

# Carr issues warning against financial exploitation of seniors and disabled adults during COVID-19

Attorney General Chris Carr is warning older Georgians and disabled adults, along with their families and caretakers, to be on the lookout for signs of financial exploitation, especially with regard to the recent issuance of federal stimulus checks.

"Georgia has a comprehensive Elder Abuse Law that covers financial exploitation," says Attorney General Carr. "The law also contains unique protections for individuals residing in nursing homes and assisted living facilities, as well as disabled adults. We are on the lookout for individuals and organizations that are taking advantage of older and disabled adults with regard to their stimulus checks. Our Consumer Protection Division, Prosecution Division and Medicaid Fraud Division will work together with other law enforcement partners to see that bad actors are prosecuted to the full extent of the law."

Exploitation of older adults or disabled individuals is generally defined as taking away property or money or otherwise misusing the financial

resources of an older adult or disabled person for another's gain. This can include taking a Social Security or Economic Stimulus check without consent or having a Power of Attorney document or other documents signed without the victim knowing what he/she is signing, or forging his/her signature.

If citizens suspect abuse, neglect, and exploitation of this population, the resources below can assist in reporting the matter:

- To report abuse, neglect, and exploitation of an older adult or disabled adult who lives in a private residence, contact your local police and Adult Protective Services at 1-866-552-4464 - Press "3" or www.aging.ga.gov then click the Report Elder Abuse tab.

- To report abuse, neglect, and exploitation of an older adult, disabled adult or resident in a facility, contact Healthcare Facility Regulation: 1-800-878-6442.

- To access information on long-term supports and services, services in

the home and community, or support for individuals and family members who are aging or living with a disability, contact Georgia's Aging and Disability Resource Connection (ADRC) to locate an office in your area: www.georgiaadrc.com.

Medicaid recipients who reside in nursing homes and assisted living facilities, along with their family members, should make sure that the economic stimulus payments of these residents are not utilized by the facility or individuals working in the facility. Although Medicaid recipients may sometimes be required to sign over certain resources to the facility where they reside, this does not apply to the economic stimulus payments. Congress, under the CARES Act and the subsequent Coronavirus Response and Relief Supplemental Appropriations Act of 2021, has designated these payments as "tax credits," which means the monies lawfully belong to the recipients and cannot be taken by a nursing home or assisted living facility.

If you believe that the stimulus payment of a Medicaid recipient who resides in a nursing home or assisted

living facility was improperly taken by the facility, you can contact the Attorney General's Medicaid Fraud Control Division by calling (404) 656-5400 or by emailing report\_medicaid\_fraud@law.ga.gov.

For more information about protecting Older Adults from scams, please download our "Georgia Consumer Protection Guide for Older Adults" at consumer.ga.gov.

## Planning, zoning meetings

The City of Lincolnton Planning & Zoning Board meetings for 2021 are scheduled as follows: Jan. 26, Feb. 23, March 30, April 27, May 25, June 29, July 27, Aug. 31, Sept. 28, Oct. 26, Nov. 30, Dec. 28. These meetings will be held in City Hall at 5:30 p.m. each month if there is an agenda.

## City council meetings

The Lincolnton City Council meeting dates for 2021 are as follows: Feb. 2, March 2, April 6, May 4, June 1, July 6, Aug. 3, Sept. 7, Oct. 5, Nov. 2, Dec. 7. All meetings are held at 7 p.m. at City Hall.

## A Smarter Way to Power Your Home.

GENERAC  
**PWRCELL**  
SOLAR + BATTERY STORAGE SYSTEM

Power your home, save money and be prepared for utility power outages with the PWRcell, a solar + battery storage system.

REQUEST A FREE QUOTE!

**ACT NOW TO RECEIVE A \$300 SPECIAL OFFER!\***

|(877) 592-0542

\$0 DOWN FINANCING OPTIONS!\*

\*Offer value when purchased at retail. \*\*Financing available through authorized Generac partners. Solar panels sold separately.



## Consumer Ed answers questions

**Dear Consumer Ed: If I ask questions about an old debt that might have expired, will that make it active again? I'm not sure what the original debt was for before it was sold to a debt collector, and I need to find out the date the debt was incurred.**

Consumer Ed says: Old debt that has reached the statute of limitations is considered time-barred. Time-barred doesn't mean the debt can't be collected, only that the person who incurred the debt cannot be sued for it. Be cautious inquiring about potentially time-barred debts. Typically, simply acknowledging a debt can toll the statute of limitations, or restart the clock. Georgia law, however, gives enhanced protections for consumers by providing a statutory written requirement whereby you as the debtor, or someone authorized by you, would have to provide a written acknowledgement sufficiently recognizing the debt in order for a creditor to collect on a debt that would otherwise be time-barred.

If you're curious as to what the original debt was for, consider reviewing a copy of your credit report from one of the three credit reporting agencies (Experian, Equifax and TransUnion). In consideration of the COVID-19 pandemic, Equifax,

Experian, and TransUnion are now offering free weekly online reports through April 2021. To access your free credit report, go to annualcreditreport.com.

You have one additional avenue available to you if the debt collector contacts you. The Fair Debt Collection Practices Act give you the legal right to what is called "debt validation." The law requires debt collectors to provide a notice of debts within five days of their initial communication to collect on a debt, if not included in the initial communication. The notice must include the amount of the debt, the name of the creditor, and a statement notifying the consumer of his/her 30-day right to dispute the debt. You also have the right to request within this 30-day period, the name and address of the original creditor. A written request to dispute a debt, so long as it is stated as a dispute and not an acknowledgment, stops debt collectors from further attempts to collect until the debt is verified. Failure to respond to a notice of a debt on the part of the consumer does not imply an acceptance of the debt and therefore has no effect on the statute of limitations.

*Remember... We do not give legal advice. Always consult a lawyer about legal issues.*



## Howard, Cayden visit LCFP

Lincoln County Food Pantry had a visitors recently, Levi Howard and Cayden. The young man is a wonderful neighbor and keeps the field to the right of the pantry cut so volunteers have a place to park during distribution days. The pantry is grateful to have such an outstanding neighbor, showing great kindness during the pandemic. The pantry sent a turkey home with Levi for his grandparents.



## Dove twins treated to cake

Jensen and Benny Dove were treated to a surprise candy cane shaped cake a few days after Christmas.

**JEEPCHEAP.COM**

WE MAKE BUYING EASY!

# Warm Up In A Newer Car this winter!

# USED CAR DEALS

Get The Hottest Pre-Owned Certified Vehicles at the Lowest Prices!

**PLUS GET A Flat Screen TV with every Pre-Owned Vehicle Purchase.**

While supplies last! \$150 value, expires 1/31/21

**NO PAYMENTS UNTIL APRIL 2021!**

90 days till first payment. Interest starts at sale date. TMC will make first payment March 2021 with approved credit.

<p><b>2021-14 JEEP COMPASS, PATRIOTS, TRAIL-HAWKS, CHEROKEES, LIBERTY'S</b></p> <p>#220858A, LEATHER, NAVI, SUNROOF, ON SALE FROM</p> <p><b>\$9,769</b></p>	<p><b>2020-14 CHRYSLER TOWN COUNTRY'S</b></p> <p>#220547A, ALL POWER, 7 PASSENGER, DUAL AIR CONDITIONING, STO &amp; GO, ON SALE FROM</p> <p><b>\$10,992</b></p>	<p><b>2021-15 DODGE JOURNEY SXT'S, R/T'S, SE'S</b></p> <p>#220625A, 6 CYLINDERS, LEATHER, LOW MILES, 3RD SEAT, ON SALE FROM</p> <p><b>\$10,390</b></p>	<p><b>2020-18 HONDA ACCORD SPORTS</b></p> <p>#220574A, LEATHER, SUNROOF, NAVI, LOW MILES, WARRANTY, NOW ON SALE FROM</p> <p><b>\$19,790</b></p>	<p><b>2021 JEEP COMPASS SPORT</b></p> <p>#220275A, 600 MILES, NON SMOKER, LIKE NEW, AUTO, A/C, P/W/L, TILT, CRUISE, ALLOYS, NOW ON SALE</p> <p><b>\$21,390</b></p>
<p><b>2021-16 CHALLENGERS, CHARGERS R/T'S</b></p> <p>#2201013B, 5.7 HEMI, 6 CYLINDERS, FACTORY WARRANTY, NAVIGATION, HEATED LEATHER, SUNROOFS, ON SALE FROM</p> <p><b>\$16,591</b></p>	<p><b>2021-17 HONDA CR-V LX</b></p> <p>#2201024A, WARRANTY, LEATHER, NAVIGATION, SUNROOF, ON SALE FROM</p> <p><b>\$16,490</b></p>	<p><b>2020-18 CHEVY COLORADO 4DR CREW LT</b></p> <p>#18335, FACTORY WARRANTY, LOW MILES, LEATHER, 6 CYLINDER ON SALE FROM</p> <p><b>\$25,769</b></p>	<p><b>2020-15 TOYOTA TACOMA CREW MAX TRD</b></p> <p>#220706A, 5.7 V-8, SUNROOF, HEATED/VENTILATED LEATHER, NAVI, NOW ON SALE</p> <p><b>\$25,454</b></p>	<p><b>DODGE CHARGERS, R/T'S CHALLENGERS, R/T'S</b></p> <p>HEATED LEATHER, LOW MILES, WARRANTY, SUNROOF, CHROME WHEELS</p> <p><b>LOW PRICES!</b></p>
<p><b>2014 FORD MUSTANG PREMIUM</b></p> <p>#220181A, HEATED LEATHER, 34,000 MILES, ON SALE</p> <p><b>\$15,390</b></p>	<p><b>2021-16 FORD MUSTANG GT PREMIUMS CONVERTIBLES</b></p> <p>#220928A, COOLED, HEATED LEATHER SEATS, HARD TOPS, NAVI, SUNROOF, FACTORY WARRANTY, LOW MILES, ON SALE FROM</p> <p><b>\$16,490</b></p>	<p><b>2021-19 JEEP CHEROKEE LATITUDE PLUS</b></p> <p>#220330A, 20K MILES, FACTORY CERTIFIED WARRANTY, 3.2 CYL., 17 ALLOYS, POWER LEATHER SEATS, ON SALE FROM</p> <p><b>\$22,915</b></p>	<p><b>2021-19 RAM BIGHORN CREW 4X4'S</b></p> <p>#18335, LEATHER, HEMI, NAVIGATION, LOW MILES, ON SALE FROM</p> <p><b>\$33,490</b></p>	<p><b>2017 HYUNDAI ELANTRA SE</b></p> <p>#219248A, AUTO, A/C, P/W/L, TILT, CRUISE, GAS SAVER, NOW ON SALE</p> <p><b>\$11,220</b></p>
<p><b>2020-16 BMW X5 XDRIVE 35I</b></p> <p>#220589A, HEATED LEATHER SEATS, SUNROOFS, NAVIGATION, NOW ON SALE FROM</p> <p><b>\$26,569</b></p>	<p><b>2020-17 CHRYSLER PACIFICA TOURING</b></p> <p>#18345, L PACKAGE, FACTORY CERTIFIED WARRANTY, HEATED/COOLED LEATHER, NAVI ON SALE FROM</p> <p><b>\$19,920</b></p>	<p><b>2017 LINCOLN MKC PREMIER</b></p> <p>#221023A, LEATHER, SUNROOF, LOW MILES, WARRANTY, NAVIGATION, NOW ON SALE</p> <p><b>\$17,990</b></p>	<p><b>2021-19, JEEP CHEROKEES TRAILHAWKS, COMPASSES</b></p> <p>#220275A, LEATHER, NAVIGATION, ON SALE FROM</p> <p><b>\$21,622</b></p>	<p><b>2020-19 GMC CANYON 4DR CREW CAB</b></p> <p>#221162A, 19,000 MILES, AUTO, A/C, P/W/L, TILT, CRUISE, LOW MILES, FACTORY WARRANTY, ON SALE FROM</p> <p><b>\$24,990</b></p>
<p><b>2020-16 LARAMIE LONGHORN 4X4 CREW CAB</b></p> <p>#220190A, ECO-DIESEL, SUNROOF, ON SALE</p> <p><b>\$28,770</b></p>	<p><b>2021-14 TOYOTA CAMRY SE'S, XLE'S</b></p> <p>#221130A, LEATHER, LOW MILES, FACTORY WARRANTY, 17K MILES, ON SALE FROM</p> <p><b>\$11,850</b></p>	<p><b>2021-19 RAM 2500, 3500 CUMMINS DIESEL LARAMIE MEGA CAB 4X4</b></p> <p>#201025A, 19,000 MILES, ON SALE</p> <p><b>\$52,494</b></p>	<p><b>2021-19 NISSAN MAXIMAS, ALTIMAS, SE'S, SR'S</b></p> <p>#220572A, LOW MILES, LEATHER, SUNROOF, ON SALE FROM</p> <p><b>\$18,992</b></p>	<p><b>2018 TOYOTA TUNDRA SRT 4X4</b></p> <p>#221162A, 4 DOOR, AUTO, A/C, P/W/L, TILT, CRUISE, LOW MILES, FACTORY WARRANTY, ON SALE</p> <p><b>\$37,714</b></p>

**FRESHLY TRADED PRE-OWNED VEHICLES! • JEEPCHEAP.COM**

<b>SUBURBAN LS V-8..... \$6,992</b>	<b>'16 MAZDA 3, CX-5'S FROM..... \$9,952</b>	<b>'07 FORD F150 V-8..... \$5,529</b>	<b>'17 CHRYSLER 200 LIMITED..... \$12,590</b>
#220933B, 3RD SEAT, ON SALE	#220906B, ON SALE!	ON SALE!	#220697B, LEATHER, SUNROOF, 23K MILES
<b>BUICK LESABRES, ENCLAVES..... \$3,900</b>	<b>'14 NISSAN MAXIMA..... \$9,955</b>	<b>FORD F350 DIESEL... \$10,420</b>	<b>CHEVY 1500'S, FORD F-150'S... MANY IN STOCK</b>
#2201007B, ON SALE!	#221132A, ON SALE!	#220553A, ON SALE	LEATHER, V8'S, LOW MILES, WARRANTY

Plus tax & tag. With approved credit. Pictures for illustration, offer not in conjunction with any other offer. Sale ends 1/31/21 at close of business.

**THOMSON**  
CHRYSLER-DODGE-JEEP-RAM

**1-800-533-7243**

**JeepCheap.com**

**SALES HOURS: MON-FRI 8AM-8PM SAT: 8AM-6PM SATURDAY SERVICE HOURS: 8:00AM-3PM**

**WE WILL BUY YOUR CAR!**

WE GAVE YOU THE BEST WRITTEN COMMITMENT!