



Scams Are a Family Caregiver Issue



If you're a family caregiver, you've probably talked to your loved ones about safety issues like fall prevention, installing smoke alarms, and medication management. But there's another threat to the well-being of seniors that caregivers might overlook. An epidemic of fraud is perpetrated against older adults, each year robbing them of billions of dollars—and their quality of life.

Anyone can fall for a scam. But seniors may be at greater risk, due to cognitive changes, unfamiliarity with new technologies, and social isolation that can leave them vulnerable to the wiles of a “friendly stranger.” And while younger people are unlikely to answer a phone call from an unfamiliar number, seniors often do. A smooth-talking con artist can steal a few dollars from them ... or completely deplete their nest egg, ruining their financial security in retirement. Recent research shows that “wealth shock”—losing a large portion of one's savings—can cause a profound loss of physical and mental health.

Caregivers are affected, too

A recent study from Allianz Life Insurance Company of North America showed that when seniors are defrauded

of their money, family caregivers also experience a financial impact. According to their “Safeguarding Our Seniors” study, “Nearly 90% of both active and potential caregivers said they experienced a financial impact when their elder was financially abused, with the average cost to those caregivers reaching a staggering \$36,000. In addition, those providing care for past victims are spending significantly more than those caring for elders with no history of financial abuse, which in turn is negatively impacting the caregivers' ability to save for their own retirements.”

Building resistance to fraud

Luckily, there's a lot we can do to help our loved ones avoid being defrauded. Con artists rely on our ignorance. They put on a convincing act and pressure victims to act fast. The best way to see through their wiles is to become familiar with their tactics. Compare it to an immunization: We get a vaccine, and then when a bad germ targets our body, our immune system is ready for it. In the same way, knowing in advance what a crook might try helps us recognize swindles and avoid falling for them.

To help your loved one be more scam-savvy, share information about these common schemes:

- **Impostor scams.** A crook might call or email, pretending to be from the IRS and demanding money. They might pretend to be from a computer company or the person's phone provider, and convince the victim to grant access to their computer and personal data. Another classic is the “grandparents scam,” in which the caller pretends to be a grandchild or other family member who is supposedly in trouble of some kind and begs the senior to send money—usually via wire transfer or prepaid gift cards, both of which are red flags.

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- **Scams based on news events.** Crooks often piggyback their schemes on real events. For example, Medicare is sending out new cards this year; on the heels of the announcement, scammers began to impersonate Medicare representatives, demanding money or the person's bank account information. And after every natural disaster, phony charities claim to be collecting donations—when in fact, the con artists pocket the money.
- **Websites selling fake goods.** Crooks put up convincing websites to sell counterfeit drugs, worthless supplements or too-good-to-be true offers on everything from cars to vacation rentals. Many take your money and fail to deliver the goods at all—and they may also be out to steal your credit card or bank account information.
- **Phony sweepstakes or lotteries.** “Congratulations, you’ve won a free prize!” The crooks claim the victim has won big, and all the “winner” needs to do is send money or provide their credit card number as a “handling fee” for the fictitious windfall. The scammers might even send a phony check with lots of zeroes; by the time the bank rejects the check, the victim has already sent money to the crooks.
- **Fake friends and “lonely hearts” schemes.** Socially isolated elders may be vulnerable to a con artist who meets them at church, online or on a park bench and befriends them in order to gain access to their money. Today, more seniors are also using dating sites, which are a notorious hunting ground for scammers, says the Better Business Bureau.
- **Door-to-door sale of magazines, home improvement services or products.** Fraudsters may use foot-in-the-door techniques to convince an elder to purchase things they don't really want or that never arrive. They may offer shoddy home repair services or claim to spot a problem that needs fixing (that really doesn't). Their main goal in getting into the home may be to steal. Post a “no solicitors” sign and warn your loved one never to let a stranger in the house.
- **Bogus investments.** Older adults are often the target of financial swindlers. They have a nest egg and of course they'd like to make extra money

with it. They might be invited to a free lunch at a nice restaurant, that includes a pitch for a financial product that is wrong for their circumstances—or, an out-and-out rip-off.

Having the talk

Make fraud prevention a regular conversation topic with senior relatives.

The Allianz Life study found that the majority of caregivers are already talking to their senior loved ones about financial abuse and scams, but it's not always a comfortable topic. They say families “are hesitant to have frequent conversations for a variety of reasons, including the belief that it's none of their business, feeling that the elder is capable of managing their own finances, or belief that it makes the elder uncomfortable.”

It can help to bring in an experienced financial professional to talk about ways to protect the senior's money. If you feel that your loved one is incompetent to manage their financial affairs, consult an elder care attorney about ways you can help, such as a joint checking account or power of attorney. An aging life care professional (also called a geriatric care manager) or financial advisor can help with these conversations.

The main thing is to talk. Reassure your loved one that people of every age should have these conversations. Say “These crooks are so skilled! It could happen to anybody!” Offer to be available 24/7 if your loved one wants to call you for an opinion if someone asks for money or tries to sell them something. Encourage them to ask for written material before agreeing to buy something from a salesperson. Assure them it's not rude to hang up on a suspicious caller—it's smart! Help them add their name to the “Do Not Call” registry. And encourage them to spread the word to their friends. Many seniors have a strong sense of justice. This is something they can do to fight the bad guys.

Above all, we all need to develop a protective layer of skepticism. It's a sad fact of life that these crooks are out there. They are so skilled and imaginative—imagine what they could do if they used those talents for good! But they don't, so it's our job to protect ourselves and our loved ones from their predation.

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Skilled Nursing Facilities Help Residents Stay Engaged in Life

Summer has always been a time when people tend to gather together to enjoy the nice weather during family reunions, picnics and neighborhood BBQs (be sure to read about how to barbecue safely in this issue). Getting together with family and friends is enjoyable for most people and research shows that staying connected to others is an essential part of aging well.

This should come as no surprise. As human beings, we are designed by nature to seek out others and connect with each other. According to Matthew Lieberman, author of the book *Social: Why Our Brains Are Wired to Connect*, “Being socially connected is our brain’s lifelong passion. It’s been baked into our operating system for tens of millions of years.”

While nursing home residents may have more limited opportunities to get out and about, one of the advantages of living in a senior community is that there is always something going on. Activities include exercise classes, book clubs, community outings, Bingo and holiday celebrations. This ability to stay connected with others has numerous benefits.

Better physical health

Several studies have shown that people who are more social get sick less and have healthier minds. A study conducted at Brigham Young University demonstrated that “the effect of [social isolation and loneliness] is comparable to obesity.”

Sharper minds

A study from the Rush University Memory and Aging Project concluded that a higher level of social engagement in old age is associated with better cognitive function. A study from the Harvard School of Public Health found that people who engaged in a lot of social activity in their 50s and 60s had slower rates of memory decline compared to those who were more socially inactive.

Better nutrition

Sharing meals in a common space is also a great way to stay connected to others. We eat differently when we’re with people whose company we enjoy. A study conducted at the Université de Montréal discovered that people in hospitals were more likely to increase their food intake when interacting with others, particularly if those interactions were friendly and lively. They also discovered that nutritional deficiencies occurred most frequently when patients ate alone in their rooms. Given that



most skilled nursing facilities also have dietitians on staff, being in a senior community can greatly increase one’s likelihood of eating nutritiously.

While opportunities abound for socialization in skilled nursing facilities, there are also several things you can do on your own to improve your social connections.

Be a “yes” person

Make it a priority to accept invitations, even if in the moment you don’t feel like being social. Often the hesitations we have in that moment are overcome by the fun we have later on. If you want to reach out, don’t be afraid to ask a fellow resident to attend Movie Night with you or join you for a walk around the grounds.

Go online

If spending face-to-face time doesn’t always appeal to you, go online! A University of Exeter study concluded that adults aged 60 to 95 who received computer equipment and training “had heightened feelings of self-competence, engaged more in social activity, had a stronger sense of personal identity, and showed improved cognitive capacity.” Learning to play video games is a great way to connect with grandchildren when they come to visit.

Stay positive

People generally enjoy being around people who have a positive attitude about life. By practicing gratitude for what you have and looking at the brighter side of life, you’ll probably discover people will seek out your company.

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Are You Guilty of Dog-stracted Driving?



Many dogs love nothing better than to go for a car ride, and a survey from the AAA Foundation for Traffic Safety confirmed that most dog owners drive with their dog in the car. But the survey also found that some of these drivers have mid-trip interactions with their pooches that could cause an accident. Anything that is distracting and causes drivers to look away from the road or take one hand off the steering wheel raises their risk of an accident. The owners surveyed reported risky doggie driving habits such as driving with their dog in their lap, reaching back to keep their dog from coming into the front seat, or holding their dog

in place with one arm while braking. Some even admit to taking selfies with their pet while driving.

AAA traffic safety expert Jennifer Huebner-Davidson recommends using a leash, harness or other pet restraint to keep both owner and pet safe. She said, “An unrestrained 10-pound dog in a crash at only 30 mph will exert roughly 300 pounds of pressure, while an unrestrained 80-pound dog in a crash at only 30 mph will exert approximately 2,400 pounds of pressure. Imagine the devastation that can cause to your pet and anyone in its path.” Visit the AAA website to find more information about driving with your pet.

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