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## Elder Abuse: "Yes, It Can Happen to You"

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email or call any number listed. Find a phone number from a statement and call that number to check the situation.

3) If you are shopping online, look for the secure website emblem at the bottom of their website or check for the "https:" as opposed to "http:" at the start of the web address (URL).

4) Use direct deposit for all regular income.

5) Shred personal information before putting in the trash.

6) Check your credit card charges often - this could be done daily to a few times a week. My credit cards have been compromised more than once, and we were able to stop the problem by calling the bank and closing the account quickly.

7) Be careful with "passwords" - don't use a simple password for everything. Find lines of poems and use the first letter of each word or a place you visited and scramble some of the letters with numbers. Be sure to change passwords a few times a year.

8) Family members can also take financial advantage of someone with a big heart, with a sad story, or a big opportunity that they say will make you money, too! Be cautious! Tell them you want to consult your attorney or financial planner first. One of the biggest areas of this type of abuse is

"Hi Grandma, it's me your favorite grandson. I was in an accident. ... I'm fine, but if I report it, I'll lose my insurance and driver's license. Can you wire me money?" Or, so the story goes. These scams are prevalent, and even those with sound minds and good hearing are being taken for thousands of dollars every day. This exact scenario happened to my mother, and she actually sent the perpetrator \$4,000. A friend of mine in Lamorinda has received two of these calls already!

So, what should you do if these criminals ring? First, take down any information the caller gives you - such as name, location, and the amount of money requested - then, forward this information to Adult Protective Services by calling their toll free number at (877) 839-4347. If the same person calls again, say you don't have that kind of money or just hang up.

How do you protect yourself and/or an older relative from being scammed? It is more than being careful - it is taking preventative precautions with your personal information, especially financial information.

A few things to keep in mind:

1) Personal information should never be shared over the phone. If a bank or financial institution calls you and asks for any information, do not give it out. Call the phone number on your bank statement or on the back of your credit card to confirm the call was legitimate.

2) Similarly, if you receive an email from a bank or other institution, even if you do have an account with them, do not open anything in an

to get you to do a reverse mortgage and then they use the money and you are left with little or no equity in your home.

9) When you contract for services for any home repair get the estimate in writing. Check to see if the person is a licensed contractor and remember - only pay a portion of the total cost upfront, and pay the balance due when the job is done to your satisfaction. As a deposit, a licensed contractor can only charge the lesser of \$1,000 or 10 percent.

10) Lotteries where you need to send dollars in order to receive your prize are scams.

11) Hiring caregivers privately can be a problem. Don't use websites like Craigslist. If you get a referral from a friend or family member of someone experienced, it might be fine. However, do a national criminal background check. If you hire from a reputable agency, ask about liability insurance.

12) Do not let someone in your home who says they are from a "utility" company and needs to check some appliance or the water.

13) Keep valuables in locked drawers or safes. Purses should also be kept out of sight as well. My mother gave a "glass of water" to someone on a warm day and when the lady left, so did her purse!

One in nine seniors has been abused in some way. One out of 20 seniors is financially abused. According to the National Adult Protection Services Association, almost 90 percent of elder abuse cases involve a family member or other "trusted" relationship. Be aware and be safe.

Please feel free to email me any questions. I may use your questions and the answers for a future column. Email me at: [Linda@ElderCareAnswers.com](mailto:Linda@ElderCareAnswers.com).

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