

Polish American Social Services "PASS"

Center to Advance Hospice Care, Inc.

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www.cahcinc.org

Hospice Care Today

Philadelphia, PA... We plan for weddings, vacations, the birth of a child, college and retirement. Many of us plan by writing wills, purchasing life insurance, and giving consent for organ donation. Yet far too many people wait until they are in the midst of a healthcare crisis before determining what options are available, or what care they or their loved ones would have wanted. If families haven't discussed these issues, it can make a difficult situation even more painful.

Despite all of the amazing medical advancements made in a generation, 90 percent of us will experience a gradual and irreversible decline as we age: in our health, in our strength, and most importantly, in our ability to take care of ourselves. Even so, the vast majority of us want to remain in our own homes, not a hospital, nursing home or other facility. The sad truth, though, is that anywhere **from 50 to 75 percent** of all deaths occur in a hospital.

Among patients in hospice care, however, 90% — that's **ninety percent!** — remain in their homes to realize their wish.

The **Center to Advance Hospice Care** wants to raise awareness of this unique medical specialty that brings compassionate, personalized, professional care to your home when cure is not possible. In Pennsylvania, only one in five patients who is medically qualified for hospice care receives it. The reason for this is because patients, caregivers and care providers do not have adequate information about hospice care requirements and its many benefits.

Find out more about this holistic, family-centered care alternative. Call or email the **Center to Advance Hospice Care** (215-552-0073; info@cahcinc.org), or visit our website at www.cahcinc.org. We'll be happy to give you all the information you need to determine whether hospice care is right for you or your loved one. **The Center** also offers **free presentations** on hospice care to groups of any size, including senior and support groups, volunteer and faith-based organizations, and even professional care providers.

Plan. Know. Contact **the Center before** you need us. It just may be the smartest — and most compassionate — call you ever make.

For more information, please contact:
Carole M. Howey, Director, Communications & Community Relations
The Center to Advance Hospice Care

Identity Theft Action Plan

Think about this for a moment... You just lost your purse or wallet...Would you know what credit cards or forms of ID you had in there...Who would you call?

The above situation can happen to any of us and in order to be prepared for this event, should it unfortunately happen, the Pennsylvania Commission on Crime and Delinquency has prepared a three page action plan that you can complete and keep with your important documents at home. This action plan lets you list the financial and identification contents of our purse or wallet and provides guidance on how to proceed and who to call should you lose your wallet or purse.

You can call Polish American Social Services to get a copy of the action plan sent to you through the mail or you can go on the internet to www.identitytheftactionplan.com and download the form. It only takes a few minutes to complete the form and it will save you hours of research and anxiety should you lose your purse or wallet.

In Grateful Recognition of a
Major Donation
to the
**Polish American Cultural
Center Museum**
in Memory of
Peter Kierbiedz
Offered by **Hedwig Kierbiedz**



White Eagle "Bialy Orzel" Newspaper

This is a bi-weekly publication of the White Eagle Media LLC. The free publication is in the Polish and English language and is available at the Polish American Cultural Center Museum, 308 Walnut Street, in historic Philadelphia. If you live outside of Philadelphia and wish to subscribe to the White Eagle, call 1-800-668-0667.

New

2006 State of Pennsylvania Property Tax Rent Rebate Program

What is all the fuss over the 2006 Property Tax/Rent Rebate Program?

The excitement about this program is that it has undergone major changes from previous years, allowing many more thousands of Pennsylvania households to qualify for a property tax or a rent rebate. It is estimated that 57,000 new Philadelphia households will benefit from these changes and as many as 400,000 new households across the State of Pennsylvania will qualify for some kind of rebate. **IT IS IMPORTANT TO READ THIS ARTICLE CAREFULLY TO SEE IF YOU NOW QUALIFY FOR A REBATE!**



If it's 2007, why is the program called the 2006 Property Tax Rent Rebate Program?

This rebate program is a "look back" program. This means that to calculate a rebate, the program must look back at property taxes or rent the household paid out during 2006. Also to calculate the rebate, the program must look back at the income received during 2006 to calculate the amount of the rebate.

Who is eligible for a rebate?

There are many different individuals that may qualify for a rebate. They must fall into one of the categories below and meet certain income guidelines.

- A person or their spouse that is 65 years of age or older, or
- Widows or widowers 50 years of age or older, or
- Permanently **DISABLED** individuals 18 years of age or older.

What are the income guidelines and how much of a rebate is expected?

For Homeowners:

Income Range	Rebate Amount
\$ 0 - \$8,000	\$650
\$8,001 - \$15,000	\$500
\$15,001 - \$18,000	\$300
\$18,001 - \$35,000	\$250

For Renters:

Income Range	Rebate Amount
\$ 0 - \$8,000	\$650
\$8,001 - \$15,000	\$500

IT IS IMPORTANT TO UNDERSTAND THAT YOU DO NOT COUNT ONE- HALF OF SOCIAL SECURITY, SUPPLEMENTAL SECURITY INCOME AND RAILROAD RETIREMENT TIER 1 BENEFITS WHEN CALCULATING ELIGIBILITY INCOME.

For example, if your gross Social Security income for 2006 was \$20,000, the Property Tax Rent Rebate Program would count only \$10,000 toward eligibility requirements. All other income such as salary, IRA payouts, pensions, dividends or interest is counted at 100%.

It is also important to notice that the rebate amounts listed next to income guidelines is what the claimant can expect to receive. For example, a homeowner with an income of \$14,000 would get a \$500 rebate. In the past, this same claimant would receive only a \$120 rebate because percentages were used. Under the new program, the rebate is a flat amount based on the income range. This will be a nice surprise to folks who participated in this program in the past.

Do I ever have to repay this rebate or will a lien be placed on the property?

No. Absolutely NOT! No Lien is placed on the property nor does the rebate have to be repaid. Furthermore the rebate is not considered as income for any other program.

Who do I call if I have questions or how can I get an application?

For more information, to get an application or to get help completing the application call Polish American Social Services at (215) 923-1900. Applications should be made available mid-February. Also for those with internet access, more information and even a rebate calculator can be found at www.papropertytaxrelief.com.

Best Wishes to Polonia
Beneficial Savings Bank