

**FRAUD PROTECTION**

# How to fight fraud

**Awareness is the key to not getting scammed**

By Courtney Diener-Stokes  
For MediaNews Group

You look at your phone and see a number that looks familiar, so you pick it up, thinking it is likely a trusted source.

But be careful. Scam calls looking for a point of contact used to be easily identifiable numbers that appeared out of the ordinary, so thanks to caller ID we were less likely to pick them up.

Today, there is more phone spoofing, which is the use of fake caller ID information to mask the true source of an incoming call.

"They will mimic a county number or a certain business or agency that you may be familiar with," said Oscar Gamble, the communications and public relations coordinator for the Montgomery County Sheriff's Office. "It looks legitimate, so the scammer has an in right away when they start a conversation."

Gamble said that there has been a recent uptick in scammers posing as law enforcement. Since they are in a position of authority, Gamble said, people feel more inclined to comply with what is being asked of them.

"Scammers will say, 'You missed jury duty and therefore owe a fine,' or, 'You owe some type of civil fine,' you didn't know about," he said. "Some people even call from spoof numbers pretend-

ing to be us (the Sheriff's Office) and it looks legit, but it's not."

Phone scams are one area covered in presentations offered as an outreach initiative by the Sheriff's Office that are available at various Montgomery County locations such as senior facilities, community centers and churches.

"We inform them about all kinds of scams, fraud, and there is also a component where we are going to advise them about elder abuse," Gamble said. "We cover anything they need to know where law enforcement can help them avoid being scammed or at least be aware that these scams are out there so they can avoid them."

In addition to phone scams, the presentations cover other types of internet scams targeted at seniors.

"Seniors aren't always as tech savvy, so are more likely to pay it sometimes if someone says you owe money," he said. "One scam is, 'Your grandson or granddaughter is in trouble,' to get you to send money. That grandparent scheme has been around for a while."

They also address bold in-person scams that Gamble said aren't as prevalent, but do happen.

"Some person will come to your house and try to look at your electric bill, and they will case your house saying they are with PECO (energy company) or somebody,"



COURTESY OF KAROLINA GRABOWSKA

Phone scams are one of many topics covered in the Montgomery County Office of the Sheriff's TRIAD fraud prevention presentation.

he said. "Some might say they are going to tar your driveway, and you pay upfront and you will never see them again."

Mail scams, not as common as phone and internet scams, are still out there.

"That is usually a sweepstakes scam where they tell you that you won money and you have to send them money to get the prize," Gamble said. "That is usually a red flag for a scam."

Typically, when money is requested, regardless of the scam, the scammer will want to be paid in a peculiar way.

"They will ask to get paid by Green Dot or through a gift card, even an iTunes card," Gamble

said. "That is another telltale sign of these scams — they won't ask you to send a check or use a credit card since there is a money trail there."

When it comes to identity theft, seniors are more inclined to give out their personal information over the phone when asked.

"They will give out their social security number, date of birth, the things people will use to take out a credit card," he said.

Theft from automobiles is another way to steal someone's identity, and often it happens due to car doors not being locked.

"They usually target everything in the car, money or anything that's in your wallet, which

**MORE INFORMATION**

**To book a fraud prevention seminar:** If you would like someone from the TRIAD Unit to speak to your senior group, call 610-278-5955.

**About the TRIAD fraud protection presentation:** The TRIAD Unit travels to senior facilities and community events each year to teach seniors how to avoid scams, fraud and identity theft. The TRIAD team presentation covers topics such as combating telemarketing and credit card scams, mail fraud, home safety, auto theft prevention, 9-1-1 protocols and violence against seniors. There are also helpful safety magnets and booklets for seniors to read as reminders of what to do to stay safe.



COURTESY OF BRIAN PARKES

Brian Parkes, executive director of the TriCounty Active Adult Center

is another way you can do identity theft," Gamble said. "The local police and the sheriff's office are stressing that people lock their car doors even in a neighborhood you think is safe."

The Sheriff's Office presentation is based on guidance from David Shallcross, education and outreach specialist with the Pennsylvania Attorney General's Office

**FIGHT FRAUD » PAGE 2**

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# Fight fraud

FROM PAGE 1

of Public Engagement.

“He was instrumental in getting our program off the ground and taught us how to run the program,” Gamble said. “He has been an invaluable resource.”

Shallcross created the master presentation upon which the Sheriff’s Office presentation is based.

“Senior centers will reach out to us, and we send a couple of deputies out and have our Powerpoint, and Q&A session and they can step aside with a deputy if they want to report a scam they experienced,” Gamble said.

Brian Parkes, executive director of the TriCounty Active Adult Center in Pottstown, is working with the Attorney General’s office to have Shallcross give a talk on Medicaid fraud in the fall.

“Fraud prevention is a difficult and important topic for older adults as they are most often the targets,”



COURTESY OF RODNAE PRODUCTIONS

Fraud prevention presentations aim to bring a greater level of awareness to phone and internet scams targeting seniors.

mother who was scammed by a guy who would get her to open credit cards in her name and then she would mail the credit card to him,” Parkes said. “He had talked her into some sort of business venture that she was going to benefit from.”

Gamble said it’s important that people recognize most scams are a coordinated effort.

“These are people who sometimes are in call centers doing this, and sometimes it’s a group of folks who decided to run one of these scams,” he said. “They are trying to defraud people who aren’t aware this stuff is out there.”

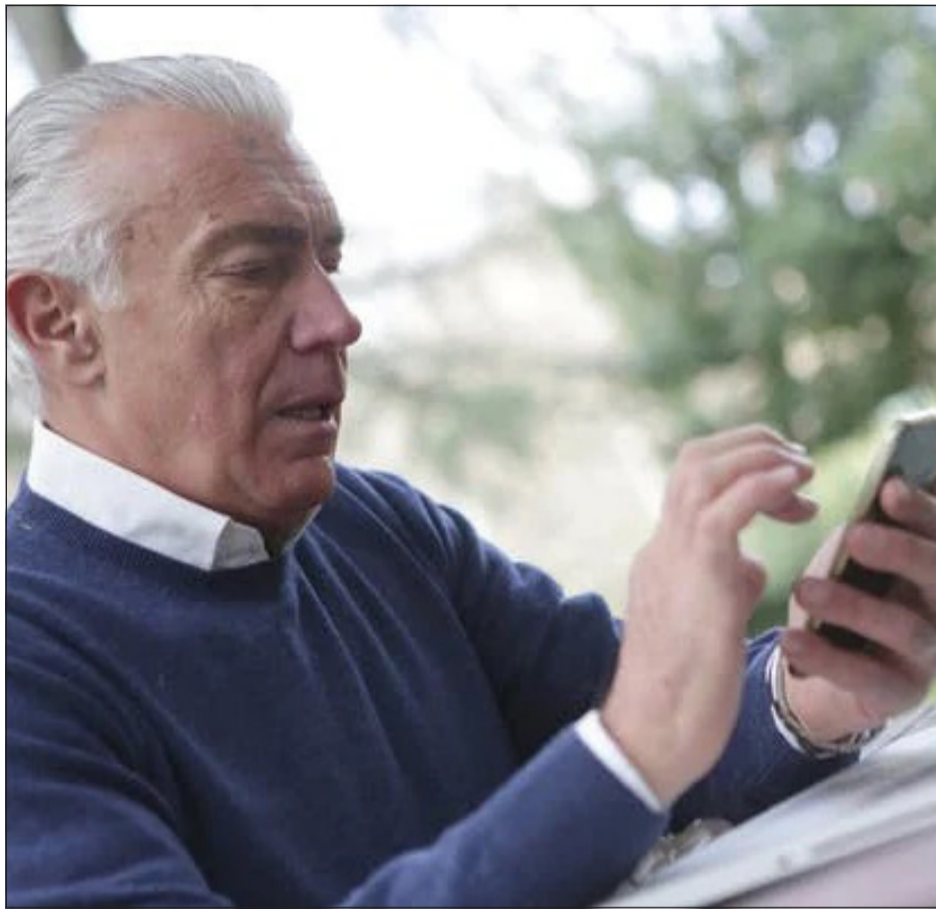
That is why one of the goals behind offering their presentation is to give people a greater level of awareness so they are no longer easy targets.

“We want people to think about who they are talking to and what this person is saying,” Gamble said. “They can leave the presentation having this knowledge from being the victims of these scams, and they can share that with their friends and family.”

Parkes said. “Unfortunately, they are more likely to fall for some of these scams.”

He said that typically has to do with either a lack of understanding of technology or cognitive decline, or a combination of the two.

“It ranges from clicking on links they shouldn’t click on, to my wife’s grand-



COURTESY OF ANDREA PIACQUADIO

A lack of understanding technology and cognitive decline are two primary reasons seniors are easy targets for scammers.

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## MILESTONE

# A special 103rd celebration for Herbert Harding Houston

For MediaNews Group

Thousands watched the Fourth of July Parade in Pottstown this year, including one special patriot, who celebrated his 103rd birthday on the same day the nation marked its 246th birthday.

Herbert Harding Houston was born in Nelson, British Columbia, in 1919, but he is a very proud American citizen.

As a young man, he served in the Royal Canadian Mounted Police and in the Canadian Air Force as a fingerprint expert. After coming to the United States, he met his wife, Martha, working in the same building in Philadelphia. He was in the drafting department and she was in the commercial art department.

They married in 1949. They bought a house in Phoenixville in the 1950s and had three children. They later moved to Douglassville, and eventually to East Coventry in 1968, where they lived for 40 years.

Houston was an accomplished musician, playing the french horn for over 70 years. Houston, Bill Lamb and Leonard Huff formed the Pottstown Symphony Orchestra in Leonard’s kitchen many years ago.

He ran his own machine business for years, Bramley Machine Co., designing heavy-duty machines that are still in use today by brands such as Nestle



SUBMITTED PHOTO

Herbert Harding Houston has seen a lot of parades in his life. Here, he watches his lodge brothers (Stichter Lodge 254 in Pottstown) march in the borough’s Fourth of July Parade as he ushered in his 103rd birthday.

and GE.

He is a member and past master of the Stichter Lodge in Pottstown, was president of PAID INC. (Pottstown Area Industrial Development) for a number of years.

He, his wife, and their daughter owned and operated Logan Florist for 22

years until Martha’s death at age 90 in 2005.

He has survived two pandemics — the Spanish Flu and COVID-19.

Now living peacefully with his daughter in Boyertown, Houston enjoys reading and going out to breakfast with family and friends.

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FUNDRAISING

# WHITE HORSE VILLAGE WALK TO END ALZHEIMER'S BREAKS FUNDRAISING RECORD

For MediaNews Group

White Horse Village drew a large crowd that included two horses and KYW Newsradio traffic reporter Malcolm Poindexter III at its third annual Walk to End Alzheimer's fundraiser event on June 14.

The nonprofit senior living community in Edgmont Township, Delaware County, raised a record amount of nearly \$30,000 at this year's walk, with donations still coming in, breaking the previous total of \$26,001 set in 2021.

Including this year's contribution, the active senior living community has raised more than \$70,000 for the Alzheimer's Association Delaware Valley Chapter over the last three years. The community has been recognized as Rookie of the Year for 2020 and Top Continuing Care Retirement Community Award for 2021.

Residents know all too well the terrible impact Alzheimer's disease has on families and pulled out all the stops to generate awareness while fundraising. Aside from traditional donations, residents sold brightly colored pinwheels, gold stars honoring loved ones, raffle tickets and even tasty treats at the event.

"It typifies the White Horse Village commitment to create meaningful activities and offer enrichment opportunities to residents," said walk co-chair Duane Thurman. "We wanted everyone to participate however they could. Watch, eat hot dogs, listen to the music, and get out and participate."

In addition, residents decorated their doors and property with splashes of purple, the official signature color for Alzheimer's awareness.

"This is a cause that matters a great deal to our community," said Len Weiser, White Horse Village president and CEO. "The time and effort everyone put in to make this event a huge success was tremendous and shows our level of commitment."

"There are very few of us who haven't been affected by this terrible disease. It feels good to be able to help in some way."

White Horse Village recognized the following volunteers for their hard work to make the walk a success.

• **CAPTAINS**» Bonnie Scott & Duane Thurman, residents, and Kelli Foley, mission enhancement coordinator

• **COMMITTEE MEMBERS**» Susan Abtouche, Pat Casells, Sharon Davis, Melissa Dell'Orefice, Kelli Foley, Adam Klepfer, Carol Henn, Carolyn Shaffer, Bonnie Scott, Beth Stensrud, Duane Thurman and Alaina Schukraft from the Alzheimer's Association.

• **SPONSORS**» BAYADA Home Health Care, Christine Cooney, Bryan P. Costley, Karlene Ellsworth, Holisticare Hospice, Home Instead, Pam King, Main Line Health Home Care Hospice, Malcolm Poindexter III and White Horse Village Dining Services and Leadership teams.

White Horse Village offers a full range of senior living options and healthcare services, including Four Seasons Memory Care, a specialized neighborhood that cares for individuals with cognitive changes. Residents benefit from structured programming available in the neighborhood environment. Life enrichment and nursing teams maximize independence and offer person-centered care in a therapeutic setting.



White Horse Village President and CEO Len Weiser, right, walks with participants in the Walk to End Alzheimer's.

White Horse Village utilizes "Pathways to Engagement," a therapeutic program that uses a holistic, multidisciplinary approach to support and engage residents and their loved ones in meaningful and goal-directed activities.

The Alzheimer's Association Walk to End Alzheimer's is the world's largest event to raise awareness and funds for Alzheimer's care, support and research. Since 1989, the Alzheimer's Association mobilized millions of Americans in the Alzheimer's Association Memory Walk; now the Alzheimer's Association is continuing to lead the way with the Walk to End Alzheimer's. Together, we can end Alzheimer's.

*About White Horse Village: Situated on 96 acres in southeastern Pennsylvania, White Horse Village is an active senior living community offering a full range of living options and healthcare services. The community intentionally creates opportunities for extraordinary living in a vibrant, diverse community through personal growth, connectedness, and relationships. As a nonprofit organization, White Horse Village reinvests earnings back into the organization to further the mission and vision. For more information, visit [www.whitehorsevillage.org](http://www.whitehorsevillage.org).*



Walk participants went "purple for a purpose" to raise funds for the Alzheimer's Association.

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SPOT OF T

# Throughout life, there are many ways to pass the torch

By Terry Alburger

One of the most impressive moments of the pomp and circumstance in any Olympic Games has to be the passing of the torch. That torch travels great distances to cover the ground necessary to reach the final destination — the huge flame at the site of the games in the host country.

The arrival of the

torch signals the official beginning of the Olympics. This practice originated in ancient Greece and was meant to symbolize peace and friendship among the participants from so many countries.

Make no mistake, that torch is strong. Starting before the 1936 Berlin Olympics, the newer torches were built to be wind- and rain-resistant, personalized with the unique design of the host

country.

The passing of the torch symbolizes the continuity of the spirit of the Olympic Games and culminates in the Opening Ceremonies, where all the participants of all the countries parade as a sign of unity and peace.

That ritual of passing the torch in essence passes the responsibility of hosting these elaborate Games from one country to another. The term passing the torch

has come to mean much more, especially as one goes through this journey of life.

I have found that I am indeed passing the torch in many ways. Sometimes, I want to hold on tight to that torch, with a fierce grip. Sometimes, I am practically tossing it in someone else's direction. Does this sound familiar?

As a parent, I'm used to certain things being my responsibility. Each year, from the time my children were little, for instance, when we took family vacations, we had always rented the house at the beach and paid all expenses. As the kids got older, they chipped in for this or that. But it seems I blinked, and that torch flew out of my hands and into the hands of my children.

They take care of the rental and the formalities. We get to enjoy a week-long holiday and to spend time with the entire family. Our cost? Usually some babysitting of our grandkids — that is a price I will gladly pay anytime!

The point is, I have no idea when that torch left our hands. There are other torches, too. Large family gatherings, once always hosted by my husband and I, have now transferred to my daughter, whose house and yard are more equipped to handle large groups.

In my mind, my daughter is still my baby,



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my youngest, my child. In reality, she is a wonderful lady, with a family of her own, a businesswoman and quite capable of being a great hostess. All without the help of mom, much to mom's chagrin!

When did it happen? Yes, it was most definitely in the blink of an eye. Because just yesterday, my children were in elementary school, running around and frolicking, doing what kids do. Now, it's those precious grandkids who have picked up that torch from their moms ... it is their responsibility to have no responsibilities!

And wasn't it just last year when I was that child? Carefree and capricious ... well, that part hasn't changed! And I'll bet if you asked my mom about it, she'd say the same thing. But in the

blink of an eye, torches get passed from hand to hand. And honestly, it is a truly wonderful thing when that torch, which gains more and more great memories, gets passed from one generation to the next, successfully and peacefully.

Yes, like the competitors of the Olympic Games, the country known as my family is a strong and amazing contender indeed.

As the years pass, we can all take solace that we have truly done our part and relinquished that torch with a smile. That is truly a gift. Hard as it may be to give up control or responsibility, it is part of the journey. Much like the Olympics, it is a privilege to have had the opportunities that came with the torch. Now on to the waiting hands of the next bearer.

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COMMUNITY SERVICE

# Retired Chestnut Knoll employee receives Care Beyond Compare award

MediaNews Group

In early June, Chestnut Knoll in Boyertown invited community members to its building to present a former employee with the prestigious Care Beyond Compare award.

Samuel "Sam" Gaugler was the full-time bus driver for Chestnut Knoll. He retired earlier this year after 11 years of service.

He is the second person to receive the award, which was first presented in 2018 and was created to honor exceptional individuals who have made a positive impact within the senior community.

"For someone to receive the Care Beyond Compare award they must display an unwavering focus on others, bring calm and support and exhibit the highest level of professionalism, while being both humble and selfless in service," Executive Director Shawn Barndt said as she explained the significance of the award. "Sam is the epitome of these qualities and more!"

Gaugler, who previously worked in the computer field for 34 years, was first introduced to Chestnut Knoll in 2009 when his mother became a resident.

After tagging along for a few lunch outings and other onsite activities, he discovered a second career, driving the bus for the personal care and memory care community.

Gaugler also completed multiple tasks in the building and enjoyed getting to know the residents.

Before handing over the bus keys, he helped recruit



Shawn Barndt, executive director of Chestnut Knoll

and train his replacement to ensure a smooth transition to avoid disruptions in residents' routines and scheduled activities.

"Thank you, Sam for your years of dedication to Chestnut Knoll," Barndt said. "We are happy to welcome aboard Jen Stouch, our new bus driver, and look forward to many more adventures."

**ABOUT CHESTNUT KNOLL »** Chestnut Knoll offers personal care and memory care residences at an affordable month-to-month lease with no buy-in fees. Services include 24-hour personal care assistance with medical support, meals, housekeeping, social events and

transportation. All residents have access to FOX Optimal Living, an evidence-based continuum of wellness and rehab services. Chestnut Knoll also offers At Home Services, available to seniors where they live. This service includes assistance with medication monitoring, personal care, companion care, light housekeeping and laundry, and transportation. Winner of A Place for Mom's 2022 Best of Senior Living Award. For more information on personal care, memory care and home-care services, call Julie Krasley, director of marketing, at 610-473-8066 or visit [www.chestnutknoll.com](http://www.chestnutknoll.com).



Retired Chestnut Knoll bus driver Samuel "Sam" Gaugler

COURTESY OF CHESTNUT KNOLL



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## PROMOTING SENIOR WELLNESS

# Older adults at greater risk of financial loss from fraud

By Jennifer Singley

According to the Federal Bureau of Investigation, in 2021 an estimated 92,000 Americans over the age of 60 reported being the victims of fraud, losing \$1.7 billion collectively. While fraud affects individuals of all ages, older adults are suffering the greatest financial loss from fraud than any other age group.

Knowledge is key; the best way to protect ourselves and those we love is to educate ourselves on some of the common tactics criminals are using to target seniors. Armed with this knowledge, we can then proactively equip the older adults in our lives to successfully identify when they are being targeted in a fraud attempt.

## Tech support fraud

These types of scams tap into the concern that our personal computers are not protected from harmful viruses and data hackers. Seniors may be contacted via an unsolicited phone call, e-mail or a pop-up message on the computer with a warning that purchase or renewal of computer protection software is imperative lest you wish your computer to be susceptible to a virus attack.

These messages are nothing but an attempt to obtain your credit card information and/or gain access to data on your computer by installing malware. To prevent becoming a victim of this type of scam:

- Use anti-viral software from a trusted company and keep your subscription up to date never give out your credit card or



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bank account information to someone who contacts you avoid clicking on pop-up links, regardless of how legitimate they seem

- If you are concerned about the security of your computer, call the customer service number of your anti-virus software company directly

## Non-delivery fraud

Non-delivery fraud occurs when payment is given but the goods or services purchased are never received. As a result of the COVID-19 pandemic, more Americans than ever before are completing their shopping online. Scammers are aware of this and are using this opportunity to steal from unsuspecting victims by way of bogus websites to collect payment and credit card information without the intent of delivering any products. To avoid becoming a victim of this scam:

- Conduct online shopping only from trusted, secure sources; look for an "s" in the website URL or a lock symbol, which indicates the company is at least using encryption to protect against hackers; poor spelling and grammar as well as lack of contact information are red flags

- If a deal looks too good to be true, it probably is.

- If considering giving

money to a charity online, research the validity of the organization, such as on Better Business Bureau's Wise Giving Alliance website, <https://give.org>.

## Confidence fraud

This scam preys on the emotions of older adults, using sympathy and concern for loved ones to gain seniors' trust and steal their money.

Grandparent scams are an example of confidence fraud; in the scenario, seniors receive a phone call or email from someone pretending to be a grandchild or other relative in crisis and in urgent need of money. To avoid becoming a victim of confidence fraud:

- If you do not recognize an incoming phone number, let it go to voicemail.

- Do not rely on caller ID, as scammers have ways of manipulating this to appear as though the call is coming from someone you know

- Hang up the phone and call the loved one being impersonated directly to confirm whether they need help

- If you do find yourself in a conversation with someone you don't know pressuring you to wire money, download an app, or purchase gift cards, report it to law enforcement immediately

Promoting Senior Wellness is provided by The Hickman, a Quaker-affiliated licensed personal care home in West Chester. Call 484-760-6300 for a tour. Visit [www.thehickman.org](http://www.thehickman.org) for more information.

## ANNIVERSARY



COURTESY OF SPRINGTON LAKE VILLAGE

From left, John Peters, Suzanne Peters, Lora Jo Dickhart and Russ Dickhart at Springton Lake Village's 20th anniversary celebration.

## Springton Lake Village celebrates 20th anniversary

MediaNews Group

Springton Lake Village, an independent 55-plus senior living community in Marple Township, Delaware County, recently celebrated its 20th anniversary with a gala dinner.

More than 50 current and founding residents of the community attended the event, which was held at the community's clubhouse and included a five-course dinner, champagne toasts and dancing.

Springton Lake Village opened at the same time as Springton Lake Reservoir, in 2002.

The Council of Delaware County signed a resolution officially proclaiming May 20, 2022, as Founder's Day, in recognition of the community's significance to the area.

The popular community is home to 40 luxury homes on 44 acres and boasts a maintenance-free lifestyle.

For more information about Springton Lake Village, visit <https://springtonlakevillage.com>.



COURTESY OF SPRINGTON LAKE VILLAGE

**Above:** John and Martina Martin at Springton Lake Village's 20th anniversary celebration.



COURTESY OF SPRINGTON LAKE VILLAGE

**At right:** Springton Lake Village resident Judge Charles B. Burr II announces that the Council of Delaware County signed a resolution officially proclaiming May 20, 2022 as Founder's Day. Springton Lake Village is Delaware County's only lakeside senior living

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LGBTQ COMMUNITY

# Department of Aging gets award for improving services to LGBTQ community

MediaNews Group

The Pennsylvania Department of Aging (PDA) has received The Founders' Award for LGBTQ Health Equity from the Elder Initiative at William Way LGBT Community Center for its commitment to diversity, equity and inclusion in its outreach and service delivery to LGBTQ older adults.

The organization presented the award to Secretary Robert Torres during A Cause for Applause, an annual benefit for the Elder Initiative at William Way on June 9.

"The Department is honored to be the recipient of the Founders' Award for LGBTQ Health Equity," Torres said. "We are committed to providing supports that are inclusive to all older adults and to ensure older LGBTQ Pennsylvanians are welcomed and treated with the dignity and respect that they deserve."

"The Department's partnership with the Elder Initiative at William Way has played a fundamental part in our efforts, and we look forward to continuing our good work with them and other organizations serving and advocating for the LGBTQ community across

**"We are committed to providing supports that are inclusive to all older adults and to ensure older LGBTQ Pennsylvanians are welcomed and treated with the dignity and respect that they deserve."**

the commonwealth, in order to provide supportive, quality and affirming services for older LGBTQ adults."

PDA has completed several projects and goals to support and benefit LGBTQ older adults. These efforts have included the following:

- Convened, in 2018, the first statewide Pennsylvania LGBTQ Aging Summit that brought together nearly 330 participants from across the commonwealth.

- Achieved, in 2019, SAGECare Platinum Certification for LGBT cultural competency and was the first State Unit on Aging

to attain this certification from SAGE, the largest advocacy organization in the nation for older LGBT adults.

- Held, in 2020, a town hall with the LGBTQ community seeking their input and recommendations for the development of a new 4-year State Plan on Aging and incorporated many of their suggestions into the current federally approved state plan.

- Issued, in 2021, a policy directive that designated LGBTQ older adults as a community of greatest social need, which requires targeted outreach and programming to ensure equity of services to the LGBTQ older adult community.

- Initiated, in 2021, the collection of sexual orientation and gender identity (SOGI) data to help guide planning, programming, and outreach for the LGBTQ older adult community.

- Initiated, in 2021, the Positive Self-Management Program, the first statewide, evidence-based health and wellness program for individuals living with HIV and AIDS.



COURTESY OF PENNSYLVANIA DEPARTMENT OF AGING

Pennsylvania Secretary of Aging Robert Torres and Stephanie Cole, special assistant, with the Founders Award for LGBTQ Health Equity.

- Created, with collaboration and support from LGBTQ-affiliated partners, and launched on the department's website the HIV Resources and Information page for older adults.

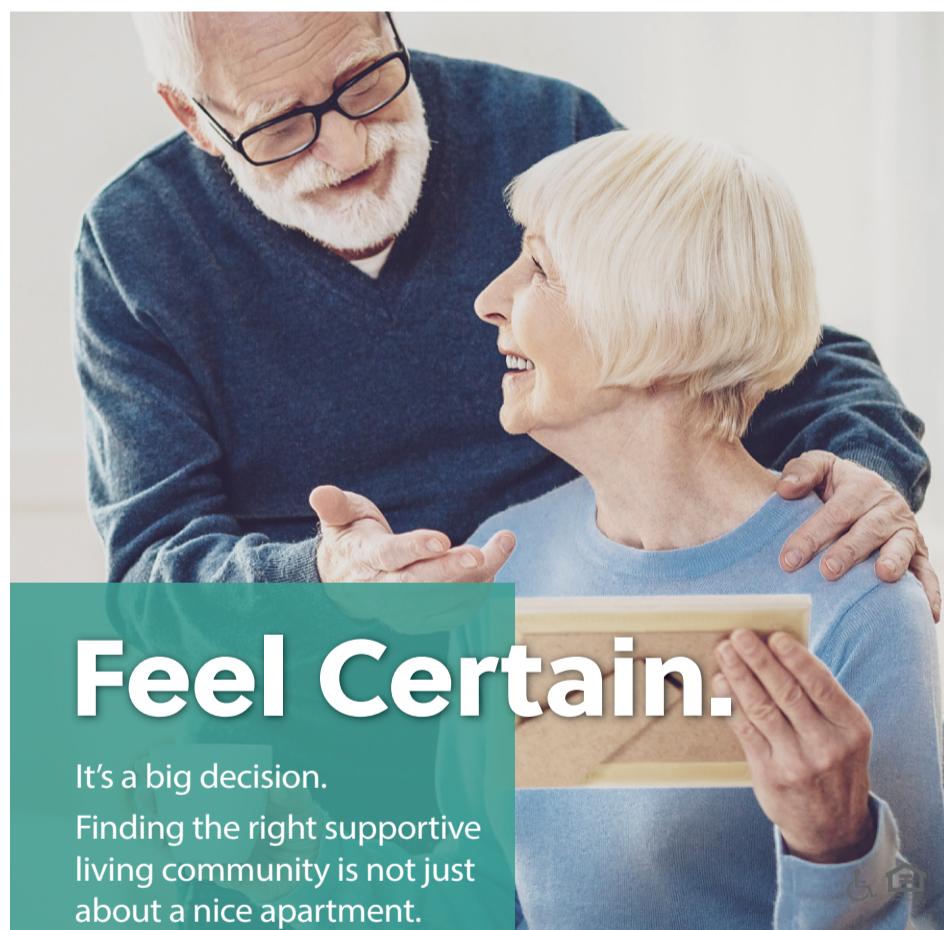
"The Pennsylvania Department of Aging is leading the way in making the commonwealth a welcoming place for LGBTQ people to grow older," said Chris Bartlett, executive director of the Elder Initiative at William Way. "Under the leadership of Secretary Torres, the department has become a nationally recognized example of how state agencies can become more responsive to the unique needs facing LGBTQ older adults. We were thrilled to honor the department for its contributions and thank Secretary Torres and the department for its continuing partnership."

Learn more about the programs and services offered by the Department of Aging by visiting the department's website, [aging.pa.gov](http://aging.pa.gov), and on the department's Facebook page.



COURTESY OF THE PENNSYLVANIA DEPARTMENT OF AGING

The Founders Award for LGBTQ Health Equity



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HEALTH

# DO DAILY CHORES PROVIDE THE WORKOUT YOU NEED?

By John Grimaldi

When we were young and in good health, it seldom, if ever, occurred to us that one day we would be too old to dance the night away.

We were full of vim and vinegar. No one had to tell us that we needed to get more exercise; we were always in motion from the time we woke up in the morning to the time we called it a day, sometimes in the wee small hours of the next morning. And then, one day, we realized that it was time to slow down.

So we took off our dancing shoes, put on a pair of house shoes and passed the time on a comfy couch reading a book or watching TV. But, just as we began to accustom ourselves, friends, family and our doctors sounded the alarm, telling us that we needed to get more exercise.

Go for a long walk, they said. Go to the gym and work out.

They were right, of course: as Sir Isaac Newton put it, “A body at motion stays in motion; a body at rest stays at rest.”

And, too much rest, can lead us to a final resting place.

Indeed, according to the American Academy of Family Physicians: “Exercise is an important part of nearly everyone’s everyday health, including older adults. Experts say seniors should be as active as possible. If you are an older adult, exercise can help you live a longer, healthier life.”

We baby boomers tend to be nonconformist individualists, as someone once put it, and a goodly number of us may not be the type to engage in organized workouts. But we do prefer an active

lifestyle.

That means we like to keep busy and we like to engage in systemic activities in our daily lives — activities that keep us on the go in ways that burn energy. So, does that count as exercise? The consensus is that it just might.

National Academy of Sports Medicine says: “Absolutely, cleaning your house is exercise. While you may not be in a gym pumping iron or running on a treadmill, it is still exercise and requires you to work and burn more energy than being sedentary.”

“Cleaning the house is an example of moderate intensity activity, the kind the NASM and health experts recommend that you perform daily to maximize health and fitness. Daily chores like cleaning your house, mowing the lawn, cleaning the car, shopping for food and other things are all examples of moderate exercise, which helps improve health and fitness.”

As always, says the Association of Mature American Citizens, when it comes to matters of health, it’s always a good idea to consult with your healthcare provider. So rather than guessing that your daily chores provide the exercise you need, make a list and check it with your doctor.

*The 2.4 million member Association of Mature American Citizens, www.amac.us, is a vibrant, vital senior advocacy organization that takes its marching orders from its members. AMAC Action is a nonprofit, non-partisan organization representing the membership in our nation’s capital and in local Congressional districts throughout the country.*



DEPOSITPHOTOS

Cleaning the house may provide you with the moderate amount of exercise you need to optimize your health.



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**COLUMN**

# How does Social Security Disability Insurance work with private insurance?

By Russell Gloor

**DEAR RUSTY»** If someone is collecting long-term disability through their company, and the company states the employee also must apply through Social Security, how does this work? Does the amount of Social Security decrease from the amount that the person would normally receive upon retirement? Is long-term disability for life, or just until you are of retirement age? How about for the spouse of that individual? Would it have any impact on them?  
— Signed: Concerned



Russell Gloor

**DEAR CONCERNED»** It's common for private long term disability (LTD) insurers to require that you apply for Social Security Disability Insurance (SSDI) benefits. Typically, the private LTD benefit will be offset (reduced) by the federal SSDI benefit.

The SSDI benefit amount, if awarded, will be the full Social Security benefit earned up to the point the recipient becomes disabled and unable to work. That means someone on SSDI before full retirement age (FRA) gets their FRA amount earlier (FRA is somewhere between 66 and 67 depending on the year of birth).

The SSDI benefit will be based on the disabled person's lifetime earnings history, unreduced for claiming earlier than full retirement age. SSDI will automatically convert to regular SS retirement benefits at the same amount when FRA is at-

tained. Thus, getting SSDI doesn't detract from the person's FRA benefit amount; rather they get their FRA amount earlier.

Social Security disability benefits last for as long as you remain disabled, or up to your SS full retirement age. To be eligible, the disability must be expected to last for at least one year, and the disability must render you unable to perform significant work.

You must also have worked recently (usually at least 5 of the last 10 years) to maintain eligibility, and you must have contributed Social Security FICA payroll taxes (or self-employment taxes) from your work earnings. Only very limited work earnings are allowed when collecting Social Security Disability Insurance benefits, and Social Security may periodically require confirmation of continued SSDI eligibility.

Applying for SSDI is a relatively easy process that can be done online at

[www.ssa.gov/applyfordisability](http://www.ssa.gov/applyfordisability), or by calling SS directly at 800-772-1213. Depending on the nature of the disability, it usually takes 3 to 5 months to obtain a determination and, if SSDI is approved, there is a 5-month wait for benefits to start. If the SSDI application is initially denied (about 65% of all initial applications are), you can exercise several levels of appeal, starting with simply requesting a reconsideration by Social Security, followed, if necessary, by a hearing with an independent Administrative Law Judge, a review by the SSDI Appeals Council or even an appeal to Federal Court. Hopefully, if the applicant is now on private long term disability, the SSDI application will be initially approved.

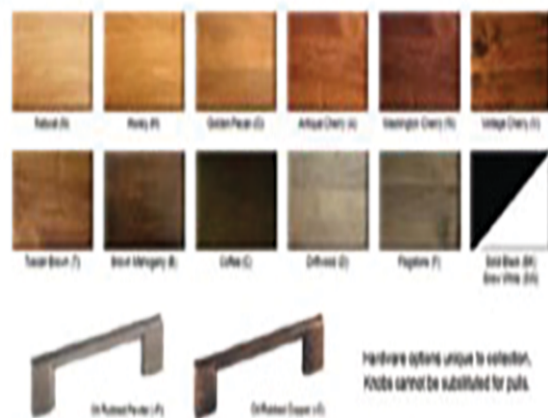
As for whether the spouse of a person on SSDI is affected, much depends on the spouse's age and how the spouse's own SS retirement benefit compares to the disabled partner's SSDI benefit. Benefits for a spouse are available as early as age 62, but the spouse's personal FRA benefit amount (from their own lifetime earnings record) must be less than 50% of the disabled partner's SSDI amount to get a spousal boost from the disabled spouse. Otherwise, one marriage partner being on SSDI will not affect the other partner's personal Social Security retirement benefit.

*Russell Gloor is a certified Social Security advisor by the Association of Mature American Citizens: <https://amac.us/social-security-advisor>.*

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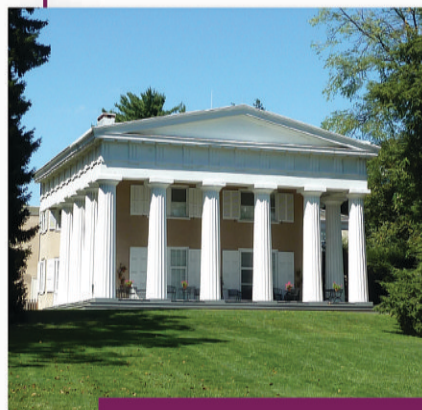
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