

Georgia

Spring 2008 TM

Generations

SCAMS That Target SENIORS



Also in This Issue:

- Caregiving News & Notes
- A Look at Georgia's AAAs

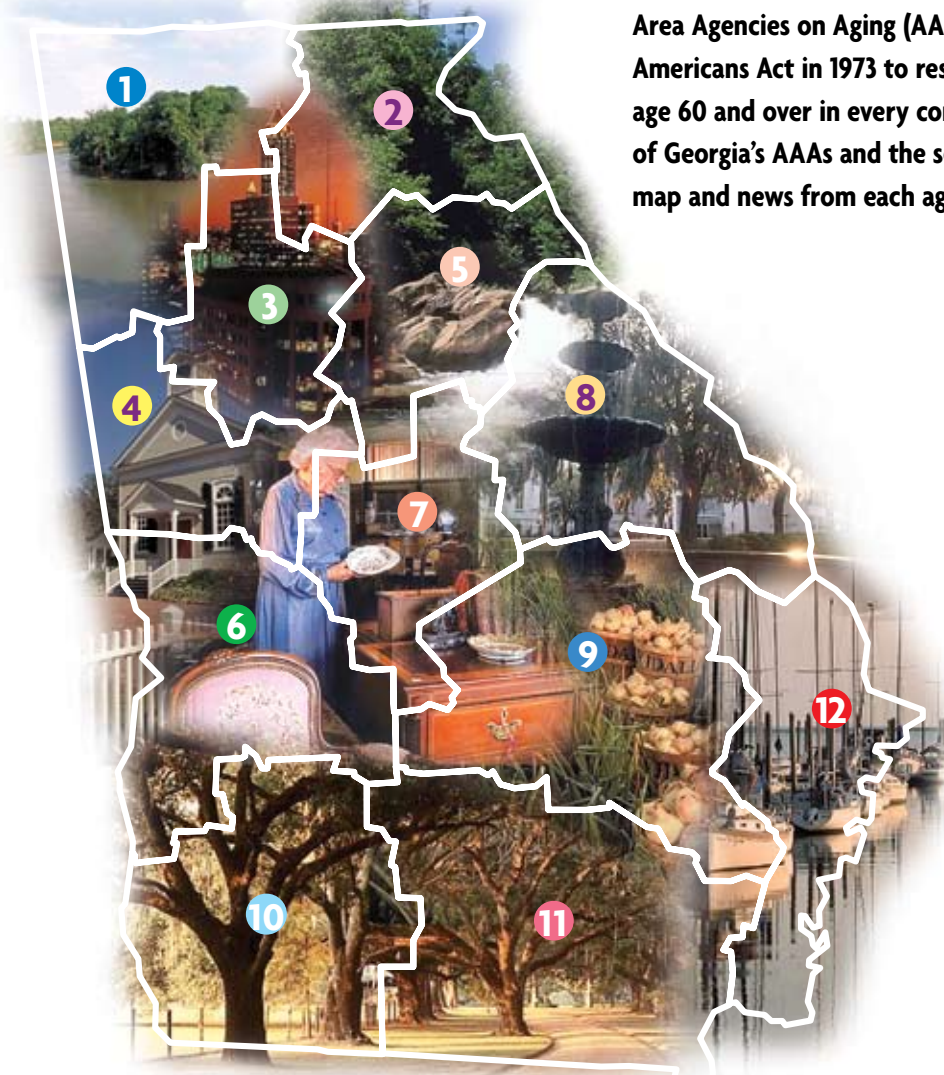
Published quarterly by Georgia's Area Agencies on Aging

Area Agencies on Aging – Gateways to Community Resources

Area Agencies on Aging (AAAs) were established under the Older Americans Act in 1973 to respond to the needs of older adults age 60 and over in every community. To read more about each of Georgia's AAAs and the services available, turn to a statewide map and news from each agency, beginning on page 9.

Georgia is divided into 12 AAAs, each serving a different part of the state. They are:

- 1 Northwest Georgia
- 2 Legacy Link
- 3 Atlanta Regional Commission
- 4 Southern Crescent
- 5 Northeast Georgia
- 6 Lower Chattahoochee
- 7 Middle Georgia
- 8 Central Savannah River
- 9 Heart of Georgia Altamaha
- 10 Southwest Georgia
- 11 Southeast Georgia
- 12 Coastal Georgia



Georgia Generations

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For information contact:
Atlanta Regional Commission
Aging Services Division
40 Courtland St., NE, Atlanta, GA 30303
404-463-3239
jkauuffman@atlantaregional.com

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On the Cover:
Seniors fall prey to scams and frauds in overwhelmingly large numbers, and often their financial losses are devastating. Here's how to recognize seven common scams that target seniors — plus a list of anti-scam resources. Story, page 4.

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The Aging Workforce

Older caregivers are part of a tidal wave in today's workforce. By 2014, nearly 42% of Americans age 55 or older will be in the labor force, making up over 21% of American workers. Looking back at recent years, the number of workers age 65 and older increased from 12% to 17% between 1950 and 2000.



This trend points to the need for companies to offer more benefits to caregiving employees, as well as being aware of their general needs.

The good news: Many progressive companies who want to retain these older workers are starting to offer flexible work solutions, healthier work environments, more customized reward packages and additional training.

Source: Business to Business magazine

GOOD HEALTH

"Late Bloomers"

It's never too late to make healthy lifestyle changes — and reap major benefits!

According to a recent article in the *American Journal of Medicine*, researchers found that older adults who made four significant lifestyle changes later in life lowered their risk of heart disease by 35% and their overall risk of premature death by 40% in just four years. The four important changes are: eating five or more fruits and vegetables daily, exercising 2½ hours or more per week, keeping their weight down and quitting smoking.



Finding Online HEALTH Information

More caregivers are turning to the Internet for medical information. However, the digital world is filled with outdated facts and misinformation. To find up-to-date, accurate information, ask yourself these questions:

- Have I looked for credible medical search sites, rather than using general search engines? The latter don't discriminate between good and bad information.
- Can my physician recommend a good Web site? A doctor should be able to steer you toward reliable online sources.
- Is the information timely? Notice dates mentioned in the information. Look for current updates or reviews.
- How are ads or sponsors handled on the Web site? Be aware of words such as "sponsored by," which might indicate money (and therefore influence) behind the scenes.
- What personal information are you asked to share? Look for the Web site's privacy policy, to ensure that they won't sell your personal information with other companies.



Do you want to know more about the prescription drugs you or your family members are taking? Go to www.CRBESTBUYDRUGS.org, Consumer Reports' new Web site, to learn more about the cost, effectiveness and safety of prescription drugs. This Web site is available at no cost to the consumer.



Surfing the Net



Each issue of *Georgia Generations* offers several Web sites devoted to caregiving information and resources:

www.medicareadvocacy.org showcases The Center for Medicare Advocacy, which works to increase access to comprehensive Medicare coverage and better health care for elders and people with disabilities.

www.retirement-income.net offers free financial information for seniors and retirees, including a free monthly newsletter. Seniors can also download copies of booklets on specific financial and investment topics.

Protect Medicare and Medicaid Benefits

Report suspected fraud and errors.
Call your Senior Medicare Fraud Project for details and to request a presentation.

Metro Atlanta: 404-463-0763
Outside Metro Atlanta:
GeorgiaCares 1-800-669-8387

SCAMS

That Target

SENIORS

By Martha Nolan McKenzie

Fred Elsberry has seen it all. As president and CEO of the Better Business Bureau of Metro Atlanta, Athens and Northeast Georgia, Elsberry has talked with seniors who scraped up thousands of dollars to wire to a foreign concern in order to collect an alleged \$100,000 lottery jackpot. He's dealt with consumers who have complied with a request to supply financial and personal information over the phone in order to "reinstate their Medicare card." He's seen homeowners give self-proclaimed repairmen hefty deposits, never to see the repairs or the worker again.

"Not a week goes by that we don't get a call on every one of those," says Elsberry. "Probably two-thirds of those calls are after the fact. But about one-third of our calls are before the damage has been done. We always feel good when we are able to prevent someone from falling victim to a scam."

Unfortunately, prevention doesn't happen nearly often enough. Across the country, seniors are being robbed of their savings by unscrupulous telemarketers, fraudulent investment advisors and even sticky-fingered family members at ever-increasing rates. The National Center on Elder Abuse, a Washington, D.C., clearinghouse for elder rights advocates, estimates there might be as many as five million victims a year. In 2005, reported losses to fraud victims of all ages nationwide exceeded \$680 million — an increase of almost 49% from 2003.

In Georgia, nearly 12,000 consumers filed complaints about fraud, reporting an average loss of almost \$2,500, according to the Federal Trade Commission. That's almost double the number of complaints — 6,650 — filed in 2003, reporting an average loss of \$1,800.

A disproportionate number of those fraud victims are seniors. Though adults age 60 and older comprise 15% of the population, they account for nearly 30% of fraud victims. A recent FBI investigation discovered that fraudulent telemarketers direct nearly 80% of their calls to older adults.

Yet experts acknowledge that these fraud statistics are the barest tip of the iceberg. The vast majority of cases of senior financial fraud — perhaps as much as 75% — go unreported. Why? While anyone would be embarrassed to fall prey to a scam, seniors fear such a mistake could call into question their competence to remain independent. "I worked with an elderly woman who knew her caregiver was taking money from her," says Meg Heap, assistant district attorney for Elder Abuse Prosecutions in Savannah. "She was afraid to tell her daughter, who lived in another city, because she was afraid her daughter would put her in a nursing home. And when she finally did confide in her daughter, that is exactly what happened."

Scammers target seniors for several reasons. For one thing, they are easy to reach — they are often at home, and they answer their phones and doors. Con artists often also perceive them as more vulnerable and trusting. The primary lure, however, is that seniors have what the scammers want — money.

"We know that older investors are much more targeted by con artists than younger investors," says John Gannon, senior vice president for investor education for the Financial Industry Regulatory Authority (FINRA). "That's largely because they have been saving and investing for a long time, so they have the money. Scammers are targeting this group with increasingly sophisticated cons and they are customizing their pitches — for example, they might target a married, college-educated male for investment fraud and a widow living alone for a sweepstakes fraud."

And so, seniors fall prey to scams in disproportionate numbers, and their losses are disproportionately devastating. Unlike younger victims, seniors who are bilked out of their life savings usually have no hope of recouping their losses or of seeing their perpetrators brought to justice. "The population I'm dealing with is elderly, so I'm racing the clock in terms of prosecuting the criminals," says Heap. "Many times the victim passes away before the case comes to trial."

Seven deadly scams

When it comes to scams, as to most things, there is nothing new under the sun. "There really aren't any new scams out there, just variations on the same old themes," says Elsberry. "Today you might get the pitch by email rather than by a knock at the door, but the underlying con is basically the same."

Here are some of the most common scams targeting seniors:



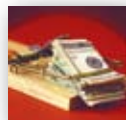
INVESTMENT FRAUD

Americans lose an estimated \$40 billion a year to fraudulent investments, according to Ernest Arceneaux, associate state director of AARP Georgia. Often called a "free lunch seminar," these scams typically lure seniors with the promise of a free meal and some investment education. The con artist frequently follows up with a visit to the senior's home, using high-pressure tactics to convince him to invest in an either inappropriate or entirely bogus investment.

"Many times these are legitimate investments, but they are entirely inappropriate for seniors," says Arceneaux. "If it won't yield a return for 15 to 20 years, it's not a good vehicle for seniors. We also see investments that are completely phony."

Even sophisticated consumers can fall prey to the pitch. "A lot of people think that the average victim of investment fraud is a woman who is widowed and living alone," says Gannon. "However, our research [a 2006 study titled *Off the Hook Again: Understanding Why the Elderly Are Victimized by Economic Fraud Crimes*] showed that the typical investment fraud victim is a white male, married, college-educated, fairly well off and with above-average financial literacy. They also tended to be optimistic and self-directed — unlikely to seek a second opinion about an investment."

The most common tactics used in investment fraud pitches, according to the report, were phantom riches ("Double your money in two years"), social consensus ("Hundreds of people have already invested in this") and scarcity ("Hurry! There are only three investment units left!").



PRIZES, LOTTERIES, SWEEPSTAKES

Seemingly, it's a dream come true. You get a letter in the mail saying you have won a big sweepstakes or a foreign lottery. Typically, the "winner" is asked to send some money to cover foreign taxes before he can claim his prize. Later he is hit up for processing fees, lawyer fees and other bogus charges.

Like most scams, there are several variations on the theme. "Prize and sweepstake scams are huge right now," says Susan Grant, director of the National Consumer League (NCL) Fraud Center in Washington, D.C. "And 53% of the people who reported them to us last year were age 60 or

older. There are lots of variations of this scam, and a relatively new twist we've seen is combining it with a fake check scam."

In this version, the senior gets a letter informing him that he has won a huge prize, say \$100,000, in some foreign sweepstakes. The letter also contains a very official-looking check for perhaps \$5,000. The letter instructs the senior to keep the money as an advance on the winnings, and just send back \$500 to \$1,000 to cover foreign taxes or fees. Then the rest of the money will be sent.

The check, of course, is phony. If the senior deposits it and then sends the \$500 or \$1,000 from his account, he is liable for that amount.

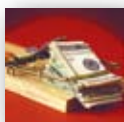
"Asking a person to pay to claim a prize should raise a red flag," says Mark Franklin, an attorney and program manager of the Northeast Georgia Elderly Legal Assistance Program (ELAP) in Athens. "And if you haven't entered the contest, you probably didn't win."



NIGERIAN MONEY OFFER SCAMS

Closely related to the foreign lottery scams, the Nigerian money offer typically arrives via email offering a once-in-a-lifetime opportunity. The writer, stressing privacy, wants your help to move a large sum of money out of his country. All you have to do is allow him to transfer millions of dollars into your bank account. He promises you'll get a large part of that money after the transfer. To accept, you'll need to send your bank information, business letterhead and telephone and fax numbers. Sounds like an easy way to make millions. And if you do send that personal information? Then you get another letter asking you to pay a series of fees for taxes, bribes, attorney expenses or transaction costs before the money can be released. And on and on. In the end, you lose your money, never receive the money you were promised and stop hearing from the "official."

"This scam has been around forever, but it's still going strong," says Wallace White, lifelong planning coordinator for the Central Savannah River Area Agency on Aging (CSRA) in Augusta. "And people are still falling for it."



HOME IMPROVEMENT SCAMS

Another very common scam, this one typically begins with a knock on the door. A contractor is already in the neighborhood repairing a neighbor's roof or driveway, so he can give you a great deal on repairing yours.

Seniors who live alone are particularly vulnerable to home improvement scams. "Con artists actually go through the obits to find recent widows and target them with these kinds of scams," says Edward Hutchison, program director of the National Association of Triads, Inc., which is part of the

National Sheriffs' Association. "Or they'll go through the phone book and look for antiquated names."

Then the scammer gets a hefty up-front deposit and disappears either after doing very shoddy work or no work at all. Some have become even more brazen. "I worked with a woman in her late 70s who probably didn't weigh more than 80 pounds," says Savannah's Heap. "A man and a woman knocked on her door and said they had come for the money she owed them for tree service they had done. The woman said she hadn't had any tree work done, but the couple insisted and threatened to call the police unless the woman paid them. She was scared, so she wrote them a check. Luckily, they went around the corner to the lady's bank to cash it, and the teller noticed it and called the woman to make sure she actually wrote the check. The teller called the police and the con artist was convicted of robbery by intimidation."



PHISHING

In this type of scam, seniors receive a call or an email from someone claiming to represent a bank or other reputable governmental or financial institution. They're warned that their financial information or credit card has been compromised and are asked to verify their bank account number or call an 800 number where they're asked for their personal financial information. The latest version of this scam, according to the FBI, involves jury service. Con artists identifying themselves as court employees call citizens and tell them they have been selected for jury duty. They then ask for the person to verify his name, Social Security number and credit card numbers. If he refuses, the caller threatens him with fines.

Another twist is linking the scam to Medicare Part D. Many seniors are still a bit confused about the new drug coverage, and scammers take advantage of that. "We're getting calls from seniors saying someone called them and told them their Medicare card was about to expire, and for a one-time fee they could reinstate it," says Elsberry. "They just had to give the caller their credit card number and bank account information."

The information that con artists glean from phishing allows them to move on to the next scam....



IDENTITY THEFT

A thief who has your Social Security number, birth date and other personal information can take out loans, run up credit card charges, drain your bank accounts and destroy your credit. It's a costly scam. Georgia ranks ninth in the nation for identity theft crimes per capita, according to Will Phillips, associate state director for advocacy for AARP Georgia. "We've seen a 300% increase in people filing identity theft complaints over the last four years in Georgia," says

Phillips. "Identity theft is estimated to cost individuals \$5 billion annually, and a victim of identity theft spends an average of \$1,180 and 60 hours resolving the problem."

It can be much, much worse. "I met a man from Alpharetta — an entrepreneur and real savvy businessman," says Phillips. "His identity was stolen and the criminal purchased a home on a golf course, bought cars, opened all kinds of accounts. It took this guy several years to dig out of it. He has a personal assistant who dedicated a good part of her time to sorting it out."

In many cases, an ounce of prevention is worth several pounds of cure. Deter identity thieves by safeguarding your personal information. That means you should shred financial documents and paperwork, don't give out your Social Security number or carry your Social Security card in your wallet, don't click on links in an unsolicited email and keep your personal information in a secure place at home, especially if you have roommates or employ outside help.



FRIENDS AND FAMILY

The person taking the senior's money is not always a stranger. In many cases, a family member, friend or caregiver is helping himself to the senior's savings. This can range from a visiting aide "borrowing" first \$10, then hundreds of dollars from the senior's wallet to a caregiver obtaining power of attorney and then emptying the senior's accounts.

ELAP's Franklin recounts a heartbreaking but all too common tale. An 83-year-old woman gave her grandson

power of attorney to help her manage her affairs. The grandson abused the trust by transferring his grandmother's CDs and even her house into his name. A few years later he served her with an eviction notice. Fortunately, the grandmother didn't take the eviction lying down. "She came to our office for help, and we were able to convince the grandson to back off without going to litigation," says Franklin. "We had everything transferred back into the grandmother's name. That's a happy ending. They are not all that way."

Georgia Fights Back

As the incidence of elder abuse and fraud grows, so do statewide and local efforts to combat it. AARP Georgia is supporting a piece of legislation — House Bill 130 — which would allow consumers to put a freeze on all their personal credit information at each of the three major credit bureaus. (The current bill provides for a \$10 charge per person per credit bureau to place, lift or remove a security freeze. AARP would like to see that fee lowered.) That way, even if their personal information is stolen, the thief can't open up any new accounts with it. "You can do everything you can to safeguard your personal information, but every day we hear about some business or governmental agency that has lost a bunch of data," says Phillips. "A security freeze is the only way to truly prevent our personal information from being used by someone to open up a fake account. Thirty-nine states plus the District of Columbia already have this, and I'm hoping Georgia will have it soon."

AARP Georgia also leads 30-minute investment fraud presentations throughout the state. Called "No Free Lunch," the

Smart Anti-Scam Resources

■ **NATIONAL FRAUD INFORMATION CENTER.** You can report actual or attempted fraud at 1-800-876-7060 or www.fraud.org. The Web site also maintains a list of the top Internet and telemarketing scams and tips for avoiding fraud.

■ **THE FEDERAL BUREAU OF INVESTIGATION.** The FBI maintains a list of common fraud schemes and tips on how to avoid them. Go to www.fbi.gov/majcases/fraud/fraudschemes.htm.

■ **CONSUMER REPORTING COMPANIES.** To check your credit for activity that could be linked to identity theft, request a free copy of your credit report at 1-877-322-8228 or www.AnnualCreditReport.com. Georgia residents are entitled to two free reports from each agency per year.

■ **REGULATORY AGENCIES.** A legitimate securities salesperson must be properly licensed, and his or her firm must be registered with FINRA, the Securities and Exchange Commission, or a state securities regulator. To check a broker, contact FINRA at 1-800-289-9999 or www.finra.org. For an investment advisor, go to the SEC's Investment

Advisor Public Disclosure Web site at www.adviserinfo.sec.gov/IAPD/Content/IapdMain/iapd_SiteMap.aspx. For an insurance agent, check with the Georgia Insurance and Fire Safety Commissioner at www.inscomm.state.ga.us/ or 404-656-2070 in metro Atlanta and 1-800-656-2298 outside of Atlanta.

■ **OPT OUT.** You can register to opt out of getting solicitations for new credit cards, mortgages and other loans by calling the credit bureau's dedicated line at 1-888-567-8688 from your home telephone or registering at www.optoutprescreen.com.

■ **DO NOT CALL.** You can bar telemarketers from calling you (with the exception of charities, political groups and surveys) by registering your phone number with the National Do Not Call Registry maintained by the Federal Trade Commission at 1-888-382-1222 or www.donotcall.gov.

■ **FTC'S IDENTITY THEFT SITE.** Check the Web site at www.ftc.gov/idtheft. You can learn how to avoid identity theft — and learn what to do if your identity is stolen.



seminars teach seniors some of the red flags of investment fraud, including pitches such as: "Your profit is guaranteed," "It's an amazingly high rate of return," "There's no risk," "You can get in on the ground floor," "You would be a fool to pass this by," "This offer is only available today," "I'll get you the paperwork later," and "Just make your check out to me."

"If you hear any of these lines or feel pressured into making a decision, you need to stop," says Arceneaux. "Take your time and really do your homework before you make any investment decisions."

Across the state, law enforcement officers, seniors and community groups have come together to form nonprofit groups called S.A.L.T. — Seniors and Lawmen Together. The Forsyth County S.A.L.T. is typical of others in the state. Founded in 2005, the Forsyth S.A.L.T. is a partnership between the Forsyth County Sheriff's Office, the Cumming Police Department and the Forsyth County Senior Center. The group holds meetings to educate seniors on topics ranging from fire safety to identity theft. It also advises law enforcement on the special needs of seniors in the community.

Chatham County is the only jurisdiction in the state with a prosecutor dedicated to elder abuse. Since her position was created in January 2006, Heap has prosecuted cases ranging from murder to armed robbery, and she's seen her share of financial exploitation cases. In addition to prosecuting the cases, Heap meets with officials from banks, hospitals and law enforcement agencies to educate them about the signs of financial abuse. "If you work in a bank, for instance, and you

notice a sudden change in activity in a senior's account, that should be a red flag," says Heap. "If you see a flurry of withdrawals, or someone you haven't seen before starts coming into the bank with the senior, take notice. We tell law enforcement officers to be sure to interview seniors and their caregivers separately when investigating a crime. The senior may be too frightened to speak

Above all, seniors need to be encouraged to come forward if they have been a victim of fraud or attempted fraud. "Some of the scams we see are so sophisticated and convincing, anyone... can fall prey to them."

*Wallace White
Lifelong Planning Coordinator
Central Savannah River AAA*

out if the caregiver is in the room. We want to make sure people in the community are aware of the signs of financial abuse and are on the lookout for them."

In the metro Atlanta area, Victoria Shanahan works to prevent Medicare and health care fraud. As coordinator of Atlanta SMP, the Medicare fraud education and reporting program funded by the Administration on Aging and a program of the Atlanta Regional Commission Area Agency on Aging, Shanahan oversees about 30 volunteers who do educational seminars throughout the metro area. "Medicare fraud can take the guise of double billing, billing for services that weren't provided, billing using a stolen Medicare number and

providing services and equipment that are not needed," says Shanahan. "This fraud has a big financial impact on Medicare, which, in turn, impacts taxpayers. And if you are given equipment or services you don't need, that puts you at risk for not being able to get them in the future, should you need them then."

Scammers who try to steal seniors' Medicare numbers generally call or may even come to the door. "These callers imply they are from Medicare or Social Security, and ask for your Medicare number. They might also ask for your bank account and related PIN numbers as well as credit card numbers. But Medicare never calls or comes to the door. If Medicare communicates with you, it will be through the mail. We advise seniors not to answer the phone if the number is not one they recognize, or hang up the phone immediately once they realize the caller is asking for personal information."

If you are unsure whether a Medicare offer is legitimate, call the statewide Medicare fraud number at 1-800-669-8387 to check it out. Metro Atlanta residents can also call 404-463-0763. You can also call this number to request a presentation on Medicare fraud.

Tips for Avoiding Scams

Caregivers and family members can help safeguard seniors from fraud. Begin by putting him or her on the national Do Not Call Registry and Opt Out Registry (see sidebar, page 7). Buy your loved one a shredder or make arrangements to have financial documents shredded. Check your loved one's credit reports regularly. "Georgia residents can get two free credit reports per year from each of the three credit agencies," says Franklin. "It's a good idea to get in the habit of calling for a report on your birthday and six months after that. That way you can check to see if anything suspicious is going on."

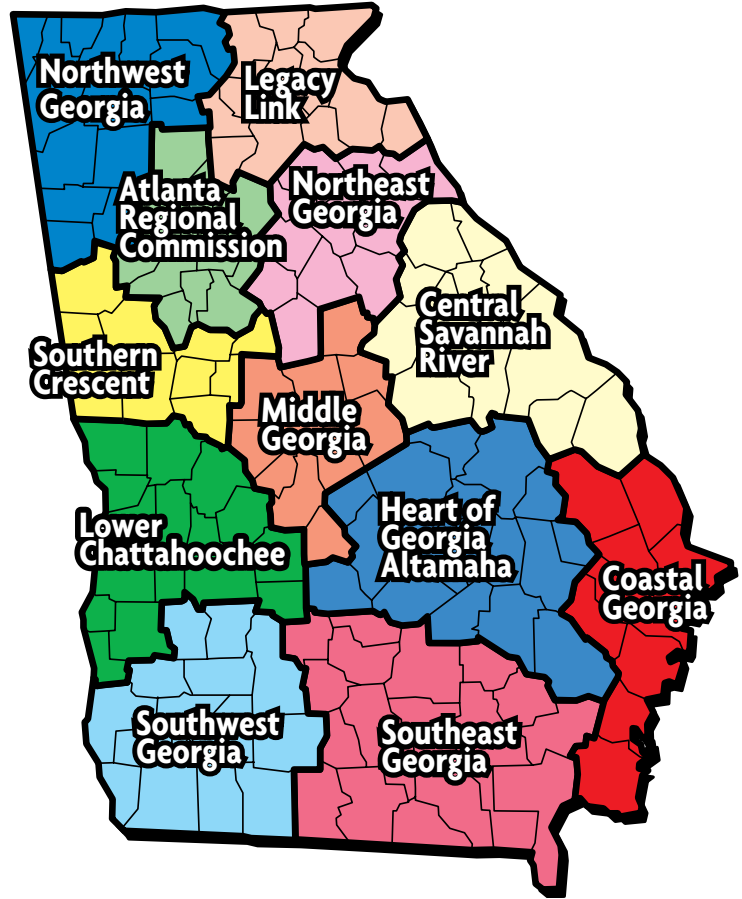
Educate your loved one about the "red flags" of fraud: a promise that you can win money, make money or borrow money easily; a demand that you act immediately or else miss out on this great opportunity; a refusal to send you written information before you buy or donate; an attempt to scare you into buying something; insistence that you wire money or have a courier pick up your payment; and a refusal to stop calling.

Caregivers need to be alert to signs that a senior might have fallen prey to a scam. Seniors may be in trouble if they: receive lots of mail for prizes, sweepstakes, contests and free trips; get frequent calls offering great deals or asking for a charitable contribution; make repeated or large payments to companies in other states or countries; have difficulty buying groceries or paying utility or other bills; or subscribe to more magazines than anyone would normally read.

Above all, seniors need to be encouraged to come forward if they have been a victim of fraud or attempted fraud. "There is no need to feel embarrassed," says CSRA's White. "Some of the scams we see are so sophisticated and convincing, anyone, regardless of education and income, can fall prey to them. But if you come forward right away, you may be able to recoup your losses and officials may be able to catch the scammer." **GG**

A Look at Area Agencies on Aging Around Georgia

In communities across the country, Area Agencies on Aging (AAAs) serve as gateways to local resources, planning efforts and services that help older adults remain independent. On the following pages are the programs and services offered by Georgia's AAAs.



Northwest Georgia

Covers a 15-county area surrounding Rome, Dallas, Dalton, Cartersville

Aging and disabilities groups join forces

As both parents and their adult children with developmental disabilities live longer, there is increasing concern about what will happen to the children if the parents die or can no longer care for them. One mother says, "I pray that I may live one day longer than my child." In order to prepare for the potential care of such adult children, sound financial advice and planning is a necessity. Every parent wants to ensure that a disabled child does not lose important benefits or become a target for scams as a result of receiving an inheritance when parents die.

The Northwest Georgia Area Agency on Aging is the latest region in Georgia to receive a grant for an Aging and Disability Resource Connection (ADRC) program. With both parents and disabled

children having increased needs related to their age and health, it seems reasonable to bring more of the information and access for their programs together in a cohesive plan. With these programs combining resources and working more closely together, the public may find "no wrong door" to access services. According to Karen Nelson, ADRC coordinator, "The goal is to have a single place where



Karen Nelson, ADRC coordinator, will work closely with other agencies to create better access to resources for developmentally disabled adults and senior citizens.

individuals may call and get the information they need on services for the aging and developmentally disabled."

If you are a caregiver of an adult child with developmental disabilities, or you know one, contact the number below for information regarding support services.

For more information, contact the AAA of Northwest Georgia, P.O. Box 1798, Rome, GA 30162-1798; 706-802-5506 or toll-free 1-800-759-2963.

NORTHWEST GEORGIA ENCOMPASSES THESE COUNTIES:
Bartow, Catoosa, Chattooga, Dade, Fannin, Floyd, Gilmer, Gordon, Haralson, Murray, Paulding, Pickens, Polk, Walker, Whitfield

New Georgia Advance Directive for Health Care

Have you ever been in a situation where a doctor kept asking you what kind of care your loved one would want, and your loved one was not able to express their wishes? Would it have been easier if you had known what he or she wanted? What if this were to happen to you?

An Advance Directive for Health Care provides direction to inform your loved ones of your health care desires ahead of time. Making decisions about final health care means a lot to the people who matter most to you. They're the ones who will honor your wishes — or live with the choices they made because you never made them for yourself. Have you thought about talking to your loved ones?

Georgia recently passed a law changing the Living Will and Durable Power of Attorney (POA) for Health Care. These documents are no longer options as an advance directive. As of July 1, 2007, these documents have been replaced by the **Georgia Advance Directive for Health Care**. The Advance Directive for Health Care essentially combines the Living Will and Durable POA for Health Care into one document. This document does not require a lawyer or notary and is easy to complete. It simply requires two



non-related witnesses to verify your signature upon completion. If you completed a Living Will or Durable POA for Health Care

prior to July 2007, these documents are still valid.

However, make sure that the documents still reflect your wishes — as your wishes may have changed.

The Advance Directive for Health Care

allows you to legally express your wishes in writing and/or appoint someone as a health care agent. A health care agent

ensures that your wishes are carried out and can make health care decisions for you if you are unable. Name someone you trust and consider naming a secondary agent in case your primary agent is unavailable. Need another reason to complete an Advance Directive for Health Care? According to the Supreme Court, the state of Georgia can intervene unless you make your wishes known.

The Advance Directive for Health Care is available free of charge from your local Area Agency on Aging. Another resource to help you and

The new Advance Directive combines the Living Will and Durable Power of Attorney for Health Care into one single document.

your loved ones discuss final health care conditions is the *Critical Conditions Planning Guide*, developed by Georgia Health Decisions (www.critical-conditions.org). This planning guide is used throughout Georgia and is available at no cost from your local Area Agency on Aging. The *Critical Conditions Planning Guide* contains the new Advance Directive for Health Care as well as conversation starters to encourage discussions.

Contact the Retirement & Lifelong Planning Division at the Atlanta Regional Commission, Area Agency on Aging, at 404-463-4371 for further information.

ATLANTA REGIONAL COMMISSION ENCOMPASSES THESE COUNTIES: Cherokee, Clayton, Cobb, DeKalb, Douglas, Fayette, Fulton, Gwinnett, Henry, Rockdale



Atlanta Regional Commission, 404-463-3333
www.agewisecconnection.com

If you need caregiving information, contact an AgeWise Connection partner:

Cherokee County Cherokee County Senior Services, 770-345-5312

Clayton County Clayton County Aging Program, 770-603-4050

Cobb County Cobb Senior Services, 770-528-5364

DeKalb County Office of Senior Affairs, 770-322-2950

Douglas County Douglas Senior Services, 770-489-3100

Fayette County Fayette Senior Services, 770-461-0813

Fulton County Fulton County Aging Program, 404-730-6000

Gwinnett County Gwinnett County Senior Services, 678-377-4150

Henry County Henry County Senior Services, 770-288-7001

Rockdale County Rockdale County Senior Services, 770-922-4633

Northeast Georgia

Covers a 12-county area surrounding Athens, Winder, Monroe, Covington, Madison

Caregiver Workshop on April 11: Come join us!

The Northeast Georgia Area Agency on Aging, along with the Athens Regional Medical Center, will be sponsoring a Caregiver Workshop on April 11, 2008. The workshop is part of the local CARE-NET/ADRC Coalition's goal to help provide information to caregivers. The workshop will be helpful for caregivers of older adults, caregivers of developmentally disabled, grandparents raising grandchildren, and any other type of caregiver role.



"Fostering Your Personal Resilience: Coping with the Unique Demands of Care Giving" will be the keynote speech

provided by Robin Rose, a nationally known speaker with expertise in teaching people how to stay calm and effective — especially during high-stress situations.

Workshop sessions will include:

■ "Putting It All Together: How to Coordinate Good Care for Yourself and Others" by Elaine Gunter, private case manager, Aging Resources.

■ "What'd You Say? What'd You Mean?" — a discussion on communicating with care receivers about driving, medicine and other safety concerns.

■ "Sharing Personal Experiences" — a panel of caregivers, including a long-distance caregiver, a caregiver of an older

adult, a caregiver of a person with developmental disabilities and a grandparent raising a grandchild.

■ "Serenity in the Midst of Activity" — learn about Tai Chi.

Come join us on April 11 in Athens. Registration will be at 8:30 a.m., and the workshop will begin at 9:00 a.m. at the Athens Regional Medical Center. The registration fee of \$25 includes continental breakfast and a boxed lunch. Day care or respite will be provided if requested for care recipients. Call the Athens Regional Medical Center Health Promotion office at 706-475-5620 for more information or registration. CEUs will be provided.

For information, contact the Northeast Georgia AAA, 305 Research Drive, Athens, GA 30605; 706-583-2546 or 1-800-474-7540.

NORTHEAST GEORGIA ENCOMPASSES THESE COUNTIES: Barrow, Clarke, Elbert, Greene, Jackson, Jasper, Madison,

Lower Chattahoochee

Covers a 16-county area surrounding Columbus, Americus, Butler, Montezuma, Cuthbert

Emergency preparedness: Are you ready?

It is never too late to be prepared for disasters. The Lower Chattahoochee Area Agency on Aging had the opportunity to share information with seniors regarding planning and preparing today for emergencies. While we are all unique in our abilities and needs, we each can take steps to prepare for emergencies — from nature's weather to potential terrorist attacks. The first step is to evaluate your own needs and make a plan that fits those needs. Much of being prepared is taking commonsense measures but, more importantly, doing something now. Older adults are often those most vulnerable.

Homeland Security, www.ready.gov, makes it easy to start: **Get a Kit, Make a Plan and Be Informed.** Brochures have been distributed to the 12 senior

sites and one adult day care center in the Lower Chattahoochee AAA 16-county region. A presentation was given in addition to providing a basic emergency kit.

Twenty kits were distributed to each center and then given to those attendees most in need. The kits contained hand-cranked flashlights, hand-cranked weather radios, blankets and a first aid kit. We would like to see you, too, "Get Ready Now."

For more information, contact the Lower



Emergency preparedness kits have been distributed.

Chattahoochee AAA at 1-800-615-4379, 1428 Second Avenue, Columbus, GA 31901.

LOWER CHATTAHOOCHEE ENCOMPASSES THESE COUNTIES: Chattahoochee, Clay, Crisp, Dooly, Harris, Macon, Marion, Muscogee, Quitman, Randolph, Schley, Stewart, Sumter, Talbot, Taylor, Webster

Heart of Georgia Altamaha

Covers a 17-county area surrounding Baxley, Dublin, Vidalia, Jesup, Swainsboro

Confronting the elder care challenge

The decreased productivity of employees who care for elderly family members costs U.S. businesses \$33 billion per year. In order for companies to thrive in the future, they will need to adapt to this reality by implementing or strengthening Human Resource policies/practices that improve the bottom line and the lives of employee caregivers. Statistics show:

- 15–25% of the workforce cares for older/disabled loved ones.
- By 2010, the percentage will double.
- Family caregivers struggle to balance work and care obligations.
- The average caregiver costs employers \$2,110 per year.
- Working caregivers make informal adjustments: arriving late or leaving early,

making incoming/outgoing telephone calls, writing emails to arrange/monitor care and taking unexpected leave.

■ Working caregivers make formal adjustments: 9% caregivers leave the workplace; 3% retire early; 6% leave work entirely; 10% reduce hours to part-time.

Elder care began as a support network of resources and referrals, but now includes a variety of programs that give timely information and training to caregivers. Offering elder care programs can be relatively inexpensive, such as:

- ✓ Leave-sharing programs;
- ✓ Distributing information about community services through intranet and newsletters;



Employee caregivers attend a support group.

✓ Moderate interventions: caregiver fairs and “Lunch and Learn” sessions.

For more information, contact Heart of Georgia Altamaha RDC, 331 W. Parker St., Baxley, GA 31513; 912-367-3648 or toll-free 1-888-367-9913.

HEART OF GEORGIA ENCOMPASSES THESE COUNTIES:

Appling, Bleckley, Candler, Dodge, Emanuel, Evans, Jeff Davis, Johnson, Laurens, Montgomery, Tattnall, Telfair,

Southeast Georgia

Covers an 18-county area surrounding Waycross, Valdosta, Tifton, Douglas, Folkston

Assistance with prescription programs

The Partnership for Prescription Assistance bus tour made a stop at the Bacon County Public Library on November 28, 2007. GeorgiaCares representatives Dodi Griffin and Linda Gail were on hand to welcome the tour to the Southeast Georgia Area Agency on Aging region. Trained specialists were also there to answer questions and help recipients apply for prescription benefits. Approximately 20 seniors in Alma showed up to participate in the bus tour.

The Partnership for Prescription Assistance (PPA) was launched in April 2005. Since then, over four million Americans with no insurance or who could not afford medicine have found



Dodi Griffin and Linda Gail, GeorgiaCares staff.

programs to assist with their prescription costs. The PPA program brings together America’s pharmaceutical companies and others in the medical industry to help qualifying patients who lack the appropriate prescription coverage get the medicines they need through various public and

private programs. Approximately 2,500 brand-name and generic medicines are offered, and many qualifying patients receive their medicines for free or at a reduced cost. Through the PPA program, patients are directed to select from more than 475 patient-assistance programs and learn how to contact government programs for which they

may qualify.

For more information on this program, call 1-800-435-9042 or GeorgiaCares at 1-800-669-8387.

SOUTHEAST GEORGIA ENCOMPASSES THESE COUNTIES:

Atkinson, Bacon, Ben Hill, Berrien, Brantley, Brooks, Charlton, Clinch, Coffee, Cook, Echols, Irwin, Lanier,

Legacy Link

Covers a 13-county area surrounding Gainesville, Cumming, Clarkesville, Toccoa, Hiawassee

Ahhhh, Spring!

You smell the richness of loamy soil as you set tender, green young plants in the carefully prepared garden plot. The generous mixture of Georgia clay, nature's helper, compost, manure and fertilizer provides the perfect medium. A vision of steaming beans, squash, eggplant, corn and tomatoes prances in your head. Wow! With a groan you slowly rise (it was easier getting down than up) and limp over to get a few gulps of cold water. You admire your handiwork. It doesn't get any better than this.

Inevitably, the time comes when too much diggin' and stoopin' gets the best of us. No more getting on our knees — you know, in the dirt. There is a way, however, that you can still enjoy most of what you have done before. Think raised beds and

containers. Beds can be raised off the ground. Rectangular boxes can be set on sawhorses. The height can be determined by the gardener's needs.

If you want to learn more about how to adapt your gardening for your changing needs, you can contact the University of Georgia Cooperative Extension Service, which has an office in each of the 13 Legacy Link counties. The agents, well trained and helpful, will work with you. Also, you can access a local Master Gardener group, which will give you hands-on help. For assistance in contacting Cooperative Extension, call Legacy Link at the number below.

For information, contact Legacy Link, P.O. Box 2534, Gainesville, GA 30503-2534;



Master Gardeners Bonita and Stan Morrison.

770-538-2650 or toll-free 1-800-845-LINK.

LEGACY LINK ENCOMPASSES THESE COUNTIES: Banks, Dawson, Forsyth, Franklin, Habersham, Hall, Hart, Lumpkin, Rabun, Stephens, Towns, Union, White

Southern Crescent

Covers a 10-county area surrounding Franklin, Newnan, LaGrange, Griffin, Carrollton

Southern Crescent CARE-NET honors outstanding caregivers

The Southern Crescent CARE-NET Awards were hosted by Georgian Place Senior Living Center in Newnan on November 12, 2007. Caregiver nominees and winners for the Southern Crescent region were honored for their outstanding devotion to caregiving. Breakfast during the recognition ceremony was

provided by Georgian Place. A bronze medallion from the Rosalynn Carter Institute for Caregiving was presented to



(From left to right): Former First Lady Rosalynn Carter, 2007 State Award winner Dollie Cleveland and former U.S. President Jimmy Carter.

all regional winners. The Family Regional Caregiver award went to Jimmie Lee Geter. The Volunteer Caregiver Regional Award went to Ellie Farmington. The Para-Professional Regional Award went to Dollie Cleveland.

The 20th Annual Caregiver Awards Gala was held on

October 25, 2007, in Americus. Dollie Cleveland from the Southern Crescent region received the 2007 Georgia Para-

Professional Caregiver of the Year Award. She is employed by At Home Services, and was recognized for going above and beyond the call of duty in demonstrating care, compassion and resourcefulness in her caregiving duties — always with an upbeat attitude. Cleveland had been nominated by Martha Dennis of Reflections in Griffin. At the Awards Gala, Cleveland was presented with a gilded rose and \$1,000 from former First Lady Rosalynn Carter.

For additional information, contact the Southern Crescent AAA, P.O. Box 1600, Franklin, GA 30217-1600; 706-675-6721, 770-854-6026 or toll-free 1-866-854-5652.

SOUTHERN CRESCENT ENCOMPASSES THESE COUNTIES: Butts, Carroll, Coweta, Heard, Lamar, Meriwether, Pike, Spalding, Troup, Upson

Middle Georgia

Covers an 11-county area surrounding Macon, Warner Robins, Milledgeville

Loving needles show lots of talent

Barbara Smith had five surgeries two years ago and, per her doctor's orders, suddenly found herself unable to lift anything heavier than a remote control. She lives in Byron with her husband, Lowell, and is a caregiver for her disabled brother, Gene. For Barbara, having been a very active person before surgery, the thought of sitting around doing nothing was not an option. So, she decided that she would put her crocheting talents to good use by crocheting baby clothes. After days of crocheting, Barbara had completed approximately 70 baby outfits. She donated the outfits to the Children's Miracle Network to go to the Phoebe Putney Hospital in Albany. She has kept busy making more baby outfits and plans to also donate to the



Barbara Smith displays the baby clothes and lapghans that she crocheted.

Houston Medical Center nursery in Warner Robins.

Barbara also crochets what she calls "lapghans," a small afghan that covers a person's lower half while sitting in a wheelchair. Her plans are to distribute these blankets to a local nursing home for residents who need to keep warm this winter. Barbara, who uses regular yarn for the lapghans and softer baby yarn for the baby clothes, is always looking for good buys in yarn. When asked if she would take yarn donations, she said, "I wouldn't turn them down."

For information about services provided by the Middle Georgia AAA, contact the Middle Georgia RDC/AAA, 175-C Emery Highway, Macon, GA 31217, or call 478-751-6466 or toll-free at 1-888-548-1456.

MIDDLE GEORGIA ENCOMPASSES THESE COUNTIES: Baldwin, Bibb, Crawford, Houston, Jones, Monroe, Peach, Pulaski, Putnam, Twiggs, Wilkinson

Central Savannah River

Covers a 14-county area surrounding Augusta, Thomson, Martinez/Evans, Waynesboro, Sandersville

Caregivers: How full is your plate?

Caregivers sometimes feel that they don't contribute much; they are just helping a loved one. To dispel this way of thinking and demonstrate just how valuable caregivers are, the Central Savannah River Area Agency on Aging (CSRAAAA) is promoting the use of a unique caregiver activity that focuses on "full plate" symbolism. Caregivers are provided a plate and Post-it notes and told to put a note on the plate for each caregiving task that they perform during the day. To help the caregivers recall the many tasks they perform, a moderator reads off a list of typical activities of daily living — for example: getting someone up, cooking breakfast, feeding, bathing and dressing. By the end of the list, everyone is amazed at how quickly their plates have

filled up! The moderator then asks the caregivers how much time from each day was reserved for their own needs. With plates already full, it is easy for caregivers to see why they have so little time for themselves.

Caregivers perform a valuable service, and that is why the CSRA CARE-NET and the Central Savannah River Area Agency

on Aging honor caregivers with an annual awards lunch each November. In 2007, Representative Quincy Murphy, District 120, presented the awards along with a medallion from the Rosalynn Carter Institute for Caregiving.

If you're a caregiver, try this activity and see how much caregiving you provide. For more information on caregiver support, contact CSRAAAA at the number below.

For more information, contact the Area Agency on Aging at 706-210-2000, 1-888-922-4464 or www.areaagencyonaging.com.

CENTRAL SAVANNAH RIVER ENCOMPASSES THESE COUNTIES: Burke, Columbia, Glascock, Hancock, Jefferson, Jenkins, Lincoln, McDuffie, Richmond, Georgia Generations



Representative Quincy Murphy presents the Volunteer Caregiver Award to Pat Niemann.

Southwest Georgia

Covers a 14-county area surrounding Albany, Bainbridge, Moultrie, Thomasville

Kinship Care program brings relief to grandparents raising grandchildren

The SOWEGA Council on Aging's Kinship Care program expanded in 2007 with the addition of a part-time staff person in Bainbridge and extra support group meetings in Mitchell County. With this expansion in the Kinship Care program, support services can be provided to many of the grand-families in the rural counties of southwest Georgia who are unable to travel far from home.

The SOWEGA Kinship Care program has collaborated with churches, civic organizations and individuals to help grandparents raising grandchildren with the many different issues that arise daily. Kinship Care has acquired food, school supplies, uniforms and tutoring for



Gertrude Porter and her great-granddaughter, Lakaiyah Downs, attend one of the Kinship Care programs for grandparents raising grandchildren held at the Cutliff Grove Missionary Baptist Church.

the children in the Kinship Care program. In the summer, when the children are out of school for break, it is a critical time for families where the grandparents are working and the children need supervision. To provide needed support, a

partnership with the Cutliff Grove Missionary Baptist Church provides summer camps for the children. This allows the grandparents to continue their work with the confidence that the children are being well cared for during the day. The Kinship Care program also works to build the grandchildren's self-esteem through events ranging from talent shows to parties and just good old-fashioned hugs and kisses.

For more information on the Kinship Care program, call SOWEGA at the number below. There is help for those who are raising grandchildren, so call today!

For further information, contact the Southwest Georgia Area Agency on Aging at 1105 Palmyra Road, Albany, GA 31701-2508; 229-432-1124 or toll-free 1-800-282-6612.

SOUTHWEST GEORGIA ENCOMPASSES THESE COUNTIES:

Baker, Calhoun, Colquitt, Decatur, Dougherty, Early, Grady, Lee, Miller, Mitchell, Seminole, Terrell, Thomas, Worth

Coastal Georgia

Covers a 9-county area surrounding Brunswick and Savannah

Coastal GeorgiaCares collaborates with Florida SHINE to help Medicare beneficiaries

The Coastal GeorgiaCares program staff was recently invited by Northeast Florida SHINE (Serving Health Insurance Needs of Elders) to participate in a televised outreach event designed to inform Medicare beneficiaries about their benefits. A phone bank hotline was set up at WJXT Channel 4 in Jacksonville, during which counselors from Coastal Georgia and Florida answered questions during the local evening news. The phone bank received nearly 100 calls in two hours. During the broadcast, the station featured toll-free numbers for both SHINE and GeorgiaCares programs.

Although the majority of calls were received from Florida, volunteers responded to calls from Camden, Glynn,



The Northeast Florida SHINE phone bank.

Ware, Lowndes and Brantley counties in Southeast Georgia. This was a first for the Coastal GeorgiaCares program, and an exciting opportunity to provide outreach

to thousands in a short period of time.

The SHINE program is Florida's version of GeorgiaCares. Both programs are also known as the SHIP (State Health Insurance Assistance Program). Federally funded SHIPs provide seniors and caregivers with information and unbiased health insurance counseling through a network of trained volunteer counselors in every state. Assistance is provided regarding Medicare, Medicaid, prescription help, long-term care insurance and a variety of other health care issues.

For further information, contact the Coastal Georgia Area Agency on Aging at 1-800-580-6860.

COASTAL GEORGIA ENCOMPASSES THESE COUNTIES:

Bryan, Bulloch, Camden, Chatham, Effingham, Glynn, Liberty, Long, McIntosh

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GeorgiaCares

GeorgiaCares is a private public partnership that assists Medicare beneficiaries with health insurance questions and Medicare problems. GeorgiaCares also seeks to enroll all eligible Medicare beneficiaries in all low-cost prescription assistance programs. For assistance please call 1-800-669-8387.



Georgia Council on Aging

The Georgia Council on Aging advocates on behalf of older Georgians and their families. For more information, please visit the Web site at www.gcoa.org



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