



National Association Of TRIADS, Inc.

Broward TRIAD

May 1, 2012

Issue No.9

Hi Everyone

So I guess you may have been wondering where I and the TRIAD Newsletter have been the past 3 months since the last Newsletter I sent you was in January. Well, thats just going to have to remain a secret. Well I guess since were all friends I can share with you. Then again, maybe not. Lets just say I have been crazy busy with STUFF. This actually leads me to pose a question. Just in case I have another episode of crazy busy, I am asking if one of our TRIAD members would be willing to volunteer and let me show you how I create the Newsletter. This way if I get crazy busy again I have a backup and they can create the Newsletter for that short time period in my place. Don't worry, its not rocket science and I am a very patient teacher at heart. So don't all rush at this chance of a lifetime. Just e-mail me. Thank you and I hope you enjoy this latest edition. Be well.

Joe Schwartz

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TRIAD Member

TRIAD Board Of Directors



Sheriff Al Lamberti

Many of our best South Florida summer memories start with water. From crystal blue backyard swimming pools to the rolling waves of the Atlantic Ocean, Broward County residents always enjoy the area's countless boating, swimming and fishing opportunities. But each year, more than a few happy memories are marred by needless drowning accidents. In Florida, drowning is the leading cause of death for children under age 4.

Children are naturally attracted to water. If adults turn their heads for a moment, a toddler can silently slip underwater. If dad's attention is diverted by a ringing phone, or grandma steps away to stir the soup cooking on the stove, it's enough time for a curious little one to wander out a back door and fall in the pool. Often, it's a silent process. There is rarely a loud splash or a scream.

As part of the Broward Sheriff's Office's "SPLASH" initiative, which stands for Supervise, Protection, Lessons, Alarms, Search, Help, the agency is reinforcing our efforts to stop these entirely preventable tragedies. The program, which is specifically designed by first responders, educates families to:

- **Always supervise children around any body of water - keeping children within touching distance.**
- **Utilize layers of protection around pools, including fences with self-closing gates, pool covers and locks on gates and doors.**
- **Children should have swim lessons as soon as they are able to crawl.**
- **All doors leading to bodies of water should have audible alarms to indicate when they are opened.**
- **Any time a child is missing, immediately search all bodies of water first. Do not just scan. Thoroughly look.**
- **Call for help by dialing 911 immediately. Every second counts, so use the phone while checking bodies of water.**

Although more young children drown in swimming pools in Broward County than in the ocean, it's smart to take a few simple precautions when boating, as well. Children should always wear personal floatation devices on boats. Accidents happen fast, and children often end up in the water - sometimes without an able adult around to help. Personal floatation devices are often the difference between life and death for boaters - especially children.

Also, remember to always let friends and family members know your "float plan," which is basically a description of your boat, where you plan to go on the water, who will be with you and when you'll be returning. If something goes wrong and you fail to return as expected, they can notify authorities with that valuable information.

You can learn more about the Broward Sheriff's Office drowning prevention efforts and boating safety by visiting our website at www.sheriff.org. As always, you can stay up to date about BSO news and information when you become a fan of our Facebook page (Broward Sheriff's Office - Official), follow us on Twitter @browardsheriff or sign up for our CyberVisor program. Stay safe!

-- Sheriff Al Lamberti

Thanks to our TRIAD member Al Santana who volunteered placing our TRIAD Newsletter on the Web Site he authors for the District 10 COPS Program. Our Newsletter will be available at www.deerfieldbeachcop.com

Keeping your home safe

Whether you're home or away on vacation, a few simple precautions can make your home less attractive to burglars.

- Be sure your outdoor lighting illuminates all entrances to your home.
- Cut back shrubbery to discourage burglars from hiding near window and doors.

- **Keep windows and doors locked at all times. Make certain your garage door is closed and locked.**
- **Install a peephole in your front door.**
- **Windows and sliding glass doors should be secured with auxiliary locks. Special door pins, available at home improvement stores, can prevent your sliding doors from being lifted from their tracks during a burglary attempt.**
- **Deadbolt locks should be used on all exterior doors (single or double cylinder with a minimum one inch throw is recommended).**
- **Never hide or store keys or tools outside.**

For a home security inspection, contact the Broward Sheriff's Office at (954) 831-8900. If you reside outside a BSO jurisdiction, contact your local police department.

When you're away from home for extended periods, be sure to take the following precautions:

- **Let trusted friends and neighbors know that you'll be away.**
- **Make your home appear occupied. Attach timers to lights and television sets and set them to turn on and off at different times.**
- **Have your newspaper and mail held, or picked up by a friend or neighbor.**
- **Disconnect automatic garage door openers.**
- **Open some of the drapes or blinds on your windows. During daytime hours, it gives the appearance that someone is home, and during the evening, lights inside the house are more visible.**

BSO offers residents in its jurisdictions a free Vacation Home Watch program. Deputies will drive by unoccupied residences and perform a daily perimeter check for signs of break-in or suspicious activity. To participate, call or stop by your district office and request a vacation home watch form. You must provide the dates and times your home will be unoccupied with a contact phone number of a trusted neighbor or local relative. If you live outside a BSO jurisdiction, notify your local police department that you are leaving town and provide them with the dates you will be away and an emergency phone number.

BROWARD SHERIFF'S OFFICE

954.831.8902

www.sheriff.org

SHRED-A-THON & OPERATION MEDICINE CABINET

By joining our efforts, you will help prevent prescription drug abuse. Come early and receive a \$5 gift card while supplies last.*

Broward County residents can shred away identity theft by safely disposing of their personal documents, check stubs, credit card offers, receipts and any other material that might contain sensitive data. This service is free of charge. *5 Box maximum

* This project was supported by Award No. 2009-SU-B9-0021 awarded by the Bureau of Justice Assistance, Office of Justice Programs. The opinions, findings, and conclusions or recommendations expressed in this publication/program/exhibition are those of the author(s) and do not necessarily reflect the views of the Department of Justice.

2012 CALENDAR

Saturday, May 5, 2012 10 am - 1:00 pm GreenFest at Hallandale Municipal Complex 400 S Federal Hwy., Hallandale

Saturday, May 12, 2012 9 am - Noon BSO Cooper City District Office 10580 Stirling Road, Cooper City

Saturday, June 9, 2012 9 am - Noon BSO Parkland District
Office 6650 University Drive, Parkland

**AARP & BROWARD SHERIFFS OFFICE
PARTNER AND PRESENT AARP DRIVER
SAFETY CLASSES IN May 2012**

5/11/2012 Southwest Focal Point Community Center
of Pembroke Pines, 301 N.W. 103rd Avenue Pembroke
Pines, FL 33026, 9am to 3pm,
Call Camille at: 954-739-2148 To Register

5/11/2012 Coral Springs Police Department, 2801
Coral Springs Drive, Coral Springs, 33065 8:45am to
3:00pm,
Call: Cindy Heafy To Register: 954-344-1833

May 23, 2012, 9:00 a.m. to 3:30 p.m. City of Oakland
Park Collins Center - 3900 NE 3rd Avenue, Oakland
Park
Call Cynthia Jackson at 954.739.2673 to Register
Calls to register may be placed Monday thru
Thursday 9:00 a.m. to 12:00 p.m. only

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CALL (954) 262-8471 OR VISIT US ON THE WEB AT www.nova.edu/lifelonglearning

Because learning is lifelong, we offer...

The Lifelong Learning Institute * University Park Plaza
3424 South University Drive, Davie, FL 33328

Senior Volunteer Services Tele-Friend

Tele-Friend is a signature program of RSVP Ft. Lauderdale "Your Invitation to Serve" which pairs concerned, active seniors in the community with homebound, disabled, or isolated seniors in need of a friendly phone call. When paired, the volunteer and their client arrange a time to have conversations one to three times per week, providing the homebound senior with vital socialization they would not otherwise receive. Volunteers are matched with clients based on interests and can have multiple clients. Some of our callers have been doing the program for years because, in addition to our easy training and the ongoing support of RSVP, volunteers

work entirely from home and on their own schedule.
If you would like to become a volunteer with Tele-Friend or know someone who would benefit from this service, please contact Mary at (954) 484 7117 ext. 116.

RSVP of Broward Free Computer Classes Available

We have space available for both our beginner's computer classes on Fridays at 1PM and our advanced classes that are Wednesdays at 11am. Take advantage of this great opportunity to learn at your own pace with absolutely no experience required. Please reserve your place by calling Mary at 954-484-7117 ext. 116.

AARP Drug Saving Tool

Have you ever wondered if the medication you're taking is really the best one for your condition? Is there a less expensive, but equally effective medication you can use instead? Or is there a comparable drug with fewer side effects?

AARP's Drug Savings Tool can help you get the most value for your prescription drugs and learn more about the medications you take. Click on the link below.

<http://drugsavings.aarp.org/Default.aspx>

Staying Active

As we get older, we have a tendency to become sedentary. We watch TV or read rather than socialize. Remaining active is in an important aspect of staying healthy and alert in old age. Participating in hobbies and activities that involve interaction with others provide many health benefits, such as prevention or reducing heart disease, diabetes, cancers, and in some cases

arthritis. Strength and endurance can be maintained throughout the life with increased brain activity and exercise. Mental stimulation and physical exercise can delay or prevent many types of diseases such as dementia or Alzheimer's.

For many senior citizens, gardening can provide exercise and stimulation. Caring for plants and flowers, babying new blooms, and coddling seedlings provide a great opportunity for seniors to stay active and enjoy the outdoors. For other senior citizens, learning to paint, or play an instrument is preferable. A mix of activities will help keep you interested in life and the world around you.

Joining groups that have planned activities can provide you with the opportunity to meet new people and socialize. For example, garden clubs teach their members about different types of plants and shrubs and how to make them flourish. They encourage conversation and the exchange of ideas between members. Learning new things, participating in activities and maintaining social contact with others can help keep our brains active and alert during old age.

Learning to play an instrument is another good way to boost brain health. If you prefer to sing, there are many choirs specifically for senior citizens. In either case, these are activities that promote interaction with others. They are not strenuous, but require energy and interest. Many of the adverse effects normally associated with old age can be reduced, or in some cases, dissipated when stimulation of this type is experienced on a consistent basis.

Exercise is important in all stages of life. It can help prevent or reduce the onset of osteoporosis in the elderly.

Exercising and staying active can help keep the mind sharp, increase muscle tone and improve the overall health of senior citizens. Games that encourage concentration and focus help keep the brain stimulated. Chess and a variety of puzzles that include traditional picture puzzles, as well as those that feature words and numbers, are all popular options for those in old age. There are many other groups and activities to choose from and all have some kind of health benefits. Finding hobbies and participating in social gatherings add enjoyment and stimulation to a senior citizen's daily life.

BSO Community Programs

The Broward Sheriff's Office actively encourages local citizens to become involved in safeguarding their communities through a variety of educational and participatory programs. Contact the Sheriffs Office for further information. at 954) 831-8902 or www.sheriff.org

COP (Citizen Observer Patrol): local residents help BSO fight crime by patrolling their own neighborhoods.

Citizens Academy: learn how law enforcement works with this hands-on course.

Senior Citizens Academy: an eight-week educational experience for Broward County seniors.

Posse: civilian volunteers assist BSO with activities.

TRIAD: a partnership designed to reduce criminal victimization of the elderly.

Safety For Seniors Online

The web can be a fun and fascinating place for seniors to explore, but it also presents several dangers. Learning a few senior safety tips for the Internet can be an invaluable lesson; there are a few areas where web browsers should be extremely cautious.

Scams

Seniors tend to be very trusting, which makes them easy targets for scam artists. Older Internet users often face a variety of scams, and they can be easy to fall for.

Most scams either ask people for help, or offer something for nothing. Seniors who are prone to help people in need are likely to fall for the first type of scam. Anyone who hopes to get ahead in life quickly may fall for the second.

Two common internet scams are the Lottery and the offer to deposit millions into your bank account. Lottery scams claim that you have won a great prize, and all you have to do to is pay a small fee upfront. Bank

account scams offer to give you millions of dollars if you help the other person get to their money by providing some capital. Both are designed to separate you from your money, and you will never receive anything in return. As with so many other things in life, a good rule of thumb is that if something sounds too good to be true, it probably is.

Phishing, Anyone?

The emails give the reader a reason to click the link and log in to a personal account. When the person clicks the link, they are taken to a website that seems to be the real thing. However, the site is actually an exact replica run by web savvy criminals.

Once the victim logs on to the website, the criminals will have access to their user name and password. This allows the thieves to go to the actual site, log in as you, and steal any personal information you have stored, such as credit cards or bank account numbers. Phishing is a major problem, and the best way to avoid it is to always go directly to a website before entering your log in information, never clicking on a link in an e-mail.

Identity Theft

The best way to avoid identity theft is to be extremely careful with your personal information. Always watch out for scams or attempts to phish you for personal information. Never provide your social security number to anyone online. That number is the most personal identifier you have, so protect it vigilantly.

When you shop online, do not supply your credit card or other personal details unless you are making a purchase from a reputable website. If you aren't certain about a particular site, go somewhere else, or check them out either by calling, going to a site like the better business

Phishing is a criminal activity in which people send phony emails to people and ask them to click on a link. These emails appear to come from reputable business: banks, insurance companies, social networking sites, etc.

One of the biggest online dangers seniors face is identity theft. This is when people use your name, credit cards and other personal attributes to benefit themselves.

Senior Medicare Patrols help fight fraud

As government officials continue to target Medicare fraud, they've doubled the funding for senior-citizen volunteers who do everything from explaining benefits to sending tips to investigators. One tip led to a piece of this month's record-breaking Medicare fraud takedown. Officials believe that if older Americans - including the growing crop of eligible Baby Boomers - know how to spot errors and fraud, "more criminals will be put in jail where they belong," Barbara Dieker told a group of volunteers recently. Dieker directs the Department of Health and Human Services' Office of Elder Rights, which oversees the Senior Medicare Patrols (SMPs). Funding for the Senior Medicare Patrols increased from \$9million last year to \$18 million this year in the form of Administration on Aging grants that target fraud-rich regions, including Florida, California, New York and Michigan.

The patrols spend most of their time answering questions and educating Medicare beneficiaries, which, according to the Centers for Medicare & Medicaid Service's (CMS) inspector general, makes it difficult to measure just how effective they are. In fact, money brought in by the SMPs dropped 82% in 2010 to \$22,262, from \$214,060 in cost avoidance in 2009, according to the inspector general.

"The projects may not be receiving full credit for savings attributable (to) their work," the inspector general's report states.

Since the program began in 1997, Dieker said, the senior volunteers have educated 9.2 million people

about Medicare fraud, received 87,000 complaints from beneficiaries, and saved Medicare and Medicaid \$105.9 million.

Coordinators from across the country say their volunteers' tips have led Justice Department investigators to national trends that don't necessarily reflect back on the patrols.

"Just because you refer a case, doesn't mean you get credit," said Alice Lerley, SMP coordinator in Colorado.

At a national training session last spring, "the feedback from the feds was that they can't feed the case data back to us; it's not their priority, nor should it be."

Colorado just received recognition for referring the highest number of Medicare fraud cases - 87 - for investigation, as well as referring the largest amount of money for further action - \$156,000. The state received a \$100,000 grant.

The cases Lerley sees most often include medical equipment, such as wheelchairs, and scams involving insulin shots for diabetics. Those little cases tend to get rolled into big national investigations.

"The cases we're working are getting referred as complex cases," said Ed Mendicello, Colorado case investigator. "It's no longer \$500 here and \$1,000 there; it's part of a pattern."

Dieker said there's no way to trace money saved by prevention. In one case, a Colorado woman complained that a company tried to sell her insurance based on the federal health care law, falsely explaining that she needed to pay \$349 to get benefits in addition to Medicare. She didn't pay, but she did write down the phone number. Investigators later tracked the number to

a marketing mill.

"There was no money involved because she didn't pay it, but the FBI's involved now," Mendicello said. "It turned out the owners have a background in extortion back to the 1990s."

California received a \$430,000 grant - the largest amount given out to any state. Volunteers there often work with underserved and non-English-speaking communities. Their tips have also led into national investigations. In one case, the volunteers were educating people at a Vietnamese housing facility when a woman said, "I have a wheelchair I don't need."

"CMS interviewed 30 people in this facility who wanted to give their chairs back when they found out they shouldn't have had them," said Julie Schoen, who heads up California's Senior Medicare Patrol program.

Even as the amount of money reported back from the SMPs has gone down, Schoen said, they're getting more phone calls from "savvier consumers."

"Our relationship with CMS is getting better," she said.

"They hold us as a partner. And the (inspector general) has gotten so much more involved with us - they realize it's hard to track savings."

The Florida SMP, which also received a \$430,000 grant, focuses its attention on education. During the first week of September, they were pulled into Medicare fraud's largest takedown in history.

In 2009, at a low-income housing complex for seniors, one of the residents was being paid kickbacks to send other residents to mental health counseling.

"Basically, it was social hour," said Makeba Huntington, SMP coordinator for Florida. "They sat around and ate

ice cream."

A resident called the SMP hotline, she said. Huntington's office eventually learned it was part of a much larger case.

10 Things You Should Know About Social Security

Your most frequently asked questions answered

by: Kelly Miller | from: AARP | Updated April 2012

Social Security provides benefits to 55.4 million Americans. Among beneficiaries age 65 and older, 22 percent of married couples and 43 percent of unmarried people rely on Social Security for 90 percent or more of their income. And 54 percent of married couples and 73 percent of unmarried persons in this age group receive 50 percent or more of their income from Social Security.

Sign up for the AARP Money Newsletter.

Is Social Security just for retired workers? No. As of December 2011, 15 percent of beneficiaries were disabled workers; 9 percent were dependents of workers and 11 percent were survivors (such as widows and widowers and children).

More on Social Security

- **Social Security beneficiaries welcome 3.6 percent COLA. Read**
- **Social Security: It's not just for the retired. Read**
- **Social Security benefits for a former spouse. Read**
- **Send your questions to the Social Security mailbox. Do**

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- Receive access to exclusive information, benefits and discounts.

At what age can I start collecting Social Security benefits? Workers can begin receiving benefits at age 62, but your benefit will be greater if you wait until your full retirement age (currently 66) or later. Widows, widowers, surviving children, the disabled and children of the disabled can start collecting earlier. Full retirement ages are based on the year of your birth.

How do I sign up for Social Security benefits? Apply for Social Security benefits online, at your local office or by phone at 800-772-1213. To collect your full retirement benefits, apply to the Social Security Administration (SSA) three months before you wish to receive your first payment.

How long do I need to work to become eligible for benefits? If you were born in 1929 or later, you need to work at least 10 years to become eligible for Social Security. The SSA determines eligibility with a system of credits. Basically, you earn up to four credits for every year worked, and you need a total of 40 credits to qualify for Social Security.

Must I stop working to collect Social Security benefits? No, you can receive benefits while working. But, if you are younger than the full retirement age (currently 66) and earn more than a certain amount, your monthly benefits will be temporarily reduced. Once you reach full retirement age, however, your benefits will be increased to make up for what was lost.

If you're turning 66 in 2012, the amount you can earn without a reduction in benefits is \$38,880. If you're younger than 66 for all of 2012, the amount you can earn without a reduction in benefits is \$14,640. After you reach your full retirement age, you keep all of your benefits no matter how much you earn.

Next: What's the maximum monthly Social Security benefit? »

What's the maximum monthly Social Security benefit? For a worker retiring in 2012 at the full retirement age of 66, the highest monthly amount is \$2,513. In December 2011, the average monthly Social Security benefit for a retired worker was about \$1,229.

Join the Social Security community group.

Can I receive Social Security benefits based on the earnings of a former spouse? Yes, as long as you were married for 10 years and you aren't remarried. If so, you're eligible to claim Social Security benefits under your ex-spouse's earnings if they turn out to be higher than your own.

How can I boost the amount of my Social Security check? Bottom line: The longer you wait to start collecting after you become eligible at 62, the higher the amount you will receive. For each year you delay, your Social Security benefits will increase between 7 percent and 8 percent annually up to age 70, depending on your year of birth. (See for yourself: Try the AARP Social Security Benefits Calculator.)

How should I receive my Social Security payments? Your best bet is to sign up for direct deposit into your bank account. Paper checks can get lost in the mail. The Department of Treasury plans to do away with paper checks altogether by 2013 in favor of direct deposit and debit cards.

When someone dies, how does the Social Security Administration know? The SSA receives reports of beneficiary deaths from family members, funeral homes and other government agencies. You should inform the SSA as soon as possible when a person dies.

Senior Abuse

A survey of approximately 5,000 Americans ages 60 and older, which questioned them about their experiences of abuse in the previous year as well as their lifetimes, found that 1.6 percent had experienced physical mistreatment. Of this group, only 31 percent had reported their abuse to police. Strangers accounted for only 3 percent of these assaults; family members perpetrated 76 percent of the cases. Among those surveyed, 0.6 percent reported being sexually abused in the previous year, and

approximately 16 percent of the victims said they had reported the assault to the police. Family members were responsible for about half of the assaults. Other types of abuse included financial exploitation (5.2 percent), potential neglect (5.1 percent), and emotional abuse (5.1 percent). Another study found that bruises that were inflicted on victims in confirmed incidents of the physical abuse of elderly victims differed in characteristics and locations on the body compared to bruises that occurred accidentally. Abusive bruises were often larger, with more than half being 2 inches in diameter or larger. Physically abused elders were also more likely to have bruises on the head and neck, (especially the face) as well as on the posterior torso. Regarding factors in the successful prosecution of elder abuse cases, The U.S. Attorney's Office of the District of Columbia has worked effectively with victim-witness advocates in elder abuse cases. Victim-witness advocates have performed tasks that range from trial preparation to helping victims find new housing.

SHINE (Serving Health Insurance Needs of Elders)
1-800-963-5337

<http://www.floridashine.org>

Our Award-Winning SHINE Program Can Help You Understand

Your Medicare and Other Health Insurance Choices

About SHINE

SHINE (Serving Health Insurance Needs of Elders) is a statewide, volunteer-based program offering free Medicare and health insurance education, counseling and assistance to people with Medicare and their families and caregivers. SHINE is funded through a grant from the Centers for Medicare & Medicaid Services (CMS) and administered by the Florida Department of Elder Affairs. Our award-winning volunteers educate consumers and empower them to resolve problems and make informed decisions on health insurance issues. SHINE volunteers have assisted more than 600,000 people since the program's inception in 1993.

SERVICES

Volunteers in the SHINE program provide information, counseling and assistance on Medicare, Medicaid, Medicare supplemental insurance, long-term care insurance, prescription assistance and Medicare fraud. Counseling services are provided in person at counseling sites and via telephone. (The method varies by county.) Home visits can be arranged for homebound clients. In addition, SHINE has a strong community education and outreach component. Volunteers make educational presentations on Medicare and health insurance to a variety of community groups, and they disseminate information at hundreds of health and senior fairs throughout the state. Education and outreach activities focus on health promotion, beneficiary rights and consumer protection.

VOLUNTEERS

Approximately 400 volunteers throughout Florida provide SHINE services. SHINE volunteers have been honored with numerous awards, including the Davis Productivity Awards, J.C. Penney Community Service Awards, the State of Florida's Golden Choices Awards and the prestigious Beneficiary Services Award from the Centers for Medicare & Medicaid Services. Training and technical assistance are provided by the Department of Elder Affairs. Local support is provided by the Area Agencies on Aging and other local partners.

Mission Statement

To provide free and unbiased health insurance counseling through a dedicated network of volunteers, empowering Florida Seniors to make informed healthcare choices.

VOLUNTEER OPPORTUNITIES

People from all backgrounds, with an interest in helping others and learning technical material, are encouraged to volunteer for the SHINE Program. A volunteer must be willing to donate a minimum of sixteen hours per month to the SHINE Program. Volunteers may perform a variety of functions, including individual counseling, education and outreach (community presentations, etc.) and supervision of local volunteer units. NOTE: Anyone holding an active insurance license in Florida (or with another clear conflict of interest) is not eligible to volunteer for SHINE.

COLLABORATIONS

The SHINE program maintains working relationships with all partners and stakeholders in the Medicare and health insurance fields, including the Centers for Medicare & Medicaid Services, the Agency for Persons with Disabilities, the Florida Department of Financial Services, the Medicare carriers and fiscal intermediaries, the Medicare Quality Improvement Organization, the Agency for Health Care Administration, the Department of Children & Family Services and the Social Security Administration.

FOR MORE INFORMATION:

To request SHINE services or inquire about volunteer opportunities with SHINE in your area, contact: 1-800-96-ELDER (1-800-963-5337)

The Florida Elder Helpline

For general information about SHINE, please contact:

The Florida Department of Elder Affairs

SHINE Program 4040 Esplanade Way, Suite 270

Tallahassee, FL 32399-7000

(850) 414-2000

<http://www.floridashine.org>

Rev. 7/16/08

SHINE (Serving Health Insurance Needs of Elders) is a program of the Florida Department

of Elder Affairs, funded through a federal grant from the Centers for Medicare & Medicaid

Services, and operated in partnership with the state's 11 Area Agencies on Aging.

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