

# **TEN TIPS TO HELP YOU REDUCE THE RISK OF BECOMING THE NEXT VICTIM OF FINANCIAL ELDER ABUSE**

## **1) CHOOSE A CAREGIVER WITH CAUTION**

Do not assume that by hiring a caregiver through a bonded agency you are guaranteed to get someone who has been checked. There is no current law requiring mandatory background checks for in-home caregivers in California.

## **2) KEEP AN INVENTORY OF ALL JEWELRY**

Jewelry is the number one item that is stolen from homes occupied by elders. Not only should your jewelry be kept in a locked drawer, you should have photographs of rare, valuable or sentimental items in a separate location. In the event of theft, such photographic evidence will be useful in tracking down the missing jewelry at a pawn shop.

## **3) EVERY HOME SHOULD HAVE A SHREDDER**

Every piece of mail containing your name, address and any other identifying information should be shredded before being discarded. The most effective type of shredder is the criss-cross cut shredder. Even envelopes with your name and address should be shredded. Never throw away old checkbooks from closed accounts or bank credit card application forms. There is no danger in over shredding!

## **4) PROTECT YOUR INCOMING AND OUTGOING MAIL**

Never allow incoming mail to sit in an unsecured mailbox where the public have access. Mailbox theft is rampant. Similarly, never leave outgoing mail in an unsecured mailbox with the red flag raised as this simply provides an easy alert to the thief who is cruising the streets. Consider either purchasing a locked mailbox or renting a post office from your local post office.

## **5) OBTAIN A CREDIT SEARCH ON YOURSELF AT LEAST TWO OR THREE TIMES A YEAR**

Identity theft is rampant. The only way to have peace of mind is to obtain a credit search on yourself periodically from one of the three major credit bureaus – Experian, Equifax and Trans Union. This will enable you to discover whether someone has applied for or obtained a credit card in your name.

## **6) EVERY TELEPHONE SHOULD HAVE CALLER I.D. FITTED**

All modern telephones are equipped with Caller I.D. capability and the minimal cost of this extra service is well worth it. By seeing if the incoming call is classified as “private” or “unknown” this will allow you to be

immediately on your guard. Crooks love the telephone. It is now their weapon of choice.

**7) YOU WILL NEVER WIN THE CANADIAN LOTTERY**

If a smooth talking 25 year old male tells you on the telephone that you are the proud winner of the Canadian lottery, he is a liar. Similarly, if you get an email from Nigeria or letter from Madrid indicating that you could receive a substantial amount of money, such communications are always fraudulent. Do not dabble!!

**8) CONSIDER ALLOWING YOUR BANK TO SEND A DUPLICATE COPY OF YOUR MONTHLY STATEMENT TO A TRUSTED FAMILY MEMBER OR PROFESSIONAL ADVISOR**

Sadly, most financial elder abuse cases are only reported or discovered six to nine months after the initial losses have occurred. Elders whose sight is failing are at greater risk because they may rely upon the very person who is stealing from them to insure that the financial transactions are in order. An independent pair of eyes that is able to look over bank statements every 30 days will be able to catch suspicious activities in the early stages.

**9) DON'T ASSUME THAT THE FRIENDLY HANDYMAN IS IN FACT LICENSED**

Before committing to any work on your home, always obtain at least three estimates in writing and check on the name of the contractor with both the Better Business bureau and with the State License Contractor's Board. Just because someone gives you an impressive business card with a contractor's license number on it, this does not mean that the person is qualified. The license number may have in fact been stolen. Additionally, never pay more than 10% of the contract price up front.

**10) ALWAYS HAVE A SECOND LINE OF DEFENSE AT YOUR FRONT DOOR**

You should either have a locked screen door or a security chain guard at your front door. Crooks will attempt to gain entry to your home by using excuses such as a fake emergency, or false uniforms and badges. By having a second line of defense, you will be able to communicate with the stranger on the doorstep without exposing yourself to the possibility of a forced entry. Never allow any stranger into your home even if the emergency seems real. Instead, tell the stranger that you will call 911.

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