



SENIOR SAFETY AND SECURITY TIPS

SDPD Crime Prevention

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This paper contains tips on personal safety and security for seniors at home and away from home in various situations. They are simple, common sense suggestions that will help keep you from being an easy target for a criminal. Also included are tips on protecting your assets, reporting crimes, helping to stop Medicare fraud, elder and dependant adult abuse, selecting elder care facilities and caregivers, handling and elder's finances, making funeral and cemetery arrangements, and reporting a lost person with Alzheimer's Disease.

Additional tips on cybersecurity, home security, vehicle security, travel safety and security, personal safety and security, child safety and security, preventing crimes against businesses, preventing fraud and identity theft, reporting crime and suspicious activities, reporting suspicious activities for terrorism prevention, reporting disorder and other problems, obtaining crime information, dealing with homeless people, and starting a Neighborhood Watch program can be found under Prevention Tips, Community Resources and Responsibilities, and Programs and Activities on the Crime Prevention and Education page of the SDPD website at www.sandiego.gov/police/services/prevention.

AT HOME

The following situations are considered: inside a home, answering the door, answering the phone and talking to strangers, and returning home.

Inside a Home, Apartment, or Condo

- Keep all doors and windows locked, even if you are at home or are just going out "for a minute."
- Keep your garage door closed.
- Install dead-bolt locks on all doors.
- Install a screen security door for additional ventilation.
- Don't give maids, babysitters, or others working in your home access to your home keys or alarm codes.
- Re-key or change all locks when moving into a new home.
- List only your last name and initials on your mailbox or in a phone directory.
- Don't give your name or whereabouts on your answering machine message. Never say you aren't home. Just ask the caller to leave a message.
- Consider installing a home alarm system that provides monitoring for burglary, fire, and medical emergencies.
- Leave outside lights on after dark or have outside lights controlled by a motion detector. Keep porches and all entrances well lighted. Check bulbs regularly.
- Keep drapes or blinds closed at night but leave some lights on.
- Leave drapes or blinds partially open during the day.
- Never dress in front of windows. Always close the drapes or blinds.

- Know your neighbors and keep their phone numbers handy.
- Have a friend or neighbor check on you daily if you are home alone.
- Try never to be alone in the laundry room or any other common area in an apartment building.
- Call the SDPD CRO (Community Relations Officer) in your neighborhood to arrange for a free home security survey. And ask about starting or joining a Neighborhood Watch program in your area. SDPD division addresses and phone numbers are listed at the end of this paper.
- Call **911** if you hear or see something suspicious. Examples of suspicious activities can be found in a SDPD paper entitled *Reporting and Providing Information about Crimes and Suspicious Activities* that can be opened on the Community Resources and Responsibilities page of the SDPD website at www.sandiego.gov/police/services/prevention/community.
- Don't take direct action yourself. An officer will be dispatched to your address even if you cannot speak or hang up.
- Plan an escape route from each room in your home to use in a fire, earthquake, break-in, or other emergency situation.
- Designate a safe room in your home that your family can retreat to and escape potential violence by home invasion robbers. Develop a home security plan for this contingency and make sure all family members know what to do.
- Arm your security system even when you are at home. And have panic alarm buttons installed around your home so they can be used in the event of a home invasion.
- Make sure your street address number is clearly visible from the street and is well lighted at night so the police and other emergency personnel can locate your home easily. Numbers should be at least 4 inches high must be used on individual dwellings and duplexes, and 12 inches high on multiple-unit residential buildings.
- Make sure your unit number (in a multifamily housing development) is clearly visible from paths in the development. A directory or map that shows paths and unit locations should be placed at the main entrance of the development.
- Call your local SDPD Area Station to request YANA (You Are Not Alone) visits to elderly persons or other shut-ins who should be checked on periodically.

Answering the Door

- Don't open your door at the sound of a knock or bell. Know who's at your door before opening it. Install a wide-angle peephole in your front door so you can look out without being seen yourself.
- Don't rely on chain locks for security. They're only good for privacy.
- Don't open the door to a delivery or service person unless you are expecting a package or a call. Ask for the person's name and the name and phone number of the company. Call it to confirm the visit. Keep the door closed and locked in the meantime.
- Check photo registration card before dealing with any solicitors, peddlers, interviewers, etc. These persons are required to obtain a card from the SDPD and display it on the front of their clothing. They are allowed to solicit only between 9:00 a.m. and 8:00 p.m. except by appointment. Call their agency to verify their identity.
- Call the SDPD if a solicitor does not have a registration card. Use one of its non-emergency numbers, **(619) 531-2000** or **(858) 484-3154**. And provide the dispatcher with a good description of the person.
- Post a NO SOLICITING sign if you don't want any solicitor to ring your door bell, knock on your door, or make any other sound to attract your attention. Cite San Diego Municipal Code Sec. 33.1407 on the sign.
- Ask for photo identification before letting in anyone you don't know. Check out the identification with the company or agency if you are suspicious.
- Beware of any person who says he or she is from a utility company (water, gas, or electric) and needs to enter your home or yard to investigate a problem. Have the person wait outside while you call the company to confirm the problem and identity of the person at your door. Don't let the person enter your home or yard until you get confirmation.
- Don't give money to solicitors unless you know they are local kids collecting or selling for local causes.
- Before buying anything or making a charitable donation, check out the solicitor's company or organization with the Better Business Bureau (BBB) of San Diego County. Call **(858) 496-2131** or visit its website at www.sandiego.bbb.org. The latter also has general consumer information, tips on avoiding various types of fraud, a listing of BBB-accredited businesses, and a way to file a complaint against a business you have had a problem with.

- Beware of magazine sellers, who often say a charity will benefit from your subscription. This is a common scam. The solicitor will take your money and you will never receive any magazines.
- Never let a stranger enter your home to use the telephone. Offer to make the call yourself in an emergency.
- Consider getting a dog that will bark when someone is at the door.
- Call **911** if the person at the door is aggressive in knocking or ringing the doorbell, or is otherwise threatening.
- If you don't want to answer the door and don't want the person there to think that no one is home, say something like "We can't come to the door now," or "We don't open the door to strangers."

Answering the Phone and Talking to Strangers

- Never give your name or number to a person making a wrong-number phone call or to anyone you don't know.
- Hang up if you receive a threatening or harassing phone call. Call the SDPD if these calls are repeated. Use one of its non-emergency numbers, **(619) 531-2000** or **(858) 484-3154**.
- Don't indicate you are home alone to anyone you don't know.
- Install caller ID and an answering machine. Don't pick up a call from a number you don't recognize. Use the answering machine to screen calls. Pick calls up if they are from people you want to talk to.
- Be suspicious of all solicitors, especially if the caller says you have won a prize but asks you to send money first, says you have to act right away, fails to identify the sponsor, uses a variation of an official or nationally-recognized name, e.g., Salvation League instead of Salvation Army, offers to have someone pick up a cash payment from your home, says he or she is a law enforcement officer who will help you for a fee, requires you to attend a sales meeting, directs you to dial a pay-per-call 900 number, delays the delivery of a product or prize, etc.
- List your home and mobile phone numbers on the national Do Not Call (DNC) registry to reduce pre-approved credit offers and telemarketing calls. Call **(888) 382-1222** or register online at **www.donotcall.gov**. It is free. Law-abiding telemarketers check the registry every 31 days so it may take that long before your numbers are removed from their call lists and you can file a complaint. This should stop all but exempt calls from charities, political organizations, survey companies, and companies you have dealt with recently or signed a contract with that gives it permission to call you. If telemarketers ignore the fact that your numbers are on the registry you can file a complaint at the above number or website. For this you'll need to keep a record of their names and the dates of the calls.
- If you receive non-exempt recorded solicitations known as robocalls, you can file a complaint with the Federal Communications Commission (FCC) even if your number is not on the DNC registry. This can be done online at **https://consumercomplaints.fcc.gov/hc/en-us** or by calling the FCC Consumer Help Center at **(888) 225-5322**. If your phone system has a feature called "simultaneous ring" it is now possible to stop non-exempt robocalls by subscribing to a free service at **www.nomorobo.com**. With simultaneous ring, the call first goes to a Nomorobo number where it's analyzed and terminated if it's not exempt. The call won't even ring on your phone. If you cannot have these calls stopped there are several things you can do minimize their annoyance and keep from becoming a victim of telemarketing fraud. First, don't answer calls from unfamiliar numbers. If you do answer and you hear a recording, hang up immediately. And if you don't hang up, never press any numbers for information or to be put on the DNC registry. You should also get the phone number and file a complaint with the FCC. For additional information go to **https://consumercomplaints.fcc.gov/hc/en-us/articles/202916660-Unwanted-Telemarketing-Calls-and-the-National-Do-Not-Call-List?from=home** on the FCC website.
- Never give your bank account, credit card, debit card, or Social Security Number (SSN), or any personal information to an unknown caller. Just say "no" and hang up on anyone who asks for personal information. Don't ever assume a friendly voice belongs to a friend.
- Only give your personal information when you have initiated the call and are sure the other party is legitimate.
- Ask a charity to send written information about its finances and programs before making any commitments.
- Before buying anything or making a charitable donation, check out the solicitor's company or organization with the BBB of San Diego County. Call **(858) 496-2131** or visit its website at **www.sandiego.bbb.org**. The latter also has general consumer information, tips on avoiding various types of fraud, a listing of BBB-accredited businesses, and a way to file a complaint against a business you have had a problem with.

Returning Home

- Have the person driving you home wait until you are safely inside.
- Leave outside lights on if you'll return after dark.
- Don't overburden yourself with packages that obstruct your view and make it difficult to react in an emergency.
- Have your key in hand so you can open the door immediately.
- Don't go in or call out if you suspect someone has broken into your home, e.g., if a window or screen is broken, a door is ajar, a strange vehicle is parked in the driveway, or your burglar alarm has gone off. Go to a neighbor's home or use your cell phone to call **911**. Wait for the police to arrive. Enter when they say it is safe to do so.
- Go to a neighbor's house and call **911** if someone is following you on foot or in a vehicle. Or use your cell phone to call, but don't go home while the threat exists.
- Be aware of any people around your home when you return. Go to a neighbor's house if you have any concerns about your safety when opening the garage or other door.
- Keep your headlights on until you are in your garage at night.
- Close the garage door before getting out of your vehicle.

Parking in a Common Gated Garage

Many apartment and condo developments have common gated garages for their residents. Although attacks in these garages are rare, you can do the following to minimize this risk especially late at night.

- Keep your vehicle doors and windows locked when you approach the garage gate.
- Look to see if anyone is near the gate. Don't open it if someone might follow you in on foot.
- If someone does follow you in on foot, turn around and leave the garage, and call **911**.
- Turn on your high beams when you enter the garage so you can see better down the aisles.
- Stop inside the gate and let it close behind you to prevent another vehicle from tailgating, i.e., entering behind you before the gate closes.
- Drive out of the garage if you see anyone who doesn't belong in it. Don't park and get out of your vehicle. Call **911** for help.
- Keep your doors and windows locked until you are ready to leave your vehicle.
- If you have a good friend in the building call him or her when you get to the gate and ask your friend to come down to the garage to escort you to your unit.

AWAY FROM HOME

The following situations are considered: on the street and other places, when completing an online or other purchase, on elevators, when meeting someone new, at night clubs and social functions, when traveling, in a hotel/motel room, while driving, in parking lots and garages, while riding a bus or trolley, when carrying a purse or wallet and what to do if you lose it, when using an ATM, and on a cruise.

On the Street and Other Places

When going out for a walk:

- Don't go out under the influence of alcohol or drugs. They will impair your judgment and reactions.
- Let someone know where you are going and when you expect to return.
- Walk with a friend, family member, or big dog.
- Don't go out alone at night, venture into unfamiliar or dark places, take shortcuts, talk to or accept rides with strangers, or hitch rides. Don't walk in or near alleys, on deserted streets, near dark doorways or shrubbery.
- Don't approach vehicles even if the occupants say they need directions or assistance.
- Avoid verbal confrontations. They may lead to physical altercations.
- Carry a working cell phone. Otherwise know where phones are located along your route. **911** calls are free but carry charge for other calls for assistance.

- Carry only necessities, i.e., identification (not a Social Security card), medical information, names and phone numbers of people to call in emergencies, some cash, and a credit card.
- Don't carry a gun, knife, club, chemical spray, or other weapon. Some are illegal to carry and all could be used against you.

If you are out running, also:

- Vary your route.
- Don't run on deserted streets or trails.
- Don't run at dusk or at night.
- Run with a partner or a dog.
- Don't wear a headset. Not only won't you hear someone approaching but you may get so distracted by what you're listening to that you won't be aware of your surroundings.

Self-Defense

If you want to learn self-defense, take classes only from licensed instructors. But don't substitute self-defense training for common sense, alertness, and caution. In any case, follow the four **As** of self-defense to avoid becoming a target, and if threatened or attacked, what to do. They are **ATTITUDE**, **AWARENESS**, **ASSESSMENT**, and **ACTION**.

Maintain a confident **ATTITUDE**.

- Know where you are going and walk with confidence.
- Make eye contact with people you pass.
- Speak in a strong assertive voice if someone approaches you in a hostile or suspicious manner. Tell them to stop or back away.

Be **AWARE** of your surroundings and who or what is nearby.

- Listen to your intuition. If something doesn't seem right, it probably isn't.
- Watch your surroundings. Leave any places in which you are uncomfortable. Be especially alert for suspicious persons around banks, ATMs (Automated Teller Machines), stores, your home, etc.
- Be wary of strangers who seem overly friendly, ask a lot of questions, or ask for help.
- Never turn your back to a stranger.
- Be wary if a vehicle pulls up beside you.
- Be especially alert when alone in a dark parking lot or structure or any isolated area.

ASSESS the situation and possible threat if you find yourself in an uncomfortable or potentially dangerous situation.

- Consider your options in the event you are threatened, e.g., scream or blow a whistle to attract attention, escape to a safe area, stay and fight, etc. Decide what you plan to do and practice your responses so you can recall them in a real situation.
- Does the person threatening you have a weapon? What kind?
- Does the person threatening you have an accomplice?

ACT quickly and decisively if you cannot avoid physical actions against an attacker.

- Keep a safe distance from strangers who stop you for directions or conversation.
- Cross the street if you think someone is following you.
- Call **911** and walk into the nearest open business or other safe place if someone is following you.
- Don't let someone get close enough to grab you. Watch their hands and feet for indications of hostile intent.
- Don't let anyone back you up against a wall or other object.
- Try to dodge blows by moving to the side and then behind the attacker.

- Move to the side, not backwards if someone is striking at you.
- Don't struggle or try to pull away if someone grabs you from behind. Use your feet, elbows, fingers, and the base of your hand to disable the attacker and then escape.
- If you fall to the ground, yell and kick.
- Aim for the most vulnerable body parts, i.e., eyes, nose, throat, chin, knee, and groin.
- Objects like umbrellas, keys, and shoulder bags make effective weapons when used against vulnerable body parts.

When Completing an Online or Other Purchase

Buyers should take the following measures to reduce the risk of being robbed when meeting a seller of items advertised on the Internet, e.g., on Craigslist, newspapers, public bulletin boards, and other media.

- Meet during the day in a public place, e.g., a busy shopping center parking lot, a café, or a police station. Never meet at your home or the seller's home, or at some secluded place or across the border in Mexico.
- Have someone accompany you.
- Tell a friend or family member when and where you are going.
- Try to get as much information as possible about the seller and the item you are buying before you complete the transaction. But don't give out any of your own financial information.
- Be especially careful when buying or selling a high-value item.
- Bring a cashier's check instead of cash.
- Bring a cell phone.
- Trust your instincts. If the deal sounds too good to be true, it probably is.

On Elevators

- Don't get on an elevator with a stranger. If you do, stand near the control panel and be ready to press the alarm button and other controls if you are attacked.

When Meeting Someone New

- Exchange phone numbers only, not addresses.
- Let a friend or family member know where you are going on a first date.
- Consider a daytime meeting for a first date.
- Be assertive and honest, not passive or coy.

At Night Clubs and Social Functions

- Go with and stay close to a friend.
- Use prearranged signals to indicate that you need help or want to leave.
- Don't allow alcohol or drugs impair your judgment.
- Watch your drinks and don't give anyone an opportunity to spike them.
- State your personal social standards and limits. Stick to them and don't let anyone change your mind.
- Avoid people who make you nervous or uncomfortable.
- Provide your own transportation when you go out alone. Take enough money for a cab fare if you are going to be out late.

When Traveling on Vacation or Business

- Travel with a friend or in a group when possible. There is safety in numbers.
- Avoid traveling alone, especially after dark.
- Stay sober. Don't let alcohol impair your judgment. Only drink beverages you have seen prepared. Ask that bottled drinks be served unopened. Don't leave your drinks unattended. Someone could slip a drug into one that causes amnesia and sleep.

- Plan your touring. Don't discuss your plans with strangers. Beware of strangers who seem overly anxious to help you. Select guides carefully.
- Get good directions to avoid getting lost.
- Find an open business to get directions if you get lost. Don't appear to be lost by stopping and looking at addresses or street signs.
- Stick to well-lighted main streets and public areas. Avoid areas where your personal safety may be at risk. If someone does grab you, make a scene: yell, kick, and try to get away.
- Leave your itinerary with a friend or relative and check in with them periodically.
- Keep track of time and don't be late for appointments or meetings.
- Shop with a friend when possible.
- Don't buy things from people on the street who offer you a great deal, especially if you have to follow them somewhere to get it.
- Don't fight for your purse if someone tries to take it by force.
- Only use authorized taxis. You could be overcharge, robbed, or kidnapped when using "gypsy" taxis. Before getting into a taxi write down its number and the driver's name.
- If you are arrested for any reason, ask to notify the nearest U.S. Embassy or Consulate.

In a Hotel or Motel

- If the desk clerk says your room number aloud when you check in, ask for a different room and have the number written on your keycard sleeve and discreetly handed to you.
- Avoid rooms with ground-floor windows or sliding-glass doors to pools or beach areas.
- If you feel uncomfortable walking to your room alone, ask the desk clerk to provide an escort.
- Determine the most direct route to and from your room, to fire escapes, stairs, elevators, and phones. Count the number of doors between your room and the exits in case you need to escape in smoke or darkness.
- Keep your door locked when you are in your room. Use both the deadbolt lock and the security bar/chain.
- Keep your windows locked, and blinds and drapes closed for privacy.
- Be sure that sliding glass doors and doors to connecting rooms are locked.
- Safeguard your room key or card at all times.
- Destroy your room card after your stay. Some may be encrypted with your credit card information.
- Use the peephole in the door to identify anyone requesting entry. Open the door only if you are certain it is safe to do so.
- Don't invite strangers into your room.
- If you are worried about being spied on through the peephole in the door cover it with a piece of opaque tape.
- If you haven't requested room service or housekeeping and someone knocks on your door claiming to be a staff member, call the front desk to verify the claim before opening the door.
- If you receive a call about an emergency that requires you to leave your room, hang up and call the front desk to verify it.
- If you receive a call asking for your credit card number to verify a room charge, hang up. It's probably a scam. Call the front desk to see if there's any problem with your account.
- Report any suspicious persons or activities to the front desk.
- Don't stay in a ground-floor room or rooms near stairwells or elevators, especially if you are a woman and traveling alone.
- Don't leave anything on your door knob to indicate that you are not in your room. Call housekeeping to request maid service. Call room service to order food.
- Use valet parking if the garage is dimly lit or the neighborhood has a high crime rate.
- Ask your hotel concierge or desk clerk about dangerous areas and avoid them. Neighborhoods can change a new threats may have emerged since the last time you visited or the guidebook you're using was printed.
- When you go out tell the hotel manager when you expect to return and who to call if you're not back by then.
- Carry a card with your hotel's name, address, and phone number.

While Driving

- Keep your doors locked and your windows closed.
- Know where you are going. Stop and get directions before you get lost.

- Avoid driving alone, especially at night and in dangerous areas.
- Never pick up hitchhikers.
- Drive to the nearest open business and call **911** if anyone is following you. Don't go home.
- Keep your vehicle in gear when stopped for traffic signals or signs. Try to leave room to drive away if threatened. Be alert for anyone approaching your vehicle.
- Keep purses and other valuables out of view when driving alone. Put them in the trunk or on the floor.
- Honk your horn or flash your emergency lights to attract attention if you are threatened while in your vehicle.
- Stay in your vehicle if you stop to aid others. Find out what the problem is and offer to call or drive to the nearest phone and report the situation.
- Keep your vehicle in good mechanical condition so it won't break down and leave you stranded on the road. Also keep enough gas in the tank so you won't run out.
- If your vehicle breaks down or runs out of gas, pull over to the right as far as possible, raise the hood, and call or wait for help. Remain in your vehicle with the doors and windows locked until you can identify any person who comes to help.
- Be wary of minor rear-end collisions, especially at night on dark freeway off-ramps. Remain in your vehicle with the doors and windows locked if you are uneasy or suspicious. Drive to the nearest open business to check the damage and exchange insurance information.
- Control your gestures and other reactions to keep "road-rage" incidents from escalating to violence.

In Parking Lots and Garages

- Park in open, well-lighted, and populated areas near your destination. In a garage park where you don't have to use stairs or elevators.
- Never park next to trucks, vans, dumpsters, and other objects that obstruct visibility and provide hiding places. Check that no one is hiding around your vehicle before you get out.
- Avoid parking or walking near strangers loitering or sitting in vehicles.
- Report any lights that are out to the facility operator.
- If you use valet parking, don't leave your home keys on a chain with your vehicle keys. Also, don't leave your garage door opener where it is easily accessible. Keep your vehicle registration, proof of insurance, and any other papers with your home address on them where a criminal is not likely to find them.
- Lock your vehicle and take your keys with you. Make sure the windows are closed and nothing of value is in sight.
- Conceal maps or travel brochures that might indicate you are a tourist.
- Have someone escort you to your vehicle if you are concerned about your safety and are uncomfortable about walking alone. Or wait until there are more people around.
- Remember where you parked so you can return directly to your vehicle. Be alert and walk purposefully.
- Don't overload your arms with packages. Use a cart or make another trip.
- Be aware of your surroundings and the people around you. Don't be distracted while walking to your vehicle. This includes fumbling with your purse or packages, looking for keys, and using a cell phone. Have the key in hand when you approach your vehicle so you can open the door immediately.
- Check that no one is hiding in or around your vehicle before you get in.
- If a van has parked next to your vehicle, enter it on the other side.
- Lock the doors immediately after getting in your vehicle.
- Don't resist or argue with a person who wants to steal your vehicle. Your life is much more valuable than your vehicle. Be especially alert when parking at fast food places, gas stations, ATMs, and shopping areas along suburban highways.

While Riding on a Bus or Trolley

- Wait in a central area near other passengers.
- Have your fare or pass ready when boarding.
- Sit near the operator.
- Keep your handbag and packages on your lap instead of on the floor or seat next to you.
- Change seats and tell the operator if anyone bothers you.

- Avoid using dark or isolated stops at night.
- Stay alert for any possible dangers when exiting.

When Out and About

- Carry only a driver license or ID card, a minimum amount of cash, a credit card with a low charge limit, and insurance cards. Don't carry blank checks or a checkbook. Don't carry anything with PINs, account numbers, or passwords written on it. And don't carry a debit card.
- Don't carry your Social Security card or anything with your SSN on it. Persons with Medicare cards should carry photocopies of the cards with the last four digits of their SSN removed. Keep the card in a safe place at home and bring it if needed for a doctor appointment.
- Make a list of all the cards you carry. Include all account numbers and phone numbers to call to report a lost or stolen card. Also make photocopies of both sides of all the cards. Keep the list and copies in a safe place at home. If you carry a library card, make a copy of it too.
- Don't carry personal information of your family members.
- It's better to leave anything you don't need at home.
- Avoid carrying a purse if possible. Wear a money pouch instead.
- Carry a purse with a shoulder strap if you must. Keep the strap over your shoulder, the flap next to your body, and your hand on the strap. Hang the purse diagonally across your body.
- When wearing a coat and carrying a purse, conceal the strap and purse under the coat.
- Keep a tight grip on your purse. Don't let it hang loose or leave it on a counter in a store.
- Carry your wallet, keys, and other valuables in an inside or front pants pocket, a fanny pack, or other safe place. Don't carry a wallet in a back pocket.
- Never put your purse or wallet on a counter while shopping.
- Don't fight for your purse if someone tries to take it by force. Your safety comes first.

What to Do If Your Purse or Wallet Is Lost or Stolen

- File a police report in the jurisdiction where your wallet was lost or stolen. Also file one in the jurisdiction where you live. Get a copy of the report. You may need to send copies elsewhere.
- Report the loss to one of the three Consumer Credit Reporting Bureaus (CCRBs). Their phone numbers are: **(800) 525-6285** for Equifax, **(888) 397-3742** for Experian, and **(800) 680-7289** for TransUnion. And request that an initial fraud alert be placed on your credit files. The CCRB you call is required to notify the other two. A fraud alert will tell creditors to follow certain procedures before they open a new account in your name or make changes to your existing account. In doing this you will be entitled to free copies of your credit report from each CCRB. Order them a few weeks after your loss and review them carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Fraud alerts are good for 90 days and can be renewed. They are free. This alert may prevent someone from opening a new account in your name but it will not prevent misuse of your existing accounts.
- Report the loss to one of the three CCRBs. And request that an initial fraud alert be placed on your credit files. The CCRB you call is required to notify the other two. In doing this you will be entitled to free copies of your credit report from each CCRB. Order them a few weeks after your loss and review them carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.
- Alert your banks of the loss and request new account numbers, checks, ATM cards, and PINs. Also provide new passwords and stop payment on any missing checks.
- Contact all your creditors by phone and in writing to inform them of the loss.
- Call your credit card companies and request account number changes. Don't ask to cancel or close your accounts; that can hurt your credit score, especially if you have outstanding balances. Say you want a new number issued so your old numbers will not show up as being "cancelled by consumer" on your credit reports.
- Call the security or fraud departments of each company you have a charge account with to close any accounts that have been tampered with or established fraudulently. Follow up the request in writing and ask for written verification that the accounts have been closed and any fraudulent debts discharged. Keep copies of all documents and records of all conversations about the loss. If you still want a charge account, request a new number.

- If your Social Security card or any other card with your SSN on it was in your purse or wallet, contact your local police and the IRS as suggested above. Also contact the Social Security Administration (SSA) at **(800) 772-1213** to request a replacement card or go to **www.ssa.gov/ssnumber** to apply for one online.
- If your Medicare card or any other card with your Medicare number on it was in your purse or wallet, contact your local police and the IRS as suggested above. Also contact the SSA at **(800) 772-1213** to request a replacement card. Or to obtain one online, you need to first create a My Social Security account as explained at **<https://faq.ssa.gov/ics/support/kbanswer.asp?deptID=34019&task=knowledge&questionID=3708>**.
- If your driver license was lost, contact the California DMV Fraud Hotline at **(866) 658-5758** to report the loss, request a replacement license, ask that a stolen/lost warning be placed in your file, and check that another license has not been issued in your name.
- If your library card was lost, contact the library immediately. Otherwise you could be held financially responsible for any material borrowed after the loss.
- If you lose your automobile, homeowners, or health insurance cards, notify the companies and request replacements.
- If your passport was lost or stolen in the United States, report it to the U. S. Department of State by calling **(877) 487-2778**. Operators are available from 8 a.m. to 10 p.m. ET, weekdays excluding Federal holidays. Or you complete, sign, and submit Form DS-64, Statement Regarding a Lost or Stolen Passport, to the U. S. Department of State, Passport Services, Consular Lost/Stolen Passport Section, 1111 19th St. NW, Ste. 500, Washington DC 20036. If it was lost or stolen overseas contact the nearest U. S. Embassy or Consulate.
- To replace a lost or stolen passport in the United States submit Forms DS-11, Application for a U. S. Passport and DS-64 in person at a Passport Agency or Acceptance Facility. If you are overseas, go to the nearest U. S. Embassy or Consulate if you are overseas to replace it.

Using Wi-Fi, Laptops, and Mobile Devices in Public Places

The following tips are provided by the U.S. Department of Homeland Security's Transportation Security Administration.

- Be aware that using Wi-Fi in coffee shops, libraries, airports, hotels, universities, and other public places poses major security risks. While convenient, they're often not secure. You're sharing the network with strangers, and some of them may be interested in your personal information. If the hotspot doesn't require a password, it's not secure.
- Also be aware that unsecure laptops and mobile devices like smartphones make it easy for a hacker to intercept information to and from the web, including passwords and credit- or debit-card numbers. They are also vulnerable to virus and spyware infections, and to having their contents stolen or destroyed.
- Install the latest operating system in your mobile devices and download all security software updates into your laptops. This will protect you from current viruses, worms, spyware, Trojan horses, spam, and other dangerous malware.
- Before you connect to any public Wi-Fi in a hotel, airport, train/bus station, café, or other place you should confirm the name of the network and its login procedures with an appropriate person to ensure that the network is legitimate.
- Don't use public Wi-Fi to perform sensitive transactions such as banking and online purchases.
- Always check your surroundings in public places to ensure that no one can view sensitive information on your screen or the keys you use to enter information.
- Never leave your mobile devices, including any USB/external storage devices, unattended in a public place. And if you plan to leave them in your hotel room, make sure they are appropriately secured.
- Make sure you take your mobile devices, including any USB/external storage devices, with you when you leave a public place.
- Turn off a Bluetooth-enabled device when it is not in use to prevent someone from connecting to your device and gaining access to your sensitive information.
- Never connect your mobile devices to any public charging station to prevent malicious software from being installed and/or access to your sensitive information.
- See the SDPD paper on cyber security on the Prevention Tips page of the SDPD website at **www.sandiego.gov/police/services/prevention/tips** for steps to take to reduce these risks.

When Using an ATM

- Use ATMs that are inside a store or a bank. If you use an outside ATM, it should be well-lighted, in a busy area, under video surveillance, and have clear lines of sight in all directions, i.e., there should be no nearby building corners, shrubs, signs, etc. that could provide possible hiding places for an attacker.
- Get off your cell phone and be alert when using an ATM.
- Be aware of your surroundings before and during your transaction, especially between dusk and dawn. Return later or use an ATM in a store or bank if you notice anything suspicious, e.g., a person loitering nearby.
- Complete your transaction as fast as possible and leave the facility.
- Don't go alone.
- Park in a well-lighted area as close to the ATM as possible.
- Keep your doors locked and passenger and rear windows rolled up when using a drive-through ATM.
- Put your cash, receipt, and ATM card away promptly. Count your cash later in private. Don't leave your receipt at the ATM site.
- Avoid being too regular. Don't use the same ATM at the same time of day and day of the week.
- Make sure you are not being followed when you leave an ATM location. Drive immediately to a police or fire station, or any well-lighted and crowded location or open business and get help if you are being followed. Flash your lights and sound your horn to attract attention.
- Give up your money or valuables if you are confronted by an armed robber. Any delay can make a robber more nervous and increases the likelihood of violence.

Before You Go on a Trip

- Familiarize yourself with local laws and customs in the areas you plan to travel. You are expected to obey their laws, which may include dress standards, photography restrictions, telecommunication restrictions, curfews, etc.
- Enroll in the U.S. Department of State's Smart Traveler Enrollment Program (STEP). You can do this online at <http://travel.state.gov/content/passports/english/go/step.html>. It's a free service that allows U.S. citizens and nationals who travel abroad to enroll their trip with the nearest U.S. Embassy or Consulate. When you sign up you will automatically receive the most current information available about the country you will be traveling to. You will also receive updates, including Travel Alerts and Warnings where appropriate. You only need to sign up once. Then you can add and delete trips from your account based on your current travel plans. The STEP will also help the U.S. Embassy contact you in an emergency, whether natural disaster, civil unrest, or family emergency. It will also help family and friends get in touch with you in an emergency.
- If you don't enroll in STEP, check the Travel Alerts and Warnings on the U.S. Department of State's website at www.travel.state.gov.
- Go to the U.S. Department of State's Overseas Security Advisory Council (OSAC) website at www.osac.gov for security news and reports for the country(s) you plan to visit. It also has travel alerts and warnings.
- Obtain the phone number and address for the U.S. Embassy or Consulate in the country(s) you plan to visit.
- Plan your wardrobe so it won't offend the locals or draw unwanted attention to yourself. Americans are perceived as wealthy and are targeted for pick pocketing and other crimes. Don't wear expensive-looking jewelry and avoid wearing American team sports shirts or baseball caps that might indicate you are an American.
- Make copies of your passport, airplane ticket, driver license, and credit cards that you take with you. Keep one copy at home and carry a second copy with you but separate from the originals. This will help speed the replacement process if any are lost or stolen.
- All passports issued by the U.S. State Department now have a small contactless RFID computer chip embedded in the back cover. They are called "Electronic or e-passports." The chip stores the same data that is visually displayed on the photo page of the passport. It also stores a digital photograph of the holder, a unique chip identification number, and a digital signature to protect the stored data from alteration. Unauthorized reading of e-passports is prevented by the addition of a radio-frequency blocking material to their covers. The passports cannot be read until they are physically opened. Then there are protocols for setting up a secure communication channel and a pair of secret cryptographic keys in the chip to ensure that only authorized RFID readers can read the data on the chip.
- The U.S. State Department now issues U.S. passport cards that can be used to enter the United States from Canada, Mexico, the Caribbean, and Bermuda at land border crossings or seaports of entry that are less

expensive than a passport book. It cannot be used for international travel by air. To increase speed, efficiency, and security at U.S. land and sea border crossings the card contains a RFID chip. However, no personal information is on the chip. It only points to a record stored at secure U.S. government databases. And a protective RFID-blocking sleeve is provided with each card to prevent unauthorized reading or tracking of the card when it is not in use. Make sure you carry the card in the sleeve.

- Leave all unnecessary identification or credit cards at home. Obtain traveler's checks if needed.
- Provide your family and foreign hosts with ways to contact you in the event of an emergency. Register your trip with the State Department.
- Take any necessary medications with you in their original containers and keep them in your carry-on luggage (not checked baggage) during any flights. Verify you have adequate medical insurance.
- Sanitize your laptop, telephone, and mobile devices to ensure that no sensitive personal data is on them. Backup all information you take and leave it at home. If feasible, use a "clean" laptop, phone, and a new e-mail account. If you can do without the device, don't take it.
- Use up-to-date malware protection, security patches, and firewalls.
- Clean out your voice mail.
- When you access your messages, the pass code may become compromised and others may then retrieve your messages.

On a Cruise

- Be skeptical. Don't assume you can trust other passengers. Criminals travel too.
- Stay sober. Don't let alcohol impair your judgment. Only drink beverages you have seen prepared. Ask that bottled drinks be served unopened. Don't leave drinks unattended. Someone could slip a drug into one that causes amnesia and sleep.
- Set rules for your children and keep an eye on them. Make sure they don't drink. Report any crew members who serve alcohol to minors.
- Meet fellow passengers in public areas, not cabins.
- Use all locks on your cabin door. Never open it to a stranger.
- When you enter your cabin check the bathroom and closet before closing the door.
- Don't socialize with the crew. Make sure your children know that crew areas are off limits.
- Dress down. Leave expensive jewelry and watches at home. They only make you a target for thieves.
- Lock all valuables in a safe and guard your key card as you would a credit card.
- Don't stand or sit on the ship's railing.
- Never go to any isolated areas of the ship alone, especially in the evening and early morning.
- Know where the members of your party are at all times. Report a missing person immediately.
- Attend the ship safety drills and learn its emergency procedures.
- Bring phone numbers of U.S. Embassies or Consulates in the cities on your itinerary so you can contact them if a problem arises. You can get them online at www.usembassy.gov.
- If you are a victim of a crime at sea call the FBI at (202) 324-3000 from the ship to report the crime. Call the U.S. Embassy or Consulate if you are a victim of a crime on shore. Take photos of the crime scene and any injuries you suffered. Get the names, addresses, and phone numbers of possible witnesses. Take statements. Don't expect the cruise line to take physical evidence. Also notify your family, doctors, lawyers, insurance companies, etc. as appropriate.

Avoiding Trouble in a Foreign Country

- Beware of new acquaintances who probe you for personal information or attempt to get you involved in a possibly compromising situation.
- Avoid civil disturbances. If you come on a demonstration or rally you might be arrested or detained even though you are a bystander.
- Obey local laws. In many countries it is unlawful to speak derogatorily of the government and its leaders or take pictures of train stations, government buildings, military installations, and other public places.
- Avoid actions that are illegal, improper, or indiscreet. Don't do any of the following:
 - Accept offers of sexual companionship
 - Attempt to keep up with your hosts in social drinking

- Engage in black market activities
- Sell your possessions
- Buy illegal drugs or pornography
- Seek out political or religious dissidents
- Accept packages or letters for delivery to another place
- Gossip about character flaws, financial problems, emotional difficulties, or other problems of your fellow Americans or yourself
- Keep a low profile and shun publicity. Don't discuss personal or business information with the local media and be careful what you say to foreigners. They may have been directed to obtain information to hurt you or your business.
- Be aware of your surroundings and alert to the possibility of anyone following you. Report any surveillance to the nearest U.S. Embassy or Consulate.
- Avoid large chain hotels or ones near U.S. Embassies or Consulates, landmarks, religious centers, or places where demonstrations have occurred. Choose a small hotel in a quiet neighborhood.
- Consider the following in choosing a hotel and reserving a room.
 - Has its staff had security and emergency management training in the past year?
 - Does it have an emergency evacuation plan?
 - Are background checks done on all members of its staff?
 - Are there sprinklers in every room?
 - Is security on duty 24/7?
 - Does it have electronic key-card access? Do its elevators require key cards?
 - If rooms are directly over the lobby, reserve a room located between the third and seventh floors. They are within reach of most fire-department ladders.
- Do the following if you are trapped in your hotel by armed assailants:
 - Double-lock your door and barricade it with heavy furniture.
 - Drag a mattress to the center of the room and hunker down under it.
 - Stuff wet towels under the door if there is smoke.
 - Keep quiet so you don't alert attackers to your presence.
 - Avoid windows, a blast outside can be lethal.
- Visit major attractions at less-busy hours.
- Avoid restaurants and clubs frequented by Americans.
- Other safety and security measures for business travel outside the U. S. are contained in a FBI brochure at www.fbi.gov/file-repository/business-travel-brochure.pdf/view.

PROTECTING YOUR ASSETS

Criminals often view seniors as targets of opportunity not only for street robberies and purse snatches but for various frauds and confidence schemes. The following tips will help you protect your assets.

Asset Management

- Surround yourself with family, friends, and professionals. Don't isolate yourself. Don't be afraid to ask for advice from trusted attorneys, accountants, bankers, doctors, et al if you need help.
- If managing your daily finances becomes too difficult and you can't get help from a trusted family member or friend, consider hiring a money manager. Get referrals from your CPA or attorney, or a professional fiduciary. Or go to the website of the American Association of Daily Money Managers (ADMM) at www.aadmm.com/findDMM.php to find a member in your area. It also has a list of questions to ask before hiring a money manager. You will still need to thoroughly check the background of anyone you consider hiring.
- See an attorney about creating a durable power of attorney for asset management, living will or advanced health care directive, and a revocable, living trust. The attorney should be a member of the National Academy of Elder Law Attorneys (NAELA). You can find an attorney or check to see if one is a member by going to the NAELA website at www.naela.org and clicking on "Find an Attorney."
- Make sure that any private fiduciary who handles your assets or arranges for your daily care, housing, and medical needs has a valid license from the Professional Fiduciaries Bureau of the California Department of Consumer Affairs, and is bonded and insured. (Exceptions to this licensing requirement are for licensed

attorneys and CPAs, and a person enrolled as an agent to practice before the IRS who is acting within the scope of practice pursuant to Part 10 of Title 31 of the Code of Federal Regulations.) You can check on licenses and disciplinary actions at www.fiduciary.ca.gov/licensees/index.shtml or by calling (800) 952-5210. You can also check to see if a licensed fiduciary is a member of the Professional Fiduciary Association of California at www.pfac-pro.org or by calling (866) 886-7322. This organization provides continuing education and promotes minimum standards in the administration of conservatorships, guardianships, trusts, estates, and durable powers of attorney.

- Check the fiduciary's references, qualifications, and background before signing any papers. And make sure you understand how you will be billed.
- Report any suspicious activity to the California Department of Consumer Affairs Professional Fiduciaries Bureau at (916) 574-7340, or file a complaint online at www.fiduciary.ca.gov/consumers/index.shtml.
- Don't discuss your assets or finances with strangers.
- Execute a springing power of attorney (POA) in which you designate an agent to manage your assets if you lose the mental capacity to do so. The agent should be someone you know well and trust totally to act in your best interests. The springing POA is preferred over an immediate POA in that it ensures that you remain in control of your assets until two doctors declare that you lack the mental capacity to manage them. Things get very complicated if you become incapacitated without either type of POA because a conservatorship may then be required. Any San Diego resident over the age of 60 can obtain a springing POA and an Advanced Health Care Directive by calling Elder Law & Advocacy at (858) 565-1392. It can also help you with will and estate planning. This state- and county-funded nonprofit corporation provides no-cost routine legal services to seniors and caregivers of seniors.
- In executing a trust the successor trustee should be a person you know well and trust totally to act in your best interests. The trustee should be financially independent and able to pay his or her own bills. Think very carefully about naming a trustee. If a problem arises you can remove the trustee as long as you have mental capacity. But there is not much that can be done if you lose mental capacity. Then the power of the trustee is irrevocable. This caution also applies in executing a POA.
- Don't keep large sums of money at home. Keep stocks, bonds, expensive jewelry, coin collections, etc. in a bank safe deposit box. Jewelry is the number one item stolen from homes occupied by seniors. Any that is kept at home should be inventoried and stored in a locked drawer. And take pictures of rare, valuable, or sentimental items and keep them in a separate location. They will be useful in tracking down missing jewelry at pawn shops.
- Look into Money Smart, a financial education program developed jointly by Federal Deposit Insurance Corporation (FDIC) and the Consumer Finance Protection Bureau (CFPB) to raise awareness among older adults and their caregivers on how to prevent financial exploitation, plan for a secure financial future, and make informed financial decisions. One of its products is Money Smart for Older Adults (MSOA). Its participant/resource guide entitled *Money Smart for Older Adults: Prevent Financial Exploitation* is available online at http://files.consumerfinance.gov/f/201306_cfpb_msoa-participant-guide.pdf. It includes tips on preventing the following kinds of financial exploitation.
 - Exploitation by an agent under Power of Attorney or person in a fiduciary relationship
 - Theft of money or property, often by a caregiver or in-home helper
 - Investment fraud and scams, including deceptive "free-lunch seminars" selling unnecessary or fraudulent financial services or products
 - Lottery and sweepstakes scams
 - Scams by telemarketers, mail offers or door-to-door salespersons
 - Computer and Internet scams
 - Identity theft, including medical identity theft
 - Reverse mortgage fraud
 - Mortgage assistance rescue scam
 - Contractor fraud and homeowner improvement scams
 - Scams that target veteran benefits
- Consider having your bank, credit card companies, and investment brokerage send a duplicate of your monthly statements to a trusted family member or professional fiduciary to check for possible suspicious activity.
- Never pay in advance to receive an inheritance.
- Never loan money to a relative or friend without having them sign a document that specifies how and when the loan will be repaid.

- Obtain free copies of your credit reports annually from the three nationwide consumer credit reporting bureaus – Equifax, Experian, and TransUnion -- by visiting www.AnnualCreditReport.com or calling (877) 322-8228.

Legal Services

- Call Elder Law & Advocacy at (858) 565-1392 for legal advice regarding asset protection, domestic violence, elder abuse, suspected fraud, and various scams. It is a state- and county-funded nonprofit corporation that provides no-cost routine legal services to seniors and caregivers of seniors. Elder Law & Advocacy also has an online newsletter that provides up-to-date information on legal issues affecting older adults. Visit <http://seniorlaw-sd.org/blog> to see the latest material. You can also join the ELA newsletter list to keep up to date on legal issues facing seniors.
- Low-income, disadvantaged seniors in San Diego County may be able to get free legal services from the San Diego Volunteer Lawyer Program on some civil matters. You should call (619) 235-5656 to see if you are eligible for assistance.
- See the pamphlet entitled *Seniors & the Law: A Guide for Maturing Californians* published by the State Bar of California. It can be read on the Bar's website at www.calbar.ca.gov by clicking on Pamphlets in the left-hand menu and then on its title. It is also available in print by clicking on "order form page" to order copies. Those who don't have access to the Internet may call (888) 875-5297 to order copies. This pamphlet was published because the Bar recognized seniors face new challenges and at no other time in life is it more important for you to plan ahead and know your rights. Will you have enough money to make ends meet? Will you become ill or incapacitated? Will you be able to get around if you cannot drive? Will you wind up helpless and alone, or even abused? Will you become a target in a wide range of consumer scams that target seniors? It deals with the many laws, benefits, and special services available to help you stay in charge of your life, and contains information on the following:
 - Making Ends Meet
 - Choosing Where to Live
 - Obtaining Health Care and Benefits
 - Planning Ahead
 - Dealing with Debt
 - Staying On The Job
 - Getting Around
 - Handling Elder Abuse
 - Avoiding Consumer Scams
 - Getting Divorced or Remarried
 - Raising Your Grandchildren
 - Finding a Caregiver or Nursing Home
 - Losing a Spouse or Parent
 - Getting Legal Help
 - Resources
- Information on a variety of issues is provided in a set of single-issue pamphlets for consumers who are seeking legal advice or have a problem with their attorney. They are published by the State Bar of California and can be read on its website in English and Spanish at www.calbar.ca.gov. These pamphlets deal with the following issues: Finding the Right Lawyer, A Lawyer Referral Service Can Help You, Having a Fee Dispute with Your Lawyer? Having a Problem with Your Lawyer? The Client Security Fund Can Help You, Do I Need a Will? Do I Need Estate Planning? Do I Need a Living Trust? The first three titles are also available in print along with *Seniors & the Law: A Guide for Maturing Californians*. It deals with making ends meet, choosing where to live, obtaining health care and benefits, planning ahead, dealing with debt, staying on the job, getting around, handling elder abuse, avoiding consumer scams, and other topics. Click on "order form page" to order copies. Those who don't have access to the Internet can call (888) 875-5297 to order copies.

Investments

- The following tips will help you spot and avoid investment scams.
 - Don't believe claims that there is no risk. All investments, even legitimate ones, involve some risk. Never invest more than you can afford to lose.
 - Be wary of promises that you will make a good return fast. Legitimate investments require time to pay off.

If the offer sounds too good to be true, it probably is. Be highly suspicious of any “guaranteed” investment opportunity.

- Don’t be fooled by testimonials offered by strangers. Often these are fictitious or made by the scammers to encourage you to invest.
- Avoid investments you don’t understand or for which you can’t get complete information. Understand what you are investing in and how your investment will be held or managed. If you are unsure about anything, discuss the investment with your attorney, accountant, or any other licensed professional before you invest. You should also discuss it with your family and trusted friends.
- Don’t be afraid to ask questions. Any legitimate business will be glad to answer them.
- Be wary of any business that does not have a street mailing address and phone number.
- Be sure to get everything in writing. Chances are you won’t get what was promised otherwise.
- Read the investment’s prospectus and disclosure statement carefully before you invest.
- Ask what recourse you would have if you are not satisfied with your investment or if you need to get your money out quickly. It is essential to get any warranty or refund provision in writing, and be confident that the business will honor its guarantees should that become necessary.
- Be suspicious if you don’t receive a payment or have difficulty cashing out your investment.
- Be wary of any salesperson who promises to “take care of everything” for you. Honest salespeople will make sure you understand the investment. They will also keep you informed about it so you can make appropriate decisions in the future.
- Don’t get taken in by offers that are available right now. Don’t get pushed into making a quick decision. Take time to think about it, do some research, and discuss it with others. If you are not interested, just say so; it is not impolite to simply say “no” or hang up the phone.
- Never meet with a salesperson alone in your home.
- Be wary of salespeople who ask you to send cash or transfer money immediately, or offer to send someone to pick it up.
- Never pay for something that is “free.” Whatever you receive will probably be worth less than what you’ve paid for it.
- Don’t disclose your financial situation or provide any personal information such as your Social Security Number (SSN) until you are confident that you are dealing with a legitimate salesperson and company. Never give out personal information for “identification” purposes.
- Check the credentials and licensing of any salesperson, broker, or other person before investing. Don’t deal anyone who isn’t licensed. You can check out money managers, financial planners, insurance agents, and other investment advisors in California at <http://search.dre.ca.gov/integrationaspcode/>.
- Ask what state or federal agencies the salesperson’s firm is regulated by and with whom is it registered. Get its phone number and Uniform Resource Locator (URL) so you can contact the agencies to verify the facts. Don’t deal with salespeople who say their firm is not subject to registration or regulation.
- Don’t consider investments that are not registered with the U.S. Securities and Exchange Commission (SEC) or a state regulator.
- If the investment involves securities, you can go to the Financial Industry Regulatory Authority’s website at www.finra.org and look up the status of brokers or brokerage firms on its BrokerCheck on its Investors page. You can also get a detailed report that includes the firm’s profile, history, operations, and disclosure events. The latter include arbitration awards, disciplinary actions, bankruptcies, etc. Also check with the California Department of Business Oversight Corporations Division of Corporations at www.dbo.ca.gov/About_DBO/organization/doc.asp or call its consumer services at (866) 275-2677 to verify that the company offering stock or other securities is registered, and that the investment opportunity is legitimate and legal. And you can see company’s quarterly and annual reports on the SEC’s website under Filings & Forms at www.sec.gov/edgar.shtml.
- Ask for the name of the firm your investments clear with.
- If the investment involves commodity futures, you can go to the National Futures Association’s website at www.nfa.futures.org and look up the status of individuals or firms on its Broker/Firm Information (BASIC) page. You can also go to the U.S. Commodity Futures Trading Commission’s website at www.cftc.gov and look up the disciplinary history of individuals or firms under Consumer Protection.
- Be wary of any individual or firm who offers to sell you commodity futures or options on commodities, particularly precious metals, foreign currency, and those with seasonal demands. These investments are very risky and anyone who claims otherwise may be breaking the law.
- If you have a self-directed IRA, i.e., one in which you can hold alternative investments such as real estate, mortgages, tax liens, precious metals, and unregistered securities, you cannot depend on the custodian to

investigate and validate your investments or any financial information provided about them. Custodians are only responsible for holding and administering the assets in the IRA. And they have no responsibility for investment performance. This puts the burden on you to avoid Ponzi schemes and other frauds. For ways to avoid these dangers see the investor alert published by the SEC Office of Investor Education and Advocacy at www.sec.gov/investor/alerts/sdira.pdf.

- Be wary of investment offerings involving distressed real estate. Investments in properties that are bank-owned, in foreclosure, or pending short sales carry substantial risks and should be evaluated carefully. And as with other securities, interests in real estate ventures must be registered with state security regulators. For ventures in California you can check licenses on the California Bureau of Real Estate's website at www2.dre.ca.gov/PublicASP/pplinfo.asp.
- Investments involving promissory notes and the persons who sell them must be registered. Check on them with the California securities regulators before investing. Unregistered notes are often covers for scams. And registered notes carry a risk that the issuer may not be able to meet its obligations.
- Don't subscribe to any offerings of equity crowdfunding by small businesses. They are illegal until the SEC, on which the Jumpstart Our Business Startup (JOBS) Act enacted in April 2012 conferred the authority to regulate them, enacts rules to guide these offerings. The SEC has not done so as of September 30, 2014. When they are enacted SEC registration will not be needed if (1) the total value of all securities sold annually does not exceed \$1 million, (2) issuers abide by income and net worth thresholds for investors, and (3) issuers use registered broker-dealers or online funding portals to advertise offerings and manage the collection and distribution of investors' funds. Even then the FBI warns that some offerings may be fraudulent. Investors should be suspicious of any equity crowdfunding offers.
- In selecting a financial planner, in addition to the tips listed above and other questions to ask about his or her competency, experience, education, client base, income, compensation, etc., you should do the following:
 - Check the planner's professional credentials. These include being a Certified Financial Planner (CFP) and a Chartered Financial Analyst (CFA). For the former you can check for certification, public disciplinary history, and areas of specialization of the CFP Board's website at www.cfp.net. For the latter you can check the member directory on the CFA Institute's website at www.cfainstitute.org/about/membership/directory/Pages/index.aspx or call the Institute at (434) 951-5262.
 - If you are investing in securities, go to the Financial Industry Regulatory Authority's website at www.finra.org and look up the status of brokers or brokerage firms on its BrokerCheck on its Investors page. You can also get a detailed report that includes the firm's profile, history, operations, and disclosure events. The latter include arbitration awards, disciplinary actions, bankruptcies, etc.
 - Never commit to giving the planner money to invest on your first meeting. Think about the proposed investments and discuss them with people you trust. Be suspicious of planners that pressure you into investing right away.

Preventing Identity Theft and Scams

- Keep your bank and brokerage account information, checkbooks, credit and debit cards, SSN, Medicare number, and other personal information in a locked drawer or other safe place in your home, especially if you have caretakers, handymen, or other family members coming and going. A significant amount of fraud against seniors is committed by their own family members so don't tempt them with any information in plain sight.
- Shred all mail and other papers containing your name, address, and any other identifying or personal information, even envelopes. Also shred old financial records and other documents with personal information before discarding them. Use a cross-cut shredder.
- Never give out credit card, bank account, Medicare, Social Security, health insurance, or other personal information unless you have initiated the contact and know and trust the person you are dealing with, or know that the person or organization actually needs the information. Beware of mail, telephone, and e-mail promotions designed to obtain personal information. Hang up on anyone who calls asking for money or personal information. Such calls are scams.
- In an e-mail scam know as "phishing" identity thieves fish for personal information by sending realistic-looking e-mail that asks recipients to go to a bogus website and provide personal information such as credit card and Personal Identification Numbers (PINs). Don't click on website addresses in e-mails you get even if they look real. Legitimate banks and financial institutions don't send e-mails asking you to verify your account information. They already have it. Also, the IRS never sends out unsolicited e-mails or asks for detailed personal and financial information. Any such e-mail is a fraud.

- Hang up on any caller that says a medical alert system or something similar has been bought for you and is ready to be delivered if you will provide some personal information and a credit card number to pay the monthly charges.
- Never send money by wire transfer to complete a deal, receive a prize, or help a person who claims to need it to get out of trouble.
- You'll never win a foreign lottery. Hang up on any caller, shred any mail, and delete any e-mail that says you are a winner.
- Never get involved with and provide or show money to strangers. Some common confidence schemes involve phony bank examiners who ask you to help trap a crooked teller, strangers who want to share found money, strangers who want to donate money to a charity of your choice, and strangers who want you to help prove that banks can be trusted. Note that all these schemes involve strangers and stories that sound too good to be true.
- Be careful in relationships with young, attractive individuals. They may be targeting you for your money.
- For online dating, only use websites that protect their members with online safety tools, including screening subscribers by looking for fake profiles and checking sex-offender registries to prevent registered sex offenders from using their services. These sites should contain material on safe online dating practices and supply members with online tips for fraud prevention and safely meeting people offline. These tips and financial scam warnings should be issued on an ongoing basis to registered members. They should also have a rapid abuse reporting system that gives members access to a website, e-mail address, and/or phone number to report any suspected criminal activity, safety concerns, and fraud. Safety measures provided by online dating sites cannot prevent all scams. Seniors are a vulnerable group and need to take steps to protect themselves. If your new sweetheart does the following he or she might actually be a scam artist:
 - Wants to leave the dating site and use personal e-mail or instant messaging
 - Quickly claims to love you
 - Claims to be from the U.S. but is traveling or working overseas, or is out of the country for business or military service
 - Plans to visit but is prevented by a traumatic event or a business problem
 - Asks you to wire money to cover medical emergencies, hospital bills, visas or other official documents, losses from a financial setback, or other things
 - Asks you to forward a package to another country
- Check your medical bills and health insurance statements to make sure the dates and types of services match your records. Read every letter you get from your insurer, including those that say "this is not a bill." If you see a doctor's name or date of service that isn't familiar, call the doctor and your insurer.
- Obtain free copies of your credit reports from the three Consumer Credit Reporting Bureaus (CCRBs) by visiting **www.AnnualCreditReport.com** or calling (877) 322-8228. Report any errors directly to the bureaus.
- Carry only minimum needs in your wallet -- a driver license or ID card, little cash, one credit card, and medical information, i.e., lists of meds, doctors, persons to call in emergencies, allergies, conditions, etc. Don't carry blank checks or a checkbook, anything with a PIN written on it, or your Social Security or Medicare cards. Keep copies of cards, customer services phone numbers, account numbers, and passwords in a safe place.
- If you are notified of a security breach you should take appropriate actions depending on the information compromised. For example, if it is your SSN you should put an initial fraud alert on your credit reports, order copies of your reports, review them carefully, and file a police report if you find anything suspicious. If you don't find anything suspicious at first, renew the fraud alert and check your credit reports periodically. Also report the compromise to the IRS and Social Security Administration.

Using Computers and the Internet

- Put different unique, strong passwords on each of your online accounts and computing devices. Avoid using easily remembered numbers or available information like mother's maiden name or date of birth. Passwords should have more than eight characters, with at least one capital letter, one lowercase letter, one number, and one symbol. Use of non-dictionary words or easily-remembered phrases is recommended, e.g. Ihave3dogs! However, for maximum security you should use randomly generated characters. You can test your passwords and get advice on creating strong ones at **www.passwordmeter.com**.
- Keep your computer up to date with the latest firewalls and anti-virus, anti-spyware, and anti-adware software. The latter are designed to protect against software that either self-installs without your knowledge or is installed by you to enable information to be gathered covertly about your Internet use, passwords, etc. This kind of software is often installed when you visit websites from links in e-mails. Use security software that updates

automatically. Visit www.OnGuardOnline.gov for more information. This also applies to multi-function printers, fax machines, and copiers that can be accessed using a web browser.

- Don't open any e-mail from an unknown sender. Delete it.
- Don't open any unexpected attachments to e-mail you do open.
- Don't click on any links in e-mail messages unless you verify the URL.
- Never post anything on the Internet that you don't want made public. You can't control what your friends might do with things you post.
- Secure your smartphones, tablets, and other mobile devices just like you secure your computer or laptop.

Doing Business

- Read contracts carefully and understand the terms before signing. Get help from someone you trust if you are not comfortable with the terms.
- Call the BBB of San Diego County at **(858) 496-2131** or visit its website at www.sandiego.bbb.org if you have any doubts about the reliability of a person or company you are going to hire.
- Beware of any deal that requires you to act immediately. A good deal today will still be good tomorrow.
- Hire only licensed contractors. Anyone performing home improvement work valued at \$500 or more must be licensed by the Contractors State License Board (CSLB). Get the contractor's license number and verify it online at www.cslb.ca.gov or by calling **(800) 321-2752**. Ask to see a second piece of identification with a photo. And never make a down payment more than the lesser of 10 percent of the contract price or \$1,000.
- Always deal with a licensed Hearing Aid Dispenser or a Dispensing Audiologist when buying a hearing aid. You can check on licenses by calling the California Speech-Language Pathology and Audiology and Hearing Aid Dispensers Board at **(916) 263-2666** or by going to its website at www.speechandhearing.ca.gov. Note that California law provides a 30-day warranty on all new and used hearing aids sold in the state.

Banking

- Be careful in writing checks. Print out the full name of the payee. Never use abbreviations like SDGE. Print the amount of the check. Longhand writing is easier to alter. Fill in any remaining space on the amount line with double lines. Sign with a clear, readable signature. An illegible one is easy to forge. Use a pen with ink that cannot be washed. And never sign a blank check.
- Use credit, not debit cards.
- Wait for all checks you receive to clear before using the money. Even a cashier checks can be fraudulent.
- Review your bank and credit card statements carefully. Keep all receipts and match them with amounts on your statement.
- Use ATMs that are inside a store or a bank. They are less likely to have been tampered with for skimming, which is the illegal capture and utilization of a cardholder's financial information from an ATM transaction. If you use an outside ATM, it should be well-lighted and under video surveillance. Check any ATM you use for devices in the slot where you insert your card, a false keypad, or hidden cameras.
- Before going away on an extended trip alert your credit card companies to when, where, and how long you will be away and consider placing a security freeze on your credit reports.

Mail and Phone Calls

- Protect your incoming or outgoing mail. Never leave mail in an unsecured box with public access. Consider having new checks mailed directly to your bank for collection to avoid possible theft from your box. If you don't have a locked mailbox, consider renting one at your local post office or mail and parcel center.
- To reduce junk mail you can remove yourself from many national mailing lists by registering for the Direct Marketing Association (DMA) Mail Preference Service at www.DMAchoice.org/register.php. There you can stop catalogs, magazine offers, and other mail offers. You can also click on a link to manage prescreened credit offers. It will take you to www.OptOutPrescreen.com.
- List your home and mobile phone numbers free on the national DNC registry to reduce pre-approved credit offers and telemarketing calls. Call **(888) 382-1222** or register online at www.donotcall.gov.
- Install caller ID and an answering machine. Don't pick up a call from a number you don't recognize. Use the answering machine to screen calls. Pick calls up if they are from people you want to talk to.

- Sign up for opt-out to stop receiving mail offers or credit or insurance that are not initiated by you. You can do this by going to www.optoutprescreen.com or calling consumer credit reporting industry opt-in and opt-out number, (888) 567-8688. You will have to provide you SSN, but this is safe because the credit reporting bureaus already have it. They will then stop providing your credit score to credit card and insurance companies looking to solicit you.

Additional tips on preventing telemarketing and e-mail fraud, identity theft, and other scams and problems can be found in the SDPD papers on fraud and identity theft prevention on the SDPD website at www.sandiego.gov/police/services/prevention/tips.

IF YOU ARE A CRIME VICTIM

For reporting purposes, crimes and suspicious activities are considered as either emergencies or non-emergencies. Situations in which you, a member of your family, or a person in your care are attacked or threatened are considered as emergencies and should be reported by calling **911**. Be sure to tell the dispatcher about your current medical condition and the need for immediate medical assistance.

Non-emergencies are crimes in which: (1) there is no serious personal injury, property damage, or property loss; (2) there is no possibility that the suspect is still at the scene or is likely to return to the scene; and (3) an immediate response is not needed. These situations and suspicious activities should be reported to the SDPD by calling **(619) 531-2000** or **(858) 484-3154**. The details of reporting crimes and suspicious activities can be found in the paper entitled *Reporting and Providing Information about Crimes and Suspicious Activities* that can be opened on the Community Resources and Responsibilities page of the SDPD website at www.sandiego.gov/police/services/prevention/community.

Other things to do if you are threatened, stalked, or a victim of domestic violence are listed below:

Threat of Attack

There is no sure way to respond if you are threatened. Attackers are different. What may deter one might aggravate another. In any case try not to panic. Some options to consider are listed below:

- Try to talk your way out of the situation.
- Scream loudly to attract attention.
- Run toward people or open businesses.
- Run and hide.
- Bide your time and look for an opportunity to escape.
- Get a good physical description of the attacker.
- Call **911** to report the attack and provide a description of the attacker as soon as possible.

Stalking

- Call **911** if anyone maliciously, willfully, and repeatedly follows or harasses you, or makes a credible threat that places you in fear of your safety. File a crime report and get a case number. A detective will contact you about the case.
- Get a TRO (Temporary Restraining Order) or have a police officer get an EPO (Emergency Protective Order) for you. Have the stalker served with a copy of the order. Keep a copy and give copies to your friends, relatives, co-workers, and employer.
- If you live in rental housing also give a copy to the landlord along with a picture of the offender. California law prohibits landlords from terminating a tenancy or refusing to renew a lease of protected tenants based on an act of stalking. However, the landlord may terminate a tenancy if the protected tenant has allowed the perpetrator back into the unit.
- Alert your friends, relatives, co-workers and employer about your case. Have them file a police report if they are also victimized.
- Keep a record of all stalking incidents. Keep it in a secure place.
- Report all stalking incidents to the detective in charge of your case.

- Keep an emergency bag packed with clothes, money, emergency phone numbers, toys for your children, etc.
- Show a picture of the stalker to your neighbors.
- Alert your neighbors with a prearranged code or signal if the stalker is at or near your home.
- Move to a temporary safe house or shelter as a last resort. Keep new location secret. Get a U.S. Post Office or private mailbox for your mail.

In addition to the other personal security measures listed in this paper you should consider doing the following:

- Change your unit locks. If you are renting and the perpetrator is not a tenant of your unit, a landlord must change your locks and give you a key to them within 24 hours after a request if you provide the landlord with a copy of a TRO or EPO issued within the last 180 days, or police report stating that the resident or household member is a victim of stalking. If the perpetrator is a tenant, the restraining order must exclude the perpetrator from the unit.
- If you are renting, move to another location. Tenants who are victims of stalking can terminate a tenancy by giving a 30-day notice and providing the landlord with a copy of a TRO or EPO issued within the last 180 days, a police report stating that the resident or household member is a victim of stalking, or documentation from a physician, psychiatrist, psychologist, or other qualified third party acting in a professional capacity that the victim is seeking assistance for physical or mental injuries from the stalking. Tenants still have to pay rent for 30 days after the notice to terminate. If the victim allows the person against whom the TRO or EPO has been issued to enter the unit, the notice to terminate is invalidated.
- Never walk alone.
- Avoid public places.
- Vary your schedule and route when you drive. Know where nearby police and fire stations are located.
- Install a locking gas-tank cap in your vehicle.
- Be alert for vehicles following you.

Domestic Violence

- File a crime report and get a case number. A detective will contact you about the case.
- Get a TRO or have a police officer get an EPO for you. Have the offender served with a copy of the order. Keep a copy and give copies to your friends, relatives, co-workers, and employer.
- If you live in rental housing also give a copy to the landlord along with a picture of the offender. California law prohibits landlords from terminating a tenancy or refusing to renew a lease of protected tenants based on an act of domestic violence. However, the landlord may terminate a tenancy if the protected tenant has allowed the perpetrator back into the unit.
- To obtain a domestic violence TRO you must have a current or past romantic relationship with the abuser such as marriage, living together, dating, engagement, or having a child with the person. And the abuse must have occurred within 30 days.
- The order can include the following: restraints on behavior, removal from the home, and stay away from the victim's home, work, or school.
- Keep a record of all violations of the terms of the TRO or EPO. Keep it in a secure place. Report all violations to the detective in charge of your case.
- Pack an emergency bag with clothes, money, emergency phone numbers, toys for your children, etc. and leave it with a friend.

In addition to the other personal security measures listed in this paper you should consider doing the following:

- Change your unit locks. If you are renting and the perpetrator is not a tenant of your unit, a landlord must change your locks and give you a key to them within 24 hours after a request if you provide the landlord with a copy of a TRO or EPO issued within the last 180 days, or police report stating that the resident or household member is a victim of domestic violence. If the perpetrator is a tenant, the restraining order must exclude the perpetrator from the unit.
- If you are renting, move to another location. Tenants who are victims of domestic violence can terminate a tenancy by giving a 30-day notice and providing the landlord with a copy of a TRO or EPO issued within the last 180 days, a police report stating that the resident or household member is a victim of domestic violence, or documentation from a physician, psychiatrist, psychologist, or other qualified third party acting in a

professional capacity that the victim is seeking assistance for physical or mental injuries from an act of domestic violence. Tenants still have to pay rent for 30 days after the notice to terminate. If the victim allows the person against whom the TRO or EPO has been issued to enter the unit, the notice to terminate is invalidated.

- Consider getting a dog.
- Get an unlisted phone number. Tell your family and friends not to give out the number to anyone else.
- Hide an extra set of vehicle and house keys outside.
- Keep a list of emergency phone numbers hidden.
- Have a bank account in your name with money in it.
- Plan an escape route and practice it.
- Gather the following for you and your children: birth certificates, Social Security cards, driver license, keys, passports, green card/work permit, welfare identification, money, checkbook, credit cards, school registration, restraining orders, etc.

Answers to many questions about domestic violence are contained in a consumer education pamphlet entitled *Can the Law Protect Me from Domestic Violence?* published by the State Bar of California. It is on the Bar's website at www.calbar.ca.gov/LinkClick.aspx?fileticket=Ikr3QL9riFs%3D&tabid=1330. It and other pamphlets listed below can be ordered by calling (888) 875-5297.

Obtaining a TRO

- Answers to Frequently Asked Questions (FAQs) about TROs are available on the San Diego Superior Court website at www.sdcourt.ca.gov. For civil harassment TROs click on Harassment Restraining Order under Civil. For domestic violence TROs click on Restraining Orders under Family.
- Requests for TROs can be filled out and requested at the following Court locations. You can call the phone numbers listed below for assistance in obtaining a TRO. No fee is required and free legal assistance is available.

Central Dist. Civil	330 W. Broadway	San Diego	92101	(619) 450-7275
East County Dist.	250 E. Main St.	El Cajon	92020	(619) 456-4100
North County Dist.	325 S. Melrose Dr.	Vista	92083	(760) 201-8600
South County Dist.	500 3rd Ave.	Chula Vista	91910	(619) 746-6200
- Get the TRO approved by a judge. This can take four to six hours at the Court.
- Have the TRO served by a law enforcement official or someone you appoint. The server must be older than 18 years. You cannot serve it yourself.
- Keep a copy of the TRO with you at all times. Call **911** if a violation occurs.
- Call **911** if the restrained party has not yet been served but harasses you. The police can serve the TRO on the spot or over the phone.
- Go to the Sheriff's Department Restraining/Protective Order website at <http://apps.sdsheiff.net/tro/tro.aspx> to see if the TRO has been served. You will have to enter the Case Number and the restrained person's last name to access this online database.

HELPING TO STOP MEDICARE FRAUD

It is estimated that Medicare fraud costs the government \$60 to \$90 billion per year in false or questionable claims. You can help stop this fraud by reporting suspicious activities to the Inspector General of the U. S. Department of Health & Human Services by calling (800) 447-8477 or reporting it online at <http://oig.hhs.gov/fraud/report-fraud/index.asp>. If the activity turns out to be a fraud you may be eligible for a reward of up to \$1,000. For more information on stopping Medicare fraud go to www.stopmedicarefraud.gov.

Watch out for these common fraud schemes in which someone does the following:

- Says you qualify for some health care equipment like a motorized scooter and it won't cost you anything. All you need to do is provide your Medicare number so he or she can contact your doctor and get the order approved.
- Says he or she knows how to get Medicare to pay for some health care item or service you might want.

- Approaches you in a parking lot, shopping center, or other public area and offers free services, groceries, transportation, or other items in exchange for your Medicare number.
- Calls you on the phone, claims to be conducting a health survey, and asks for your Medicare number and medical history.
- Calls you on the phone, says her or she is from Medicare or Social Security, and asks for personal medical information or tries to sell you some health care items or services.
- Comes to your door and tries to sell you some health care service. Some may say that they represent Medicare and that Medicare wants you to have the service. Medicare doesn't call or visit and try to sell or give you anything.
- Offers you money to disenroll from your current Medicare plan and enroll in another plan.
- Offers you money to use a doctor you don't know to get some health services you have never heard about.

Be suspicious of doctors or insurance plans that do the following:

- Advertise "free" consultations to people with Medicare.
- Claim they represent Medicare or a branch of the Federal government.
- Use pressure or scare tactics to sell you high-priced medical services or diagnostic tests.
- Bill Medicare for services you didn't get.
- Use telephone calls and door-to-door selling as marketing tools.
- Offer non-medical transportation or housekeeping as Medicare-approved services.
- Put the wrong diagnosis on the claim so Medicare will pay for it.
- Bill home health services for patients who aren't confined to their home, or for Medicare patients who still drive a car.
- Bill Medicare for medical equipment for people in nursing homes.
- Ask you to contact your doctor and ask for a service or supplies that you don't need.
- Bill Medicare for a power wheelchair or scooter when you don't meet Medicare's qualifications.
- Offer you a kickback or some other type of bribe to bring your medical needs to a specific clinic or provider. This is illegal.
- Offer you a discount on your deductible or regularly waive payments for services you don't need.
- Tell you that the more tests you take, the cheaper they become.
- Bill Medicare for tests you receive as a hospital inpatient or within 72 hours of discharge.
- Bill social activities as psychotherapy, or provide therapies you cannot benefit from or equipment you cannot use.

There is a wide variety of health care scams. Without going into detail about each one, here are some ways for you to protect your health care benefits.

- Treat your Medicare number like your SSN. Never give it to anyone who calls on the phone. Scammers will try to get it so they can file claims in your name. And never give it to anyone who says they are from Medicare or any other branch of the government. Medicare will never call and ask for your number, it already has it. And don't carry your card unless you will need it that day.
- Never give out any Medicare claim information over the phone. Any legitimate caller will already have this information.
- Never let anyone borrow or pay to use your Medicare card. That's illegal and not worth it.
- Never allow people to fill in information on a form after you've signed it. They may be adding things you did not receive or falsify other information in order to receive more money than they are due.
- Be aware that anyone who works in a clinic can commit Medicare fraud. Be suspicious of anyone who tries to get your personal information. They may use it to file fraudulent claims in your name.
- Don't accept offers of money or free food or gifts for medical care. Watch out for incentives like "it's free" or "we know how to bill Medicare."
- Keep a record of your medical bills and doctor visits, tests, procedures you had and products and equipment you received. Save your receipts and statements. Use them for checking your monthly Medicare Summary Notices (MSNs) for mistakes and charges you did not incur. Look for services or products you didn't receive, billing twice for the same thing, or bills for services not ordered by your doctors. You can view your Medicare account records online at **www.MyMedicare.gov**.

- Contact your health care provider about any errors or unusual or questionable charges. They may just be mistakes. Ask for an itemized statement if you don't have one. If your complaint is not resolved to your satisfaction, report it to Medicare at **(800) 633-4227**.
- If there is any health service or product listed in your MSNs that you did not receive or have prescribed for you, call the Inspector General of the U. S. Department of Health & Human Services at **(800) 447-8477** or report it online at **<http://oig.hhs.gov/fraud/report-fraud/index.asp>**. Unscrupulous clinics, physician, and durable medical equipment providers may be billing you for goods or services you never received. This affects your ability to obtain those items when you really need them.
- Check your credit reports for any unpaid bills for health services or products that you didn't receive.
- Challenge any collection notices for health services or products you didn't receive.

Seniors should be on the lookout for Medicare scams especially during the open enrollment period that runs from November 15 to December 7 each year. The scammers will try to obtain your personal information or sell you a plan that's not the best fit your needs. You can protect yourself by doing the following:

- Don't give out personal information to anyone claiming to be from Medicare, or anywhere else. Medicare already has your personal information. It will not contact you by phone or e-mail, or visit your home. However, it is all right to provide Medicare information if you have initiated a call to Medicare for assistance, or to Medicare-plan provider when you choose to enroll in a plan.
- Be wary of brokers who try to pressure you into enrolling in a specific plan. Medicare-plan providers aren't allowed to make cold calls or come to your door unless they are invited. And don't believe claims that a plan is "Medicare Endorsed" or that you will lose benefits unless you enroll in a specific plan.
- Research and verify plans with Medicare by calling **(800) 633-4223** or going online to **www.medicare.gov**.

OBAMACARE AND MEDICARE

Enrollment in a health insurance plan under the new Affordable Care Act (ACA), commonly called Obamacare, begins on November 15 and ends on February 15 of the following year. This enrollment period is not to be confused with Medicare's open enrollment which begins on October 15 and ends on December 7. The confusion associated with the beginning of any new federal program is an opportunity for scammers to prey on consumers. The following tips will help seniors with Medicare avoid scams.

- You do not need to purchase any coverage under Obamacare. Your Medicare benefits satisfy the requirement to have health care coverage. You do not need to do anything. It's actually illegal for someone who knows you have Medicare to sell you any new insurance.
- You do not need a new Medicare, Social Security, or any other new identity card.
- You do not need to verify any of your current information.
- No one from the government will contact you by phone or in person about the new health benefits.
- Beware of bogus emails, phony website links, phone calls, and people who come to the door asking for your personal information for new health benefits.
- Call the Health Insurance Counseling and Advocacy Program (HICAP) at **(800) 434-0222** with any questions about Medicare.
- Call the Senior Medicare Patrol at **(855) 613-7080** regarding possible fraud.

ELDER AND DEPENDENT ADULT ABUSE

Call San Diego County Aging & Independence Services (AIS) at **(800) 510-2020** to report suspected instances of neglect and psychological, physical, financial, or sexual abuse of elders and dependent adults. This information will go to Adult Protective Services (APS) which investigates reports of abuse and assists older and dependant adults who are harmed or threatened with harm. During the past year from July 1, 2013 to June 30, 2014 APS received 12,545 referrals, of which 73 percent became cases. And of these, 74 percent involved elders; the others involved dependant adults. The majority of the victims were women. About half of the cases included an allegation of financial abuse. Fifty-five percent of the perpetrators were family members, 10 percent were spouses, and 6 percent were care providers. The SDPD will be informed if abuse is involved. If you know that abuse has occurred, you should call SDPD directly at **(619) 531-2000** or **(858) 484-3154**. If the abuse is in progress, you

should call **911**. The police will investigate, take steps to protect the victim, prosecute the perpetrator, and inform the appropriate County office.

If the abuse occurs at an assisted-living facility, it should be reported on **(619) 531-3342**. Calls to this hotline will be screened for potential follow up by the San Diego County District Attorney's Office.

Signs of Elder Abuse

The following are some signs of various types of elder and dependent adult abuse:

- Neglect
 - Inadequate clothing
 - Missed medical appointments
 - Dirty and unkempt appearance
 - Sudden decline hygiene
 - Malnutrition
 - Dehydration
 - Bedsores
 - Home that smells of urine or feces
 - Utilities turned off
 - No food in home
 - Lack of necessary medications
 - Need for eyeglasses or hearing aid
- Psychological abuse
 - Unreasonable or excessive fears
 - Withdrawal
 - Loss of appetite
 - Agitation
 - Isolation from family and friends
 - Unexplained bouts of crying
 - Confusion
 - Fearful or anxious in presence of a third party
- Physical abuse
 - Bites or burns
 - Unexplained broken bones, welts, or bruises
- Financial abuse
 - Changes in long-established banking routines
 - Third-party involvement in financial transactions, especially unusual ones
 - Sudden reliance on a "new best friend" for financial advice
 - Account activity involving unusually large and frequent withdrawals, numerous checks made to cash, new use of ATMs, new names on accounts, or out-of-sequence checks
 - Sudden transfers of assets
 - Unopened statements from new brokers
 - Property refinancing with cash out, e.g., new loan on home when the mortgage had been paid off
 - Transactions that can't be remembered or explained
 - Power of attorney requests that can't be explained or understood
 - Payments to claim prizes, or obtain unnecessary or inappropriate services
 - Payments to provide additional income to caregivers
 - Increased in credit card activity
 - Failure to pay outstanding balances in full as in the past
 - Worried about theft of assets
- Sexual abuse
 - Unexplained venereal diseases or genital infections
 - Bruising or bleeding in the genital area
 - Unexplained pain or itching in the genital area
 - Torn, stained, or bloody underwear

Signs of Self-Neglect

Self-neglect is also a serious problem for older persons. Suspicions of it should also be reported to San Diego County AIS. Signs include a worsening of medical conditions or a sudden change in weight or hygiene.

Tenants Rights

California law protects seniors who are renting in three ways. First, it prohibits tenants from being evicted because they have reported elder abuse or abuse of a dependent adult. Second, it enables tenants who are victims of elder abuse or abuse of a dependent adult to terminate a tenancy by giving a 30-day notice and providing the landlord with a copy of a TRO or EPO issued within the last 180 days, or police report stating that the resident or household member is a victim of elder abuse or abuse of a dependent adult. Tenants still have to pay rent for 30 days after the notice to terminate. If the victim allows the person against whom the TRO or EPO has been issued to enter the unit, the notice to terminate is invalidated. And third, if the perpetrator is not a tenant of your unit, a landlord must change a victim's locks within 24 hours after a victim makes a request and provides a copy of a TRO or EPO issued within the last 180 days, or police report stating that the resident or household member is a victim of elder abuse or abuse of a dependent adult.

Information on Preventing Elder Abuse

For current information on preventing elder abuse in San Diego County go to the AIS website at www.sdcounty.ca.gov/hhsa/index.html, click on All Services A-Z, select AIS Publications under Staying Informed, and then select the *Safe Seniors* newsletter. It is published quarterly. Or you can call (858) 505-6474 to have it sent by mail. Its articles include features about related programs and services, items of general interest regarding elder abuse prevention, and a listing of current legislation related to elder abuse. This newsletter is a combined effort of AIS and the County District Attorney's office.

Also look at the *Safe Seniors* page of the San Diego District Attorney's website at www.sdca.org/helping/elder-abuse.html. It lists warning signs of elder abuse and places to call to report elder abuse, and contains links to tips for helping to reduce the risk of becoming the next victim of financial elder abuse, hiring an in-home caregiver, protecting mom and dad's money, and learning more about how to avoid getting scammed.

At the state level the Elder Financial Abuse Interagency Roundtable (E-FAIR) has created a one-stop website called the California Senior Gateway at www.seniors.ca.gov to provide seniors, their families, and caregivers with the information they need to connect to helpful services and resources, to find answers, and solve problems. E-FAIR has representatives from the California Departments of Aging, Business Oversight, Consumer Affairs, Health Care Services, Insurance, and Managed Health Care; the Bureau of Medi-Cal Fraud and Elder Abuse in the Attorney General's Office; and the California Commission on Aging. On it you can find news items and alerts of interest to seniors, and an index of the pages with links to detailed information on the following subjects.

- Avoiding and reporting abuse and neglect
- Preventing fraud and financial abuse, and avoiding scams
- Health care, including Medicare, Medi-Cal, and long-term care
- Preventing fraud, financial abuse, and common scams
- Your rights when buying insurance, dealing with health care professionals, hiring a contractor or an in-home caregiver, residing in a nursing home, etc.

At the federal level the National Center on Elder Abuse serves as a resource center dedicated to the prevention of elder abuse. On its website at <https://ncea.acl.gov> you will find information on:

- How to find help if you are worried about a senior in your community
- Definitions, signs, and risks of elder abuse
- Resources for caregivers

SELECTION OF ELDER CARE FACILITIES AND CAREGIVERS

Many kinds of elder abuse can be prevented by the careful selection of a nursing home, residential care facility, dementia- or memory-care facility, home health agency, home care aide organization, or an independent home care aide. You should visit any home or facility you are considering for yourself or an elder you are caring for. And if you hire a home caregiver, you should visit frequently to evaluate the caregiver's work and make sure he or she is following your instructions.

Nursing Homes

All nursing homes in California must be licensed by the California Department of Public Health (CDPH) and meet California nursing home standards. In addition to being licensed, nursing homes that choose to participate in the Medicare and Medi-Cal programs must be certified by the federal government in order to qualify for payments from these programs. Federally certified facilities must meet federal standards as well as the California requirements. Most California nursing homes are certified to participate in both Medicare and Medi-Cal. All nursing homes are not alike. Here are some of the types of licensing and certification categories for nursing homes.

Skilled Nursing Facilities (SNFs) are health facilities that provide skilled nursing and supportive care to persons who need this type of care on an extended basis. Medicare also uses the term "skilled nursing facility" for nursing homes that are certified to receive its payments. Medi-Cal uses a similar term, "nursing facility," for nursing homes that are certified to receive Medi-Cal payments. Most, but not all, licensed skilled nursing facilities in California are certified to participate in Medicare and Medi-Cal.

Intermediate Care Facilities (ICFs) are a lower level of nursing home licensed by the CDPH to provide inpatient care to persons who do not require continuous nursing care, but do need nursing supervision and supportive care. Most ICFs are certified by Medi-Cal and qualify for its payments, although at a lower rate than skilled nursing facilities. Medicare does not certify or pay ICFs, although Medicare beneficiaries who reside in ICFs can use Medicare for covered health services, such as physician care. Additionally, California licenses three subcategories of ICFs that serve persons with various developmental disabilities.

Continuing Care Retirement Communities (CCRCs) provide housing (independent living), assisted living, and nursing care, usually in one location. Residents pay a large entrance fee at admission and sign a contract that entitles them to future care, sometimes for life. CCRCs are primarily regulated by the California Department of Social Services (CDSS). CCRCs that operate a skilled nursing facility must be licensed by the CDPH. And those that offer continuing care contracts must first obtain a certificate of authority and be licensed as a Residential Care Facility for the Elderly (RCFE), which is described below.

Look for the following signs of quality care in visiting one of these nursing homes.

- Home or facility is clean, clutter-free, smells fresh, and is not too hot or cold.
- Residents appear well-groomed and cared for, clean, comfortable, alert, engaged with others and the staff, not isolated or overmedicated, and without visible restraints.
- Residents are involved in their care and daily life, e.g., choosing when to wake up in the morning and retire in the evening.
- Residents are involved in meaningful activities.
- Staff responds to call lights quickly and compassionately.

Ask the following questions when visiting a nursing home or long-term care facility:

- Are you Medicare and Medi-Cal certified?
- Are you licensed?
- Can I see the latest California Department of Public Health inspection report.
- Do you conduct criminal background checks on all employees? What else is done to screen prospective employees?
- Is your staff trained to recognize resident abuse and neglect?
- Are there clear procedures to identify events or trends that might lead to abuse and neglect?

- Are there clear procedures to investigate, report, and resolve complaints?
- Are there policies and procedures to safeguard residents' possessions?

Even if the home or facility has policies and procedures to safeguard residents' possessions, a resident or a family member should do the following:

- Keep valuables and cash out of plain sight.
- Keep a minimal amount of cash in your room.
- Keep valuables in a safe and make sure a responsible family member also has access to it. Or leave them with a family member.
- Lock your door when you leave your room.
- Report a missing item to the administration. Report it to the SDPD if it is not found.
- Consider installing a camera in your room if you suspect a staff member is stealing.

Consider changing home or facility if the following occur.

- Staff is not aware of and attentive to the resident's needs.
- High staff turnover.
- Food quality declines.
- Medication errors.
- Significant, sudden changes in resident's behavior.
- Dramatic physical changes or unexplained injuries.
- Complaints ignored and concerns not resolved.

Residential Care Facilities for the Elderly (RCFEs) or Assisted-Living Facilities

RCFEs or Assisted-Living Facilities are non-medical facilities that provide room, board, housekeeping, supervision, and medication distribution for persons 60 years of age and older. Unlike nursing homes, they typically don't have doctors, nurses, or certified nursing assistants on their staffs. They are designed for seniors who are generally able to manage their own affairs and don't require 24-hour nursing care, but need help with the tasks of day-to-day living. Most provide 24-hour supervision, three meals daily, help with bathing and dressing, laundry and linen service, arrangements for transportation, and exercise and recreation programs. Like nursing homes and long-term care facilities, RCFEs are required to have a license and are subject to inspection by the Community Care Licensing Division (CCLD) of the California Department of Social Services (CDSS)

You should visit several facilities before the need is great so you can make a quick, informed decision in a crisis or emergency. And visit at different time of the day to better see how the facility operates. Talk not only with the administration and staff, the residents as well. You should also ask around about the reputation of the RCFE in the community. In addition to the suggestions above for selecting a nursing home or long-term care facility, answers to the following questions will help you select a RCFE for yourself or a loved one:

- Is there a main dining area or do the residents eat in their rooms? Does the food look and smell appetizing? Are there food options?
- Are the beds comfortable? Are private rooms available? Do the residents have private or shared bathrooms? Do the bathrooms have handgrips or rails?
- Is the facility easily accessible for visits by family and friends? Is it near the prospective resident's doctors and other medical facilities?
- Is the facility's license current? Has it been cited for any reason? Ask to see its license and most recent inspection report. You can get information on past CCLD reports, visits, complaints, inspections, citations, fines, etc. by calling it at **(844) 538-8766**. And as of July 2015 you can get information on the numbers of visits, Type A and B complaints, inspections, and citations on the CDSS website at **<https://secure.dss.ca.gov/CareFacilitySearch>**. But if you want information about the substance of these numbers, you still have to call the CCLD at **(844) 538-8766**.
- Is the phone number and information about the Long-Term Care Ombudsman (LTCO) posted in a conspicuous place? That number is **(858) 560-2507**. It is within San Diego County AIS. The goal of the LTCO is to advocate for the rights of residents of long-term RCFEs. These include the right to be treated with dignity and

respect, be free from physical and chemical restraint, retain personal management of finances, voice grievances without fear of retaliation, communicate privately with any person, send and receive personal mail, and have medical records kept confidential. The LTCO will receive and resolve individual complaints and issues by or on behalf of residents, answer questions or concerns about quality of care and various kinds of elder abuse, witness Advance Health Care Directives, etc. Its services are free and confidential.

- Is the phone number of the Statewide CRISISline posted in a conspicuous place? That number is **(800) 231-4024**. It is available 24/7 to take calls and refer complaints from residents.
- Do staff members appear engaged and concerned about the residents? Do they wear name tags and know the residents by name? Do they have special training or skills, e.g., in providing care of residents with dementia?
- What are the costs? Ask for a copy of the admission agreement.

Other questions that should be asked in a visit to a RCFE are listed in a brochure entitled *Choosing an Assisted Living Residence: A Consumer's Guide* published by the National Center for Assisted Living. It's available on its website at www.ahcancal.org/ncal/resources/Documents/Choosing%20An%20Assisted%20Living%20Residence%202013.pdf. It's a step-by-step guide through the decision making process and selection of an assisted living residence. It includes a list of questions to ask during residence visits, a cost calculator and other items to inquire about before choosing an assisted living residence. The questions include the following:

- Who plans the services offered?
- How are residents' needs assessed?
- Are there special programs for residents with dementia?
- How do the residents get outdoor exercise?
- How are changes in residents' health needs handled?
- Does the staff assist residents with their medications? If so, what kind of training do they receive?

Finally, get a copy of the RCFE's service contract. Take it home to study before signing.

Some RCFEs also provide dementia care. Those that do are subject to the regulations in Article 12 of Title 22, which contains the regulations for all community care facilities. When considering placing a person with dementia in a RCFE you should ask the following questions. They are based on a checklist published by the California Advocates for Nursing Home Reform (CANHR) on its website at www.canhr.org/factsheets/rcfe_fs/html/rcfe_dementia_fs.htm.

The Environment

- Is the facility calm and quiet?
- Does the facility use soft music and/or natural scents to create a soothing atmosphere?
- Is the facility well lighted? Is there adequate natural light?
- Are there complex patterns on carpets or walls?
- Can staff easily observe the facility's common and outside areas?
- Can staff easily observe the residents' rooms?
- How does the environment promote resident functioning, e.g., a picture of a toilet on the bathroom door?
- Does the facility have a wander-alert system?
- Are the doors equipped with an exit-delay system?
- Is there a locked or secured outside area for walking?

Philosophy of Care

- Is the facility's philosophy for caring for persons with dementia consistent with your beliefs?
- Does facility provide services to persons at all stages of the disease process?
- What conditions or behaviors determine whether a facility will either admit or retain someone with dementia?
- Is dementia care provided in a separate unit or is it provided with other care in the same area?
- Is the facility's philosophy and practice of handling "difficult behaviors" compatible with your views?
- What is the facility's philosophy in using physical restraints to deal with certain behaviors?
- Does the facility recommend the use of psychoactive drugs to treat behaviors?

Services

- Are there activities specially designed for persons with dementia?
- Do activity programs operate throughout the day? Are there programs in the evenings and on weekends?
- Are activities individualized for each resident?
- Do you suggest that residents with dementia be enrolled in the Alzheimer's Association's MedicAlert + Safe Return Program and the San Diego County Sheriff's Take Me Home (TMH) Registry? See the last page of this paper for information on how these services would help locate a lost person with Alzheimer's disease.
- Does facility provide nutritious finger foods?
- Are decaffeinated beverages and water available throughout the day?
- Does the facility check residents periodically at night?
- How many staff members are on duty at night?

Staff

- Does a staff member with special knowledge and training about dementia coordinate the assessment and care-planning?
- Does a staff member with special knowledge and training plan and coordinate the activity programs?
- Does the activity coordinator design customized activities for each resident? Are there one-on-one activities?
- What role would the resident's family have in care planning?
- Are staff members assigned to work with the same residents?
- What is the ratio of direct-care staff to residents in each shift?
- What type and amount of specialized dementia-care training does the direct-care staff receive? How much of this deals with handling difficult behavior?
- Who supervises the direct-care staff? What are their qualifications?
- What special training do the administrator and supervisors receive in dementia care?

Other

- Is the facility in contact with experts in dementia care at the local Alzheimer's Association?
- Does the facility have a family support group or will it refer family members to outside groups?
- Does the facility meet all of the licensing regulations for providing dementia care? Ask to review the plan of operation submitted to the licensing agency. That plan should contain information about the philosophy of care, special services, and staff training.

Home Health Agencies (HHAs)

These are organizations that are primarily engaged in providing skilled nursing and other therapeutic services to persons in the home on a part-time or intermittent basis under a plan of treatment prescribed by the patient's doctor. They are licensed and regulated by the CDPH. Their staff members are also licensed. Most HHAs are certified by Medicare, but some choose not to be.

Home Care Aide Organizations (HCAOs)

These provide a wide range of non-medical assistive services to adults and children, including housekeeping, chores and shopping, companionship and respite care, transportation and escort services, and assistance with activities of daily living such as grooming, bathing, ambulating, toilet and elimination assistance, meal planning and preparation, and medication reminders.

As of January 2016 the California Home Care Services Consumer Protection Act requires that HCAOs be licensed and a public online Registry be created for Home Care Aides (HCAs) who have been fingerprinted and had their background checked. This law is intended to promote consumer protection for elderly and disabled individuals that have private aides to come into their homes and provide assistance with activities of daily living. The newly formed Home Care Services Bureau is overseeing the licensing and oversight of the HCAOs, the application

process for the HCAs, and the maintenance of the Registry. The California Caregiver Background Check Bureau will oversee the criminal background checks.

The Registry is accessible at www.bit.ly/HCreistry. It enables you to check whether a prospective caregiver has completed the application and criminal background check process. For this you must have the HCA's first and last name at the time of application and their PIN, which is a unique 10 digit number that is given to each HCA for the Registry. This number is created when HCAs complete their application.

When considering using a HCAO you should ask it the following questions.

- Are the HCAs you send employed by you or do you just operate as a broker for independent contractor HCAs? If the HCAO operates as a broker, the HCAs it sends would not be bonded and insured and it can't be held responsible for their actions.
- Are your HCAs bonded and insured? Ask to see a copy of the bond to make sure it's current and the amount of the bond is at least \$10,000.
- Are your HCAs in the Registry?
- Do you screen your HCAs for past elder abuse?
- Do you test your HCAs for alcohol and drug use?
- Are your HCAs tested for diseases such as TB? Have they passed the tests?
- Will the HCAs you send be able to speak, read, and write fluently in the client's language?
- Will there be a written service agreement? Review it carefully before signing it. Make sure it states what the HCA is expected to do and provides information on cancellation policies.
- Do you have a written policy against HCAs accepting loans, gifts, or any gratuities from an employer? If not, create one yourself and ask the HCA to sign it.
- Will you send a replacement if the HCA calls in sick or is otherwise unable to come on a given day?

The answers to all these questions should be "yes" before you consider using a HCAO to provide HCAs. Even then you shouldn't rely completely on the HCAO regarding the trustworthiness of a HCA. Conduct some checks on your own, e.g., with former employers, as you would in hiring privately. Here are some other questions you should ask.

- What training is provided to HCAs? How are they supervised?
- How long has the HCA worked for you?
- What are the names and phone numbers of a few former employers of the HCA being considered for employment?

Once a HCA has been placed in the home, notify the HCAO immediately if you have any concerns about the HCA's actions.

Hiring an Independent Home Care Aide (IHCA)

Seek referrals from a trusted source first in hiring an IHCA on your own. Avoid using a "help wanted" ad. And don't respond to an ad by a person seeking employment as a caregiver. Interview all prospective caregivers. For your safety, do it in a public place, e.g., a coffee shop, not at your home. And don't give out your home address. Don't rush the selection process. Take time to fully investigate an applicant. Get other family members and friends to help at the home in the meantime. Keep in mind that the person you hire will be alone a great deal of the time with someone you care very much about. Remember that you will get more qualified workers if you pay more than the minimum wage.

Ask applicants to do the following even if they say they are in the HCA Registry. In that case, also ask for their PIN so you can check it.

- Fill out an employment application that asks for personal information, education, employment history, applicable licenses and certificates, personal references, criminal record, etc.
- Explain any unexpected gaps in employment.
- Give the reasons for leaving past jobs.

- Provide proof of citizenship or legal residency, a state-issued photo ID, and a Social Security card.
- Provide his or her driver license number and automobile insurance policy information if driving is involved.
- Sign an authorization for a background investigation if you plan to check on personal information that it not a matter of public record, e.g., education, credit, and medical records. For the investigation you can hire a private investigator or do it yourself. You can find an investigator in San Diego on the California Association of Licensed Investigators' website at www.cali-pi.org. The authorization form will be provided by the investigative agency. The investigator would check criminal, civil, and credit records, the applicant's driving history, the applicant's SSN, etc.
- Obtain a "dishonesty bond" from an insurance or bonding agency that would cover losses of money, securities, and other property from dishonest acts of the employee.

If you decide to do the investigation yourself you should first check the applicant's employment history and personal references. Then you should check the public records of criminal and civil court cases in San Diego County in the past 10 years. They are available at the following five locations:

Central Dist. Civil	330 W. Broadway	San Diego	92101	(619) 615-6358
Central Dist. Criminal	220 W. Broadway	San Diego	92101	(619) 450-5400
East County Dist.	250 E. Main St.	El Cajon	92020	(619) 456-4100
North County Dist.	325 S. Melrose Dr.	Vista	92083	(760) 201-8600
South County Dist.	500 3rd Ave.	Chula Vista	91910	(619) 746-6200

Or as an employer of an unlicensed person providing non-medical home care to an aged adult, you can get a California criminal history of the applicant from the Bureau of Criminal Identification and Information by asking the applicant to submit fingerprints to the California Department of Justice. This can be done electronically at any Live Scan site in the state. The locations of these sites are listed on the Office of the Attorney General's website at <https://oag.ca.gov/fingerprints/locations>.

Then to find out whether there are any outstanding San Diego County warrants on the applicant call the County Sheriff's Records and Identification Division at **(858) 974-2110**. All you need is his or her first and last name and birth date. Warrant information is available to the public and it's free. A search of outstanding San Diego County warrants can also be made on the County Sheriff's web site at www.sdsheriff.net. Just click on Arrest Warrant Lookup under Online Services. For records of cases and warrants in other counties you must contact the court clerks and sheriffs in those counties.

Supervising a Home Caregiver

Before the caregiver starts working you should lock up all financial records, checkbooks, credit cards, cash, personal ID information, passwords to any home computers and alarms, etc.

After the caregiver starts working you should go home frequently and conduct unannounced spot checks at different times of the day to evaluate the caregiver's work and make sure he or she is following your instructions. Then you should supply a limited amount of cash for necessities and require receipts and an itemized accounting of all expenditures. And never lend money to the caregiver. If you become suspicious about anything, consider installing a hidden camera to record caregiver's activities.

Some questions to answer in assessing a caregiver's performance include the following:

- Does the caregiver make it difficult for you to visit or communicate with the elder alone?
- Is the caregiver beginning to run the household when the elder is capable of running it?
- Does the elder seem anxious or exhibit any unusual behavior when the caregiver is present?
- Is the elder showing a sudden change in mood or behavior?
- Is any money, medications, or valuables missing?
- Is the mail being intercepted?
- If the elder has any lacerations, bruises, or broken bones, how did they occur? And what medical treatment was provided?

Finally, if the caregiver came from an agency, notify the agency immediately if you have any concerns about the caregiver it provided. And fire any caregiver provided by an agency who offers to work independently for less.

Adult Day Services Centers

Adult Day Services Centers (ADSCs) offer an alternative for those who don't need 24-hour care. Their services are designed to help people stay mentally and physically active, reduce isolation, improve their health, and prevent decline of their abilities. People typically attend a center two to five times a week, based on their individual needs. All centers either provide or assist with transportation arrangements. Centers are typically open four to eight hours per day; however, some have extended hours to accommodate working caregivers. Many centers also provide caregiver support groups and training.

Services vary from center to center. They may include therapeutic activities such as art, singing, age-appropriate games, health monitoring, social work, meals, dietary counseling, physical, and occupational and speech therapy. Some services focus on a specific population, e.g., those who share a similar cultural or ethnic background, or younger adults with head injuries or developmental disabilities. Some may serve persons with Alzheimer's disease or related dementias, complex physical, mental or developmental disabilities, cognitive impairments or other chronic disabling conditions. Families also receive help with information and referrals to other services as needed.

California's licensed ADSCs operate in one of the following types.

- **Adult Day Program (ADP).** These centers are also licensed by CCLD. They offer non-medical for elderly and younger adults with a focus on protective supervision by trained aides, structured activities, health monitoring, meals, out-of-home respite, and support for the caregiver.
- **Adult Day Health Care (ADHC).** These centers are licensed by California Department of Public Health. They offer medical care for older persons and adults with chronic medical, cognitive, mental health conditions, or other disabilities who don't need institutional care. A coordinated team of licensed professionals including nurses, social workers and physical, speech, and occupational therapists focus on medical, preventive, and social care to improve health outcomes for the participants. They also provide activities, personal care, hot meals, nutritional counseling, and transportation to and from the center. Most ADHC centers are also certified as Community-Based Adult Services (CBAS) centers so they can serve and be reimbursed for Medi-Cal patients.
- **Alzheimer's Day Care Resource Center (ADCRC).** These are ADP and ADHC centers that offer specialized care for Alzheimer's patients or persons with similar conditions. A highly trained team applies a philosophy of care emphasizing dignity and respect while fostering optimal independence according to each patient's level of functioning. They also provide caregiver respite and support. You can find these programs listed in under community services in the Alzheimer's Association Community Resource Finder at **www.communityresourcefinder.org**.

In considering an ADSC the National Adult Day Services Association (NADSA) suggests asking the following questions.

- Who owns or sponsors the center?
- How long has it been operating?
- Is it licensed?
- What are the days and hours of operation?
- Is transportation provided to and from the center?
- What conditions, e.g., memory loss, limited mobility, or incontinence, etc. do the participants have?
- What are the staff's credentials, and what is the ratio of staff to participants?
- What activities are offered? Are there a variety of individual and group programs?
- Are the participants involved in planning the activities?
- Are meals and snacks included? Are special diets accommodated?

Then you should visit the centers that appear to meet your needs to get a feel for the people and the environment. Here is a checklist to use to assess the centers.

- Did you feel welcome?
- Were the center's services and activities adequately explained?
- Were you given information regarding staffing, programming, and costs?
- Is the facility clean and odor-free?
- Is the building wheelchair accessible?
- Is the furniture sturdy and comfortable?
- Were the staff and participants cheerful and friendly?

And finally, check out references. Talk to others who have used centers and ask for their opinions.

HEALTH CARE FOR ELDERS

Health care will be provided for an elder living in a nursing home or when receiving care at home under a doctor's orders. Otherwise, elders at RCFEs and living at home will need someone to else be responsible for their health care if they no longer have the mental capacity to make their own health care decisions. That person should have a power of attorney for health care that will define the kinds of decisions it can make for the elder. An estate planning attorney should be consulted for this.

HANDLING AN ELDER'S FINANCES AND ASSETS

If the elder cannot handle his or her finances or has become a victim of elder financial abuse, you need to do the following.

- Sit down with the elder and discuss the need for protection from financial harm. Ask if he or she suspects any problems and to let you know if any arise in the future.
- Handle all accounts, pay bills, etc. or have a trusted relative or friend, licensed professional fiduciary, or bank take care of the elder's finances and monitor banks accounts and credit card statements for suspicious activity. If you handle the elder's finances, protect his or her assets by following the tips in the section above on **PROTECTING YOUR ASSETS**.
- Lock up or remove from the home all financial records, checkbooks, credit cards, personal ID information, valuables, etc.
- Keep an inventory of all jewelry in a separate location and lock all valuable pieces in a drawer or a safe. Photograph these pieces so they can be tracked down if they are stolen.
- Keep all deeds, will, trusts, and other important documents and valuable jewelry in a safe deposit box.

If there is a caregiver in the home, don't leave cash there. Most insurance do not cover loss of cash because of the difficulty in proving theft. But supply a limited amount periodically to the elder or caregiver for necessities, and require receipts and an itemized accounting of all expenditures. Other than that, don't let the caregiver handle the elder's finances in any way, and certainly don't give a caregiver a financial power of attorney. Also, don't give the caregiver any of the elder's PINs or access the elder's incoming or outgoing mail. And don't allow the caregiver to do include the following.

- Use the elder's credit, debit, or ATM cards
- Write checks on the elder's bank accounts
- Use the elder's computer
- Give the elder any documents to sign
- Borrow money or receive gifts from the elder

Finally, you should notify the elder's financial institutions of a caregiver's presence in the home and ask them to monitor accounts for any unusual activity.

FUNERAL AND CEMETERY ARRANGEMENTS

By making funeral and cemetery arrangements in advance you can compare prices, review facilities, and select services and merchandise you want. You can also arrange to pay the costs in advance so that your loved ones won't face the bills later.

All funeral establishments, crematories, and cemeteries in California are licensed and regulated by the Cemetery and Funeral Bureau of the Department of Consumer Affairs. The Bureau oversees licensed funeral directors, embalmers, cremated remains disposers, and cemetery brokers, salespersons, and managers. It also investigates consumer complaints. If you are unable to settle a problem with the facility management, contact the Bureau at **(800) 952-5210** or file a complaint on its website at www.cfb.ca.gov/consumer/complaints.shtml.

To find a reputable provider of funeral services you can ask your friends or relatives, use the Internet, or consult the BBB. In any case be sure to verify the licenses of every place and person you deal with. This can be done on the Bureau's website at www.cfb.ca.gov/consumer/lookup.shtml. You should also visit several funeral establishments and compare prices and services. The Funeral Rule enforced by the FTC gives you the right to do the latter and select only the services you want. Under this Rule you must be given a General Price List (GPL) that lists 16 specific services the establishment offers and the cost of each. If a funeral establishment has a website, California law requires that it contain a link to its GPL. Establishments are also required to quote prices by phone.

The Cemetery and Funeral Bureau has two consumer publications that discuss payment options and related topics. They are the *Consumer Guide to Funeral and Cemetery Purchases* and *Pre-need Q&A*. They are available on the Bureau's website at www.cfb.ca.gov/consumer/index.shtml or by phone at **(916) 574-7870**.

LOST PERSON WITH ALZHEIMER'S DISEASE

After calling **911** to report a lost or found person, call the Alzheimer's Association's *MedicAlert + Safe Return Program* 24-hour Hotline at **(800) 625-3780**. Your call will activate a community response team that will: (1) notify other law enforcement agencies, hospitals, transportation modes, the media, and other organizations, as appropriate; (2) provide support to the family; (3) provide new information to law enforcement agencies as available; and (4) notify all agencies when the person is found. To enroll a person in MedicAlert and obtain identification for the person to wear you should call the MedicAlert Foundation at **(800) 432-5378**.

The person should also be enrolled in the Take Me Home (TMH) Registry maintained by the San Diego Sheriff's Department. There is no cost for enrollment. Information about this Registry can be found on its website at www.sdsheriff.net/co_tmh.html. To enroll a person you would do the following: (1) call the San Diego/Imperial Chapter of the Alzheimer's Association at **(858) 492-4400** to obtain a registration form, (2) fill out the form, and (3) return the completed form with a photo, if one is available, to the Chapter. The Chapter will then upload the information in the TMH Registry where it will be available to all first responders in the County. In reporting a lost person, be sure to tell the dispatcher that the person is enrolled in the TMH Registry.

SDPD AREA STATIONS

Central	2501 Imperial Ave. SD 92102	(619) 744-9500
Eastern	9225 Aero Dr. SD 92123	(858) 495-7900
Mid-City	4310 Landis St. SD 92105	(619) 516-3000
Northeastern	13396 Salmon River Rd. SD 92129	(858) 538-8000
Northern	4275 Eastgate Mall SD 92037	(858) 552-1700
Northwestern	12592 El Camino Real SD 92130	(858) 523-7000
Southeastern	7222 Skyline Dr. SD 92114	(619) 527-3500
Southern	1120 27th St. SD 92154	(619) 424-0400
Western	5215 Gaines St. SD 92110	(619) 692-4800