

# NATI NEWSWIRE

## SENIOR SAFETY ISSUES

### **NATION'S SHERIFFS RECOMMEND SENIORS MAKE A SAFETY LIST AND CHECK IT TWICE**

*Holiday tips could safeguard seniors against financial crimes.*

ALEXANDRIA, Va., Nov. 20 /PRNewswire/ -- The holidays are often synonymous with shopping -- on Main Street, in malls, and online. Unfortunately, not everyone is looking for the best deal, but instead, the easiest opportunity to steal from unsuspecting Americans. Identity theft, robbery and check fraud are increasingly prevalent during the holidays -- and seniors are often the targets of such crimes.

To safeguard against financial crimes this holiday season, the National Sheriffs' Association offers these timely tips for seniors and those who care for them:

-- Don't carry important personal information in your purse or wallet. As the holiday shopping season gets underway, purse snatchers and pickpockets are on the prowl, looking for distracted shoppers from whom they can steal cash and personal information. Be sure your purse or wallet does not include sensitive information like your Social Security number, personal identification numbers (PINs) and passwords. A thief can use these details to order checks or credit cards, apply for loans or otherwise commit fraud using your name. -- Use direct deposit. Your mail - both incoming and outgoing -- can be vulnerable, especially during the holidays when criminal activity is heightened. If your Social Security or Supplemental Security Income (SSI) check or other payments are delivered by mail to an unlocked box, you may be at risk for theft. Direct deposit eliminates the risk of lost or stolen checks, reduces fraud and gives people faster access to their money on payment day. Direct deposit also

protects against identity theft. To sign up for direct deposit of your Social Security or SSI payment, call the Go Direct helpline at (800) 333-1795 or sign-up online at <http://www.GoDirect.org>. It's free and takes less than five minutes. -- Know who you're dealing with when you shop online. Many older Americans enjoy the convenience of online holiday shopping. If you're one of them, be certain the business is legitimate. If you have not heard of the company before, it is always a good idea to check with your local Better Business Bureau before making any purchase or providing them with personal financial information. -- Don't let your holiday trash become a thief's treasure. Identity thieves have become experts in picking through your trash. What's worse, during the holidays there may be a delay in garbage pick-up, meaning your trash could be sitting outside, unprotected, for an even longer period of time. Make sure you shred every document headed for the trash that may have personal information, including check stubs, credit card applications, monthly bank statements, receipts, and other documents thieves can use to commit fraud. -- Pay careful attention to your holiday credit card bills and bank statements. Whether or not you are a person who relies heavily on your credit card during the holiday season, make sure you are the only one who gets to make this decision. Carefully check your credit card and bank statements to ensure no one else is using your card and illegally making purchases in your name. If you notice anything suspicious, or if you suddenly stop receiving credit card or bank statements, contact your financial institution immediately.

For more information about the National Sheriffs' Association, visit us online:

Website: <http://www.sheriffs.org/>

Website: <http://www.GoDirect.org/>

## DA TO PROTECT ELDERLY WITH BILL IMPLEMENTATION

By Staff Report—CA

Aiming to prevent financial abuse of the elderly and dependent adults, the Santa Barbara District Attorney's Office announced last week its intention to strictly enforce a state law while educating local financial institutions about its terms.

Senate Bill 1018 became effective in January and holds California financial institutions accountable for suspected financial abuse of the elderly population, according to a press release from the office of SB District Attorney Christie Stanley. The terms of the law state that financial institutions must report any suspicious financial behavior to a law enforcement agency, adult protective services or the ombudsman.

This past Wednesday, the District Attorney's Office issued a statement that said it will develop relationships with financial institutions all over Santa Barbara County to educate them about the bill and encourage them to cooperate in its enforcement. Not reporting the financial abuse of the elderly may lead to fines up to \$1,000 or \$5,000 if the failure to report is willful.

In the press release, Stanley said the law is important in preventing financial abuse, and said the District Attorney's Office will firmly carry out the law.

"We need to ensure that we are taking all appropriate actions to prevent financial abuse of our elders and dependent adults, and that all mandated reporters are in full compliance with this law," Stanley said.

The bill is especially relevant in the Santa Barbara area, according to the press release, because many elderly people reside in the county and are also important to the economy. Stanley said she hopes the law will help curtail financial abuse of the elderly.

"Santa Barbara County has a large elderly population and their financial security is paramount to the well-being of our community," Stanley said. "Through timely and diligent reporting by financial institutions of suspected financial abuse of elders and dependent adults, we hope to put an end to their days of financial abuse."

## Web Site of the Month:

Founded in 2001, Charity Navigator has become the nation's largest and most-utilized evaluator of charities. In our quest to help donors, our team of professional analysts has examined tens of thousands of non-profit financial documents. As a result, we know as much about the true fiscal operations of charities as anyone. We've used this knowledge to develop an unbiased, objective, numbers-based rating system to assess the financial health of over 5,000 of America's best-known charities.

Specifically, Charity Navigator's rating system examines two broad areas of a charity's financial health -- how responsibly it functions day to day as well as how well positioned it is to sustain its programs over time. Each charity is then awarded an overall rating, ranging from zero to four stars. To help donors avoid becoming victims of mailing-list appeals, each charity's commitment to keeping donors' personal information confidential is assessed. The site is easily navigable by charity name, location or type of activity and also features opinion pieces by Charity Navigator experts, donation tips, and top-10 and bottom-10 lists which rank efficient and inefficient organizations in a number of categories.

Charity Navigator, America's premier independent charity evaluator, works to advance a more efficient and responsive philanthropic marketplace by evaluating the financial health of America's largest charities.

<http://www.charitynavigator.org/>

## Funding Opportunity for your Program

RMS and NATI provide funding opportunities for Triads, Domestic Violence, and other projects.

To participate, RMS requests that your organization collect used cell phones and contact them at:

**911CellphoneBank.com or [terrih@sheriffs.org](mailto:terrih@sheriffs.org)**

RMS pays for shipping phones to them and returns usable cell phones to: law enforcement, senior programs, and domestic violence organizations—to provide cell phones to those in need in your community. Salable phones are recycled, with funds being returned to your organization. Contact RMS or NATI today.

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More Senior Safety related articles are located at [www.nationaltriad.org](http://www.nationaltriad.org); e-news section

## Eye on Prevention: Kentucky Fraud Fighters

*Kentucky Fraud Fighters is a public outreach and prevention initiative designed by Louisville law enforcement in 2001. It is currently in use in 20 of the state's 105 counties.*

*We recently spoke with Kimberly Baker of Kentucky's Cabinet for Health and Family Services about this project and its proposed expansion. The following scenario is familiar to frontline responders to elder fraud:*

*Mrs. Y, a seventy-three year old widow, is weeding her vegetable garden. A pick-up truck with a bed of construction materials pulls up to her house. The driver gets out of the cab and greets her with a cheerful but concerned smile.*

*"I hate to say this, but as I was driving by I couldn't help noticing that your roof is in a sorry state. Can I ask how old it is?" Mrs. Y knows that roof is over 25 years old, and she had even worried that it needed repair. But her old roofer had long since retired, and it was one of those things that she hadn't gotten around to yet. She listens as the young man continues to ask questions and talk about the great deal he can offer her. After a few minutes she says, "You've made a good case. I'll be right back!" The shady contractor expects Mrs. Y to return with her checkbook, ready to write a deposit for work that will never be completed, or poorly done. But the story has a happy ending, because Mrs. Y lives in Kenton County, Kentucky. Instead, she comes out to the*

*porch with a copy of the Fraud Fighters form, and asks the man if he would mind completing it so she can verify his business with the county attorney's office.*

The *Fraud Fighter* brochure is a prevention tool. It alerts residents to "red flags" about door to door scam techniques, and requires potential vendors to fill out business information on a mailin form, pre-printed with the local county attorney's office address. Legitimate business owners don't hesitate to complete the form, but scam artists can't back away fast enough, usually saying,

"I'll take this with me — I'm late for my next appointment but I'll get back to you."

According to Ms. Baker, the *Fraud Fighters*'

success depends largely on the grassroots efforts of Kentucky's *Local Coordinating Councils on Elder Abuse (LCCEA)*, multidisciplinary teams that work within communities to generate awareness of elder mistreatment and exploitation. Councils typically include representatives from the local county attorney's office, which is vital since these offices are the clearinghouses for background checks. Perhaps even more important, however, is that local elders are more likely to use the tool if it is distributed and endorsed by representatives

of their own community, individuals they recognize and trust, such as members of their LCCEA.

Ms. Baker hears regularly from LCCEA members throughout the state that *Fraud Fighters* has a positive impact. Residents regularly share anecdotes about how friends and family members have been approached by shady vendors who turn tail once asked to complete the form. Plans are currently underway to expand the program throughout the state.

Ms. Baker is passionate about the impact that the LCCEAs have had in Kentucky, and believes they, along with other states' coalitions, will play a significant role in the pending national awareness initiative. "I am very excited about a national public awareness campaign about elder abuse. While there is information out there about domestic violence and child abuse, there is

nothing nationally about elder abuse. But without local community involvement and infrastructure, a national campaign won't sustain itself."

*Fraud Fighter* forms are distributed several times throughout the year in senior resource directories, local newspapers, and attached to community newsletters.

***Kimberly Baker is a policy analyst and elder abuse specialist in the Director's Office of the Kentucky Division of Protection and Permanency, Cabinet for Health and Family Services .***

***For more information on Fraud Fighters, including recommendations on how to implement the project in your community, contact Kimberly at: Kimberly.Baker@ky.gov .***

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