



National Association Of TRIADS, Inc.
Broward TRIAD November 1, 2012 Issue 12



Hi Everyone

I hope you all have been good since our last Newsletter. So its that time of year again with Hurricane season revving up with Hurricane Sandy and the 2012 Presidential election not too far behind. Talk about stress. I just wanted to let you know that our TRIAD member Bill Liebowitz agreed to assist me with the Newsletter. This is a good thing. This should make our TRIAD Newsletter even better with Bill on board. Hope to see you all again at our next Meeting November 1st. Be well.

Joe Schwartz
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TRIAD Member
TRIAD Board Of Directors



Sheriff Al Lamberti

COMMON CONS CONTINUE IN BROWARD COUNTY

Unfortunately, criminals have perfected the art of home invasion crime and all too often prey upon the elderly. Perhaps it is because senior citizens rely upon repairmen and tend to trust people. In 2008, the Broward Sheriff's Office launched an initiative called Slam the Door on Scammers to combat these crimes. The goal of the program is to educate residents about scams used to gain entry into homes. We utilize brochures, stickers, public service announcements and the media to get this important safety information out to residents. Recently, we have received reports of these types of crimes taking place again. I felt it was important to once again discuss this important topic and ask that you share it with your family, friends, neighbors and colleagues.

Next time you hear a knock at your door, think twice before you open it. He or she may seem clean-cut, friendly and harmless. Maybe the person knocking at the door will say their car broke down and ask to use your phone. Perhaps he or she will pose as a maintenance worker who needs to make sure something in your house is working properly. If so, beware! That person might be a scam artist trying to get inside your house to rob you. Such scammers use creative tactics, preying on your fears, loneliness or sense of sympathy to get inside. It only takes a few seconds for a scammer to grab your money or valuables when your back is turned. You may not even realize you were robbed until much later.

Scammers are slick talkers and are good at convincing people that dire consequences will result if they are not allowed inside immediately. The Broward Sheriff's Office reminds you to keep the following precautions in mind:

- Beware of people posing as electricians, exterminators, maintenance workers, water quality testers, building inspectors, meter readers, telephone or cable TV repairmen or anyone else, even if they claim to be sent by your condominium association. Check with your maintenance office before letting anyone into your home. Once inside, the phony exterminator will "accidentally" squirt you with bug spray and while you're busy cleaning up, he will clean up, too, leaving your wallet empty. The bogus water tester will keep you busy in the kitchen, filling and spilling glasses of water while his "assistant" empties the jewelry box in your bedroom.
- Beware of people who approach your home or condo asking for assistance or wanting to use your telephone. If they need help, keep your door closed and offer to call the Broward Sheriff's Office. If there is a legitimate need for assistance, the person will wait. If not, he will run like a thief.
- Beware of people offering low prices for unsolicited repair work such as fixing your roof or resealing your driveway. Do not open the door for any service provider that you did not request.

It bears repeating: if someone comes to your home uninvited - no matter how nice he or she seems - lock your door and keep it closed, then dial 911. Deputies and police officers will not mind the call. If the "worker" is legitimate, there will be no problem.

By using common sense and being extra cautious, you can help law enforcement Slam the Door on Scammers! If you would like to obtain a sticker for your front door to serve as a reminder about these scams, please contact my office at 954.831.8902 or visit a local BSO district office and request one.

-- 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 www.deerfieldbeachcop.com



MEDICARE OPEN ENROLLMENT

starts early this year!

OCTOBER 15 - DECEMBER 7, 2011

This is the time to:

- Choose a plan that covers your medications in 2012
- Switch Prescription Drug Plans or Advantage Plans
- Enroll for the first time if you are new to Medicare
- Enroll for the first time if you did not enroll when you were first eligible



To contact SHINE for Assistance, call 1-800-96-ELDER (800-963-5337)

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

Thursday, November 8, 2012 9 am - Noon Southwest Focal Point 301 NW 103rd Avenue, Pembroke Pines **DRUG TAKE BACK ONLY**

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

****In honor of our U.S. Military Veteran's service to our Country, any U.S. Military Veteran's, their spouses or widows can take the class for free for the month of November 2012 only. Please provide proof of service. All others: AARP Members fee is \$12 and Non-Members fee is \$14.**

11/12/2012, Broward Sheriffs Office, Tamarac District Office, 7515 NW 88th Avenue, Tamarac, 33321 9am to 3pm.
Call 954-341-9221 To Register

11/14/2012, Broward Sheriffs Office, City of Oakland Park Collins Center - 3900 NE 3rd Avenue, Oakland Park 9:00 a.m. to 3:30 p.m.
Call 954-784-4878 To Register

11/16/2012, Broward Sheriffs Office, Pembroke Park District Office, 3201 W Hallandale Beach Blvd., Pembroke Park, FL 33023 9am to 3pm
Call 954-784-4878 To Register

11/26/2012 Broward Sheriffs Office, Cooper City District Office, 10580 Stirling Road, Cooper City. 9am to 3pm
Call Linda Victor Victor at .954.441.8330 To Register

More AARP Driver Safety Classes From Community Partnerships:

****In honor of our U.S. Military Veteran's service to our Country, any U.S. Military Veteran's, their spouses or widows can take the class for free for the month of November 2012 only. Please provide proof of service. All others: AARP Members fee is \$12 and Non-Members fee is \$14.**

11/13/2012, Fred Hunter's Community Center, 6301 Taft Street, Hollywood, Fl. 33024, 9 am to 3 pm,
Call 954-430-9932 to Register

11/14/2012, Coral Springs Police Department, 2801 Coral Springs Drive, Coral Springs, 33065 9.00 am to
3:00pm, Note: 2 separate classes at the same location
Call Cindy Heafy To Register at 954-344-1833

11/16/2012 Hollywood Police Department, , 3250 Hollywood Blvd., Hollywood 33021, 9:30am to 4:00pm.
Call 954-926-1070 To Register

11/19/2012 Hallandale Beach Police Department, Hallandale Beach Cultural Center Room 107 , 410 SE 3rd
Street
Hallandale Beach, FL 9:00 a.m. to 3:00 p.m.
Call 954-430-9932 to Register

12/4 & 12/7/2012 Daniel D. Cantor Senior Center, 5000 Nob Hill Road, Sunrise, Fl. 33351, 9:00am to 12pm
Call 954-557-5817 To Register

Benefits of Volunteering For Senior Citizens

As each one of us ages and reaches the stage of being known in society as an "older adult," you may wonder what that term mean. You may feel quite spry and certainly not older. If you are fortunate enough to have been able to retire in your early sixties, what are your plans for the next 30 years? Initially, you longed for the days of sleeping in each morning, but now the days may be getting longer. You may feel you have lost the sense of purpose you had when you were employed or raising the children. Or you may be in your sixties, know you must work to make ends meet; but, your employer just told you about an impending lay-off. How can you not worry about how to find a job at this stage of your life?

I would like to suggest that there is a single answer to both of these dilemmas. Whether you realize you need to become involved in "something" to enhance your quality of life or to increase your marketability in today's challenging economic times, consider volunteering. First, take stock of your passions, hobbies, and interests. Would you like to keep your job skills fresh, explore a new field, or finally embrace a long-held passion? Secondly, explore the array of volunteer opportunities within your community by either utilizing an online volunteer matching site or by contacting your county's or city's volunteer center or Retired and Senior Volunteer Program. Thirdly, select the option(s), which fits your passions and desires to positively impact your community or enhance your job skills. Fourthly, apply your current talents, learn new skills, make new friends, and have fun while volunteering. The Corporation for National and Community Service's Office of Research and Policy Development performed a

review of research related to the effects of volunteerism upon the individual, particularly upon older adults. The research revealed what many of us already know: we feel good when we help someone else. In fact, it was determined that the volunteer may receive more positive benefits from the act of volunteering than the beneficiary of the volunteer's actions.

Whether you are retired or seeking a job, volunteerism will immediately decrease your social isolation. Within your new role, you will meet new people from different backgrounds, enhance your socialization skills, and expand your professional, as well as personal, support networks. This newly developed network will support your ability to cope with life's challenges in a more positive manner and decrease your potential risk for depression. In turn, your physical health is likely to be impacted by increased functional abilities, decreased heart disease and chronic pain, as well as a decreased mortality rate. It has been determined that if you volunteer 100 or more hours per year, you are most likely to experience these positive improvements in your physical and emotional health.

Indeed, it is difficult to imagine an activity that can give a higher payback to you personally than volunteering.

After a period of time, stop and assess what you have accomplished within your volunteer role. It is highly likely you will experience a sense of pride and empowerment, because you now realize that your volunteer work has made a difference in your community. You are part of the solution to one or more significant issues the world faces today. You may also feel a greater sense of self-confidence, self-esteem, and satisfaction with life. This comes from your recognition that the world at large also acknowledges your contribution. In turn, you will be able to augment your résumé and potential job interviews with your new skills and positive outlook. You are someone special who has and does make a contribution to the betterment of your community.

You may discover that the act of volunteering actually helps you to maintain your independence. This ability to have a true sense of purpose and accomplishment frequently results in higher levels of happiness. As we age, let us continue to learn, develop new skills and invest ourselves in our community to the benefit of others, as well as ourselves.

How Private Is Your Medical Information?

10 things you should know about what can - and can't - be shared

Over the past three years, almost 21 million patients have had their medical records exposed in data security breaches, according to the Department of Health and Human Services

The Health Insurance Portability and Accountability Act ([HIPAA](#)), a federal law that sets a national standard for privacy, provides limited privacy for medical records maintained by health care providers, health plans and health clearinghouses, but a good deal of medical information falls outside the protection of this law.

Here are answers to 10 questions you may have about privacy laws concerning your medical information.

1. Who can get access to my medical information?

A. Whoever is providing your care, as well as the organizations funding that care. And, sometimes, the government.

Doctors, nurses and hospitals need to share your information to ensure that you're getting the proper treatment and meds, and that none of those treatments conflict. Insurance companies require the same information to verify claims. Government agencies may request medical records to verify claims made through Social Security, disability and workers' compensation. The government can also get access to your medical information for public health purposes, such as reporting diseases and collecting vital statistics, and to make required reports to law enforcement.

2. Does my employer have access to my medical records or insurance claims?

A. Absolutely not. HIPAA prohibits employers from accessing patient records or insurance claims because it could result in discrimination. If an employer wants to see any of your medical information, the employer would need to receive your written permission. Under HIPAA, your supervisor or human resource officials can request a doctor's note or information about your health only if needed to

administer sick leave, workers' compensation, wellness programs or health insurance.

3. What rights do I have to access and control my health information?

A. Health insurers and providers must make your health records available to you upon request, allow you to copy the records and make corrections. Insurers and providers have an obligation to tell you how your health information may be used or shared. Even if you undergo genetic testing, federal regulations make that information subject to the same privacy protections of HIPAA. A 2008 federal law prohibits employers from denying you a job or firing you, and health insurers from refusing coverage, based on genetic information.

If you believe your rights have been violated, you can file a complaint with your provider or health insurer or with the U.S. Department of Health and Human Services.

4. Can family members see my medical records?

A. It depends. Although federal law does not prohibit ordinary health care practices - such as hospital staff discussing your condition and your treatment options with family members, or picking up a prescription for a relative - you must give written permission for your loved ones to see your official medical records. By designating family members as your "personal representative" in a signed letter or form, you give the health care providers the coverage they require to avoid HIPAA violations. So it's a good idea for you and aging parents - or adult children - to designate one another as personal representatives in case the need arises.

5. Is my health information vulnerable because of widespread use of electronic medical records?

A. Electronic medical records (EMRs) provide health care providers with quick access to your information and a real-time tool to improve the quality of health care, as well as prevent medical errors and increase administrative efficiencies. In spite of their convenience, EMRs may make it harder to protect your privacy; when information is communicated electronically, there is always potential for security breaches. But keep in mind that providers of EMRs are laser-focused on these dangers, making EMRs more reliable and less vulnerable than an open chart left on a hospital counter.

Next: Can your health information be used for marketing purposes? »

6. If I lose my insurance and apply on the open market, can my new insurance company contact my old insurance company to review my claims history to determine my coverage or rates?

A. Absolutely not. One insurance company sharing your claims history with another would be considered unauthorized disclosure to a third party, which is a HIPAA violation. Insurers may access individual doctors' files for underwriting purposes, but only once you disclose your physicians' names in your application for coverage.

7. Can my health information be used for marketing purposes?

A. Not unless you give permission or take part in free health screenings.

Individual and group health plans, health care clearinghouses and health care providers may not disclose health information for marketing or provide data to a third party for marketing in exchange for direct or indirect payment unless there is authorization from the patient. There's one big loophole: If you take part in free or low-cost health screenings that are conducted at health fairs, shopping malls and pharmacies, your information may be provided to marketers

8. Can my health information be used for research?

A. Yes, but your name can't be released. Private researchers and government agencies compiling health data outcomes commonly have access to patient medical records under conditions of confidentiality. Your name may be seen on some of the records, but the researchers are prohibited from making that public.

9. Is my prescription drug information protected?

A. Pharmacies can turn over anonymous prescription data to companies that collect and sell this information to pharmaceutical companies. Drug company representatives, knowing your doctor's name - but not yours - can call the doctor and suggest other medications to prescribe for a specific condition just like yours.

10. Can debt collection agencies access information about unpaid medical bills?

A. Yes, but not detailed information about specific treatments. Overdue debts to doctors and hospitals can be reported to collection agencies and show up on your credit report. Information provided includes your name and address, your date of birth, Social Security number, your payment history and the name of the health provider owed money

Senior nutrition: Feeding the body, mind and soul

Remember the old adage, *you are what you eat*? Make it your motto. When you choose a variety of colorful fruits and veggies, whole grains, and lean proteins you'll feel vibrant and healthy, inside and out.

- **Live longer and stronger** - Good nutrition keeps muscles, bones, organs, and other body parts strong for the long haul. Eating vitamin-rich food boosts immunity and fights illness-causing toxins. A proper diet reduces the risk of heart disease, stroke, high blood pressure, type-2 diabetes, bone loss, cancer, and anemia. Also, eating sensibly means consuming fewer calories and more nutrient-dense foods, keeping weight in check.
- **Sharpen the mind** -Key nutrients are essential for the brain to do its job. People who eat a selection of brightly colored fruit, leafy veggies, and fish and nuts packed with omega-3 fatty acids can improve focus and decrease their risk of Alzheimer's disease.
- **Feel better** -Wholesome meals give you more energy and help you look better, resulting in a self-esteem boost. It's all connected-when your body feels good you feel happier inside and out.

Preventive Services Covered Under the Affordable Health Care Patient Protection Law

16 Covered Preventive Services for Adults

1. [Abdominal Aortic Aneurysm](#) one-time screening for men of specified ages who have ever smoked
2. [Alcohol Misuse](#) screening and counseling
3. [Aspirin](#) use for men and women of certain ages
4. [Blood Pressure](#) screening for all adults
5. [Cholesterol](#) screening for adults of certain ages or at higher risk
6. [Colorectal Cancer](#) screening for adults over 50
7. [Depression](#) screening for adults
8. [Type 2 Diabetes](#) screening for adults with high blood pressure
9. [Diet](#) counseling for adults at higher risk for chronic disease
10. [HIV](#) screening for all adults at higher risk
11. [Immunization](#) vaccines for adults--doses, recommended ages, and recommended populations vary:
 - Hepatitis A
 - Hepatitis B

- Herpes Zoster
 - Human Papillomavirus
 - Influenza (Flu Shot)
 - Measles, Mumps, Rubella
 - Meningococcal
 - Pneumococcal
 - Tetanus, Diphtheria, Pertussis
 - Varicella
12. [Learn more about immunizations and see the latest vaccine schedules.](#)
 13. [Obesity](#) screening and counseling for all adults
 14. [Sexually Transmitted Infection \(STI\)](#) prevention counseling for adults at higher risk
 15. [Tobacco Use](#) screening for all adults and cessation interventions for tobacco users
 16. [Syphilis](#) screening for all adults at higher risk

22 Covered Preventive Services for Women, Including Pregnant Women

The eight new prevention-related health services marked with an asterisk (*) must be covered with no cost-sharing in plan years starting on or after August 1, 2012.

1. [Anemia](#) screening on a routine basis for pregnant women
2. [Bacteriuria](#) urinary tract or other infection screening for pregnant women
3. [BRCA](#) counseling about genetic testing for women at higher risk
4. [Breast Cancer Mammography](#) screenings every 1 to 2 years for women over 40
5. [Breast Cancer Chemoprevention](#) counseling for women at higher risk
6. [Breastfeeding](#) comprehensive support and counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing women*
7. [Cervical Cancer](#) screening for sexually active women
8. [Chlamydia Infection](#) screening for younger women and other women at higher risk
9. [Contraception](#): Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, not including abortifacient drugs*
10. [Domestic and interpersonal violence](#) screening and counseling for all women*
11. [Folic Acid](#) supplements for women who may become pregnant
12. [Gestational diabetes](#) screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes*
13. [Gonorrhea](#) screening for all women at higher risk
14. [Hepatitis B](#) screening for pregnant women at their first prenatal visit
15. [Human Immunodeficiency Virus \(HIV\)](#) screening and counseling for sexually active women*
16. [Human Papillomavirus \(HPV\) DNA Test](#): high risk HPV DNA testing every three years for women

with normal cytology results who are 30 or older*

17. [Osteoporosis](#) screening for women over age 60 depending on risk factors
18. [Rh Incompatibility](#) screening for all pregnant women and follow-up testing for women at higher risk
19. [Tobacco Use](#) screening and interventions for all women, and expanded counseling for pregnant tobacco users
20. [Sexually Transmitted Infections \(STI\)](#) counseling for sexually active women*
21. [Syphilis](#) screening for all pregnant women or other women at increased risk
22. [Well-woman visits](#) to obtain recommended preventive services*

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.

Social Security Announces 1.7 Percent Benefit Increase for 2013

Monthly Social Security and Supplemental Security Income (SSI) benefits for nearly 62 million Americans will increase 1.7 percent in 2013, the Social Security Administration announced today.

The 1.7 percent cost-of-living adjustment (COLA) will begin with benefits that more than 56 million Social Security beneficiaries receive in January 2013. Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2012.

Some other changes that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$113,700 from \$110,100. Of the estimated 163 million workers who will pay Social Security taxes in 2013, nearly 10 million will pay higher taxes as a result of the increase in the taxable maximum.

Information about Medicare changes for 2013, when announced, will be available at www.Medicare.gov. For some beneficiaries, their Social Security increase may be partially or completely offset by increases in Medicare premiums.

The Social Security Act provides for how the COLA is calculated. To read more, please visit www.socialsecurity.gov/cola.

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.

Fire Alarm Testing and Maintenance

Smoke alarms should be tested at least once a month. All smoke alarms have a test button that you push to check out the entire alarm, including its sensitivity (how much smoke it takes to set it off). If the testing mechanism does not work properly, the alarm should be replaced immediately. Never use open flame devices to test an alarm.

Older adults and the physically impaired may have problems reaching their alarms to test them. There is one brand of smoke alarm on which the test feature can be activated by shining a flashlight on it. Another brand has an automatic test that activates at the same time and day, once a week. These models can be used where proper testing might not otherwise be done.

Smoke alarms need no maintenance other than changing batteries (in those that have batteries) and an occasional vacuuming of dust or cobwebs. Every smoke alarm comes with a homeowner booklet, which describes how to use and take care of that particular alarm. You should read that booklet and keep it in a safe place for future reference.

Credit Card Skimming: The Latest Credit Card Scam

Thieves can use card scanners to steal your identity

The massive breach of credit card information from TJX Corporation in Massachusetts grabbed national headlines in 2007. Orchestrated by nearly a dozen hackers, customer account information was accessed through wireless networks. Customers of TJMaxx, HomeGoods, Marshalls, and other stores were victimized. Recently another method of identity theft has increased in appearance. It's called "skimming," and it can happen almost anywhere from restaurants and retail stores to gas stations and ATMs. "Skimming" involves a portable card reading device that is placed on top of the normal devices in which you would usually swipe your credit or debit cards. Once swiped, the device will store all of your personal account information, later to be uploaded into a computer. From there, the thief can create a blank credit card with your information and proceed to make purchases and ATM withdrawals from your accounts.

One major problem is that these card readers are perfectly legal. They are typically used at conferences and trade shows where business and client information is collected from ID badges. Smaller retail stores may also use card readers to make sales. This makes it very hard to crack down on illegal use of the devices.

So what can you do to avoid being victimized by "skimming?" Here are some suggestions to protect yourself:

- 1. Keep an eye out for any unusual objects, devices, loose wires, or anything out of the ordinary on the machines in which you swipe your card.**
- 2. Always swipe the card yourself, or ask to witness your cashier/server swipe the card so you can watch for any suspicious activity or devices.**
- 3. Whenever possible, use a credit card. The money stolen is insured, and your bank account information will not be accessed.**
- 4. If you think your information has been stolen, check your account statements and alert your bank or credit card company**

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.

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Florida Activates Email System To Help Police

That's why Florida recently activated a sign-up email system that sends out notifications whenever a local law enforcement officer is killed, has suffered an injury or is missing while on duty - and a suspect is at large. Residents simply sign up at bluealert.imarcsgroup.com to be able to receive a Blue Alert via email, along with up-to-the-minute information, such as a suspect's vehicle description and license plate number.

This system makes it easier for regular citizens to be the eyes and ears for the police officers who dedicate their lives to protect us. The program is run in cooperation by the Florida Department of Law Enforcement, Department of Highway Safety and Motor Vehicles, Department of Transportation and Florida Highway Patrol.

While on Florida's Blue Alert Program website, you can simultaneously sign up for the state's Amber Alerts and Sex Offender Alerts. The former (at missingchildrenalert.com) will send e-mail warnings and text alerts about missing children; the latter (at offender.fdle.state.fl.us) sends a personalized email message when a registered sex offender moves into your neighborhood.

Also check out the Florida Department of Law Enforcement website (at <http://www.fdle.state.fl.us>) to find out more about the state's Silver Alert Plan, which uses highway signs to ask residents to look out for missing senior citizens or their cars.

From State Attorney Mike Satz's Office

Being a criminal prosecutor in the Broward State Attorney's Office is a personally rewarding profession. However, it can be emotionally difficult when we see how certain crimes have such a devastating effect on the victims.

Crimes against the elderly --- specifically economic fraud --- can be especially difficult because the elderly are most vulnerable and susceptible to the con artists who befriend them just to get their hands on their money.

There are all kinds of financial abuse: misusing conservatorship or power of attorney; blatant stealing of money or other assets; conning an older person into signing a document and out and out forgery.

Cases range from \$2,000 wrongful use of a credit card to cases involving millions of dollars in which a financial planner is alleged to have altered a will to take control of a woman's estate. National statistics show that 90 percent of all types of elder abuse is committed by someone in an older person's family like their children.

Actual prosecution of the cases can be difficult. From the time the case is first presented, it's a race against the clock because more often than not, the victim's health and mental faculties are slipping.

Most often the victims are alone, with no one they can really trust. Their families have deserted them and their contact with others is limited. That's why people are able to take advantage.

Furthermore, they're embarrassed that they're getting older and that a younger version of themselves would not have let this happen.

One of our prosecutors assigned to our Elderly Abuse Unit tells the story of an elderly gentleman, a World War II veteran, who was scammed by a young woman who told him she needed money for a cancer operation. After turning over thousands of dollars to her, he discovered that his "sweetheart" didn't have cancer at all. The man was angry, but mostly embarrassed. "This would never have happened to me when I was younger," the man said as he pounded his chest with his fist.

A recent study by the National Council on Aging concluded that fraud against the elderly is the *new crime* of the 21st century.

Right now, Broward's population of those over 65 is about 15 percent. University of Florida researchers predict *one-third* of Broward's population in the year 2020 will be over 65.

I'm proud of the work the State Attorney's Office has been doing in this area for more than 15 years. Clearly, it will be a challenge in the coming years to prevent the elderly from being defrauded, and to seek justice against those criminals who prey on those who are the most vulnerable in our society.



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