

### Blacksburg News

May 2008, Volume 25, Issue 5

## Virginia AARP Successes in the Gen'l Assembly!

Virginia AARP had several successes in legislation it supported in the recent session of the General Assembly. These include meaningful reform to the payday lending industry. Under the legislation, if a borrower has five loans within six months, the borrower has to wait 45–90 days to get another loan; repayment terms are extended from two weeks to four; a 36 percent cap is placed on payday loans; and borrowers can only have one payday loan at one time.

While these are significant steps, AARP Virginia and other members of the Virginia Partnership for Responsible Lending believe that the legislation should have reduced significantly the fees payday lenders are allowed to charge.

Also passed was legislation that au-See Successes, page 5

## General Assembly Report Topic for May

Senator John Edwards and Delegate Jim Shuler will report on the results of the 2008 session of the Virginia General Assembly. Both Edwards and Shuler represent Blacksburg.

Senator Ralph Smith and Delegate Dave Nutter, who represent parts of Montgomery County, were invited but were unable to attend. Questions will be taken from the audience.

The Table Top Talk & Display for May 20 will be Vern Simpson representing the Blacksburg Food Pantry. He will have handouts & a display about the local effort to feed the hungry in Blacksburg. He has asked all who attend the meeting to bring at least one can of beans and/ or soup. A larger contribution of several cans of soup or beans would be welcomed.

Tuesday May 20, II a.m. B'burg Community Center

### A Few Wants from Jo Ann

I WANT to thank all those who diligently built benches at Warm Hearth on our day of service.

I WANT to see you all at the May 20th meeting at 11:30 a.m. for a brown bag lunch and to hear information from our legislators in Richmond. Be sure to bring a can of soup or beans to donate to the Blacksburg Food Pantry.

And I WANT to ask you to dig out those crazy things for our White Elephant Sale at the June 17 potluck picnic at Nellie's Cave park. See you at the meetings.

#### Benches at Warm Hearth

In a cooperative effort AARP has cooperated with VT Engage and Warm Hearth to build a row of 14 beautiful benches. When we went to the Warm Hearth Office with a plan for benches, Robbie Hickerson, Director of Housing, said they were about to order 15 benches to be built

for the residents of our retirement village. I had already walked off the area with students from VT Engage (a Virginia Tech university organization) who wanted to build benches or bridges to help here in our retirement center. We meandered through the woods and property, imagining where a tired senior would like to sit or cross a stream. We came up with a plan for benches. When I went to Robbie with our idea, Warm Hearth offered to buy the benches. So the students and I jumped on the idea.

The benches arrived in boxes of arms, slats, and



The Benches Building Crew at Warm Hearth

See I WANT, page 2

## 2008 Blacksburg AARP Chapter Board

#### Officers

President: Jo Ann Underwood joa@warmhearthva.org 1st Vice President: Angela Little anglittle@naxs.net 2nd Vice President: Nancy Eiss nsjeiss@verizon.net

Secretary: Virgil Cook vcook@vt.edu
Treasurer: Brian Allen mballen@prodigy.net

#### **Board of Directors**

Class of 2008:

Curt Finch crfinch@vt.edu Margaret Kates connie@vt.edu Jim Wightman wightman@vt.edu

Class of 2009:

Dan Fleming dbflemin@vt.edu Nancy Eiss neiss@vt.edu Jo Ann Underwood joa@vt.edu

Class of 2010:

Harriett Cooper chayabrona@verizon.net Ken Dawson kedawson@verizon.net Joe Fontenot cajunjoe@vt.edu

#### **Committee Chairs and Appointees:**

AARP of Virginia Liaison: Ben Crawford ben.crawford@vt.edu
Associate Treasurer: June Schmidt schmidtj@vt.edu
Caring: Harriett Cooper chayabrona@verizon.net
Chapter Awards: Joe Fontenot cajunjoe@vt.edu
Community Service:

AARP Driver Safety Course: Curt Finch crfinch@vt.edu
AARP Tax Aide: Frank Lau franklau1@verizon.net
Chaplain: Ken Dawson kedawson@verizon.net
Financial Planning: Dale Oliver jdoliver@vt.edu
Health Care: Harriet Damant hdamant@verizon.net

Jo Ann Underwood joa@vt.edu History: Doris Abraham dsta118e@verizon.net

Hospitality: Barbara Blanton

Legislative: Dan Fleming dbflemin@vt.edu

Membership: Jim Gaines gaines@vt.edu

Angela Little anglittle@naxs.net

Jim Wightman wightman@vt.edu

Newsletter Editor: Mary Holliman mchollim@vt.edu

Nominating: Class of 2008

Program: Carl McDaniels cmcd@vt.edu

Public Relations: Norman and Nancy Eiss nsjeiss@verizon.net

Telephone:

Harriett Cooper chayabrona@verizon.net |
Margaret Kates connie@vt.edu
Rhoda Lau mommakit4@msn.com>
Virginia Tech Retirees Association Liaison:

Margaret Kates connie@vt.edu

Ways And Means:

Webmaster: Connie Anderson connie@vt.edu

Chapter meetings are the *third* Tuesday of each month at the Blacksburg Community Center, Patrick Henry Drive, at 11:30 a.m. Bring a bag lunch; the club provides napkins, coffee, and tea; the program starts at noon.

Board meetings are the *first* Tuesday of each monthat the Blacksburg Community Center, Patrick Henry Drive, at 9:30 a.m.

AARP Blacksburg Chapter #2613 P.O. Box 10082, Blacksburg, VA 24062 Web: http://civic.bev.net/aarp/

I Want . . ., from page I

bags of screws. With the help of some loyal AARP members, a couple of folks from Warm Hearth, and the students from Virginia Tech, we did it. WE put together fourteen benches.

Participants all came to Warm Hearth for a picnic and a bench-building day. We had some good conversations, and meanwhile the job got done. All Warm Hearth is very happy. AARP sent the students Certificates of Thanks and a note. We hope to keep in touch when they return next year.

Each year AARP Chapters choose a day of service and work for the community. We enjoyed our time together on the project for Warm Hearth, the retirement Village for all income groups outside our town of Blacksburg, Virginia. VT Engage is a movement started after the tragedy at Virginia Tech. It is an effort to get townsfolk and students together. This day accomplished that as well. And we had a good time!!

- Jo Ann

#### Shred-a-thon

The TRIAD/S.A.L.T. Council of Christiansburg/ Montgomery County will be sponsoring a free Shreda-thon on Saturday, May 17 from 9:00 a.m.—1:00p.m. in the Wal-Mart parking lot. This is a great way to prevent identity theft and clean out your clutter! For more information contact Sgt. Kevin Tucker with the Christiansburg Police Department at 382-3131.

— Angela Little

My name is Dwayne Linkous and I own an accounting business in Christiansburg. I have been looking to hire a retired person to work 5–10 hours a week during the summer months doing bookkeeping and maybe 20–25 in the winter during tax season. I will be flexible with the schedule if I can find the right person with some experience in this field. A friend recommended I contact AARP to reach people who might be interested in this opportunity. Thank you — Dwayne Linkous, 540-382-0136.

### Nursing Home Costs Edge Up!

A 2007 survey by the MetLife Mature Market Institute of 88 United States markets found nursing-home costs creeping higher while assisted living costs have stayed basically the same since 2006. The fastest rate of population growth of those in nursing homes occurred for those over age 85; 72% of nursing home residents are women. Fifty-six percent of current nursing home residents have been there for at least one year.

The highest nursing-home costs for a private room were found in Alaska and the lowest in Baton Rouge, Louisiana. The national average cost for a private room in a nursing home for 2007 rose to \$213 per day or \$77,745 a year. For a semi-private room, the rate was \$189 a day or \$68,985 a year. Assisted living costs were much lower, at \$35,628 a year, but if a client required dementia or Alzheimer's care,

the costs rose to \$51,240 a year.

The Virginia markets surveyed included Alexandria, where the average daily cost for a private nursing home room was \$260 a day, and Richmond, where the cost was \$185 a day. These figures compare with the national average per day of \$213.

Since most older people have either limited or no long-term care insurance, the prospect of paying some \$70,000 a year for nursing-home care is a serious one for those of moderate income. If you are very poor, you may qualify for Medicaid, or if you are very rich you may not be harmed. It is the large number of seniors in the middleincome brackets who have to worry the most. That is why it is vital that the state of Virginia come up with creative, new approaches to address this growing problem, as is advocated by Virginia AARP. - Dan Fleming



A well-earned rest and feast greeted these AARP workers and Virginia Tech students after they put together I4 benches and placed them along the trails at Warm Hearth. Seated, from left: Harriet Damant and Jo Ann Underwood. Dan and Bev Fleming are the couple in the center. The three students on their right are Jacob Zvonar, Josh Sarver, and Catherine Rivest. Standing on the left are Jim Gaines and John Hillison. Photo by Jim Wightman.

#### **Volunteer Opportunities**

Volunteers are needed to assist the Montgomery County Cooperative Extension Office with Reality Day, a budgeting exercise for all tenth graders, at Christiansburg High School on May 23 from 7:30 a.m. to 2:30 p.m. and students at Blacksburg Middle School on May 30. Volunteers are asked to work a two hour shift. To help with this fun activity, call Michelle Adcock at 382-5790.

CHIP of NRV is currently developing a volunteer transportation service to augment existing public transportation services. This service will enable families with young children to access necessary health care and other vital services. CHIP is committed to improving the quality of life for low-income pregnant women and families with children up to age seven. If you have a valid driver's license, liability insurance, a caring heart, and a desire to help, please call Sue Farrar, at 633-5133, ext. 19.

The Women's Resource Center has a variety of opportunities for volunteers which includes: Clerical support, Cooks, Maintenance, Crafts, Music/Art therapists, Resume/Job skill trainers, and Hygiene/self-care trainers. Please contact Mary Forti to obtain information on these opportunities at 639-1123.

Claytor Lake State Park has implemented a new "Park Host" program to help run the park and manage their natural resources. Volunteers are asked to complete an application by contacting Paul Caruso, Assistant Park Manager, at 643-2500. The job entails a 4-hour shift from 10-2 or 2-6 by assisting park staff at the Gift Shop or at the Snack Bars, and in high activity areas.

— Angela Little

# Older Americans Month focuses on Supportive Communities

May is "Older Americans" month, and the 2008 theme is "Working Together for Strong, Healthy, and Supportive Communities". Notice the theme states supportive communities; not retirement communities. The 2008 Older Americans month theme recognizes that most Americans want to remain comfortably at home in multigenerational communities as we grow older.

Rapid growth in the senior population makes it imperative that communities in Virginia work together to make this happen. By 2030, Virginia will have more seniors as a percentage of the population than Florida has today. One in four Virginians will be age 60 or above, with the greatest growth rate among those age 80 or greater. The growth presents challenges for most communities .However, communities that are proactively planning and working will be better prepared to ensure their community is "livable" for all ages.

The things that improve the quality of life and allow seniors to remain at home in their communities are also things that improve the quality of life for all age groups. These include housing and transportation options, access to preventative healthcare and to services and community supports, safe neighborhoods, and volunteer and civic engagement opportunities.

While federal and state government is starting to look at ways to better address the needs of a rapidly aging population, it is the planning at the local level that will have the most impact in creating a "livable" community for all ages. Communities across the United States and in the state of Virginia are developing strategies. They are bringing together local partnerships to address policy, program, and systems change.

Individuals are also starting to look at creative ways to help seniors stay at home and "age in place". They are finding ways to reinvent their neighborhoods to help create supportive communities for all ages. Neighborhood-based service organizations have been created to meet the unique needs of the community. Many different models have been created. A conference entitled "Reinventing Your Neighborhood: Creating Supportive Communities for All Ages" was held in Fairfax, Virginia. Several different models of neighborhood-based programs were presented.

The models differed in how they were staffed and funded and in the kind and amount of services they offer. Some of the neighborhood--based service organizations have paid staff; others use only volunteers. Some charge a membership fee. One model uses a system that allows volunteers to "bank" their service hours for help they may need in the future. Another model has a boutique where donated items are sold to support the organization. Models range from those that provide a full array of services — such as chores, home care, transportation, grocery shopping, preferred service provider list, health and wellness ac-

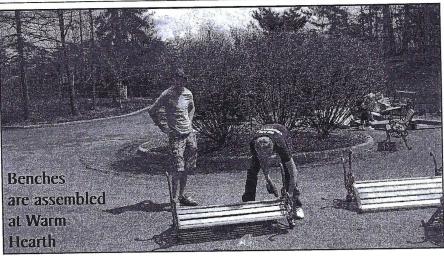
tivities, and small group social events — to those that offer fewer combinations of services.

While it is difficult to describe neighborhood-based service organizations because no two are alike, the models are consistent in that they all are organized by community members to serve the specific needs and desires of their community. A few web links that may be helpful to better understand the models are: www.beaconhillvillage.org, www.beaconhillvillage.org, www.stayingputnc.org, www.stayingputnc.org, and www.partnersincare.org.

It will take creative and cooperative effort from individuals, communities, and governments to make our communities great places to grow up and to grow old!

For information on services, programs, and presentations that are geared to serve older adults and caregivers, call the New River Valley Agency on Aging at 540-980-7720 or 1-866-260-4417. Information and Assistance Specialists are available to answer questions and to help access needed information or services.

— Tina King, Executive Director New River Valley Agency on Aging



## Virginia Seniors Face Home Care Difficulties!

A recent series by Beth Macy in *The Roanoke Times*, "Age Of Uncertainty", presented a bleak forecast for many Virginia seniors facing the prospects of entering a nursing home, because Virginia ranks 47th in the nation in Medicaid funding of home care. Some states have begun shifting funding toward home care and away from nursing homes, knowing that people prefer to live at home for as long as they can and that it is cheaper to do so.

Hobart Harvey, vice president of the Virginia Health Care Association, a nursing home trade group, predicts—in light of the coming wave of boomer retirees—that the current Medicaid model "just isn't going to work, what you're looking at is a train wreck." Adding to the problem is the growing shortage of qualified home-care workers. Reimbursement rates for home-

(The points above are excerpts from the Beth Macy article in the April 20 *Roanoke Times*, "Virginia ranks low in funding of home care." Check the Blacksburg AARP website to read more about this topic.)

care services in Virginia lag far behind the rest of the nation, and each year are falling even further back.

There are some encouraging projects underway. The Program for All-Inclusive Care of the Elderly, or PACE, is now being tried in six localities in the state. It is designed to provide a variety of services to low-income seniors to allow them to remain living at home.

As is so often the case, lack of funding is a problem. Rosalie Kane, a health policy professor at the University of Minnesota states, "In Virginia, more money has to be coughed up" for home-care Medicaid reimbursement.... "That's the only way to fix it." Kane added, "You're lucky to find two people in any state legislature who understand long-term care," adding "Most politicians get most of their information from the nursing-home lobby."

Virginia may rank number one in the nation for business, but it is not very good place for many middle and low-income seniors facing the plight of entering a nursing home. Legislators attending the May 20 meeting will be asked to comment on this dismal situation.

— Dan Fleming

### Driver Safety Course —

from page 8

This classroom refresher course assists drivers in refining current driver skills and developing defensive driving techniques. The course does not include any examinations. Graduates may be eligible to receive state-mandated multiyear discounts to their auto insurance premiums. Enrollees must attend sessions on both days to receive completion certificates.

— Curt Finch

# Why Join Blacksburg AARP? TO: Work Together

By joining and *Working Together*, we make more effective use of our time, talent, experience, and expertise to help make the New River Valley a better place to live and work.

### Blue Ridge PBS to Offer "Conversations about Caring"

People in Southwest Virginia are living longer and living sicker, and they are doing it at home. To help the elderly, their caregivers, and communities prepare for the demands of this aging population, Blue Ridge PBS is developing "Conversations about Caring." This new, multimedia public service project is a two-year, multimedia, region-wide outreach initiative that will increase public understanding about select aging issues and awareness of local resources available to the elderly and their caregivers. "Conversations about Caring" will be a transformative project for Blue Ridge PBS helping to re-establish the station as a public leader that is willing and able

to tackle pressing community issues. Through this initiative, we will strengthen local communities and demonstrate that Blue Ridge PBS is regional resource with an understanding of people, their lives, where they live, their aspirations and concerns.

"Conversations about Caring" will begin, in Year One, with four livebroadcast, town hall-style events in communities located across the Blue Ridge PBS service area. Each town hall event will feature a different aging topic. Potential first year topics include:

- elder mistreatment/abuse (including self neglect and financial abuse);
- preventing some of the effects of aging (as opposed to costly mitigation);

- care for family caregivers; and
- memory changes and dementia.

Prior to each event, we will produce an introductory, topic-specific report. These reports will be played/broadcast at the start of each event to set up the discussion. We will also convene a panel of guest experts speaking for each event, where people in attendance and broadcast audiences can ask questions.

Promotional activities prior to the event will encourage audience engagement through a variety of avenues. People can participate in person, as a live caller, by mailing questions/comments, through a web forum specially designed for the initiative, or by having their input prerecorded.

Jo Ann Underwood, President AARP Chapter #2613 P.O. Box 10082 Blacksburg, VA 24062 Nonprofit Organization U.S. Postage Paid Blacksburg, VA Permit No. 32

Norman & Nancy Eiss LifeTime 1409 Hillcrest Drive Blacksburg, VA 24060

AARP Driver Safety Course on May 22 and 23

Everyone age 50 and over really needs to take the AARP Driver Safety Course so we are fortunate that it will be available in Blacksburg this month. The 8-hour course is being offered at Blacksburg United Methodist Church from 1:00 to 5:00 p.m. on Thursday and Friday, May 22 and 23. Enrollment is \$10.00, payable by cash or check to "AARP" at the start of class. To pre-register, call Marcella Hopkins (951-4478) or the church office (552-5424, ext 1 then 3) to pre-register for the course.

See Driver Safety course, page 7

## New Member, or 2008 Membership Renewal, Application

Membership in the Blacksburg AARP Chapter requires membership in National AARP. Contact Jim Wightman at 552-2007 or jpdad@bev.net if you need a national AARP application.

Date	
Name	Spouse
Address: City	State Zip
Pho	oneemail
Membership	<ul> <li>New member of Blacksburg AARP chapter</li> <li>Renewal of membership in Blacksburg AARP chapter</li> <li>Single membership dues \$10 for 2008</li> <li>Joint couple dues \$15 for 2008</li> <li>Lifetime membership \$100 per couple</li> </ul>
Recruited by (	if appropriate)

Complete, attach check made out to Blacksburg AARP, and mail to AARP Chapter #2613, P.O. Box 10082, Blacksburg, VA 24062. If you are already a member of the Blacksburg Chapter, please pass this form on to a friend who may be interested in membership.