

PEP TALK Hap

Happy Salentine's Day

PULMONARY EDUCATION PROGRAM LITTLE COMPANY OF MARY HOSPITAL

Special Edition, February 2021

Getting Your Affairs in Order

By Kurt Antonius

We don't mean about your social life either! PEP will be blessed by the February speaker, Bob Valentine, a well-known and respected attorney who will speak about preparing your estate and other complexities of life before you die. Bob speaks with authority on this subject and will cover not only the big items such as wills and trusts, but many other affairs of your life that need to be taken care of before you pass. He will talk about all the little things you may not have thought of in getting your "stuff" organized such as passwords to your smart phone, safe combinations, computer passwords, bank account numbers, life insurance details, and more. And Bob is one of us as he has a lung disease as well.

11:00-11:30 Social time to catch up with one another 11:30-12:15 Presentation 12:15-12:30 Question and

answer

PEP Introduces Virtual Exercise

By Jocelyn Dannebaum

On Wednesday, February 3rd, Jackie and Joseph spearheaded their first virtual exercise class. After a year of not being able to see and work with their Peppers in the gym, they decided to take matters into their own hands and put together a virtual workout straight into our homes! With 22 Peppers virtually in attendance, Jackie and Joseph led us in a 45 minute strength and balance routine, with modifications for chair and walker exercise. They plan to continue offering this class every Wednesday at 2 p.m. and if attendance continues to be high, they will consider adding chair yoga classes weekly as well. Exercise is extremely important, especially now, and we extend our heartfelt thanks to Joseph and Jackie for continuing to keep our wellness and physical fitness such a high priority. We hope to see you at our next weekly virtual exercise class! (Bring your own coffee and cookies.)

Senior Scams

By Yvonne Koga

Ardis Shubin was our Zoom luncheon speaker in January. She is from H.E.L.P. (Healthcare & Elder Law Programs Corporation) which is located at 1404 Cravens Ave. in Torrance (phone 310-533-1996). Her topic was "Senior Scams." Scammers use human psychology to target the most vulnerable. Their goal is to get money and information.

Why Seniors? Seniors tend to be more trusting and too polite to hang up the phone or walk away or close the door on someone. They tend to be more easily worn down. They may not know how to determine if someone is legitimate. They want to believe they got lucky to win something. Scammers are persistent and may try to scare or intimidate in order to get money or information. Ardis gave information.

mation on how to educate and defend against becoming another victim.

Covid-19 Vaccine

Scams are ramping up on those interested in getting inoculated. Scammers want you to pay a deposit or give personal info for a "reservation" or place on a bogus waiting list. You should not be paying for access to the vaccine. Scammers pose as government officials, insurance reps or local hospital personnel to contact you, offering a vaccine. Avoid this scam by checking with the county health department or your health care provider about the vaccine distribution timeline. Never pay or give personal information in exchange for the vaccine.

Top 10 Financial Scams Targeting Seniors

are:

- 1. Medicare/Health Insurance Scams
- 2. Counterfeit Prescription Drugs
- 3. Funeral & Cemetery Scams
- 4. Fraudulent Anti-Aging Products
- 5. Telemarketing/Phone Scams
- 6. Internet Fraud
- 7. Investment Schemes
- 8. Homeowner/Reverse Mortgage Scams
- 9. Sweepstakes & Lottery Scams
- 10. The Grandparent Scam

If you receive a phone call from the IRS, just know that the IRS never makes cold calls to taxpayers and always sends written notices via USPS of taxes owed. If you receive an offer to make lots of money, just know that if it sounds too good to be true, it probably is; only deal with reputable and credible institutions. If someone calls claiming to be a relative or loved one, say you'll call them back. Check out the story with other family members. Don't allow anyone to take control of your computer unless it's a reputable repair company you've researched and selected. Don't hire anyone who comes to your door saying they're in the area working on another house and offers a "deal" to do your house. Only hire licensed contractors you've checked out and get an acceptable bid.

What to do if you've

been scammed: Keep phone numbers and resources including the local police and your bank (if money was withdrawn from your accounts). Contact the national credit bureaus Equifax, Experian, and Transunion to request fraud alerts, credit freezes and opt outs from pre-screened credit offers. The H.E.L.P. office has information on other resources specific to the kind of scam.

Six Things Mentally Strong People Do

from Life Learned Feelings

- 1. They move on. They don't waste time feeling sorry for themselves.
- 2. They embrace change. They welcome challenges.
- 3. They stay happy. They don't waste energy on things they can't control.
- 4. They are kind, fair, and unafraid to speak up.
- 5. They are willing to take calculated risks.
- 6. They celebrate other people's success. They don't resent that success.



March Birthdays

2 Bebe Bonnell 23 Marybeth Jason 5 Robert Kubo 24 Raymond Triggle 6 Richard Watson 29 Lolita Smith 22 Carol Sutor 30 David Hobbs

Karen Thompson, Editor

PEP PIONEERS is a non-profit corporation comprised of graduates of the Pulmonary Rehabilitation Program at Providence Little Company of Mary Hospital. We are dependent on private donations and fundraisers to finance events and purchase equipment that benefit all of its members. Tax Deductible donations may be made to:

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