



**MONTEREY BAY
VILLAGE**

STAYING CONNECTED

Volume 1, Issue 5

October 2016

WEDNESDAY

WELLNESS SERIES

Join us for these informative presentations in Diment Hall
The Carmel Foundation

“Advances in Microscopic Spine Surgery – Changing the way we treat back and neck pain.”

Dr. Sohrab Gollogly

November 9th
2:30-4:00pm

“Benefits and Burdens of Pain Medications and other Pain Management Pearls.”

Dharma Naidu, PharmD

December 7th
2:30-4:00pm

SAVE THE DATE!

Tuesday, December 13th
2:00-4:00pm

Member/Volunteer
Social Gathering

From the Director

Dear Village Members,

The end of a year is often a time of reflection. What old habits do I want to discard and how can I incorporate more meaning into my daily life? Members have joined the Monterey Bay Village over the last 4 years for many reasons and to some, what provides the most peace of mind is that we are here for you. We are here to help you avoid a crisis. We are here to help you get to a doctor’s appointment. We are here to help you by providing safe and vetted people and companies that you can trust to take care of household tasks. Whatever your reason for joining the Village may be, you are part of a national movement that enables seniors to live independently in their homes and engaged in their community for as long as possible. A key benefit of your membership to the Village is full access to The Carmel Foundation and all of the wonderful programs that are offered. If you are looking to keep your mind and body active and incorporate feeling connected to your community, please consider taking advantage of the 50-70 classes per week. Remaining active is essential to healthy aging!

It is always a pleasure to see some of you at our Wednesday Looking Ahead Wellness Series once a month! Please feel free to continue stopping by and listening to our speakers discussing physical to mental health topics. It is truly a benefit for our members and the public to have access to these professional resources.



Kristine Ware
Director, Monterey Bay Village

On a social note, I am excited to announce the next Village member and volunteer Social Gathering will be held at The Carmel Foundation from 2-4 pm on Tuesday, December 13th! Please mark your calendars and look for our invitation that will be mailed. This is a great way for our members and volunteers to meet and for us to say thank you for being a part of our Village family! Wine and hors d’oeuvres will be served! We hope to see you there.

Please don’t hesitate to reach out to me with any questions.

Kind Regards,

Kristine

Frauds Targeting our Nation's Seniors

Senior Citizens should be aware of fraud schemes for the following reasons listed on the FBI website, <https://www.fbi.gov/scams-and-safety/common-fraud-schemes/seniors> as well as http://www.aging.senate.gov/press-releases/senate-aging-committee-announces-top-10-frauds_targeting-our-nations-seniors:

- Senior citizens are most likely to have a “nest egg,” to own their home, and/or to have excellent credit—all of which make them attractive to con artists.
- People who grew up in the 1930s, 1940s, and 1950s were generally raised to be polite and trusting. Con artists exploit these traits, knowing that it is difficult or impossible for these individuals to say “no” or just hang up the telephone.
- Older Americans are less likely to report a fraud because they don't know who to report it to, are too ashamed at having been scammed, or don't know they have been scammed. Elderly victims may not report crimes, for example, because they are concerned that relatives may think the victims no longer have the mental capacity to take care of their own financial affairs.
- When an elderly victim does report the crime, they often make poor witnesses. Con artists know the effects of age on memory, and they are counting on elderly victims not being able to supply enough detailed information to Investigators. In addition, the victims' realization that they have been swindled may take weeks—or more likely, months—after contact with the fraudster. This extended time frame makes it even more difficult to remember details from the events.
- Senior citizens are more interested in and susceptible to products promising increased cognitive function, virility, physical conditioning, anti-cancer properties, and so on. In a country where new cures and vaccinations for old diseases have given every American hope for a long and fruitful life, it is not so unbelievable that the con artists' products can do what they claim.

Top 10 Scams

1. IRS Impersonation Scams
2. Sweepstakes Scams
3. Robocalls / Unwanted Phone Calls
4. Computer Tech Support Schemes
5. Identity Theft
6. Grandparent Scams
7. Elder Financial Abuse
8. Grant Scams
9. Romance Scams / Confidence Fraud
10. Home Improvement Scams

“Putting a stop to these disturbing scams targeting our nation's seniors is among my highest priorities as Chairman of the Senate Aging Committee,” said Senator Collins. “I cannot emphasize enough how important it is that seniors and their families become aware of their techniques and take action to protect themselves and their loved-ones from these heartless criminals.

The Aging Committee maintains a **Fraud Hotline (1-855-303-9470)** that is staffed by experienced fraud investigators who help link victims with the relevant authorities. In all of these scams, criminals use countless dastardly tricks that are as malevolent as they are innovative. Scam artists often prey on seniors' emotions to carry out their schemes. For instance, the crooks may inspire fear by impersonating a law enforcement official and threatening adverse actions if a senior refuses to send them money, or they may pretend to befriend a lonely senior online and convince the victim to send them hundreds or even thousands of dollars. Raising awareness of these scams is a critical piece of helping protect our seniors from these increasingly pervasive and cruel scams.

For more information, the Fighting Fraud resource guide can be found through the U.S. Senate Special Committee on Aging which documents all of the calls the Fraud Hotline received in 2015 and categorizes the 10 most common scams. The guide describes each of the top 10 frauds in extensive detail, includes multiple case studies to provide tangible examples of these scams, and provides advice from consumer protection agencies on ways to identify con artists' schemes.



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