

Keeping Elders Safe From Scams: What family members should know

By Linda Fodrin-Johnson, MA, MFT, CMC

"Hi Grandma, it's me, your favorite Grandson."

"Oh, Johnny 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 \$3,500?"

"Of course!"

So, the story goes – and Grandma never sees the money again. When she asks Johnny about repaying the loan, he is shocked. They report this to Adult Protective Services (APS) and the police – however, Grandma has just become another statistic of “elder abuse.”

Scams are on the rise – especially targeting seniors. It is not just people with dementia who get taken for a ride, it is 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. Seniors are becoming more of a target for scam artists and opportunists. Living at a distance from the person you love and want to protect is a worry for many families. We want to respect the dignity of our aging family members, but we don't want them abused or harmed in any way. It can be a challenge to protect them without the elder being treated like a child.

For elders who are competent to manage their own finances, the next step after a call like this is to consult with a trusted family member, financial manager or a CPA before wiring or sending funds that are a plea for assistance. However, 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.

If you or a very trusted friend lives near the elder, below are some actions you can take on your own:

1. Monitor their mail (and email, if you can). A collection of mail is a huge red flag. In those big stacks of mail you will find lotteries claiming a big win and charities asking for money. Many of these are bogus. Anyone can purchase a list of addresses with parameters such as “Single” and “Over 80.” Put your parents on the “Do Not Mail” lists to eliminate some correspondence. Register for free at www.donotmail.gov. Alternatively, families could change the address of someone with cognitive impairment to be delivered elsewhere if they have legal power to do so. Then just deliver the mail that has been screened.

2. Get caller ID. If the scam comes in the form of a phone call, it is harder to intercept. If the call is “private” or “unknown,” ask the family member to let it go to voice-mail. Screening phone calls first is a good way to reduce potential phone scams. To remove a phone number from a list, register it at www.donotcall.gov.

3. Monitor bank and credit card accounts. Ask about questionable payments. Go to www.annualcreditreport.com to ensure they aren't already victims of identity theft.

4. Limit account balance and credit limits. If there is cognitive impairment and/or you have legal power to do so, this is a good step to take to ensure that large sums of money will not be used for a scam.

Most banks will even allow you to set up an alert when there is a withdrawal over a certain amount so you can investigate.

5. Answer your door safely. Many scams occur in the light of day and in your own home. If you do not have a scheduled appointment with someone, never allow a stranger in your home – even if they say it is an emergency. Tell the stranger you will call someone to help them but they must remain outside. It is a good idea to not open your door to strangers and instead talk through the locked door or security screen door.

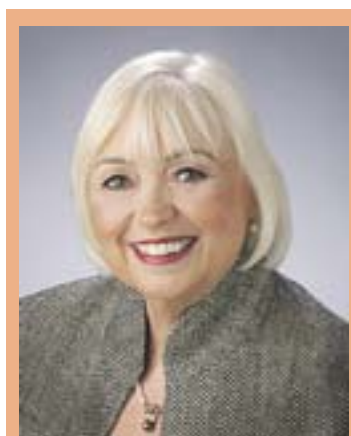
One of the best ways to protect your loved one from scams and if you live at a distance is to employ a professional geriatric care manager to check in on a parent at least monthly and begin a relationship of trust so that the elder has a local person to call when the “deal” sounds too good to be true. We have often been called “scam busters” because our clients feel comfortable to tell us about these events.

Families at a distance should also call often and ask – “What did you do today?” and “Who did you see?” When you hear about a stranger who befriends your aging family member, it is a time to bring in APS (925-646-2854) – but, APS won't visit unless you have information that leads to an event of abuse. However, if you have a professional geriatric care manager, he or she will make a visit and assess the newfound “friend”. Often these new friends disappear when they see someone is checking in.

If you would like a comprehensive list of Tips to Help Prevent Financial Elder Abuse, please email my office at Info@EldercareAnswers.com.

For further information about professional geriatric care managers or to find a care manager in your local area, contact The National Association of Professional Geriatric Care Managers (NAPGCM) at: www.CareManager.org. The staff at Eldercare Services has 20 professional geriatric care managers who provide guidance, consultations and comprehensive plans for families living in the San Francisco Bay Area, www.EldercareAnswers.com.

Linda Fodrin-Johnson is the executive director of Eldercare Services, a licensed marriage, family and child counselor, and a certified care manager. She is an advisor on the new Lamorinda Village Task Force that will assist seniors to stay in their own neighborhoods and homes.



Linda Fodrin-Johnson will be addressing concerns of aging independently and will give tools to age proactively and successfully during a complimentary workshop from 5:30 to 7:30 p.m. Tuesday, July 30 at Byron Park in Walnut Creek. The title of her speech is “60+ and Single: How to Have Life My Way.”



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