



# CAREGIVERS

VOLUNTEERS ASSISTING THE ELDERLY

Winter 1994

Volume 11, Number 1

## Salute to Seniors due February 13 Myra Harrison and Lloyd Fellows to Receive 1994 Award

Mrs. Myra Harrison (Ventura) and Dr. Lloyd Fellows (Ojai) will be honored for service to the community by CAREGIVERS at the fourth annual *Salute to Distinguished Seniors* award dinner at the Mandalay Beach Resort on February 13.

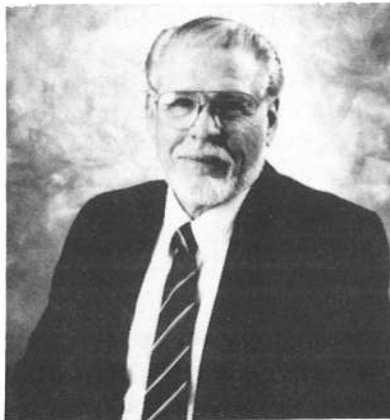
The *Salute to Distinguished Seniors* dinner is held annually to honor outstanding people for their life-time achievements and service to their community. Proceeds from the \$100-a-plate dinner will benefit the work of CAREGIVERS volunteers. Ticket and patron information may be obtained by calling the CAREGIVERS office at 652-0566. See page 5 for the order form.

Actor Macdonald Carey will make a guest appearance at the event and receive a special tribute. The screen and television performer will receive a special award for his humanitarian efforts in the fields of mental health and aging.



Myra Harrison, president of Harrison Industries, is being honored for her long-time service to Ventura County as a business-

woman and also for her exceptional philanthropy. In 1932 she and her husband, the late E.J. Harrison, founded what is now E.J. Harrison and Sons, the oldest privately-held trash collection firm in the United States. Many Ventura County organizations have been the beneficiaries of Myra Harrison's generosity over the years. Among them are the Ventura Boys and Girls Club, the Ventura Board of Realtors Adopt-a-School Project, the Ventura County Medical Research Foundation, the Ventura County Council of the Boy Scouts, the Saticoy Little League, the Dudley House Restoration, and Ventura County Special Olympics.



Dr. Lloyd Fellows, a clinical psychologist and ordained minister, is presently serving as foreman of the Ventura County Grand Jury. A former staff member at Camarillo State Hospital, and instructor at California State University Northridge and California Lutheran University, he founded the Family Counseling Center in Oxnard in 1972. Volunteer service has always been

a high priority for Dr. Fellows. He has served on the CAREGIVERS Advisory Board, and is currently a member of the Board of Directors of both the Ojai Chapter and the Ventura County Chapter of the American Red Cross. A qualified mental health worker for the Red Cross National Disaster Team, he may be sent anywhere in the United States to help provide mental health services in times of disaster.



Macdonald Carey, 80, holds the record for being the longest-working actor under contract to NBC. He acted in 40 major motion pictures from 1942-1980. He is perhaps even more famous for his 25-year career playing the character Dr. Tom Horton on "Days of Our Lives." One of Hollywood's most prolific and versatile stars, he has appeared on stage, radio, television, and film.

In private life, Carey volunteers his time for various charitable committees of the Catholic Church and makes personal and media appearances on behalf of the mental health movement. In

*Continued on page 2*

# CAREGIVERS...

## Volunteer Couple Meets Widow's Needs

Norma, 80, was suddenly widowed one month before her call to CAREGIVERS in 1990. Since she did not drive, she needed transportation to medical appointments and for shopping, as well as someone to talk to as she worked through her grief. Norma's own health was not the best, so when we were able to match her with Joan and Paul, a husband and wife team, Norma was able to get most of her needs met. As time went by, her needs increased so that during her last year of independent living, Joan and Paul were providing an average of 25 hours of time and 50 miles of transportation per month.

After Norma's surgery and hospitalization she became increasingly frail, and would not be able to live alone any longer. With the support of Joan and Paul and with counseling by the CAREGIVERS professional staff, Norma made a smooth and happy transition to a residential care facility in Orange County near her only relatives.

CAREGIVERS' chief mission is to assist frail elderly people to remain in their own homes as long as possible. Our service also includes helping to make difficult decisions when it is no longer possible for them to live independently.

*Macdonald Carey...from page 1*

March 1993 he was recognized for his long-standing support of mental health programs in the Los Angeles area when the San Fernando Valley Mental Health Center named its new North Hollywood project the Macdonald Carey East Valley Mental Health Center.



*Volunteer Bertie Gaertner shows off new CAREGIVERS totebag*

## Reverse Mortgage

### New Reverse Mortgage Can Increase Income for Seniors

by Laine Waggoner

Now available to seniors seeking loans on their homes is a reverse mortgage plan offered for the first time by a major insurance carrier, Transamerica HomeFirst. This development provides the consumer with more security, explained Linda Hubbard, vice president of Transamerica HomeFirst, in a recent phone interview.

A standard reverse mortgage is a special type of loan available to senior homeowners over the age of 62. It allows seniors to tap the equity acquired in their homes to generate a monthly income, according to Jim Woodard, writing in the November 7 edition of the Ventura Star-Free Press.

The senior homeowner receives a monthly check from the mortgage company, reversing the direction of conventional mortgage payments.

The recent significant development is that the new Transamerica reverse mortgage plan allows seniors over 65 who own a home valued at \$100,000

or more to continue receiving payments for the rest of their lives, *whether they live in their home or not.*

Previously, reverse mortgages limited payments to the period of time in which the senior owned and resided in the home.

Woodard said that there has been a lot of interest in reverse mortgages among seniors over the years, particularly in Ventura County, where 78 percent of seniors own their own homes. And a third of those seniors are over age 75.

#### How a reverse mortgage plan works

For a fixed number of years, the senior (borrower) receives monthly loan advances from a reverse mortgage on his or her home. The time covered by these payments is determined by the borrower's age and life expectancy.

When those payments stop on a pre-determined date, the borrower's monthly income continues, paid from the annuity

*Continued on page 5*

### FOR YOUR INFORMATION

#### Symphony Shuttle

Ventura's physically disabled adults and senior citizens who have difficulty driving at night can arrange transportation to Ventura County Symphony performances held at the Oxnard Civic Auditorium. The shuttle departs from two convenient locations. Curb-to-curb service is also available for those who qualify and for groups of three or more by calling 643-3122. Fee: \$15 (includes symphony admission). For season ticket holders, the transportation fee is \$5.00. For information about this spring's Symphony performances call 643-8646.

#### Consumer Mediation Unit

The District Attorney's Consumer Mediation Unit helps to resolve disputes between consumers and businesses without litigation. It also provides information to consumers on their legal rights and obligations. For information call (toll free): Ventura 654-3110; Santa Paula 933-8484; Oxnard/Camarillo 385-8600; Fillmore/Piru 524-4922.



Pat Meredith

This is an important year for all of us at CAREGIVERS, for it's the Tenth Anniversary of the beginning of our service in Ventura County.

In 1984 the Robert Wood Johnson Foundation gave \$150,000 toward the establishment of an interfaith volunteer project to serve the frail elderly—the fastest-growing segment of our

## EXECUTIVE DIRECTOR NOTES

### Celebrating Ten Years of Service

population. Focusing originally on church congregations as the source of volunteers who would be recruited, trained and matched in a one-on-one relationship with an elder requesting aid, Buenaventura Interfaith Volunteer Caregivers was developed as a non-profit corporation. The Director and Assistant Director were, respectively, Sister Patricia Callahan, CSJ and Sister Veronica Maloney, CSJ.

In its first year of operation, the organization served 72 people. Since then over 1,250 Ventura County residents have benefited from the long-term help of our dedicated and caring volunteers. Several thousands more have been aided through counseling, referrals to other services, and one- or

two-time emergency service. In addition, we have provided assistance to many, many family members and friends who have called us seeking help for an elderly person.

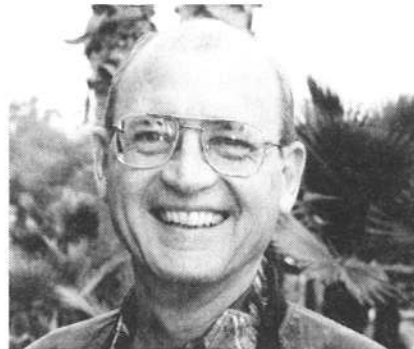
We began our program in Santa Paula in 1989, with funding through the Area Agency on Aging, United Way, the Swift Memorial Health Care Foundation, and with the support we needed from the community. In September 1992, we also opened an office in Fillmore.

We at CAREGIVERS are very proud of our growth and our service to the community. We thank all of you who have contributed your time and financial support, for without that none of it would have been possible.

### Board Profile

Keith York has been a CAREGIVERS office volunteer since 1986 and has served on the Board of Directors since February 1992. Keith has filled the post of Treasurer and is presently serving as Board Secretary. He is the resident computer expert at CAREGIVERS and has played a big part in the development and implementation of our record-keeping system.

A computer engineer by profession, Keith is employed at the Naval Surface Warfare Center/Port Hueneme Division, working with Fleet weapons systems, computer programs and



Keith York their associated documentation. He became involved with CAREGIVERS through a co-worker and former volunteer, Tom Mapes.

Keith is a past Minister of

Holy Communion at Sacred Heart Catholic Church and sings bass in the Assumption Church choir.

Keith and his wife of 27 years, Claudette, are now "empty-nesters." They have a daughter, Natalie, who was recently married and a son, Christopher, who graduated from the U.S. Naval Academy at Annapolis last year.

The Yorks live in Ventura, where they feel there is a great need for the CAREGIVERS program. Keith says he continues to volunteer because he believes in "putting in place those programs I may need myself in the future."

### ATTENTION...Elders Receiving SSI

You may be eligible for a Federal program that pays your Medicare premiums, deductibles, and co-payments.

Call Tracy Martinez at 385-8587 *immediately*.

### Volunteers Needed

It seems as though the calls for help always come in faster than the volunteers! So many good people need just a little extra assistance to raise their quality of

life. Remember, CAREGIVERS volunteers are never put in a position beyond their capabilities. NO nursing care is ever involved. And you set the hours and the tasks you're willing to help with.

If you can consider 2 to 8 hours a month to help an elder in need, please call us at 652-0566 for more information.

**YOUR DONATIONS MAKE IT POSSIBLE FOR US TO GIVE A HELPING HAND TO THOSE WHO NEED IT. THANK YOU! (October 1 – December 31, 1993)**

Anonymous  
Mr./Mrs. Moustapha Abou Samra  
Catherine Abrams  
Robert & Janet Addison  
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Lyle & Carol Althoff  
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Dorothy Higgins  
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Mildred Klausner  
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Betty Lewis  
Maizie Lewis  
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Margaret Lyons  
Violet MacEwan  
Anna MacGillivray  
Helen McBeth  
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Nellie McConaghey  
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Doerle Rowley  
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Jeffrey Tauber  
by Dr./Mrs. Leo Tauber  
John Vallino  
by Kathryn Vallino  
Henry Wibbelmann  
by Ann Wibbelmann  
YLI #160 - Deceased Members  
by Ramona Marks

**IN HONOR OF...**  
Ginny Camarillo  
by Mr./Mrs. Larry Meister  
Yvonne Graczyk  
by Kathryn Murphy  
Sister Jane Kelly  
by Catholic Daughters of America,  
Court All Saints  
Leta Maynard  
by Betty Harris  
Mary Murphy  
by Dr. & Mrs. Dan Murphy  
Wanda Robison  
by Clarence Robison  
Ed & Carol Rose  
by Doris Rozene Dryer  
Edna Schmidt  
by Nora Davis  
Fay Vereb  
Blossom Stock  
by Kathryn Murphy

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Trinity Lutheran Church  
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United Way of Ventura County  
UNOCAL

"I was born in the wrong generation. When I was a young man, no one had any respect for youth. Now I am an old man and no one has any respect for age."  
*Bertrand Russell*

We need your help to make this event successful. This is our major fundraising effort of the year.

Patrons make donations that will underwrite the costs of the dinner so that CAREGIVERS will make a greater profit. Both businesses and individuals may become Patrons, and all will be acknowledged by name in the dinner program book (if received by February 9), in the CAREGIVERS newsletter, and in a "thank you" ad that will appear in the *Star Free-Press* on Valentine's Day.

To become a "Salute to Distinguished Seniors" Patron, please complete the form below and mail in the enclosed envelope as soon as possible. Donations will be appreciated at any time. Call 652-0566 if you have any questions.

**THANK YOU!**

*Reverse Mortgage...from page 2*

purchased in the borrower's name at the time the reverse mortgage is closed.

All borrowers must accept monthly payments of at least \$150. But, they may choose to take some of their equity in either a line of credit reserve account or in a lump sum. Woodard said it's a very flexible plan with many options.

The borrower is charged interest on all loan advances and will owe the lending company at least 50 percent of the home's future appreciation (increased value). However, the total amount

## Become a "Salute" Patron

I would like to become a Patron for the "Salute to Distinguished Seniors" Dinner on February 13, 1994.

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_ ZIP \_\_\_\_\_

PHONE (day) \_\_\_\_\_ (eve.) \_\_\_\_\_

Enclosed is my donation of:

\_\_\_\_\_ \$10    \_\_\_\_\_ \$25    \_\_\_\_\_ \$50    \_\_\_\_\_ \$100    \_\_\_\_\_ other

Please return to: CAREGIVERS SALUTE PATRONS  
261 North Catalina St.  
Ventura CA 93001

owed can never exceed the future value of the home.

Transamerica's plan includes an annuity provided by Metropolitan Life Insurance Co. or Transamerica Occidental Life Insurance Co., another subsidiary of Transamerica.

Hubbard at Transamerica HomeFirst, which is a subsidiary of the major national Transamerica Corp., says senior homeowners need to study all aspects of currently-available loan plans and to investigate the financial strength of the insurance companies offering the annuities.

One element to note is that annuity payments that are part of the newly-offered plan are viewed as income by both the IRS and public benefit programs like Supplemental Security Income and Medicaid.

Not only will borrowers pay taxes on their annuity income, it could also reduce any benefits they receive from SSI or Medicaid. According to some experts, in some instances the annuity income could make a homeowner ineligible to receive any public benefits.

Hubbard said that Transamerica HomeFirst will be happy to supply you with information on their new reserve mortgage plan:

Phone Transamerica HomeFirst at 1-800-538-5569.

Compare the various reverse mortgage plans that are available by sending for the American Association of Retired Persons (AARP) "Reverse Mortgage Locator List." Write to:

AARP Home Equity Information Center  
601 "E" Street, N.W.  
Washington, D.C. 20049

*We are able to provide this vital help to the frail elderly in Ventura County only because of the generosity of people like you.*



*Contributions, gifts to our Endowment Fund, memorial gifts, and gifts in honor of a special person or occasion may be sent to our Ventura office, and every gift will be promptly acknowledged. All donations are tax-deductible.*

*Please make checks payable to CAREGIVERS. Call us at 652-0566 for more details.*

**HAVE YOU REMEMBERED  
CAREGIVERS IN YOUR WILL?**

## Coming Events:

Friday, March 18  
 Golf Tournament  
 Buenaventura Golf Course 8 a.m.

Thursday, Feb 17, Mar 17, Apr 21  
 Board Meetings  
 Thursdays 7:00 a.m.

Wednesday, Feb 9  
 Coordinators' Breakfast  
 CAREGIVERS, 8:30 a.m.

Sunday, February 13, 1994  
 4th Annual Salute to Distinguished Seniors  
 Mandalay Beach Resort, Oxnard, 5:30 p.m.

Board of Directors  
 John Chaudler, Chairman  
 Jack Collings, Vice-Chairman  
 Kath York, Secretary  
 Judith V. Frazier, Treasurer

Sister Marilyn Binder, CSJ  
 Virginia Camarillo  
 Jesse Dunlap  
 Sister Barbara Dugan, CSJ  
 Sister Sharon M. Ninteman, CSJ  
 Sharon Oelchlaeger  
 Craig Ploss  
 Norman Weitzel



In Ventura:  
 (805) 652-0566  
 In Santa Paula:  
 (805) 525-5006  
 In Fillmore:  
 (805) 524-5665

Advisory Board  
 Wayne Dugan  
 Hon. Susan Lacey  
 Beverly O'Gorman  
 Luther Tolo  
 Harry Walsh

Staff  
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 Director of Volunteers  
 Carol Barabian,  
 Associate Director of Volunteers  
 Deby Tyell,  
 Administrative Assistant  
 Laine Waggoner and Jim Barker  
 Newsletter Consultants

CAREGIVERS' MISSION - To provide a reliable personal relationship between one volunteer and one elder in need of assistance. Without the kind of services we offer, frail elders may find themselves living in unfamiliar, impersonal institutions, with a debilitating sense of having lost both independence and dignity. By matching such elders with volunteers who provide basic assistance, CAREGIVERS permits many of them to remain in the familiar and cherished surroundings of their own homes.

## INSIDE FEATURES

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Buenaventura Interfaith Volunteer  
**CAREGIVERS**  
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