

The Academy Perspective

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Vada Lee Barkley, Editor

TIPS ON LONG TERM CARE INSURANCE by Vada Lee Barkley

The program for our November meeting dealt with long term care provided by Hospice. Now what about long term care insurance?

Three years ago I made quite a study of this subject. I took out one policy, canceled it and took out another. After paying on it for a year, I decided to change. Despite having read "Never cancel a policy until you have been accepted by another company," I did just that. The new company turned me down. I'm \$1500 poorer, sans insurance, but much wiser.

Observations from Tyler Matheson, Channel 5, 1-22-97:

I. Who needs it?

- A. Couples with at least \$100,000 in assets.
- B. Singles with at least \$50,000 in assets.
- C. Those who can afford the premiums.

II. What to consider

- A. Cost of Premiums--if more than 6 or 7% of income, they are too high.
- B. Coverage--Where?
 1. Nursing Home
 2. Assisted Living
 3. Home
- C. Exclusions--How long before it begins? 20, 100 days?
- D. Term--365 days or longer.
- E. How much per day?
- F. Do you have the option of increased benefits at 5% compounded interest per year?
- G. Qualifications

According to a report in A SHOPPERS GUIDE TO LONG-TERM CARE INSURANCE, "2 out of 3 people who turned 65 in 1990 will either never spend any time in a nursing home or will spend less than three months in one." That should be some encouragement to us all.

Never fear growing old. There are many who never have the privilege." Ken Delo.

DECEMBER 8 PROGRAM

Our Christmas program this year will feature the Bethany High School choir under the direction of Stephen Bielick. Lawana Isaacs is responsible for bringing us this program.

JANUARY 19 MEETING

Virjeane Bayles is trying to confirm the date with Dr. Loren Gresham for this program.

Please note that our January meeting is the third Monday to fit SNU's calendar. Meals would not be served the second Monday.

SEASONS GREETINGS

Art and I wish for each of you a very blessed Christmas and a Happy New Year. God bless you.

RIG RESEARCH SURVEY by Bea Flinger

The Research Survey Committee is pursuing its project of determining the issues or problems that seniors face presently, or will face in the future. The survey results will give insight to those issues that are of utmost importance to both members and non-members of the Academy of Senior Professionals.

Members of the Survey Committee are pleased with the results of the survey thus far. An unofficial list has been compiled indicating the topics that merit searching via the Internet, as well as in the print materials--especially periodicals.

The consensus of some of the committee members is that the completed survey will prove to be of value and interest. There is the possibility that more than one of the topics will be of extreme value to some of the seniors. Included may be such topics as long-term care, financial abuse of seniors, supplemental insurance to Medicare and even cruises!

If you have not done any searching on the Internet, we encourage you to do so. Perhaps the results of the committee's searches will spark a flame of interest and encouragement. This effort can be quite rewarding, and yes, maybe a little frustrating at times. We as a committee hold forth the hope that "researching" will become one of your interests.

SENIOR HOUSING REPORT by Elbert Overholt

The Southern Senior Services Board met Thursday November 13 to consider a number of items relative to the proposed new housing center in Bethany. Additional land is being purchased along College Street to provide enough square footage to accommodate a 120 unit center. Dwain Grant is serving as real estate agent for these purchases. His generosity along with a \$100,000 anonymous donation will help make the project more affordable for the elder citizen.

The Architectural Partnership presented some preliminary drawings for a 123 unit center fronting on College Street backed by the Simmons lots on the west boundary. These plans call for a three story building with dining, office and meeting areas on the first floor as well as some living units. An atrium is being considered also.

Don Billings is working with the SNU attorney and the IRS to complete acquisition of tax-exempt status for the SSS project. The SNU Board of Trustees will need to make some decisions relative to the proposed financing of the project. We will bring you more information as it becomes available.

The project is coming together and we are hopeful that the dedication of the project can become a part of the SNU 1999 centennial celebration.

The next regular meeting of the SSS Board is scheduled for January 8, 1998. Academy members are welcome to attend.

CHRISTMAS MUSIC I LOVE YOU by Mendell Taylor

Music gives wings to the heart so it can soar skyward. Instrumental music combined with vocal music have been a source of generating merriment and inspiration since mankind's existence of the earth planet. One of the great song writers of the past said that whoever writes the songs people sing, also controls the thoughts they think. (That's why the Devil is trying to capture the music that is produced in our day.)

The Gospel of Luke gives the most graphic account of the birth of Jesus. This thrilling record is threaded with a series of six chants, and I like to call them songs, which set the pattern for Christmas and music to have an interlocking relationship.

These chants or songs are as follows:

1. The Beatitude of Elizabeth,
Luke 1:42-45
2. The Magnificat of Mary,
Luke 1:46-55
3. The Benedictus of Zacharias
Luke 1:68-79
4. The Evangel of the Angel,
Luke 2:10-12
5. The Gloria of the Angelic Choir,
Luke 2:14
6. The Nunc Demittis of Simeon,
Luke 2:29-32 ("Nunc Demittis: the first two words in Latin in the Vulgate in Simeon's declaration.)

This series of references lets us know why Christmas and music have such a close-knit relationship.

The only time of the year that wholesome music saturates the atmosphere is at Christmas time. All TV programs are punctuated with Christmas carols. The commercial world goes all-out in decorating for Christmas and these decorations are given a musical background. The Christmas story is highlighted in home decorations and these are accompanied by the songs of Christmas. The only time of the year that groups of singers move from house-to-house to serenade with songs is at Christmas time. Every church that has a choir will have a Christmas cantata. Every social function ranging from family reunions, to office banquets, to employer and employee get-togethers, to open house receptions will be highlighted by Christmas music. Anywhere and

everywhere you go, musical sounds reminding you of Christmas fill the atmosphere.

The themes of Christmas songs accent the broad spectrum of society--ranging from lowly shepherds keeping watch over their flocks by night; to wise men bringing gifts and worshipping Him; to exalting Him as King of Kings and Lord of Lords in Handel's "Messiah;" to heavenly hosts singing the good news of "Glory to God in the Highest, and Peace on Earth."

I think the loneliest day of the year is when the earth is filled with silence, and the Christmas music comes to a sudden halt.

The "Merry" part of "Merry Christmas" would be lost if the sounds of music were silenced. Thus, I say, "Christmas music, I love you" because Merry Christmas would become an empty phrase without you.

A CHINA EXPERIENCE--PART 2 by Bob Emmel

A flight to Guilin brought us to scenery that will loom in our memories forever. Here we boarded a riverboat for a cruise on the Li River. The river shores were surrounded by majestic limestone peaks, unparalleled elegant landscapes with hundreds of pastoral scenes, hundreds of duck farms and quaint villages with water buffalo working the fields, a scene that could not be duplicated anywhere on our cosmos.

An uneventful flight to Shanghai introduced us to "a city that never sleeps" with a population approximate to that of Chongqing. From Shanghai we took a train to Suzhou, known as "Venice in the East." When we thought we could comprehend no further wonders, we found this to be a city of the arts. Suzhou gave us experiences of elegant Chinese gardens with magnificent bonsai plants--some near a thousand years old, many canals and very unusual scenery. It was time now to take in the beautiful art crafts of China with the silk farms and factories, exquisite and tedious embroidery productions, lacquer art, and cloisonné presentations that stagger the mind. We returned to Shanghai feeling totally overwhelmed at so many wonders. Tours of this gigantic city gave

insight into the great progress that China is making. Of the many wonders of this city, one of the most touching experiences was a visit to the Children's Palace--a state-run-day-care school. The children of various ages demonstrated clever talents of music, ballet, art, and gymnastics; it was most impressive.

This Golden Route of China travel, to us, is one of the very high points of all our travel experiences. China is an extremely progressive country. Its people are very ambitious, hard-working, and enterprising. They are great on exercise.

Walking and biking are their main means of transportation, and their diets do not lend to obesity. With their millions of bikers, bike jams are not uncommon and the rush hours are horrendous. Their programs to eliminate slum areas in their cities, their development as a country in every way will give rise to one of the most progressive nations in the world, perhaps in the next ten years. Let us hope their human-rights progress will keep up with the rest of the progress; it is slowly doing so. CHINA, WHAT AN EXPERIENCE!

ART'S CHUCKLES

The man who never makes a mistake must get tired of doing nothing.

If at first you don't succeed, you're running about average.

The little voice within used to be our conscience; now it's a transistor radio.

Did you hear about the man who was going to open up a reducing salon and live off the fat of the land?

MERRY
CHRISTMAS
&
HAPPY
NEW YEAR!