



# SIR #142 NEWSLETTER



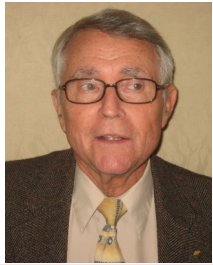
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**October 2023**

If you must miss a meeting, phone **Chris Manack, Attendance Chair, at 650 355-5742** or, email him at [chrismamack@gmail.com](mailto:chrismamack@gmail.com) by the Monday before the lunch date. We have to give the Poplar Creek Golf Club a head count for lunch. You must cancel or our branch gets charged for no shows. \$\$\$



**Jim Veit**  
(714) 803-9151  
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BIG Sir 2019/23 , SIR Branch 142



## October Birthdays

- |         |           |
|---------|-----------|
| Richard | Borghello |
| Nick    | Grasso    |
| Mike    | Lazzari   |
| Joseph  | Lencioni  |
| George  | Smith     |
| John    | Thomas    |

Another Busy Month, and we call it October.

We have our lunch at Poplar on Wednesday the 11th. Word is that Oktoberfest will be on the menu. Dr. J will be presenting a lecture on senior citizen health and long life.

I attended our Wine Club meeting last week. It's a very fine event. Every third Wednesday of the month at Hot Wok Chinese Restaurant on Laurel Street in San Carlos 1:00 pm. \$20 for lunch and our guys bring fine wine. Bob Brouwers is our chairman, get more details at our next lunch meeting on the 11<sup>th</sup>. Ladies of course are invited. You can learn a lot about fine wine.

Our Holiday Ladies Lunch will be at Poplar Creek this year on Wednesday December 13<sup>th</sup>. Turkey and ham with all the extras. More details and sign ups to follow.

Keep having fun with all your activities, and all your side travels.

Stay Healthy.



### TREASURER'S SEPTEMBER 2023 REPORT

Chris Manack  
650-355-5742



Beginning Balance	\$ 5,377.35
Income	\$ 1,039.00
Expenses	\$ 1,247.66
Ending Bank Balance	\$ 5,168.69
Petty Cash Fund	\$ 100.00
<b>Total Funds</b>	<b>\$ 5,268.69</b>

All receipts collected have been deposited.  
All annual dues collected so far have been deposited.  
All expenses have been previewed and paid.

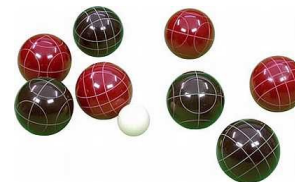
Members: 90 members paid to date



# SIR #142 NEWSLETTER



**BOCCE**  
 (The Little Balls)  
 Chris Manack  
 (650) 355-5742  
 chrismamack@gmail.com



We welcome all members of SIR Branch 142 to come and join in play with our activity group. It is a very easy game to learn and play. Coffee is served at 9:30AM with play commencing at 10AM each Thursday of the month, weather permitting, and concluding at 12 Noon. We play at Beresford Park in San Mateo. The bocce courts are adjacent to the tennis courts located on the 28<sup>th</sup> Avenue side of the park.

Thu. - Sept. 7	Team #1	Team #2
<b>Games 1 &amp; 2</b>	B. Brouwers	A. Andrews
	H. Kessler	C. Manack
	J. Rickson	C. Rickson
	S. Schroeder	
<b>Game 1 Score</b>	<b>12</b>	6
<b>Game 2 Score</b>	9	<b>10</b>

Thu. - Sept. 14	Team #1	Team #2	Team #3	Team #4
<b>Games 1 &amp; 2</b>	J. Rickson	A. Andrews	O. Anderson	R. Manack
	D. Scannell	H. Kessler	B. Brouwers	C. Rickson
	S. Scannell	J. Yeomans	C. Manack	J. Ringer
			R. Merriam	N. Ringer
<b>Game 1 Score</b>	5	<b>12</b>	<b>12</b>	5
<b>Game 2 Score</b>	11	<b>12</b>	<b>12</b>	5

Thu. - Sept. 21	Team #1	Team #2
<b>Games 1 &amp; 2</b>	O. Anderson	A. Andrews
	H. Kessler	B. Brouwers
	C. Manack	R. Merriam
	Y. Merriam	J. Rickson
	C. Rickson	S. Schroeder
		J. Yeomans
<b>Game 1 Score</b>	1	<b>12</b>
<b>Game 2 Score</b>	8	<b>12</b>

Thu. - Sept. 28	Team #1	Team #2	Team #3	Team #4
<b>Games 1, 2 &amp; 3</b>	B. Brouwers	A. Andrews	O. Anderson	Y. Merriam
	H. Kessler	D. Scannell	C. Manack	J. Ringer
	J. Rickson	S. Scannell	R. Merriam	Y. Ringer
	J. Yeomans	S. Schroeder	C. Rickson	
<b>Game 1 Score</b>	<b>12</b>	10	9	<b>12</b>
<b>Game 2 Score</b>	<b>12</b>	10	<b>12</b>	5
<b>Game 3 Score</b>	3	1	5	3



# SIR #142 NEWSLETTER



Charles Waller  
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chupeg@icloud.com

## SEPTEMBER BOWLING NEWS



### The top performances for September

September brought a close to the first half for both the Thursday and Friday leagues. It was a very exciting finish in both leagues as it went down to the last day and the position round to determine the winners.

**Thursday's League winners** are team #4 "Bob & The Girls with Jill Maguire, Lorraine Diaz, Bob Butler. Entering the final day team #4 was in second place and one game behind the leader team #2. However Bob & The Girls really put it together by winning 3 out of 4 games and taking over the top spot. Congratulations team 4 well done. This was one of our closest finishes with only three games separating first and fifth place.

**Fridays league winners** are team #2 "Ringers" Nick Grasso, George Marks. They entered the final day with a one game lead and then proceeded to take 3 out of 4 to put a lock on first place and a first half win. Team #4 has been one of the most consistent teams as they moved into first place on July 28 and never relinquished the top spot. Nice going guys great job. The Friday league was also very close with only three games separating first and fifth place.

Really nice to see the parity.

#### Thursday's top performances for September

**Group A**

High Game- Shawn Buxton- 256

High Series - Doug Moffitt- 627

**Group B**

High Game- Rich Nederostek- 212

High Series- Veronica Palmer- 542

**Group C**

High Game- Lydia Stewart- 170

#### Friday's top performances

**Group A**

High Game- Roger Harrison- 277

High Series-Roger Harrison- 713

**Group B**

High Game- Allan Leader- 211

High Series- Rich Hom- 529

**Group C**

High Game- Mike Garoutte- 175

High Series- Mike Garoutte- 491

### September bowlers of the month

**Friday's Sir bowler of the month:** Roger Harrison. Congratulations to Roger for an outstanding plus performance. On September 1st Roger started the day with a 175 average (525 Series). However, his first game was a 213, followed by an incredible 277, then he finished it up with a nice 223 in game three for an awesome 713 series (237 avg.) and 188 pins over his average. This is definitely the high game and high series of the entire year for both leagues. Absolutely beautiful Roger keep up the great bowling.

**Thursday's Sir bowler of the month:** Lydia Stewart Congratulations to Lydia for a great month of bowling. For the twelve games bowled in September she rolled eight over her average. She started the month with a 126 average but is now at 131. On September 29, she had an awesome 491 series with games of 156, 160, and 175. She also averaged a very nice 141 for the month of September. Pretty nice bowling Lydia.

**USBC:** All Thursday and Friday SIR league bowlers have paid their 2023-24 dues. You should receive your official card by the end of October. Please let Chuck know if you haven't received your card by October 31,2023.



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## SEPTEMBER BOWLING NEWS



We would like to welcome our newest bowler, Shawn Buxton, to our Thursday league. Shawn came in with a 169 average but started out with a bang by rolling a beautiful game of 256 and a very nice series of 589. That's an average of 196. So once again welcome Shawn. Great start.

**Gold pin winners** for September: Paul Harrison, Roger Harrison, Allan Leader (2), John Bernat, Dave Gluck (2) Rich Nederostek, Cleo Aragon, Ed Bruzzone (2), Les Deman, Lamonte Lovering, and Mike Smith

**Strike in the 5th frame winners** for September: John Nardi, Ruth Swanson, Dave Gluck, Lamonte Lovering, Gene Lebel, Bud Dougherty. We will continue the strike games while funds remain available.



Paul Harrison, new member in Branch 142 and in the bowling league.



Thursdays league champions  
Team #4 " Bob & The Girls

The injured list: From our Thursday league we have Jill Maguire out with a shoulder issue. We hope that physical therapy works out and that you're back with us soon. Miss you. From the Friday league we have Paul Harrison who after a major dental procedure will be on the I/R for 3-4 weeks. Looking forward to your return Paul, we miss you too.

Reminder that October 11th ( noontime) will be our next Luncheon at the Par 3 restaurant, Poplar Creek Golf Course. As mentioned in last month's newsletter our very own Dr. Jay Narayan will speak on health and aging. In particular he will concentrate on Dementia and Alzheimer's both areas that have affected many of us. Should be an informative session. I would suggest you arrive early to ensure a spot at the bowler's table. We had ten bowlers last month and I'm hoping for more this month.





# SIR #142 NEWSLETTER



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## SEPTEMBER BOWLING NEWS



### Tournaments

On **September 11, 2023**, we had four bowlers participate in the Sir Carson City NV tournament. Doug Moffitt, Lamonte Lovering, Don Oakes, Chuck Waller. Tough lanes with only two 4th place finishes.

On **September 26, 2023** we brought 10 bowlers to the Sir Brentwood tournament. Please see picture. The final results are not in yet but it looks like we will have at least 50% of our bowlers in the money. Nice going everyone.

Looks like that's it for our participation in Sirs tournament for 2023.



Brentwood

Front row L-R Cleo Aragon, Lamonte Lovering, Mike Stiegler  
Middle row L-R Gene Lebel, Roger Harrison, Anna O'Neil  
Back row L-R Bob Butler, Bud Dougherty, Chuck Waller, Doug Moffitt

## SIR Computer/Technology Group

SIR members in the local area (any branch) get together on the 4th Tuesday of the month at the Redwood Shores Library. Doors open at 10:00 AM and the meeting starts at 10:30 AM. The group discusses current events about computers, software and all kinds of other electronic devices.

Ralph Riviello ([r.riviello@comcast.net](mailto:r.riviello@comcast.net)) chairs the meetings. Beginners to experts are welcome. Bring any questions you may be having with your computer or cell phone.

<https://sirinc2.org/branch1/sir-activities/sir-group-computers/> \$5 to cover coffee & doughnuts is charged.

During the latest meeting Ralph presented examples of email that you can recognize and should avoid opening or clicking on buttons due to malware. Very important advice in this day and age..



# SIR #142 NEWSLETTER



**GOLF** (*The wee small balls*) **Bob Chang, (650) 703-2342**



## Golf Report – September 2023

In September we continued to get great golfing weather and we had some very good results. Unfortunately, several of our “regulars” are laid up with illnesses , vacations, and/or aching bodies, so much so that we did not have enough players to hold a tournament on one of our dates. Consequently, we need more golfers, so if you have friends who like to golf, put them in touch with me.

In an upset for the month, our top golfer, **Wes Matsuura**, had to relinquish “top dog” status to his playing partner **Jeff Fong** who beat him out on two of the three dates for low score (he didn’t play in the third tourney). Still, Wes did manage a four over par round at Spring Valley. For the month Flight 2 had notable rounds by **Steve Zarate and John Moodie**, John’s round was especially notable as he recorded a year’s best net 63. Flight 3 had no dominant player with **Ken Masry and John Najac** sharing low score honors.

Our mid-October and early November tournaments are: **October 10 San Ramon. October 17 San Jose, October 24 Callippe Preserve, October 31 Poppy Ridge, and November 7 Baylands.** You can sign up for any of these at the **October 11 Branch Luncheon** or by calling me at **650-703-2342** (or email me at: [coachchang@sbcglobal.net](mailto:coachchang@sbcglobal.net).)

COURSE: <b>Redwood Canyon</b>			DATE: <b>9/12</b>			NET			NET			NET			NET		
FLIGHT 1	NET SCORE	PTS.	FLIGHT 2	NET SCORE	PTS.	FLIGHT 3	NET SCORE	PTS.	CTP	HOLE	DISTANCE	PTS	BIRDIES	HOLE	PTS		
Fong	72	5	Woolway	69	5	Masry	70	5	Pierce	3	17' 3"	2	Matsuura	2	2		
Pierce	72	5	Zarate	74	4	Najac	77	4	Fong	5	9' 7.5"	2					
Matsuura	78	3	Chang	80	3	Veit	78	3	Mintz	13	6' 10"	3					
Morgan	80	2	Coleman	81	2	Mantoani	90	2	Coleman	16	9' 3"	3					
Mayta	81	1	Mintz	87	1												
Low Gross	Fong	78	Low Gross	Zarate	92	Low Gross	Masry	100									
COURSE: <b>Spring Valley</b>			DATE: <b>9/19</b>			NET			NET			NET					
Zarate	69	5	Moodie	71	5	Najac	71	5	Matsuura	2	8' 11"	2	Zarate	9	4		
Mayta	70	4	Woolway	71	4	Veit	73	4	Veit	7	8' 4"	4	Coleman	5	4		
Matsuura	70	4	Coleman	73	3	Karlsen	75	3	Matsuura	11	37' 9"	11	Mayta	4 & 5	4		
Morgan	76	2	Masry	73	3	Bemat	75	3	Mayta	16	16' 7"	16	Matsuura	10&13	4		
Chang	78	1	Mintz	75	3	Weinman	78	1									
Low Gross	Matsuura	75	Low Gross	Zarate	83	Low Gross	Najac	97									
COURSE: <b>Canyon Lakes</b>			DATE: <b>9/26</b>			NET			NET			NET					
Zarate	69	5	Moodie	63	5				Fong	3	22' 9"	2	Fong	7	2		
Fong	70	4	Mintz	65	4				Mintz	5	7' 2"	4	Mintz	5	4		
Matsuura	77	3	Najac	72	3				Fong	10	31' 1"	2	Moodie	4	4		
Chang	80	2	Woolway	72	3				Fong	15	25' 1"	2					
Morgan	81	1	Brouwers	76	1												
Low Gross	Fong	80	Low Gross	Moodie	87												



Dr. Jay will be giving a talk about it, **I can't remember what he said. ?????**

Yes, now I remember: it will be at the October 11<sup>th</sup> luncheon.

Disease Management and Preventive Care by Dr. Jay Narayan PHD, MS, MA, BA, AA, MT (ASCP).

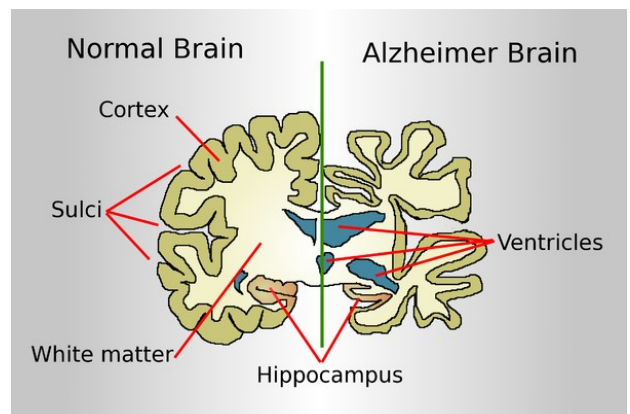
## Alzheimer's Disease and related Dementia

What is **Alzheimer's** disease?

Alzheimer's disease is the most common cause of **Dementia**.

It is a progressive disease, starting with mild memory loss and ending up with the inability to carry on a conversation.

Up to 50% to 60% of people suffering from Alzheimer's disease have Dementia. Depression is a cause of major concern. Up to 6 million American ages of 65 and older suffer from Depression. Of this group only 1 in 10 receive any kind of treatment. It is because depression is often not recognized as a medical condition. Sadly, it is often considered normal.





## Beware of Senior Frauds & Scams

Fraud affects over 25 million people per year. Those age 60 or older are at an increased risk of being a target. Sadly, it's not always strangers who perpetrate these crimes. Over 90% of all reported elder abuse is committed by a senior's own family members, most often their adult children, followed by grandchildren, nieces, nephews, and others.

Fraud comes in many forms. Some sell fake products and services by email or telephone. During the election season, electoral fraud is another potential threat. Scammers will pose as political volunteers and try to lure voters into donating money by asking for cash or a credit card number. They may even offer to register you over the phone if you provide your social security number (which is not a legal method of registration in any state).

The adage that "when it seems too good to be true – it is" is particularly appropriate when it comes to seniors. Below are examples of how fraud is perpetrated on older citizens. So BEWARE...awareness is key to prevention.

**Health Care/Medicare/Health Insurance Fraud.** Every U.S. citizen or permanent resident over age 65 qualifies for Medicare, so there's not a need for a scam artist to research what private health insurance company seniors have to scam them out of some money. In these types of scams, perpetrators may pose as a Medicare representative to get seniors to give them their personal information, or they will provide bogus services for seniors at makeshift mobile clinics, then use the personal information they provide to bill Medicare and pocket the money.

**Counterfeit Prescription Drugs.** Most commonly, counterfeit drug scams operate on the internet, where seniors increasingly go to find better prices on specialized medications and hence prompting this scam to grow in popularity. Since 2000, the FDA has investigated an average of 20 such cases per year, up from five a year in the 1990s. The danger is that besides paying money for something that will not help a person's medical condition, victims may purchase unsafe substances that can inflict even more harm. This scam can be as hard on the body as it is on the wallet.

**"I'm from the Government".** Con artists posturing as agents from IRS, Social Security Administration, or Medicare frequently target seniors. They send bogus emails or make phony phone calls, telling potential victims they owe back taxes or are due a refund. Then they request personal information, some even try to scare the victim by noting police will be dispatched to arrest them if the senior refuses to resolve the issue immediately by phone. Legitimate government agencies will never ask for sensitive information over the phone or via email, so don't fall for it.

**Telemarketing.** Perhaps the most common scheme is when scammers use fake telemarketing calls to prey on seniors. Seniors as a group make twice as many purchases over the phone than the national average, as they are more familiar with shopping over the phone, and therefore might not be fully aware of the risk. With no face-to-face interaction and no paper trail, these scams are incredibly hard to trace. Also, once a successful deal has been made, the buyer's name is then shared with similar schemers looking for easy targets, hence potentially defrauding the same person repeatedly. Also beware of charity scams after a natural disaster, where money is solicited for fake charities.



**Survey Scams.** Legitimate survey research is done by phone all the time. There is nothing wrong about answering legitimate surveys. Alarm bells should go off when you are asked for personal information in order to participate. Legitimate surveys by *bona fide* research companies *never ask* for personal information involving your private accounts. If you are asked for this type of information from a polling or survey company, you should immediately hang up. Block the phone # on your phone.

**Internet Fraud/Theft by email.** Pop-up browser windows simulating virus-scanning software will fool victims into either downloading a fake anti-virus program (at a substantial cost) or an actual virus that will open whatever information is on the user's computer to scammers. Seniors' unfamiliarity with the less visible aspects of browsing the web (firewalls and built-in virus protection, for example) make them especially susceptible to such traps. Also beware of Email/Phishing Scams. Many of us have received emails where we don't recognize the sender. If that is the case, it could be a scam. Even internet-savvy seniors can fall prey to phishing schemes. These are the fraudulent practice of sending emails purporting to be from reputable companies to induce individuals to reveal personal information, such as passwords and credit card numbers, or asking them to "update" or "verify" their personal information. Examples: you receive an email that your bank suspects that someone has hacked into your account, and they ask you to reset your password through a link. In another case you may be told your Facebook account is being deleted. The best rule is to not click any link via email. Find the company or group's phone # on your own and call to confirm the alleged issue. Never send confidential information via email.

**Investment Schemes.** Because many seniors find themselves planning for retirement and managing their savings once they finish working, a number of investment schemes have been targeted at seniors looking to safeguard their cash for their later years. From pyramid schemes like Bernie Madoff's (a good number of senior citizens were among the victims) to fables of a Nigerian prince looking for a partner to claim inheritance money to complex financial products that many economists don't even understand, investment schemes have long been a way for scammers to take advantage of seniors.

**Funeral & Cemetery Scams.** The FBI warns about two types of funeral and cemetery fraud perpetrated on seniors. In one approach, scammers read obituaries and call or attend the funeral service of a stranger to take advantage of the grieving widow or widower. Claiming the deceased had an outstanding debt with them, scammers will try to extort money from relatives to settle the fake debts. Another tactic of disreputable funeral homes is to capitalize on family members' unfamiliarity with the cost of funeral services to add unnecessary charges to the bill. In one common scam of this type, funeral directors will insist that a casket, usually one of the most expensive parts of funeral services, is necessary even when performing a direct cremation, which can be accomplished with a cardboard casket rather than an expensive burial casket.

**Sweepstakes & Lottery Scams.** Scammers inform their mark that they have won a lottery or sweepstakes of some kind and need to make some sort of payment to unlock the supposed prize. Often, seniors will be sent a check that they can deposit in their bank account, knowing that while it shows up in their account immediately, it will take a few days before the (fake) check is rejected. During that time, the criminals will quickly collect money for supposed fees or taxes on the prize, which they pocket while the victim has the "prize money" removed from his or her account as soon as the check bounces.

**Fraudulent Anti-Aging Products.** Many seniors seek out new treatments and medications to maintain a youthful appearance, putting them at risk of scammers. Whether it's fake Botox like the one in Arizona that netted its distributors (who were convicted and jailed in 2006) \$1.5 million in barely a year, or completely bogus homeopathic remedies that do absolutely nothing, there is money in the anti-aging business. Botox scams are particularly unsettling, as renegade labs creating versions of the real thing may still be working with the root ingredient, botulism neurotoxin, which is one of the most toxic substances known to science. A bad batch can have health consequences far beyond wrinkles or drooping neck muscles.



**The Grandparent/Fake Family Scam.** Many have fallen for this scam as most of us get a rush of adrenaline clouding normal judgement when we hear our loved ones are in trouble. Fraudsters will pretend to be calling on behalf of a relative that has an urgent need, such as being in an accident or robbed and needs money right away. Another common scam is of a grandchild who was arrested, thrown in jail and needs funds for bail. If you receive a call like this, you should never respond without confirming the truth directly with the authorities or other family members. If you attempt to delay giving the caller private information to help your “supposed relative”, the scammer might even go so far as to tell you that you have to keep this confidential for some bogus reason. This is another trick to get you to act first and confirm later. Don’t fall for it. Any legitimate emergency can wait a few minutes to give you time to call the relative directly to confirm. Don’t “assume” and blurt out your grandchild’s name for the scammers to latch on and continue the phony call.

**Homeowner/Reverse Mortgage Scams.** A particularly elaborate property tax scam in San Diego saw fraudsters sending personalized letters to different properties apparently on behalf of the County Assessor’s Office. The letter, made to look official but displaying only public information, would identify the property’s assessed value and offer the homeowner, for a fee of course, to arrange for a reassessment of the property’s value and therefore the tax burden associated with it. Closely related, the reverse mortgage scam has mushroomed in recent years. With legitimate reverse mortgages increasing in frequency more than 1,300% between 1999 and 2008, scammers are taking advantage of this new popularity. As opposed to official refinancing schemes, however, unsecured reverse mortgages can lead property owners to lose their homes when the perpetrators offer money or a free house somewhere else in exchange for the title to the property.

**Isolation Creates Opportunity.** Today, particularly with Covid restrictions, seniors are more and more isolated. Social isolation is a leading factor contributing to elder financial abuse. With Covid restrictions and social distancing, seniors have had to rely more on telephone, email, or internet. It sets the stage for the unscrupulous to invade without the normal filtering from family members or friends. This is exacerbated when a senior has diminished cognitive capacity. Newfound “friends” can more easily approach seniors with investment schemes and flattery that puts a lifetime of savings at risk. This situation is potentially made worse when the senior is widowed or divorced. With seniors being more engaged in an online life, scammers have found more success with social media approaches, pop-up messages on websites, as well as supposed “matches” on dating sites. Beware of opportunities that pressure you to “act fast”. Acting fast reduces the opportunity for consultation with those who may be more skeptical of the “opportunity”.

To prevent from being exploited, it is important to increase contact to check in with trusted loved ones to protect yourself as well as check in on those at risk. Frequent phone calls or video chats go a long way toward preventing strangers with bad intentions from insinuating themselves into the life of a loved one.

Financial abuse can happen any time during a person’s life. Scammers, however, find their best opportunities when seniors are most vulnerable. They often pick up clues by reading social media or online obituaries. They even get involved in the lives of seniors by invading senior social and support groups.

**Warning Signs.** If you’re in a position to help a loved one, friend, or neighbor who may be at risk (such as someone living alone), be on the alert for situations where the at-risk senior talks about a new friend who suddenly appears in his or her life. Listen closely for hints that the new “friend” tries to keep other family members from learning of the friendship or encourages distancing from family. More worrisome is a situation where you learn of new acquaintances who are “helping” the senior and, to do so, need financial information and passwords to accounts. Be on the lookout for indications that the at-risk senior wants to suddenly make unexplained changes in estate planning documents or beneficiary designations. Quick preventative actions are key, as once funds are released or the senior signs paperwork to reassign assets, trying to catch the scammer to recoup losses is very difficult.

### **Preventative Measures**

One of the best ways to prevent being scammed is to obtain knowledge to make distinctions between legitimate senior advisors and new “friends” and scammers.

1. It is never too late to learn. A good project for those who have the time is to learn all they can about finances and investments. There are many good websites but stick with the known providers of information. The marginal sites are where scammers lurk.
2. Make informed decisions by having conversations with trusted family and friends or vetted professional advisors on any prospective decisions.
3. Learn how to do a website search to investigate “opportunities” that are offered. For those who are not as comfortable with the internet they should be encouraged to seek help from a family member or friend to thoroughly understand as much as they can about the person and the offer. Never invest money unless you or a loved one fully understand the risks and legitimacy of the individual and company involved.
4. If you believe you or a loved one has been defrauded, it is crucial to *take immediate action to expose them*. Do not be too embarrassed to seek help as the only way to reduce fraud against seniors is to report a problem immediately and help shield another potential victim. File an official complaint with the SEC, the Financial Industry Regulatory Authority (FINRA) or your state securities regulators.

Education, communication, and caution are the best ways to avoid senior financial abuse. The key is to be *proactive*.

### **Resources for Elder Fraud**

**StopFraud.org:** Listing of helpful resources/agencies

**FBI – San Francisco Field Office** to report fraud: 415-553-7400

**Money Smart for Older Adults Resource Guide** – Download a copy here:

[https://files.consumerfinance.gov/f/documents/cfpb\\_money-smart-for-older-adults-resource-guide\\_2021-06.pdf](https://files.consumerfinance.gov/f/documents/cfpb_money-smart-for-older-adults-resource-guide_2021-06.pdf)

**CA.gov:** Resources to avoid Frauds and Scams <https://seniors.insurance.ca.gov/fs/>

**National Council on Aging (NCOA):**

Top 10 Senior Scams: <https://www.ncoa.org/article/top-10-financial-scams-targeting-seniors>

Avoid Scams & Frauds: <https://www.ncoa.org/older-adults/money/management/avoiding-scams>

**Institute on Aging:**

Elder Abuse Prevention: <https://www.ioaging.org/collaborations-elder-protection/elder-abuse-prevention>