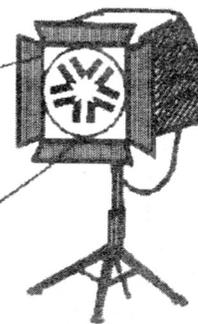


DISTRICT OF COLUMBIA OFFICE ON AGING

# Spotlight On Aging



VOLUME XXV, ISSUE 7

A newsletter for D.C. Seniors

July 2014



## EXECUTIVE DIRECTOR'S MESSAGE

By John M. Thompson,  
Ph.D., FAAMA

### Sign up for free fall-prevention assessment

In the first issue this year, I talked about falls in the home leading to injuries and deaths, and encouraged seniors to take advantage of improving their health by joining health and wellness programs and services at any of the District's six senior wellness centers.

In this month's issue of "Spotlight on Aging," I would like to revisit the topic of falls, as the data that has been presented to me could benefit you.

According to Dr. Roger A. Mitchell, Jr., chief medical examiner of Washington, D.C., more than 70 seniors die annually in the District because of a preventable fall. The fall may not necessarily be one that leads to sudden death, such as a senior hitting his head on concrete or a hard surface. Instead, it appears that the majority of the seniors who died due to a preventable fall died because they were "comorbid," and as a result of the fall, they sustained a fractured hip.

Comorbidity — or the state of living with multiple diseases, such as congestive heart failure, diabetes and cancer, combined with a bone-fracturing fall — can further exacerbate a senior's health condition and lead to death. You can imagine that fracturing or breaking any bone in the body is very painful, and the recovery from such injuries can be an uphill battle for some people, especially if they were not active or exercising prior to the fall.

Unfortunately, some of these individuals become even less active as a result of the fall and, subsequently, gain weight because they are not eating properly. This leads to further worsening of the disease stage in their bodies, which causes them to succumb to

death. According to the chief medical examiner, the cause of death for those who die within a year after experiencing a fall would be the fall itself.

One may think that 70 seniors out of the nearly 104,000 seniors in the District is not a huge number. But even if one senior died from a preventable fall, that is one too many. Therefore, it is my vision that we decrease the number of reports of seniors dying from a preventable fall to zero as a result of a new initiative that the District of Columbia Office on Aging is rolling out this month.

Through the new initiative, DCOA will dispatch an occupational therapist (OT) to a senior's home to conduct a falls assessment. Through the falls assessment, seniors will receive a report with recommendations on how to eliminate fall hazards in their homes.

For example, the assessment might identify an old piece of rug in the kitchen that could cause a senior to slip, or phone cords and other wires that could cause a senior to trip and injure himself/herself.

The OT may recommend the installation of railings along both sides of a staircase, or grab bars in the shower or even a walk-in tub if a senior is no longer able to lift his leg high enough without tripping to get in the tub.

I am confident that through this program, seniors can improve the quality of their lives as we remove barriers that could cause them to experience injury. Through this initiative, I hope that we can keep every senior safe. Please contact the District of Columbia Office on Aging at 202-724-5626 to sign up for a falls assessment.

## Senior Wellness Center Town Hall Meeting

The D.C. Office on Aging Executive Director John M. Thompson, Ph.D. hosts quarterly roundtable discussions with seniors at various senior wellness centers throughout the city. The agency regularly holds these discussions at our senior wellness centers to ensure that

seniors have an opportunity to weigh in on issues that directly impact their lives.

Final meeting:

July 16, 11 a.m. to 1 p.m.

Washington Seniors Wellness Center  
3001 Alabama Ave. SE



**Dr. Thompson speaks with seniors after the Town Hall at the Bernice Fonteneau Senior Wellness Center. Town hall discussions give seniors a chance to provide feedback to DCOA on services at their site and to hear from Dr. Thompson directly.**

## Are You Interested in Serving Your Community as an Aging Advocate?

The District of Columbia Commission on Aging is a citizen's advisory group to the Mayor, Council of the District of Columbia, Office on Aging, and the general public on the needs and concerns of older Washingtonians.

Commissioners serve as advocates on behalf of the District's nearly 104,000 seniors, and accomplish their responsibilities through outreach to individuals and institutions,

as well as to groups and governments. The Commissioners are appointed by the Mayor with the advice and consent of the Council of the District of Columbia.

For more information, or to apply to become a commissioner, visit the Office of Boards and Commissions' (OBC) website: <http://obc.dc.gov/page/obc-application-form-and-guide-eligibility>.



# SENIOR FEST 2014

Mayor Vincent C. Gray greeted more than 1,500 seniors at Senior Fest 2014, hosted by the D.C. Department of Parks and Recreation and the Office on Aging.

A special highlight of the day included Ward 8 Councilmember Marion Barry singing the blues.

Seniors enjoyed live entertainment, demonstration bingo and visited exhibitors during the event.

Visit our Facebook page for more photos from the event.



**Councilmember Marion Barry, Ward 8, sings the blues during Senior Fest, held at Oxon Run Park. He was a hit with those in attendance.**



**Mayor Gray hand dances on stage to the sounds of LyVe Band during Senior Fest 2014.**



More than 1,500 seniors enjoyed live entertainment, information exhibits, health screenings and demonstration bingo. Seniors also danced to the sounds of LyVe band, a local band that features female vocalists. Entertainment was also provided by the API Senior Center Dancers, the Hula Belles and the Hayes Senior Wellness Center Dancers, which led line dances during the event.



Mayor Gray greeted attendees during the event, and shared the new services that will be funded in the budget for seniors. He spoke specifically of the expanded services for wellness centers, including extended hours for participants.

**Spotlight On Aging**  
continues on page 25, following the  
**Housing & Home Care Options**  
magazine at the right

Please pull out and keep the magazine.  
You may also pull out and keep Spotlight on Aging.

# Don't Fall Prey to Affinity Fraud

By Lucy Drafton-Lowery

The D.C. Department of Insurance, Securities and Banking (DISB) has received complaints from District residents regarding affinity fraud, an increasingly common type of scam.

Affinity fraud refers to investment scams that target members of specific groups, such as religious or ethnic communities, active or retired military or professional groups. The faith, love, trust and friendships that these groups share can prompt members to let their guard down, and it's these close bonds that scammers sometimes exploit to get you to invest.

The scam almost always involves either a fake investment or an investment where the scammer is dishonest about important details, such as the use of funds and the risk of loss.

Unfortunately, there have been cases of affinity fraud in Washington, D.C. One example involved a D.C.-based businessman from Africa who conned a couple into investing \$115,000 in so-called "growth fund investments." He invited the couple to dinner, made his pitch, and persuaded them to buy shares in a high-risk fund designed for short-term investors who could accept those risks.

Because they were friends from the same country, the couple trusted him and handed over their life savings. After an investigation, the department ordered him to cease and desist from providing investment advice, pay a \$30,000 civil penalty, and pay restitution in the amount of \$115,000 back to the couple.

## Pyramid schemes

Affinity fraud often involves "Ponzi" or pyramid schemes, where new investor money is used to make payments to past investors to give the false impression that the investment is profitable.

The scammer wants you, the investor, to believe your investment is safe so you will reinvest or encourage others to invest. Once the new investments stop, the scheme usually collapses.

Another instance of affinity fraud took place at a local District church. The minister convinced members of his congregation to give money for what he told them was an "investment opportunity" that would help the church. Since they trusted him as their church pastor, they provided him with the funds.

He promised investors a 20 percent return after one year, regardless of market conditions. The minister collected thousands of dollars from his parishioners and used the money to purchase property, fund renovations, and for other costs associated with an investment property. When the payments on the notes were due to investors, the minister was unable to pay. The department took action against the minister, and he was fined \$30,000 and ordered to pay restitution to the D.C. victims.

However, not all scammers are members of a group. They can be without any affiliation and use a different tactic to gain the confidence of group members. For example, they may enlist a few prominent people from the group to market the scam to leverage the familiarity of a trusted leader.

The department finds that many instances of affinity fraud go unreported because the victims try to solve problems within the group or are too embarrassed to report the fraud. Don't place yourself in a position where your savings could be wiped out — protect yourself and your money.

And don't be embarrassed to report suspected fraud to the department. Your report may help keep others from putting their money into the same scam.

## Avoiding affinity fraud

Here are some tips on how to avoid affinity fraud:

- Beware of investment opportunities that promise quick returns.
- Beware of investment opportunities that are based on or challenge a person's faith or their obligation to give money because of religious beliefs.
- Beware of testimonials or endorsements from group members. Scam artists frequently pay out high returns to early investors by using money from previous investors.
- Do not fall for investments that promise profits or "guaranteed" returns. If an investment seems too good to be true, then it probably is. Generally, the greater the potential return the investment offers, the greater the risk of losing money.
- Be skeptical of any investment that is not fully documented in writing. Avoid an investment if you are told there is insufficient time to put the terms in writing. Also, you should be suspicious if you are told to keep the investment opportunity to yourself, or that it is only available for a limited time, or to a select few.
- Don't be pressured or rushed into an investment before you have a chance to think about it and investigate it. Watch out for investments that are pitched as "once-in-a-lifetime" opportunities, especially when the promoter bases the recommendation on "inside" or "confidential" information.
- Check out everything before you invest. Never make an investment decision that is based solely on the recommendation of a leader or member of an organization, or religious or ethnic group to which you belong.
- Seek professional advice by asking a disinterested outside expert not in your group — attorney, accountant, banker, stockbroker or financial planner to evaluate the investment.
- Call the D.C. Department of Insurance, Securities and Banking at 202-727-8000 to check the license of the person offering the investment. Ask if they are registered to do business in the District and if the investment is allowed to be sold. If the person or the investment is not registered, that is a sure warning to inquire further. Don't take the word of a salesperson! Check out the investment yourself.

You can't get rid of scammers, but you can avoid having them come into your life. Don't make a costly mistake by relying solely on "trust" when making an investment. The better informed you are, the less likely your chance of becoming a victim of investment fraud and abuse.

The DISB works to prevent fraudulent, deceptive and unfair business practices in the District. Contact the department if you have any questions about the license status of the person offering the investment. You can reach them on 202-727-8000 or visit [disb.dc.gov](http://disb.dc.gov).

You can also use the free BrokerCheck tool from the Financial Industry Regulatory Authority (FINRA) to help research registered brokerage firms and brokers, as well as investment adviser firms and representatives. Find the tool at [www.finra.org/Investors/ToolsCalculators/BrokerCheck/](http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/)

Lucy Drafton-Lowery is public affairs specialist for the D.C. Department of Insurance, Securities and Banking.

This department regulates the city's financial-services businesses. It has two missions: to effectively and fairly regulate financial services to protect the people of the District, and to attract and retain financial-services businesses. For more information, visit [disb.dc.gov](http://disb.dc.gov).

## Spotlight On Aging

continued from page 24, preceding the *Housing & Home Care Options* magazine at the left

Please pull out and keep the magazine. You may also pull out and keep *Spotlight on Aging*.

## Energy Assistance Available for Low-Income Residents

Home utility bills can be expensive, especially over the summer months when we consume more energy to stay cool.

The Low Income Home Energy Assistance Program (LIHEAP) helps low-income residents meet their home energy needs, and provides emergency assistance to households whose electric or gas services have been terminated.

In addition to the financial assistance, LIHEAP also provides fans during deadly summer heat waves, and heaters and blankets during the cold season. The amount of assistance is based on household size, total household income, fuel type and type of residence.

If you are currently receiving benefits from Supplemental Nutrition Assistance Program (SNAP), Supplemental Security Income (SSI), or Temporary Assistance for Needy Families (TANF), then you are already eligible to participate in LIHEAP. Recipients can receive between \$250 and \$1,500 in a given year.

Each year, between 12,000 and 14,000 low income District of Columbia residents are provided energy assistance through LIHEAP, of which roughly one-third are 65 years or older.

For more information, call 311 or visit [www.ddoe.dc.gov/liheap](http://www.ddoe.dc.gov/liheap).

## Train to Be a DCOA Ambassador

Are you interested in making a difference in your community? Train to become a D.C. Office on Aging (DCOA) Ambassador, and help connect your neighbors, friends and family members to DCOA programs and services.

DCOA has valuable programs, services and resources to help residents age 60 and older remain in their communities and to provide assistance for their caregivers. Resources are also available for persons living with disabilities age 18 and older.

Call 202-724-5622 to register for an upcoming training.

Training dates:

July 17: 10 a.m. to noon

August 2: 10 a.m. to noon

# Community Calendar

## July events

### 12th • 10 a.m. to 4 p.m.

Join in a block party at Nineteenth Street Baptist Church, 4606 16th St. NW. For more information, call Alice Thompson at 202-535-1321.

### 13th, 20th and 27th • 1 to 5 p.m.

Iona Senior Services presents a series called "OMG! I'm Middle Aged. Now What?" The three-part series examine various aspects of middle adulthood, such as relationships, career, and health and wellness. Group members will receive a notebook full of helpful resources. The fee is \$75. Iona is located at 4125 Albemarle St. NW. Call 202-895-9448 or email [registration@iona.org](mailto:registration@iona.org) to register.

### 14th • 11:30 a.m.

Attend a town hall meeting at the Kibar Nutrition Site, 1519 Islamic Way NW. For more information, call Vivian Grayton at 202-529-8701.

### 15th to Aug. 26th • 1 to 3 p.m.

A six-session class called "Mindful Living 101" will be held by Iona Senior Services every Tuesday from July 15 to Aug. 26 (except Aug. 5). Mindful Living explores deeper connections with our emotional and physical selves, and covers choices in retirement, changes in ourselves and our relationships, and wellness and personal growth. The fee is \$75. Iona is located at 4125 Albemarle St. NW. Call 202-895-9448 or email [registration@iona.org](mailto:registration@iona.org) to register.

### 16th • 11:30 a.m.

Learn about medical identity theft at Ward 5 nutrition sites. For more information, call Vivian Grayton at 202-529-8701.

### 21st • 11:30 a.m.

Attend a town hall meeting at Delta Towers Nutrition Site, 1400 Florida Ave. NW. For more information, call Vivian Grayton at 202-529-8701.

### Ongoing

Ward 5 residents who are age 60 and over and are in need of legal advice can contact Seabury Ward 5 Aging Services on Mondays to speak with a lawyer. Call 202-529-8701.



Dr. Thompson poses with members of the D.C. Seniors Cameo Club after their taping of "Happy" at the Model Cities Senior Wellness Center.

## SPOTLIGHT ON AGING

Spotlight On Aging is published by the Information Office of the D.C. Office on Aging for D.C. senior residents. Advertising contained in the *Beacon* is not endorsed by the D.C. Office on Aging or by the publisher.

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The D.C. Office on Aging does not discriminate against anyone based on actual or perceived: race,

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Sexual harassment is a form of sex discrimination which is prohibited by the Act. In addition, harassment based on any of the above protected categories is prohibited by the Act. Discrimination in violation of the Act will not be tolerated. Violators will be subjected to disciplinary action.

**The Office on Aging is in partnership with the District of Columbia Recycling Program.**

## Scholarship on Health and Disability

The Frederick J. Krause Scholarship on Health and Disability is awarded annually by the American Association on Health and Disabilities.

The scholarship goes to a deserving student with a disability who is pursuing undergraduate or graduate studies (must be at least enrolled as a junior in college) in an accredited university. Applicants must be pursuing studies related to health and disability, to include, but not limited to: public health, health promotion, disability studies, disability research, rehabilitation engineering, audiology, disability policy, special education and other majors that will impact the quality of life of persons with disabilities.

- Applicant must have a disability;
- Applicant must be enrolled

full time as an undergraduate student (junior standing and above) or enrolled part time or full time in a graduate school;

- Preference is given to students majoring in a field related to disability and health (see scholarship program criteria above);

- Applicant must be a US citizen or legal resident living in the US and enrolled in an accredited US university;

- Funds are limited to under \$1,000.

The 2014-2015 Scholarship Award will be awarded on January 2015. It is the discretion of the Scholarship Committee to determine how many scholarships will be awarded each year and the amount of each scholarship.

Applications are due November 15, 2014. For more information, visit [www.aahd.us](http://www.aahd.us) or call (301) 545-6140.

## Hospital Care Team Offers Support

The ADRC Hospital Transition Care Team collaborates with hospitals in DC to offer support and necessary resources to seniors age 60 and over and persons living with disabilities ages 18 to 59 as they transition from the hospital into the community.

The team links these persons and

their caregivers with support services such as personal care, housing, transportation, benefits assistance, respite, recreational/social activities and much more.

If you need assistance when being discharged from the hospital, call 202-724-5626.