

HEALTH AND HEALING

Alzheimer's Disease

Alzheimer's disease is a brain disorder that damages and destroys brain cells. It can lead to memory loss, changes in thinking and other brain functions. This disease is fatal and currently there is no cure. Alzheimer's disease is the most common type of dementia and the warning signs are usually interpreted as a normal part of aging. Early on, memory loss is mild, but in late-stage Alzheimer's, people lose the ability to hold conversations and adapt to their environment. Alzheimer's is the sixth leading cause of death in the United States. Those with Alzheimer's live an average of eight years after symptoms become noticeable. Survival can range from four to 20 years depending on age and other health conditions.

Facts

- African-Americans are two more likely to develop Alzheimer's disease.
- African-Americans are less likely to have diagnoses of their condition which can result in less time for treatment.
- Women have a higher risk for developing Alzheimer's disease than men. Elderly women with breast cancer are at an even greater risk.
- Women have a 1 in 6 estimated risk of developing the disease at age 65, while the risk for men are almost 1 in 11.

Warning Signs

- Memory Loss
- Challenges in planning or solving problems
- Difficulty completing familiar tasks at home, work or leisure
- Trouble understanding images
- Problems with words in speaking or writing
- Misplacing things; the inability to retrace steps
- Poor judgement
- Changes in mood and personality
- Withdrawal from work or social activities

Treatments for symptoms are available and research on Alzheimer's disease continues. These treatments cannot stop Alzheimer's from progressing, but can temporarily slow the dementia symptoms and improve quality of life for those with the disease and their caregivers.

The Alzheimer's Association, Georgia Chapter has been serving the Georgia area since 1982 and has seven regional offices, with Atlanta being the state office. The Savannah location is:

Coastal Georgia Regional Office
24 Hour Helpline: 1-800-272-3900-
201 Television Circle Savannah, GA 31406
Phone: 912-920-2231 Fax: 912-921-7960

10 budgeting tips cont'd

money can also be used in case of an emergency, such as a car repair or medical expense.

6. **Align Your Budget With Your Goals And Values** Once you've completed your budget, study it and see if you're spending your money in alignment with your values and goals (short-term and long-term). Do this exercise again after you've attempted to live within your budget for a few months. If you are having difficulty adhering to your budget, you may be overspending on things that aren't really aligned with your goals.
7. **Keep All Of Your Bills and Receipts Organized** Organize all of your bills and receipts by category (e.g. housing, utilities, car expenses, loans) and file them each month in a folder or an accordion file. This will make it easy to retrieve information if you need to dispute a bill or track your spending history. Organizing your bills and receipts as you go along also makes it simple to file your taxes at the end of the year.
8. **Review And Recalculate Your Budget** A review of your budget every month can help you stay on track with your finances. In essence, a budget is a forecast of what will happen; take the time to go back and recount what actually did happen. Where did you overspend? Where did you save? What can you do differently next month? While it's important to review your budget every month, you'll also probably need to re-calculate your budget every 3-6 months, or whenever something changes dramatically in your financial life.
9. **Pay Cash For Small Expenses** Give yourself a daily, weekly, or monthly allotment of cash, and use it whenever you can. Every time you pay cash, you'll be more conscious of what you're spending than if you paid by credit card, check, or online withdrawal.
10. **Forgive Yourself For Small Transgressions** It's almost impossible to follow a budget 100% of the time. No matter how disciplined you are, you may overspend now and again. Forgive yourself for small errors and get right back on track, as soon as possible.

Source: <http://www.cicmoney101.org/Articles/Paying-For-College-10-Budgeting-Tips.aspx>

White House Cont'd

Deep Speaks, a poetry reading which 500 people attend, and my father was at the event. It was because of that relationship that our relationship strengthened and I realized that my father was there for me my entire life. I then was asked to read my poem at an event called United Way. This was a big fundraiser event that over 2,000 people attended every year. Deep was then nominated for The National Arts and Humanities Youth Program Award, Which was going to be presented by the first lady. I then was asked to come to the White House and give a speech about my life and experience with the Deep organization. I felt as if this was all a big dream that I was going to wake up from eventually. When I official hugged the first lady I felt like I had finally accomplished something. And that's when I final knew my life had a purpose.

Andre Massey, Jr.

SISTERHOOD * SCHOLARSHIP * SERVICE

Pearls of Delta Knowledge

November 2015

Savannah Alumnae Chapter

FIRST LADY HONORS EMBODI STUDENT AT WHITE HOUSE

Andre Massey, Jr., a 14-yr old high school freshman and a member of Savannah Alumnae's Embodi program, was recently honored when Michelle Obama presented the 2015 National Arts and Humanities Youth Program Award to Savannah's Deep Center Inc. for its Young Author Project. Deep is a nonprofit writing program and its Young Author Project addresses the effects of poverty on literacy by helping middle school students write and publish their stories. This is Andre's story.

I joined Deep in 8th grade. Deep is a writing organization that helped kids tell their story through writing. At the time, my father and I had terrible communication issues, and we weren't that close. I then wrote a poem called "Father" which was about the anger and frustration I had towards my father. I then was chosen to read the poem a

White House Cont'd on back



(AP Photo/Evan Vucci)

Andre Massey, Jr. with First Lady Michelle Obama at the White House.

A MESSAGE FROM THE CHAPTER PRESIDENT



This is the season of Thanksgiving, and I am grateful for the many blessings that have been bestowed upon me. I am blessed with living the life I love, I have everything I need, and many of the things I want. Yet, I am constantly reminded every day that many men, women, and children are not as fortunate. There are many individuals who are living at or below the poverty level and just as many who are under employed, under insured and living in sub-standard housing with not enough food on the table.

That's why it is so important to vote! One of the many roles of government is to ensure that its citizens enjoy a good quality of life. This election season has been one of the most polarizing I have ever witnessed. I am concerned that too many African-American citizens in Savannah do not realize the importance of the run-off election on Tuesday,

December 1. We must do our part to ensure the community will turn out in record numbers to vote. If you know of someone who needs a ride to the polls, take them. If you can't take them, contact the NAACP to assist them. As women of Delta Sigma Theta Sorority, Inc. whose twenty-two Founders marched in the woman's suffrage march in 1913, even though they did not have the right to vote; and as women of descendants who died trying to secure the right to vote, **WE MUST MAKE SURE WE VOTE!**

My beloved Sorors, remember, we are the sisterhood that has been called to public service. As this season of giving thanks for our bountiful blessings, flows into a season of bestowing gift upon others, I encourage each of you to perform one act of kindness for someone in need. One kind act can make the difference in the lives of those who live every day with less. The blessing you bestow upon someone else, in the end, will be a bigger blessing for you.

With Love & Devotion to Delta,
Laura N. Wiggins, Chapter President



SAVANNAH ALUMNAE SERVICE IN ACTION

Special thanks to the Sorors of Savannah Alumnae for donating money, time and effort to support all the worthy causes in the community.



Prepared Thanksgiving baskets for Families served by the EOA



Collaborated with SSU; Stocked SSU Foster Closet



Supported SSU's 125th Gala Celebration

Financial Tip of the Month **10 Budgeting Tips**

Setting and sticking to a monthly budget can give you peace of mind. With a budget in place, you can more effectively manage your money, save for large expenses, and prepare for emergencies.

1. **Realistic About Your Budget** If you've never made a budget before, you need to start by forecasting how much money you'll have coming in every month and how much you think you'll be spending. The more realistic you are about each of these numbers, the more likely you'll be to stick to your budget.
2. **Differentiate Between "Needs" And "Wants"** In Your Budget Particularly if money's tight, differentiating between "needs" and "wants" can help you stay within budget. Needs come first, and if there's money left over, you can spend on wants.
3. **Guess Low For Income/High For Expenses** In your budget, be conservative, and guess low for income. If your income exceeds the amount you factored into your budget, all the better! But you don't want to be caught short because you were overly optimistic. In addition to guessing low for income, guess high for expenses. This, too, will give you some wiggle room when something unexpected crops up or costs rise.
4. **Include A Miscellaneous Category In Your Budget** Take all of your expenses and total them. Then, take 10% of that total and put it into a "miscellaneous" category. This adds even more flexibility to your budget, helping to ensure that if you've omitted something from your calculations, you won't go over budget.
5. **Include Savings As An "Expense" In Your Budget** Decide on an amount you'd like to save each month, and include it as an "expense" in your budget. Set up a separate savings account and transfer or deposit money into it every month. Your savings can be used for short-term goals (such as a vacation or large-ticket item) or long-term goals (such as college tuition or a house). This

10 budgeting tips cont'd on back

Membership Happenings

Congratulations for Years of Service

Soror Irene G. Hines, pictured fourth from the left, received a plaque in recognition of her **Silver Life Membership** in the NAACP. The presentation was made this month at the NAACP Freedom Fund Dinner. Congratulations on your years of service to ensure a society in which all individuals have equal rights without discrimination based on race.



Pictured Left: Members of Savannah Alumnae Chapter with members of the Savannah Delta Foundation during the monetary donation presented to Greenbrier Children's Home and West Broad Street YMCA.

Pictured Right: Members of Savannah Alumnae Chapter stand with Savannah Chatham Metropolitan Police Department Chief, Joseph Lumpkin at the Sex Trafficking Seminar hosted in collaboration with Savannah State University.



Pictured Left: Members of the Savannah Pan Hellenic Council present a monetary donation to Union Mission, Inc., a non-profit organization which focuses on preventing and reducing homelessness in the greater Savannah area of Georgia.