

# Super Seniors News

August 2014 Newsletter

Dear Friends,

This issue of "Super Seniors News" will be dedicated to Financial Fraud Prevention. We will focus on protecting yourself from financial exploitation.

Sincerely,

*Jacquelyn W. Gibson*

Jacquelyn W. Gibson  
Extension Faculty-FCS

**The Family & Consumer Science Program and the 4-H Youth Development Program has a New Home!!**

**New Location: Amelia Earhart Park**

401 East 65th Street  
Hialeah, FL 33013  
Phone: 305-769-4050  
Fax: 305-769-4052

### Staff

Jacquelyn W. Gibson, FCS - [jwgibson@ufl.edu](mailto:jwgibson@ufl.edu)  
Cassandra Weston, 4-H - [crweston@ufl.edu](mailto:crweston@ufl.edu)  
Shirley Bender, Secretary - [skbender@ufl.edu](mailto:skbender@ufl.edu)

## Protect Yourself From Financial Exploitation



Financial exploitation is the illegal or improper use of another individual's resources for personal profit or gain. This type of exploitation encompasses a broad range of conduct, from deception to intimidation.

Elder financial exploitation is a fast-growing form of abuse of seniors and adults with disabilities. The annual financial loss by victims of elder financial abuse is estimated to be at least \$2.9 billion dollars.

Women are nearly twice as likely to be victims of elder financial abuse as men. Most victims are between the ages of 80 and 89, living alone, and require some level of help with either health care or home maintenance.

Nearly 60% of perpetrators were males. Most male perpetrators are between the ages of 30 and 59, while most female perpetrators are between the ages of 30 and 49. Perpetrators who are strangers often target victims with visible vulnerabilities, such as limited mobility, displays of confusion, or living alone.

Ninety percent of abusers are family members or other trusted persons such as:

- Caretakers
- Family members
- Neighbors
- Friends and acquaintances
- Attorneys
- Bank employees
- Pastors
- Doctors or nurses



### Ways to Prevent Exploitation

- Stay socially active - Social isolation increases your risk of becoming a victim of abuse. Become familiar with the many programs in your community designed to bring people together and to help elders and their families.
- Get to know your banker, attorney and financial consultants - Establish relationships with the professionals who handle your money. They can help detect changes in your financial activity that may signal a problem.
- Don't give away property - Before you enter into an agreement for lifelong care, discuss the arrangement with a trusted friend or advisor. Document the agreement and specify the compensation, if there is any, paid to the caregiver. If there is someone helping you with your personal finances, get a trusted third party to review your bank statement.
- Understand what you are signing - Before you assign a power of attorney, be sure you understand the scope of the agreement and the authority you are giving to your agent. Know the person to who you are giving this authority. Also, specify the compensation, if any, to be paid to your agent.
- Be cautious of joint accounts - Both parties are equal owners of the account and both have access to the funds in the account.
- Document financial arrangements - By putting financial arrangements in writing, you not only protect yourself but you also reduce the likelihood of

legal proceedings. Put all financial instructions in writing and be specific. Keep complete financial records of all transactions. Put all financial documents in a safe place.

- Ask for help - Financial matters can be confusing. If you have questions or need assistance, ask for help from your bank, a trusted family member, a clergy member, a social worker or another professional.

### Ten Tips to help you protect your money and your future:

- Use direct deposit for your checks.
- Don't sign blank checks allowing another person to fill in the amount.
- Don't leave money or valuables in plain view.
- Don't sign anything you don't understand.
- Protect your money. The bank may be able to protect your money by arranging your accounts to control access to your funds.
- Be aware of scams. If it sounds too good to be true, it probably is.
- Don't give anyone your ATM Pin number and cancel your ATM card immediately for if it is stolen.
- Check your bank statements carefully for unauthorized withdrawals.
- Be cautious of joint accounts.
- Build good relationships with the professionals who handle your money.



To report elder abuse, neglect or exploitation, call the Adult Protective Service Abuse Hotline at: 1-800-96-ABUSE (1-800-962-2873)

Source: Florida Department of Elder Affairs & Florida department of Children & Families

## Steer Clear of Lottery Scams

Shelly Gerteisen  
Florida Lottery



Have you ever dreamed about winning a multi-million-dollar lottery jackpot and what you would do with all that money? And then, you receive a letter, email, or phone call telling you your dreams have come true. But, did you really win?

Each year, many seniors are conned out of their savings, whether it's through the Internet, mail, phone, or someone they know personally. Scammers tend to target elders because they are perceived to be vulnerable, including those who are physically or mentally disabled, live alone, or are unfamiliar with handling their own finances.

Lottery scams have become the scam of choice for many criminals because of the huge jackpots legitimate lotteries produce. Many of these criminals are professionally trained to tap into the excitement created by these large jackpots and use this excitement as a means to steal your money.

To protect yourself and your money, remember these simple rules:

1. You have to play to win. If you did not purchase a ticket, you cannot win.
2. You do not need to be a U.S. citizen to claim a Florida Lottery Prize.
3. Only buy Florida Lottery tickets from authorized retailers. Call your local Florida Lottery district office for the location of a retailer near you.
4. Never redeem a Florida Lottery ticket for a stranger.
5. Never pay money to collect a prize.
6. Never give your credit card numbers or personal information over the telephone to anyone promising Florida Lottery cash prizes or memberships.
7. Never accept a collect telephone call from someone claiming to be a Florida Lottery official.
8. Never respond to a letter or telephone call from someone who offers you a guarantee of winning a prize. The Florida Lottery does not guarantee prizes, only the chance of winning if you buy a legitimate ticket from an authorized retailer.

For more information or to report a lottery scam, consumers should contact the Florida Lottery's Security Division at (850) 487-7730

## Beware of New USPS Call & E-mail Scams



The U.S. Postal Service is warning of a recent Scam in which fraudsters are trying to get personal information from people. The Postal Inspection Service has received complaints from people nationwide, claiming they have received calls or e-mails and phone calls from people claiming to be from the U.S. Postal Service. According to the agency, the e-mails and phone calls attempt to get personal identifying information.

The call or e-mail has something to do with a package that was unable to be delivered. For those who received an e-mail, the customer was told to click a link or open an attachment then print a label.

When opened, a virus is installed into the computer. The virus, according to the agency, could steal or compromise the person's personal identity information.

The postal service advises those who receive a possibly fraudulent e-mail to not click or open the attachment, forward the e-mail to [spam@usps.gov](mailto:spam@usps.gov) then delete the e-mail.

Those who receive a possibly fraudulent call, do not provide any personal information, hang up, and contact your local post office to verify the call.

The Postal Inspection Service is investigating the fraudulent e-mails and calls.

Source: CBSMiami.com

## IRS Warns of Pervasive Telephone Scam



The Internal Revenue Service is warning consumers about a sophisticated phone scam targeting taxpayers, including recent immigrants, throughout the country.

Victims are told they owe money to the IRS and it must be paid promptly through a pre-loaded debit card or wire transfer. If the victim refuses to cooperate, they are then threatened with arrest, deportation,

or suspension of a business or driver's license. In many cases, the caller becomes hostile and insulting. "This scam has hit taxpayers in nearly every state in the country. We want to educate taxpayers so they can help protect themselves. Rest assured, we do not and will not ask for credit card numbers over the phone, nor request a pre-paid debit card or wire transfer," says IRS Acting Commissioner Danny Werfel. "If someone unexpectedly calls claiming to be from the IRS and threatens police arrest, deportation or license revocation if you don't pay immediately, that is a sign that it really isn't the IRS calling." Werfel noted that the first IRS contact with taxpayers on a tax issue is likely to occur via mail.

Other characteristics of this scam include:



- Scammers use fake names and IRS badge numbers. They generally use common names and surnames to identify themselves.
- Scammers may be able to recite the last four digits of a victim's Social Security Number.
- Scammers spoof the IRS toll-free number on caller ID to make it appear that it's the IRS calling.
- Scammers sometimes send bogus IRS emails to some victims to support their bogus calls.
- Victims hear background noise of other calls being conducted to mimic a call site.
- After threatening victims with jail time or driver's license revocation, scammers hang up and others soon call back pretending to be from the local police or DMV, and the caller ID supports their claim.

If you get a phone call from someone claiming to be from the IRS, here's what you should do:

- If you know you owe taxes or you think you might owe taxes, call the IRS at 1.800.829.1040. The IRS employees at that line can help you with a payment issue – if there really is such an issue.
- If you know you don't owe taxes or have no reason to think that you owe any taxes (for example, you've never received a bill or the caller made some bogus threats as described above), then call and report the incident to the Treasury Inspector General for Tax Administration at 1.800.366.4484.

- If you've been targeted by this scam, you should also contact the Federal Trade Commission and use their "FTC Complaint Assistant" at [FTC.gov](http://FTC.gov). Please add "IRS Telephone Scam" to the comments of your complaint.

Taxpayers should be aware that there are other unrelated scams (such as a lottery sweepstakes) and solicitations (such as debt relief) that fraudulently claim to be from the IRS.

The IRS encourages taxpayers to be vigilant against phone and email scams that use the IRS as a lure. The IRS does not initiate contact with taxpayers by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels. The IRS also does not ask for PINs, passwords or similar confidential access information for credit card, bank or other financial accounts. Recipients should not open any attachments or click on any links contained in the message. Instead, forward the e-mail to [phishing@irs.gov](mailto:phishing@irs.gov).

More information on how to report phishing scams involving the IRS is available on the genuine IRS website, [IRS.gov](http://IRS.gov).

You can reblog the IRS tax scam alert via Tumblr.



### Is a New Social Security Card in Your Cards?

Jeff Vincent, Social Security Administration

To help combat the rising threat of fraud and identity theft, Social Security will no longer issue Social Security number printouts beginning in August 2014. If you need written confirmation of your Social Security number—perhaps your new employer needs verification—and you can't find your Social Security card, you can apply for a replacement.

But do you really need a replacement? In most cases, you don't need your card as long as you know your number. For all intents and purposes, your number is your card. Usually proving your number and identifying information is enough.

In the event you really do want or need a replacement card, either for yourself or for a child, you can find all of the details you need at [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber). The “Social Security Number and Card” page provides information on how to obtain a replacement card and what specific documents you need to provide.

It is easy and free to apply for a Social Security Card, But consider whether a new Social Security card is really in the cards for you. It may be that your “card” is already with you—in your head.

While you’re at our website, open your free my Social Security account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). It can help you plan for retirement, check your earnings history, request your Social Security Statement, and more.

Learn more about your Social Security card and number at [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber) or call 1-800-772-1213.

Source: July/August 2014, Elder Update

### Research You Can Use!!!



#### *New Research Underscores the Importance of Oral Health For Older Adults*

Taking care of our mouth is one of those things that we sometimes don’t get around to. Some older adults think that with age, it is no longer important to go to the dentist. However, the older we get, the more important mouth care can be.

Oral health and overall health are closely related. Poor oral health has a negative impact on social interaction, communication and the general well-being of seniors. The effect on nutrition is the most obvious: people with painful or missing teeth, gum disease or ill-fitting dentures are much less likely to eat a nutritious diet.

This makes it hard to maintain a healthy weight and take in the nutrient we need. Researchers are also pinpointing the ways that poor oral health leads to poor health in general. The effect goes far beyond the gums and teeth:

**Heart Health.** In November 2013, Columbia University researchers reported that brushing, flossing and regular dental visits slow the progression of atherosclerosis (narrowing) of the arteries) to a significant degree. An earlier study from the American Heart Association found that people who have their teeth cleaned regularly have a 24 percent lower risk of heart attacks and 13 percent lower risk of stroke. Keeping the teeth and gums clean reduces the growth of bacteria that can lead to systemic inflammation. According to Rita Jablonski of Pennsylvania State University. “Poor oral health can lead to pneumonia and cardiovascular disease as well as periodontal disease.



**Brain Health.** Tooth loss and gum disease have also been linked to an increased risk of dementia. New York University researchers found that gum disease may contribute to brain inflammation and Alzheimer’s disease. The research suggests that cognitively normal subjects with periodontal inflammation are at an increased risk of lower cognitive function compared to cognitively normal subjects with little or no periodontal inflammation. University of Florida researchers also reported that oral bacteria from poor mouth hygiene is linked to brain tissue degeneration that may lead to disease such as Alzheimer’s.



Source: Aging in Stride eNews, January 2014.

