

# Mountain Musings

Asheville Civitan Club, Inc.  
PO Box 1755, Asheville, NC 28802

Asheville Civitan Foundation, Inc.  
PO Box 1755, Asheville, NC 28802



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Asheville Civitan Club  
Officers and Directors, 2001-2002  
Officers:  
President - Carla Sutherland  
Pres. Elect. - Richard Richards  
Secretary - William Pomeroy  
Treasurer - Frank Holby

Directors:  
Robert Mayer, Ralph Scarritt, Robert  
Welch, MaryAlice Chutter, Walter  
Adamson, Barbara Whitaker  
Ex officio: Gary Hannah, Jim Sawyer

Chaplains: Charles Johnson, Mason  
Wilson, Bancroft Smith

Sgts-at-Arms: Don Fox, Lawrence  
Wilson, Robert Potter, Larry Knees

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Asheville Civitan Club, Inc.  
Builders of Good Citizenship  
82nd Year of Service  
Mountain Musings is the  
official weekly bulletin of  
The Asheville Civitan Club  
and  
The Asheville Civitan  
Foundation

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Asheville Civitan Foundation  
Officers and Directors, 2001-2002  
Officers:  
President - Gary Hannah  
Vice President - Ahmad Amara  
Secretary - Richard Smith  
Treasurer - Murray Hollyday

Directors:  
Robert Etter, Rehan Farnsworth, John  
Gile, Mark Matthews, Bancroft Smith,  
Ex officio: Carla Sutherland, James  
Sawyer, Frank Holby, Scholarship Chair

Past Governor NC District West:  
William M. Pomeroy, Jr.

Past Lt. Governors NC District West:  
Robert Gray, 1998-1999  
Ralph Scarritt, 1995-1996  
Fred Rutledge, 1994-1995

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[www.ashevillecivitan.org](http://www.ashevillecivitan.org)

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**TUESDAY, DECEMBER 18, 2001**

**TRINITY EPISCOPAL CHURCH, 12:00 NOON**

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## CHRISTMAS PROGRAM

**BOB OVERBY** will be in charge of this year's Christmas program which will feature the **Central United Methodist Church's Brass Ensemble**, under the direction of **Judy Dowdy**, playing a number of Yuletide favorites. **BOB** will be featured as soloist.

**"TUCK" GUDGER** will give the invocation.

**WILLIAM POMEROY, Jr.** will be the greeter.

**MENU FOR TUESDAY:** Chicken Marabella \* Salad \* Fruit Bowl  
Bread \* Assorted Desserts \* Beverages

## BOARD MEETINGS

The **Boards** of the **Club** and the **Foundation** will meet on December 17 and 18 respectively, the

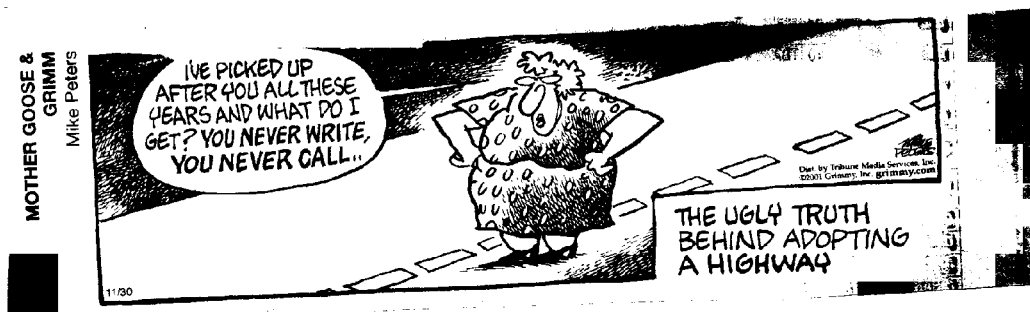
former at noon in McGuffey's Restaurant and the latter at 11:30 a.m. in the Conference Room of Trinity Episcopal Church. Important year-end business will be discussed.

### HOLIDAY DINNER/DANCE

Festivities for the annual Holiday Dinner/Dance at the Country Club of Asheville will begin at 6:00 p.m. with a cash bar. Dinner will be served at 7:00 p.m. followed by dancing. It should, as always, be a gala occasion. Arrangements were by "**TUCK**" **GUDGER** and **DON FOX**.

### ADOPT-A-HIGHWAY

The *Adopt-a-Highway* team will meet for a clean-up on December 15, 2001 at 9:30 a.m. at its Riceville Road site, the Grassy Branch Baptist Church's parking lot. Many hands make light work, says mother, so make an effort to attend.



### SENIOR HEALTH CARE

**DONNA PRICE, President of Long Term Care Insurance Brokers**, spoke on the need for long-term care insurance, its costs, and its many kinds of coverage. She defined long-term care as including a broad range of supportive medical, personal and social services provided in your own home, in an assisted living facility, or in a nursing home. Statistics show that 60% of us will use some type of long-term care during our lifetime; seven out of ten couples reaching age 65 can expect at least one partner to receive long-term care.

Types of care include home care, where well over ½ of those needing long-term care are treated. About 76% of the residents in nursing homes are women, partly due to their longevity compared to men, and partly because their health has deteriorated while being care givers to their spouses or other family members. Adult day care and assisted living are other types of long-term care, with the latter becoming a more and more popular option. Unfortunately, Medicare pays for long-term care expenses only to a very limited extent and then only after following strict guidelines. After acceptance into a long-term care program, Medicare will pay all expenses for skilled care for the first 20 days; for days 21 to 100, there is a \$97.00 daily co-pay. There is no coverage after that. Medicaid is available only for nursing home care and requires that assets amount to less than \$2000.00.

Touching on long-term care costs, **Ms. PRICE** projected a chart showing what a 5% inflation rate will do to costs. In 2001, long-term care costs were about \$50,000.00 annually; by 2025, costs will increase to about \$700,000.00 annually, with an average stay in a long-term care facility of three years. For this reason, inflation coverage is vitally important in choosing an LTC plan.

There are some tax advantages to purchasing long-term care coverage. The state of North Carolina has a 15% tax credit (up to \$350.00 per person) for premiums and premiums can be deducted from federal income tax returns as a medical expense, but subject to strict limitations.

In selecting a policy, **Ms. PRICE** recommended the following criteria:

1. Select a company with a proven track record in the long-term care business.
2. Flexibility of obtaining care in any setting—in your home, in an assisted living facility, or in a nursing home, if needed.
3. The policy should include either compound or simple inflation coverage depending on your age.
4. Comparison shop or work with a broker who can shop for you. The right policy depends on age, health, marital status and other factors.

If you are considering long-term care coverage, it is important to act as soon as possible. Not only do premiums increase dramatically for older adults, the chances of not qualifying because of health conditions also become a factor.