

# Senior News

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*Time to Visit the  
Augusta Market!*

*Story on Page 6*

May 2012  
Vol. 26, No. 5

# AGENCY ALERT: "There is NO Excuse for Elder Abuse"

by KATHLEEN ERNCE  
Executive Director  
The Senior Citizens Council  
Augusta, Georgia

**T**he CSRA Elder Rights Team along with the CSRA Regional Commission Area Agency on Aging will host the 4th annual Elder Rights Conference on Friday, June 15, 2012 from 8:30 AM until 3:30 PM at Trinity On The Hill United Methodist Church located at 1330 Monte Sano Avenue in Augusta.

The conference has become an annual event to help build awareness about the growing societal issue of the abuse, neglect and exploitation of older and disabled adults.

This year's conference theme is "There is No Excuse for Elder Abuse" where legal experts, public policy advocates, social service/medical

professionals, as well as forensic investigators will present a full day of up-to-date information.

This year's keynote speaker is Robert Blancato, President of Matz, Blancato & Associates and the National Coordinator of the Elder Justice Coalition, a nonpartisan, 680 member organization. Bob's experiences range serving as President of the National Committee for the Prevention on Elder Abuse and currently, he serves as the Executive Director of the National Association of Nutrition and Aging Services Programs. Bob is a former House of Representatives staff member and spent 17 years on the House Select Committee on Aging. He also served as Executive Director of the 1995 White House Conference on Aging (WHCOA) and served on the Policy Committee for the 2005 WHCOA.

Judge William Self, II, Probate Judge of Bibb County, will facilitate a question and

answer session following the viewing of the Mickey Rooney testimony before the United States Senate Special Committee on Aging.

Finally, Pat King and David Blake, Forensic Specialists with the Georgia Department of Human Services, Division of Aging Services, will speak about Georgia's public health approach to elder abuse which includes increasing professional awareness of and response to abuse, neglect and exploitation.

The conference will be held in conjunction with World Elder Abuse Awareness Day (WEAAD). WEAAD was launched on June 15, 2006 by the International Network for the Prevention of Elder Abuse and the World Health Organization at the United Nations, with the purpose of providing an opportunity for communities around the world to promote a better understanding of abuse and neglect of older and disabled persons by raising awareness of the cultur-

al, social, economic and demographic processes affecting abuse and neglect and acknowledging the significance of elder abuse as a public health and human rights issue.

WEAAD serves as a call-to-action for individuals, organizations and communities to raise awareness about the abuse, neglect and exploitation of older and disabled adults.

The CSRA Elder Rights Team, which is administered by the CSRA Regional Commission Area Agency on Aging, invites you to join us for this exciting day of increasing professional awareness of and response to abuse, neglect and exploitation. Our multidisciplinary team promotes awareness, education and advocacy concerning the abuse, neglect and exploitation of older and disabled adults and helps them receive the respect and dignity they deserve. For registration details, please call Lauren Spivey, Elder Rights Program Manager at 706-650-5693.



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# Poets' Corner

## MOTHER'S DAY RAP/RHYME

by Frederic Holland, Sr.  
(Read it to a hip-hop beat)

All the ladies say "O' ye-aah"

And if you had a child way back in  
the "Day;"  
Raise your hands and say "hey!"

Cause you a mom;  
M to the O to the M!

You've done God's will and went out  
and multiplied;  
The pain you endured carrying and  
birthing that child... can't be  
denied!

You raised them through their  
growing years;  
You wiped away their tears and  
helped them overcome their fears.

You are a mom;  
M to the O to the M!

Momma dear we salute you for all  
your motherly deeds;  
And the sacrifices you made to take  
care of their needs.

We know that sometimes, they got  
on your last nerve;  
And maybe carrying them caused  
you to lose that cute little body  
curve.

We know you worried when that  
daughter started to date;  
And you probably lost some sleep  
when that son stayed out too late.

We praise you mothers today for  
taking care of of that baby who all  
night cried;  
But now look at that grown up child  
and smile with pride!

So all you mommas stand up and  
shake it like you did when you was  
twenty-"fo;"  
And holler " hallelujah, so glad I  
made it and I don't have to do it no  
"mo!"

But wait, ...here come them grand  
kids... is it starting all over again?  
You shake your head no... but I see  
you starting to grin!

You know why? Cause you still a  
mom;  
M to the O to the M!

And may God bless you all in every  
way;  
And I hope you have a wonderful  
Mother's Day!

\*\*\*\*\*

## IT'S TIME

by Sheila Elizabeth Ficco

It's time to write a poem again  
For I've waited far too long  
To express myself in my own words  
With a rhyme or perhaps in a song.

Poetry gives my spirit new life  
Or depresses it as it may  
However I choose to express myself  
'Tis how my soul shall sway.

It is our words that lead us forward  
The thoughts that go round in our  
heads  
We are the captains of our ships  
We've charted the course we lead.

The vessels that take us away from  
home  
The waves that hold our return  
Are the choices we have made  
through life  
The lessons we have learned.

We live one moment at a time  
Although we may be unaware  
Days go by and years pile high  
By the time we have sailed there.

One day at a time is all we have  
One moment to be more exact  
Live well these moments  
Enjoy your breaths  
Until you breathed your last.

\*\*\*\*\*

## WEEPING WILLOW

by Henry Newton Goldman

A place of beauty and solitude,  
This corner of the public part.  
A garden surrounded by weeping  
willows,  
A statue graced the center – it's  
heart.

Around the statue at its base  
Beautiful flowers covered the  
ground.  
Blooms of many varieties were there,  
Grown tall at the pedestal's mound.

Many agreed, the willows were too  
thick,  
The statue was obscured by the  
shade.

The flowers hid the plaque at its  
base,  
Some changes needed to be made.

The beautiful willows were felled  
and removed,  
The flowers were thinned, so to  
please.

The plaque could now be read – and  
revealed,  
The honored soldier and poet of  
Trees.\*

\* Sgt. Joyce Kilmer, A.E.F. Killed in  
action near Ourcy, July 30, 1918.  
\*\*\*\*\*



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## AGENCY ALERT: Dialing For Trouble

by **KATHLEEN ERNCE**  
Executive Director  
The Senior Citizens Council  
Augusta, Georgia

**T**he fraudsters say you've won a lottery or a free vacation. Or there's a package for you awaiting delivery. They give you a phone number and tell you to call for details. The come-one to call may arrive by letter, email or voice mail. If you dial, expect to be hit with a pitch to wire an up front fee or disclose personal information. But even if you laugh off that request – you are wise enough to know it's scam – you may discover you've still been duped, simply because of the area code you used.



**Kathleen Ernce**

On the surface, the code may seem all-American. It has three digits, and there's no 011 international dialing code in front of it. You think you'll be paying just a few cents a minute for a U.S. call. But, surprise, you have just called a foreign country!! If the area code is 284, 809, or 876, you've called Jamaica, the Dominican Republic, or the British Virgin Islands – all new

hotbed homes of telephone scammers! Similar cons are also run out of other Caribbean islands.

For these calls, you'll typically pay \$1.49 to \$3.99 per minute, depending on the plan and carrier. You are never told this, but the numbers function like American "premium rate" lines that use the 900 area code, with sky-high rates that are split between phone companies and those who operate the lines.

Dial one of these Caribbean numbers and chances are you will get pitched for some scam. But the thieves' real goal is often just to keep you on the line as long as possible and maximize their take. You will probably endure long holds, frequent transfers and lots of small talk. Result: A call lasting just a few minutes can cost more than \$20, a charge you discover only when your phone bill arrives!!

Some cons try to get you to call Canada – which also has three-digit, U.S.-style area codes. However, this time it's generally not about your phone bill but various fake prizes or the notorious "grandparents scam" when you are told your grandchild has been arrested and needs you to wire bail money.

If you try to contest such a charge with your telephone company, it may

push back, saying that all it did was connect you to a foreign number that you willingly dialed, and that it has no control over the high per-minute costs.

In that case, you can go to the Federal Communications Commission website [fcc.gov/complaints](http://fcc.gov/complaints) to tell your story. Or call the FCC Consumer Center Office at 1-888-225-5322. There is no guarantee you will get the charges voided; however, your tale could help build a case for tougher regulations against this kind of scam.

Your best strategy: Avoid the charges in the first place. Never call back a strange long-distance number. First, look up the area code by going online or checking the area code charts in the front section of your phone book. Do not dial unless you know exactly where you are calling!!

Sid Kirchheimer is the author of *Scam-Proof Your Life*, published by AARP Books/Sterling.

**Thank you to the entire CSRA for helping us to collect personal care items for low-income seniors during the recent "Shoebox for Seniors" Campaign sponsored by WJBF, News Channel 6 and the Giving Your Best Partners!**

## *Spiritual Notes*

# Lessons Learned!

by **Dr. Bill Baggett**  
Minister to Seniors  
Dunwoody Baptist Church

**R**ecently I was asked to marry a friend's daughter. I was honored and requested that the couple make an appointment with me for counseling and to discuss the marriage ceremony. Because the couple lived out of state, it took some time for a face to face meeting. In time we met and it was obvious how much the two loved each other. Both were college graduates, had responsible jobs, and were excited to discuss life together as

well as the Ceremony.

The Ceremony was to be simple with good friends for bridesmaids and groomsmen. All the basics were covered. There was some question in their minds regarding the traditional vows. I encouraged them to think about that and get back in touch with me with suggestions or any other changes.

In a few weeks I received an email with vows they had written. Their words were extraordinary. The vows included far more in the way of a commitment than the traditional ones and ended with the admonition that "there is nothing we can't do with the Lord on our side." Since I believe the Vows are the heart of a marriage cere-

mony they received my support and congratulations to include them in the Ceremony.

Along with the Vows they asked if I might say a few words about the Dragonfly which they had chosen as a symbolic theme for the occasion. The Program and other decorations will have pictures of the Dragonfly on them. You can imagine my reaction and surprise. However, given the maturity of the couple, I felt led to do a little research on the subject.

I found that Dragonflies were here with the dinosaurs and there are 5,000 species. They only fly a fraction of their lives; living in the moment with no regrets. Eighty percent of their brain is used by their eyesight which allows them to see beyond their limitations. They can fly in six different directions with poise and power signifying age and maturity. In addition they eat mosquitoes and termites and do not bite humans. These are just a few of the characteristics of this creature God has made. In America they are generally symbolic of happiness, harmony and purity.

I was amazed at the life lessons this couple had learned from a study of the Dragonfly. Isn't it amazing how God can speak through nature and all His creation? It took a wedding to bring this reality in focus for me.

\*\*\*\*\*

*Dr. Baggett can be reached at Dunwoody Baptist Church, 1445 Mt. Vernon Road, Atlanta, GA 30338; phone 770-280-1200.*

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# Why is Wellness Important?

**The Living Well Workshop...  
...Chronic Disease  
Self-Management Program.**

Submitted by  
**JEANETTE CUMMINGS**  
Director, Area Agency on Aging  
A Division of the CSRA Regional  
Development Center

**T**he number of older adults over the age of 65 is increasing, and many of them live alone without support from a caregiver or companion. As a result, older adults need to be more physically, emotionally, spiritually, intellectually, occupationally and socially healthy for independent living.

Chronic diseases can make it difficult to carry on with daily activities and relationships. Older people have one or more physical or mental health problems that affect their quality of life. The good news is that taking an active role in managing one's own health can slow the progression of many chronic diseases. Older adults can maintain their independence and stay healthy as long as possible through prevention, early detection, and management of chronic conditions, such as diabetes, heart disease, arthritis, depression, and other conditions.

People with chronic illnesses may never know life without their disease. But, with the help of The Living Well Workshop, they can experience healthier living by managing their symptoms.

Even though there are different chronic diseases, many of the symptoms are the same, like anger, fear, and frustration.

"The Living Well Workshop" is a product of Stanford University research. The course teaches participants how to manage those symptoms

and lets them know they are not alone in what they are experiencing.

The Living Well Workshop is different from other patient education classes in that it can be considered a continuum, with confidence developing as one skill builds upon another.

The Living Well Workshop develops the generic skills needed to help the participant deal with a medical regimen and with the life role changes and emotions that are always part of living with a chronic illness. Thus, emphasis is placed on helping patients manage common problems such as fatigue, communicating with friends,

family and providers, dealing with anger and depression, and designing and maintaining an appropriate exercise program.

In addition, they learn disease related decision-making and problem-solving skills. The most important outcome is that through this practice and group feedback, patients become more confident and are able to combine more active lives with self-management of their chronic illness.

The class meets on for 2.5 hours, one time a week for 6 weeks and incorporates a book, relaxation tape, lots of conversation and making action

plans. Chapters cover such topics as Healthy Eating, Exercising for Fun and Fitness, Managing Your Medicines, and Using Your Mind to Manage Symptoms.

Participants that have taken the class have found that: "It helps you realize that it's not the grand gestures that get you through; it's the small things that add up to the grand gestures." "One lap around the track turns into three or four."

For more information, call The CSRA Area Agency on Aging at 706.650.5696, Monique Hillman, RN, Health & Wellness Coordinator.



**Jeanette Cummings**

## A Real Call For Help

Submitted by  
**JEANETTE CUMMINGS**  
Director, Area Agency on Aging  
A Division of the CSRA Regional  
Development Center

**O**perators on a day-to-day basis receive millions of calls for help. The reasons are endless – requests for phone numbers, fire emergencies, car accidents, domestic violence. Though many calls are answered for the various tracks of life, the request for food is most likely the least of the quantitative data. That is why the CSRA Area Agency on Aging (AAA) has partnered with Augusta Recreation and Parks to defeat the epidemic.

The organizations are asking the Augusta-Richmond County community to answer "A Real Call for Help" by volunteering for the Meals on Wheels program. Hundreds of homebound, elderly individuals awaken to a day that offers another precious moment of life, yet they are torn by the fact that they may not have a decent meal to eat. According to a waiting list maintained by the AAA, over 400 seniors in the CSRA await a meal to be delivered to their homes. Unsurprisingly, about 300

are Richmond County residents.

While there is no simple or easy fix, there are always possibilities. It is possible for the number of individuals on the waiting list to decrease as opposed to increasing with the help of volunteers. Volunteers are needed to assist with kitchen duties such as meal plating and loading for delivery. Proper nutrition not only allows elderly individuals to age gracefully, it allows them to do so with dignity.

As the old saying goes... "Every little bit helps." The CSRA AAA and

Augusta Recreation and Parks urge the community to donate extra time to volunteering for the Meals on Wheels program and defeat the odds of hunger.

To volunteer for the program or to receive additional information, contact Joyce Downs, Senior Services Manager for Augusta-Richmond County, at 706.796.5025. To learn more about the AAA or other volunteer opportunities, call 706.210.2018, 706.922.8348 or 866.552.4464.

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*On the Cover*

# Time to Visit the Augusta Market

by CAROLYN BRENNEMAN

Photos by Carolyn

**COVER**  
At the Riverwalk

**M**ay is finally here and now it is time for some quality family recreation time with our kids and grandkids! Head on out to the Augusta Market on 8th and Reynolds Street, which is opened every Saturday from 8 am to 2 pm.

This is a fun family bonding activity that all ages enjoy and a great time to grab hold of fresh vegetables, fruits, plants, and unique crafted items. The fresh vegetables include butter beans, rhubarb, lettuce, corn, tomatoes, asparagus, and fruits including locally grown strawberries from

Gurosiks.

"It is great to be outside and enjoy the activities and foods at the market," says Denise Payne of Augusta. "There are a lot of activities, good entertainment and lots of fresh produce."

The Saturdays are also festive with live musical entertainment. Last Saturday, Karen Gordon of Garden City jazz and Jazz4Kids told us about the various jazz groups scheduled to play. Garden City Jazz will present several concerts at the Riverwalk which will be very entertaining to everyone. Garden City jazz is the Central Savannah River area's number one resource for jazz events.

Then there is Pickles, the delightful clown who paints children's and adult's faces. Check out her booth and explore some decorative face paintings. In addition,

vendors sell fresh produce, plants, flowers, handmade soaps, local honey, homemade desserts, and several hand crafted items. Take a look at the homemade Praline candy made by Chez Sherry, a Katrina survivor. Calling her shop Prawlines, she makes delicious pralines including scrumptious almond pralines, chocolate pralines, dipped cashew almond pralines and many other varieties.

Then there is the Gurosik Berry Plantation which brings in strawberries, tomatoes, asparagus, onions and many other



Everyone enjoys the Saturday market



Delicious freshly picked strawberries



Visit Pickles and create some magic

vegetables as well as peach butter with honey or blackberry jam. Other stands at the market offer fresh boiled peanuts, cabbages and green beans.

Shoppers can also grab some

breakfast or lunch, choosing from traditional breakfast items to Middle Eastern delights, shrimp with grits, or cajun cuisine. For dessert, there are Red Velvet cupcakes or baklava made with honey and fruit.

So pick up the family and come on by to the Saturday Augusta Market for some family fun time, good entertainment and delicious eats!



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Prawlines sells a variety of pralines

# A Day at Savannah Rapids!

by CAROLYN BRENNEMAN

Photos by Carolyn

Long before the Savannah River area became popular for runners, kayakers, bicyclists, and retirees, there was an established community on Stalling's Island near the Augusta Canal. Over 4,000 years ago, early Indian tribes established one of the area's communities on Stalling Island, just above the present Augusta Canal headgates, in the Savannah River. The Savannah River supplied the community with water, fish, and acted as the highway to connect the tribes on Stalling's Island. The island is an archeological

site and was declared a National Historic Landmark in 1961 as it has been the subject of several scientific excavations, and noted for its unique fiber tempered pottery.

Today visitors and residents of all ages enjoy the towpath, mountain bike trail and the new Bartram trail. The towpath is the main walking path of the canal from the Headgates to the Row Water Station and Bulkhead Bridge. The Historic Canal Headgates' buildings can be viewed on the banks of the Augusta Canal at the Headgates. The Savannah Rapids Park, one of the few National Heritage Areas, is over 33 acres and houses the Dance Pavilion, Dining Hall and the BBQ Pit for recreational purposes. The easily accessible 8

mile tow path leads into downtown Augusta and is wonderful for biking, hiking, jogging, or walking. On any given, day you can see several active seniors jogging or walking the path.

This serene area is also home to many historic buildings such as the lockkeepers cottage, which was built in the 1800s and once housed the lockkeeper and his family who manually operated the locks which

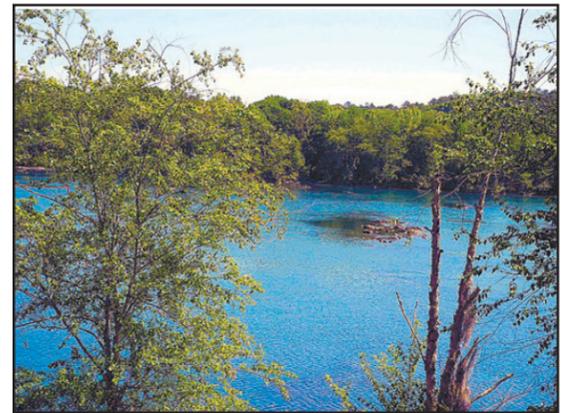


Rapids from Reed Creek



Headgates of the canal

allowed boats to travel between the canal and the river. Now the cottage is the home for the State Visitor Center. The center has a wealth of information, many brochures, maps and even a historic room with several displays and information on the history of the canal. So come down and enjoy the day walking, hiking and bicycling this beautiful path and stop by for a visit to the historic center!



The beautiful Savannah River

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 <p><b>\$1,599.98</b> KFIS25XVWH/BL/MS</p> <p><b>French Door Refrigerator</b></p> <p><small>White, Black or Stainless Steel. Special purchase. Closeout, limited to supply on hand.</small></p>	 <p><b>\$599.98</b> NTW5100XQ NED5100TO</p> <p><b>Top Load Washer &amp; Electric Dryer PAIR</b></p> <p><small>White only. 3.1 cubic foot washer. 16 cycles, 3 water levels. Extra large capacity dryer. Closeout, limited to supply on hand.</small></p> <p><b>Gas Dryer add \$60</b> NGD5100TO</p>	 <p><b>\$1,299.98</b> MHWE450WW MEDE500WW</p> <p><b>Front Load Washer &amp; Electric Dryer PAIR</b></p> <p><small>Special purchase. 4.5 cubic foot washer. 10 cycles, 4 temperatures. Closeout, limited to supply on hand.</small></p> <p><b>Gas Dryer add \$75</b> MGDE500WW</p>	 <p><b>\$1,099.98</b> WCVH6800JWW DCVH680EJWW</p> <p><b>Front Load Washer &amp; Electric Dryer PAIR</b></p> <p><small>Special purchase. Closeout, limited to supply on hand.</small></p> <p><b>Gas Dryer add \$70</b> DCVH680GJWW</p>	



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# Seniors are prime targets for fraud

Submitted by **Cindy Pruitt**  
CSRA Area Agency on Aging  
GeorgiaCares Program Coordinator

**S**enior citizens are a favorite target for con artists. They are the segment of our population that traditionally have good credit and have accumulated the most assets. Another aspect of seniors which makes them vulnerable is being raised during a time in history where impeccable manners, trusting people, and inherent honesty, was the norm of the times. These positive qualities make them easy targets.

Once targeted and taken advantage of, seniors don't often report fraud because they are either embarrassed, don't know who to contact or fear family members may think they can no longer handle their finances. Even if they do report the crime, they often make poor witnesses due to failed memory or lack of documentation.

The scams which seniors are most susceptible to are those promising improved physical and mental function. The United States makes great medical advances all the time and given this, it's easy to

believe there are many with a hopeful heart whom are taken in by false claims.

## What To Look For

Beware of any medical equipment company that offers "FREE" products and wants your personal and/or Medicare information. Any testing being offered at odd locations such as health clubs, grocery stores, shopping malls; even at retirement homes is suspect. Doctors, hospitals, or labs billing for services not performed is more common than we would like to believe.

Seniors need to be educated that a physician must sign a form or issue a prescription certifying that testing or medical equipment is necessary before Medicare will pay for it. Con artists very often will fake a doctor's signature once they have the required Medicare information. Durable medical equipment is a particularly favorite area where con artists flourish. Be cautious, do not take anyone's word for what will be covered by Medicare or what you co-pay may be. Consult either your 'Medicare and You' handbook or call your nearest Medicare office for assis-

tance.

## Counterfeit Prescriptions

When you pick up your prescriptions examine the packaging and the lot numbers. Alert your doctor or pharmacist of any adverse side effects or if your condition doesn't improve.

Use caution when purchasing prescriptions online. Do not buy from unlicensed distributors or those who will fill an order without a prescription. Reputable online pharmacies will have a seal of approval from the Verified Internet Pharmacy Practice Site (VIPPS). This seal is provided by the Association of Boards of Pharmacy in the United States. Product promotions, special deals and other cost reductions may be associated with counterfeit products.

## Avoiding Fraud

Never sign blank forms or give a blanket authorization to a provider. Ask questions. Ask what amount is being billed and how much out-of-pocket cost is your responsibility. Don't give your personal or Medicare information to anyone over the phone or to any salesperson coming to the door. Be

wary of anyone telling you medical services are free and keep accurate records and your receipts.

Most importantly, read your Medical Summary Notice which you receive in the mail every three or four months from Medicare. This statement lists all services that Medicare is being billed for you during that time period. Make certain that it is correct. Compare it with your doctor appointments, prescriptions, medical equipment and any other services that you have received during that time frame. If there are any discrepancies contact Medicare at once. Reading your Medical Summary Notice faithfully is the first line of defense in preventing Medicare fraud and protecting you against the increasing costs of health care.

Preventing Medicare fraud is everyone's responsibility, and vigilance is our biggest weapon against those who would exploit the most exposed members of our society.

Credit: Trisha Whisenhunt,  
GeorgiaCares, Medicare Counselor.

\*Source: [www.fbi.gov/scams-safety/fraud/seniors](http://www.fbi.gov/scams-safety/fraud/seniors)



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## Taking Care

# Steps can be taken to prevent depression

by LISA M. PETSCHÉ

**F**amily members and friends provide practical assistance and enhance the quality of life for chronically ill seniors who might otherwise require residential long-term care. Typically, these caregivers are spouses or adult children, many older adults themselves.



**Lisa Petsche**

The help they provide range from chauffeuring, shopping, running errands and paying bills to property maintenance, housekeeping, preparing meals, managing medication and assisting with personal care and mobility.

Other typical caregiver responsibilities include coordinating care and advocating for the ill person's needs. If the care receiver is cognitively impaired, they may also provide supervision to ensure safety. In addition, caregivers provide companionship and emotional support.

Although it has its rewards, the caregiving role can be physically, psychologically, emotionally and financially demanding. It is particularly challenging when it continues over a long period of time, and when the care receiver has complex needs, a demanding personality or mental impairment.

While a certain degree of stress is inevitable, when left unchecked it can lead to the caregiver becoming physically, mentally and emotionally run down. Depression may result.

According to the Family Caregiver Alliance, "a conservative estimate reports that 20 percent of family caregivers suffer from depression, twice the rate of the general population." ("Caregiver Depression: A Silent Health Crisis"). The rate is even higher for those caring for someone with Alzheimer's disease or some other type of dementia.

If you are a caregiver, consider the following strategies for keeping stress manageable and reducing your risk of depression.

- Accept the reality of your relative's illness so you can appropriately plan for the future.
- Learn as much as possible about the illness and its management, and educate family and friends to help them understand.
- Keep positive. Focus on what your relative can rather than can't do and on your strengths and successes as a caregiver.
- Do things that bring inner peace, such as meditating, praying, reading, writing in a journal or listening to music.
- Create a relaxation room or corner in your home – a tranquil spot you can retreat to in order to rejuvenate.
- Develop a calming ritual to help you unwind at the end of the day.
- Make a conscious effort to look after your health: eat nutritious meals, get adequate rest, exercise and see your primary physician regularly.
- Stay connected to people whose company you enjoy.
- Simplify your life. Set priorities and do not waste time or energy on unimportant things. If finances permit, hire a housecleaning service or a personal support worker or companion for your relative, to free up some of your time and energy.
- Be flexible about plans and expectations. Take things one day at a time.
- Give yourself permission to feel all of

the emotions that surface, including resentment and frustration, which are normal. Remind yourself that you are doing your best and are only human.

- Do not keep problems to yourself – seek support from a relative, friend, clergy member or counselor. Join a caregiver support group in your community or on the Internet.

- Accept offers of help. Ask other family members to share the load and be specific about what you need.

- Get information about community support services and take full advantage of them. Information can be obtained from your local office on aging.

### Depression: An Overview

- Contrary to popular belief, depression does not stem from personal weakness and the depressed individual cannot - buck up - or - snap out of it. Clinical or major depression is a medical illness involving a chemical imbalance in the brain.

- There is considerable variation among individuals in terms of the constellation and severity of emotional, mental and physical symptoms that are exhibited. The most common symptoms are as follow:

- a change in appetite, which may result in weight loss or gain;
- a change in sleep patterns – needing more sleep or experiencing insomnia;
- feeling tired or lacking energy;
- noticeable slowing of movements, speech or thinking;
- unexpected physical aches and pains, or exacerbation of chronic health issues;
- difficulty concentrating, remembering things and making decisions;
- feeling restless, anxious, irritable or angry;
- feeling sad, and perhaps also crying easily, without any particular reason;
- lacking interest in activities that normally bring enjoyment.
- withdrawal from social contact;
- preoccupation with death or recurring thoughts of suicide.

If any of the above symptoms persist for more than a few weeks and interfere with your ability to carry out activities of daily living, make an appointment to see your primary physician. In case of suicidal thoughts, help should be sought immediately,

through community crisis resources.

Depending on the severity of symptoms, treatment may involve counseling, antidepressant medication or a combination of the two. The sooner help is obtained for depression the easier it is to treat it.

\*\*\*\*\*

*Lisa M. Petsche is a social worker and a freelance writer specializing in boomer and senior issues. She has personal and professional experience with elder care.*



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# Augusta/CSRA CALENDAR

## Augusta State University Continuing Education

• Online Courses: Go to classes in your pajamas, at anytime day or night. Go to [www.ced.aug.edu](http://www.ced.aug.edu) and click on ONLINE COURSES. Contact Byron Widener for more information at 706-667-4215.

\*\*\*\*\*

## The Senior Citizens Council

218 Oak Street North, Suite L  
Augusta, GA 30907; 706-868-0120  
[www.seniorcitizenscouncil.org](http://www.seniorcitizenscouncil.org)

The Senior Citizens Council is open Monday through Friday for the following services:

- Advocacy Programs including: Caseworker Services; Caregiver Support and Information; Bill Paying and Money Management; Benefits Counseling including information about the new Medicare Part D Prescription Drug Plans; and, Elder Abuse, Neglect, and Exploitation Prevention.
- Foster Grandparent Program and Senior Companion Program: Limited income persons age 60 and older needed to work from 15 to 40 hours a week with special-needs children or adults. Call for complete details.
- Retired and Senior Volunteer Program: Are you looking for a fun and exciting way to make a difference in the community? RSVP offers persons age 55 or older an opportunity to apply their skills and experience to meet critical community needs. RSVP pairs talented volunteers with their choice of a variety of non-profit, health

care, government, and faith-based organizations. Call for complete details.

For additional information or to make an appointment for a needed service, call 706-868-0120 from 8:30 a.m. to 5:00 p.m.

\*\*\*\*\*

## CSRA Senior Centers

Over 60? Enjoy socializing, parties, cards, crafts, Bingo and travel? Interested in staying healthy and active? Tired of eating lunch alone? If you answered YES to these questions, then you need to check out a Senior Center near you!

- Blythe Area Recreation Department Patricia Strakosch; 3129 Highway 88, Blythe, GA 30805; 706-592-6668
- Carrie J. Mays Recreation Center Sheryl Jones; 1015 11th Ave., Augusta, GA 30901; 706-821-2831
- East View Community Center Roberta Sullivan; 644 Aiken St., Augusta, GA 30901; 706-722-2302
- HH Brigham Senior Center Pat Jenner; 2463 Golden Camp Rd., Augusta, GA 30906; 706-772-5456
- McBean Community Center Willamae Shaheed; 1155 Hephzibah-McBean Rd., Hephzibah, GA 30815; 706-560-1814 or 706-560-2628
- Sand Hills Community Center Lillie Rosier; 2540 Wheeler Rd., Augusta, GA 30904; 706-842-1912 or 706-842-1916
- New Bethlehem Community Center, Inc. Millicent E. West; 1336 Conklin Ave., Augusta, GA 30901; 706-722-0086
- Bessie Thomas Community Center

- Jeff Asman; 5913 Euchee Creek Dr., Grovetown, GA 30813; 706-556-0308
- Burke County Senior Center Jackie Brayboy; 717 W. 6th St., Waynesboro, GA 30830; 706-437-8007
- Glascock County Senior Center Anita May; 568 Brassell Park Ln., Gibson, GA 30810; 706-598-3050
- Grovetown Senior Center Betty Laverty; 103 W. Robinson Ave., Grovetown, GA 30813; 706-210-8699
- Betty Hill Senior Citizens Center Cathie Birdsong; 330 Waters Work Rd., Sparta, GA 31087; 706-444-7532
- Harlem Senior Center Tina Sidener; 405 B West Church St., Harlem, GA 30814; 706-449-8400
- Jefferson County Senior Center Marie Swint; 209 E. 7th St., Louisville, GA 30434; 478-625-8820
- McDuffie Senior Center Melinda Hill; 304 Greenway St., Thomson, GA 30824; 706-595-7502
- Jenkins County Senior Center Shirley Chance; 998 College Ave., Millen, GA 30442; 478-982-4213
- Lincoln County Senior Center Pam Parton; 160 May Ave., Lincolnton, GA 30817; 706-359-3760
- Sylvania Senior Center Cathy Forehand; 209 E. Ogeechee St., Sylvania, GA 30467; 912-564-7727
- Taliaferro County Senior Center Allene Oliver; 119 Commerce St., Crawfordville, GA 30631; 706-456-2611
- Warren County Senior Center Gwanda Murray; 48 Warren St., Warrenton, GA 30828; 706-465-3539
- Washington County Council on Aging Jane Colson; 466 Maurice Friedman Rd., Sandersville, GA 31082; 478-552-0898 (Mon., Tues, and Thurs.) 478-552-0013
- Wilkes County Diana Hall; 108 Marshall St., Washington, GA 30673; 706-678-2518
- Shiloh Comprehensive Community Center Elizabeth Jones; 1635 15th St., Augusta, GA 30901; 706-738-0089

\*\*\*\*\*

**H. H. Brigham Senior Center**  
2463 Golden Camp Rd., Augusta

Contact: Patricia A. Jenner  
706-772-5456; 1 a.m.-3 p.m.

\*\*\*\*\*

## Aiken County Parks, Recreation & Tourism

902 Vaulcluse Rd., Aiken, SC 29801; 803-642-7559; [www.aikencountysc.gov/tourism](http://www.aikencountysc.gov/tourism)  
**Courtney Senior Center**  
49 Roy St., Wagener, SC; 564-5211  
• Senior Bingo: 3rd Fri., 2 p.m., Free  
• Canasta Club: Wednesdays, 12 noon, Free  
**Harrison-Caver Park**  
4181 Augusta Rd., Clearwater, SC; 593-4698  
**Aiken County Recreation Center**  
917 Jefferson Davis Hwy., Graniteville, SC; 663-6142  
**Roy Warner Park**  
4287 Festival Trail Rd., Wagener, SC; 564-6149

\*\*\*\*\*

**Academy for Lifelong Learning, USC-Aiken**  
Information: 803-641-3288

\*\*\*\*\*

## Hearing Loss Association of Augusta

Meetings are held on the 3rd Monday, September to May, at First Baptist Church of Augusta. For information on the organization please contact Gloria Ireland, President, at 706-733-3034.

\*\*\*\*\*

## Hephzibah Lions Club

Meets the 2nd & 4th Thursdays, 7 p.m., Jesse Carroll Community Center, Windsor Spring Rd., Hephzibah. For additional information contact Lion David Usry, President, at 706-592-2752.

\*\*\*\*\*

## Morris Museum of Art

1 Tenth Street at Riverwalk in Augusta Riverfront Center. Call 706-724-7501 for more information or visit the Museum's website at [www.the.morris.org](http://www.the.morris.org).

\*\*\*\*\*

## Gertrude Herbert Institute of Art

Located at 506 Telfair Street, Augusta. Call 706-722-5465 for information.

\*\*\*\*\*

## Caregiver Support Group

Are you caring for a spouse or parent? Join **continued on page 11**

# General Business Directory For Seniors

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Spend an afternoon, or a few hours each week giving back to the community. Make volunteering a part of your family activities.

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**404-668-2420**

## CALENDAR from page 10

other caregivers to share experiences, gather practical resources and find the support you need. The group meets the 3rd Monday of each month at 6:30 p.m. at the Friedman Branch Library located at 1447 Jackson Road in Augusta. For more information contact Georgia Jopling, Caregiver Specialist, Area Agency on Aging, 706-210-2000 or 888-922-4464.

**Augusta Museum of History**  
560 Reynolds Street in downtown Augusta. Call 706-722-8454 for events information.  
• Brown Bag History Series Lecture:  
*Augusta's Humorous History: Wed., May 2, 12:30 p.m.*

**Lucy Craft Laney Museum of Black History**  
www.lucycraftlaneymuseum.com  
Call 706-724-3576 for events information.

**"Dance with Us"**  
The Augusta Chapter of USA Ballroom Dance invites beginners to pros to our FIRST SATURDAY of each month social dance at the Elks Lodge 205 Elksdom Court Martinez Ga. Members, \$7; guests, \$10. No partner need! Free dance lesson and a great food table. For a group of 6 or more first time guests we can make arrangements for you to come free.

For more information call John White at 706-595-7328 or email jwhite355@att.net.

**Augusta Christian Singles Dance**  
Dances held each Saturday night, 7-11 p.m., at Ballroom Dance Center, 525 Grand Slam Dr., Evans. Admission includes complimentary dance lessons 7-8 p.m., refreshments and soft drinks. Cost: Guests, \$10; members, \$8. For additional information call Theresa Thigpen at 706-294-7195.

**AARP Augusta Local 266**  
There is more to AARP than a newspaper and a magazine. The local chapter meets

at Sands Hill Community Center, 2540 Wheeler Road, Augusta. For additional information or to join call Varnell Owens, Chapter President, at 706-790-4388.

**Al-Anon and Alateen Groups**  
Al-Anon and Alateen Groups meet in various locations in the CSRA Mon.-Sat. For information or a listing of meeting in the area call 706-738-7984. To locate meeting throughout Georgia call 800-568-1615.

**Friday Night Dance**  
Every Friday, 8-11 p.m., American Legion Post 63, 90 Milledge Rd., Augusta. With band or DJ. \$10 cost. Free coffee and cake. Everyone welcome. Call 706-733-5184.

**Augusta Area Newcomers Club**  
The Augusta Area Newcomers Club is a non-profit organization that helps people who are new to the area get acclimated, make friends, and get involved with charitable organizations. We offer a variety of activities such as golf, book groups, and dining out. For information please contact hospitality@augustanewcomers.net or call Beth Karimi at 706-868-3668 or Esther Hatzigeorgiou at 706-495-9064.

**Service Corps of Retired Executives**  
The Service Corps of Retired Executives (SCORE) provides counseling and mentoring to business people who are starting up a new business or who are expanding one that is ongoing. SCORE is a non-profit, public service organization, affiliated with the SBA. There is never a charge for our services. Call 706-793-9998, Mon. - Fri., from 9 a.m. - 12 noon.

**Find Your Voice**  
Aiken Toastmasters meet on the first and third Thursday of each month, 6:45 p.m., at Odell Weeks Center on Whiskey Road in Aiken. Guests are always welcome. For additional information call 803-648-7833.

**Senior Volunteers Needed**  
Fort Discovery need your help in making visitors' experiences ones that they will never forget. To volunteer call Kathy at

706-821-0609 or email: thibaultk@nscdiscovery.org.

**DBSA (Depression Bi Polar Support Alliance)**  
Meets the 3rd Wed. of every month at 6 p.m., First Baptist Church of Augusta, Walton Bldg., Room 105., 3500 Walton Way Ext., Augusta. Call 706-722-0010 for complete details.

**Volunteers Needed**  
The Retired and Senior Volunteer Program is seeking volunteers in Aiken/Barnwell/Edgefield Counties at ACTS, Aiken Area Council on Aging, Barnwell Hospital and Health Department, Community Ministry of North Augusta, Cumbee Center, Generations Unlimited, Golden Harvest, Habitat for Humanity, NHC Healthcare, Our Lady of the Valley, Public Schools, Salvation Army, Senior Net, SPCA, Trinity Mission Health & Rehab, VOICE, Women in Unity. Duties include delivering meals, office administration, crocheting, tutoring, etc. If you are 55 or older and interested in giving back to our community, please contact Dana Caines or Sherry Hajec 803-648-6836 ext. 223 or 224.

**Augusta Chapter Of The Embroiderers' Guild Of America**  
Anyone with an appreciation of embroidery is welcome. Chapter consists of women with diverse backgrounds, experience, and ages who share an interest and pleasure in needlework. Meetings include a review of local needlework activities, some hands-on stitching, refreshments, and socialization. Meets the 1st Mon. of each month at Alliance Missionary Church, 2801 Ingleside Dr., Augusta. For additional information call Natalie Farrell at 706-736-5508.

**Alzheimer's Caregiver Support Group**  
Meets 3rd Tues., 6:30 p.m., Brandon Wilde Retirement Community, Evans. For details call 706-854-3591 or 706-854-3501.

**CSRA Parkinson Support Group**  
Meets monthly, St. John Towers Dining Room, 724 Greene St., Augusta. For details call 706-364-1662.

**Walton Rehabilitation Health System Offerings**  
• Augusta Stroke & Outpatient Support Group: 2nd Wed., Noon-1 p.m., Walton Rehabilitation Health System Board Room, 1355 Independence Dr., 706-823-5250.  
• Brain Injury Support Group: 2nd Thurs., 6-7:30 p.m., Walton Rehabilitation Health System, Walton West, 2501 Center West Pkwy., 706-533-3094.  
• Spinal Cord Injury Support Group: 2nd Thurs., 5-6 p.m., Walton Outpatient Therapy Center, 706-823-8504.  
• Amputee Support Group: 3rd Thurs., Noon-1 p.m., Walton Rehabilitation Health System, 1355 Independence Dr., 706-823-8504.

**Rape Crisis and Sexual Assault Services Seeking Volunteer Advocates**  
Volunteers are needed in Richmond, Burke, Jefferson and McDuffie Counties. Advocates must be able to respond to hospitals in their area within 30 minutes. Contact Dinah at 706-774-2746 or email volunteer-rcsas@uh.org for complete details.

**Turkey Creek Festival**  
May 5, Byromville, GA. For details call 478-433-2020 or visit www.turkeycreekfestival.com.

**Upcoming Events For Parkinson's Disease**  
• Approaching PD with Confidence: Augusta's 11th Annual Parkinson's Disease Patient Seminar: May 18. Seminar is free and open to the public. For information and to register call Amanda Stefanakos at 706-721-4895 or email: astefanakos@georgia-health.edu.  
• "PD 101 for Allied Health Professionals": Fri., May 18, 8 a.m. to 4 p.m., DoubleTree Augusta. Register online at: www.georgia-health.edu/ce/alliedce/PD101-May2012.html.  
• 4th Annual "PAR fore Parkinson's" Golf Tournament: Mon., May 14, Woodside Plantation, Aiken, SC. Register at www.parsforeparkinsons.org or call Mike Benko at 803-641-2237.

# General Business Directory For Seniors

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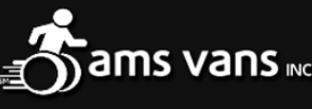
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# Long-Term Care Insurance for All the Right Reasons

Submitted by Mike Ekre  
Northwestern Long Term Care Insurance Company

**O**ur current economic environment has left many people on less stable footing as they plan for the future. Retirement plans may be delayed, but getting older won't be. If you consider all of the situations that could interfere with your goals, an unplanned and unfunded long-term care event looms as one of the largest.

Long-term care insurance provides benefits in the event of a chronic illness or injury that result in a need for care. It puts the power of what kind of care a person gets, how and where, more into one's own or the family's hands. It helps pay for care that is delivered in the home, in the community, in adult day care and in alternative living facilities, as well as nursing homes.

Certainly, people acquire long-term care insurance for different reasons. It transfers some of the financial risk of rising long-term care costs to an insurance company. In exchange for paying premiums, you contribute toward securing your dignity, choice and independence, as well as preserving your accumulated wealth.

Many people purchase long-term care insurance because they have experienced the emotional toll on a family in a care-giving situation. Long-term care funding helps a family weather what can be significant emotional burdens.

There are also statistical reasons to consider putting long-term care insurance into your protection planning.

- Seventy percent of Americans haven't planned for their long-term care needs in retirement, according to Employee Benefit News.<sup>1</sup> What's more, 70% of people over age 65 will require that care, whose cost is high and rising.<sup>2</sup>

- Odds are you are going to live a much longer time than your grandparents. The dramatic increase in life expectancy is certainly a bonus, but also a bane if you are unprepared. Women have a life expectancy now of 80.4 year and men 75.2 years.<sup>3</sup>

- At least one member of a 65-year-old couple has a 72% chance of living to age 85 and a 45% chance of living to age 90, assuming individuals are in good health at age 65.<sup>4</sup>

- The average annual cost of a private nursing-home room in 2008 hit \$76,650; Assisted Living cost is \$41,160 annually; home care costs provided by a Health Aid vary for a number of reasons including number of hours care is needed.<sup>5</sup>

### Long-term care language

When you talk with someone about long-term care insurance, be familiar with some basic terms.

- Activities of daily living (ADL's) these are basic functions necessary to get along independently. Six are commonly recognized: bathing, dressing, transferring, toileting, continence and eating.

- Cognitive impairment: Conditions such as Alzheimer's disease that require care and protection as a result of loss of intellectual capacity, attention and/or memory.

- Daily or monthly benefit amount: The amount of insurance benefit a person chooses to buy for long-term care expenses; the amount payable per day or per month based on the care provided.

- Inflation protection benefit: At the request of the insured, and for an additional cost, the inflation protection option provides for increases in benefit levels to help pay for expected increase in the costs of long-term care services.

- Survivorship benefit: Another benefit available at the insured's request, and for an additional cost, that changes a surviving insured's policy to paid-up status upon the death of his or her spouse.

### Other important factors in buying long-term

### care insurance to consider:

- Pick a qualified financial professional who can make sure long-term care fits into your overall financial goals.

- Make sure the company from which you buy has a long track record for service and ethics.

- Check the company's financial ratings to make sure it is among the industry leaders in financial strength. You want it to be there when you need it.

Do the leg work, and you can feel good about taking this important step toward preparing for your future.

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Article prepared by Northwestern Long Term Care Insurance Company (NLTC) with

the cooperation of Mike Ekre. Mike Ekre is a Financial Advisor with Northwestern Mutual, based in Augusta, GA. Mike Ekre is a licensed insurance agent. Mike Ekre is licensed and appointed to sell long-term care insurance for Northwestern Long Term Care Insurance Company, Milwaukee, WI, a subsidiary of Northwestern Mutual Life Insurance Company—Milwaukee, WI.) Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company (NM), Milwaukee, WI, and its subsidiaries. To contact Mike Ekre, please call (706) 855-8811 or email at [mike.ekre@nmfn.com](mailto:mike.ekre@nmfn.com). NLTC's long-term care insurance policy contains exclusions and limitations. NLTC is not financially responsible for products issued by NM. The

purpose of this material is for the marketing and solicitation of insurance.

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