

Safe Seniors

Newsletter for the Prevention of Elder Abuse and Consumer Fraud in San Diego County

Checking Credit Report Can Help Fight Identity Theft

From the Federal Trade Commission

The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. The FCRA promotes the accuracy and privacy of information in the files of the nation's credit reporting companies. The Federal Trade Commission (FTC), the nation's consumer protection agency, enforces the FCRA with respect to credit reporting companies.

A credit report includes information on where you live, how you pay your bills, and whether you've been

sued or have filed for bankruptcy.

Nationwide credit reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.

The three nationwide credit reporting companies have set up a central website and a toll-free telephone number through which you can order your free annual report.

DO NOT contact the three credit reporting companies individually. They are providing the free annual credit reports only through the website annualcreditreport.com, or you can call (877) 322-8228.

Through this path, you may order your reports from each of the three nationwide credit reporting companies at the same time, or you can order your report from each of the companies one at a time and stagger the dates. The law allows you to order one free copy of your report from each of the nationwide credit reporting companies every 12 months.

Here's a warning about "imposter" credit reporting websites:

Only one website is authorized to fill orders for the free annual credit report you are entitled to under law — annualcreditreport.com. Other websites

(CREDIT -- Continued on Page 2)

Statistics from APS Reports

Adult Protective Services is the County's investigative arm for reports of elder abuse and abuse of dependent adults (ages 18 and older).

Last fiscal year (July 1, 2014, through June 30, 2015), APS received an average of 1,141 referrals per month, which was an increase of 6.6 percent over the previous year. There were 13,369 abuse reports that came into the AIS Call Center, the after-hours hotline, through the AIS Web Referral process or from faxes. Of those contacts, about 70 percent were assigned as cases to be investigated. The other contacts involved providing additional information on an open case or the information was deemed not to meet the definition of abuse or there were other factors that made them not appropriate for APS action.

Of the 9,436 APS cases closed during last fiscal year, there was at least one allegation of financial abuse in 48.7 percent of those cases.

Of the confirmed elder abuse cases, 69.1 percent of the abusers were family members. When the abuser was a family member, the abuser was the adult daughter 19 percent of the time and the adult son 22.3 percent of the time.

Online? Don't Get 'Phished'

*By Carolyn Reilly, Esq., Executive Director
Elder Law & Advocacy*

If you are online, you may have received some interesting email notifications recently. Here's a quote from an email I received from "American Express Alerts" in November:

"Dear Customer,

Please note that we have introduced a new online authentication procedures in order to protect the private information of our customers. You are required to confirm your online details with us as you will not be able to have access to your accounts until this has been done. Kindly open the attachment to confirm your online details. Once you've completed this you'll be able to manage your money whenever you want, giving you more control of your finances. Sincerely, American Express Customer Care."

Unfortunately for this scammer, I did not open the attachment. I don't have an American Express credit card.

(PHISHED -- Continued on Page 3)

To Report Suspected Abuse,
Call: 1-800-510-2020

Put a Stop to Poor Care in Facilities

From the National Consumer Voice for Quality Long-Term Care

Individuals living in nursing homes and assisted living facilities maintain the same rights as individuals living in the larger community and have additional rights and protections in federal and state law.

Here are some signs of quality care:

- Facility is clean, clutter-free, smells fresh and is not too hot or cold.
- Call lights are responded to quickly and kindly.
- Residents appear well-groomed, clean, comfortable, alert and are without visible restraints.
- Staff encourages resident involvement in their care and daily life, such as choosing when to wake up.
- Residents are involved in meaningful activities.

Here are some warning signs:

- High staff turnover; staff not familiar with residents.
- Residents appear bored, not engaged with others.
- Quality of food declines.
- Medication errors.
- Resident or family concerns have not been resolved.

Become an Ombudsman Volunteer

Want to make a difference in the lives of seniors who live in nursing homes and other long-term-care facilities? Become an advocate for them.

Learn what it means to be a certified volunteer ombudsman at an orientation from 4 to 6:30 p.m. on Wednesday, Jan. 20, at Suite 171 in the County Operations Center, 5560 Overland Ave., San Diego 92123.

Call by Jan. 18 to reserve your spot: **(800) 640-4661**, or email Kristen.Rigsbee@sdcounty.ca.gov. If you're unable to attend this orientation, the trainings are held every three months.

Here are some red flags:

- Significant, sudden change in resident behavior.
- Dramatic physical changes.
- Unexplained injuries.
- Residents physically restrained or appear to be overmedicated.
- Residents have body odor and appear unclean.
- Complaints ignored.

(CREDIT-- Continued from Page 1)

that claim to offer “free credit reports,” “free credit scores,” or “free credit monitoring” are not part of the legally mandated free annual credit report program. In some cases, the “free” product comes with strings attached. For example, some sites sign you up for a supposedly “free” service that converts to one you have to pay for after a trial period. If you don't cancel during the trial period, you may be unwittingly agreeing to let the company start charging fees to your credit card.

Some “imposter” sites use terms like “free report” in their names; others have URLs that purposely misspell annualcreditreport.com in the hope that you will mistype the name of the official site. Some of these “imposter” sites direct you to other sites that try to sell you something or collect your personal information.

Annualcreditreport.com and the nationwide credit reporting companies will not send you an email asking for your personal information. If you get an email, see a pop-up ad, or get a phone call from someone claiming to be from annualcreditreport.com or any of the three nationwide credit reporting companies, do not reply or click on any link in the message. It's probably a scam. Forward any such email to the FTC at spam@uce.gov.

What information do you need to provide to get your free report? You need to provide your name, address, Social Security number, and date of birth. If you have moved in the last two years, you may have to provide your previous

address. To maintain the security of your file, each nationwide credit reporting company may ask you for some information that only you would know, like the amount of your monthly mortgage payment. Each company may ask you for different information because the information each has in your file may come from different sources.

You want a copy of your credit report to help guard against identity theft. That's when someone uses your personal information — like your name, your Social Security number, or your credit card number — to commit fraud. Identity thieves may use your information to open a new credit card account in your name. Then, when they don't pay the bills, the delinquent account is reported on your credit report. Inaccurate information like that could affect your ability to get credit, insurance, or even a job.

If you request your report online at annualcreditreport.com, you should be able to access it immediately. If you order your report by calling toll-free **(877) 322-8228**, your report will be processed and mailed to you within 15 days.

Whether you order your report online or by phone, it may take longer to receive your report if the nationwide credit reporting company needs more information to verify your identity.

You may order one, two, or all three reports at the same time, or you may stagger your requests. It's your choice. Some financial advisors say staggering your requests during a 12-month period may be a good way to keep an eye on the accuracy and completeness of the information in your reports.

(PHISHED -- Continued from Page 1)

When read quickly, this message looked real. The colors used were those associated with American Express and there were links to customer service and the “company’s” privacy statement, all on the face of the message.

When you first read through the email message, did you notice that the word “procedures” should not have been plural? Did you detect pressure in the message to open the attachment or lose the ability to access the account? Did you feel a little confused by the reference to managing money and controlling finances?

These types of scam emails usually have a few things in common:

- Spelling and grammar errors
- Links within the email
- Threats of problems that will occur if the reader does not comply with instructions
- Posing as a well-known company or entity

Other common email scams might include information like this:

“We couldn’t verify your information. Click here to update.”

“Your account was overcharged.

Call us within 7 days for a refund.”

Designed to get your personal information, they “phish” in order to commit fraud. These cyber criminals want your login and password information, account number or detailed personal information such as Social Security number, date of birth, home address and telephone number. They may try to install malware (harmful software) on your home computer.

Although making sure your virus protection is current is helpful, the most important way to avoid victimization is to read each email carefully. If you suspect it may be fake, contact the company by phone and ask if it is legitimate. When in doubt, ignore the email.

You can forward phishing emails to the Federal Trade Commission through this email: Spam@uce.gov. If you feel that you might have been tricked by a phishing email and fear the consequences, you can file a report with the FTC: www.ftc.gov/complaint.

Elder Law & Advocacy is a non-profit organization that provides free legal help and Medicare counseling to older adults in San Diego County. For assistance, call (858) 565-1392.

Scam Involves Fake Coupons on Facebook

Clever scammers are tapping into our desire for the best deals and using Facebook and other online avenues to spread fake coupons. Hackers pose as your friends and post these fake coupons.

Guess what happens when you click on the coupon? You are sent to a fake website that will try to get you to disclose personal information.

Best advice is don’t download coupons from Internet forums.

Believe it or not, there is a Coupon Information Center, which is supported by product manufacturers to fight against fake coupons. It suggests:

Don’t ever pay for a coupon.

If a friend emails you coupons, especially high value or free product coupons, those coupons are most likely counterfeit.

Manufacturers follow common-sense practices about Internet Print-at-Home coupons; for example, the coupon itself should not be visible on your computer screen.

To learn more, visit: www.couponinformationcenter.com.

Elder Abuse Prosecutions District Attorney’s Office

The District Attorney’s Office had 66 adjudicated elder abuse cases over the past three months. Here are four cases:

Paul Lamour: Pled guilty to Theft of an Elder with a prior strike. A 69-year-old woman was referred to the defendant by her regular handyman. He met the victim at her home and gave her an estimate for electrical window repairs. She gave the defendant a check for \$1,132 upfront to cover materials. The defendant contacted the victim a few days later and asked for an additional \$530, which the victim paid. The defendant never returned to the victim’s home to complete the work. When the victim called the defendant and told him to return her money, he was agreeable, but never returned the money. When she called him back again, he had turned off his phone. The defendant received four years in state prison.

Jose Urbana: Pled guilty to Willful Cruelty to an Elder. The defendant’s parents went out to dinner and when they returned, their 40-year-old son, the defendant, was agitated

because his parents hadn’t fixed anything for him to eat. He pushed his mother onto a bed while yelling and cursing at her. His father tried to intervene and the defendant punched him in the head multiple times. The defendant threatened to kill both parents multiple times throughout this incident. The defendant’s 89-year-old maternal grandmother witnessed the incident and heard the threats but was so scared and nervous, she had trouble communicating with the officer. The defendant received 193 days in custody, 3 years formal probation and full protective orders.

Jacob Lichtig: Pled guilty to Attempted Robbery. The defendant was loitering around the Carlsbad Shopping Center. According to witnesses, he was urinating in public and harassing people for money. The defendant began to follow an elderly woman to her Lexus. The 79-year-old victim was leaving the grocery store and loading groceries in her car when the defendant approached and mumbled something to her. The defendant then grabbed for her car keys. Fortunately, the victim was able to push him away and maintain control of the keys. She yelled for help and was able to get inside her car. The defendant attempted to open the door

(PROSECUTIONS -- Continued on Page 4)



Safe Seniors is published quarterly by the County of San Diego's District Attorney's Office and Aging & Independence Services
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(PROSECUTIONS -- Continued from Page 3)

multiple times before giving an obscene hand gesture to the victim. The suspect was arrested at the scene. He received 240 days custody and 3 years formal probation.

Lasheena Globe, Rekey Love, Kendra Payton, Antoinette Robinson and Gloria Robinson: Pled guilty to 76 felony counts of various charges including but not limited to Theft of an Elder, Conspiracy to Commit a Crime, Using Personal or Identifying Information of Another, and Burglary. From January 2014 to June 6, 2015, the five defendants were part of a theft ring that stole 28 purses from mostly elderly women who were grocery shopping. They would follow the women around the store and when the victims were distracted, they took the purses out of the shopping carts. Once they had the purses, they took the credit cards to Target or other stores to buy merchandise and gift cards. Their sentences ranged from 9 to 15 years in State Prison.

Chip-equipped Credit Cards Slower, but Safer

Hopefully you've received your new credit cards with the EMV (stands for Europay, MasterCard and Visa) chips in them. You can tell by looking for a gold or silver square or rectangle on the front of your card.

Instead of swiping the cards, you insert them into the terminals and leave them there while your transaction is being processed. It's very easy; the process just takes a little longer. Remember to take that credit card with you when the process is finished.

The benefit to you of these chips is

great. They make it harder for hackers to create a counterfeit copy of your credit card if they steal your account information. Chips generate a unique code for each transaction, so if hackers steal data from a retailer, they won't be able to use that information to make future purchases in your name.

If you don't have a chip-equipped credit card yet, pursue one. If you frequent a store with no chip technology, tell them that if they value you as a customer, they will want to keep your identity protected.

Bill Targets Use of Social Security Numbers

Bipartisan legislation has been introduced in the U.S. House of Representatives to address concerns regarding the prevalence of Social Security numbers on documents issued by the federal government.

"By reducing the number of mailed documents that contain these numbers, Congress can lessen the occurrence

of identity theft," said Rep. David Valadao (R-CA), who introduced the measure.

The measure (H.R. 3779) would specify the circumstances under which inclusion of full Social Security numbers are necessary and otherwise remove those numbers from government-issued documents.