Aging is Good Business:

The Silver Industries Model

Monday • April 3 • 2006
9:00 a.m. - 3:00 p.m.
Cone Ballrooms
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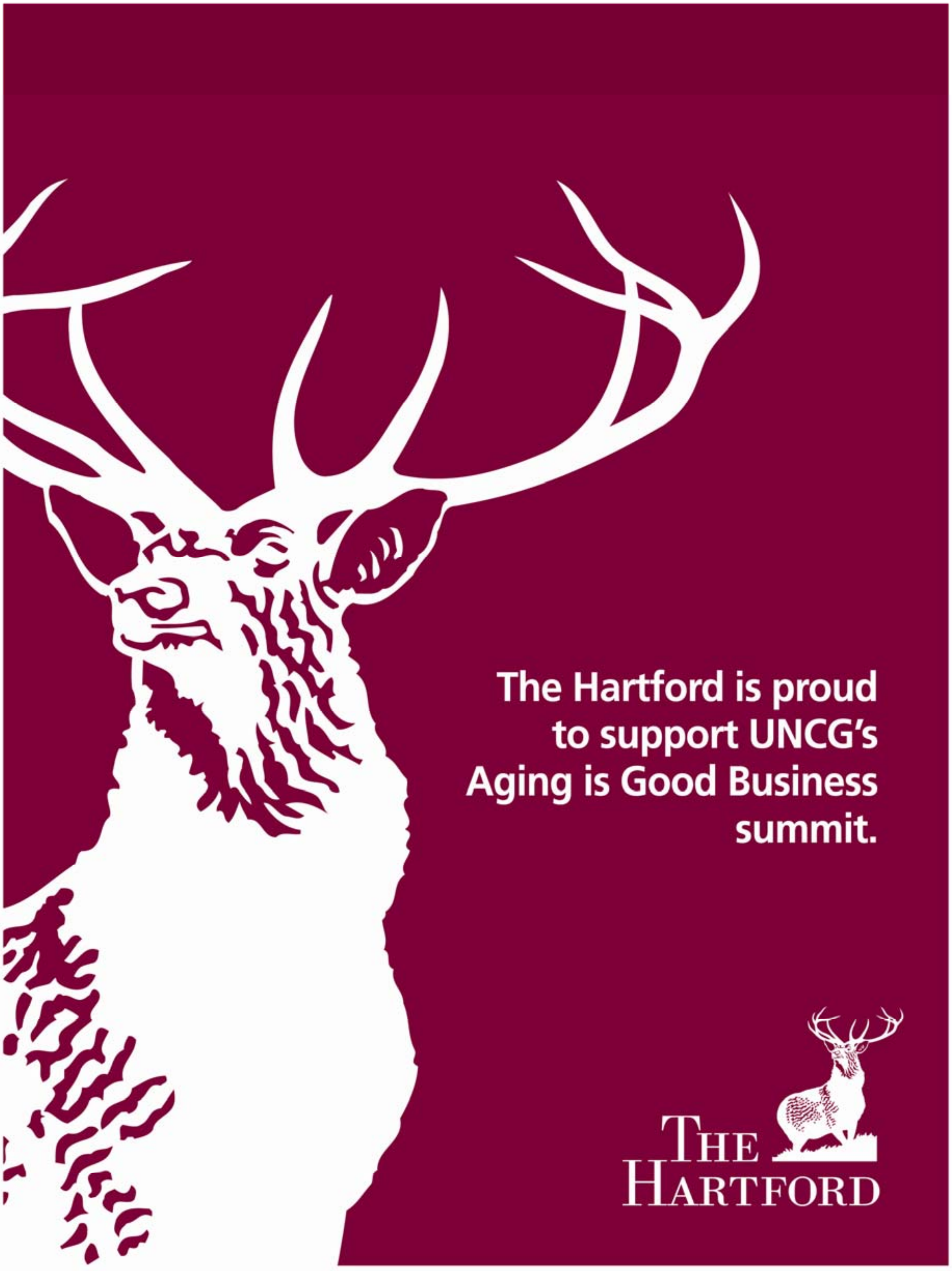
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Aging is Good Business
summit.
THE
HARTFORD

Aging is Good Business:
The Silver Industries Model

8:30 a.m. Registration packet pick-up and visit with Exhibitors

Continental breakfast sponsored by AARP North Carolina

9:15 a.m. Welcome!

- Janice I. Wassel, Ph.D., RFG, Summit Chair, Director of the Gerontology Program, and Co-Director of the MS in Gerontology – MBA Dual Degree Program, UNCG
- Rosemary Wander, Ph.D., Associate Provost for Research and Public/Private Sector Partnerships, UNCG
- James C. Petersen, Ph.D., Dean of the Graduate School, UNCG

9:30 a.m. "The Silver Industries Model" Neal E. Cutler, Ph.D., Widener University, Chester, PA

10:15 a.m. "Retirement Migration to NC: An Economic Opportunity" Charles Longino, Jr., Ph.D., Wake Forest University, Winston-Salem, NC

11:00 a.m. "How Marketers Should and Can Target the 'New' Elderly" Steve Mason , AARP Services Senior Vice President and Chief Marketing Officer, AARP, Inc., Washington, DC

11:45 a.m. Break with Exhibitors
Sponsored by the UNCG Graduate School and the Gerontology Program

12:15-1:15 p.m. Luncheon sponsored by The Hartford

Welcome by James K. Weeks, Ph..D., Dean of The Bryan School of Business & Economics, UNCG
Frank Johns, Esq., of Booth, Harrington & Johns, LLP, Greensboro, NC, and Chair of the Dual Degree Advisory Board, introducing

Keynote Speaker: Lieutenant Governor Beverly Perdue, Ph.D.

1:15-2:30 p.m. "Opportunities and the Silver Market" - Panel Discussion
Moderator: Charles Saunders, Esq., Senior Trust Advisor, Wealth Management, Wachovia Corporation, Greensboro, NC, introduced by William L. Tullar, Ph.D. of the Bryan School of Business and Economics, UNCG

- "**Elder Care and the Bottom Line**" Jan Payne, SAS Institute, Cary, NC
- "**Seeing and Seizing New Economic Opportunities in an Aging Society**" Steve Bell, Steven D. Bell & Associates, Greensboro, NC
- **"The Role of the Corporate Gerontologist in Business"** Jodi Olshevski, M.A., The Hartford, Hartford, CT
- **"Opportunities: The SBIR Grants and the National Institutes of Health"** Harvey Sterns, Ph.D., Akron University, Akron, OH

2:30 p.m. Summing Up: "The Future for Businesses in an Aging Society" H.R. (Rick) Moody, Ph.D., Director, AARP Office of Academic Affairs, Washington, DC

Closing Remarks

Janice I. Wassel, Ph.D., RFG, Director of the Gerontology Program, Co-Director of the MS in Gerontology-MBA Dual Degree Program, UNCG
Sheldon D. Balbirer, Ph.D., MBA Program Director, Co-Director of the MS in Gerontology-MBA Dual Degree Program, UNCG

Speakers and Panelists

Steven D. Bell

Steve Bell grew up in Raleigh, NC, graduating from the University of North Carolina. After several years in mortgage banking and six years as the top salesman with Richardson Corporation in Greensboro, NC, he formed his own company, Steven D. Bell & Company in 1976. Since its formation, the company has handled over $2 billion in acquisitions/dispositions and managed or sold nearly 50,000 apartment units and 9.5 million square feet of shopping centers. The company's current management portfolio consists of more than 19,200 apartments, 2.9 million square feet of retail/commercial space, and 18 assisted living facilities. Bell employs over 1000 employees and is one of the largest real estate investment advisors in the Southeast, buying or selling $567 million of investment properties last year. The company manages properties with a collective value in excess of $2.1 billion.

Steve Bell has twice been a finalist for Real Estate Entrepreneur of the Year in NC and is CEO of Steven D. Bell & Company. He is regional Board Chairman of Wachovia Bank, Past-President of North Carolina Beta Foundation, Director of Griffis/Blessings, Inc., and serves on the UNC-Chapel Hill Kenan-Flagler Board of Visitors and Greensboro College Board of Trustees.

Neal E. Cutler, Ph.D.

Neal E. Cutler, Ph.D., holds the Boettner/Gregg Chair in Financial Gerontology at Widener University in Chester, Pennsylvania, where he holds a joint appointment as Professor in the School of Business Administration and Professor in the School of Human Service Professions. His current teaching and research interests focus on the connections among business and gerontology, with a special focus on financial literacy. From 1973 to 1989 he held a joint appointment as Professor of Political Science and Professor of Gerontology at the University of Southern California and was Associate Director of the USC Andrus Gerontology Center's Institute for Advanced Study in Gerontology and Geriatrics.

Dr. Cutler is also Vice-President and Dean of Educational Programs of the American Institute of Financial Gerontology (AIFG), a professional educational partnership with the American Society on Aging and Widener University. AIFG provides specialized gerontological training to qualified financial services professionals through a certification program leading to the Registered Financial Gerontologist (RFG) designation (www.AIFG.org).

Professor Cutler is the 2006 recipient of the Gloria Cavanaugh Award for Excellence and Training awarded by the American Society on Aging. He is author of Advising Mature Clients: The New Science of Wealth Span Planning (2002), co-author of American Perceptions of Aging in the 21st Century (2002), and co-editor of The Silver Industries, the Winter 2004/2005 issue of Generations. Dr. Cutler is an Associate Editor of the Journal of Financial Service Professionals and since 1990 has written the journal's "Financial Gerontology" column. Dr. Cutler is a member of the Editorial Board of the American Journal of Alzheimer's Disease and Other Dementias and was Founding Editor of the Financial Gerontology Review (1997-1999). He is co-editor of Aging, Money, and Life Satisfaction: Aspects of Financial Gerontology (1992), co-author of Can You Afford to Retire? (1992), and was Senior Consulting Editor to the Encyclopedia of Financial Gerontology (1995). He is currently co-chair of the AGHE Task Force on Business and Aging, a member of the Projects Advisory Board of the International Longevity Center and the Health Confidence Survey Advisory Board of the Employee Benefit Research Institute. In 2005 he was appointed Senior Consultant to the Aging and Business Education Initiative of the AARP Office of Academic Affairs.

His over 200 publications have appeared in such journals as: Public Opinion Quarterly, Journal of Gerontology, American Political Science Review, Archives of Internal Medicine, Public Opinion Quarterly, Journal of Financial Service Professionals, Generations, Journal of Behavioral Economics, and The Gerontologist. His work has been featured in the Wall Street Journal, New York Times, Chicago Tribune, Philadelphia Inquirer, Kiplinger's Personal Finance, CBS News, NPR's All Things Considered, and other media.

Dr. Cutler was the Keynote Speaker at the 2004 Annual Meeting of the British Society of Gerontology in London. He won a Senior Fulbright Fellowship to Helsinki University (1972) and to Glasgow University (1988). In 1979-81, on leave from USC, he was a Professional Staff Member of the U.S. Senate Special Committee on Aging.

With a foot in both sides of Financial Gerontology, Dr. Cutler is a Fellow of both the Gerontological Society of America and the Employee Benefit Research Institute. In 2003, he was elected a Fellow of the Association for Gerontology in Higher Education. He received his doctorate in Political Science from Northwestern University. necutler@mail.widener.edu

Speakers and Panelists continued …

Frank Johns, C.E.L.A., RG

A. Frank Johns, J.D., C.E.L.A., RG, is a nationally recognized legal authority in Elder Law, Guardianship, Special Needs Trusts, Disabilities, Special Education Law, and Legal Ethics. Johns is a charter partner in Booth Harrington & Johns, LLP with offices in Charlotte and Greensboro, NC.

Johns received his B.S. and J.D. from Florida State University. He has been admitted to the bar for practice in North Carolina, the District of Columbia, the U.S. Court of Appeals Fourth Circuit, and the U.S. Supreme Court.

Professional affiliations include: North Carolina Bar Association, Member, Section on: Elder Law, Charter Chair, 1996-1998; Education, Estate Planning and Fiduciary, Health Law. National Academy of Elder Law Attorney (NAELA) (Fellow; National President 1999-2000; National Board 1992-2001; N.C. Charter Chapter Chair, 1992; Editor-in-Chief, NAELA Quarterly 1994-1996); American College of Trust and Estates Counsel (ACTEC), Fellow; National Guardianship Association, Charter Board Member, National Board, 1988-1991. Johns serves on the Board of Directors of the North Carolina Western Carolina Alzheimer's Association and the Charlotte Mecklenburg Senior Centers. He was Editor-in-Chief, National Academy of Elder Law Attorneys Quarterly, 1992-1998, National Guardianship Journal, 1991-1992 and is Founder of the Corporation of Guardianship.

Johns is a frequent speaker on Elder Law, Guardianship, Special Needs Trusts, and Legal Ethics, presenting at local, state, and national levels. He is a well-published author, including the newly published second edition of Counseling Older Clients by the ABI/ALI, law review articles, and articles for national legal publications such as Trial Magazine. afj@nc-law.com

Charles F. Longino, Jr., Ph.D.

Charles ("Chuck") Longino is the Washington M. Wingate Professor of Sociology at Wake Forest University where he directs the Reynolda Gerontology Program. He taught at the University of Miami from 1977 to 1991. His tenure line was in sociology, and he directed the Program for Social Research in Aging.

Longino is a demographer and social gerontologist who has studied later-life migration in the United States since the mid-1970s. He has conducted five projects on this topic, all funded by the National Institute on Aging. He has worked with the census microdata from the 1960, 1970, 1980, 1990, and 2000 national censuses. He has authored or co-authored nearly 200 articles and chapters in his career.

From 2002 to 2006, he has edited the Journal of Gerontology: Social Sciences, an effort that drew to a close on the first of January 2006. During his stewardship, the journal emphasized conceptual/theoretical frameworks that motivated research findings and broadened the base of the journal to be more reflective of the range of interests among social gerontologists nationally. It also expanded the number of published research reports using qualitative methodologies. He serves on the editorial boards of many other journals.

Organizational leadership has been an important activity for Dr. Longino over the years. He served as president of the American Sociological Association's Section on Aging and the Life Course, the Southern Gerontological Society, the Association for Gerontology in Higher Education, and is the current president of the Gerontological Society of America. From 1989 to 1993 he was the North American chair of the International Association of Gerontology. longino@wfu.edu

Speakers and Panelists continued …

Steve Mason

Steve Mason is AARP Services Senior Vice President and Chief Marketing Officer. In this position Steve focuses on substantially advancing and strengthening AARP Services' strategic marketing and member segmentation initiatives to provide relevant and targeted products and services to AARP's 36+ million members.

Steve spent four years as VP of Marketing of Medco Health Solutions $14B direct-to-consumer pharmacy business before coming to AARP Services. While there, he helped drive unprecedented growth by creating and implementing innovative marketing programs to meet the needs of clients and consumers. Medco is a Fortune 48 company that provides prescription benefits to over 60 million Americans.

Prior to Medco, Steve served as VP and Category Business Director for Gevalia Kaffe at Kraft Foods. There he launched several gourmet coffee products while growing revenue and margin for Kraft Foods largest direct-to-consumer packaged goods brand. Earlier in his career, Steve led credit card acquisition and retention efforts as Assistant VP of US Card Products at Citibank. Steve began his career in advertising at McCann Erickson working on American Express and General Motors business.

Steve, a native of Connecticut, earned his undergraduate degree in Marketing at the University of Connecticut.
smason@aarp.org

Harry R. Moody, Ph.D.

Harry R. ("Rick") Moody is currently Director of the Office of Academic Affairs at the American Association of Retired Persons (AARP). Previously he was Director of the Institute for Human Values in Aging, affiliated with the Brookdale Center on Aging of Hunter College and supported by the Robert Wood Johnson Foundation.

A graduate of Yale (1967) with a Ph.D. in philosophy from Columbia University (1973), Dr. Moody taught philosophy at Columbia, New York University, The University of California at Santa Cruz, and Hunter College. From 1999 to 2001 he served as National Program Director of the Robert Wood Johnson Foundation's Faith in Action and, from 1992 to 1999, was Executive Director of the Brookdale Center at Hunter College. Before coming to Hunter, he served as Administrator of Continuing Education Programs for the Citicorp Foundation and later as Co-Director of the National Aging Policy Center of the National Council on Aging in Washington, D.C.

Dr. Moody is the author of over 80 scholarly articles as well as a number of books including: Abundance of Life: Human Development Policies for an Aging Society (Columbia University Press, 1988), Ethics in an Aging Society (Johns Hopkins University Press, 1992), and Aging: Concepts and Controversies, a gerontology textbook now in its 5th edition. His most recent book, The Five Stages of the Soul, was published by Doubleday Anchor Books (1997) and has been translated into seven languages worldwide.

Dr. Moody is known nationally for his work in older adult education and is past Chairman of the Board of Elderhostel. He is active in the field of biomedical ethics and holds appointment as an Adjunct Associate of the Hastings Center.
hrmoody@yahoo.com

Speakers and Panelists continued …

Jodi Olshevski, MA

Jodi Olshevski works as a Corporate Gerontologist for The Hartford, a financial services company. She earned her Master's degree in Gerontology from the Leonard Davis School of Gerontology at the Andrus Gerontology Center, University of Southern California. She has worked in both non-profit and business settings. Jodi has focused her academic interests on family caregiver stress. With Bob Knight, Ph.D. and Anne Katz, Ph.D. of the University of Southern California, she co-authored the book Stress Reduction for Caregivers.

In her current position, Jodi's work involves incorporating knowledge of the mature market into the business setting in which she works. This takes the form of training programs, consultation on products, business processes and services, and the development of public education campaigns. The Hartford is the provider of Auto and Homeowners insurance to AARP members and also manages the customer contact center for AARP Health Care Options.
Jodi.Olshevski@thehartford.com

Jan Payne, RFG

Jan Payne is the SAS Work/Life Eldercare Coordinator. She has over twenty-five years experience working either directly with the elderly or in services related to geriatrics and elder caregiving. Jan has been a social worker in a nursing home, an adult basic education teacher, an independent living facility assistant manager, coordinator of a home health program, the eligibility specialist of Meals-on-Wheels, and director of a senior center. For the past ten years, Jan has been the Eldercare Coordinator for SAS. In this role, she enjoys helping SAS employees find solutions to their eldercare issues.

Jan earned her bachelor's degree in Sociology from UNCG and is a Registered Financial Gerontologist, a Certified Senior Advisor, and a Certified Information and Referral Specialist in Aging. Jan.Payne@sas.com

Lieutenant Governor Beverly E. Perdue, Ph.D.

A former public school teacher, former director of geriatrics at a community hospital, wife, and the proud mother of two sons, Beverly Perdue was elected North Carolina's Lieutenant Governor in 2000. By the authority of the State Constitution, Lieutenant Governor Perdue serves as President of the North Carolina Senate and serves on numerous key state boards that help shape state policies in economic development, health care, education, rural development, technology and other governmental affairs.

She is a member of the State Board of Community Colleges, the North Carolina Economic Development Board, and the Rural Center for Economic Development. As Chair of the State's Health and Wellness Trust Fund Commission, Lieutenant Governor Perdue joined with Governor Easley to successfully lead the fight to create a prescription drug benefit for low-income seniors unable to afford the rising costs of their medications. The Commission has recently partnered with Blue Cross Blue Shield North Carolina to launch Fit Together NC, a comprehensive fitness and wellness program providing healthier lifestyle choices for our citizens and communities. Perdue received the President's Award and Leadership Award from the North Carolina Association of Educators in recognition of her efforts to support quality education and quality teachers in North Carolina.

Lt. Governor Perdue received her BA at the University of Kentucky and earned a Masters and Ph.D. from the University of Florida. ltgovernor@ncmail.net

Speakers and Panelists continued …

Harvey L. Sterns, Ph.D.

Harvey Sterns, Ph.D., is Professor of Psychology and Director of the Institute for Life-Span Development and Gerontology at the University of Akron. He is also a Research Professor of Gerontology at the Northeastern Ohio Universities College of Medicine. He is a faculty member in the Applied Cognitive Aging and Industrial/Organizational Psychology graduate programs and chairs the specialization in Industrial Gerontological Psychology.

He is a licensed psychologist in Ohio and is a Fellow of the Gerontological Society of America, the American Psychological Association, American Psychological Society, Association for Gerontology in Higher Education, and the Ohio Academy of Science. He has served as President of Division 20 Adult Development and Aging of the American Psychological Association, Association for Gerontology in Higher Education, Sigma Phi Omega National Academic and Professional Society in Gerontology, Ohio Network of Educational Consultants in the Field of Aging, Jewish Family Service, Akron, and served as Chair of the City of Akron Commission on Aging to the Mayor and City Council.

Sterns is a current Board of Trustees Member of the American Society on Aging, Ohio Association of Gerontology and Education, Advocacy and Protective Services, Inc., Sumner on Ridgewood, and President of Mature Services, Inc. He is Vice President of Business Development for Creative Action, LLC.

Sterns has published extensively on cognitive intervention, work and retirement, career development, training and retraining, and maintaining professional competence. hsterns@uakron.edu

Janice I. Wassel, Ph.D., RFG

Janice I. Wassel is Director of the Gerontology Program and a member of the Department of Sociology faculty at The University of North Carolina at Greensboro. Dr. Wassel holds a dual degree from The Pennsylvania State University in Demography and Sociology. She was the recipient of both pre-doctoral and postdoctoral NIA training grants and completed an NIA internship. Dr. Wassel is also a Registered Financial Gerontologist and teaches for the American Institute of Financial Gerontology.

Dr. Wassel's gerontology research interests focus on: the Senior Sandwich Generation, the Sociology of Finance, how couples and families make decisions about retirement timing, post-retirement employment after forced retirement and financial allocation decisions, cohort studies, pension wealth, the relationship of family caregiving and depression, and family structures and decision-making in caregiving relationships. Dr. Wassel is widely known for her innovative curriculum development activities as a founding member of the North Carolina Gerontology Consortium and in creating interdisciplinary courses with nursing, communication science, nutrition, and social work faculty. Dr. Wassel has been centrally involved in the creation of the Dual Degree MS in Gerontology – MBA program.

Dr. Wassel's publications have appeared in the Journal of Financial Service Professionals, Social Forces, Research on Aging, The Gerontologist, and Journals of Gerontology, as well as a number of book chapters and reports. Her work has been featured in newspapers and newsletters both locally and nationally. She frequently presents her research at state and national conferences.

Dr. Wassel is a member of AARP’s Aging and Business Education Initiative national advisory board and is actively involved in several professional associations, including the Population Association of America, the Gerontological Society of America, the Association for Gerontology in Higher Education (AGHE), the Southern Gerontological Society, and the American Society on Aging. She serves on several committees and boards of these organizations, including the AGHE Business and Aging Task Force and the Southern Gerontological Society. Dr. Wassel was the managing editor of Research on Aging and the current editor of the Sigma Phi Omega newsletter for AGHE. Active in her state and community, Dr. Wassel serves on the North Carolina Western Chapter's Alzheimer's Association Executive Board, Orange County Advisory Board on Aging, the Human Services Advisory Commission, and the Senior Services of Guilford Advisory Board. jiwassel@uncg.edu

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You're right on target!

Congratulations to the UNCG Gerontology Program and the Joseph M. Bryan School of Business and Economics on the occasion of the first one-day summit: *Aging is Good Business: The Silver Industries Model.*

AARP couldn't agree more with the premise of the summit: that business must respond to the best educated and most consumer savvy generation of mid-life and older customers the country has ever known. This event will indeed provide business professionals with much valuable information they need to be competitive in this rapidly changing and exciting environment.

AARP North Carolina

1-866-389-5650 or ncaarp@aarp.org