

### The Art of Aging: A Celebration of Seniors Living Well



We would like to invite you to help us celebrate the 25th Anniversary of Ursuline Senior Services at *The Art of Aging, a Celebration of Seniors Living Well*. This evening of entertainment promises to be fun and unique, with performances by the Legends of Blues, including the Muddy Waters Band and 92-year-old David "Honeyboy" Edwards, all of whom exemplify the Art of Aging. Local senior artists, musicians and craftsman will also be featured in the beautiful Carnegie Museum Music Hall and Foyer. Proceeds from this event will benefit the expansion of services offered by Ursuline Senior Services.

As we celebrate our 25th year of service to this community, we honor the seniors of Western Pennsylvania who have made history, who have given us many treasures, and who

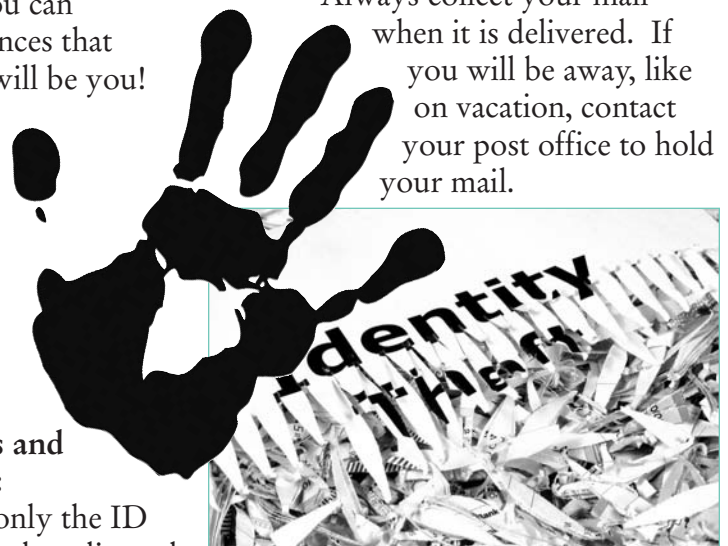
*Art of Aging cont. on Page 3*

### Identity Theft: Tips for Minimizing Your Risk

There is no fool-proof way to protect yourself from Identity Theft, as thieves are always devising more creative ways to find our identifying information. However, there are ways you can minimize the chances that their next target will be you! Here you will find some helpful tips, taken from the Federal Trade Commission and AARP websites:

If you have to mail something that contains your personal information, mail it from a blue post office box, or take it to your local post office.

Always collect your mail when it is delivered. If you will be away, like on vacation, contact your post office to hold your mail.



#### Wallets and Purses:

Carry only the ID cards and credit cards you need in your purse or wallet. Only carry your Medicare Card when going to the hospital or a doctor's appointment.

NEVER carry your Social Security Card—keep it at home in a safe place.



#### Mail:

Tear up all of your discarded mail before you put it in the trash. If you can afford it, invest in a paper-shredding machine.



#### In Your Home:

Keep your personal documents in a safe and secure place. You let many people into your home every day: friends, neighbors, personal care aides, home repair workers, etc. You can never be too careful!

Go over your credit card and bank statements as soon as you receive them. Look for any false charges.

*Theft cont. on Page 4*

# Anti-Predatory Lending Clinic Provides Free Legal Help

Family Services of Western Pennsylvania and the Pittsburgh Pro-Bono Partnership are pleased

to jointly sponsor free Legal Clinics for Allegheny County residents facing predatory lending practices. The clinics will take place on the second Tuesday of each month

at Family Services' East Liberty office, located at 6401 Penn Avenue, 2<sup>nd</sup> floor, Pittsburgh, PA 15206. Those seeking information about the clinic, or wishing to make an appointment, should call 412-661-1670 extension 604.

The Anti-Predatory Lending Clinic is designed to fight home foreclosures and other results of unethical lending practices. The clinic will offer free legal assistance to those who cope with predatory mortgage loans with very high interest rates, excessive fees, or a loan amount larger than the value of the house, and other issues. The clinic will be staffed by volunteer attorneys who are employed by firms or corporations in the Pittsburgh area. Services are completely free of charge.

Pennsylvania currently has one of the highest foreclosure rates in the country. Since 2000, Allegheny County foreclosures have almost doubled. This represents the third-biggest increase in the state. Unfortunately, most of the loans

being foreclosed upon could be described as predatory.

Predatory lenders frequently target the elderly and minorities (often through door-to-door sales or telephone calls).

At the legal clinic, volunteer attorneys will

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advise participants of their rights and options in the face of tactics employed by predatory lenders. These tactics include:

- Excessive Fees
- Abusive Prepayment Penalties
- Kickbacks to Brokers
- Loan Flipping
- Unnecessary Products
- Mandatory Arbitration
- Steering & Targeting
- A Variety of Home Improvement Scams

The Pittsburgh Pro Bono Partnership is a collaboration of legal departments, law firms, and the Allegheny County Bar Foundation. Its purpose is to increase attorney and paralegal pro bono legal services to the citizens of southwest Pennsylvania. The Partnership especially encourages new and more creative efforts to provide legal services to persons of limited means and to those organizations, including charities, which work on their behalf.

Those seeking additional information about the Anti-Predatory Lending Legal Clinic should contact Family Services of Western Pennsylvania at 412-661-1670 extension 604.



*all about Us* News & Updates from Ursuline Senior Services Winter 2007

## Administrative Staff

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*Executive Director*

Joseph Aul, MBA,  
*Guardianship Director*

William Brickner, MEd,  
*Director of Administration*

Sr. Michael Mack, OSB, MHA,  
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*Management Program Director*

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*In addition to the administrative staff, the following staff assisted in the development of this newsletter:*

Kathy Garland  
Catherine Paladino  
Richard Murphy  
Nadine Pcholinsky


## USS Protective Services Lists Signs of Possible Financial Exploitation

Signs of potential financial exploitation:

- sudden bank account closings or withdrawals
- abrupt change in an older person's will
- elder lives in poverty or without proper care in spite of adequate financial resources
- strangers accompanying older person to the bank
- caregiver displays sudden, new-found wealth
- sudden transfer of property

Unfortunately, many people don't want to become involved when they suspect elder abuse is

occurring. Others, including the victim, are afraid of the abuser. The tragic result is that many cases of suspected elder abuse go unattended and the abuse continues.


If you suspect mistreatment of an older person, you should report it to the local Area Agency on Aging. Even if you are not positive abuse has actually occurred, but you feel you have reason to be concerned about the older person's well-being, you should call the elder abuse hotline number, 412-350-6905 or 1-800-344-4319. Both of these numbers answer 24 hours a day, seven days a week. Reporting in Pennsylvania is voluntary and can be anonymous. 

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### *Art of Aging cont. from Page 1*

have impacted many lives throughout the years. It's our turn to give back to them. We hope we can count on you!

With your help, we can make a difference in the lives of our senior neighbors that otherwise have nowhere else to turn. They were there for us; now, with your help, we can be there for them.

On behalf of the many seniors assisted by Ursuline Senior Services, we ask you to consider joining us for this unique event. By doing so, you will further assist in efforts to give seniors an opportunity to live out their lives independently and with dignity. 

## The Art of Aging

### A Celebration of Seniors Living Well

*Benefiting Ursuline Senior Services*

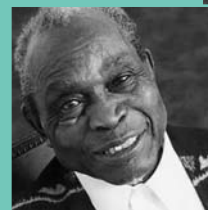
**Friday, September 28, 2007**

6-10 p.m.

Carnegie Museum  
Music Hall

Featuring Legends of Blues  
The Muddy Waters Band

with special guest David "Honeyboy" Edwards



For details, contact Ursuline Senior Services at 412.683.0400 or email us at [25thAnniversary@ursulineseniors.org](mailto:25thAnniversary@ursulineseniors.org).



## From Where I Sit...



During the second week of March, I had the privilege of attending the 2007 Joint Conference of the American Society of Aging (ASA) and the National Council on Aging (NCOA) in Chicago, IL. The theme of this year's conference was "Let's Rethink Aging." From the opening session to the close,

the gathering echoed the reality that (as spelled out in the conference program book) "the experience of aging has changed tremendously... With this in mind, we as professionals in the aging field are committed to making life better for people as they age...If we are to help people improve their quality of life and live independently with dignity and respect, then we must touch the lives of people..." Throughout the entire week-long experience, I reflected again and again on what those words speak to us here at Ursuline Senior Services, especially in light of the special anniversary that is now upon US.

In December of last year, Ursuline Senior Services marked the advent of its 25th Anniversary year. Beginning with our annual holiday celebration for staff, volunteers and Board members, the agency has embarked on a year-long recognition of where we have come over the past 25 years of touching the lives of people in our community, especially our older and most vulnerable neighbors.

Our growing mission, which has unfolded throughout each of our past 25 years, stems from the long and dedicated service of our founders, the Ursuline Sisters in the East End of the City of Pittsburgh. In the 1970's the decision was made to close their long-time educational institution—Ursuline Academy—the Sisters looked to the very neighborhood where they lived and served for over 100 years to determine to what new ministries they could apply their joint energies. They did not have to go far to discover many community needs. From the very beginning, their efforts focused and specialized the agency on fundamental service to the aging in our midst.

Looking back, as we plan to do throughout the year to come, it is clear that Ursuline has also changed tremendously along with the aging neighbors we serve. With a strong past to stand on, along with the new energies and enthusiasm of our current Board of Directors, management and staff to lead us, our ability to meet the challenges and opportunities of the new face of aging in our community seems assured. Please keep watch for more information throughout our 25th anniversary year for ways you can share with US in this special celebration of "aging!"

*—Tony Turo, Executive Director*

### *Theft cont. from Page 1*

When using a home repair company or contractor, check with the Better Business Bureau to see that it has a good reputation.




#### **On the Phone:**

Never give out your personally identifying information over the phone, unless you initiated the call. This includes your Social Security Number, date of birth, account numbers, mother's maiden name, and PIN numbers.

Remember that your banks and account holders will NEVER ask for your identifying information over the phone—they already have you on file! If someone calls you "from your bank" and asks for that information, they are probably a thief.

***If you feel that a caller, mailing, or e-mail may really be an identity thief, use your better judgment and DON'T give out your information.***

If you feel that a caller, mailing, or email may really be an identity thief, use your better judgment and don't give out your information. Ask to call them back or contact them later, and speak with a trusted friend, family member, or lawyer first. Scammers will use clever tactics. They might say that your bank has computer problems and needs to verify your account number, or they might say that you've won a big prize and need to claim it.

In these cases, remember the old adage: "If it sounds too good to be true, it probably is!" 

# Care Management Launches Quality Standards

Over the past three years, the Allegheny County Area Agency on Aging has partnered with Ursuline Senior Services and other care management providers to develop quality standards for our services. The quality standards identify guidelines for “best practices,” with the goal of providing the highest quality, consumer-focused care to older adults in the community.

The completed Care Management Quality Standards were recently implemented in our Community-Based Options (CBO) Program. As part of this ongoing process, the CBO program will be developing an annual Quality Improvement Plan (QIP),

outlining areas where growth and development will occur.

For this current year, the CBO Program has identified two areas in the QIP for development. These are:


## **Sustainability – Assuring there are quality staff.**

For this target area, the CBO Program will focus on reinforcing staff retention, providing comprehensive initial training, providing staff with adequate support and supervision, and providing opportunities for training and education for staff development. This will include activities such as examining employee benefits, recruitment,

training enhancements, and quality assurance activities.

## **Adaptability –Practicing crisis management.**

In this area, the CBO Program will provide training, support and tools for care managers to respond to an individual consumer crisis, or a community-level crisis impacting many aging residents. The program will be working on developing protocols for certain crisis situations, to serve as a guide and tool for care managers.

Please check out upcoming newsletters for further updates on the progress of our Quality Improvement Plan! 

## Surfing the WEB

*While many Web sites claim to offer assistance to seniors, some are certainly more helpful than others.*

*In this series, we will share with you some of the links that can help you get useful information. Each link will be researched, and—at the time of publication— will be verified as an active Web site.*

*Ursuline Senior Services  
Web site: [www.ursuline-seniorservices.org](http://www.ursuline-seniorservices.org)*

### **<http://www.nelf.org/>**

National Elder Law Foundation—Whether an attorney is a Certified Elder Law Attorney or not, you should still be asking the same questions in an effort to determine if an attorney is appropriate for you. Questions to ask along with other important information is included on this site.

### **[http://law.freeadvice.com/estate\\_planning/elder\\_law/](http://law.freeadvice.com/estate_planning/elder_law/)**

Free advice for home, law, insurance.

### **<http://home.law.uiuc.edu/elderlaw/>**

The Elder Law Journal is an academic publication published twice annually by the students of the University of Illinois College of Law. The Elder Law Journal is the oldest scholarly publication in the country dedicated to addressing elder law issues.

### **<http://www.elderslaw.org/>**

Elder Law of Michigan site features a "Scam Alert" and other online services for seniors.

### **<http://www.megalaw.com/top/elder.php>**

Great links to important sites for information on U.S. Code, Title 42; Chapter 7- Social Security; Subchapter XI-Protections for the Elderly; Chapter 35-Programs for Older Americans.

# Ursuline

## Senior Services

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### In This Issue



#### Focus on Financial

**Exploitation:** Learn how not to be a victim of identity theft, predatory lending and other financial schemes.



#### The Art of Aging:

Join Ursuline Senior Services in celebrating seniors living well.

## Save the Date!

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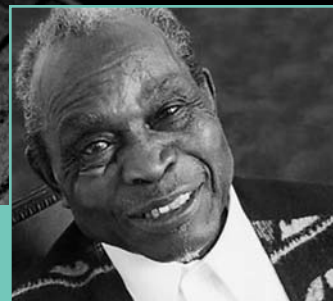
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[www.ursulineseniorservices.org](http://www.ursulineseniorservices.org)

*Mission Statement—Ursuline Senior Services, dedicated to the highest standards of professionalism and care, promotes the dignity and well-being of the senior population by providing coordinated supportive services tailored to the changing needs of each individual.*

*Ursuline Senior Services' United Way Donor Designation Code: 281*