



June 2011

## Keeping Our Elders Safe From Scams

“Hi Grandma, it’s me, your favorite Granddaughter.” “Oh, Debbie is it you?” “Yes, I was just in a car accident and if I report it to my insurance company I’ll lose my insurance.” “Can you wire me \$4,500?” “Sure, how do I do that?” So, the story goes – and Grandma never sees the money again. When she asks Debbie about repaying the loan Debbie is shocked. They report this to Adult Protective Services and the Police – however, grandma has just become another statistic of “elder abuse”!

This happened to my mother and just last week, when teaching a Family Caregiving class, a participant in the class said it happened to her father that very day, but the story was that the grandson was stranded in Mexico and needed about the same amount of money to get home. Since she had just learned in the class how to communicate with someone who has a dementia, she was able to keep her cool and tell her dad that someone played a joke on him and it was kind of him to try to help her son. However, she has taken steps to have safety measures on his spending to prevent this from happening in the future.

Scams are on the rise – especially targeting seniors. It is not just people with dementia who get taken for a ride, it is very intelligent seniors who hear a plea from a loved one and respond without getting confirmation that it was truly a call from a family member.

When we have family members with mild cognitive impairment, we need to put checks and balances in place when it comes to managing finances. It could be that you keep the balance in their checking account low (under \$1,000) and secure all other assets with a financial manager or a family member who can be accountable and trusted.

For elders who are competent to manage their own finances, encourage them to



**Linda Fodrini-Johnson, MA, MFT, CMC,** is the Founder and Executive Director of Eldercare Services and is a Fellow and Immediate Past President of the National Association of Professional Geriatric Care Managers.

consult with a trusted family member, financial manager or CPA before wiring or sending funds that are a plea for assistance.

Another scam on the rise from businesses is to tell the person that the financial investment they are buying will protect their assets in a way that they will meet the requirement of an entitlement like VA benefits or Medi-Cal. However, without the advice of an Elder Law or Estate Planning attorney they could actually be compromising their benefits. So, beware if someone says placing your assets in these financial instruments will qualify you for \_\_\_\_? \_\_\_\_ (fill in the blank). Yes, it might qualify you for one benefit but prevent you from another benefit. So, move slowly with your eyes wide open when moving funds.

Lottery schemes are increasing and again they target the over 65 population as well. They usually send letters saying the person has won \$150,000 or even more but they must pay the taxes before they can send the winnings – so seniors are sending large sums and never receive the prize! Most of these scams are out of the country and hard for investigators to track down.

You can put your name or that of a family member on the “do not call” or “do not mail” list and it could eliminate some of this correspondence. But, if it comes in the form of a phone call, it is hard to intercept. Families could change the address of someone with cognitive impairment if they have legal power to

do so and then just bring over the mail that has been screened. To add a phone number to the “do not call” list, register the phone number for free at this website: [www.donotcall.gov](http://www.donotcall.gov). To add an address to the “do not mail” list, register for free at this website: [www.donotmail.org](http://www.donotmail.org).

It is important to stay connected to family and, at some point in the aging process, to engage family in being part of the checks and balances of bill paying – for a variety of reasons. The goal is to prevent abuse and keep the elder safe from increasing predators.

As Geriatric Care Managers, we have often been the “scam” buster because we are checking in frequently and our clients tell us of these lottery wins. Sometimes they will just call to ask us if this offer is too good to be true – usually the answer is yes!

June is National safety awareness month – keep the elders in your life safe and secure their financial future with the checks and balances you put in place.

If you would like a comprehensive list of Tips to Help Prevent Financial Elder Abuse, email us and we’ll send it to you: [Info@EldercareAnswers.com](mailto:Info@EldercareAnswers.com).

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*Eldercare Services provides Counseling, Support Groups, Home Care, and Care Management to aid Family Caregivers. If you or someone you know could benefit from self-care, give us a call at (866) 760-1808 or email us at [Info@EldercareAnswers.com](mailto:Info@EldercareAnswers.com).*

Eldercare Services works with Seniors and their families in Walnut Creek, Alameda County, San Francisco and the Tri-Valley, CA. Visit us on the web at <http://www.EldercareAnswers.com> for more information.

## ***Community Classes***

### **Walnut Creek**

#### **What You Need to Know About Dementia But Were Afraid to Ask**

**3rd Friday of every month from 10 AM to Noon**

1808 Tice Valley Blvd., Walnut Creek, CA 94595

**Class Registration: Please call at least 3 days ahead**

For more information regarding classes and support groups, visit us at [www.EldercareAnswers.com](http://www.EldercareAnswers.com) or call (925) 937-2018, (415) 469-8300 or email us at [info@EldercareAnswers.com](mailto:info@EldercareAnswers.com)

## ***Support Groups***

When concerns for aging family members are part of every day life, or when they interfere with work, your health or other relationships, you need to join a support group.

### **Caring for An Aging Family Member**

**2nd Thursday of every month from 7 to 8:30 PM**

1808 Tice Valley Blvd., Walnut Creek, CA 94595

**1st Tuesday of every month from 6 to 7:30 PM**

605 A Chenery St., San Francisco, CA 94131

**Cost for Support Groups: None**

**Support Group Registration: Not required**



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