What Older Adults Like and Dislike About the Grand Strand

[NOTE: This is the second in a series of three Prime Times articles based on the results of a large study conducted by the CSAAR earlier in 2004. The first article was entitled, “Why Older Adults Retire to the Grand Strand”, and reported the most important factors that attract older adults to this area as a retirement destination. For more details, see page 2 of the Fall 2004 issue of Prime Times.]

The South Carolina Grand Strand – coastal and near coastal areas of Horry and Georgetown Counties – are proving to be a “retirement magnet” for older adults from other parts of the country; especially the north central, New England, and upper Midwest regions. Each year thousands of older adults retire to this area, and those numbers will only increase when the “Baby Boomer” generation begins to hit retirement age in just a few years from now. That makes the Grand Strand the single most popular destination in the sixth most attractive retirement state in America!

The five most important factors that attract retirees here are the weather – especially our mild winters, the close proximity of our beaches and ocean, favorable economic factors compared to their home communities (e.g., lower taxes, housing prices, and cost of living), being closer to family and friends, and access to the area’s numerous golf courses. But what keeps older adults here?

The average duration our research sample had lived on the Grand Strand was almost 10½ years. Are the same factors that attracted them here responsible for keeping them here for so long, or are retirees finding other positive lifestyle factors to make them stay? And what aspects of life here do older adult dislike the most? Those answers are what this article is all about.

To review, the CSAAR surveyed over 1,000 older adults and retirees aged 55 and older currently living on the Grand Strand, over 90% of whom were not natives of this area. When we asked them what they liked and disliked most about their new lives here, they did not hold back or pull any punches. See if you agree or disagree with their views.

Their most favorite aspect of living here – listed by 77.5% of respondents – was the weather. Many commented that they loved the mild springs and falls, and enjoyed not having to shovel snow to get out and about in the wintertime. This was only 5.3% less than the percentage of in-migrants listing better weather as a factor that most attracted them here, so our weather is largely living up to its very positive advanced billing.

The second most liked factor was a surprise. An impressive 64.6% of older adults said that social relationships – mostly the new friends they’ve made here – were the most positive aspect of their post retirement years. This rating was almost 38% higher than social relationships scored on attraction factors, so in-migrating retirees are not having any trouble meeting and socializing with new sets of friends, and this is a major factor in liking their new homes and neighborhoods.

In third place at 58.3% was enjoying the many recreational amenities and entertainment attractions to be found on the Grand Strand. This is another case where once they’ve lived here for a while, residents rate these enjoyment opportunities over 42% more highly than they did when considering whether to move here or not. These data are also consistent with gerontology research that suggests this cohort of older adults is much more active than previous generations of people their age.

46.3% of respondents said that beach and ocean access were most liked, which is very consistent with the 44.7% who came here to enjoy those types of activities. This allure of coastal living shows no signs of weakening with successive waves of new residents.

Interestingly, only 26.8% of respondents cited economic factors as most liked. This is almost 13% lower than economic factors’ attraction rating, and presages some equally interesting findings to come on the “most disliked” list.

Other significant factors reported by a quarter or fewer of our respondents were the Grand Strand’s golf opportunities (25%), its relaxed but active lifestyle (23.7%), and the area’s natural beauty and ecology (14.1%). Obviously, those that choose to relocate here in their older adult years find a lot to enjoy about their new homes and lifestyles.

Now we turn to what the Grand Strand’s older adults and retirees dislike most about their lives here. Not surprising to any in-migrant or native alike, at a very strongly felt 79.7% rating, is this area’s traffic problems. Respondents were strident in their dislike of the sheer quantity of cars on this area’s roads, especially the major arteries such as the highway 17 bypass, highway 501, and highway 544. They also reported encountering an unexpectedly large number of rude and reckless drivers. A number of respondents reported that they had significantly curtailed traveling our highways because it was such a time-wasting and frustrating ordeal, and a few even said they had stopped driving altogether except for emergencies. It’s hard to overstate how strongly older adults in our region dislike the traffic jams, delays, and inconveniences our overcrowded roads present on an everyday basis.

In a distant but surprisingly strong second place at 38.8% comes economic factors. Yes, the third most important factor in attracting...
NOTE: This is the second in a series of articles on maintaining and even enhancing one's intellectual abilities despite advancing age, based on very encouraging recent scientific research. Your questions or comments on this or any other Prime Times article are welcome by telephone, fax, e-mail, or as a Letter to the Editor to the CSAAR office. (Back issues of Prime Times can also be obtained by contacting the CSAAR staff, or visiting the Prime Times page of our website at www.coastal.edu/csaar.)

To briefly review the main points in Part I of this series on smart aging, for most of the history of humankind, it was believed that life after 60 years of age or so was marked by senescence — a gradual, inevitable, and irreversible decline in cognitive abilities that progressed until death. (Cognitive abilities — formerly called “mental abilities” — are brain functions that allow us to think, learn, remember, and process information.) Recent research on cognitive abilities in older adults, however, has shown that with the proper precautions and activities, the effects of senescence can be at least partially reversed and even prevented. We call such activities “Ten Keys to Smart Aging”.

Part I of this series explained the general principle and made specific recommendations for the first of those Ten Keys; namely, maintaining an involved and engaged lifestyle within one’s community. There we emphasized the importance of finding new ways to use the knowledge and skills developed throughout one’s career (whether that involved work outside the home or not) and applying them productively during retirement. “Use it or lose it” is the catch phrase for being involved in hobbies or avocations — or even continuing one’s career work on a part-time or consulting basis — all of which are important ways to keep exercising those cognitive abilities that took a lifetime to develop. Using that hard earned expertise can both make significant contributions to one’s community and enhance one’s self-esteem and sense of worth. We also recommended trying one’s hand at visual or performing arts, and noted several programs across the Grand Strand that offer artistic opportunities at reasonable costs. All such efforts guard against senescence and contribute to “smart aging!”

Part II of this series now turns to the second and third key principles, which are keeping both the quantity and quality of daily activities high, and socializing often with new people. Everything we said in Principle 1 about not allowing oneself to be “put out to pasture” with retirement — i.e., just living a life of directionless leisure — applies to Principle 2 as well. The higher both the quantity and quality of one’s daily activities are, the better for one’s ongoing cognitive development. Inactivity, such as spending most of one’s day in bed or becoming a network TV-watching “couch potato,” is a temptation older adults must work hard to resist. Research suggests that at least one-fourth to a half of one’s typical day should be spent in meaningful activities in order to keep your brain actively engaged and functioning properly. Regardless of one’s age, doing the same humdrum limited number of activities day after day, week after week, month after month, lulls the brain into an “inactivity rut” that not only makes one intellectually lazy, but actually harms the nerve cells we need to think, remember, problem-solve, and make decisions intelligently. Such a loss of intellectual acuity can ripple across one’s entire lifestyle, causing us unnecessary trouble at every turn.

The longer such inactivity persists, the harder it becomes to get out of that rut. Inactivity also breeds other problems, such as loneliness — which can detrimentally affect both our moods and physical health, depression — which can spiral downward out of control before you know it and also leads to a long list of psychosomatic illnesses, and it can even produce feelings of anxiety and stress about becoming more active. In short, inactivity invites the development of more serious psychological and medical problems in a surprisingly short time; perhaps over a matter of only a few weeks.

Even more important than the quantity of daily activities one engages in, however, is the quality of those activities. What you do and how you do it is the main determinant of the benefits of an activity for cognitive development. The key is to participate in activities that are new, complicated, or otherwise challenging, so that the brain is constantly being forced to work at a high level of efficiency to keep up with what’s going on. (Here’s that “use it or lose it” principle again!)

We can construct a hierarchy of types of activities, where all the higher priority activities are more beneficial for your brain than the lower ones. If you’re watching television, programs that foster new learning, make your memory mechanisms work hard, or challenge your critical thinking abilities — such as many cable TV programs offered by the Public Broadcasting System (e.g., Nova, Frontline, or Masterpiece Theater), the Discovery Channel (nature or natural history shows), or most programs on The Learning Channel, the National Geographic Channel, the History Channel, etc. — are qualitatively superior to most network programming. Even network programs that challenge one’s intellect - like news and news magazines, Jeopardy or other memory-testing game shows, or programs with high quality writing, complex plots and twists, and high level dialogue (like The West Wing or any of the several CSI or Law and Order shows) are all clearly superior to less challenging programs like soap operas, so-called “reality TV” shows, or predictable dramas or comedies. The common keys here are that new or challenging intellectual engagement is good for smart aging; well-worn formats and bater content puts the all-important executive functions of one’s brain to sleep, regardless of their entertainment value.

Similarly, reading is another activity one can do alone which comes in a broad range of more to less challenging content. Reading a good newspaper from cover to cover each day, or non-fiction books about important historical events or people, or even novels with informative content and complex plot lines can all be good exercise for one’s brain. Just scanning the sports sections or gossip columns or comics in the paper does nothing for one’s intellect, nor does reading pulp novels or some of the more popular fictional drivel. Joining a book club where you not only benefit from the reading but add an active discussion with others who have different views and interpretations can “supercharge” the cognitive experience. The keys here are...
Ask Your Friendly Neighborhood Gerontologist

NOTE: Since readers have not had time to submit questions after the first issue of Prime Times was published, the editors have provided a sample question we hope readers will find interesting and useful.

Q: What is Alzheimer’s Disease, and who is likely to develop AD?
A: Alzheimer’s Disease (AD) is one form of a serious psychomedical disorder called dementia, which is a profound deterioration in memory and other cognitive functions such as aphasia (receptive and/or expressive language dysfunctions), apraxia (lack of muscle coordination), agnosia (knowledge dysfunction), and executive functions of the brain such as planning, decision-making, problem-solving, and organizing thoughts and ideas. AD is a progressive and irreversible disorder marked by increasingly serious symptoms of memory loss, agitation, wandering and getting lost, depression, aggressive confusion, bewilderment, and fear as the disease progresses from mild to moderate to severe stages. AD accounts for over half of all cases of dementia today, affects some 4 million Americans, is the fourth leading cause of death in older adults, and costs almost $90 billion each year to diagnose and treat. The chances of a 65 year old getting AD is about 10%, but that probability increases substantially with aging to the point that nearly half of 85 year olds suffer from this disorder.

While the various forms of dementia have over 70 known causes — including brain diseases, infections, tumors, depression, and substance abuse — AD results from two primary biochemical dysfunctions: the accumulation in the brain of beta amyloid protein “plaques” which clog some brain cells and ultimately kill those cells; and twisted “tangles” of nerve fibers in the brain that cause them to lose their functional capabilities. Some types of AD appear to have a genetic component, and some environmental correlates have also been identified, including certain dietary factors, obesity, alcoholism, poverty, and low education levels.

Unfortunately, “plaques and tangles” can only be definitively diagnosed by autopsy (after death) which is obviously too late to benefit the afflicted patient, but efforts are currently underway to try to develop an earlier diagnostic capability via biopsy (taking samples of tissue from living brains). Currently AD is primarily diagnosed “by exclusion”; i.e., by ruling out other causes for the symptoms, but some neurological and psychological tests have diagnostic value. The average progression of the disease from the mild stage — where the patient can manage some of their daily affairs — to the severe stage — where 24 hour skilled caregiving is required — takes around three years, but some AD patients live 10 years with the disease, or longer. Caregiving for advanced AD patients can be extremely demanding, frustrating, stressful, and depressing, and family members are often called the “hidden victims” of Alzheimer’s because of the major psychological toll such caregiving takes on them, especially over protracted time periods.

Currently there is no effective treatment for AD. Medical research has produced a couple of acetylcholine replacement drugs (such as Aricept, which tries to increase brain cells’ communication efficiency), but at best these medications only slow the progression of the disease. There appears to be a relationship between taking anti-inflammatory drugs (such as over-the-counter aspirin, acetaminophen, and ibuprofen, and prescription medications like Celebrex) and preventing or delaying the onset of AD, but the mechanism of effect is unknown at this point. Other current medical research is being directed toward trying to develop an anti-plaque vaccine, which if successful may be available to the public in 5—10 years. Once AD deteriorates to the advanced or severe stages, patients with the economic means and/or very good health and long-term care insurance are probably best served in one of the many residential care facilities that specialize in the care and treatment of AD.

It is very important not to “self-diagnose” or over-diagnose Alzheimer’s. Just because an older adult begins to have trouble remembering names, the specifics of recent events, or other facts or figures does NOT mean they are on the road to AD. Many people aged 60 or older suffer from minimal or mild cognitive dysfunction (MCD) — which may be caused by nothing more serious than falling into habits of “intellectual laziness” by not exercising their cognitive functions and memory rigorously enough on a daily basis. Even mild AD is marked by a sharp decline in cognitive skills (e.g., language, learning, thinking), especially memory, and is usually accompanied by a sharp increase in irritability, confusion, and withdrawal from family and friends. One can handle their daily affairs with MCD, while mild AD significantly interferes with meeting the demands of everyday living. When someone seems to be demonstrating the AD syndrome as described in this article, they should seek medical advice from a neurologist (the medical specialty diagnosing and treating disorders of the nerves) or a geriatrician (doctors specializing in diseases of older adults) as soon as possible.

To end this discussion on a more positive note, some research suggests that the onset of AD may be delayed and the progression of the disease slowed by living an intellectually enriched lifestyle; i.e., actively engaging in cognitively stimulating activities on a day to day basis that exercise the brain and keep it sharp. (See the article on “Ten Keys to Smart Aging” on page 2 in this newsletter) Whether “smart aging” can prevent AD is unclear, but given the many other benefits of maintaining and even enhancing one’s intellectual abilities after age 60, the prudent older adult would be taking unnecessary risks to not live as intellectually stimulating a lifestyle as possible.
The Conway Medical Wellness and Fitness Center (CMWFC) is located directly behind the Conway Medical Center at 300 Singleton Ridge Road, which is easily accessible between Highways 501 and 544 southeast of the city of Conway. The Center strives toward improving the overall health of all members of the community, but it also has a number of programs and services designed to serve the needs and interests of older adults and retirees who live on the Grand Strand. There is considerable recent research to show that maintaining a wholesome diet and keeping one’s body fit both strongly contribute to a healthier, happier, and more successful aging process. An exercise regimen featuring low impact aerobicics for at least 15-20 minutes per day at least 3-5 days a week pays dividends for feeling better, combating many forms of illness, and contributing to cognitive (intellectual) sharpness. Having a modern, attractive, convenient, and welcoming facility like the CMWFC makes regular exercising both easier and more enjoyable.

The CMWFC offers many different services that focus on the senior population, including massage therapy, personal training, saunas, locker rooms, a whirlpool, strength training equipment, cardiovascular equipment, and aquatic classes, including those that are specially designed for clients suffering from arthritis. It also offers a variety of land aerobics classes, including a senior level class.

Our Center is fully staffed to assist members in planning and implementing the best exercise and fitness program for his or her unique needs and interests. We are also the largest facility of our kind in this area to be nationally accredited by the Joint Commission for Accreditation of Healthcare Organizations (JCAHO), which is strong evidence of the quality of both our staff and facilities.

Joining the CMWFC is easy and reasonably priced, and seniors make up a large portion of our membership. Individual memberships start at $48 per month. Couples are $80/month, families with two or fewer children are $99/month, and one can use the CMWFC facilities for a daily rate of $10. (There are no senior discounts at this time.)

Seniors particularly enjoy our large lounge as a great place to gather, relax, and socialize with new and old friends with similar interests. Our highly qualified and attentive staff looks forward to meeting new members, and making the CMWFC an integral part of the kind of high quality of life older adults who retire to the Grand Strand look for and expect.

The Center is open seven days a week to meet the demands of anyones schedule. Our hours are 5:15 a.m. - 9:00 p.m. on Mondays through Thursdays; 5:15 a.m. - 8:00 p.m. on Fridays; 7:00 a.m. - 6:00 p.m. on Saturdays; and 1:00 p.m. - 6:00 p.m. on Sundays. Readers who want more information on the Conway Medical Wellness and Fitness Center should drop by our front facility, or call us at 347-1515. We hope you'll visit and/or become a member soon!

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older adults to retire to the Grand Strand, and the fifth most liked factor about living here, is also the second most disliked factor about life in this area. The two main factors cited by respondents as most disappointing about the economics of retirement here were an unexpectedly high cost of living and high insurance rates, especially homeowners insurance with their high named storm deductibles.

The third most disliked aspect of Grand Strand life is closely related to number one; transportation problems (38.7%). These strong views don't include traffic problems, but are led by the poor quality of local roads, too few destinations accessible through our local airport, and the lack of access to an interstate highway. Between these traffic and transportation problems, getting out and around in this region -- whether flying home to visit relatives, traveling or touring to local or regional attractions or events, or just driving to the local grocery store or pharmacy -- is a significant and constant irritant to older residents of the Grand Strand.

Combining to garner a notable 28.1% were respondents who were most concerned about too rapid and uncontrolled development damaging the Grand Strand's precious environment. Many echoed what we call the "drawbridge mentality"; i.e., now that we've moved here we don't want hoards of in-migrants following us and crowding out the natural beauty of the area that attracted us in the first place! This dilemma affects all age groups, not just older adults and retirees.

Another surprisingly strong response took fourth place on our most disliked list; the 22.8% of older adults to cite the "biker weeks" gatherings of motorists in Myrtle Beach and other coastal locales.

Respondents couldn't decide which they disliked more, the noise level of the Harley bikers, the increased highway accidents and crime rate of all the different biker groups, or the lack of access to desired destinations created by hundreds of thousands of bikers on the roads during those time periods. I suspect a "silent majority" of younger Grand Strand residents agree with our senior survey respondents on this controversial subject.

Other most disliked topics that polled less than 20% of our respondents were fear of bad weather, especially tropical storms and hurricanes (18.8%), disdain for local and state politicians (18.3%), being bothered by insects such as mosquitoes (15%), and the 12.1% of respondents whose dislike of our summer heat and humidity outweighed their liking of weather in the other three seasons. Unlike other disliked factors, three of these have in common residents' dislike of one or more aspects of the "nature" of life on the Grand Strand that would be impossible for anyone to "fix".

But despite this list of concerns and displeasures about their new home environs, we must conclude with what can only be described as a very positive "headline" that outweighs all the trials and tribulations of in-migrating older adults and retirees now living on the Grand Strand. When asked to rate their overall quality of life here on a scale of 1 (very poor) to 9 (excellent), our survey respondents gave a very high average rating of 5.41, signifying that they are generally very pleased with their decisions to move here in the first place, and remain here throughout their retirement years. What other section of the country can claim such an overwhelmingly positive endorsement!
the same as with television; new, different, difficult and complex content is good for smart aging. Familiar, same, easy, and low level content is not.

The same range of options are evident in games one can play, either alone or with others. Chess can be enjoyed on a number of levels, but is always superior to checkers in terms of intellectual exercise. Likewise, bridge is better for your brain than rummy or solitaire, just as poker and crap is better than blackjack or roulette. Challenging crossword puzzles are better than jigsaw puzzles, but almost any puzzle (e.g., jumbles, cryptograms, etc.) is better cognitive exercise than bingo. And today’s computer games allow single individuals to play games in privacy but either interact with opponents in cyberspace or play against a very smart computer; adding a beneficial competitive edge to the contest in either case. Sports also come in a variety of levels of cognitive stimulation. Golf is better than tennis, which is better than shuffleboard, which is better than croquet, which is better than horsehoe, for the same reasons as cited above.

Don’t get us wrong: there’s nothing wrong with watching TV or reading or playing games or sports just for fun...as an enjoyable leisure time activity. But we’re trying to make two points here: First, older adults can’t and shouldn’t spend most of their time in unproductive leisure activities. That can get very old very fast, and encourages senescence. Second, there are a great variety of enjoyable leisure activities that can also challenge your intellect, exercise your brain, and stimulate you cognitively. When considering your options in terms of daily activities, why not “have your cake and eat it too” by engaging in enjoyable activities that also significantly contribute to “smart aging”? You’ll be happier, healthier, and smarter if you do.

 Principle 3 is to socialize often with new people. If while you read about Principle 2 regarding daily activities above you found yourself thinking about things you do with other people, that’s only natural. Humans have a genetic imperative — an instinctive predisposition called “affiliation” — to seek out the company of other people. We need other people as infants to survive. We learn to need other people as we grow up as friends, and eventually the large majority of us zero in on one special person with whom to mate (marry and have children). We then need to maintain loving relationships with our family members as we continue to try to make new friends at work, in the neighborhood, and elsewhere. These are the people who make up our “social support network”, and everyone needs such support to develop normally. Scientific research indicates that as we progress through older adulthood (aged 60 and above), however, most of us fall into a pattern of “socioemotional selectivity”; that is, we narrow the circle of people we depend on and interact with most often to a relatively small group of our closest friends and family members.

While this may be a perfectly natural aspect of “human nature”, the same research clearly indicates that this pattern is not good for our cognitive development. It is far better for us to make a conscious effort to extend our interpersonal “comfort range” beyond our most familiar and comfortable family and friends to include regular contacts with different people. Routinely being exposed to new people - with their different ideas, experiences, attitudes, and interests - produces interactions social psychologists call “cross-fertilization”, which is very beneficial for us intellectually. Having our opinions questioned, our beliefs challenged, our knowledge expanded, and our cognitive horizons broadened is a vital contribution to smart aging.

Just interrelating with the same small circle of family and friends over extended periods of time may be easier and more comfortable, but it can lead to “interpersonal stagnation”, which produces similar problems to the “loneliness cycle” discussed earlier. Different lifestyle choices produce a range of opportunities to avoid such social and intellectual stagnation.

Today’s generation of retirees is younger, more affluent, and more active than any group of older adults in history. Several patterns of retirement and post-retirement decisions are emerging which combat interpersonal stagnation, and this trend is likely to accelerate when the first wave of the some 78 million “Baby Boomers” reach retirement age beginning around 2008. Here are three ways some current retirees are significantly increasing their socialization and cross-fertilization — and reaping the cognitive benefits incumbent in those activities — whether they are doing so intentionally or not:

1. More older adults are relocating to retirement destinations away from their home towns and states and their families of origin (their own parents and children). As a consequence, they are moving into new neighborhoods filled with total strangers. Often these are resort destinations, with developments designed specifically to meet the needs and interests of retirees; economically, demographically, and socially. This necessitates exactly the kind of social interactions with new people that this smart aging principle advocates, and research indicates that the results are new friendships, more social activities, and higher quality of life satisfaction than ever before.

2. When older adults settle into their new retirement neighborhoods, they find a ready-made program of social activities to engage in. Often revolving around a community center or senior center, the retirees who preceded the newcomers to the area have already organized themselves and produced a sophisticated array of activities to take advantage of all the local amenities, recreational, and entertainment venues the area has to offer. Thus, it becomes easier to “get involved” than to opt out, and the pre-selected activities are more likely to be enjoyable since they’re tailored for retirement-aged participants.

3. As the best of these resort-based retirement communities continue to improve, they attract a never-ending stream of “new blood”; younger, more affluent, and more active older adults who provide a constant source of cross-fertilization for the old-timers. This continuous turnover of relatively younger neighbors helps to maintain an atmosphere of new and different activities with new and different people, keeping the older participants “younger” longer, and benefiting the old-timers and newcomers alike. In this way, planned retirement communities have some advantages over mixed-age communities in terms of the kind of pro-social activities that contribute to “smart aging”. But regardless of the type of community an older adult lives in, they can still avail themselves of the benefits of social cross-fertilization if they’re willing to make the effort. Almost every area today has Senior Centers or other organized programs tailored to the specific needs and interests of older adults, and these benefits are usually just a visit, phone call, or e-mail away.

To summarize, smart aging requires considered thought and planning regarding both the quantity and quality of one’s daily activities, but there are many opportunities for beneficial cognitive stimulation across a broad range of individual and group endeavors. In order to remain both physically and cognitively active, older adults need to include regular interactions with new and different people, whether through planned activities offered by a community or senior center or by individual initiative. Every minute engaged in planning and participating in such “smart aging” activities will pay significant benefits by enabling the older adult to remain intellectually sharp longer, which will facilitate leading a much higher quality of life for much longer than ever before.
CCU’s Lifelong Learning Society Offers Much to Older Adults

Coastal Carolina University’s popular Lifelong Learning Society (LLS) offers something for everyone at its motto, “The Learning Organization for Older Adults Who Recognize that Learning Never Stops!” Numbering over 225 members, the LLS blends a wide variety of intellectually stimulating seminars, workshops, lectures, tours, and other activities with frequent opportunities to interact and socialize with university faculty, students, and peer groups of older adults and retirees. Its basic mission is to bring together individuals from diverse backgrounds, skills, and interests to investigate exciting topics and current issues without having to perform homework and tasks like regular curriculum students.

In addition to members-only workshops and seminars, LL Society members may also take other for-credit and noncredit courses at substantial discounts or for free, and they advise the university on topics that would lend themselves to older adult audiences. Such courses, workshops, and seminars are taught by CCU faculty and other talented presenters — including LLS members themselves — who have expertise in subjects of special interest to senior citizens. The Society also offers social functions, book clubs, service learning, trips and tours, and other opportunities that allow members to get to know each other better and develop an appreciation for the history and current issues of their new home region.

The Lifelong Learning Society cooperates with CCU’s Academic Outreach Division to offer noncredit courses of interest to LLS members and the public (at higher cost) at many locations throughout Horry and Georgetown Counties. A sample of recent courses includes Art Appreciation, Painting with Watercolors, Alfred Hitchcock Film Festival, History of China, Creative Writing, The Historical Jesus, Ecological Exploration, Spanish and French Language studies, Bridge, Digital Photography, Computer Courses at all levels, and more. Courses vary widely in length as well as subject matter. For example, Dana Quinn — author of the book, Re-Defining — will offer an 8-week seminar on “Self Study: A New Self Awareness” on Thursdays from 1:00-2:30 p.m. from January 27 through March 17, 2005 in the LLS classroom; Room 205, University Hall on CCU’s Conway Campus. Shorter lectures and presentations last only 90 minutes, such as “African American History in Horry/Georgetown” (January 18), “Nutrition for a Healthy Life” (January 25), “Investing in Retirement” (February 1), and “Writing Memories” (February 8), which will begin from 2:00-3:30 p.m. at the same location. (Some of these offerings have enrollment limits, so join the LLS and register now.)

Another exciting new program for LLS members is a plan to publish a book of Lifelong Learning Creations, which would be a collection of memoirs, poetry, fictional or humorous stories, essays, photographs, works of art, and even special recipes, drawing on members’ personally and historically significant experiences from the past half century. For the more service-oriented, LLS members also have the opportunity to participate in CCU’s Mentoring Program, working directly with local high school students to help improve their educational performance and encourage them to stay in school through graduation.

Joining the LLS offers many other benefits, including a photo I.D. identifying you as a member of the CCU university family, free undergraduate course tuition for members over 60 years of age, discounts on the university’s noncredit courses, free or discounted admission to campus cultural, informational, social, and athletic events, on-campus parking permits, use of the Kimbel Library with checkout privileges, and discounts at some participating businesses and organizations in the area. Since much of the Society’s business is conducted by volunteer members, you will also have a voice in the future development and direction for the LLS. For further information or details — or to jump right in and join CCU’s Lifelong Learning Society — call 349-2665, or e-mail LLS President Norm Whiteley at whiteley@coastal.edu. Become part of an organization that exemplifies one of the best combinations of intellectual stimulation, active engagement in interesting activities, and social enjoyment available in this area. Do it today!

SCAMWATCH: Free Grant Money? Not! You Pay the Price

by John Trudeau, Coastal Carolina Better Business Bureau

Calls to the Better Business Bureau (BBB) inquiring about free grant money being offered via telephone and email have recently increased. The solicitors claim you will receive free money, never have to repay the ‘grant’, and the money can be used for personal needs. They claim anyone can qualify for an interest free cash grant and they ask for an application and an up front fee.

Generally, obtaining a grant is a complicated process, requiring substantial documentation and research. The vast majority of grant-making foundations require that applicants for funds meet very specific guidelines established by the foundation, and that the funds are used for specific projects that the foundation wishes to support.

Grants are usually given only to serve a social good, such as bringing jobs to an area, training under-employed youth, preserving a bit of history, etc. Organizations do not usually give grants for personal debt consolidation or to pay for other personal needs.

If phrases such as “free grant money” and “never repay the grant” are used, keep in mind that genuine grants do not have to be repaid, so there is no need to use the word “free”. This is a warning that the scam artists are not themselves familiar with genuine grant processes.

Be wary if you are asked to provide money up-front to an unknown company before the company will provide the services promised. This is a typical red flag, yet it might surprise you how many people fall for it. Basically I think people want to believe they are being told the truth; instead they need to be a little more skeptical, especially if an offer sounds too good to be true.

In a variation on this scam, some Carolinians reporting receiving phone calls from supposed government grant officials that already have their bank account information. They are looking for the consumer to say the word “Yes” so they can record their voice and debit the bank account for an up-front processing fee. The “grant money” never materializes.

As always, NEVER share personal financial information with someone you don’t know on the phone, regardless of the reasons you may be told it is necessary. Scam artists will use your bank and credit card information to take your money, not to give you anything. If you are having financial problems, there are local non-profit credit counseling services that may be able to assist you at no charge.

Call the Better Business Bureau if you have been the victim of this or any scam or for additional information. Your local BBB can be contacted by phone at 626-7257, online at www.carolina.bbb.org, or in writing at the BBB, 2501 N. Kings Highway, Suite 76, Myrtle Beach, SC 29577.
As was announced in the first issue of Prime Times, seniors aged 60 or older can take regular credit courses that are not fully enrolled at Coastal Carolina University for free. All that’s required for an older adult or retiree to enroll is to contact the CCU Admissions Office at 349-2026, complete a special application form, and register for your course(s) before Tuesday, January 11, 2005. Courses may be taken for credit, or on an audit basis (where completing all tests and assignments is optional).

Dozens of free courses are available at the introductory, intermediate, and advanced levels of study in all four CCU colleges: The Wall College of Business, The Edwards College of Humanities and Fine Arts, The Smith College of Natural and Applied Sciences, and the Spadoni College of Education. Coastal offers courses in over twenty departments, including Professional Golf Management; Resort Tourism; Management, Marketing, and Business Law; Accounting, Finance, and Economics; English and Journalism; Foreign Languages; History; Performing Arts; Visual Arts; Philosophy and Religion; Politics, and Geography; Chemistry and Physics, Mathematics and Statistics; Psychology and Sociology; Marine Science; Biology; Computer Science; Teacher Education; Health and Physical Education; Early Childhood Education; and Elementary Education. The next time you can enroll in regular courses will be for the summer sessions in May.

Here is just a small sample of the variety of courses open to older adults this semester. For further details on a specific course’s content or requirements, contact the department chair. For general information on course options and schedules, obtain a 2004-2005 University Catalog and/or 2005 Master Class Schedule from the CCU Admissions Office.

### Business Administration
Chair: Dr. Nale (349-2611)
- CBAD 357-01 Marketing Research
- CBAD 426-01 Management Economics

### Chemistry & Physics
Chair: Dr. Goodwin (349-2295)
- CHEM 422 Instrumental Analysis
- CHEM 442 Physical Chemistry
- CHEM 450-E1 Biochemistry

### Computer Science
Chair: Dr. Lassez (349-2359)
- CSCI 101 Bioinformatics (with lab)

### Marine Sciences
Chair: Dr. Young (349-2277)
- MSCI 111 Introduction to Marine Science (with lab)

### Performing Arts
Chair: Dr. Powell (349-2515)
- MUS 125 Concert Choir

### Philosophy
Chair: Dr. Schneider (349-2949)
- PHIL 340 Philosophy of Science

### Psychology/Sociology
Chair: Dr. Piroch (349-2271)
- PSYC 411-1 Abnormal Behavior in Children
- PSYC 423-E1 Psychology of Aging*
- PSYC 428-1 Psychology of Exceptional Children
- PSYC 440 Theories of Personality
- PSYC 489-1 Industrial Psychology
- SOC 480-1 Environmental Sociology
- SOC 498-B1 Sociology of the South

### Religion
Chair: Dr. Rhodes (349-2788)
- RELG 491 The DaVinci Code

* This PSYC 423 course meets in the evening, would be especially appropriate and interesting for older adults, and is being taught by Dr. Johnson, Director of Coastal Carolina’s Center for the Study of Aging and Active Retirement (CSAAR).

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### CCU Cultural Events Calendar

The following CCU Campus Events are open to the public and are free unless otherwise noted. For further information or times for Wheelwright or Edwards events, call the Wheelwright Box Office (349-2502), or call 349-2863 for Wall Auditorium events.

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>7/13</td>
<td>Faculty Percussion Recital</td>
<td>7:30 p.m.</td>
<td>Wheelwright Auditorium</td>
</tr>
<tr>
<td>7/14</td>
<td>Second City Comedy Troupe</td>
<td>7:00 p.m.</td>
<td>Wheelwright Auditorium $15</td>
</tr>
<tr>
<td>7/22</td>
<td>S.C. Collegiate Honor Band</td>
<td>2:00 p.m.</td>
<td>Wheelwright Auditorium</td>
</tr>
<tr>
<td>7/23</td>
<td>Jerry Wong Piano Recital</td>
<td>6:00 p.m.</td>
<td>Edwards Recital Hall</td>
</tr>
<tr>
<td>7/28</td>
<td>Horry County Orchestra Concert</td>
<td>5:30 p.m.</td>
<td>Wheelwright Auditorium</td>
</tr>
<tr>
<td>7/4</td>
<td>Liederaebnd Student Classical Concert</td>
<td>7:30 p.m.</td>
<td>Wheelwright Auditorium</td>
</tr>
<tr>
<td>7/6</td>
<td>Multicultural Gospel Sing Out</td>
<td>4:00 p.m.</td>
<td>Wheelwright Auditorium</td>
</tr>
<tr>
<td>7/14</td>
<td>Joshua Bell Violin Concert</td>
<td>7:30 p.m.</td>
<td>Wheelwright Auditorium $25-40</td>
</tr>
<tr>
<td>7/15</td>
<td>Brown v. Board of Ed. Lecture</td>
<td>7:00 p.m.</td>
<td>Wall Auditorium</td>
</tr>
<tr>
<td>7/17</td>
<td>&quot;Goat&quot; Reading; Brad Land</td>
<td>3:00 p.m.</td>
<td>Wall Auditorium</td>
</tr>
<tr>
<td>7/27</td>
<td>Shannon Wertein Piano Recital</td>
<td>4:00 p.m.</td>
<td>Edwards Recital Hall</td>
</tr>
<tr>
<td>7/30</td>
<td>&quot;Cabaret&quot; Musical Play</td>
<td>Call 4 Times</td>
<td>Wheelwright Auditorium $10</td>
</tr>
<tr>
<td>7/7</td>
<td>Edwards &amp; Powell Fac Recital</td>
<td>7:30 p.m.</td>
<td>Edwards Recital Hall</td>
</tr>
<tr>
<td>7/22</td>
<td>&quot;Stories &amp; Songs in Gullah&quot;</td>
<td>7:00 p.m.</td>
<td>Wall Auditorium</td>
</tr>
<tr>
<td>7/23</td>
<td>&quot;Fatah Flowers&quot; Reading; Daniell</td>
<td>4:00 p.m.</td>
<td>Wall Auditorium</td>
</tr>
<tr>
<td>7/28</td>
<td>David Bankston Fac Recital</td>
<td>7:30 p.m.</td>
<td>Wheelwright Auditorium</td>
</tr>
<tr>
<td>7/30</td>
<td>African-American Poetry Reading</td>
<td>7:00 p.m.</td>
<td>Wall Auditorium</td>
</tr>
<tr>
<td>7/31</td>
<td>&quot;Cinderella&quot; Columbia City Ballet</td>
<td>Call 4 Times</td>
<td>Wheelwright Auditorium</td>
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</tbody>
</table>
We Want to Hear from YOU!

The Prime Times editorial staff wants to hear from you! If you have comments or questions about any of the articles in this issue, want to write a Letter to the Editor on an issue relevant to older adults or retirees, want to submit a question for Your Friendly Neighborhood Gerontologist, want to get a past issue of Prime Times, or just like – or dislike – any content and want to tell us about it, please contact us by phone at 349-4115 or 349-4116, by e-mail at rjohnson@coastal.edu or rocco@coastal.edu, or by mail to CSAAR, Wall 101J, Coastal Carolina University, P. O. Box 261954, Conway, SC 29582. Issues of Prime Times, links to other organizations, and other useful information about the Center can also be found on the CSAAR website at www.coastal.edu/csaar.

Writer/Editor: Reid Johnson, Ph.D. CSAAR Director
Associate Editor: Rocco Cartisano, CSAAR Assistant Director

Smile a While

Three elderly gentlemen were sunning themselves on a park bench on a crisp fall morning when the conversation turned to their desired burial arrangements.

"I want to be laid down beside my dear departed wife, Bess," Franklin said firmly. "These years since she's been gone have just made me love her and miss her all the more!"

"As a lifelong bachelor," George opined, "I don't have a spouse to join. So I guess I want to be put beside my dear mother in our family plot."

The third man, Amos, remained respectfully quiet as he considered what his old friends were saying. Then Franklin prompted him. "How about you, Amos? Who do you want to be laid down beside?"

Without a moment's hesitation, Amos said, "I want to be laid next to that pretty young schoolmarm, Miss Adams."

"But she's not dead yet!" George interjected, with confusion. Then with a wry smile, Amos replied, "Neither am I!"