

Senior Advice: Cons are pros at fleecing seniors

by Doug_Mayberry

Q: Dad passed away a couple of years ago. He had always taken care of the family finances. Mom is doing her best to do it now. I live in the same city. However, last month when I was visiting, a stranger knocked on her door. He said he was the roof repairman and wanted to pick up his check. I questioned mom. She said the man told her she needed to repair her roof. She agreed. I said, "You know Dad put on a new roof three years ago." I got rid of the guy and saved her \$2,350.

What's the best way to handle mom?

A: Bad people fleece millions of dollars from seniors because of their quick tongues and ability to disappear quickly. Scams run from identify theft, lottery promotions and taking down payments on carpets and furniture to stealing credit card and Social Security numbers.

Would your mother consider turning over her checkbook responsibilities? If not, perhaps you can sit with her twice a month to her pay her bills and she wouldn't feel as vulnerable as she was with the "roofing expert."

Another option would be to have her put you on her checking account and pay her bills. Her regular bills, such as utilities, could be mailed to your address. Web sites are extremely dangerous. If your mother uses a computer, warn her of e-mail offers. Phone solicitation is also potential dynamite.

When unsolicited callers ring, tell her to explain to them that she does not do business by phone.

Recently I received an e-mail on a legitimate-looking Internal Revenue Service letterhead, which read that the IRS had refigured my income tax and I was due a refund of \$248.12. To receive the refund I would need to confirm my tax information. Never having heard of IRS communicating by e-mail, I called my accountant. The details been reported to IRS and are being investigated.

In today's environment, none of us can be too careful and should regularly monitor our finances. Make sure your mother understands the dangers. I believe she will be relieved and welcome your help!

Q: As retirees, our budget is running a little short. I would like to supplement our income to help maintain our lifestyle.

In my late 60s, I am fully aware of employers' concerns about hiring older workers. Before I retired I owned a small appliance repair store.

How could I overcome the age resistance?

A: Focus on your experience as a bonus. At holiday and inventory time many businesses need extra support.

As customers we are all delighted when we find an employee who knows their business and can answer our questions and direct to us to the merchandise we want to purchase. Employers also value a part-timer, knowing they do not pay benefits.

If you want the job, one option would be to offer to work free for a week to assure them of your enthusiasm, responsibility and expertise. "Help wanted" signs seem to be prominent in many retailers' windows lately. Your knowledge leads me to believe that you will soon be welcomed as an employee!

Doug Mayberry lives in a retirement community in Southern California. Send your questions to him at deardoug@msn.com or write to him at P.O. Box 2649, Carlsbad, CA 92018.

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