



TRI-VALLEY Current

Information from Tri-Valley Inc.

Serving people over 60, younger people with disabilities, and caregivers

"Home With You"

Summer 2012



The phone is answered by a lonely elder...

The caller has a kind voice and spends time talking with the elder...

The elder mentions she has grandchildren in college that she wishes she could help...

The sweet voice on the other end has a solution...an investment that sounds too good to be true...

So good for the scam artist...

But not for the elder who will lose all of her life's savings.

**DON'T LET THIS HAPPEN TO YOU.
PROTECT YOURSELF FROM SCAMS!**

PROTECT YOURSELF FROM FINANCIAL SCAMS

More and more we hear about elders losing their lifelong savings to fraud. According to the Department of Health and Human Services, older Americans lose an estimated \$2.6 billion or more annually. Sadly, the risk is not just from strangers, but also comes from close family members who may deplete a joint checking account or promise but not deliver care in exchange for money. In light of a recent dramatic increase in reported financial scams, the following are tips on how to identify and prevent financial exploitation:

- NEVER give your Social Security, Medicare, credit card, banking or other personal financial information over the telephone unless you placed the call and know with whom you are speaking.
- If you are offered a prize, loan, investment, etc. that sounds too good to be true, it probably is too good to be true!
- Review your monthly accounts regularly for any unauthorized charges. Report lost or stolen checks immediately.
- Shred receipts, bank statements and unused credit card offers before disposing of them in the trash.
- Consult with someone you trust before making a large purchase or investment. Don't be pressured or intimidated into immediate decisions.
- Don't open emails from unknown sources and beware of any notice claiming you have won a lottery.
- Do business with companies you know are reputable. Beware of any home improvement contractor that comes to your door or tries to sell you services over the phone.
- Report any unusual account inquiries you receive, whether by phone or email, to your banker who will take measures to protect your account and notify authorities.

REPORT! Making a report in instances of exploitation is the right thing to do, and it's easy! Ask for help! Elders have the right to be safe! **In cases of immediate danger, call 911.**

If you or an elder you know is a victim of financial exploitation, call **Tri-Valley, Inc. Protective Services at 1-800-286-6640**

(See page 3 for a summary of top scams targeting seniors.)

In the Community

Charity Golf Tournament A Great Success!

Thanks to Cohasse Country Club for their Charity Golf Tournament benefiting Tri-Valley and Southbridge Food Share. Tri-Valley gratefully accepted \$8,000 at the June 27th check presentation.



A
message
from
Marilyn

In the afternoon of June 20th, we were shocked and saddened to learn that long-time Board member and past Officer, Grace Kirk passed away suddenly.

Grace was a faithful and dedicated Board member who truly valued this agency and the work that we do for seniors, younger individuals with disabilities and caregivers.

We will miss her gracious presence at our meetings and I will personally miss a good neighbor and friend.

We extend our sympathies to Dr. Robert Kirk, their three sons, David, John and Neil and their families and friends.

Marilyn

The **Tri-Valley Current** is a quarterly publication of:

Tri-Valley, Inc.
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An Equal Opportunity/Affirmative Action Employer



From left, Cohasse Country Club President Mike Canney and Vice President Warren Fontaine, Southbridge Food Share President Ray Fournier, tournament co-chair Cathy LaBonte, tournament co-chair Michelle Reis and Tri-Valley Executive Director Marilyn Travinski.

Join Us For Lunch!

Everyone age 60 and over is welcome to enjoy a hot nutritious noontime meal at one of Tri-Valley's Dining Centers or Lunch Clubs located in the following communities:

Blackstone, Douglas, Dudley, East Brookfield, Hopedale, Medway, Mendon, Milford, Northbridge, North Brookfield, Oxford, Southbridge, Spencer, Sturbridge, Sutton, Upton, Uxbridge, Webster and West Brookfield.

A voluntary and anonymous donation of \$2.00 per meal to help defray the meal cost is requested. Call Tri-Valley's Nutrition Program for locations and reservation information.

Volunteers Needed

Tri-Valley's **Long Term Care Ombudsman Program** currently has openings for volunteers to advocate for nursing homes residents in:

Blackstone, Uxbridge, Northbridge, Medway, Franklin, Milford and Whitinsville.

Please contact Cathy Stone at 508-949-6640 or cstone@tves.org for more information.

Top Scams Targeting Seniors



Scams are targeted towards seniors at any income level, but those with lower incomes may be more at risk because they're more likely to need money and are willing to take a chance if something sounds too good to be true. The following list was summarized from the FBI's listing of common fraud schemes targeting older adults.

- **Health Care/Medicare/Health Insurance Fraud** — There are many varieties of this type. Perpetrators may pose as Medicare representatives to get the elder to give them their personal information, or they may provide bogus services at makeshift mobile clinics and then use the personal information to bill Medicare and pocket the money.
- **Counterfeit Prescription Drugs** — Usually these scams operate on the Internet. The danger is that besides paying money for something that will not help, elders may purchase unsafe substances. When looking for better prices on medications, make sure the online distributor is licensed. Reputable online pharmacies will have a seal of approval called the Verified Internet Pharmacy Practice Site (VIPPS), provided by the Association of Boards of Pharmacy in the U.S.
- **Funeral & Cemetery Scams** — After reading the obituaries, the perpetrator will call or attend the funeral of a complete stranger to take advantage of the grieving widow or widower. They will claim that the deceased had an outstanding debt with them and try to extort money from relatives to settle the fake debts. Also, disreputable funeral homes have been known to add unnecessary charges to the bill, such as insisting that a casket, usually one of the costly parts of the service, is necessary for a direct cremation (it is not required).
- **Fraudulent “Anti-Aging” Products** — Many older adults seek out treatments and medications to achieve a youthful appearance. If it sounds too good beware and watch out for “secret formulas” or “breakthroughs.” Fake Botox scams are especially disturbing, as renegade labs may still be working with the root ingredient, botulism neurotoxin, which is one of the most toxic substance known.
- **Telemarketing** — Elderly, especially older woman living alone, are prime target of people who sell bogus products and services by telephone. These scams involve offers of free prizes, low-cost vitamins and health care products, inexpensive vacations, plus solicitation for fake charities and ploys by con artists to get elders to wire money or give a credit card or bank account number to pay for shipping, handling or a good faith payment for a windfall that the senior will never receive. With no face-to-face interaction, and no paper trail, these scams are incredibly hard to trace and prosecute.
- **Internet Fraud** — Internet fraud includes non-delivery of items ordered online and credit and debit card scams. Pop-up browser windows simulating virus-scanning software will fool victims into either downloading a fake anti-virus program (at a high cost) or a real virus that will open up whatever information is on the user's computer to the scam artist. E-mails that appear to be from a legitimate company may also come to elders asking them to update personal information.
- **Investment Schemes** — Seniors planning for retirement many fall victim to these schemes. Be wary of any investments that promise extremely high yields. These may include prime bank note schemes where victims are generally encouraged to send money to a foreign bank, pyramid schemes that require people to bring in subsequent investors, and Nigerian letter fraud schemes that offer the recipient to share in a percentage of millions of dollars. Additionally, there are schemes involving complex financial products that many economists don't even understand.

(continued on last page)



TRI-VALLEY, INC.
10 Mill Street
Dudley, MA 01571

*Serving people 60 and over,
younger people with disabilities,
and caregivers.*

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DNS The Business Printer—Worcester, MA
(800) 892-4567
(Sponsorship space available call Tri-Valley at 1-800-286-6640)

800AgeInfo
Information for Massachusetts Elders and Their Families
1-800-AGE-INFO (1-800-243-4636)
www.800ageinfo.com

(Top Scams — continued from page 3)

- **Reverse Mortgage Scams** — These scams are engineered by unscrupulous professionals to steal the equity from the property of unsuspecting seniors. In many of the reported scams, victims are offered free homes, investment opportunities, and foreclosure or refinance assistance. Unsecured reverse mortgages can lead property owners to lose their homes when the perpetrators offer money or a free house somewhere else in exchange for the title to the property. A legitimate home equity conversion mortgage product is insured by the Federal Housing Authority. It enables homeowners to access the equity in their homes by providing funds without incurring a monthly payment.

For more detail go to the FBI's website page on *Common Fraud Schemes*:
www.fbi.gov/scams-safety/fraud/seniors