

Building a digital defense against elder fraud: by the FBI

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 or any cyber fraud, be sure to report it to the FBI's Internet Crime Complaint Center at www.ic3.gov or call your local FBI office.

Tech Tuesday Tips: Elder Fraud

- Contact an attorney before signing any legal document
- Talk to doctor before paying for any new, uninsured treatments
- Avoid unsolicited offers/demands by phone, email, social media or in person
- Check financial statements monthly



FBI – Portland Division

Today in History: by The Associated Press

Today is Wednesday, Jan. 16, the 16th day of 2019. There are 349 days left in the year.

Today's Highlight in History:

On Jan. 16, 1920, Prohibition began in the United States as the 18th Amendment to the U.S. Constitution took effect, one year to the day after its ratification. (It was later repealed by the 21st Amendment.)

On this date:

In 27 B.C., Caesar Augustus was declared the first emperor of the Roman Empire by the Senate.

In 1547, Ivan IV of Russia (popularly known as "Ivan the Terrible") was crowned czar.

In 1865, Union Maj. Gen. William T. Sherman decreed that 400,000 acres of land in the South would be divided into 40-acre lots and given to former slaves. (The order, later revoked by President Andrew Johnson, is believed to have inspired the expression, "Forty acres and a mule.")

In 1912, a day before

reaching the South Pole, British explorer Robert Scott and his expedition found evidence that Roald Amundsen of Norway and his team had gotten there ahead of them.

In 1935, fugitive gangster Fred Barker and his mother, Kate "Ma" Barker, were killed in a shootout with the FBI at Lake Weir, Florida.

In 1942, actress Carole Lombard, 33, her mother, Elizabeth, and 20 other people were killed when their plane crashed near Las Vegas, Nevada, while en route to California from a warbond promotion tour.

In 1978, NASA named 35 candidates to fly on the space shuttle, including Sally K. Ride, who became America's first woman in space, and Guion S. Bluford Jr., who became America's first black astronaut in space.

In 1989, three days of rioting began in Miami when a police officer fatally shot Clement Lloyd, a black motorcyclist, causing a crash that also claimed the life of Lloyd's passenger, Allan Blanchard. (The

officer, William Lozano, was convicted of manslaughter, but then was acquitted in a retrial.)

In 1991, the White House announced the start of Operation Desert Storm to drive Iraqi forces out of Kuwait. (Allied forces prevailed Feb. 28, 1991.)

In 1992, government officials from El Salvador and rebel leaders signed a pact in Mexico City ending 12 years of civil war that had left at least 75,000 people dead.

In 2003, the space shuttle Columbia blasted off for what turned out to be its last flight; on board was Israel's first astronaut, Ilan Ramon (ee-LAHN'rah-MOHN'). (The mission ended in tragedy Feb. 1, when the shuttle broke up during its return descent, killing all seven crew members.)

In 2007, Sen. Barack Obama, D-Ill., launched his successful bid for the White House.

Ten years ago: President-elect Barack Obama made a pitch for his massive economic stimulus plan at a factory in Bedford Heights, Ohio, saying his

proposal would make smart investments in the country's future and create solid jobs in up-and-coming industries. Painter Andrew Wyeth died in Chadds Ford, Pa., at age 91. John Mortimer, the British lawyer-writer who'd created the curmudgeonly criminal lawyer Rumpole of the Bailey, died in the Chiltern Hills, England, at age 85.

Five years ago: The Vatican was called to account for the global priest sex abuse scandal as U.N. experts in Geneva interrogated the Holy See for eight hours about the scale of abuse, and what it was doing to prevent it. The U.S. Senate voted 72-26 for a \$1.1 trillion government-wide spending bill, sending it to President Barack Obama for his signature. The state of Ohio executed Dennis McGuire for the 1989 rape and fatal stabbing of pregnant newlywed Joy Stewart; McGuire gasped and snorted for 26 minutes before he was declared dead, raising questions about the drugs used in his lethal injection.

Death claimed actors Russell Johnson ("Gilligan's Island") at age 89 and Dave Madden

("The Partridge Family") at age 82.

One year ago: The Trump administration cut tens of millions of dollars for Palestinian refugees, demanding that the U.N. agency responsible for the programs undertake a "fundamental re-examination." Pope Francis met with survivors of priests who sexually abused them; a spokesman said Francis wept with them and apologized for the "irreparable damage" they suffered. Authorities in Denmark charged inventor Peter Madsen with killing Swedish journalist Kim Wall during a trip on his private submarine. (Madsen was convicted in April and sentenced to life in prison.)

Today's Birthdays: Author William Kennedy is 91. Author-editor Norman Podhoretz is 89. Opera singer Marilyn Horne is 85. Hall of Fame auto racer A.J. Foyt is 84. Singer Barbara Lynn is 77. Country singer Ronnie Milsap is 76. Singer Katherine Anderson Schaffner (The Marvellettes) is 75. Country singer Jim Stafford is 75. Talk show

host Dr. Laura Schlessinger is 72. Movie director John Carpenter is 71. Actress-dancer-choreographer Debbie Allen is 69. Rhythm-and-blues singer Maxine Jones (En Vogue) is 60. Singer Sade (shah-DAY') is 60. Pop/rock singer-songwriter Jill Sobule is 60. Rock musician Paul Webb (Talk Talk) is 57. Actor David Chokachi (CHOH'-kuh-chee) is 51. Labor Secretary Alexander Acosta is 50. Actor-writer-director Josh Evans is 48. Actor-comedian Jonathan Mangum is 48. Actor Richard T. Jones is 47. Actress Josie Davis is 46. Model Kate Moss is 45. Actor-playwright Lin-Manuel Miranda is 39. Country musician James Young (The Eli Young Band) is 39. Rock musician Nick Valensi (The Strokes) is 38. Actress Renee Felice Smith is 34. NFL quarterback Joe Flacco is 34. Actress Yvonne Zima is 30.

Thought for Today:

"A fanatic is a man that does what he thinks th' Lord wud do if He knew th' facts iv th' case." — From "Mr. Dooley's Philosophy" by Finley Peter Dunne, American humorist (1867-1936).

I love shuffleboard!

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Philly Cheese Steak

\$6.49 ea. Reg. \$7.99

White roll, roast beef, cream cheese, onion, bell pepper & Swiss cheese. With a side.

Breakfast Menu

2 Egg Scramble

Your choice meat, cheese, vegetables & toast.

\$3.89 ea. Reg. \$4.69

Salad Case

Pork Tamales

Previously frozen.

\$2.99 lb. Reg. \$3.89

Grab-N-GO

Liege Chocolate Drizzle Snack Waffle

\$1.49 ea. Reg. \$2.79

Produce

Organic **Rio Star Grapefruit** **\$1.69** lb. Reg. \$1.89 lb.

Organic **Melogold Grapefruit** **\$1.59** lb. Reg. \$1.89 lb.

Organic **Mandarin Variety Satsuma, Page & Algerian** **\$2.29** lb. Reg. \$2.89 lb.

Organic **Red & Gold Beet Bunch** **\$1.79** ea. Reg. \$2.19 ea.

Organic **Red & Green Savoy Cabbage** **\$1.49** lb. Reg. \$1.79 lb.

Organic **Fennel** **\$2.39** ea. Reg. \$2.89 ea.

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