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ASPEN happenings

Signs of Charitable Fraud *Scams Sometimes Target Seniors*

Giving to charity is a selfless endeavor that's vital to the survival of countless nonprofit organizations across the globe. Without the generosity of donors, many charitable organizations would cease to exist, leaving the people they help vulnerable to illness and financial hardship.

Fraud may be the furthest thing from donors' minds, but it's something charitable individuals must be aware of as they consider donating to charity. According to the Federal Bureau of Investigation, charity fraud increases during the holiday season, when many people embrace the spirit of giving and seek to make end-of-year tax deductible gifts to their favorite charities. The FBI also warns that charity scams are common after disasters or tragedies, including pandemics. In fact, the Federal Trade Commission noted in September 2020 that Americans had lost more than \$145 million to charity fraud related to the coronavirus in the first six months of the pandemic.

One measure all prospective donors should take is to learn the signs of charitable fraud. Many charity scams target seniors, but no one is entirely safe from charity fraud. AARP notes that the following are some warning signs of charity fraud.

- Pressure to give: Reputable charities do not pressure prospective donors into giving. A strong, trustworthy charity will accept donations whenever donors choose to make them. Legitimate operations like the American Red Cross may heighten their solicitations after



natural disasters, but such groups still will not try to pressure people into donating.

- Thanking donors for donations they don't recall making: AARP notes that some charitable fraud perpetrators will try to convince potential victims they have already given to a cause. This is done in an effort to lower potential victims' resistance, giving them a false sense of security and the impression that a fraudulent operation is legitimate. If donors don't recall donating to a specific charity, chances are strong they didn't make such a donation and that the message of gratitude is merely a fishing expedition intended to reel in new victims.
- Requests for cash, gift cards or wire transfers: Cash, gifts and wire transfers are difficult to trace, which makes it easier for perpetrators of fraud to escape the authorities. Reputable charities will welcome donations made by personal check or credit card.

Perpetrators of charitable fraud prey on the vulnerability of well-meaning donors who simply want to support a good cause. Learning to spot signs of charitable fraud can provide an added measure of protection against the criminals behind such operations.

The Basics of Diabetic Eye Disease

Diabetes affects millions of people across the globe, and its prevalence has risen significantly in recent decades. Data from the World Health Organization indicates that the number of people with diabetes nearly quadrupled between 1980 and 2014. Life with diabetes can be challenging, especially when the disease leads to additional complications like vision problems.

The National Institute of Diabetes and Digestive and Kidney Diseases notes that diabetes affects the eyes when blood glucose, or blood sugar, is too high. The damage to the eyes caused by diabetes occurs over time and can contribute to poor vision and, in certain instances, blindness. As their vision worsens, people with diabetes may be diagnosed with diabetic eye disease, which is an umbrella term used to describe a handful of conditions.

Which conditions are included under the umbrella of diabetic eye disease?

The NIDDK notes that diabetic retinopathy, diabetic macular edema, cataracts, and glaucoma are some of the conditions included under the umbrella of diabetic eye disease. Though they might all be referred to as diabetic eye disease, each condition is different.

Diabetic Retinopathy

Diabetic retinopathy affects the retina, which is the inner lining at the back of each eye. The retina senses light and turns it into signals that the brain then decodes. When a person has diabetic retinopathy, damaged blood vessels affect the retina. These blood vessels may weaken, bulge or leak into the retina during early stages of the disease. If the disease worsens, some blood vessels may close off and cause new blood vessels to grow on the surface of the retina. Serious vision problems can develop when this occurs.

Diabetic Macular Edema

The Mayo Clinic reports that diabetic macular edema occurs when tiny bulges protrude from the vessel walls and leak or ooze fluid and blood into the retina. This leakage causes swelling in the macula, which is the central part of the retina. This is a serious issue, as the NIDDK notes that the macula is necessary for reading, driving and seeing faces. Swelling in the macula can eventually contribute to partial vision loss or blindness.

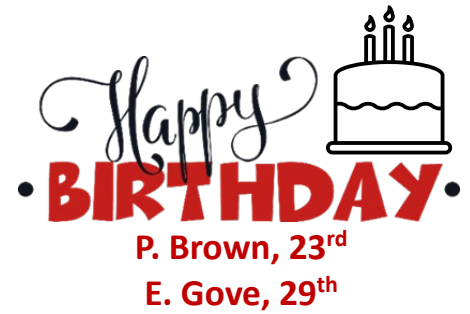
Cataracts

Cataracts is not exclusive to people with diabetes. However, the NIDDK reports that the risk for cataracts is greater for people with diabetes than it is for people who are not diabetic. Cataracts are a condition marked by a clouding of the lens of the eye. According to the Cleveland Clinic, when a cataract clouds over the lens of the eye, the eye cannot focus light in the way it needs to. That can lead to blurry vision or vision loss. Cataracts can occur naturally as a person ages, but the Cleveland Clinic notes that cataracts can form more quickly in people with diabetes.

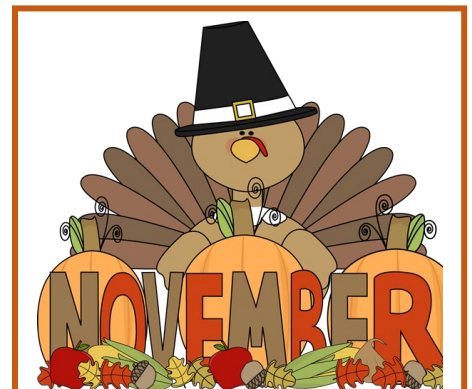
Glaucoma

Glaucoma also is an umbrella term that refers to various conditions that cause damage to the optic nerve. The optic nerve is a bundle of nerves that connects the eye to the brain. The NIDDK notes that diabetes doubles a person's chances of having glaucoma. Glaucoma is often marked by gradual vision loss, and the National Institutes of Health note that as glaucoma worsens, individuals may begin to notice they can no longer see things off to the side. Early treatment of glaucoma can prevent further damage, though there's no cure. If glaucoma is not treated early, it can lead to vision loss and blindness.

Diabetic eye disease can have serious consequences. Individuals with diabetes must be vigilant and address any issues with their vision immediately.



What if you woke up this morning and had only the things you thanked God for yesterday?



Special Events

- 09 – Community Coffee Club
- 11 – Veterans Day Program
- 23 - Thanksgiving Family Night
- 25 – THANKSGIVING DAY

For full Aspen activity calendar visit aspenofbrookhaven.com.

UNSCRAMBLE

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Answer: grateful

More memories...



500 Silver Cross Drive
Brookhaven, MS 39601

A community enriched by you.

