

# The Senior Connection

NEWS and EVENTS from the  
Howard County Office on Aging

Department of Citizen Services

Volume 5, No. 6 • June 2015

A Message from

## Phyllis Madachy

Director, Howard County  
Department of Citizen Services



May was a time of change in the Department of Citizen Services, as County Executive Allan Kittleman announced key leadership changes. I have been appointed as the Department's new Director and Starr Sowers was named Administrator of the Office on Aging. "It's imperative that we meet the needs of seniors in Howard County, a growing and increasingly diverse population," Kittleman said when making these appointments.

I am honored to be chosen to lead this Department, particularly at a time when we are planning for a growing senior population. I pledge my commitment to support the Office on Aging in its initiatives and to ensure that the Department and its Offices work smoothly with our community partners to plan for the future. I'm a firm believer that we can always be better, reach more people, build stronger partnerships and find new ways to improve lives. County Executive Kittleman is looking for improvement and Starr and I support that direction. What makes this so exciting is that I have been reunited with incredibly creative people in the Offices of Aging, Consumer Affairs, Children's Services as well as the Department Administrative staff.

As some of you know, I have worked in community-based aging services since 1974, and joined the Howard County Office on Aging in 1981. I was proud to serve as administrator of the office from 1995 to 2007 and as Deputy Chief Administrative Officer for Howard County Government from 2007 to 2009. I have had many years in county government and broad experience working with community partners. It is my goal to find better ways to listen to residents, create new and sustainable models, and strengthen older adults' ability to age where they choose.

Starr has worked for the Office in various capacities since 1985, and developed the popular 50+EXPO. She has served as Manager of the Health and Wellness Division, creating programs such as Living Well, Cycle2Health, and WomenFest. Prior to this position, she was Manager of Senior Center Operations with oversight of eight senior centers and three Senior Center Plus centers.

Both Starr and I look forward to the opportunities and challenges of our new leadership roles. The entire Department is united in our commitment to make Howard County a place where people say "I'm glad I live in Howard County."

## Unite Against Elder Abuse

Every year an estimated five million, or one in 10, older Americans are victims of elder abuse, neglect, or exploitation. Elder abuse



**WORLD ELDER ABUSE AWARENESS DAY 2015**  
ONE PERSON. ONE ACTION. ONE NATION  
UNITED AGAINST ELDER ABUSE

can occur anywhere — in the home, in nursing homes, or other institutions. It affects seniors across all socio-economic groups, cultures, and races. Annually on June 15, Howard County joins with communities around the world to recognize World Elder Abuse Awareness Day (WEAAD). This year's theme is **One person. One action. One Nation. United Against Elder Abuse.**

WEAAD gives us an opportunity to share information and spread awareness about those who fall victim to physical, sexual, psychological or emotional abuse, neglect, and financial exploitation in later life. Sadly, most cases of elder abuse go undetected. Experts believe that for every case of elder abuse or neglect reported, as many as 23.5 cases go unreported. One person and one action can make a difference, so don't assume that someone has already reported a suspicious situation.

For more information about what you can do to spot and prevent elder abuse, download *12 Things Anyone Can Do to Prevent Elder Abuse*, and *Red Flags of Abuse*, from The National Center on Elder Abuse website, [www.ncea.aoa.gov](http://www.ncea.aoa.gov), or visit [www.howardcountyyaging.org/eldersafety](http://www.howardcountyyaging.org/eldersafety). To heighten awareness as individuals will make a difference, but together, we can unite as one nation. Join us to take a stand against elder abuse!

To increase local awareness of elder abuse and support prevention, the Howard County Department of Citizen Services, its Office on Aging, the Howard County Police Department and the Howard County Mental Health Authority will present the 2nd Annual Protecting Vulnerable Adults Conference on Friday, June 12, from 8 a.m. to 4:30 p.m. at the Sheraton in Columbia, 10207 Wincopin Circle, 21044. Anyone who works with older adults is encouraged to attend, including advocates, fiduciaries, first responders, medical professionals and others.

The keynote address, *Addressing Financial Exploitation of Vulnerable Adults*, will be delivered by Philip Marshall, author of "Broken Trust: The Brooke Astor Story." Admission is free but seating is limited and registration is required. Register online at <https://eventbrite.com/event/16163129355/>

For more information, contact Ofelia Ross Ott 410-313-6052 or email [oross@howardcountymd.gov](mailto:oross@howardcountymd.gov). If you need a sign language interpreter or other accommodations to attend, contact Maryland Access Point (MAP) at 410-313-5980 or email [map@howardcountymd.gov](mailto:map@howardcountymd.gov) one week in advance.

# Avoid Home Improvement Scams

By Pfc. André Lingham, Howard County Police Department

During spring and early summer, many people are planning improvements to their homes. Unfortunately, con artists, pretending to be legitimate contractors, are out in the nice weather too, prowling neighborhoods to find their next victim. Often they target senior citizens, who are more likely to be home than younger people. Many of these scammers have the perception they can easily fool the elderly. These criminals hope to trick the unsuspecting out of as much of their savings as possible.

A typical scam involves spotting people working outside and approaching them or knocking uninvited on doors. The fake contractor then launches a sales pitch for driveway paving, tree trimming and roof repair. If the homeowner agrees to the work, all too often the con artists do an inadequate job. They may use materials to pave a driveway that wash away after the first storm or they may hammer nails into the roof without actually making repairs. These criminals often leave a home in worse shape after completing their "repairs" than it was before they started.

## Warning Signs

How to tell if someone offering to work on your house should not be trusted and is very likely a crook or scam artist:

- They say they were doing work in the neighborhood and have "extra material" they didn't use.
- They demand full payment up front, often requesting it in cash.
- They are unable to show proper licenses, such as a permit allowing them to do this type of work.
- They offer a special deal only available that day.
- They try to pressure the homeowner into buying their services. Another spin on this scam: one "contractor" may offer to go with the homeowner to inspect whatever needs repairing while his associate steals valuables from the home.



## How to Avoid Becoming a Victim

If you need repairs made to your house, take the following steps to ensure you are dealing with a professional service:

- Don't purchase services from contractors who show up uninvited at your house. Instead, ask for recommendations from friends or people you trust.
- Shop around for a good price. If you are having major work done, get several quotes in writing.
- Google the company to see if there is negative information about it online. Also, check it out with the Better Business Bureau.
- Insist on a signed contract that includes your requirements, and be certain you understand it.
- If a contractor pressures you to buy his services, look elsewhere for your home repair needs.

**Remember, if a deal sounds too good to be true, it probably is.**



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This publication is available in alternate formats upon request.

To join our subscriber list, email [seniorconnection@howardcountymd.gov](mailto:seniorconnection@howardcountymd.gov)

Howard County Office on Aging, 6751 Columbia Gateway Dr., Columbia, MD 21046  
410-313-6410 (VOICE/RELAY) • [www.howardcountyaging.org](http://www.howardcountyaging.org)

Find us on  [www.Facebook.com/HoCoCitizen](http://www.Facebook.com/HoCoCitizen)

Kim Higdon Henry, Senior Connection Editor  
[kahenry@howardcountymd.gov](mailto:kahenry@howardcountymd.gov)

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# Pets Are Us... Explore the Connection

Tuesday, June 16, 6:00 – 7:30 p.m.

The Hawthorne Center, Hickory Ridge Village Center, 6175 Sunny Spring, Columbia, MD 21044

Merrill Warchal, founder of Petstructor, will discuss first aid for pets, and Karen Hull, Howard County Office on Aging, will facilitate a program on pet bereavement. Eazy, a loving French Bulldog provided by Paws4Comfort coordinator Ingrid Gleysteen, joins us for demonstrations.

FREE • PLEASE, NO PETS • LIGHT REFRESHMENTS SERVED • SPACE IS LIMITED

More info: Karen Hull at [khull@howardcountymd.gov](mailto:khull@howardcountymd.gov) OR 410-313-7466

Call Hickory Ridge Village Center to register: 410-730-7327



Sponsored by these Office on Aging programs:



# Avoid Pension Advance Traps

Source: The Consumer Financial Protection Bureau and Howard County Office of Consumer Affairs

Many retirees depend on a pension to cover day-to-day as well as occasional unexpected expenses, such as health emergencies or home repairs. We've heard that some retirees with pensions who are facing financial challenges have responded to ads for cash advances on their pensions. Although pension advances may seem like a "quick fix" to your financial problems, they can eat into your retirement income when you start paying back the advance plus interest and fees.

A pension advance is a cash advance in exchange for a portion (or all) of your future pension payments. Pension advance companies typically charge high interest rates and fees and often target government retirees with pensions. Former service members should also be on guard. Military retirees and veterans who receive monetary benefits from the Department of Veterans Affairs (VA) have been offered pension advances even though it's illegal for lenders to take a military pension or veterans' benefits. Many of those companies use patriotic-sounding names or logos and even claim they are endorsed by the VA as a way of enticing potential customers.

If you or a loved one is considering a pension advance, consider your alternatives. A financial coach or credit counselor can help you weigh your options and plan for new or unexpected financial demands. The Maryland Money Helpline (877-254-1097) offers free, confidential financial counseling to Maryland residents regardless of income level, debt or financial status. The Howard County non-profit Making Change provides individual financial coaching sessions on a sliding scale (based on income) as well as free individual financial education sessions each week at the MultiService Center in Laurel.

For more information, call 410-880-5917. You can also search for additional local assistance from the Association of Independent Consumer Credit Counseling Agencies' at [www.aiccca.org](http://www.aiccca.org).

## Protect Your Retirement Pension

- 1) **Avoid loans with high fees and interest.** Pension advance companies may not always advertise their fees and interest rates, but you will certainly feel them in your bottom line. Before you sign anything, learn what you are getting and how much you are giving up.
- 2) **Don't sign over control of your benefits.** Companies sometimes arrange for monthly payments to be automatically deposited in a newly created bank account so the company can withdraw payments, fees and interest charges from the account. This leaves you with little control.
- 3) **Don't buy life insurance that you don't want or need.** Pension advance companies sometimes require consumers to sign up for life insurance with the company as the consumer's beneficiary. If you sign up for life insurance with the pension advance company as your beneficiary, you could end up footing the bill, whether you know it or not.


For more information on any questionable financial products, contact the Howard County Office of Consumer Affairs at 410-313-6420 or email [consumer@howardcountymd.gov](mailto:consumer@howardcountymd.gov).

## Ellicott City's New, State-of-the-Art 50+ Fitness Center is Open!



### Check out the new Ellicott City 50+ Fitness Center!

The center is open Mondays and Wednesdays, 8:30 a.m. to 7:30 p.m. and on Tuesdays, Thursdays and Fridays, 8:30 a.m. to 4:00 p.m. Participants must be 50 years of age or older and a member of a Howard County Senior Center to use the facility. The Equipment Room is being offered at an introductory pass rate of \$10 per month for County residents and \$15 for non-residents. Small group orientations are being held for those interested in learning how to use the fitness equipment; sign up at the Fitness Center front desk. The Office on Aging recommends that you check with your physician before participating in any physically demanding activity or workout program. The Ellicott City 50+ Fitness Center can be reached at 410-313-0727.




EMOTIONAL. SEXUAL. FINANCIAL. PHYSICAL.  
**Abuse isn't always visible.**

**TAKE A STAND**  
**AGAINST ELDER ABUSE**

Awareness • Advocacy • Prevention

A PARTNERSHIP OF



Department of  
**CITIZEN SERVICES**  
Aging • Children's Services • Consumer Affairs

**Over 2,000,000**

INCIDENTS OF ELDERLY AND VULNERABLE ADULT ABUSE EACH YEAR IN THE U.S.

**1 in 14**

THE ESTIMATED NUMBER OF CASES ACTUALLY REPORTED

**How Will YOU Take a Stand?**  
**Because You CAN Help!**

- Visit an Older Neighbor Who Lives Alone
- Volunteer for a Program that Benefits Seniors
- Support a Local Abuse Prevention Initiative

For more information, to learn the signs of abuse, or how you can help, go to  
[www.howardcountyaging.org/eldersafety](http://www.howardcountyaging.org/eldersafety)

# June 2015 Calendar of Events

Don't miss these exciting programs and services from the Howard County Office on Aging!



## Bain Center

**Monday, June 1 • 10:30 to 11:30 a.m. — A MOMENT TO HONOR**

Honor the significant people in your life who are no longer with us; features a guest speaker plus quiet reflection time with music, sharing and a group activity. FREE; light refreshments. 410-313-7466.

**Tuesday, June 2 • 11 a.m. to noon — THE FABULOUS 50'S**

Celebrate the era of cool cats and rock'n'roll with two young performers from the Lyric Opera House in Baltimore. FREE; however, to reserve lunch, sign up in Great Room 3 by May 26.

**Wednesday, June 3 • 7 to 8:30 p.m. — MEDICARE'S PLAN FINDER**

Learn how to compare and review Medicare Prescription Drug and Health Plans. FREE; sponsored by SHIP. Register at 410-313-7391.

**Tuesday, June 9 • 11 a.m. to noon — THE GEORGE BURNS SHOW**

Alan Devalerio relates fascinating details of George Burns' career, performing vaudeville routines. FREE; reservations required.

**Tuesday, June 16 • 11 a.m. to noon — SHOW STOPPERS AND CHART TOPPERS!**

Join Terry Marsh for a blend of Big Band standards, Show Tunes, Swing and Blues. FREE; to reserve lunch sign up in Great Room 3 by June 9.

## East Columbia 50+ Center

**Thursday, June 11 • 4:30 to 6:30 p.m. — SUMMER NIGHTS SIZZLE**

Explore Latin tastes in art, music and dance, plus demos by our new ballroom dance group. Mocktails and hors d'oeuvres will be served.

**Thursday, June 18 • 10 a.m. — FLORAL DESIGN**

Create your own floral masterpiece with guidance from the Longwood Garden Club. \$5 fee for supplies.

## Elkridge 50+ Center

**Thursday, June 18 • 11 a.m. to noon — RADIO IN BALTIMORE**

Learn about the history of radio broadcasting in Baltimore and its legendary radio personalities. FREE

**Wednesday, June 24 • 10:30 a.m. to 1 p.m. — FATHER'S DAY PARTY**

Enjoy a fried chicken dinner and musical entertainment by Vel Reed. FREE; reserve lunch by June 17.

**Thursday, June 25 • 10 to 11 a.m. — EMOTIONAL WELLNESS**

A discussion group focusing on emotional wellness as we age, coping strategies and solutions. FREE

## Ellicott City 50+ Center

**VOCAL LESSONS WITH DIANE**

Vocal coach is seeking students. \$30/half hour by appointment. 410-313-1400.

**Wednesday, June 3 • 10 a.m. — NUTRITION EDUCATION**

Rona Martiyan, RD, LDN, offers nutrition information and tips in the fitness center. Ask questions and get back on the wellness track. FREE

**Tuesday, June 23 • 11:15 a.m. — HOWARD COUNTY POLICE DEPARTMENT**

Pfc. André Lingham, HCPD's Senior Citizen Liaison, will discuss safety tips, fraud prevention, community concerns and avoiding scams. FREE

## Glenwood 50+ Center

**Wednesday, June 10 • Noon — GLAMOUR AT GLENWOOD**

A fashion show of summer clothes and accessories by Christopher and Banks. \$15 includes catered meal, show and music. 410-313-5440.

**June 16, 17, 18 • 9:00 a.m. to 3:30 p.m. — FOOD, FUN & FICTION**

Join us in the lobby for our annual Book and Bake Sale. Get your vacation reads, cookbooks, children's books and more! 410-313-5440.

**Thursday, June 18, 10:30 a.m. — ESSENTIAL OILS 101**

Discover the beauty and intrigue of essential oils in this introductory class by Karen Schembari. 410-313-5440.

## North Laurel 50+ Center

**Tuesdays, June 2 and 16 • 1 to 2 p.m. — WOMEN'S SOCIAL GROUP**

Meet new friends in a casual and supportive atmosphere to exchange stories and engage in activities together. FREE; register at 410-313-0380.

**Wednesday, June 10 • 11 a.m. to 1 p.m. — COWBOY COOKOUT**

Enjoy rustic cowboy grub, games, and western songs. Cost: lunch donation for adults 60+. Call 410-313-0380 to sign up by June 3.

**Wednesday, June 17 • 11 a.m. to 1 p.m. — CHICKEN & FISH FRY**

Celebrate the special men in your life with a delicious meal and live blues, country, and rock n' roll music. \$3 plus lunch contribution for adults 60+.

**TO REGISTER FOR ANY OF THESE EVENTS** or for additional information, call the number listed, the Center, or Maryland Relay 711. To request a sign language interpreter or other accommodations to participate, call 410-313-5980 one week in advance.

**FOR A FULL LISTING OF EVENTS** happening in our senior centers this month, visit our website:

[www.howardcountyaging.org/seniorcenters](http://www.howardcountyaging.org/seniorcenters)

### HOWARD COUNTY SENIOR CENTERS

Bain Center .....	5470 Ruth Keeton Way, Columbia .....	410-313-7213
East Columbia 50+ Center .....	6600 Cradlerock Way, Columbia .....	410-313-7680
Elkridge 50+ Center .....	6540 Washington Blvd., Elkridge.....	410-313-5192
Ellicott City 50+ Center .....	9401 Frederick Rd., Ellicott City .....	410-313-1400
Glenwood 50+ Center .....	2400 Route 97, Cooksville .....	410-313-5440
Longwood 50+ Center .....	6150 Foreland Garth, Columbia .....	410-313-7217
North Laurel 50+ Center .....	9411 Whiskey Bottom Rd., Laurel .....	410-313-0380

### SENIOR CENTER PLUS SITES

Ellicott City Senior Center Plus .....	410-313-1425
Glenwood Senior Center Plus .....	410-313-5442
North Laurel Senior Center Plus.....	410-313-7218



[www.howardcountyaging.org/seniorcenters](http://www.howardcountyaging.org/seniorcenters)