

2021

SENIORS

SOUTHWESTERN MOUNTAINS SENIOR RESOURCE GUIDE OF NORTH CAROLINA

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Aging*

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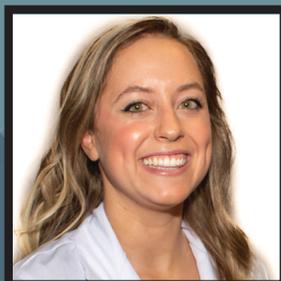
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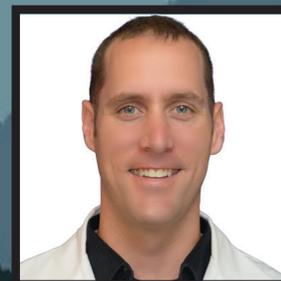
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WELCOME TO SENIORS



The Southwestern Commission Area Agency on Aging is honored to once again provide the region with ***EMBRACING AGING: A Senior Resource Guide for the Southwestern Mountains of N.C.***

This guide connects older adults and their caregivers to resources within our region in an easy-to-navigate format. The articles and information — along with simply knowing who to call and where to go for more help

— can benefit all of us as we engage in opportunities and prepare for challenges in the future.

If you are an older adult, a caregiver for an older person or just interested in the journey that lies ahead of you, this guide is a great way to explore the many opportunities available to help you “Be Well, Be Secure, Be Connected and Be Enriched.”

We strongly believe and promote the idea that aging should be embraced. Aging is simply a transformation into the next stage of life and should not be seen in a negative light. Older adults enhance our lives with history, knowledge, expertise, and time. They deserve honor and respect for their contribution to the world.

I often recall the words

of one of our mentors and matriarchs to the region’s aging services network, Dorothy Crawford of Macon County, who blessed us with her presence, love and tenacity for over 100 years.

She was an uplifting voice and inspiration to everyone she encountered. Whenever we spoke, no matter how casual or trivial the conversation, she would leave you with the same parting message: keep going, keep learning, keep advocating, keep loving one another, keep loving ourselves and just...keep on keeping on.

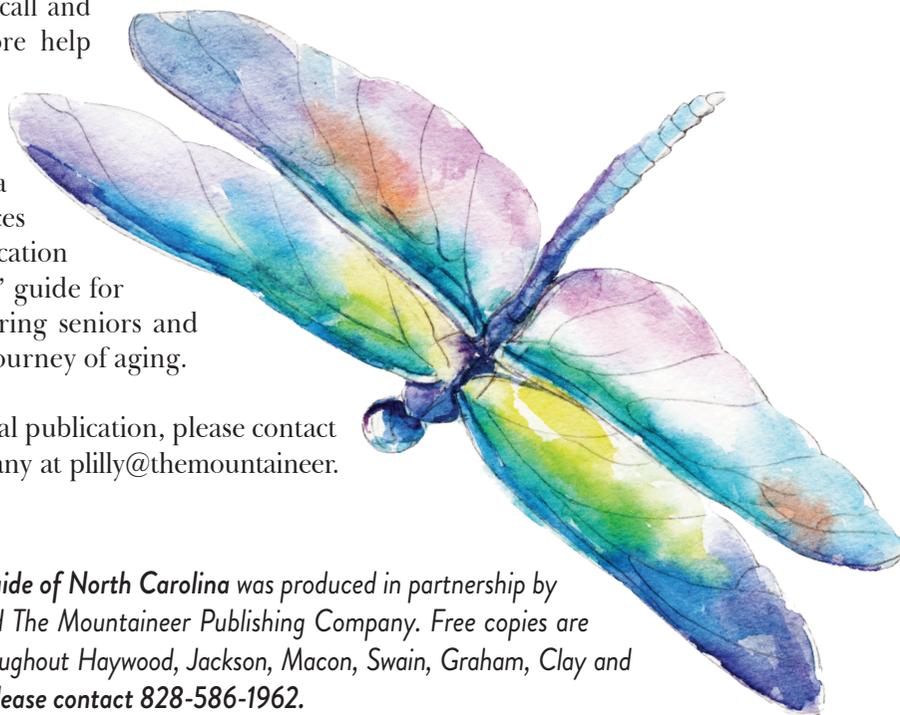
Sarajane Melton

Director of the Southwestern Commission Area Agency on Aging

The Mountaineer Publishing Company is a proud partner of the region’s aging resources network to make this much-needed publication possible. It is definitely the most valuable ‘one-stop’ guide for seniors, with the goal of supporting and empowering seniors and their caregivers as they navigate and embrace the journey of aging.

If you are interested in advertising in this annual publication, please contact Paula Barton at The Mountaineer Publishing Company at plilly@themountaineer.com or 828-452-0661.

Seniors: The Southwestern Mountains Senior Resource Guide of North Carolina was produced in partnership by the Southwestern Commission Area Agency on Aging and The Mountaineer Publishing Company. Free copies are available at numerous locations that serve older adults throughout Haywood, Jackson, Macon, Swain, Graham, Clay and Cherokee counties. **To request copies of this publication, please contact 828-586-1962.**



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Embrace the grace and wisdom of growing older, and say no to ageism.

The fear of growing older can actually diminish your quality of life, but it's time to reject the stigma and instead reframe aging.

In today's society, ageism — the stereotyping and discrimination on the basis of age — can be prevalent. Aging is commonly perceived as an impairment, decline, and inevitable dependency on others.

But with age comes wisdom, experience and knowledge. It's time to challenge and question the ageist way of thinking. Everyone deserves to thrive as they grow older.

"I think ageism has a negative connotation for a lot of folks," said Sarajane Melton, the director of the Southwestern Commission Area Agency on Aging. "I think it speaks to your own mortality, and brings up the fear that some folks have of growing older."

Older adults can feel labeled by the number of their age, which can damage their sense of self.

"From the moment we are born, there is a point in life we will face death," said Connie Southard, 71, of Bryson City. "That might give some people stress."

Some older adults withdraw from society as they age, but that's a personal choice.

"There are lots of folks who want to remain engaged and seek that," Melton said.

Age discrimination can be prevalent in the work force. Some employers see seniors as "frail" and "needy" and may falsely believe that person can't contribute as much. But that's not necessarily true, said Eddie Wells, Director of the Department on Aging in Jackson County.

"Just because someone is up in

age, doesn't mean they shouldn't be given a job," Wells said. "They can have a lot of experience, and that's a positive thing. They bring knowledge, wisdom and experience to the table."

Wells said he has witnessed a great deal of seniors who make a difference by volunteering.

"A lot of the seniors have more fun being active and getting involved. I think it's important to recognize that seniors have a lot to give," Wells said.

Don't be afraid to ask for help

One of the biggest issues in the mountains is that many older adults are too proud to ask for help.

Mary Griffin, 64, a delegate in the N.C. Senior Tar Heel Legislature, said elderly adults often don't know what resources are available or choose not to participate in them.

"No matter how much we share

and advertise, many of our seniors are not aware of the important services that are a phone call away,” said Griffin. “When you come to the point when you need help, sometimes you’re just too proud, or you don’t know where to go or you just don’t want to. People need to jump up and say, ‘Let me help you.’”

And that’s what Griffin tries to do in her community as a Senior Tarheel Delegate.

“I’m a huge advocate for people getting help,” she said. “Instead of saying, ‘This is a handout,’ we try to approach them by saying, ‘We need you to use this.’ A lot of people are prideful about asking for help and just don’t trust the system. You can’t make them, but as an advocate, you build trust.”

Freedom to flourish

The country currently has the largest generation of seniors — dubbed the “Baby Boomers.” Over the next few years, the youngest of the boomers will cross the threshold of being seniors.

There is certainly strength in numbers, which is leading to a new paradigm of what it means to be a senior.

“I do think growing old is a gift and we should hold it close,” Griffin said. “There is a lot on our shoulders from supporting children, grandchildren, working, retirement, income, et cetera. It can be difficult to embrace our senior time.”

But entering seniorhood can be liberating, providing you the freedom to be the person you always wanted to be. Griffin said taking time to volunteer, travel, read or join exercise groups are ways to stay mentally alert and active.

“We should celebrate our age — we have earned it,” said Griffin. “In our retirement years we have more freedom to think ‘outside the box’ and do things we have always wanted to do.”



WAYS TO EMBRACE AGING

- **Stimulate your mind.** Studies have shown that trying new activities keeps our brains young. Take up crafting, start a home business or take some online or local classes. Going back to a passion we once had helps keep us emotionally fulfilled and physically busy. What moves you? What do you dream about? Do that.

- **Stay active.** It’s easy to make excuses as to why we don’t have time for exercise. As we age, it is crucial to stay fit and active. Take walks, take a class, take up yoga, whatever it takes to get your heart pumping, blood flowing and attitude improved.

- **See a doctor regularly.** Seeing a doctor can detect problems early or even before they start. How often you see a doctor depends on your age, lifestyle, family history and existing conditions. Ask your doctor how often you should go in for checkups and screening tests as you age.

- **Reject ageist attitudes.** Don’t identify with outdated stereotypes about older adults. Just because you’ve hit a milestone birthday doesn’t mean you shouldn’t be active or involved anymore. Today, people stay in the workforce longer and take better care of themselves than previous generations did.

- **Have young and old friends.** People with friends from different generations tend to feel younger than those whose friends are all their age. Younger friends may help you try new things or challenge long-held beliefs. Older friends can serve as role models for aging gracefully.

- **Stay up to date with technology.** Technology allows seniors to stay connected with family and friends who are far away. There are plenty of electronic devices that can help seniors live more independently. Technology also helps to keep seniors engaged in an increasingly digital world.



Engage, connect and grow with your local senior center

Senior centers are eagerly awaiting the day when the veil of COVID is lifted and they can welcome seniors through their doors again to enjoy the range of programs and activities, along with filling the void of social interaction.

Until then, senior centers are continuing to serve as a vital lifeline. Part of the mission of senior centers is to serve as a clearinghouse to connect older adults with resources, support services and assistance.

“It’s a one-stop-shop where seniors can connect with any services in the community they need,” said Lindsy Cauley, the program coordinator for the Jackson County Senior Center.

You can call to find out about senior meal programs and transit, connect with support groups and respite care, learn about assistance programs like Medicare counselors and in-home aid, or discover volunteer opportunities to stay engaged in your community. Many centers have also adapted to provide virtual programming.

Once the pandemic has passed, seniors will once again be able to turn to their local senior center as a safe and welcoming environment to enjoy shared experiences with fellow seniors.

“Part of it is you got to try it,” said Jennifer Hollifield, the director of the Macon County Senior Center. “We are a lot



more than meals and bingo. There is always something going on and happening here.”

Hollifield said many seniors have found new pastimes through senior center classes, like jewelry making and painting, as well as fun ways to keep active, like tai chi, line dancing and Zumba. Field trips and outings offered by senior centers range from outlet shopping trips to picnic hikes to tourist attractions.

Aside from organized activities, senior centers are also a go-to source of interaction with other seniors. Most have computer access, workout equipment, reading libraries, and game collections.

Senior centers provide more than a social outlet, however. They regularly host educational talks, like navigating Medicare, avoiding falls or how to use your smartphone. Some programs tackle aging topics that can otherwise be difficult to confront on your own, like Hospice Care 101.

For those who can’t drive or find a ride on their own, the local transit program in each county provides transportation to and from the senior centers daily.

Check the listings directory in this magazine for the senior center in your county.



STATE OF FRANKLIN HEALTH COUNCIL, INC.
SWAIN COUNTY FOCAL POINT ON AGING
SWAIN PUBLIC TRANSIT



The State of Franklin Health Council is the private non-profit that provides transportation, home delivered meals and congregate meals to the residents of Swain County plus we have an 11 county Senior Community Service Employment Program thru the US Department of Labor for senior 55+ and low income.

125 Brendle St, Bryson City, NC 28713 | 828.488.3047

Ad140



The **Clay County Senior Center** is a multi-purpose facility which houses programs for older adults such as Congregate Meals, Home-Delivered Meals, Health & Wellness, Medicare/SHIIP Counseling, Operation Fan/Heat Relief, Senior Companion, and Volunteerism.

The Senior Center provides a wide variety of classes and activities to help our seniors stay active and healthy: Woodcarving, Bridge, Wellness Workout, Rummikub, Dominos, Needlecrafts, Tablet Tutors, Wii Bowling, Hand & Foot, Corn Hole, Yoga, Mah Jong, 5D Beading, Oil Painting, Bingo, and Line Dancing. The Senior Center also has a pool table, shuffleboard table, treadmill, exercise bike and computer lab available for participant use as well as jigsaw puzzles, a reading library and an Information Station filled with useful materials for older adults.



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- Long Term Care Ombudsman Program
- Family Caregiver Support Program
- Information and Resources
- Legal Services Program
- Project Care

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Not sure how you'll get to the doctor, beauty parlor or pharmacy? Look no further than the transit program in your county for low-cost transportation, whether it's getting to doctor's appointments, going shopping or attending programs at your local senior center.

Transit programs operate vans and shuttles, picking up and dropping off other riders along the way. The extra stops make the trip a little longer, but it is a welcome chance to socialize with others.

Transit drivers get to know their regular riders, who can always count on a friendly smile and 'hello' when they board. Some transit vehicles are also specially-equipped for those with mobility challenges or in wheelchairs.

COVID precautions, including sanitization routines and mask wearing, have been implemented on all transit vehicles to ensure passengers' safety.

Transit agencies also make trips out-of-county, such as medical appointments in Asheville. These rates may be higher than in-county trips. Seniors with medically-necessary appointments may qualify for assistance.

Riders must call in ride requests in advance, and let transit know if any special accommodations are needed.

Check the listings directory in this magazine for the transit number in your county.

Hot and ready

CONNECT WITH SENIOR MEAL OPTIONS IN YOUR COMMUNITY

More than one dozen meal sites in the seven western counties serve hundreds of nutritious mid-day meals for seniors five days a week.

Meals have traditionally been served in a group setting, providing a safe and welcoming environment for seniors to socialize with others while enjoying their meal. Due to COVID, senior meal sites have switched to curbside pick-up in some counties for the immediate future, but could resume in-person dining at some point during 2021.

Meals may be provided free to qualifying seniors on a fixed-income, while others receive meals by making a nominal donation.

Seniors who are unable to drive can get a ride to meal locations with their local county transit program.

Check the listings directory in this magazine for the senior meal options in your county.

HOME DELIVERED MEALS

Every county has a home-delivered meal program, providing hot mid-day meals five days a week. Some seniors may only need home-delivered meals for a short period while recovering from a surgery or illness, while others may receive meals for an extended time.

Home delivered meals delivered by volunteers are often the only social interaction that an isolated older adult has each day. However, older adults being cared for at home by a caregiver can be eligible for home delivered meals as well.

Volunteers who deliver the meals are a vital lifeline. There is an ongoing need for more volunteers. A variety of volunteer opportunities are available.

See the listings directory in this magazine for home-delivered meal options or information on volunteering.



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Clyde	\$30.00
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Fares listed for out of county medical appointments are round trip for service within the same day. If you are dropped off and picked up on different days the full round trip fare will apply for both days.

www.transportation.claync.us

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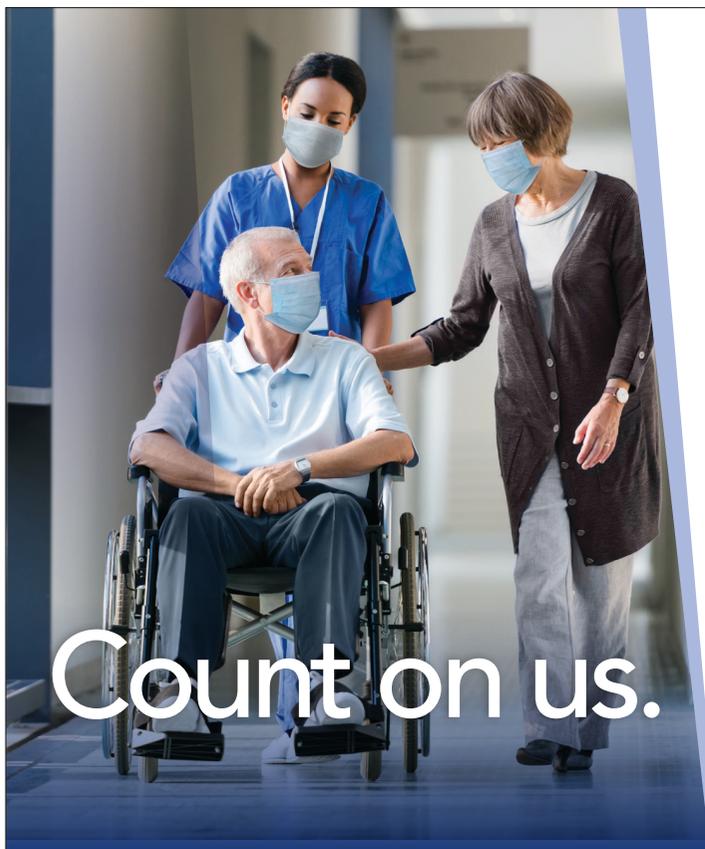


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Ad13774



Deciphering the Medicare maze

If there's one rite of passage universally shared by all seniors, it's Medicare. Medicare ads start filling up your mailbox well before the milestone of 65, but they just make the daunting process of choosing the right coverage even more confusing.

Simply figuring out the various enrollment windows can feel like walking a tightrope. Luckily, there's a program to help seniors sort through the mountain of Medicare decisions. It's called the Seniors Health Insurance Information Program, or SHIIP for short.

"We walk people through 'What is Medicare? What are all the options? What are the ins-and-outs?'" said Denise Cross, Director of Cherokee County Senior Services.

Every county in the region has a SHIIP office. SHIIP counselors offer free and unbiased information so you will be informed on which plans may fit your individual needs. Being proactive up front can save you from financial trouble later.

"People can make wrong choices or not even know they need to be making them at all," said Alison

Woodard, Swain County SHIIP Coordinator. "If you make a mistake in the beginning, you are locked in for a period of time."

Connie Southard, a SHIIP counselor in Swain County, recalled how much simpler it was when caring for her grandmother years ago, when she had just one card for medical affairs.

"Now, you might have as many as four cards, possibly more," Southard said. "Many seniors don't realize there are penalties that can be imposed for not complying by deadlines."

One of the biggest Medicare pitfalls is choosing the wrong prescription drug plan. Each plan — more than 20 of them — has their own formulary for what medicines are covered. SHIIP counselors can help you figure out which drug plans include your medications.

Another decision point is supplemental insurance. Should you get it? Is it worth it? What if you're still working? And what is Medicare Advantage all about?

Think ahead to all the doctors you might need to see in the coming year. Are they in network for the plan you're considering? It's even trickier in the far western counties, where seniors travel into Georgia, Tennessee and South Carolina for medical care.

"A plan might look great on TV, but sometimes it might not be the best choice for you," Cross said.

Dive into Medicare fact-finding well before you turn 65 so you don't miss the limited initial enrollment window. Be proactive, study those plans and contact your local SHIIP office for help.

See the directory listings in this magazine for the SHIIP counselors in each county.

In addition to making an appointment with a SHIIP counselor for a Medicare consultation, the federal Medicare website has a tool for comparing various plans online. **Go to www.medicare.gov. For more information about the SHIIP program, visit www.ncshiip.com.**

When daily life gets challenging, a helping hand can make all the difference



Many seniors need help with daily tasks or routine care in their homes, from bathing and feeding to cooking and cleaning. But it isn't always easy to know when to ask for help, and what type of help you may need.

"In-home care can make daily life a lot better and a lot easier," said Darlene McElrath, Senior Services Coordinator with Mountain Projects in Haywood County.

Sometimes, it can be difficult for an older adult to come to terms with needing help.

"They feel like one piece at a time, their independence is being taken away," McElrath said.

Ultimately, however, in-home aid or home health services can help seniors realize more freedom without having to rely on family members for all their needs.

"We are able to help older adults

stay in their own home as long as they would like to," McElrath said.

In-home care could even be getting someone to run errands.

"If someone doesn't drive or has no one to pick up groceries or their medication, they shouldn't have to go into a nursing home because of that," McElrath said.

It may feel awkward to have a stranger coming into your home initially, but having someone to socialize with is often one of the greatest benefits.

"Sometimes that is the only person the older adult may see in a whole week," McElrath said. "They become great

friends, and that is almost more important than the care. It also provides a safety check for people who might live alone and don't have anyone around."

There are several different types and levels of in-home care available.

Services can range from light-housekeeping, meal preparation and running errands to personal care like bathing, feeding, and dressing, as well as home health care recommended by a physician. Depending on your situation, the cost may be covered or partly covered.

See the listings directory in this magazine for in-home care providers.

Seniors who qualify for Medicaid may receive in-home care through the Community Alternatives Program, a cost-effective alternative to placement in a long-term care facility. See the listings directory for the CAP contact in your county.



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Filling the gaps, connecting the dots

Southwestern Commission Area Agency on Aging bridges mountain region



The Southwestern Commission Area Agency on Aging serves as an umbrella organization bridging the vast network of senior programs and resources across the seven-western counties. Staff of the Area Agency on Aging wear many hats: connecting the public with services in their communities, advising and supporting partner agencies, overseeing state and federal programs at the local level, and advocating for senior resources.



The scaffolding provided by the AAA took on new importance during the pandemic, as general awareness for the well-being of seniors took center stage.

“When COVID happened, there was a huge emphasis on ‘Are we taking care of our seniors?’” said Sarajane Melton, director of the Southwestern Commission AAA. “There was a heightened awareness over the safety and security of older adults.”

AAA stepped up to the plate by serving as a bridge — something it was perfectly positioned to do given its decades of experience.

“I’m not saying it wasn’t a scramble, but the foundation was already there,” Melton said.

One of the initial challenges was figuring out how to transition from in-person to no-contact services. AAA worked with senior centers and senior meal sites in each county to help formulate plans and ensure continuity.

“We got a lot of calls from our providers asking ‘What do we do? How do

we make this work?’” Melton recalled.

Figuring out how to provide senior meals was one such example. Senior meal sites could no longer host congregate meals, and meanwhile, some volunteers providing home-delivered meals — many of them seniors themselves — were hesitant about going out. Some counties tapped transit drivers to fill the gap.

“Our partners on the ground had to shift, and wore different hats and took on different responsibilities,” Melton said.

AAA was able to share solutions and best practices across county lines.

“It was a collaborative effort. If something was working in one county, it was ‘Tell us what you’re doing and we’ll see if it could work in another county,’” Melton said. “We were that bridge across the region. All those things that AAA does all the time provided the foundation for heightened response in crisis mode.”

HERE TO HELP

ADDITIONAL RESOURCES AND PROGRAMS

The Southwestern Commission Area Agency on Aging serves as a liaison for many of the federal, state and local programs and services for older adults across the seven western counties.

Here are a few programs managed directly by the Area Agency on Aging not covered elsewhere in this publication. *For more information on any of these programs, call the AAA at 828-586-1962 or visit www.regiona.org/aaa-2.*

Senior Legal Support

There's a host of legal documents that are important for seniors to have on hand, from a living will to power of attorney. The Area Agency on Aging provides funding for an older adult to prepare a single legal document of their choice.

The service is intended to get seniors thinking about the future and help them get their affairs in place should the unexpected arise.

"We feel like it is important for folks' wishes to be expressed, and the best way to make sure they are carried out is to have a written legal document that specifies it," explained Sarajane Melton, director of the Southwestern Commission Area Agency on Aging.

The AAA connects seniors to an elder law attorney in their county. The legal paperwork is handled confidentially by the attorney and client, while the AAA picks up the bill. There is no income qualification to be eligible for the service, however, there is an application process.

Senior Medicare Patrol

Medicare scams are a big business, with an estimated \$9 billion in Medicare fraud and abuse carried out in the U.S. each year. Scams often involve billing senior's Medicare accounts for services or products they didn't authorize.

Senior Medicare Patrol aims to inform seniors about the potential for scams and red flags to look for.

The Area Agency on Aging also serves as a clearinghouse to help seniors avoid other types of scams. If you've been a victim of a scam, the AAA can point you to the proper entity to investigate and rectify it.

Long-term Care Ombudsman

If you have a concern involving a long-term care facility, the Area Agency on Aging can help mediate or resolve the issue through its ombudsman program. The ombudsman serves as the liaison for the Long-Term Care Community Advisory Committee in each of the seven western counties.

Complaints can be shared anonymously, or the AAA can work cooperatively with families and the facility on specific situations. Long-term care facilities include nursing homes, assisted living facilities and family care homes.



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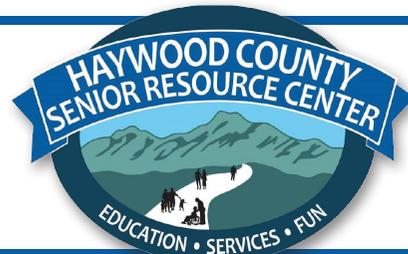
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Fixed-income seniors could be eligible for help *Learn about the options*



Home modifications

Getting around inevitably becomes more difficult as we age. If routine daily life — like getting to the mailbox or taking a shower — becomes insurmountable, home modifications can help. Every county has a home modification assistance program. Sometimes, the fix can be as simple as grab bars in the bathroom and hallways. Ramps, a more challenging addition, are often needed following a fall, a broken hip, surgery or a stroke.

Home modification could also include repairs, weatherization or installing smoke and carbon monoxide detectors, including ones with strobe lights for the hearing impaired. *Find the home modification number under your county in the directory listings.*

Staying warm and keeping cool

Heating and cooling costs can be a struggle for seniors on fixed incomes.

Nonprofits, churches and senior agencies offer additional programs in some communities, as well — which can include free fans to stay cool in summer, firewood to help heat your home in the winter or help paying for heating oil. Contact the senior center in your county to get pointed in the right direction.

Also, check with the social services department in your county to see if you qualify for the following energy assistance programs:



Ad14099

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ASSISTANCE PROGRAMS



Food pantries

There's a wide variety of food assistance for seniors who need help stocking their cupboards and fridge. Churches and nonprofits run food pantries throughout the region, from weekly food boxes to monthly distributions of staples. To find out what food pantries are available in your community, call the senior center for your county listed in the resource directory.

Medicaid-based assistance

The following programs are available to those who first qualify for Medicaid. For eligibility, contact your local Department of Social Services listed in the resource directory.

- **Assisted Living:** The Special Assistance Program helps pay for an assisted living facility. To be eligible, individuals must be age 65 or older or disabled.

- **Skilled Nursing Facilities:** Medicaid benefits can help cover the cost of long-term care in a skilled nursing facility, based on an income versus cost-of-care formula. The recipient must be able to use some of their income to help pay for the cost of care, and Medicaid will pay the remainder directly to the facility.

- **In-Home Care:** The Special Assistance In-Home Program helps provide in-home care, allowing people to remain in their home in lieu of entering a long-term care facility. The Community Alternatives Program also provides assistance for in-home care.

- **Medicare Savings Program:** This program helps low-income seniors on Medicare pay for their premiums, deductibles and coinsurance.

- **Medical Transportation:** Qualifying seniors can get help paying for transportation to and from their medical appointments, typically in partnership with the transit program in your county.

- The Crisis Intervention Program provides assistance in the event of a heating or cooling crisis that poses a life-threatening or health-related emergency.

- The Low Income Energy Assistance Program provides a one-time payment toward heating costs for eligible households.



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WEATHERING THE PANDEMIC

Seniors speak out on coping with COVID fatigue



**Aline Ware, age 87,
Cherokee County**

When will it be safe to go to church again? To see the grandchildren again? To leave the house again without suiting up for battle against an invisible enemy?

With vaccines rolling out as we rounded the corner into 2021, it seemed the end of the pandemic would soon be in sight. But as we've learned, getting there wouldn't happen overnight.

Waiting for life to return to normal can be wearying. For some seniors, hunker-

ing down was a chance to learn new hobbies, try new recipes, tackle the basement or catch up on honey-do lists. But as the months ticked by, coping with the isolation of social distancing took its toll mentally, emotionally and physically — challenging seniors to tap their inner well of resiliency.

We reached out to seniors across the western counties to share their personal stories on managing COVID fatigue and how they kept their spirits up. We share those voices here.

“I live by myself and I try to stay home most of the time. When I do go out, I always wear my mask and wash my hands thoroughly. I go out about once a week or once every two weeks to get groceries, but I make sure to go early in the morning.

I like to watch TV and read to pass the time now. I used to go to the Cherokee County Senior Center with my friends to talk and gossip and now that I have to stay in, it's been a big difference. The Senior Center is not open, but I'm looking forward to when it will be open again.

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Ad14011

WEATHERING THE PANDEMIC

I live in a rural area so the only women who I'm around now are my sister and two sisters-in-law, but we don't get out as often. I don't enjoy staying home, but I try to make the best of the situation. I have missed going to church a lot.

I have this fear of COVID because I have friends who didn't make it. My daughters come by at least once a week to check on me. One will call me in the morning at 8:45 a.m. and the other one calls at 9 a.m. to make sure I'm OK. If I do step out even into the garage, I always take a phone with me. I'm very cautious."



**Reesa Boyce, age 87,
Macon County**

"I live alone, and I have a wonderful cat who's been my life saver. I'm also fortunate enough to be working at the Crawford Senior Center doing Tai

Chi Zoom classes online. It has been giving me a purpose even when I can't go out. I've been able to connect with people.

During the Zoom classes we have a chat room which allows folks to really come and vent and express their feelings so they feel that they are not alone. I also Zoom with my kids, and I'm taking online courses to keep up with my credentials for Tai Chi. Right now, I'm taking a class on sound and vibrational sound.

It's been a real challenge learning all the technology, but I think my work has forced me to do that. I'm grateful that I'm able to do this and continue sharing and offering what I know and love.

I really miss hugging people. I am a hugger. Thank goodness for my kitty."

**IvaLee Gibbs, age 85,
Graham County**

"I've already had COVID, but it was not that bad for me. Every day that I had it was different. Mostly I had a dull headache. My mouth got sore and my nose was running. Some days I didn't feel like doing anything. I got exposed when I visited my brother but did not know I had it. My brother had a heart bypass and had spent 21 days in the hospital, and when he came home he had COVID. I stayed under quarantine for the next two weeks and then got tested again and it was negative.

I live by myself but I'm able to stay busy. I like to read and do word searches. I have no problem finding something to do. I still go out and always wear my mask even though I've had it. I mostly go shopping or to doctor appointments. I don't visit friends or families much.

I still play bingo through the Graham County Senior Center. We used to sit in the car and play bingo and they would call out from the loud speaker. But it got too cold to do all that. We do it over the phone now.

Then whenever we drive by the center to collect our lunches, we pick up our prizes we won from bingo. It's always little things that you can use like dish soap or paper towels. But it's fun."



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Ad14155

WEATHERING THE PANDEMIC

Lin Howell, age 61, Haywood County

“I’m the caretaker for my father. He’s 87, so I go seven days a week to check on him, and my son also visits him. On his outside porch, the first thing I have is hand sanitizer, and I ask anyone who comes into my home please use that. We take him out once in a while, but we make him wear a mask and keep it on and we make him wear gloves when we go certain places.

A lot of times he likes to go to Wendy’s and get an ice cream, and we will just sit there and talk. He’s got puzzle books and word searches to keep him busy. He’s got electronic poker games — that passes a lot of time for him.

I can’t take any chances. You never know who’s got it and who doesn’t. It wouldn’t take but one slip up. Whenever he goes to the doctor, as soon as he comes home, I make him take his clothes off and put them in the washer



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Ad14421

WEATHERING THE PANDEMIC

and then he goes right back into the shower.

He's in good spirits about it all, but he has a little dementia, so I'm not sure he's grasping why he has to wear the mask. He keeps asking what it's all about. He's good about letting me do sanitizers. Things have changed a little bit, but once you develop your routine, you just go on with it."

Marsha Lee Baker, age 67, Jackson County

"I share a house with my husband, and we have both been trying to follow the guidelines. We've been particularly mindful of staying in, so it's been very much home time for me. At first, I didn't continue my exercise classes at the Senior Center. I'd become really fond of those classes, so when I found out they were doing virtual classes, I was more relieved than anything.

I grew up back in the days when they had typewriters, so it was not a thrill for me to have to get on Zoom, but these classes were what encouraged me to start to do more virtual connection and reaching out. That has made a big difference.

Just this week, when I got on a class, I was so glad to see the teacher and see the people from class, even if it was on a computer screen. It was so uplifting. I am a people-person



anyway. I hadn't expected that to be such a benefit. I just am not always easily self-motivated to do workouts, but having plenty of good friends telling me to be motivated, it has helped me stay upbeat mentally and emotionally. To have that connection with the Senior Center means more than you can ever imagine."

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Staying active while staying at home

Staying at home and keeping active may seem like a contradiction, but it's vital for seniors to build exercise into their daily routine. Too much sitting and not enough movement leads to the loss of muscle mass, joint flexibility and balance. Without a regular fitness routine, seniors can lose mobility and the ability to do simple tasks, like bending over to pick something up that's fallen on the floor.

Maintaining fitness is one of the many challenges seniors have faced during the pandemic, but the good news is by mixing a little creativity with motivation, it's possible to exercise even when housebound.

"Seniors should shoot for a minimum of 20 to 30 minutes of physical activity daily," said Shawn Smathers, fitness coordinator at Haywood Regional Health and Fitness Center. "A well-rounded approach to exercising should include cardiovascular, resistance and flexibility training components."

Here's a few simple exercises seniors can do from home to maintain their physical fitness without the need for any special exercise equipment.

- **Toe stands:** Stand behind a chair and slowly raise up on your tiptoes, holding for several seconds before lowering your feet back to the ground.
- **Arm raises:** Stand or sit as straight as possible and

raise your arms out to the side and above your head, holding them for several seconds before bringing them back down.

- **Squats:** Stand with your feet about hip-width apart and bend at your knees and hips as if lowering down into a chair. Keep your chest up and back straight and avoid extending your knees past your toes by keeping your weight in your heels. Hold on to the back of a chair or the edge of the counter for balance if needed.

- **Chair marching:** While seated, lift alternate legs so your feet come about 2 inches off the floor and swing your arms forwards and back as if marching in place.

- **Counter push-ups:** Place your hands about shoulder-width apart on the edge of the counter and slowly lower yourself toward the counter while keeping your body straight as plank. Make sure to wear non-skid sneakers so your feet don't slip.

- **Walking:** If you can't walk in your neighborhood, make laps around the house or walk the length of your driveway and back repeatedly.

- **Online:** The internet is a great resource for workout videos and even classes. Joining a live virtual workout class in real-time with other seniors can help keep you motivated and hold you accountable. Some local senior centers began offering virtual exercise classes during the pandemic.



Alyne Tooni, Janice Jones and Judith Smith of Cherokee practice Tai Chi with Kellie Dula.



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- Patty (patient)

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- Sharon (patient)

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For many seniors, the digital world is a daunting place. But as the pandemic brought our traditional community connections to a screeching halt, a new community emerged. There's a whole virtual universe that's there for the taking if we're willing to seize it.

COVID introduced us to the merits of virtual interaction — whether it's visiting with the grandkids, taking up a new hobby, attending church from your living room

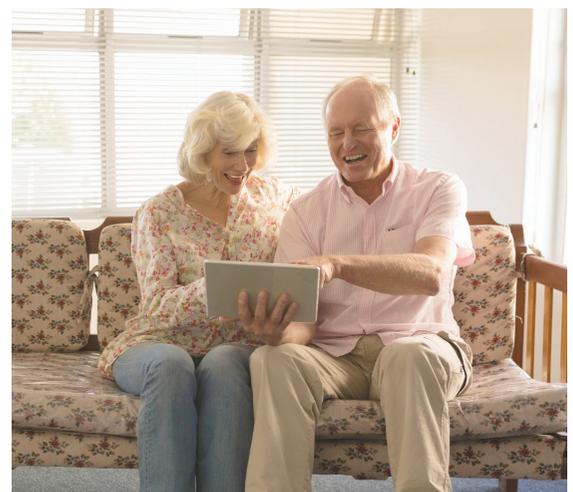
or joining a book discussion club. Libraries began hosting virtual DIY craft programs and cooking videos, while senior centers offered online exercise classes. Cooperative extension agencies took to YouTube with gardening workshops, and outdoors groups even offered virtual hikes.

For seniors, one of the biggest incentives for diving into the world of online video chats is being able to connect with family. While COVID served as inspiration to embrace Zoom, Facetime or Skype as a substitute for seeing each other in person, the platforms are excellent ways to stay con-

nected with children and grandchildren who live away.

Even once the veil of COVID has lifted, the landscape of virtual engagement is no doubt here to stay. The good news is it doesn't take a techno-whizz to learn the ropes.

The most popular free plugins are Zoom, Google Duo, House Party and Microsoft Teams. They're easy to use and work on any internet-based device — be it smart phone, tablet or computer — and on every operating system, be it android, Apple or Chrome. Simply download the app for free on your device, create an account, and get connected!





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Ad13768

Combating loneliness and social isolation

While social isolation often goes hand-in-hand with aging, it's not something seniors should shrug off lightly. The challenges and risks that accompany social isolation extend beyond feelings of loneliness, but can lead to depression, accelerated dementia and medical conditions.

Nearly one in four seniors over 65 and older are considered socially isolated.

"Many of them live alone, are widowed with the loss of a spouse or they have family who moved to another area," said Larry Reeves, the recently-retired Long Term Care Ombudsman with Southwestern Commission Area Agency on Aging. "If a couple has been together for many years and then their spouse dies, all of a sudden they're single. They don't know how to relate to

a social group as a single adult. So they don't build any relationships and will pull away from groups."

Health issues and medical conditions — from loss of mobility to hearing loss — is also a leading factor of social isolation.

"They may have chronic health issues that can limit what they can do socially. They may not be as mobile as they once were and may not be able to drive," Reeves said. "It's so much trouble for them to get ready to go someplace, that it doesn't feel like it's worth the effort, so they socially isolate."

While today's internet-centric world can be a lifeline to combat social isolation — from Zoom to Facebook — many seniors are daunted by digital technology or lack access.

"In many rural areas in the moun-

tains, the slow speed of the internet can become a real laborious task," Reeves said. "It just becomes too much trouble."

Isolation during COVID

While social isolation isn't new, the COVID pandemic has certainly made it worse. Visits with children and grandchildren are limited or have ceased all together. Meanwhile, seniors have lost their typical social outlets and interactions of church groups, clubs, library programs, going to the gym or simply visiting with friends.

Denise Cross, the director of the Senior Center in Cherokee County, has noticed many of the seniors who used to visit the senior center on a regular basis don't seem to be themselves anymore.

"They get in a routine of coming



here, and it's not happening and it's sad," Cross said. "They're not getting out and not doing anything and some of them are just declining. They need some kind of socialization to keep them going."

Cross said staff members at the senior center do check on the seniors by calling them, but it's not the same as visiting them in person.

Churches have tried to step in and fill the void during the pandemic by reaching out to seniors in their congregation who are suffering from social isolation.

First United Methodist Church in Waynesville has made a special effort to take meals, masks and cards to those who are homebound so that they know that they are missed.

"The number of adults we consider to be shut-ins — because they have fragile health or are at risk — has certainly increased just because of them trying to remain out of the line of fire of the virus. They are taking extra precautions to protect themselves," said Rachel Sease, the director of Congregational Care at Waynesville First United Methodist Church. One of the most challenging parts of outreach last year, Sease said, was trying to connect with the seniors who are in a nursing home or health facility. One of the only ways to reach out to them was sending the flowers and a card.

"What we struggle with in many cases is that some are beyond the capacity to understand a card that's sent to them," Sease said. "We try to send reminders that they're remembered and loved and cared about and we're praying for them, but we're not able to see whether they are able to understand that gesture. It's difficult knowing they are on the other side of that wall, possibly feeling like they've lost all contact."

Ultimately, a simple phone call to isolated seniors can be the bright spot of their week.

"We encourage our members to make phone calls to sustain that sense of community. Sometimes those phone



SENIOR COMPANION PROGRAM: IT'S A WIN-WIN

The Senior Companion Program serves all seven counties of WNC, connecting volunteers with fellow seniors to help them remain independent and at home.

"Oftentimes seniors will lose their ability to drive, and a lot of independence comes with that driving. So they can't go to the doctor, the grocery store or pharmacy," says Chuck Ney, who manages the Senior Companion Program under Mountain Projects. "Basically they are trapped in their home isolated, and their health goes downhill. By having a Senior Companion to help them with simple day-to-day living chores and transportation, it can prevent them from going into a living facility."

If you're 55 or older and want to share your experience and compassion with others while earning a small stipend, then you have what it takes to be a Senior Companion, Ney said. Volunteers who are considered low-income earn a tax-free, hourly stipend of \$3 per hour, as well as paid vacation and sick leave — making it a win-win for both the volunteer and senior they're helping.

"Most of my volunteers who qualify are on a fixed income or on a small pension," Ney said.

There are around 50 volunteers across the seven western counties, and there is a great need for more.

"As our population ages, demand for assistance continually grows," Ney said.

Volunteers undergo training and pass a background check. *For more information on volunteering or getting assistance from a Senior Companion, contact Ney at 828-356-2836 or email cney@mountainprojects.org.*

calls can be pretty lengthy," Sease said. "A lot of them haven't talked to anybody in days. We know how important it is

to connect with them. We try to work actively to combat the feeling of being disconnected."

SOUND OF SILENCE

Why isolation can be dangerous

Social isolation is also exacerbated for those without family nearby. And that poses a health risk. Without someone coming into their home, seniors could be experiencing medical issues that go undetected — such as the signs of early dementia, a mild stroke or declining health in general.

“Many of them have signs and symptoms of dementia but they go unnoticed,” Reeves said. “That could be far worse than someone anticipates simply because they are alone and no one knows about it.”

Loneliness can be damaging to a person’s spiritual health, as well.

“We like to think that our Creator is always with us, but when you’re alone and really empty, you may not even be



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TIPS TO BEAT LONELINESS

- Keep in touch by phone. Having a chat with a friend or relative over the phone can be the next best thing to being with them.

- Embrace technology. Learn to use Zoom, Skype, Facetime or other video chat apps on your computer or phone to stay in touch with family.

- Keep a routine. Sticking to a schedule for meal times, exercise, chores and bedtime can provide needed structure to days alone.

- Talk to a professional. If you are experiencing depression, talk to your doctor or a counselor.

- Get involved. Once COVID is over, join a club, attend library programs, or participate in activities at your local senior center. In the meantime, many clubs and programs are now being held virtually online.

- Volunteer. Use the knowledge and experience you have gained over a lifetime to give something back to your community.

- Dig out the old family photos stored in shoe boxes and make a scrapbook with the best ones to give to family, or simply label them for posterity.

- Stay busy. Take up a new hobby or keep your mind active by learning a language or how to play an instrument, both of which can be done online.

- Get a low-maintenance pet, like a hamster or fish.

- Call someone. Call an old friend, an elderly neighbor or acquaintance from church. Chances are they are just as eager for conversation.

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aware that there is that presence there,” Reeves said. “Their spiritual health is jeopardized.”

While there are some older adults who simply want to be left alone, Reeves said in many cases, having a strong support network of friends and neighbors can make all the difference.

“They are sitting at home with very little contact with anyone, and it’s causing an increasing sense of depression,” Reeves said. “Neighbors need to learn to be neighbors again. We used to get to know who our neighbors are, but now we don’t make the time or take the time to get to know them. Keeping up with one another really can make it a lot easier.”

Seniors suffering from social isolation can often find solace by reaching out to others in the same boat.

“To have friends, you’ve got to be a friend,” Reeves said. “And sometimes you need to make that effort and say, ‘What can I do to make friends?’”



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Coping with the strain and stress of being a caregiver



Unless you've experienced the role of a full-time caregiver, it's impossible to comprehend the amount of stress and exhaustion that comes with it. All too often, caregivers are inundated with the tasks that come with caring for a loved one that they forget to care for themselves.

"The caregiver will give all their attention to caregiving and neglect to pay attention to their own needs," said Kellie Dula, coordinator of the Family Caregiver Support Program with the Southwestern Commission Area Agency on Aging. "Plenty of caregivers miss their doctors appointments or miss surgeries because they can't take time off from caregiving."

And over time, neglecting your own needs leads to caregiver burnout — which is a state of physical, emotional and mental exhaustion. Admitting you need help and finding a way to get that help is critical to avoid caregiver burnout, Dula said.

"There is absolutely no shame in asking for help," she said. "A lot of times the caregiver feels ashamed for asking or they don't want their loved one to know they are struggling. But if the caregiver isn't up and running, the whole operation falls apart."



Sherry Pegnetter of Murphy, N.C., is the sole caregiver to her 77-year-old husband who has Parkinson's disease. He was first diagnosed 12 years ago, and as the condition has advanced, the responsibility on Pegnetter's shoulders has become greater and greater.

He is now immobile and suffers from hallucinations, delusions and sleep disorientation.

"It's a very hard task to be able to handle that, and there is a very high level of stress that comes with it," said Pegnetter, who's 68. "The day is unpredictable, and it's hard to plan your own day around what's going to happen. He may go to bed at 6:30 in the evening and then wake up at 2 a.m. and I have to be with him. He may go back to sleep, but I never do. It just never ends."

Pegnetter would have hit the breaking point if she hadn't found a way to start taking regular breaks by having an outside caregiver come in for a few hours



AVOID CAREGIVER BURNOUT

- Accept help from family members and friends. No one can do it alone
- Don't neglect your own health. Maintain a sleep schedule, stay physically active and get the proper nutrition
- Carve out at least 10 minutes of every day to do something you enjoy, whether it's listening to music, taking a walk or reading a book.
- Get organized. Keep health records and legal documents in order.

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during the week — and in some cases, to even take an extended break. That's been possible thanks to the Family Caregiver Support Program coordinated by the Southwestern Commission Area Agency on Aging.

"The entire organization has been such a huge help to myself and to my husband," Pegnetter said.

She was recently able to use a caregiver voucher to take a four-day respite getaway with friends.

"It's almost been two years since I took some 'me time,'" she said. "I was getting pretty close to a breaking point for myself. I needed to get away and regroup so I could be a better caretaker to him."

When asked what advice she would give to other full-time caregivers, Pegnetter's answer was to "stay ahead of the game."

"Don't wait until your stress level is so high that your own health is at risk," she said. "Reach out to programs, friends or churches, and absolutely get some help. Absolutely get a break — even if it's just two to three hours a couple times a week."



FIND RESPITE HELP THROUGH THE FAMILY CAREGIVER SUPPORT PROGRAM

The Family Caregiver Support Program provides caregivers with needed support to reduce depression, anxiety, and stress — which helps them provide care longer, and in turn avoids or delays the need for costly institutional care. In addition to counseling, referrals and an information source, the program also provides vouchers for caregivers to bring in respite care to take a break.

"It really changes their attitude. They have something to look forward to since they know their break is coming up," said Kellie Dula, family caregiver support specialist with the Area Agency on Aging. The caregiver can hire someone of their choice.

To learn more, contact Dula at 828-586-1962 ext. 221 or email kellie@regiona.org.

Other respite resources

- **Care in the home:** Check with your local senior center or social services department for a list of in-home aid providers that offer different levels of services. See the listings for your county in the resource directory of this magazine.

- **Care outside the home:** Adult Day Care programs provide respite for caregivers who need a safe, supervised setting for their loved one — whether it's five days a week, or just a day or two. There are three adult day programs in the seven western counties. Maple Leaf Adult Respite in Haywood County, Adult Day Program in Jackson County and Care Connection Adult Day Program in Macon County.

- **Connect with other caregivers.** Check the resource directory at the end

of the magazine for a support group in your county.

- **Project C.A.R.E. (Caregiver Alternatives to Running on Empty)** is a dementia-specific support program for individuals who directly care for loved ones with Alzheimer's disease or related dementias. Project C.A.R.E offers counseling, care consultation, dementia-specific information, caregiver assessments, caregiver education, respite care, and connections to social support networks. 828-251-7432.

- **Lifespan Respite** reimburses eligible family caregivers caring for individuals of any age for up to \$500 in respite care services in a calendar year. Applicants must be referred to the program by a local professional organization. 828-586-1962 ext. 221



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Senior Tar Heel Legislature serves as a voice for aging issues

North Carolina's senior population has grown rapidly the past two decades, a trend that's expected to continue. By 2030, one in five North Carolinians will be over the age of 65 — up from 13 percent of the state's population in 2010.

That growth brings its share of challenges as the state attempts to meet the needs and demands of the aging population. Luckily, seniors across the state have a direct line to lawmakers and decision makers through the North Carolina Senior Tarheel Legislature.

The Senior Tar Heel Legislature is made up of delegates age 60 or older who represent all 100 counties. These delegates meet regularly to review local and regional needs, and then choose priorities to advocate for at the N.C. General Assembly.

"No one knows the issues of the

adult population better than the older adults themselves," said Kellie Dula, liaison to the Senior Tar Heel Legislature for the seven western counties. "It's neat they can get together and discuss issues, and it's very important to them. They take it very seriously."

Susan Landis, a delegate from Cherokee County, said it's sometimes tough to pick only five top priorities to advocate for at the state level. But the delegates ultimately reach consensus through committees and their own internal voting procedure.

"It's a very fair process where everybody has a chance to participate on equal footing," Landis said. "Politics rarely come up. The focus is always on what we can do to help the seniors in our communities."

Landis said one of the top issues is lack of funding.

"It's like everything else — there's al-

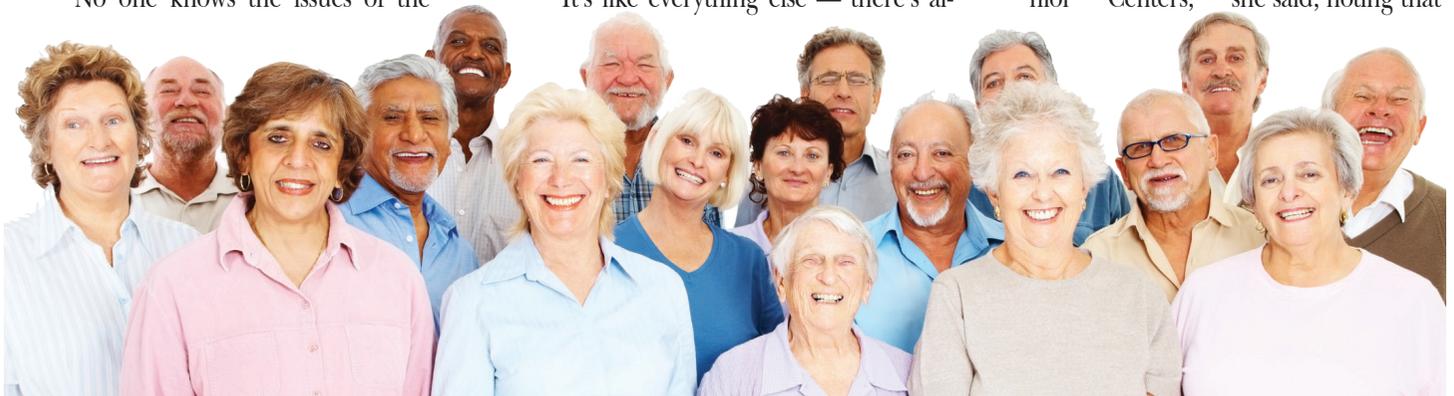
ways more need than there is money," Landis said. "We are in there scrambling around trying to make the case for why we need funding for elder care in the state. A lot of people are moving here to retire, and we need the resources to keep up."

Coming together with fellow seniors from across the mountains and state for a common purpose has been a motivational experience for Charlotte Cowan, a Senior Tar Heel delegate from Jackson County for the past eight years.

"We all are working together to improve services for senior citizens," Cowan said.

One of Cowan's causes has been support for local senior centers.

"We've been effective in pressuring legislators to at least sustain funding for Senior Centers," she said, noting that



STANDING UP FOR SENIORS

local funding supplemented by counties is also critical.

Another is raising awareness for adult protective services.

“Abuse of senior citizens continues to be prevalent and increasing daily,” Cowan said.

On a side note, Cowan has embraced the chance to educate legislators from elsewhere in the state about life in the mountains.

“The state of North Carolina does not stop at Hickory,” she said.

On a trip to the state capital last year, Cowan was running through the variety of programs offered by the Jackson County Department on Aging.

“When I got to Project Fire, he actually asked, ‘What do they do with all that firewood?’ He was totally unaware that some people heat and cook with firewood,” Cowan recalled.

The roots of the Senior Tar Heel Legislature began right here in WNC. Macon County’s own Dot Crawford was one of the original delegates when it was founded in 1993. She remained a tireless champion of seniors up until her death last year at the age of 102, and her memory lives on.

“In the words of our famous Dot Crawford, we have to just ‘keep on keeping on’ advocating for our most precious asset — our senior citizens,” Cowan said.

Anyone interested in serving on the Senior Tar Heel Legislature is encouraged to call Kellie Dula at the Southwestern Commission Area Agency on Aging at 828-586-1962.



Kate Welch of Swain County, Dorothy “Dot” Crawford of Macon County, Charlotte Cowan of Jackson County visit the N.C. Legislature in Raleigh in 2019.



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Falling prey to financial exploitation can happen to the best of us

What can you do to avoid it?



You, or someone you know, could become the victim of a growing crime in America: financial exploitation of older adults.

Seniors are increasingly becoming targets for financial abuse — from fraudsters and scam artists to family members and loved ones taking advantage of their elderly relatives.

“Financial exploitation comes in many forms,” said Todd Goins, the Department of Social Services Director in Clay County. “It can come through scams by phone, computer, mail, door-to-door. It can come through family members, neighbors, friends and caregivers. It can involve stolen property, unauthorized use of credit cards, cash, or bank accounts. It can involve the victim receiving threats or being harassed, or it could involve a perpetrator presenting with a false pretense of helping.”

Goins said in many cases, the victims of financial exploitation are dependent

on a caretaker or are no longer able to manage their own finances and turned to a family member for help. They may even be aware of the exploitation, but feel trapped or don’t want to get the perpetrator in trouble.

“The emotional component cannot be overstated. Financial exploitation can create fear, shame, isolation, and mistrust for an individual who may already have been vulnerable,” Goins said.

Larry Reeves with the Southwestern Commission Area Agency on Aging, agrees financial exploitation is a very serious matter.

“A person spent a lifetime accumulating resources they intend to be able to use in their older age,” Reeves said. “But these are being depleted and won’t be available to meet the needs of folks.”

According to Reeves, the biggest perpetrator is the children of older adults. In many cases, adult children will put themselves in positions of Pow-

er of Attorney or guardians of the older adults, which gives them more access to resources and they take advantage of that.

“Sometimes adult children will have a lifestyle or a pattern of addiction and that adult child’s ability to manage their own money is not good,” Reeves said. “Then they look at mom and dad’s resources, and find a legal way to access those resources.”

In addition, financial exploitation can cause broken relationships with family members the senior depended on for care and support.

“Many older adults do not report that they’ve been exploited,” Reeves said. “A lot of times, the older adult is embarrassed that they let someone take advantage of them, or they don’t want to get their family in trouble. They might think, ‘I don’t want anyone to know I failed my child and that they did this to me.’”



TIPS TO AVOID BEING A VICTIM OF FINANCIAL EXPLOITATION

- If you designate someone as a legal or financial representative, make sure it's someone you absolutely trust. Don't feel pressured to choose one of your children if they aren't reliable.
- If family members offer to help, don't be influenced by fears of hurting their feelings if you say 'no.'
- If someone is assisting you with finances, have an accountability system that you can see and track. Set up regular times to go over copies of every financial transaction. Simply knowing that you are watching can be a deterrent.
- Instead of placing financial control solely in one family member's hands, ask a second family member or even friend to look over their shoulder.
- Choose a banking institution that has your best interest at heart and will notify you if something seems suspicious.

However, there are also cases of con artists seeking out and targeting vulnerable seniors.

"Many older adults are so willing to trust people that show interest in them," Reeves said. "A good scam artist will try to build a trusting relationship with the adult, and say 'I would be glad to help you with finances.' Since the older adults trust them, they will name them the Power of Attorney for financial matters, put them on checkbooks, or give them access to their accounts. And before you know it, that person is trying to draw down those financial resources."

And it seems the issue is only growing. The number of reports of suspicious financial activity involving older folks quadrupled from 2013 to 2017, according to the U.S. Consumer Financial Protection Bureau.

And the issue even affects rural communities, such as Hayesville, where Goins has received a steady number of fi-

ancial exploitation reports, averaging about five to six cases per year despite Clay County's population size of only 11,000.

Financial exploitation can have very damaging effects for victims living on fixed incomes with little or no disposable income available, making it difficult to pay for even basic needs such as housing, medication, and utilities.

"We've even seen cases where it affected the ability for someone to be able to pay for placement in a long-term care facility," Goins said.

Anyone who sees signs of theft, fraud, misuse of a person's assets or credit, or use of undue influence to gain control of an older person's money or property should be on the alert. Adult Protective Services through your county's Department of Social Services is the first point of contact for reporting financial exploitation. A social worker will then make a referral to law enforcement.



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Safeguard your legacy with the right legal planning

Ageing seems to come with an array of complex legal and financial questions to navigate. Who will safeguard your retirement accounts if you're no longer able? Make health-care decisions on your behalf? Keep up with the bills, manage your investments and file your taxes?

Elder law attorneys are often associated with estate planning and crafting trusts that divide up your assets when you're gone. But they can also help ensure you're taken care of during your final years and that your wishes are executed by someone you trust if you're no longer able.

The most common tool is a power of attorney that spells out who will handle your affairs, how much power they will



have and when that power will take effect. Powers of attorney can be structured many ways and can be layered to achieve your goals.

Powers of attorney can be limited to specific tasks, like only paying medical bills or only having access to certain bank accounts versus total oversight of all your financial affairs. Distinct roles can be assigned to different children depending on their skill set and availability, or two agents can be required to act together in all decisions. You can also have different family members holding healthcare and financial powers of attorney.

An elder law attorney will walk you through the options to meet your individual goals.

Prepare for the unexpected

Ensure healthcare and financial arrangements are in place before serious illness or a healthcare crisis with this checklist for getting your affairs in order.

- Start discussions early with your loved one while everyone can still help make decisions.
- Create documents that communicate healthcare, financial management, and end-of-life wishes for yourself and the people you care for, with legal advice as needed.
- Review plans regularly, and update documents as circumstances change.
- Put important papers in one place. Make sure a trusted family member or friend knows the location and any instructions.
- Make copies of healthcare directives to be placed in all medical files.
- Give permission in advance for a doctor or lawyer to talk directly with a caregiver as needed.

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Long-term care provides many benefits and comes in many forms



If possible, plan ahead and choose a long-term care facility before you actually need one. In-person tours were suspended due to COVID, but will hopefully resume at some point in 2021. Until then, some facilities are offering virtual tours for prospective residents and their loved ones, and of course, there’s always the old-fashioned phone call.

Types of long-term care facilities

- **Skilled Nursing:** Provides the highest level of medical care, with the most comprehensive range of services and supervision. Skilled nursing facilities also offer short-term care and rehab for seniors recovering from surgery, illness or hospitalization.

- **Assisted Living:** A middle ground for seniors who need extra support but maintain some level of independence. Seniors have access to assistance when needed, such as light personal care like bathing and medication maintenance.

- **Family Care Homes:** A shared residential setting for a small group of older adults with full-time caretakers.

Can I remain on my own, and for how much longer? It’s one of the most difficult choices faced by seniors, one that’s often accompanied by a sense of loss and fear of change.

“For someone who is giving away their independence and privacy, that is a big decision,” said Christine Crisp with the Graham County Public Health Department. “They have worked very hard to have what they have. It is theirs, and they want to keep it, and they want to be there.”

Crisp is a caseworker with the Community Alternatives Program, a service that connects seniors with in-home assistance that allows them to stay in their own home as long as possible. But sometimes, barriers to remaining at home are too great to overcome. Deciding whether it’s time to transition to a long-term care facility is ultimately a personal journey, and it can be hard for seniors and their caregivers to weigh the pros and cons objectively.

“There can be denial when someone needs more assistance than they think they do,” Crisp said.

There are many advantages when transitioning to a long-term care facility, however.

“They don’t have to worry about paying their bills, or finding a way to get

to the drug store, or finding someone to take them to the beauty parlor. They don’t have to worry about their next meal. There is always someone to call on for help,” Crisp said.

Enjoying the company of fellow seniors is another attractive benefit.

Choosing a long-term care facility

In some cases, there’s ample time to look down the road and choose the type of long-term care facility that’s right for your situation. In other cases, a decision has to be made quickly, like in the event of a stroke or the unexpected death of a spouse who was serving as the primary caregiver for their partner.

START THE CONVERSATION WITH LONG-TERM CARE VIDEO SERIES

Deciding whether to enter a long-term care facility can be a difficult crossroads. A new video series produced by the Southwestern Commission Area Agency on Aging is designed to help seniors and their caregivers start the conversation and guide them through the planning process and decision points. The informational video is available online at regiona.org/aaa-2.

To find out how to borrow a DVD version, call Anna Rogers, Long Term Care Ombudsman for the AAA, at 828-586-1962, ext. 223 or email anna@regiona.org.

COPING WITH MEMORY LOSS

Awareness is the first step when battling dementia

How do you know when that forgotten hair appointment or lost cell phone is an early sign of dementia or just a normal part of aging?

“Misplacing your keys is not necessarily a problem, but forgetting what they are for, that is a problem,” said Dr. Lisa Verges, a geriatric psychiatrist based in Waynesville and one of the region’s leading dementia experts.

If you are concerned for yourself or a loved one, talk to your doctor about an assessment. Be aware, however, that denial is common in the early signs of dementia.

“The biggest problem is self awareness. They truly and honestly believe they are fine, and they get angry and defensive when you bring it up,” Verg-

es said.

While Alzheimer’s is the most common form of dementia, it’s not the only type. Dementia can be a slow process. The first few years are often mild, but as the disease progresses, family caregivers will find it increasingly difficult to cope.

Resources for caregivers of loved ones with dementia

- **Project C.A.R.E.:** Caregiver Alternatives to Running on Empty provides training and counseling to caregivers. Dementia-trained social workers will visit your home for an assessment and help you formulate a care plan. There’s also limited funding for respite care. Contact Nancy Hogan with Land of Sky Regional Council at 828-251-7432.



- **Project Lifesaver:** Caregivers of those with dementia often worry their loved one will wander off. Project Lifesaver offers peace-of-mind by providing rapid search-and-rescue recovery of a missing person. Available in Haywood, Jackson, and Macon counties through the sheriff’s office.

- **Get help:** Enlist an in-home aid provider for certain tasks, enroll in home delivered meals or join a support group — all found in the directory listings.

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Ad13780

Finding comfort and compassion during the end-of-life journey

End-of-life care for those facing a terminal illness or serious chronic health issue is both emotionally and physically trying. Planning ahead can make this difficult time less stressful for loved ones and the patient receiving care.

There are several factors to consider when choosing end-of-life care, including the older person's desire to pursue life-extending or curative treatments, how long they have left to live, and the preferred setting for care.

A customized care plan is created with a team of doctors, nurses, social workers, spiritual advisors, trained volunteers and other specialists in collaboration with the patient and caregivers. Medicare, Medicaid and private insurance typically cover hospice and palliative care services.

Services are not always tied to a specific place and can be carried out in the setting of your choice: a hospital, hospice house, long-term care facility or your own home.

Two common approaches are palliative care and hospice care. While each has distinct differences, both strive to optimize quality of life by bringing together a multidisciplinary team to



provide emotional and social support alongside coordinated medical care.

- **Palliative Care:** An approach to managing chronic, often declining, health problems for patients who are perhaps not ready for hospice. It differs from hospice by continuing to provide curative treatment for a serious or chronic illness. Also unlike hospice care, palliative care services do not require a specific duration for life expect-

tancy.

The palliative care consultation team helps patients and caregivers understand their choices for medical treatment, while also focusing on quality of life and lessening discomfort.

- **Hospice Care:** At some point, it may not be possible to cure a serious illness, or a patient may choose not to undergo certain treatments. A patient electing for hospice ends medical attempts to cure or slow the disease, and the focus becomes making the patient's final days as comfortable as possible.

Hospice care is for those with a projected life expectancy of six months or less. Hospice care focuses on the individual, not just the illness, honoring life's final journey with a legacy of compassion, dignity, comfort and caring.

In hospice care, family members take an active role in caring for the day-to-day needs of the patient, but they are not alone. The hospice team coaches family members on how to care for the patient and even provides respite care when caregivers need a break.



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Good Shepherd Hospice

75 Medical Park Lane, Suite C, Murphy

828-516-1104

Four Seasons Hospice and Palliative Care

3 Wilson Street, Andrews

866.466.9734 | www.fourseasonsclf.org

HOME HEALTH AND IN-HOME SERVICES

Community Alternatives Program:

Erlanger Western Carolina Hospital

3990 East US Hwy 64 Alt, Murphy

828-837-8652

Cherokee County Department of Social Services

4800 W US Highway 64, Murphy

828-837-7455

Golden Years of Murphy

518 US-64, Murphy

828-837-6769

Mountain Home Health Services

115 Mountain Home Nursing Lane, Hayesville

828-389-8106

Independent Personal Private Care Home Health

828-367-6340

Personal Touch Assisted Living

83 Wilson St., Andrews

828-321-2657

Turning Point Services

225 Valley River Rd., Suite E, Murphy

828-557-1759

SKILLED NURSING AND ASSISTED LIVING FACILITIES

Carolina Care Home

4021 Pisgah Rd., Andrews

828-321-4272

Elaine's Care

288 6th St. and 17 Moore St., Andrews

828-321-9501

L and N Family Care Home

142 Grassy Knob Rd., Andrews 828-321-5898

Valley View Care and Rehabilitation Center

551 Kent St., Andrews

828-321-3075

Murphy Rehabilitation and Nursing

230 Highway 141, Murphy

828.835.7580

Whispering Pines Family Care Home

11 Piercy Rd., Andrews

828-321-3191

Autumn Halls of Unaka

14949 Joe Brown Highway, Murphy

828-835-8103

Covenant Family Care

515 Nottley River Rd., Murphy

866-653-9337

PROGRAMS AND SERVICES

INFORMATION AND ASSISTANCE

Cherokee County Senior Services

69 Alpine St., Murphy

828-837-2467

www.cherokeeconomy-nc.gov/262/Senior-Services

Southwestern Commission Area

Agency on Aging

125 Bonnie Lane, Sylva

828-586-1962 | regiona.org/aaa

SENIOR CENTERS AND SENIOR MEAL SITES

Penland Senior Center

69 Alpine St., Murphy • 828-837-2467

www.cherokeeconomy-nc.gov/262/Senior-Services

Hiwassee Dam

7829 Highway 294, Murphy

828-644-0300

Andrews Sunshine Center

54 Park St., Andrews

828-321-4505

Unaka

14945 Joe Brown Hwy., Murphy | 828-835-8313

John Welch Senior Center, Eastern Band of Cherokee Indians

302 Airport Road, Marble

828-835-9741

HOME DELIVERED MEALS

828-837-2467

www.cherokeeconomy-nc.gov/262/Senior-Services

TRANSIT

Cherokee County Transit

77 Hardin St., Murphy

828-837-1789

www.cherokeeconomy-nc.gov

MEDICARE

Seniors Health Insurance Information Program (SHIIP)

Cherokee County Senior Services

69 Alpine St., Murphy

828-837-2467

MEDICAID

Department of Social Services

4800 W U.S. Highway 64, Murphy

828-837-7455

HOME MODIFICATIONS

Four Square Community Action

61 Milton Mashburn Dr., Andrews

828-321-4475

www.foursquarecommunityactioninc.com

CHEROKEE

PUBLIC LIBRARIES

- Andrews: 871 Main St.
828-0321-5956
- Murphy: 9 Blumenthal St
828-837-2417

SUPPORT GROUPS

Dementia Support Group
Murphy Rehab & Nursing
828-835-7588

EBCI

Cherokee Tribal Resources

A health resource directory for enrolled members of the Eastern Band of Cherokee Indians is available at cherokee-phhs.com/resource-guide

LEGAL AND ESTATE PLANNING

Strickler Law
102 Hiwassee St., Murphy
828-835-7373
Strickerlaw.com

PHYSICIANS AND MEDICAL PRACTICES

Smoky Mountain Foot & Ankle Clinic
35 NC Hwy 141, Murphy
828-835-8389
smokymountainfootclinic.com



STRICKER LAW FIRM, PLLC

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Medicaid Approval*

Elder Law

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- Medicaid Application Preparation
- Health Care Powers of Attorney
- Guardianships
- Living Wills

Estate Planning

- Supplemental Special Needs Trusts
- Irrevocable Trusts
- Revocable Trusts
- Probate
- Wills

Murphy Office

102 Hiwassee Street, Murphy, NC 28906 | 828.835.7373
Attorney Larry G. Simonds, Jr.
Attorney Marguerite Eubanks Stricker

Huntersville Office

16140 Northcross Dr, Huntersville, NC 28012 |
704.829.8034
Attorney Andrew M. Brandt

www.strickerlaw.com

Ad13969

CLAY

HEALTHCARE

Clay County Public Health Department
345 Courthouse Dr., Hayesville
828-389-8052
www.clayhdnc.us

HOME HEALTH AND IN-HOME SERVICES

Community Alternatives Program:
Clay County Department of Social Services
119 Courthouse Dr., Hayesville
828-389-6301

Good Shepherd Home Health
6950 HWY 64 West, Brasstown
828-837-4260

Clay County Community Paramedic
828-389-1233

Mountain Home Health Services
115 Mountain Home Nursing Lane, Hayesville
828-389-8106

Phoenix Home Healthcare
2996 NC 69, Ste. 5, Hayesville
828-389-4699

Western Home Healthcare
40 Main St., Hayesville
828-369-0752

SKILLED NURSING AND ASSISTED LIVING FACILITIES

Bridging the Gap Family Care Home
56 W Vineyard Lane, Hayesville
828-389-8817

Clay County Care Center
86 Valley Hideaway Dr., Hayesville
828-389-9941

Hayesville House
480 Old Hwy 64W, Hayesville
828-389-8700

PROGRAMS AND SERVICES

INFORMATION AND ASSISTANCE

**Southwestern Commission Area
Agency on Aging**
125 Bonnie Lane, Sylva
828-586-1962
regiona.org/aaa

SENIOR CENTER

Clay County Senior Center
196 Ritter Rd., Hayesville
828-389-9271
www.seniors.claync.us

SENIOR MEALS

Clay County Senior Center
196 Ritter Rd., Hayesville
828-389-9271
www.seniors.claync.us

Home Delivered Meals
828-389-9271
www.seniors.claync.us

TRANSIT

Clay County Transportation
391 Courthouse Dr., Hayesville
828-389-0644
www.transportation.claync.us

MEDICARE

**Seniors Health Insurance Information
Program (SHIIP)**
Clay County Senior Center
196 Ritter Rd., Hayesville
828-389-9271
www.seniors.claync.us

MEDICAID

**Clay County Department of Social
Services**
119 Courthouse Dr., Hayesville
828-389-6301
www.dss.claync.us

HOME MODIFICATIONS

Four Square Community Action
828-321-4475
www.foursquarecommunityactioninc.com

PUBLIC LIBRARY

Moss Memorial Library
26 Anderson St., Hayesville
828-389-8401

SUPPORT GROUPS

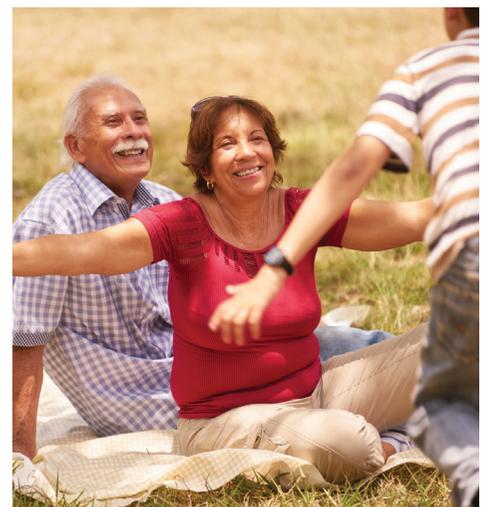
Caregiver Support Group
Clay County Care Center
828-230-3664

LEGAL AND ESTATE PLANNING

Strickler Law
102 Hiwassee St., Murphy
828-835-7373
Strickerlaw.com

PHYSICIANS AND MEDICAL PRACTICES

Asheville Eye Associates
1091 Highway 64 W, Suite 2, Hayesville
800-531-3937
Ashevilleeye.com



GRAHAM

HEALTHCARE

Smoky Mountain Urgent Care
21 South Main St., Robbinsville
828-479-7682

Graham County Public Health Department
191 P and J Rd., Robbinsville
828-479-7900
www.health.grahamcounty.org

HOME HEALTH AND IN-HOME SERVICES

**Community Alternatives Program:
Graham County Health Department**
828-479-7900

Mountain Home Health Services
115 Mountain Home
Nursing Lane, Hayesville
828-389-8106

Sawyer's Home Care
533 Sweetwater Rd., Robbinsville
828-479-4948

Turning Point Services
416 Rodney Orr Bypass, Robbinsville
828-479-9470

SKILLED NURSING AND ASSISTED LIVING FACILITIES

Graham Healthcare and Rehabilitation Center
811 Snowbird Rd., Robbinsville
828-479-8421
www.grahamnursing.com

PROGRAMS AND SERVICES

INFORMATION AND ASSISTANCE

Graham County Senior Center
185 West Fort Hill Rd., Robbinsville
828-479-7977
grahamcounty.org/senior-center

Southwestern Commission Area Agency on Aging
125 Bonnie Lane, Sylva
828-586-1962 | regiona.org/aaa

SENIOR CENTERS AND SENIOR MEAL SITES

Graham County Senior Center
185 West Fort Hill Rd., Robbinsville
828-479-7977
grahamcounty.org/senior-center

Snowbird Senior Center, Eastern Band of Cherokee Indians
157 Jackson Branch Rd., Robbinsville
828-346-6746

HOME DELIVERED MEALS

Graham County Senior Center
828-479-7977
grahamcounty.org/senior-center

TRANSIT

Graham County Transit
201 West Fort Hill Rd., Robbinsville
828-479-4129
Grahamcountytransit.org

MEDICARE

Seniors Health Insurance Information Program (SHIIP)
Graham County Senior Center
185 West Fort Hill Rd., Robbinsville
828-479-7977
grahamcounty.org/senior-center

MEDICAID

Graham County Social Services
191 P And J Rd., Robbinsville
828-479-7911
grahamcounty.org/social-services

HOME MODIFICATIONS

Four Square Community Action
828-321-4475
www.foursquarecommunityactioninc.com

PUBLIC LIBRARY

Graham County Public Library
80 Knight St. Robbinsville
828-479-8796

EBCI

Cherokee Tribal Resources

A health resource directory for enrolled members of the Eastern Band of Cherokee Indians is available at cherokee-phhs.com/resource-guide



HAYWOOD

HEALTHCARE

Haywood Regional Medical Center, Duke LifePoint

262 Leroy George Dr., Clyde
828-456-7311 | www.myhaywoodregional.com

Urgent Care West, Duke LifePoint

556 Hazelwood Ave., Waynesville
828-452-8890 | www.myhaywoodregional.com

Urgent Care Canton, Duke LifePoint

55 Buckeye Cove Rd., Canton
828-648-0282

Mercy Urgent Care

120 Frazier St., Waynesville
828-210-2121 | mercyurgentcare.org

Mission My Care Now

360 Hospital Dr., Clyde
828-213-4444

Blue Ridge Community Health

490 Hospital Dr., Clyde
828-246-6372

Haywood Health and Human Services

157 Paragon Parkway, Clyde
828-452-6675 | www.haywoodcountync.gov

HOSPICE AND PALLIATIVE CARE

Haywood Hospice & Palliative Care

43 Bowman Dr., Waynesville
828-452-5039
lhcgroupp.com/locations/haywood-hospice-and-palliative-care/

HOME HEALTH AND IN-HOME SERVICES

Community Alternatives Program

Haywood Health and Human Services
Department
828-356-2810

BAYADA Home Health

50 S. Main St., Waynesville
828-452-0010

CarePartners Home Health, Mission

88 Waynesville Plaza, Waynesville
828-452-3600

Home Care Services of Haywood Regional Medical Center

18B Bowman Dr., Waynesville
828-452-8292
lhcgroupp.com/locations/home-care-services-of-haywood-regional-medical-center

Mountain Projects In-Home Aid

2177 Asheville Rd., Waynesville
828-452-1447 | mountainprojects.org

No Boundaries Integrated Services

47 Forga Plaza, Waynesville
828-456-7930

Turning Point Services

367 Dellwood Rd., Waynesville
828-452-7832

Western Home Healthcare

754 S. Haywood St., Waynesville
800-429-0369

Advantage Care Services

32 Montgomery St., Waynesville
888-350-5397

SKILLED NURSING AND ASSISTED LIVING FACILITIES

Autumn Care Nursing and Rehabilitation

360 Old Balsam Rd., Waynesville
828-456-7381
<https://www.saberhealth.com/locations/autumn-care-of-waynesville>

Creekside Villas Retirement, assisted living facility

465 Boyd Ave., Waynesville
828-456-9240
Haywoodlodge.com

Haywood House

27 N. Main St., Canton
828-276-1004

Haywood Lodge & Retirement Center

251 Shelton St., Waynesville
828-456-8365
Haywoodlodge.com

Haywood Nursing and Rehabilitation Center

516 Wall St., Waynesville
828-452-3154 | www.savaseniorcare.com

Maggie Valley Nursing and Rehabilitation

75 Fisher Loop, Maggie Valley
828-926-4326

Pigeon Valley Assisted Living

55 Lake Dr., Canton
828-648-2044
www.silverbluffvillage.com/pigeon-valley

Silver Bluff Village

100 Silver Bluff Dr., Canton
828-648-2044 | www.silverbluffvillage.com

Silver Bluff Rehab

100 Silver Bluff Dr., Canton
828-549-1550 | www.silverbluffvillage.com

Smoky Mountain Health and Rehabilitation Center

1349 Crabtree Rd., Waynesville
828-454-9260

Spicewood Cottages: Elms, Oaks, and Willows

39 Loving Way, Clyde | 828-452-0238
www.haywoodlodge.com/spicewood-cottages

Chestnut Park Retirement Center

84 Chestnut Park Dr., Waynesville
828-456-5858

McCracken Rest Home

203 McCracken St., Waynesville
828-456-9004

Richland Community Care

290 Killian St., Waynesville
828-452-0456

PROGRAMS AND SERVICES

INFORMATION AND ASSISTANCE

Senior Resource Center

81 Elmwood Way, Waynesville
828-452-2370 | www.haywoodseniors.org

Mountain Projects

2177 Asheville Rd., Waynesville
828-452-1447 | Mountainprojects.org

HAYWOOD

**Southwestern Commission Area
Agency on Aging**
125 Bonnie Lane, Sylva
828-586-1962 | regiona.org/aaa

SENIOR CENTERS

Senior Resource Center
81 Elmwood Way, Waynesville
828-452-2370 | www.haywoodseniors.org

SENIOR MEALS

Waynesville Armory*
44 Boundary St., Waynesville
828-452-2370

Canton Armory*
1 Pigeon Street, Canton
828-452-2370

Maggie Valley Community Building*
3987 Soco Rd., Maggie Valley
828-452-2370

**Managed by Mountain Projects*

Home Delivered Meals
Haywood Health & Human Services
828-356-2442

TRANSIT

Haywood Transit
50 Armory Dr., Clyde
828-565-0362 | www.haywoodtransit.com

MEDICARE

**Seniors Health Insurance Information
Program (SHIIP)**
Mountain Projects/Haywood Senior
Resource Center
81 Elmwood Way, Waynesville
828-356-2800
haywoodseniors.org/shiip

Medicare Insurance Plan Helpline
Haywood Regional Medical Center
855-582-5181
www.myhaywoodregional.com

MEDICAID

**Haywood County Health and Human
Services**
157 Paragon Parkway, Clyde
828-452-6620
www.haywoodcountync.gov

HOME MODIFICATIONS

Mountain Projects
2177 Asheville Rd., Waynesville
828-452-1447
mountainprojects.org/index.php/housing-rehabilitation

ADULT DAY PROGRAM

Maple Leaf Adult Respite
63 Elmwood Way, Waynesville
828-356-2236
www.haywoodcountync.gov



AUTUMN CARE
OF WAYNESVILLE

360 Old Balsam Rd. Waynesville, NC 28786
Ph: 828-456-7381

A skilled nursing facility located
in beautiful Waynesville, NC

- Physical Therapy, Occupational Therapy, Speech Therapy
 - Long Term Care • Respite Care
 - 24 Hour Skilled Nursing Care



Saber
HEALTHCARE
GROUP

Caring for life

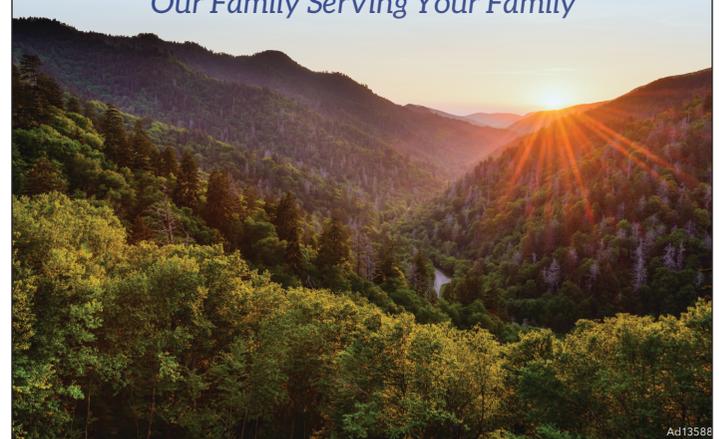
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**SMOKY MOUNTAIN
CREMATIONS & FUNERAL SERVICE**

3264 Broad Street, Clyde, NC 28721

Burial	Cremation
<i>Full Traditional Services</i>	<i>Full Traditional Cremation Service</i>
<i>Graveside</i>	<i>Direct Cremation Without Service</i>
<i>Direct Burial</i>	<i>Memorial Service</i>
<i>Green Burial</i>	<i>Celebration of Life</i>

Shipping Services Available & Affordable Pricing
828-565-3024
Email: smokyfh@gmail.com
Call for free consultation.
Pre-Plan (Info Only) - Pre-Need (Funded)
Locally Owned - Ronnie Surratt, CEO
"Our Family Serving Your Family"



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HAYWOOD

PUBLIC LIBRARIES

- **Waynesville:** 678 S Haywood St.
828-452-5169
- **Canton:** 11 Pennsylvania Ave.
828-648-2924
- **Maggie Valley:** 3987 Soco Rd.
828-356-2541
- **Fines Creek:** 190 Fines Creek Rd.
828-356-2551

SUPPORT GROUPS

Dementia Support Group

Senior Resource Center
828-926-0018

Haywood Dementia Response Effort

81 Elmwood Way, Waynesville
828-356-2817 | haydre.org

Parkinson's Support Group

Senior Resource Center
828-356-2800

Bereavement Support Group

Senior Resource Center
828-452-5039

Women's Cancer Support Group

703-609-9107

Widows and Widowers Support Group

828-476-0808

Survivors of Suicide Loss

910-528-0169

EBCI

Cherokee Tribal Resources

A health resource directory for enrolled members of the Eastern Band of Cherokee Indians is available at cherokee-phhs.com/resource-guide

FUNERAL SERVICES

Smoky Mountain Cremations & Funeral Service

3264 Broad Street, Clyde
828-565-3024

www.smokymountaincremations.com

HEARING, VISION AND DENTAL

Western Carolina Center for Hearing

63 Haywood Park Dr, Clyde
828-593-4327
www.wncentdoctors.com

INSURANCE

Apply 4 Medical 2 Day

P. O. Box 33, Waynesville
828-356-5540 | Apply4medical2day.com

LEGAL, FINANCIAL AND ESTATE PLANNING

H&R Block Tax Preparation

65 Eagles Nest Rd., Waynesville
828-452-2495
www.hrblock.com/local-tax-offices/north-carolina/waynesville/65-eagles-nest-rd/32224

Norris Elder Services

177 N. Main St., Waynesville
828-452-2221
www.norrisandassoc.com

Portfolio Medics Financial Advisors

Waynesville
239-444-1766 | www.portfoliomedics.com

The Van Winkle Law Firm

11 North Market St., Asheville
828-258-2991 | Vwlawfirm.com

MEDICAL SUPPLIES

Carolina Breathing Solutions

755 S. Haywood St., Waynesville
828-452-1919 | Carolinabreathingsolutions.com

NONPROFITS

Haywood Healthcare Foundation

262 Leroy George Dr., Clyde
828-452-8343 | Haywoodhealthcarefoundation.org

Kiwanis Club of Waynesville

PO Box 815, Waynesville
Kiwanisofwaynesville.tripod.com

PHYSICIANS AND MEDICAL PRACTICES

Anovo Therapeutic Fitness & Physical Therapy

279 Paragon Parkway, Clyde
828-246-6104 | anovopt.com

Asheville Eye Associates

486 Hospital Dr., Clyde
800-531-3937 | ashevilleeye.com

Blue Mountain Chiropractic Center

1510 Asheville Road, Waynesville
828-246-9555 | www.bluemtnchiro.com

Comprehensive Pain Consultants

90 Haywood Office Park, Waynesville
828-483-4438 | Cpctors.com

Mountain Laurel Dermatology

11 Falcon Crest Lane, Clyde
828-565-0560
www.mountainlauldermatology.com

Smoky Mountain Foot & Ankle Clinic

289 Access Rd., Waynesville
828-452-4343 | smokymountainfootclinic.com

Southeastern Physical Therapy, Canton

80 Main St., Canton
828-492-1480
www.southeastpt.com

Southeastern Physical Therapy, Waynesville

33 Valley View Terrace, Waynesville
828-246-6566
www.southeastpt.com

Western Carolina Ear, Nose, and Throat Specialists

63 Haywood Park Dr, Clyde
828-627-1234
www.wncentdoctors.com

21st Century Oncology

49 Spicewood Dr. Clyde
828-456-5214
www.21co.com

JACKSON

HEALTHCARE

**Harris Regional Hospital,
Duke LifePoint**
68 Hospital Rd., Sylva
828-586-7000

Harris Regional Hospital Urgent Care
176 Walmart Plaza, Sylva
828-631-9462

Mountain View Physicians Urgent Care
98 Cope Creek Rd., Sylva
828-586-7925

Jackson County Health Department
538 Scotts Creek Rd., Sylva
828-586-8994

Blue Ridge Community Health
293 Hospital Rd., Sylva
828-477-4334

HOSPICE AND PALLIATIVE CARE

Harris Palliative Care and Hospice
81 Medical Park Loop; Suite 204, Sylva
828-631-1702

HOME HEALTH AND IN-HOME SERVICES

**Community Alternatives Program:
Health Keeperz**
52 Colonial Square, Sylva
828-471-5230 | healthkeeperz.com

Caring Hands Support Services
100 County Services Park, Sylva
828-586-5494
www.aging.jacksonnc.org

Harris Home Health
26 Westcare Drive, Suite 303, Sylva
828-586-7410

DisAbility Partners
525 Mineral Springs Rd., Sylva
828-631-1167 | Disabilitypartners.org

Turning Point Services
1 University Dr., Killian 205, Cullowhee
828-227-33180

SKILLED NURSING AND ASSISTED LIVING FACILITIES

Vero Health & Rehab of Sylva
417 Cloverdale Rd., Sylva
828-631-1600 | www.mountain.care

Morningstar Assisted Living
95 Morning Star Dr., Sylva
828-586-4002



JACKSON COUNTY DEPARTMENT ON AGING

100 COUNTY SERVICES PARK, SYLVA, NC 28779

*One-Stop Resource Center Dedicated To Providing Services
& Support To The Aging Population Of Jackson County.*

PROGRAMS INCLUDE: Volunteer opportunities, Adult Day Program, Cashiers Senior Center, Fan Program, Firewood, Field Trips, Health Promotion & Fitness Classes, In-Home List, Jackson County Senior Center, Lending Closet, Meals on Wheels, Medicare Counseling, Options Counseling, Project Lifesaver, Ramps, Senior Dining Facilities, Senior Christmas Boxes, Senior Games, Special Interest Groups, **AND MORE!**

FOR MORE INFORMATION
Stop By Our Department Or Give us a call!

828-586-5494

www.aging.jacksonnc.org

Ad14083

JACKSON

Skyland Care Center
193 Asheville Hwy., Sylva
828-586-8935
skylandcarecenternc.com

The Hermitage
185 Brickfarm Rd., Sylva
828-586-9070

PROGRAMS AND SERVICES

INFORMATION AND ASSISTANCE

Jackson County Department on Aging
100 County Services Park, Sylva
828-631-8039
www.aging.jacksonnc.org

Southwestern Commission Area Agency on Aging
125 Bonnie Lane, Sylva
828-586-1962
regiona.org/aaa

Mountain Projects
25 Schulman St., Sylva
828-586-2345
mountainprojects.org

SENIOR CENTERS AND MEAL SITES

Jackson County Senior Center
100 County Services Park, Sylva
828-586-5494
www.aging.jacksonnc.org/jackson-county-senior-center

Cashiers Senior Center
217 Frank Allen Rd., Cashiers
828-745-6856
www.aging.jacksonnc.org

HOME DELIVERED MEALS

Jackson County Department on Aging
828-586-5494 | www.aging.jacksonnc.org

TRANSIT

Jackson County Transit
1148 Haywood Rd., Sylva
828-586-0233
www.jacksoncountyttransit.com

MEDICARE

Seniors Health Insurance Information Program (SHIIP)
Jackson County Department on Aging
100 County Services Park, Sylva
828-631-8037 | www.aging.jacksonnc.org

MEDICAID

Jackson County Department of Social Services
15 Griffin St., Sylva
828-586-5546

HOME MODIFICATIONS

Mountain Projects
25 Schulman St., Sylva
828-586-2345
mountainprojects.org/index.php/housing-rehabilitation

Project C.A.R.E.
Community Action to Reach Elderly
100 County Services Park, Sylva
828-631-8040
www.aging.jacksonnc.org/project-care-fire

ADULT DAY PROGRAM

Jackson County Adult Day Program
100 County Services Park, Sylva
828-586-5441
www.aging.jacksonnc.org

PUBLIC LIBRARIES

Jackson County Main Library:
310 Keener Street, Sylva,
828-586-2016

Albert-Carlton Library:
249 Frank Allen Road, Cashiers,
828-734-0215

SUPPORT GROUPS

Dementia Support Group
828-227-7165

Bereavement Support Group
828-450-7575

Breast Cancer Support Group
828-631-8100

Tremor Support Group
828.736.3165

EBCI

Cherokee Tribal Resources

A health resource directory for enrolled members of the Eastern Band of Cherokee Indians is available at cherokee-phhs.com/resource-guide

PHYSICIANS AND MEDICAL PRACTICES

Asheville Eye Associates
1196 Skyland Dr., Sylva
800-531-3937 | ashevilleeye.com

Jackson Medical Associates
1188 Skyland Dr, Sylva
828-339-2273 | Jacksonmedicalassociates.com

Smoky Mountain Foot & Ankle Clinic
32 Asheville Highway, Sylva
828-586-8950 | smokymountainfootclinic.com



MACON

HEALTHCARE

Angel Medical Center, Mission Health

120 Riverview St., Franklin

828-524-8411

missionhealth.org/member-hospitals/angel

Highlands-Cashiers Hospital,

Mission Health

190 Hospital Dr., Highlands

828-526-1200

missionhealth.org/member-hospitals/highlands-cashiers

Mission My Care Now, urgent care

190 Riverview St., Franklin

828-369-4427

missionhealth.org/mission-my-care-now

Smoky Mountain Urgent Care

195 Franklin Plaza, Franklin

828-634-7745

Franklin Community Based

VA Outpatient Clinic

647 Wayah St., Franklin | 828-369-1781

Community Care Clinic of Franklin

1830 Lakeside Dr., Franklin

828-349-2085

Community Care Clinic of

Highlands-Cashiers

52 Aunt Dora Dr., Highlands

828-526-1991

Macon County Public Health

1830 Lakeside Dr., Franklin

828-349-2081

www.maconnc.org/health-department.html

HOSPICE AND PALLIATIVE CARE

CarePartners Hospice, Mission Health

170 Church St., Franklin

828-369-4206

missionhealth.org/member-hospitals/angel/

Four Seasons

171 Hospital Dr., Suite 600, Highlands

828-526-2552

SECU Hospice House, Four Seasons

272 Maple St., Franklin

828-524-6375

HOME HEALTH AND IN-HOME SERVICES

Community Alternatives Program:

Care Partners Home Health

828-369-4206

CarePartners Home Health,

Angel/Mission

170 Church St., Franklin

828-369-4206

missionhealth.org/services-treatments/home-health/

Comfort Keepers

35 East Main St., Franklin

828-524-1102

Medicare got you asking questions?

SHIIP has answers.

The Seniors' Health Insurance Information Program (SHIIP) has experts specially trained to answer your Medicare questions and to help you with other insurance issues important to seniors, such as:

- *selecting a Medicare prescription drug plan*
- *preventing a Medicare billing fraud and abuse*
- *choosing a Medicare supplement plan*
- *long-term care insurance*



**In Macon County, call the
Crawford Senior Center at
828-349-2059 to talk to a trained
SHIIP counselor or schedule a
one-on-one meeting.**

Ad13744

MACON

Companion Health Care

243 Sloan Rd., Franklin,
828-524-6444

Home Care Specialists In The Mountains

232 Cunningham Rd., Suite 2, Franklin
828-349-9500

Mountain Home Health Services

14 West Palmer St., Franklin
828-524-0178

My Choice Home Care

348 South Fifth St., Suite 209, Highlands
828-200-9000

SKILLED NURSING AND ASSISTED LIVING FACILITIES

Chestnut Hill of Highlands

64 Clubhouse Trail, Highlands
828-526-5251

Eckerd Living Center

250 Hospital Dr., Highlands
828-526-1315

Franklin House

186 One Center Court, Franklin
828-363-9965

Grandview Manor Care Center

150 Crisp St., Franklin
828-524-4425

Macon Valley Nursing and Rehabilitation

3195 Old Murphy Rd., Franklin
828-524-7806
www.maconvalley.com

PROGRAMS AND SERVICES

INFORMATION AND ASSISTANCE

Macon County Senior Services

108 Wayah St., Franklin
828-349-0211
www.maconnc.org/dss-senior-services.html

Southwestern Commission Area Agency on Aging

125 Bonnie Lane, Sylva
828-586-1962
regiona.org/aaa

SENIOR CENTER

Crawford Senior Center

108 Wayah St., Franklin
828-349-2058
www.maconnc.org/dss-senior-services.html

SENIOR MEALS

Community Resource Center

108 Wayah St., Franklin
828-349-0211
www.maconnc.org/dss-senior-services.html

Home Delivered Meals

828-349-0211
www.maconnc.org/dss-senior-services.html

TRANSIT

Macon County Transit

36 Pannell Lane, Franklin
828-349-2222
www.macontransit.com

MEDICARE

Seniors Health Insurance Information Program (SHIIP)

Macon County Senior Services
108 Wayah St., Franklin
828-349-2059 | www.ncshiip.com

MEDICAID

Macon County Department of Social Services

1832 Lakeside Dr., Franklin
828-349-2124
www.maconnc.org/dss-family.html

HOME MODIFICATIONS

Macon Program for Progress

82 East Orchard View Lane, Franklin
828-524-4471

ADULT DAY PROGRAM

Care Connection Adult Day Program

108 Wayah St., Franklin
828-349-2236
www.maconnc.org/dss-senior-services.html

PUBLIC LIBRARIES

Macon County Main Library:

149 Siler Farm Road, Franklin,
828-524-3600

Hudson Library:

554 Main Street, Highlands,
828-526-3031

Nantahala Community Library:

28 Nantahala School Road, Topton,
828-321-3020

SUPPORT GROUPS

Bereavement Support Group

- Care Partners 828-369-4206
- Four Seasons 828-692-6178

Dementia Support Group
First Presbyterian Church,
828-524-3119

Diabetes Support Group

Kim Watkins,
828-349-6688

Stroke Support Group

828-349-6679

PHYSICIANS AND MEDICAL PRACTICES

Asheville Eye Associates

95 Holly Springs Park Dr., Franklin
800-531-3937
ashevilleeye.com

Comprehensive Pain Consultants

5718 US-64 W, Ste 10, Murphy
828-516-4110
Cpcdoctors.com

Smoky Mountain Foot & Ankle Clinic

188 Georgia Road, Franklin
828-349-4534
smokymountainfootclinic.com

SWAIN

HEALTHCARE

Swain Community, Duke LifePoint

45 Plateau St., Bryson City
828-488-2155

Smoky Mountain Urgent Care

80 Veterans Blvd., Bryson City
828-538-4546

Swain County Caring Corner

81 Academy St., Bryson City
828-341-1998
www.swaincaringcorner.org

Swain County Health Department

545 Center St., Bryson City
828-488-3198
www.swaincountync.gov/health-home

HOSPICE AND PALLIATIVE CARE

Harris Palliative Care and Hospice

81 Medical Park Loop; Suite 204, Sylva
828-631-1702

HOME HEALTH AND IN-HOME SERVICES

Community Alternatives Program: Health Keeperz

52 Colonial Square, Sylva
828-471-5230
healthkeeperz.com

PRN Nursing Services

89 Slope St., Bryson City
828-488-0915

Health Department

545 Center St., Bryson City
828-488-3198

SKILLED NURSING AND ASSISTED LIVING FACILITIES

Bryson Senior Living

314 Hughes Branch Rd., Bryson City
828-488-2780

Mountain View Manor Nursing Center

410 Buckner Branch Rd., Bryson City
828-488-2101

Tsali Care Center

10 Echota Church Rd., Cherokee
828-359-6516

PROGRAMS AND SERVICES

INFORMATION AND ASSISTANCE

Swain County Senior Center

125 Brendle St., Bryson City
828-488-3047

Southwestern Commission Area Agency on Aging

125 Bonnie Lane, Sylva
828-586-1962 | regiona.org/aaa

SENIOR CENTERS

Swain County Senior Center

125 Brendle St., Bryson City
828-488-3047

Tsali Manor, Eastern Band of Cherokee Indians

133 Tsali Manor St., Cherokee
828-359-6860

SENIOR MEALS

Swain County Senior Center

125 Brendle St., Bryson City
828-488-3047

Tsali Manor, Eastern Band of Cherokee Indians

133 Tsali Manor St., Cherokee
828-359-6860

TRANSIT

Swain Public Transit

125 Brendle St., Bryson City
828-488-3213

MEDICARE

Seniors Health Insurance Information Program (SHIIP)

Swain County Cooperative Extension
60 Almond School Rd., Bryson City
828-488-3848 | www.ncshiip.com

MEDICAID

Department of Social Services

80 Academy St., Bryson City
828-488-6921
www.swaincountync.gov/dss/dss-adult-services.html

HOME MODIFICATIONS

Four Square Community Action

828-321-4475
www.foursquarecommunityactioninc.com

PUBLIC LIBRARY

Marianna Black Library:

33 Fryemont Street, Bryson City
828-488-3030

SUPPORT GROUPS

Dementia Support Group

828-359-6294

EBCI

Cherokee Tribal Resources

A health resource directory for enrolled members of the Eastern Band of Cherokee Indians is available at cherokee-phhs.com/resource-guide

REGIONAL

MENTAL HEALTH

Appalachian Community Services

828-837-0071

www.acswnc.com

Meridian Behavioral Health

828-631-3973

meridianbhs.org

Vaya Health

800-849-6127

www.vayahealth.com

HOME HEALTH AND IN-HOME SERVICES

Bayada Home Health

1200 Ridgefield Blvd Suite 110, Asheville

828-681-5100

Care Partners, Mission

68 Sweeten Creek Road, Asheville

828-277-4722

Comfort Keepers

33 E Main St #3, Franklin

828-348-7669

DisAbility Partners

525 Mineral Springs Drive, Sylva

828-631-1167

Griswold Home Care

11 Maple Cove Drive, Swannanoa

828-393-0701

Home Care Specialists In The Mountains

232 Cunningham Rd., Suite 2, Franklin

828-349-9500

(serving Macon, Jackson, Swain, and Graham counties)

Interim Healthcare

1977 Hendersonville Road, Asheville

828-274-2082

Maxim Healthcare

1269 Tunnel Rd, Asheville

828-299-4388

Mountain Home Care

2270 Hendersonville Road, Arden

828-684-6444

HOSPICE

CarePartners Home Care & Hospice, Mission

68 Sweeten Creek Rd., Asheville

828-255-0231

Four Seasons Hospice and Palliative Care

373 Biltmore Avenue, Asheville

866.466.9734

www.fourseasonsclf.org

Good Shepherd Hospice

Medical Park Lane, Suite C, Murphy

828-516-1104

(Serving Graham, Clay, Macon and Cherokee counties)

INSURANCE

Apply 4 Medical 2 Day

P. O. Box 33, Waynesville

828-356-5540

Apply4medical2day.com

Humana, Christine Macdonald, Medicare specialist

1863 Hendersonville Rd Suite 122 Asheville,

828-490-4735

medicareagent.humana.com/nc/asheville/christine-k-macdonald-humana-agent

LEGAL AND ESTATE PLANNING

Norris Elder Services

177 N. Main St., Waynesville

828-452-2221 | www.norrisandassoc.com

Portfolio Medics Financial Advisors

Waynesville

239-444-1766

www.portfoliomedics.com

The Van Winkle Law Firm

11 North Market St., Asheville

828-258-2991

Vwlawfirm.com

PHYSICIANS AND MEDICAL PRACTICES

Asheville Eye Associates

8 Medical Park Dr., Asheville

800-531-3937

Ashevilleeye.com

Asheville Regenerative Orthopedics & Sports Medicine

One Town Square Blvd, Ste 218, Asheville

828-944-8378

Avlregenerative.com

Comprehensive Pain Consultants

57 Howard Gap Road, Fletcher

828-483-4438

cpcdoctors.com

Mountain Laurel Dermatology

600 Alliance Ct Ste 200, Asheville

828-565-0560

www.mountainlauldermatology.com

Smoky Mountain Foot & Ankle Clinic

49 McDowell Street, Asheville

828-254-7716

Smokymountainfootclinic.com

Southeastern Physical Therapy

511 Smoky Park Hwy #5, Candler

828-633-6287

www.southeastpt.com

MEDICARE

Seniors Health Insurance Information Program (SHIIP)

855-408-1212

www.ncshiip.com



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