

The Senior Advocate

Senior Services of Southeastern Virginia

Spring 2005

Senior Services Golf Tournament To Tee Off June 3

The first-ever Senior Services Golf Tournament will tee off Friday, June 3 at Suffolk's Sleepy Hole Golf Course – and organizers are looking to score a hole in one. With a goal of \$10,000, event organizers say funds raised will help expand services for the elderly in South Hampton Roads.

"This is a great chance to have a great time, while helping seniors live independently in our community."

—Tournament chairperson Margie Connor

The day begins with lunch at noon and tee time at 1 p.m. Golfers will then play 18 holes, followed by dinner, entertainment and an awards ceremony.

Registration levels for a team of four start at \$320 for players over 60; \$380 for those under 60; and \$470 for players of any age and a hole sponsor. Donations are tax-deductible, and all proceeds go to support Senior Services.

Slots are still available — so sign up now! For an application, contact Cindy Creede at (757) 963-9220 or ccreede@ssseva.org

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Senior Companions Receive President's Volunteer Service Awards

Blanche Dixon couldn't have asked for a nicer Christmas present. Just before the holidays, the Norfolk volunteer – along with 60 other senior companions – received the President's Volunteer Service Award for volunteer work above and beyond the call of duty.

Signed by President George W. Bush, the awards are presented by the President's Council on Service and Civic Participation, which recognizes individuals for their help in building "a culture of citizenship, service and responsibility." Collectively, the senior companions performed 60,000 hours of volunteer service helping fellow seniors here in South Hampton Roads.

"To receive an award for doing something so enjoyable, I find that gratifying," said Blanche, who has been volunteering with the program for five years.

If you are age 60 and over and enjoy helping others, you would make a great senior companion too! This volunteer program offers a stipend for providing respite care to family caregivers and companionship to those who are isolated, homebound and disabled. Senior companions can expect to perform a variety of tasks, such as helping with grocery shopping, writing a letter or fixing a light meal.

In addition to making a difference in another person's life, the program delivers some great benefits: transportation reimbursement, supplemental insurance, a free annual physical examination and sick/vacation/holiday pay.

"This is a wonderful example of what active seniors can do in their own communities to provide a helping hand to others in need," said Senior Companion Coordinator Linda Meadows.

To find out more about volunteering, call (757) 461-9481.



Blanche Dixon and Linda Meadows

Congratulations to our Senior Companions!

The following individuals received the President's Volunteer Service Award at presentations held throughout South Hampton Roads last December:

Mary Askew
Viola Atkins
Irene Blowe
Ruth Bowser
Beatrice Britt
Joe Carmack
Rosa Carmack
Rosie Clark
Lugene Coor
Frances Cunningham
Jeanette Darden
Katherine Davis
Mayvee Dickens
Blanche Dixon
Pauline Dunlow

Elizabeth Ellis
Edna Gholston
Geneva Gray
Willie Mae Griffin
Bernice Hawks
Marjorie Hobbs
Frederick Hobbs, Sr.
Helen Holland
Phillip Holland
Sallie Jarrett
Hannah Jeffries
Hattie Kindred
Marie Knight
Margaret Lee
Elgertrude Malone
Bessie Manning

Irene Mills
Terezia Diana Molnar
Marie Montgomery
Margaret Mornings
Catherine Myrick
Delcina Owens
Jean Palmer
Ida I. Perry
Dorothy Person
Helen Pope
Lorraine Riddick
Mary Riddick
Mamie Selby
Lucy Shields
Ruth Snyder
William Snyder

Eva Mae Spells
Sophia Staten
Elizabeth Stephen
Maggie Stith
Rea Theodule
Sarah Turner
Beatrice Valentine
Doshie Mae Waller
Ernest Lee Waters
Margaret Wiggins
Gladys Williams
Harriette Williams
Catherine O. Wilson
Gladys Wilson

From the Executive Director



The 2005 General Assembly Session began with high hopes for the Pharmacy Connection program, improved wages for certified nursing assistants, the Caregivers Grant program, assisted living, and the Ombudsman and Public Guardianship programs. Scores of other bills were introduced on aging issues. The session also began with the Governor's budget proposing no new funds for direct services by Area Agencies on Aging (AAA) and millions of dollars of amendments being introduced for everything from transportation to services in senior housing.

The outcome? Very few aging bills passed and very limited AAA service funds were appropriated, with none coming to Hampton Roads. A complete listing can be found through our website. The major accomplishment, however, was a successful legislative package to improve care in Assisted Living Facilities (ALF) and an increase in the daily Auxiliary Grant rate. And from a long range regional viewpoint, all localities' comprehensive plans, in 2008, will need to include plans for restricted-age housing, nursing facilities and ALFs.

The number of elderly will increase. Their needs will grow. This year we kept these issues before the legislature and made some gains. The task is to start now to advocate for the fiscal year 2006 session.

Sincerely,

John Skirven
Executive Director

How To Avoid Mis-Deeds

By Kevin Rack

Elder lawyers are often asked (after the fact) if a parent is wise to add a child's name to the deed to their home. While there are some exceptions to the general rule, the response is most often, "No."

Here's an example: Let's assume the parent 1) gives the child a joint interest in the residence, 2) is now under the \$2,000 asset limit for Medicaid eligibility, and 3) requires nursing home care. The parent and child can expect the following results:

- ❖ The parent will be ineligible for Medicaid for up to 36 months from the date of transfer, depending on the value of the home
- ❖ The parent will be unable to afford three years of monthly nursing home payments, unless their fixed retirement income (such as Social Security or their pension) exceeds that amount
- ❖ If the home is sold to raise funds, the child will have capital gains tax liability on his share of the net proceeds
- ❖ The parent can exclude the child's share of home sale proceeds from capital gains tax liability. However, now the child will have to spend down to \$2,000 before Medicaid will pick up the tab for the nursing home
- ❖ The transaction cannot be "undone" by giving the house back

Did you know that ...

through our partnership with the Senior Law Center, Senior Services can help you with legal advice and representation by an attorney? We also provide legal education presentations to groups by request. For more information, please call one of our Intake Specialists at (757) 461-9481. The cost is strictly by voluntary donation.

Wise? Most would conclude the child is worse off. At least the parent in the example did not transfer it to or from a trust, which would cause ineligibility for up to 60 months. With proper and timely advice, this result could have been very different. Note that a transfer of the *entire* interest in the home to a child is not penalized, so long as he lived there for at least two years and provided care to his parent, which enabled him to stay at home.

Senior Services board member Kevin Rack is the co-founder of the law firm of Midgett and Rack.

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Ride-Away Helps You Get Back On The Road Again!

Ride-Away Corporation is the East Coast's largest provider of modified vehicles and adaptive equipment for seniors with disabilities or those who just need a little extra assistance going to visit the grandchildren or taking a quick trip to the market. Financing and leasing are available. We accept all vehicle trades. Rental vehicles are available on a daily, weekly or monthly basis.



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Senior Services gratefully acknowledges our newsletter sponsor, Ride-Away Corp.

OUR MISSION
Senior Services of Southeastern Virginia is the regional organization in South Hampton Roads that supports and enriches the lives of older Virginians and their families through advocacy, education, information, products and comprehensive services.

Medicare Update

Senior Services' insurance counselors have been working the phones! Since last fall, they have helped more than 1,200 people save money on their medicines by enrolling them in a prescription drug program. The result: more than \$1.3 million in total benefits.

The reason for the push was to sign people up before March 31, so beneficiaries could receive a \$600 credit through the Medicare-approved prescription discount card program. During the enrollment process, insurance counselors were able to screen people for other cost-saving programs, such as the prescription discount cards and Senior Services' own Pharmacy Connection program.

It's not too late for people to find out how they can cut the cost of their prescription drugs. Insurance counselors are available at Senior Services, Monday through Friday from 8 a.m. to 4 p.m., who can help callers determine if they qualify and assist them in finding the best medications available. Call (757) 222-4512 or 963-9207.

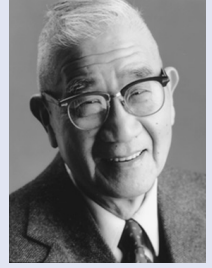
Senior Services can help you

find the best savings on your prescription drugs. Before calling, make sure you have:

- ❖ Information about your monthly income
- ❖ The name of the prescription drug(s) you are currently taking, the milligram amount and how many doses you take per month
- ❖ Information about any pharmacy manufacturer discount cards you currently hold or any supplemental health insurance policies

How You Can Help

You can help seniors live better by donating one or more of the items listed here. Contributions are tax deductible and may qualify for enhanced tax credits through the Virginia



Neighborhood Assistance Act Program. For information, please contact Cindy at (757) 963-9220 or ccreede@ssseva.org

❖ Send a check to Senior Services to help with transportation for seniors who need rides to the doctor's office, to a meal program, to the drug store. Just \$25 will pay for any round trip from Franklin to Virginia Beach!

❖ Lap top computers (15" screen) with Power Point, Word, Publisher and wireless Internet connection to use for enrolling seniors in prescription drug and pharmacy assistance programs and to sign up additional volunteer insurance counselors in the field

❖ Replacements for our aging fleet of passenger vans and meal delivery vehicles.

What Do You Think?

We hope you are enjoying your subscription to *The Senior Advocate*, and we'd appreciate your feedback! If there are stories or information that you would like to see in future issues, drop a line to Cindy Creede at ccreede@ssseva.org, or call her at (757) 963-9220.

Fill-A-Tank to Benefit Area Seniors

Now through June 27, buy a \$5 raffle ticket for your chance to win **\$500 worth of free gasoline!**

Proceeds raised through Senior Services' annual Fill-A-Tank campaign go toward the purchase of gasoline for vans that transport home-delivered meals and medical rides to area seniors. To purchase a raffle ticket (or several), contact Cindy Creede at (757) 963-9220 or ccreede@ssseva.org



WHAT OUR CLIENTS SAY

When I called Senior Services for my mother-in-law, I never realized how much help we would receive. Enrollment in the Medicare Drug Discount Card gave 'Mama' \$1,200 in credits at the drug store beginning before Christmas! My wife needed blood pressure pills, and the medication specialist enrolled her in The Pharmacy Connection program for free medicine that is delivered by mail. And, I found that I might be eligible for Medicaid for even more savings with my Medicare costs and medicine. The people at Senior Services gave us the best holiday season we'd had in two years. Thank you.

— A grateful family, Chesapeake, Va.



To help local older adults stay in their homes (where they want to be)... designate Senior

Services of Southeastern Virginia to receive your United Way gift — Agency # 5065.



United Way of South Hampton Roads

Services: Advocacy • Aging Planning • Care Coordination • Employment • Financial Assistance, Food Stamps & Medicaid • Home-delivered Meals & Senior Dining • Companion, Homemaker & Personal Care • Insurance, Medicare & Drug Discount Card Counseling • Long Term Community-based Care • Nursing Home Screening • Ombudsman Office & Care Concern Investigation • Prescription Drug Assistance/ Pharmacy Connection • Transportation Services to Medical & Other Appointments • Volunteer Opportunities by Seniors and For Seniors.

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Just Around the Corner



Thank You, Volunteers

More than 1,200 seniors, who lend a hand through our Retired and Senior Volunteer Retirement Program, or RSVP, will be honored at special recognition luncheons during the months of April and May. It's our way of saying, "thank you!"

April 21: Isle of Wight/Southampton counties RSVP; 11 a.m. at Smithfield Center

April 28: Virginia Beach RSVP; 11 a.m. at Holiday Inn Executive Center

May 4: Norfolk RSVP; 11 a.m. at Holiday Inn Executive Center

May 20: Chesapeake RSVP; 11 a.m. at Chesapeake's Grand Affairs

May 25: Suffolk/Franklin RSVP; 11 a.m. at Bethlehem Christian Church

Eat Your Vegetables!

Beginning April 4, qualifying seniors in Norfolk, Franklin, Suffolk, and Isle of Wight and Southampton counties can enjoy fresh fruits and vegetables straight from the garden, courtesy of the Senior Farmer's Market Nutrition Program. To find out more about this program that provides eligible seniors with "checks" (\$40 for individuals and \$65 for families) they can redeem at participating farmer's markets, call Senior Services' Nutrition Department at (757) 461-9481 ext. 125. [The deadline to apply is May 6, 2005.](#)

Advocate Accolades

At special gatherings held this past quarter, Senior Services presented **Cox Communications, Atlantic Bay Mortgage Group** and **Operation Blessing** with its "Outstanding Service Award" in recognition of their ongoing contributions. "These groups have not only contributed funding, but time and personal attention to special senior-related projects," said Senior Services President Lawrence Owes.

Fire Prevention

Every year more than 1,200 seniors die in fires, according to the U.S. Fire Administration. They are especially vulnerable because many live alone and can't respond quickly. The Norfolk Health and Fire departments encourage seniors to have at least one working smoke alarm in their homes. Test it monthly, and change the batteries yearly on April 3 — the beginning of daylight savings time.

Next Issue:

Look for a special feature on The Center for Aging in the summer issue of *The Senior Advocate!*