



## HOLIDAY SCAM ALERT

**Question: My parents were scammed into purchasing a cruise, but they are unable to travel. How can I get their money back and protect them from other scams?**

**Answer:** At any age, one of the worst feelings is to be taken advantage of, and it is truly horrible to have it happen to loved ones and to feel powerless. All of us have the responsibility to protect our elderly parents, friends and neighbors from scams.

Scammers prey on seniors who are alone or lonely by keeping them on the phone for long conversations when personal information can be revealed. Seniors might also have poor vision or mild lapses in judgment or memory, leaving them vulnerable to signing contracts or paying for things they cannot afford and do not need.

Older people may not be aware of the sophisticated techniques used by identity thieves. Information can be obtained online and supplemented by a few pieces of information gathered on the phone, allowing a scammer to create a credit profile, get credit cards and run up debt in someone else's name.

Help your elders by alerting them to scams and schemes. Let them know that you care about their security and advise them to be aware of the following:

- Never reveal your Social Security or bank account numbers on the telephone. No bank or government organization would ask you for this information.
- Never give callers who say they are from a credit card company any personal information such as a Social Security or credit card number.
- If someone calls from a bank or credit card company, get a name, address and phone number and call back. Ask that requests be put in writing.
- Never sign a contract without having a trusted friend or family member review it with you, and never sign anything under time constraints or pressure.
- If you suspect foul play, call the state's attorney general's office, and do not be afraid to file an elder abuse report.
- Check your credit report annually. It's free.\*

Holidays are a particularly busy time for scammers and their schemes. This year, show you care by giving the gift of knowledge and sharing the red flags listed above.

\*Visit [annualcreditreport.com](http://annualcreditreport.com) to check your credit report annually.

Sources: The San Bernardino County Office of Aging has a website that lists scams to watch out for: [http://hss.sbcounty.gov/daas/resources/scam\\_alerts.aspx](http://hss.sbcounty.gov/daas/resources/scam_alerts.aspx).

## JOKE OF THE MONTH

**"We used to play Spin the Bottle when I was a kid. A girl would spin the bottle and if it pointed to you when it stopped, the girl could either kiss you or give you a dime. By the time I was 14, I owned my own home."**

**— Gene Perret**

Laughter is known to boost the immune system, lower blood pressure, burn calories and release pleasure-inducing chemicals in the brain.

### Go Green!

**Receive Social Services Corner by email.  
Call (888) 994-3863, ext. 2370,  
or email [info@wrmail.org](mailto:info@wrmail.org).**

**Do you or does someone you know need our assistance? Call toll-free (888) 994-3863 or visit [www.wrpioneers.org](http://www.wrpioneers.org) to find out more about our assistance programs.**



## HOW OLD IS TOO OLD?



Is it quantity or quality of years that matters? The Associated Press published an article this past summer about a Pew Research study asking Americans how long they would like to live. Most respondents agreed that 100 years is an acceptable life span. Asked if they wanted to live to 120, 56% of respondents answered that 120 is too old, but 90 feels about right.

That's encouraging news, because the same article states that on average most of us can expect to live to age 79. There are treatments and spas, diets, and books, all trying to "help" us all live longer. Whether 79 or 109, more years may be wonderful, but it's the quality of those years that counts.

Another group of researchers found that negative views about aging in general tended to lead to negative experiences of aging. Seniors who viewed aging as a problem reported more age-related problems and

were less likely to seek help for them. Having a positive attitude toward aging and sharing that attitude with younger generations is one of the keys to successful aging.

The Centers for Disease Control, Medicare and numerous other organizations constantly measure and study quality of life for America's seniors. The studies lump together everyone age 65 and older. Is someone who is 68 going to report the same attitudes, concerns and successes as someone who is 98? Can their answers help us predict whether our quality of life will be great if we live into our 90s?

For those of us lucky enough to make it to old age, it seems that our outlook may be the best predictor. Embracing your age, being honest about areas where you need help and then accepting that help, are important ways to check in with yourself. Do what you can for your health, including mental and financial health. Learn the benefits of aging, and then pass them on to the next generation.

Sources: "Live to 120? Most Say 'No Thanks,' Poll Finds," Lauran Neergaard, The Associated Press, August 6, 2013. "The Psychology of Adult Development and Aging," The American Psychological Association, summarized at [psycnet.apa.org](http://psycnet.apa.org).

## NEW ADDITIONS TO THE MPPAF'S NATIONAL RESOURCE DIRECTORY

### **National Mobility Equipment Dealers (NMEDA), [www.nmeda.org](http://www.nmeda.org), (866) 948-8341**

NMEDA is a nonprofit trade association that supports and promotes the modification of vehicles for people with disabilities. NMEDA manufacturers and dealers are required to adhere to the safety standards of the National Highway Traffic Safety Administration and NMEDA's Quality Assurance Program, a recognized accreditation program for the mobility equipment industry. To find certified dealers, visit NMEDA's website.

### **National Federation of the Blind (NFB), [www.nfb.org](http://www.nfb.org), (410) 659-9314**

The NFB advocates for the civil rights and equality of blind or vision-impaired Americans and provides them with innovative education, technology and training programs. The NFB operates the International Braille and Technology Center for the Blind and the online Independence Market, which sell specialized aids, devices, tools and materials. They also offer the NFB-Newsline®, a free dial-up talking newspaper service; low-interest loans; student scholarships; and legal advocacy.

### QUOTE OF THE MONTH

“Civilization has taught us to eat with a fork, but even now if nobody is around we use our fingers.”

—Will Rogers



To view our entire National Resource Directory, please visit [www.wrpioneers.org](http://www.wrpioneers.org).