



SOCIAL SERVICES CORNER NOVEMBER 2007

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ISSUE 11 ARTICLES:

- **ASK THE SOCIAL WORKER: ALZHEIMER'S DISEASE OR NORMAL AGE-RELATED MEMORY LOSS**
- **ARE YOU CHECKING THE INTEREST ON YOUR SAVINGS?**
- **RESOURCE LOCATOR FOR OLDER ADULTS**
- **QUOTE OF THE MONTH**

Questions or comments call Karen Wiener, MA, MFT, Manager of Social Services at (888) 994-3863, ext. 2390

ASK THE SOCIAL WORKER

Q: *My father seems to be more forgetful in the past six months and needs notes to remind him of appointments. If he does forget something, he will remember it later on. Is this normal memory loss or something more serious such as Alzheimer's disease?*

A: There is no clear-cut line between normal memory changes and memory changes that are illness related. However, the Alzheimer's Association identifies the following 10 warning signs of Alzheimer's disease:

1. Difficulty performing familiar tasks
2. Changes in mood or behavior
3. Disorientation to time and place
4. Poor or decreased judgment
5. Problems with abstract thinking
6. Memory loss
7. Misplacing things
8. Changes in personality
9. Loss of initiative
10. Problems with language

Below are some of the differences between Alzheimer's disease and normal age-related memory changes:

Someone with Alzheimer disease symptoms

- Forgets entire experiences
- Rarely remembers later
- Is gradually unable to follow written/spoken directions
- Is gradually unable to use notes as reminders
- Is gradually unable to care for self

Someone with normal age-related memory changes

- Forgets part of an experience
- Often remembers later
- Is usually able to follow written/spoken directions
- Is usually able to use notes as reminders
- Is usually able to care for his or her self

You can contact the Alzheimer's Association at (800) 272-3900 or visit their Web site at www.alz.org.

ARE YOU CHECKING THE INTEREST ON YOUR SAVINGS?

If your answer is “no” to the above question, you are not alone. An on-line survey conducted in May 2007 by HSBC Direct, an on-line high-yield direct deposit banking company, showed that 60% of those surveyed “almost never” check the interest rates available on savings accounts. So, what do the experts suggest? Gerri Detweiler, a consumer advocate in the field of finance, says, “Whether it’s paying interest or earning interest, we aren’t always as careful as we could be. That’s money you may be leaving on the table if you don’t spend a few minutes shopping around for a better option. If you’re constantly checking, unless you have a lot of money at stake, then you may be spending more time than it’s worth looking around.”

Stephen Brobeck, executive director of the Consumer Federation of America, agreed, confirming that a slightly higher yield makes little difference for those with low balances. He suggested that consumers should make their first priority the building of an emergency savings account and says, “The key thing is to have that emergency savings account. If you don’t, you’re going to have to run up your credit-card debt or take out a payday loan at even higher interest rates. Once you have built up enough funds to cover those unexpected costs, then you should pay particular attention to looking for yields as you build up your savings beyond that.”

For more information regarding HSBC Direct, visit their Web site at www.hsbcdirect.com. Gerri Detweiler writes consumer alerts at www.gerridetweiler.blogspot.com. Consumer Federation of America, an advocacy, research, and educational service organization, has consumer information available at www.consumerfed.org.

— *Daily News: Money & Careers*; September 17, 2007.

RESOURCE LOCATOR FOR OLDER ADULTS

Eldercare Locator is a public service funded by the U.S. Administration on Aging, which identifies older adult services in any U.S. community. The service links those who need assistance with state and local area agencies on aging and community-based organizations that serve older adults and caregivers. Obtain the information you need by visiting their Web site at www.eldercare.gov or calling toll-free (800) 677-1116 weekdays, 9:00 a.m. – 8:00 p.m. (EST). Spanish speaking information specialists are available.

QUOTE OF THE MONTH

“You got to sorter give and take in this old World.”

— Will Rogers

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