

Building a digital defense against elder fraud: FBI tech news

An estimated 10,000 Americans turn 65 every day ... creating a large pool of potential victims for fraudsters looking to cash in on seniors' savings accounts. In fact, the Department of Justice estimates that older adults lose more than \$3 billion each year to financial scams.

Some of the most common schemes targeting seniors include:

- * Overcharging for products or services... including the purchase of costly alternative or unproven

treatments to address health issues.

- * Lottery and sweepstakes frauds where the bad guy promises a big win if the victim just pays a small handling fee or tax.
- * Sweetheart scams where the fraudster pledges love and companionship ... but, first, he just needs some financial help to pay off some debts.
- * Government impersonation frauds where the scammer poses as an IRS agent or law enforcement official demanding payment for

some alleged violation.

- * Technology frauds where the scammer convinces the victim that he needs help to fix a non-existent problem with his computer.

While anyone -- young or old -- can fall victim to these scams, seniors with cognitive impairment, health issues or other concerns are at higher risk. Add that to the fact that many seniors have a set amount of money in retirement -- with little ability to recover financially should fraud occur -- and the results can be

devastating.

If you are an older American -- or a caregiver for one -- here are some things you can do to protect you and your family:

- * Contact an attorney before signing any legal document.
- * Talk to your doctor before agreeing to any health treatments not covered by your insurance -- particularly those that require you to pay upfront or require you to commit to multiple sessions.
- * Check financial statements

every month for unusual activity.

- * Avoid unsolicited contacts -- whether by phone, email, at your door or in-person while you are out and about. It is OK to hang up the phone, delete the email or tell someone you are not interested and walk away.

If you have been victimized by this online scam or any other cyber fraud, be sure to also report it to the FBI's Internet Crime Complaint Center at www.ic3.gov or call your local FBI office.

Death penalty for drug dealers? by Flo C. Blake

So our president announced recently that he wants to institute capital punishment for opioid drug dealers.

Interesting! I won't give my opinion, but I will present some true scenarios and permit readers to draw their own conclusions regarding who owns much of the blame.

Decades ago I heard a heart-tugging true story from the keynote speaker at a women's conference in New York. She told of a hospital confinement wherein she'd been prescribed strong daily doses of narcotic pain killers following a severe injury. For numerous years she suffered from the resultant addiction that enslaved her, destroyed her marriage; ruined her life.

In 1992, a fast-moving vehicle struck the passenger side of a car in which my spouse and I were traveling. The crash landed both of us

in a hospital. X-rays indicated I'd suffered a compression fracture of a vertebra in my lower back. The on-call orthopedic specialist prescribed both sleeping pills and pain killers for me.

"Are those narcotics?" I asked the nurse who brought them to my bedside.

"Yes, they are," she replied.

"Then I don't want them," I said.

She urged me to take them, because the doctor said I needed them.

I insisted I would rather tough it out, since the pain was less excruciating if I stayed in bed. It would only hurt severely if I got up and walked around.

When the prescribing Medico learned that I'd refused the medication, he immediately grew angry and discharged me. He wrote on my chart, "Patient refuses to comply with medical directives."

That caused my insurance company to deny my costly claim, but I believe I may have dodged the bullet of life-long addiction.

Sometime afterward, a mysterious well-water contamination caused me some puzzling digestive upheavals. The gastroenterologist's nurse-practitioner prescribed medication, which she said many of their patients consumed indefinitely. "Use caution with these," my local pharmacist warned me. "They contain a narcotic."

Years later a gum infection required relatively simple dental surgery. The dentist prescribed an opioid pain killer; he said I'd likely need it when the pain-numbing injection wore off. I never took even one of the pills he'd ordered for me.

About a year later, I had a rather-common outpatient surgical procedure called a

"lumpectomy." That Surgeon prescribed a supply of opioid pain killers. "You'll need these when the anesthesia wears off," he said. "Stop at a pharmacy, and fill this prescription on your way home." (I didn't.)

Next morning, I expected to awaken in agony from the pain. (Not a twinge.)

Two months later, I went under the knife again for a follow-up biopsy. Once again, the surgeon strongly recommended I refill the prescription he'd previously issued following the lumpectomy. (Nope. Didn't fill it; didn't need it.)

So, exactly who are the real culprits that naively precipitate or encourage the prevalence of opioids in our society?

Mr. President, do you honestly believe they should be paying for these mistakes with their lives?

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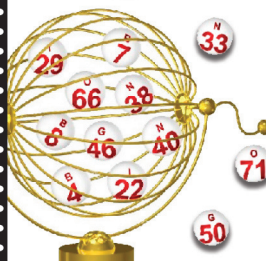
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