

TIPS for staying safe

Never pay upfront for a “deal”

Unsolicited deals or offers that require any sort of deposit or “pay to play” are usually bogus. Especially for services, pay after service is rendered.

Keep personal information private

Don't reveal social security, address information, or bank account numbers in unsolicited phone calls or emails. Legitimate businesses such as banks or credit card companies will not ask for sensitive information this way.

If using Facebook or other social media, avoid listing personal information such as your address—this information is often sold.

Never reveal when you will or will not be home to someone you don't know. Criminals may be seeking the best time to rob your home.

Never open email attachments – unless you trust the source

Attachments can be malicious programs. If you are suspicious, phone the person who sent the attachment to confirm that he or she actually sent it. Delete the email if doubts remain.

Take your time; do due diligence

Avoid impulsive action, and research offers, individuals or companies before making any decision. If you want to do business

(Continued on back side)



Communities of Caring You Can Call Home

61 Greenway Drive, Vernon, VT 05354
802-254-6041 / www.adventretirement.org

CROSSROADS

An information resource for senior living



How seniors and their loved ones can guard against fraud

Scams are not always of the obvious “too good to be true” variety. A talented scammer can make offers or request sensitive information in ways that actually sound reasonable. People of any age can be tricked, but seniors must be particularly vigilant.

Why are seniors favorite targets?

For one, they are likely to have a nest egg. They were often raised to be polite and not rude (con artists love this). Widows whose husbands handled all the finances are highly prized by scammers.

Fraudsters want two things

They're after your money or your personal information. So, apply two basic strategies whenever and however you're approached.

- 1 Don't get caught up in “the wind up” of any offers, sales pitches or deals. Focus instead on the bottom line. Ask: “What does this offer or person want from me?” Money or personal information should raise red flags.
- 2 To protect your personal information, simply do not reveal it. Thieves can use basic information such as your social security number to pose as you for their own financial gain or steal your credit card number to make purchases in your name.

Common scams

While this list is by no means exhaustive, these types of fraud, and their variations, all too often target seniors. Scammers choose relevant products or services: Investments, vacations, health and “anti-aging” products, reverse

(Continued on back side)



How seniors and their loved ones can guard against fraud *Continued from front page.*

mortgages, medications, Medicare drug discount cards, funeral/cemetery products and health insurance products are all on the list.

Phone scams

The numerous scams include “surveys,” discount offers and membership clubs. The caller (a real person or a recorded voice) often asks for a small upfront payment or “deposit” via credit card or asks for other sensitive information to process the offer.

E-mail and other online scams

“Phishing” is one of the most common scams. Typically, a con artist sends an email that appears to be from a legitimate company, such as your bank, alerting you to a problem and asks you to “verify” information such as your bank account number.

In addition, criminals may send attachments (separate files) that are malicious programs that compromise your computer if opened.

Websites that require any sort of payment before receiving a “free” product, or admission to a lucrative opportunity are most likely fraudulent.

Direct mail scams

Offers directed to seniors include free/discounted products, anti-aging products, lotteries, travel deals and more. The offers can be worthless, complete fraud, or obligate you to pre-payments. For example, if you have “won the lottery,” you may be required to “pay taxes” before you can claim your prize.

Investment scams

Promises of unusually high rates of return are suspect. Scammers may use cold calls or even use your network of friends to gain your confidence.

Medicare fraud

Seniors are frequent targets of Medicare schemes involving medical equipment manufacturers who offer free products in exchange for Medicare numbers. Scammers can fake the required doctor signature on forms certifying that equipment or testing is needed, then bill Medicare fraudulently. In this case, seniors are unwitting accomplices in the fraud – and usually receive no products.

Tips for staying safe *Continued from front page.*

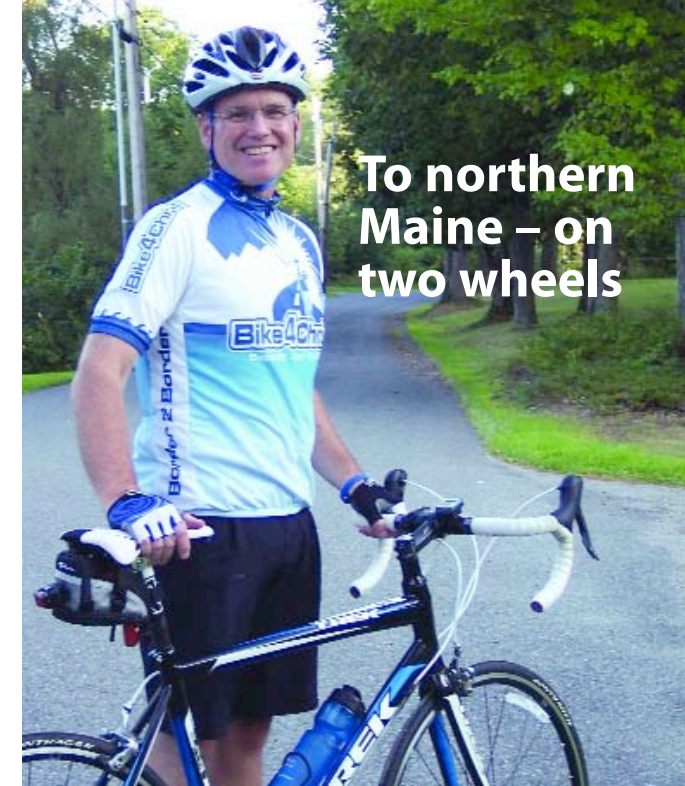
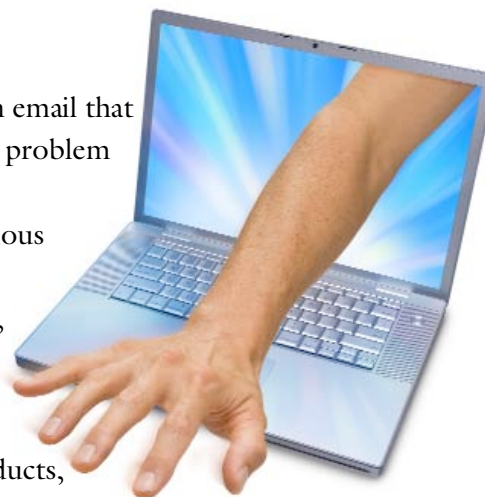
with an unknown company, join a lawsuit or other activity, conduct Internet searches to look for consumer complaints. Call the Better Business Bureau or the office of your state’s attorney general for information.

Get direct deposit

Social security and other checks in your mailbox can be easily stolen. With secure direct deposit into your bank account, there are no checks to steal.

Protect your Medicare number

Only give your insurance/Medicare number to those who have provided you with actual medical services. Also, avoid “free” medical service or equipment offers that require your number.



**To northern
Maine – on
two wheels**

*Congratulations to Brad on
a trip well-pedaled!*

While challenges come our way routinely as a part of life, it’s less often that someone takes them on intentionally – especially when they’re as taxing as a 650-mile bicycle trip through New England. But that’s what Vernon Home Executive Director Brad Ellis accomplished in early September along with six others as part of the 2011 “Bike4Christ” tour.

The tour, established as a means of raising funds for the participants’ chosen charities, actually began in south Florida. Brad, who is an avid cyclist, joined the team in Windsor, CT and together they wound their way to northern Maine over the next six days. While the timing was less than ideal (a slow-moving rain front followed them for days), the trip concluded successfully, providing tremendous satisfaction for all who stayed the course.

Equally satisfying for Brad was the generosity of friends who supported his effort through gifts to Vernon Home’s Annual Fund. The fund will help with the sizeable project of replacing a failed generator at Vernon Green Nursing Home. Gifts can still be made through October by going to <http://adventretirement.org/giving>.



**Being alert and cautious
and following some simple
guidelines can keep
scammers in their place,
and keep your valuable
assets yours.**