May brings thoughts of Mother's Day. It arrives with a quiet radiance, like spring itself took a moment to write a heartfelt thank-you. Mother's Day is important because it creates dedicated time to recognize the care, labor, and emotional support that mothers and maternal figures provide, often quietly and without recognition. It's the perfect time to express our thanks and appreciation.

Yet Mother's Day feels highly commercial because it has been shaped over time by businesses that recognize its emotional significance. Retailers, restaurants, and advertisers promote gifts, dining experiences, and special events as a way to show appreciation.

Because people want to express gratitude in visible, meaningful ways, industries step in to offer ready-made options – flowers, cards, jewelry, and brunch packages, making it easy, but also reinforcing the expectation that the celebration should involve spending.

All across the country, from Los Angeles to New York, Mother's Day is celebrated with many different styles. Brunch reservations are made weeks in advance. Lines form outside trendy cafés, where families in sunglasses and linen outfits gather for elaborate meals and pastries that look too perfect to eat. Here, in Georgia, Mother's Day can be loud, social, and photographed. Mothers are the main attraction for the day, as the day unfolds like a celebration staged for both memory and display. Celebrating is what we do in Georgia through many activities, events, concerts, brunches, and more to enjoy.

One of the most prominent events in the Atlanta area is the Dunwoody Art Festival held on May 9 & 10th. It is a free festival held every year on Mother's Day weekend. The Dunwoody Art Festival is a lively and colorful way to celebrate Mother's Day in Georgia, transforming Dunwoody Village Parkway into a vibrant outdoor art market filled with creativity and community spirit. Families can stroll through rows of booths featuring handmade works like paintings, jewelry, ceramics, and glass art while enjoying live music and street performers throughout the day. The festival also includes interactive activities, making it fun for all ages, along with food vendors offering classic festival

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Display of Dunwood Art Festival!



Sample of a brunch menu!

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treats. With a walkable setting, it creates a festive atmosphere where moms with their families can shop, eat, listen to music, and spend meaningful time together outdoors celebrating Mother's Day.

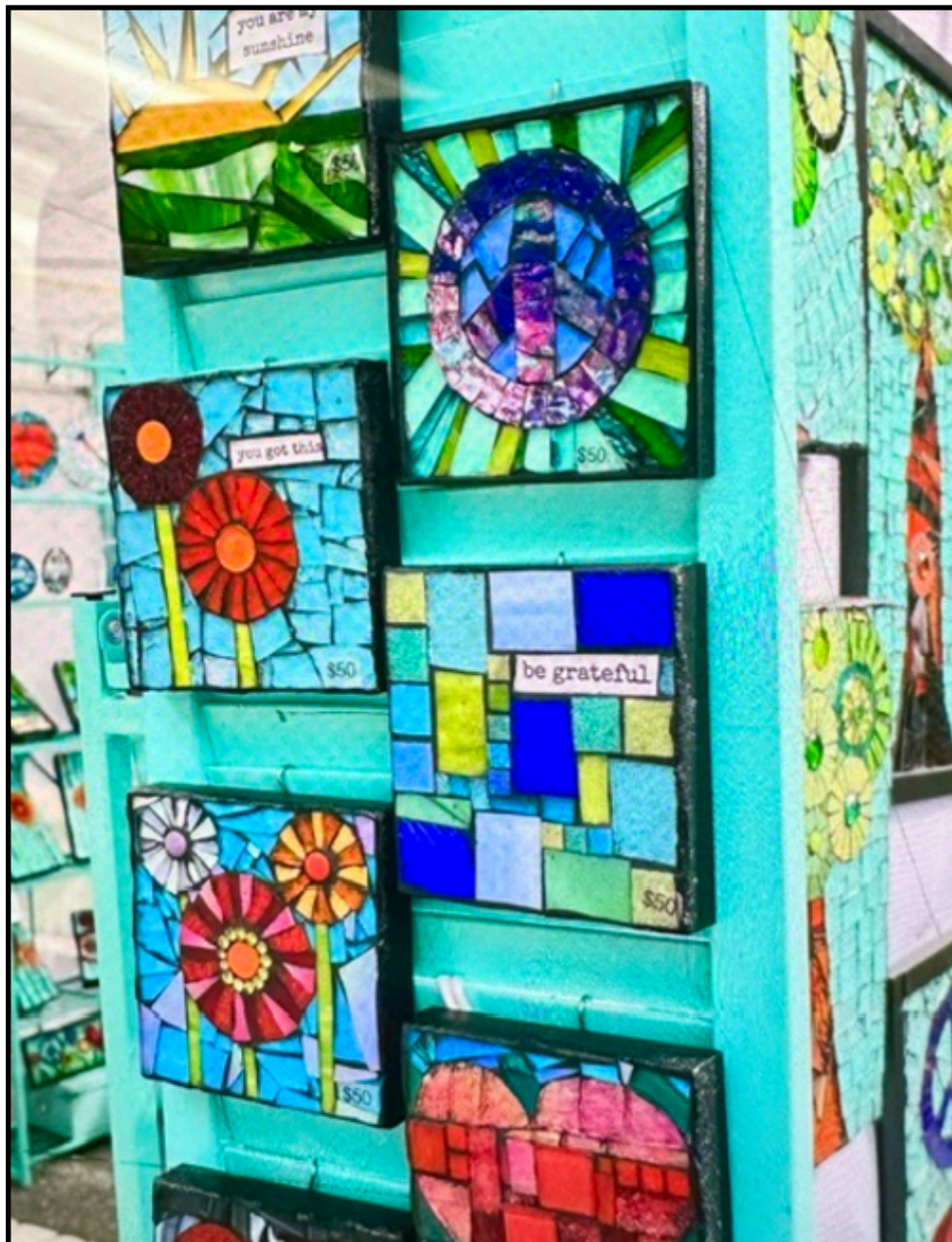
Another exciting venue to celebrate Mother's Day is at the Atlanta Botanical Garden. Here there's quite a bit more to do beyond just walking the grounds. It's designed to feel like a full, layered experience rather than a single activity.

One of the main highlights is the live entertainment, usually spread across different areas of the garden. This Mother's Day, we can enjoy the performances of [Randy Hoexter](#) performing a jazz accompaniment at the Robinson Gazebo in the Skyline Garden, and solo violist [Tania Maxwell Clements](#) playing in Levy Parterre.

At the same time, there are interactive food and drink experiences, like build-your-own mimosa stations ("MOMosas") plus pre-ordered chef-curated picnic boxes filled with small bites. Celebrating at the gardens is a tantalizing experience.

There are also special displays that make the visit feel more immersive. In addition, the Atlanta Rose Show features the annual cut-flower show from the [Greater Atlanta Rose Society](#) with roses of every variety and color. This year's theme is the Magic of

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Display at Dunwoody Art Festival!



Gospel choir performing for Mother's Day!



Small delicious bites!



Beautiful yellow rose before display!

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Roses. The show will turn something familiar, the rose, into something almost enchanting. Rather than just displaying flowers, the show frames roses as living works of art, highlighting their extraordinary variety in color, shape, and fragrance. Mothers will certainly enjoy this display, where each bloom feels theatrical, showing how roses can transform from simple garden plants into symbols of beauty, elegance, and even illusion. This is a delightful event to attend with our mom.

In Evans we can attend a pre-Mother's Day gospel event with choirs, soloists, and groups, which will entertain us in the Columbia County Amphitheater. This non-commercial event feels like a warm, community-centered gathering where faith and family come together just before the holiday. Moms will admire the scene as families gather with lawn chairs and blankets, settling beneath the sky while local choirs and gospel groups fill the air with music. The music is uplifting, reflecting the deep roots of gospel traditions in Southern culture. The event isn't just a concert. It's a shared expression of gratitude and spirituality, setting a meaningful tone for Mother's Day by honoring mothers and families.

In parts of the South, particularly in rural communities, there's an older custom that still lingers: families attend church wearing a flower pinned to their clothes. A red or pink flower means your mother is living; a white flower means she has passed. It's a quiet, visual language of remembrance and presence. You can sit in a pew and understand who is celebrating and who is grieving. This is often accompanied by giving mothers a true day of rest. It's a day with no cooking, no cleaning, and no responsibilities, where families step in to handle everything and offer a heartfelt card as a simple but meaningful gesture of love.

And maybe that's the most American thing about Mother's Day – there isn't just one way to celebrate it. Whether it's a festival to attend or a brunch to savor, the message is clear: recognize and appreciate Mom.

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The Janice Overbeck Real Estate Team's 14th Semi-Annual Appreciation Lunch for First Responders & Military Honoring Our Local Heroes!

Submitted by Janice Overbeck

JANICEOVERBECK@JANICEOVERBECK.COM

Marietta, GA (April 22, 2026)

The Janice Overbeck Real Estate Team hosts our First Responders and Military Appreciation Lunch to honor our local heroes through gratitude, fellowship and community connection.

The Real Estate Team hosted its First Responders & Military Appreciation Lunch on April 22, 2026 from 11:00 a.m. to 2:00 p.m. at the team's office located at 2249 Roswell Road in Marietta, Georgia.

This special event brought together local law enforcement, firefighters, EMTs and military personnel for an afternoon centered around appreciation, fellowship and meaningful connection within the community.

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We extend our heartfelt thanks to Supreme Lending for sponsoring the hamburgers, hot dogs, and chips. We truly enjoy collaborating with you to serve our community.



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| Frisbee Throw | |



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Website QR Code



Georgia Golden Olympics

Registration begins May 1, 2026
 Follow us on Facebook

Website: georgiagoldenolympics.org
Email: goldenolympics.ga@gmail.com

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“Our First Responders & Military Appreciation Lunch is always such a meaningful event for our team,” said Janice Overbeck. “It’s a small way for us to give back and show our gratitude to the men and women who serve and protect our community every day.”

The Janice Overbeck Real Estate Team extends sincere thanks to everyone who attended and to all of the partners and sponsors who helped make this event such a success.



Some of our fellow police officers are enjoying a meal and engaging in conversation. We appreciate you stopping by!



During the First Responders Luncheon, some firefighters were engaged in conversation with Courtney from Country Financial!



Country Financial is making a stop at the DonutNV Truck!



Janice Overbeck appreciates our First Responders... we are grateful for your service! Thank you for all that you do for us!



Richard with Arrow went to pick up a donut from DonutNV! It was absolutely delicious and a huge hit. A big thank you to Taylor Rogowski from First American Home Warranty for sponsoring DonutNV!



Here’s a fantastic photo featuring our preferred vendor, AmeriSpec Atlanta. Thank you for visiting us!

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BBB Celebrates World Password Day with Tips to Create Strong Passwords!

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

Every year on the first Thursday of May, World Password Day serves as a timely reminder that one of the simplest tools we have to protect ourselves online is also one of the most overlooked: our passwords. In a world where we're constantly connected, weak or reused passwords can act like an open door for cybercriminals.

From unsecured Wi-Fi networks to vulnerable Bluetooth connections, hackers are always looking for easy entry points to access personal information – and even your money. According to a study by the Better Business Bureau (BBB), identity and information theft are involved in nearly half of all reported scams, underscoring the importance of safeguarding your digital life.

The good news? Small changes can make a big difference. As the FCC emphasizes, strong passwords are your first line of defense. Whether you're shopping online, managing your bank account, working remotely, or keeping up with loved ones on social media, your passwords serve as the gatekeepers to your digital identity.

That's why it's worth taking a few minutes to evaluate your current habits. Ideally, every account you use – especially those tied to personal or financial information – should have a unique, hard-to-guess password. If you're still using the same login across multiple platforms, or relying on simple variations, now is the perfect time to make a change and strengthen your defenses.

Recently, a password manager app reported that the most common online password remains "123456," a code that is estimated to be in use 4.5 million times. Not far behind is the password "admin." It's anticipated that accounts with these passwords can be hacked in seconds.

Another site reported that the average person uses the same password about 14 times. In those cases, if just one account is compromised, a hacker can easily gain access to many of your other accounts. You should at least take steps to ensure you're not using duplicate passwords for accounts where you consistently share sensitive data, such as bank accounts, credit cards, legal or tax records, or medical records.

Your BBB recommends the following password-creation tips to stay safe:

- **Avoid easy passwords.** Try to avoid passwords that could be easy to guess, especially with information anyone can find about you on social media sites or through a phishing email or text. A strong password has at least 12 to 14 characters mixed with uppercase and lowercase letters, numbers, and symbols.
Many people like to use passwords that include a pet's name, mother's maiden name, the town you grew up in, your birthday, your anniversary, etc. Surprisingly, these pieces of information can typically be found online if someone puts forth just a little effort. (This is why we discourage people from participating in social media surveys).
- **Make them creative.** Need more creative ideas for different passwords? One option is to use a portion of a song's lyrics. Not only is it impossible for hackers to guess what song you are using, it's even harder for them to guess which lyrics you're using. Just be sure not to mention your favorite songs on social media, especially by responding to an online quiz.
- **Use multiple passwords.** Using different passwords for different accounts is important. While it may be easier to remember one password for every account, it's much easier for hackers to break down one wall rather than multiple walls. If hackers can figure out one password, they know the password to every account you own.
- **Use multi-factor authentication.** When it's available and supported by accounts, use two-factor authentication. This requires both your password and additional information upon logging in. The second piece is generally a code sent to your phone or a random number generated by an app or token. This will protect your account even if your password is compromised. Many devices include fingerprint or facial recognition to unlock them, which helps protect any apps on the device if it becomes lost or stolen.
- **Consider a password manager.** You can also use a [reputable password manager](#) to store your information. These easy-to-access apps store all your password information and security question answers in case you ever need to remember. However, don't forget to use a strong password to secure the information within your password manager.
- **Select security questions only you know the answer to.** Many security questions ask for answers to information available in public records or online, like your zip code, mother's maiden name, and birthplace. [A motivated attacker](#) can easily obtain that information. Don't use questions with a limited number of responses that attackers can easily guess – like the color of your first car.
- **Check your device's Wi-Fi settings before surfing the web.**
 - Check the validity of available Wi-Fi hotspots. Hackers will set up fake hotspots with the names of stores or institutions you might trust.
 - Make sure all websites you use have "https" at the beginning of the web address.
 - Install an app add-on that forces your web browsers to use encryption when connecting to websites.

If you receive notification from a company about a possible data breach, it is always best practice to immediately change that password and any similar passwords. See [BBB's tips on handling a security breach](#).

BBB also offers additional [information on cybersecurity](#) and you can find tools from the Federal Trade Commission to help you recover from ID theft at ftc.gov/identitytheft.

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](tel:1-800-763-4222), Web site: BBB.org or E-mail: info@centralgeorgia.bbb.org.

BBB Tip: Don't let travel scams ruin your trip... ...how to protect yourself before you book!

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

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Planning a vacation should be exciting, whether you're heading to the beach, taking a cruise, or booking a quick weekend getaway. Unfortunately, scammers know that travelers are often eager to lock in a "great deal," and they use that urgency to their advantage. Each year, thousands of consumers report losing money to travel-related scams involving fake listings, bogus travel agencies, and misleading offers.

The Better Business Bureau (BBB) urges travelers to slow down, do their research, and recognize the warning signs before making any payments.

One of the most common travel scams involves fake vacation rentals. Scammers copy photos and descriptions from legitimate listings and repost them at a lower price to attract attention. Once a traveler shows interest, the scammer pressures them to send a deposit quickly – often through wire transfer, gift card, or payment apps. After the payment is sent, the listing disappears, and so does the scammer.

Another frequent scheme involves deeply discounted travel packages. You might receive an unsolicited email, social media message, or even a phone call claiming you've "won" a vacation or qualified for an exclusive deal. These offers often sound too good to be true – and they usually are. Scammers may ask for upfront fees, taxes, or "processing costs," promising that the full trip will be delivered later. In reality, the trip either doesn't exist or comes with hidden restrictions that make it unusable.

Travelers should also be cautious when booking flights, hotels, or rental cars through unfamiliar third-party websites. Some fraudulent websites are designed to look nearly identical to legitimate booking platforms. They may even provide confirmation emails and receipts. However, when you arrive at your destination, you may discover that no reservation was ever made.

To protect yourself, the BBB recommends taking a few simple but important precautions:

- First, research before you book. Look up the company on BBB.org to check its Business Profile, customer reviews, and complaint history. A quick search can help you identify whether others have reported issues or suspicious behavior.
- Second, be wary of deals that seem too good to be true. Deep discounts, especially during peak travel seasons, should raise a red flag. Scammers rely on urgency and excitement to push consumers into making quick decisions without verifying the details.
- Third, always book through reputable sources. Whenever possible, use well-known travel agencies, established booking platforms, or contact hotels and airlines directly. If you're considering a vacation rental, confirm the listing through multiple sources and communicate through official channels.
- Fourth, use a credit card when making travel purchases. Credit cards often provide additional protections and may allow you to dispute fraudulent charges. Avoid paying by wire transfers, prepaid debit cards, or gift cards, as these methods are difficult – if not impossible – to recover once the money is sent.
- Fifth, get everything in writing. Legitimate travel providers will give clear details about your reservation, including dates, cancellation policies, and total costs. Be cautious if a seller avoids providing documentation or pressures you to act quickly.
- Finally, trust your instincts. If something feels off – whether it's a rushed sales pitch, poor communication, or inconsistent information – it's better to walk away than risk losing your money.

Travel scams can turn a dream vacation into a costly adventure, but with a little extra caution, you can avoid becoming a victim. Taking time to verify before you book can save you stress, money, and disappointment down the road.

For more tips on avoiding scams and finding trustworthy businesses, 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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BBB Offers Tips to Build Financial Wellness!

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

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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

Managing money wisely is one of the most important skills a person can have, yet many Americans struggle with financial literacy. Financial literacy affects every aspect of life, from daily spending to long-term investments.

Understanding how to manage money can help individuals and businesses:

- avoid debt and financial hardship
- make informed decisions about loans, credit, and investments
- build savings and plan for the future
- spot and avoid financial scams

According to the Financial Industry Regulatory Authority (FINRA), nearly two-thirds of adults struggle with fundamental financial concepts, such as interest rates and budgeting.

Financial wellness starts with making informed decisions about how you spend, save, and invest your money. The small, smart choices you make today can lead to substantial changes over time.

Your Better Business Bureau (BBB) provides the following tips to help you manage your finances:

Create a budget and stick to it. A budget is the foundation of financial success, helping you track income, control expenses, and work toward your financial goals. To create an effective budget:

- Identify your income and expenses: List all sources of income and categorize fixed expenses (like rent and utilities) and variable expenses (such as groceries and entertainment).
- Set spending limits: Determine where you can cut back and allocate funds to savings and debt repayment.
- Review regularly: A budget isn't set in stone; check it monthly and adjust as financial conditions change.

Pay down debt. High-interest debt, such as credit cards and personal loans, can quickly become overwhelming. However, reducing debt improves your credit score, increases financial security, and frees up money for savings and future investments.

- Prioritize payments: Focus on high-interest debts first while making minimum payments on others. The "avalanche method" (paying off high-interest balances first) can save money in the long run, while the "snowball method" (paying off smaller debts first) can build momentum.
- Make more than the minimum payment: Paying only the minimum can keep you in debt for years. Even small additional payments can make a big difference.
- Consider debt consolidation: If you have multiple high-interest debts, consolidating them into a lower-interest loan could simplify payments and reduce overall costs.
- Avoid taking on new debt: While paying down what you owe, limit new credit card use or unnecessary borrowing.

Hire a professional. Navigating financial decisions can be complex. Sometimes, seeking expert guidance is the best move. Financial professionals can provide personalized advice based on your specific goals. Here's more about the types of professionals to help you determine which fits your needs:

- Financial Planners – help with budgeting, retirement planning, and long-term financial strategies.
- Tax Advisors – guidance on tax deductions, filing strategies, and financial moves to minimize tax burdens.
- Investment Advisors – assistance in building a diversified investment portfolio that aligns with your risk tolerance and goals.
- Debt Counselors – assistance in managing and reducing debt through structured repayment plans.

BBB also offers additional tips to guide you through several key financial topics on our Financial Wellness HQ page.

If you've been the victim of fraud, please report it at BBB.org/ScamTracker. Your report can help expose scammers' tactics and prevent others from having a similar experience.

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