

Watershed Leaders Forum

On June 1st the Appalachian Council of Governments partnered with the Saluda Reedy Watershed Consortium to present a half-day symposium on creating parks along river corridors by converting flood plains into greenways. The program was part of a cooperative effort begun in 2005 between the Consortium, and the Appalachian and Upper Savannah Councils of Governments to offer a series of Watershed Leaders Forums for community leaders addressing water resource management issues of particular interest to the Upstate. Over 50 people, including local elected officials, community leaders, government officials and non-profit organizations, attended the forum.

The focus was on the potential for developing the Reedy River floodplain as a greenway corridor. Greenville County Councilman Joe Dill, Greenville Mayor Knox White, and Travelers Rest Administrator Dianna Gracely participated on a panel that discussed ongoing projects along the Reedy River. They examined the possible connections between projects that might become the foundation for a greenway network along the river. Experts from the Raleigh-Durham and Charlotte areas also gave presentations on greenway projects in their communities and the positive impacts they have had for their residents and environment.

Previous forums have included topics on flooding problems in the Upstate and water quality in Lake Greenwood. Future forums will be held every three to four months covering additional topics from water quality restoration, to wastewater planning, to economic de-



velopment associated with the rivers.

For more information on these forums, please contact Chip Bentley with ACOG at 864-242-9733, or Jason Van Driesche with the Consortium at 864-250-0500, Ext. 22.

Time to Turn Over the Keys?

Driving is an activity that most Americans take for granted. It seems easy and almost as natural as eating. In reality, driving requires a person to use all of their senses in order to make the quick decisions necessary to get from one destination to another. According to the AAA Foundation for Traffic Safety, a typical driver will make 20 decisions per mile with less than half a second to act in order to avoid a collision. As we age, maintaining our independence is very important. Driving allows us to keep that independence a little longer while we continue to enjoy the comforts of not having to rely on anyone else. The bottom line is that, as we age, our health begins

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GIS Analyst Job Opportunity

The ACOG Information Services Department is accepting applications for a GIS Analyst to take the reins of ACOG's innovative on-line mapping applications as well as other projects involving geographic information systems.

This position recently became available when Ann Sommer left the ACOG to devote her full attention to her new family. Ms. Sommer was a member of the Information Services Team for four years. She was instrumental in developing *InfoMap*, the custom on-line mapping tool targeted to economic development. She was also an Authorized ESRI Instructor, teaching scores of people the nuances of GIS software.

The responsibilities of the position include maintaining the application and developing data for the award-winning *InfoMentum* decision support system, enhancing the *InfoMap* online tools, and implementing upcoming online mapping projects using ArcIMS and Visual Studio.Net. The GIS Analyst will handle projects and tech support for clients ranging from private citizens to local government and businesses, as well as within the ACOG.

For more details about the job, please visit www.scacog.org/employ.htm, or contact Information Services Director Carol Andersen (864-242-9733).



Development Corporation News

The Appalachian Development Corporation (AED) has been utilizing the Small Business Administration's (SBA) 504 lending program to bring additional capital to the region to assist in the retention or creation of additional jobs. Recent loan fundings include Westside Eye Clinic in Spartanburg, Upstate Restaurants in Greenville, and SK Hospitality, Inc. in Spartanburg.

Dr. Larry Roel had been leasing space on John B White Boulevard in Spartanburg. Utilizing the SBA 504 loan program and funding from South Carolina Bank and Trust, Dr. Roel was able to go from tenant to owner of the property. His plans call for expansion of his practice at this location and an increase in staff size. Total funding involved in the project was \$1,900,000.

Upstate Restaurants in Greenville needed to update one of its Burger King franchises in order to comply with Burger King's franchise standards. In lieu of attempting to renovate this 20-year-old structure, the principal, Larry Stokes, and his partners opted for demolition of the existing building. A new facility including all the modern features was subsequently constructed. With financing by the Bank of Travelers Rest and the SBA 504 program, the project has been completed, thereby allowing the retention of 25 jobs. The SBA 504 financing offered an attractive interest rate of 7 percent for the 20-year repayment period.

A local hotel owner recently utilized financing from The Pinnacle Bank and the SBA 504 program to purchase and upgrade a Comfort Inn in Spartanburg. This property, located on Interstate 26 just north of Interstate 85, was offered for sale by out-of-town owners. In conjunction with the renovations, the hotel was converted to a Quality Inn, and 15 jobs were ultimately retained. The 20-year fixed interest rate financing provided through the ADC's use of the SBA 504 program helped the bank in making their decision to finance the project.

In other ADC actions, the Board has approved loans to:

- Doodlemomma, LLC in the amount of \$180,000 to allow an established day care center to purchase a building in lieu of continued leasing
- Carolina Medical Center in the amount of \$150,000 for expansion of its medical practice on Roper Mountain Road
- David Crosby, through his businesses, Crosby Stills LLC and Snapshot Café LLC, in the amount of \$49,000 for establishment of a new location on Poinsett Highway at the edge of downtown Greenville

In addition, the SBA has approved funding up to \$2,000,000 through ADC's SBA 504 program for Famous Craft Boats of South Carolina, Inc., for construction of a new building near the Anderson County Airport. This \$5,000,000 project should result in the creation of more than 30 new jobs.

Through its Loan Fund programs, the ADC has also funded loans to:

- Road Runner Car Wash on Wade Hampton Boulevard in Greer in the amount of \$200,000
- SK Hospitality in Spartanburg in the amount of \$107,000
- Metro Con, LLC at Six Mile in Pickens County in the amount of \$200,000

For more information on how the ADC can provide 10- or 20-year fixed rate financing at attractive rates, please contact George Long at 864-241-4621 or Dave Mueller at 864-241-4661.

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to decline, as do our driving skills. One of the hardest things to do is tell a parent or loved one that they do not need to drive anymore. But how can a person know when it is no longer safe for their loved one to continue to drive? Listed below are some signs that may indicate unsafe driving:

- **Has your loved one been involved in two or more collisions or "close**

calls" in the past two years? This includes rear-endings, parking lot fender benders, and side collisions while turning across traffic.

- **Does your loved one have difficulty working the pedals?** Have you noticed that your loved one will hit the gas pedal instead of hitting the brake? You may also notice that your loved one may lift his or her leg up to move from the gas pedal to the brake, rather than keeping their heel on the floor and pressing with their toes.
- **People honking?** Do other drivers honk or pass frequently, even when traffic is moving relatively slowly?
- **Difficulty judging distances?** Have you noticed your loved one tends to park very far from his or her destination? This could indicate trouble with judging distances or making tight maneuvers, causing them to avoid closer parking spots.
- **Being confused in traffic?** Does your loved one get lost or disoriented easily, even in familiar places? Do you find yourself constantly giving directions to your loved one on how to get to familiar places?
- **Driving too slowly or positioning their car improperly for turns (especially left turns).** How about attempting to make turns from the wrong lane?
- **Getting tickets?** Has your loved one received two or more tickets or warnings in the past year?

If you have noticed your loved one demonstrating at least two of the above, you may need to consider taking some form of action to ensure that your loved one is still fully capable of driving – not only for their safety, but for the safety of fellow drivers. You will want to consult your loved one's doctor to express concerns about his or her driving. You can also contact the Department of Motor Vehicles (DMV) and ask about driving evaluations for seniors. If you would like more information on this subject, more resources are available to help you. Please contact the Family Caregiver Support Program and ask to speak to one of the Family Caregiver Advocates at 1-800-924-4077 or 864-242-9733.

ARC Developing Appalachian Energy “Blueprints”

The Appalachian Regional Commission (ARC) recently announced an effort to develop an energy blueprint for Appalachia that will provide a strategic framework for the promotion of new energy-related job opportunities throughout the region. The blueprint's development was mandated by the governors of the 13 Appalachian states and the ARC federal co-chair, in response to today's changing energy supply, policy, and use environment.

As envisioned, the blueprint will include an assessment of the current energy landscape and an examination of both non-renewable and renewable energy opportunities. To develop the blueprint, the Commission will create an energy advisory council whose members will use their expertise, ideas, and experience, as well as the information gathered by ARC, to develop regional energy strategies and identify opportunities for ARC and its member states to address the changing energy market environment.

ARC Federal Co-Chair Anne B. Pope stated that Appalachia is "one of the nation's most energy-rich regions" and emphasized the need to look at the entire energy picture in the region. Describing ARC as an agency through which innovative regional approaches to economic development can and have taken place, she said that the energy blueprint would show "how the Appalachian states, working together on a regional basis, can do much more to capitalize on this broad and changing energy picture."

A key aspect of the blueprint's development will be gathering information from energy experts, the private sector, academia, government, and other stakeholders. In order to do this, ARC has commissioned four research briefs and scheduled three energy roundtables in the region and one consultation with Appalachia's local development districts.

The four research briefs com-

missioned for the energy blueprint will demonstrate how national energy policy and market dynamics are likely to affect the development potential of energy resources in the Appalachian region over the next decade. The briefs will draw on existing information and research on domestic energy resources, technology, and trends, with a focus on Appalachia. They will cover the following topics: Review of Energy Policies and Market Dynamics, Non-renewable Energy Innovation, Renewable Energy and Conservation, and Supply Chain Analysis.

The three energy roundtables, to be facilitated by the Oak Ridge Center for Advanced Studies, will bring together energy technology, economics, and policy experts to discuss how national energy policy and market dynamics are likely to affect the competitive potential of energy resources and job development opportunities in the Appalachian region over the next decade. Specifically, discussions will include such topics as non-renewable energy sources, renewable energy sources, energy efficiency and conservation, jobs and energy, and economic and community development. The roundtables will take place in Morgantown, WV; Oak Ridge, TN; and Huntsville, AL.

ARC anticipates the Energy Blueprint should be completed by late autumn 2006. For more information, please contact ARC public information officer Louis Segesvary at 202-884-7771.



FACT

The Stumphouse Tunnel, located in Oconee County, was the result of an attempt to connect Charleston with the Midwest. Before the 1860s, the Blue Ridge Railroad started the Tunnel as a rail link. However, work came to a halt when the contractor went bankrupt.

Technical Large Animal Emergency Response Training—August 22-24



More than a few first responders have been seriously injured attempting to rescue large animals. Animals have also been injured or killed by well-intentioned, but untrained first responders.

Technical Large Animal Emergency Response (TLAER) offers training for emergency response community members such as firefighters, rescue squads, law enforcement officers, animal control officers, and large animal veterinarians. Continuing Education Units (CEU) will be available through Clemson University. Space for hands-on participants is limited to 27 students. To qualify for early registration with a discount, applications must be received by July 7, 2006.

Class Period (3 days): 08/22/06 - 08/24/06 - Clemson, T. Ed Garrison Outdoor Arena. **To request an enrollment application, Phone: 864-287-9939 or email: NWalukewicz@yahoo.com** For additional information, go online to WWW.TLAER.ORG. Sponsored by the Anderson Palmetto Equine Awareness and Rescue League.



Official Annual Free Credit Report Program

There are many websites claiming to offer “free credit reports,” but www.annualcreditreport.com is the **only** official annual free credit report program. To order your FREE credit report, go to www.annualcreditreport.com, or call toll-free 877-322-8228, or mail a request to Annual Credit Report Request Service, Post Office Box 105281, Atlanta, GA 30348-5281. In addition, the South Carolina Department of Consumer Affairs wants to remind consumers that the three major credit reporting companies are: Equifax, Trans Union and Experian, and that these national credit reporting companies will NEVER send consumers e-mails asking for personal or financial information. Any e-mail that claims to be from one of these agencies requesting such information should be considered a scam.

A federal statute, known as the Fair and Accurate Credit Transactions Act (FACTA), was signed into law December 4, 2003. The FACTA made sweeping changes and additions to the Fair Credit Reporting Act (FCRA). The primary features of the FACTA include making the existing federal preemption of certain state credit reporting rules permanent, adding several provisions to combat identity theft, and enhancing the accuracy of and consumer access to credit information. With the added provisions, the law became effective in South Carolina June 1, 2005. It gives consumers the right to receive a FREE copy of their credit report once a year from the three major credit reporting companies that compile these financial profiles.

These consumer credit reports reflect where you live, how you pay your bills, whether you have been sued, or have filed for bankruptcy. Because of the significance of receiving a copy of your credit report, the South Carolina Department of Consumer Affairs is providing the following helpful consumer protection information:

WHY CONSUMERS SHOULD REVIEW THEIR CREDIT REPORT

- * **Identity Theft** – This is probably the main reason why you should check your report regularly. Identity theft occurs when someone assumes your name and uses your social security number to open credit accounts, divert card statements to another address, and charge up debts.
- * **Credit Fraud/Unauthorized Charges** – Reviewing your credit report allows you to catch new activity on accounts that may be fraudulent. It is important to review all three, because some creditors may only represent one or all three of the major credit agencies. If there is unknown activity on your credit report, file a dispute with the individual credit agency.
- * **Errors and/or Inaccuracies** – Errors or inaccuracies can affect a credit decision. If you do not recognize any of the accounts, do not assume they are yours. File a dispute with the individual credit agency.
- * **Tracking Payments** – Check your credit report to make sure that your payments were properly recorded. If there is unknown activity on your credit report, file a dispute with the individual credit agency.
- * **Inquiries** – Your credit report will show the inquiries made to your report. It is important to know who has made an inquiry, whether such inquiry was authorized by you, and most importantly, whether any of the inquiries are related to Identity Theft.

WHAT CONSUMERS SHOULD LOOK FOR ON THEIR CREDIT REPORT

- * **Your personal information** – Are the addresses or variations of your name incorrect?
- * **Statements of credit accounts** – Are there credit card accounts or other debts that you are not familiar with?
- * **Potentially negative entries** – Are there unpaid debts listed on accounts you never opened?

- * **Public record information** – Is this information accurate?

For information on other consumer protection issues, contact the South Carolina Department of Consumer Affairs, 3600 Forest Drive, Suite 300, Columbia, South Carolina 29250, or toll-free number 800-922-1594, or visit their website at www.sccconsumer.gov.

The Ombudsman Corner

Ways to Manage Confused Behavior

Confused Behavior: Overreacting and aggressive, hostile behavior “over nothing at all.”

How You Can Manage It:

- ✓ Simplify tasks and requests.
- ✓ Keep activity and noise low.
- ✓ Understand that an emotional outburst can be triggered by the resident being frightened because he/she doesn’t know what is going on at the time.
- ✓ Fear of something whether real or imagined, can cause overreaction. Check the physical environment.
- ✓ Make the resident as physically comfortable as possible.
- ✓ If the resident becomes dangerously violent, get several people to stand around the person, but out of reach.
- ✓ Avoid arguments and explanations about the behavior; it is genuinely beyond their control.

Confused Behavior: Hoarding objects

How You Can Manage It:

- ✓ Find out where objects are being hoarded. Look in dresser drawers, boxes, coat pockets, shoes and waste baskets.

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VIEWPOINT

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- ✓ Accept the behavior if it is safe and not too inconvenient.
- ✓ If the resident shows attachment to and holds onto a dangerous object, replace it with something harmless.

Confused Behavior: Seeing illusions or distortions of things that are there

How You Can Manage It:

- ✓ Respond calmly to whatever the resident is feeling. (Remember that the resident's beliefs are based on his/her reality.)
- ✓ Touch the resident gently and offer reassurance that you will see that things are all right.
- ✓ Remove disturbing objects from the room if possible.
- ✓ Provide adequate lighting that eliminates shadows and dark areas in the room.

Confused Behavior: Wandering outside

How You Can Manage It:

- ✓ Look for possible reasons for wandering and determine if you can offer solutions to the problem.
- ✓ Try to reduce wandering by taking the resident on frequent walks, or by providing other exercise.
- ✓ Provide activities of interest, especially around the time of day that the resident seems to wander the most.
- ✓ Provide one-on-one activities or activities with a small group.
- ✓ Encourage all staff to participate in the resident's safety.

(Information gathered from Shadow and Light: A Practical Guide to Caregiving, 1994.)

Your local Ombudsmen are Nancy Hawkins, Supervisor; Rhonda Monroe; Celia Clark; Jessica Arnone; Sandy Dunagan; and Jamie Guay, Intake Coordinator; phone 864-242-9733.