

WINTER  
2020

# FORESIGHT

## Staying **ALERT**

### Avoiding Identity Theft and Scams

By Brian P. Corrigan, Esq.



As performing financial and other personal transactions online becomes more the norm than the exception, the potential for identity theft increases significantly. **Identity theft** usually involves someone using your personal information for his or her financial gain. A **related scam** involves exploiting your natural motivation to help a loved one in need by having you send money for that purpose when, instead, it is going to a scam artist. After reviewing common identity theft practices and financial scams, this article will identify

specific actions that you can take to minimize your risk of falling victim to these crimes and what to do if you are victimized.

#### Methods Thieves Use to Steal Your Identity

Identity theft may include **someone taking out a loan or opening a credit card in your name** or even obtaining your **tax refund from the IRS**. To accomplish this, the wrongdoer may obtain your personal information surreptitiously by:

- pickpocketing your wallet

- going through your garbage
- collecting some mail (bills/bank statements/tax forms) from your mailbox before you do.
- You may also unknowingly expose your information by simply using an ATM or filling your gas tank.

“Skimmers” are devices that criminals place over bank/credit card machines allowing them access to the personal information on the card when you swipe it. Further, small cameras are

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## LETTER FROM THE PROFESSIONAL ADVISORS COUNCIL CHAIRMAN



Dear Friends of Calvary,

“A long time ago in a galaxy far, far away” (shall we say 50 years or so), I was a high school English teacher. Shakespeare was always a part of the curriculum and, naturally, some students were not keen on the Bard’s writings. It was, after all, the era of great social upheaval – from anti-war protests to general discontent with established authority. It was an iconoclastic time for state, church, and everything in between – including poor Wil Shakespeare, Bard of Avon. But his writings are alive and well today (even though some of my students protested that they were done by a ghostwriter, not Wil! ...whatever...).

Shakespeare’s portfolio continues its timeless appeal. In his tragic love story, *Romeo and Juliet*, Juliet poses the famous question: “What’s in a name?” and follows immediately with her own rejoinder: “That which we call a rose by any other name would smell as sweet.” Simple translation: I don’t care that Romeo has the name of Montague; he’s a sweet guy and I love him; family feud be darned!

In today’s world of mass information gathering, artificial intelligence, “Bots,” identity theft and related assaults on our privacy and individuality, “what’s in a name?” takes on a far darker connotation. Now, there is an urgency to preserve our individuality and our sense of self; an urgency to protect our very identity against the onslaught of technological depersonalization. Apropos of these troubling times, in this issue of *Foresight* my colleague Brian Corrigan provides a provocative article on scams and identity theft. Scary stuff; but so important to know and against which to be forearmed.

Happily far afield of this darkness, there is the light that patients and their families who come to Calvary Hospital – or have the Calvary home hospice experience – know. Calvary is a welcome oasis in a desert of impersonality that the “information age” has foisted upon us with, or without, our consent. At Calvary, the person is respected and cared for whole and entire. No one is a mere number or a statistic. Unlike the real (or fictitious) world around us, Calvary is a refuge of genuine love and respect for the individual. And each person’s name is sacred.

This is why my colleagues on the Professional Advisors Council constantly strive to spread the good word about Calvary and its mission. Thank you, as well, for all you do for Calvary.

A handwritten signature in blue ink, appearing to read "Michael J. A. Smith", written over a light pink rectangular background.

Michael J. A. Smith  
*Chairman, Calvary Hospital Professional Advisors Council  
and Member, Calvary Fund Board*

## STAYING ALERT: AVOIDING IDENTITY THEFT AND SCAMS

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often used in conjunction with the skimmer to record you entering your PIN. The criminal may then **clone your card and use your PIN** to access your account, thereby making withdrawals and charges with the same ease as you.

Alternatively, the wrongdoer may obtain your sensitive personal information through your direct and active participation. For example, a “lawyer” may call advising that you are entitled to a bequest from a deceased friend or family member and your information is required to process that bequest. Someone may call you claiming to be from your bank, the credit card company, the Social Security Administration (“SSA”) office or the IRS and ask that you “verify” certain personal information for their records.

A similar request may come by an email that appears to be from your bank or another trusted company with whom you have a relationship.

**Be wary of clicking on any links in these emails as doing so may expose your computer to malware.**

Visit your bank and speak to a manager about this communication or, alternatively, phone a number you know to be accurate for the bank or company (not a number in the email) to confirm that the email is legitimate.

Besides stealing your identity, scammers may have you **transfer money** to them under false pretenses. For example, grandparents may receive a call ostensibly from a grandchild who was arrested and is in need of bail money immediately. Due to the circumstances, the “grandchild” may only be able to speak very briefly, but will have someone call on his/her behalf momentarily to handle the next steps (e.g., a bail bondsperson, lawyer, or police officer). Finally, the grandparent is asked to promise not to tell mom or dad, at least not now. The grandparent either wires money to an account as instructed or meets a “representative” of the bail bondsperson and provides cash.

**Keep in mind that there may be certain references in these calls to make them appear legitimate.**

For example, the grandparent may be addressed in the exact way their grandchild does (i.e., “Nonna”, “Pop-Pop”, etc.), the town where the grandchild attends college or lives identified, his or her boyfriend/girlfriend referenced by name, as well as the grandchild’s address and date of birth. None of this information is secretive and most of it may be easily accessible by others on social media. A variation of this scam involves a family member having a medical emergency, usually in another country, and needing money immediately.



## Preventative Measures

**If someone calls claiming to be from your credit card company, bank, IRS or SSA**, take his or her name, title, office/branch and phone number down and ask to return the call. You may then investigate the legitimacy of that call by calling the number on your bank statement, back of your credit card, or one published for IRS/SSA and speak with a representative at that number about the call you received.

**Shred documents** containing personal information before throwing them out. This includes your junk mail with pre-approved credit offers.

**Opt out of pre-approved credit and insurance offers** (<https://www.optoutprescreen.com/>) or call 1-888-567-8688.

**Protect your mail.** Collect incoming mail promptly and secure your mailbox with a USPS approved locked box. Have the post office suspend delivery to your home if you will be away. Sign up for Informed Delivery by the USPS which allows you to digitally preview the mail that will be delivered. This will help you determine if some of your mail is missing (<https://informedelivery.usps.com/box/pages/intro/start.action>). Place outgoing mail in a USPS mailbox, not in your mailbox or another place that may be easily accessed by others.

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## Dr. Barbara Ann Levine



Barbara Ann & Edward

*Barbara Ann's mother-in-law, Julia Levine, was cared for by Calvary in 1985. Julia had been diagnosed with bone marrow cancer. After her doctor told the Levines there was nothing more that could be done medically, Ed, Julia's son, did some research and found Calvary. Barbara Ann and Ed both felt comfortable that Julia was receiving the best possible care while they were away from her.*

### What are some of your favorite memories of Julia?

Julia was a typical 50s/60s homemaker, her family was the center of her life. She was intensely loyal and instilled that quality in her kids. Even as an adult Ed would call his mom every day to check on her. Julia was also a gentle soul, who believed no one should ever say anything hurtful, and she never did! Julia would relax by reading and doing crossword puzzles. She cherished family time together particularly spending time at our home just talking and relaxing.

### How did you meet – was it love at first sight?

We met in the '70s at a church-sponsored singles event on the Upper West Side. Ed asked me out in January and we were married in May. That was 46 years ago!

### What inspired you to include Calvary in your will?

We decided to include Calvary in our estate plan because of the compassionate way the Calvary staff cared for my mother-in-law. They eased her terrible pain and made it easier for us to let her go.

Recently we were reviewing our estate planning documents and we decided to revise our will to *increase* the amount we plan to leave to Calvary. Ed feels Calvary is a truly inspiring institution and the Hospital has made us both feel that our support matters.

### How will your bequest be used?

My favorite form of entertainment is live theater: musicals and plays. As a Broadway baby, I wanted to make sure that your patients could enjoy the thrill of a musical performance which hopefully will make their last days a bit happier.

I had read about your musical therapy program in your *Foresight* newsletter, so I thought that would be a good place for our money to go. Your site says that musical therapy helps bring back memories. That is a good thing.

When my mom, Grace, lived in an assisted living facility in Massachusetts and her cognitive abilities were on the wane, she loved the sing-a-longs and the entertainers who came to the facility to play the piano or sing.

### Do you have any additional special memories of your Calvary experience?

The Calvary staff was very sensitive. They respected Julia's dignity. One time Calvary gave me the privacy to bathe Julia, without the fear someone would come into the room. They did a wonderful job of attending to her needs. They were always available to assist, but recognized families also need uninterrupted time alone. You want your hellos and goodbyes to be private and Calvary respected that.

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**Take a close look at a credit card machine before swiping your card.**

Does anything look out of place or suspicious, such as a loose part or any part of the machine being an unusual or different color than the rest?

**Cover your fingers with your other hand as you enter your PIN** or zip code at an ATM or gas pump.

**Review your monthly bank and credit card statements** (or more often online) to detect any improper transactions.

**Don't click on links in unfamiliar emails or text messages.**

They may contain software to obtain information off of your computer or smartphone.

**Use strong passwords** for your online accounts and avoid accessing them on public wi-fi hotspots.

**Don't carry your Social Security card in your wallet.**

**Check your credit report** at least annually and confirm the accounts listed are ones you opened. You are allowed one free credit report once a year from each of the 3 major credit bureaus (<https://www.annualcreditreport.com/index.action>).

**Consider placing a freeze on your credit files** with Equifax, Experian and TransUnion. This will help prevent new accounts from being opened in your name. It will not, however, protect your existing accounts, thereby requiring continued diligent review of that activity.

**File your income tax returns as early as possible.** This can help avoid a scammer from filing a return on your behalf and collecting your refund.

**Consider hiring a reputable identify theft protection company** to monitor the use of your personal information and alert you of unusual activity.

**Be wary of actions that require you transferring money quickly** because of an alleged emergency, involve requests that you not tell others, or that people you may naturally call upon hearing this news are unavailable for some reason. Investigate the circumstances under which any such request is made of you before transferring any money.



## Steps to take if you are a Victim

If you have been targeted by a scam artist attempting to have you transfer money, or if you have actually transferred these funds, notify the police promptly.

If you are a victim of identity theft, the steps you can take include:

**Immediately notify your banks, credit card companies and investment/retirement/pension fund companies** so they may take appropriate action with respect to any improper prior transactions

and help avoid recurrence, including issuing new credit/bank cards, new account numbers and monitoring your account.

**File a complaint with the US Federal Trade Commission** at <https://www.identitytheft.gov/> or by calling 1-877-IDTHEFT.

**To address federal and New York State tax issues arising from a theft of your identity**, refer to the instructions at <https://www.irs.gov/identity-theft-fraud-scams> and [https://www.tax.ny.gov/help/contact/identity\\_theft.htm](https://www.tax.ny.gov/help/contact/identity_theft.htm), respectively.

**If your social security number has been compromised**, refer to the instructions at <https://oig.ssa.gov/report>

**To address mail fraud**, including stolen mail or someone changing your mailing address, refer to the instructions at <https://www.uspis.gov/report/>

**File a police report.**

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*Brian P. Corrigan is a partner in the New York, NY and Uniondale, NY offices of Farrell Fritz P.C. whose practice concentrates in trusts and estates litigation matters.*

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## SUPPORTING THE CALVARY MISSION

### The Storrs Society Annual Gifts of \$1,000 or more

Chris Ayson  
cayson@calvaryhospital.org  
718-518-2680

### Foundation & Corporate Giving

Leslie Bernstein  
lbernstein@calvaryhospital.org  
718-518-2078

### Tree of Life

Sandrina Fernandez  
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718-518-2039

### The Society of 1899

Elizabeth Edds Kougasian, Esq.  
ekougasian@calvaryhospital.org  
718-518-2080

### Calvary Fund Executive Vice President

Timothy P. Barr  
tbarr@calvaryhospital.org  
718-518-2077

## Thomas G. Ferrara, MBA

Member of the Calvary Hospital Board  
Member of the Professional Advisors Council



### What inspires you?

My business partner and I made a pact six years ago that has become our mission statement: “To only work with nice people.”

Ultimately, the most inspiring part about life is being able to leverage “niceness” as a character strength to transform others. Calvary does that with its patients and families.

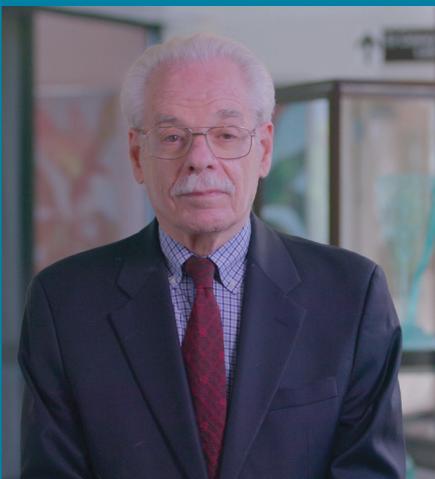
### What brought you to Calvary?

In 1999, following the death of a young friend to prostate cancer, another very good friend, John Decina, Calvary Hospital Board Vice-Chair, suggested I consider joining the Hospital’s Board.

Being introduced to Dr. Michael Brescia, Executive Medical Director, for an interview, the first words he spoke to me were these: “People don’t come to Calvary; they’re sent here.” Like a puzzling, ambiguous parable, Michael wasn’t referring to the patients. He was referring to those who could help Calvary’s mission. I’ve never forgotten that statement and moment.

### What motivates you to continue supporting the Calvary mission?

Any mission worth supporting has to inspire zeal and an affinity; Calvary does that. Over the past thirty years, I have served on a variety of Boards. Calvary’s is the one that has been a part of my life, personally and professionally. Not only has the Hospital stepped in to assist friends and business associates in need of Calvary’s care (through the kindness, no, the “niceness” of Chairman Thomas J. Fahey, Jr., MD, Frank Calamari, President, and Christopher P. Comfort, MD, Chief Operating Officer), but my family also has first-hand experience of “Where Life Continues”. Kudos also to Nancy D’Agostino, Maggie Pelkowski, Kathy Lynch, Andrew Greco and Carmela Carino, for their untiring commitment to Calvary’s mission. Their work is inspirational.

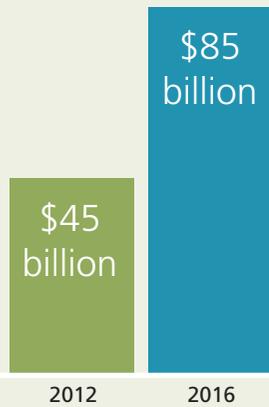


## Richard Freedman

Richard Freedman’s beloved wife, Mira, was a patient at our Bronx campus for approximately one month in June 2010.

*“I was absolutely stunned at the transformation in my wife during her time at Calvary. She went from misery to being very upbeat. That was completely due to the loving care that Mira received every day at Calvary.”*

Mr. Freedman is a Member of The Society of 1899.



**DAFs have almost doubled in the years between 2012 and 2016.**



\*Giving USA

## DONOR-ADVISED FUNDS

People who want to support causes that are meaningful to them, have several options. They can give to a private foundation, start their own foundation or open a Donor-Advised Fund (DAF), sometimes called “charitable investment accounts.”

The account is used for supporting philanthropic organizations preferred by the donor. People can contribute cash, securities, or other assets to a public charity (e.g., Fidelity Charitable, Schwab Charitable, or Vanguard Charitable).

Once donated, that investment gives the donor an immediate tax deduction. These funds offer tax-free growth.

There are numerous benefits to setting up a DAF. Learn about whether this might be the best vehicle for your charitable giving. The various tax benefits that come with DAFs are among the best reasons to consider this path to charitable giving. These include the possibility of Income Tax, Estate Tax, Capital Gains Tax, Tax-free growth, Alternative Minimum Tax (AMT) and Donor Deductions.

**LEARN MORE AT:** [www.calvaryhospital.org/daf](http://www.calvaryhospital.org/daf)



In October 2019, 250 of New York’s most experienced trusts and estates attorneys attended **Calvary’s 16th Annual Trusts and Estates Conference** to hear New York County Surrogate, Hon. Nora S. Anderson, moderate a program on **“What the Future May Hold: Ethical Issues Confronting Lawyers When Facing Difficult Circumstances in their Practices.”**

The conference is organized by Calvary’s Professional Advisors Council. PAC members are volunteers from the legal, investment, accounting, insurance, and banking professions.

*“I have attended the Attorney Conference for more than 5 years. It’s a great opportunity to connect with colleagues and clients in this industry. I also really believe in Calvary’s mission of caring for people at the end of life.”* – Susanne Rhow, Licensed Associate Real Estate Broker, Brown Harris Stevens

## LEGISLATION HAS MADE THE IRA CHARITABLE ROLLOVER PERMANENT!

Action is required now to take advantage of this giving opportunity. Your gift to Calvary Fund, Inc. must be made before December 31st.

### THE 4 BASIC REQUIREMENTS ARE:

- 1 The donor must be 70½ or older;
- 2 The gift must be made directly from the IRA to an eligible charity, such as Calvary Fund, Inc.;
- 3 Gifts to all charities combined cannot exceed \$100,000 per taxpayer per calendar year; and
- 4 The gift must be made outright – the donor cannot receive any material benefit from the charity in exchange for the gift.

### HERE ARE THE SIMPLE STEPS TO MAKE A GIFT:

- 1 Contact your IRA custodian (“the Fund Manager”);
- 2 Instruct the Fund Manager that you want your distribution – or a portion of your distribution – to be a charitable rollover gift to Calvary Fund, Inc.;
- 3 Advise the Fund Manager to include your name and your address on the check or transmittal document; and
- 4 Notify Calvary of the gift.  
Contact **Elizabeth Edds Kougasian, Esq.**  
Director of Major and Planned Gifts  
[Ekougasian@calvaryhospital.org](mailto:Ekougasian@calvaryhospital.org) or 718-518-2080

## April 16 is NATIONAL HEALTHCARE DECISIONS DAY (NHDD)

This is a great time to decide on your Advance Care Directives and communicate your choices to your family members. Calvary has resources to help you figure out how to choose a **health care proxy**, what to include in your **will** or **living will**, and where you might want receive care. Visit:

[www.calvaryhospital/acp](http://www.calvaryhospital/acp)



Calvary Hospital was founded in 1899 by dedicated volunteers with supporting gifts and bequests dating back to the turn of the century. The Society of 1899 honors their legacy of compassionate care for those most in need. For more information on becoming a member or other planned giving opportunities, please contact **Elizabeth Edds Kougasian, Esq.**, Director of Major and Planned Gifts at 718-518-2080 or via email at [ekougasian@calvaryhospital.org](mailto:ekougasian@calvaryhospital.org).

The Calvary Hospital Professional Advisors Council (PAC) was established in 2001 to assist the Board of Directors and the staff of the Hospital to secure the financial support required to operate the nation’s only acute care hospital dedicated solely to the palliative care of adult patients with advanced cancer and other life-limiting illnesses. PAC members are volunteers from the legal, investment, accounting, insurance, and banking professions.

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