

DISTRICT OF COLUMBIA OFFICE ON AGING

Spotlight On Aging



VOLUME XXV, ISSUE 5

A newsletter for D.C. Seniors

May 2014



EXECUTIVE DIRECTOR'S MESSAGE

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

Happy Older Americans Month! In this issue of "Spotlight on Aging," I am elated to celebrate the achievements and contributions of our seniors across the District of Columbia!

This year's theme, "Safe Today. Healthy Tomorrow," underscores the importance of helping our seniors to stay healthy and active while mitigating unintentional injuries, such as falls. By remaining focused on our service to District seniors, we can be confident that they will experience a better quality of living in their communities for many years.

According to the U.S. Administration for Community Living, older citizens are at a much higher risk of unintentional injuries and even deaths as compared to the younger population. For older Americans, unintentional injuries result in at least 6 million visits to medical facilities and more than 30,000 deaths every year.

The Centers for Disease Control and Prevention reports that medical costs associated with unintentional injuries are estimated at \$30.4 billion. Besides health-care costs being astronomical, some of these seniors lose some of their independence, which means adapting to a new lifestyle that could threaten their level of physical activity.

DCOA is here to assist every District senior in maintaining their independence and remaining healthy. Seniors can take advantage of the free wellness centers located across the District of Columbia. At these centers, seniors can strengthen their physical well-being as well as enhance their emotional well-being.

For the month of May, seniors can participate in free special programs held at our wellness facilities. These events include, "Enhancing the Health & Safety of Older Americans," "The East River Swing: A Special Evening of Elegance," "Senior Awareness Day Event," "Senior Health & Fitness Info Fair," "Senior Appreciation Day," and many more events.

For information on the locations of our senior wellness centers, hours of operation, and the dates and times of the special programs, please contact the District of Columbia Office on Aging at 202-724-5626, check out our website at www.dcoa.dc.gov, or e-mail us at dcoa@dc.gov.

RSVP Volunteer Honored



DCOA Executive Director John Thompson (left) and Langdon Educational Center Assistant Principal Ethel Greene (right) congratulate RSVP volunteer Celeste Ellerbee.

DCOA Executive Director John M. Thompson presented the Volunteer of the Year Award at the Retired and Senior Volunteer Recognition Program (RSVP) held at the Navy Yard.

Celeste Ellerbee was nominated by the principal of the Langdon Educational Center for her work as a classroom aide at the school. She has been an essential part of the classroom there for the last 13 years. She is known to adapt to the learning styles, behaviors and abilities of each of her students to ensure they are successful no matter how difficult the assignment.

Ellerbee has a talent for helping students with different learning styles, behaviors and abilities. In the classroom, she has taken the time to develop a relationship with each student. She also has the ability to teach each student in such a way that the students do not realize the difficulty of their assignments. Ellerbee

believes that each student is as unique in their learning as their personality. Her teaching methods reflect her beliefs about children.

According to the principal at Langdon, Shannon Foster, the staff appreciate Ellerbee because she is an innovator, mentor and a leader. She is continually sharing ideas, mentoring and helping colleagues and peers. No matter the situation, she continues to conduct herself in a respectful and professional manner.

Foster added, "I believe that Celeste Ellerbee is everything that the Outstanding Volunteer of the Year should be: VALUABLE, COMMITTED AND INSPIRATIONAL. Every principal yearns to have a staff member like her, and I consider myself extremely fortunate to have her at my school."

DCOA applauds Ellerbee for her dedication and commitment to early childhood learning in the District of Columbia.

Train to Be a DCOA Ambassador

Make a difference in your community by learning more about the programs and services offered by DCOA. Your knowledge can help connect us with persons in the community who need our assistance. Sign up today for the DCOA Ambassador training by calling, 202-724-5622 to register!



GOVERNMENT OF THE DISTRICT OF COLUMBIA

VINCENT C. GRAY, MAYOR

D.C. OFFICE ON AGING NEWSLETTER

Thurgood Marshall Trust Fund Honorees 2014

Clarence “Buddy” Moore

Ward One’s 2014 Phenomenal Senior Honoree, Clarence “Buddy” Moore, has been actively involved in several political, social and economic campaigns and programs both locally and nationally, while providing leadership training and scholarship opportunities for the Metropolitan Police Department Youth Advisory Council students. Moore is also a dedicated advocate for caregivers, who believes quality and dependable assistance is essential to today’s overworked primary caregivers.

Moore has received numerous awards from, but not limited to, the US Attorney’s Office, the Ward One Council on Education, the Metropolitan Police Department and the Government of the District of Columbia.

Currently, Moore is a volunteer with the ALS (Lou Gehrig disease) Association and established the Carolyn J. Moore Memorial Scholarship Award in memory of his late wife. Moore continues to assist seniors at the Bernice Fonteneau Senior Wellness Center by writing their memoirs and developing their personal portfolios.

Billy Wright

Ward Two’s 2014 Phenomenal Senior Honoree, Billy Wright, has held several positions in the government, ranging from being a runner for one of the largest broker firms in D.C., an auditor for the National Credit Union Association, and a security transaction analyst for the Bureau of Public Debt. Wright has been involved with the Office of Aging and is currently an active member of the George Washington University Community Friends group.

Lou Stovall

Ward Three’s 2014 Phenomenal Senior Honoree is the world-renowned printmaker and artist Lou Stovall. He gives back to his community by sharing his wisdom with young emerging artists.

Stovall is the founder of Workshop, Inc., which began as a small, active studio that focused primarily on community posters in 1968. Workshop, Inc. has now evolved into a professional and highly respected printmaking facility in the nation’s capital.

Stovall’s effort and encouragement to build a community of artists in Washington extends far beyond founding his studio. He also leads by example through service in the community. Stovall has provided apprenticeships to numerous young artists in the city,

and has given back to his alma mater Howard University by supporting student art exhibitions.

A few of his noteworthy commissions are: designing the Independence Day invitation for the White House in 1982 at the request of First Lady Nancy Reagan, creating the print “American Beauty Rose” for the Washington, D.C. Area Host Committee in 1986 at the request of Mayor Marion Barry, designing and making the print “Breathing Hope” to honor Howard University’s incoming President H. Patrick Swygert in 1996, in addition to designing and creating stunning prints for President Barack Obama’s inauguration.

Martha Ford-Gladden

Ward Four’s 2014 Phenomenal Senior Honoree is Martha Ford-Gladden. Her interest in the law led her to volunteer for AARP’s Legal Counsel for the Elderly (LCE) program, and she is still involved with the legal aid group 20 years later. She currently is on the Board of Directors and Advisory Committee as a client representative, and was recently recommissioned as a notary for the District of Columbia.

Romaine Thomas

Ward Five’s Phenomenal Senior Honoree is Romaine Thomas. As a retired career educator, Thomas enjoys traveling, reading, theater and spectator sports, in which her eight grandchildren are enthusiastic participants. Thomas is the chairperson of the D.C. Commission on Aging.

Thomas also serves the Michigan Park Christian Church, Woodridge Civic Association and AARP, and has served as the president of the Washington D.C. chapter of AARP.

Naomi Monk

Ward Six’s 2014 Phenomenal Senior Honoree, Naomi Monk, is a longtime resident of Southwest D.C., where she has exhibited leadership and delegation in community organizing and community involvement.

Monk has focused on public safety issues, working with the Washington, D.C. Metropolitan Police Department and neighborhood Police Service Area for years. She seeks to fight crime and to make the streets and neighborhoods of Southwest D.C. safe through constant advocacy to protect and improve pedestrian access and rights.


With the growing economic development in the Southwest area, Monk has also worked to help her communi-

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PHENOMENAL SENIORS 2014

A W A R D S C E R E M O N Y



Mrs. Cecilia Marshall

Buddy Moore Ward 1 **Billy Wright** Ward 2 **Lou Stovall** Ward 3 **Martha Ford-Gladden** Ward 4

Romaine Thomas Ward 5 **Naomi Monk** Ward 6 **Rev. Edward Harris** Ward 7 **Alethea Campbell** Ward 8

ty keep up with the latest breaking news. She’s helped build a large network of Southwest and other city residents through a specifically tailored email blast information network. Through such information sharing, she has proven to be as efficient as an email list service and blog combined, emphasizing the responsibility of all people to make their respective communities livable and walkable.

Edward Harris

Ward Seven’s 2014 Phenomenal Senior Honoree is Dr. Edward Harris. His interest in community involvement, community planning and organizing provided the foundation for his work in education. Harris was a professor of sociology at the Washington Sat-

urday College at Howard University. Harris is also an ordained minister, an artist, and served as a musician under the direction of Louis Jones.

Alethea Campbell

Ward Eight’s 2014 Phenomenal Senior Honoree, Alethea Campbell, has served as both chairperson and vice chairperson of the D.C. Commission on Aging for more than 10 years. As a senior advocate for seniors in Ward Eight, she was instrumental in the building of the Congress Heights Senior Wellness Center, where she currently volunteers daily.

Campbell has also been a driving force behind the Ward Eight Mini-Commission on Aging.

Congratulations to all the honorees.

Spotlight On Aging
continues on page 29, 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.

D.C. OFFICE ON AGING NEWSLETTER

Tools for Retirement: Is an Annuity Right for You?

Annuities can provide a steady income after retirement and can be beneficial, but they can also be confusing. If you are thinking about buying an annuity, the D.C. Department of Insurance, Securities and Banking offers this comprehensive guide to help determine if an annuity is right for you.

Annuity Basics

An annuity is a contract in which an insurance company agrees to make a series of payments in return for a premium (or premiums) that you have paid. Many consumers buy annuities so that they will have a regular income after they retire.

An annuity is an investment and shouldn't be used to reach a short-term financial goal. Buying an annuity may or may not be right for you. Contact a licensed agent or broker to be sure an annuity is the right choice for your financial future.

If you have questions regarding retirement planning, you should consult a reputable financial planner to make sure you are on target to meet your goals.

There are several types of annuities, each of which carries varying levels of risk and guarantees. To find the annuity that will best suit your needs, it is important to know the difference between each and the benefits offered.

• **Single Premium Annuity:** You pay the insurance company only once.

• **Multiple Premium Annuity:** You pay the insurance company multiple payments.

• **Immediate Annuity:** You will begin to receive income payments no later than one year after you pay the premium.

• **Deferred Annuity:** After the initial savings phase, you receive income payments once you choose to receive them.

• **Fixed Annuity:** Your money, minus any applicable charges, earns interest at rates specified in your contract.

• **Variable Annuity:** The insurance company invests your money, minus any applicable charges, into a separate account based upon the amount of risk you want to take. The money can be invested in stocks, bonds or other investments.

• **Equity-Indexed Annuity:** A variation of a fixed annuity in which the interest rate is based on an outside index, such as a stock market index. The annuity pays a base return, but it may be higher if the index increases.

Buying an Annuity

Many state laws require a suitability analysis before the sale or replacement of any annuity product. This analysis includes an evaluation of your financial

position, income needs and the cost of liquidating any assets. This can help you determine which annuity is right for you.

You can also contact the D.C. Department of Insurance, Securities and Banking at 202-727-8000 or at disb.dc.gov to get a list of the information your agent or broker should provide before you make a decision.

As with other major purchases, it's a good idea to shop around and compare information for similar products from several companies. While you do your research, keep detailed records and get all quotes and key information in writing.

When you are ready to purchase an annuity, carefully review the contract with your agent or broker. Ask for an explanation of anything that you don't understand. Be sure you are aware of all of the terms and conditions, such as surrender charges and/or cancellation penalties.

For individual annuities, you have at least 10 days to review the annuity contact after purchase. (Normally, on a group annuity, there is not a "free look" period.) If you decide during that time that you no longer want the annuity, you can cancel for a full refund. The free look period will be prominently stated on the front cover of your contract.

Don't Be Pressured

Unfortunately, some insurance providers use inappropriate sales practices in an attempt to take advantage of uninformed consumers. Some common red flags include relentless sales pitches that pressure you into buying a product quickly, or a deal that seems too good to be true.

The best way to protect yourself is to research the agent and company you're considering:

STOP before writing a check, signing a contract or giving out personal information.

CALL the D.C. Department of Insurance, Securities and Banking; and

CONFIRM that the agent and company are licensed to write insurance in the District of Columbia.

More Information

The D.C. Department of Insurance, Securities and Banking has two missions: to fairly and efficiently regulate financial services in order to protect the people of the District of Columbia, and to attract and retain financial-services businesses in the District. Visit us on the web at disb.dc.gov.

This information was made possible by the National Association of Insurance Commissioners, known as the NAIC.

Long-Term Care Ombudsman Wins Award

Sally Sullivan was presented with the Tom Nelson Award from the D.C. Long-Term Care Ombudsman Program, where she has served as a volunteer ombudsman for six years.

As a retired nurse, Sullivan wanted to make a difference in her community. She wanted to offer her skills and enthusiasm to positively impact the lives of others, as well as her own.

Sullivan enjoys advocating and protecting the rights of vulnerable seniors, and being a part of something that supports her values, beliefs and life goals. As a volunteer ombudsman, Sullivan investigates and resolves complaints for or on behalf of long-term care residents, and ensures that their rights are protected. She also educates the community about long-term care issues.

Sullivan has improved the quality of life and care for District residents in long-term care facilities and their families. Because of Sullivan's continued volunteerism with the ombudsman program, it can successfully accomplish its goals impacting long-term care residents. This includes increasing awareness of the Legal Counsel for the Elderly and the D.C. Long-Term Care Ombudsman programs, and educating and empowering residents to be self-advocates.



Postal Inspectors Warn of Tax Refund Scams

Now that the April 15 tax deadline has passed, many Americans eagerly awaiting tax refunds are receiving a shocking surprise: scammers may have already beaten them to their refund.

It's a problem postal inspectors have been investigating at an alarming rate. Identity thieves are stealing people's names and Social Security numbers, creating bogus W-2 forms and other tax documents, and then filing a phony tax return — all to collect a fraudulent refund before you do.

Victims don't realize they've been scammed until they file taxes online and it won't go through, or an expected refund never arrives, or when the Internal Revenue Service notifies the taxpayer that another return was already submitted in his name.

The Postal Inspection Service is charged with protecting America's mail system from illegal use. Many of these fraudulent tax refunds are sent by mail and deposited in bogus bank accounts created with the stolen personal identification information. Postal inspectors are working closely with the IRS to stop these criminals.

Tax refund scams are growing. They victimize both the taxpayer and the federal government. Recently, the federal government reported it lost \$4 billion in fraudulent tax refunds last year. For an indi-

vidual, it can take months to receive the tax refund the scammer stole from him.

Anyone can become a victim of a tax refund scam. Postal inspectors recommend taxpayers do the following to protect themselves:

- File your taxes early.
- Always safeguard your personal identifiable information. Never provide your Social Security number unless absolutely necessary and only with a trusted entity.
- Check your credit score often. The same identity thieves who are filling fraudulent tax refunds in your name may also use your information to conduct other financial crimes.

• The IRS does not send unsolicited emails. If you receive a phone call or email from someone claiming to be with the IRS, verify it by calling 1-800-829-1040.

If your tax refund doesn't arrive in a reasonable time, you can check its status online at www.irs.gov. If you suspect tax-related identity theft, call the IRS at 1-800-908-4490.

The U.S. Postal Inspection Service, our nation's oldest federal law enforcement agency, is committed to protecting consumers from mail fraud. To learn more about common scams and fraud prevention tips, visit www.postalinspectors.uspis.gov.

D.C. OFFICE ON AGING NEWSLETTER

Community Calendar

May events

6th • 1 to 2 p.m.

Hayes Senior Wellness Center will hold a program on wise food choices. The center is located at 500 K St. NE. For more information, call Pauline Kabore at 202-727-0357.

10th • 11 a.m. to 3 p.m.

A senior health fair will be held in the large meeting room of the Watha T. Daniel Library, 1630 7th St. NW. For more information, call 202-727-0907.

12th+

Take a yoga, tai chi, strength or other fitness class at Iona Senior Services. New classes start the week of May 12 and run for six weeks. The drop-in rate is \$13 per class meeting, but if the entire session is paid for when signing up, the rate drops to \$10 per class. Sign up at the front desk at 4125 Albemarle St. NW. For more information, call Darryl Simpson at 202-895-0238.

12th • 11 a.m.

North Capitol at Plymouth will hold a town hall meeting at 5233 N. Capitol St. NE. For more information, call Vivian Grayton at 202-529-8701.

14th • 10 a.m. to 2 p.m.

D.C. Office on Aging Executive Director John M. Thompson, Ph.D., FAAMA will be the guest speaker at the Washington retired teachers chapter meeting. The meeting will be held at the Howard University School of Divinity, 1400 Shepherd St. NE. Contact

Emma Jean Coates at 202-483-6060 for more information.

15th • 11:30 a.m.

Attend a seminar called "Older Adults & Healthy Relationships" hosted by Seabury Ward 5 Aging Services. The program will be held at 1400 Florida Ave. NE. For more information, call Vivian Grayton at 202-529-8701.

16th • 1 to 2 p.m.

Learn about reverse mortgages at the Hayes Senior Wellness Center, 500 K St. NE. For more information, call Pauline Kabore at 202-727-0357.

21st • 1 to 2 p.m.

Hayes Senior Wellness Center, 500 K St. NE, presents a program on seniors and money. For more information, call Pauline Kabore at 202-727-0357.

27th • 12 to 12:45 p.m.

D.C. Office on Aging Executive Director John M. Thompson, Ph.D., FAAMA and his staff will make a community presentation to the Penn Branch Chapter # 3473. The event will be held at the Pennsylvania Avenue Baptist Church, 3000 Pennsylvania Ave. SE. For more information, call Gloria Clanton at 202-582-1985.

29th • 10 a.m. to 2 p.m.

The 6th Annual Olmstead Community Integration Conference will be held at the Kellogg Conference Hotel at Gallaudet University, 800 Florida Ave. NE. For more information, call Melinda Hasbrouck at 202-671-2894.

Citywide Older Americans Month Activities 2014

The month of May is observed annually as Older Americans Month to celebrate the many contributions of Older Americans to their communities. Older Americans Month this year is celebrated under the theme "Safe Today. Healthy Tomorrow." The D.C. Office on Aging understands the importance of injury prevention and safety awareness in helping older adults remain active, healthy, safe and prepared for emergencies. Those who are able are busy living life and participating in activities and giving back to the community.

31st Annual D.C. Senior Olympics Department of Parks and Recreation

May 5 to 16

Medal competition in more than 15 sporting events, including, swimming, tennis, track and field, basketball, table tennis. Various locations across the city visit dpr.dc.gov or call 202-664-7153, for more information.

Mayor's Third Annual Senior Symposium

Hyatt Regency Washington on Capitol Hill

400 New Jersey Ave. NW

Wednesday, May 7

8 a.m. – 4:30 p.m.

Registered participants will attend workshops, connect to technology, and get information on government resources in an information exhibit area.

Mother's Day Celebration

VIDA Senior Center

1842 Calvert St. NW

Friday, May 9

Noon

For more information, contact Miguel Guerrero, 202-483-5800

Enhancing the Health & Safety of Older Americans

Washington Seniors Wellness Center
3001 Alabama Ave. SE

Friday, May 9

9 a.m. – 4 p.m.

For more information, contact 202-534-4880

Seabury Resources for Aging Ward 6 Lead Agency Open House

901 A St. NE

Wednesday, May 14

10 a.m. – 2 p.m.

For more information, contact 202-387-1725

The East River Swing: A Special Evening of Elegance

East River Family Strengthening Collaborative KEEN Seniors Program

Thursday, May 15

5 – 9 p.m.

For more information, contact Robin Gantt (202) 534-4880, ext. 110 or Chicquita Bryant 202-534-4880, ext. 125

TERRIFIC, Inc. "Safe Today! Healthy Tomorrow" Health Fair

19th Street Baptist Church

4606 16th St. NW

Friday, May 16

10 a.m. - 2 p.m.

For more information, contact 202-882-1824

Senior Awareness Day Event

East River Family

Strengthening Collaborative

Pilgrim Rest Baptist Church

4611 Sheriff Rd. NE

Friday, May 16

10:30 a.m. - 2 p.m.

For more information, contact Ms. Hazel Jackson, (202) 398-1843 or 296-8283, ext. 19

Seabury Ward 5 Senior Community Day

Edgewood Terrace

635 Edgewood St. NE

Tuesday, May 20

10 a.m. - 2 p.m.

For more information, contact 202-529-8701

Senior Appreciation Day

First Baptist Senior Center

715 Randolph St. NW

Friday, May 23

1 - 3 p.m.

For more information, contact 202-723-4313

Senior Health & Fitness Day Info Fair 2014

Bernice Fonteneau Senior Wellness Center

3531 Georgia Ave. NW

Wednesday, May 28

9 a.m. - 3 p.m.

For more information, contact 202-727-0338



SPOTLIGHT ON AGING

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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.