

Legal/Financial Matters for Seniors
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5@55 – Five documents that you should have by age 55:

1. Will
2. Health Care Power of Attorney
3. Living Will
4. Advanced Medical Directive
5. Digital Diary for online accounts

Workshop – for “5@55” above is given about twice a year by the GAIL office of the City of Greenbelt; register by calling 240-542-2033. This is free to Greenbelt residents.

Senior Law Day – a follow-on to the “5@55” workshop, although you may register even if you haven’t attended the workshop. Attorneys will be present for free one-on-one help in completing the form(s) for the Advanced Medical Directive. Call 240-542-2033 to register; the next time this is offered is May 1, 2018 beginning at 10:00 am.

Scams to watch out for ... and tips to avoid being victimized -

A presentation in December 2017 given by George Mathews, community outreach officer for the Greenbelt Police Department, was a timely warning on what nefarious characters are currently using to try to con Greenbelt residents out of their money or property. The following summary may help you avoid being bilked. **These are not the only scams out there**, just the ones that have been reported by Greenbelters.

1. fake check scam – this one starts with some improbable story that explains why they are sending you a check for you to deposit to your account, and then you’re supposed to send them money back in a lesser amount. Their check is fake, your money is real, and you’re out the amount you send. Their check may even seem to have been accepted by the bank when you deposit it, but when the bank runs it through the clearing house, there is no money to back it up.

2. card skimmers – devices which can electronically read the magnetic strip on credit, debit, and bank cards, unless you are carrying your cards in a special case that blocks the skimmer’s ability to read. Even if you use a skimmer blocking case, your card becomes vulnerable when you remove it for use.

3. threatening calls from the “IRS” or other sources – these calls are designed to bypass your reasoning abilities by instilling fear, and they demand immediate action so you won’t have a chance to think about it. In the case of the IRS, that agency contacts taxpayers only through the U.S. mail, **never by telephone or e-mail**. As for others, take time to check things out – see contacts below. And don’t fall for the “need to rush” nonsense; no valid transaction has that kind of requirement.

4. ATM card readers - these are contraptions that the thieves install over the card reader part of an ATM. When you insert your card, these additional readers electronically transmit the card’s information to the thieves. A refinement is that a camera, disguised to look like part of the ATM, may be attached directly above the keypad to see what code you are punching in. To check for these, press or squeeze the card reader; if it seems to give a

little or to be “bendy”, don’t insert your card and immediately notify the bank or other institution attached to the ATM.

5. panic e-mails from a friend – the thieves have accessed your e-mail account and extracted names of people you contact frequently. The classic one is that your friend is vacationing overseas, has been robbed and has no money to get home unless you send some. Once your money leaves the U.S., you have no hope of getting it back. If you need to, check with your friend before taking any action.

6. Last, but far from least, if you need to meet someone to close an internet sale or purchase, the Greenbelt Police encourage the use of the police station’s lobby so that you will be safe and not fall victim to robbery, as can happen when meetings take place in an isolated location or when you meet the other party by yourself.

Timely Tips and Avoidance Tactics – Check It Out

The basic moral is, unless you initiated the contact, **don’t send your money to anyone for any reason** until you have checked the legitimacy of the “offer,” and don’t be taken in by threats or panic calls designed to bypass your good sense. The following sources can be used to verify whether the contact is legitimate:

- to check the legitimacy of a financial institution on which a check has been drawn:

Federal Reserve Institution check –

<https://www.ffiec.gov/nicpubweb/nicweb/SearchForm.aspx>

- mail scams: United States Postal Inspection Service – 1-877-876-2455

- financial fraud: Department of Justice Financial Fraud Task Force – www.stopfraud.gov

- Maryland Attorney General’s Office Consumer Protection Division – 410-528-8662

- Federal Trade Commission – 1-877-382-4357

- Internal Revenue Service – 1-800-829-1040

- free credit report (free once a year) – <https://www.annualcreditreport.com>

- to report wire fraud: Western Union – 1-800-448-1492; Money Gram – 1-800-955-7777