

• **SUCCESS STORY:**
**Consumer Credit Counseling
Service of Delaware Valley
(CCCS)**



Founded in 1966, Consumer Credit Counseling Service of Delaware Valley (CCCS) is a nonprofit community service organization that provides counseling services and educational programs to financially empower individuals of all economic levels.

CCCS has a staff of certified credit and housing counselors to help clients analyze, understand and get control of their personal finances. Financial issues presented often include overextension of credit; poor credit history; financial problems due to health-related emergencies or major life changes; job and income loss; threat of bankruptcy; first-time homeownership; and foreclosure/delinquency problems.

One recent client, Mary, contacted CCCS when she was struggling to make minimum payments on almost \$6,000 in credit card debt. "I felt overwhelmed. I didn't know which way to turn," she confided then.

Living on a fixed income, Mary had gotten into debt by using her credit cards to lend money to her daughter and pay for everyday expenses. "I kept paying and paying, and the bill wouldn't go down," Mary said.

The CCCS counselor first reviewed Mary's budget to identify expenses that she could reduce. The counselor then determined that the CCCS Debt Management Program was a viable option for this client. CCCS also helped Mary to secure lower interest rates from some of her creditors.

The organization expects Mary to be debt-free this month. "There is light at the end of the tunnel with CCCS," Mary says now.

EMERGENCY FUND COALITION BULLETIN

News and resources for those serving emergency needs of older Philadelphians

FALL 2011

• Dear Reader

Now that the heat waves of last summer are over, we can enjoy the cool breezes of autumn and the start of a new series of special events.

PCA employees' E-Fund Workgroup will present a flea market fundraiser on Saturday, October 22. Proceeds from this new event will benefit the Emergency Fund. While no outside vendors are needed, please stop by and purchase items on sale and encourage others to do so. The flea market will be held from 9 a.m. to 2 p.m. on the parking lot adjacent to the PCA building at 642 North Broad Street.

Another notable event, the coalition's fourth annual Winter Resources Training, will be held at PCA on Wednesday, November 9, from 1:30 to 4 p.m. (See story, page 2.) Entitled "Weathering Winter's Worst," the program will feature presentations/updates about public and private resources to help low-income seniors get through the winter. Coalition members will staff a table at the event to collect voluntary donations for the Emergency Fund. Professionals serving older adults are invited to attend.

Also, mark your calendars for Saturday, April 14, 2012 for the annual "Walk Against Hunger." Last year's event raised \$4,771 for Emergency Fund food assistance.

Special thanks go to the sponsors, contributors, coalition members and attendees who made the June 2011 Emergency Fund luncheon and silent auction so successful. Held at Cannstatter's Catering in Northeast Philadelphia, the event netted \$24,815!

Planning is already beginning for next spring's Emergency Fund Luncheon and silent auction fundraiser. The date will be announced early next year.

Sincerely,

A handwritten signature in black ink, appearing to read "Darryl Averett".

**Darryl Averett, EF Coalition Co-Chair
Director
North Broad Street Center
of North City Congress**

A handwritten signature in black ink, appearing to read "Charles Brown".

**Charles Brown, EF Coalition Co-Chair
Director
Philadelphia Senior Center
In-Home Support Program**

CCCS has 13 offices throughout the Philadelphia metropolitan area, including offices in Center City, North Philadelphia and Northeast Philadelphia. Counseling is provided in English, Spanish, Cantonese, Mandarin, Vietnamese and Fujianese. Arrangements can be made to accommodate hearing-impaired clients.

In addition to the programs and services it provides, CCCS can help connect eligible clients to other programs and services, such as LIHEAP, free tax preparation, and food assistance, to help them deal with economically challenging times.

For more information, call 1-800-989-CCCS (2227) or visit the CCCS website at www.cccsdv.org

“Weathering Winter’s Worst” Winter Resources Training at PCA Wednesday, November 9

The Emergency Fund Coalition for Older Philadelphians is sponsoring its fourth annual Winter Resources Training on Wednesday, November 9, 1:30 to 4:30 p.m. at PCA, 642. North Broad Street. The goal of the training continues to be promoting greater understanding of the broad range of resources available to help struggling seniors better survive the upcoming winter.



This year’s opening remarks will be offered by PCA’s Director of Research and Evaluation, Dr. Allen Glicksman. His topic will be “A Portrait of Philadelphia’s Elderly Poor.”

Program experts will present on topics including: the Low Income Home Energy Assistance Program (LIHEAP); Utility Emergency Services Fund; conservation and weatherization programs; food assistance; the PCA Emergency Fund; senior legal rights; and utility company programs for low-income customers.

The program utilizes a “train the trainer” model. Community workers who provide assistance to Philadelphia elderly are encouraged to attend.

Some event parking is available in the Rodeph Shalom Synagogue lot, Broad and Mt. Vernon Sts, at \$5 per car. Please identify yourself as attending the PCA meeting.

To register, contact Allegra Chaney, PCA Community Relations, at achaney@pcaphl.org, or 215-765-9000, ext. 5346. Seating is limited; the registration deadline is Wednesday, November 2.

• CASE STUDY

Pennsylvania SeniorLAW Helpline

(Submitted by: Bonnie Dahl, Director of the Pennsylvania SeniorLAW Helpline)

SeniorLAW Center (SLC) provides a wide range of services to protect the legal rights and interests of older Pennsylvanians. Through its Pennsylvania SeniorLAW Helpline (1-877-727-7529), SLC provides legal advice, information and referral services to seniors in all 67 counties of Pennsylvania.

Recently, Mr. H., a 73-year-old man living in Philadelphia, called the SLC Helpline for assistance. Mr. H. lives in senior subsidized housing. His only income derives from Social Security.

His landlord had earlier requested that he pack up all of his belongings for storage because his apartment was going to be renovated. The landlord hired a mover to move and store Mr. H.’s belongings. These included boxes of canned food that Mr. H. had purchased earlier, so that he would be sure to have something to eat. When Mr. H. moved back into his apartment, his belongings were returned to him, but the boxes of food were not among them. He couldn’t afford to replace the food, and the landlord said he was not responsible for the loss.

Mr. H. was left with nothing in his cupboard and called the SLC Helpline for help.

I applied for assistance from the Emergency Fund on his behalf. Within a few days, the fund provided financial assistance to enable Mr. H. to replace these food items. He was grateful and relieved that he would not go hungry.

The Emergency Fund is a lifeline for such older adults in need. SLC is proud to be a longstanding member of the Emergency Fund Coalition for Older Philadelphians, which guides policies and fundraising for the Emergency Fund.

• EFC MEMBERS

- AGAPE AFRICAN SENIOR CITIZENS CENTER
- ALBERT EINSTEIN MEDICAL CENTER
- BAYADA NURSES
- CENTER FOR ADVOCACY FOR THE RIGHTS AND INTERESTS OF THE ELDERLY (CARIE)
- CONSUMER CREDIT COUNSELING SERVICE OF DELAWARE VALLEY
- HADDINGTON MULTI-SERVICES FOR OLDER ADULTS, INC.
- THE HEALTHY CAREGIVER FOUNDATION
- INTERCOMMUNITY ACTION (CENTER AT JOURNEY’S WAY)
- JEWISH FAMILY AND CHILDREN’S SERVICE OF GREATER PHILADELPHIA
- KLEIN AND STIFFEL JEWISH COMMUNITY CENTERS
- LIBERTY LUTHERAN SERVICES/ LUTHERAN CHILDREN AND FAMILY SERVICE
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- NORTH CITY CONGRESS
- PACIFIC RIM RESOURCE CENTER
- PHILADELPHIA CORPORATION FOR AGING (PCA)
- PHILADELPHIA SENIOR CENTER
- PHILIP JAI SOHN MEMORIAL CENTER
- POLISH AMERICAN SOCIAL SERVICES
- SENIORLAW CENTER
- SOUTHWEST SENIOR CENTER
- UTILITY EMERGENCY SERVICES FUND