



The Risks Of "Easy Money" Loans

What is an "easy money" loan?

"Easy money" lenders target people who need cash quickly without hassles. Many are short-term (due in two weeks to a month), although some take years to repay, often with added, unexpected charges. Including interest and fees, these loans demand that you pay 300% to 1,000% annual percent interest (APR), which is *illegal in Pennsylvania*.

Many of these loans are short-term (due in two weeks to a month), although some loans take years to repay, often with added, unexpected charges.

What are the risk factors?

If you can't repay the loan right away, fees add up quickly. After a short time, you could owe more than the amount of the original loan. Borrowers who have taken out multiple short-term loans often find it difficult to keep up with required fee payments, much less pay down the actual loans. As a result, they are forced to keep extending the existing loans or even take out new loans to pay off the old ones.

How can I tell if an "easy money" loan may be a bad idea?

- The lender is not licensed by the PA Department of Banking and Securities.
- You are asked to pay fees upfront before you receive any money.
- The annual interest rate is triple-digits
- A quick due date (two weeks to one month)
- You put your car at risk by giving up the title
- The lender doesn't ask for proof of income or your ability to repay the loan
- The lender asks for your bank account information
- You aren't sure you can afford the loan or pay it back on time
- The fee, interest rate, or loan terms change suddenly

- You have to drive across state lines to sign the papers
- You cannot get copies of the loan documents
- You are being pressured to make a quick decision
- You don't know where the loan company is actually located
- The lender won't talk to you or answer questions



What are the alternatives to these loans?

- Consider Pennsylvania's "Better Choice" program, which offers short-term loans. Call 1-800-932-0661 for more information.
- Ask if your bank or credit union offers short-term loans
- Talk to trusted family or friends, local community and/or religious organizations
- Ask your employer for a payroll advance
- Try to negotiate with your creditors to give you more time or raise your credit limit
- Pay the late fee on your bill; more than likely, it will be less than the interest on that "easy money" loan.

Consumers can also call 1-800-PA.BANKS to make sure their lenders are properly licensed to do business in Pennsylvania or to discuss their situation confidentially with a trained professional. More information is available at www.dobs.pa.gov.

Information provided as part of Governor Tom Wolf's Consumer Financial Protection Initiative

The Office of Aging will be closed:

Monday, January 18, 2016
(Martin Luther King, Jr. Day)
Monday, February 15, 2016
(Presidents' Day)



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Lancaster County Office Of Aging

2016 Advisory Council Meetings

150 North Queen Street
Lancaster, PA 17603

Planning Commission Conference Room 104
Meetings begin at 12:00 p.m.

February 1

April 4

June 6

August 1

October 3

December 5

Advisory Council Members Recognized

Upon completing six years of service on the Council, outgoing members Kim Long, JoAnn Hentz, and Bill Haynes were recently honored at a special luncheon.



Pictured L to R: Bob Sauders, Council Chair; Jacqueline Burch, Executive Director; Craig Lehman, County Commissioner; Ms. Long; Ms. Hentz; Mr. Haynes; Dennis Stuckey, County Commissioner Chairman

County Commissioners

Dennis P. Stuckey, Chairman
Joshua G. Parsons, Vice-Chairman
Craig E. Lehman, Commissioner

Lancaster County Office of Aging

Jacqueline A. Burch, Executive Director
Lynne McCabe, **PRIMETIME** Editor

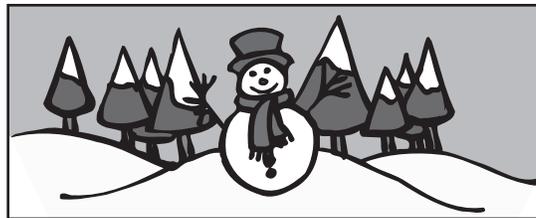
PRIMETIME

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Lancaster County Office of Aging
150 North Queen Street, Suite 415
Lancaster, PA 17603-3562

Hours are Monday through Friday
8:30 AM to 5:00 PM

For information on programs, services or issues concerning older adults, stop in or call (717) 299-7979 or TOLL FREE at 1-800-801-3070 or visit the agency's web site at www.lancoaging.org.

Cold Weather Safety Tips



Check out these tips from the Red Cross:

- **Layer up:** Wear layers of lightweight clothing to stay warm. Gloves and a hat will prevent losing your body heat.
- **Remember the three feet rule:** If you are using a space heater, place it on a level, hard surface and keep anything flammable at least three feet away—things such as paper, clothing, bedding, curtains, or rugs.
- **Requires supervision:** Turn off space heaters and make sure fireplace embers are out before leaving the room or going to bed.
- **Don't catch fire:** If you are using a fireplace, use a glass or metal fire screen large enough to catch sparks and rolling logs.
- **Protect your pipes:** Run water, even at a trickle, to help prevent your pipes from freezing. Open the kitchen and bathroom cabinet doors to allow warmer air to circulate around the plumbing. Be sure to move any harmful cleaners and household chemicals out of the reach of children. Keep the garage doors closed if there are water lines in the garage.
- **Better safe than sorry:** Keep the thermostat at the same temperature day and night. Your heating bill may be a little higher, but you could avoid a more costly repair job if your pipes freeze and burst.
- **The kitchen is for cooking:** Never use a stove or oven to heat your home.
- **Use generators outside:** Never operate a generator inside the home, including in the basement or garage.
- **Knowledge is power:** Don't hook a generator up to the home's wiring. The safest thing to do is to connect the equipment you want to power directly to the outlets on the generator.

For more information on how to stay safe during the cold weather visit:
<http://www.redcross.org/news/article/Top-Ten-Red-Cross-Cold-Weather-Safety-Tips>

Reporting Changes To Social Security Is Your Responsibility

If you receive benefits from Social Security, you have a legal obligation to report changes, which could affect your eligibility for disability, retirement, and Supplemental Security Income (SSI) benefits. You must report any changes that may affect your benefits immediately, and no later than 10 days after the end of the month in which the change occurred.

Changes you need to report range from a change of address to traveling outside the United States for 30 consecutive days. To get a list of reporting responsibilities under disability, please read our publication *What You Need to Know When You get Social Security Disability Benefits*, and for SSI, read *What You Need to Know When You Get Supplemental Security Income*. If you're receiving retirement benefits, *What You Need to Know When You Get Retirement or Survivors Benefits* is also helpful.

Life changes can affect your benefits. You may be due additional payments, or you may be overpaid and have to pay us back because you didn't report the overpayment in a timely manner. The SSI program may apply a penalty that will reduce your benefits if you fail to report a change, or if you reported the change later than 10 days after the end of the month

in which the change occurred. If you fail to report changes in a timely way, or if you intentionally make a false statement, we may stop your SSI, disability, and retirement benefits. We may also impose a sanction against your payments. The first sanction is a loss of payments for six months. Subsequent sanctions are for 12 and 24 months.

You can report your change online at www.socialsecurity.gov, or by calling toll free at 1-800-772-1213. If you're deaf or hearing-impaired call TTY 1-800-325-0778. Mail the information to your local Social Security office or in person if you prefer. If you receive SSI, you should ask about our options to use the automated toll-free SSI Telephone Wage Reporting Service or the free SSI Mobile Wage Reporting Smartphone app.

If you receive benefits and need to change your address or direct deposit, you can conveniently do so by creating a My Social Security account at www.socialsecurity.gov/myaccount.

Get the right check, in the right amount, at the right time, by reporting changes right away!

By Doug Walker, Deputy Commissioner, Communications, Social Security Administration

Holiday Program ... Thank You

Thanks to the generosity of many individuals and groups throughout the community, our annual Holiday Gift Program was a success! Volunteers and staff delivered much-needed grocery store gift cards to 216 agency-referred individuals during the weeks leading up to Christmas. The appreciation expressed by recipients was most evident and no doubt, brightened the season for many.

A special thanks is extended to Derek Bendetti, the project coordinator and the many packing and delivery staff/volunteers who assisted with this year's effort. Thank you again to all our donors and volunteers ... we couldn't have done it without you!



Arla Dietrich *	Joann & Paul Hentz *	Jamie Hackman *	Janet Hesse
Shirley M. Jones *	Robert Pauline *	Erica & Zack Shimp *	Lisa Morgan
Carolyn & Claude Yoder *	Jeffery & Eleanor Bosserman *	R. Sue Horst *	Keri Steck
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Theodore & Barbara Mavraganis *	Elaine Mazakas *	Kim Showalter *	Harrison & Edna Vickers
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Job Opportunities E.O.E.

Age 55 or over? Unemployed? The 55+ Job Bank is one of three services offered by the Employment Unit at the Office of Aging. Jobs are matched with those looking for work. Based on an evaluation of your skills and abilities, we can match you with a position needed by a local employer. Some employers are specifically looking for older workers because of the reliability and experience they bring to the work place. There is a mix of full-time and part-time jobs covering all shifts, requiring varying levels of skill and experience, and offering a wide range of salaries. The other services available through the Office of Aging are the Senior Community Service Employment Program (SCSEP) and the regularly scheduled Job Search Workshops.

In-Home Caregivers – PT

Local service provider is looking for responsible, caring persons to be matched with Seniors for individualized in home everyday living needs including cooking/meal prep; housekeeping, grooming/dressing; shopping; transport; pet care; mobility; and companionship.

PT120038.01

Service Operator Custodian - PT

Local non-profit seeking an experienced individual to perform janitorial/custodial tasks in contracted public buildings ensuring quality standards are met. Need to work a flexible schedule; lift up to 50 lbs.; have reliable transportation; and maintain security clearances.

PT120076.03

Tour Bus Driver – FT

Local common carrier needs an experienced commercial driver willing to work a flexible schedule including some multiple day/overnight trips and weekends. Requires HS Diploma/GED and valid Class B license; clean driving/criminal/child abuse history.

PT120052.02

Accounts Payable – FT

Industrial distribution company has opening for an experienced person to process invoices, check, credit card and ACH payments; enter new vendor/voucher invoices; and maintain work area. Need HS Diploma/GED plus 2 yrs. similar experience; basic math skills.

PT120084.04

VIEW OUR JOB LIST: We list jobs on our website at www.lancoaging.org.

To learn more about applying for the 55+ Job Bank and these jobs, call the Employment Unit at 299-7979.

Designated by the Commonwealth of Pennsylvania as the Area Agency on Aging for Lancaster County, the Office of Aging is mandated to provide coordinated services to residents age 60 or over and committed to meeting the many needs of older adults, their families, and the community in which they live. Our goal is to assist all older adults maintain their health, safety, and independence.