



Milestones™

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News and Possibilities for Seniors

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Photo by Paola Noguerras

MANNA volunteer George Forrest, who does food prep, says he once sliced 100 lbs. of onions

By Constance Garcia-Barrio

Imagine having a life-threatening illness and barely enough strength to totter from your bed to your stove to cook a meal. Suppose, in addition, that a low income stopped you from buying nutritious food and getting help to prepare it. Enter MANNA (Metropolitan Area Neighborhood Nutrition Alliance), a nonprofit organization that cooks and delivers healthful meals, free of charge, to medically-fragile clients in Philadelphia and its suburbs, including South Jersey.

MANNA's chefs prepare 3,500 meals a day with help from volunteers like George Forrest, 68, of Havertown. "I dice peppers and slice carrots, broccoli, and other vegetables for soups and salads," said Forrest, a retired bank employee who has been volunteering for MANNA for almost six years.

He arrives at 7:30 a.m. and leaves about 1 p.m., although most volunteer shifts last three hours. "One morning I sliced 100 lbs. of onions."

Forrest's work at MANNA varies. "There's a sort of assembly line where each person puts, say, a vegetable into a section of a TV-dinner-type food tray, and then the next person adds meat to another section, and so on," he said. "The last person seals the tray with plastic wrap. Sometimes I'm on the assembly line, or I might make brownies in the bakery or I help make the soups, whatever needs doing."

Besides prepping, cooking, packaging and sometimes delivering food, volunteers help with office work and fundraising events.

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Finances & Scams

Watch out for scams

By Alicia M. Colombo

One of the nation's longest-running scams is taking on a new form. Money transfer fraud entices victims with the prospect of striking it rich, after you pay a fee. An emotional plea is often used to spark a sense of urgency and to elicit quick compliance. Previously, a letter would arrive in your mailbox; but with the rise of e-mail, it's become even easier for scammers to reach prospective dupes by the thousands. Now, these messages may appear in your in-box, sent by a "Nigerian Prince," government official or royal family member who needs your help to transfer money from a far-away land. Whatever form it takes, don't respond.

If you're thinking that no one could ever fall for this trick, you are wrong. People do; that's why these scams persist. Financial scams targeting seniors have become so prevalent that they're now considered "the crime of the 21st century," according to the National Council on Aging (NCOA). Knowing what to look for can help you avoid being scammed. Following are some of the most common types of scams perpetrated against seniors, according to NCOA.

Internet and e-mail

Even legitimate-looking e-mail messages that appear to be from a company or institution, such as your bank or credit card company, should be regarded with suspicion if they ask you to update or verify your personal information. Contact the company directly by phone at a number you are sure of, rather than responding to this sort of request via e-mail.

As tax season rolls around, e-mails claiming to be from the IRS about a tax refund or money owed are common; but don't fall for it.

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Health Brief

Expired medications can be hazardous

Medications can be costly and hard to afford, particularly if you are on a fixed income, but using them after their expiration date may do more harm than good.

Pharmaceutical manufacturers in the United States are required by law to place expiration dates on most prescription drugs, over-the-counter medications or ointments, and dietary/herbal supplements. The prescription bottle dispensed at a pharmacy often includes the words "do not use after..." or "discard after..." as required by the Board of Pharmacy in many states. The expiration date printed on the label is the final day that the manufacturer guarantees the full potency and safety of a medication. For legal and liability reasons, manufacturers will not make recommendations about the stability of drugs past the original expiration date, which is determined using stability testing under good manufacturing practices.

Drug products typically have an expiration date of 12 to 60 months from the time of manufacture. Studies by the American Medical Association and others have shown that the actual shelf life of the drug may be longer; but it is impossible for you, as a consumer, to determine this. There are a number of factors that impact a drug's effectiveness over time, including the product's ingredients, preservatives and method of storage. Once a drug is repackaged into another container, as often happens at the pharmacy or doctor's office, the shelf-life might also decline.

Proper storage of medication is important to preserve its shelf life. Medications remain most stable in dry, cool spaces away from light. The bathroom and medicine cabinet are not ideal places to store medications, due to heat and humidity. Keep the prescription bottle caps tightly closed, and always keep medications out of reach of children or pets.

When it doubt, throw it out

Drugs in liquid form, such as cough syrup, and those that require refrigeration, including vaccines and blood products, should be discarded if the product creates moisture, looks cloudy or becomes discolored, even if the expiration date has not passed. Any medication that is powdery or crumbling; has a strong smell; or has dried

up, as is often the case in old ointments and creams; should be discarded regardless of expiration date.

Any medication essential for a chronic and potentially life-threatening disease, such as a heart condition or seizure, should be replaced when expired. There are significant health risks, including loss of potency, to using the following medications past the expiration date:

- Ophthalmic (eye) drops
- EpiPens (epinephrine), used to treat life-threatening allergic reactions
- Insulin, used to control blood sugar in diabetes
- Oral nitroglycerin (NTG), used for angina (chest pain), loses its potency quickly after opened

Dispose properly

The U.S. Food and Drug Administration offers the following guidelines for proper disposal of medicines, after they have expired or are no longer needed.

- For controlled substances, there are collectors registered with the Drug Enforcement Administration (DEA). Visit the DEA's website, www.DEA.gov; or call 1-800-882-9539 for more information and to find an authorized collector in your community.

- Do not flush medicines down the sink or toilet unless specifically instructed to do so.

- Take advantage of programs that allow the public to take unused drugs to a central location for proper disposal. The DEA hosts an annual National Prescription Drug Take-Back Day every spring. This year, it will be Saturday, April 30.

If no disposal instructions are given on the prescription drug labeling and no take-back program is available in your area, throw the drugs in the household trash following these steps:

- Remove them from their original containers and mix them with an undesirable substance, such as used coffee grounds, dirt or kitty litter (this makes the drug less appealing to children and pets, and unrecognizable to people who may intentionally go through the trash seeking drugs).

- Place the mixture in a sealable bag, empty can or other container to prevent the drug from leaking out.

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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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Elder financial exploitation is on the rise



Milestones file photo

Older adults make a prime target for financial abuse because they often have retirement savings, home equity or other assets.

By Marcia Z. Siegal

Elder financial exploitation is the fastest rising form of elder abuse. A 2011 MetLife Mature Market Institute study determined that financial exploitation costs seniors at least \$2.9 billion annually. Other studies show that for every one case reported, as many as 44 go unreported. The problem is especially acute in Philadelphia, which has the second highest proportion of seniors of the nation's 10 largest cities. Based on national data, an estimated 19,000 Philadelphians age 60-plus are financially exploited each year, according to Joseph Snyder, director of Philadelphia Corporation for Aging's (PCA) Older Adult Protective Services.

Elder financial abuse spans a broad spectrum of conduct, such as taking money or property; investment or security schemes; and telemarketing scams. (See page 1 for additional information on scams.) It affects older adults across all economic groups and care settings and often occurs in conjunction with other forms of abuse, such as physical abuse and neglect. Exploitation may come in the form of a financial scheme, con, or identity theft, but it is also frequently perpetrated by family members or trusted others, such as friends and caregivers. Many times, victims are ashamed or afraid to report it, or want to protect the abuser.

Savings targeted

Older adults make a prime target, because they often have retirement savings, home equity or other assets. They may be especially vulnerable due to isolation; physical disability; health problems; cognitive decline, including dementia, which may impair their capacity to recognize exploitation; and/or the recent loss of a partner, family member, or friend. Moreover, their numbers are surging. According to the U.S. Administration on Aging, people age 65-plus represented 14.1 percent of the U.S. population in 2013 and that percentage is expected to grow to 21.7 by 2040. According to the latest U.S. Census, the number of people age 85-plus, the frailest and most vulnerable elderly, experienced the fastest growth rate among the elderly population.

According to the consumer guide "Protect Your Pocketbook: Tips to Avoid Financial Exploitation," published by the National Center on Elder Abuse and the Eldercare Locator, some predictors of potential abusers are drug or alcohol issues; gambling problems; untreated mental health issues; and financial dependence.

Elders who lose their life savings usually have little or no opportunity to regain it. Elder financial abuse can result in the loss of the ability to live independently; decline in health; broken trust; and fractured families, experts say.

Financial abuse

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Focus on abuse

The landmark Elder Justice Act, which was passed in 2010 as part of the Affordable Care Act, finally helped to put elder abuse higher on the national radar. It has resulted in increased resources and spurred new community collaborations and trainings to address all forms of elder abuse.

It also spurred a new project, the National Adult Maltreatment Reporting System (NAMRS), based on data from state adult protective services agencies. The goal is to provide consistent, accurate national data on the exploitation and abuse of older adults and adults with disabilities, including investigations and outcomes of investigations, according to the U.S. Administration for Community Living.

PCA has long been in the forefront of the interagency cooperation and coordination recommended by the Elder Justice Act. In 2002, the agency partnered

with what was then Wachovia Bank to train bank employees to detect and report abuse and exploitation. Later, Wachovia led a project team that created a fraud prevention tool kit, which serves as a model for the banking industry.

In 2010, PCA was instrumental in forming the Philadelphia Financial Exploitation Prevention Task Force. The Task Force works to prevent, detect investigate and prosecute financial elder abuse; recover assets; train law enforcement, social workers, banks and community agencies about elder financial abuse; and raise awareness of elder financial abuse and how to prevent it among seniors and the broader community. It includes representatives from the Police Department, District Attorney's Office, Homeland Security, University of Pennsylvania, community agencies and the financial industry in Philadelphia.

Contact Marcia Z. Siegal at
msiegal@pcaphl.org

Warning signs of elder financial abuse

According to the National Center on Elder Abuse, signs and symptoms of elder financial or material exploitation include, but are not limited to:

- Sudden changes in bank account or banking practice, including unexplained withdrawal of large sums of money by a person accompanying the elder
- Inclusion of additional names on an elder's bank signature card
- Unauthorized withdrawal of funds using the elder's ATM card
- Abrupt changes in a will or other financial documents
- Unexplained disappearance of funds or valuable possessions

- Substandard care being provided or bills unpaid despite the availability of adequate financial resources
- Forgery of an elder's signature on financial transactions or property ownership documents
- Sudden appearance of previously uninvolved relatives claiming their rights to an elder's affairs and possessions
- Unexplained sudden transfer of assets to a family member or someone outside the family
- Provision of services that are not necessary

Report elder abuse and exploitation

Calls to report any form of elder abuse – physical, emotional, financial, sexual, neglect or self-neglect – can be made 24/7 to Philadelphia Corporation for Aging's

(PCA) Older Adult Protective Services by calling the PCA Helpline at 215-765-9040 or the Pennsylvania Elder Abuse Hotline at 1-800-490-8505.

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“Corkscrew curls,” the height of schoolyard fashion, came at a painful price

By Dorothy Stanaitis

Corkscrew curls, rag curls, Shirley Temple hair-dos – they were known by many names and worn by many girls whose mothers had the patience to wind their daughter’s hair around long, narrow strips of cloth, then rewind and knot the “rags” near the little girl’s scalp. The mothers needed further skills in coaxing their daughters to sleep on what felt like a head full of thick wire cables. But a restless night was a small sum to pay for a day or two of undisputed hairdo heaven.

Girls young enough to wear rag curls seldom had any desire to impress the boys, but a head full of corkscrew curls ensured the sufferer of superiority over her friends who came to Sunday School or birthday parties wearing braids, or as they were known in the schoolyard, pig-tails.

The triumph, however, was short-lived for children with naturally straight or unruly hair. A very small amount of run-

ning, jumping or rough-housing would make the curls droop and sag, and many a Sunday morning Shirley Temple look-alike turned up on the Monday morning schoolyard with little more than wavy hair to show for all of her mother’s troubles and her own discomfort.

But some very lucky or very lady-like little girls, who spent a rather sedentary Sunday, and whose mothers wrapped their hair in a scarf for sleeping, were the center of attention at recess Monday.

Usually a pulled curl would spring back in place, but sometimes it wilted enough to straggle down below the rest. Often, the little girl wouldn’t know this, since there were no mirrors in the grade



The author’s corkscrew curls

school girl’s room, so to the great amusement of the boys, she would continue to proudly toss her head around to make her curls bounce, curl bouncing being one of the great compensations for enduring the curling process and uncomfortable night’s sleep.

But there was one other compensation besides the admiration of friends and the fun of curl tossing, and that was perhaps the sweetest of all, for in order to ensure a full head of curls, a busy mother was forced to sit down and spend time concentrating on her child. Oh, some mothers would stand, but most of the harried housewives followed the advice of never standing when you could sit, and never sitting when you could lie down.

Lie-downs were few and far between for most of them, but they could manage to sit for a little while as they patiently pinned the cloth strip close to

the scalp, wound the hair down around it, then wound the cloth back up to cover the wound hair. They removed the bobby pin at the scalp and tied both ends of the rag together tightly to keep the curls from unraveling during what was certain to be a restless night’s sleep. They did this over and over again, since a large number of curls was considered more impressive than a few, and as they pinned, wound and tied, they talked to their daughters. Sometimes the talk would be as light and as frivolous as the curls themselves, but sometimes it would be as important as the impulse that made a busy woman stop her work and spend time building her child’s self-image as she gave lessons in nurturing, motherly love.

If you ever notice a gray-haired woman giving a rather saucy toss of her head, you can safely guess that she once wore corkscrews curls to school.

Dorothy Stanaitis is a retired librarian and a freelance writer.

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Help prevent, report Medicare fraud

The Consumer Financial Protection Bureau estimates that medical identity theft impacts about 1.5 million adults each year. Every U.S. citizen or permanent resident age 65-plus qualifies for Medicare, so a scam artist has an easy entrée just by knowing your age. Perpetrators may pose as a Medicare representative to trick you into providing your personal information. They then use your name and Medicare number fraudulently, to get medical treatment and prescription medications.

Other scams involve providing bogus services at makeshift mobile clinics or sending you unnecessary medical equipment, then using your personal information to bill Medicare and pocket the money. To cut down on this type of fraud, the Centers for Medicare and Medicaid services issued a new rule in February requiring beneficiaries to get pre-authorization for some high-cost durable medical equipment, prosthetics, orthotics and supplies.

Preventing, reporting fraud

The website Medicare.gov offers the following advice for preventing and reporting fraud.

- Don't give Social Security or Medicare numbers out over the phone to unknown callers.
- Seek medical services from a known company, and speak with your doctor if you need any medical devices.
- When you get health care services, record the dates on a calendar and save the receipts and statements you get from providers to check for mistakes.
- Compare the dates and services on your calendar with the statements you get from Medicare to make sure you got each service listed and that all the details are correct. The "Medicare Summary Notice" (MSN) if you have Original Medicare, or similar statements list the services rendered or prescriptions filled.
- If you find items listed in your claims that you don't have a record of, it's possible that you or Medicare may have been billed for services or items you didn't get.
- Check with the provider to see if a billing error has been made, or if there is some legitimate explanation for the charge.

If you suspect that Medicare is being

charged for a service or supply you didn't get, or you don't know the provider on the claim, you can report it by calling Medicare at 1-800-633-4247 or the Office of the Inspector General at 1-800-447-8477. TTY users should call 1-800-377-4950.

Have this information before you report fraud:

- The provider's name and any identifying number you may have
- The service or item in question
- The date the service or item was supposedly given or delivered
- The payment amount approved and paid by Medicare
- The date on your MSN
- Your name and Medicare number
- The reason or information why Medicare shouldn't have paid for a service or item

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"Help Yourself to Health" focuses on helping participants, age 60-plus, manage chronic health conditions.

"Keep It Moving" helps participants, age 60-plus, with strategies for managing chronic pain.

To learn more, or to become a host site, call Health Promotion Consultant Diane Brown at 215-765-9000, ext. 5119 or e-mail dbrown@pcaphl.org



Chronic Disease Self-Management Program and the Chronic Pain Self-Management Program is coordinated by Philadelphia Corporation for Aging and funded by the Administration for Community Living through Pennsylvania Department of Aging.

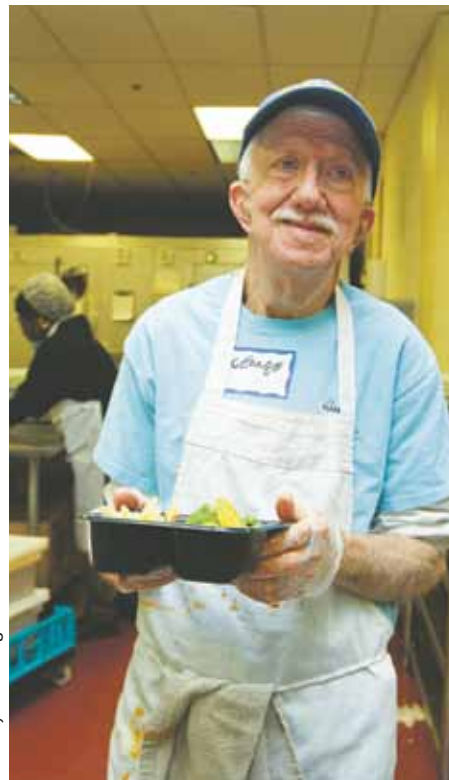


Photo by Paola Noguera

"I know that I'm doing something worthwhile when I cook a pot of grits or I help with the soups," said Forrest.

MANNA

• continued from page 1

MANNA has a small full-time staff which includes registered dietitians who offer 11 different dietary modifications for clients who have cancer, kidney disease, HIV/AIDS and other life-threatening illnesses. The dietitians ensure that the meals provide optimum nourishment, according to Michael Rowlands, MANNA's community engagement coordinator. "We did a pilot study that showed that our clients had 37 percent shorter hospital stays and 30 percent lower hospital costs," he said.

MANNA encourages clients' continued healing through cooking classes, individual and group nutrition counseling, and by educating health care providers. But making certain that clients have three free meals a day, seven days a week, remains its primary mission. Originally founded in 1990 to provide comfort and nourishment to patients with HIV/AIDS, in 2006 MANNA expanded its outreach to those with other critical illnesses – cancer,

renal and cardiac disease, and diabetes. MANNA's clients have an average income of \$10,188, and 94 percent of them are at or below 200 percent of the poverty line. In May of 2013, the organization delivered its ten millionth meal.

"I know that I'm doing something worthwhile when I cook a pot of grits or I help with the soups," said Forrest. "I meet people, joke with the staff and have fun. I would recommend volunteering here to anyone."

* * *

MANNA's next volunteer orientation will take place March 27 at 5 p.m. at 2323 Ranstead St., between Market and Chestnut Sts. on 23rd. Volunteers are needed to cook, pack and deliver food. The organization would also welcome items like kitchen shelving, insulated food transport containers and GPSs for its drivers. For more information, please call 215-496-2662 or see www.mannapa.org.

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

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Is long-term care insurance for you?



Milestones file photo

There are a number of factors to consider, such as costs and retirement goals, before deciding if long-term care insurance is right for you.

By Marcia Z. Siegal

More than two-thirds of individuals 65 and older will require some kind of long-term care, experts say. Long-term care insurance can help provide extended coverage for services and support systems you may need after reaching a point when you can no longer care for yourself. These services and supports may be needed on a regular or occasional basis, for a few months or for the rest of your life. Whether to purchase a policy and the best way to shop for one are some of the most important financial decisions you can make.

Your income, age, health status and retirement goals are key to consider before deciding to purchase long-term care insurance, according to the National Association of Insurance Commissioners. Even if you have a family history of health longevity and pride yourself on maintaining a healthy lifestyle, you can still be hit with a chronic illness or health crisis that requires home health care, a skilled nursing facility, adult day services or other health-related expenses that can decimate your nest egg or retirement savings.

Cost considerations

Weighing your income against the cost of premiums vs. the probable need for long-term care is a key challenge. If your only income is your Social Security benefit or Supplemental Security Income

(SSI), buying long-term care insurance is probably not feasible; however, depending on your assets and your income, you may qualify for Medicaid to help with long-term care costs.

Premiums for long-term care insurance can run thousands of dollars a year, and most premiums increase over the life of the policy. Factor in potential increases when deciding whether you can afford the premiums now and in the future.

At the same time, paying for long-term care out-of-pocket is expensive. According to the Genworth 2015 Cost of Care Survey for Pennsylvania, median rates for home health aides in Philadelphia are \$22 an hour. Depending on your level of need, services can add up to more than \$50,000 per year. Many people are surprised to find that, unless they are associated with recovery from a hospital stay or injury, such costs are not, as a rule, covered by health insurance, Medicare or Medicare supplemental insurance.

Pay less if you purchase early

The younger you are, and the better your health when you purchase the policy, the lower your premiums will be. If you are in poor health or are already receiving long-term care services, you may not qualify for long-term care insurance or at best, may only be able to purchase a limited amount of coverage and would likely pay a much higher rate.

Senior input helped shape new state-of-the-art senior center in North Philly

By Alicia M. Colombo

A state-of-the-art fitness center, technology center, kiln for ceramics and multi-purpose arts center are just a few of the features at the new, 8,200-square-foot Philadelphia Senior Center (PSC) – Allegheny Branch at 1900 West Allegheny Ave. in North Philadelphia. The new center, which opened January 12, also has a fully functional commercial-grade kitchen for onsite preparation of hot meals, five days a week.

"The new building's innovative style and architecture has lots of light; defined spaces for a vast variety of activities; and pocket doors for easily changeable spaces," said Monique French-Brown, MSW, director of community services for Philadelphia Senior Centers at NewCourtland Network of which Allegheny is a part. "It includes little hubs in the dining area where seniors can sit with their tablet, laptop or phone, and plug in or use the center's Wi-Fi. We can combine technology with hands-on classes. For example, crochet instructors can pull out their tablet and show a YouTube video.

"We wanted to cater to modern seniors, but still provide a 'hearth and home feeling' for members," she said.

The center offers a wide range of services and recreational activities, including meals, exercise, transportation, classes, counseling, volunteer opportunities, and referral resources.

PSC – Allegheny Branch replaces two smaller centers in the area which closed: PSC – Tioga and PSC – Lehigh, which had a combined average daily attendance of approximately 107 people at the time of closing. PSC – Allegheny Branch has the capacity to serve 288 members, and is located a little more than one mile from the two former centers.

"Since we made the announcement about the new center, seniors have been really active and engaged in the process," French-Brown said. "We surveyed members and seniors in the community about what they wanted and their needs have been incorporated into the building's design and will continue to shape our programming." On opening day, 230 people came to the new center; attendance since has exceeded 100 per day. "Our dining



Photos by Alicia M. Colombo

Threatha Simon (top left) brushes up on her computer skills; sisters Letta Scott and Laura Williams meet for coffee; and (right) members enjoy line dancing at PSC - Allegheny Branch.

room seats 130 to 150, based on how the room is configured, and we are looking into having two seatings for meals each day," said French-Brown.

PSC – Allegheny Branch is funded in part by Philadelphia Corporation for Aging through a grant from the Pennsylvania Department on Aging.

It is the latest addition to NewCourtland's 5.5 acre Allegheny Senior Community campus that includes an affordable senior housing complex and a Living Independently for Elders (LIFE) program that provides supportive services and health care.

The center is open Monday through Friday from 8:30 a.m. to 4:30 p.m. For information, call 267-286-1455 or e-mail info@newcourtland.org.

The center is easily accessible via SEPTA bus route #60 and CCT Connect. Limited onsite parking is also available.

Contact Alicia M. Colombo at acolombo@pcaphl.org



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March 2016

Tuesday

Wednesday

1

Get Fit, While You Sit. Chair yoga with guided meditation for all ages & body types. 9:30 a.m. St. Anne's Senior Center. 215-426-9799. (Continues March 15, 22 & 29)

Philadelphia Society Presents: Works by Haydn, Bach. 8 p.m. Art Society. 215-569-8080.

Sunday

Monday

6

South Asian Celebration. Artwork display, activity & performances by The Courtyard Dancers. 10 a.m.-3 p.m. Phila. Museum of Art, Perelman Building. 215-763-8100.
One Book from the Pulpit: The Wilderness. Rev. Mark Smith reflects on Charles Frazier's "Cold Mountain." 8:30 a.m. & 11 a.m. Church of the Holy Trinity. 215-567-1267. (March 13: An Outlier's Homecoming)

7

A Taste of African Heritage. Cooking class uses traditional foods of plant-based diet that are flavorful & low in cholesterol, saturated fat, sugar & sodium. 1:30-3 p.m. Free Library of Phila., Greater Olney Branch. Register: 215-685-2846. (Continues Mondays through April 11)

8

Trip: Philadelphia Flower Show. Includes transportation, admission & driver gratuity. 9:30 a.m. to 4:30 p.m. Departs/Returns from KleinLife: NE Phila. 215-698-7300, ext. 176. \$
Training for Volunteers 55+ to Lead Discussion Groups. Topics: health & wellness, aging, retirement, & life experiences. 10 a.m. to 3 p.m. The Center at Journey's Way. Register: 215-487-1750.

Philadelphia Society Concert: Janacek & Dvorak. 215-569-8080.
Photography: your digital camera. Star Harbor Senior Center. 215-727-0100. (Tuesday)

13

Daylight Saving Time Begins (Spring Forward)

The Chieftains in Concert. Multiple Grammy award-winning band with career spanning five decades performs traditional Irish folk music. 3 p.m. Merriam Theater. 215-893-1999. \$

14

Safe to Stop Mammograms? Catherine Plzak, MD discusses American Cancer Society's new recommendations for breast cancer screening. 12:30 p.m. Center on the Hill. Register: 215-247-4654.
Spiritual Journeys Class. Session for the mind, body & spirit. 10 a.m. Peter Bressi NE Senior Center. 215-831-2926. (Continues March 28)

15

iPad Class. Learn basic skills. 1 p.m. Star Harbor Senior Center. 215-727-0100. (Tuesdays)

Philadelphia Society Presentation: by Haydn, Geminelli, Kimmel Center.
Science Workshop: about chemistry. Anne's Senior Center.

20

First Day of Spring

Sundays on Stage: 150th Anniversary of "Alice in Wonderland." Family program celebrates diversity through music, dance & storytelling. Presented by Hampstead Stage Company. Doors open 1:30 p.m.; show begins at 2 p.m. Parkway Central Library. 215-686-5322.

21

Enhance Fitness. Variety of new exercises set to music. 10 a.m. Star Harbor Senior Center. 215-727-0100. (Mondays & Wednesdays)

22

Chair Yoga. 10-10:30 a.m. Star Harbor Senior Center. 215-727-0100. (March 29)
Intro to Meditation Class. Learn basic techniques, including guided relaxation, breathing, posture & reflection. 11 to noon. Center on the Hill. 215-247-4654. (Continues March 29, April 5 & 12) \$

iPad Lesson: Internet & instant messaging ("apps"). 10 a.m. Star Harbor Senior Center. 215-831-2926.

27

Easter

Israeli Film Festival. Feature films, dramas, comedies & documentaries provide a diverse & impartial reflection of Israel. 7 p.m. Perelman Theater, Kimmel Center. 215-893-1999. \$

28

Mysterious Travelers: Great Migrations with Najwa Parkins. New compositions honor the journey of African-Americans from the South to Philadelphia to seek refuge from Jim Crow laws & slavery. 7 p.m. Parkway Central Library. 215-686-5322

29

Monthly Birthday Party. Cake, ice cream, lunch & live entertainment. 11:45 a.m. Peter Bressi NE Senior Center. 215-831-2926.
Philadelphia Chamber Music Society Concert. Works by Tarrega, Albeniz, Rodrigo, Lorca, Montsalvatge & de Falla. 8 p.m. Kimmel Center. 215-569-8080. \$

Yoga in the City: Dhyana Yoga. 6 p.m. Center for Art, Gallery 215-569-8080.

Wednesday

2

Philadelphia Chamber Music Society Presents: Pianist Cynthia Raim. Works by Haydn, Bartok, Debussy & American Philosophical Society. 7:30 p.m. Academy of Music. 215-893-1999. (Through March 16) \$

9

Philadelphia Chamber Music Society Presents: Piano Recital. Works by Haydn, Bartok, 8 p.m. Kimmel Center. 215-569-8080. \$

16

Philadelphia Chamber Music Society Presents: Miro Quartet. Works by Debussy, Ravel, Stravinsky & Mozart. 8 p.m. Kimmel Center. 215-569-8080. \$

23

Philadelphia Chamber Music Society Presents: Piano Recital. Works by Haydn, Bartok, 8 p.m. Kimmel Center. 215-569-8080. \$

30

Philadelphia Chamber Music Society Presents: Johannes Quartet. Works by Salonen, Mozart & Beethoven. 8 p.m. American Philosophical Society. 215-569-8080. \$

Thursday

3

The Pa. Ballet Presents: "Don Quixote." Based on Cervantes' classic novel, features fancy footwork, authentic Spanish dance & comic interludes. 7:30 p.m. Academy of Music. 215-893-1999. (Through March 16) \$

10

Cook Healthy on a Budget. 11 a.m. Star Harbor Senior Center. 215-727-0100. (March 17, 24 & 31) "Two Trains Running." Story set in 1969 as the civil rights movement is sweeping across Pittsburgh's Hill District by Pulitzer Prize-winning playwright August Wilson. 8 p.m. Arden Theatre Co. 215-922-1122. \$

17

St. Patrick's Day

Getting to Know Your Cell Phone. 11 a.m. 215-727-0100. (March 24 & 31)

24

Purim & March Birthday Party. Costume party with cake & live entertainment by Fulvio Ranni. 11:45 a.m. to 1:45 p.m. KleinLife: NE Phila. 215-698-7300.

31

Afternoon Movie: "Lincoln." Daniel Day-Lewis portrays passion, humanity & political skill in efforts to end the war & abolish slavery. Popcorn included. 1:30 p.m. Center on the Hill. 215-247-4654. \$ Philadelphia Chamber Music Society Presents: Johannes Quartet. Works by Salonen, Mozart & Beethoven. 8 p.m. American Philosophical Society. 215-569-8080. \$

Friday

4

Painting Class. 10 to noon. Star Harbor Senior Center. 215-727-0100. (March 11, 18 & 25)

11

Art After 5: Artcappella. Local students face-off in a battle of powerful vocals, unique arrangements & dynamic precision. 5-8:45 p.m. Phila. Museum of Art. 215-763-8100. \$ Free at the Kimmel: Jazz & Faith of the African-American Experience. Jazz Residency Artists pianist Kendrah Butler & vocalist Shamika Byrd. 6 p.m. SEI Innovation Studio. Register: 215-790-5800.

18

Art After 5: Women in Jazz. Valray Sturgis & friends play homage to Sarah Vaughn, Dinah Washington & Ella Fitzgerald. 5-8:45 p.m. Phila. Museum of Art. 215-763-8100. \$

25

Intergenerational Purim Celebration. Read the Purim Megillah & sing festive songs with students from Perelman Jewish Day School. 10:45 a.m. KleinLife: NE Phila. 215-698-7300.

Saturday

5

2016 Philadelphia Flower Show: Explore America - 100 Years of National Park Service. 11 a.m. to 9 p.m. Pa. Convention Center. Presented by Pa. Horticultural Society. 215-988-8899. (Through March 13) \$ Timoney Irish Dancers. 1 p.m. Free Library of Phila., Torresdale Branch. 215-685-0494.

12

Workshop: Understanding Dementia & Alzheimer's Disease. Information, resources & support. 8:30 to noon. Mercy Neighborhood Ministries of Phila. Register by March 7: 215-227-4393.

19

Philly Travel & Adventure Show. Inspiration, expert information & cultural interaction. 10 a.m.-5 p.m. Pa. Convention Center. 203-878-2577, ext. 100. (March 20) \$ The World Builder's Writing Club. Bring fiction writing project to gain feedback from others. Group focuses on genres of science fiction, fantasy & the supernatural. 2:30 p.m. Parkway Central Library. 215-686-5411. (Meets monthly)

26

Black History & Culture Showcase. Educational exhibits & activities on the African-American experience. 11 a.m.-6 p.m. Pa. Convention Center. www.blackhistoryshowcase.org. (March 27) Want to Work for the School District of Philadelphia? Information about job opportunities in schools. 2-3:30 p.m. NE Regional Library. 215-685-0522.

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.

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In Season

Lettuce, apples, tuna, it's a wrap!

Tuna Apple Salad Lettuce Wraps

Serves 4

Liven up your lunch-time meal or snack with a refreshing mix of tuna, apples, raisins and walnuts. Going "breadless" with your sandwich is a great way to cut calories and carbohydrates, while also increasing your intake of fresh vegetables. The apples and lettuce used in this recipe are available year-round in Pennsylvania. Both are harvested in the summer to fall months, then kept in cold storage.



- 2 tbsp. low-fat plain yogurt
- 2 tbsp. reduced-fat mayonnaise
- ½ cup raisins or chopped figs
- ¼ cup chopped walnuts
- ⅛ tsp. ground black pepper
- 2 tbsp. chopped fresh parsley (optional)
- ½ teaspoon curry powder (optional)

8 leaves lettuce (Bibb, Romaine, green, or red leaf)

Directions:

Cut apple in quarters; remove core and chop. In a medium size bowl, mix the salad ingredients, then gently fold in the tuna. To make a wrap, spoon the salad mixture into the center of a lettuce leaf and wrap it up like burrito.

Ingredients:

- 1 apple (such as Fuji or Pink Lady)
- 1 can 12-oz chunk light tuna, drained

Source: Produce for Better Health Foundation.

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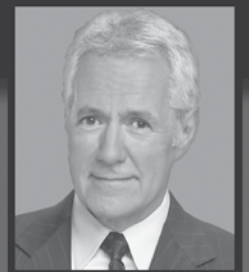
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Helping those who are grieving heal



Photo courtesy of Claudia Apfelbaum

Take care of yourself while grieving, suggests psychotherapist Claudia Apfelbaum.

By Barbara Sherf

Germantown psychotherapist Claudia Apfelbaum, 63, recently led a workshop on Life After Loss at the Center on the Hill in Chestnut Hill. She acknowledged that winter is a time when feelings of grief and loss can become overwhelming, and shared some tips for getting through the winter blues, following the loss of a loved one.

Apfelbaum remembers an older man she was seeing in her practice who had lost his wife and whose children kept saying 'you should do this and that.'

"He kept saying 'I'm not ready' or 'I don't want to.' It is extremely important for the emotional and mental health of the person to direct life in a way he or she feels is right. It's all a process and loved ones should not push too hard," she said. "It would be far better for children to visit, listen, talk with and be friends of their grieving parents, but not push for another change right away."

Acknowledge the loss

"The feelings of loss and loneliness are real and significant and it's not easy to move forward. Acknowledging the truth of the loss frees up some inner energy," said Apfelbaum. She recommended sharing your feelings regarding a loss with a professional or a group.

"Sharing memories of the person and your feelings of loss and finding some way to honor the passing of your part-

ner or loved one and the relationship is extremely important," she said. "Group counseling and support is a great way to be able to express your feelings and learn that you are not alone in your experience. A group can help you get through feelings of isolation. Writing is also helpful, but the act of talking and sharing with another is pretty powerful."

Combat isolation

If it suits your lifestyle and living space, adopting a pet can be very therapeutic. "The benefits of pet ownership have been shown in numerous studies," she said. "If space is limited, get a little dog as they force us out and get us to interact with people," said Apfelbaum.

Volunteering can also help you. While you focus on others, it puts things in perspective. "You will get a sense of joy with the right volunteer opportunity, and maybe even discover a passion. Volunteering has so many rewards and the biggest is that of connecting with others," she said.

Begin a new activity

Apfelbaum said doing something simple, like learning to knit or taking a class on computers is valuable as it gives you something to do that will keep your mind sharp and give you a reason to be around others.

"What would nurture you? What would make you feel happy or happier? Write up a list, choose one thing to start with," she said. "It could be something as simple as writing a note to someone; or something much more demanding, like planning a trip. Whatever it is, break it down into simple steps and keep going until you achieve your goal," she said.

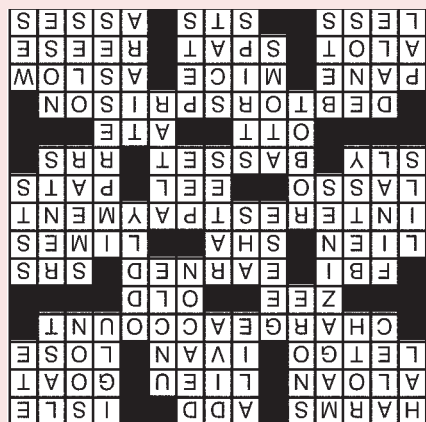
Take care of the caregiver

"If you are a caregiver, hold onto a bit of yourself and take care of yourself throughout this time. Love yourself by doing something that is good for you and it will energize you," said Apfelbaum. "It's hard to do, but you have to take care of yourself to give you the energy to take care of others. And, it will be helpful to you after, as you will not have lost yourself entirely in the caretaking process."

Barbara Sherf can be reached at 215-990-9317 or CaptureLifeStories@gmail.com.

Solutions to the *Milestones* Crosswords puzzle

(see page 19)



Library offers free computer tutoring

The Philadelphia Free Library's Senior Center offers free, one-to-one computer tutoring with instructors who are kind, patient and eager to help. Typically, tutoring sessions last for about 30 minutes. This service is available by appointment several days a week, but there is a limit of one session each week. To schedule an appointment, call 215-686-5331 from 9 a.m. to 5 p.m., Monday through Friday. The center is located in the Parkway Central Library, 1901 Vine St.



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A midwife's journeys: She's delivered babies in world's most remote places

By Constance Garcia-Barrio

Mt. Airy midwife Iris Wolfson has delivered more than 1,000 babies over the course of her career – some of them in the remotest places on earth. Her healing skills, dedication to service and personal spiritual quest have taken her to Russia, Tibet, Peru and Brazil; but her roots are here in Philadelphia.

A certified nurse-midwife and nurse-practitioner, Wolfson did her undergraduate studies at Albert Einstein Medical Center and Temple University, and graduate work at the University of Medicine and Dentistry in Newark, N.J. She established her practice in holistic women's health care in 1981, and over the past 35 years, it has grown to incorporate both Western medical practices and Eastern traditions.

Last summer, Wolfson spent six weeks volunteering in Tibet with the Pureland Project, a group that promotes sustainable grassroots development. "We stayed

in monasteries way up in the mountains and drove to remote villages along narrow roads that fringed sheer cliffs," says Wolfson, 69. She worked through an interpreter to provide and teach basic health care and safe midwifery practices to seminomadic communities. "It was totally hands on, and I sometimes saw 50 patients in two hours. People were starved for care because they couldn't afford trips to hospitals or doctors' help. My stay in Tibet was exhausting and fulfilling. It was a great privilege to see Tibetan life and traditions."

Travel to Russia years earlier also tested her to the max. She'd been invited by the International Women's Health Organization to teach gentle birthing practices, including keeping mother and child together during the first hour after the baby's birth to facilitate bonding. "Usually, the mother and child were separated immediately."

On that trip, Wolfson was in a suite

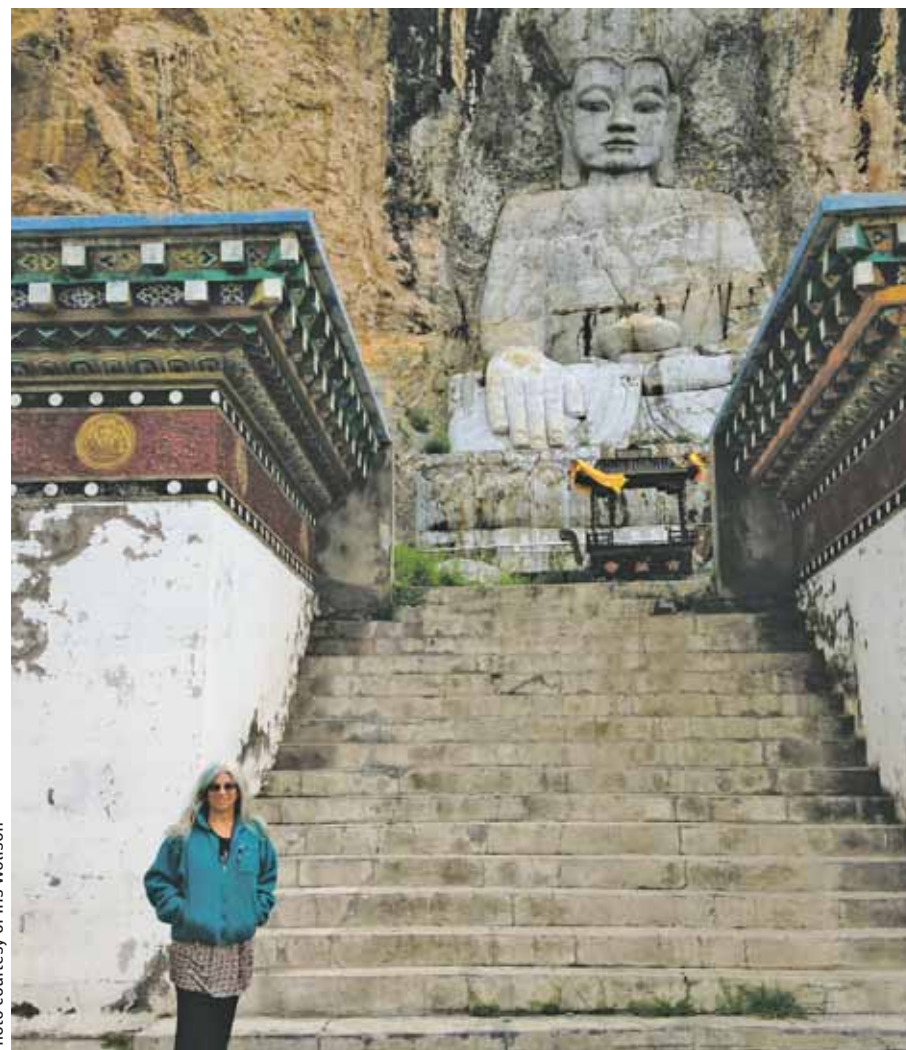


Photo courtesy of Iris Wolfson

Certified nurse-midwife Iris Wolfson incorporates Western medicine and Eastern traditions into her practice of holistic women's health care.

with two other U.S. midwives, but when they were robbed within one day of their arrival, another women left.

"Yes, it was scary, but if you weather the upsets of travel, you grow," says Wolfson. She says something more than the wish to serve may have given her strength on that trip. "My father's family is from Lithuania, and my mother was born in Russia," Wolfson says. "I could feel her presence throughout that trip."

She credits her travel and studies with enriching her practice and deepening its spiritual dimension with ancient healing techniques. "Birthing experiences opened a deeper part of my spiritual yearning and understanding," says Wolfson, who has

made several trips to Brazil and Peru to study with healers and shamen there.

"I can add tools, like sound healing with Tibetan sound bowls, shamanic drumming and journeying, and Peruvian healing whistles, to my patients' care." She may also incorporate botanical remedies, healing touch and other gentle approaches. "These techniques encourage the harmonious flow of the body's energy, a critical factor since much of our ability to heal lies within us. It's often a matter of accessing it."

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



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Scams

• continued from page 1

The IRS doesn't initiate contact with taxpayers by e-mail, text message or social media to request personal or financial information. Contact the Treasury Inspector General for Tax Administration at 800-366-4484 to report anyone pretending to be from the IRS.

Pop-up browser windows simulating virus-scanning software are aimed at fooling victims into downloading a fake anti-virus program that gives scammers access to information on your computer, including credit card and banking information stored in your browser "cookies" from online activity or purchases.

Be wary of any e-mail you receive that looks suspicious, even if it is from an address you recognize. Scammers can hack into peoples' address books and generate e-mails to all of their contacts. These may have links or attachments that, if you click on them, can damage your computer or access your information. When in doubt, do not click on links or attachments. Contact your friends and ask if they actually sent the e-mail, to be safe.

Counterfeit prescription drugs

Counterfeit drug scams commonly operate on the Internet, where seniors often go to find better prices on expensive medications. The website may promise the drug is identical to the one prescribed by your doctor, but that is often not the case. You may purchase something that won't help your medical condition, or unsafe substances that can inflict harm. The Food and Drug Administration provides the following signs of a trustworthy online pharmacy:

- Located in the United States
- Licensed by the state board of pharmacy where the website is operating
- Requires a prescription from your doctor to purchase prescription medication
- Contact information is provided, so you can talk to a person if you have problems or questions

Telemarketing

Perhaps the most common scams are telemarketing calls that prey on older people, who make twice as many purchases over the phone than the national average. With no face-to-face interaction or paper trail, these calls are extremely hard to trace. If you receive a call that sounds implausible, do not provide bank, credit card or personal infor-



mation. Take the time to research it. If the caller says the offer can't wait, chances are it isn't legitimate.

Funeral scams

Scammers may read obituaries and attend the funeral service of a complete stranger to take advantage of the grieving family. Claiming the deceased owed an outstanding debt, scammers try to extort money from relatives.

Sometimes dishonest funeral homes try to capitalize on family members' unfamiliarity with the cost of funeral services by adding unnecessary charges to the bill. For example, insisting that a casket is necessary even when performing a direct cremation, which can utilize a cardboard casket rather than an expensive display or burial model.

The Federal Trade Commission Funeral Rule requires that funeral homes provide a written, itemized price list of all services; provide pricing information over the phone; inform you in writing of any legal requirements for burial that the cemetery or crematorium has; and allow you to use a casket purchased elsewhere, among other provisions.

Fraudulent anti-aging products

In a society bombarded with images of the young and beautiful, some older people feel the need to conceal their age. But seniors who seek new treatments and medications to maintain or restore a youthful appearance may be putting themselves at risk. Treatments can range from harmless but ineffective remedies to fake Botox, which contains a highly toxic substance that can be very harmful. Unproven "miracle" cures that promise the fountain of youth are modern "snake oil."

Fake charities

Money is often solicited for fake charities or funds after a natural disaster or other widely publicized traumatic event. Always check out the validity of any charity before donating, and never make any donations in the form of a wire transfer or pre-paid debit card. If you have Internet access, there are web-based organizations that rate and investigate charities: www.bbb.org/charity and www.charitynavigator.org. Information is also available from the Federal Trade Commission at www.ftc.gov/charityfraud.

Financial "opportunities"

A variety of scams, including pyramid schemes and other phony investments, target seniors who are looking to build cash for the future. Within the past 15 years, more homeowners have been cashing in on their home equity with reverse mortgages. Scammers are cashing in, as well. Unsecured reverse mortgages can result in property owners losing their homes when the perpetrators offer money or a free house somewhere else in exchange for the title to the property. In one recent property tax scam, fraudsters sent personalized letters to homeowners allegedly from the County Assessor's Office. The letter was made to look official but contained only public information. It identified the property's assessed value and offered to arrange, for a fee, to have the property re-assessed at a lower value, which would in turn lower the tax burden. Contact the municipality or county to verify any such claim. And always consult a financial professional, as well as a trusted confidant, regarding any investment or financial matters. You should never sign anything that you haven't read, don't understand or that makes you uncomfortable.

Sale of fraudulent investments is another hazard for wishful investors. Anyone who wants to sell stocks, bonds, mutual funds and other securities has to be registered with Financial Industry Regulatory Authority, which regulates the people and firms that sell these investment products. You can call FINRA's Securities Helpline for Seniors at 1-844-57-HELPS or 1-844-574-3577.

Before buying, check a broker's background, including disciplinary actions, at www.finra.org/brokercheck or by calling the FINRA BrokerCheck Hotline at 1-800-289-9999.

You won! Or, did you?

Another type of money transfer fraud, this scam capitalizes on many people's dreams of striking it rich. Scammers tell you that you won a lottery or sweepstakes. But to claim the cash or prize, you must first pay. Sometimes, there will even be a check. Scammers know it will take a few days for the fake check to be rejected by the bank. Criminals quickly collect money for supposed fees or taxes, before the check bounces. Be advised that no legitimate contest would ever require you to pay an upfront fee to collect your prize.

Grandchild in distress

The grandparent scam is so simple, yet so devious, because it preys on people's emotions. Scammers will place a call to an older person and ask, "Hi, grandma! Do you know who this is?" Once the unsuspecting victim says a name, the scammer has established a fake identity. The fake grandchild will then ask for money to be wired to solve an unexpected financial problem, like overdue rent or car repairs. The supposed grandchild begs the grandparent not to tell mom and dad, so the ruse is not found out before the money is collected. A variation of this scam involves a stranger at the door claiming to be sent by a family member who is in distress and needs cash. If the elder says they don't have any cash at home, the stranger may offer a ride to the bank. Do not leave your home with a stranger or let anyone who you don't know inside. Call the relative in question or another family member to verify any distress story, before sending money. You may want to establish a secret code word or phrase that close family members can use to identify themselves, helping you to easily weed-out scammers.

Report suspicious activity

If you suspect identity theft or a scam, it is important to act quickly. By reporting potential scams, fraud or identity theft, you may be able to recoup some of your losses and prevent it from happening to others. Contact the Federal Trade Commission at 1-877-FTC HELP (382-4357) or TTY 1-866-653-4261.

Contact Alicia M. Colombo at acolombo@pcaphl.org



PENNSYLVANIA ACADEMY
OF THE FINE ARTS

ARTZ IN THE STUDIO

Led by registered art therapist Dona Duncan, M.A., A.T.R., students with memory loss will experience the ways in which art-making can become a creative form of self-expression, while enriching their lives through a new sense of community with others.

6 weeks, Fridays

April 8 - May 13, 10 - 11:30 a.m.

Free with \$50 materials fee.

For more information and to register call
215-972-7632.



ARTZ IN THE GALLERIES

An interactive program in the PAFA museum for visitors with dementia and their care partners, facilitated by Dr. Susan Shifrin, Director of ARTZ Philadelphia.

4 sessions, Mondays

February 15, March 21, April 18 & May 16
11 a.m. - 12 p.m.

This program is free with pre-registration.

To register, contact Susan Shifrin at
shifrin@artzalz.org or 610-721-1606.

The Pennsylvania Academy of the Fine Arts is proud to partner with ARTZ Philadelphia to offer programming for those living with dementia and their care partners, friends and family.

118-128 N. Broad Street, Philadelphia | pafa.org | 215-972-7600

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Care insurance

• continued from page 8

What to look for

Here are some things to think about and discuss with your legal and/or financial advisor when considering the pros and cons of long-term care insurance:

- **Coverage amount and limits:** Most policies limit the total benefit they will pay over the life of the policy, but some don't. Some policies state the maximum benefit limit in years (one, two, three or more, or even lifetime); others as a total dollar amount.

- **When benefits are payable:** Most long-term care insurance contracts pay benefits only if your condition meets specific criteria. Typically, this is either a cognitive impairment requiring "substantial supervision" – or being unable to perform two basic activities of daily living (ADLs), which include eating, toileting, bathing, dressing, continence and transferring (ability to move yourself in and out of a chair, bed or wheelchair).

- **Exclusion period:** Most policies have an exclusion period before they begin to pay benefits. Choose a policy that requires you to satisfy your elimination period only once during the life of the policy, rather than a policy that makes you wait after each new illness or need for care.

- **Premium waiver:** Some policies waive premiums immediately after you've started receiving benefits, others only after a certain number of days.

- **Discounts for husband /wife:** Many policies provide discounts for a policy covering both husband and wife.

- **Facilities covered:** Determine whether the policy covers any state-licensed facility or only some facilities, such as skilled nursing care. Some policies require you to hire a licensed home health aide; others are more flexible.

- **Exclusions:** There may be specific conditions for which long-term care insurance will not pay, such as mental and emotional disorders. Some pre-existing conditions may also be excluded.

- **Inflation:** Some policies offer the option of adding an inflation rider, which will increase your premium but can help you keep up with the rising cost of care.

- **Investigate the companies:** Choose a company that has experience in the business of long-term care insurance. Check on any disciplinary action against the company and agent you are dealing with. AARP recommends that you compare information and costs from at least three major insurance companies, including how much they have increased their rates over the years.

Signing on – or not

- Don't be pressured to make a quick decision.

- Get a written copy of any policy you're considering and review it with your financial and/or legal advisor to make sure you understand all the provisions, including the "fine print."

- Put any questions you have in writing and ask for answers in writing.

- Do not pay any insurance premium in cash. Make your check payable to the company and not an individual.

- Once you receive a policy, you have 30 days to review and return it (registered mail suggested) if you change your mind.

Talk with your financial adviser or a lawyer who specializes in elder law or estate planning to help you decide whether long-term care insurance is right for you or if you have other resources to cover possible costs.

Counseling and information

APPRISE counselors can help you consider insurance benefits and options. Contact one of these providers, depending upon your zip code of residence:

Albert Einstein Medical Center's Premier Years Program: 215-456-7600; Covered Zip Codes: 19111, 14, 15, 16, 18, 19, 20, 24, 26, 28, 29, 35, 36, 40, 41, 44, 49, 50, 52 and 54.

The Mayor's Commission on Aging: 215-686-8462; Covered Zip Codes: 19102, 03, 04, 05, 06, 07, 12, 21, 22, 23, 25, 27, 30, 31, 32, 33, 34, 37, 38, 39, 42, 43, 45, 46, 47, 48, 51 and 53.

The Center for Advocacy for the Rights and Interests of the Elderly (CARIE): 215-545-5728; free presentations for groups.

Information is also available from the Pennsylvania Insurance Department Consumer Hotline at 1-877-881-6388.

Contact Marcia Z. Siegal at
msiegal@pcaphl.org

Don's Column

Don't fall for this: Do your homework



By Don Harrison

Like most Eastern Europeans, my immigrant grandmother drank tea through a sugar cube. She kept a bowl of sugar cubes on the kitchen table, and like most little boys, I'd occasionally snitch one.

"Don't do that," she'd say. "You'll get worms."

An old wives' tale, of course, with no factual basis, but it certainly discouraged me (a little, anyhow). I envisioned worms crawling in and out, like leeches I'd seen on my grandfather's bare torso.

Barbaric as it may seem today, leeches were a perfectly creditable medical practice at the time. How much of today's medicine may seem just as primitive to future generations!

("You mean they actually used to cut people open?" I can imagine a great great grandchild saying in disbelief.)

But as primitive as today's medicine may seem in the future, it sure has contributed to our increasing longevity. I'm sure I wouldn't be around if not for recent medical advances; my father would have lasted a lot longer had cardiac stents been available; and penicillin could have saved his father.

We owe a lot to the medical profession, I have to remind myself as I fidget impatiently – scanning celebrity magazines filled with photos of people I've never heard of – in the waiting room of one of the legion of doctors dedicated to keeping me alive.

Sugar cube, anyone?

Worms optional.

* * *

A 'plea' from 'grandson'

It sure sounded like my grandson. He phoned that he had been a passenger in a car which – unknown to him – contained drugs. Now, he was in a North Jersey courthouse ready to be released if he could provide bail to be sure he'd show up for a hearing, at which, he was assured, he'd be freed.

"Can you help me, Grandpa?" he pleaded.

Suspicious as I was, I let him switch me to a "deputy," who said I should withdraw a considerable sum (it had to be cash, add-



ing to my suspicions) from my bank and deposit it in an account in another bank, which he'd identify later. When my grandson is sprung, he said, the money would be returned to me.

At the bank, we checked the phone number I was given (it was in Montreal), the town where the courthouse was supposedly located (no Google record of it even exists).

I called my grandson on his cell phone. In his car on I-95, he had no idea what I was talking about.

Then, I called 911, and reported the obvious scam (the police were quite familiar with it). When I returned home, the "deputy" called me, and when I said "no deal," he snarled an obscenity and hung up.

I had smelled "scam" from the beginning, but if my grandson was in trouble, I was ready to do whatever was necessary. So would any of us, which is what the con artists bank on. The moral of the story: No matter how urgent it seems, check it out.

Milestones Editor Emeritus Don Harrison served as deputy editor of the Daily News opinion pages and as assistant managing editor and city editor of the Philadelphia Bulletin.

The Milestones Crossword

No dough

ACROSS

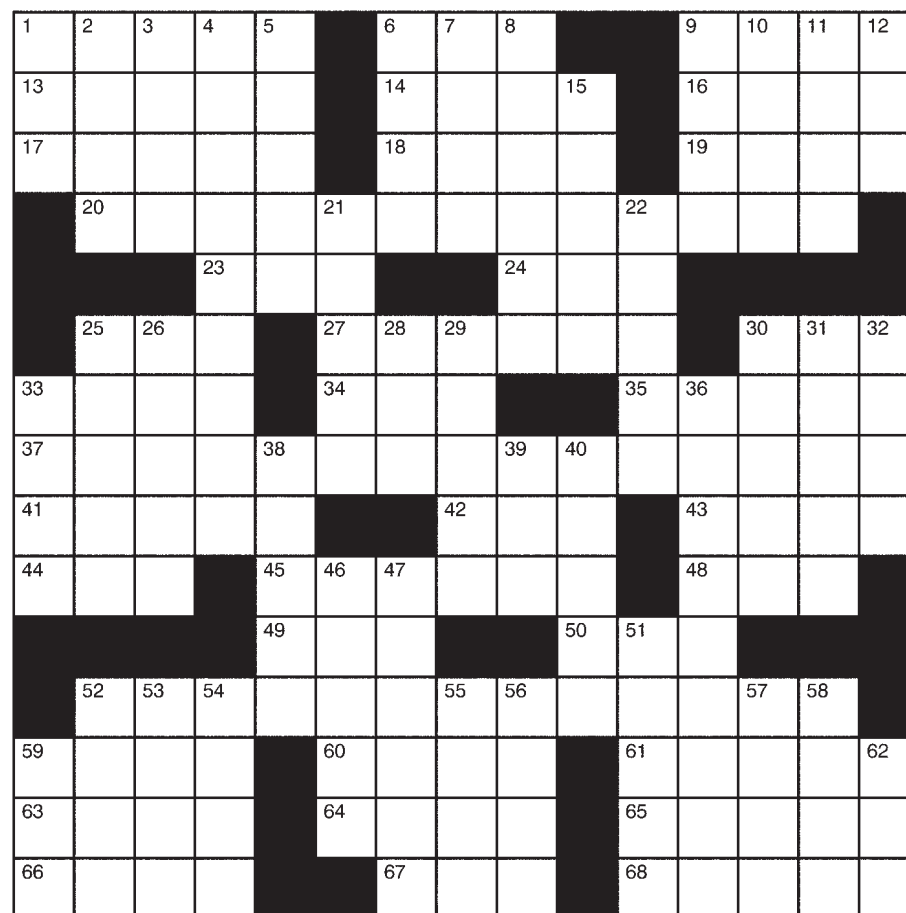
- 1 Injures
- 6 ___ up to: amount to
- 9 Land surrounded by water
- 13 Take ___: borrow money
- 14 In ___ of
- 16 Person everyone blames
- 17 Fire from a job
- 18 Boesky or Lendl
- 19 Gamble badly
- 20 Cash substitute at stores
- 23 Letter after wye
- 24 Word before Glory or Testament
- 25 J. Edgar Hoover's crew
- 27 ___ a living: made money
- 30 Upcoming graduates: abbr.
- 33 Mortgage
- 34 ___ Na Na
- 35 Citrus fruits
- 37 Extra cost for buying on time
- 41 Cowboy's rope
- 42 Snake-shaped fish
- 43 Sajak and Summerall
- 44 Sylvester Stallone's nickname
- 45 Kind of hound
- 46 Erie, Lehigh Valley, etc.
- 49 Baseball great Mel
- 50 Had dinner
- 52 Old-time jail for deadbeats
- 59 Piece of window glass
- 60 *Three Blind* ___
- 61 I feel ___ as a snake!
- 63 Thanks ___!
- 64 Minor argument
- 65 Dodger shortstop in Hall of Fame
- 66 More or ___: approximately
- 67 City thoroughfares: abbr.
- 68 Donkeys

DOWN

- 1 Prince or Holbrook
- 2 Actor Guinness
- 3 Lillian, Philip, or David Lee
- 4 *People, Time, and Money*
- 5 Sleeper's sound
- 6 "I cannot tell ___"
- 7 Female opera singer
- 8 Church official
- 9 Eskimo's home: var.
- 10 Before long
- 11 Worst place in a race
- 12 Summer, in Paris
- 15 ___ Sam
- 21 Web-footed honkers
- 22 In a strange way
- 25 After everything else
- 26 American flag-maker Ross
- 28 Sounds of satisfaction
- 29 Fixed prices
- 30 Stain or smudge
- 31 Leases
- 32 Supersonic planes
- 33 Diamond and Abner
- 36 Has a great effect on
- 38 Mechanical man
- 39 Letter between oh and cue
- 40 Marriage-vows location
- 46 Tiny particles
- 47 Undresses
- 51 Princess's crown
- 52 Roy Rogers and ___ Evans
- 53 Baseball great Slaughter
- 54 Wagers
- 55 Beat it!
- 56 Dogs, cats, etc.
- 57 Bullfight shouts
- 58 Win by a ___
- 59 Buddy
- 62 Unseld, of basketball fame

Solution

The solution for the crossword puzzle can be found on page 15.





Doing it right:
Caring about
neighbors,
not numbers.

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