



## Health is for Everybody

*Being or occurring between generations: “These social-insurance programs are intergenerational and all Americans benefit from their success” (Claude D. Pepper).*

This month, the GeorgiaCares program is partnering with local Wellness programs in all Area Agencies on Aging (AAAs) to increase awareness of health and prevention. “Live Healthy Georgia...Seniors taking Charge” events and activities are planned statewide. The campaign messages for this initiative are: Be Active, Get Checked, Be Smoke-Free, Eat Healthy and Be Positive. Free health screenings, nutrition counseling, cooking demonstrations, medication management and physical activities are being offered at specific locations within each planning and service area. Local partners are helping to make each one of these events a success.

This month’s focus also recognizes grandparents and the huge impact they have on our younger generation. These older Georgians face school registration, immunizations and health decisions for their grandchildren. They continue to be caregivers as well as seekers of care for themselves. It becomes clear that promoting health for grandparents means a healthy individual to care for our young. Many of our grandparents are not aware that Medicare offers many preventive benefits. In an effort to increase awareness, an educational coloring book for school-age children, featuring Meddi Carrie, is being developed to encourage healthy lifestyles for both the young and old. Medicare preventive benefits are highlighted with fun messaging for children. This exciting project was recently highlighted during a workshop at the Georgia PTA leadership conference in College Park. School nurses were excited to learn about intergenerational prescription assistance programs as well as programs to keep grandparents healthy. Early detection can lead to a healthier Georgia! (see Page 8 for Medicare’s Preventive Benefits)

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# Lifelong Planning Advice for Women

## Part 1 of a 2-Part Series

This month's issue features an interview with Valerie S. Fricks, CLTC, Financial Advisor with Massachusetts Mutual, speaking about the unique financial challenges facing women and ways for them to prepare for late-life needs.

### **CH: How does the economic condition of older women differ from that of men in late life?**

**Fricks:** Women need to save more money because they live an average of seven years longer than men, and yet historically they have earned less. This can be explained in part by the fact that women take more breaks from the workforce to have children and because women tend to choose professions that pay less than professions that are more male dominated.

### **CH: What steps can women take to effectively prepare?**

#### **Retirement Savings**

**Fricks:** Women need to be very careful to plan for their financial futures. They need to save as much as possible because they are going to be living for many years in retirement. They should be contributing to any 401(k)/403(b) plans that are offered through their employer, and they need to have retirement savings outside of work as well through vehicles such as Traditional IRAs and Roth IRAs.

#### **Disability Insurance**

**Fricks:** While still in the workforce, women need to make sure they have adequate disability insurance coverage to protect their income. Disability insurance is meant to replace a portion of a person's income in the event of a sickness or injury that prevents that person from being able to work. The reason this is so important to women is that women are almost twice as likely than men to become disabled for a period of 90 days or more before the age of 65. Also, disabilities account for 48% of all new home foreclosures; if you are not able to work and earn an income, how are you going to pay your mortgage? Most people have some form of disability insurance at work, but it is a good idea to find out exactly what your benefits are through the policy, and to supplement that policy with additional disability insurance outside of work.

#### **Long-Term Care Insurance**

**Fricks:** Women also need to start looking into purchasing long-term care insurance at age 50. Women have a one-in-two chance of needing some form of long-term care services in their lifetimes, and the costs for paying for these types of services out-of-pocket can be financially devastating. Long-term care services are provided in nursing homes, assisted living facilities, hospices, and even at home. The average cost of a semi-private room in a nursing home in Atlanta today is approximately \$168.00 per day. The costs vary according to what city you live in, but these types of services are always expensive. Long-term care insurance can provide money to pay for these services so that an individual does not have to spend down all of their retirement assets to pay for the cost of care.

**For more of Valerie Fricks' preparation advice, see Part 2 of our exclusive GeorgiaCares interview in the October issue of G.R.E.A.T. News.**

**~Cynthia Haley, LLP Coordinator**

Congratulations to Stephanie Messina! She is the new LLP Specialist in Coastal planning and service area.

## Coastal GeorgiaCares SMP Advisory Council

~Brandie McMahon, Coastal GeorgiaCares Coordinator

The Coastal GeorgiaCares SMP Advisory Council has been reinstated and is comprised of professionals and volunteers throughout the coastal area. Members met at the Senior Citizens, Inc. building in Savannah on August 16, 2006. Among its members are representatives from Concerted Service sites, senior residential complexes, Department of Family and Children Services and elderly defense programs.

The initial meeting was lively and very productive. Coastal SMP deliberated over what objectives to focus on during the next quarter and decided to focus on program recognition. To that aim, a local brochure and public service announcement is being developed. Council members will reach out to faith based organizations in an effort to reach the senior population and their caregivers. Additionally, the council will collaborate closely with the Chatham County S.A.L.T. Council (Seniors and Law Enforcement Together) in its education and outreach efforts.

The next council meeting will be held on Wednesday, October 18, 2006 at 10:00 am in the second floor conference room of Senior Citizens, Inc. located at 3025 Bull Street, Savannah, Georgia.

### Southeast Georgia Volunteer Spotlight



The Southeast GeorgiaCares program would like to spotlight Kay McClain as an outstanding volunteer. Mrs. McClain has faithfully served as the Pierce County Senior Center Director and a GeorgiaCares volunteer. Her dedication to helping in her community has created a trickling effect causing others to volunteer and make a difference. When Mrs. McClain's husband attended the Southeast Volunteer Appreciation event he said, "I'm a GeorgiaCares volunteer too, I work right along with my wife."

The everyday workload at the senior center has not quenched Mrs. McClain's desire in making sure that every situation she encounters with clients gets resolved. There is no task too great or small that she won't tackle. Linda Gail, GeorgiaCares Coordinator states, "I am grateful for a volunteer who is not only dedicated, but has a love for people that just won't let her stop until the task is complete."

We salute you, Mrs. Kay McClain. You are a ray of hope in hopeless times.

~Linda Gail, Southeast Georgia GeorgiaCares Coordinator

## AAA Focus—Southeast Georgia

~Linda Gail (GeorgiaCares Coordinator) and Ursula Robeson (LLP Specialist),  
Southeast Georgia

The Southeast (SE) Georgia GeorgiaCares program has gone through a time of necessary and much needed learning and development. “Though we have held our positions for a while, we feel that we have finally begun to get an in-depth understanding of GeorgiaCares and the Lifelong Planning Program (LLP)” states Linda Gail, GeorgiaCares Coordinator. Ursula Robeson, LLP Specialist, agrees, “When we came on board we were in the midst of Medicare Part D and that was the major focus. Now, through trainings (in person and WebEx) and meetings we have moved to not only working with Part D but all aspects of GeorgiaCares.”

The past months have brought about challenges for the overall GeorgiaCares program and the entire aging network. Clients have been faced with many obstacles as they work to navigate through Medicare Part D, while dealing with other health insurance related questions. The SE Georgia region has challenged themselves to maximize outreach efforts and disseminate much needed information. With a limited staff and continued work toward recruiting volunteers, outreach is essential. The desire to maximize outreach coupled

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### A Word from Our Partner—Kinship Care Program

According to the 2000 Census, over 92,000 grandparents were responsible for raising their grandchildren in the state of Georgia. Understanding the complexities of this phenomenon, The Department of Human Resources, Division of Aging Services is reaching out to grandparents raising grandchildren by providing more access to resources through all of the Department’s services/programs. Because we value families, we appreciate grandparents raising grandchildren and understand that caring for a child may have its challenges.

In July of 2005, state funds were appropriated to each Area Agency on Aging to provide supportive services to grandparents and other relatives raising children. All 12 Area Agencies on Aging provide the following kinship care services to grandparents and relative caregivers **regardless of age**: 1) **Information and Assistance**; 2) **Support Groups**, which create a safe environment in which grandparents can discuss their experiences, educate grandparents regarding resources, and assist them in developing skills for solving problems; 3) **Community/Public Education** - AAAs inform grandparents of programs and services available to them, heighten community awareness of issues related to grandparents and other relative caregivers raising grandchildren, and reach children through events including but not limited to health fairs, speaking at conferences, forums, churches, schools, and community organizations; and, 4) **Collaboration with other organizations** including, but not limited to, the Division of Family and Children Services’ Promoting Safe and Stable Families, Georgia AARP’s Parent Teacher Organizations (PTOs), faith communities, Boys and Girls Clubs and Big Brother/Big Sister programs.

Each AAA has a kinship care coordinator that facilitates these supportive services in their region.

~Leslie McKee Sessley, Kinship Care Coordinator

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with the fact that our clients face access barriers such as location, transportation, and literacy, has lead our program to outreach avenues that we have not utilized as much as we would have liked to. We have utilized our libraries to hold information sessions with our partners SSA and DFCS and are using the facilities to post information. "Mobility is a huge barrier so we have used our local cable stations, newspapers, and the radio to announce events," state Linda Gail. In the area of media, the program used Channel 42 in Waycross and the Tifton Gazette. The established partnership with Channel 42 allowed for informational power points (because of literacy issues, they are at a level that the community can understand) and alerts to be run continuously. Also, the Tifton Gazette ran a featured article on GeorgiaCares. As a result of these efforts, SE GeorgiaCares will continue to revisit and evaluate outreach options to ensure clients are informed of new developments in programs that most affect them.

The most outstanding accomplishment for the SE LLP program is the collaboration with Mark Anderson, State Farm Insurance Company, located in Waycross, GA. He has agreed to provide information about long-term care needs and services to the local communities.

The SE LLP program has also passed along contact information to Abigail Griffis, LLP Coordinator, in hopes of starting a partnership with the National Association for the Advancement of Colored People (NAACP). This organization has many events, trainings, and even a few health fairs all over the nation. It has been stated that CMS, the National Council on Aging and the NAACP Health Department are committed to assisting African American Medicare beneficiaries in enrolling for the Medicare Part D Prescription Drug Benefit. Since this directly ties in with GeorgiaCares program efforts, this would be a great partnership to provide clients with information necessary for them to successfully move through the corridors of their lives.

## U.S. Congressman David Scott's Second Annual Health Fair



Above: Actress Ruby Dee speaks to ministers who attended U.S. Congressman David Scott's 2nd Annual Health fair. The outreach event was also hosted by GeorgiaCares and Pfizer. Ministers learned about prescription assistance programs for members of their congregations.



To Right: Congressman David Scott and Actress Ruby Dee receive health care information from Pfizer.



# Health Care State Triad is Underway

**Fraud**

~Erika D. Lawson, SMP Coordinator

On August 24, 2006, fifteen (15) individuals representing various organizations / agencies met to discuss forming a state Triad . Among those represented included staff from the Division of Aging Services (DAS), Area Agencies on Aging (AAA), Better Business Bureau (BBB), Office of the Secretary of State, Criminal Justice Coordinating Council (CJCC), and Chatham County District Attorney’s Office (Elder Abuse Prosecutor).

Triad is a partnership among law enforcement, seniors and community groups. Its purpose is to promote senior safety and to reduce the unwarranted fear of crime that seniors often experience. Georgia has approximately 1,000,000 older citizens; therefore, a state Triad is ideal to foster a networking system to better meet the needs of those seniors who are targets for crime.

The next state Triad meeting is scheduled for October 19, 2006 in Macon, Georgia.

## Healthy Recipe

### Angel Hair Pasta with Shrimp and Spinach

#### *Ingredients*

- 8 ounces uncooked angel hair pasta
- 1 1/2 pounds peeled and deveined large shrimp
- 1/4 teaspoon salt
- 1/4 teaspoon black pepper
- 2 tablespoons olive oil
- 1/4 cup finely chopped shallots
- 1/2 cup fat-free, less-sodium chicken broth
- 2 tablespoons lemon juice
- 6 cups coarsely chopped spinach
- 2 tablespoons capers

Cook pasta according to package directions. Drain. While pasta cooks, sprinkle shrimp with salt and pepper. Heat oil in a large non-stick skillet over medium-high heat. Add shallots; sauté 30 seconds. Add shrimp; sauté 3 minutes. Remove shrimp mixture from pan. Add chicken broth and lemon juice to pan, scraping pan to loosen browned bits. Add cooked pasta, shrimp, spinach, and capers, and heat 1 minute or until spinach wilts, stirring frequently.

Yield: 4 servings (serving size: 1 1/2 cups)

## Happy Birthday

Abby Griffis—24th

**September**

**Monthly**

**Observances:**

**Healthy Aging Month**

**National Cholesterol  
Education Month**

**National Ovarian  
Cancer**

**Awareness Month**

**Prostate Cancer  
Awareness Month**

**Gynecologic Cancer  
Awareness Month**

**National Food Safety  
Education Month**

## A Word From Our Partner—Better Business Bureau



THE  
SOUTHERN  
INSTITUTE  
FOR BUSINESS  
AND PROFESSIONAL  
ETHICS

### Press Release: Atlanta Area High School Students Ask, “What Happened to Ethics in Business?”

The Better Business Bureau (BBB) serving metro Atlanta, Athens and Northeast Georgia and The Southern Institute for Business and Professional Ethics announced the release of a study done in collaboration with the two groups that examines the content of scholarship applications received in the BBB’s first annual *Student of Integrity Awards*.

Of most interest in the research were the essays submitted by the students on “the importance of ethics in business and the community.” In the post-Enron era, it is not surprising to find cynical students who question the relationship of ethics and business. What is surprising is just how pervasive and ingrained this thinking is among students. Students are very cynical and readily willing to state that unethical behavior is standard business practice. They wish that most people in business were ethical and believe it is important, but then say that, unfortunately, this is not the case. A good businessperson is the exception to the rule, and morality, in general, is on the decline.

One of the fascinating findings of this study shows just how readily students can identify not only with the companies (Enron, Tyco, WorldCom, etc.) that have made headlines for their ethical failures, but the individual leaders (Martha Stewart, Ken Lay, Bill Campbell, etc.) responsible as well. There is also a clear understanding among many of the students that the responsibility for unethical conduct rests solely with leadership. Not surprisingly, numerous students mention the failures of Enron in their essays (16%). It is easily identified as what business should not be and the antithesis of integrity.

The results highlight the importance of educating young people about ethics in business *before* they enter the world of work and taking great care to be positive role models to these future business and professional leaders.

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## Medicare's Preventive Benefits include:

- "Welcome to Medicare" Visit
- Adult Immunization--Influenza Immunization, Pneumococcal Vaccination, Hepatitis B Vaccination
- Colorectal Cancer Screening
- Screening Mammography
- Screening Pap Test and Pelvic Examination
- Prostate Cancer Screening
- Cardiovascular Disease Screening
- Diabetes Screening
- Glaucoma Screening
- Bone Mass Measurement
- Diabetes Self-Management, Supplies, and Services
- Medical Nutrition Therapy
- Smoking Cessation



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