

Senior Advice: Just what can you give a superhero?

by *Doug_Mayberry*

Q: With Mother's Day coming up, we are finding it difficult to choose an appropriate gift for our wonderful mother. Our father is still working, and my mother will continue her lifelong responsibilities in caring for my 13-year-old brother, who was born with major speech difficulties. Dad helps as much as he can, but as my family and I live nearly 500 miles away. We are unable to help Mom much with on-site care. Our mother is an amazing, loving woman. Although our parents have a modest income and pay major medical expenses, Mom not only has my brother enrolled at a special school but also volunteers four hours a day as the manager of his school's adjacent thrift shop. During the day she is able to monitor his care. She also teaches his fellow students how to sort, stock and clean donations. Mom is our superhero.

How can we give her an extra boost of our love and affection this year?

A: How lucky you are to have such a loving, tightknit family. Many of us take our lives for granted and are not faced with the kinds of pressures and challenges your parents daily.

One present she might appreciate is to organize your family photos and burn a DVD of the happy and loving times you've all shared. Other suggestions are for you to offer to visit your family home for a week, which would allow your parents to take a vacation. If not, could you afford paying for a caretaker to relieve your mom for a few days?

Is it possible you could have your brother visit you for a week? A surprise party at his school would have a special meaning for her.

No doubt your mother knows how you feel. But even if none of these suggestions are possible a phone call, ordering flowers or gift card lets her know how much you love her. Happy Mother's Day to her!

Q: We try to be extremely carefully about protecting our credit by not releasing our Social Security and credit card numbers. To date we have been lucky and have not experienced any problems. However, recently we learned thieves are successfully stealing medical identities. What is this all about?

A: Medical identity theft simply means thieves have stolen another person's personal information and have been using the information to buy unauthorized medical services such as prescriptions, expensive operations or other services using the stolen ID.

It's possible for a thief to use your credit and insurance information to pay for medical services without your knowledge. These major thefts are becoming more common.

Insurance experts recommend you ask your doctor for a copy of your medical records at least once a year. Included should be all payments made for your care. Keep it in your files should you need it. Monitor all of your billing and confirmations sent to you by your insurance company. If you find unauthorized charges, notify your insurance company immediately.

If someone uses your medical ID, the thief's health information could end up on your records - with incorrect blood type, allergies or prescriptions. Correcting this information could take a long time. In today's fast-paced lifestyle, it pays to remain alert and suspicious of any personal information activity you think is suspect.

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