

Scams Targeting Seniors

Join us for the November S.A.L.T. meeting on **Monday, November 12th, 11 a.m.-noon at Camas Police Department, 2100 NE 3rd Ave. in Camas.**

Jim Perkins, AARP Fraud Volunteer, will be giving a presentation on current scams and fraud that target older consumers.

Learn how to:

- **Recognize**
- **Refuse**
- **Report scams**

*Typically, east side meetings are held on the fourth Monday, but due to Thanksgiving it will be on the second Monday. There is not a west meeting this month so join us on November 12.

S.A.L.T. meetings are free and open to all seniors.

To receive the free monthly S.A.L.T. Times Newsletter, call 360.397.2211 ext. 3380 or send an e-mail to: sheriffcommunityoutreach@clark.wa.gov. **For other formats:** Clark County ADA Office, **Voice** 360.397.2322 **Relay** 711 or 800.833.6388 **E-mail** ADA@clark.wa.gov



SAVE THE DATE

Our S.A.L.T. Holiday Social will be on Monday, December 10th at 11 a.m. at our West meeting location. We will have refreshments, holiday music and a look back at S.A.L.T. events throughout this year.

Watch for more info in the December S.A.L.T. Times.



Veterans Day November 11



Seniors And Law Enforcement Together

S.A.L.T. TIMES

November 2018

Scammers Demand Gift Cards

Gift cards are a great way to give a gift. But did you know they are also a scammer's favorite way to steal money? According to the FTC's new Data Spotlight, more scammers are demanding payment with a gift card than ever before – a whopping 270 percent increase since 2015.

Gift cards are for gifts, not for payments. If someone calls with urgent news or a convincing story and then pressures you to pay them by buying a gift card, like an iTunes or Google Play card, and then giving them the codes on the back of the card – stop. It's a scam.

Gift cards are the number one payment method that imposters demand. They might pose as IRS officials and say you're in trouble for not paying taxes; or a family member with an emergency; or a public utility company threatening to shut off your water. Or they might call with great news – you've won a contest or a prize! But to get it, you need to pay fees with a gift card.

Scammers will say anything to get your money. And they know how to play into your fears, hopes, or sympathies. They like gift cards because, once they've got the code on the back, the money is gone and almost impossible to trace. But knowing how these scams work can help you avoid them, and you can help even more by passing on the information to people you know.

If you get or give a gift card, here are some steps to follow:

- Buy gift cards from sources you know and trust. Don't buy cards from some random site online.
- Inspect a gift card before you buy it. Check that none of the protective stickers have been removed. Make sure that the codes on the back

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Report Scams

If you paid a scammer with a gift card, report it as soon as possible. Call the card company and tell them the gift card was used in a scam. Here is contact information for some of the gift card companies that scammers use most often.

Amazon
Call 1 (888) 280-4331
<https://www.amazon.com/giftcardscams/b?ie=UTF8&node=15435487011>

Google Play
Call 1 (855) 466-4438
<https://support.google.com/faqs/answer/2952493>

iTunes
Call 1 (800) 275-2273 then press "6" for other, then say "operator" to be connected to a live representative.
<https://support.apple.com/itunes-gift-card-scams>

MoneyPak
Call 1 (866) 795-7969
<https://www.moneypak.com/security>

Tell the Federal Trade Commission about any type of scam or fraud you detect at ftc.gov/complaint, or call toll-free: 1-877-FTC-HELP.

Sheriff Chuck Atkins
Seniors And Law Enforcement Together
Clark County Sheriff's Office
P.O. Box 410
Vancouver, WA 98666



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Managing Someone Else's Money: New Protection from ID Theft and Fraud

If you manage someone else's money, protecting your loved one from financial exploitation and scams is among your important responsibilities. As of September 21st, 2018, a new federal law lets some financial caregivers request a security freeze, also called a credit freeze, on their loved one's behalf. Taking this step can help protect them from identity theft and fraud.

Anyone can be a victim of identity theft

Identity theft happens when someone steals personal information, such as a Social Security number. That lets hackers, thieves, and even people you know open new credit cards and other financial accounts in your name. A security freeze restricts access to your credit reports and makes it hard for identity thieves to open new accounts in your name. Under the new law, it's free to freeze and unfreeze your credit file at all three of the nationwide consumer reporting agencies – Equifax, Experian, and TransUnion.

Help for financial caregivers

But what about people who can't manage their finances on their own? The new law lets people with certain legal authority act on someone else's behalf to freeze and unfreeze their credit file. The new law defines a "protected consumer" as an incapacitated person, someone with an appointed guardian or conservator, or a child under the age of 16.

If you're acting on behalf of a protected consumer, you must give the credit reporting agencies proof of authority before you can freeze and unfreeze the protected consumer's credit. Proof of authority includes:

- A court order (such as an order naming you guardian or conservator), or
- A valid power of attorney.

To freeze or unfreeze the credit file of a child under 16, you must provide other proof of authority.

You'll also need to provide proof of your identity, which

can be your Social Security card, your birth certificate, or your driver's license or other government issued identification.



How will these freezes work? Contact all three of the nationwide credit reporting agencies – Equifax, Experian, and TransUnion. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee.

Don't confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock.

More resources to help you manage someone else's money

If you've been named to manage money for an adult who needs help, the Managing Someone Else's Money guides will walk you through four different fiduciary roles and provide tips on spotting financial exploitation and avoiding scams.

If you believe a credit reporting agency is not placing a security freeze properly, you can submit a complaint to the Bureau of Consumer Financial Protection at consumerfinance.gov/complaint.

If you think you or someone you know is a victim of identity theft, visit the Federal Trade Commission's IdentityTheft.gov to get a personalized step-by-step recovery plan.

Bringing Your Best to Thanksgiving Gatherings

Thanksgiving gatherings can be full of wonderful moments spent with people we love. At times, these gatherings can also present opportunities to be with people we may find somewhat challenging. Usually, we are with those more challenging folks because they are related or connected to the people we love - friends of friends, in-laws, etc.

Here are some suggestions regarding how to handle potentially challenging holiday gathering moments.

- Before you go, think about what you want to bring to the table (your wit, a great story, patience) and what do you want to leave at the table and in others' memories about this gathering?
- You set the tone for the whole experience in the first ten seconds of greeting people. Set a gracious tone.
- This gathering might be the first for someone who has recently lost a beloved, or is making their way

through grief and/or depression and is struggling with feeling thankful. Honor and support them.

- Remind yourself that people who may be challenging for you are important to the person you love. Honor your loved one by rising above any pettiness. And have a sense of humor - we are all someone's challenging person.



- Remember your Q-TIP (Quit Taking It Personally). Let others be who they are. Let go of any urges you may feel to change, criticize, or fix others.

- Decide beforehand if you want to discuss politics, and then let people know, be explicit about it, rather than trying to avoid the subject and becoming stressed when you think it might come up.

- Focus on positive aspects of your lives, share funny stories, remember special family moments. Intentionally bring delight and positive pieces to the conversation.

- If you have children, be aware that you are teaching your kids important lessons about being kind, polite, and respectful.

- Every situation needs someone to 'step-up'. Be that person. Appreciate yourself for taking the high road. Breathe...

- Use gentle humor to lighten tense moments. Conflict requires two. Avoid it by not engaging in it.

- Have a long festivity? Add a walk or go outside and toss a ball with others. Some fresh air and activity are great additions.

- Quick reminder - if you are angry or judgmental, those emotions will impair your digestive system, which means that all those tasty calories will get stored as fat instead of energy. So focus on the positive... You'll be happier in the moment, and your body will be a lot happier in the long run.

And finally, find a moment of solitude. A moment to check in with yourself, to rest, to reflect, maybe to be grateful, personally.

-Robin Rose

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- of the card haven't been scratched off to show the PIN number. Report any damaged cards to the store selling the cards.
- Keep the receipt with the gift card. Whether you're giving or getting, try to keep the original purchase receipt, or the card's ID number, with the gift card.
- Give the gift-card recipient the receipt. Having the sales receipt will help to verify the card was purchased in case it's lost or stolen.