

# Meeting the Challenges

Quarterly

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## *Partnership to Preserve Independent Living for Seniors and Persons with Disabilities*

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**A SPECIAL PUBLICATION TO HELP US MEET OUR DAILY CHALLENGES AND LIVE MORE SUCCESSFULLY.....**

### ***How Much Were You Affected by the Events of 9/11 ?***

By Dr. Patrick MacAfee

**S**eptember 11th continues to shake us at our core. This event was so big, we still continue to call it by its date—it remains hard to fully name it. This event was so big that few of us can find words to articulate our feelings and emotions. However, this is also the very nature of trauma and resulting anxiety.

The horrific images of New York and Washington continue to linger and replay in our minds. They must, and they will, for this is what happens when we experience the shock of horror. These are normal reactions. It was the intent of the terrorists that we should feel helplessness and experience chaos—the same intent of sneak thieves and bullies. There is an old saying, found in Victor Frankl's book, "Man's Search for Meaning", that abnormal responses to abnormal situations is normal. This is the basis of the anxiety and fear that many of us are still feeling.

Common reactions to unexpected acts of violence include: shock, panic, disbelief, insecurity, feelings of helplessness, hopelessness, fear, and anger. The result can often be isolation, withdrawal from normal daily activities and a breaking down of healthy daily routines.

As a nation we have been traumatized by the terrorism, which has left many of us feeling somewhat unsafe or feeling we have lost control over our lives and futures. Many now feel an increased mistrust of others.

These are normal and predictable responses to the disturbingly horrible events

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Thank you for your generosity and assistance!!

#### *Meeting the Challenges*

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we have witnessed. They are not mental disorders, but they can result in both physical and behavioral reactions that may include: appetite disturbance, sleep disturbance, restlessness, a generalized anxiety that continues, panic attacks, feelings of gloom and despair, irritability, exaggerated responses to things, a decrease in performance levels, and even headaches, diarrhea, and stomach ailments. These also, are considered to be normal.

As we have seen, and may be personally experiencing, the emotional distress of terrorism can affect us for a long time and result in changes in our relationships with others, disruption of our work and cause us financial worries.

The daily challenges of maintaining an ordered life can seem to become monumental hassles that we may respond to with increased irritability, arguing, a feeling of exhaustion and even illness.

If we are experiencing these reactions, we need to do some things to hasten our recovery:

1. We need to limit our time reviewing the event on TV, the radio, and on the Internet.
2. We should make every effort to resume normal ac-

tivities, which will help us regain a sense of control and well-being.

3. It is useful to talk about the incident and our associated thoughts and feelings with others. Conversely, denying, avoiding, blocking, or minimizing thoughts or feelings are not helpful and may prolong the recovery period.
4. Physical activity, exercise, rest and relaxation also can help restore a sense of balance or equilibrium. Reaching out to friends and family is also important.
5. We can take classes or do other things that result in personal growth.

We can help others in their recovery by providing a supportive environment and communicate to them a sense of safety, control and balance.

Just as it will take months to rebuild the damaged and destroyed buildings, it will take time to grieve over losses and rebuild our lives. But please know that the feelings you may now be experiencing are normal reactions to an uncommon event.

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Patrick MacAfee, PhD, maintains a practice in Riverside with the *Addictions & Family Therapy Group*. The phone number for his office is (909) 784-0540 ■

"When somebody loves you,  
the way they say your name  
is different.

You know that your name  
is safe in their mouth."

--Billy, age 4

## THE RULES FOR SWITCHING HEALTH PLANS ARE CHANGING.....

In 2002 you can switch your Medicare/Managed Care health plan only one time from January 1st through June 30th to a plan accepting new members.

In November 2002, you will have another chance to switch plans to be effective on January 1, 2003.

Starting January 1, 2003 the rules change: you can switch plans only one time from January through March 31, 2003 to a plan accepting new members. And you will have a second chance to switch plans in November 2003 to be effective the following January.

**Confused?** Call the state funded Health Insurance Counseling and Advocacy Program (HICAP) for unbiased, objective assistance in deciding which plan is best for your needs:

**1-800-434-0222**

- HICAP DOES NOT SELL HMO  
PLANS OR INSURANCE. ■

To find out about **Caregiver Services... In-home assistance... Transportation...** Or just to talk with someone about your individual challenges...**Call the Riverside County Office on Aging Senior HelpLink at: 1-800-510-2020**

## How to Prevent or Put Out a Cooking Fire

Each year, cooking fires cause serious injuries and property damage. The following tips are from the Association of Home Appliance Manufacturers.

### Tips for preventing cooking fires:

- Unattended cooking is the #1 cause of cooking fires—stay in the kitchen and keep an eye on your cooking!
- Wear short or close-fitting sleeves when cooking.
- Clean cooking surfaces to prevent food and grease build-up.
- Keep curtains, towels and pot holders away from hot surfaces, and store solvents and flammable cleaners far away from heat sources and open flames.
- Turn the handles on pots and pans inward to prevent food spills.

### Tips for extinguishing cooking fires:

- **For a grease or oil fire**—slide a pan lid over the flames to smother the fire. Then turn off the heat and leave the lid in place until the pan cools. Never throw water or flour on a cooking fire! Do not try to carry the pan outside.
- For food fires, other than a grease or oil fire—use baking soda to extinguish the flames.
- For oven or broiler fires—keep the oven door shut and turn off the heat to extinguish the fire.

Keep an ABC-type fire extinguisher in the kitchen and get training on its proper use. Inspect your extinguisher regularly to insure that it will be there when you need it. Keep your home's smoke detectors in operating order. And, call 911 immediately if a fire gets out of control. ■

## How to Protect Yourself from "Predatory Lending"

**W**hat do you have that thieves might want to steal from you? Here's one thing you might not have considered: YOUR HOME.

There are lenders who target certain groups of people to literally rip them off! How? They make a loan that you can not possibly repay, and when you don't they take your house. This is a big problem. In fact, you may get mail or a phone call from one of these crooks today.

Here are some tips to help you to avoid becoming a victim. Beware of anyone who comes to your door, or calls you up and tries to sell you a second mortgage or home equity loan, or anyone who tries to convince you to get a loan with any of these characteristics:

1. A contractor or broker offers a loan in connection with a home improvement contract that you did not ask for!
2. A lender offers to make a loan solely on the "equity value" or your home. Reputable lenders want to be assured that you have the ability to repay the loan!

3. The loan is setup as an "interest only", or a "non-amortizing" (or partially amortizing) loan. With this kind of a loan, there is a big balloon payment at the end that is impossible to meet and will result in foreclosure and loss of your home.
4. The lender or broker requires you to pay high and non-refundable application fees.

A huge warning sign is someone asking you to sign blank forms. Don't do it! Never sign any blank document or a document with any blank spaces!!

Don't sign any forms that are written in a language you do not understand and, in fact, do not sign any documents unless you fully understand all of the financial and legal implications of the transaction.

Best bet: if you are unfamiliar with any aspects of the deal, have an attorney, who you contact (and who is not recommended to you by the lender or on a list they supply), review the documents and explain them to you before you sign anything.

Don't "trust" someone you know who is trying to

sell you a home equity loan anymore than you would trust a stranger.

Do not sign any loan documents if you feel you are being subject to high pressure tactics!

Do not sign a "home improvement contract" that gives the lender an interest in your home if you do not pay the contract as agreed.

Do not enter into a loan with interest rates that are much higher than other available rates. Call several banks and mortgage lenders to get information about their current rates, points and fees for a second mortgage or home equity loan of the amount you are requesting.

A promise of money you need may be very attractive, but letting it cloud your judgment could cost you your home and your ability to continue to live independently.

If you think you may already have been a victim of predatory lending, contact an attorney immediately to find out what remedies are available to you. Also report your suspicions to your local law enforcement agency. ■

[SOURCE: CONSUMER'S UNION]

## Health Care, Insurance & Public Benefits: The Legal Rights of Persons with Disabilities

**P**eople with disabilities need quality, affordable health care, but getting health services can be more difficult when we have a disability.

There are many barriers. The cost of services can be prohibitive. Transportation to and from medical facilities may be difficult to arrange. Physical barriers can make it difficult to use medical equipment, or even get into health care buildings. Communication barriers, such as not having a sign language interpreter, can affect quality of service. And health care providers may not understand how a disability impacts overall health, or they may not give a person with a disability the respect they deserve.

Under the law, persons with disabilities **HAVE THE RIGHT:**

- To equal access to health services, free from discrimination.
- To removal of most physical barriers that make it hard for us to use a health care facility.
- To a sign language interpreter, free-of-charge, for effective communication
- with a health care provider (if necessary).
- To health information in formats that work for people who are blind or have low vision.
- To useable medical equipment—like lower examination tables, wheelchair scales, and accessible mammography machines and eye examination equipment.
- To be accompanied by a service animal when visiting a health care facility.
- To receive emergency room treatment to stabilize emergency medical conditions, regardless of ability to pay.
- Not to have health care denied, delayed, or limited just because a person has a disability.
- Not to be shut out of or charged a higher premium for an employer's group health plan based on a disability.
- Not to have an application for individual health, disability, or life insurance denied on the basis of disability, unless the insurer has evidence justifying the denial.
- To limits on how long a health plan can refuse to cover care for pre-existing health problems.
- To pick a primary care physician and not have to wait too long for an appointment.
- To see specialists and get second opinions when necessary for health improvement.
- To appeal if a health plan refuses to pay for needed care.
- To have access to an Independent Medical Review if a health plan refuses to pay for a covered benefit.
- To continue group health plan coverage for 18-36 months after a job loss, divorce, or a child's loss of dependent status under the plan. Coverage may be extended further if dependent child is disabled.

To learn more, request the free handbook "Through the Maze..." from the non-profit Disability Rights Advocates:

Voice: 510-451-8644

TTY: 510-451-8716

Fax: 510-451-8511

Handbooks are available in English, Spanish and alternative formats. ■

Disability Rights Advocates also provides an **OnLine Legal Treatise on Health and Insurance Rights**, which examines federal and state laws and critical court decisions that define the health access and insurance rights of people with disabilities. The Disability Rights Advocates website can be **easily accessed through the Partnership's web portal, Vital Connections, at <<http://www.vitalco.net>>**

#### PUBLIC NOTICE:

The TRIP Program of the Partnership to Preserve Independent Living for Seniors and Persons with Disabilities is a nationally recognized, award-winning, escort and assisted transportation service that was developed and is operated exclusively by the Partnership throughout all of Riverside County.

The TRIP Program, of the Partnership to Preserve Independent Living, is different from and should not be confused in any way with SunLine Transit Agency's "SunTrip" in the Coachella Valley.

### ***What Are the Transportation Needs of Seniors and Persons with Disabilities?***

- from a presentation made to the Advisory Council of the Riverside County Office on Aging by Richard Smith, Executive Director of the Partnership to Preserve Independent Living, based on the studies of The Beverly Foundation

**P**ersons, young or older, temporarily able or with disabilities, may be said to fall into two groups:

1. Those who are *transportation rich*: they drive, they have family members who drive them, or they are able to access and use public transportation as needed.
2. Those who are *transportation deprived*: they don't drive or don't have a car, don't have family members to help them, and are unable to access and use public transportation.

Five factors may be seen to determine whether a person is transportation rich or transportation deprived:

1. *Affordability*. Can a person afford a car, insurance, gas, upkeep? Can a person afford fees and fares on public transit?
2. *Availability*. Has an individual lost their license? Do family members live in the area? Is public transportation available where they live, and when they need it (nights or weekends)? Does transit go where they need to go?

3. *Adaptability*. Can vehicles accommodate a wheelchair? Is an escort provided (if needed)? Are multiple stops possible on a single trip?
4. *Accessibility*. Can a person physically get in the vehicle? Does the vehicle come to a person's house, or can the person get from their house to a vehicle at curbside? Is the person capable of "waiting" for the vehicle to arrive for pick-up?
5. *Acceptability*. Are people treated with respect and dignity? Do they feel safe when using or waiting for the vehicle? Are drivers helpful? Have they gotten beyond the social biases against public transit?

When we answer all of these questions, we find that the transportation issues facing many seniors and persons with disabilities are *complex* and *individual*. This is where the difficulty in meeting the needs of this constituency arises: *there is no single or simple answer for everyone*. Any effective system of service must be able to adapt to each individual's circumstances. ■

## HOW TO BOIL

### A PERFECT EGG...

**W**hen you boil an egg, how do you know that it is done—but not overcooked?

A hard boiled egg that has been overcooked has a yoke that is turning a gray-green color at the edges, or is that color all the way through. When the egg is boiled too long, the trace amounts of iron in the yolk and sulfur in the white have interacted chemically.

To avoid this, cook the egg perfectly every time, and avoid cracking the shells, here's what to do:

1. Put your eggs in a cool sauce pan and then just cover them with cold water
2. Then bring the water to a boil.
3. Immediately turn off the heat and leave the eggs in the water until it has cooled enough for you to remove it from the water by hand.

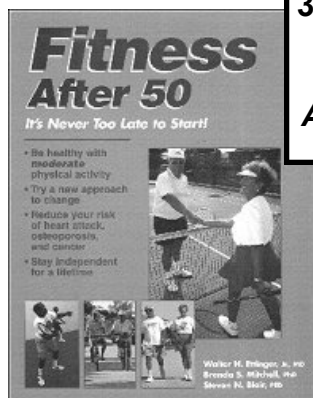
Oua-la—perfectly boiled, uncracked eggs everytime!!!

[Source: *How to Read a French Fry and Other Stories of Intriguing Kitchen Science*, by Russ Parsons, Los Angeles Times Food Editor—a really interesting book, available at your favorite book store!] ■

## How to Save Money on Your Gas Bills.....

- Caulk cracks around your windows and doors.
- Weatherstrip windows and doorways and add a door sweep beneath doors for added insulation.
- Set your thermostat at 68 degrees during the day and 55 or lower at night.
- Turn your thermostat off if you are going to be away for more than one day.
- Close drapes at night to keep the heat in.
- During cold weather, close all openings to evaporative coolers, wall and window air conditioners to keep the heat in.
- Don't block heating outlets or return registers with furniture or other objects.
- Replace furnace filters monthly during the heating season.
- Consider installing an energy efficient showerhead.
- Wash clothes in cold or warm water and rinse with cold.
- Lower your hot water temperature on your gas water heater to "low", or below 120 degrees.
- When cooking on a gas range, keep pots and pans covered whenever possible.
- Cook several dishes or meals in a gas oven at the same time.

[SOURCE: Southern California Gas Company]



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## What Is Hearing Loss?

By Laine Waggoner, MA, MS, Program Director, Hearing-loss Education And Resources [HEAR]

*“When you lose your vision you lose contact with things.*

*When you lose your hearing, you lose contact with people.”*

- Helen Keller, deaf/blind educator

**A**lmost everyone over 30 has some degree of hearing loss. Most of it is noise-induced or age-related.

Hard of hearing people usually have difficulty with women’s and children’s voices, movies, TV, phones and emergency situations. Most difficult is making sense of speech when there is background noise. Missing words and/or distorted sounds cause misunderstandings, bluffing by pretending to understand or “tuning out” because listening is too stressful.

The strain of trying to understand speech triggers a high degree of physical and emotional tension, fatigue, frustration, anger, depression, lowered self-esteem and insecurity and a variety of physical symptoms in many people who are hard of hearing.

These symptoms often lead to problems with close

personal relationships, employment and social interaction.

In order to find solutions to hearing loss dilemmas, people need to adjust, change, give up old habits and learn new coping strategies.

Group or individual education can often be helpful. A person with hearing loss needs to learn how to listen effectively, use phones and assistive devices, maintain a sense of humor and create an environment which promotes self-confidence.

In his book, “How Good Do You Have To Be?”, Harold Kushner says, “There is a wholeness about the person who has come to terms with his limitations...”

Following are some tips to help improve communication with a person who has a hearing loss:

- Get their attention first
- State the topic at the outset
- Face them directly
- Be patient and helpful
- Speak slowly and clearly
- Don’t shout
- Don’t cover your mouth

- Stand close with light on your face
- Ask how to make conversation easier
- Move away from noise
- Avoid long, complicated sentences
- Give clues to changes in topic
- Be alert to signs of fatigue or illness
- Rephrase a misunderstood sentence.

HEAR provides: Communication Consulting, Relationship Coaching, Community Education, and Support Groups for Hard of Hearing and Hearing: Individuals, Couples, Families, Business, and Helping Professionals. If you have questions you may contact them by phone at (760) 416-9014 or Email Laine Waggoner: [LaineWaggoner@aol.com](mailto:LaineWaggoner@aol.com)

**Most of us, who haven’t used public transportation, don’t know what services are available in our area. We may think there aren’t any, when there are many!**  
**To find out what transportation is available in your area, call Riverside County’s Senior HelpLink at 1-800-510-2020**

**To Find Out About Transportation Availability (in Riverside County)... HelpLink 1-800-510-2020**



## What are the State-Mandated Rights for Persons in Care?

by Michael S. Goryan, MA, Director of Education, Resources for Continuing Education

If you have reached that moment when placing a loved one into residential care (also called assisted living or board and care), there are numerous State-mandated rights afforded to that person.

All care homes or facilities must train their staffs in those rights, provide the resident and family with a copy of those rights, and some care facilities are mandated to publicly display those rights.

Briefly, resident rights include:

- dignity in personal relationships with staff, residents, and other persons;
- safe, healthful and comfortable accommodations, furnishings and equipment;
- the knowledge of how to confidentially register complaints;
- and to be free from corporal or unusual punishment, humiliation, intimidation, mental abuse, or other actions of a punitive nature, such as withholding of money or interfering with daily living functions such as eating or sleeping patterns or elimination.

A violation of the latter

right is considered by the State as a serious deficiency that can carry heavy fines, imprisonment, loss of license (for up to 5 years), and prevention of operating or owning another care facility.

Other rights are:

- freedom to attend religious services;
- to leave or depart the facility at any time and not be locked into any room, building, or on facility premises by day or night (facilities caring for dementia residents must receive exemption from the State to protectively “secure” residents);
- to have family regularly informed of activities related to care, services, and ongoing evaluations;
- to have communications from family answered promptly and appropriately;
- to have visitors, including ombudspersons, permitted to visit privately during reasonable hours;
- to have access to toilet articles;
- to have reasonable access to telephones, - to both make and receive confidential calls;
- to mail and receive unopened correspondence in a

prompt manner;

- to receive or reject medical care, or other services;
- to receive assistance in exercising the right to vote;
- and to move from the facility.

These rights must be presented to both the resident and to that resident’s family at the time of admission, and must also be prominently posted if the facility has a license to care for 7 or more persons. These rights must be posted in English or the language a resident reads should they not be able to read English.

Lastly, under the Public Utilities Commission, if a person is hearing impaired, as documented by a health care professional, then that person is entitled to have special equipment provided to them to assist in using the phone. This does not imply a separate phone line at the facility’s expense, and one special device may be used for more than one person in the facility. ■

To view a full copy of “Personal Rights”, go to: <<http://www.dss.cahwnet.gov/pdf/LIC613.PDF>> or call the Partnership at 1-800-510-2020 to request

**TO REPORT PERSONAL RIGHTS VIOLATIONS: ADULT CARE FACILITIES ....(909)782-4207**

## **CHAOS AND CLUTTER: When Hoarding Becomes a Community Concern**

By Roberta L. Wertenberg

**O**ften, it is that quiet house on the block with the shades always closed. Neighbors in the community may refer to the individual living there as a “loner, “pack rat,” or “collector.” In reality, that person may be a hoarder.

Hoarders come in all shapes and sizes, economic groups, and educational levels. They all share one behavior in common; that is the hoarding, or excessive collecting behavior, that creates a hazard for the individual and the community in which he lives.

Hoarders continue to add to their “collections,” without ever seeming to discard anything. In fact, the hoarder may be unable to distinguish trash from treasure. Hoarders often report a lifetime of difficulty making decisions.

The hoarder typically exhibits an indifference to the hoarding behavior, not understanding why anyone else should be concerned. To the hoarder, his things bring him comfort and may be viewed as an extension of himself.

Behaviorists speculate

that hoarding may be an inherited tendency that intensifies with age. It appears to be a life-long behavior, most commonly appearing in women.

Hoarding or cluttering may sometimes be a sign of a mental illness, such as obsessive-compulsive disorder, depression, dementia, or paranoid schizophrenia. As such, treatment may include psychotherapeutic medication and cognitive behavioral therapy.



**Exterior clutter can be a breeding ground for vermin and disease**

What do hoarders collect? It has been said that, “One man’s trash is another man’s treasure.” Hoarders take this axiom literally, and often specialize in what they choose to collect. Perhaps one of the most unusual cases of hoarding involved a Connecticut woman who

hoarded skunks and beavers in her darkened basement. Animal hoarding can be particularly endangering.



**Interior clutter can be a health hazard in several ways, including increasing the risk of life-threatening falls**

Why is hoarding dangerous? Hoarding represents a form of self-neglect, leading to health and safety risks. The hoarder subjects himself to fire and disease hazards, as well as the possibility of falls. Neighbors may become aware of strong odors and an increased need for vector control.

What can I do to help? First, attempt to establish a genuine relationship with the hoarder, or work with a neighbor or family member who has. Only through the development of a relationship of trust, can the life-

(Continued from page 10)

threatening situation be reversed.

Secondly, recognize the genuine attachment that the hoarder has developed toward “his things.” According to Jonnae Ostrom, LCSW, Orange County Department of Mental Health, a hoarder can be resistant to tossing away items, but may be led to recycle, donate, share, or contribute some of his treasures.

Finally, assist the hoarder in connecting to proper resources, which may include temporary shelter, emergency protective custody, or animal control.:

- Department of Mental Health (909) 358-5370 (Senior Referral)
- Adult Protective Services 1-800-491-7123
- Code Enforcement Riverside County (Unincorporated Areas) (909) 955-1853
- Animal Control Riverside County (909) 358-7387
- Riverside County Public Health Nursing (909) 358-5438

Roberta Wertenberg is the Coordinator of the 5th District, Adult Protective Services, C.A.R.E. Program. For more information, call (909) 486-6282 ■

## Riverside County TRIP Program Welcomes.... New Volunteer Driver Corps Partner

The newest Volunteer Driver Corps partner of the TRIP Program is the THRIVE PROJECT of the Family Service Association of Western Riverside County at the Mead Valley Wellness Center.

THRIVE PROJECT Volunteer Drivers will help seniors and persons with disabilities get to their doctor, the store, or other places to meet essential needs. For people who have no transportation and no one else to drive them, this assistance can be critical!

Volunteer drivers receive monthly mileage reimbursements and add-on insurance protection to cover their volunteer escort-driver activities. Some people become regular volunteer drivers for TRIP riders and others just help out once in a while.

People who need transportation assistance can apply to be in the TRIP program by calling the Riverside County Office on Aging HelpLink at 1-800-510-2020.

The TRIP program encourages eligible persons to ask their friends



**Richard Smith presents Certificate of Partnership to Emmett Reid, THRIVE Program Specialist and Community Organizer**

and neighbors to be their volunteer drivers first, and this often helps them to become re-attached to their neighborhood and community. Some TRIP riders, however, are not able to get their own volunteer drivers and this is where the Volunteer Driver Corps comes in.

They are sort of like the National Guard – they may be called tomorrow, or not for a while, but they are always there to help. Volunteers are not a taxi service – but, if the volunteer is willing to help, arrangements are made between the volunteer and rider that are convenient to both.

If your organization would also like to partner with TRIP in this way, please call Gail at 1-800-510-2020.

**Get answers to questions about raising grandchildren, call WarmLine at 1-800-303-0001 !**

## ***Protecting Your Finances from Unscrupulous Relatives***

by George F. Dickerman, Attorney and Counselor at Law

**S**urprisingly, most of the elder financial abuse cases that occur involve ripoffs against elders by perpetrators who are children or other family members.

### ***For example:***

It is often the case where a frail elder has no family members nearby. They have moved to other states and/or are raising families of their own.

Friends have passed away and the elder, because of age can no longer drive, becoming isolated in her home.

She has few friends and no social visits. The arrival of the mailman may be the social highlight of her day. Loneliness sets in and makes this person particularly susceptible to “undue influence”.

A son or daughter, who hasn’t participated in mom’s life in the past 10 years, may suddenly take an interest in mom’s finances, knowing that she owns her house free and clear and has substantial savings and investments.

The son or daughter may not want to wait to receive their “inheritance” and, instead, persuades or harasses mom into signing over the title to the home or into placing the perpe-

trator son or daughter on the bank accounts as a co-owner.

With this legal authority, the son or daughter can take out a first mortgage on mom’s home, spend the money, and stick her with an expensive mortgage payment that she is unable to meet because her only source of income is a monthly Social Security check. Once placed on mom’s bank accounts as a co-owner, they can literally wipe out her savings.

In past articles, we’ve discussed that some of the options that are available to help prevent elder financial abuse include powers of attorney for financial management and the creation of revocable trusts. These two documents provide the opportunity to appoint or nominate a person, or persons, who will have the authority to make financial decisions for you if you become incapacitated and no longer able to make such decisions. These are valuable legal tools but if the agent who you appoint is untrustworthy then there is relatively little protection for yourself against financial

abuse and mismanagement of your funds.

So, what if you’re unable to locate and select a person whom you wholeheartedly trust to look after your interests? Here are some suggestions on how to protect your money and property:

1. Do not place anyone else’s name on your bank accounts. If only your name is on the account, then only you have the authority to withdraw funds or make financial decisions regarding the accounts. NOTE: You can insure that, upon your death, your bank account money will be left to the person you desire, without even creating a will, by informing the bank of the name of the person whom you wish to receive the money. You can do this by completing a document known as a P.O.D., or “payable on death” designation. This is similar to making a beneficiary designation on, for example, a life insurance policy. Upon your death, the person you have selected as your “payee” can simply go to the bank and present a

certified copy of your death certificate, along with proper identification, and receive all the money remaining in your account. Of course, this cannot take place until your death. While you are alive, your designated “POD” has no authority to withdraw any of your funds.

2. Alternatively, consider opening a bank account with three named owners: you, along with two other people whom you trust. Give written instructions to your bank that no funds can be withdrawn from this account unless two signatures are first obtained. This gives you some assurance that improper withdrawals will not take place, since two of the three owners will have to sign to authorize the transaction. You might also limit the amount of funds to keep in this account.
3. Restrict the authority of your agent by clearly stating in writing, on your power of attorney, the narrow authority your agent has to make financial decisions regarding your assets. For example, you could provide written instructions that state the only authority your agent has is to make financial decisions regard-

ing one particular bank account, in which you limit the amount of money. Other accounts, with higher dollar balances, could only be accessed by you.

These are just some of the steps that can be taken to separate yourself from unscrupulous family members who might want to take control of your money and property before you are ready.

Please keep in mind that properly executed and well thought out powers of attorney for financial management, along with legally enforceable revocable trusts, should not be ignored in lieu of the foregoing suggestions.

There is no sure fire way to guarantee that elder financial abuse can be eliminated. However, having some knowledge about the legal tools that are available, as well as a little common sense planning, can go a long way in protecting your finances from unscrupulous relatives.

If you have questions, you may call Mr. Dickerman's office at  
(909) 788-2156 ■

## ***Can Drivers Avoid Being Rear-Ended?***

**M**ost drivers do not think they have any control over being hit from behind. It is true that we cannot avoid being hit if we are stopped at a light and a driver behind us is inattentive or loses control of their vehicle, but there are some things that can be done to lessen our chances of being hit from behind:

1. Be sure that your brake and tail lights are working properly—a “cyclops” tail light in the rear window makes you more visible.
2. If you must stop in an unusual location, or break down, get as far off the road as possible and use your hazard flashers.
3. The best way to avoid being hit from behind is to identify and evade tailgaters. [Most rear end collisions occur because someone was following too close!] When someone is tailgating you, the right thing to do is to let them pass you as soon as possible.
4. Always try to maintain a good “space cushion” around your vehicle so that you have room to take evasive action if necessary.

[SOURCE: CalACTION, Autumn 2001]

## ***Superando Nuestros Re-***

### **QUE HACE SI SU BOLSA O BILLETERA SE PIERDE O SE LA ROBAN ?**

**D**e pronto tiene usted grandes problemas! Su licencia, su tarjeta de seguro, sus tarjetas de credito, su tarjeta de banco, su Medicare u otra tarjeta de aseguransa de salud y tal vez sus llaves-todas perdidas en *manos de otra persona!*

Este puede ser un problema muy serio y peligroso. Alguien puede usar sus tarjetas de credito y dejarlo a usted con los biles! Alguien puede robar su identidad, aplicar para prestamos y arruinar su credito. Tambien pueden vaciarle el banco.

Pero hay pasos para limitar su exposicion y riesgo-Prevencion es lo mejor! Mantenga lo minimo de documents en su bolsa o billetera.

- Imprima lo minimo de informacion en sus cheques personales.
- No escriba su numero de identificacion personal en su tarjeta o en cualquier parte en su bolsa!
- Cuando viaje considere usar una bolsa en forma de cinturon.

Si le roban su bolsa o billetera, hay varias cosas que debe hacer. Las siguientes cosas son sugeridas por la Comision Federal de Comercio:

- ***Someta un reporte con la policia inmediatamente y pida una copia del reporte para su banco y companias de credito.***
- Reporte la perdida o robo de sus tarjetas de credito INMEDIATAMENTE-la mayoría tienen lineas disponibles las 24

horas ( Si usted reporta la perdida antes de que sus tarjetas sean usadas, la Fair Credit Billing Act dice que usted no puede ser tenido por responsable for cargos no autorizados)!

- Cancele cada tarjeta de credito que fue robada y obtenga nuevas con nuevos numeros. Llame al departamento de fraude del buros de credito y pida que pongan una "alerta de fraude" en su cuenta y agregue una "declaracion de victima" a su caso que pida que las companias de credito se pongan en contacto con usted antes de abrir cualquier cuenta a su nombre. (Equifax: 1-800-525-6285; Experian: 1-888-397-3742; TransUnion: 1-800-680-7289)
- Tambien, llame su banco y notifiquelos inmediatamente de su perdida de su tarjeta ATM o sus cheques-La ley Electronic Fund Transfer Act limita su responsabilidad de retiro de dinero no autorizado a \$50 si usted a reportado la perdida de su tarjeta ATM

Dentro de dos dias.

- Cancele cuenta de cheques y de ahorros y habra nuevas cuentas-ponga alto a sus cheques robados-agarre una nueva tarjeta de ATM.
- Reporte su licencia de manejar perdida al departamento de vehiculos.
- Cambie las cerraduras de su casa y carro si sus llaves fueron robadas.

De acuerdo con La Administracion

## .....**Superando Nuestros Retos**

de Seguro Social, usted no puede obtener un numero de seguro social nuevo solo que pueda probar que le estan tomando “ ventaja porque alguien uso su numero de seguro social”. Hay recomendaciones como prevenir estos problemas en primer lugar:

- No cargue su tarjeta de seguro social en su bolsa o billetera ( u otros documentos que tengan su numero social)! Si usted necesita replasar su tarjeta de seguro social necesita completar la Forma SS-5. Puede llamar al 1800-772-1213 o visite su oficina de seguro social local. Para replasar su tarjeta necesitara uno de los siguientes documentos originales no copias: licencia de manejar, record de matrimonio o divorcio, record militar, tarjeta de empleo, record de adopcion, polisa de seguro.

Usted tambien puede someter una demanda de robo de identidad con la Comision Federal de Comercio llamado (202) 382-4357/ TDD (202) 326-2502.

Translations provided by America Garcia,  
Social Service Worker,  
Riverside County  
Department of Public Social Services

This special section of *Meeting the Challenges* is presented in cooperation with the Riverside County Department of Social Services, In Home Support Services, and Adult Protective Services.

### Estos Recursos Son Para TI !! Usalos

#### Transportacion:

- Sundial Transportacion (Sundial Transportation) (760) 341-6999 (por el costo de un \$1.00 o un \$1. 50 le pueden proveer transportacion)
- Transportacion Para Ciegos (Blind Transportation) (760) 323-4414 (costo de membresia \$25.00 anual y de \$1-\$2 por viaje)

#### Comida Para El Necesitado:

- Comida en Necesidad de Distribucion (Food in Need of Distrubution) (760) 328-3663
- Caridades Catolicas(Catholic Charities) (760) 347-1188 Indio; (760) 202-1222 Cathedral City

#### Otros Recursos:

- Instituto Para Ciegos(Braile Institute) (760) 321-1111 (locacion en Cathedral City, tiene actividades y provee transportacion)
- Housing Authority(760) 777-1308, (760) 345-2668, (909) 351-0700 (casas de renta de bajos ingresos)
- Programa Asistencia En Casa (In Home Support Services) 1-800-491-7123 (para personas mayor o incapasitadas)
- Stroke Activity Center (760) 323-7676 (centro de actividades para personas victimas de un ataque al corazon)
- Grupo De Apoyo-Alzheimers (Alzheimers Support Group) (760) 327-2732, (760) 346-3119

### ***Transportation, Quality of Life, and Active Aging***

“To people of all ages, transportation becomes the glue that makes all the little and large activities of a quality life possible. For older adults, it is the means to access basic necessities, but equally vital to a person’s quality of life is transportation that is made up of the trips that are not often recognized as “critical” in the classic sense. Healthy aging, not just longer life, is the capacity to visit a friend, to see a movie, decide in the morning to get a haircut, to see a grandchild, or to simply get out.”

-Joseph F. Coughlin, The Public Policy and Aging Report, Summer 2001

**Winter 2002**



## Meeting the Challenges

Quarterly

*Partnership to Preserve Independent*

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