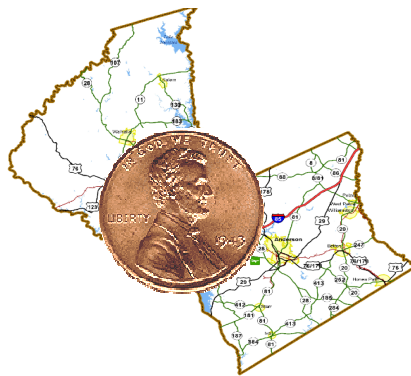


A Penny for Capital Projects — Two Upstate Counties Look for Alternatives to Property Tax Increases

Recently, **Anderson and Oconee counties** began exploring proposals to implement an extra one cent sales tax to fund capital improvement projects in their respective jurisdictions. The ever-increasing costs and need for capital improvements often outpace the ability for local government budgets to use traditional revenue sources. Using the extra one cent sales tax can alleviate the need to raise property taxes and service fees. Costs of these projects would be shared by the residents and visitors who will benefit from the new or improved infrastructure. Another attraction of the proposed sales tax is that the revenue generated is specifically earmarked for projects identified and subject to ultimate approval by a county-wide referendum.

The Capital Projects Sales Tax is authorized under Section 4-10-300 of the South Carolina Code of Laws, which details the requirements to propose and implement the special tax. A joint county-municipal commission is established to identify projects and prepare the referendum. The referendum must specify and prioritize the projects to be paid for by the revenue from the tax. Projects can be anywhere in the county, municipalities or special purpose districts involving the improvement to or construction of roads and bridges, government buildings (administration, fire, police) hospitals, libraries, correctional facilities, cultural, recreational, historical facilities, civic centers, water and/or sewer projects.

The referendum must state whether bonds will be issued, whether



the revenue will be used to pay for the bonds, whether other sources of funding will be used to help pay for the projects and the maximum cost of all the projects. The maximum duration of the tax is set at **seven years**, with an option to re-impose once, if necessary, using the same procedures. In addition, there are strict procedures for reporting the progress of the projects and how and when the revenue is being spent to pay for them.

Statewide, the tax has been successfully carried out by York, Newberry, Orangeburg, Aiken, Allendale, Dillon and Hampton counties, sparking interest by Anderson and Oconee county officials to explore the possibility of bringing the question to their citizens. Currently, ACOG has been involved in providing assistance to Oconee County in the early planning efforts, and staff will continue to assist local officials as they proceed through the process. If you have questions or want more information concerning the capital projects sales tax, **contact Mike Sell at 242-9733**.

Jack Millwood Receives Tribute



Pictured from left are Bob Strother, Jack Millwood and Eddie Wynn.

Jack E. Millwood was honored on December 9th for 40 years of continuous service on the Appalachian COG Board of Directors. The recognition took place as the COG celebrated its 40 years of service to Upstate local governments.

Mr. Millwood was appointed to the S. C. Appalachian Advisory Committee in 1965 by Governor Robert McNair, and has remained a member through the organization's evolution as the S. C. Appalachian Regional Planning and Development Commission, and in 1971, to the S. C. Appalachian Council of Governments.

As a member of the Board, Mr. Millwood was instrumental in the development of the region's vocational high school system, the Cherokee Foothills Scenic Highway (SC 11), the construction and equipping of the region's three technical colleges, and notably, the Peachoid water tank on Interstate 85 just outside Gaffney.

He served as Chairman of the COG in 1975 and 1976 and also chaired the COG Budget Committee and the

(Tribute continued on page 2)

Beware of Scams and Aggressive Marketing Techniques With the Medicare Prescription Drug Plan

The Medicare Part D prescription drug benefit that opened for enrollment in November represents a tremendous opportunity for many people who lack prescription drug coverage. Unfortunately, the enrollment period has also presented an opportunity for a few bad actors to try and take advantage of a situation where many people are unsure of the ground rules. The federal officials at the Centers for Medicare and Medicaid Services have fielded numerous complaints from around the country about potential frauds and scams related to the new benefit.

In some cases, the people trying to take advantage of this situation are out-and-out con artists posing as representatives of legitimate insurance companies, the Social Security Administration, or Medicare to persuade people to provide them with personal information such as bank account or social security numbers.

Don't fall for it South Carolina! Keep these tips in mind when dealing with solicitations about the new drug benefit:

- Insurance agents selling Medicare drug coverage plans cannot come to your home uninvited to try and sell you on a plan. This is true whether they work for a particular insurance company, or are an "independent agent" selling multiple products or policies on commission. Let me say that again – it bears repeating, Medicare rules DO NOT allow insurance agents to come to your home unless you've made an appointment for them to come by. If someone knocks on your door and then tries to sell you a Medicare drug plan, that person is either a con artist just trying to take your money, or it's a real insurance agent who isn't playing by the rules that the federal government has established.
- Medicare guidelines say, "Prescription drug plans shall not conduct door-to-door solicitation or marketing prior to receiving an invitation" to a beneficiary's home. Insurance companies that allow their representatives to engage in such practices can face heavy sanctions from the Centers for Medicare and Medicaid Services (CMS).
- Also, some states have reported to CMS instances of agents offering people cash bonuses to sign with a particular plan. The marketing guidelines for insurance companies prohibit cash payments to beneficiaries.
- Insurance company representatives also cannot enroll you into a drug plan or ask you to pay for a drug plan over the telephone, unless you are adding prescription drug coverage to a Medicare Advantage Plan or other Medicare Health Plan you already have. If someone asks you to pay for your prescription plan over the telephone using a credit or debit card, beware! It's against the rules and it could be a scam.
- The same is true of the Internet. Insurance companies cannot ask for payment over the Internet. If you enroll online, the company must send you a bill.
- Signing up for Medicare prescription drug benefits is FREE. If someone tries to charge you for filling out enrollment paperwork or an application, it's a SCAM. You should report it to your local police or sheriff's office.
- Medicare prescription drug coverage under Part D is voluntary: Medicare's new prescription drug coverage will help millions of people with the cost of their prescription drugs, but you don't have to sign up for it if you don't want to. Even if you don't choose one of the new prescription drug plans, you won't lose your coverage under

Medicare Part A or Part B. If anyone tries to tell you that you do have to sign up, they're wrong.

- And last but not least, this often-repeated piece of advice also bears repeating one more time: Whether it's for Medicare drug coverage, or anything else, don't share your account numbers with anyone over the telephone. If anyone contacts you and asks for your bank, checking, savings, credit card or investment account numbers, don't give them up.

It's important to note that the vast majority of the insurance agents and companies offering Medicare prescription drug plans in South Carolina are making every effort to play by the rules. They want your business, and healthy competition between these companies for your healthcare dollar is helping to keep premium costs for these plans down. You should, however, still exercise caution and be certain of with whom you're dealing.

Contact a representative with our I-CARE program (Insurance Counseling, Assistance and Referral for Elders) if you have any questions. You can reach them through the Appalachian Area Agency on Aging at (864) 242-9733, or by calling the Lt. Governor's Office on Aging in Columbia at 1-800-868-9095.

(Tribute continued from page 1)

Appalachian Development Corporation. He was a member of the COG's Executive Committee, Transportation Committee, and Economic Development Information System Partnership.

The Board presented Mr. Millwood with the S. C. Appalachian COG Helmsman Award, a new award created especially for the occasion. In the future, this recognition will be known as the Jack E. Millwood Helmsman Award.

Mr. Millwood retired from the Board at the end of December.

Long Term Care



HOW DO YOU KNOW IF IT IS GOOD CARE OR NOT SO GOOD?

- ⇒□ Know the extent to which improvement or recovery is possible for the resident.
- ⇒□ What are realistic rehabilitation goals for the resident?
- ⇒□ Know the medication she/he is taking and how it is affecting the resident's rehabilitation.
- ⇒□ Most importantly, what does the resident want?

Real Life Examples of the Seven Most Common Problems in a Long Term Care Facility

1. Not being taken to the bathroom when the resident needs to go leads to incontinence.
2. Not getting enough fluids leads to dehydration.
3. Not getting enough to eat leads to malnutrition.
4. No proper grooming care leads to poor hygiene.
5. No preventive skin care leads to pressure sores.
6. No range of motion exercises leads to contractures.
7. No encouragement to retain independence leads to loss of ability to eat, dress, walk, bathe, and get in and out of bed.

Now What? Speak Up, Speak Out, and Advocate for Good Care

Ask yourself these questions and write down the answers.

- ⇒□ What signs and symptoms do you

see?

- ⇒□ What kind of help does the resident need?
- ⇒□ Is the resident getting the assistance he needs?

After collecting the information in writing, then:

- ⇒□ Share your findings with the staff.
- ⇒□ Ask how, and in what time frame, they plan to respond to your information.
- ⇒□ If they do not give you their plan in writing, write it down yourself.
- ⇒□ Be sure the plan is carried out as specified.
- ⇒□ Call for a care planning conference when needed.

WHO TO CONTACT?

The Appalachian Council of Governments' Long Term Care Ombudsman: Anderson, Cherokee, Greenville, Oconee, Pickens and Spartanburg Counties – 864-242-9733.

Development Corporation News

Two loans have been approved to The Kee Company, LLC, a producer of wood molding located in Travelers Rest. An ADC loan of \$75,000 will be combined with an SBA 504 loan of \$530,000 to complete an expansion project, which will create up to 13 new jobs.

A \$558,000 SBA 504 loan has been approved by the ADC Board and SBA for David and Lisa Fink, principals in Your Best Body, located in Gaffney. Funding will be secondary to

(ADC continued on page 4)

2006 Scenic Upstate Calendar Available from ACOG



A high quality wall calendar showcasing scenic highlights of the region is now available through the Appalachian Council of Governments. The calendar includes two characteristic scenes from each of the six Upstate counties and lists area festival and events information arranged monthly by county along with contact information. The images come from a number of photo donors, as well as the large database of original photographs maintained by the Information Services Department for use in publications.

2006 ACOG Calendar

Order before January 31st and receive **three free Upstate Scenic Note Cards!**

The calendar includes a two-page spread summarizing ACOG services by department and the ACOG logo appears on each calendar page. In addition to serving as a source of revenue, calendar sales present an opportunity to market the ACOG and encourage recipients to visit the website for more information. The calendar will be produced in-house to minimize production costs.

The calendar sells for \$12.00 and is available in the ACOG lobby and via on-line purchase at www.scacog.org. Click on the Calendar link to get full details and to order. Please contact the Information Services Department for more information.

SCDOT Enhancement Grants Almost in Season



City of Woodruff Downtown Streetscape Project

With the New Year upon us, it is time to be thinking about the 2006 Transportation Enhancement Grant Program. Administered by the SCDOT, this program is part of the Transportation Equity Act for the 21st Century (TEA-21). The program funds community improvement projects that have a relationship to transportation, including facilities for pedestrians and bicycles; landscaping and other roadway beautification; preservation of abandoned railway corridors; and pedestrian safety and education activities.

Now is the time to start thinking about your projects and getting your plans together. Most recently, the Cities of Woodruff, Gaffney, and Pickens have used the grants for street, sidewalk, and pedestrian path improvements. An education program has been established by SCDOT to provide communities with the necessary information to apply for up to \$200,000 toward certain eligible transportation activities. A series of workshops will be set up soon in which representatives from SCDOT will distribute brochures and answer questions regarding the grant program. Applications are typically due in the early spring.

Look for more updates concerning enhancement grants in upcoming *Viewpoint* publications and SCDOT mailings. For more information concerning the Transportation Enhancement Program, contact Chip Bentley at

the Appalachian COG 864.242.9733, Cathy Rice with the SCDOT at 803.737.1953, or visit the SCDOT web site at <http://www.dot.state.sc.us/community/tep.html>.

CDBG Announces \$1,375,000 In Grant Funds



The Governor's Office announced on December 13th that the S. C. Department of Commerce has approved all three of the Community Development Block Grant (CDBG) applications submitted during the September funding cycle for projects in the Appalachian COG region, totaling \$1,375,000. The Grants Services staff of the COG assisted with application preparation for all of these grants, and will assist local governments in their administration. Following is a breakdown of the projects:

* **The City of Belton** will receive \$500,000 to rehabilitate 14 substandard homes and demolish 2 vacant dilapidated units in the Washington Street area, benefiting 28 low to moderate income residents.

* **The City of Gaffney** will receive \$375,000 to provide water, sewer, roads, sidewalks, and lighting and to demolish a dilapidated house. These improvements will serve 12 future homes in the Hope Acres Habitat for Humanity neighborhood and will also serve as a catalyst for future development. Thirty-six persons will benefit, all of whom are low to moderate income.

* **The City of Woodruff** will receive \$500,000 to rehabilitate 13 substandard homes and demolish 6 vacant units to revitalize the Pine Ridge area of the city. Of the 26 beneficiaries of the project, 100 percent are low to moderate income.

For more information on these projects, or on the Community Development Block Grant program, contact a member of the Grants Services staff.

(ADC continued from page 3)

First Piedmont Bank on the construction of a new building.

The ADC closed and funded a loan of \$135,000 to Promo Pipeline of Greenville. The loan is part of a \$510,000 project to introduce a new Internet product. The project will employ up to eight people.

Two SBA 504 loans were recently closed and funded to Alverson Properties, LLC. The first, for \$310,000, is for a new Bruster's Ice Cream store on Wade Hampton Boulevard in Greer. The second, for \$258,000, will be used to purchase a Bruster's in Florence.

A \$350,000 SBA 504 loan was recently closed and funded to Blakely Funeral Home in Gaffney for a new building.



VIEWPOINT

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