



# Senior News

Serving AUGUSTA & the CSRA

June 2018  
Vol. 32, No. 6

Information For Ages  
**50 PLUS!**

*Let's visit the  
Farmer's Market  
on the River!*

Story on page 5



## Taking Care

# Say What? Overcoming Communication Barriers!

by LISA M. PETSCHKE

**S**pending time with someone with an acquired communication disorder – such as speech impairment from a stroke or mental impairment due to Alzheimer's disease – can be challenging. It's natural to feel awkward when you can't relate to someone in the usual ways.

However, there are many ways to overcome obstacles in order to have a positive interaction.

The following are tips for successfully handling some of the most common challenges when communicating with older adults.

### Setting The Stage: Some General Advice

- Choose a quiet area to minimize distractions.
- Ensure you have the person's full attention before initiating conversation. Sit close by, facing them.
- Show interest by maintaining eye contact and leaning forward. Be conscious of your facial expression and other body language.
- Be prepared for multiple forms of

communication, such as gesturing, pointing to an alphabet, word or picture board, drawing and writing.

### Hearing Impairment

- Pick a location with good acoustics – rooms with carpeting and curtains are preferable.
- Sit with your face to the light and be careful not to cover it with your hands.
- Ask if one ear is better than the other, and speak to that side.
- Lean in when it's your turn to speak.
- Use a loud voice, but avoid shouting. Speak slowly and clearly, but don't exaggerate.
- Keep your voice low-pitched.
- Be succinct about expressing yourself, and use short sentences.
- Read the person's non-verbal expressions, since some hearing-impaired people are hesitant to ask others to repeat themselves. If it looks as if they didn't pick up what you said, rephrase it.

### Speech Impairment

Defective speech due to impairment of the tongue or other key muscles is known as dysarthria. It involves difficulty pronouncing words; however, language abilities may otherwise be intact. Follow these

tips to help with communication.

- Encourage the person to slow down, if necessary, in order to pronounce each syllable.
- Be patient and remain calm, allowing extra time for the person to get their words out. Don't interrupt or try to finish sentences unless they become really frustrated.
- Be attuned to non-verbal language that can give clues to the factual or emotional content of the message.
- Summarize the message to check if you heard it right.
- Ask the person to repeat the message if you could not make it out. Don't pretend that you understood.
- Ask questions that require a Yes or No answer so they can simply nod or shake their head.
- Don't correct every error.
- If the person is able to write, have a notepad and pen handy as a backup.

### Mental Impairment (Dementia)

When someone is cognitively impaired, traditional types of conversation may not be possible. However, contact is still important, providing them with much-needed mental stimulation and personal validation. Here's how to go about it.

- Approach slowly, establish eye contact and then address the person by name.
- Always identify yourself by name. Don't be deterred if the person does not remember you from one contact to the next – it doesn't diminish the value of your involvement.
- Keep your voice low-pitched to convey calmness and reassurance.
- Use simple words and short sentences, speaking slowly and distinctly.

• Keep questions to a minimum and avoid open-ended ones, especially those that begin with Why, or How.

- Allow plenty of time for response to a question before repeating it or changing the subject
- Nod your head and smile if appropriate, to indicate understanding.
- Avoid debating facts. Focus instead on feelings or use distraction if the person becomes argumentative.
- Respond to the person's mood when their words don't make sense – for example, "It sounds like you're feeling sad."
- Stick to topics with which the person is familiar. Avoid complex or abstract subjects.
- Be direct. Avoid clichés and limit the use of pronouns such as it, she and they.
- Try using different words when your message is not getting across.
- Don't feel you have to fill every minute together with conversation. Remember that your very presence is therapeutic.

### Final Thoughts

- Watch for signs of frustration or fatigue that signal you should bring the visit to a close.
- Don't forget that humor is a valuable tool that can help reduce awkwardness and frustration.
- Above all, persist with your efforts. Remind yourself that with each contact, your comfort level will increase.

\*\*\*\*\*

*Lisa M. Petschke is a social worker and a freelance writer specializing in family life. She has personal experience with elder care.*

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by **JENSEN communities\***  
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## 2018 Georgia Golden Olympics Registration Is Now Open

Special to Senior News

**T**he Georgia Golden Olympics Registration is now open. The registration form can be printed from the GGO website and is online for participants who have previously competed in the games. If you have not competed before, please print the form and mail with age verification (copy of driver's license, or birth certificate or military ID). Please submit your registration form by August 1, 2018 to avoid late fees. Please read the form carefully and complete all areas correctly.

Also, please note that the location of the Pickleball Tournament has changed this year. Due to park and facility upgrades and construction in Warner Robins the Pickleball Tournament was moved to the Spalding County Pickleball Complex at Wyomia Tyus Olympic Park in Griffin, GA. The facility is beautiful and has all the amenities one could ask for. The location is approximately 1.5 hours north of Warner Robins.

In August confirmations will be

sent to each registered athlete. For questions please call 770-867-3603, go to the website: [www.georgiagoldenolympics.org](http://www.georgiagoldenolympics.org) or email [goldenolympics.ga@gmail.com](mailto:goldenolympics.ga@gmail.com).

Join us for the fun and competition. Follow us on Facebook and Twitter.

### Donations

If you are interested in making a contribution to the Georgia Golden Olympics you may make the contribution online or mail your contribution to Georgia Golden Games, Inc, PO Box 958, Winder, GA 30680. All contributions are appreciated and used to provide a quality event. Thank you for your support!

### National Senior Games

The 2018 Georgia Golden Olympics is a qualifying site for the 2019 National Senior Games scheduled for June 14-25 in Albuquerque, NM. For more information on the National Senior Games, you may go to the website: [nsga.com](http://nsga.com).

See YOU in SEPTEMBER for the Georgia Golden Olympics Games!!!



## Agency Alert

# Update from The Senior Citizens Council

**KATHLEEN ERNCE**  
Executive Director, The Senior  
Citizens Council Augusta, Georgia  
kernce@seniorcitizenscouncil.org

**W**e have, finally, completed moving into our new office, have unpacked most of the boxes, and have found what we needed, have hosted several site visits from our funding sources, and completed a successful two half-days for our third annual Senior Resource EXPO.



**Kathleen  
Ernce**

We are grateful for the many new vendors who joined the EXPO this year that was held on Friday, May 18 and Saturday, May 19, 2018. As usual the event was held at Trinity CME Church on Glenn Hills Road in Augusta. Over 250 folks learned about area resources to help keep them safe and as independent as possible from In-Home Security System; several In-Home Health Care companies; meeting with new physicians and pharmacies; and even had a jewelry vendor – the jewelry was beautiful and inexpensive!

In addition to these resources, we distributed over 9,000 pounds of food to eligible individuals from the Golden Harvest Food Bank Mobile

Pantry and WRDW, Channel 12, surprised us with a visit and a segment on the news. It was a great event!

Earlier in the month, one of our dedicated Senior Corps Volunteers was nominated and awarded the Clara West Volunteer of the Year Award during a ceremony hosted by the Area Agency on Aging. Several staff members and the nominee attended the impressive ceremony that announced the Provider, Agency, and Volunteer of the Year for the CSRA.

Our nominee was Juanita Hardy. Here is part of her story:

"Like Ms. Clara, Ms. Hardy's name literally means stewardship and service to others!" She gives 100% of herself to her family, her friends, and to The Senior Citizens Council.

I met Ms. Hardy a few years ago when she was serving as a Foster Grandparent to help her assigned children become active learners and prepare them for brighter futures.

She is truly committed to whatever tasks that lies ahead of her and uses her faith and Christian values in her everyday life. In fact, when she is busy and her phone rings, she will say, "If it is not the Lord, they can leave a message!"

A few years before joining the Foster Grandparent program, while working in a production plant she was involved in a serious accident that almost resulted in the loss of her arm.

In 2017, she learned she had a brain tumor that was pressing on the optic nerve. After undergoing surgery and many months of recovery, and not being able to drive herself to go places outside of the home, she was becoming very depressed.

She asked if she could come into the office for several days per week and would "lessen her depression" because she would be with many other individuals. Since early January, 2018, she has functioned as an unpaid Administrative Information Assistant and Receptionist. Ms. Hardy continues to serve the agency and our clients as she volunteers four hours each day. Although, she continues to experience vision difficulties, she is overcoming this challenge by using adaptive devices to help improve her vision.

Ms. Hardy is determined not to let her situation and circumstances keep her from moving forward. She is highly motivated and comes into the office asking what she can she help with today. She does not look for nor will accept pity for her situation and refuses to let her health concerns, family difficulties, previous injuries nor illnesses keep her from always moving forward! She is always upbeat, accessible, available, and cares about the well-being of others. Ms. Juanita is aware of and accepts her own limitations and strengths; works well independently or with others, is genuine,

warm, supportive, encouraging, and available to help others." We congratulate Juanita Hardy as the Clara West Volunteer of the Year Award.

In June, 2018, we will be participating with other organizations for the tenth annual Elder Rights Conference "Trafficking At-Risk Adults and their Benefits: Hiding in Plain Sight" that will be held on Thursday, June 14, 2018 at 8:00 a.m. Cost (which includes attending the conference, breakfast, and lunch) is \$40.00 for Professionals, Congregations, or Organizations and \$25.00 for Retired Persons or Students. The conference is approved for 4 hours of continuing education hours for Social Workers.

The conference is presented by the members of the CSRA TEAS – who collaborate with representatives from many CSRA and state wide organizations. For registration or additional information, please call the Area Agency on Aging at 706-210-2000. It's going to be a great day also and we look forward to seeing the readers of the *Senior News* in a few weeks.

For more information or questions about this article or other items of concern, please call me at 706-868-0120 or stop by our new office at 307 11th Street, Augusta, Georgia 30901. Our new mailing address is P.O. Box 1546, Augusta, Georgia 30903-1546.

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## Vintage Gardens At Sweetwater



Senior Living at its best! Enjoy the quiet gazebo with flowers, individual gardening areas, and a community center with planned activities for everyone.

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Senior News & Views of Georgia

# Poets' Corner

Editor's Note: If you have written a "well-worked" poem which you would like considered for publication, please email it to seniornewsga@cox.net or mail it to Senior News, 214 Wilsons Creek Bend, Bonaire, GA 31005. Please include your name and address on your poem. We will publish selected poems (or excerpts) as space permits.

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## Rock Steady

by Miss Marie Charles

*If you hit rock bottom, sometimes,  
that might be what it takes.  
It will surely shake you awake,  
and it won't be a mistake.*

*GOD knows HIS plans for us.  
Though sometimes it looks like  
HE threw us under the bus!*

*Walk by faith, not by sight,  
At the end of the tunnel, is a very  
bright light.  
When HE brings us out into the*

*marvelous light  
We know HE was with us in the  
darkness.  
We will have hindsight.*

*Hindsight is twenty-twenty vision,  
I heard someone say.  
Now we can see why  
We had to walk this way.*

*When you pray for rain,  
Get ready for mud.  
When you ask GOD to move a  
mountain,  
Get your shovel ready.  
When you pray a prayer, the  
answer is already there,  
All you have to do is...  
Rock Steady!!!*

\*\*\*\*\*

## Joy Cometh in the Morning

by Ron Dennard

*Things may be dark now,  
But Joy cometh in the morning.*

*When things bear down on us  
We can look to God, for Him we  
can trust.*

*Things may not seem well at all.  
Joy cometh in the morning, we  
can stand tall.  
Joy cometh in the morning in  
every sorrow  
We look for a better day on the  
morrow.*

*He didn't promise all sunshine  
and no rain.  
He did say he's coming back again.  
Joy cometh in the morning, and we  
can live instead of die.  
Joy cometh in the morning, and we  
can laugh instead of cry.*

*Let's look toward the promise  
of the Son.*

*Let's not forget all He's done.  
The hills may be hard to climb,  
But Joy Cometh in the Morning,  
God's always around.*

\*\*\*\*\*

# Mayor's Summer Reading Club

## Read, play, learn, make and eat for free this summer!

Special to Senior News

AUGUSTA, GA

**M**ayor Hardie Davis invites all young people under the age of 18 to join the Mayor's Summer Reading Club. This free program will be held at the Headquarters Library (823 Telfair St., Augusta) Monday through Wednesday June 4 through July 11 from 11 am to 1 pm and includes lunch. The program encourages youth to continue developing their literacy skills during the summer break through a fun, positive learning environment.

ing environment.

During the Mayor's Summer Reading Club, participants will read books of their choice, participate in an enrichment activity, and eat lunch every day. Each day of the week has a different enrichment activity theme. On Monday Funday, attendees will play board games, which build life and academic skills like patience, vocabulary knowledge, and planning skills. On Talented Tuesday, members of the community will share their talents and encourage attendees to develop their talents. On STEAM Day Wednesday, participants will make musical STEAM (science, technology, engi-

neering, arts, and mathematics) crafts.

Children and youth under the age of 16 must be picked up by 1:15 pm. The library requests that an adult accompany any children under the age of five.

Advance registration is only required for groups of six or more. If your group is interested in registering or you have any questions, please email [petersond@arcpls.org](mailto:petersond@arcpls.org) or [outreach@arcpls.org](mailto:outreach@arcpls.org) or call 706-434-2036 or 706-821-2612. Please include a contact name and phone number or email address, number of attendees, and dates attending.

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# Augusta-Richmond County Public Library System presents the 64th Evenings in Appleby Gardens Concert Series

## Singing and swinging in historic Summerville!

Special to Senior News

**J**oin us as we sing, swing, and sway along to an eclectic musical mix at the 64th Evenings in Appleby Gardens Concert Series on the back lawn of the Appleby Branch Library, located at 2260 Walton Way, Augusta, every Tuesday at 8 p.m. through June 26. This annual tradition is free and open to the public. Bring a chair or borrow one for a donation and relax and enjoy the sounds of the summer. You can even pack an evening picnic or purchase dinner from a food truck. The always spirited Appleby Garden Party Competition is back for the third

year; and, the public is invited to bring their best portable lawn party décor and food set up to vie for the title of *Appleby Garden Party Winner of the Week*.

Below is the full schedule for the 2018 Evenings in Appleby Gardens Concert Series:

- Tuesday, June 5: Kendrell Germany Trio
- Tuesday, June 12: Creative Impressions
- Tuesday, June 19: Savannah River Bluegrass
- Tuesday, June 26: Special Guest

The Evenings in Appleby Gardens concert series, originally known as "Music in the Garden," began in 1954 as an evolution of a

former library program, a listening series for classical music at the old library headquarters. Due to concerns with the space and the recent donation by the Appleby family of the mansion that is now the Appleby Branch Library, "library officials approached the Augusta Music Club... and the two groups worked out through cooperative effort a summer concert series to be held in the cool back garden of the Appleby branch" according to the Augusta Chronicle. The concert series has been held annually at no charge to attendees since its inception in 1954.

For more information about the series, visit [arcpls.org/concert](http://arcpls.org/concert), email [outreach@arcpls.org](mailto:outreach@arcpls.org), or call 706-736-6244 or 706-821-2612.



## On the Cover

# Let's visit the Farmer's Market on the River!

by CAROLYN BRENNEMAN

**W**e have got to visit the Farmer's Market on any Saturday this month. It will be a delightful outing with our friends, family and grandkids. There are great vendors with products for sell including locally produced honey, homemade breads and pastries, fresh fruits including berries and melons, and fresh vegetables for all to enjoy. There are lots of vendors selling all sorts of stuff like purses, handcrafted jewelry, and herbs to start our garden with. There are poets, painters, and musicians that bring us great entertainment while we browse around the area. We will be pleasantly surprised by how many people attend to support our local growers and artists! There are lots of families that come out every Saturday, and it is a great place to take our children and grand-

children. Even dogs can come and join in the fun! The warm weather is upon us and what a better way to spend our Saturday than strolling through the Augusta Market, enjoying some great food and entertainment.

There is a small park for the little ones to play and the river front is a nice area with historical markers to give us a lot of information about the history of Augusta. There are many great photo opportunities with the beautiful landscape; so, do you like to take pictures with your smart-phone? There are several great photo scenes and along the river and boardwalk.

Down the street we can also find several nearby shops and restaurants to visit. If you visit on any given Saturday, be sure to get there early as you will enjoy the beautiful day and perfect weather. Shannon, from Martinez, recently said, "I think it

pulls so many different people together. You know, there's so many different activities here in the market to enjoy and we have so many things for children here."

The event runs every Saturday

from 8:00 a.m. until 2:00 p.m. at the Augusta Riverwalk, located on the 8th Street entrance to Riverwalk, in Augusta... downtown.

Let's not miss it this June! Let's "get out" and "enjoy!"



Handmade dolls



Top view of the market



Vendors ready for another Saturday



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# Looking to unload your timeshare?

by **KELVIN COLLINS**  
President/CEO, BBB of Central  
Georgia & the CSRA, Inc.

**M**any families are looking for ways to reduce their expenses. One popular option is to unload any timeshares they own so they can hopefully recoup their investment and stop paying maintenance fees. Many businesses specialize in reselling timeshares, but the Better Business Bureau warns that many companies are using deceptive sales tactics to bilk thousands from already cash-strapped timeshare owners.

Many timeshare owners want to cash out now but unfortunately, not as many vacationers are buying. Timeshare sales have been steadily dropping and as a result, timeshare owners who are eager to sell are increasingly susceptible to offers that are simply too good to be true. Some unscrupulous timeshare resellers are taking advantage of the situation by misleading timeshare owners into paying thousands of dollars in the hopes of unloading their timeshare quickly. Many companies succeed in convincing timeshare owners that they already have interested buyers but require thousands of dollars in upfront fees – such as closing costs – from the sellers but ultimately fail to complete the promised sale.

One man who complained to the BBB was promised that the business had a buyer for his timeshare. The representative assured him that if the sale did not go through, he would get his money back. He paid a total of \$7,710. The sale never went through and he never got his money back, despite the verbal guarantee from the company.

The BBB offers the following advice to timeshare owners who are

looking for help in selling their timeshare:

**Use a business you can trust:** Make sure the timeshare reseller you use is a BBB Accredited Business or at the very least has a good rating with the BBB. Avoid any company that fails to provide a street address and alternate contact information. A UPS or post office box is not enough. Check out [bbb.org](http://bbb.org) for business reviews and warnings. Verify the address with a mapping service, property manager and the licensing authority.

**Confirm licensing requirements:** Some timeshare resellers will use fake addresses or PO boxes in order to mislead timeshare owners. Confirm where the company is located and in what states it does business. Ask if the company's salespeople are licensed to sell real estate where your timeshare is located. If so, verify this with that state's licensing board.

**Get the facts on the figures:** Find out if the business charges a commission. Do they handle the entire closing and provide escrow services? Do they charge an up-front listing or advertising fee? What does it cover and is it refundable?

**Be wary of upfront fees:** Many complainants to BBB were burned by companies charging an advance "appraisal" fee for services or were told that they just had to pay closing costs and the timeshare would be taken off their hands. Consider opting for a company that offers to sell for a fee only after the timeshare is sold. If you are asked to pay any upfront fees, be sure to ask about the company's refund policy.

**Be aware of the "Balloon Strategy":** Dishonest timeshare resellers may start with an outrageous fee, and then reduce it to a more appealing number, to lure the

seller to pay.

**Don't fall for the hard sell or empty promises:** Don't agree to anything over the phone but instead ask the salesperson to send you written materials; take the time to think it over and don't be pressured. Unscrupulous timeshare resellers may claim that your property is in demand and they can sell it immediately; unfortunately, these promises are often empty. Also remember that a guarantee is only as good as the company backing that guarantee.

**Review the contract:** Before you sign a contract with a reseller, review the terms and conditions of the contract. It should include the services the reseller will provide; fees, commissions, and other costs you will pay and when; whether you can rent or sell the timeshare yourself at the same time the reseller is trying to sell your unit; the length and term of the contract; and who is responsible for documenting and closing the sale. If the deal isn't what you expected or wanted, don't sign the contract. Negotiate changes or find another reseller.

**Know the process:** Inexperienced timeshare sellers can be easily misled. Before doing business with a broker, know the approximate value of what you own. Call the timeshare company itself to get the current selling price. Also ask them about any restrictions, limits or fees that could affect your ability to resell or transfer your ownership. Find out if the agent's fees and marketing practices are consistent with the practices of

other agencies. To ensure the proper value of your property BBB suggests using a timeshare appraisal service. To do this for U.S. based timeshares, you'll need to research the company with the real estate commission in the state in which your timeshare property is located. The Federal Trade Commission also has helpful tips for timeshare buyers and sellers.

**Remember the "Too Good to be True" rule:** Trust your gut, if it seems too good to be true; it probably is.

For more tips you can trust, visit [BBB.org](http://BBB.org).

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*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 Council of Better Business Bureaus. 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: [www.bbb.org](http://www.bbb.org) or E-mail: [info@centralgeorgia.bbb.org](mailto:info@centralgeorgia.bbb.org).*

**Senior Services &  
Events Information  
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## General Business Directory For Seniors

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## Opinion

# Those Robust Red Rogues!

by DANIEL W. GATLYN, USN  
Ret. Minister/Journalist

**H**ow dare those Ruskies rip us off in elections!!! Shame! Shame!

There has been at least a million accusations of those "Scheming Siberian Scoundrels" slipping through our nap time to veto our voting values with their bold and barbarous brashness! Let us with one accord condemn their underhanded, unscrupulous manner! tsk!! tsk!

I was on full alert when they committed this crime; and, yet for the life of me, I can't figure out just what they did! Let me guess!

1) They clogged the machines with cotton balls. 2) They greased the adjacent floor, causing slick hands to juggle the ballots. 3) They whispered in Nellie's ear to mark "all of the above!" Or, maybe it was, 4) As a reverse "pickpocket" they slipped five rubbles in Bubba's trousers! Yeah, that's what happened. 5) They bribed the gate keeper with promises of a lengthy vacation in the city of Murmansk. 6) They promised Nancy brain surgery (that would do it). 7) The vicar (or viper) of Moscow hinted to The Donald of a fancy golf club for Melania. 8) An entire battalion of warriors went on a hunger strike! 9) They exchanged the machine with a Vegas slots box. 10) They infected the show room with "droned bats!" Seriously, just what did they do?

Just so you know... I am not the dumbest snoot on the arcade; and, as I made my rounds through election grounds, spent time working my brain on just how one could really juggle the books. One could storm the doors with awesome weapons and force each one to "scratch the tab" to their liking; or, kidnap the Mayor until all relinquished their choice; or, count each ballot in the dark room, and exaggerate results; or, rig the machines; or, brainwash the candidates (only most of those in a particular party would fall for that); or, mechanize Silicon valley; or, hypnotize the entire throng (no need for that, a large portion have yet to figure out what day it is anyway).

No, while some slight of hand (and mind) was accomplished in crazy corners, none of these items were named... by either party! So, what's the big deal? The Special Prosecutor has chased enough "rabbit holes" to tag ever hare on the planet!

As in the classic Mash act where the abstract doodles were only imagined, so it is with the multitudes of humanity. Stand back, give a whisper here and there, and homo sapiens will take care of the remainder.

Figure it out – health, food, opportunity, legacy, manners, ethics, wealth, reproduction – we were given all... and what did we do???

We blew it!! Polluted, wounded, spoiled, cheated, cursed, criticized, discouraged, intimidated, and de-legitimized! Be very honest (for a moment);

and, own up to the weakness! Oh yes, inconsistencies were

present. "We have met the enemy; and, it is us!!!"

## Living Long, Safely, and Well in Georgia: A Community Conversation

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

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**O**lder adult? Individual with a disability? Caregiver? Pre-retiree? Veteran? Service provider? The Division of Aging Services at the



**Jeanette Cummings**

Georgia Department of Human Services wants to hear your experience and learn from your insights as we design a strategic plan to address our communities' needs. We are hosting 12 sessions around the state to gather your input on the priorities and strategies in your community.

Invest two hours. Join the conversation. Influence the future.

CSRA State Area Plan Public Hearing: Wednesday, August 22, 2018; 10:00 a.m. - 12:00 p.m.; KROC Center, 1833 Broad Street, Augusta, GA 30904.

Register on line at: <https://aysps.wufoo.com/forms/living-long-safely-and-well-in-georgia/>

Contact for questions: Nicole Hodge, 404-656-4568; nicole.hodge

## Harmony River Chorus of Sweet Adelines International to perform a benefit concert

Special to Senior News

**H**armony River Chorus of Sweet Adelines International is performing a benefit concert: *Voices for the Voiceless* on Saturday, August 11, 2018 at 3:00 p.m. at the Jabez S. Harbin Performing Arts Center, 7022 Evans Town Center Blvd, Evans, Georgia. For the benefit of iCare, a local non-profit organization constructing River Tree Ranch, a residential care home for women and children who have been exploited, trafficked or placed at high risk. Tickets are \$20.00. For tickets or information call Karen Klimka at 803-507-4406 or Judy Tobin at 706-877-2715.

# General Business Directory For Seniors

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# Georgia sets new background check standards for Long-term Care Employees

by MICHAEL SMITH  
and RICHARD BARID

**G**eorgia lawmakers recently strengthened regulations governing background checks for long-term care workers.

Senate Bill 406 will enact the Georgia Long-term Care Background Check Program. The program requires fingerprinting all employees with direct access to patients and checking those fingerprints against national databases to prevent people with a history of abuse from working with seniors. The new regulations pertain to all employees with direct access including owners, staff, nurses and janitors at assisted living, home health care and hospice facilities. The new program, which Governor Deal is expected to sign into law, would go into effect on Oct. 1, 2019.

This new law is important because the diminished physical or mental capabilities of seniors in these facilities make them vulnerable to abuse. Long-term care workers assist a large portion of the senior population. Experts say 70 percent of seniors will need some sort of long-term care in their lifetime. Long-term care can include everything from help around the home and yard, to running errands, to more personal care such as feeding, hygiene and medical needs.

Long-term care is a likely outcome for most, so it is important to plan ahead. The cost of long-term care continues to rise. The average private nursing home room in Savannah costs \$6,783 a month. These costs are expected to rise to \$9,116 by 2027, according to the Genworth 2017 Cost of Care Survey.

Some people mistakenly believe that health insurance or Medicare will cover skilled nursing care costs. Health insurance does not cover long-term care. Medicare covers care for up to 100 consecutive days following a hospitalization and requires a huge co-pay after the first 20 days. The average long-term care user requires care for at least three years.

Failing to plan for these expenses can easily wipe out your life savings. You can purchase long-term care insurance and you may qualify for government assistance.

A qualified elder law attorney can help you determine if you are eligible for Medicaid or Veterans Aid and Attendance benefits. By getting to know you, your family, your goals, and your concerns, your attorney can develop a plan specific to your situation.

Your attorney can analyze your current medical needs, sources of

income, insurance policies and other assets available to cover future costs of living and costs of care. If, based on all the information gathered and reviewed, you are or could be eligible for benefits to help cover the cost of care, your elder law attorney can use that information to tailor your plan.

As a first line of defense, you should consider long-term care insurance. Long-term care insurance costs between \$200 to \$300 a month depending on the insured's age, marital status deductible and coverage. The insurance can cover the costs of home care, assisted living,

adult daycare, respite care, hospice care, nursing home and Alzheimer's facilities.

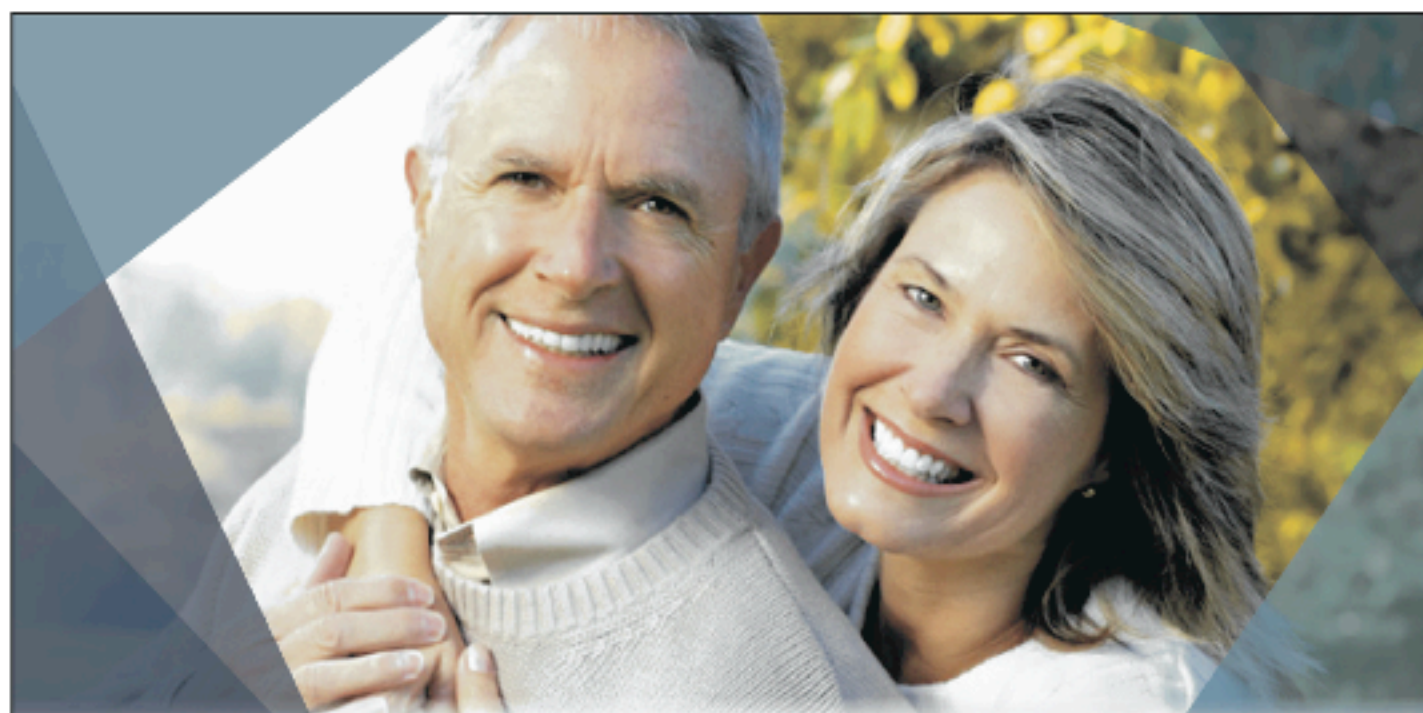
Medicaid will cover your long-term health needs if you have less than \$2,000 in assets. This generally does not include your house or car and in Georgia your spouse may keep up to \$123,600 in assets.

The VA Aid and Attendance Pension Benefit offers about \$2,000 a month to help veterans and their surviving spouses who meet certain income requirements pay for home care, assisted living or nursing care as well as medical supplies and medicines.

Most seniors will need some form of long-term care so it is best to prepare. Like most things, the earlier you start, the easier it will be. A qualified elder law attorney can walk you through the process and make sure you're ready.

\*\*\*\*\*

*Michael Smith and Richard Barid are co-founders of Savannah-based Smith Barid LLC, which focuses in elder law, estate planning, special needs planning and veteran benefits planning. They can be reached at 912-352-3999 or [msmith@smithbarid.com](mailto:msmith@smithbarid.com) or [richard@smithbarid.com](mailto:richard@smithbarid.com).*



Finding the right resources, information and assistance you need to remain healthy and happy in your home and communities can be confusing and frustrating...

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The CSRA Area Agency on Aging, a designated Aging and Disability Resource Connection (ADRC), can connect seniors, persons with disabilities, family members, caregivers and professionals with the resources and information they need.

Trained, friendly counselors are ready to answer calls for information or assistance with:

- Transportation
- Meals on Wheels
- Home Care
- Tai Chi and other Wellness programs
- Options & Counseling
- Help for People with Disabilities
- Home Modification, such as wheelchair ramps
- Caregiver Programs
- Diabetes Education & Prevention
- Volunteer Opportunities

Services are provided through private pay and government-funded options. The ability to pay privately offers an alternative to being placed on a waiting list.

Contact the CSRA Area Agency on Aging by dialing  
(866) 552-4464 or (706) 210-2018.

