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SAVE THE DATE!

OCTOBER 9, 2006

8:30-10:30 A.M.

The Council on Aging presents the:

2006 Annual Candidates' Forum

Location:
2921 Tuckaseegee Rd.

A light breakfast will be served, sponsored by **Regency Retirement Village**

To RSVP: please contact us at 704-527-8807

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*Our Mission is...
"to address, advocate
and support the rights
and needs of adults on
issues that affect them."*

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Telemarketing Fraud: Consumers Beware!

by Kellie Visker

According to the National Fraud Information Center, approximately one third of all telemarketing fraud victims are age 60 years and older. According to the FBI, there are thousands of fraudulent telemarketing businesses operating in the United States, and it is estimated that American consumers lose more than \$40 billion each year to telemarketing scams.

Yes, it is true that many legitimate companies do their business by telephone. However, estimates have shown that as many as one in ten callers may be fraudulent. It is important to realize that illegitimate telemarketing is a serious crime, which can carry a punishment of large fines or prison sentences. The fraudulent telemarketer may sound sweet and sincere, but the truth is that they are hardened criminals taking advantage of their victims. Here are some tips to protect you and your money from telemarketing scams:

1. Recognize "red flags" of fraud. Anytime a telemarketer *promises* that you can win money, *demands* that you act immediately or you will lose the deal, *refuses* to send you written information, *attempts to scare* you into buying something, or *insists* that you must wire money immediately, *it is likely that the telemarketing call is fraudulent!*
2. Under North Carolina law, when a company offers a contest or sweepstakes, it is illegal for them to require

you to purchase anything or pay up front in order to win a prize.

3. It is illegal for companies or telemarketers to require a fee upfront in order for you to get a loan. *If you have to pay first, it is likely a scam!*
4. *Do not give out* your credit card number, social security number or bank account number to telemarketers, unless you are *sure* the company is legitimate.
5. Know your "Do Not Call" rights. You can inform a telemarketer not to call you again, under federal law.
6. Know who you are doing business with. If you are unfamiliar with the company, contact your local Better Business Bureau.
7. Report fraudulent attempts or actual fraud to the National Fraud Information Center, (800) 876-7060 or www.fraud.org.

Remember, if you don't feel comfortable or if the call seems suspicious, just hang up! Simply hanging up the telephone and reporting suspicious telemarketing to law enforcement authorities can save you and others from being a victim of fraud!

Want to join the fight against fraud? AARP North Carolina is recruiting volunteers to act as Fraud Fighters in your community. To learn more, contact Helen Savage at hsavage@aarp.org.

Resources: National Fraud Information Center (www.fraud.org), North Carolina Department of Justice (www.ncdoj.com).



Autumn Health Tips:

- ☼ *Be aware of autumn allergies due to outdoor molds*
- ☼ *Remember to check with your physician or local health department to see when the annual flu shot will be available*
- ☼ *Many root vegetables are in season now, and provide a nutritious way to add variety to your diet.*

With the Caregiver In Mind By LuAnne Nelson

Having the government pay for your nursing home stay has been made much more difficult. On February 8, 2006, President Bush signed the Deficit Reduction Act. Under this new law, additional restrictions limit the transfer of assets before qualifying for Medicaid. In the past, parents may have wanted to give their children an early inheritance, while the parent was still living, and then qualify for Medicaid assistance. Some limits have been in place for years but were fairly easy to plan around. This new law has made eligibility much more difficult.

Basically, the law changes the "look-back" time from its original three years to the new amount of five years. Also very important is the fact that the beginning of the time frame does not begin until the long-term care resident ap-

plies for and is eligible for Medicaid. A nursing home resident's family will then have to pay for the next five years in the nursing home. The average nursing home stay is between three and four years.

What does not change is the fact that the individual's required asset limitation remain

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approximately the same: \$2,000 in cash or bank accounts, your home if equity is less than \$500,000, one vehicle, all personal belongings and household goods are exempt, burial spaces or up to \$1,500 in liquid assets in a burial fund, and \$10,000 face value of life insurance. There are a few other items that the long-term care resident may

keep and still qualify for Medicaid but the most common ones are listed. Other assets are countable and would disqualify the person for Medicaid payment of nursing home fees.

If you, your spouse, or other family member will need nursing home care in the future, contact professionals. Elder law attorneys specialize in this field.

It has always been preferred and financially attractive to remain in your own home. Now, it is even more desirable.

With the careful assessment of a geriatric care manager followed by coordination and monitoring of services in the home, this may be do-able.

If you would like some help, would like to comment, or have information to contribute, please call LuAnne Nelson at 704-504-3298.

COA Welcomes New Members!

The Council on Aging would like to announce the names of its newest members! We'd like to extend a warm welcome to the following Board members and staff!

BOARD MEMBERS

- ★ Anja Workman, All For Seniors, Editor
- ★ Zettie Chunn Phillips, CATS, Transit Marketing Specialist

STAFF

- ★ Katie Kutcher, UNC-Charlotte Gerontology Master's Student, COA Graduate Assistant

It Still Hurts! by Maarten Pennink

O.K., I knew quite a while ago that the old trolley barn was to go. Over the past couple of years, history-conscious people have made a valiant effort to resurrect the structure to old glory. To no avail. The "highest and best use"- argument gave the land to new construction developers, who will put in its place probably a nondescript structure few will be excited about.

It still hurts to suddenly see a large pile of brick and cement rubble and all that is left is an imprint in my memory bank of what once was. There seems to be no place for the "old."

In our civilization the word "old" has mainly a negative connotation. "It equals useless and so we regard it as almost an insult to refer to someone (or something) as old. To avoid the word, we use euphemisms such as elderly and senior" as stated by Eckhart Tolle in his book "A New Earth." He also men-

tions: "Why is old considered useless? Because in old age, the emphasis shifts from doing to Being, and our civilization, which is lost in doing, knows nothing of Being. It asks: "Being -- what do you do with it?"

Our community in particular has trouble identifying and preparing for the new age dominated by the older among us. Those who govern this city and county struggle to make the issues associated with aging truly a number-one priority. Friendship Trays, a meals-on-wheels- type program, is struggling feeding the old and needy. The Shepherd's Center is begging for drivers to take the feeble to the doctor. Those who care for the old among us do so out of a sense of obligation, or they may be drawn to the cause. They certainly don't do these tasks for the money. Our leaders have trouble adjusting property tax rates for those who prefer to age in place.

Old people are "passé," and so are old buildings. Fresh and young is appealing. Character and wisdom have trouble being recognized as having value.

On the positive side: The old are not going away without a fight. Their numbers are increasing, and their voices become louder and louder. It is exactly through these large numbers that changes will take place. East Boulevard will become a slow-traffic road, and we have kneeling buses. The Charlotte-Mecklenburg Council on Aging will get a second chance in becoming more effective as a forceful spokes person for the old, the elderly, the seniors. With increased awareness this community can join the cause for a senior-friendly society.

Apparently, we first have to hurt before we can solve and heal.

A Special Council on Aging Tribute

The Council on Aging would like to celebrate a special person, **Ms. Ruth Solomon**, who retired this past July. The fall newsletter is a tribute to Ruth for her hard work, dedication and passion throughout her years with the Council.

Ruth retired from her position as Office Manager after contributing 16 years of service and commitment to the older adults of the community and to the Council on Aging. She was an intricate part of the or-

ganization and her presence will be missed, but certainly not forgotten.

Ruth and her Poodle, Samantha, currently reside in Raleigh with her daughter and son-in-law, along with their dogs. We certainly hope to see her back in the Charlotte area for events and visits.

Thank you, Ruth, for all the inspiration and dedication that you brought to the Council on Aging. We wish you the very best and

congratulations on your retirement!



Can Businesses Boom as Boomers Retire? By Ruth Solomon



The Council on Aging and The CPCC Lifetime Learning Institute held a joint conference on Thursday, May 25th at the Harris Conference Center. The conference topic was “Can Business Boom as Boomers Retire?” featuring Dr. David DeLong, a Research Fellow at the MIT AgeLab. In addition to his position at MIT, Dr. DeLong teaches an MBA course on “Leading and Managing Change” at Babson College in Boston. He has a doctorate in organizational behavior from Boston University; an M.P.A. from Harvard and a B.A. in history from Colby College.

Dr. Tony Zeiss, President of Central Piedmont Community College, opened the Conference which was attended by 200 participants and 35 vendors.

Dr. DeLong conducted a morning workshop titled “Responding to the Threat of Changing Workforce Demographics” and was the keynote speaker at the luncheon which followed. His topic fo-

cused on the changing workforce demographics in the United States. The workshop featured small group breakout exercises; large group discussions and action-planning exercises.

A special feature of the Conference was the presentation of the Council on Aging’s Monroe T. Gilmour Award to the following recipients: Mickey and Eileen



Paquin, Charles Jackson and Lloyd Lancaster. This is bestowed annually to a senior or seniors in the community who have given unselfishly of their time and efforts during their retirement years. Mickey and Eileen assist daily with the hot lunch program at the Charlotte-Mecklenburg Senior Center and also volunteer at Catholic Social Services. Charles Jackson and Lloyd

Lancaster volunteer regularly at Friendship Trays and assist their clients with other tasks when meals are delivered.

The award is named in memory of Dr. Monroe T. Gilmour, a Charlotte physician. The first Gilmour Award was presented in 1993 to Nash Gilmour, widow of Dr. Gilmour, and has been awarded every year since to outstanding individuals who are committed community volunteers in their retirement years.

The day ended with a signing of Dr. DeLong’s book, *Lost Knowledge: Confronting the Threat of an Aging Workforce*.



All For Seniors

The **Charlotte Mecklenburg Council on Aging** is excited to announce its new partnership with StripedRock, a Senior Network Marketing & Media Solutions company, that will produce *All For Seniors*, the first multi-issue, comprehensive resource directory of senior adult-related services available in Greater Charlotte. “*All For Seniors* is designed to provide our community with all of the resource information needed to help seniors find their way through the maze

of services, programs and products that are available,” said Bill Sweezy, owner of Striped Rock and publisher of *All*

**all for
Seniors**

RESOURCE AND REFERRAL DIRECTORY OF GREATER CHARLOTTE
www.allforseniors-charlotte.org

For Seniors. The publication will include services in Mecklenburg, Cabarrus, Gaston, Iredell, Lincoln, Rowan, Union and York counties. For more information about *All For Seniors*, call Bill Sweezy, Publisher at 704.366.1410 or Anja Workman, Editor at

704.641.2262 or go www.allforseniors-charlotte.org