

DISTRICT OF COLUMBIA OFFICE ON AGING

# Spotlight On Aging



VOLUME XXIV, ISSUE 7

A newsletter for D.C. Seniors

July 2013



## EXECUTIVE DIRECTOR'S MESSAGE

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

In this month's edition of "Spotlight on Aging" I would like to discuss fraudulent schemes and scams that target seniors, and provide you with information to help you avoid becoming a victim of this criminal activity.

Recently, I confronted this issue with my parents, who live in Columbia, S.C. Around 7 p.m. on a Friday, my father responded to a knock at the door. Two individuals, a male and a female, wanted to sell my parents a vacuum cleaner. Although my father had not called a vacuum cleaner company to request this visit, he invited them in, and they spent two hours giving my father a demonstration of their product in an attempt to convince him to purchase the vacuum cleaner.

While I am pleased to report that my father did not purchase a vacuum cleaner that evening, I am disturbed that my father allowed these two individuals into his home for two hours.

In speaking with my father about his encounter and asking him some basic questions, I am convinced that this was a scam. First, the individuals never provided my father with their business cards, contact information, or Web address to learn more about the company or the product after their visit. Second, the individuals did not even have a vehicle. They were dropped off by someone in a non-descript white van.

My father is a trustworthy person who believes that others are trustworthy as well. He definitely is an optimistic person and views the glass as half full, instead of half empty. However, in today's society,

we all must be cautious of strangers and their potentially bad intentions.

My father mentioned that he just wanted to be nice to them. Ultimately, it is more important that my father considers his welfare and safety and that of my mother by protecting themselves and their finances from such perpetrators. Fortunately, this story does not have a sad ending of violence or stolen money.

Crimes against unsuspecting seniors will not always present themselves as a perpetrator masquerading as a vacuum cleaner sales representative. Crimes may present themselves in other ways, such as the incident that occurred in D.C. where an individual posed as a maintenance worker to gain entrance into the apartments of two seniors. Unlike my parents' experience, these two seniors were robbed and beaten by the "maintenance worker."

I trust that the situations described here put you on alert about people with criminal intentions to scam seniors even if it means harming them. Let me remind you to keep your doors locked and not to allow anyone to come into your home if you have not requested a visit in advance.

Moreover, if you have scheduled a visit to your home, be sure that the individual comes at a mutually agreed upon time and has a photo name badge imprinted with the employer's or company's name.

Should you suspect that a criminal perpetrator is knocking at your door, please immediately contact the Metropolitan Police Department by dialing 911.

## Paid off the Mortgage? Don't Forget to Keep Your Homeowner's Insurance Current

"I thought I didn't need homeowner's insurance," said the 75-year-old District homeowner. That was until a guest smoking a cigarette fell asleep and burned down the house she had lived in for 40 years.

Because she had paid off her mortgage, her lender was no longer setting aside monthly premiums to pay for homeowner's insurance.

So she found herself homeless, and with no insurance to rebuild. Terrified, she contacted people who are now trying to help her get money from government, churches and grant-making nonprofits to rebuild her house.

Nobody keeps track of how many people have paid off their mortgage and either purposely or accidentally let their insurance lapse. But you may have a relative in the same position. If they've paid off their mortgage, they must remember to keep up their homeowner's insurance.

What if your home was destroyed by fire, for instance, and you discovered that there was no longer a homeowner's policy in force?

What if a burglar breaks in?

If you don't have a homeowner's insurance policy, you will be responsible for covering the costs of repairs and stolen merchandise. If the entire house is destroyed, it will be your responsibility to finance a new home.

As tempting as it may seem, especially since some homeowners have sued their banks for allegedly colluding with insurance companies to overcharge them, it is not a good idea to let your insurance lapse without at least seriously considering the risks and shopping around for reasonable coverage. Not having homeowner's coverage is an enormous financial risk.

Lenders require that homebuyers purchase homeowners insurance in order to get a mortgage. In fact, most mortgage companies require that homebuyers pay premiums into an escrow account each month, from which the mortgage company pays the insurance company each year.

This way, the mortgage company is

See **INSURANCE**, page 25

## Mayor Visits Senior Programs



Mayor Vincent C. Gray stopped by the Hattie Holmes Senior Wellness Center, the Hayes Senior Wellness Center and the Model Cities Senior Wellness Center recently. During his visits, the Mayor spent time listening to seniors and sharing future plans for the District, including the Age-Friendly City initiative. While at the Hayes Senior Wellness Center, the Mayor assisted with serving meals to participants. For more information on programs and services provided by the D.C. Office on Aging, call 202-724-5626 or visit [dcoa.dc.gov](http://dcoa.dc.gov).



GOVERNMENT OF THE DISTRICT OF COLUMBIA

VINCENT C. GRAY, MAYOR

# Ms. Senior D.C. 2013 Chosen

The District crowned Nancy A. Berry as Ms. Senior D.C. 2013 during the recent Ms. Senior D.C. Pageant held at the University of the District of Columbia. Berry, a resident of Ward 5, was one of five contestants to compete for the title.

Berry, First Runner-up in the 2012 event, was not planning to participate, but she was coaxed by many to run, saying, "The handwriting was on the wall, and I entered the contest."

Awarded Best Talent for her performance sporting the flapper look in a red fringe dress and matching head

piece, Berry danced to "Sweet Georgia Brown" from the Broadway musical *Bubbling Brown Sugar*.

First Runner-up Sharon Lockwood danced to "Hot, Hot, Hot" with energetic dance moves in a costume reminiscent of "I Dream of Jeanie." Second Runner-up Amelia Anderson-Weaver, also in red, wore a multi-tiered dress and sang a Dionne Warwick favorite, "You'll Never Get to Heaven if You Break My Heart."

Ms. Senior D.C. was also awarded Best Evening Gown, wearing a powder blue strapless gown with sweetheart

neckline and a bodice featuring star-studded stones. The gown, designed by Terani Couture, included an A-line skirt with a tulle overlay.

Berry also received the awards for Best Interview and Ms. Congeniality. Ms. Congeniality was voted upon by each of the contestants, which also included Washington Seniors Wellness Center participant Hope Spruill and Ida Crews.

Other highlights of the contest included an opening and finale performed by the MC Steppers to the theme song "Vogue." During the opening, the contestants and Ms. Senior D.C. 2012 Mary L. McCoy danced in the number, which featured photo shoot-like camera flashes and sound effects, with dancers wearing colorful sequined costumes performing fash-

ion runway-inspired steps. The MC Steppers performed the finale alone to "Diamonds" by Janet Jackson, with sleek, all-black costumes and long gloves adorned by rhinestone jewelry.

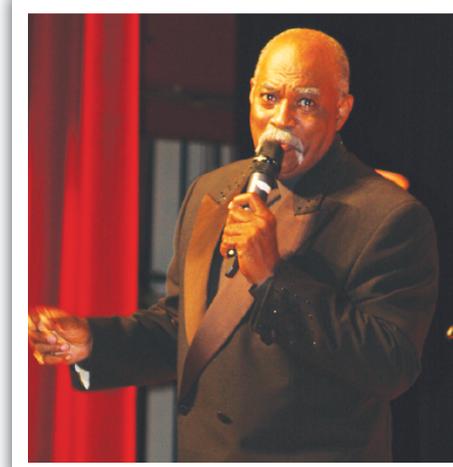
Mr. D.C. Joseph Humphrey, 22, escorted Ms. Senior D.C. 2012 Mary L. McCoy as she recited her farewell address and made her final walk. McCoy thanked all for their support during her reign and wished the new queen well.

McCoy was a big hit in Atlantic City at the Ms. Senior America Pageant and competed as a top 10 finalist. Ms. Senior D.C. Nancy A. Berry will also compete in the Ms. Senior America Pageant to be held October 20-25.

The Ms. Senior D.C. Pageant is presented by the D.C. Seniors Cameo Club, Family Matters of Greater Washington, and the D.C. Office on Aging. The event is held to recognize the community service, talent and inner beauty of District residents who are age 60 and older.



Pictured (left to right) Tonya J. Smallwood, president and CEO, Family Matters of Greater Washington; Ms. Senior D.C. Nancy A. Berry; her grandson Troy Holland, Jr.; Dr. John Thompson and his daughter Chloe.



The Master of Ceremonies for the event was Robert "Captain Fly" Frye, the voice of WPFW 89.3 FM's Oldies House Party and WYCB 1340 AM's Senior Zone. Captain Fly, the lead singer of the Intruders, also serenaded the contestants during the event.



Ms. Senior D.C. Nancy A. Berry also won the Best Talent award for her dance performance in a flapper outfit.



Pictured (left to right) Ida Crews, escort Michael Hawkins; Hope Spruill, escort Charles Hudson; Amelia Anderson-Weaver, her husband Samuel; Ms. Senior D.C. Nancy A. Berry, her grandson Troy Holland, Jr.; Sharon Lockwood and her husband David.

## DCOA Open Positions

There are two openings that have been posted by the D.C. Department of Human Resources for the D.C. Office on Aging. To apply for the Resource Allocation Officer (Grants Administrator) position or the Supervisory Public Health Analyst position, or for more information about the openings, visit [dchr.dc.gov](http://dchr.dc.gov). HR Answers may also provide individuals with general information on D.C. Government employment opportunities. Call them at 202-442-9700.

# Community Calendar

## July events

### 3rd to 7th • 11 a.m. to 5:30 p.m.

The 2013 Smithsonian Folklife Festival will take place on the National Mall, between 7th and 14th Streets. This annual event, sponsored each June-July by the Center for Folklife and Cultural Heritage, celebrates cultural traditions from around the world. The Folklife Festival includes daily and evening music and dance performances, crafts and cooking demonstrations, storytelling and discussions of cultural issues. Parking is limited; Metro may be the best option. The closest stations are Smithsonian, Federal Triangle and National Archives.

### 11th • 10:30 a.m.

Learn more about diabetes at this “Diabetes Se-

ries Follow Up” at the Green Valley Senior Nutrition Site, 2412 Franklin St. NE. For more information, call Vivian Grayton at 202-529-8701.

### 12th • 5 to 8 p.m.

Meet printmaker Terry Svat and sculptor Judith Simmons, whose work is now on display at Iona, at a reception for the artists. The event features live music and refreshments. The exhibition is open for viewing Monday to Friday, 9 a.m. to 5 p.m. through Sept. 27. Iona is located at 4125 Albemarle St. NW. RSVP by contacting Patricia Dubroof at 202-895-9407 or pdubroof@iona.org.

### 18th • 10 a.m.

The DCOA Ambassador Program is a free, interactive program designed to reach out to older

adults and their caregivers to help them learn about DCOA programs and services. Ambassador training is held at the Office on Aging, 500 K St. NE. Call 202-724-5626 to register today!

### 22nd • 10:30 a.m.

Learn more about healthy living at the Ft. Lincoln 3 Health Information Day held at the Ft. Lincoln 3 Senior Nutrition Site, 3298 Ft. Lincoln Dr. NE. For more information, call Vivian Grayton at 202-529-8701.

### 31st • 11:30 a.m.

Learn how to protect your vital information at a medical identity theft seminar at Edgewood Terrace Senior Nutrition Site, 635 Edgewood St. NE. For more information, call Vivian Grayton at 202-529-8701.

## Insurance

From page 23

assured that insurance will be available if the home is damaged. But once the mortgage is paid off, there is no longer a mortgage company requiring homeowners' insurance.

Some homeowners unintentionally allow their coverage to lapse because their lender no longer requires them to pay. Others may voluntarily decide to end the coverage to save money because they don't think anything will happen to their home.

What does homeowners insurance cover? The physical structure and personal property, such as clothes, furniture, jewelry, electronics and other things. And don't forget personal liability insurance that covers policyholders against lawsuits in the event somebody gets hurt on their property.

If the homeowner negligently causes an injury or damages another person's property, the policy protects the homeowner. Addi-

tionally, the homeowner's policy usually pays for a lawyer, if necessary. (The homeowner's policy does not cover all negligent acts — for example, auto accidents are not covered.)

Be sure to contact an insurance professional to help you decide which policy to buy (there are several different forms) and how much to insure your house for.

For questions about homeowner's insurance, you may call the D.C. Department of Insurance, Securities and Banking at 202-727-8000.

Paying the final mortgage payment is a dream come true. Be sure it doesn't turn into a nightmare.

*The District of Columbia's Department of Insurance, Securities and Banking 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 [www.disb.dc.gov](http://www.disb.dc.gov).*

## 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.

500 K St., N.E.,  
Washington, D.C. 20002  
202-724-5622 • [www.dcoa.dc.gov](http://www.dcoa.dc.gov)

John M. Thompson, Ph.D., FAAMA

**Executive Director**

Darlene Nowlin

**Editor**

Selma Dillard

**Photographer**

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

al origin, sex, age, marital status, personal appearance, sexual orientation, familial status, family responsibilities, matriculation, political affiliation, disability, source of income, and place of residence or business.

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.**

## DCOA Call-In Talk Line

The D.C. Office on Aging has launched a Call-In Talk Line to help alleviate the isolation and loneliness that many seniors in the community experience. The program gives seniors an opportunity to share their concerns with a caring individual who can direct them to

resources and services available to assist DC residents.

The free service is available Monday through Friday from 8:15 a.m. to 4:45 p.m. Call weekdays: 202-724-5626.

Someone cares and is waiting to speak to you!



**IN AN EMERGENCY 9-1-1  
KNOWS WHO LIVES IN THIS HOUSE...**

**...But Does 9-1-1 Know  
Who Lives in YOUR House?**

Create your free safety profile for 9-1-1 at:

**Smart911.com**  
The trusted source of critical data on 9-1-1 callers

Provided by the  
Office of Unified Communications