



Boston Seniority

Elderly Commission

Martin J. Walsh, Mayor of Boston



FREE

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April

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**Commission on Affairs of the Elderly
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Mayor's Spotlight

MAYOR WALSH ANNOUNCES SECOND ANNUAL "ONE BOSTON DAY"

Encourages the Public, Organizations to Get Involved

Mayor Martin J. Walsh announced that the City of Boston will once again honor Boston's resilience, generosity and strength on April 15, now known as "One Boston Day." The day serves as an opportunity to recognize the good in our community and reflect on the spirit and resilience of the people of Boston that was exemplified in the response to the loss and the tragedies of April 15, 2013.

The City of Boston has launched onebostonday.org, where individuals and organizations can share their plans for One Boston Day and are encouraged to use the hashtag #OneBostonDay.

"April 15 is a date that has come to stand for our city's deepest values, and last year we were amazed by the spirit of the day, in the City, and around the world," said Mayor Walsh. "I hope everyone can mark this day in a way that

is appropriate and inclusive for each of our experiences." The Mayor made the announcement at the unveiling of the 2016 Boston Marathon street banners at Marathon Sports on Boylston Street.



"One Boston Day" encourages random acts of kindness and spreading goodwill, and activities across the City will encourage individuals to give back to their community. The new tradition came together in 2015 based on the desire expressed by many survivors to pass on the kindness, generosity and support they received following the 2013 Boston Marathon.

Last April 15, #OneBostonDay was a leading trend nationally on social media, and there were over 40,000 posts across social channels.



National Prescription Drug Take-Back Day

April 30th is National Prescription Drug Take-Back Day. This day aims to provide a safe, convenient, and responsible means of disposing of prescription drugs, while also educating the general public about the potential for abuse of medications.

Here are some helpful tips for keeping your medicines safe:

- Organize and keep track of your medications.
- Keep your medicine separate from others!
- Install a lock-box on your medicine cabinet.
- Keep your medicine in the bottle or container it came in.
- Never mix medications in the same bottle.
- Keep lids tightly closed.
- Secure your medications when you have guests or when you allow someone else to access your home while you are away.
- Treat your medication like your other valuables.

The best option to dispose of unused medications is to bring them to a community-based drug take-back center.

- Follow any specific disposal instructions on the prescription drug labeling or patient information that accompanies the medicine.
- Do not flush medicines down the sink or toilet unless this information specifically instructs you to do so.
- Boston Police District offices each have drug take back kiosks for the disposal of outdated / unneeded prescription medication.

IRS-Impersonation Phone Scam



"An aggressive and sophisticated phone scam. Callers claim to be employees of the IRS, but are not. These con artists can sound convincing when they call. They use fake names and bogus IRS identification badge numbers. They may know a lot about their targets, and they usually alter the caller ID to make it look like the IRS is calling.

Victims are told they owe money to the IRS and it must be paid promptly through a pre-loaded debit card or wire transfer. If the victim refuses to cooperate, they are then threatened with arrest, deportation or suspension of a business or driver's license. In many cases, the caller becomes hostile and insulting.

Or, victims may be told they have a refund due to try to trick them into sharing private information."

Email Phishing Scam

"The emails appear to be from the IRS and include a link to a bogus web site intended

to mirror the official IRS web site. These emails contain the direction "you are to update your IRS e-file immediately." The emails mention USA.gov and IRSgov (without a dot between "IRS" and "gov"), though notably, not IRS.gov (with a dot). Don't get scammed. These emails are not from the IRS.

Taxpayers who get these messages should not respond to the email or click on the links. Instead, they should forward the scam emails to the IRS at phishing@irs.gov."

Identity Theft Scam

"The IRS has issued several consumer warnings about the fraudulent use of the IRS name or logo by scammers trying to gain access to consumers' financial information in order to steal their identity and assets. Scammers will use the regular mail, telephone, fax or email to set up their victims. When identity theft takes place over the Internet (email), it is called phishing.

The IRS does not initiate taxpayer communications through email. Unsolicited email claiming to be from the IRS, or from an IRS-related component such as EFTPS, should be reported to the IRS at phishing@irs.gov."

For more information go to:

www.bbb.org/boston/tax-tips/tax-scams-to-watch-out-for/

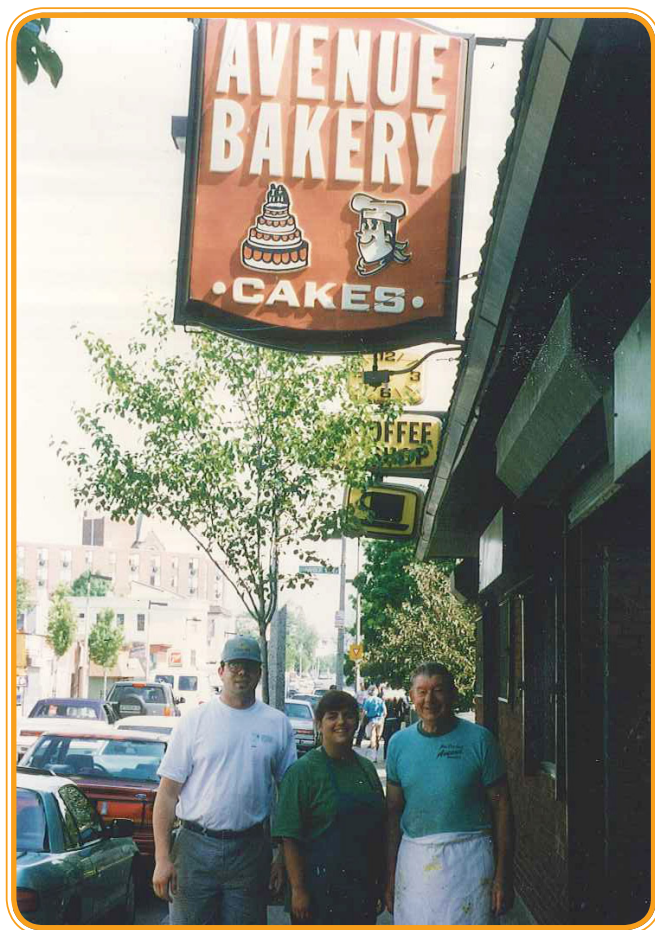
Walk Down Memory Lane

Do you remember Avenue Bakery in Dorchester? Well, Boston Seniority was able to interview the last owner and baker, James Quirk.

Avenue Bakery was a 100 year old establishment in the neighborhood of Dorchester. James Quirk was the third owner. He started working there when he was 13 years old and worked his way up to owner learning the skills of baking through being an apprentice.

According to James, Avenue Bakery was a traditional bakery. They baked, cupcakes, cookies, bread, and on Friday and Saturday baked beans, fish cakes and brown bread. Avenue Bakery had a large clientele of politicians. James mentioned that Mayor Walsh's father was his first customer every morning. It was also frequented by Senator Kennedy, Mayor Menino, and Mayor Flynn to name a few. And it was well known that Councilor Freddy Langone would make the pizza sauce every Sunday.

In 2001 Avenue Bakery closed its doors. James though keeps baking. Now



James is the manager of baking productions at Massachusetts General Hospital. Everyday the bakery bakes 600 dozen muffins, 300 dozen cookies, and 70 dozen assorted pastries. Additionally, he bakes 1500 cakes a month.

For all the baking that he does, when asked what his favorite baked good was, James responded cupcakes. He said, "Every time a go into a bakery I have to get one or two cupcakes and try them out."

SNAP: Food Assistance - Are you eligible?

If you are single and make less than \$2,000 a month or if you are married and make less than \$2,700 a month then Yes!

For more information or to complete an application contact:

Lorna Heron at 617-635-4335 or email lorna.heron@boston.gov

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Streaming on zumix.org Wednesdays at
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WJIB 740 AM on Sundays on 7:30 AM



DVT: Deep Vein Thrombosis

A DVT is a blood clot that forms inside a vein. It is not usually superficial. It is usually a vein, deep inside the leg.

DVTs are fairly common. In fact, about 500,000 people develop one each year. Sadly, about 100,000 people die each year from DVT complications!

DVTs are serious because part of the clot can break away and travel through the bloodstream. The moving clot can get stuck in the lung (pulmonary embolism), block blood from flowing, cause lung damage and even death.

What to look for:

Typical symptoms are: Swollen lower leg, redness, tenderness and/or pain in the area of the clot.

Many people do not have warning signs.

A pulmonary embolism is a 911 emergency. The moving clot can cause one to have trouble breathing, low blood pressure, fainting, fast heartbeat, chest pain and coughing up blood. Any one of these symptoms is a 911 ambulance call.

Risks/causes: Surgery, injury, immune system irregularity, very thick blood,



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For more information, please contact:

Janet Selcer
JF&CS Parkinson's Outreach Coordinator
(857) 234-2720
jselcer@jfcscsboston.org

sometimes high estrogen levels (pregnancy and birth control pills) or certain genetic disorders. Anything that damages the inner lining of a vein may cause a DVT.

Cancer patients, surgical patients, those on long term bedrest, older adults, smokers, pregnancy and up to 6 weeks post delivery and obesity are at a higher risk of DVTs.

Diagnosis is made by an ultrasound of the vein plus a complete medical and family history and blood test.

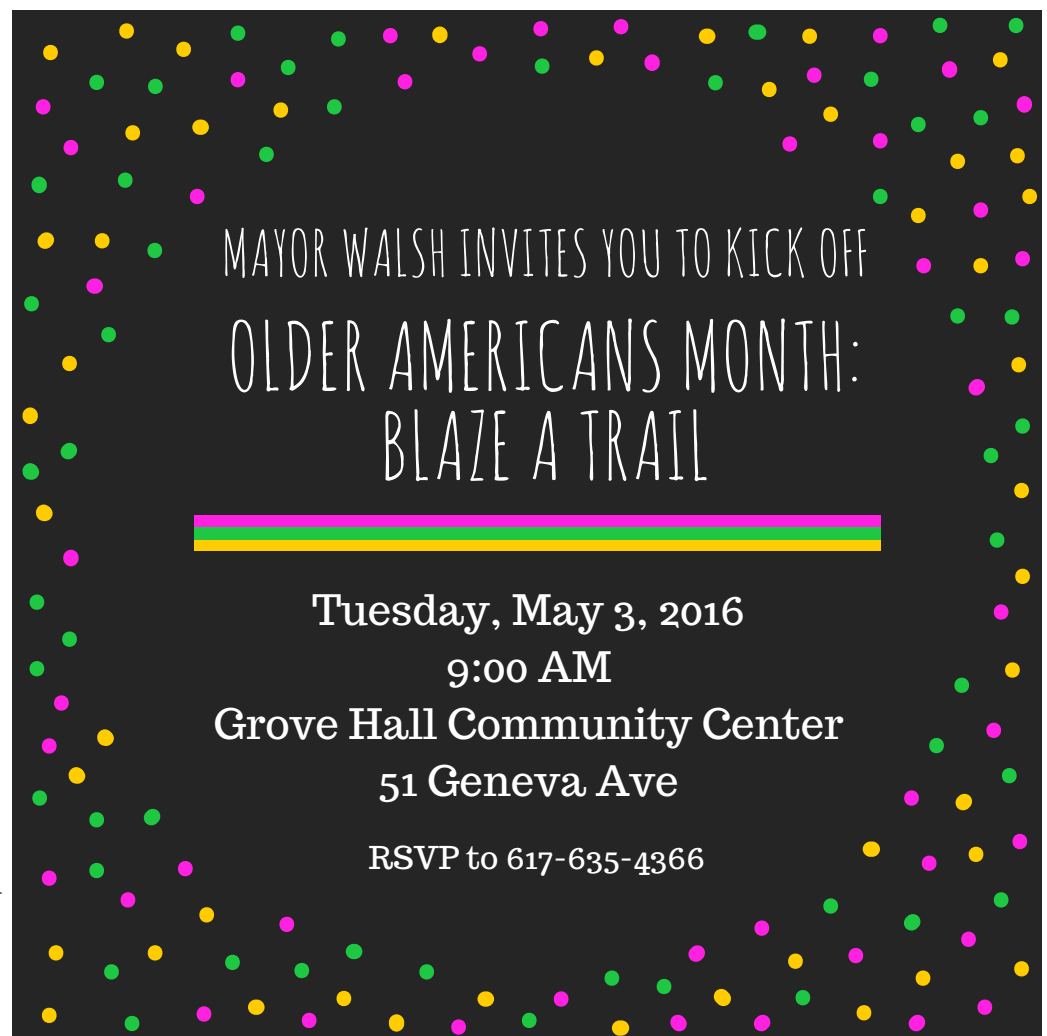
Anticoagulants (pills or needles) are the most common way to treat a DVT. They make the blood less sticky. This prevents new blood clots from forming. Important: anticoagulants do not break up the clots already in the body. They give the body time to dissolve clots on its own.

Be sure you understand the importance of anticoagulants and its side effects. People bruise easier, must avoid some foods, take the medicine at the same time of day every day,

frequent lab blood test. Talk to your doctor about which anticoagulant is best for you.

Remember, venous blood returns to the heart. Your doctor will suggest you elevate your feet to lessen swelling, wear compression stockings to keep the blood moving and moderate exercise.

For more information, speak to your doctor. There are several procedures your doctor may recommend. Each case is different. Always discuss with your doctor, any pain or unusual swelling in your legs.





Senior Circuit Breaker Credit

Put up to \$1,070 in YOUR pocket!

You may Qualify if you:

- ☒ Are 65 or older on or before December 31, 2015
- ☒ Own or rent in Massachusetts as principal residence

Your total income does not exceed:

<input checked="" type="checkbox"/> Single	\$57,000
<input checked="" type="checkbox"/> Married filing joint	\$85,000
<input checked="" type="checkbox"/> Head of household	\$71,000

- ☒ Your assessed real estate valuation does not exceed \$693,000

How do I apply?

To claim the Circuit Breaker Credit, you must file a Massachusetts state income tax return, even if you typically don't file a return— *and*—include Schedule CB, the Circuit Breaker Credit form. You can file your tax return for FREE online through the Department of Revenue's [WebFile for Income](http://mass.gov/dor/wfi) at mass.gov/dor/wfi and be guided by a question and answer format. Or, you may download [forms](#) to be filled out.

Where can I get help for FREE to prepare my tax return and Schedule CB?

If you need help, VITA (Volunteer Income Tax Assistance) helps low income and middle income people fill out tax returns for free. Call them at 1-800-906-9887. There are other options including AARP's Tax-Aide program and you can reach them at 1-888-227-7669. For more options check out the seniors webpage below.



For information check out mass.gov/dor/seniors

Massachusetts Department of Revenue

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The Senior Shuttle has multiple wheelchair accessible shuttles offering free door-to-door transportation to Boston residents age 60 or over.

Rides are offered to non-emergency medical appointments. We kindly request advanced notification of appointments.

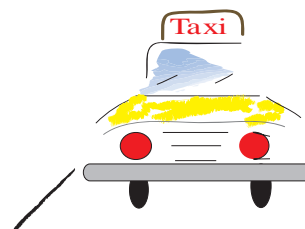
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You can also view our website online at www.cityofboston.gov/fire or visit the Boston Fire Department on Facebook.

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Thursdays at 3:30 p.m.
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Tula Mahl at
617-635-1922



The Trick to Life

“Don’t Retire, Inspire”

By: Augusta Alban



There is a trick to life. It has nothing to do with IQ, or if you are even smart. Merriam-Webster defines a trick as a clever or ingenious device; an optical illusion. The trick is to USE THE TRICK to take you to where you want to be. Why do we need to know this? Because often we settle for what our life looks like instead of envisioning what it could be. We need to let ourselves in on the vision. That's the trick!

Kids already know this. They JUST KNOW and believe in themselves, somehow seeing themselves as older, wiser, smarter and more inventive than they really are at the moment. It's like magic! What is magic? It's all in the perception. It's all done with smoke and mirrors. One of Dr. Wayne Dwyer's books is entitled "You'll See It When You Believe It." And of course Napoleon Hill wrote "Think and Grow Rich," not "Work and Grow Rich".

We all have the power to make good things happen. Whatever your mind can conceive and believe, you can achieve.

Whatever you see or ride in or on, wear or view started in the mind of someone. Just look around you! It's remarkable. As adults, we lose the vision we once had as children. We need to get it back. We can have whatever we can imagine. The universe is good that way. But the timing does not belong to us. Our job is to

be very clear about what we want, need and are asking for. It has been my experience that if I am clear, the universe has a better chance of fulfilling my request.

I often ask my guests what is it they are looking for or want to do with the rest of their lives. The people who have achieved much know just how to answer that question. They definitely know what they want. The others tell me what they don't want. Think about that. How would YOU answer that question?

Life is a process. How can you get your mind to process a path to the place(s) that you want to be? Use the trick: Envision what you want. Believe it can happen. Direct your life's path to that place. Magic CAN happen.

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Mayor Martin J. Walsh

Boston Shines 2016

Help get your neighborhood ready for Spring!

Our annual city-wide Spring clean-up will be held over three weekends this year

Region 1

Jamaica Plain, Hyde Park, Mission Hill, Roslindale, Roxbury, West Roxbury, Fenway and Mattapan; April 22nd and 23rd

Region 2

Bay Village, Downtown, Chinatown, Beacon Hill, Back Bay, South End and South Boston; April 29th and 30th

Region 3

Allston, Brighton, Dorchester, West End, Charlestown, East Boston, and the North End; May 6th and 7th

You can register online at

<http://www.cityofboston.gov/ons/BostonShines/>

or call the Mayor's Office of Neighborhood Services at 617-635-3485

Healthy Recipes

*All Healthy Recipes are carefully selected by our expert nutritionist
Melissa Carlson, MS, RD*

Spring Pasta with Fava Beans and Peas

Ingredients:

- 1 1/2 cups shelled fava beans (about 1 3/4 pounds unshelled)
- 6 ounces uncooked campanelle or farfalle (bow tie pasta)
- 2 tablespoons extra-virgin olive oil, divided
- 6 center-cut bacon slices, cut into 1/2-inch pieces
- 1 1/2 cups sliced red onion
- 8 garlic cloves, sliced
- 3 ounces thinly sliced mushrooms
- 1 cup fresh shelled or frozen green peas, thawed
- 2 teaspoons fresh lemon juice
- 1/4 teaspoon kosher salt
- 1 1/2 ounces fresh pecorino Romano cheese (about 6 tablespoons), grated and divided
- 1/2 cup torn basil leaves

Preparation:

1. Place fava beans in a large pot of boiling water; cook 1 minute. Drain; rinse with cold water. Drain well. Remove tough outer skins from beans.

2. Cook pasta according to package directions, omitting salt and fat; drain.

3. Heat a large nonstick skillet over medium-high heat. Add 1 tablespoon oil to pan; swirl to coat. Add bacon; sauté 3 minutes or until bacon begins to brown. Add onion and garlic; sauté 3 minutes or until vegetables are tender. Add mushrooms; sauté 3 minutes or until mushrooms begin to brown. Add fava beans and peas; sauté 2 minutes. Stir in remaining 1 tablespoon oil, pasta, juice, and salt; cook 2 minutes or until thoroughly heated. Remove pan from heat. Stir in 3 tablespoons cheese. Divide pasta mixture evenly among 4 bowls, and top evenly with remaining 3 tablespoons cheese and basil. Serve immediately.

Note: If using canned fava beans rinse before using.

Servings: 4 **Serving Size:** 1 3/4 cups
Calories: 371

Source: <http://www.myrecipes.com/recipe/spring-pasta-fava-beans>



Rhubarb-Apple Pie

Ingredients:

- 1/2 (14.1-ounce) package refrigerated pie dough (such as Pillsbury)
- Cooking spray
- 3 1/2 cups sliced fresh rhubarb (about 1 1/4 pounds)
- 1 cup granulated sugar
- 1 tablespoon fresh lemon juice
- 2 Granny Smith apples, peeled, cored, and sliced
- 1/2 teaspoon ground cinnamon
- 3/8 teaspoon salt, divided
- 4.22 ounces all-purpose flour (about 1 cup), divided
- 1/2 cup packed brown sugar
- 6 tablespoons cold butter, cut into small pieces
- 1/3 cup chopped walnut halves

Preparation:

1. Preheat oven to 425°.
2. Place pie dough on a lightly floured work surface; roll into a 12-inch circle. Fit dough into a 9-inch pie plate coated with cooking spray. Turn edges under; flute. Combine rhubarb, granulated sugar, juice, and apples; toss. Sprinkle the rhubarb mixture with cinnamon, 1/4 teaspoon salt, and 3 tablespoons flour; toss. Spoon rhubarb mixture into prepared crust.
3. Weigh or lightly spoon remaining



3.38 ounces flour (about 3/4 cup) into a dry measuring cup; level with a knife. Combine 3.38 ounces flour, remaining 1/8 teaspoon salt, and brown sugar in a medium bowl; cut butter into flour mixture with a pastry blender or two knives until mixture resembles coarse meal. Stir in walnuts. Sprinkle butter mixture evenly over rhubarb mixture. Bake at 425° for 15 minutes.

4. Reduce oven temperature to 375° (do not remove pie). Bake at 375° for 30 minutes or until golden and bubbly (shield edges of crust with foil if it gets too brown). Let pie stand on a cooling rack for 15 minutes before slicing.

Servings: 12 per pie

Calories per slice: 296

Source: <http://www.myrecipes.com/recipe/rhubarb-apple-pie>

You're Invited!



The Elderly Commission
& Grub Street
presents

The Memoir Project Book Release

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Personal Care Attendants Parking Permit Program

The Mayor's Commission for Persons with Disabilities, in conjunction with the Boston Transportation Department, has implemented a program to exempt certain personal care attendant workers from Resident Only parking restrictions in Boston neighborhoods. It is overseen by the Mayor's Commission for Persons with Disabilities.

The PCA (Personal Care Attendants) Parking Permit Program has been created in an effort to ease parking restrictions for residents with disabilities who depend on homecare workers in order to live in the community. PCAs provide assistance with essential functions of daily living that allow disabled people to live independently. However, PCAs often cannot park at the homes of the people they assist because of Resident Only Parking Restrictions.

Residents of Boston who use PCAs may apply to enroll in this program. Enrollees will receive a permit that they can let their PCAs use **ONLY** during work shifts at the residents' home. Permits allow PCAs to park in Resident Only spaces. Permits are valid for one year, and are the responsibility of the resident to use strictly for their intended purpose.

Please Note: This program is designed for City of Boston residents with a disability who hire and train their own Personal Care Attendants. Residents who require parking assistance for in home care workers

hired through an agency should contact the Boston Transportation Department.

Important Program Information

For the PCA Consumer:

- Must be a full-time resident of Boston
- Must be dependent on PCAs for activities of daily living (ADLs)
- Must be part of a verified PCA Program through the Boston Center for Independent Living
- Must agree only to let PCAs use the permit during the hours they are working
- Must recognize that they are responsible for the appropriate use of the permit and that if it is reported as being abused it may be investigated by the Mayor's Commission for Persons with Disabilities
- Must report and return permit to the Mayor's Commission for Persons with Disabilities if it is no longer needed for PCA care

For a PCA:

- They must be verified as a PCA through the Boston Center for Independent Living
- They may only use the permit while they are working with the PCA Consumer

Please contact the Mayor's Commission for Persons with Disabilities at 617-635-3682 or disability@boston.gov to find out if you qualify for this program.



Project R.I.G.H.T. Inc.

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TO REGISTER CONTACT:

**Iris Lapaix, sparc! Program Associate at 617-879-7341 or
email: ilapaix@massart.edu**



www.projectrightinc.org



www.cityofboston.gov/BCYF



www.sparctheartmobile.com



www.massart.edu/cacp

Coping with Debt

Having trouble paying your bills? Getting dunning notices from creditors? Are your accounts being turned over to debt collectors? Are you worried about losing your home or your car? You're not alone. Many people face a financial crisis at some point in their lives. Whether the crisis is caused by personal or family illness, the loss of a job, or overspending, it can seem overwhelming. But often, it can be overcome. Your financial situation doesn't have to go from bad to worse.

If you or someone you know is in financial hot water, consider these options: self-help using realistic budgeting and other techniques; debt relief services, like credit counseling or debt settlement from a reputable organization; debt consolidation; or bankruptcy. How do you know which will work best for you? It depends on your level of debt, your level of discipline, and your prospects for the future.

Self-Help

Developing a Budget

The first step toward taking control of your financial situation is to do a realistic assessment of how much money you take in and how much money you spend. Start by listing your income from all sources. Then, list your "fixed" expenses — those that are the same each month — like mortgage payments or rent, car payments, and insurance premiums. Next, list the expenses that vary — like groceries, entertainment, and clothing. Writing down all your expenses, even those that seem



insignificant, is a helpful way to track your spending patterns, identify necessary expenses, and prioritize the rest. The goal is to make sure you can make ends meet on the basics: housing, food, health care, insurance, and education. You can find information about budgeting and money management techniques online, at your public library, and in bookstores. Computer software programs can be useful tools for developing and maintaining a budget, balancing your checkbook, and creating plans to save money and pay down your debt.

Contacting Your Creditors

Contact your creditors immediately if you're having trouble making ends meet. Tell them why it's difficult for you, and try to work out a modified payment plan that reduces your payments to a more manageable level. Don't wait until your accounts have been turned over to a debt collector. At that point, your creditors have given up on you.

Dealing with Debt Collectors

Federal law dictates how and when a debt collector may contact you: not before 8 a.m., after 9 p.m., or while you're at work if the collector knows that your employer doesn't approve of the calls. Collectors may not harass you, lie, or use unfair practices when

they try to collect a debt. And they must honor a written request from you to stop further contact.

Managing Your Auto and Home Loans

Your debts can be unsecured or secured. Secured debts usually are tied to an asset, like your car for a car loan, or your house for a mortgage. If you stop making payments, lenders can repossess your car or foreclose on your house. Unsecured debts are not tied to any particular asset, and include most credit card debt, bills for medical care, and signature loans.

Most automobile financing agreements allow a creditor to repossess your car any time you're in default. No notice is required. If your car is repossessed, you may have to pay the balance due on the loan, as well as towing and storage costs, to get it back. If you can't do this, the creditor may sell the car. If you see default approaching, you may be better off selling the car yourself and paying off the debt: You'll avoid the added costs of repossession and a negative entry on your credit report.

If you fall behind on your mortgage, contact your lender immediately to avoid foreclosure. Most lenders are willing to work with you if they believe you're acting in good faith and the situation is temporary. Some lenders may reduce or suspend your payments for a short time. When you resume regular payments, though, you may have to pay an additional amount toward the past due total. Other lenders may agree to change the terms of the mortgage by extending the repayment period to reduce

the monthly debt. Ask whether additional fees would be assessed for these changes, and calculate how much they total in the long term.

If you and your lender can't work out a plan, contact a housing counseling agency. Some agencies limit their counseling services to homeowners with FHA mortgages, but many offer free help to any homeowner who's having trouble making mortgage payments. Call the local office of the Department of Housing and Urban Development or the housing authority in your state, city, or county for help in finding a legitimate housing counseling agency near you.

Debt Relief Services

If you're struggling with significant credit card debt, and can't work out a repayment plan with your creditors on your own, consider contacting a debt relief service like credit counseling or debt settlement. Depending on the type of service, you might get advice on how to deal with your mounting bills or create a plan for repaying your creditors.

Before you do business with any debt relief service, check it out with your state Attorney General and local consumer protection agency. They can tell you if any consumer complaints are on file about the firm you're considering doing business with. Ask your state Attorney General if the company is required to be licensed to work in your state and, if so, whether it is.

If you're thinking about getting help to

stabilize your financial situation, do some homework first. Find out what services a business provides, how much it costs, and how long it may take to get the results they promised. Don't rely on verbal promises. Get everything in writing, and read your contracts carefully.

Credit Counseling

Reputable credit counseling organizations can advise you on managing your money and debts, help you develop a budget, and offer free educational materials and workshops. Their counselors are certified and trained in consumer credit, money and debt management, and budgeting. Counselors discuss your entire financial situation with you, and help you develop a personalized plan to solve your money problems. An initial counseling session typically lasts an hour, with an offer of follow-up sessions.

Most reputable credit counselors are non-profits and offer services through local offices, online, or on the phone. If possible, find an organization that offers in-person counseling. Many universities, military bases, credit unions, housing authorities, and branches of the U.S. Cooperative Extension Service operate non-profit credit counseling programs. Your financial institution, local consumer protection agency, and friends and family also may be good sources of information and referrals.

But be aware that "non-profit" status doesn't guarantee that services are free, affordable, or even legitimate. In fact, some credit counseling organizations charge

high fees, which they may hide, or urge their clients to make

"voluntary"

contributions that can cause more debt.



Debt Management Plans

If your financial problems stem from too much debt or your inability to repay your debts, a credit counseling agency may recommend that you enroll in a debt management plan (DMP). A DMP alone is not credit counseling, and DMPs are not for everyone. Don't sign up for one of these plans unless and until a certified credit counselor has spent time thoroughly reviewing your financial situation, and has offered you customized advice on managing your money. Even if a DMP is appropriate for you, a reputable credit counseling organization still can help you create a budget and teach you money management skills.

In a DMP, you deposit money each month with the credit counseling organization. It uses your deposits to pay your unsecured debts, like your credit card bills, student loans, and medical bills, according to a payment schedule the counselor develops with you and your creditors. Your creditors may agree to lower your interest rates or waive certain fees. But it's a good idea to check with all your creditors to be sure they offer the concessions that a credit counseling organization describes to you. A successful DMP requires you to make

regular, timely payments; it could take 48 months or more to complete your DMP. Ask the credit counselor to estimate how long it will take for you to complete the plan. You may have to agree not to apply for — or use — any additional credit while you're participating in the plan.

Debt Settlement Programs

Debt settlement programs typically are offered by for-profit companies, and involve them negotiating with your creditors to allow you to pay a “settlement” to resolve your debt — a lump sum that is less than the full amount that you owe. To make that lump sum payment, the program asks that you set aside a specific amount of money every month in savings. Debt settlement companies usually ask that you transfer this amount every month into an escrow-like account to accumulate enough savings to pay off any settlement that is eventually reached. Further, these programs often encourage or instruct their clients to stop making any monthly payments to their creditors.

Debt Settlement Has Risks

Although a debt settlement company may be able to settle one or more of your debts, there are risks associated with these programs to consider before enrolling:

1. These programs often require that you deposit money in a special savings account for 36 months or more before all your debts will be settled. Many people have trouble making these payments long enough to get all (or even some) of their debts settled,

and end up dropping out the programs as a result. Before you sign up for a debt settlement program, review your budget carefully to make sure you are financially capable of setting aside the required monthly amounts for the full length of the program.

2. Your creditors have no obligation to agree to negotiate a settlement of the amount you owe. So there is a possibility that your debt settlement company will not be able to settle some of your debts — even if you set aside the monthly amounts required by the program. Also, debt settlement companies often try to negotiate smaller debts first, leaving interest and fees on large debts to continue to mount.

3. Because debt settlement programs often ask or encourage you to stop sending payments directly to your creditors, they may have a negative impact on your credit report and other serious consequences. For example, your debts may continue to accrue late fees and penalties that can put you further in the hole. You also may get calls from your creditors or debt collectors requesting repayment. You could even be sued for repayment. In some instances, when creditors win a lawsuit, they have the right to garnish your wages or put a lien on your home.

Debt Settlement and Debt Elimination Scams

Some companies offering debt settlement programs may not deliver on their promises, like their “guarantees” to settle all your credit card debts for 30 to 60

percent of the amount you owe. Other companies may try to collect their fees from you before they settle any of your debts. The FTC's Telemarketing Sales Rule prohibits companies that sell debt settlement and other debt relief services on the phone from charging a fee before they settle or reduce your debt. Some companies may not explain the risks associated with their programs, including that many (or most) of their clients drop out without settling their debts, that their clients' credit reports may suffer, or that debt collectors may continue to call them.

Before you enroll in a debt settlement program, do your homework. You're making a big decision that involves spending a lot of your money that could go toward paying down your debt. Enter the name of the company name with the word "complaints" into a search engine. Read what others have said about the companies you're considering, including whether they are involved in a lawsuit with any state or federal regulators for engaging in deceptive or unfair practices.

Fees

If you do business with a debt settlement company, you may have to put money in a dedicated bank account, which will be administered by an independent third party. The funds are yours and you are entitled to the interest that accrues. The account administrator may charge you a reasonable fee for account maintenance, and is responsible for transferring funds from your account to pay your creditors and the

debt settlement company when settlements occur.

Disclosure Requirements

Before you sign up for the service, the debt relief company must give you information about the program:

- **Price and terms.** The company must explain its fees and any conditions on its services.
- **Results.** The company must tell you how long it will take to get results — how many months or years before it will make an offer to each creditor for a settlement.
- **Offers.** The company must tell you how much money or what percentage of each outstanding debt you must save before it will make an offer to each creditor on your behalf.
- **Non-payment.** If the company asks you to stop making payments to your creditors — or if the program relies on your not making payments — it must tell you about the possible negative consequences of your action.

The debt relief company also must tell you:

- that the funds are yours and you are entitled to the interest earned;
- the account administrator is not affiliated with the debt relief provider and doesn't get referral fees; and
- that you may withdraw your money at any time without penalty.

Tax Consequences

Depending on your financial condition, any savings you get from debt relief services can be considered income and taxable. Credit card companies and others may report settled debt to the IRS, which the IRS considers income, unless you are "insolvent." Insolvency is when your total debts are more than the fair market value of your total assets. Insolvency can be complex to determine. Talk to a tax professional if are not sure whether you qualify for this exception.

Use Caution When Shopping for Debt Relief Services

Avoid any debt relief organization — whether it's credit counseling, debt settlement, or any other service — that:

- charges any fees before it settles your debts or enters you into a DMP plan
- pressures you to make "voluntary contributions," which is really another name for fees
- touts a "new government program" to bail out personal credit card debt
- guarantees it can make your unsecured debt go away
- tells you to stop communicating with your creditors, but doesn't explain the serious consequences
- tells you it can stop all debt collection calls and lawsuits
- guarantees that your unsecured debts can be paid off for pennies on the dollar

- won't send you free information about the services it provides without requiring you to provide personal financial information, like your credit card account numbers, and balances
- tries to enroll you in a debt relief program without reviewing your financial situation with you
- offers to enroll you in a DMP without teaching you budgeting and money management skills
- demands that you make payments into a DMP before your creditors have accepted you into the program

Debt Consolidation

You may be able to lower your cost of credit by consolidating your debt through a second mortgage or a home equity line of credit. But these loans require you to put up your home as collateral. If you can't make the payments — or if your payments are late — you could lose your home.

What's more, consolidation loans have costs. In addition to interest, you may have to pay "points," with one point equal to one percent of the amount you borrow. Still, these loans may provide certain tax advantages that are not available with other kinds of credit.

Bankruptcy

Personal bankruptcy also may be an option, although its consequences are long-lasting and far-reaching. People who follow the bankruptcy rules receive a discharge — a court order that says they don't have to

repay certain debts. However, bankruptcy information (both the date of the filing and the later date of discharge) stay on a credit report for 10 years and can make it difficult to get credit, buy a home, get life insurance, or sometimes get a job. Still, bankruptcy is a legal procedure that offers a fresh start for people who have gotten into financial difficulty and can't satisfy their debts.

There are two main types of personal bankruptcy: Chapter 13 and Chapter 7. Each must be filed in federal bankruptcy court. Filing fees are several hundred dollars. For more information visit the United States Courts. Attorney fees are extra and vary.

Chapter 13 allows people with a steady income to keep property, like a mortgaged house or a car, that they might otherwise lose through the bankruptcy process. In Chapter 13, the court approves a repayment plan that allows you to use your future income to pay off your debts during three to five years, rather than surrender any property. After you make all the payments under the plan, you receive a discharge of your debts.

Chapter 7 is known as straight bankruptcy; it involves liquidating all assets that are not exempt. Exempt property may include automobiles, work-related tools, and basic household furnishings. Some of your property may be sold by a court-appointed official, called a trustee, or turned over to your creditors.

Both types of bankruptcy may get rid of unsecured debts and stop foreclosures, repossessions, garnishments and utility shut-offs, as well as debt collection activities. Both also provide exemptions that let you keep certain assets, although exemption amounts vary by state. Personal bankruptcy usually does not erase child support, alimony, fines, taxes, and some student loan obligations. And, unless you have an acceptable plan to catch up on your debt under Chapter 13, bankruptcy usually does not allow you to keep property when your creditor has an unpaid mortgage or security lien on it.

You must get credit counseling from a government-approved organization within six months before you file for any bankruptcy relief. You can find a state-by-state list of government-approved organizations at the U.S. Trustee Program, the organization within the U.S. Department of Justice that supervises bankruptcy cases and trustees. Also, before you file a Chapter 7 bankruptcy case, you must satisfy a "means test." This test requires you to confirm that your income does not exceed a certain amount. The amount varies by state and is publicized by the U.S. Trustee Program.

Debt Scams

Advance Fee Loans: Some companies guarantee you a loan if you pay them a fee in advance. The fee may range from \$100 to several hundred dollars. Resist the temptation to follow up on these advance-fee loan guarantees. They may be illegal.

It's true that many legitimate creditors offer extensions of credit through telemarketing and require an application or appraisal fee in advance. But legitimate creditors never guarantee that you will get the loan – or even represent that a loan is likely. Under the FTC's Telemarketing Sales Rule, a seller or telemarketer who guarantees or represents a high likelihood of your getting a loan or some other extension of credit may not ask for — or accept — payment until you get the loan.

Credit Repair: Be suspicious of claims from so-called credit repair clinics. Many companies appeal to people with poor credit histories, promising to clean up their credit reports for a fee. But anything these companies can do for you for a fee, you can do yourself — for free. You have the right to correct inaccurate information in

your file, but no one — regardless of their claims — can remove accurate negative information from your credit report. Only time and a conscientious effort to repay your debts will improve your credit report. Federal — and some state — laws ban these companies from charging you a fee until the services are fully performed.

Source:
www.consumer.ftc.gov/articles/0150-coping-debt



Got questions?

If you have questions regarding Social Security programs and procedures, you can find answers and general information quickly by searching our

**Frequently
Asked
Questions.**

www.socialsecurity.gov/faq



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St. Patrick's Day Luncheon at the Knight of Columbus in Charlestown



Northeastern University

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The Lifespan Emotional Development Lab at Northeastern University is seeking healthy adults to participate in research studies examining emotion and attention. Participants will be paid \$10 per hour and provided with a free parking space. We are just steps from the **Ruggles** stop on the Orange Line and Commuter Rail, and the **Northeastern University** stop on the Green Line. If you are interested, please call **617-373-7243** or email ledlab@neu.edu.

St. Patrick's Day Luncheon at St. Monica's Church



East Boston Golden Age Club's St. Patrick's Day Luncheon

Photos by: Isabel Leon



Mayor Recognition Day for National Service

April 5, 2016

Today we take the time to
thank all the citizen's of Boston
that serve in their communities
everyday.

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city stronger, safer, and
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THANK YOU

