

Sunday, June 11, 2017

Keeping your data secure

Social Security continues to evaluate and improve how we protect what's important to you. We take this responsibility seriously, and we have a robust cybersecurity program in place to help protect the personal information you entrust to us. Adding additional security measures to safeguard your personal information — but making them easy to use — is a vital part of keeping you safe and secure.



Brent Justice

Most people who do business with us online use our my Social Security portal, where, if you currently receive benefits you can:

- Get your benefit verification letter;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number;
- Start or change direct deposit of your benefit payment;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

If you currently don't receive benefits, you can check the status of your application or appeal, as well as access a number of other useful resources. Since my Social Security became available in May 2012, more than 30 million people have created and use my Social Security accounts.

Beginning June 10, 2017, we will require a second method to check the identification of my Social Security account holders when they register or sign in.

This is in addition to the first layer of security, a username and password. You will be able to choose either your cell phone or your email address as your second identification method. Using two ways to identify you when you log on will help better protect your account from unauthorized use and potential identity fraud. If you plan to select email as your second method, you can ensure that the one-time security code email does not go into your spam or junk folder by adding NO-REPLY@ssa.gov to your contact list.

We're committed to using the best technologies and standards available to protect our customers' data. This new security advancement is just one of the ways we're ensuring the safety of the resources entrusted to us.

The my Social Security portal will also now automatically adjust to the size of the screen and kind of device you are using — such as a tablet, smart phone, or computer.

No matter what type of device you choose, you will have full, easy-to-use access to your personal my Social Security account at www.socialsecurity.gov/myaccount.

Our new my Social Security design puts you in control — whether you're using a computer, smart phone, or tablet.

Brent Justice is the district manager of the Social Security Administration. The local office can be reached by calling (888) 717-1528. The national toll free number is (800) 772-1213.

Bailey Manor opening soon

Assisted living facility for Alzheimer's and dementia patients

By **LAURA MILITANA**
HERALD-CITIZEN Staff

Construction is moving along at the site of Bailey Manor, Cookeville's first assisted living facility dedicated to those with Alzheimer's and dementia on Veterans Drive.

The facility will feature 28 bedrooms, a 2,400 square-foot living room with fireplace and coffered ceilings, dining room, commercial kitchen, beauty shop and rehabilitation room.

"I'm very excited about this," Barbara Davis, RN and executive director, said.

Davis retired from Cookeville Regional Medical Center just last month after 14 and a half years there.

"This will be so different (than working at the hospital)," she said.

As executive director, she will oversee all operations, including admissions.

"We've got a lot of interest in this facility," she said. "There is a definite need."

She notes that assisted liv-



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Work is wrapping up on Bailey Manor, an Alzheimer's and dementia care unit being constructed on Veterans Drive.

ing facilities are not equipped to handle the demands of Alzheimer's and dementia patients.

"Bailey Manor specializes in this kind of care," she said. "The residents also age in place. Their environment will not change."

The building is designed to have a residential mood with an open floor plan to give residents the sense they are living at home. The hallways

will be easily navigated and there will be easy access to outdoor spaces and common areas to promote social interaction. A secured 8,100 square-foot exterior courtyard will also be on the backside of the facility.

Davis is excited to open the facility and show the public just what they do there.

"We have a need for this type of facility in the area," Davis said.

If everything is on schedule, the facility is slated to open the first week in July.

J&S Construction Co. is building the facility, which is the fourth one in the state. It is a family-owned company that specializes and caters only to Alzheimer and dementia care with existing facilities in Manchester, Winchester and Fayetteville. For more information, visit www.baileymanors.com.

Smart Play newest location opens Monday

Drop-in center has grown into a preschool with classrooms and a playground

By **LAURA MILITANA**
HERALD-CITIZEN Staff

Since opening in 2014 in the old Wilson building downtown, Kristea Cancel has experienced growing pains with her business, Smart Play.

She's excited to open the business in a new, bigger location — on Veterans Drive next to Dr. Alyssa Hudson's eye practice.

"I'll have closed classrooms and a playground for kids to enjoy," she said. "It's 2,000 square feet larger than the current space."

It started out as a drop-in center for parents to leave their kids for a little while to enjoy a fun, learning atmosphere. Then, it grew into a preschool.

It's grown so much that there's a waiting list now.

"I hate to turn people away, but there's no way I can take them in," she said.

Shortly after opening downtown, the building was sold and is where a new hotel/convention center will be developed. Those development plans are slowly moving forward.

"One of the Auxin (owners of the Wilson building) board members showed me this location and I fell in love with it," Cancel said. "I have the opportunity to make it my own place and I am so excited about the future."

She anticipates opening the new location Monday, June 12. For more information, call 854-0653 or visit www.smartplaykidz.com.



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Smart Play's new location on Veterans Drive is coming along.

Consumers borrowing least since 2011

Borrowing increases on credit cards, autos and student loans slowing

By **MATT OTT**
Associated Press

WASHINGTON (AP) — American consumers increased their borrowing at the slowest pace in April than they have in almost six years.

Credit card spending growth slowed, while borrowing gains for school and autos also cooled.

The Federal Reserve reports that total consumer borrowing rose \$8.2 billion, or 2.6 percent, to \$3.8 trillion.

It was the smallest per-

centage increase since borrowing declined 3.5 percent in August 2011.

The category that includes student and auto loans increased \$6.7 billion, or 2.9 percent — also the smallest increase in that category since August 2011.

Credit card borrowing increased \$1.5 billion, or 1.8 percent.

Consumer borrowing is closely watched by economists to determine consumers' willingness to take on more debt to support their spending.

Consumer spending ac-

counts for 70 percent of U.S. economic activity.

The Commerce Department reported last month that consumer spending rose in April in part due to solid gains in incomes.

Economists believe growth in consumer credit will remain strong this year, reflecting low unemployment and strong consumer confidence.

The Labor Department reported slightly sluggish job gains last week, but it was enough to nudge the unemployment rate down to 4.3 percent, its lowest level in 16 years.

The Federal Reserve Bank of New York reported last month that U.S. household debt had reached a record high in the first quarter of 2017, topping the previous peak reached in 2008, when the financial crisis plunged

the economy into a deep recession. Even with debt levels back to record heights, analysts say that household borrowing appears more sustainable now than it did nearly a decade ago. The nature of what Americans owe has changed since the Great Recession. Student and auto loans now comprise a larger proportion of household debt. Mortgages — the epicenter of the financial crisis — and credit card debt remain below pre-recession levels. Also, interest rates are lower and lenders are much more focused on credit-worthy borrowers. The Fed's monthly consumer credit report does not cover home mortgages or other loans secured by real estate such as home equity loans.