

Bethany Seniority  
January 2017

Here Are My Wishes For You  
H Ours of Happy Times with Family and Friends  
A Bundant Time For Relaxation  
P Rosperity  
P Lenty of Love When You Need It The Most  
Y Outhful Excitement At Life's Simple Pleasures  
N ights of Restful Slumber  
E Verything You Need  
W Ishing You Love and Light  
Y Ears and Years of Good Health  
E Njoyment and Mirth  
A Angels To Watch Over You  
R Embrances Of Happy Years  
Happy New Year! 2017

Elderly scams are the most common form of fraud. Sadly, scam artists relentlessly prey on seniors because they are easy targets; they tend to be gullible, live alone and usually do not have someone watching over their finances regularly. Even though senior fraud is more prevalent than ever, most cases are never reported for a multitude of reasons.

Seniors Are Fearful of Reporting Fraud Sadly many senior citizens are fearful of reporting fraud, even though they comprise 65% of fraud victims. Fraud can happen to wealthy seniors, and those of limited means; and most of them are embarrassed and don't feel they have the resources to report the incident or try to get their money back.

In fact, even though an estimated \$36 billion worth of financial exploitation a year towards seniors has been reported, according to a recent [USA Today article](#), only one out of every 24 cases is reported. Sandy Markwood, CEO of the National Association of Area of Agencies on Aging says this is due to embarrassment, fear or lack of evidence. She notes,

“Seniors may be fearful that if they report they have been duped, somebody may say, ‘It is time for mom to move out of her house,’ and again, most older adults don't want to move out of their house.”

Financial exploitation is the most frequently reported form of abuse against adults as one in five has been financially exploited, with the average victim losing \$120,303, according to a study by the American Association of Retired Americans Bank Safe Initiative. Studies show con artists are more likely to target senior citizens than other age groups because they believe seniors are more susceptible to such scams.

The FTC reports that fraudulent telemarketers direct from 56-80% of their calls to seniors, making the need for [senior fraud](#) prevention greater than ever. There are ways to prevent senior fraud, though. Seniors, their families and their caregivers just need to be cognizant of how to avoid senior fraud.

**Senior Fraud Prevention Tips** Education is king when it comes to avoiding fraud. Seniors are often vulnerable to cons and scammers for many reasons, including impaired judgment from cognitive impairment, financial ignorance and loneliness. Being aware of these scams can help you protect your elderly parents so that they do not fall victim to fraud and can be spared not only heartache, but also financial duress.

Here are four ways seniors, their families and their caregivers can help protect the aging population from fraud:

Be aware that you are at risk from both strangers and those close to you. Often times elder abuse is committed by the senior's own family members as they are most familiar with their finances and personal information. Most often their adult children, followed by grandchildren, nieces and nephews, among others, according to the National Council on Aging. Tactics include the following:

Depleting a joint checking account

Forms of abuse can be Physical, threats, intimidation, neglect of basic care needs, outright theft  
Promising but not delivering care in exchange for money or property

Avoid isolation by staying involved. Isolation is a huge risk for elder abuse as most family violence occurs behind closed doors. Many seniors withdraw from their communities for a number of reasons, including depression, lack of transportation or a physical disability. Many seniors are simply fearful of leaving the comfort of their own homes. **Visit your local senior center to learn about transportation and social services available to seniors.**

Be up-front with solicitors

Always tell solicitors: "I never buy from (or give to) anyone who calls or visits me unannounced. Send me something in writing." Seeing written material about the fundraiser or charity helps to both validate that it's legitimate, as well as avoids seniors providing personal banking information from their credit cards or checks to solicitors. Of course neighborhood children you know who are selling Girl Scout cookies or school fundraising forms are different, so just be discerning and help to educate your elderly loved ones.

It's also a good practice to obtain the following from a salesperson:

Business identity, Business license number, name, street address, telephone number and be suspicious of that information.

Shred, shred, shred all receipts with a credit card number. The Bethany Lions Club sponsors a shredding event twice a year, once in October and again in April. Take advantage of this. A small donation is posted. The members will even help you take your boxes out of your car!

Identity theft is a huge problem and shredding receipts and mail, such as bank and credit card statements, that have your credit card number is important. Monitor yours and your loved ones' bank and credit card statements and never give out personal information over the phone to someone who initiates contact or seems suspicious.

Sign up for the "Do Not Call" list and remove yourself from mailing lists.

Being careful with mail is also important. Do not let incoming mail sit in the mailbox for a long time, and when sending out sensitive mail, consider dropping it off at the post office. Regularly monitoring crediting ratings and /or incorrect information can also be helpful.

Use direct deposit. Direct deposit is an easy way to ensure checks go directly into accounts and are protected so that you don't need to worry about scammers or scrupulous loved ones who have been known to steal benefit checks out of mailboxes or even from seniors' homes. Never give banking, credit card, Medicare, social security or other personal info. Misuse of Medicare dollars is one of the largest scams involving seniors. Common schemes include billing for services never delivered and selling unneeded devices or services to beneficiaries. Protect your Medicare number as you do your banking and social security numbers and do not allow anyone else to use it. Be wary of salespeople trying to sell you something they claim will be paid for by Medicare.

Review your Medicare statements to be sure you have in fact received the services billed, and report suspicious activities to 1-800-MEDICARE.

#### Stay Educated on the Latest Scams

Unfortunately, fraud against older Americans is a serious problem affecting thousands every year. Many senior centers are trying to educate the public about the growing problem by discussing signs of financial exploitation and equipping people with resources.

Many seniors grew up during a time when they trusted people. Mark Shea, director of York County Area Agency on Aging notes:

"The world is vastly different today. Scammers often acquire information about their victims by scouting neighborhoods and going through trash. Families should keep an open relationship with their loved ones and watch out for changes or anxiousness as these are all common signs there is a problem." If seniors don't have a family to support them, educating themselves is also key. To stay on top of the very latest scams hitting seniors, sign up for [scam alerts from the National Consumer Protection Bureau](#).

#### This Scam Just In

I just wanted to let you all know that we are getting reports of people receiving calls stating that they are from Medicare and the caller states that the person needs to re-apply for Medicare or they would lose their benefits at the first of the year - asking for Medicare number, date of birth, etc. A Service

#### Brought You by the VFW Beletzky-Hoppe Post 2448

When you come by the Town Hall on the landing before you enter into the business offices on the left hand side you will find a "storage bin" where you can place your American Flag that is no longer a fitting emblem for display. The storage bin is clearly marked for its purpose. When the storage bin is full, a proper flag retirement ceremony will take place. The Town Hall is opened Monday through Friday, 9:00AM to 4:30PM except for holidays. Thank you to Art Slicer who comes by and checks constantly on the storage bin. Keep up the good service that you provide Art, and also to our community who are dropping off the American Flags.

#### Veteran's Calling All Veteran's VFW Post 2448

Your meetings are held every 3<sup>rd</sup> Tuesday of the month beginning 7 P.M., at Lakeview Lodge, 265 Beacon Road, Bethany. Your attendance is requested. Membership drive is always opened.

Any question you may call your Commander Dave Ballerini.

#### Bethany Lions Club Distributes Eyeglass collection boxes

Their mission is services for visually impaired. One part of this mission to collect usable eyeglasses that are then distributed to the people in need. The Bethany Lions Club has

distributed to various locations in our Town eyeglass collection boxes. You will find a collection box on my bulletin board shelf. You'll recognize the collection boxes at the schools and our local businesses. A more comprehensive list will follow.

If you're unable to come to a drop off location, you may contact Lion Clark Hurlburt at 203-444-4469, he will accommodate and pick them up at your convenience.

I see that our Town citizens are leaving usable eyeglasses in our collection box, what can I say? I know Thank you, and keep them coming!

#### Energy Assistance Program

Appointments are being scheduled for Bethany residents for the 2016-2017 Connecticut Energy Assistance Program. Verification of income, assets which includes but not limited to last bank statement(s), checks(s), copies of pay stubs, tips, workman's compensation (documentation of gross income for the last 4 weeks prior to the application date, social security benefits, utility bill, a statement from your heating source vendor, pension current monthly, unemployment printout, alimony/child support, interest/dividends, if you are self-employed, food stamp award notice, rental income, signed and dated statement from friends/relatives contributing to your household stating amount and frequency. Bring social security cards for all household members. Dates of birth, documented verification of any disability. Current rent receipt. No income tax return statements will be accepted as proof of income. Applications cannot be approved without a current electric bill.

Understand these are not my rules, this is dictated by Federal/State guidelines. I do not determine eligibility. Your application is forwarded to TEAM in Derby.

Eligibility for benefits is based on the households' total annual gross income, household size, and liquid assets. Liquid assets are defined as those assets that are readily convertible to cash such as savings/checking accounts, bonds, stocks, certificates of deposit, annuities and if applicable individual retirement accounts.

It will be TEAM to notify you if you need to submit additional paper work, or if your household has been approved or denied via mail. I do not determine eligibility, TEAM intake workers determine eligibility.

I will help you get through the paper work; give me at least one hour depending on individual applications. I cannot take appointments on Wednesdays. Call me at 203 393-2100 Ext. 124 to make an appointment. I will send you via mail or e-mail the list of documents you need to bring in prior to your appointment.

Home visits are available to homebound persons. Here's my e-mail address

[jdelvecchio@bethany-ct.com](mailto:jdelvecchio@bethany-ct.com).

You may call TEAM for further questions at 203 736-5420 their office hours are: 8:30AM to 4:30PM.

#### The Heating Assistance Program Overview

Provide financial assistance to help households defray the cost of heating their home, does not pay for entire winter heating. Last day that a household can apply to establish its eligibility for benefits is May 1<sup>st</sup>.

Payments made directly to vendors on behalf of clients, Vendors must be on State pre-approved vendor list, clients must have an account with vendor before ordering fuel.

Assistance with electric (if that's your household heating method), oil, kerosene, propane. State program CEAP (CT Energy Assistance Program is funded by Federal LIHEAP (Low Income Home Energy Assistance Program).

CEAP Award Levels: Basic, Crisis, Safety Net (must qualify for), Deliverables only

Operation Fuel-Provides one-time emergency energy assistance in a 12 month period to households in crisis.

Operation Fuel: Utility Assistance: Households must make at least 4 payments in a 12 month period to their utility company, of these payment, 1 must be between November 1- May 1<sup>st</sup>.

Deliverable Assistance-Not available if household received CEAP Safety Net.  
Any questions regarding the programs please contact TEAM 203 736-5420.  
Home visit will be made for those who are homebound. Call 203 393-2100 Ext. 124.

On Monday January 2, 2017 the Town Hall will be closed, there will be no Senior Bus Transportation.

On Monday January 16, 2017 The Town Hall will be closed also there will be no Senior Bus Transportation in observation of Martin Luther Kings Birthday,

#### Lunch Menu at our Center

##### January

Wednesday January 4<sup>th</sup>, Spiral ham, mashed potatoes, vegetable, dessert.

Wednesday January 11<sup>th</sup>, Spanish fish, coucous, vegetable, dessert

Wednesday January 18<sup>th</sup>, Pea Soup and Grilled Cheese sandwich, dessert

Wednesday January 25<sup>th</sup>, Chicken stir fry over rice, dessert.

##### February

Wednesday February 1<sup>st</sup>, Chili and Corn bread, dessert

Wednesday February 8<sup>th</sup>, Baked potato bar and dessert

Wednesday February 15<sup>th</sup>, Pizza, and dessert

Wednesday February 22<sup>nd</sup>, Chicken & rice casserole.

The menu is subject to change due to unforeseen circumstances.

Lunch is served at 12Noon in the Janice von Beren Senior Center located at the Bethany Town Hall, ground level and is handicapped accessible.

The cost is still only \$3.00 payable at the door.

R.S.V.P. is requested by calling 203 393-2100 ext. 124 no later than Monday.