

# Caregiver Assistance News

“CARING FOR YOU...CARING FOR OTHERS”

## Elder Abuse/Neglect Tricking a Senior Out of Money

Elder abuse can take many forms, but one of the most common is “scamming” or tricking an elderly person out of money or property. Seniors are more likely to become victims of such crimes and, if cognitively impaired, they are far more vulnerable. Scammers make a special effort to lure trusting seniors with false lottery winnings, fake inheritances, illegitimate sweepstakes, or “special” opportunities to donate to charity.

Why do elders fall for such tricks? Very often, they dream of being able to help their family, leave something behind, or provide more security for themselves and their loved ones as they age.



### Spotting Shady Deals

Each year 30 million Americans are defrauded of more than \$50 billion. Scammers soliciting your money understand that most people don't know how investments are supposed to work, so they will miss the warning signs. The scammers take advantage of both your lack of knowledge and your desire to make money quickly.

Source: Financial Fraud Research Center

### Top 10 Scams

- **Health Care/Medicare/Health Insurance Fraud** that ask for personal information and Social Security numbers.
- **Counterfeit Prescription Drugs** that may even be harmful.
- **Funeral & Cemetery Scams** that don't disclose the full cost of funeral services.
- **Fraudulent Anti-Aging Products** that don't work as advertised.
- **Telemarketing** scams that take money but don't send the product purchased.
- **Internet Fraud** that gets the person to give out personal information, passwords, credit card numbers, and even banking information.
- **Investment Schemes** that don't pay out as promised.
- **Homeowner/Reverse Mortgage Scams** that offer money or a free house somewhere else in exchange for title to the person's property.
- **Sweepstakes & Lottery Scams** that ask for a “fee” before sending winnings.
- **The Grandparent Scam**, where criminals pose as grandchildren in trouble to get the person to send money.

Source: National Council on Aging; [www.NCOA.org](http://www.NCOA.org)

## Be Aware, Alert

It is important to make sure the privacy of the person in your care is always protected. All a determined scam artist needs is the name from a mailbox to figure out many details about that person's life.

- **Never give out personal information**, credit card numbers, or social security information over the phone.
- **Don't reply to mail that offers** free gifts or special opportunities.
- **Use special care when shopping online**; instead of a credit card, consider using a prepaid debit card or PayPal to pay for online purchases.
- **Don't let door-to-door salespeople** into the home.
- **Don't respond to "get-rich-quick" schemes** or being pressured to "act fast" or pay with cash.
- **Don't respond to someone you don't know using your first name** to gain your trust.
- **Don't respond to offers to "rescue" a person from mortgage difficulties** or foreclosure.
- **Keep bank statements, personal papers, and credit cards hidden.** Thieves have been known to take pictures of credit cards while standing in the checkout line!

## Do Not Blame the Victim

Most seniors never report abuse because they're too scared or too ashamed, especially when the bad guy is a family member or caregiver. The **National Center on Elder Abuse** estimates that only a small fraction of cases are reported. If abuse happens to someone in your care, contact your local law enforcement agency to make a report with the senior victim. They will decide what steps to take. A police report provides proof if the person was a victim of theft. Reporting abuse protects others from being victimized. Prosecuting those who take advantage of the elderly is the only way to stop crimes against seniors.

For cases of fraud against the elderly or anyone else, contact your State's Attorney General Office or the local District Attorney Office, Division of Consumer Fraud. If someone in your care falls victim to a con artist, the *Crime Victims' Rights Act* gives victims the right to get their money back, if possible; have reasonable protections from the thief; confer with the attorney for the government; and not be excluded from information or proceedings about their case.



## Taking Care of Yourself—Think of Your Poor Feet

Our poor feet walk the equivalent of three times around the Earth! More than 50 percent of people say their feet hurt them so much they have trouble getting through the day. Although most foot pain starts with people in their 60s, many younger people suffer too.

Foot pain is *not* a normal part of aging, even though arthritis, thinning of the foot's cushioning fat pads, bunions, poor circulation, fungal infections (like athlete's foot), and plantar fasciitis do increase with age. Tips to help your aching feet:

- Lose weight if you are overweight.
- Closely control your blood sugar if you are diabetic.
- Quit smoking; smoking contributes to poor circulation in the feet.
- Wear good fitting shoes that feel comfortable. Foot size and shape changes with time; get your feet measured when you buy shoes.
- Keep your feet clean and dry; go barefoot once in a while to keep fungus from getting a start.
- Walk more! Walking helps to exercise the feet and keep them healthy.

A podiatrist (foot doctor) can help you choose the right arch supports, shoes and exercises to keep your feet healthy.



## Live Life Laughing!

Sure I've learned a lot from my mistakes, but I've run out of time to apply any of it.



## Inspiration

*Remember you have options, such as asking for politeness or leaving the room – even for a few minutes to catch your breath and evaluate the situation.*

## Don't Fall - Be Safe

Slip-on shoes, sandals, and slippers make a person more likely to trip and fall. Choose lace-up or Velcro-fastened shoes to be more fall-safe. Women who can't find wide enough shoes should try men's shoes.

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## **SAFETY TIPS – What Is Elder Abuse**

Although laws may vary from state to state, abuse of the elderly is usually defined as:

- **Physical abuse** – that results in bodily injury, pain, or impairment. It includes assault, battery and inappropriate restraint.
- **Psychological abuse** – that inflicts mental or emotional anguish by threat, humiliation or other verbal or nonverbal conduct.
- **Sexual abuse** – non-consensual sexual contact of any kind with an older person.
- **Financial abuse** – the illegal or improper use of an older person's funds, property or resources.
- **Neglect** – the failure to provide care to an elderly person who needs that care.
- **Self-neglect** – the failure to provide for one's own essential needs.

Source: *Administration on Aging*

NEXT ISSUE... EMERGENCIES – TAKE PROTECTIVE MEASURES