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# PrimeTimes Newsletter, Summer 2006

Office of Lifespan Studies

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# PRIME TIMES

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

SUMMER 2006

## Director's Report by Jan Bowman, Ph.D. NEW INITIATIVE ON ELDER ABUSE & NEGLECT

I was in a meeting recently with one of the top professional leaders in the Grand Strand area. Among the topics of discussion was one of the new initiatives the Center for Active Aging and Retirement would be addressing: elder abuse and neglect. He looked at me so very surprised and said, "We do not have that problem here, do we?"

Unfortunately, we do and it often goes unreported. Too often the seniors are so frail and vulnerable that they are unable to get help or are afraid to ask for help.

The Center for Active Aging and Retirement is addressing this issue because:

- Abuse can happen anywhere – even here.
- There are no social or class barriers, it could be you, your mother, father.
- Victims are often vulnerable and easy targets .
- Our seniors need informed, trained and caring advocates, and professionals who can aid in protecting their dignity and quality of life.

### Local Reports of Abuse

Based on 2003 Department of Social Services statewide data for South Carolina, approximately 6,000 cases were reported for adults who indicated abuse, neglect or exploitation. Of these, 172 were reports from Horry County where 34 percent of those reported to be abused were 61 years or older. Sadly, as many as 70,000 cases statewide need to be brought to the attention of Adult Protection

Services. And, according to the South Carolina Office on Aging, it is estimated that for every report received, 14 go unreported!

### Forms of Abuse and Neglect

► **Physical Abuse** is usually inflicted by the hands, feet or an object which results in injury or injuries to the body. When this abuse is premeditated and deliberate the injuries are usually inflicted on the trunk of the body where they are well hidden.

- Injuries: bruises, cuts, lacerations, fractures, burns, slap and kick marks, black eyes
- Assaults: physical assaults, which do not result in injuries; force feeding
- Medication: over medicating or not medicating causing crises

► **Emotional Abuse** is very easy to achieve when older persons are vulnerable and dependent on others. Very often the abuser has some sort of power over the senior and hence, they can blatantly carry out emotional or mental abuse. In other cases it can be transferred in many subtle ways over and over.

- Humiliation, Bullying
- Intimidation, Ridicule
- Causing fear/mental anguish/anxiety
- Verbal abuse, shouting, swearing
- Denial of basic rights

*continued on page 9*

## The History and Meaning of the Coastal Carolina University Celebration of Inquiry Conference: *Dedicated to CCU and Surrounding Communities*

by Charmaine Tomczyk, Associate Dean of Library Sciences

Each February Coastal Carolina University's Conway campus is abuzz with inquiry. For two days, regularly scheduled classes are re-directed to approximately 200 sessions offered at the Celebration of Inquiry Conference. Students, faculty, staff and community members are invited to participate in this special event that is free and open to the public. The conference is designed to value the interactions among teaching, inquiry-based learning, and critical thinking to promote understanding of the interconnectivity of disciplines and to energize learning-to-learn through inquiry.

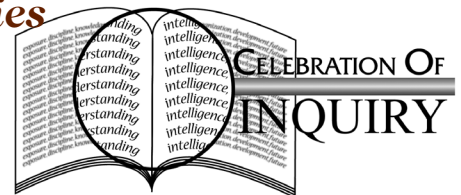
The conference began with a unique concept from Sara Sanders, professor of English, with help from colleague Joan Piroch, interim dean of the College of Natural and Applied Sciences. It was endorsed

by Coastal faculty who continue to nurture and support it along

with the administration and staff and especially the students. The event has added richness and distinction to the undergraduate experience and to the culture of Coastal shared with its community. The event's concept was simple: unite the university community in interdisciplinary conversation around a common theme to celebrate intellectual inquiry and discussion.

The common theme of each conference has held depth and breadth of meaning for many disciplines, thereby encouraging

*continued on page 10*



# Greetings from...

## Horry Council on Aging Inc.

by Raymond Fontaine, Executive Director, HCCOA

Horry County Council on Aging Inc. is a private non-profit senior citizen service and support agency. Incorporated in 1975, HCCOA is designated the focal point agency in Horry County for developing programs for senior citizens that provide basic and essential community-based services in accordance with the objectives of the Older American's Act of 1965: to "afford older citizens the opportunity to live independent, meaningful and dignified lives in their own home and community for as long as possible." The basis of HCCOA's philosophy is rooted in a wellness approach focusing on: a sense of spiritual fulfillment, social interaction, recreational activity, educational stimulation and nutritional awareness.

HCCOA has 10 Senior Centers located throughout Horry County providing a variety of programs and services. A sampling of programs provided include, but are not limited to:

- Home-Delivered Meals
- Congregate Group Dining
- Transportation Services
- Homemaker Services
- Social and Recreational Programs and Activities
- Health Promotion/Education Services
- Information and Referral Assistance
- I-Care (Insurance Counseling)
- Telephone Re-Assurance for Homebound
- Senior Employment Opportunities
- Volunteer Opportunities
- Peer Counseling Services (Individual and Group)

HCCOA welcomes any Horry County resident 50+ years old, as well as part-time residents and "snow-bird" visitors. Current membership is approximately 8,000 senior citizens from every geographic area of Horry County, and out of state visitors. Some of the classes and activities now include bridge, Mah Jongg, Canasta, Scrabble, craft classes, oil painting, watercolors, quilting, line dancing, yoga, square dancing, Tai Chi, singles group, loss/transition group, blood pressure and cholesterol screenings, performing arts, travel club, golf club, 55 Alive, bingo, poetry reading and more. New programs also come online periodically.

HCCOA receives oversight from Waccamaw Area Agency on Aging and the Lt. Governor's Office on Aging, as a result, the latest news and information is available regarding aging issues, updates on Medicare, Medicaid, transportation, medical and physical wellness and other pertinent subjects. This information is disseminated to senior citizens through community senior centers and newsletters.

Additionally, strong partnerships with State of South Carolina and local AARP representatives, Silver Hair Legislators, and political delegation members afford HCCOA opportunities to provide essential statistical and demographic data relative to senior

citizen growth trends, needs, and priorities. Current efforts focus on the process of helping officials to establish the groundwork in the re-authorization of the Older Americans Act. The legislation being developed will emphasize:

- Promotion of home and community-based supports to help older individuals avoid institutional care;
- Strengthening of health and nutrition initiatives;
- Improving educational and volunteer services;
- Increasing federal, state, and local coordination; and
- Safeguarding employment-based training for Older Americans

*Ray Fontaine, executive director of HCCOA, can be contacted by e-mail at [rayhccoa@yahoo.com](mailto:rayhccoa@yahoo.com). For additional information regarding HCCOA, senior centers, programs and activities or volunteer opportunities, stop at the HCCOA Administrative office at 2213 N. Main Street in Conway. You may also contact HCCOA at 248-5523 or 1-800-922-6283, by fax 248-6361 or e-mail [hccoa@sccoast.net](mailto:hccoa@sccoast.net). \$*

### HCCOA Senior Center locations:

- ▶ **Aynor Senior Center**  
845 N. Main St., Aynor • 358-3066
- ▶ **Bucksport Senior Center**  
887 Henrietta Bluffs Rd., Bucksport • 397-5991
- ▶ **Burgess Senior Center**  
10299 Hwy 707, Burgess • 650-2796
- ▶ **Conway Senior Center**  
1519 Mill Pond Rd., Conway • 488-0421
- ▶ **Grand Strand Senior Center**  
1268 21st Ave., Myrtle Beach • 626-3991
- ▶ **Green Sea/Floyds Senior Center**  
5269 Hwy 9, Green Sea • 392-0967
- ▶ **Loris Senior Center**  
3510 Broad St., Loris • 756-3414
- ▶ **Mt. Vernon Senior Center**  
3200 Hwy 366, Mt. Vernon • 756-0407
- ▶ **North Strand Senior Center**  
9533 Hwy 90, Longs • 399-7130
- ▶ **South Strand Senior Center**  
1032 10th Ave. North, Surfside Beach • 238-3644

# The S.C. Lieutenant Governor's Volunteer Ombudsman Program

by Cheryl Stone, program manager, Volunteer Ombudsman Program, Lieutenant Governor's Office on Aging

The South Carolina Long Term Care Ombudsman Program is administered by the Lt. Governor's Office on Aging, as well as ten regional ombudsman programs located in the Area Agencies on Aging. The State Long Term Care Ombudsman directs the program from within the Office on Aging. State office staff are responsible for the implementation, funding, training and evaluation of the statewide program. The South Carolina Omnibus Adult Protection Act also mandates that a long-term care ombudsman serve as the mandated investigator for all abuse, neglect and exploitation complaints occurring in nursing homes, residential care facilities, psychiatric hospitals, and facilities operated or contracted for operation by the State Department of Mental Health and the Department of Disabilities and Special Needs.

Increasing demands on the ombudsman program to investigate the growing number of complaints and to be a frequent presence in facilities continue to put pressure on the program to do more with less. Most ombudsman programs throughout the nation use volunteers in varying capacities to help ease the workload on full-time staff.

The original intent of the ombudsman program was to use volunteers for the program to be successful. Ombudsman volunteers would be the eyes and ears of the community, working to ensure that its residents were treated with dignity and respect. One of the most common functions for volunteer ombudsmen is to make regular friendly visits to facilities and advocate for the residents' best interests. They act to encourage respect for the principles and laws which facilities must abide by, and most importantly, help residents to help themselves and to negotiate with the facilities to help resolve issues. Many facility administrators surveyed throughout the nation tend to view volunteer ombudsmen as a resource for identifying issues that can be handled before intervention is needed by the regulatory agency.

The South Carolina Lt. Governor's Office on Aging encourages the involvement of volunteers. Nursing Homes and Community Residential Care Facilities/Assisted Living Facilities will be encouraged to participate with the Regional Ombudsman Programs in placing volunteers in their facilities. Regional ombudsman programs wishing to participate in the volunteer program are encouraged to assist in the creation of meaningful and productive roles in which volunteers might serve. The program will be voluntary for nursing home and residential care facilities and volunteers will only be assigned to facilities that have agreed to participate in the program.

Volunteers will be recruited with assistance from AARP and certified by the State Long Term Care Ombudsman. Following screening, training and certification, each volunteer will be assigned to a facility that has agreed to participate in the program. Volunteers will receive orientation from the facility to acquaint them with facility procedures and introduce them to facility staff and residents. This will be completed prior to making regular contact with facility residents. The orientation will be designed

by the facility with support from the regional ombudsman program.

Volunteering to be an ombudsman can generate a lot of personal satisfaction. One example is Don Nottingham, who volunteers at "Heartland of Charleston" and wrote the Ombudsman Office, "I appreciate the opportunity to give a few hours each week to be a Volunteer Ombudsman in order to give back to the community for all it has done for me and maybe add a smile or two to the residents that lie in bed all day and stare at the ceiling or TV in their rooms."

Having a volunteer ombudsman assigned to a particular facility will provide the most accessible means of complaint resolution. The Volunteer Ombudsman Program seeks to diminish the sense of isolation experienced by some residents, especially those without family. The volunteer ombudsman can assist the resident in achieving a sense of self-determination, and will strive to reinforce the importance of residents' rights. While residents are provided information regarding their rights upon admission, the volunteer ombudsman will be there as the resident adjusts to the facility to reiterate those rights and offer assistance in exercising those rights.

Even though facilities are required to have a grievance procedure, residents may be hesitant to voice concerns/complaints to the facility staff person for any number of reasons, i.e., fear of retaliation if the complaint was directed at a staff member. However, since volunteer ombudsmen are often members of the community and not tied to the facility, they are perceived as more receptive. Residents may even hesitate to register a concern with a volunteer ombudsman initially; however, one of the advantages of the volunteer program model is that it enables the volunteer to become a trusted friend over a period of time. The resident is assured of confidentiality, and the volunteer ombudsman will not pursue a concern without the resident's permission unless abuse, neglect or exploitation is alleged. Reporting of abuse, neglect or exploitation to the Regional or State Ombudsman is mandated by the Omnibus Adult Protection Act.

Once the volunteer ombudsman gains the resident's confidence, he/she may be able to provide encouragement and information to allow the resident to handle the concern himself or the volunteer ombudsman may be asked to speak on behalf of the resident to administration and/or other parties regarding any problems. The volunteer ombudsman program is an excellent means of providing prompt feedback to the resident.

If you are interested in becoming a Volunteer Ombudsman, classes will be offered at the Summer School of Gerontology on August 23, 2006, (SENIOR DAY) which will be held at Springmaid Beach Hotel in Myrtle Beach.

For more information, please contact Cheryl H. Stone at (803) 734-9932 or [cstone@aging.sc.gov](mailto:cstone@aging.sc.gov). The mailing address is 1301 Gervais Street, Suite 200, Columbia, SC 29201. \$

# PROBATE 101

## – WHEN MUST I PROBATE? –

by Deirdre W. Edmonds, Horry County Judge of Probate

*This article is in response to some PrimeTimes readers having expressed an interest in knowing what probate is and how they or their families might be affected in settling estate matters.*

Probate administration, in its simplest terms, is the process whereby a deceased person's heirs or other legal representatives (1) collect the property that the deceased person owned at his or her death, (2) pays any outstanding bills or creditors of the deceased person, and (3) then transfers the remaining property to those legally entitled to it. There are, of course, other reasons for commencing a probate administration, which I will address later. But for purposes of this discussion and explaining what this "after-death" thing called probate is all about, that is its simplest definition: taking property that was owned by a person at his or her death and getting that property out of their name to those legally entitled to it.

Whether it is a house, a bank account, stocks, bonds, certificates of deposit, cars or boats, an interest in a business, an annuity, life insurance or an IRA; whatever a person owned when they died must be transferred and retitled into someone else's name. While we are alive and well, we can all transfer whatever we own to whomever we choose. We have the legal authority to transfer, retitle, convey and give away our property. We can simply execute a deed to transfer our real estate. We can sign the back of our car title and sell our car. We can go down to the bank and withdraw funds or add someone else's name to our account. We can designate someone as the beneficiary of our life insurance or annuity.

When we die, however, we are no longer alive to make these transfers or sign the legal documents necessary to complete these transfers. And, in many situations, no one else has the "legal" authority to transfer our property or sign the legal documents necessary for such transfers. And, that in a nutshell, is what probate administration is all about: giving someone the legal authority to transfer and retitle your property out of your name after you have

passed away because you are no longer here to do it yourself.

Some property can be retitled automatically at a person's death by written instructions other than by a Last Will and Testament and other than through probate administration. This can be accomplished by joint ownership of property with rights of survivorship, by beneficiary designations on life insurance policies, IRAs and annuities, with payable or transferable on death designations for bank accounts and brokerage accounts, and through other methods.

Oftentimes a person dies without having made these types of designations for their property and the property remains in their name at their death with no one having the legal authority to transfer or retitle the property, and that's where probate administration enters the picture. By commencing a probate administration in our Probate Court, a personal representative (someone we used to refer to as an executor) is appointed and given the "legal" authority by the Court to act for the deceased person and transfer the deceased person's property to those legally entitled to it. The personal representative can execute a deed to the home, sign the car title to transfer the car, close out the bank accounts, cash in the CDs, and do whatever else is necessary to properly dispose of the deceased person's property after they have passed away. And this process of transferring the deceased person's property out of their name after their death is, in its simplest terms, what probate administration is all about.

The information provided in this article is for informational purposes only and is of a general nature. The information should not be construed as legal advice. If you have any questions about the subject matter of this article or related matters, you should consult with a professional advisor for advice. The Horry County Probate Court is located in the Horry County Government and Judicial Center, 1301 2nd Avenue, Conway, South Carolina. The telephone number for Judge Edmonds and the Court is (843) 915-5370. Office hours are 8 a.m. to 5 p.m. The Horry County Probate Court also has two (2) satellite offices: Little River at the Ralph Ellis Building, corner of Highway 9 and Highway 57, Little River, South Carolina, (843) 399-5533; and the South Strand County Complex, off Holmestown Road at 9630 Scipio Lane, Surfside Beach, South Carolina, (843) 915-5371. Satellite office hours are 8 a.m. to 12:30 p.m. and 1:30 to 5 p.m., Monday through Friday; Monday until 4 p.m. Also, you can visit the Court's Web site for more information and all applicable forms at [www.probatecourt.horrycounty.org](http://www.probatecourt.horrycounty.org). \$



# Writing into Remembering

by Jacqueline Boyce, teaching associate in the Edwards College of Humanities and Fine Arts at Coastal Carolina University

*This is another installment of the series in Memoir Writing that Jackie is doing for PrimeTimes. Jackie believes that whether your aim is the “best seller” list or a personal chronicle for your grandchildren, writing about your life is a worthwhile endeavor.*

Sometimes the only way we can know our ancestors, who predeceased us, is from the stories that are told about them. And if these stories are not written down along the way, they risk being lost or edited by future generations. I realize that my own experience of this is that the only way I know about my grandfather Horace Tilghman Sr., besides his material legacy, is from the stories – the stories passed down by my mother and before her by my grandmother and others. Since he died in 1937 when my mother was only 18 and still an undergraduate at Winthrop College, the stories are the only way I can know him, unlike my grandmother who died when I was seven. With her I experienced her deep, unconditional love for me and how special we were to her as her grandchildren although to know more about her I also have to reconstruct it from stories and facts to have an adult perspective on her as a person and her life.

We also have to learn to do our own research on some of the family stories since they are often edited along the way to suit the story telling sense of other ancestors. An instance of this is my mother, Anne Tilghman Boyce, loved to tell the story of how her mother Bell Tilghman, my grandmother, had all but finished her Ph.D. at Columbia University in N.Y.C. and how my grandfather, the successful businessman in the family, was an 8th-grade drop out. This within itself made for a good story, which is probably how her exaggerated version got started.

However, my brother decided to do some on-the-spot field research into this “myth” about my grandfather, who had studied at St. John’s in Annapolis, Md., when it was both a prep school and a college. He learned on a visit to this school from its archives that my grandfather had actually completed the equivalent of the first two years of college there by the age of 16 before “dropping out” and going into his family’s business of barrel making and lumber mills on the eastern shore of Maryland. This later led to him coming to Georgetown, S.C., and then to Marion and Sellers, S.C., nearby, to start lumber mills, the first with his father’s support and encouragement and the latter an enterprise with his favorite, younger brother Charles Tilghman Sr.

Letters can be a tool for knowing or authenticating the facts and stories of our ancestors. That’s one way that I know about my grandparents’ long courtship and my grandfather’s frustration with it as well as about my great-grandparents’ courtship. Actually, it’s more from my great-grandfather’s journal that I know about that – the one we found in the attic of the old family home in one of the many old trunks, most left there by family and some even by unknown people who were generously allowed to store their things there only to be lost in time. From his journal I know that my great-grandfather and great-grandmother played croquet together on the lawn of her family home as part of their courtship, and that my great-grandfather painstakingly prepared himself for asking for her hand hoping that his prospects and earnings would be considered

adequate and promising to his future, well-established father-in-law.

It was true though that my grandmother managed to prolong her engagement to my grandfather for ten years until she was 35 and he was 42 so that she could pursue her career in academia in those days women gave up their careers for marriage since being a Mrs. was considered a complete career in itself. Another story, bearing the testimony of a hand-written letter in the family archives, is written from a bachelor friend of my grandfather, a John Monroe of Marion, S.C., to my grandmother, pleading with her to end this prolonged engagement for the sake of a tormented Horace: “Marry him, or shoot him; he’s no good as he is. I tried to compromise him with the widow next door, but he came home mad as a hornet with her.”

Some of the stories I know more from my mother’s stories that we grew up hearing. Another such story is that Bell, my grandmother, on one of several occasions on the way to marry my grandfather chickened out at the last minute. One time it was in the elevator on the 10th floor on the way to the judge in City Hall in New York City (rather than in South Carolina, probably because she loved New York City and lived there off and on while working on her Ph.D. at Columbia University.) When Bell got cold feet and backed down, Horace, furious with her, told her that he would go ahead with the elegant dinner reception planned for that evening with friends at a hotel in New York and that she was not invited.

The story is that the small-town doctor in Marion, S.C., finally put a happy end to their ten year engagement by putting a pretty, young nurse on duty with Horace when he was recovering from an illness. My grandmother Bell finally realized that she could lose Horace if she didn’t go ahead and tie the knot with him. After their marriage, my grandmother Bell had three children. Olivia, the first born, died at age five. My mother, Anne Tilghman Boyce, was born in 1919. Their only son, Horace Tilghman Jr., was born in 1921. My mother always felt that Bell was frustrated by her unfinished Ph.D. dissertation and disappointed when her children, her second career, did not turn out perfectly as she envisioned for them. My mother also grew up in the shadow of her perfect older sister Olivia, or “Tibbie,” who died from meat poisoning at the age of five when my mother was two and Horace was still the baby. Such deaths were not uncommon in those days when meat could not be refrigerated; nor was the death of children from diseases or other causes so uncommon either. Family cemeteries are a great testimony to this as are family portraits. We grew up knowing Tibbie in her sweet, childlike beauty from her portrait that hung over the mantel in the library of my grandmother’s home and we grew up hearing the stories from my mother about her.

My mother, whose parents had a late-life marriage, was only 18 when her father died. She told us how there were only two times she was called into the dean’s office when she was a student at Winthrop College. One time was when she was reprimanded for whistling on campus, an unladylike offense; another time was when she was informed of her father’s death.

# SPOTLIGHT on ...

## MERCY HOSPICE AND PALLIATIVE CARE

by Marva Lackey, community educator  
P.O. Box 50640 • Myrtle Beach, SC 29579  
(843) 234-6268

25<sup>th</sup> Anniversary

**Each issue of *Prime Times* will feature an outstanding local agency, business or organization serving older adults and retirees on the Grand Strand to illustrate the range of services available in the area. If you would like to nominate a facility for this feature – or if you are in an organization that would like to be featured – we want to hear from you!**

Sister Connie Fahey, executive director of Mercy Hospice and Palliative Care, recalls that 25 years ago a group of healthcare professionals sat in the old Conway Hospital's Boardroom and discussed the possibility of establishing a hospice in Horry County under the leadership of the Franciscan Sisters of Mary. In January of 1981, the sisters arrived and began the process of establishing what is now known as Mercy Hospice and Palliative Care.

In 1987, the Franciscan Sisters of Mary transferred the management to SSM Health Care and in 1997 a new corporation was formed called Mercy Care. Ownership transferred to Conway Medical Center, Grand Strand Regional Medical Center and Loris HealthCare System. The agency has been recognized nationally with staff making presentations at national and international forums. Dr. Charles Sasser, medical director, has served as president of the American Academy of Hospice and Palliative Medicine.

Dale Smith, nursing care coordinator, comments that the success of Mercy Care has been the dedication and commitment of the staff.

"They approach their work as a mission, not a job," according to Dale. A high level of education is required for staff and 50 percent of nurses are certified by the American Board of Hospice and Palliative Nursing.

Mercy Care is a non-profit agency committed to comforting those suffering with a chronic or terminal illness. Free care is provided to persons who have no health care insurance and are not eligible for Medicare or Medicaid. This care is paid for through the generosity of persons who make donations to the agency. Care has been provided to more than 5,000 patients since 1981 and the bereavement counseling staff follows 400

bereaved families annually.

In 2004, Mercy Care launched its ground-breaking Palliative Care program that serves individuals struggling with complicated chronic illnesses. It is different from hospice care because patients can still be receiving treatment for their illness. Pain and symptom control can be major issues for the chronically ill as can managing medications with significant side-effects. Nanci Tansey, NP, can visit and assess what might be helpful in regard to these issues. A recent palliative care patient had neurological problems which resulted in behavior management difficulties. Nanci visited with the patient and his wife and helped to coordinate care not only for the physical symptoms but the emotional issues as well.

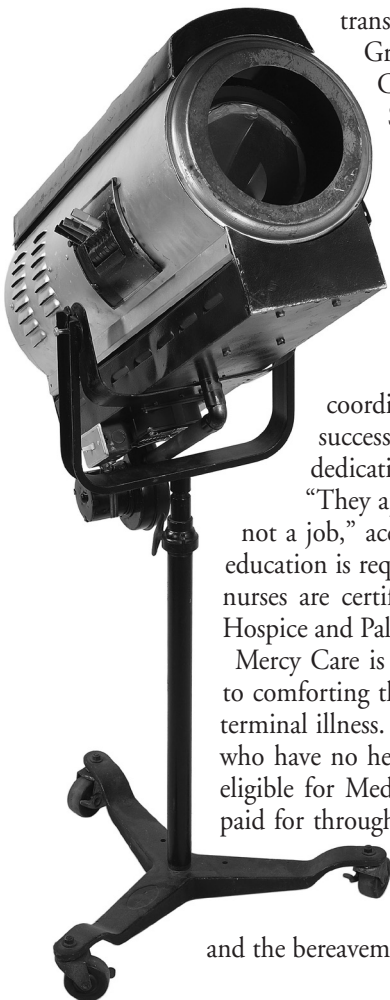
As the patient improved, Nanci suggested that a discharge from the program was probably in order. "Please do not take away the nurse," the patient responded. "She explains everything and often answers questions that I did not think to ask the doctor when I was in the office."

Research suggests that psychosocial and existential issues are of major concern to ill patients. Elizabeth Mazurkiewicz, MSW, states that "Delirium or confusion is a common symptom in advanced disease. Excellent drug therapy is always initially indicated for relief of this distressing condition. But, when resolution does not come, the interdisciplinary staff of Mercy Care is skilled in assessing the other causes of confusion, i.e., fear, worry, guilt, shame, anger and spiritual concerns. They carefully provide professional care in offering opportunities not only for relief but growth and peace in the journey."

A program that is very close to everyone's heart is the children's bereavement program. Children can go through their grief experience alone or with the help of adults and other children who have experienced a similar loss. Mary Ann Ridley, children's counselor, says that one elementary school student refers to her group as the "good grief club." Mary Ann conducts grief groups for children in 20 different schools.

"How hospice care is delivered has changed dramatically since Mercy Care opened its doors 25 years ago," says Steve Scoma, CHA, assistant executive director. Steve will be assuming the leadership of Mercy Care later this year when Sister Connie retires. "The current leadership has done a tremendous job in making the local healthcare community and public aware of the many benefits that hospice and palliative care can provide to a family who has a loved one suffering from a chronic, life-limiting illness. My vision for the future is to continue spreading that message to the ever increasing and changing demographics in the areas which we serve."

Even though the message about hospice and palliative care is the same as it was some 25 years ago, the ways that message is



# A Touch of Local History:

## *Revolutionary War Encampment on Little River Neck*

*Horry County South Carolina*

by J. Benjamin Burroughs, Research Specialist

Burroughs & Chapin Center for Marine and Wetland Studies, Coastal Carolina University

In December 1776, Gen. Francis Nash and his army of mostly North Carolina troops left Wilmington, N.C., with orders to march to St. Augustine, Fla. Their goal was to prevent the British from entering Georgia.

The army proceeded to Lockwood's Folly, N.C., and then on to the Boundary House, a well-known building situated directly on the boundary line of North and South Carolina. Built in the early 1700s, the "Boundary Meeting House" was constructed as a meeting place for the early settlers in the area from both states and served as a halfway resting point between Wilmington, N.C., and Georgetown, S.C. It was often used by traveling ministers as a place to stay and hold religious meetings. In 1776 it was the home of Isaac Marion, older brother of the American Revolutionary War hero General Francis Marion, of South Carolina, nicknamed "The Swamp Fox" by his British adversaries.

Hugh McDonald, a 14-year old private accompanying Gen. Nash, left us his account of the army's stay in the Little River area. After the war, McDonald, who was said to be illiterate, had someone write down his recollections of the war in diary form. He recorded that the troops were a brigade made up of eight regiments consisting of 9,400 rank-and-file members. This number has been said to be high. North Carolina historian Judge David Schenk estimated the number to be closer to 4,000 while another historian, Jim Daniel, estimates it to be between 5,500 and 7,000.

Jim Daniel, historian emeritus of The N.C. Historical Reenactment Society, The 6th N.C. Regiment, writes: "Judge Schenk's '4,000' refers to the number of North Carolina Continentals that comprised the six N.C. regiments involved in this campaign and would be essentially correct of the numbers on paper for those units. However, Nash's N.C. Continental regiments were not at full strength. However, they were bolstered by N.C. militia, whose numbers are uncertain. I would think that a more likely number for the total might be 5,500 - 7,000." Daniel goes on to explain, "I believe young Hugh's numbers, and mention of '8 regiments' would have included 2 militia regiments, adding 1,500 or more to the nearly 4,000 NC. Continentals, resulting in the 5,500 or more that I referenced." Either account suggests a substantial force.

According to McDonald, "When we got to the Boundary House, we encamped for a short time to rest and Col. Alston, a

wealthy gentleman of the neighborhood, came to see Gen. Nash and told him he could show him a better camping ground, which was an elevated neck of land covered with hickory and other good firewood."

"Col. Alston" was William Allston, who had obtained title to Waties Island and Little River Neck on Oct. 7, 1755. A map dated 1764 shows William Allston's house on the eastern point of Little River Neck. Another William Allston of Little River Neck, who was a cousin of this William Allston, had also lived in the Little River area but had died by that time. That Allston had been the father-in-law of Isaac Marion. Isaac had married Rebecca, the late William Allston's daughter.

The distance from the Boundary House to Allston's property by way of the Little River Bridge (located in the vicinity of the present Little River Swing-span Bridge) was approximately 10 miles. That would probably have been the route that most of the army would have taken as there would have been many supply wagons, cannons and horses. Some of the troops might have taken a more direct route across the half-mile ferry (between the Boundary House and across Little River to the Allston plantation).

McDonald goes on to describe the Allston plantation, saying, "The trees were covered with long moss from the top to the ground, and of this we made excellent beds. There we stayed about a month waiting for further orders, where we cut and cleared about 100 acres of land. From this pleasant place we marched for Charleston and crossed the Pee Dee at a place called Winyaw about half way between Georgetown and the Inlet...thence to Charleston...here we received orders not to go any further toward Augustine."

They camped at Hadrells Point (Mount Pleasant area) near Charleston until March 15, 1777, where they eventually received orders to march north and join General George Washington's Army. On Oct. 4, 1777, they participated in the battle of Germantown in Pennsylvania. Gen. Nash lost his leg to a cannonball in the engagement at the Chew House near Germantown, and subsequently bled to death. In the presence of General Washington's entire army, he was buried in the Towamencin Mettinghouse Mennonite Cemetery at Kulpsville, near Lansdale, Penn. §





# SCAMWATCH...

## Will your Auto Insurance Weather the Storm?

**Hurricanes, floods, tornados and hailstorms can wreak havoc on policyholders pocketbooks'**

by **Samantha Hightower**, operations director, Better Business Bureau of Coastal Carolina  
(843) 488-0238 or e-mail: [www.carolina.bbb](http://www.carolina.bbb).

The number of vehicle losses due to hurricanes, floods, tornadoes, large hailstorms, firestorms and other severe storms nearly doubled in the five years between 2001 and 2005. A total of 3.3 million claims for vehicle loss from natural disasters recorded by Insurance Information Institutes Property Claim Services (PCS), which tracks auto insurance claims on vehicles with insurance policies that include comprehensive coverage – damages or loss due to natural disasters, catastrophes or events other than a collision with another car.

“Drivers spend a lot of money on auto insurance and it is important for them to be as familiar as possible with what their coverage includes when they’re making their purchase decision,” said Samantha Hightower, director of operations, Better Business Bureau of Coastal Carolina. “But too often, people shopping only for the lowest rates don’t notice their lack of certain types of coverage until they try to make a claim.” The best advice is to be prepared to know what your auto insurance covers and what you should do if your car is damaged in a storm by following these tips:

- ▶ Know what your insurance covers. Be familiar with the details of your coverage. For example, don’t wait to find out that your policy doesn’t include comprehensive or won’t automatically cover costs for emergency roadside assistance or a replacement rental car.
- ▶ Report damage as soon as possible. If your car is not drivable, your agent or claims center may be able to save you time and money by having the car towed directly to the repair facility instead of to a temporary storage facility. In addition, arrangements may be made immediately to provide you with a replacement rental car, if your policy includes this coverage.
- ▶ Know what your deductible is and any other additional charges before authorizing work. Expect your insurance adjuster, claims representative or repair facility appraiser to review the damage with you and explain the repair process, including the use of original or generic auto parts. Before authorizing repairs, know what your deductible is, as well as any additional charges you will be expected to pay once repairs are complete.
- ▶ Ask about warranties on repairs. Ask whether your insurer has a repair facility referral program that offers a written limited or lifetime repair warranty backed both by the repairer and insurer for as long as you own your vehicle.
- ▶ Do business only with a reputable company. Obtain insurance from companies, independent brokers or direct marketers that

have a proven track record of handling auto insurance claims effectively. Get a referral or contact your local Better Business Bureau or State Department of Insurance.

According to the Insurance Information Institute (I.I.I.), a non-profit organization, comprehensive coverage will reimburse you for loss due to damage caused by something other than a collision with another car or object, such as fire, falling objects, catastrophic storms, vandalism or contact with animals such as birds or deer. Flooding also is covered by auto insurance, as long as your policy includes comprehensive.

Comprehensive insurance is usually sold with a \$100 to \$300 deductible, though you may want to opt for a higher deductible as a way of lowering your premium. Comprehensive insurance will also reimburse you if your windshield is cracked or shattered. States do not require that you purchase comprehensive coverage, but if you have a car loan, your lender may insist you carry it until your loan is paid off.

“But, even if you have comprehensive coverage, it is not always guaranteed to meet your individual needs,” says Carolyn Gorman, vice president of the I.I.I. “For example, you may be surprised to discover that after a storm your auto insurance does not automatically cover the cost of a replacement rental car while your car is in the repair shop or you wait for authorization for a new car from your insurance company.”

She added that an individual could end up paying as much as \$1,000 to rent a replacement car. “But rental reimbursement coverage, which is only a couple of dollars a month, covers the cost of a rental car while your car is being repaired or you are waiting for authorization for a new car. This means that renting a car for one day can cost more than one full-year’s coverage for rental reimbursement,” Gorman said.

### Wiser Drivers Wise Up

As part of a nationwide consumer education program, entitled Wiser Drivers Wise Up, the Council of Better Business Bureaus and the Insurance Information Institute have teamed up to inform and educate drivers to review their auto insurance policy annually to make sure



*continued on page 9*

## Director's Report by Jan Bowman, Ph.D. . . . *Continued from page 1*

► **Financial Abuse** is probably one of the most common forms of elder abuse. Financial abuse can take many forms from the family member caring for an elder, to people in the community who swindle dependent, often housebound persons, to professionals who abuse their professional code of ethics.

- Cash is stolen
- Money is withheld so that older person can not buy food, pay bills, etc.
- Benefit/pension is cashed in or taken from older person
- Older person is persuaded/forced to transfer money to the benefit of others (fraudulent claims)

► **Neglect** is the lack of care, either self-imposed or by another person(s).

- Not dressing someone (because incontinent)
- Not dressing someone appropriately (thin clothes in winter; no coat)
- Lack of food/drink
- No social contact, stimulation

► **Sexual Abuse** is an unthinkable act. It occurs when an older person is involved in sexual activities to which they have not consented or do not comprehend.

- Inappropriate touching
- Pornography
- Sexual contact, rape, exploitation

### Summer Programs Offered on Elder Abuse

The Center for Active Aging and Retirement in collaboration with the Lt. Governor's Office, local Councils on Aging and other

community groups will be hosting a series of workshops on the subject of Elder Abuse and Neglect. The first two programs are scheduled through Coastal Carolina University's Center for Lifelong Learning and they are as follows.

#### ► Elder Abuse and Neglect Workshops

1. **July 18, 2006** • 1 to 3 p.m.  
Waccamaw Life Longlearning Center  
register by calling Julie Wilson at (843) 349-4030
2. **July 24, 2006** • 10 to noon  
Conway Lifelong Learning Center  
register by calling Kelli Barker at Conway at (843) 349-4001
3. **August 21-23, 2006**  
Summer School on Gerontology, Myrtle Beach  
call (843) 349-6531 or the  
Lt. Governor's Office on Aging (803) 734-9932

### Volunteers Are Needed to Be Trained Advocates for Seniors

There is a tremendous need for volunteers to be trained and state certified as Ombudsman's (volunteers who are trained and certified to work and be the advocate for persons in healthcare institutions and long-term care facilities). There are scholarships available through the Lt. Governor's Office on Aging for persons interested in this opportunity. Please call us today for more information (843) 349-6531 or contact the Lt. Governor's Office at (803) 734-9932.

For more specific information about the volunteer Ombudsman program refer to this article by Cheryl Stone in the S.C. Lieutenant Governor's Office. §

## Writing into Remembering . . . *Continued from page 5*

My sharing of my own family history from stories is a reminder and example about how well we can come to know an ancestor who has predeceased us, and from the stories and the storytellers, themselves, our parents, grandparents, aunts and uncles, who shared them with us while we were growing up until they became part of our family lore from the sources or documents including letters, journals that confirm and enrich these stories for us. How future generations will know us is yet to be seen. For awhile – for a transitional period – there may still be some letters and journals with

their more introspective nature, revealing more of our character and the concerns of our lives, but more and more as we move into an electronic age of communications of brevity that are more on the surface of our lives like e-mails and telephone conversations, that are harder to track and record for posterity, and visual records like videos and photographs that are more literal, will there be a way for future generations and our descendants to truly know us? That has yet to be seen. §

## SCAMWATCH ... Will your auto insurance weather the storm? . . . . . *Continued from page 8*

they have adequate coverage for various types of incidents, including severe storms. The "Wiser Drivers Wise Up" program includes a detailed Web site at [www.wiserdrivers.com](http://www.wiserdrivers.com).

The Council of Better Business Bureaus says that some of the least expensive options may not be mentioned to those shopping for the lowest premiums. In addition, since many people purchase automobile insurance several years prior to making a claim, they may forget what their coverage includes. If they don't have the coverage or don't know to ask if the cost is covered when they make a claim, they can end up paying more than they anticipated.

Understanding the differences in insurance coverage can be confusing. "Many of us think that we have adequate coverage, but most of us don't find out until after we contact the insurance company what is not covered," says Hightower.

Both the Insurance Information Institute and the Council of

Better Business Bureaus advise drivers to take a few minutes to read their policy or talk to their insurance agent once a year to make sure they have the coverage they want and need. The best advice is not to assume anything when it comes to insurance. If a specific coverage is not listed and explained in the policy, the loss probably won't be covered. For more details, go to <http://www.iii.org/individuals/auto/a/basic/>.

*The Better Business Bureau of Coastal Carolina serving Florence, Darlington, Marion, Dillon, Williamsburg, Georgetown and Horry counties has provided this information. The BBB is a non-profit organization dedicated to promote and foster the highest ethical relationship between businesses and the public. For more information contact the BBB at [bbbinfo@sc.rr.com](mailto:bbbinfo@sc.rr.com) visit [www.carolina.bbb.org](http://www.carolina.bbb.org) or call 1-800-968-6022. §*

## The History and Meaning of the CCU Celebration of Inquiry Conference ... *Continued from page 1*

cross-disciplinary discussions. Previous themes, speakers and their topics include:

### ► ***Conflict and Creativity in the Search for Knowledge***

Special speaker Archbishop Desmond Tutu discussed the conflicts in South Africa and keynote speaker Gerrita Postlewait, superintendent of Horry County Schools, gave a presentation entitled “Celebrating Inquiry: what we are learning about how we learn.”

### ► ***Truth, Beauty and Imagination in the Academy***

Keynote speaker Anne Swanson spoke on “The Power of Imagination in Seeking the Truth and Shaping Lives.” Plenary speaker Coleman Barks gave a presentation entitled “Birds Nesting Near the Coast: the nature and uses of ecstatic vision” and Daniel Lewinsky discussed “The Gift of Hafiz.”

### ► ***Seeing the World Anew***

Inspired by the Einstein quote: “No problem can be solved from the consciousness that created it; we must learn to see the world anew,” keynote speaker Ray Kurzweil (teleported from his offices outside of Boston, Mass.) spoke on “The Acceleration of Technology in the 21st Century and its Impact on Society.” Plenary speaker Neale Lunden discussed “Rhythm of the Heart: a new way of looking at spirituality as reflected in the ‘one voice’ of the Mystics of the Ages,” and his musical group Cypress in Concert featured “Percussion and Transformation of Mood and Consciousness.”

### ► ***Memory, Place, Identity: Behind us, Before us, Within us***

Inspired from the Emerson quote “What lies behind us and what lies before us are tiny matters compared to what lies within us,” keynote speaker Dr. Rushworth Kidder spoke about “The Guts of a Tough Decision: Moral Courage and How to Get It,” plenary speaker Charles Bierbauer participated in “A Mock Press Conference with Charles Bierbauer”; Natalie Daise gave a lecture/performance entitled “Learning through Story”; Dr. William Falk addressed “Memory, Place, Identity: big lessons from small places”; writer Brad Land gave a reading from his work, “Goat”; Ron Daise presented a multimedia presentation entitled “Make a Difference! Lessons from Africa”; and Dan O’Reilly with Jazz After Hours in Concert presented the closing conference.

### ► ***Living the Questions: Creating, Connecting, Changing***

The theme for the conference was inspired from the Rilke quote “Have patience with everything unresolved in your heart and try to love the questions themselves... Don’t search for answers now, because you would not be able to live them. And the point is to

live everything. Live the questions now. Perhaps then, someday far in the future, you will gradually, without even noticing it, live your way into the answer.” Keynote speaker Frans Johansson presented the “Medici Effect: Groundbreaking Innovation at the Intersection of Disciplines and Cultures”; plenary speaker Dr. Sally Rhine Feather discussed “The Reach of the Mind”; and Dan O’Reilly with Jazz After Hours in concert returned by popular demand to close the conference again.

The theme for this year’s sixth Celebration of Inquiry Conference is ***Think Globally, Act Locally: guiding our changing world*** and is inspired by the Gandhi quote “You must be the change you wish to see in the world.”

Award-winning poet Natasha Trethewey will be the 2007 Celebration keynote speaker. Her visit to Coastal will be co-sponsored by the Thomas W. and Robin W. Edwards College of Humanities and Fine Arts through its “Words to Say It” writers series. Trethewey is the recipient of fellowships from the Guggenheim Foundation, the Rockefeller Foundation, the National Endowment for the Arts and the Bunting Fellowship Program. Her poems have appeared in several journals and anthologies, including *Agni*, *The American Poetry Review* and *The Best American Poetry 2000*. She has won the 2001 Lillian Smith Award for poetry, the Grolier Poetry Prize and a Pushcart Prize. Her first book of poems, “Domestic Work,” won the inaugural 1999 Cave Canem poetry prize. Her collection of poetry, “Bellocq’s Ophelia,” was named a 2003 Notable Book by the American Library Association.

You can see Trethewey reading her poetry at the 2004 Bookfest in Washington, D.C., at the following webcast address: [www.loc.gov/today/cyberlc/feature\\_wdesc.php?rec=3642](http://www.loc.gov/today/cyberlc/feature_wdesc.php?rec=3642). Her recent collection, “Native Guard”, was featured in May on the PBS Lehrer Newshour.

PrimeTimes *NOTE: Charmaine Tomczyk has directed the past three conferences. “Each successive conference holds excitement and discoveries different from the previous”, says Tomczyk. “I believe it’s critical for the entire campus community and its external community to devote time each year – two days out of 256 – to talk with each other on issues that are important to our work, to our communities and to ourselves.” The common theme selected each year urges connectivity.*

**As the Sixth Celebration progresses, you are invited to visit [www.coastal.edu/inquiry](http://www.coastal.edu/inquiry) and please mark the dates Feb. 14-16, 2007 on your calendars. For more information, contact Charmaine Tomczyk at (843) 349-2403 or [charmain@coastal.edu](mailto:charmain@coastal.edu). §**

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## Spotlight on ... Mercy Hospice and Pallative Care . . . . . *Continued from page 6*

disseminated are radically different. For example, Mercy has launched a new Web site ([www.mercyhospice.org](http://www.mercyhospice.org)) that has been designed to provide a wealth of information on end-of-life issues to patients, family members, healthcare professionals and hospice volunteers.

Mercy Care expects to serve more than 500 families this year in Horry, Georgetown and Marion Counties. “Along with growth comes challenges,” explains Scoma. “We have had to hire additional staff to keep up with demands for our services. In the future, we will be moving from our present facility near Conway Medical Center into new facilities that will accommodate our

projected growth as well as house an inpatient hospice, bereavement and grief counseling center and community education center.”

A dying patient once said to a young social worker/RN named Cecily Saunders, “I don’t only want what is in your mind; I also want what is in your heart.” “Let the patient be your teacher,” Saunders advised and the “hospice story,” as told by patients and family members has helped maintain the original vision ever since. Dr. Charles Sasser states, “Medicare and other medical regulations will come and go, but hospice will always attract people willing to give what is in both heart and mind.” §

# CCU sponsors Many Events: Open to the Public

The CAAR would like to encourage older adults and retirees from the Grand Strand to take advantage of the many summertime events that the area has to offer. You can stay up-to-date about Coastal Carolina University cultural, athletic and other informational or entertainment events that are free and open to the public by viewing the **Calendar of Events on Coastal's Web site: [was.coastal.edu/calendar](http://was.coastal.edu/calendar).**

## Summer Saturday Series Lineup in Conway:

- **June 24 ~ Round the 4th**  
Conway's popular Independence celebration.  
Noon until 11 p.m. Call 248-2273 for more information!
- **July 8 ~ Arlin Strader Swing Time Quartet**  
Enjoy toe tapping swing favorites from the '40s and '50s.  
Riverfront Park-Conway; 7:30 to 9 p.m.
- **July 22 ~ Popcorn and a Movie**  
Bring the entire family for a night of fun at Riverfront Park -Conway. Enjoy a free movie presented by the City of Conway Parks & Recreation Department. The movie starts at 8:30 p.m. Call 248-1740 for more information.

- **August 5 ~ Popcorn and a Movie**  
*See July 22*
- **August 11 & 12 ~ "For the love of Shakespeare"**  
Enjoy a delightful evening of Repertory Theater in beautiful Conway. The Castaways Repertory Company will perform a one-hour collection of the most famous love scenes from Shakespeare's plays. Riverfront Park-Conway; 7:30 to 9 p.m.
- **August 26 ~ Conway Idol & Jr. Idol**  
Conway's version of American Idol presented by the City of Conway and sponsored by the Horry Independent. Riverfront Park-Conway; 7 to 9 p.m.
- **Ongoing ... Art Walks Saturday**  
Held the first Saturday of each month in downtown Conway. Call 248-4527 for more details.

## We want to hear from YOU!

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

### Location:

The Center for Active Aging and Retirement  
CCU's Foundation Center, room 313  
2431 U.S. 501E • Conway, South Carolina 29528

### Mailing address:

CAAR - Foundation Center  
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**CORRECTION:** In the previous issue of *PrimeTimes* at the conclusion of the article "Investing in Stock Indexes" Norm Whiteley's e-mail was incorrect. It should be [whiteley@coastal.edu](mailto:whiteley@coastal.edu). We regret the error. §

Bookmark this . . .  
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Directory**  
[www.coastal.edu/caar/srservices](http://www.coastal.edu/caar/srservices)





COASTAL CAROLINA UNIVERSITY

*Center for Active Aging and Retirement*

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**PRIME TIMES**  
SUMMER 2006

# PRIME TIMES

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

SUMMER 2006

## Smile ~ A ~ While

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



Dear Diary:

Last year I replaced all the windows in my house with those expensive double pane energy-efficient kinds, but this week, I got a call from the contractor who installed them. He was complaining that the work had been completed a whole year ago and I hadn't paid for them.

Helllooooo? Now just because I'm blonde doesn't mean that I am automatically stupid. So, I told him just what his fast talking sales guy told ME last year.....namely, that in ONE YEAR these windows would pay for themselves! Helllooooo? It's been a year I told him! There was only silence at the other end of the line, so I finally just hung up....

He didn't call back. Guess I won that stupid argument! \$