



The Financial Health Advocate

July 2010 - Making sense of your cents for your financial health.

Ed Kent:

PHA's New Executive Director

We're still here doing what we do best – continuing to help seniors and the disabled live independently, by assisting with their everyday budget and expense management needs.

As the new guy here, I'd like to introduce myself. I come to PHA after retiring from a 30 year+ banking career. For over 20 years, I have taught business and accounting courses at several colleges and universities in the Ohio area.

Most importantly, my business associations have provided me opportunities to lead several volunteer boards of non-profit organizations. I'm pleased to be able to enhance the mission of PHA with my cumulative experience.

So Why PHA? Why Now?

The current economic crisis has, and will continue, to take its toll on individuals and organizations alike. The young will see an economic recovery. However, a large part of our population who are disabled, about to retire, retired, or are unfortunately about to *un-retire*, they will need economic guidance.

My years of experience working with the financial needs of individuals, businesses, and organizations, will help PHA better help you in all your transitions.

We are looking forward to developing informative seminars and group trainings for senior groups and other organizations in the greater Columbus area.

I look forward to reinforcing existing partnerships and developing new ones with intent of providing the best service possible for our clients.

How Can You Help:

Do you need our services?

Please call us.

Do you know someone who can use our help?

Please refer them to us.

Would you or your organization like to sponsor a at-need-client with our services?

Please call me at (614) 863-1788.

– Ed Kent, Executive Director

PHA

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614-863-6880 - fax

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PHA STAFF

Kathy Markus, Supervisor

Personal Expense Managers

Lois Adams

Ann Fowble

Sue Johnson

Jane Moog

Liz Passero

Karen Shearrow

Office Manager

Di Felice

In this Issue:

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PHA Client Testimonial

“The task of dealing with my personal finances every month made we want to cry.

My Personal Expense Manager lifted a load off my shoulders. PHA has been such a blessing in my life!”

L.L. – a PHA Client

PHA ‘Premieres’ in Delaware County Services

Do you hear that sound? That’s the sound of Pauline Home Association (PHA) spreading its wings so to serve even more central Ohio residents. PHA is expanding into Delaware County to serve seniors and those with disabilities who are in need of personal expense management services.

Karen Shearrow, a local Delaware resident, is PHA’s newest Personal Expense Manager (PEM). Karen will begin to offer our services to the residents of Delaware County. Her previous experience as an Accounts Payable Specialist and Risk

Management Administrator makes her ideal for this new position.

If you or someone you know in Delaware County is interested in personal expense management services, please contact Karen Shearrow directly at (614) 325-3178. You may also call our main office at (614) 863-1788.



PHA Employee, Sue Johnson, Honored by COAAA

A certificate of appreciation has been awarded to PHA Personal Expense Manager, Sue Johnson, from Passport. This honor came from Linda Gillespie, Community Assistance & Provider Relations Director for the Central Ohio Area Agency on Aging (COAAA) providers of the PASSPORT program.

In her letter, Director Gillespie wrote that this “small token of appreciation” was in recognition for “providing

excellent service to our PASSPORT consumers and case managers”. She continued by thanking Sue for her “exemplary performance “ and “dedication to the older adults of central Ohio.”

Sue is very appreciative of all her great customers and looks forward to continuing serving them.

“Ain’t it a Crime!...” Dealing with Scam Awareness

Afraid of being scammed? Who isn’t nowadays! Self-empowerment through awareness and education are your best preventative weapons. Below are examples of techniques used to scam the public. Know them and you’ll know how to better protect yourself.

1. **Reciprocity:**
“If you just send money (or confirm this order), you’ll receive a special offer or privilege.”
2. **Too Good To Be True Pitch:**
“Right now I can make an offer better than the national leader in our field!”
3. **Initial Agreement Pressure:**
“You said earlier in our conversation that saving money is important to you. Is that no longer true?”
4. **Peer Pressure:**
“Some of your neighbors have signed. What will they think of you if you don’t join them?”
5. **Authority:**
“We’re registered with your local Chamber of Commerce and have a partnership with the city.”
6. **Scarcity:**
“Act now while supplies last!”
7. **Urgency:**
“This offers ends tomorrow!”
8. **Exclusivity:**
“Now, don’t tell anyone, but I’m going to make you a special deal.”
9. **Emotional Involvement:**
“You’d be crazy not to sign up. If I weren’t an employee, I’d take advantage of this special offer!”
10. **Bad News:**
“There’s been a problem with your order. I need you to verify your] information for me.”
12. **Creative Name:**
(ex: ‘The USA Specialists’, ‘The President’s Foundation’)

Before making any commitments to telemarketers, unexpected letters, or other avenues scam artists may use to contact you, please stop and take the time to review your invoices, records, bank statements and speak with your spouse or partner. These criminals are banking you won’t.

In the end, please remember it is your money.

Our Mission is to provide personal expense management services to individuals with disabilities or residents over 60 of the Central Ohio area thereby enabling them to maintain an independent lifestyle.

Every PHA staff person is bonded for your protection

Sometimes Luck Walks in with PHA's Help

Sometimes when a PHA Personal Expense Manager (PEM) walks into a clients home, good luck walks in as well. This happened to one of our clients.

Overwhelmed by the need to purge and organize financial paperwork, a PHA client dismissed a letter from an insurance company regarding an alleged inheritance.

The insurance company's process of recovery was

complicated and involved. The client felt that they would only inherit stress and frustration.

With a bit of urging from her PEM, the client agreed to have her PEM shoulder the task. On behalf of the client, the PEM was able to verify the legitimacy of the inheritance and worked with the insurance company to provide the requested information.

Much to the client's surprise, the inheritance check arrived just as the insurance company

had promised. The client was in for a second surprise the day that check arrived. The sum was even larger than originally anticipated.

Unfortunately, these offers don't happen every day. However our PEM's will always be thorough and professional with the mail of all of our clients.

Now, if PEM does happen to find such a letter in your mail, good luck may quickly walk in for you too.

The Financial Health Advocate
is available online at:
www.paulinehome.org

**Pauline Home Association
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