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PrimeTimes Newsletter, Summer 2008

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COASTAL CAROLINA UNIVERSITY

Center for Active Aging and Retirement

P.O. Box 261954 • Conway, SC 29528-6054

PrimeTimes

SUMMER 2008

PrimeTimes

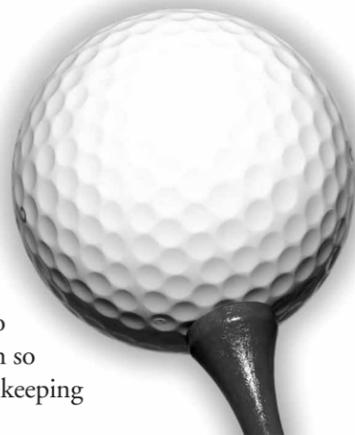
NEWSLETTER OF COASTAL CAROLINA UNIVERSITY'S CENTER FOR ACTIVE AGING AND RETIREMENT

SUMMER 2008

SMILE~A~WHILE

PrimeTimes recognizes that there's always room for a smile – occasionally even a laugh out loud – among the serious topics we address. If you have a humorous story about the lighter side of aging, send it in and we may publish it in future issues of the newsletter.

Mark Kowalski, a notorious duffer, unwound on the first tee and sent a high drive far to the right. The ball sailed through an open window. Figuring that was the end of it, Mark played on. On the eighth hole, a police officer walked up to Mark and asked, "Did you hit a ball through that window?" "Yes, I did" "Well it knocked over a lamp scaring the dog, which raced out of the house on to the highway. A driver rammed into a brick wall to avoid the dog, sending three people to the hospital. And all because you sliced the ball." "I'm so sorry," moaned Mark, "Is there anything I can do?" "Well," the police officer replied, "try keeping your head down and close up your stance a bit." And who says there are no good cops left?



PrimeTimes

NEWSLETTER OF COASTAL CAROLINA UNIVERSITY'S CENTER FOR ACTIVE AGING AND RETIREMENT

SUMMER 2008

LEAVING YOUR LASTING LEGACY

By: Mark Mitchell, DBA, Chair, Department of Management, Marketing and Law, Coastal Carolina University

"It's not about you." This sentence opens the best-selling book *The Purpose-Driven Life* by Rev. Rick Warren. In the book, which has sold more than 25 million copies, the author encourages his readers to identify your "greater-than-you" purpose in life and to channel your efforts to fulfill that purpose. The reality of today's fast-paced lifestyle is that we often get so caught up in our commitments to self, work, family, friends, community and others that we are unable (or unwilling) to think about the broader implications of our lives. Consider the following story:

Bob Buford was a successful entrepreneur actively developing his business, a collection of television stations and cable systems in the southwestern United States. A number of events, both personal and professional, caused Bob to re-evaluate his life and the relative balance between his personal and professional goals. He wondered why he was increasingly successful at work (increasing sales revenue, increasing net income, increasing market share, etc.) but experiencing less and less joy from these 'successful' efforts.

As Bob talked with trusted confidants and business advisers, he was surprised to find that many colleagues shared his feelings and frustrations. He had entered, as he would come to discover, a transitional period in his life: **Halftime**.

Halftime (Bob Buford) – "the opportunity, after some of our life has passed, to evaluate what has taken place during the first half and to choose which new goals and dreams we may want to pursue during the second half of our lives. Halftime is the start of an exciting journey that can take us past success and lead us toward significance."

FIRST HALF	HALFTIME	SECOND HALF
Acquiring the skills and developing the talents to be successful.	Taking stock of your success and planning a life transition to greater-than-you outcomes.	Finding ways to use your skills and talents achieving a greater good...from success to significance.

According to the Halftime paradigm, most of us take stock of our lives some time in our 40s. For sure, not every person will experience a dramatic period of self-reflection like Halftime. Some may stay engaged in First Half endeavors out of enjoyment or inertia. Others may focus on self-reflection and never truly find their calling. Such folks bounce from project to project without identifying their

PERSONAL FINANCE

BE GREEDY: WHY THIS IS A GREAT TIME TO INVEST?

By Yoav Wachsman, Ph.D., Assistant Professor of Accounting, Finance and Economics, Wall College of Business, Coastal Carolina University

Warren Buffett, the CEO of Berkshire Hathaway and arguably the greatest investor in the world, once commented that investors should "be fearful when others are greedy and greedy when others are fearful." If the Sage of Omaha is right – and he is rarely wrong – this is a terrific time to invest since people have not been as fearful about the economy since the early 1980s, when the U.S. suffered from consecutive recessions. This claim may seem counterintuitive; most people are more conservative with their spending when the economy is doing poorly. But it is precisely this reluctance, or in some cases inability, by most to invest that causes assets to be undervalued during economic downturns.

On the other hand, when the economy is prospering, most investors become overexuberant and bid up the prices of assets too high. On March 29, 1999 the Dow Jones Industrial Average, a stock market index of the 30 largest companies,

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PT Notebook....from time to time, we spot the kind of articles that help us recall some good memory days, and this is one of them. We hope you enjoy.

The CHARM of Simple Living

By Bridgette Johnson

"I have come to realize that the radiance of the rose and the whiteness of the lily do not take away the fragrance of the little violet or the delightful simplicity of the daisy. Perfection consists in being what God wants us to be."
Thérèse

After my husband and I had been married for a short while, we decided to move into my Grandma's house. She hadn't lived there for more than two years and something in me just couldn't bear the thought of it sitting empty. There was always so much life at Grandma's. People in and out. Cousins overnight for weeks at the time. All of us sneaking in the back door to snatch homemade spice cookies out of her broken and glued-back-together cookie jar. The sound of that screen door slamming over and over again. There was always something going on, and I was forever right there in the thick of it.

My Grandma, born in 1907, lived until she was 94 years old. Her husband passed away when she was in her mere 40s, and from that point on she remained faithfully married to her one and only love until her death. She cut her own grass with a push mower and raked her own yards. Her love of her independence and simple ways of life never ceased to amaze me. She never had an air conditioner and used window fans and the breeze from front door to back to keep her block house cool during the summers. In the winter, her gas heater, which was always home to a kettle of hot spice tea, kept the front room boiling hot while the rest of the house was "shut off." Trips to the bathroom in the middle of the night were done on the run.

As my husband and I prepared to do a little renovating, starting with the stripping of paint from her bathroom walls, we found layer upon layer of bright colored paint. From pink and sky blue to sunshine yellow, probably all purchased on sale somewhere, colored her life throughout her years at home. All rooms and ceilings were maintained and hand-painted with a brush by no one other than Grandma herself.

Memories of her poured over me as we moved from room to room to work. I could see her Bibles and library books by her bedside where she read each night before

going to sleep. I'd see her kneeling to pray before going to bed, and I'd hear her asking God to watch over me and help me to grow up to be a good girl. I'd see her newspapers scattered upon the back of her couch and her sneaking a nap right after her favorite "stories," *The Young and the Restless*.

After much hard work, we were able to finally move in Grandma's house. On many mornings when I'd wake up in the bedroom where she had slept so many nights, I'd remember waking up as a little girl to the smell of bacon and the tastes of pancakes and blueberry syrup — a taste I've never been able to duplicate — and the sound of Bugs Bunny on the television.

As I would peer out of our windows, I'd remember her plants on the banisters of her porch and how she always had a piece "rooted" for a friend. I remembered her favorite "Moses in the Bullrush" plant, as she called it, spread and running from one dish to another. No summer ever came and went that I didn't play flower shop on her front porch — a place that was often haven to hummingbirds and butterflies.

As I filled her cabinets with my dishes, I thought of how she'd always place a coffee cup upside-down on her grilled cheese sandwiches to flatten them down and "make the cheese melt faster." And I'd remember that sweet, sweet coffee that was almost too thick to drink. Oh, and the taste of Tang....we always had Tang.

Each spring when the gardens call me outdoors, I see her all over again. My stepson once said to me "Grandma sure left you a lot of surprises," because every time we'd turn around, something else would be blooming, from daffodils and snowbells to daylilies and irises. The love and labor that she poured into her gardens was poured over me somehow. I still tend to many of those flowers, as I've dug them up and moved them around from place to place. I continue to multiply one of Grandma's greatest joys.

She's been gone for six years now, and I think of her everytime I call my daughter by name. Emma. Sweet Miss Emma.

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VOLUNTEER FOR RESEARCH!

By John F. Yanessa, Assistant Professor
Department of Health, Kinesiology and Sport Studies,
Coastal Carolina University

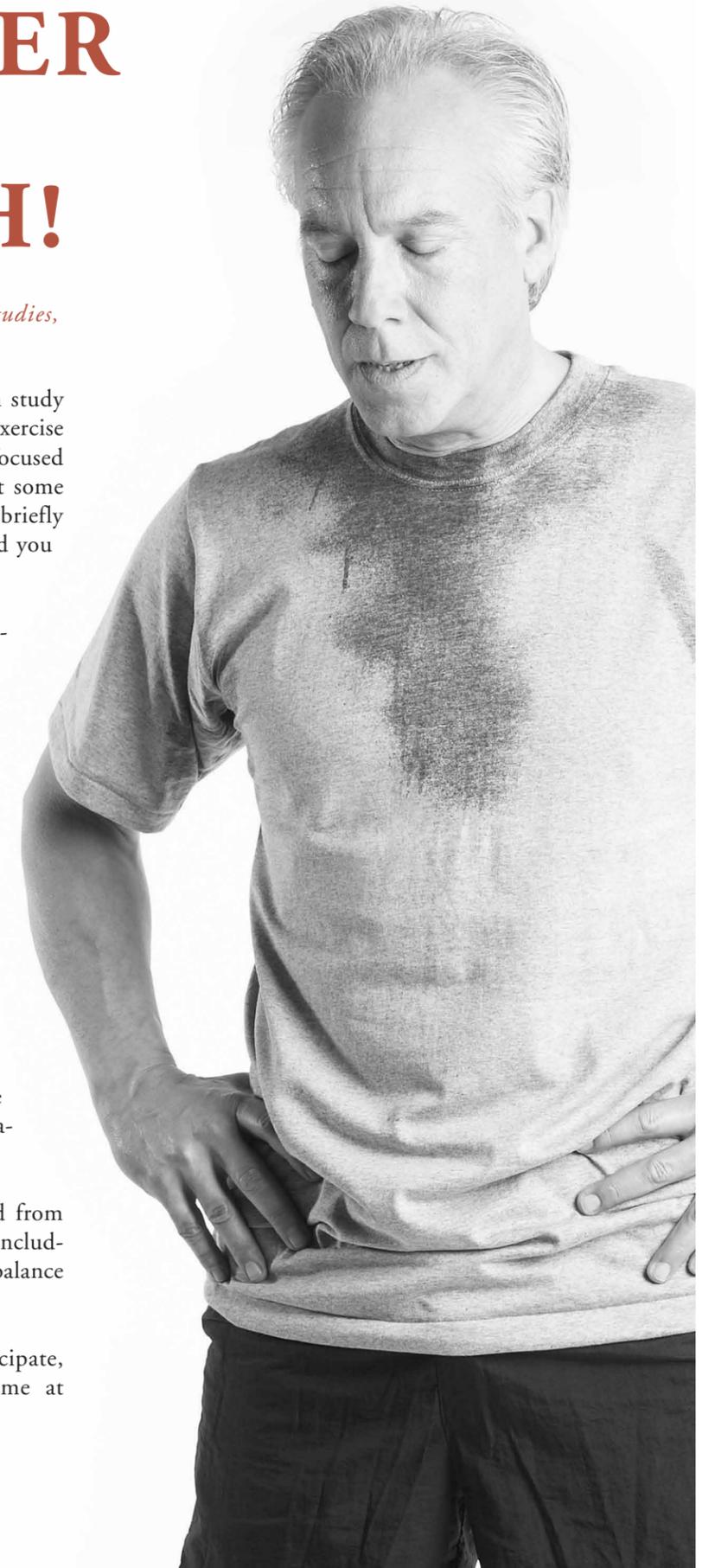
You are invited to participate in a free research study that has been an ongoing project in the Smith Exercise Science Lab at Coastal Carolina University. It is focused on folks over the age of 50 who perform at least some physical activity weekly. Please allow me to briefly describe the project and your commitment should you decide to participate.

The purpose of this research is to examine relationships between muscle strength, balance, anxiety and fear of experiencing an unintended fall. As part of the project, you will be asked to come to the Coastal Carolina University Smith Exercise Lab on three separate occasions, each session lasting no more than one hour. During these visits, you will be instructed regarding the use of five pieces of strength training equipment. You will participate in a clinical balance test, and your maximal muscular strength will be measured on our computerized strength testing system.

It is important to mention that all information collected in the study is confidential. Neither your name nor any identifying information will be revealed to anyone outside of this study for any reason.

We have found that volunteers have benefitted from learning more about the advantages of exercise, including muscular strength, especially as it relates to balance and the risk of falling.

If you are over age 50 and would like to participate, or have additional questions, please contact me at yanessa@coastal.edu or 843-349-6460.



THIS 'N' THAT

Several items arriving in our mail recently appear to be the kind that *PrimeTimes* might find of interest – so here goes.

- > The Food and Drug Administration has a newsletter published three times a year, titled “Maturity Health Matters.” Written for “older adults, their families and caregivers,” it aims to update readers on the latest medical products that are “helping people live longer and more productive lives.” The FDA’s current issue is about men’s health. Go to www.fda.gov/cdrh/maturityhealthmatters. An e-mail service will alert you when new issues are available.
- > MetLife’s Mature Market Institute has published “What Today’s Woman Needs to Know: A Retirement Journey.” Among the features; checklists for women to help with retirement planning. Go to www.MatureMarketInstitute.com and select “Our Diverse Society.”
- > “The Social Security Fix-It Book” published by the Center for Retirement Research at Boston College is for anyone interested in how to restore the program to health. Said to be clear, impartial and “delightfully” illustrated, it can be found by visiting www.crr.bc.edu and under the “publications” tab click on “Special Projects,” and then the book’s title. It is free online and is also available from Amazon.
- > “What Women Need to Understand About Retirement,” published by the Heinz Family Philanthropies and the Women’s Institute for a Secure Retirement (WISER), provides a solid overview of finances and health care in later life. The 78 page book can be read and downloaded at www.heinzfamily.org/programs/ebook.html.
- > T. Price Rowe is offering a “Family Records Organizer on CD-Rom. The disk allows you to consolidate key financial information for heirs – including retirement savings, bank accounts, mortgages, investments and more – in a single place. Order online at www.troweprice.com/getorganized or call 800-538-2706.
- > How much more time do you have? Eons longevity calculator prepares a personalized report on your longevity by analyzing your answers to a 10 minute survey. The survey consists of 40 questions ranging from marital status to sleep habits, diet and family medical history. Premised on living 20 years longer than our grandparents and that we control lifestyle choices, the calculator goes to work. Go to www.eons.com or <https://calculator.eons.com/calculator>.

“Spotlight On”Continued from page 8

the products, styles, technology and prices. We do all the homework and our patients reap the benefits. No one offers a better product, service or value than we consistently provide.

Most people simply want to know; “How bad is my hearing loss, do I really need hearing aids?” We start by providing answers to your questions. After our examination we explain what the results mean. We identify types of hearing loss, extent of loss (if any) and determine how much it is affecting understanding compared to normal

hearing. If hearing instruments are appropriate we will demonstrate benefits you will receive from actual products. Our patients “try before they buy.” We provide a no risk trial period, and we guarantee results.

If you have ever heard “there is nothing that can be done” or you have tried hearing aids before but were not satisfied, you have nothing to lose and everything to gain. If you have specialized needs, give us a call we will try to accommodate your unique situation.

“Personal Finance”Continued from page 1

reached 10,000 for the first time in history. This prompted Robert Zuccaro to write a book titled *Dow, 30,000 by 2008: Why It’s Different This Time*, which promised that the Dow Jones would triple in value by 2008. Investors were exhilarated and invested heavily in stocks, especially in high-tech companies. But stock prices stagnated in 2000 and in 2001 the U.S. entered a recession. It took more than six years until the Dow Jones rose above its 2000 level. Clearly Zuccaro was wrong; there was nothing “different” about the stock market in 1999. People got overexuberant, as they had in the past, and invested too much. As Buffet says, “be fearful when others are greedy.”

The same thing happened in to the housing market several years ago. The Federal Reserve Board foolishly decreased the Federal Funds Rate, the key interest for the U.S., to 1 percent. This caused a borrowing binge that created the biggest housing boom in U.S. history. In 2005, the national price of a median home rose by 13.5 percent, and in some places in the Southwest and Florida it even doubled. But all good things must come to an end. By June of 2006, the Fed raised its key interest rate to 5.25 percent and rising oil prices spooked investors. The biggest housing market boom in history quickly turned into the biggest housing market bust. According to the National Association of Realtors, the median prices of homes in 2007 dropped by 6.5 percent from their peak of \$227,100 in 2006.

When will society learn? The answer is probably never. However, it doesn’t mean that you as an individual cannot learn how to become a wiser investor. For instance, right now is a terrific time to invest for anyone who can get over his or her fears that the economy is going to collapse – it is not! It is an ideal time to invest in real estate. The market is full of houses for sale, which allows potential buyers to negotiate for lower prices and more amenities (like the seller paying for the closing cost). Additionally, interest rates are fairly low. There is no doubt that the Myrtle Beach area will continue to grow and, as it does, the prices of houses will rise.

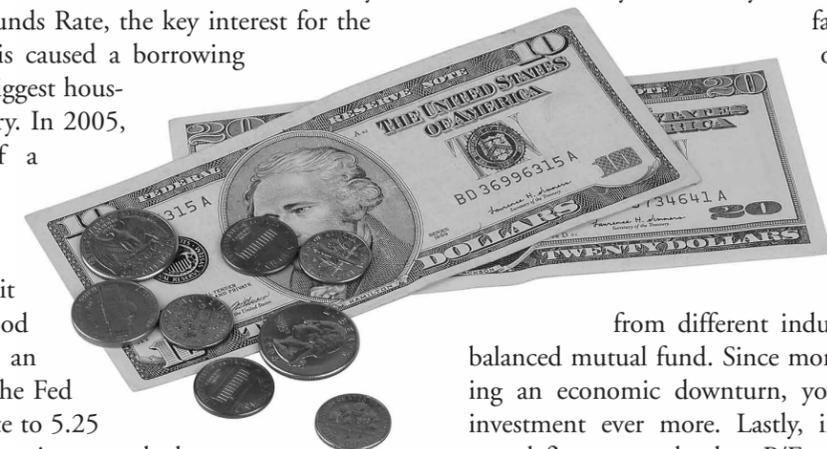
It is also a great time to invest in the stock market, assuming you have an investment horizon of at least five years. Due to years of stagnation, many stocks are significantly undervalued and the average Price to Earnings ratio is well below the historic average of 23. Although, investors should focus on larger companies, since many smaller companies are bound to fail in times of economic trouble.

It is important to remember that the same principles of sound investment that apply during times of economic prosperity apply during times of economic trouble; in fact, they are even more important during economic downturns. First, invest for the long run. It may take a while for the stock market to rally again so don’t invest any money that you are likely to need in the next five years. In fact, given the negative rate of savings and the already low interest rates in the economy, it is likely that this economic downturn will last a while. Secondly, diversify your portfolio by buying various stocks

from different industries or by purchasing a balanced mutual fund. Since more companies will fail during an economic downturn, you need to diversify your investment ever more. Lastly, invest in companies with sound finances and a low P/E ratio. These companies are usually undervalued and their stocks have a high potential for growth.

The important thing to remember is that a downturn in the economy is a great time to invest. Many Americans accumulated a lot of debt when the economy was prospering and need to focus on eliminating high-interest loans before they invest. However, if you have the means to invest you should invest while stocks and property are on sale. Or, as Warren Buffett might say, it is a good time to be greedy.

Yoav Wachsmann can be reached at yoav@coastal.edu or 843-349-2683. Yoav and several colleagues from the Wall College of Business present free workshops on Personal Finance during the academic year. When they are scheduled, notice will appear in local newspapers, PrimeTimes and the Coastal Carolina University Web site at www.coastal.edu.



BOOKMARK THIS!
Senior Services Directory / www.coastal.edu/caar/srservices



“Leaving Your Lasting Legacy”Continued from page 1

unique opportunity to serve others. We cannot change the past. We can, however, look to the future together and help you find your way to leave a lasting legacy! (By the way, I recommend the movie *The Ultimate Gift* regarding one man's legacy.)

SPEAKING TO YOUNGER COLLEAGUES

Those of you in your 30s or 40s (or, your children, neighbors and associates) may be looking to the future and the prospect of remaining engaged in the workforce for the next 30 years. Such a realization can trigger a period of self-reflection, including questions such as:

- What is the purpose of my life?
- Is there more to life than my daily or weekly routine?
- Is what I'm doing meaningful to anybody?

If you've been asking yourself these questions, you're having a Halftime experience. Relax, you're not alone! With a change in your perspective, you may wish to channel some/all of your future efforts to activities you believe contribute to a greater-than-you outcome ... a lasting legacy.

SPEAKING TO IMPENDING RETIREES

Those of you in your 50s and 60s may be looking to the future and the prospect of taking your skill sets into retirement. But, you've invested years in your overall professional development. You've got valuable skills. Still, you may seek answers to such questions as:

- Why am I so restless and dissatisfied with the successes I've had to date?
- Have I dreamed dreams but never pursued them? Could I pursue them now?
- Is the world a better place because of my efforts?

Imagine if you channeled your skills into matters that left a lasting legacy.

SPEAKING TO RETIREES

Today, the Centers for Disease Control estimates U.S. life expectancy to be 75 (men) to 80 (women) years. One estimate is that 50 percent of all people who reach age 65 this year will subsequently reach age 90. What a great opportunity that did NOT exist for your parents or grandparents! You may find yourself addressing questions such as:

- Have I really used my skills, knowledge and experiences to their fullest potential?
- Could I start my work life over and take a different path?
- Have I done as much as I could with what I've been given?

In the past, your work may have defined you (engineer, teacher, etc.). In the future, imagine if the skills you used to do your work defined your lasting legacy?

LOOKING TO THE FUTURE TOGETHER

Imagine the larger impact on society if each of us sought to transition our thinking from success to significance. Imagine the multiplier effect of combining each lasting legacy. Each of us has time, talents and treasures. Imagine if we measured the return on our time, talents and treasures according to the benefit to the world around us. In future issues of *PrimeTimes*, we'll help you examine your time, talents and treasures to help you leave your lasting legacy.

Mark Mitchell can be reached at 843-349-2392 or mmitchel@coastal.edu

“Best laid plans can change”Continued from page 7

little as an hour or two to as long as six months – depending on the class. Sound simple enough? Keep reading.

Take your proven-oh-so-well skills and natural abilities and turn them into something positive and green dollars. You may have a medical background. If so, the College is the proud owner of the new multimillion dollar state-of-the-art Dr. Robert E. Speir, Jr. Health Care Education Center; and the medical profession is where the greatest job market interest is occurring.

Something else you may want to consider is the construction industry. Residential builders, general contractors, the mechanical fields and Home inspection are quite popular. You may already have experience in one of these areas and simply need to brush up to become licensed by the State of South Carolina. Also in the housing industry are opportunities in the real estate field. Even though the real estate industry as a whole is not as strong as it has been, we all know it runs in a cycle and will be coming back up. Another old saying holds true for REALTORS, “A handful of people will make the bulk of the money regardless of good or bad times.”

The list of opportunities to grow professionally is long: culinary, constables, bartending, child care, small business, leadership/supervision, floral design, social services, tractor-trailer truck driving, environmental services, computers and insurance, to mention a few. Tonight after supper sit down at your computer, and key in www.hgtc.edu/ce to see just what all is available. Who knows, you may even decide you want to teach some of these classes.

The College has three conveniently located campuses on U.S. 501 in Conway, at the old Air Force base in Myrtle Beach, and on S.C. 17 in Georgetown. Classes are offered day and/or night throughout the week in both traditional classroom settings and online training available around the clock in the comfort of your home.

“When the going gets tough,” well you know the rest of that sentence. If your income from Social Security, Medicare and private investments could use a boost, we at Horry-Georgetown Technical College are sitting right here, ready to help. Hope to see you on campus –not only for professional reasons but also for you to pursue personal interest classes.

Shirley Long Johnson, Assistant Vice President, Continuing Education Division, Horry-Georgetown Technical College. Telephone 843-477-2010, Email Shirley.johnson@hgtc.edu, Fax: 843-477-0775, 743 Hemlock Avenue, Myrtle Beach SC 29577

Coastal Carolina University Sponsors Many Events Open to the Public

CAAR wants to encourage *PrimeTimers* to take advantage of the many University events. You can stay up to date about cultural, athletic and other informational or entertainment events by viewing the Cultural Events on the University's Web site: www.coastal.edu/calendar. Many events are free but require tickets and others require purchased admission. For athletic events, go to www.gococcusports.com. Here is a small sampling of cultural events for September and October. For more information or details, call the Wheelwright Box Office at 843-349-2502.

“IN HER HANDS: CRAFTSWOMEN CHANGING THE WORLD”

Sept. 11-Oct. 17 • 9 a.m. to 5 p.m.

Rebecca Randall Bryan Gallery

COLUMBIA CITY BALLET “DRACULA: BALLET WITH A BITE”

Sept. 12-13 • 7:30 p.m. • *Wheelwright Auditorium*

BOSTON BRASS

Sept. 16 • 7:30 p.m. • *Wheelwright Auditorium*

CULTURAL CELEBRATION ANNUAL CAMPUS FESTIVAL

Sept. 17 • 11:30 a.m. to 2:30 p.m. • Rain Date. Sept. 24

Prince Lawn

“DOG SEES GOD, CONFESSIONS OF A TEENAGE BLOCKHEAD”

Sept. 18-19, 7:30 p.m.

Sept. 21, 3 p.m.

Sept. 24-27, 7:30 p.m.

Edwards Blackbox Theatre

4TH ANNUAL SPECTRUM CONCERT / FAMILY WEEKEND / BANDS AND CHAMBER ENSEMBLES

Sept. 19 • 7:30 p.m. • *Wheelwright Auditorium*

DAVID BANKSTON AND FRIENDS CONCERT

Sept. 23 • 7:30 p.m. • *Wheelwright Auditorium*

A TRIBUTE TO JAZZ AT THE PHILHARMONIC

Sept. 26 • 7:30 p.m. • *Wheelwright Auditorium*

GOSPEL CHOIR CONCERT

Oct. 12 • 4 p.m. • *Wall Auditorium*

BRAHMS REQUIEM

Oct. 17 • 7:30 p.m. • *Wheelwright Auditorium*

AN EVENING OF ART SONGS AND ARIAS

Oct. 28 • 7:30 p.m. • *Edwards Recital Hall*

*Lifelong Learning Course information
now available online...
check it out!*

www.coastal.edu/olli

We want to hear from you!

If you have comments or questions about articles in this issue, want to submit a Letter to the Editor, ask a question or make a comment, or if you would like to suggest appropriate subjects for consideration in future issues of *PrimeTimes*, the *PrimeTimes* staff wants to hear from you. Previous *PrimeTimes* newsletters are available on our Web site: www.coastal.edu/caar. If you want to be added to the *PrimeTimes* mailing list, just call, fax or write to let us know.

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SPOTLIGHT ON SOUND SOLUTIONS

By Brad Odum, Director,
812 Farrar Drive,
Conway, SC 29526

Most issues of PRIMETIMES will feature an outstanding local agency, business or organization serving the Grand Strand, to illustrate the range of services available in the area. If you would like to nominate an agency or service facility for this feature – or if you are in an organization that would like to be featured – we want to hear from you! We will give full consideration to a recommendation. Most all of the agencies, businesses or organizations so featured are also listed in the Senior Services Directory at www.coastal.edu/caar/srservices.

Sound Solutions Hearing Care Centers are the one-stop answer for your hearing health care needs. We provide information, products and services that improve quality of life issues related to hearing and or preservation of hearing. In today's fast paced world, most everyone utilizes computers, cell phones, TVs, stereos or iPods. We provide fulfillment! We help people hear all their favorite movies, songs or conversations CLEARLY. Our specialty is hearing instrument technology but we also provide custom products for cell phones, iPods, headsets, swim plugs and sound plugs. If your mother has trouble on the phone or you need a louder alarm clock to wake you in the morning, we can help.

Today's hearing instruments are miniaturized computers. They are capable of discriminating between speech, noise, wind and mechanical sounds. They can focus on several bandwidths of sounds simultaneously suppressing unwanted background sounds from within each bandwidth while emphasizing speech. Hearing aids are capable of connecting to TVs, cell phones, iPods or computers without the need for headsets or ear buds. They can be extremely small, nearly undetectable devices capable of producing very powerful amplification. All of these benefits are available without constant adjustment. Gone are the days of large devices that everyone could see or that sounded like you were in a barrel or simply made background noise louder. We utilize the latest technology which makes adjustments automatically for changes in volume or environment. It corrects before whistling starts, leaving a crisp clear sound allowing you to understand conversation clearly again.

In our offices training is crucial. Every clinician continuously attends seminars staying up to date with the latest trends and technology. Every month it seems there is something new and something new to learn! Unlike others, we work with all major manufacturers, as well as many smaller ones. This allows us to offer you the very best technology available and offer with certainty the best products for all hearing losses. No one manufacturer is the best at everything. We compare all

continued on page 10

"The Charm of Simple Living"Continued from page 2

She's still with me everywhere I go. I know that as time continues to change us, fate will have it that I won't be the kind of grandma my Grandma was. Life is so much more complicated than what she was accustomed to. And hey, I like my central heat and air. But one thing is certain, her life lets me know that it's not the possessions we leave behind that really matter most, but the relationships we build and the positive influences we

have on others. My life is the way it is due very much to the simple life Grandma shared with me. Life is surely sweetest at Grandma's house.

Bridgette Johnson, when she isn't doing flowers, is helping Conway people and businesses as the Executive Director of the Conway Chamber of Commerce. Bridgette can be reached at 843-248-2273 or bjohnson@conwayschamber.com

SCAMWATCH: Misleading Scams

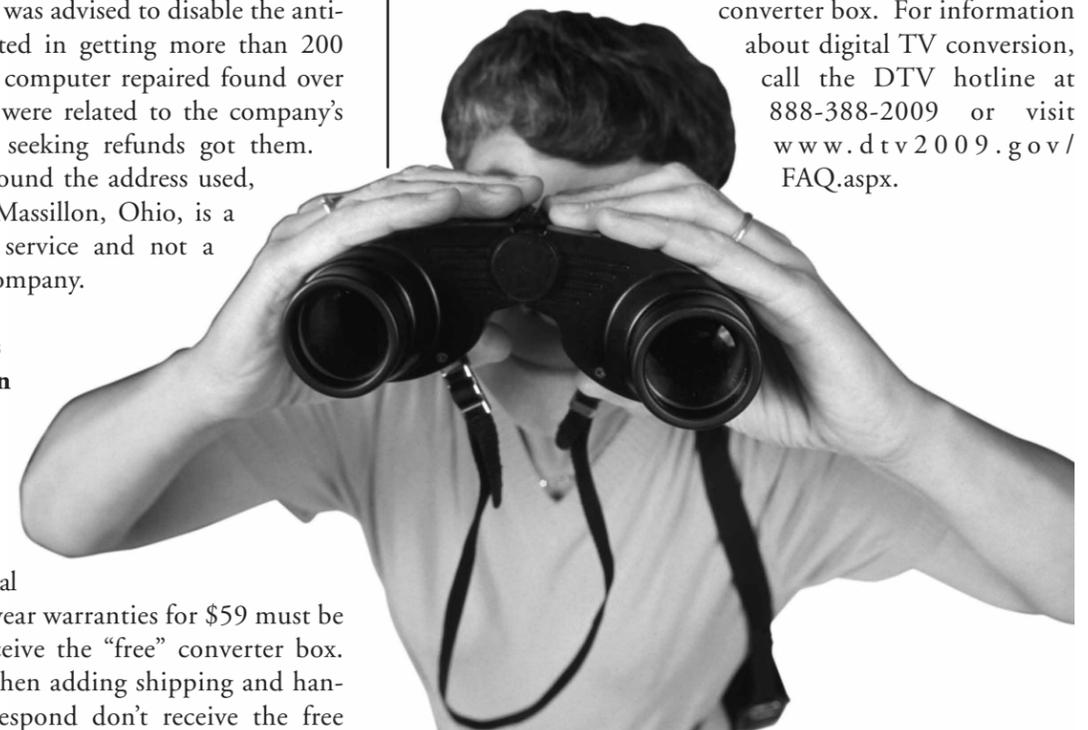
By Kathy Graham, President/CEO,
Better Business Bureau, Coastal Carolina Inc.
843-488-0238; Fax: 843-488-0998; E-mail: kathygraham@sc.rr.com

Processing Rebates From Home Scam – a warning about a work-at-home company. The BBB has been receiving complaints from consumers against a company called Process At Home, aka International Data Entry; Global Data Entry; onlinedatainstitute.com. People receiving or replying to ads to work at home are asked by the company to pay a \$197 fee for seven weeks of training and access to more than 11,000 businesses needing rebates processed. After sending the money people are receiving a training manual and one or two weeks training that did not include processing but showed how to place ads on search engines such as Google or AOL to lure others into the program. One consumer, after complaining about not being able to access the database, was advised to disable the anti-virus software. That resulted in getting more than 200 viruses and in getting the computer repaired found over 60 percent of the viruses were related to the company's Web site. No consumers seeking refunds got them. After investigating, BBB found the address used, 1240 Lincoln Way East, Massillon, Ohio, is a UPS store with mailbox service and not a physical location for the company.

Misleading Consumers Because of the Confusion Over Digital TV...

An Ohio based company called Universal Techtronics has ads running across the U.S. promising free TV channels, services and digital TV converter boxes. Five year warranties for \$59 must be purchased in order to receive the "free" converter box. The cost is nearly \$100 when adding shipping and handling fees. People who respond don't receive the free

products and services promised in the ads and end up paying more than if they had taken a good deal offered through the DTV coupon program offered by the government. The company also does business under the name "Heat Surge." The BBB has received more than 200 complaints. On Feb. 17, 2009, television stations will stop analog broadcasts and begin broadcasting in digital. Viewers who get reception with rabbit ears or an antenna or who do not have a digital TV will need a converter. TV sets made after March 2007 already have digital tuners built into them as required by law. Analog sets hooked up to cable or satellite systems will not be affected by the change and don't need a converter box. For information about digital TV conversion, call the DTV hotline at 888-388-2009 or visit www.dtv2009.gov/FAQ.aspx.



CASUAL LEARNING

& Other Educational Pursuits

As the calendar moves us into the 8th and 9th months of the year the advent of another school year approaches. *PrimeTimes* has two articles relating to learning and education; for our OLLI Lifelong Learning, and for Continuing Education at Horry Georgetown Technical College. Also, to acquaint people of the opportunities at Coastal Carolina University. Education, of course, is an ongoing interest of *PrimeTimes* and will be featured in future editions of the newsletter.

CAAR frequently receives calls from people interested in taking classes or courses for a variety of reasons and interests. Some people are interested in taking noncredit classes covering a wide range of subjects, from history, writing, art, philosophy, just for the “fun” of it and computer classes for fun or for application review. We refer them to the OLLI Lifelong Learning program. Some people are interested in undergraduate courses for “audit” rather than credit. Some people are interested in courses for credit in disciplines in which they already have a degree, others in starting work toward a degree. Other people however are choosing different disciplines supplementing what they have, or what they want for starting a new business. We refer people with these interests to the Office of Admissions. Our colleagues at HGTC are getting similar calls, and people are sharing their reasons for wanting to take classes and courses. Sometimes the reasons given reflect concern with economic conditions and the desire to do something different. *PrimeTimes* asked Shirley Long Johnson, assistant vice president of continuing studies at HGTC, to share that environment and/or circumstances influencing some people and what HGTC has to offer.

It may not be well known that there is a law in South Carolina making free tuition available at state supported colleges, universities and technical schools for residents at least 60 years of age. Residents can attend classes on a space available basis provided they meet the admission requirements and other standards of the institution. The special applications are available at the Coastal Carolina University Office of Admissions. For information call the office at 843-349-2170 or 1 800-217-7000 or write to Coastal Carolina University Office of Admissions, P. O. Box 261954, Conway, SC 29528-6054.

A January 2008 article in The State newspaper reported that 241 residents over the age of 60 were signed up for classes at all USC campuses. Clemson had 16 including two full time graduate students. All were taking advantage of the tuition free opportunity.

A study conducted during March - April 2008, by Schwab and Age Wave, covered 4,000 people across four generations.



One finding was that 60 percent of those looking ahead to years after age 60 want to work in entirely different environments and that, 52 percent of respondents saw retirement as an opportunity for a new chapter in life. In both instances, going back to college is part of their planning.

UPDATE ON OLLI

By Linda Ketron, M.A., Director of the Osher Lifelong Learning Institute at Coastal Carolina University

With the award of a renewable \$100,000 grant from the Bernard Osher Foundation in November 2007, the 20-year-old Lifelong Learning program at Coastal Carolina University entered a new and revitalized phase of its mission to provide “learning for the joy of it” to adults age 50 and older.

The Osher Lifelong Learning Institute (OLLI) at Coastal Carolina University offers Grand Strand adults more than 250 noncredit courses during the fall and winter/spring terms at five locations (Conway, Myrtle Beach, North Myrtle Beach, Litchfield and Georgetown). Among those are many peer-led courses in art and photography, computer technology, foreign languages, history and government, literature and writing, music, theater and film, personal growth and skills, religion and philosophy, science and nature, as well as educational excursions.

The program’s structure and management have evolved during the past two decades under various leadership forms but always with the strong and indispensable support of the University which has provided staff, facilities and the technical resources needed to serve approximately 2,000 adults each year. However, with the rapid growth of the University’s undergraduate and graduate programs, the “silver tsunami” of the retiring baby-boomers (the greatest wave of which is washing in on our desirable southern coastline), and squeezed budgets, the ultimate goal of the 2006-2009 strategic plan – to secure the financial underpinnings of the program – has become paramount in the utilization of the grant.

Since the program content was well established with a wide variety of course offerings and dedicated instructors, the first-year grant has been allocated to the marketing and publicity of OLLI at Coastal Carolina University. The underlying assumption is that increased awareness of the program will generate increased participation and revenue.

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To this end, distribution of the fall and spring catalogs doubled, print media advertising tripled, OLLI’s Web site was updated and a weekly online newsletter keeps members and the public notified of current offerings and activities. A billboard and radio campaign is planned prior to the spring term when “snowbirds” start their southern migration.

Charged by the Osher Foundation to create a sustainable post-grant model, OLLI has implemented several substantive changes beyond the renaming of the program:

- The advisory board has been replaced by four active committees (Membership & Metrics, Marketing & Publicity, Curriculum & Program Planning and Fundraising & Future);
- A membership fee (\$20 per term) has been implemented to comply with the Osher-directed measurement of community support and revenue base;
- Member benefits are being augmented with community cultural and wellness discounts, as well as participation privileges in the expanding peer-led special interest groups (bridge, gardening, computer, investment and foreign language clubs);
- Increased volunteerism is being promoted through the committee approach to planning, expanded club leadership opportunities, promotion of volunteer teaching (with membership benefits), and the addition of “class ambassadors” (teachers’ aides).

When the first-year progress report and the second-year application are due in October, we will have a better sense of our progress toward the establishment of a self-sustaining lifelong learning program for the adult residents of the Grand Strand. We look to the readership of *PrimeTimes* as partners in this effort and offer our availability to present the OLLI program to community service, outreach and education organizations. The bulletin below may be used in your communications to your constituency.

During “Free Week” (Sept. 8-13), the Osher Lifelong Learning Institute (OLLI) at Coastal Carolina University will treat current and prospective Lifelong Learners to dozens of free lectures and demonstrations of upcoming courses and clubs at each of the five outreach centers, located in Conway, Myrtle Beach, North Myrtle Beach, Litchfield and Georgetown. Meet members of the faculty and staff, access OLLI’s Web site and the online WebAdvisor, register for OLLI membership, classes and parking permits, and enjoy guided explorations of the University library’s database and the Senior Services Directory. The complete fall catalog of 250 courses, scores of cultural opportunities, plus the detailed schedule for Free Week, will be available at the outreach centers and posted at www.coastal.edu/olli. *Linda Ketron is at the CCU Waccamaw Higher Education Center and can be reached at 843-349-4032 or lketron@coastal.edu.*

BEST LAID PLANS CAN CHANGE

By: Shirley Long Johnson, Assistant Vice President, Continuing Education Division, Horry-Georgetown Technical College

PT Note: CAAR frequently receives calls from people interested in taking classes or courses for a variety of reasons. Some are interested in courses for credit in disciplines in which they have a degree, others in starting for a degree. Many however, are choosing to do something different, including starting a new business. Our colleagues at HGTC are getting similar calls and people sharing their reasons behind wanting to take classes and courses. Shirley Long Johnson shares some of the environment and/or circumstances influencing people and what HGTC has to offer.

There is an old saying, “If you want to make God laugh, tell Him what you think your future holds.” In the not-too-distant past, your dreams of what would lie ahead may have included sitting on the porch in your favorite rocking chair, reading the latest best seller, watching the grandchildren play happily on the well-manicured lawn of your beautiful retirement home as the prime rib for dinner marinates in the refrigerator. Your wise-and-carefully-thought-out investments would soar in a solid economy; so you could relax and enjoy life without a care in the world.

Unless you’re an exception to the rule, that bubble is popping. We all may indeed be sitting more and driving less because gasoline prices have soared out of sight and are still climbing. Bicycles, golf carts and walking are becoming our means of transportation rather than that expensive SUV in the garage. Rather than purchasing that book we can’t wait to read, we’re heading to the public libraries to check it out. The grandchildren’s back-to-school needs in the next few weeks will cost enough to make us blink twice, hope we don’t have to take out a second mortgage, and remember when a small bottled Coca-Cola cost ten cents. Our immaculate lawns may be due more to perspiration on our brows rather than that of a professional. Plus, not only is the meat on the table likely to be ground sirloin, we’re growing our own tomatoes among colorful zinnias and thriving perennials in the garden rather than risk getting sick.

This is not to say that life is bad, not at all. It simply means that times are changing, always have and always will. As adjustments in your retirement years become evident, the Continuing Education Division at Horry-Georgetown Technical College is one of the first places you should check out. No entrance exams, no prior educational degrees are required – only a desire to update your occupational skills at affordable prices. The length of training will vary from as

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