

Senior Adult Ministries Manual – Supplement

This is a collection of articles which will give you ideas in the following areas as you minister to senior adults:

- Spiritual Life
- Health and Safety Issues
- Practical Living
- Caregiving Counsel for the giver and recipient
- Finances
- Ministry
- Educational Opportunities
- Resource Materials

As you read through these articles you can begin to consider the many aspects of senior adult living and plan a program that will reach out to those within and outside of your church body.



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Ten Goals for Senior Adults

1 Admit you are a senior adult. In many cultures those over fifty are highly esteemed. Look for ways to honor those who are older than you, setting precedence for the younger generation.

2 Assess your past and prepare for the future. Consider how God has provided spiritually for you and determine now to begin or continue your relationship with Him.

3 Avail yourself of education regarding health issues. Many communities and medical centers provide free screenings and classes to keep you aware of symptoms and treatment before they become serious.

4 Accompany older senior adults to activities and doctors' visits. Your help is invaluable to them, and you will learn from their experiences how to enhance your own life as a senior.

5 Allow yourself to set new priorities and commitments. Determine what is important to you and approach these ideals with a renewed commitment of achievement.

6 Account for your financial status and goals. Examine your insurance policies, bank accounts, wills, and trusts and decide what you can do to enhance your finances for the future.

7 Attend activities provided by your church and community. Fellowship with others stimulates the mind and eliminates self-pity.

8 Approach others and encourage them to attend senior adult classes and activities. You will add to your circle of friends and benefit both you and them.

9 Analyze anxieties and give them to God. His assurance of care and peace allows you to mature spiritually.

10 Anticipate all God has for you as a senior adult and become aware of the blessing you can be to others.

By Jill Franck – Editorial Assistant, Senior Adult Ministries of the National Office of the Assemblies of Go

Statistically Speaking

In the year 2000 the United States Census Bureau reported that there were 35 million people age 65 and over living in the United States. That demonstrated a 12 % increase since 1990. Presently, one out of every 8 people is 65 or older and the number is increasing daily.

By 2010 the population of those sixty and older will have increased 3.5 times faster than any other segment of the population.

The population of those age 75 and over is also increasing at a faster rate than ever before in the history of mankind due to:

- ✓ Increasing life expectancy
- ✓ Strides in medical knowledge
- ✓ Positive healthier living

In 1900 the average life expectancy in the United States was less than 50 years. Today it is 77.6 years.

Because of healthier lifestyles, people have many years left after retirement.

The aging phenomenon is not just in the United States. Under- developed nations have relatively higher proportions of people aged 65 and over than in previous centuries, but the most rapid increases in elderly population are, of course in developed countries.

By the year 2010 it is projected that **847,000 people** in the world will become part of the 65 and over group **each month!**

Projections of increasing older populations are more accurate than other segments of the population because it is not dependent on fertility. Human mortality rates are the key to demographic components.

Presently in the United States, California has the most senior adults aged 65 and over with more than 3.8 million. Florida is second with 2.9 million. New York is third with 2.5 million and Texas is fourth with 2.2 million.. Find out the number of seniors in your state then consider how many of them have eternal security. You can find information for your state by contacting the U.S. Government U.S. Census Bureau
4700 Silver Hill Road
Washington DC 20233-0001

or at www.census.gov.

According to George Barna's statistics, 78% of adults who did not attend church as a child are still not attending today.

Child Evangelism Fellowship's study on the subject of at what age people get saved shows that 85% accept Christ as Savior between age 4 and 14. Only 4% get saved after age 30.

According to the Institute of Church Growth, 75-90% of people come to the Lord because of the influence of a friend or relative. 10-25% become Christians as a result of special needs; a pastor, mass evangelism, visitation, Sunday School and special programs all lumped together.

U.S. Census Bureau, Larry N. Johnson of The Baptist Home, George Barna

The Demographics of Aging

The current level and pace of population aging vary widely by geographic region, and usually within regions as well. But virtually all nations are now experiencing growth in their numbers of elderly residents. Developed nations have relatively high proportions of people aged 65 and over, but the most rapid increases in elderly population are in the developing world. Even in nations where the elderly percentage of total population remains small, absolute numbers may be rising steeply. Everywhere, the growth of elderly populations poses challenges to social institutions that must adapt to changing age structures.

World's Elderly Population Increasing 795,000 Each Month

The world's elderly population has been growing for centuries. What is new is the rapid pace of aging. The global population aged 65 and over was estimated to be 429 million people as of midyear 2000, an increase of 9.5 million since midyear 1999. The net balance of the world's elderly population grew by more than 795,000 people each month during the year. Projections to the year 2010 suggest that the net monthly gain will then be on the order of 847,000 people. In 1990, 26 nations had elderly populations of at least 2 million, and by 2000, 31 countries had reached the 2-million mark. Projections to the year 2030 indicate that more than 60 countries will have 2 million or more people aged 65 and over. Projections of older populations may be more accurate than projections of total population, which must incorporate assumptions about the future course of human fertility. Short-term and medium-term projections of tomorrow's elderly are not contingent upon fertility, because anyone who will be aged 65 or over in 2030 has already been born. When projecting the size and composition of the world's future elderly population, human mortality is the key demographic component. As discussed in the next chapter, current and future uncertainties about changing mortality may produce widely divergent projections of the size of tomorrow's elderly population.

Elderly Population Growing Fastest in Developing Countries

Population aging has become a well-publicized phenomenon in the industrialized nations Europe and North America. What is not widely appreciated is the fact that developing countries are aging as well, often at a much faster rate than in the developed world. Seventy-seven percent of the world's net gain of elderly individuals from July 1999 to July 2000—615,000 people monthly – occurred in developing countries. Most notable in developed countries is the steep plunge in growth in the early 1980's. The slowing of the growth rate was the result of low birth rates that prevailed in many developed countries during and after World War 1 a second, less

severe, decline in the rate of growth began in the mid-1990's and will be most noticeable in the early 2000's. This decline corresponds to lowered fertility during the Great Depression and World War II. These drops in growth rate highlight the important influence that past fertility trends have on current and projected changes in the size of elderly populations.

The current aggregate growth rate of the elderly population in developing countries is more than doubled that in developed countries, and also double that of the total world population. The rate in developing countries began to rise in the early 1960's, and has generally continued to increase until recent years. After a brief downturn –again related to lower wartime fertility – the elderly growth rate in developing countries is expected to rise beyond and remain above 3.5 percent annually from 2015 through 2030 before declining in subsequent decades.

Europe Still the “Oldest” World Region.

Europe has had the highest proportion of population aged 65 and over among major world regions for many decades and should remain the global leader well into the twenty-first century. Until recently, the region also had the highest proportions of population in the most advanced age categories.

From U.S. Census Bureau – *An Aging World*: 2007

Making the Most Out of the Last Half of Life

Coming to Terms With Mortality ~ By Dr. Richard Dobbins

The two most stress-filled decades of life are probably the 40s and 50s, yet few people are prepared to face them. Several factors make these two decades trying. These are the years when coming to terms with your own mortality. You tend to feel more and more powerless as a parent; your parents' health begins to fail; the work world changes; and you prepare for retirement.

Let us look carefully at these stages:

In your 40s and 50s, you come to terms with your own mortality. Once you can double your age and find it difficult to think of yourself being alive at that time, your perspective on life changes. You begin to think of your life in terms of years left rather than in terms of the years lived.

When we are young, we seldom think about death. We take the future for granted. We rationalize the deaths of grandparents by reassuring ourselves that they are old enough to die. We treat the deaths of younger people as though something like that could never happen to us.

However, as we grow older, these ways of shielding ourselves from the reality of death are no longer effective.

We do so many things to try to hide our age. We live in a society that venerates youth. We want to cling to youth as long as we can. Underneath this clinging to youth is a fear of death. As you get older, you reach a place in life where you need to conquer that fear of death before it destroys your joy of life.

Recently, I met a man in his late 50s who was battling cancer. His wife was having difficulty grasping the reality of it all. After hearing the doctor's report, she said to her husband in private, "What does all that mean? Are you terminally ill?" He looked at her and said, "My dear, we are all terminally ill!"

When children are small and unable to think in complex, abstract terms, they are no physical or mental match for you. They are relatively easy for you to control. However, when the burst of adolescent growth occurs and the abstracting ability of teenagers allows them to challenge your judgments, parents begin to feel increasingly powerless. Regulating the tension between the freedom that teens want and the restrictions that they need becomes difficult.

Part of the difficulty is that we think back on our lives when we were adolescents and know that there was a part of our lives that our parents were unaware of. We wonder how many secrets are in our teenagers' lives about which we know very little.

There are other stresses that come to bear in launching teens into life:

--Financial stresses. Raising teenagers is expensive. Their wardrobes and their hobbies are expensive. They want cars of their own and that means car insurance. Also, there is the matter of a college education, which is tremendously expensive. All of these financial stresses come to rest on the parents.

--Testing the limits. When a youngster comes into 13-15 years of age, if the parents draw the line here, they want to draw it back just a little bit. They are always pushing the envelope, especially regarding curfews and bedtimes.

--Friendships and relationships. There are the usual anxieties about teens' relationships with the opposite sex. You want them to save virginity for marriage and yet you know the power of peer pressure is relentless. You want them to settle into a career before they marry as well as to find the right marriage partner.

In midlife, you sometimes feel as though you are parenting two generations--your children and your parents.

When your parents' health begins to fail, you feel the need to assume more and more care of them. Sometimes it is necessary to bring them into your home. When this occurs, usually everyone feels the pressure. After all, more people have to share the telephones, bathrooms and other living conveniences. Grandparents often have difficulty allowing parents to manage their family without interference.

I can remember when we had to put Mom in a nursing home. Her memory was bad and she could no longer stay with one of us. At times she would turn the stove on, forgetting that she had turned it on. We finally had to come to the conclusion that the nursing home was the safest and best place for her. When we got to the nursing home, she was overwhelmed by it all. I never will forget the blank look that came on her face as she asked, "What are you doing to me?"

When parents have to be put in a nursing home, we often feel guilty even if it is of their own choosing. Watching the health of your parents fail is traumatic. Not only do you feel helpless to spare your parents' suffering, but you are confronted with the inevitability of your own death.

At midlife, if you are not reaching or nearing your career goals, it is time for reassessment. This may force you to bury dreams that are obviously not attainable. This brings a sense of loss and grief. Then, if you are at your career peak, you have to come to terms with the fact that future promotions will be limited. This will lessen motivation for your external goals and turn toward placing more emphasis on "smelling the roses." Regardless of whether you are burying your dreams or smelling the roses, midlife takes its toll.

Men may have a little more trouble with this than women. A man's world is his work and his wife and kids. A woman's world is her husband, children, parents, brothers and sisters, and her grandchildren. We are very different. Unfortunately, relationships are much less important for a man than they are for a woman. A man would be a better husband and a better father if he was more invested in personal relationships.

Other stresses appear as the work world changes at midlife. If a couple has neglected their marriage, this is the time when it will show. Divorce rates skyrocket at midlife. During this time, heart attacks claim their greatest number of victims. This is why there is no better time to introduce people to Christ.

Young people should really begin savings programs in their 20s. If you do not begin to focus on your retirement in your early 40s, you are going to be caught short in your 60s. An increased focus on savings is a must to avoid a lower standard of living in later years.

Also at midlife we need to be reminded of the Christian virtue of temperance. Extremes in life are seldom good for anyone. This is especially true of diet and exercise programs. Unsound diet and exercise programs can be fatal.

Of course, there certainly are some positive things about midlife. First, there is the excitement of midlife career changes. Today, as life expectancy increases, there is often time for you to prepare for and enjoy a second career. Do not be reluctant to go back to college to prepare for a second career.

Another positive factor of midlife is that, as parenting responsibilities decrease and work goals diminish, you have more time for each other. In these two decades, your marriage could reach some of its most memorable moments.

Another advantage to being older is you can be more relaxed about life. When you are younger, you are under a lot of career pressures and parental pressures. As you grow older, these have been lifted from you.

God wants to help you make the most out of the last half of your life. In all of the stresses and difficulties you may face, God will help you.

Communicating with Older Adults

The spirits of older adults rose sharply during the last two years. Driving up their morale was veteran astronaut John Glenn's return to space at age 77.

The Associate Press reported in November 1998 that, " [Glenn's] flight on the space shuttle Discovery has put a spring in their step, a smile on their faces and a new determination in their hearts. Some are even dreaming of going into space."

It seems that Glenn's willingness to risk the rigors of space travel at an age when many are enjoying their rocking chairs has older adults taking a new look at their lifestyles.

Other well known adults have also added to the new image of older adults. The sight of George Bush floating in a parachute in 1997, and the fact that Gloria Stuart, 87, was an Oscar contender for her role in "Titanic", point to what geriatric experts are calling "the Third Age" – the extension of healthy middle age well into what we once thought were the sunset years.

Just as 76 million Baby Boomers are entering their 50s, the nation's older adults are feeling younger again. We are quickly learning that a vital "third age" holds potential for launching new careers, working part time, or volunteering. Extraordinary large numbers of people will have 20, 30, even 40 years or more of active life than once expected.

Eight Stages of Aging

Age-based studies of people always paint a one-dimensional portrait. However, such studies do help us understand people in ways that we may otherwise overlook.

Subtle changes do take place among older adults after age 50. Here are eight common stages most will experience.

Stage 1: Aged 50-54 – Over, three-fourths of this age group live with their spouse, work in the labor force, and have excellent health. Only 7 percent live below the poverty level.

Stage 2: Aged 55-59 – People at this stage of life are not dramatically different from those in Stage. 1. Yet the number of men in the work force drops 10 percent.

Stage 3: Aged 60-64 – Less than 44 percent of this age group works outside the home. The number of widows jumps to 13 percent from only 7 percent in Stages 1 and 2.

Stage 4: Aged 65-69 – Most (70 percent) remain married, while a growing number (21 percent) live alone. Fewer than 20 percent are still in the labor force. Thanks to Social Security only 8 percent live below poverty level.

Stage 5: Aged 70-74 – After age 70, women increasingly dominate the population. The number in the work force drops below 10 percent. A large number (11 percent) live below poverty level. Increasingly, individuals (29 percent) live alone, while over 60 percent remain married.

Stage 6: Aged 75-79 – Approximately 62 percent of those in this age group are women with just over half married. Only 6 percent work outside the home and poverty claims about 15 percent.

Stage 7: Aged 80-84 – Fewer than 40 percent of people are married, but good health is still claimed by 63 percent of the population. Forty-four percent live alone. Around 17 percent live under poverty level.

Stage 8: Aged 85 and older – Two-thirds of the population is women, and over 60 percent are in good health. Just about 25 percent are married, and half of all adults in this age group live alone.

Growing Age Group

Estimates predict that by 2010 the total population in the United States of those over 50 years old will reach 97 million. This is an increase of 48 percent between 1990 and 2010. It is striking to compare this with the fact that the increase during the same time for population under 50 is predicted to be only 1 percent. This data highlights the need to understand and communicate with our aging population.

As people age, there are certain physiological and psychological changes that take place. In many cases these changes are reflected in an individual's ability to receive messages. For example, some will become farsighted. Others may have trouble seeing in certain lighting. Most will find it harder to see green-blue-violet colors, while still others will lose their ability to hear high-pitched tones.

The following are seven insights to help us communicate with this older adult population.

Insight #1: Use memory aids. We have all noticed what is labeled a “senior moment” when older adults have trouble recalling information. To overcome this in your communication use memory clues. For example, ask them to remember what a former ministry was like, and then show them how the new ministry is similar. Help them visualize the past, and then show them how it might be done today.

Insight #2: Keep it simple. As people age, they react more slowly to various inputs because the central nervous system's capacity to process information is reduced. Thus, keep your message uncluttered and as simple as possible.

Insight #3: Add the context. Any audience that feels personally involved will remember your message better. Try to tie your message to familiar events like births, weddings, and graduations, in order to engage older adults.

Insight #4: Repeat the message. The more older adults hear a message, the less difficult it is for them to interpret it. Repeated exposure to a message is vitally important the more complex the message.

Insight #5: make it concrete. Stay away from abstract concepts and appeals. Do not use fancy words or talk. Use ordinary talk and visual aids when communicating with older adults.

Insight #6: Go step by step. Space your points out to allow older adults time to process the information. Many will concentrate on the first part of your message and miss the rest. The general rule: the slower the better.

Insight #7: Write it out. Older adults like to process information at their own pace. By writing out your message, you will get and maintain their attention better.

How many older adults are in your congregation? How many are there likely to be by 2010? What ways can you begin to communicate with them better?

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Facts on Aging ~ Al Saunders

Everyone is aging. In humans, the biological aging process starts at about 30. According to research a healthy human body should deteriorate at only about 1% per year. People age at different rates and there are five things that affect this:

- Medical – Your past and current health will affect how you handle the aging process.
- Psychological – Such things as basic life-coping skills; relationship skills; self-esteem level, all play an important part.
- Historical – Things from your historical past such as family of origin dynamics; crises; traumas; abuses; etc.
- Temperament – This pertains to how you handle situations that come into your life.
- Spiritual – Your walk with God is the number one determining factor in how you handle all aspects of life, including the aging process. When you know God, you can be at peace with yourself and others.

A healthy outlook on aging will help you be a good steward of all aspects of life and living and motivate you to address such important things as your health, retirement, death, and future welfare of your family.

Enhancing Your Quality of Life

- Physical: It seems to make good sense to avail yourself of such things as eyeglasses, hearing aids, and other types of aids that can help improve your quality of life physically, when necessary. Great improvements have been made in these types of aids over the years and everyone can have great quality of life when recognizing their need of them.
- Properly prescribed medication on the recommendation of a medical doctor to help alleviate some of the symptoms and consequences as a result of the stress of life and the natural aging process can also help improve your quality of life physically.

Psychological/Emotional

- We must concern ourselves with various amoral types of behavior that can help maintain or improve our self-worth during the natural aging process, such coloring of hair, hairstyles, clothing styles, nutrition and weight maintenance programs.

Spiritual

- Continually seek to develop a personal, intimate and passionate love relationship with the Lord. If your love relationship with the Lord isn't right, nothing else will be right.
- The importance of maintaining a consistent personal devotional life cannot be overstated.
- If you are married, you also need to develop a daily devotional time with your spouse, where you read the Word of God together and pray together. The most powerful expression of Matthew 19:18-19, is found in a husband and wife who will consistently read the Word and pray together.

From: *Life Beyond 50 – Planning and Preparing for Tomorrow* by Rev. Al Saunders of The Pentecostal Assemblies of Canada

Something to Consider Regarding Age Factors

Baby Busters often describe themselves as the most “relationally authentic” of the nation’s five generations. However, their behavior indicates that they are more likely than any other generation to engage in sex outside of marriage, less likely to devote time to serving others, and are the least values-driven segment. More than others, they engage in conversation pertaining to sports. They are also the group least likely to read the Bible, attend church services, pray, or help at a church.

One of the biggest turnarounds is evident in the behavior and leanings of Baby Boomers. Once viewed as spiritual antagonists, political activists, and non-traditionalists, Boomers have retained their penchant for confounding the experts. Through they were the first generation raised with omnipresent television and were instrumental in introducing computers to the world, they are

more likely to read for pleasure than any other generational group in the nation. The generation that made “sex, drugs and rock and roll” its theme, Boomers are now only one-third as likely to have extramarital sex as are Busters; are the generation least likely to get drunk; and are no more likely to illegally download music from the internet than are the Net-impaired Seniors. Despite their early flirtation with eastern religions and philosophy, only 3% of Boomers engage in yoga in a typical week (compared to 10% of Busters).

It is the older two generations, however, who have remained most consistent in their lifestyle choices. The Builders and Seniors together emerge as the generations most likely to turn off disagreeable television programs, and are the most likely to read the Bible, and attend church services. They are also least likely to discuss controversial matters, ranging from politics to faith and morality to money. They are also less likely to view pornography and to use the Internet or a computer.

Upon analyzing more than sixty subgroups of the population, Barna concluded that the people groups most at variance from population norms are upscale adults, people not registered to vote, people 60 or older, and blacks. “Those four segments will be the greatest challenge for most people to connect with because the perspectives and lifestyle choices of those groups are so divergent from the norm. Ministries seeking to serve those segments would do well to study them closely to avoid reliance upon unwarranted assumptions that reduce meaningful connections and impact.”

Research Source and Methodology

The data in this report are based on a nationwide telephone survey conducted by the Barna Research Group from its interviewing facility in Ventura, CA. The OmniPollSM survey involved interviews among 1,002 adults during May 2003. The maximum margin of sampling error associated with the aggregate sample of adults is \pm or $-$ 3.2 percentage points at the 95% confidence level. People in the 48 continental states were eligible to be interviewed and distribution of those individuals coincided with the geographic dispersion of qualified individuals.

The Barna Research Group, Ltd. is an independent marketing research company located in southern California. Since 1984, it has been studying cultural trends related to values, beliefs, attitudes and behaviors. If you would like to receive regular e-mailing of a brief overview of each new bi-weekly update on the latest research findings from the Barna Research Group, you may subscribe to this free service at the Barna Research web site www.barna.org.

Addressing the Spiritual Needs of Senior Adults

It is important for all adults to acknowledge the aging process. Education about this unpreventable phenomenon is key to each individual's self worth.

Unfortunately, even Christians who believe in paradise cling to youth and often think of senior adults as someone older than themselves.

Following are ideas to help promote and foster healthy esteem thereby improving spiritual growth:

- Provide special group discussion, training and enlistment services to challenge early retirees and retirees in good health to volunteer for special ministry assignments.
- Prepare seniors in your church and community for aging by providing an ongoing class time using a book club atmosphere for discussion of their future. See the list of books listed in the resource section of this supplement.
- Begin local Bible study groups in locations where retirement age people are gathering such as local restaurants, senior centers, local malls and golf courses during daytime hours.
- Begin local Bible study groups in similar locations as stated above during evening hours for those who are still working during the day, yet desire study and fellowship with others of their age group.
- Provide prayer groups for both prayer training and prayer to harness this vast potential of prayer for your local church ministries as well as worldwide ministries.
- Everyone likes to have fun. Physical maturity does not always indicate spiritual maturity, so endeavor to help those senior adults who are young in the Lord by having Bible knowledge events in both formal teaching formats as well as informal and game show formats which are appealing to older adults.
- Create special opportunities older adults to “adopt” young children to serve as surrogate grandparents. Provide opportunities for grandparents and surrogate grandparents to comfortably expose un-churched grandchildren to the truth of the gospel.
- Reach out to the community by inviting and bringing friends and relatives to any of the above groups. Evangelize others with the following five steps.
 - ✓ Identify people God has put in your life
 - ✓ Learn more about the person – get into their world
 - ✓ Pray for the person specifically
 - ✓ Identify and respond to their personal needs.
 - ✓ Involve other members – take a friend with you.
- Develop a Ministry Vision of Christian service. There is a great untapped reservoir of ministry potential among older adults and retirees. Every one of us has been chosen to be instruments of ministry.

SEASONAL AND TOPICAL ISSUES TO ADDRESS WITH SENIORS

The Cost of Christmas

Christmas is coming! Can you handle the cost? Consider the cost of Christmas at its initial arrival.

What did Christmas cost?

- ❖ Mary, the mother of Jesus, whose reputation was in question?
- ❖ Joseph, Mary's espoused whose belief in his God and Mary was stretched beyond human limits?
- ❖ God, the Father, who had to send His only Son to live as a human, on earth?
- ❖ God, the Son, who gave up the glorious home in heaven to live among us?
- ❖ God, the Holy Spirit, who endured rejection by those He pursued over thousands of years?
- ❖ Shepherds, leaving home and job to travel great distances?

When you consider the cost to others to assure us of a loving Savior whose compassion is beyond compare, what does Christmas really cost you? Give the gift of yourself to the Christ of Christmas this year. Give the gift of yourself to others at Christmas.

Forgiveness

By Jill Franck

God's greatest gift is forgiveness. When He gave us His son, He knew the purpose of Jesus was our redemption. As our supreme example of human possibilities, Jesus not only paved the way for our own forgiveness, but He also demonstrates how we must offer forgiveness to others. Consider the following principles of forgiveness:

Forgiveness that we offer to anyone who offends us is an investment in his or her potential.

Forgiveness is not something we trade back and forth. We must extend it to others just as Christ extends it to us. It is a gift we receive and must freely give to everyone.

Forgiveness sometimes does not make sense. Holding on to a wrong action committed against you might seem more realistic and logical. Forgiveness extended does not depend on what is deserved. Thank God, we do not get what we deserve from Him!

Forgiveness is a promise stated in 1 John 1:9. It is thorough and complete for us to receive.

Forgiveness is a decision. You must decide to accept it. You must decide to extend it.

Forgiveness brings wholeness and freedom. Take the gift He offers you, then give it to all you meet.

QUIET TIME

With the demands of everyday life, it is very important to set aside some quiet time to talk with the Lord. Not only do we need prayer time, but also time to fill our hearts and minds with God's Word.

The more we can surround ourselves with spiritual things, the easier it is to touch God for the important things in our lives. Talking with God also helps calm our fears and gives us an assurance of His love and grace toward us.

1. Early risers may want to set aside the first 30 minutes of the day for prayer and reading scriptures. Add a little worship music with a cassette or CD and sing along.
2. Night owls may choose the end of the day to come aside and reflect on the day's activities and talk to God.
3. If you commute a long distance by car, listen to gospel music or the Bible on tape. This is an excellent time to be alone with God.
4. If you commute by public transportation, read the Bible instead of the newspaper. Tune your heart to God with silent prayer.
5. Even a few minutes away from the hustle and bustle of the day can afford you a few minutes to worship the Lord.
6. Be especially sensitive to the prompting of the Holy Spirit to pray for a person or need. Lives have been spared when people felt a sudden urge to pray and responded immediately.

7. Pray for your family members, coworkers, neighbors...even your enemies.
8. Pray for city, state, and national leaders. Include world leaders from other countries.

The Apostle Paul tells us to “pray without ceasing” (1 Thessalonians 5:17).

HEALTH AND SAFETY

Faith, Hope, Love, and Health

By Dr. Ray Barnwell

General Director of Sunday School and Discipleship of The Wesleyan Church

In Mark chapter 2, we have a scene that is set in the midst of faith, hope, love, and health. You know the story. Jesus is teaching; the house is filled, and the crowd overflows into the courtyard. Suddenly sounds are heard from above. In just a few moments a hole appears in the roof and at least four people peer down at Jesus. Their next move is to lower a pallet bearing a man to floor in front of Jesus. Mark mentions that Jesus “saw their faith” and He said “Son, thy sins be forgiven thee” (Mark 2:5 KJV). Some wonder why Christ addressed the spiritual need before the obvious physical need. It may be that He wanted to remind us that the soul lives forever, but also to help us understand the correlation between mind, body, and spirit. It is easy for us to lose sight of the whole because of the parts.

As Christians we know there is a deep connection between faith, hope, love, and health. Many hospitals were opened as acts of kindness. Churches have viewed medical missions as an essential ministry integrating mind, body, and soul. Unfortunately as medicine has made giant leaps, many in the medical profession have forgotten that ultimate healing comes from God and that faith, hope, love, and healing all go together.

Just a few years ago, Dr. Harold Koenig, Michael McCullough, and the late Darrel Larson published the Handbook of Religion and Health. Much of the book looked at the role faith plays in our health as we age.

Some of the findings include:

- Religious people have healthier lifestyles.
- Older people with faith have a stronger sense of well being.
- Religious people live longer.
- Older people who attend religious services avoid disability longer than those who don't attend.

It is amazing that researchers now are able to prove what we have often thought and resumed.

In light of these findings what does it mean for you and me?

1. Keep connected to His church. The four men in Mark wanted to keep their friend connected.
2. Notice when others are not connected. When you peers are absent, be sure to let them know they're missed. Physical pain is often not as painful as feeling alone. Be sure to invite your unchurched and unsaved friends. The four people in Mark noticed a need.
3. Seek help when you need it. Not everyone knows about your need(s). God's family does care, but we cannot respond unless we know. The sick man sought help!
4. Take time each day to be thankful through prayer and Bible reading. Just imagine how the four people and the man who formerly was on the mat worshiped the Savior.
5. Help develop a health ministry in your church. The needs are everywhere. The possibilities are unlimited. Is it time your Middle and Senior Adult group focuses on faith, hope, love, and health?
6. Check out our new Ask the Doctor column at the Best Years Fellowship web site, www.wesleyan.org/ssd/byf/askthedoctor.htm.

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Flex the Brain with the Brawn

"ByLine with Dan Betzer" Program #2572

Tuesday, August 12, 2003

"Flex the Brain with the Brawn"

The New York Times recently featured an article on preventing Alzheimer's. Researchers at the Albert Einstein College of Medicine in the Bronx followed 469 people aged 75 or older who showed no signs of dementia at the start. Over a median follow-up time of five years, dementia developed in 124 of the subjects.

The fascinating finding was that participation in mentally-demanding leisure activities late in life seems to provide protection against dementia, although the

conclusion is not absolute. Playing chess, checkers, backgammon, or a musical instrument and reading appeared to be helpful in the prevention of Alzheimer's.

Interestingly enough, physical activities had no significant impact. The Times cautioned against over-interpreting the study. Despite efforts by the researchers to screen out subjects who already had dementia before the study started, it remains possible that some subjects already had subtle abnormalities that diminished their interest in mental activities.

You folks my age might want to get to the bookstore or library as soon as possible and start reading if you are not already doing so. I would most certainly encourage you to read the Bible, the Word of God. It will not only feed your brain but your soul as well.

Keep that brain working, good friend. Discipline yourself. It is not too late to begin even now. You have heard it said that a mind is a terrible thing to waste, so do not waste it! Work hard at staying mentally sharp until the Lord calls you home.

DRUG SAFETY – DO'S AND DON'TS

- DO store drugs in their original containers
- DO store drugs in different-looking containers, so you will be less likely to mix them up. Ask your pharmacist about the different containers available.
- DO ask your doctor write the reason you are taking a medication on the prescription, so the pharmacist will print it on the container label. This will remind you what each drug is for.
- DO follow instructions on container labels.
- DO keep all the times and doses straight.
- DO tell all your health care providers about all the drugs you take, including over-the-counter drugs, herbal remedies, and vitamins.
- DO carry a personal identification card that specifies your medications, the doses, and why you take them.
- DO for important drugs, like insulin or anti-epilepsy medications, wear some type of medical alert jewelry, which can be purchased at your pharmacy or from an organization such as Medic Alert.
- DO if you plan to have any type of surgery, tell the doctor or dentist about all drugs you take.

- DON'T take drugs in the dark or without reading the labels.
- DON'T use out-of-date medicines.
- DON'T reuse old prescriptions.
- DON'T share your medicines with anyone else or take someone else's prescription, no matter how similar your conditions appear to be.
- DON'T transfer medications to unmarked containers or containers labeled with directions for other drugs.
- DON'T leave medicines next to your bed if you are able to get up to take them.

-- This article was reproduced from the Aging Successfully magazine, Vol. XIII, No. 2

Be Safety Smart

Periodically checking our surroundings and making changes to assure safety can avoid many accidents. Use the following as a checklist to see how safe you are and to determine what you need to do for your own protection. Plan ahead and make your house injury-proof to compensate for changing needs.

Inside Tips

Keep rooms free from clutter by discarding newspapers and magazines after you have read them. Rearrange furniture so that you can walk easily throughout your home without obstacles.

Keep floor surfaces smooth but not slippery. Be sure area rugs have skid-proof backing, are taped to the floor, or remove them from high traffic areas.

Shorten robes or pants that are too long. Wear low-heeled shoes that grip the floor rather than socks, stockings, or slippers.

Replace low-watt bulbs with brighter lights. Use nightlights in bathrooms, hallways, stairwells, and other strategic places throughout the house. Have a touch lamp by your bed as well as a flashlight with fresh batteries. Be able to turn on room lights with a switch by the door so you do not have to walk into a dark room to find a lamp.

Be sure electrical or extension cords are securely out of the traffic patterns. Use a cordless telephone or a phone with a retractable cord. Use a remote control for your TV.

Install handrails by steps inside and outside the house as well as on walls beside showers, tubs, and toilets.

Use rubber mats in the shower, tub, and laundry room. Use a plastic chair with a back and nonskid tips in the shower. Install a flexible shower nozzle.

Avoid using space heaters. If they are necessary, keep them away from flammable materials and out of traffic areas.

Install and keep fresh batteries in smoke and heat detectors throughout the house. Install fire extinguishers near the kitchen and workrooms. Have an escape route planned from all areas of the house in case of fire.

Outside Tips

Wear shoes or boots with rubber soles for good traction. In nasty weather, use a cane for added stability.

Walk on grass if sidewalks look slippery.

In the winter, carry a small bag of rock salt or kitty litter in your pocket or car. Sprinkle it on walks or streets that are slippery.

Look carefully at floor surfaces in public buildings. The floors may be wet or highly polished.

Be aware of differences in floor levels and thresholds. Step firmly on mats and rugs so you don't stumble or trip.

Train your pet to walk several feet from you, preferably to the side or behind you. Teach him to not jump up on you and to obey simple commands.

Doctor's Orders

Understand how your medications affect you. Some prescribed drugs make you dizzy, lightheaded, or sleepy.

After naps, sit on the side of the bed for a minute or two before standing. When rising from a chair, get up deliberately and slowly. If you are dizzy, stand still for a minute or sit back down.

With your doctor's approval, be consistent with an exercise program. This helps you maintain muscle tone and balance.

Plan ahead

Keep a complete first aid kit handy.

Take first aid and CPR courses.

Place emergency phone number near the phone. Program your phone to reach Emergency 911 instantly.

If you live alone, have a friend or relative check in with you at regular intervals.

Alternate Sources of Transportation

If you are considering hanging up your car keys, let's look at possible sources of transportation.

You will need transportation to church, the grocery store, doctors' offices, the shopping mall, the Post Office, social activities, and to visit friends.

Some choices to consider:

1. **TAXIS** – Although taxi fares seem high, a roundtrip to keep an appointment costs less than upkeep on an automobile and the cost of gasoline.

2. **OATS** – Some cities have vans available for Older Adults Transportation Services. There is a fee, and the number of people riding in the van that day as well as their destinations may dictate the schedule.

3. PUBLIC TRANSPORTION-

Larger cities have public transportation which costs very little. Some cities give seniors a discount.

4. **PROVIDED TRANSPORTATION** – If you are a resident of an assisted living or total care facility, transportation may be provided for appointments. Plan ahead to be sure transportation is available.

5. **FRIENDS AND FAMILY** – A close friend or relative may be willing to take you where you need to go. Try to fit your needs into their schedule. If they transport you regularly, you may want to offer to buy them some gas periodically.

6. **CHURCH BUS** – Many churches provide transportation for those who do not drive. Do not hesitate to take advantage of this service. Always be ready so that no one must wait for you.

7. **CAR RENTAL** – If you need to make a short trip and are still physically and emotionally able to drive, consider renting a car. This is cheaper than maintaining a car.

Keep a valid driver's license for identification purposes.

The last bit of independence seems to slip away when you stop driving; however, it may be a wise decision for you.

Knowing When to Hang Up the Car Keys

Driving a car is usually the last bit of independence a person wants to give up. However, circumstances may be such that you need to consider hanging up your car keys or perhaps asking your parents to do so.

Consider some of the following indications that one might need to take a serious look at whether or not to give up driving.

1. Do you get nervous when out in traffic?
2. Do you run over the curb when turning corners or hit curbs while driving?
3. Do you put dents or scrapes on your car frequently?
4. Do you barely escape accidents?
5. Do you mix up the brake and gas pedals?

6. Do you get lost in familiar places?
7. Do you sometimes drive with your car wheels in another lane?
8. Do you get confused at exits?
9. Do you drive slower than the normal flow of traffic?
10. Do headlights blind you at night?
11. Do you forget to use your turn signals?
12. Do you now receive more warnings or traffic tickets than in former years?
13. Do you faint or black out without warning?
14. Do you have eyesight difficulties that cannot be corrected with glasses?
15. Do you have slower reflexes in critical situations?
16. Do you have difficulty parking?

If you answered, “yes” to several of these questions, you may want to voluntarily hang up your car keys and find alternate types of transportation.

SIMPLE WAYS TO MAKE A DIFFERENCE

This article was reproduced from: aarp.org

A little help around the house can go a long way –especially for an older person who may be challenged by some aspects of daily living. AARP has come up with a large variety of ideas to help aging family member, friends, and neighbors continue living on their own. It is as easy as raking someone’s yard, installing a grab bar in the bathroom, or fixing a broken step – and it can all make a difference. See if there is something on the list that may aid you in making a difference!

- Rake leaves and burn calories.
- Enjoy a daily walk with an older neighbor who is mobile.
- Offer to drive a friend to his family’s Thanksgiving – or invite him/her to yours.

- Exchange favorite nutritious recipes.
- Make sure the fireplace and the furnace have been cleaned and inspected recently.
- Mark with white or reflecting tape changes in floor levels.
- Give someone information on bus routes and special senior transportation services.
- Help with minor auto repairs.
- Weatherize the house for winter with insulation and weather-stripping on doors and windows.
- Secure doormats to the floor surface.
- Remove an inside door that is not needed or hard to open.
- Make sure ramps aren't slippery.
- Clean and inspect the gutters or help locate a gutter service.
- Fertilize plants and clean up the garden for winter.
- Deliver a bag of salt for melting icy stairs or sidewalks.
- Take trash or recycling to a curb.
- Make an emergency survival kit for bad weather.
- Bring birdseed and fill the feeders.
- Prepare or share a meal.
- Offer to pick up and return five rental movies over the winter.
- Help with holiday decorations, including getting boxes from storage and putting them back.

Who's Behind the Wheel?

As we get older, our driving reflexes may change. If this happens, we must adjust our driving habits to accommodate these changes. Maybe your parents fit this category. The following suggestions may be helpful.

- * Do most of your driving during daylight hours.
- * Use less traveled streets but not "back roads."
- * Allow additional time when bringing your car to a stop.
- * Allow extra space between your car and the one in front of you to prevent a rear-end collision.

- * Keep your car in good mechanical condition.
- * Always keep an adequate amount of gas in your tank.
- * Have your tires checked (and rotated) periodically.
- * Replace your windshield wiper blades a couple of times a year or as needed.
- * Always practice good driving habits such as using directional signals, turning from the correct lane, and stopping at signal lights and stop signs.
- * Observe the speed limit. Driving too fast or too slow may be hazardous.
- * Run several errands at a time.
- * Be especially watchful at intersections.
- * If driving makes you nervous, consider using some form of public transportation or the assistance of family or friends.
- * Always drive defensively.

Heat Related Illness and Prevention

Heat exhaustion is the body's response to an excessive loss of water and salt contained in sweat. Those most prone to heat exhaustion are elderly people, people with high blood pressure and people working or exercising in a hot environment

Warning Signs of Heat Exhaustion:

- Heavy sweating,
- Dizziness or fainting
- Paleness,
- Muscle cramps,
- Headache

- Fatigue
- Weakness
- Nausea
- Vomiting.

What to DO

- Rest in a cool area, preferably air-conditioned.
- Wear loose clothing.
- Cool down with a shower, take a bath or a sponge bath.
- Drink plenty of non-alcoholic and caffeine-free beverages.
- Seek medical attention if symptoms worsen or last longer than one hour.

How to Prevent Heat-Related Illness

- Be aware of the warning signs of heat-related illness such as light-headedness, mild nausea or confusion, sleepiness or profuse sweating.
- While outdoors, rest frequently in a shady area so that your body's thermostat has a chance to recover.
- Schedule outdoor activities carefully, preferably before noon or in the evening. If unaccustomed to working or exercising in a hot environment, start slowly and pick up the pace gradually.
- Wear sunscreen to protect your skin, sunburn affects your body's ability to cool itself and causes a loss in body fluids.
- Wear lightweight, light colored, loose fitting clothing.
- When working in the heat, monitor the condition of your co-workers and have someone do the same for you.
- Stay indoors and in an air-conditioned environment if possible, consider a shopping mall, public library, supermarket or other air-conditioned locations for a few hours.
- Check on those at greatest risk of heat related illness such as infants and children up to 4 years of age, people 65 years of age or older, people who are overweight, people who overexert during work or exercise and people who are ill or on certain medication.

- Electric fans may be useful to increase comfort and to draw cool air into your home at night, but do not rely on a fan as your primary cooling device during a heat wave.
- Avoid drinks containing caffeine, alcohol or large amount of sugar.
- Avoid very cold beverages because they can cause stomach cramps.
- In addition, limit your exercise or work time.

Use of Fans for Cooling

In order for a fan to be effective, the skin surface must be moist. When the skin surface is moist, moving air removes heat from the skin as the moisture evaporates. Unfortunately, when a person begins to develop heat stroke, they stop sweating. In addition, elderly persons may not sweat due to poor heat regulation messages sent out by their brain centers. If a fan is to be effective, the skin must be moist either with sweat or dampened clothing, or with moisture added by rubbing wet cloths over the skin surface.

Although fans are less expensive to operate, they may not be effective as indicated above, and may even be harmful, when temperatures are very high. As the air temperature rises, airflow is increasingly ineffective in cooling the body until finally, at temperatures above about 100 degrees (the exact number varies with the humidity), the fan may be delivering overheated air to the skin at a rate that exceeds the capacity of the body to get rid of this heat, even with sweating, and the net effect is to add heat rather than to cool the body. The widespread distribution of fans, often practiced in the past as a heat-relief measure, thus appears unlikely to be particularly effective in preventing major heat-related effects when temperatures are very high. The better alternative by far when the temperature soars, is to use an air condition if one is available or to seek shelter in an air-conditioned building.

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volume 10, Issue IV

PRACTICAL LIVING

Retirement Time: The New Prime of Life?

By John W. Kennedy

When I was growing up I didn't know a lot of "old" people, although I considered my parents, then in their 40s, fairly ancient. Three of my four grandparents died before my birth, and my only surviving grandmother died when I was 8. People in their 60s seemed positively antediluvian. The few grandparents of my friends and relatives still living didn't hold jobs anymore. Some could barely move.

But a great demographic shift has occurred during my lifetime. Americans are living a lot longer. They are eating better, exercising more, receiving improved medical care and remaining sharp mentally.

Certainly our bodies slow down as we age, but 65 isn't necessarily a date with the Grim Reaper anymore. My dad continued preaching weekly until age 84. My mom, at 85, drives to church every week and leads a weekly Bible study in the assisted living facility where she resides.

And that isn't unusual. This generation of senior citizens has been blessed with more years – and more opportunities. The most content seniors are those who attend services regularly and are involved in church programs.

Certainly there are millions of infirmed aged people in the nation today. But, as never before, there are millions who retire and then have another 10, 20 or even 30 productive years left on earth, years that can be devoted to Christian service. And there are multitudes who keep right on working, even as octogenarians.

CHANGING DEMOGRAPHICS

A century ago only 4 percent of the U.S. population even reached age 65. Now 12.4 percent of Americans are 65 and older. Life expectancy jumped to 78 at the end of the 20th century compared to 47 years at the beginning.

According to the U.S. Census Bureau, only 12.3 million Americans older than 65 existed in 1950. Now there are 35.6 million who are 65 and older, with 4.6 million of them 85 and older.

Census projections show that America will continue to age. By 2020, the government projects 16.3 percent of us will be 65 and older and by 2030 the figure mushrooms to 19.4 percent, or 71.5 million people.

In addition, more senior citizens are able to care for themselves. According to a Duke University study, two decades ago 26.2 percent of those 65 and older had a disability that kept them from daily activities such as cooking, cleaning or shopping. That percentage dropped to 19.7 percent by the turn of the century. In the same span, research indicates the number of elderly in nursing homes fell to 3.4 percent from 6.2 percent.

In response to the extension of life, 3,500 Assemblies of God congregations have specific senior adult ministries, and the number is growing weekly.

With changes in the aging process, only those now older than 80 are considered “elderly” by the A/G Senior Adult Ministries Department. Those in their 70s are called “seniors,” while those in their 50s and 60s are designated as “middle adults.”

“The whole country views aging in a totally different way than the generations that preceded,” says Stephen Sparks, national director of A/G Senior Adult Ministries. “Older is younger.”

Sparks, 52, wants to see seniors refocus their energies. He notes Paul’s admonition to “finish the race well” (Acts 20:24) and points out there is no biblical advice to retire from the Lord’s service.

“Previous generations had to basically work until they couldn’t anymore, then they were cared for by their family and then they died,” Harold Koenig, who in 1995 founded the Center for the Study of Religion, Spirituality & Health at Duke University in Durham, N.C., told Today’s Pentecostal Evangel. “This generation, however, is retiring at a younger age and living longer after they retire.”

It’s an unprecedented phenomenon: older adults in fairly good health with time on their hands. Because of pension plans and government assistance programs many are doing well financially.

Some who protested the Vietnam War are now rebelling against a new cause: being labeled old. “The baby boomers are getting older and they don’t like the idea of retirement,” says David Yannatone, adult ministries director at First Assembly of God in Fort Myers, Fla. “When they get the AARP card in the mail they burn it.”

Yannatone, who began as a youth minister 32 years ago, foresees a time in the near future when young people will be trained as “senior adult interns.” Because this will be the largest age group, it will be a population ripe for the gospel and serving in ministries, much the way Youth Alive and Chi Alpha are active in high schools and college campuses today.

A VALUABLE RESOURCE

Churches spend a great deal of energy and resources in efforts to lure young people. But Sparks hopes to see more congregations paying more attention to the fastest-growing segment of America’s population. There are more people over 65 than under 18 today in the United States.

“Pastors have a gold mine sitting in their congregation,” Sparks says. “Seniors can do more than fold bulletins and stuff envelopes.”

At too many churches the only opportunity for the older crowd is an age-segregated Sunday school class. “Senior adults don’t want to just be ministered to; they want an opportunity for ministry,” Sparks says.

Roy Horwege, seniors pastor at Calvary Temple in Concord, Calif., says age groups shouldn’t separate adult churchgoers. He notes that the 120 “Prime Timers” at Calvary Temple include choir members, office helpers and home visitors to newcomers.

Horwege, 79, is a perfect example of an active senior. He has been in ministry for 55 years and in addition to his three days a week in the office he makes several hospital calls. “I couldn’t sit around and do nothing,” he says.

“Seniors don’t have more time than the rest of us,” Sparks says. “But they do have more available time.” That available time can be a great benefit to churches, including opportunities to be role models for younger people.

For instance, at Calvary Temple in Concord, older women act as mentors at a weekly young mothers meeting. One senior sits at each table as a resource person ready to answer questions. Also, the seniors group annually sponsors a picnic for youth, which helps bridge the gap between the two age extremes. The young people learn about the careers, families and ministries of the elderly among them.

“The biggest need in the church right now is intergenerational ministries,” Yannatone says. “We’re trying to give a sense to senior adults that they have something to contribute to the generation behind them.”

A church needs to remind each member he or she is an original creation of God, according to psychotherapist Margie Jenkins, who helps people prepare for the end of life. “We often don’t realize how significant we are,” she told Today’s Pentecostal Evangel. “When we die we leave a void in the lives, hearts and souls of people who know us.”

Jenkins, who has served roles from Sunday school teacher to elder at a Presbyterian church in Houston, says congregations need to involve older people in decision-making processes because seniors have the advantage of long and varied experiences.

A TIME FOR SERVICE

Many adults have been driven by success during much of their lives, and that is reflected in their giving. They have blessed their churches financially, and that is a key factor in why world missions has grown so tremendously in the past generation.

But career and economic accomplishments alone don’t drive this age group anymore. Now, realizing their time is limited, many want to make a difference in the world and do something that is spiritually significant.

“I hear guys say, ‘How much golf can you play? What can I do with the remaining years of my life,’ ” says Yannatone, who is on staff at a southwest Florida church where 40 percent of the congregation is seniors, many of them retired after successful careers.

“Part of retirement is kicking back, watching TV and playing golf, but after you do so much of that, like anything, it becomes boring,” says Koenig, who last year authored *Purpose and Power in Retirement: New Opportunities for Meaning and Significance*. “It doesn’t provide much fulfillment.”

“Retirement is a season to refocus,” Sparks says. “It’s a time to re-evaluate the value of your life and to take inventory of the God-given gifts you possess.”

The notion of “I did my time,” is a less frequent rejoinder these days as older adults nurture their spiritual gifts. Seniors can interact with the rest of the congregation in such roles as greeting at the door, holding babies in the nursery or heading up a food bank. They also can be active in behind-the-scenes ministries such as writing to missionaries that the church supports, delivering cassettes of sermons to shut-ins and reading the Bible to the sightless.

Opportunities abound for seniors to help other seniors, such as providing

transportation to services for those unable to drive or meals for those unable to cook. One area for service is to be a companion and supporter of the many older adults who have chronic illnesses or to provide relief to the family caregivers of the infirmed aged.

“Time, talent and energy are resources most of us have,” says Yannatone, 54. “Seniors may not have the energy, but who has more talent and life experiences that can be a blessing to people inside and outside the church?”

Outside the church, one way to reach others is lifestyle evangelism. The elderly who dwell across the hall or next door in the apartment building or condominium often have more contact with neighbors than younger families spread out in suburbs. “The challenge for those engaged in playing golf or fishing every day is to do those recreational activities with a purpose behind them beyond relaxing,” Yannatone says. “It’s a great time to build relationships with unchurched seniors.”

Koenig, 51, says living in close proximity should stir concern for others. “We may be able to avoid starving people in Africa, but when it’s actually our neighbor who needs help it’s hard to ignore in a Christian context,” he says.

Likewise, often a senior-adult ministry starts because a senior adult senses a calling.

Guy Worsham, 73, says he always loved old people and when he became one he made it his full-time passion. After retiring as a sales manager for an industrial supply company, Worsham for the past five years has been a full-time staff member at Humble (Texas) Assembly of God. Starting from scratch, he and his wife, Naomi, now send a monthly newsletter to the 700 people in the church who are 50 and older, plus a weekly newsletter to the 150 shut-ins who are 80 and older. The Worshams, who have been married 53 years, know the addresses, birthdays, wedding anniversaries and hobbies of all the seniors in the congregation thanks to computer records they collect. They hold a regular monthly “Servant Keeper” lunch and a weekly devotional coffee club gathering. Regularly group members go to concerts, take tours and are part of a prayer chain.

“We’re not just about a potluck luncheon,” Worsham says. “We’re a ministry. We need to keep folks active and their minds alert and, in the process, bless them.”

Koenig contends that service can keep older people healthier. He encourages retired people to spend a year pursuing their dreams, whether it be traveling, going to the beach or playing golf. But after a while leisurely pursuits for personal satisfaction cease to be fulfilling, he says. People need to develop a plan on how to

make life more meaningful, which usually means investing their abilities and talents into the lives of others who are needier.

Inactivity shortens life. In November, Newsweek reported the latest in a string of studies connecting church activity with physical well-being. People who don't attend church die at the average age of 75; those who attend more than once a week live the longest, to an average of 83 years, according to research.

Koenig believes the deeply spiritual live longer because of what he calls a "helper's high."

"When people are kind and helpful in meeting the needs of others, not expecting anything in return, it produces a euphoria that we know we've made a difference in the life of another," Koenig says.

Multiple studies indicate that people who provide support to others not only have a more purposeful life themselves; they also have better physical health and suffer less from depression.

Jenkins says it's important for the elderly to remain active in various ways to keep their minds active. "Like the rest of our body, if we don't use our brain we'll lose it," says Jenkins, 80. "And if we are interested in other people we talk less about ourselves. We become more loveable and less irritating."

Jenkins, who authored her first book, "You Only Die Once: Preparing for the End of Life with Grace and Gusto" last year, has no plans to retire. "When I get old I might think about it."

John W. Kennedy, 45, is news editor for Today's Pentecostal Evangel

To Work or Not to Work...

Individuals who have retired often struggle with unanticipated problems related to retirement.

1. I have too much time on my hands. I don't know what to do.
2. I'm bored.
3. I don't have enough money to travel or do some of the things I want to do.
4. I'm lonely. I miss my friends. I don't like being alone all day.

Frequently, retirees ask themselves the question, “Should I work or not?”

There are advantages to working part-time or even full-time:

- *Working keeps you challenged.
- *Working lets you meet people.
- *Working can give you additional cash.
- *Working may help keep you healthy.

On the other hand, if you are not physically able to work either full-time or part-time, there are other ways to stay busy:

- ❖ Offer meal-planning and cooking classes to young married couples.
- ❖ Offer basic home maintenance classes to young men.
- ❖ Offer childcare classes to expectant parents.
- ❖ Offer basic housecleaning classes to new brides.
- ❖ Offer your services as a volunteer in your local church—prepare mailings, fold the bulletins, furnish new items for the nursery, etc.

The key to a happy retirement is to plan ahead and have plenty of options when you retire. Save money now to supplement your income so that working is an option, not a necessity. Enjoy retirement!

Welcomed Guest

You want to take a trip to visit family and/or friends. Plan the trip as far ahead as possible. If you are planning to visit people who work full or part-time jobs, try to plan several months ahead so they can have time to rearrange their schedules to be able to spend time with you. Visitors sometimes say, “Don’t rearrange your schedule on my account”, however it does take time to have visitors so allow your host to plan for it. This relieves any undue stress caused by trying to accommodate someone “just stopping by for a few days”.

Your trip is planned, and you are ready to hit the road. Keep in mind a few suggestions which will make you a welcomed guest.

*Plan the length of your stay in the homes of friends. Too short a time may leave the impression you just needed a motel for the night; too long, and you may not be welcome the next time.

*Consider two nights and one full day or three nights and two full days. This gives you adequate time together without wearing out your welcome. Usually, if you stay with family a longer time is fine, but check to make sure you do not become a burden. Never assume, that because you are family that you can stay as long as you want. After all, the hosts have ongoing life schedules and commitments.

*If you will be traveling most of the day, eat your evening meal before you arrive at your friends' home. This will take the pressure off you to make time due to traffic delays and off your hostess who may have difficulty keeping the food hot.

*It is thoughtful to call your hosts when you drive into town. If you need directions to their home, this is a convenient time to ask.

*Limit the amount of luggage you carry into their home. Most homes cannot accommodate multiple suitcases. Try to avoid the bumps to walls and furniture sometimes caused by luggage.

*As a courteous gesture, plan to take your host and hostess out for a meal at your expense.

*Bless your hosts by being good listeners. They may need someone to whom they can bare their hearts.

*It is thoughtful to take a small gift as a token of your appreciation for your hosts' hospitality.

*Unless the hostess tells you otherwise, make the bed before you leave. Linens will be changed but perhaps not immediately. This helps the house look presentable.

*After returning home, write a short note of appreciation to your hosts and recall some pleasant experience or conversation, which blessed you.

Suddenly Alone

When a spouse dies-whether the death was expected or unexpected, you find yourself suddenly alone. Sure, you have friends and possibly family nearby, but the person with whom you have shared so many years is gone. What next?

It is best not to make hasty decisions. Give yourself time to think things through before making major changes. Consider some of the following suggestions:

1. Do not move from your present location, even to live with your children. Give yourself about six months to sort out your options.
2. Delay giving away personal items which you may regret doing within a few months. Again, think it through carefully.
3. If you need to talk to someone, find a friend who will *listen*. If you feel uncomfortable talking to a friend, you can always talk to God in prayer and bare your heart to Him. He listens.
4. Stay busy. This is especially helpful if you have been the constant caregiver.
5. Gradually get into social activities in which you feel comfortable.
6. Study your finances but try to avoid major changes in investments, etc., until you thoroughly understand your options.
7. If you have been a “couple” for many years, you may feel awkward as a “single.” Find other singles with whom you can socialize.
8. It is okay to cry. In the quiet of the night, you may feel extreme loneliness. It is okay to release this feeling through tears.
9. Time is a healer. You may never quit missing your spouse, and hopefully you will have many pleasant memories of your life together. Enjoy these memories and be thankful for them.
10. With God’s help and the help of understanding family and friends, you can pick up the pieces and build a meaningful life in the future. Christians have the blessed hope of seeing their loved ones again.

Remember, if you are a Christian, you are never totally alone!

Adjusting to Circumstances

As we mature and age, there comes a time for physical adjustments to make everyday life easier. Think about your home and what changes you can make to help yourself continue to accomplish your work around the house safely.

- Put your most frequently used cookware at a level which is easy to reach.
- If your dishes are heavy, consider getting lightweight dishes for everyday use.
- Buy smaller quantities of milk, orange juice, etc., rather than hard-to-handle gallon sizes.
- Take showers rather than baths. Buy a shower bench and replace the showerhead with a flexible hose.
- To avoid wasting food, prepare only one-half of boxed, convenience foods such as macaroni and cheese. The other half will keep for several weeks.
- Plant perennial flowers instead of annuals that must be replanted each year.
- Put away knickknacks (dust catchers) to prevent reaching and climbing in order to avoid falls.
- Sort medications for a week at a time.

Look for other methods that can be improved or streamlined to make your life easier and more comfortable. Change can be good.

LOW-MAINTENANCE GARDEN CARE

All lawns and gardens require hard work, but there are things to keep in mind that will provide beautiful landscapes with less physical labor.

First of all, sketch your plans on paper for the area you want to landscape and the part designed for the lawn.

This method is time consuming at first; but with good planning, you can create a low-maintenance garden.

1. Buy a good gardening book. Study the different types of flowers, plants, and shrubs.

2. Be sure there is good soil in the flower beds. It is worth the investment.
3. Group together plants that need a lot of water and group those that can tolerate dry conditions. This makes watering easier.
4. Use perennials when possible. Annuals must be planted every season. Perennials will come up year after year.
5. If you plant bulbs, use those that do not have to be dug up at the end of the growing season.
6. Use ground cover grasses and ornamental grasses to cover large areas.
7. Use border pavers or brick that can be placed flat on the ground so that it does not interfere with mowing and requires very little trimming.
8. Design your flower beds with rounded corners rather than sharp corners.
9. Use a one-step watering system. If an in-ground irrigation system is not affordable, soaker hoses will take care of watering.
10. Mulch helps keep weeds down and also helps retain moisture.
11. Pull weeds when they first appear; it is easier when they are young.
12. Set aside 30 minutes a day to enjoy gardening rather than spending hours once a week.
13. For difficult areas, consider a bench, or small table for a sitting area. This adds interest to your landscaping.
14. For additional color use potted plants that can be moved around as needed or desired. This adds variety and color to your landscaping.

Getting a Head Start on Spring

With the arrival of spring, it is important to be ready for it. Consider some of the following suggestions to help you get a head start on spring:

❖ Clean up birdhouses and touch up the paint job. The birds will be attracted to the clean, pretty houses.

❖ Wash your gardening gloves and hand tools and make sure they are in good condition.

❖ Wash your empty flower pots and planters and put fresh potting soil in them. You will be ready to plant flowers.

❖ Plant flower seeds in egg cartons with good potting soil. Keep them inside until it is safe to put the young plants outside.

❖ Plan your vegetable garden for maximum results. Make a schedule of planting in accordance with the time needed for each variety.

❖ Thoroughly wash your hummingbird feeders so they are ready to use when the hummingbirds fly north.

❖ Share plant cuttings with neighbors and enjoy some of theirs.

❖ Save plastic gallon milk cartons. Cut out the bottom of each. They make wonderful flower covers on frosty nights.

Take advantage of the opportunity to get a head start on spring gardening. Enjoy!

Help Me Remember to.....

Do you have trouble remembering important things to do? You might try some of the following tips:

Choose exactly what you want to remember; then EXAGGERATE a story connected with it.

Example: You need to buy potatoes at the supermarket.

In your mind, pretend you are standing at the foot of a mountain, and you look up to see a huge potato teetering on the top of the mountain. About that time, it begins to roll down the mountain, and you must run to get out of its path.

More than likely, you will never forget to buy potatoes again.

Make up a HUMOROUS story about the next appointment you cannot afford to miss.

Example: You decide to ride your bicycle to the doctor's office. It has been years since you have been on your bicycle. You start riding, and the traffic is terrible. You dodge cars on all sides. Then you go back home and get your car.

By then, you have forgotten where you were going. Talk to yourself and remind yourself that you need to be at Dr. What's-His-Name's office at 2 o'clock.

This exaggerated, humorous type of imagination should help you remember more activities than usual.

To help remember names.

First, be sure you hear the name correctly. If you know someone else by that name, make a mental comparison. If not, find a word that rhymes with it, if possible; then use the name. It helps!

If all else fails, learn to keep a "To Do List."

Keep the list in the same place so you do not misplace it—perhaps near the door going out of your house to the garage; on the side of the refrigerator; or for women, in their purse. Be consistent.

It is okay to write things down.

Above all else, keep your mind active!

Read, get involved in discussions, socialize with others, and become a volunteer. Learn to use a computer. Tell fun stories to children. Do things that will keep your mind active.

What Is a Grandparent?

With the number of fragmented families in today's society, grandparents have taken on important roles beyond previous expectations. Let's look at what they are.

A Grandma Is...

Someone who holds you on her lap when you are small.

Someone who read books to you.

Someone who sings songs with you.

Someone who bakes great cookies.

Someone who is generous with her hugs and also kisses away your hurts.

Someone with whom you can share your deepest secrets.

Someone with whom you can stay overnight and feel secure.

A Grandpa Is...

Someone who takes times to listen to you regardless of what you have to say.

Someone who can fix a doll, repair a wagon, change a bicycle tire, or help you build a tree house.

Someone who plays catch with you.

Someone who enjoys telling you stories about the *olden* days.

Someone who thinks you are the greatest kid or young person in the whole world.

Someone who takes a walk with you to discover wildlife.

Someone who lets you cry on his shoulder.

Someone who takes you fishing.

Grandparents...

Help you feed the birds.

Take you shopping or to museums.

Attend school functions and recitals.

Play games with you.

Take you to church with them.

Pray for you and with you about your concerns.

Decorate and cook big meals for special holidays and birthdays.

Occasionally take you on trips.

If you are a grandparent, aunt, or uncle, look for ways you can bring security and stability into the lives of your grandchildren, nieces, or nephews.

CAREGIVER COUNSEL

10 Tips for Caregiving

TIP 1

Avoid unproductive time in the doctor's waiting room. Call before leaving for your appointment to see if he or she is running on time. A last minute emergency could still put him or her behind and leave you impatient as you think about all you have to do. Bring along some favorite reading materials, or a small project that you've wanted to get done.

TIP 2

Establish a people file of the individuals you've done business with (plumber, physician, druggist, hospital personnel, insurance agent, baker, etc.). Include in their file the work they did for you the results.

TIP 3

Put the telephone numbers of all emergency services and personnel near your telephones. Keep extra copies with you at all times.

TIP 4

If you or your loved one requires medication when traveling, don't pack it in your suitcase. Always carry it in the plane with you. Also, if the prescription requires a cooler temperature bring a small cooler with you to keep the medication at its proper temperature.

TIP 5

Do not underestimate the soothing effect of music and the pleasant memories it can bring to the mind even with individuals suffering from advanced dementia. Hearing and responding to music is one of the last things to go. While they may no longer be able to verbalize their appreciation, watch their face when you play their favorite song.

TIP 6

Shadowed areas are potential tripping areas for your loved one. Install fluorescent lights, frosted bulbs, shades or globes to reduce glare and to spread light evenly. Avoid high gloss, slippery floors and throw rugs.

TIP 7

When caring for a significant other, negative feelings and emotions are often only a sigh away. When that happens, you need someone who will validate your own reality, however unpleasant it may be. Join a support group or cultivate friendships where you can talk honestly and can feel guilt-free about how you are really doing.

TIP 8

Don't let what you are doing become more important than the person you are doing it for. For example, a home-cooked meal is wonderful, but sometimes fixing only sandwiches and a salad so that you can take the time to listen to a loved one may be a more important and satisfactory for both of you.

TIP 9

Keep a list of things that you would like to have done "sometime" but are not immediate concerns such as minor repairs and cleaning. The next time individuals ask what they can do to help, let them pick from your list.

TIP 10

Life, to maintain its balance, requires give and take. Don't be just a caregiver. Take time for yourself too. In other words, be a caretaker too!

For information on Family Caregivers visit the site online: www.caregivers.com

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Selecting a Long-Term Care Facility

You've seen the little sign "Plan Ahead." If you do your homework prior to your need for a long-term care facility, you should have fewer problems. Consider the following guidelines and suggestions:

☺ *Are the residents cheerful, or do they look sad and depressed? Is there adequate professional staff, and are they visible?* Visit long-term care facilities and observe the residents and staff.

☺ *Is the food nutritious, and is the presentation pleasing to the eye?* Observe residents and food at mealtimes.

☺ *Can the residents choose their own doctor, or are they locked into a doctor chosen by the care facility?* Whether or not to change doctors may depend on the residents' physical condition. Ask ahead of time.

☺ *Is the facility clean, and does it smell clean?* The general condition of the facility will be somewhat apparent initially, but be sure and do a complete walk-through.

- ☺ *Is the facility light with adequate space for each resident, or is it dark with narrow hallways and small rooms?* Observe decorations and the condition of the furnishings.
- ☺ *How often is there a rate increase?* Understand whether there is an annual increase in rates or increases only as needed.
- ☺ *Is there someone available who can handle complaints on behalf of the residents?* Each licensed facility should have a person on staff or readily available to represent the residents.
- ☺ *Is the facility properly licensed?* Do not be afraid to verify proper licensing.
- ☺ *Are there special activities planned such as exercises, crafts, chapel services, holiday parties, etc.?* These may not be mandatory, but they show an interest in the residents' well-being.
- ☺ *Can new residents bring items from home to make them feel more comfortable?* It is difficult enough to have to leave familiar surroundings. Having something personal from home helps the residents adjust to new surroundings.
- ☺ *How can I check out long-term care facilities?* Visit the facility at different times without appointments. Talk to the residents. Their attitudes will tell you a lot about the facility and staff.
- ☺ *Is the long-term care facility convenient for extended family members who will be visiting?* Since you may be looking at a two- to three-year timeframe, make it easy to visit with the least amount of difficulty.
- ☺ *Are snacks available to residents? Is there a beauty shop onsite? Does the facility provide transportation for appointments and/or special events?* Any question that comes to your mind should be answered before you need long-term care.

Keep your options open even if you feel you have made a good selection. Use similar guidelines for yourself or other family members.

Safety Hints for Caregivers

This article was reproduced from: <http://www.caregiving-solutions.com>

- In the early stage of Alzheimer's disease, patients generally do not present safety problems. But because of the nature of the disease's progression, those in the later stages of Alzheimer's do present safety concerns. For example, many early-stage Alzheimer patients can still safely drive a car. But by three years after diagnosis, more than 50%

give up driving. Following are hints to help you, the caregiver, keep your loved one safe.

- Alzheimer patients are prone to falls. Floors should be kept clear of loose items such as scatter rugs, lamp and extension cords. Move furniture from walking areas and place tape on sharp furniture.
- Put decals on sliding glass doors so Alzheimer patients don't accidentally attempt to walk through them.
- Often, Alzheimer patients try to hide objects. Ovens, burners and garbage disposals are favorite hiding spots. You may want to consider putting a lock on the oven door, and disconnecting the garbage disposal.
- Never leave an Alzheimer patient alone in the car. They may get caught in the power windows, release the brakes, or accidentally start the car.
- Store all medicines, solvents and cleaning supplies in locked drawers and cabinets.
- Consider removing lock tumblers from a patient's room to avoid having them accidentally lock themselves in their room from the inside.
- Keep clothes lines high enough that a patient can't walk into them. This may prevent a fall or even prevent them from choking.
- Alzheimer patients have reduced ability to feel pain. Many patients are unable to speak, so they cannot tell you they are in pain. Therefore, never feed a patient food or liquid without testing the temperature first. Also, test the water temperature before exposing the patient to a shower or bath.
- Some patients can be frightened by the jets of water from a showerhead. Consider replacing the jet spray showerhead with one that gives off a fine spray.
- Make the shower or bath tub a safer place by installing grab bars in the shower and bath to prevent falls. Invest in a sturdy bath or shower seat, which will allow a patient to bathe while sitting down. Also, consider a rubber, non-slip bath or shower mat with special suction cups.
- Placing outlet covers on electrical sockets will help prevent a patient from receiving an electrical shock, should they stick a piece of metal into the outlet.
- Alzheimer patients cannot see well in the dark. Provide night-lights in walking areas and at the top of stairs. Provide low-level table lighting for night use. Consider putting a safety gate at the top of stairs at

night.

- Many Alzheimer patients wander. Remember to keep upstairs windows locked. Sliding glass doors can be locked by putting a small board in the sliding track. You might want to consider using a red stop sign on the door. Research has shown that red is one color that patients do see well.
- Alzheimer patients fatigue quickly. They seem to have the most energy in the morning and early afternoon hours. As darkness approaches, they become irritable and may display obstinate behaviors. Often, they spend the night awake and wander about. This is referred to as “sundown syndrome”. A baby nursery monitor in the patient’s bedroom will allow you to hear the patient if he or she begins to stir during the night.
- Sundown syndrome can be eased for Alzheimer patients by making certain they receive regular exercise. Frequent walks outdoors in the bright light not only provide exercise, but it also exposes the patient too much needed sunlight.
- Consider removing mirrors from a patient’s room...some patients are unable to recognize themselves in a mirror. They may think a stranger is in their room. Try to fill the patient’s room with photos of people and events that stir up pleasant memories.

Adult Day Care

Adult Day Care (ADC) is one of the fastest growing services today. This option may provide a satisfactory alternative to placing your loved one in a full-care facility.

Consider these advantages:

- ADC allows the loved one to be independent longer.
- ADC allows the family member to continue working with the peace of mind that their loved one is safe, properly fed, and is given his or her medication.
- ADC provides social interaction with people their own age. This can be mentally stimulating as well as strengthening the loved one’s self-esteem.
- ADC can prevent the family member’s feelings of guilt since the loved one will be with the family in the evenings.

- ADC staff contacts family members in case of an emergency.
- ADC overall costs are much less than total-care facilities.
- Some ADC facilities provide crafts and other special activities.
- Some ADC facilities provide cots for afternoon naps.
- Many ADC facilities encourage and direct exercise programs geared to various physical levels.
- Strong friendships can develop among those who attend ADC facilities regularly.

Before selecting an ADC facility for your loved one, visit several. Ask questions. Observe attendees. Check out the staff. Let your loved one help with the decision.

Caregivers:

Adjusting to Long-Term Care

Helping a family member make the adjustment to a nursing home or other care facility can be one of the most difficult tasks any family can face. Living at home, in "your own space," may seem easier than accepting the rules and requirements of a new place. The move may require a person to leave many personal possessions behind, including items that have always been tied to his or her sense of independence and comfort level.

Anger, confusion, depression, disorientation, illness, and grief commonly result from such a move. It is important to remember that these emotions are all normal. Help your loved one to understand this and encourage him or her to work through the emotions and share a sense of feelings.

You can also help by being involved in the moving process. Remind the person that the facility's rules are for his or her safety, but that these rules still allow him or her to have a home, whether it is an apartment or a bed in a shared room. Find out what is most important to your loved one in terms of a comfortable home environment, and help keep these memories, possessions, and people in his or her life.

Be inventive...you might try helping your loved-one write and read letters from family, friends, and neighbors.

Additionally, offer to take pictures of important possessions and hang them in prominent

places in the new residence.

Most importantly, help your loved one understand and remember that moving was necessary for his or her safety and health, and that although the new surroundings are different, there are positive aspects to every living environment.

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For more caregiving information, please visit www.FamilyCareAmerica.com on the Internet.

'Today' contributor Alan Kopit has advice for children faced with placing their elderly mother or father in a nursing home

By Alan Kopit

Contributor

Today show

Deciding the kind of care needed for an aging parent can be an emotional and financial burden for adult children with families of their own. But when that time comes and for whatever reason your loved one can no longer live independently, are nursing homes the best answer or are there other alternatives? "Today" contributor and consumer lawyer Alan Kopit has some advice

So many of us today find ourselves caring for our children and our parents at the same time. You may find yourself "in the middle" simply because your parents are aging and can no longer do all that they did before or you might be thrust "in the middle" because of a medical emergency. But whether you can consider the care your parents need without undue pressure, or whether a medical condition requires immediate action, you may need a roadmap to assess alternatives for your parents if living independently is no longer an option.

Do your parents need help? Obviously with age, the ability of someone to care for themselves changes. You may see changes in driving habits, in your parents' ability to conduct activities of daily living, or in simply getting around the house. You may also notice changes in personal hygiene, speech, their ability to handle their finances, or to think clearly or remember basic things. We all want to support

our parents' desire to live independently, even when we have concerns about their safety and well-being. But there may come a time when you need to step in because their safety and the safety of others are at stake.

Stepping in starts with an assessment, which is simply a full review of a person's overall condition to determine his or her ability to remain safely independent. There are tools available on line, through social service organizations, or with healthcare professionals that can assist with the personal assessment of your parents.

Assessing a parent's need

An assessment is a comprehensive review of a person's legal, physical, mental, environmental, social and financial condition, which helps to establish his or her ability to remain safely independent. It identifies risks, and offers options for reducing them. A successful assessment will result in a comprehensive plan for meeting needs and addressing problems, whether those needs are met at home, in an assisted living facility, or nursing home. It is essential that your parents participate fully, if they are able to do so, in the discussion of options.

It is important to discuss:

- What your parents need to feel secure
- Whether your parents are self-sufficient
- If it becomes dangerous for them to live alone, where they would like to live.
- You must also learn about their financial condition as this may dictate the type of care they can afford and that can be provided.

Listing these issues is easy, but actually discussing them with a parent can be very difficult because of your parents' fears about losing independence and facing a future with unknown consequences. While it is possible for families to complete assessments on their own using standard checklists, there are also experienced professionals who can help. Professionals will often be able to assist with communication issues as well, which in many ways can be the most difficult hurdles to overcome.

Alternatives if a parent cannot live safely alone:

If an assessment shows that a parent cannot live alone, there are several alternatives:

Home Care

Most people want to stay in their homes or apartments as they always have. While

this is not always possible, there are services and support systems that may make this possible for the short or long-term. Services include personal care attendants who can help with daily needs, and even a trained person who may come to your home to help with a special health problem. In addition, there may be services outside the home that permit someone to still live at home but spend the day in an adult day care center, for example, where meals and activities are provided.

Assisted Living Facilities

Assisted living facilities are for people who need some help with daily living, but who want to live on their own as much as possible. Assisted living is a step between living completely on your own and living in a nursing home. These types of facilities may offer help with medication, may offer daily visits from trained personnel, may offer activities, may serve all of the meals, and help in an emergency with a trained staff on duty 24 hours a day.

Nursing Homes

Nursing homes are for people who need more nursing care than you would usually get at home (skilled nursing care). A nursing home may be needed right after you leave a hospital following an illness or injury, or may be the best place for you to live as you age and cannot do much on your own. In a nursing home there is nursing care 24 hours a day, and all meals and other needs are also provided. The cost of these facilities can be quite expensive and that may dictate where and what type of nursing home you attend. Consider the following issues when evaluating nursing homes:

Bed availability (is there a waiting list to be admitted or can one be admitted immediately?)
Provision of services that the resident will need (are there special needs of concern to this resident?)
Affordability (can one meet the monthly rent and for how long?)
Quality of the facility (what do you know about the living conditions at the nursing home?)
Location (is the home located somewhere that is convenient for you or a loved one to visit often?)
Continuing Care Communities.
In a continuing care community, you can move in while you are still healthy and active, and stay in the community for the rest of your life. You will get the kind of care that you need as you age and your health changes. Continuing care communities are like little towns with different kinds of housing. There are apartments, small houses, assisted living homes, and nursing homes. You live in the place that provides the care you need and move when necessary (and space is available).

Selecting the appropriate facility

Whether someone is using home care, going to an assisted living facility, considering a nursing home, or going to a continuing care community, consider the following before making any of those decisions:

Use your senses

When you visit the facility, does it seem like a cheerful and pleasant place? Do the residents appear happy and alert? Are the rooms, hallways and meal tables clean? Is the facility free from unpleasant smells? Do the meals look appetizing?

Observe the staff

Does each shift have enough help to be able to care for the residents? Does the staff appear to be enjoying their work? How much training is given to the staff? How does the staff assure family and resident participation in care planning meetings?

Learn from other residents and their families

Does the facility respect the resident's wishes about their schedule (for example, activities, bedtime, baths, meals)? Is attention given to residents at night if they are awake and need help? Do residents participate in care planning conferences? Does the resident get outside for fresh air as much as he or she wants? Who handles resident or family member concerns?

Family involvement

Is the family able to participate, speak up and raise concerns? Does the family have an opportunity to attend care planning conferences on a regular basis? Has the family been given an opportunity to get to know the staff and to help them understand the needs of the resident?

Document your evaluation

Be sure to document your reaction to various facilities so that you can "compare notes" after you have done an evaluation. It may be difficult to remember all of the details if you haven't taken good notes during the process as a great deal of information will be provided. Go back for more information if you still have unanswered questions.

Help is available from professionals and other groups. Geriatric assessment centers exist in every community, and are comprised of healthcare professionals such as physicians, nurses, social workers, dieticians, physical and occupational therapists and others who can help to conduct comprehensive assessments if you have any questions. They can also help you make decisions on what kind of facility is best for your parent. There are also geriatric care managers who are healthcare professionals with aging-related expertise and a familiarity with services available. They are especially useful for families who are assisting with care from a long distance. Also, consider these groups for more help:

National Association of Professional Geriatric Care Managers

Website: www.caremanager.org

Phone: 520-881-8008

AARP

Website: www.aarp.org

Phone: 800-424-3410

Family Caregiver Alliance

Website: www.caregiver.org

Phone: 415-434-3388

Eldercare Locator

Website: www.eldercare.gov

Phone: 800-677-1116

National Council on Aging

Website: www.ncoa.org

Phone: 202-479-1200

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Professional Experience

Alan is Partner in Charge of the Firm's Cleveland Office. He continues to focus his practice in the areas of Commercial Litigation, Creditors' Rights, Reorganization and Bankruptcy (a practice he Co-Chairs), and Government Relations (another practice he Co-Chairs). Alan is a member of the Firm's Board of Directors and Chairs the Information Management Committee. Among his accomplishments, Alan served as President of the Cleveland Bar Association for the 1996-97 term. In 1987, he was appointed by President Ronald Reagan to serve as a White House Fellow, assigned as the Special Assistant to Secretaries of Defense Caspar Weinberger and Frank Carlucci. Alan also was appointed by Cleveland Mayor Michael White to serve as Co-Vice Chair of the Cleveland Bicentennial Commission. Currently, Alan provides regular "on-air" commentary on legal issues on *The Today Show* (NBC).

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Bring Cheer to Shut-Ins

Being shut in, whether in your own home or in a nursing home, can become dull, routine, and lonely. It helps when family and friends add a little variety to everyday life.

- ❖ Plan an indoor picnic complete with a red-checkered tablecloth and your friend's favorite treats. Pizza with soft drinks is an easy picnic food.
- ❖ Take a freshly cut flower in a bud vase once a week. Flowers from your garden are special. However, if you have no garden, purchasing single flowers is not too costly.
- ❖ Once a month, give your friend a manicure and/or pedicure. Be gentle but thorough.
- ❖ If your family member or friend enjoys reading, perhaps you can read a chapter at a time to him or her from the Bible or another book.
- ❖ Something as small as a piece of fruit or a candy bar, diet allowing, can bring cheer to a shut-in.
- ❖ On pretty days, take your family member or friend for a short ride in the car. *(Arrange this with the nursing home before following through.)*
- ❖ Listen to music together. A small cassette or CD player can provide a lift for those who enjoy music or singing.
- ❖ Take time just for talking or listening to your family member or friend. *(Even if the person is not alert, give him or her your undivided attention.)*
- ❖ There is comfort in the human touch. Hold the hand of the person you are visiting. A hug is always appreciated.
- ❖ A short prayer is always in order unless the person refuses. *(Check the policies of nursing homes.)*
- ❖ Diet and physical well-being should guide the types of activities you choose. Go with your ideas! Even playing table games may work for the person you are visiting.

SPECIAL DAYS

- ❖ Birthdays: Many bakeries make small cakes that can help make the day very special.
- ❖ Mother's Day and Father's Day: A small gift of lotion or aftershave or just a card can brighten the day.
- ❖ Christmas: Be sure your friend or family member has a special gift for this holiday.
- ❖ Two people could perhaps team up for special activities. Use your imagination! Brighten the day for someone less fortunate.

FINANCES

THE BUILDING BLOCKS OF ESTATE PLANNING

Confused by estate planning terms? Uncertain how different types of plans work together? Consider the building blocks of a solid estate plan.

JOINT OWNERSHIP PLANNING

When an asset is held in joint names such as "joint tenants with right of survivorship" or "tenants by the entirety" (husband and wife), upon the death of a named joint tenant, the asset passes to the survivor free of probate and without regard to what the will or trust might say.

BENEFICIARY DESIGNATION AGREEMENTS

Certain written agreements or contracts are authorized by law to transfer an asset at death with a "beneficiary designation." This includes "payable on death" designations at financial institutions or the traditional beneficiary designations in IRAs, other retirement accounts, life insurance policies, etc. The asset is transferred at the death of the owner (free of probate) to the named beneficiary or beneficiaries.

LIVING TRUST

A living trust is a private agreement that avoids probate of assets titled in the name of the trust. Assets not transferred to a trust are controlled by a person's will. A trust usually contains the estate distribution plan and provides "lifetime" direction

and protection for assets in the event of incapacity.

WILL

A will takes effect on death and describes how assets are distributed. A will must be probated, requires public scrutiny, and must meet formal requirements of state law. Assets not passing through joint ownership planning, beneficiary designation agreements, or a trust will usually pass by the will through probate.

DURABLE POWER OF ATTORNEY—FINANCIAL

A durable power of attorney usually takes effect if an individual can no longer handle their financial affairs because of illness, sickness, or incompetence. Without a durable power of attorney, family or friends may have to go to court, sometimes requiring adversarial litigation, just to try to help.

DURABLE POWER OF ATTORNEY—HEALTH AND PERSONAL CARE

Individuals often appoint a different person to help with personal matters such as health care, medical attention, or personal care. A power of attorney for health and personal care allows someone to assist with these vital matters.

LIVING WILL

A living will states that if an individual has an incurable injury, illness, or disease certified terminal and applying life-sustaining procedures only prolongs their death, they do not want to be kept alive at great cost and expense. There are many factors to prayerfully consider with a living will.

If you would like help in building your estate plan, call AGFinancial Solutions at 800-253-5544. The staff is trained in estate planning and planned giving and can assist you at no cost or obligation.

TAX-FREE COLLEGE SAVINGS—A GREAT OPTION FOR YOUR GRANDCHILDREN

**An Article for *PrimeLine*
By Randall K. Barton**

For many young couples, saving for education is second only to saving for retirement as a financial priority.

Unfortunately, the cost of raising children coupled with the fact that college costs have risen faster than median income levels has made it difficult for most parents to provide adequate resources for their children's college education.

While tax-advantaged savings plans designed for educational expenses have been available for some time, recent changes to the tax code make one option too good to miss, especially for grandparents. This option is the 529 College Savings Plan.

Highlights of the plan are as follows:

1. Effective January 1, 2002, after-tax contributions to 529 plans grow tax-free, and distributions are completely free of federal income tax when used for higher education.
2. Contributions are considered "completed gifts" and are thus excluded from a grandparent's estate.
3. Under 529 plans, you can take advantage of an accelerated gift-tax provision which allows up to five years of gifting to be contributed in any one year for each beneficiary without any gift tax consequences (\$50,000 for a single person, \$100,000 for a married couple).ⁱ
4. All or part of any gift can be rescinded with a 10 percent penalty on the earnings portion and with earnings taxed as ordinary income at the contributor's rate.ⁱⁱ
5. Distributions can be used at any U.S. accredited higher learning institution, including colleges, graduate schools, and technical institutions for anything from tuition, fees, books, supplies, and equipment required for enrollment. Room and board may also be included for students attending at least half-time.
6. There are no income limits, so anyone can participate.
7. Unlike custodial accounts, the donor remains in control of all funds for the life of the plan, even after the beneficiary is of legal age.
8. Beneficiaries can be changed to benefit any member of the family, including first cousins.
9. Many states actually offer some form of state income tax deduction or benefit for residents contributing to their college savings plan.

Call the Assemblies of God Foundation for advice in establishing a plan for your grandchildren that can be used for them to attend an Assemblies of God or any other college, university, institute, or technical school.

ANNUITIZE AND PROTECT YOUR FUTURE INVESTMENTS

Depressed stock returns and low fixed income options have created a double jeopardy for those nearing or in retirement. Where can they turn to receive adequate cash flow without the risk of principal loss?

One of the best options available today is to annuitize your income through an Assemblies of God gift annuity. This special type of annuity provides guaranteed payments for life and special tax benefits.

Gift annuities provide an income stream free of investment worries or responsibilities. The asset is protected from creditors, avoids probate, and at your death passes to your designated ministry. If you are ever institutionalized for extended care, the government will not take the principal in the event you need to qualify for Medicaid.

A/G annuities can be purchased for as little as \$1000. If you are interested in increasing your income while building the kingdom at a time when everything else is dropping, call 866-621-1287. A professional trust officer from the AG Financial Solutions will be glad to answer your questions.

Investing in the Great Commission

Why not invest in the Great Commission rather than corporate America?

The Assemblies of God Financial Services Group has joined with Assemblies of God Home Missions to bring unprecedented opportunities to rapidly growing new church plants through the Church Plant Loan Fund. To participate, a pastor and church leadership agree to certain qualifying criteria, including attending “leadership boot camp,” implementing church development materials, conducting a professionally led stewardship campaign, and establishing a written ministry plan. The financing through AGFSG at **below-market rates and flexible terms** can reduce traditional payments by as much as 40 percent, allowing churches to

expand their ministries and facilities. In just 3 years, the Assemblies of God Financial Services Group has invested almost \$40 million in **over 100 new church plants**.

AGFSG has also announced a strategic plan to provide financing to key international churches around the world that have no access to capital or where the cost or terms are onerous. These churches represent some of the most dynamic churches that have helped the Assemblies of God grow to over 42 million believers worldwide.

For more information as to how you can participate by investing funds that will continue to build His kingdom and receive a competitive rate of return on your investment, please call the A/G Loan Fund at 866-621-1788. For information regarding the lending program, please contact A/G Loan Services at 800-449-5626.

“A LEGACY OF STEWARDSHIP—FOUR THINGS TO LEAVE YOUR CHILDREN AND GRANDCHILDREN”

By Randall K. Barton

Every good parent or grandparent invariably asks the question, “What should I leave my children or grandchildren?” In my years of estate planning work, I have found two extremes. One extreme is described on the bumper sticker of a new motor home that proclaims, “We’re driving our children’s inheritance.” The other is seen in the elderly, depression-era widower who scrimps and saves his entire life, going without, only to have his children waste his lifetime accumulation within a few short weeks of receiving their inheritance.

We have all heard it said, “There are more important things to leave your children than money.” And, of course, the children would add, “But it helps!” Here are four intangibles you can leave to your children and grandchildren that will empower them to live life as biblical stewards.

A LEGACY OF PATIENCE

Patience as a virtue can profoundly affect stewardship decisions. If you are hasty to be rich, you will make bad business and investment decisions (Proverbs 28:20). To provide leadership in your home by modeling patience and saying “no” or “let’s wait” will provide your family a framework for business and financial decisions that will result in impressive returns for a lifetime and provide for their needs in the long-term.

A LEGACY OF BALANCE

Balance is a universal principle of stewardship. Abundance in life does not come from focusing

all of your energy, time, and efforts to fulfilling a single role or reaching a certain goal in life. To the contrary, balance in life leads to abundance. We all know people who have invested and poured their entire life into a business, a ministry, or a person only to find the rest of their life in chaos or ruin. A good steward balances all aspects of life and, through that balance, experiences abundance.

A LEGACY OF GENEROSITY

Generosity is one of those “church” stewardship words that for some means, “I’ve got something the preacher wants!” Generosity as a stewardship principle has little to do with giving anything up. In the beginning, a seed of faith is sown, a gift is given, but generosity, at its heart, is trusting and letting God multiply that which He has entrusted to you. It is that paradoxical principle of stewardship that does not compute if you put the numbers into your financial planning program or budget. However, it miraculously works in the lives of biblical stewards and their families each and every day. As Gary Moore said in his book, *Ten Golden Rules for Financial Success*, “The secret for creating riches for one’s self is to create them for others.”

A LEGACY OF OPTIMISM

Be an eternal optimist. As an optimist, you are not always right. Statistically, optimists are wrong as often as pessimists. Optimists, however, are empowered to achieve; pessimists seldom have the synergy for growth or success. Optimists, empowered by the Holy Spirit, can help reproduce optimism in others as optimism and encouragement go hand in hand; pessimists generally believe they are powerless and embrace despair. Perhaps Ralph Waldo Trine, author of *In Tune with the Infinite* said it best:

The optimist is right. The pessimist is right. The one differs from the other as the light from the dark. Yet both are right. Each is right from his own particular point of view, and this point of view is the determining factor in the life of each. It determines whether it is a life of power or of impotence, of peace or of pain, of success or of failure.

Consider what intangibles you will leave your children and grandchildren for an inheritance. Make deposits of patience, balance, generosity, and optimism in your family’s “bank of life”—and live the example. The compound effect will provide rich returns for your family for generations to come.

LEAVE A LIVING LEGACY

An Article for PrimeLine

Legacy is defined as “a gift by will, especially of money or other personal property; something transmitted by or received from an ancestor or predecessor from the past.”

Many senior adults seriously contemplate their estate plan when they leave for an extended cruise or vacation, reach a certain age, or experience unexpected health concerns.

In these contexts, planning is often motivated by fear of the future rather than by wanting to leave a legacy of stewardship.

For Christian stewards, our planning should consider opportunities to establish a living legacy. Why not experience the joy and blessings **now** that such a stewardship commitment can bring?

Consider these lifetime legacy opportunities through the Assemblies of God Foundation:

Establish a Donor-Advised Fund

A donor-advised fund acts like a private foundation. A gift of real estate, appreciated securities, or cash enables you to take an immediate tax deduction for the full value contributed to your own giving fund. Your donor-advised fund is invested and makes distributions to the ministries you designate from time to time. You pay no tax on the earnings and growth of your fund.

Many donors also arrange to have a portion of their estates contributed to their donor-advised fund. At your death, children or even grandchildren can become advisors to the fund under the guidelines you provide.

Where private foundations require millions of dollars to establish and operate cost effectively, donor-advised funds can be established with as little as \$100,000 in assets.

Endow Your Support for a Special Ministry

Most Christian stewards include monthly support to a particular missions effort, Christian college or university, or other parachurch ministry as part of their “giving budget.” You have seen God use a particular ministry in a mighty way to meet needs for which God has burdened you. Why not consider endowing your monthly or periodic support so that it continues upon your death or even in the event of unforeseen circumstances?

An endowment fund can be established in your family’s name with the Assemblies of God Foundation for as little as \$20,000, funded with cash, appreciated securities, or even real estate. You establish a payout rate; and through earnings and growth in the fund, support is paid out periodically to the endowed ministry.

You receive an immediate up-front tax deduction for the full value of the principal of the endowment, and the earnings and growth are tax-free. All record keeping and distributions are handled for you by the Assemblies of God Foundation while supported ministries are blessed knowing that you have left a lifetime legacy.

A Christian should include a legacy of stewardship through their estate plan. Why not make it a living legacy that provides substantial tax benefits today while blessing ministries God has already called you to support.

DEATHBED PERSPECTIVES ON WEALTH

By Randall K. Barton

You have heard the clichés. “You have never seen a hearse pulling a U-Haul.” “Being of sound mind, I spent it all.” “Only two things are certain—death and taxes.” “He who dies with the most toys wins.”

Death is the lens through which stewardship is ultimately measured. That is why stewardship decisions and death are so closely tied together in God’s Word.

Death and Generosity

In Luke 12:15-21, a wealthy man who decided to build bigger barns is challenged at the time of his imminent death with the issue of wealth accumulation versus generosity towards God. The measure of life stewardship at his death is described by this simple question: Are we as generous toward God as we are towards ourselves?

A Christian’s life is measured not by how we live but by how we give. If our goal as Christians truly becomes stewardship rather than ownership, we will strive to become a vessel through which resources can flow.

Death and Investing

What does death have to do with investing? In this era of financial scandal, economic uncertainty, and bursting investment “bubbles,” God’s Word provides an investment strategy that is directly connected to our life after death.

Jesus provided sound investment advice for people of all ages: “But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal” (Matthew 6:20 NIV).

Jesus did not condemn wealth or investing. He simply stated that part of our strategy must include kingdom investing. Sending part of our wealth on ahead, where it will be protected from current market volatility, will cause it to multiply without risk, and it will be waiting for us at death.

Death and Inheritances

Some live for an inheritance; others live to give an inheritance. Solomon said, “For a man may do his work with wisdom, knowledge and skill, and then he must leave all he owns to someone who has not worked for it. This too is meaningless and a great misfortune” (Ecclesiastes 2:21 NIV).

If you do not believe Solomon, read Proverbs 20:21: “An inheritance quickly gained at the beginning will not be blessed at the end” (NIV)

If you still are not convinced, hear what Jesus said about the danger of inherited wealth:

Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” Jesus replied, “Man, who appointed me a judge or an arbiter between you? ... Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions” (Luke 12:13-15 NIV).

You see, an inheritance in biblical days came with stewardship...a set of responsibilities. As scriptures clearly state, an inheritance with no responsibility violates God’s laws of stewardship and is foolish. An inheritance quickly received is almost always wasted. An expected inheritance endangers the recipient and often destroys family relationships.

Does that mean you should not help your family? Absolutely not! The greatest economic inheritance you can leave your children and grandchildren is a college education. Where once it was the family farm, now education is the greatest indication of financial stability and success for this generation and comes with built-in stewardship, because you have to do something with it.

Parents should invest in their families by teaching stewardship, initiative, and integrity while investing just as passionately in kingdom purposes.

Conclusion

When your days on earth are done, the only thing you will lose are the things you have held onto. The only things you will have for eternity are the things you have given away.

PYRAMIDS, SCAMS, AND SCHEMES AIMED AT SENIOR ADULTS **By Randall K. Barton**

Financial schemes consistently pursue the body of Christ and especially senior adults. While the wolves may slightly change their sheep’s clothing, certain themes always emerge. Seniors must be alert to protect themselves from these “can’t miss” investment schemes. Almost every scheme aimed at seniors promises high returns without risk and contain some of the following components:

- **Offshore activities** include hedge funds, money funds, products, precious metals, or precious stones that exist outside the United States. Some pyramid schemes contain an offshore component in order to make it difficult or impossible to verify the facts of the activity or keep it from being scrutinized.
- “**Insider deals**,” “secret information,” “getting in on the ground floor,” and “no one else knows about this” are phrases that should cause you to pause. These phrases mean that the opportunity will not withstand scrutiny, is not proven, or has no track record of success—all of which spell high risk. If you cannot afford to lose it all, do not invest it in “insider deals.”
- Any time you are being paid **fixed interest rates that are substantially above market rates, your investment is at risk**. Why? The borrowers who ultimately must pay you the premium interest rate cannot borrow at lower rates because their credit is high risk. Many “church” loan funds have experienced scandal and investors have lost all or a portion of their funds because the funds were invested in speculative real estate transactions unrelated to church lending or unsecured loans without corresponding loan loss reserves. Church loan funds are a wonderful way to build the kingdom, but make sure the fund you invest in is sound.

“He who hastens to be rich will not go unpunished” (Proverbs 28:20b). Protect yourself from “can’t miss” investment opportunities and promises of high returns without risk.

MINISTRY

A Trip of a Lifetime—You Can Take It!

Health professional: Have you ever felt burdened to use your medical skills to serve the needy in other countries? Your dream can become reality.

From one to three times a month, HealthCare Ministries (HCM), the worldwide medical missions outreach of the Assemblies of God Foreign Missions, takes medical teams all over the world.

After we set up a clinic, we bring the sick into examining rooms one by one. We minister to their physical and emotional needs and share Christ with them.

We treat 1,000 to 3,000 patients in an average week, and a large percentage of them pray to receive Jesus. We work closely with the national church and missionaries who follow up on the new believers. Many of them remain in the church. The clinics are a beautiful way to demonstrate and share Christ's love.

If you are a health professional or a nonmedical person, one trip can change your life. If you would like more information, please contact us at 417-866-6311 or e-mail us at fieldprojects@hcmdfm.org or visit us on the web at www.healthcareministries.org.

Dr. Joann Butrin

A Perfect Fit: Seniors and Kids—and the *Book of Hope*

Miriam Machovec, 75, is a full-time volunteer who coordinates the involvement between stateside WM's and Missionettes with the ministry of the *Book of Hope*—and now, she says, it is the perfect fit for senior adults too.

The *Book of Hope* is a Scripture book that tells the life story of Jesus and clearly leads youngsters to a decision for Christ. It has already reached more than 150 million children worldwide.

The quickest way for seniors to get involved? Making "Hope Bracelets" for the students and filling *Book of Hope* banks.

The bracelets are made of materials the ministry provides: a strap and five colored beads. The yellow bead reminds us of God's love, the black bead represents sin in our hearts, the red bead represents the shed blood of Jesus, the white bead represents the cleansing of our sins by the blood of Christ, and the green bead represents our duty to grow in Christ.

Every dollar given reaches three children with the *Book of Hope*, and each bank holds \$5. When seniors send a full bank and 15 bracelets back to the ministry, they provide the Word of God—a life-changing gift—for 15 students.

For more information on how you or your group can get involved, check online at www.bookofhope.net; e-mail miriammachovec@bookofhope.net or call 800.GIV.BIBL (800.448.2425); or write Miriam Machovec, *Book of Hope*, 3111 SW 10th Street, Pompano, FL 33069.

Calling All MENTors!

There is a tremendous need for men who will volunteer to serve as mentors to young people. These young people are often raised in single-parent homes without the advantage of a father image and need to have practical training in how to cope with life.

Consider holding classes to teach the following:

Car Care

1. How to check the oil in a car, add oil when needed, and at what point to have an oil change.
2. How to check battery cables and cleaning the connections.
3. How to check air in tires and add air to low tires.
4. How to check antifreeze in the fall.
5. How to check belts for wear and tear and how to replace them.
6. How to check power fluids.
7. How to identify basic mechanical problems and what to do about them.

Home Care

1. How to check the electrical breaker box or change fuses.
2. How to replace a washer in a faucet to stop a drip.
3. How to re-caulk bathrooms, kitchens, etc.
4. How to paint walls, woodwork, etc.
5. How to perform minor home repairs.
6. How to wallpaper.

Plan only as many things for your class as you can get done in a couple of hours. Serve refreshments afterward and enjoy a time of fellowship.

Work closely with your church's singles pastor. He or she may have additional suggestions for those who are willing to be mentors. Use your wealth of knowledge to bless young people.

A Friend in Need

As we age, we see more of our friends who occasionally need practical help. Some have hip replacements, knee surgeries, broken bones, other surgeries, or just illnesses. During these times, they may need practical help. Consider some of the following:

- Prepare meals to take to your friend. Keep in mind the amount of food one or two people need.
- Snacks, cookies, and fruit are always nice to have available.
- Light housecleaning is always a blessing.
- Laundry can stack up. Offer laundry service.
- Drive your friend to the doctor's office for a follow-up visit.

- Purchase items from the grocery store for your friend.
- Pick up your friend for church services until they can manage by themselves.
- Read the Bible or another good book to your friend.
- Ask what else you can do to help.
- Organize other friends to help provide these services.

Not only will those who are temporarily handicapped appreciate this kind of help, but you will also enjoy a good feeling by doing them.

Making Meaningful Memories

Christmas brings a variety of emotions. Simply the aroma of a special food conjures up specific memories of bygone days. With all of the nostalgia that many enjoy, others possibly never fostered significant Christmas traditions. Let this be the year you begin a tradition for your family, church group, friends and yourself. Each year it can grow more meaningful as you include new friends allowing them to expand the experience.

Try some of the following, adaptable to any size group. Some traditions can be managed in a home, or you may need to use a church or community center to allow for more people to be included.

- Invite a group to read the Christmas story in Luke 2. Have an impromptu play, with a cast playing the parts of Mary, Joseph, narrator, etc.
- Make individual gingerbread houses using milk cartons, frosting, graham crackers and candy. Gathering together around a table for an activity, gives time and place for people to share their lives while enjoying each other's personalities as expressed in their creations.
- Mix, bake and decorate cookies together. Make sure everyone stays for the cleanup, since that can be half the fun.
- Set a time for everyone to bring their Christmas cards and address books to one location. As you prepare your personal cards for mailing, you'll have others around with whom you can share your fond stories of loved ones on your list.
- Gather people in your home or church to sing Christmas carols. Invite them to bring their favorite songs and to bring instruments to add to the harmonies.
- Many times, groups prepare and go caroling to nursing homes in the area. For something new, ask your elementary schools or preschools if you can bring a group to sing in an assembly or classroom. Many children do not have grandparents close by and they love meeting "prime-timers".
- Plan to attend a community or church Christmas program or candlelight service together and ask about reserved seating for your special group.

Look for those around to share your Christmas tradition so the true meaning of the holiday can be experienced. Remember the words of Christ to go into all the world. What better time to make a memory than the celebration of His birth.

HOLIDAY OPEN HOUSE

During the Thanksgiving or Christmas holidays is a great time to invite friends and neighbors in for a little fellowship.

An open house does not have to be elaborate to be fun. Set a specific time to begin and end. If you are having lots of fun, be flexible in closing. However, remember you will still have cleanup to do. Near the designated time to close, thank your guests for making the evening special for you and your family.

1. Decide whether to have open house at Thanksgiving or Christmas. It does not have to be on the exact day.
2. Plan your refreshments early and make some items ahead of time and freeze them. Keep other items simple.
3. Watch for sales on paper products so that dishwashing will be kept to a minimum.
4. Have more than one beverage choice for those guests who do not want caffeine late at night.
5. Plan fun activities such as:
 - a. **Take pictures as guests arrive.** (When they are developed, send them a copy.)
 - b. **Try a guessing game with holiday candy in a container.** Give a small prize to the one who guesses the closest.
 - c. **Bake sugar cookies ahead of time and let each person decorate one as they arrive.** Have the guest put his or her name on the bottom of the plate before decorating the cookie. Select two people to be judges to select the “**most original**,” the “**most beautiful**,” and the “**most unique**.” (Give small prizes for each category.)
 - d. **Request guests introduce themselves and tell what their relationship is to the host and hostess.** As the guests introduce themselves, ask them to recall the first name of each of the people who have already given their names.
 - e. **Have guests wear nametags if you have a mixed group of friends.** If they are all from your church, this may not be necessary.
 - f. **Publicly announce something special/unique/funny about a few of your guests and let the others guess whom you are talking about.** (Do this one at a time and get permission ahead of time.)
 - g. **Have a sing-along.** (This works well at Christmas.)

Try not to crowd the evening. Allow time for visiting. If you have first-time visitors in your home, offer a tour of your house.

Include the children in your activities, if they are invited.

Good Christian fellowship is a witness to any unsaved guests who may come. Make them feel welcome.

Have fun!

HOLIDAYS WITH A NEW TWIST

Do you ever run out of ideas for the holidays? Try some of the following suggestions:

1. Instead of giving expensive gifts, draw names and give cute T-shirts or sweatshirts. (*Be sure the message on the shirt fits the person to whom it is given.*)
2. Make a gift for a family member. A wood carving, a rag doll, a fancy pillow for a little girl's bed, a small scrapbook and film, a special meal, etc. (*Let your imagination work overtime.*)
3. Offer to read to a child on a regular basis for the next year.
4. Offer free babysitting for a limited time.
5. Offer two or three car washes for your busy family members.
6. Give a free vacation trip to an early teen grandchild. (*Be sure it is to a place where he or she will have fun.*)
7. Provide payment for a trip to summer camp. (*Give a certificate and provide the money when the time comes.*)
8. For children or grandchildren who have recently moved, give a prepaid telephone card so they can call the friends they left behind.
9. Prepare a family tree and copy it for each family member.
10. Bake "cookies-of-the-month" for families.

Talk to your family and friends. Pick their brains and come up with your own unique ideas for making this holiday less expensive but more fun! Be sure your family is in agreement with your plan to do something different.

Precious Personal Presents

As families drift apart geographically, it becomes more difficult to choose appropriate gifts at Christmas. Because of our separation from relatives, we do not know what they need or want. There are creative avenues to personalizing your gifts to them.

- Make a scrapbook using the photos you have received of them over the years. Write small messages about how you enjoyed a particular photo, what you thought when you first saw it, or how you prayed for them at that time in their life. Inside the pages, tuck a check or cash you had considered giving them.
- Purchase a “blank book” at a gift store and write out your family history. Include names, places, and dates. Tell amusing stories about relatives and yourself to give personality to the history. Make a treasure hunt within the stories to lead them to a couple of “cash prizes” along the way.
- Write out your personal testimony. Include how Christ has blessed you throughout your life, even during difficulties. Reflect on the cost of Christmas to those at the birth of Jesus as you describe the true meaning of this precious season.
- Make a coupon book that contains coupons they can redeem from you as well as gift certificates to some of their favorite stores or restaurants. The coupons to redeem from you could be items such as:
 - ❖ One dozen of your special cookies
 - ❖ A trip to the local zoo the next time they visit you
 - ❖ Breakfast in bed the next time they are at your home

Organize a Sing-a-Long

Cultural changes in our society have brought about changes in our worship at church. Many congregations are singing very few hymns, if any. Choruses have taken the spotlight.

Many senior adults have expressed how they miss singing hymns. Here's something you might consider:

Organize a Sing-a-Long and sing your favorite hymns.

Getting started:

- Select a host and hostess with a piano or someone who plays a guitar.
- Set a date to begin your Sing-a-Long.
- Decide whether to meet once a month or more often.
- Talk about the Sing-a-Long to your friends.
- Invite enough people to comfortably fill the living room or family room without crowding it.
- If you have more people interested than one home can accommodate, select a second or third home.
- Choose a song leader or let the person who selects a song lead it.
- Encourage other instruments to join in the Sing-a-Long.
- Develop duets, trios, or quartets for enjoyment and worship.
- If you have several home groups, join together once a quarter for a joint Sing-a-Long at the church.
- Let your special groups sing with everyone joining in on the chorus.
- Don't be afraid to invite non-Christians who enjoy gospel music.
- It is not necessary to serve refreshments. However, you may want to make water available.
- If you do not have available musicians, sing with cassette tapes or CDs.

Preserving the Family Heritage

Several years ago after a family had buried the husband and father, the mother called the children together in the living room to go over the day's events.

She brought out two books...one for each of her children...containing birth announcements, school pictures, grade cards, pictures of friends—everything up to the present time.

Such a treasure to share! Although the children had not known about the books, the mother had preserved the past as a heritage for her children. The excitement of that moment offset the sadness of the day.

One of the most popular crafts today is scrapbooking. Both men and women are actively participating in capturing memories as a heritage to pass on to their families.

Getting Started

1. Sort your pictures. Shoe boxes or large, plastic, zipper bags make excellent containers.
2. Choose a theme such as school, vacations, sweethearts, music lessons, sports, birthdays, family reunions, etc., and sort accordingly.
3. Invest in a few basic scrapbooking tools such as punches, scissors, tape, markers, paper, and stickers. Select acid-free supplies and albums for your scrapbooks. (Most local scrapbook supply stores offer classes to help you get started.)
4. Find a friend who is already into scrapbooking. Get together and get started. (There are great idea books on the market.)
5. If possible, set up a table where you can scrapbook; and as you have a few minutes, work on a page or two. It is surprising how much you can do in 30 minutes.
6. If you have other friends with whom you can scrapbook, set specific times to get together and work on your projects and share ideas with each other.
7. Put your name or initials on your scrapbooking materials and share punches, scissors, etc., so you have more choices as a group.
8. Visit your local scrapbook supply store frequently to find new items and get ideas.
9. Take pictures. Plan ahead and keep a camera handy for candid shots to use in your albums.
10. Remember that every snapshot has possibilities. Dress up old black and white photos with bright colored paper in the background.

Scrapbooking can be fun, and the results can be a lifetime treasure for those you love.

May is Senior Adult Month

- ❖ Advertise the fact that May is Senior Adult month by printing it in your bulletin.
- ❖ Advertise by displaying a banner inside, outside or both.
- ❖ Recognize the senior adults in your church and community for their contributions to God's work.
- ❖ Say thank you to senior adults who are faithful in attendance and participation, honoring them with gifts and verbal praise.
- ❖ Praise the Lord for individual contributions of senior adults in the past and present.
- ❖ Pray for the senior adults in your church and community, specifically mentioning their needs.
- ❖ Express appreciation for the wisdom and experience the senior adults bring to your congregation.
- ❖ Make other age groups cognizant of the blessings that senior adults can be to all
- ❖ Make May the month to serve seniors in your church by helping them with errands, housecleaning or yard work.

If you choose a particular Sunday in May to feature and honor the senior adults:

- ❖ Choose several seniors to usher and be active greeters
- ❖ Recruit one of your seniors to pray in the service
- ❖ If you have a retired minister in your congregation have him/her preach
- ❖ Use senior adults for the special music
- ❖ Ask several seniors to share their testimonies

Honor specific seniors by giving public recognition for being the oldest, longest church member, senior couple that has been married the longest, senior adult with the most children /grandchildren, etc.

Have another group in your church honor the seniors with a special lunch or banquet.

Make May the “**Serve our Seniors**” month and have others in your church do yard work or cleaning for the seniors.

Arrange for your seniors to be adopted for the month, by a younger single or family in your church to provide transportation, meals, and other services as special treatment.

If you have a very active Senior Adult group recognize them for their servanthood and let them provide and lunch and entertainment for the rest of the church. Often, younger people need to recognize what our seniors possess in wisdom, faith and service abilities.

Community Outreach

Senior Adult Month can become a wonderful evangelism tool, by planning a special day to invite senior adults from your community to a meal and/or service designed for them. Use other groups in your church to plan the event and pass out flyers to homes and individuals inviting them to their special day.

- Plan a program or service using favorite hymns such as: “The Solid Rock”, “’Tis So Sweet to Trust in Jesus”, “The Old Rugged Cross”, and “Amazing Grace”.
- Have your pastor or a senior bring a message about the “Seasons of Life” or “The Journey”
- Arrange for transportation for seniors, both from your church and especially the community.
- Provide a small inexpensive gift for every senior adult in this service or every Sunday in May.

Contact our office at jfranck@ag.org if you would like a bunch of *PrimeLine* newsletter past issues to include in a packet or to hand out singly to senior adults during the month of May.

Look at our Bookshelf for resource information about senior adults: <http://ag.org/senior-adult-ministries/education/bookshelf/bookshelf.cfm>

Seminars, Conferences and Retreats

Any of the above can be organized by your district, church or Sunday School class. Present the need to your pastor and/or district officials as a benefit to the aging people in your area. Keep in mind that when you diagnose a need, you should also have a plan for the prescription.

- Meet with a committee and brainstorm about methods to use to execute an event such as those named above.
- Consider:
 - Where it could be held
 - The best season to have it
 - Schedule of the event
 - Meals and activities to include
 - Speaker/speakers to invite
- Work out a budget to cover the costs of the event
- Plan and print a brochure, flyers, and posters to advertise the event.
- Request time in the church services to perform a skit or make an announcement regarding the event.

Ideas for themes and topic:

- Gracious Aging-teaching the Biblical view of aging which is both as a blessing and as misery. Compare how King Saul & the Apostle Paul handled their personal aging.
- Secrets to a Long Life – Examine how right decisions in key aspects of life can lead to increased length of life.
- Home Sweet Home – Learn practical steps to staying in ones own home as long as possible.
- Staying Independent – Methods of maintaining an independent lifestyle for as long as possible can be examined.
- Caring for Aging Parents – Participants will discuss and gain insights into the wide range of issues that must be considered as aging parents need help. Some of these issues are: housing, legal plans, finances, healthcare.
- Caring for the Caregiver – Practical ways that a congregation or group within a church can help someone who is the primary caretaker of a homebound person will be discussed.
- Mental Confusion of Senior Adults – Learn about the facts of memory loss: common cause, prevention, indicators of the seriousness and treatment.

EDUCATIONAL OPPORTUNITIES

Colleges and Universities often offer courses for senior adults. These courses may be specifically to train adults for jobs, volunteer or community work. They could also be in the form of continuing education for those who never completed a degree, but has a desire to gain a certification or diploma. Check out the schools in your area to find out if there is some course of study that interests you whether it be continuing in the subjects you have studied in the past or a brand new area that you have always found interesting.

Evangel University in Springfield, Missouri now offers Real World ~ Real Degree ~ opportunities.

The degree completion program at Evangel University expands access to education for working adults by providing applied and accelerated classes so that adult learners may achieve personal, professional, and academic goals in an environment supportive of faith and learning.

Contact us by phone, 417-865-2815 ext. 8119.

The program, similar to over 380 adult programs nationwide, is designed to meet the needs of individuals, usually age 26 or older, who are currently employed and have at least four years of significant work experience. The program is structured according to

the standards set forth by the Council for Adult and Experiential Learning (CAEL).

Program Overview

Upon acceptance into the program, learners will be assigned to a cohort, or group of approximately 20 adult working professionals, all of whom are completing degrees. The cohort will progress through the core courses together, meeting four hours a week for class for approximately 18 months. Cohorts frequently form work and study groups as members learn from and support one another during their college experience.

The accelerated nature of the program requires cohort members to commit to approximately ten to fifteen hours a week of reading, studying, research, and writing. In-class lecturing is kept to a minimum as learners interact with one another discussing assigned readings and application of text theories to their respective work environments.

5520 108th Avenue, NE

P.O. Box 579

Kirkland, WA 98083

425-822-8266 • 1-800-669-3781

Online: www.nwcollege.edu

E-mail: admissions@ncag.edu

Adult Learner

- [Organizational Management](#)
- [Ministry Leadership](#)

Graduate

- [Master of Business Administration](#)
- [Master of Arts in Counseling Psychology](#)

Contact the Graduate & Professional Studies Enrollment Office

Toll-Free: 1.877.453.5327

Local: 425.889.7799

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Organizational Management

Bachelor of Arts Degree

This degree program is designed for today's busy adult professionals, people who have complicated lives and who require a unique solution to their educational needs.

The School of Business offers the major in Organizational Management. This program is designed to allow adult professionals to earn a degree while remaining in their career. Since many adults desire to earn their degree but are unable to attend classes during regular class hours, courses are offered during nontraditional hours through accelerated formats.

The Organizational Management major is designed to assist individuals who are in a broad variety of professional arenas by ensuring that program graduates can:

- Demonstrate the elements of effective communication in a variety of interpersonal and organizational settings;
- Demonstrate understanding of ways that individuals and groups influence organizational behavior;
- Understand and demonstrate management theories, principles, processes and skills;
- Comprehend and apply components of human resource planning, personnel selection, motivation and evaluation as these factors affect organizations;
- Understand and analyze principal decision-making resources that leaders use in organizational management;

- Communicate an understanding of ethics and apply ethical decision-making in organizations; and
- Understand and develop lifelong learning attitudes and skills.

Ministry Leadership

Bachelor of Arts Degree

This degree program is designed for today's busy adult professionals, people who have complicated lives and who require a unique solution to their educational needs.

Students pursuing the B.A. in Ministry Leadership are preparing to Carry the Call with Heart, Head, and Hand:

- **Heart** - God speaks to hearts as He calls each of us into specific posts of ministry. Ministry is contagious: that's why you will find a faculty with real-world experience, whose greatest joy is preparing students to touch their world.
- **Head** - The best way you can respond to God's call is to prepare; you want to be the best possible tool in the hands of the Master. The rigor of Northwest's academic programs will help you do just that.
- **Hand** - The Ministry Leadership Program is uniquely designed for students actively engaged in a career and in ministry, allowing them to complete their studies without interrupting their present employment.

Graduates will be prepared to serve in a wide variety of church and para-church ministry posts. They will also be prepared to pursue ministerial credentials.

The B.A. in Ministry Leadership includes an extensive ministry development section intended to insure the student has the knowledge and skills needed to effectively lead within the local church. It allows the student to choose General Electives that will augment his or her ministry, such as courses in business, writing, computers, and psychology. All these degree aspects have at their core the understanding that an effective, life-long ministry is founded upon a love for the Bible, is empowered by the Holy Spirit, and is centered in a desire to touch lives.

Associate of Arts Degree

Even if you have little or no previous college credit, you can earn an Associate of Arts

degree in as little as one night a week. You can then take the next step and earn your B.A.

Christian Faith and Practice

Certificate

The Certificate in Christian Faith and Practice is a concentrated study to enhance biblical knowledge. It is designed for students at all levels of education and can be taken in any sequence with any cohort group. Students are not required to go through the normal LEAP application process. College credit is reflected on Northwest College transcripts and is transferable. Institutional Financial Aid is not available for this program.
