



VIEWPOINT

Appalachian Council of Governments Quarterly Newsletter

First Quarter 2012

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Former ACOG board chair, Ed Elliott, passes the gavel to new chair, Ernest "E" Riley.

Board Installs Officers for 2012-13 Term

As its last order of business at the March 23rd ACOG Board of Directors meeting, the board installed officers to serve for the 2012-13 term. The new board chair is Ernest "E" Riley. The vice-chair is Jane Hall, and the secretary is Dennis Claramunt. Mr. Riley, a Seneca city council member since 1998, serves as the Oconee County municipal appointment to the COG Board. He has been a member of the board since 2008 and has served as secretary over the past two years.

Ms. Hall is in her first term as a member of Spartanburg County Council and is one of three council representatives to the COG Board. Mr. Claramunt, a citizen appointee from Anderson County, is one of the Board's most senior members, with six years of service.

Mr. Riley replaces Ed Elliott, a citizen appointee from Cherokee County, as board chair. Upon handing over the gavel to his successor, Mr. Elliott thanked members for their participation and support during his term as leader. He noted that, of the several volunteer positions and board roles in which he has served over the years, he finds his activities with the COG to be the most rewarding. Mr. Elliott also expressed strong confidence in the agency's new leadership, citing the local government, civic, and business experience of the three new officers as providing a strong background for their new roles.

Upon taking over, Mr. Riley thanked Mr. Elliott for his leadership and the numerous accomplishments that occurred under his watch. He remarked that his predecessor's record establishes a high level of expectations. He is looking forward to working with the other officers, as well as the board as a whole, to continue the high level of services offered by the Appalachian Council of Governments.



Grant Services Welcomes New Staff Member

Caroline Wilson has joined the ACOG staff as Project Manager in the Grant Services Department. She replaces Dan Wagner, who moved to Sewanee, Tennessee to attend seminary at the University of the South.

Caroline was born and raised in Spartanburg County. She attended the College of Charleston and received a Bachelor of Arts in Historic Preservation and Community Planning in 2003. Caroline has worked as main street manager in Georgia and North Carolina, and came to the COG from the South Carolina Historic Preservation Office, where she served as the Section 106 review and compliance coordinator.

Caroline lives in downtown Greer with her husband and two cats - Amelia and Watson. She enjoys reading and writing historical fiction.

**Serving six
counties and 42
municipalities
since 1965.**

Older Americans Month 2012 Never Too Old to Play!

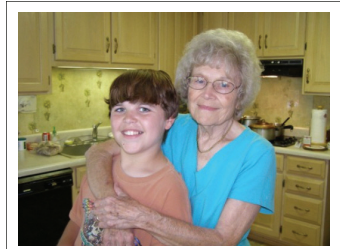
May is Older Americans Month - a perfect opportunity to show our appreciation for the older adults in our community. Since 1963, communities across the nation have joined in the annual commemoration of Older Americans Month - a proud tradition that shows our nation's commitment to celebrating the contributions and achievements of older Americans.

The theme for Older Americans Month 2012 - ***Never Too Old to Play!*** - puts a spotlight on the important role older adults play in sharing their experience, wisdom, and understanding, and in passing on that knowledge to other generations in a variety of significant ways. This year's celebrations will recognize the value that older adults continue to bring to our communities through spirited participation in social and faith groups, service organizations, and other activities.

As large numbers of baby-boomers reach retirement age, communities have increased their efforts to provide meaningful opportunities for older adults, many of whom remain physically and socially active through their 80s and beyond. Current trends show that people over age 60 account for an ever-growing percentage of participants in community service positions, faith-based organizations, and arts and recreational groups, as well as online social networking.

Lifelong participation in social, creative, and physical activities has proven health benefits, including retention of mobility, muscle mass, and cognitive abilities. However, older adults are not the only ones who benefit from their engagement in community life. Studies show that their interactions with family, friends, and neighbors across generations enrich the lives of everyone involved. The career goals and life choices of young people are often guided by a relationship with an older role model who has given them a sense of identity and roots.

The Appalachian Area Agency on Aging provides services, support, and resources to older Americans year-round, but Older Americans Month is a great opportunity to show special appreciation for some of our most beloved citizens. We have many reasons to celebrate them!



Older adults play an important role in passing along their wisdom to other generations.

American Community Survey Reveals a More Educated Region

According to figures released from the most recent American Community Survey (ACS), our region has seen a notable increase in educational attainment in the past ten years. The latest figures indicate that 81.5 percent of the region's population (Age 25 and older) have earned a high school diploma or higher, as compared to only 75.3 percent in 2000.

Not surprisingly, this data also reveals an increase in the percentage of persons having attained a bachelor's degree or higher. These recent figures indicate that 23.4 percent of the region's population have earned at least a bachelor's degree, as compared to only 20.6 percent in 2000.

Despite this notable improvement, the region (81.5%) and state (83.0%) still lag behind the nation (85.0%) in terms of the percent earning at least a high school diploma. The same is true of persons earning at least a bachelor's degree, as indicated by percentages of 23.4, 24.0 and 27.9, respectively.

To what extent does educational attainment impact the economic characteristics of the region's population? According to figures released in the same ACS report, a definite education-related disparity exists among the region's wage earners, as indicated by median annual earnings of \$54,808 for someone with a graduate or professional degree, versus \$18,091 for someone with less than a high school diploma.

This and other statistical data about the region is accessible to the public via our online Fact Finder. For help with using the Fact Finder or for more information regarding other types of available data, please contact the Information Services staff at 864-242-9733.



New Assisted Rides Program is Launched

Have you ever known a friend or family member who could not drive or get themselves around for everyday needs? Some of these transportation dependent persons have access to public transit or human service agencies that provide them with rides. Others can rely on friends and family to provide their transportation.

Unfortunately, there are still many who do not have anyone who can provide rides on a regular basis. These people have trouble picking up prescriptions, buying groceries, and attending social functions. Oftentimes, these challenges take away a person's independence and ultimately lowers their quality of life.

In an effort to bridge that gap for seniors or adults with disabilities who can't drive themselves, the Council of Governments, in partnership with the Middle Tyger Community Center in Lyman, have been working to establish a pilot program that will help those who don't fit into existing programs.



The new Assisted Rides Program helps seniors and the disabled with daily activities.

The Assisted Rides Program (ARP) is based on the idea of recruiting volunteers to provide rides for seniors or disabled adults who have no other reliable source of transportation. Individuals may take advantage of this program in order to make non-medical trips such as appointments to pick up glasses or a hearing aid, grocery shopping, or to attend church or social group meetings.

This program falls within the mission of the COG Planning Department's partnership with SCDOT to facilitate transit coordination activities in the Upstate. The pilot program is initially being developed in Spartanburg County with assistance from a federal grant administered through the Lieutenant Governor's Office on Aging, in partnership with the COG in the Upstate Region.

Initial efforts will see staff recruiting and certifying volunteers and matching volunteers with people who have signed up for rides using a web-based software program that can be accessed by all involved.

If you are interested in becoming a volunteer driver, or if you are in need of transportation and live in Spartanburg County, please contact Debra Brown, mobility manager with the Planning Department, at 864-242-9733. Additional information on this program and other assistance available to the aging or disabled is available on the web at www.scupstateadrc.org.





South Carolina Legislature 2012

The 2012 South Carolina Legislative Session began with a bang. Many legislators were exceptionally angry with the decision reached by the Department of Health and Environmental Control Board regarding a permit to dredge the Savannah River, thereby clearing the way for the

expansion of the Savannah Port. Several days were spent discussing this issue and the potential influence Governor Haley played in the decision. Both bodies voted via resolution, disagreeing with the decision in hopes of ultimately having it overturned. The final ruling in this issue will rest with the courts.

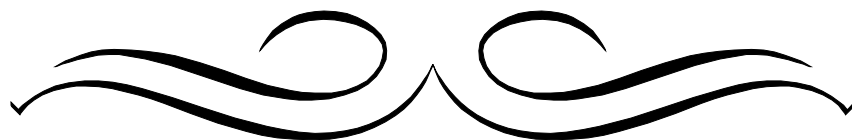
Governor Haley continued to push her two major remaining issues this legislative session: creation of a Department of Administration and elimination of the Budget and Control Board, as well as overall tax reform. Both legislative bodies approved the creation of the Department of Administration and elimination of the Budget and Control Board. This results in the creation of a cabinet level position under the jurisdiction of the Governor.

Tax reform has finally begun. Seven tax reform proposals recently passed the House of Representatives. They range from lower assessments on manufacturing, commercial and rental property to flattening the tax brackets for all South Carolina residents. Many of the proposals were recommended by the SC Taxation Realignment Commission over a year ago.

While the 2013 budget is still not approved, two major items are being addressed. First is the Local Government Fund. The budget cleared the House without any additional revenues for the Local Government Fund. It is hopeful that the Senate will recognize local government needs and appropriate monies for the fund as required by statute.

Finally, the effort is underway to make the South Carolina Retirement System more solvent. It appears that both the employer and employee will be paying a larger portion into the system, while the payouts will be reduced. The reduction will come as a result of utilizing the highest five years of compensation to calculate retirement benefits. Also, annual and sick leave may not be used to determine final compensation.

It has been a very interesting session thus far. Many items are being discussed and resolved. With a new lieutenant governor, Glenn McConnell, perhaps more issues will be addressed this session.





Be a Volunteer for Seniors!

This year, from April 15-21, the Aging Program at the COG will celebrate National Volunteer Week. This is a time to recognize the volunteers who are dedicated to helping seniors and other vulnerable adults in the Upstate. The Aging program currently offers two types of volunteer opportunities.

The Friendly Visitor Volunteer Program sends volunteers to area nursing homes and assisted living facilities to be a presence in the facility for the residents. These volunteers are trained to be advocates for those who may not have a voice of their own. Volunteers visit residents on a weekly basis and are there to empower the residents and to be their confidants. If the residents so wish, issues that they may have with their quality of care are brought up to the facility staff by the volunteers. Most of all, the volunteers are there for the lonely residents who may have no friends or family to visit them. To participate in this program, volunteers go through an application process and then a 15-hour training program.

Another opportunity for those who want to be a volunteer for seniors is the position of Volunteer Medicare I-CARE (Insurance Counseling Assistance & Referral for Elders) Counselor. The I-CARE volunteer assists individuals with issues and questions related to Medicare, Medicare supplements, the Medicare Prescription Drug Program and other senior health care insurance. These volunteers promote public understanding of Medicare, provide direct assistance to Medicare beneficiaries, inform consumers about Medicare fraud, and provide objective and impartial information regarding coverage differences. In order to become an I-CARE Volunteer, those interested must attend and participate in the I-CARE training session and annual update training.

Becoming a volunteer is one of the most important and valuable jobs one could ever have. Seniors and other vulnerable adults around the Upstate depend on the compassion of volunteers who work with them - not for a paycheck, but to make a difference in their lives. Volunteers are at the heart of our programs!!

If you are interested in becoming an I-CARE Volunteer, please contact Shirley Hayes. Those interested in becoming a Volunteer Friendly Visitor in long-term care facilities should contact Jessica Winters for details and training schedule. Both persons may be reached through our main number, (864)242-9733.

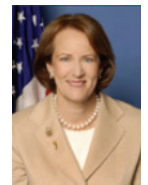
Development Corporation News

The following article appeared in the March 6, 2012 ***Coleman SBA Lender Daily***. It provides a general insight as to how SBA is viewing the current lending situation by the administrator. The ADC is seeing some loosening of credit at the local bank level, and is currently working on a number of ALF and SBA 504 loans. Hopefully, this article will give readers a feel for the current state of small business financing.

Business Lending Showing New Signs of Strength

Over the past three years, the Obama administration has made it a top priority to increase access to capital for small business owners across America. When I came to SBA in early 2009, small business owners would say to me, "I need a loan to survive." Since that time, SBA has worked hard to provide small businesses with access to capital - even during the depth of the recession. Thanks to the Recovery Act and the Small Business Jobs Act, SBA had a record year in FY2010, supporting more than \$30 billion in small business lending across the country.

Now we're getting encouraging news that business lending is showing new signs of strength. You may have seen that the FDIC recently released data showing that banks had their biggest increase in business lending in four years. And the Wall Street Journal recently wrote "At Last! Banks Are Making New Loans." Lately, small business owners are no longer telling me they're fighting for survival; they're talking about needing a loan to take advantage of a new opportunity, hire another worker or buy more inventory. There are additional signs that more money is getting into the hands of business owners. The Department of Treasury began receiving reports from the banks that participated in the Small Business Lending Fund (SBLF). Already these financial institutions, mostly community banks, have increased their small business lending by \$3.5 billion. And, the 27 states participating in the State Small Business Credit Initiative are also putting the funds to use, supporting lending to small businesses and small manufacturers.



Karen Mills is administrator of the U.S. Small Business Administration

Of course, we all know that even though lending is on the rise, there's still more to be done. That's why SBA is working hard to continue filling gaps in the market place. For example, we're working with some of the largest lenders around the country, who last year committed \$20 billion for small business lending over the next three years. We're also working to streamline our processes and make it easier for small businesses to benefit from our programs. We recently revamped the CAP Lines program to provide a working line of capital to certain businesses, including manufacturers and government contractors. We also created new programs, such as Small Loan Advantage and Community Advantage, which incentivizes lenders to make small-dollar loans and opens up SBA programs to new lenders, such as CDFIs.

We're confident that this is just the beginning of the momentum small businesses need to keep growing and creating jobs. Everyone at SBA recognizes that this is a critical time for small businesses, and we're committed to helping them get the financing they need so they can lay the foundation for an economy built to last.

