

Business Directory continued...**Real Estate****Exit Realty of Cherry Hill**

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Polish American Social Services "PASS"**PolishAmericanSocialServices.com****Scams, Scams and more Scams!**

It seems that every day another person has their identity stolen or they lost money due to some kind of scam. The main way this starts is from a phone call or an "official" piece of mail to the house.

Most scammers and identity thieves are very good at convincing you that they need some of your personal information, like a social security number, date of birth, or bank account number so they can "help" you in some matter that is very important to you.

Many times they pose as representatives from your gas or electric company, life or car insurance company or bank. Sometimes they even pose as a medical provider, that is a doctor's office or a visiting nurse program. Many times they say they are calling just to update an account or to offer you another service that may be of a real benefit.

It is very scary to think how clever scam artist and identity thieves have become and how easily they can convince you to work along with them. So what are some things you can do to prevent being scammed or prevent your identity from being stolen? Here's a few pointers:

- 1) Never give out private or personal information over the phone to someone who is calling you. There is no reason for anyone to be calling about your social security number or bank account number or to verify any information. You do NOT have to answer any questions over the phone that you do not feel comfortable with.
- 2) Hang up the phone if you feel something is wrong. If you are further harassed or threatened, you can contact the phone company, police or district attorney's office, or call a trusted friend or family member for help.
- 3) Rely on trusted family members and friends to help you deal with any matter, including phone calls and mail offers. Keep an "Emergency List" of trusted family and friends close to your telephone.
- 4) Always shred all important documents you are done with. Do not just throw them into the trash can or recycling bin. Shredders are available at office supply stores like Staples or Office Max. Identity thieves will steal your trash to see if they can find documents you threw out with account numbers and other important information.
- 5) There is a phone number you can call to stop unwanted sales calls. You must call for your home number as well as your cell phone number. The number is 1-888-382-1222. This does not mean that scam artists will stop calling you. This will cut down on the amount of sales calls you receive.

Losing Your Home?**Emergency Relief Available through HEMAP**

Life throws all kind of situations at us such as the loss of a job and with that comes the possibility of losing one's home. For homeowners who have had circumstances beyond their control cause them to fall behind on a mortgage, the State of Pennsylvania has a program called HEMAP which stands for Homeowners Emergency Mortgage Assistance Program.

For those that qualify for the program, the program can pay the bank or mortgage company the amount necessary to catch up on your mortgage and then can pay mortgage payments for up to 24 months.

This is NOT a grant. It is a loan which does have to be paid back when you sell your home or finish paying off your mortgage. But it is a way to save your home when you fall on hard times.

Housing counseling agencies throughout Philadelphia are able to help you file a HEMAP application. For more information about HEMAP or to find a housing counseling agency near you, call PASS at (215) 923-1900.

Best Wishes to Polonia

Beneficial Savings Bank**PACE and PACENET**

Polish American Social Services or PASS would like to remind senior citizens that the PACE and PACENET Program, a prescription drug program for Pennsylvania senior citizens is still available. To get an application or discuss eligibility requirements call PASS at 215 923-1900.

**PACE UPDATE!**

For those seniors already on PACE and PACENET, they can expect a letter soon (if they already did not get one) asking the senior to enroll in one of seven Medicare Part D Plans. This move is not hurting the senior citizen in any way and not taking away any benefits the senior enjoys under the program. That means the co pay will never be more than what the senior paid for on PACE/NET, they will still have access to all the medications they used before and still be able to use their existing pharmacy. This is a cost saving measure for the PACE program and seniors are being encouraged to participate. It means that the senior will have two plans, a Medicare Part D plan and PACE/NET together. The pharmacist's computer will keep track of all the paperwork. The only thing the senior will have to do when buying medication is present both cards to the pharmacists. The senior has ten days to respond to the letter, especially if the senior would like to know if one of the six other plans would be better. No late penalty is attached to this move because the seniors were enrolled in PACE/NET at the time of the May 15th deadline.

For more information on this change to the PACE program, please feel free to call PASS at **(215) 923-1900**.

PASS's Employment Information

For those seeking employment information, Polish American Social Services, "PASS", has an employment information link on their web site at:

www.PolishAmericanSocial Services.com

Job Seekers will find information and links about employment opportunities, assistance in resume preparation, and even places to post a resume.

Also, if your place of employment is about to or has posted a job position, call PASS so the agency can make the information available to job seekers. Call PASS Monday through Friday between 9A.M. and 4P.M. at (215) 923-1900 or please send the job posting to:

mail@polishamericansocial services.com

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Philadelphia, PA 19106

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Available from the Internet site of
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