



National Association Of TRIADS, Inc.

BROWARD TRIAD September 1, 2012 Issue 11



Hi Everyone

So thank goodness Hurricane Isaac has moved on. I hope none of you suffered any major problems related to its visit. Lets all pray for those that were less fortunate. Its that time again so stay prepared and don't let your guard down. Hurricane season is upon us.

Some more things we need to be aware of in the coming months is the Medicare Open enrollment period and the Presidential and local elections. For those in Medicare, you get your chance to review your current coverage and either leave it the same or change it from October 15 to December 7, 2012. Like all insurance its important to review it annually to make sure it still serves your current needs at a price you can afford. The Presidential and local elections are also upon us again. Its important to do some research and base your decisions on the facts and not the sound bytes. Remember, you can only complain if you make the effort to vote. Nuff said. Please enjoy this months edition of your Broward TRIAD Newsletter and remember to keep your articles and suggestions coming. Be well.

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TRIAD Member
TRIAD Board Of Directors



Sheriff Al Lamberti

BULLYING IS PREVENTABLE

As the 2012/2013 school year begins, it is important for parents to be aware of the Broward County School District's strict Anti-Bullying Policy. The policy prohibits bullying of, or by, any district student or employee. Since knowledge is power, it is vital that parents become familiar with the policy, which is sent home with every Broward County student the first week of school for parental and student review.

Bullying among children is aggressive behavior that is intentional and involves an imbalance of power or strength. A child who is being bullied has a hard time defending himself or herself. Usually, bullying is repeated over time. Bullying can take many forms such as physical, verbal, emotional and cyber-bullying. There are signs you can look for to know if your child is being bullied:

- torn clothes
- loss of appetite
- mood changes
- reluctance to go to school
- bruises or injuries that can't be explained.

If you suspect your child is being bullied, it is important to talk with your child, be supportive and gather information about the bullying. All suspected bullying should be reported to your child's school. You can also make an anonymous report by calling the district's emergency hotline at 754.321.0911 or by visiting www.browardschools.com.

Face-to-face bullying isn't the only way children can be victimized. Many children and young adults are using their computers and cell phones to send or post texts or images intended to hurt or embarrass their classmates. This includes sending mean, vulgar or threatening messages and images, posting sensitive or private information about another person, or pretending to be someone else in order to make that person look bad. Children and teens can cyber-bully each other through e-mails, instant messaging, text messages, web pages, blogs or chat rooms. If your child is a victim of such bullying:

- encourage your child not to respond to cyber-bullying
- do not erase the messages or pictures (save these as evidence)
- try to identify the individual doing the cyber-bullying
- consider filing a complaint with your service provider to block the sender
- contact your child's school
- contact law enforcement if cyber-bullying involves acts such as threats of violence, extortion, obscene or harassing phone calls or text messages, stalking, hate crimes or child pornography.

I encourage all parents to talk to their children about what it means to hurt another person physically or verbally. The Broward Sheriff's Office is working with the Broward County School Board on an educational curriculum called ThinkB4UPost to be launched during Red Ribbon Week in October. This is a direct message from school officials and law enforcement to children and young adults about the consequences of cyber-bullying. For more information about ways to prevent and identify bullying, please visit www.sheriff.org/antibullying.

With the help and guidance of law enforcement, parents, caregivers and teachers, I am confident we can put an end to bullying!

-- Sheriff Al Lamberti

Thanks to our TRIAD member Al Santana who volunteered placing our TRIAD Newsletter on the Web Site he authors for the District 10 COPS Program. Our Newsletter will be available at

BROWARD SHERIFF'S OFFICE

954.831.8902

www.sheriff.org

**SHRED-A-THON & OPERATION MEDICINE
CABINET**

By joining our efforts, you will help prevent prescription drug abuse. Come early and receive a \$5 gift card while supplies last.*

Broward County residents can shred away identity theft by safely disposing of their personal documents, check stubs, credit card offers, receipts and any other material that might contain sensitive data. This service is free of charge. *5 Box maximum

* This project was supported by Award No. 2009-SU-B9-0021 awarded by the Bureau of Justice Assistance, Office of Justice Programs. The opinions, findings, and conclusions or recommendations expressed in this publication/program/exhibition are those of the author(s) and do not necessarily reflect the views of the Department of Justice.

2012 CALENDAR

Saturday, September 8, 2012 9 am - Noon LOWE'S Home Improvement 1851 North Federal Hwy., Pompano Beach

Saturday, September 22, 2012 10 am - 1 pm Wilton Manors Pride Center 2040 N Dixie Hwy., Wilton Manors

Saturday, October 20, 2012 9 am - Noon Health & Wellness Expo at Northeast Focal Point 227 NW 2nd Street, Deerfield Beach **DRUG TAKE BACK ONLY**

Saturday, October 13, 2012 9 am - Noon Sunrise Lakes Phase 1 8100 Sunrise Lakes Drive North, Sunrise

Saturday, November 10, 2012 9 am - Noon Oakland Park District Office 5399 North Dixie Hwy., Oakland Park

Saturday, December 8, 2012 9 am - Noon Weston District Office 17300 Royal Palm Blvd., Weston

AARP & BROWARD SHERIFFS OFFICE PARTNER AND PRESENT AARP DRIVER SAFETY CLASS

9/29/2012 Coral Springs Police Department, 2801 Coral Springs Drive, Coral Springs, 33065 9.00 am to 3:00pm,
Call: Cindy Heafy To Register: 954-344-1833

10/8/2012 Broward Sheriffs Office-Weston, 17300 Royal Palm Blvd., Weston, Fl. 33326, 9am to 3pm, ***Spanish Class**
Call Juan at 954-435-2448 To Register

11/12/2012, Tamarac Police Department (Broward Sheriffs Office), 7515 NW 88th Avenue, Tamarac, 33321 9am to 3pm.
Call Camille at: 954-739-2148 To Register

11/14, 2012, 9:00 a.m. to 3:30 p.m. Oakland ZPark Police Department, City of Oakland Park Collins Center - 3900 NE 3rd Avenue, Oakland Park

Call Joy at 954-784-4878 To Register

11/16/2012, 9am to 3pm, Pembroke Park Police Department, 3201 W Hallandale Beach Blvd., Pembroke Park, Fl. 33009
Call Joy Riddell at 954-784-4878 to Register

11/26/2012 Cooper City Police Department District Office 10580 Stirling Road, CooperCity. 9am to 3 pm
Call Joy at 954-784-4878 To Register

Smoke Alarm Safety

BSO Fire Rescue reminds you that [smoke alarms](#) can save your life, but only if they're used and maintained properly:

- Test your smoke alarm monthly by pushing the test button provided on the smoke alarm. If it's not working properly, change the batteries and test it again. If it's still not working, replace it with a new smoke alarm.
- Make certain that smoke alarms are installed outside the door of each bedroom in your home. Modern [building codes](#) in most municipalities require this placement, but older homes may have been built without smoke alarms.
- Replace the batteries in the smoke alarm with new [alkaline batteries](#) twice a year. BSO Fire Rescue recommends you do so each time you change your clocks for Standard Time and Daylight Savings Time, once in the spring and once in the fall. Just remember the phrase "change your clocks, change your batteries."

BSO Hurricane Guide: Be aware of approaching storms:

It's important to know the difference between a hurricane watch and a hurricane warning. A watch indicates hurricane conditions are possible, generally within 36 hours. A hurricane warning indicates hurricane conditions are anticipated, usually within 24 hours.

When a hurricane watch is issued, re-check your emergency supplies to make sure you have what you need; restock if necessary. If you have hurricane shutters, remove them from storage and make sure you have the hardware and tools necessary to install them. Stay tuned to local media and to advisories from the National Hurricane Center; they will advise you as to appropriate times to begin installation.

Prepare an evacuation plan in advance. Make arrangements to evacuate to the home of a friend or relative in a safer area, but if you can't, know the location of the nearest hurricane shelter. Remember that pets are not permitted in hurricane shelters with one exception: Millennium Middle School in Tamarac is meant only for pet owners who live in the county's evacuation zone, which includes all the coastal areas and mobile home parks. If you're advised to evacuate your home, leave immediately. And remember that leaving town may not be an option; it's generally best to evacuate within your county of residence. Roads may be too clogged for travel.

Stay tuned to local media or to NOAA weather radio for updates and instructions.

Hurricane Supplies: hope for 3, plan for 7

As you prepare supplies for hurricane season, hope for 3, plan for 7: assume that you will need supplies for a minimum of 3 days, but stock enough for 7 days. Begin gathering your hurricane supplies at the start of the season in June, especially drinking water (at least one gallon per person per day, and have at least a 7-day supply). Water is generally the first commodity to disappear from store shelves when a hurricane is approaching.

Use this checklist as a guide for your preparations:

1. Have plenty of canned food and a manual can opener; perishable food items will spoil quickly if electricity is lost and refrigerators are inoperable.
2. Stock evaporated milk and other non-perishables like peanut butter, cereal, granola bars, instant drink mixes, dried fruits, and don't forget your pets' food, too.

3. Store bottled drinking water before the rush begins. Allow at least one gallon per person per day for 2 weeks.
4. Have several battery-powered radios, flashlights, lanterns and extra batteries. Small battery-powered televisions are useful too.
5. Purchase a tube of silicone caulk for sealing bathtub drains.
6. Check your first aid kit to make sure it's properly stocked and over-the-counter medications have not expired.
7. Inspect your hurricane shutters; replace any panels that are missing or damaged. If you use plywood to cover windows and doors, make certain it is still usable.
8. If you don't have shutters, June is generally too late to order them for the current season. If you intend to use plywood, buy it now...and don't forget the hardware and tools you'll need to attach it.
9. Remove damaged limbs from trees and prune branches so winds can blow through. Dispose of trimmings as soon as possible. Never leave trimmings where winds can turn them into projectiles.
10. Consider the purchase of a propane-fueled camp stove or grill. If electricity is lost, this may be the only way to cook. Only use these items outdoors.
11. If you have a chain saw, make sure it's filled with gas, oiled and ready for use.
12. If you've been considering the purchase of a generator, buy it well before a storm approaches when supplies and selections are plentiful.

DCF Encourages Floridians to Sign Up for Emergency Food Assistance Alerts

TALLAHASSEE-With most of Florida under severe weather warnings resulting from Tropical Storm Isaac, the Department of Children and Families is ready to provide food assistance to those in need after the storm passes. Floridians are encouraged to sign up for DCF's [text and email alerts](#) in order to receive instant notification of emergency food services available in their areas.

"Individuals and families who sign up for these alerts will be the first to know if their area will receive emergency food assistance," Secretary David Wilkins said. "This new technology is just one of the many innovative ways our department is reaching out to communities across the state to assist them in their time of need."

The Department of Children and Families' "Food for Florida" disaster relief program provides emergency food assistance to families in need after a hurricane or another disaster under federal guidance from the U.S. Department of Agriculture, Food and Nutrition Service. Florida distributed \$270 million in emergency aid to more than 2 million people after Hurricane

Wilma in 2005.

In addition, families and individuals who are current food assistance clients may receive replacement of benefits for the value of the food lost because of damage to their home or sustained electrical outages. To report food loss or to request replacement benefits, customers can obtain the Food Assistance To sign up for emergency food assistance alerts, go to www.myflfamilies.com and enter your email address in the center box below the banner.

AARP Drug Saving Tool

Have you ever wondered if the medication you're taking is really the best one for your condition? Is there a less expensive, but equally effective medication you can use instead? Or is there a comparable drug with fewer side effects?

AARP's Drug Savings Tool can help you get the most value for your prescription drugs and learn more about the medications you take. Click on the link below.

<http://drugsavings.aarp.org/Default.aspx>

Helpful Resources:

EXPERIAN

www.experian.com

To report fraud, dispute an item in your credit report, or order a copy of your credit report, call:

1-888-EXPERIAN (397-3742) or write to:

P.O. Box 9352 Allen, TX. 75013

EQUIFAX

www.equifax.com

To report fraud, call:

1-800-525-6285 / Fax 1-800-255-0056 or write to:

P.O. Box 740241

Atlanta, GA. 30374-0241

To obtain a copy of your credit report, call 1-800-685-1111 or write to:

P.O. Box 740241

Atlanta, GA. 30374-0241

TRANS UNION

www.transunion.com

To report fraud, call: 1-800-680-7289 / Fax 1-877-553-7803 or write to:

Fraud Victim Assistance Division

P.O. Box 6790, Fullerton, CA. 92634-6790

To obtain a copy of your credit report or to dispute an item in your credit report, call:

1-800-916-8800 or write:

Trans Union - Consumer Relations

P.O. Box 1000, Chester, PA. 19022

Helpful Resources United States Secret Service

U.S. Treasury

www.secretservice.gov

Investigates account takeovers and fraudulent use of Social Security Numbers

Social Security "Hot Line"

1-800-269-0271

United States Postal Inspectors

www.usps.gov

Investigates mail fraud and fraudulent applications for credit by mail

Ft. Lauderdale Office

(954) 436-7200

Federal Trade Commission

www.ftc.gov

Consumer Response Center

Identity Theft: 1-800-382-4357

Tele-Check

problems with checking account frauds and opened accounts.

1-800-366-2425

Consumer Credit Counseling Service

Advice and direction to victim

1-800-388-2227

Free Annual Credit Reports

www.annualcreditreport.com

Your credit reports are available to you without charge once each year from this site sponsored by Experian, TransUnion and Equifax.

BSO Community Programs

The Broward Sheriff's Office actively encourages local citizens to become involved in safeguarding their communities through a variety of educational and participatory programs. Contact the Sheriffs Office for further information. at 954) 831-8902 or www.sheriff.org

COP (Citizen Observer Patrol): local residents help BSO fight crime by patrolling their own neighborhoods.

Citizens Academy: learn how law enforcement works with this hands-on course.

Senior Citizens Academy: an eight-week educational experience for Broward County seniors.

Posse: civilian volunteers assist BSO with activities.

TRIAD: a partnership designed to reduce criminal victimization of the elderly.

Safety For Seniors Online

The web can be a fun and fascinating place for seniors to explore, but it also presents several dangers. Learning a few senior safety tips for the Internet can be an invaluable lesson; there are a few areas where web browsers should be extremely cautious.

Scams

Seniors tend to be very trusting, which makes them easy targets for scam artists. Older Internet users often face a variety of scams, and they can be easy to fall for.

Most scams either ask people for help, or offer something for nothing. Seniors who are prone to help people in need are likely to fall for the first type of scam. Anyone who hopes to get ahead in life quickly may fall for the second.

Two common internet scams are the Lottery and the offer to deposit millions into your bank account. Lottery scams claim that you have won a great prize, and all you have to do to is pay a small fee upfront. Bank account scams offer to give you millions of dollars if you help the other person get to their money by providing some capital. Both are designed to separate you from your money, and you will never receive anything in return. As with so many other things in life, a good rule of thumb is that if

something sounds too good to be true, it probably is.

Phishing, Anyone?

The emails give the reader a reason to click the link and log in to a personal account. When the person clicks the link, they are taken to a website that seems to be the real thing. However, the site is actually an exact replica run by web savvy criminals.

Once the victim logs on to the website, the criminals will have access to their user name and password. This allows the thieves to go to the actual site, log in as you, and steal any personal information you have stored, such as credit cards or bank account numbers. Phishing is a major problem, and the best way to avoid it is to always go directly to a website before entering your log in information, never clicking on a link in an e-mail.

Identity Theft

The best way to avoid identity theft is to be extremely careful with your personal information. Always watch out for scams or attempts to phish you for personal information. Never provide your social security number to anyone online. That number is the most personal identifier you have, so protect it vigilantly.

When you shop online, do not supply your credit card or other personal details unless you are making a purchase from a reputable website. If you aren't certain about a particular site, go somewhere else, or check them out either by calling, going to a site like the better business

Phishing is a criminal activity in which people send phony emails to people and ask them to click on a link. These emails appear to come from reputable business: banks, insurance companies, social networking sites, etc.

One of the biggest online dangers seniors face is identity theft. This is when people use your name, credit cards and other personal attributes to benefit themselves.

Senior Medicare Patrol: Empowers Seniors To Avoid Being Victims Of Medicare Fraud, Scams & Abuse

As government officials continue to target Medicare fraud, they've doubled the funding for senior-citizen volunteers who do everything from explaining benefits to

sending tips to investigators. One tip led to a piece of this month's record-breaking Medicare fraud takedown. Officials believe that if older Americans - including the growing crop of eligible Baby Boomers - know how to spot errors and fraud, "more criminals will be put in jail where they belong," Barbara Dieker told a group of volunteers recently. Dieker directs the Department of Health and Human Services' Office of Elder Rights, which oversees the Senior Medicare Patrols (SMPs). Funding for the Senior Medicare Patrols increased from \$9million last year to \$18 million this year in the form of Administration on Aging grants that target fraud-rich regions, including Florida, California, New York and Michigan.

The patrols spend most of their time answering questions and educating Medicare beneficiaries, which, according to the Centers for Medicare & Medicaid Service's (CMS) inspector general, makes it difficult to measure just how effective they are. In fact, money brought in by the SMPs dropped 82% in 2010 to \$22,262, from \$214,060 in cost avoidance in 2009, according to the inspector general.

"The projects may not be receiving full credit for savings attributable (to) their work," the inspector general's report states.

Since the program began in 1997, Dieker said, the senior volunteers have educated 9.2 million people about Medicare fraud, received 87,000 complaints from beneficiaries, and saved Medicare and Medicaid \$105.9 million.

Coordinators from across the country say their volunteers' tips have led Justice Department investigators to national trends that don't necessarily reflect back on the patrols.

"Just because you refer a case, doesn't mean you get credit," said Alice Lerley, SMP coordinator in Colorado.

At a national training session last spring, "the feedback from the feds was that they can't feed the case data back to us; it's not their priority, nor should it be."

Colorado just received recognition for referring the highest number of Medicare fraud cases - 87 - for investigation, as well as referring the largest amount of money for further action - \$156,000. The state received a \$100,000 grant.

The cases Lerley sees most often include medical equipment, such as wheelchairs, and scams involving insulin shots for diabetics. Those little cases tend to get rolled into big national investigations.

"The cases we're working are getting referred as complex cases," said Ed Mendicello, Colorado case investigator. "It's no longer \$500 here and \$1,000 there; it's part of a pattern."

Dieker said there's no way to trace money saved by prevention. In one case, a Colorado woman complained that a company tried to sell her insurance based on the federal health care law, falsely explaining that she needed to pay \$349 to get benefits in addition to Medicare. She didn't pay, but she did write down the phone number. Investigators later tracked the number to a marketing mill.

"There was no money involved because she didn't pay it, but the FBI's involved now," Mendicello said. "It turned out the owners have a background in extortion back to the 1990s."

California received a \$430,000 grant - the largest amount given out to any state. Volunteers there often work with underserved and non-English-speaking communities. Their tips have also led into national investigations. In one case, the volunteers were educating people at a Vietnamese housing facility when a woman said, "I have a wheelchair I don't need."

"CMS interviewed 30 people in this facility who wanted

to give their chairs back when they found out they shouldn't have had them," said Julie Schoen, who heads up California's Senior Medicare Patrol program.

Even as the amount of money reported back from the SMPs has gone down, Schoen said, they're getting more phone calls from "savvier consumers."

"Our relationship with CMS is getting better," she said.

"They hold us as a partner. And the (inspector general) has gotten so much more involved with us - they realize it's hard to track savings."

The Florida SMP, which also received a \$430,000 grant, focuses its attention on education. During the first week of September, they were pulled into Medicare fraud's largest takedown in history.

In 2009, at a low-income housing complex for seniors, one of the residents was being paid kickbacks to send other residents to mental health counseling.

"Basically, it was social hour," said Makeba Huntington, SMP coordinator for Florida. "They sat around and ate ice cream."

A resident called the SMP hotline, she said. Huntington's office eventually learned it was part of a much larger case.

Safe Mobility For Life Coalition

Florida leads the nation with over 17 percent of our population 65 years and older. Our sunny warm climate makes Florida an ideal retirement destination. It is projected that our number of residents 65 years and older will continue to grow. By the year 2030, over 27 percent of our population will be over the age of 65, compared to 19 percent for the rest of the nation. (*U.S. Census Bureau*).

Florida is also leading the nation in preparing to meet the transportation safety and mobility challenges that arise from the increase to the aging population. This website was developed and is maintained by the Florida

Department of Transportation (FDOT) to support the work and efforts of our Safe Mobility For Life Coalition. This site is designed to be a virtual "one stop shop" for transportation safety and mobility information to benefit Florida's aging road users. In Florida, we define an aging road user to include: drivers, passengers, pedestrians, bicyclists, transit-riders, motorcyclists, and operators of non-motorized vehicles that are 50 years of age and older, with a special emphasis on the 65 year and older age group.

We encourage you to bookmark this site and use it as a reference to stay connected to the latest transportation safety and mobility resources and information. FDOT has made a commitment to keep the information on this website current and easily accessible. To assist in this effort, the site is [frequently updated](#) with new information and/or resources as it becomes available.

<http://www.safeandmobileseniors.org/FloridaCoalition.htm>

FDLE and Elder Affairs Recognize Three-Year Anniversary of Florida's Silver Alert Plan

Florida Department of Law Enforcement (FDLE) Commissioner Gerald Bailey and Department of Elder Affairs (DOEA) Secretary Charles T. Corley today recognized the three-year anniversary of the inception of Florida's Silver Alert Plan and praised its success. To date, 377 Silver Alerts have been issued, with 367 seniors located safely, and 51 of those recoveries attributed directly to the Silver Alert.

"The Silver Alert Plan has helped to ensure a rapid, coordinated, and effective response when a senior goes missing," said Commissioner Bailey. "When those alerts go out, citizens pay attention, and lives are saved as a result."

"Seniors make up almost a quarter of Florida's population, and that is expected to increase to 35 percent by 2030," said Secretary Corley.

"The success of the Silver Alert program demonstrates the commitment by all of Florida's citizens to protect vulnerable members of our families and our communities."

Florida's Silver Alert Plan was initiated by an Executive Order signed on Oct. 8, 2008, and was codified into law by Governor Scott in 2011. It is a standardized system to aid local law enforcement in the rescue of an elderly person with a cognitive impairment who goes missing. The plan calls for the broadcast of information via the media and highway message signs (when a vehicle is involved) to enlist citizens in the

search for an endangered senior.

There is no waiting period to report a person missing in Florida, regardless of age. Under the Silver Alert Plan, local law enforcement agencies are encouraged to develop policies and procedures that work best in their respective jurisdictions. Local agencies contact FDLE's Missing Endangered Persons Information Clearinghouse to request activation of a Silver Alert and use of the Florida Department of Transportation's dynamic message signs if the missing elder is driving a vehicle and meets the Silver Alert Plan criteria. Once the person has been recovered, DOEA, in coordination with the Area Agencies on Aging and Florida's Memory Disorder Clinics, work to provide follow-up assistance to the senior and their family.

DOEA along with FDLE, members of the health care community, law enforcement and other entities serve on the Silver Alert Support Committee which helps formulate model policies, develop training and promote awareness.

Floridians are encouraged to sign up to receive Silver Alerts via e-mail at www.elderaffairs.state.fl.us. There is no charge to receive the alerts. To learn more about Florida's Silver Alert Plan, visit www.fdle.state.fl.us.

SHINE (Serving Health Insurance Needs of Elders)

800-963-5337

<http://www.floridashine.org>

Our Award-Winning SHINE Program Can Help You Understand Your Medicare and Other Health Insurance Choices

About SHINE

SHINE (Serving Health Insurance Needs of Elders) is a statewide, volunteer-based program offering free Medicare and health insurance education, counseling and assistance to people with Medicare and their families and caregivers. SHINE is funded through a grant from the Centers for Medicare & Medicaid Services (CMS) and administered by the Florida Department of Elder Affairs. Our award-winning volunteers educate consumers and empower them to resolve problems and make informed decisions on health insurance issues. SHINE volunteers have assisted more than 600,000 people since the program's inception in 1993.

SERVICES

Volunteers in the SHINE program provide information, counseling and assistance on Medicare, Medicaid, Medicare supplemental insurance, long-term care insurance, prescription assistance and Medicare fraud. Counseling services are provided in person at counseling sites and via telephone. (The method varies by county.) Home visits can be arranged for homebound clients. In addition, SHINE has a strong community education and outreach

component. Volunteers make educational presentations on Medicare and health insurance to a variety of community groups, and they disseminate information at hundreds of health and senior fairs throughout the state. Education and outreach activities focus on health promotion, beneficiary rights and consumer protection.

VOLUNTEERS

Approximately 400 volunteers throughout Florida provide SHINE services. SHINE volunteers have been honored with numerous awards, including the Davis Productivity Awards, J.C. Penney Community Service Awards, the State of Florida's Golden Choices Awards and the prestigious Beneficiary Services Award from the Centers for Medicare & Medicaid Services. Training and technical assistance are provided by the Department of Elder Affairs. Local support is provided by the Area Agencies on Aging and other local partners.

Mission Statement

To provide free and unbiased health insurance counseling through a dedicated network of volunteers, empowering Florida Seniors to make informed healthcare choices.

VOLUNTEER OPPORTUNITIES

People from all backgrounds, with an interest in helping others and learning technical material, are encouraged to volunteer for the SHINE Program. A volunteer must be willing to donate a minimum of sixteen hours per month to the SHINE Program. Volunteers may perform a variety of functions, including individual counseling, education and outreach (community presentations, etc.) and supervision of local volunteer units. NOTE: Anyone holding an active insurance license in Florida (or with another clear conflict of interest) is not eligible to volunteer for SHINE.

COLLABORATIONS

The SHINE program maintains working relationships with all partners and stakeholders in the Medicare and health insurance fields, including the Centers for Medicare & Medicaid Services, the Agency for Persons with Disabilities, the Florida Department of Financial Services, the Medicare carriers and fiscal intermediaries, the Medicare Quality Improvement Organization, the Agency for Health Care Administration, the Department of Children & Family Services and the Social Security Administration.

FOR MORE INFORMATION:

To request SHINE services or inquire about volunteer opportunities with SHINE in your area, contact: 1-800-96-ELDER (1-800-963-5337)

The Florida Elder Helpline
For general information about SHINE, please contact:
The Florida Department of Elder Affairs
SHINE Program 4040 Esplanade Way, Suite 270
Tallahassee, FL 32399-7000
(850) 414-2000
<http://www.floridashine.org>
Rev. 7/16/08
SHINE (Serving Health Insurance Needs of Elders) is a program of the Florida Department of Elder Affairs, funded through a federal grant from the Centers for Medicare & Medicaid Services, and operated in partnership with the state's 11 Area Agencies on Aging.

The Lifelong Learning Institute 2012

Open to the Community

- * exciting daytime lectures, workshops, and discussion groups led by distinguished NSU faculty members and expert lecturers from the community**
- * fieldtrips to prominent museums, popular Florida nature sites, and special events**
- * an affordable yearly membership fee**
- * opportunities to make wonderful friends**
- * a welcoming social community for learning**
- * free parking**

**FOR MORE INFORMATION ABOUT LLI
COURSES, CLASSES, AND FIELDTRIPS,
CALL (954) 262-8471 OR VISIT US ON THE
WEB AT**

www.nova.edu/lifelonglearning

Because learning is lifelong, we offer...

**The Lifelong Learning Institute * University
Park Plaza**

3424 South University Drive, Davie, FL 33328

Bill Payment Scam Alert

There is a bill payment scam affecting customers that is actively spreading through social media and word-of-mouth. We believe this is part of a nationwide phishing scam. Scammers are telling customers that a third party, in most cases the Federal Government or President Obama, will pay their utility bill in exchange for their personal information such as social security numbers and personal banking information.

While customers may have received information from friends or the internet instead of the scammers themselves, we urge all customers to never use banking information that is not their own. Unauthorized use of account information is illegal and any payment applied to utility bills will be reversed. Also, customers who use unauthorized banking information to pay their FPL bill will receive a letter stating their payment was invalid and will still be required to pay their bills.

We have notified authorities including: the State Attorney General's Office, the Federal Bureau of Investigation, the Florida Department of Agriculture and Consumer Services, and the U.S. Secret Service Miami Electronic Crimes Task Force. If you think you may have been a victim of this scam, you may also contact the authorities listed below:

- Florida Department of Agriculture and Consumer Affairs
- Financial Crimes Enforcement Network
- Financial Fraud Enforcement Task Force
- Federal Trade Commission

The Best Of Times Senior Expo

Monday, November 12, 2012 10 AM to 3 PM Open To The Public. Inverrary Country Club, Inverrary Boulevard, Lauderhill, FL.

- Health Screenings & Medical Assistance
- 125 Exhibitors With Senior Products & Services
- Entertainment & Door Prizes
- Free Beverages & Light Refreshments

