



senior viewpoint

gwinnettcounty senior services



"There's No Place Like Home"

June 2009

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Senior Center Locations

Buford

2755 Sawnee Avenue
Buford, GA 30518
(770) 614-2527

Lawrenceville

Rhodes-Jordan Park
225 Benson Street
Lawrenceville, GA 30045
(770) 822-5180

Norcross

5030 Georgia Belle Court
Norcross, GA 30093
(770) 638-5683

Scam Alert – Reverse Mortgages May Leave Back Door Open



Reverse Mortgages are the Federal Housing Administration (FHA)'s newest innovation for older home owners. Although the program has been around for many years, it is only recently that revisions to the program have made it possible for lenders nationwide to begin offering the Reverse Mortgage. Unfortunately, this development has also opened new doors for an alarming number of scam artists who have unsuspecting seniors in their sights.

In today's economy many seniors are becoming increasingly worried about the stability of their retirement income. For these seniors, the reverse mortgage can be quite an attractive option. However, seniors considering the reverse mortgage need be wary of unsolicited mailings or phone calls concerning the program. Some unsolicited advertisements promise instant cash in return for personal information, but don't be fooled, your personal information may be sold to other advertising agencies or even used to steal your identity. Other scam artists are posing as counseling agencies who charge outrageous fees (6 - 10% of the total loan) for consumer information which can be obtained for free from the Department of Housing and Urban Development (HUD).

It is important to note that some seniors may actually benefit from this program, but seniors should know that this option isn't for everyone. That is why the Federal Trade Commission for the Consumer wants you to be an informed consumer, and they have provided a help line you can call toll free at 1-(877) 382-4357. An FTC representative

will answer your questions or guide you to someone who will. You can also access the FTC online at www.ftc.gov/credit, and then click on the tab titled "Mortgages and Your Home."

Be informed, be safe and protect what you've worked so hard to achieve. Desperation breeds desperate measures and that is what scam artists rely on.

<http://www.mortgagealmanac.com/articles/97-consalrevmtgescams.htmlhtm>

What Is A Reverse Mortgage?

A reverse mortgage (or 'lifetime mortgage') is a special type of loan available to homeowners 62+ that borrows against the value of their home (equity). Unlike a second mortgage, no repayments are required while a borrower lives in the home. Lenders recover their loans plus interest from the sale of the home when owners die or move out.

June Highlights

June 14 – Flag Day
June 15 – Father's Day
June 21 – Summer begins

Birthstone – Pearl
Flower – Rose





Important Info

LifeLine Screening – 10 Minutes Could Save Your Life

LifeLine Screening will be offering preventative ultrasound screenings at various locations around Gwinnett County in the upcoming months. This service offers five different non-invasive and completely painless tests designed to detect abnormal conditions in the heart that could possibly lead to heart attack or stroke, if not attended to. Results are sent directly to you after being reviewed by a Cardio Vascular Surgeon. The next screening in Gwinnett County will be:

Tuesday, June 30, 2009

Zoar United Methodist Church
Snellville, GA 30039

Screenings are recommended yearly for ages 40+ and pre-registration is a must. Space is limited! For pricing and additional information, please call 1-(800) 462-3702.



Program Income



Congregate	\$1241.40
Home Delivered Meals	\$ 191.00
In-Home Services	\$ 140.00
Transportation	\$2066.02

The mission of Gwinnett County Senior Services is to provide our citizens with a range of collaborative services structured to enhance the quality of their lives, maintain their independence, and prevent premature institutionalization.



Profile

Mrs. Inez Wright – Gone, But Not Forgotten



Mrs. Inez Wright

Mrs. Inez Wright has left this life as we know it to one of joy, peace, and happiness. She was 85. I remember when I first met Mrs. Inez. It was my first day at the Lawrenceville Senior Center when she introduced herself. We connected immediately. Her warm spirit and ‘can do’ attitude was infectious. She was always willing to lend a helping hand and our staff always appreciated her.

Often, she could be found wrapping silverware to be used by clients during the lunch hour, or assisting our kitchen staff with other various duties. On bingo days she would hunt me down and ask where the bingo prizes were, “it’s time to play bingo”, she would say, in a matter-of-fact tone. Mrs. Inez wanted everything to be in place and for everyone to be comfortable. She was an amazing lady, and there are not enough words to describe her.

We will all miss her very much, but know that her spirit lives in those that were near and dear to her. To the Wright family, you are also one of a kind. We have watched you take care of your mother and celebrate her life on every occasion, even when there was no particular occasion to celebrate. She was blessed to have such a caring family and we were blessed to have had all of you as a part of our family.

Written by Lesha Thomas, Center Specialist, Lawrenceville Senior Center

Caregiver's Corner – Male Caregivers

According to a 2004 survey conducted by AARP, more than 40 percent of all caregivers are men. While male caretakers face many of the same challenges as their female counterparts – including depression, stress, exhaustion and reduced personal time – they approach their caretaking role differently. Here are some helpful tips for men on the front lines of caregiving:

- If someone asks what they can do to help, have a list in the back of your mind and tell that person.
- Have something to look forward to – whether it’s a big trip or just a rental movie to watch at home. Remind yourself that you will get through this.
- Acknowledge your emotions. You’re human, not a robot.
- Set up a group e-mail to keep family and friends in the loop.
- If you’re a spousal caregiver, don’t put off shared pleasures. If you and your wife always dreamed of going to the Caribbean and the trip is still feasible, do it now.
- Remember that most of the little issues don’t count. Discuss them and find what works for both you and your patient.

Adapted from http://bulletin.aarp.org/yourhealth/caregiving/articles/the_new_face_of_caregiving.html



Health & Nutrition

Eating Well As We Grow Older (part 3 of 3)

It is important to recognize your bad habits and tackle obstacles to good nutrition. If you are finding it hard to change your old ways, here are a few things to remember:

- **Start slow** – Rome wasn't built in one day, and neither is a healthy diet. If you find your diet is full of highly processed foods, sweets, sodium and caffeine, don't try to change everything overnight. Pick one thing to work on at a time and give yourself a pat on the back when you achieve your goal. Then, move on to your next goal.
- **Think positive** – Rather than thinking about breaking bad habits, think about establishing good ones. Don't just concentrate on eliminating processed foods from your diet, first add 3 servings of fresh fruits and vegetables to your daily menu or cook one meal from fresh whole foods everyday. You may have to work hard to banish old habits, but your first steps should be in a positive direction.
- **Reward yourself** – Celebrate the small victories by rewarding yourself with non-food related treats. If you have a favorite hobby or activity, consider using some of those things as incentives along your road to healthy eating. If you link some of your favorite things to good nutrition, eating well might just become a routine part of your life.
- **Create a picture of success** – Visualization can help you keep moving in the right direction. Spend some time everyday thinking about why a healthy diet is important to you. If you hope to have more energy, or lower your cholesterol, or have stronger bones, or stick around longer for your children or grandchildren, remind yourself of those things on a daily basis so that you remember why you are working so hard.

All of your hard work will pay off. Maintaining a healthy diet can yield numerous benefits, including increased energy, good mental health and mental abilities, resistance to disease, faster recovery from illness, accident, or surgery, better medication effectiveness, and improved management of chronic health problems. The overall result of an emphasis on good nutrition will be an improvement in your quality of life, mobility, and independence.

Adapted from http://www.helpguide.org/life/senior_nutrition.htm

Keep Your Eyes On Healthy Vision

According to a recent study conducted by the National Eye Institute, more than 11 million Americans have common vision problems such as nearsightedness, farsightedness, astigmatism, and/or presbyopia. While this number may sound alarming, the good news is that these problems can be detected through a comprehensive dilated eye exam and are easily corrected with the use of prescriptive eyewear such as glasses or contact lenses.

What else can I do to protect my vision?

- Wear sunglasses and a brimmed hat to protect your eyes from ultraviolet sunlight.
- If you smoke, stop. Smoking causes damage to the macula, which is found in the retina, where light-sensitive cells process images.
- Concentrate on eating green leafy vegetables, fruit, and other foods with antioxidants. Several research

studies have found that antioxidants like vitamin E and vitamin C help lower the rate of eye disorders. Vitamin E is found in wheat germ, nuts, seeds and oils. Vitamin C is found in oranges, grapefruit, strawberries, broccoli and peppers.

- Phytochemicals, found in blueberries, brussels sprouts and spinach, also help prevent degeneration of the eyes.



Senior Services Staff

theseniorviewpoint

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to:

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Contact Information

First Call for Help, United Way	Dial 2-1-1
DFCS – 446 W. Crogan Street	(678) 518-5500
Adult Protective Services	(404) 657-5250
Medicare – Social Security	1-(800) 772-1213
Health Departments:	
Lawrenceville	(770) 963-6136
Buford	(770) 614-2401
Norcross	(770) 638-5700
GeorgiaCares (Health Insurance info)	(404) 463-3350

Voter Registration	(678) 226-7210
Senior Auto Emissions Waiver	(770) 822-8818
Senior Elder Abuse	(404) 657-5250
Senior Information & Referral	(678) 377-4150
Georgia Senior Legal Hotline	(404) 657-9915
Gwinnett County Library	(770) 978-5154
Gwinnett County Extension Service	(678) 377-4010
Gwinnett Council for Seniors	(770) 822-5147
Elder Care Locator	1-(800) 677-1116

Area seniors and caregivers are always encouraged to contact Gwinnett County Senior Services, either by using the Internet or calling on the phone. The website address is www.GwinnettSeniorServices.com. To contact via e-mail write to Adrienne.Noble@GwinnettCounty.com. The contact numbers are as follows:

For services you or someone else might need:	
Homemaking Services	(678) 377-4150
Meals on Wheels	(678) 377-4150
Senior Transportation	(678) 377-4150

If you want to help with:	
Donations	(770) 822-8775
Volunteering	(770) 822-8837