

Milestones™

News and Possibilities for Seniors

April 2017 • Free



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Celebrate Arts

• NATIONAL VOLUNTEER MONTH •

Volunteer gardeners care for plants at Pennsylvania Hospital Physic Garden



Courtesy of Penn Medicine

Volunteer Kathleen “Kate” McGrann tends foxgloves at the Pennsylvania Hospital Physic Garden, which was planned in the 1770s as a source of medicinal plants.

By Constance Garcia-Barrio

“My garden is my most beautiful masterpiece,” Claude Monet, a founder of French impressionist painting, reportedly said. The volunteers who tend the Physic Garden at Pennsylvania Hospital at Eighth and Spruce streets feel much as Monet did. “I’m not a botanist, but I love to garden,” says Kathleen “Kate” McGrann, 75, lead volunteer and coordinator for the garden.

Establishing the garden was the idea of Pennsylvania Hospital co-founder Thomas Bond, a distinguished local physician of the 1700s. But it took 200 years for the idea to become a reality. Bond, who’d been impressed by European hos-

pitals while studying medicine abroad, returned to his hometown of Philadelphia determined to establish a medical facility for the city’s physically and mentally ill – many of whom were poor people who wandered the streets. After a failed attempt to raise funds for the facility in 1750, Bond turned to founding father Benjamin Franklin, who had both intellectual and political clout. Bond and Franklin together founded Pennsylvania Hospital – the first hospital in the nation – in 1751.

Bond felt that a physic, or medicinal, garden on the grounds would put the plants used in most medicines of the day within easy reach. The hospital’s board of managers applauded his proposal for the garden

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Finances

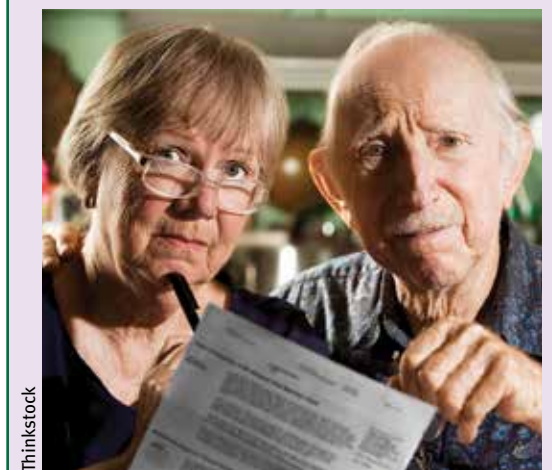
Money management: Options for seniors

By Linda L. Riley

Money can be a touchy subject, and it doesn’t become less so as we age. One thing that does often change with age is our ability to manage our money: pay our bills, do our taxes and keep track of our finances. As much as possible, it’s important to plan ahead; don’t wait until you, or an aging family member, are no longer able to manage finances to set safeguards that will help to protect your money. Organize and document your finances, and make a list of accounts and account numbers for both your assets and your bills: bank accounts, IRAs, insurance policies, mortgage or rent payments, taxes, utilities, and credit cards.

The options described below cover a range of situations. Some can be put in place in advance,

• continued on page 8



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You may not always be able to manage your finances; designating someone you trust to step in if needed can give you peace of mind.

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Health Brief

Find reliable health information online

The internet has made finding health information easier than ever. But with thousands of medical websites at your fingertips, it can take some effort to determine which ones provide accurate and current information.

As a rule, health websites sponsored by federal government agencies are good sources of information. You can find all federal websites by visiting www.usa.gov. The National Institutes of Health (NIH) website, www.nih.gov, is a good place to start for reliable health information.

Large professional organizations and well-known medical schools may also provide accurate information. But as you search, you are likely to find websites for many health agencies and organizations that are not well-known. The NIH has provided the following guidance to help you determine if online health information is trustworthy.

- **Who sponsors/hosts the website?** The web address provides information about its source. Addresses that end in .gov indicate U.S. government agencies; .edu identifies educational institutions, such as universities; .org usually signals nonprofit organizations, such as professional groups, scientific or medical societies, or advocacy groups; and .com identifies commercial websites, such as those belonging to pharmaceutical companies and sometimes hospitals. More information about the organization might be found in the website's "About Us" or "History" section.

- **Is contact information provided?** Trustworthy websites provide contact information that enables you to reach the site's sponsor or author. An email address, toll-free phone number and/or mailing address might be listed at the bottom of every page or in a separate "Contact Us" section.

- **Who wrote the information?** Authors and contributors are often but not always identified. Be careful about testimonials. Personal stories may be



helpful and comforting, but not everyone experiences health problems the same way. Also, people giving testimonials are often paid to do so.

- **When was the information written?** Look for websites that stay current. You don't want to make decisions about your health based on out-of-date information. Often the bottom of the page will have a date.

- **Does the website offer "miracle cures?"** Be wary of websites that use dramatic language or claim a remedy will cure a lot of illnesses. Make sure you can find other sources with the same information. Even if the site links to a trustworthy source, it may not have that organization's endorsement or support – any website can link to another without permission.

Trust yourself and talk to your doctor

Use common sense and good judgment when looking at health information online. No information source, whether online, in print, or on television or radio, should replace medical advice from a doctor or other health professional. There are websites on nearly every health topic, and many have no rules overseeing the quality of the information provided. Don't count on any one website, and check your sources. Always talk with your doctor about what you learn online before making any changes in your health care.

ARE YOU DEPRESSED? AGE 50 AND ABOVE? ARE YOU INTERESTED IN A TREATMENT STUDY?

IF SO, you may be eligible to participate in a **research study** at the University of Pennsylvania! We are looking for people who fit the following criteria:

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- 50-85 years old
- Normal cognition and no history of neurological disease
- Not currently on antidepressants or want to change current medication



TO LEARN MORE, please contact Emma Satchell or Ben Rosenberg at the Center for Neuromodulation in Depression and Stress at 215-573-0083 or by email at satchell@mail.med.upenn.edu or brosenb@mail.med.upenn.edu.

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'Wilderness woman' works to make a lasting difference in her environment

By Barbara Sherf

In 1976, after being struck by a car while biking to work at the Philadelphia Center for the Blind, where she worked as a teacher, Kris Soffa fell into a deep coma for several days. Upon awakening, Soffa felt called to do something "more" with her life. She clearly has.

Soffa, a Roxborough resident and baby boomer, became a local grassroots environmental activist. She is a Friends of the Wissahickon Trail Ambassador – essentially, a docent for the 1,800-acre Wissahickon Valley Park. She's also a Pennsylvania Master Naturalist, having completed intensive natural science training and local conservation service work, and serves on the Philadelphia Parks and Recreation Commission.

Soffa's parents instilled in her and her three siblings a deep love and respect for the natural world, she says. Over time, Soffa has adopted the "seventh generation" philosophy that Iroquois leaders considered when faced with a decision: "How will this affect the seventh generation from this one, and will it be sustainable?"

A lifelong love

The lifelong outdoorswoman, who climbed above the Mt. Everest basecamp, scaled the Matterhorn mountain in the Alps, volunteered as one of the first scuba divers in the shark tank at Camden's Adventure Aquarium and worked as a white-water raft guide, describes herself as "a wilderness woman."

Her community leadership began in earnest 20 years ago when the bucolic Barker Farm on Port Royal Avenue in Roxborough was slated for installation of a 1,289-foot "super-broadcasting" tower.

With a distinctive laugh, Soffa shares how she and her neighbors led the battle against the tower with media events and other coordinated efforts, which were featured in the *New York Times*.

"They called it 'the fiercest tower battle in the country,'" she reminisces. As the tower proposal was defeated, she and her group moved to broaden their preservation efforts. "Our community's success led to other preservation efforts in subsequent years,



Courtesy of Kris Soffa

Environmentalist Kris Soffa, who conducts workshops on butterflies and other moths, displays a paper luna moth for instructional purposes.

opening the way for planning efforts at a much broader scale," Soffa says.

The group's next target was preserving the old Upper Roxborough Reservoir, an important migratory flyway slated for development. "The Friends of the Wissahickon jumped right in to help us protect this public land from becoming a housing development," Soffa enthusiastically recalls. "I'm proud to say, once the land was safe from development, community leaders continued working ceaselessly and shepherded this reservoir into the Philadelphia parks system. It is now the gorgeous Upper Roxborough Reservoir Preserve, the highest park in the city."

In an eight-year parallel effort, Soffa and her neighbors raised funds to help community partners obtain the designation of the Upper Roxborough Fed-

eral Historic District for a broad portion of Roxborough in 2001.

Soffa does not rest on her laurels but uses her knowledge to educate other activists. She advises groups looking to protect open space in the Philadelphia region and in sensitive natural areas as far away as the Florida Keys. She also gives guided walks and presentations in the Wissahickon Valley Park in her role as a trail ambassador. As a master naturalist, she presents free conservation and eco-advocacy programs. And in January, she began a four-year appointment on the Philadelphia Parks and Recreation Commission.

A gateway to conservation

In recent years, Soffa has added lepidopterist – one who specializes in studying butterflies and other moths – to her list of titles. In this role, Soffa gives workshops

entitled "Butterfly Basics: Building Your Own Pollinator Garden."

With her butterfly talks, Soffa hopes to inspire others to appreciate the interconnected and beautiful web of nature and become friends to pollinators. She shows easy ways to enhance private and public land to provide rich habitat for butterflies and other pollinators.

"People often become interested in environmental conservation by becoming fascinated by something simple, like butterflies," she says. "These popular

"People often become interested in environmental conservation by becoming fascinated by something simple, like butterflies."

– Kris Soffa

creatures provide a perfect gateway into natural resources conservation. People are delighted to learn that to support the life cycle of these insects, the first step is to do less raking and fastidious landscape clean-up." She says that planting pairs of native host plants for caterpillars and nectaring sources for adult butterflies is easy once you know where to find resource materials. "If you can inspire people to make some small changes, then larger ones will likely follow. This can lead to folks supporting larger preservation groups like the Friends of the Wissahickon, which then support our outstanding Philadelphia parks system."

Soffa feels everyone can help make a difference in the world around them. "We all have excellent opportunities to 'serve locally' and make substantial direct improvements to our natural world," she says. "This is where joy lurks. Working together with other people toward a sustainable goal brings with it the comfort of knowing you're making a difference. This work is deeply meaningful to me."

Barbara Sherf is a personal historian and laughter yoga leader. She can be reached at CaptureLifeStories@gmail.com.

Finances

A tale of three money managers: Professionals offer much-needed services

By Linda L. Riley

Help with money management issues such as bill-paying constitutes “a big unmet need” among senior citizens, says Joseph Snyder, director of older adult protective services for Philadelphia Corporation for Aging (PCA). Some firms offer money management services, including bill-paying assistance and help managing medical and long-term-care insurance claims, but since the field is in its infancy and is not regulated, caution is advised when thinking about using them. According to the National Adult Protective Services Association (NAPSA), financial exploitation is a fast-growing form of abuse of seniors and adults with disabilities.

The best protection for seniors is to stay connected to others and, if possible, to not put too much power into the hands of any one person, Snyder says. One option is to have a friend or family member collaborate with a money manager to handle the senior’s financial affairs. This method can be particularly useful when, as is often the case, the senior lives far from family and friends, or when finances or insurance claims are particularly complex. Planning ahead by giving someone power of attorney (POA), which allows her to make decisions if the senior no longer can, is one safeguard. (For more information on decision-making options, see related story on page 1.) Doing so can be challenging for an elder who has few or no close friends or family members, in which case Snyder recommends contacting an attorney or the PCA Helpline at 215-765-9040 to discuss options for protecting yourself.

Three local businesses illustrate how money management services can work.

Providing ‘wealth care’

As program director of Financial Empowerment Centers for Philadelphia, Carey Morgan saw first-hand the devastating impact of financial exploitation on seniors. “What shocked me was the number of stories I heard about seniors falling victim to terrible scams and financial abuse,” she says. “Every case was heartbreaking, and no one was immune.”



Money-management services include bill-paying, managing bank accounts and helping to process insurance claims.

That experience inspired her to start her Mount Airy-based company, My Livelihood, a year ago, offering money management services for seniors. “We need wealth care – we need to treat finances as part of our health regimen,” she says.

Generally, Morgan’s clients are the children or caretakers of seniors, who may live out of town. Morgan’s basic fee is \$45 per hour, with a first-time set-up charge of \$75 following a free initial consultation. “A lot of people can’t afford to have an accountant come to their house – and many don’t need one,” she says. She is not an accountant but has experience with financial management from a five-year stint as executive director of the Greater Philadelphia Coalition Against Hunger and is a self-described “personal finance geek.”

“This is a new field, and there aren’t many people in this area who do it,” Morgan says. She is a member of the American Association of Daily Money Managers but acknowledged that the organization has no training requirements to join. “There is no regulation of the field because it is so new,” she says.

Morgan’s services include organizing and reconciling bank accounts, helping with the processing of medical insurance claims, making bank deposits, providing clients with reports of their financial activity and preparing bills for payment. As a safeguard, all checks must be signed by the senior or her agent (person with POA) or court-ap-

pointed guardian.

“Too often, people aren’t looking at their parents’ financial situation until it’s too late,” Morgan says.

Paying for in-home care

Based in Blue Bell, FHS SeniorCare Payment Solutions was founded in 1987 and initially served in-home care providers by managing caregivers’ time slips and activity logs and submitting providers’ claims to long-term care insurance companies, Medicaid, the Veterans Administration, disability insurance companies and others. The company also helped providers’ clients understand the benefits for which they might be eligible. Those efforts grew into providing services directly to care recipients. “We fill a financial advocacy role,” says Matt Capell, FHS chief executive officer. If an individual has a long-term care insurance policy, he says, “we call the insurance company and determine what’s in the policy and what care will be paid for.”

In order to perform this service, FHS first obtains a release from the policy holder permitting the company to access information about the person’s care. After that, the company creates a summary of benefits for the individual and the care provider and gathers the information needed to assist with opening a claim. Once the care is in place, FHS tracks caregiver hours, pays caregivers

and handles insurance paperwork.

FHS sometimes is paid by the care provider and other times by the care recipient. If the recipient is paying, Capell says, the cost varies depending on how much care the person receives but is generally between \$250 and \$300 per month.

Money management and more

Bill paying is only a small part of the work of Media-based Senior Care of PA, which provides long-term care planning and care coordination for seniors in Philadelphia and surrounding counties. The organization also provides guardianship, powers of attorney and representative payee services. It is primarily in those capacities that money management, including bill paying, is provided, but executive director Carol Hershey says the company has done some bill paying for clients for whom they do not have those powers. For this service, the rate is \$115 an hour.

In one case, she says, a woman who lives out of state has POA for her mother and was able to designate the company as a surrogate. “We receive all the mail, pay the bills and stay in touch with her,” Hershey says.

* * *

For more information:

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www.mylivelihood.org

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FHS SeniorCare Payment Solutions
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help@fhsbillings.com
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610-565-5588
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www.seniorcareofpa.com

Contact Linda L. Riley at lriley@pcaphl.org.

Finances

Tax time cometh: Get free help understanding and preparing your returns

By Alicia M. Colombo

The deadline to file your 2016 tax returns is Tuesday, April 18. There's a three-day extension from the traditional deadline this year because April 15 falls on a Saturday. The filing deadline would normally be moved to the following Monday, but that day is Emancipation Day – a legal holiday in the District of Columbia, which by tax law affects the filing deadline nationwide.

If you need help to prepare and file your tax returns, the following resources are available. Contact the provider directly to inquire about eligibility and locations for free tax preparation services, to make an appointment, or to find out what documents you need to provide.

AARP Foundation Tax-Aide

AARP Foundation Tax-Aide offers free tax preparation for low- to moderate-income taxpayers at 13 locations in Philadelphia. The program is targeted to people age 50-plus who can't afford a tax preparation service. For more informa-



tion, including locations and answers to frequently asked tax questions, go to www.aarp.org/taxaide or call 888-OUR-AARP (888-687-2277).

IRS

Many of your tax preparation questions can be answered on the IRS' website, which provides a wealth of tax information. Tips and information spe-

cific to the needs of seniors and retirees can be found at www.irs.gov/individuals/seniors-&-retirees.

The IRS also provides free tax preparation services through two programs that serve special populations. These programs are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient sites across the country.

- The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$54,000 or less, people with disabilities, and limited English-speaking taxpayers who need assistance in preparing their returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals.

- The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 and older, and specializes in questions about pensions and retirement-related issues specific to seniors. The IRS-certified volunteers who provide tax counseling are often retired individuals associated with nonprofit organizations that receive grants from the IRS.

To locate a VITA or TCE site near you or for more information, call 800-906-9887 or visit www.irs.gov/individuals/IRS-Free-Tax-Return-Preparation-Programs.

MyFreeTaxes.com

Anyone who earned less than \$64,000 last year can file state and federal tax returns for free. (For those earning more than \$64,000, some fees may apply.) Go to www.myfreetaxes.com and click "File for Free." You will be taken to H&R Block's safe and secure website, then prompted to create an online account before you can start your tax return.

RSVP Philadelphia

Volunteers from RSVP Philadelphia, seniors who have undergone extensive tax preparation training, are available to help people in the area prepare simple tax returns and other documents free of charge at KleinLife: Northeast Philadelphia, 10100 Jamison Ave. The income limits for these services are \$65,000 for a single return or \$95,000 for a joint return. Appointments are required; contact Sue Aistrop, director of community services at RSVP Philadelphia, at 267-345-7787 or saistrop@kleinlife.org. You must bring any W-2 or 1099 forms and proof of investment income.

Don't fall for scam calls or emails posing as IRS

Scammers use tax time as an opportunity to steal your money or identity. These scams take many forms, but the most common are phone calls and emails from thieves who pretend to be from the IRS. Scammers use the IRS name or logo or a fake website to defraud taxpayers.

To avoid being scammed, be wary of phone calls or automated messages from someone who claims to be from the IRS. Often the caller will claim the taxpayer owes money and demand payment right away. The scammers may also lie to a taxpayer and say they are due a refund, then ask for your bank account information so they can "deposit the money."

The IRS warns taxpayers not to fall for telephone scams. IRS employees

will not:

- Call a taxpayer who owes taxes without first sending a bill in the mail.
- Demand payment without allowing the taxpayer to question or appeal the amount owed.
- Require the taxpayer to pay taxes a certain way, such as with a prepaid debit card.
- Ask for credit or debit card numbers over the phone.
- Threaten to contact local police or law enforcement agencies to arrest the taxpayer for non-payment of taxes.
- Threaten legal action, such as a lawsuit.

Taxpayers also need to be aware of IRS phishing scams, which are unsolicited, bogus emails that claim to come from the IRS. These messages often offer fake refunds, provide phony tax bills

or threaten an audit. Some emails link to sham websites that look real. The scammers' goal is to lure victims to give up their personal and financial information so they can steal your money and/or identity.

For those taxpayers who get a phishing email, the IRS offers this advice:

- Don't reply to the email.
- Don't give out your personal or financial information.
- Forward the email to phishing@irs.gov. Then delete it.
- Do not open any attachments or click on any links. They may have malicious code that will infect your computer.

More information on how to prevent or report tax scams is available at www.irs.gov.

Contact Alicia M. Colombo at acolombo@pcaphl.org

When your accountant dies: A lesson

By Maralyn Lois Polak

As we grow older, so do the people performing essential personal and professional services for us. If you are anything like me, you grow attached to these people, forming relationships with them, creating dependencies on them. You may believe your accountant will be there for you forever.

My tax accountant was not just a faceless functionary, but a close personal friend, someone I consulted during various life crises, fiscal or otherwise. Since he died in February 2016, I have missed him. I miss our chats. He was like my "tax priest," someone I confided in and trusted completely. He knew my deepest financial secrets.

My beloved accountant of 30 years died after a valiant and heartbreaking struggle with Lou Gehrig's disease (ALS). I was truly devastated. I had lost not only a great friend and confidant but also an essential member of my "team" – someone crucial in helping me cope with life's many challenges, personal as well as professional. And because my accountant had specialized in clients who were artists – writers, musicians and other self-employed members of the creative class – he would be difficult to replace in Philadelphia, which is a more corporately inclined environment.

My big mistake was in initially viewing my accountant as immortal, a permanent source of wisdom. But after he got sick, certainly I had tried to prepare myself practically and emotionally for his passing. The last time I saw him – for our final tax preparation session, in February 2015 – I walked him back to his hotel at Broad and Locust afterward, and sad to say, he kept falling into snowbanks along the sidewalk. When I attempted to help him get back on his feet, I could feel how frail he had become.

Not once had I thought of asking him, while he was alive and well, to prepare an envelope containing the necessary instructions for continuing my tax preparation – city, state, federal and property returns – in case he became unable to perform those tasks. He was a trained

certified public accountant and also an "enrolled agent" – a federally licensed tax practitioner who specializes in taxation and can represent taxpayers before the IRS – while I was so clueless I didn't even know what a "Schedule C" was. When it came to deciphering the intricacies of the IRS code, I was happy to let someone else worry about it. My accountant had done it all.

Of necessity, that changed after his death. Living solo for many years, I have had no one to depend on but me. Learning to be self-sufficient may be a tough lesson, but it's an essential one. Now I realize the more I learn about business matters, the better. Since my accountant's death, I have attended various business and tax seminars locally and online whenever I can. My advice: When it comes to business matters, be vigilant. Make Google your friend.

As a writer, I have found the following resources helpful:

- The Corzo Center on South Broad Street periodically holds free tax workshops for artists and entrepreneurs, sometimes in conjunction with the Free Library.

- The Authors Guild presents a dial-in session for its paid-up and registered writer members, with Robert Pesce, a Manhattan accountant specializing in the entertainment industry.

- The Leeway Foundation at 13th and Walnut streets presents a free annual workshop with an extremely knowledgeable certified tax preparer, Christianne Kapps, specializing in taxes for artists, dancers and the like.

- Last year, I attended a local meeting of the Freelancers Union focusing on taxes for writers, mostly bloggers or "content providers."

After absorbing the information generated by these meetings, I feel somewhat more informed concerning basic income tax issues. The big life lesson for me is, when it comes to money: Don't be passive; be proactive. And yet I suspect my long-time accountant has taken some of his best secrets with him to the grave.

Screenwriter/cartoonist/novelist Maralyn Lois Polak lives in Philadelphia.

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www.keystonevipchoice.com

April 2017

Financial Literacy Month • National Volunteer Month

Saturday

April Fool's Day

1

"A Moving Image" – Screening & Discussion with Writer/Director. Award-winning multimedia feature film about gentrification in London. 6-9 p.m. African American Museum in Phila. 215-574-0380. \$

Cherry Blossom Festival. Spring flowers & Japanese cultural activities. 11 a.m. to 5 p.m. Shofuso Japanese House & Garden. 267-348-0250. (Through April 9) \$

Sunday

2

Philadelphia Chamber Music Society Presents: Con Moto. Works by Nielsen, Reger, Garfield & Mozart. 3 p.m. American Philosophical Society. 215-569-8080. \$

Monday

3

Art of Ikebana: Japanese Flower Arranging. YouTube presentation. 11 a.m. Marconi Older Adult Program. 215-717-1969.

Tuesday

4

Mahjong. 1-3 p.m. Center in the Park. 215-848-7722. (Also March 18)
Property Tax & Rent Rebate Preparation. Learn about qualifications, deadline, refund amount & how to apply. 10 a.m. to 12 p.m. Center in the Park. 215-848-7722.

Wednesday

5

Craft Class: Polymer Clay Light Switch. 10 a.m. Marconi Older Adult Program. 215-717-1969. (April 6) \$
Help Yourself to Health. Learn to manage chronic conditions. Materials included. 1:30-4 p.m. Center at Journey's Way. Register: 215-487-1750. (Continues Wednesdays to May 10)
Pain Self-management Program for Seniors (60+). Center in the Park. 9-11:30 a.m. Register: 215-848-7722. (Continues Wednesdays to May 10)

Thursday

6

Philadelphia Chamber Music Society Presents: Quatuor Ebene. Works by Beethoven & Debussy. 8 p.m. Perelman Theater, Kimmel Center. 215-569-8080. \$
Rubber Stamping Club & Card Making Class. 2:30-4:30 p.m. Center in the Park. 215-848-7722. \$

Friday

7

Aging Mastery Program Begins. Make behavioral & lifestyle changes. 10 a.m. Center in the Park. Register: 215-848-7722. (Continues for 10 Fridays)
Dinner Show: Comedian Charles Walden. 3 p.m. Older Adult Sunshine Center. 215-472-6188. \$
Men's Spring Fashion Show. 1 p.m. Center in the Park. 215-848-7722. \$
Help Yourself to Health Series Begins. 1 p.m. Stephen Klein Wellness Center. Register: 215-955-2397. (Fridays to May 12)

City of Philadelphia Finances with Controller Alan Butkovitz. Financial literacy tips, senior fraud prevention, retirement & taxes. 2 p.m. NE Regional Library. 215-685-0522.

Walk Against Hunger. Greater Phila. Coalition Against Hunger fundraiser for local food & hunger-relief programs. 9 a.m. Lincoln Financial Field. To support PCA's Emergency Fund team: 215-765-9000, ext. 5340. www.hungercoalition.org/hungerwalk

8

9

Sundays on Stage: Magician Ran'D Shine. Fun-filled show will include illustrations, comedy & audience participation. Children, families, & adults welcome. Doors open: 1:30 p.m. Show: 2 p.m. Parkway Central Library. 215-686-5322.

10

Silver Surfers: Internet Programs for Seniors. Learn about great websites for people age 50-plus. 1 p.m. Marconi Older Adult Program. 215-717-1969. (Mondays & Wednesdays)

11

The Next Chapter. Peer-led discussion group for seniors. 1-2:30 p.m. Center in the Park. Register: 215-848-7722. (Tuesdays)

12

AARP Driving Course. Auto insurance discount may apply for completion. 9 a.m. to 2 p.m. West Phila. Senior Center. Register: 215-386-0379. (Continues May 13) \$

13

Exercise Classes. Enhance Fitness: 9 a.m., Tuesdays & Thursdays. Stretch4Life: 10:15 a.m., Thursdays (\$). Line dancing: 12:45-2:30 p.m., Mondays & Thursdays (\$). Center in the Park. Register: 215-848-7722.

14

Events Inspired by Japanese Cherry Blossom Festival. YouTube presentation: "Cherry Blossom as a Symbol of Friendship." Art Cafe: Easy-to-paint cherry blossoms (\$). 1 p.m. Marconi Older Adult Program. 215-717-1969.

15

Container Gardening Workshop. Learn to grow vegetables in an urban environment. 10 a.m. Fumo Family Library. Register: 215-685-1758.
Black History & Culture Showcase. Diverse educational exhibits & activities on important eras, achievements & events of the African-American experience. 11 a.m. to 6 pm. Pa. Convention Center. www.blackhistoryshowcase.org. (Also April 16)

16

Easter
South Street Easter Promenade. Led by Henri David. 12:30-2 p.m. Starts at 5th & South streets, fills the neighborhood with folks dressed in Easter bonnets & bunny costumes. 215-413-3713.
Art Tour: Introduction to the Collection. Overview of works in a variety of mediums. Recommended for first-time visitors. 11 a.m. & 2 p.m. Phila. Museum of Art. 215-763-8100.

17

Breast Cancer Support Group. 1-2:30 p.m. Center in the Park. Register: 215-848-7722.

18

Tax Day
Philadelphia Chamber Music Society Presents: Violinists Pamela Frank & Christian Tetzlaff. Works by Bartok, Leclair, Ysaye & de Beriot. 8 p.m. Perelman Theater, Kimmel Center. 215-569-8080. \$

19

Blood Pressure Screening. 9:30-11 a.m. Center in the Park. 215-848-7722.
Philadelphia Chamber Music Society Presents: Pianist Emanuel Ax. Works by Schubert, S. Adams & Chopin. 8 p.m. Perelman Theater, Kimmel Center. 215-569-8080. \$

20

AARP Driving Course Refresher. Auto insurance discount may apply for completion. 9 a.m. to 2 p.m. West Phila. Senior Center. Register: 215-386-0379. \$

21

"As The Center Turns." Live radio broadcast of a comedic soap opera written by Gwendolyn Daniels. 1 p.m. Center in the Park. 215-848-7722.
Philadelphia Chamber Music Society Presents: ECCO with Harpist Sivan Magen. Works by Caplet, Lutoslawski & Suk. 8 p.m. Perelman Theater, Kimmel Center. 215-569-8080. \$

22

Earth Day
Music from the Heart Jazz Concert. Performers: Jeannie Brooks & Kendrah Butler. 3-6 p.m. Center in the Park. 215-848-7722. \$

23

Computer Basics Workshop: Intro to Computers. Laptops provided for use during class. 2 p.m. Tacony LAB (Library & Arts Building). 215-685-9338.

24

Holocaust Remembrance Day
The Mobile CPR Project. Free training on sudden cardiac arrest treatment. 11 a.m. St. Charles Senior Center. 215-790-9530.

25

African-American Journeys. 1 p.m. Center in the Park. 215-848-7722.

26

Administrative Professionals Day
Actively Aging Series: Get it Together – Strategies to Get More Organized & Work Your Memory. 10-11:30 a.m. The Gershman Y. Register: 215-545-4400. \$
Philadelphia Chamber Music Society Presents: Pianist Rudolf Buchbinder. Works by Beethoven. 8 p.m. Kimmel Center. 215-569-8080. \$

27

Philadelphia Black Pride Celebration. Annual gathering of LGBTQ people of color to celebrate, network & build awareness through diverse array of citywide events. www.phillyblackpride.org (Through May 1)
Poetry & Discussion Group. 10:45 a.m. to 12 p.m. Center in the Park. 215-848-7722. (Thursdays)

28

Men's Gathering. 9:30 a.m. Center in the Park. 215-848-7722. (Fridays)
Philly Tech Week. More than 100 programs for business leaders, geeks & the technically challenged on tech trends, advances & innovations. Events held at various times & locations. www.phillytechweek.com (Through May 6) Cost varies.

29

Women's Wellness Workshop: Mental Health. Health & lifestyle information & resources for African & Caribbean immigrant women. All welcome. 10-11:30 a.m. African Cultural Alliance of North America (ACANA). 215-729-8225.

Milestones

Events that end with a \$ require an entrance fee or advance ticket purchase. Events that are free may request a donation or offer items for sale. Please call the number listed for information on pricing or other questions about an event.

Send your calendar items to:
Attn: Calendar Editor, PCA
Communications Dept.,
642 North Broad St.,
Philadelphia, PA 19130-3409
Phone: 215-765-9000, ext. 5081
Fax: 215-765-9066
Email: acolombo@pcaphl.org

Fairmount Avenue Arts Crawl. Free annual, indoor/outdoor eclectic art festival of local artists & performers. Fairmount Ave., Art Museum Area. 12-4 p.m. 215-232-4766.

Finances

Banks take steps to help protect seniors from financial abuse, exploitation

By Marcia Z. Siegal

Elder financial exploitation is often called “the crime of the 21st century.” According to the National Protective Services Association (NAPSA), recent studies indicate that one in 20 seniors has experienced financial abuse, but only an estimated one in 44 cases is reported. Increasingly, banks, credit unions and other financial institutions are on the front lines helping their senior customers and elder caregivers guard against this form of abuse, which can leave its victims destitute.

The National Council on Aging (NCOA) defines elder financial exploitation as “the misuse or withholding of an older adult’s resources by another.” Financial institutions are especially well-positioned to look out for vulnerable elders and prevent this exploitation, says Richard Cordray, director of the federal Consumer Financial Protection Bureau (CFPB). “They know their customers well and often have more opportunity to deal with older consumers face-to-face when they engage in transactions,” he says. “They also are in a unique position to detect when an elder account holder has been targeted or victimized. And when they do identify problems, they are in a position to do something about it.”

Vulnerable targets

Older adults make appealing targets for financial exploitation, Cordray says: “They can be isolated and lonely, and some may have impaired physical or mental capacity that makes them especially vulnerable.”

Joseph Snyder, director of older adult protective services (OAPS) at Philadelphia Corporation Aging (PCA), worked with Linda Mill, then vice president of loss prevention at Wachovia Bank (now Wells Fargo Bank), to demonstrate the critical role financial institutions can play in protecting seniors financially. The two teamed up to develop and oversee a NAPSA pilot project from 2003 to 2007 that educated bank employees about detecting, preventing and reporting senior



Courtesy of Bank of America

A couple meets with their banker to discuss the management of their finances. Banks and other financial institutions have become more active in preventing the financial exploitation of their older customers.

financial exploitation. This first-time collaboration between a national bank and Adult Protective Services (APS) on behalf of vulnerable seniors included banks and APS departments in 13 states. According to NAPSA, it prevented the loss of \$2 million by stopping fraud in progress and protected another \$62.5 million at risk in the accounts of the same customers. More than 3,000 cases were investigated through the project.

Snyder and Mill went on to co-found the Philadelphia Financial Exploitation Prevention Task Force in 2010. The group aims to strengthen collaboration among law enforcement, social workers, banks and community agencies in order to prevent, detect and investigate elder financial abuse; recover assets and prosecute abuse cases; and raise awareness of elder financial abuse and how to prevent it.

Linda Johnson, one of three financial crimes investigators for TruMark Financial Credit Union in Fort Washington, represents the credit union in this collaborative effort and is passionate about fighting fraud. “I don’t like to see people who have worked all their life lose their money to these scam artists,” she says.

In her role at TruMark Financial, Johnson fights against financial exploitation on behalf of the credit union’s elderly customers, as well as those of all ages. TruMark Financial takes a multifaceted approach that fo-

cuses on staff education, alerting staff to fraud trends and building customer relationships. Scams are a rising concern, and seniors are frequent targets, especially with increasing numbers of internet-based scams, Johnson says.

TruMark Financial’s fraud crimes investigators keep lines of communication open with law enforcement, including the FBI and other agencies, to keep abreast of new scams. “We train our staff extensively,” Johnson says. “Front-line staff, including branch managers, member service representatives and tellers, are required to take online classes on various banking topics, including identity theft and financial abuse. We update our employees regularly on scams and keep them current on other fraud trends. Lawyers and law enforcement personnel conduct workshops for managers throughout the year on fraud prevention.”

Customer relationships are also key. The great majority of older adults have checking or savings accounts, and many rely on tellers for their primary form of banking, according to CFPB’s Cordray.

At TruMark Financial, “the front-line staff builds relationships with all members of the credit union,” Johnson says. “If they see unusual activity, they ask questions, not to be intrusive

but to uncover the facts to ensure the member is not being exploited by a con artist. We also provide literature on fraud prevention and resources to make senior citizens and caregivers more knowledgeable about current scams.”

A steep price

According to NAPSA, financially abused seniors are likely to die earlier than their peers and are four times more likely to go into a nursing home. Almost one in 10 victims will turn to Medicaid as a direct result of their money being stolen. While scams are a rising concern, 90 percent of senior financial abuse is perpetrated by family members or trusted others, the organization reports.

Cynthia L. Hutchins, a financial advisor and gerontologist, is director of financial gerontology at Bank of America Merrill Lynch. The institution launched the program she oversees in 2014 to address the evolving needs of older customers. Hutchins authored a guide for caregivers and family members of older adults, “Senior Financial Exploitation: Addressing a Hidden Threat,” in which she cites statistics on the rising number of seniors and warns of the increased potential this demographic poses for financial abuse. According to the Pew Research Center, 10,000 baby boomers turn 65 every day, and that trend will continue until 2029. The Social Security Administration says boomers can expect to live, on average, into their mid-80s. The fastest-growing segment of elderly is those 85-plus, according to the 2010 U.S. Census. Adults in that age group are the most vulnerable to financial exploitation,

• continued on page 16

REPORT ABUSE

All forms of elder abuse (financial, physical, emotional, sexual and self-neglect) can be reported 24/7 to PCA’s Older Adult Protective Services department at 215-765-9040.

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Call PCA Helpline for services or information to help older Philadelphians

By Alicia M. Colombo

"Hello, this is the PCA Helpline. How may I assist you?" says intake and information specialist Neida Diaz in a pleasant, upbeat tone. The caller is a 70-year-old woman who lives in South Philadelphia and would like to know where the nearest senior center is located.



Provided by PCA

This is just one example of the 570 calls received by the Philadelphia Corporation for Aging (PCA) Helpline at 215-765-9040 each weekday.

"The Helpline's mission is to help older adults access the benefits and services they are entitled to," says Beth Pfizenmayer, who has been a Helpline supervisor for 16 years. "The Helpline performs the intake functions for PCA's long-term care, housing repair and protective services departments. It also provides information and referral. It's one phone number to access a variety of help."

Diaz is among 23 full-time intake specialists who answer Helpline phones and



Evangelina Iavarone

Neida Diaz answers a call to PCA's Helpline. Diaz is among 23 full-time intake specialists who answer 570 calls to the Helpline each weekday.

respond to inquiries sent via PCA's website, www.pcaCares.org. Staff members are available who speak Spanish and Russian, in addition to English. "A typical day on the Helpline is hectic," Diaz says. "We try to answer the calls as quickly and efficiently as possible. It's very rare that there's a pause in the phones ringing."

Range of needs

Callers' needs range from simple requests for information to serious matters such as reports of seniors being neglected or abused. An average of 124 calls each day request an assessment, in which seniors are evaluated for enrollment in long-term care programs.

"There is a huge increase in people needing services," says Alma Mora, who has been an intake and information specialist for 15 years. "The first call should be to PCA for any need. If you are frail and need services, we can schedule a home visit to complete an assessment. We can provide referrals for home care, home repairs and emergency crisis services. Years ago, we used to get 25 referrals a day. Now, it's over 100."

In addition to scheduling clinical assessments for Philadelphians 60-plus, which are completed by PCA's assessment workers, one of the most crucial services PCA provides is older adult protective services (OAPS). "We get a lot of calls from extended family members and neighbors who are concerned about the well-being of a senior," Diaz says. "The majority of reports involve self-neglect, emotional abuse and financial exploitation. Physical abuse is more likely to be reported to the police or diagnosed by a doctor. It's hardest with self-neglect, because sometimes the seniors are comfortable living that way. That's why it's so important that the Helpline exists as a resource for the commu-

nity." OAPS dispatches investigators to follow up on reports of abuse of people 60-plus. Such reports are handled with expediency and the strictest confidentiality.

Who can call?

Anyone can call the Helpline or submit a referral through the website, www.pcaCares.org. "Professionals from homecare agencies, hospitals and nursing homes, as well as grandchildren, nieces and nephews are submitting inquiries online," Diaz says. "The younger generation is more comfortable with online technology." A Helpline worker will contact the senior to follow up on the website request and discuss the situation. "We speak with the senior and, if needed, schedule an assessment with the person," Diaz says. "In everything that PCA does, the senior's choice and independence is paramount."

In general, the Helpline is not an emergency service and cannot provide services to seniors immediately. It is a first step in the process of gaining access to assistance. Mora and Diaz want seniors, caregivers and families to know that help is available but that accessing services can take time. "Don't wait until the last minute. If you know someone is in a condition where they will need help soon, call now and start the intake process," Diaz says. "If you know you are going to have surgery in the upcoming weeks or months and may need in-home care, call for help now. For an assessment, we can be out there in a week, but the enrollment process takes time. In addition, several programs, such as the OPTIONS program for in-home care and Senior Housing Assistance Repair program, have waiting lists due to limited funding. The best way to get the help you need is to call as soon as you see an issue start to arise. Get help before it reaches a crisis."

The PCA Helpline is available at 215-765-9040 from 8:30 a.m. to 5 p.m. weekdays, but reports of elder abuse can be made 24/7.

To submit a referral online, go to www.pcaCares.org and click on "Get Assistance" in the top navigation bar, then click on "Start Here" under "Request Assistance."

Contact Alicia M. Colombo at acolombo@pcaphl.org

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Bankers association provides tips to protect against financial abuse

The American Bankers Association offers the following tips to protect older adults from financial abuse:

Tips for seniors:

- Plan ahead to protect your assets and ensure your wishes are followed. Talk to someone at your financial institution, an attorney or a financial advisor about your best options. (See related story on page 1.)
- Shred receipts, bank statements and unused credit card offers.
- Choose a trustworthy person to act as your agent in all estate-planning matters.
- Lock up your checkbook, account statements and other sensitive information when others will be in your home.
- Order your credit report once a year.
- Never give out personal information, including your Social Security number, account numbers or other financial data, over the phone unless you initiated the call and trust the other party.
- Never pay a fee or taxes to collect

sweepstakes or lottery "winnings."

- Never rush into a financial decision. Ask for details in writing and get a second opinion.
- Consult with a financial advisor or attorney before signing any document you don't understand.
- Get to know your banker and the other people who handle your finances. They can look out for suspicious activity in your accounts.
- Check references and credentials before hiring anyone. Don't allow workers to access your financial information unless they are financial professionals and you have authorized them to do so.
- Pay with checks and credit cards instead of cash to keep a paper trail.
- Feel free to say, "no." After all, it's your money.
- You have the right not to be threatened or intimidated. If you think someone is trying to take control of your finances, call your local department of adult protective services or tell someone at your bank.

• Trust your instincts. Exploiters and abusers often are very skilled, charming and forceful in their efforts to get control of your finances. Don't be fooled – if something doesn't feel right, it may not be. If it sounds too good to be true, it probably is.

Tips for family and friends:

- The key to spotting financial abuse is recognizing a change in a person's financial patterns. Watch out for these red flags:
- Unusual activity in an older person's bank accounts, including large, frequent or unexplained withdrawals.
 - ATM withdrawals by a person who has never used a debit or ATM card.
 - Changing from a basic account to one that offers more complicated services the customer does not fully understand or need.
 - Withdrawals from bank accounts or transfers between accounts the customer cannot explain.
 - New "best friends" accompanying an older person to the bank.

- Sudden non-sufficient funds or unpaid bills.
- Closing CDs or accounts without regard to penalties.
- Uncharacteristic attempts to wire large sums of money.
- Suspicious signatures on checks, or outright forgery.
- Confusion, fear or lack of awareness on the part of an older customer.
- Refusal to make eye contact, shame or reluctance to talk about the problem.
- Checks written as "loans" or "gifts," especially in large amounts or for unknown reasons.
- Bank statements that no longer go to the customer's home.
- New powers of attorney the older person does not understand.
- A caretaker, relative or friend who suddenly begins conducting transactions on behalf of an older person without proper documentation.
- Altered wills and trusts.

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Banks

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Hutchins says.

Khristian Hawver-Scott, a Bank of America life services executive, says, "Every employee at Bank of America is trained, proficiency-tested and directed to [notify superiors of] potential problems that may indicate scams or exploitation that target older clients."

The institution offers a number of programs to help keep customers' money safe. Its Savvy Saving Seniors initiative, developed in partnership with the National Council on Aging, provides a toolkit for professionals in the field of aging to teach seniors critical financial skills, including how to avoid scams. "For clients who have diminished capacity, we provide customers with the ability to designate an authorized contact," Hawver-Scott says. The bank's online financial education resource, Better Money Habits (bettermoneyhabits.bankofamerica.com), provides information about scams and financial protection, including how to protect one's identity.

Growing attention

PCA's Snyder, a former NAPSA president, continues to reach out to finan-

cial institutions to prevent elder financial exploitation locally and nationwide, through NAPSA projects and speaking engagements. Financial institutions are essential in flagging warning signs of abuse, he says, such as changes in typical bank-

Financial institutions are essential in flagging warning signs of abuse.

ing patterns, including uncharacteristic attempts to wire large sums of money and sudden insufficient funds. The institutions' growing attention to the issue and increasing cooperation with APS organizations, like PCA's OAPS department, "is the right thing to do," Snyder says. "It protects customers' assets and prevents institutional losses – and it prevents us, as taxpayers, from paying for long-term care when a victim's money is gone."

For more information about protecting yourself or a loved one against elder financial exploitation, including warning signs of this abuse, see article on page 15.

Contact Marcia Z. Siegal at msiegal@pcaphl.org.

Legal services, other resources

Philadelphia Corporation for Aging (PCA) subcontracts with three agencies that provide legal services to assist Philadelphia residents 60 and older with a range of legal issues including wills, benefits, taxes, small claims court, landlord-tenant disputes, mortgage problems, consumer protection issues and abuse. Assistance does not include representation in criminal cases.

- Community Legal Services Aging and Disabilities Unit: 1410 W. Erie Ave., Philadelphia, PA 19140; 215-227-2400

- SeniorLaw Center: 2 Penn Center, 1500 JFK Blvd., Suite 1501, Philadelphia, PA 19102; 215-988-1242

- Temple University's Elderly Law Project: Temple University Beasley School of Law, 1719 N. Broad St., Philadelphia, PA 19122; 215-204-6887

In addition, the PCA Helpline at 215-765-9040 or 888-482-9060 (outside Philadelphia), open weekdays from 8:30 a.m. to 5 p.m., provides information about and referral to a wide range of services for seniors, adults with disabilities and caregivers.

The Center for Advocacy for the Rights and Interests of the Elderly (CARIE) operates the CARIE Line at 215-545-5728 or 800-356-3606, open weekdays from 9 a.m. to 5 p.m., to help older adults and caregivers to identify and access services and supports.

SEPTA Key senior photo ID introduced; card makes riding free easier for seniors

SEPTA has introduced a new fare payment system called SEPTA Key. For riders under 65, this is a new method of payment. For those 65 and older, it is a new form of identification that seniors may use to take advantage of the Seniors Ride Free Program, through which seniors ride without cost on all SEPTA buses, the Market-Frankford Line, Broad Street Subway, trolleys and the Norristown High Speed Line; and for \$1 on regional rail line rides within Pennsylvania.

How to get it

Applicants for a SEPTA Key senior photo ID must appear in person to complete the application process. You will need to have your photo taken.

Photos are being taken at:

- SEPTA headquarters, 1234 Market St., lower lobby, weekdays from 8 a.m. to 4 p.m.
- Some legislative offices; call your state senator or representatives to find out if they



are participating.

- Some senior centers; call the PCA Helpline at 215-765-9040 or go to pca-cares.org.

What you need to bring

Applicants are required to show at least one of the following forms of identification:

- Armed forces discharge/separation

papers

- Baptismal certificate
- Birth certificate
- Veteran's universal access ID card
- Resident alien card
- Yellow PACE card (Pharmaceutical Assistance Contract for the Elderly)
- Passport or naturalization papers
- Pennsylvania ID card (non-driver) or photo driver's license
- Statement of age verification from the Social Security Administration

For more information, or to obtain an application by mail, please call SEPTA customer service at 215-580-7800.

Important things to know

- If you have already had your photo taken for a SEPTA Key senior ID, there is no need to have it re-taken. Cards will be mailed, and you will not receive your card faster by having your photo re-taken.

• Seniors are not required to get the new SEPTA Key ID card; they can continue to use their SEPTA-issued Commonwealth Senior Citizen Transit ID (yellow and blue card) for travel on SEPTA transit and regional rail.

• Seniors with either a valid driver's license or state-issued ID can use these for travel. They can be swiped at turnstiles or onboard transit vehicles or shown to a regional rail conductor.

• The new SEPTA Key senior photo ID is a contactless chip card. To use it, you don't need to show it to the cashier; just tap the card at the red validator pad on a vehicle fare box or at the new fareline turnstiles. When traveling on regional rail, present the card to the conductor and pay the appropriate reduced senior fare (\$1 for destinations in Pennsylvania, or 50 percent of weekday fare for stations in New Jersey and Delaware).

If you are a Philadelphia homeowner over 60 years old, and your gross household income is less than \$2,010 per month for one person or \$2,706 for two*, you may be eligible for:

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* Income eligibility as of 2017; people with higher incomes may receive repairs on a cost-sharing basis

Garden

• continued from page 1

at a meeting on June 7, 1774, but financial problems prevented the garden from being established, and the plan gathered dust for 200 years.

Fast-forward to 1976, the 225th anniversary of the hospital's establishment and the city's bicentennial celebration of the nation's founding. The Philadelphia Committee of the Garden Club of America and Friends of Pennsylvania Hospital, including hospital staff, teamed up and got the garden growing. "We're faithful to the plan of Martha Ludes Garra, the horticultural consultant for the garden," volunteer McGrann says. "However, we find that some plants don't do well in the location identified in the master plan, so we no longer have them."

Volunteers stay busy from early spring to mid-November. "First, we see which plants survived the winter," McGrann says. "Sometimes, plants have seeded themselves in other beds and we have to decide whether to remove them." After a buying trip there's plant-



Courtesy of Penn Medicine

Volunteers from the Philadelphia Committee of the Garden Club of America work in the Physic Garden at the Pennsylvania Hospital.

ing, weeding, pruning and, later, dead-heading plants like marigolds. "When we prune the sage, I offer volunteers

sprigs to take home," McGrann says. "Some people cook with it."

More than an occasional source of a flavoring ingredient, the Physic Garden provides a fragrant, soothing refuge from the tensions of hospital life. Tall trees shade benches where visitors and employees can talk, eat lunch, or enjoy peace and quiet. Retired radiologist and garden volunteer Carol Dolinskas likes working in the sunlight after years spent in the dark looking at X-rays.

"The garden lets you get away for a while," says McGrann, the hospital's former director of social work services. "Sometimes that's just what you need."

McGrann admits to having favorite plants. "Our foxglove is a tall, beautiful plant with purple, pink or white flowers – depending on what we find at the

garden center – that was used for heart conditions in the eighteenth century," she says. "Kids like wooly lamb's ear. If you wet a leaf and put it on your skin, it acts as a bandage for stings and minor cuts. Kids like to walk around with a leaf on one hand."

Tours of the hospital include the Physic Garden, as well as paintings, tallcase clocks, the historic medical library and the nation's oldest surgical amphitheatre – "the dreaded circular room," as one pamphlet describes it. Still, it's the garden that invites people to linger. "Working here is a labor of love, and one feels useful," McGrann says.

* * *

Perks for Physic Garden volunteers include a free meal in the cafeteria after two hours of work and a pass that allows them to pay a reduced rate of \$5 for parking per visit. For more information about volunteering in the garden, contact McGrann at 215-334-6111 or kmcgrann@aol.com.

Constance Garcia-Barrio is a freelance writer and author of a novel based on African-American history in Philadelphia.

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Alex Trebek – *Compensated Endorser*



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CITY _____ STATE _____ ZIP _____

PHONE _____ EMAIL _____

MALE FEMALE DATE OF BIRTH ____/____/____ MD-17580-1014

The Milestones Crossword

Getting Around

ACROSS

- 1 Giant tea urn
- 8 Knish ingredient
- 14 Put to work
- 15 Bowed out
- 16 Aurora ____: northern lights
- 17 Irish county
- 18 Horse of a certain color
- 19 Relative of Abraham
- 20 Males
- 21 A police radio code: abbr.
- 22 Famed
- 25 Englishman's exclamation
- 27 Maugham short story
- 28 Military concern
- 31 Asian rice dish: var.
- 33 Quiche Lorraine ingredient
- 34 Where Oberlin is
- 35 Like a ballerina
- 37 Little fellers
- 39 Receptions
- 40 Barbecue favorite
- 42 International commitment
- 43 Ring or drum
- 44 Where the Pearl Mosque is
- 45 Imparted
- 46 Flowering climber
- 48 Receptacle

- 51 Where Lambarene is
- 54 Highly seasoned
- 55 Greek city
- 56 Astronomy's muse
- 58 Daytime movies
- 60 Round of publicity
- 61 Potter's field of the Bible
- 62 Take charge of
- 63 Weaves in and out

DOWN

- 1 Serving of tutti-frutti
- 2 Moody
- 3 Bearing
- 4 Egg-shaped ornaments
- 5 Remembered from the winter of 1777-78
- 6 Suffix for action words
- 7 Put in shape
- 8 Hamster or budgie
- 9 What ozone is
- 10 Spent
- 11 Sun god of Egypt
- 12 Carnival canvas
- 13 Pindar creations
- 14 ____ cadabra
- 22 Arrangement of logs
- 23 Jokers
- 24 Special communication
- 26 Weakens

Solution

The solution for the crossword puzzle can be found on page 8.

Editor emeritus Don Harrison plans to return with his regular column next month.



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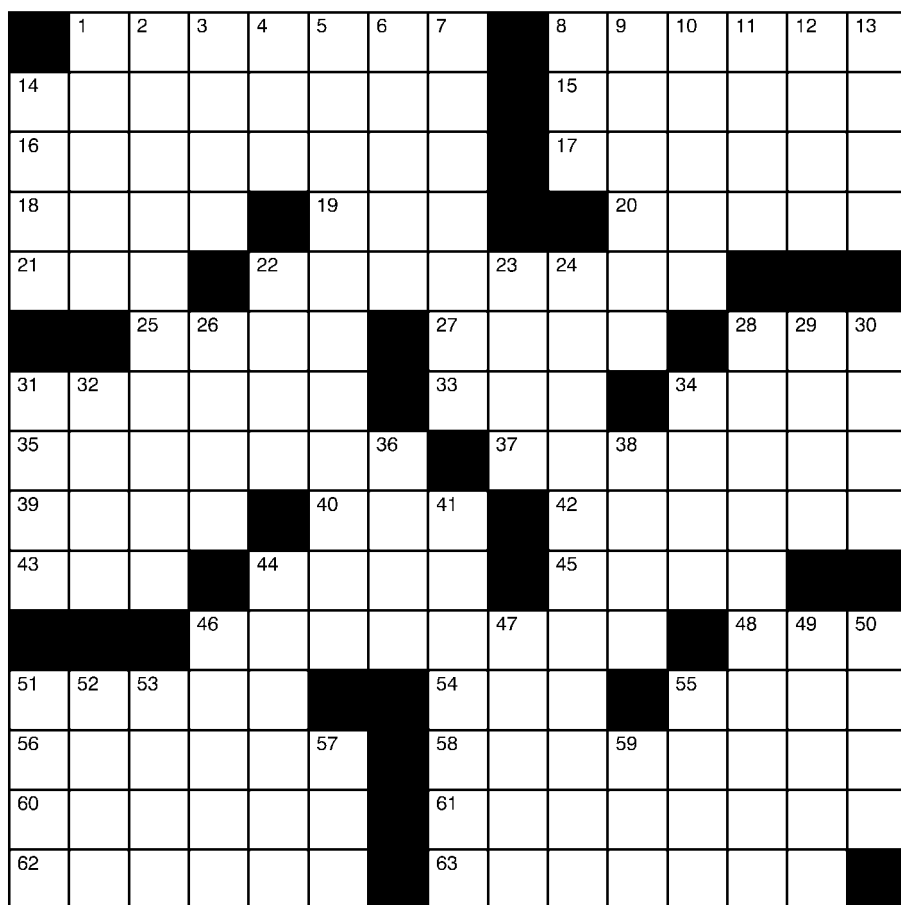
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