Summer 2016
Volume 30
No. 3

Westmoreland County Area Agency On Aging Inside Line

OLDER AMERICANS ARE NOT ALONE IN THE FIGHT TO STOP FINANCIAL ABUSE.

Recent studies suggest that financial exploitation—the illegal or improper use of an older American's funds, property or assets—is the most common form of elder abuse. This abuse is costing older Americans billions of dollars a year, with as many as 17 percent of Americans 65 and older reporting that they have been the victim of financial exploitation. Worse, it is estimated that only one in 44 cases ever comes to the attention of protective services. This abuse is robbing older Americans of their resources, dignity and quality of life which many will never recover.

WHAT ARE WE DOING TO HELP?

Banks and credit unions are in a unique position to prevent financial exploitation of older Americans and to intervene effectively when older account holders are targeted or victimized. That is why today we are releasing an advisory and report for banks and credit unions on how they can better protect older consumers from financial abuse. After talking with banks, credit unions, police, prosecutors, service providers and government agencies, we're offering recommendations that financial institutions can put in place to help better protect against the victimization of older Americans.

HOW CAN YOU WORK WITH YOUR BANK OR CREDIT UNION TO PROTECT YOURSELF?

- **Immediately report abuse** – Regularly monitor your account for suspicious activity. Promptly contact local law enforcement and your bank or credit union if you suspect that you have been a victim of financial exploitation.
- **Consider giving a trusted relative or friend access to monitor transactions** - Allow someone you trust to monitor your account for things that don't look right—without giving that person the right to access your funds.
- **Ask about "convenience" or "agency" accounts** - These accounts are set up so that your money is used for your benefit but they allow a relative or friend to assist with writing checks, paying bills and other account business. Make sure you select someone trustworthy to be your helper.
- **Create a power of attorney or other advance plan** – Plan ahead by giving a trusted person the legal authority to make financial decisions for you if you cannot. Make sure your bank or credit union has a record of who can manage your money if you become unable to do so.
- **Ask financial institutions about educational materials and events** – Many banks and credit unions have numerous resources on how you can protect yourself and your loved ones from scams and exploitation.

If you think that a family member or friend has been exploited, call your local adult protective services agency and law enforcement to report it. You can visit eldercare.gov to find your local adult protective services agency and other service providers that can help.

SUBMIT A COMPLAINT

Have an issue with a financial product or service? We'll forward your complaint to the company and work to get a response from them.

Online
consumerfinance.gov/complaint

By phone
(855) 411-CFPB (2372)
(855) 729-CFPB (2372) TTY/TDD

By fax (855) 237-2392

By mail
Consumer Financial
Protection Bureau
P.O. Box 4503
Iowa City, Iowa 52244

cfpb Consumer Financial Protection Bureau

Mark Your Calendar For:
2016 Health & Education Expo
October 26, 2016
9:00 a.m. to 3:00 p.m.
Ramada Hotel & Conference Center
100 Ramada Inn Drive
Greensburg, PA

FARMER'S MARKET VOUCHERS AVAILABLE

THE 2016 Farmer's Market Nutrition program provides eligible seniors with vouchers to purchase produce grown in Pennsylvania. This program, sponsored by the Pennsylvania Department of Agriculture, provides four $5.00 vouchers to be used at participating Farmer's Markets from June 1, 2016 until November 30, 2016. A list of participating Farmer's Markets will be available at the sign-up sites. Applicants must bring proof of age and residency. Examples of proof are:

- Driver's license
- Photo identification card
- AAA transportation card
- Birth certificate
- Utility receipts

Social Security and Medicare cards **are not** acceptable forms of identification.

Homebound individuals may have someone apply for them with the required documentation of age and residency, as well as a completed proxy form. The proxy form will be available at the sign-up sites and the Area Agency on Aging offices. The form requires both the signature of the senior and the individual picking up the vouchers; therefore, **the proxy form needs completed prior to receiving the vouchers**. Residents of personal care, domiciliary care homes and convents are not eligible.

You must be age 60 or older (as of December 31, 2016), a Westmoreland County resident and meet income guidelines (up to $21,978 per year for a single person and $29,637 per year for a couple). Income for all individuals residing in a household must be considered. There is a one-time sign-up per season. The scheduled sign-up sites and times are listed below.

Mt. Pleasant Center for Active Adults
424 Washington St., Mt. Pleasant
724-547-4593 Monday June 6
9:00am-1:00pm

Latrobe Center for Active Adults
15 Avenue C, Latrobe
724-539-0237, Thursday June 9
9:00am-12:00pm

New Alexandria Center for Active Adults
207 Main St., New Alexandria
724-668-7055, Friday June 10
9:00am-11:00am

Herminie Center for Active Adults
101 Sewickley Ave., Herminie
724-446-3282, Thursday June 16
9:00am-12:00pm

Avonmore Center for Active Adults
458 Railroad St., Avonmore
724-697-4014 Friday June 17
9:00am-12:00pm

New Kensington Center for Active Adults
1039 Third Ave., New Kensington
724-335-8597, Wednesday June 22
9:00am-12:00pm

East Vandergrift Center for Active Adults
400 McKinley Ave., East Vandergrift
724-568-2692, Thursday June 23
9:00am-12:00pm

New Florence Center for Active Adults
216 Ligonier St., New Florence
724-235-2800, Wednesday June 29
9:00am-11:00am

Valley Center for Active Adults
135 Kalassay Dr., Ligonier
724-238-7942, Wednesday June 29
1:00pm-2:30pm

Monessen Center for Active Adults
1925 Grand Blvd., Monessen
724-684-6105, Wednesday June 29
9:00am-12:00pm

West Newton Center for Active Adults
103 East Main St., West Newton
724-872-4976, Wednesday July 13
9:00am-12:00pm

VFW Post 92
1601 Wildlife Lodge Road, Lower Burrell
Thursday July 14
10:00am-12:00pm

McKenna Center for Active Adults
971 Old Salem Rd., Greensburg
724-837-8832, Friday July 15
9:00am-12:00pm

Allegheny Township
136 Community Building Rd., Leechburg
Wednesday July 20
10:00am-12:00pm

Jeannette Center for Active Adults
211 Gaskill St., Jeannette
724-527-3200, Friday July 22
9:00am-12:00pm

Senior Life-Greensburg
123 Triangle Dr., Greensburg
Tuesday July 26
10:00am-12:00pm

St. Elizabeth Ann Seton Church
200 Leger Rd., Mack Hall
N. Huntingdon
Wednesday July 27
9:00am-12:00pm

Trafford Municipal
Trafford Municipal Building
412 Brinton Ave., Trafford
Wednesday August 3
10:00am-12:00pm

Cloverleaf Estates
200 Cloverleaf Circle, Delmont
Thursday August 4
10:00am-12:00pm

Export Italian American Club
5930 Kennedy Ave., Export
Monday August 8
10:00am-12:00pm

St. Barbara Church
Raymaley & Waugaman Rd.
Harrison City
Tuesday August 9
9:00am-12:00pm

Scottdale Manor
20 Pearl St., Scottdale
Tuesday August 16
10:00am-12:00pm

Norwin Community Resource Ctr.
231 Jennie Dr., N. Huntingdon
Thursday, August 18
9:00am-12:00pm

Senior Life-Greensburg
123 Triangle Dr., Greensburg
Monday August 22
10:00am-12:00pm

South Greengate Commons
164 S. Greengate Rd., Greensburg
Wednesday Aug 24
10:00am-12:00pm

Level Green Community Building
123 Murrysville Road
Level Green
Thursday August 25
9:00am-11:00am

Area Agency on Aging
Troutman Building
200 S. Main St., Greensburg
724-830-4444 Monday August 29
10:00am-1:00pm

GROWING VEGETABLES AND HERBS IN POTS

Do you like fresh vegetables and herbs but don't like tending a large garden or maybe you don't have the space for it? Container gardening may be an option for you. Almost any herb or vegetable can be grown in a container. Container gardening has many benefits. Containers can be put anywhere, and they take up minimal space. They are decorative, easy to access and do not require weeding. You will use less water overall than a traditional garden.

The first step is choosing the right container for the plant.

A 24 inch pot will hold one of the following:

Large pepper
Summer Squash
Tomato with a cage
Cucumber
Artichoke

An 18 inch pot will hold:

Broccoli
Cauliflower
Large cabbage
Small eggplant
All greens in multiples

You can also use 10 inch and 14 inch pots for herbs, spinach, lettuce, arugula and strawberry.

Shallow rooted plants like lettuce will do well in a shallow pot while deep rooted plants like tomatoes and peppers do better in deeper pots. Also make sure the pot you choose has holes for proper drainage.

Next, purchase quality potting soil.

Purchasing a quality soil will ensure that the roots of the plant have the proper air, drainage and nutrients, which allow for healthy root development. The healthier the roots, the healthier the plant.

Before placing the potting soil in the pot, you can cover the drainage hole with a coffee filter to help keep the soil from spilling out. This is not necessary; however, it makes for less clean up during the growing season. Adding mulch to the top of the soil can help with moisture control, but this step is not necessary.

Final step

Plant your plants and herbs.

You can add a fertilizer throughout the growing season; however, many potting soils have fertilizer already added.

Make sure that you water your plants daily but do not overwater. Potted vegetables and herbs tend to dry out quicker and need watered more often. The recommendation that I have found is daily watering, without overwatering, is ideal.

Happy Gardening!

8 Tips for Staying Safe This Summer

- Drink plenty of liquids. Drink eight or more 8-ounce glasses per day of water and/or fruit juices every day to stay hydrated.
- Avoid caffeinated and alcoholic beverages. Alcohol, soda, coffee and even tea can leave you dehydrated quickly. If possible, try to reduce the amount of these beverages, especially during hot weather.
- Dress appropriately. Wear loose-fitting clothes in natural fabrics like cotton. Dress in light colors that will reflect the sun and heat instead of darker colors that will attract them.
- Use sunblock. When outdoors, protect your skin from damage by wearing hats, sunglasses and a sunscreen of SPF 30 or higher.
- Stay indoors during extreme heat. In extreme heat and high humidity, evaporation is slowed and the body must work extra hard to maintain a normal temperature. Stay indoors during the hottest times of the day. Go out for activities early in the morning or late evening.
- Air conditioning. Keep your home cool. Temperatures in your home should not exceed 85 degrees Fahrenheit. If you do not have air conditioning in your home, go somewhere that does. A movie theater, the mall, a friend or relative's home, or a Center for Active Adults are all good options.
- Avoid extreme outdoor heat. If you need to get out of the house and don't drive, call a taxi, a friend or a relative. Do not wait outside for a bus in extreme heat.
- Take a cool shower or bath. If you are absolutely unable to leave the house and do not have air conditioning, take a cool bath or shower to lower your body temperature on extremely hot days.

Know the signs of heat stroke (e.g. flushed face, high body temperature, headache, nausea, rapid pulse, dizziness and confusion) and take immediate action if you feel them coming on.

CAREGIVER SUPPORT MEETINGS

The Westmoreland County Area Agency on Aging invites you to attend our monthly caregiver support group meetings. This is an informal opportunity for caregivers to discuss their concerns, share experiences, and gain support and information from other caregivers.

Meetings are held on the second Wednesday of the month from 1-3pm in the main office located at:

200 South Main Street
Greensburg, Pa 15601

Please call 724-830-1827 if you have any questions.

FAITH IN ACTION

Faith in Action – available throughout Westmoreland County, operated and supported by the United Way of Southwestern PA, needs your help. Volunteering a few hours of your time could make a world of difference in the everyday life of seniors.

Volunteer opportunities in your neighborhood include providing transportation/appointment escorts, errands & shopping, caregiver relief, telephone calls, and supportive home visits. Volunteers are also needed to assist in creating a safer environment in the homes of older adults in our community by providing home safety checks.

Trainings are scheduled regularly; for more information on how you can volunteer to provide this meaningful service please contact Jan Fox at 724-834-7170 ext. 32 or email jan_fox@unitedway4u.org

Westmoreland County
Area Agency
On Aging
Historic Troutman's Center
200 South Main Street
Greensburg, PA 15601

Presorted Standard
U.S. Postage
Paid
Greensburg, PA
Permit No. 130

Inside Line *Staff:*
Michele Whiting-Zona, *Editor*
Sharon Casario, *Production Assistant*

Inside Line is published quarterly by the Westmoreland County **Area Agency On Aging**, 200 South Main Street, Greensburg, Pennsylvania 15601 (Phone 724-830-4444), the Westmoreland County Commissioners and the PA Department of Aging.

Cool Berry Smoothie

1/2 Cup Strawberries

1/2 Cup Blueberries

1/2 Cup Raspberries

1/2 Cup Yogurt

1/2 Cup Milk, Almond Milk or Soy Milk

3 Ice Cubes

Place strawberries, blueberries, raspberries, yogurt and milk in a blender and blend until fruit is puréed. Add ice cubes and blend until smooth. If you are lactose intolerant you can substitute the yogurt with 1/2 of a banana.

You can play with this recipe by adding honey, flax seed, cocoa or anything else you may enjoy. If the Smoothie is too thick try adding more ice or milk.

EARN WHILE YOU LEARN: JOB TRAINING OPPORTUNITY

The Senior Community Service Employment Program (SCSEP) at Westmoreland County Community College offers paid training for unemployed, job-willing residents who are 55-years-of-age and older, and who meet income eligibility guidelines. Public agencies, government offices, or 501 (c) (3) nonprofit organizations serve as training sites for program participants who can update skills and learn new skills while continuing their job search.

Positions are available throughout Westmoreland County, earn $7.25 per hour, and average 20 hours per week. For more information, call Mimi Owens or Rebecca Dunn: 724- 925-4066 or toll-free 1-800-262-2103 extension 4066.

AVAILABLE TRAINING OPPORTUNITIES

Clerical Assistant: Update office skills.
Custodial /Maintenance Assistant: Learn methods of professional cleaning, grounds keeping, and maintenance.
Dietary Aide: Learn safe food preparation techniques.
Docent: Apply interest in history and customer service at local museums
Library Aide: Individuals should possess an inquisitive, helpful attitude and customer service focus.
Program Aide: Assist senior center managers with activities, announcements, and office support.
Retail Associate: Learn customer service, cash handling, and display techniques.
Teacher's Aide: Assist in pre-school children's center.