



# HIGHLIGHTS

SENIORS UNITED – OCTOBER 2011



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Mark your calendars for **Wednesday, October 13, 2011 at 12:00 noon.** This meeting will be held at the **Clark County Library** located at **1401 E Flamingo Road.** Our speaker will be Venicia Cosidine, Esq. from the Legal Aid Center of Southern Nevada. She will be speaking on some law changes that will protect your bank account from creditors. See page 2 for more information.

**SENIORS UNITED AND ITS BOARD WE WOULD LIKE TO EXPRESS A SINCERE *THANK YOU* TO HUMANA FOR THEIR GENEROUS ASSISTANCE IN COVERING THE COST OF PRINTING AND MAILING OF OUR "HIGHLIGHTS" NEWSLETTER EVERY MONTH. THANK YOU ALSO TO DIXON KELLER AND RON WILLIAMS FOR THEIR SUPPORT OF THIS ORGANIZATION.**



Our next meeting is scheduled for **Wednesday, November 9, 2011.** This meeting will be held at the Clark County Library at 12:00 noon. Our meeting will be our lunch giving thanks for our liberties and freedoms that our military personnel have secured for us over the years. Judge Frank Sullivan will be our lunch sponsor.

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# MEDICARE OPEN ENROLLMENT

Volunteers Needed  
For information  
please call  
702-486-3801



State Health Insurance  
Assistance Program  
(SHIP)

Aging & Disability Services Division  
1840 East Sahara Ave. - Ste 110  
Las Vegas, NV 89104

Phone: 702-486-3478  
Fax: 702-486-0865  
Toll Free: 1-800-307-4444

SHIP is funded by the Centers for Medicare & Medicaid Services and is administered by the State of Nevada, Aging & Disability Services Division.  
SHIP partners with the Senior Medicare Patrol (SMP) and the Aging and Disability Resource Centers (ADRC).

## New Dates!!!

**Oct. 15 — Dec. 7, 2011**  
is the time to check  
your Medicare Coverage  
for 2012

**Medicare SHIP Counselors are  
available to help you to  
determine your best plan in 2012.**

**For assistance, please call  
702-486-3478**

There is no charge or fee for this important service.

State Health Insurance  
Assistance Program (SHIP)  
**702-486-3478**  
**800-307-4444**



### CORPORATE SUPPORTERS:

HUMANA

#### LAS VEGAS CONSTABLE

John Bonaventura  
302 E Carson Avenue, 5<sup>th</sup> Floor  
Las Vegas, NV 89155  
Phone: 702-455-4099

#### SUPREME COURT OF NEVADA

Justice Michael Cherry  
201 S Carson Street  
Carson City, NV  
Phone: 775-684-1540

#### CLARK COUNTY

#### COMMISSIONER DISTRICT B

Commissioner Tom Collins  
500 S. Grand Central Pkwy.  
Las Vegas, NV 89155

#### HONORABLE BARBARA BUCKLEY

#### SENIORS UNITED CREED

*ESTABLISHED BY JULIAN AND LILIAN WALLACE*

*Seniors United was Created as an inspirational medium for seniors. It's purpose is to educate, promote and protect the rights of seniors. The needs of seniors differ from younger citizens. It is important to have an organization devoted to our place in the community and to promote it's continued growth.*

*The members of Seniors United want to share experiences with others.*

*Nonpartisan and nonsectarian, we are very actively involved in the political structure of our state and country.*

*Forums are varied to benefit the needs of the community and to discuss political issues. Guest speakers come from all areas.*

*It is with pride that we are seniors and are doubly proud to be members of Seniors United. The pride continues in our many accomplishments and in the good name we have established in the community.*

*Our goal is to develop plans for a great tomorrow and to make it happen.*

*Everyone is welcome, young to old and from every walk of life.*



Happy  
Halloween!

## Legal Aid Center of Southern Nevada

Venicia will be speaking about the recent Treasury and state law changes regarding direct deposited income and bank account protections. As of May 1, 2011, direct deposited income from Social Security, Civil Service Retirement, Federal Employee Retirement, SSI, & Veteran's Benefits are protected in bank accounts from levies or garnishment judgments. As of October 1, 2011, Assembly Bill 223 became law, which includes additional protections for those direct deposited funds and includes more types of direct deposited income protections. In other words, if your income comes from any of the protected sources and is direct deposited into your bank account, a judgment creditor will not be able to take it. If a person has no protected income, the new state law requires that \$400 remain in an account so the person has access to money for food, medicines, etc...

# SENIORS UNITED MEANS SENIOR POWER

A monthly publication of Seniors United. A nonprofit organization serving thousands of Senior Citizens.

## SENIORS UNITED BOARD MEMBERS

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Call Doris Balducci for more information about dues at 732-4366 or email at [dmbalducci@yahoo.com](mailto:dmbalducci@yahoo.com). Thank you.

### Message from Lee Drizin:

We are looking for seniors who have recently purchased and/or sold a home for our next Real Estate Roundtable on Sept. 22 (Note: "Recent" – can be as far back as a year ago). The senior(s) would be part of a panel that would be asked questions by various real estate agents regarding how the purchase/sale of their home went, what could the agent have done better, and etc. We are able to provide transportation if needed and a free HCPOA for volunteering their time. If interested, please call Sherise at the Law Office of Lee Drizin 798-4955.

## How to avoid Senior Scams & Unlicensed Contractors

Living in the 21st Century can pose many challenges for seniors, especially if they grew up in a trusting environment. Back then, your word was your bond, and a handshake was of great value. However, today, trust alone isn't enough to ensure adequate protections for seniors. One can't simply rely on handshakes or promises anymore; we now have expectations of written contracts, step-by-step deliverables, and financial security when work needs to be done.

Unfortunately, many senior citizens tend to be too trusting, not realizing the protections they forego when they don't ask the right questions. So, what can you do as a senior to protect yourself from scams?

Have the contractor walk you through each phase of the project by thoroughly explaining the details of the project.

Ask the contractor questions so you understand the terms within the contract.

Make sure every document is legible.

Obtain three or more bids on a project before you make your final decision.

Verify all contractors are licensed with the Nevada State Contractors Board (NSCB).

Never pay in cash.

Pay for work that has been completed. Don't let payments get ahead of the work.

Take your time to do research before hiring a contractor.

Don't feel pressured to sign a contract immediately. You are in control, not the contractor.

Pay no more than ten percent down, if a down payment is required.

No one likes to be taken advantage of, but when seniors are taken advantage of, laws do exist to go after criminals who are out to scam them. In addition to criminal laws, NSCB has a statute that goes after licensed contractors for committing fraud. NSCB has a zero tolerance policy for fraud committed against seniors. If contractors are found in violation of NRS 624.3016 for "Fraudulent or deceitful acts," NSCB will pursue criminal action with the District Attorney.

The fact is seniors are targeted by criminals because they have disposable income, are trusting of others and are among the most vulnerable in our population. Detective Pete Dustin of the Las Vegas Metropolitan Police Department's Fraud Division said that telephonic and computer schemes are most prevalent among the senior population. Most of these scams revolve around personal identifiers, such as one's date of birth, social security number, bank account information, etc. "The biggest way to eliminate being brought into a scheme is if the deal sounds too good to be true, (it probably is too good to be true)," Detective Dustin said.

***This article was brought to you by Nevada State Contractors Board.***

If you have any suggestions, comments or concerns, please contact the **Public Information Office at: (702) 486-1165, or e-mail [rbotros@nscb.state.nv.us](mailto:rbotros@nscb.state.nv.us).**

Seniors United  
1155 East Twain Suite #108-177  
Las Vegas, NV 89169

**Seniors United – APPLICATION FOR MEMBERSHIP**

Date: \_\_\_\_\_ Phone: \_\_\_\_\_ email address: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

\_\_\_\_\_ \$10.00 per year per person (expiration date is one year from application date)

\_\_\_\_\_ \$15.00 per year per couple

\_\_\_\_\_ \$150.00 per year Corporate Member

Please make checks payable to: Seniors United  
Mail to: 1155 East Twain Suite #108-177, Las Vegas, NV 89169