

Scams of older Americans rising, warns FBI, IRS

Elder abuse fraud continues to rise as a major consumer protection issue, with financial losses nationwide totaling \$2.9 billion annually. Financial exploitation of the elderly often goes unreported because in many cases, it is someone closest to the victim who is the abuser.

The prevalence of this issue in Oregon is spurring multiple consumer protection groups to join forces and raise awareness. At Better Business Bureau Northwest + Pacific, reports on elder abuse fraud range from typical romance and IRS tax-scams, to more intricate schemes by caretakers or adult children duping victims into paying for construction that never occurs or is unnecessary.

Carmel Snyder with AARP says reported financial abuse of elders is likely "just the tip of the iceberg in terms of total number of older adults who are defrauded or scammed out of their life savings." Snyder adds, "this is especially insidious because older adults have very few opportunities to re-earn money."

At Oregon Department of Human Services, the Adult Protective Services unit receives an increase in elder financial-abuse reports every year, according to Billie McNeely with DHS.

Statistics show the nation's se-

nior population will continue rising until 2030. "At this time, it is estimated there will be more people, 65 and older, than there will be children under 18," McNeely said. "With 75 percent of the nation's wealth being held by seniors, this places a large target on one of our most vulnerable populations."

For children and family members of the elderly, it is important to watch for signs of financial abuse. If there is a caretaker in the home, BBB recommends that family members check in regularly and, when and where they can, be vigilant about their parents' spending. The same is true for caretakers who suspect any odd behavior by family members. Warning signs include someone trying to isolate the victim from outside friends and neighbors, or someone having dubious access to a victim's finances.

"For seniors and their families, it is critical that they watch for signs of financial fraud, neglect and abuse, and report any concerns to authorities," said Steve Goldman, Assistant Special Agent, FBI Oregon.

Steele confirmed that victims 60 and older represent one of the largest demographics reporting fraud to the FBI's Internet Crime Complaint Center, and that Oregon experiences a significant amount of

these complaints.

To prevent further abuse, outreach, education and prevention efforts are the, "most powerful tools," according to McNeely.

This includes educating both young and old about various scams targeting the elderly. One of the most common ways these victims lose money is to tax scams. "Seniors have lost thousands of dollars and their personal information to tax scams," said Brian Wozniak, IRS Stakeholder Liaison. "The IRS does not initiate contact with taxpayers by email, text message or social media channels to request personal of financial information."

Whether or not the scam is perpetrated by an outsider, or by someone close, it is critical these crimes be reported to any or all consumer protection groups. For more information, visit:

- <https://www.bbb.org/scam-tracker/us/>
 - <http://www.ncsl.org/research/financial-services-and-commerce/financial-crimes-against-the-elderly-2018-legislation.aspx>
 - <https://www.irs.gov/newsroom/how-to-know-its-really-the-irs-calling-or-knocking-on-your-door>
 - IC3.gov
- To report suspected abuse to DHS, call 1-855-503-SAFE (7233)

AARP Opens Community Challenge Grants

AARP has opened applications for the 2019 AARP Community Challenge grant program to fund "quick-action" projects that spark change across the country. Now in its third year, the program is part of AARP's nationwide work on Livable Communities. Grants can range from several hundred dollars for small, short-term activities to several thousand dollars for larger projects.

"We've seen these mini grants spark change and new solutions in communities across Oregon from Port Orford to Hood River," said AARP Oregon State Director Ruby Houghton-Pitts. "We're excited to see the creative proposals from community groups this year," she said.

The Community Challenge is open to 501(c)(3), 501(c)(4) and 501(c)(6) nonprofits and government entities. Other types of organizations will be considered on a case-by-case basis.

AARP will prioritize projects with permanent or temporary solutions that aim to achieve one or more of the following outcomes:

Demonstrate the tangible value of "Smart Cities." New in 2019, this category will encourage applicants to develop and implement innovative programs that engage residents in accessing, understanding and using data to increase quality of life for all, as well as engage in decision-making

about housing, transportation, economic development, placemaking, infrastructure or other community aspects.

Deliver a range of transportation and mobility options that increase connectivity, walkability, bikeability, wayfinding, access to transportation options and roadway improvements.

Create vibrant public places that improve open spaces, parks and access to other amenities.

Support the availability of a range of housing that increases accessible and affordable housing options.

Other community improvements. In addition to the four areas of focus, AARP wants to hear about local needs and new, innovative ideas for addressing them.

Since 2017, AARP has awarded 217 grants through the AARP Community Challenge to nonprofit organizations and government entities representing 50 states and U.S. territories. Oregon winners in 2018 included:

City of Hood River — Grant funds will enable Streets Alive! Hood River to pilot an open streets program, in which streets

are closed off to cars and opened to pedestrians, enabling a host of public space exercise activities such as yoga and dance classes.

Portland — The grant supports Verde's Mobile Home Repair Extravaganza by funding up to eight home repairs for older adults, families with children and residents with disabilities. The home repairs completed with this grant will address critical health, safety and livability issues impacting low-income residents.

Prineville — The grant will provide for the installation of four age-friendly benches along a bicycle and pedestrian pathway as part of Crook County on the Move.

The 2019 application deadline is 11:59 p.m. ET, on April 17. All projects must be completed by Nov. 4, 2019.

To submit an application or learn more, visit AARP.org/CommunityChallenge.

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering people 50 and older to choose how they live as they age.

There are more than 500,000 AARP members in Oregon.

ALAN D. WALKER

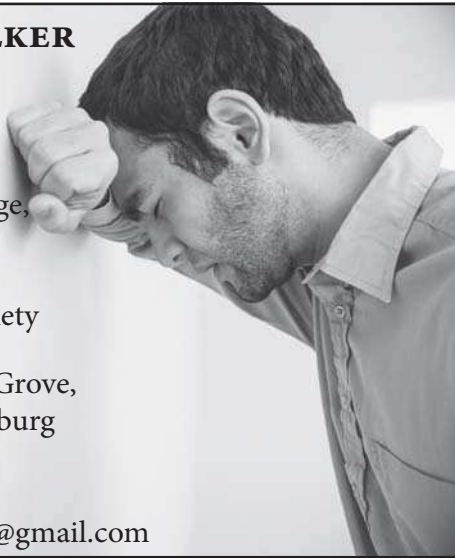
A Masters Level Christian Counselor

Specializing in:
Premarital, Marriage, and Family
Grief & Loss
Depression & Anxiety

Offices in Cottage Grove, Yoncalla, and Roseburg

541-817-6271

AlanWalkerPACO@gmail.com



Serving Cottage Grove and all surrounding areas of Lane County for over 11 years.

HUDDLE AUTOMOTIVE WELCOMES Matt, our new Service Writer & Jason, our new Technician.

Our team will diagnose your vehicle, service and repair them. We specialize in gas and diesel engines and work on all makes and models.

SPEND \$500 & RECEIVE A FREE OIL CHANGE

Call us today to schedule and appointment, we would love to see you!



541-942-2521

80408 Delight Valley School Road, Cottage Grove, OR 97424

www.huddleautomotive.com



SPRING Tune-Up

Only \$99*

We'll make sure your system is running effectively and efficiently. Call for details and an appointment today, and beat the spring rush!

Complete Heating & Cooling System Service
Reasonable Rates • All Work Guaranteed

JAMES

HEATING & AIR CONDITIONING

COMMERCIAL & RESIDENTIAL

www.jamesheating.com
115 Lawrence St., Eugene, OR 97401
CCB #47396
Bus. (541) 461-2101 • Fax: (541) 686-4820



Cottage Grove, OR
Community
Unity

Community Unity

SHOPPE, BUY & PLAY, STAY

ASSISTED LIVING FACILITY

Magnolia Gardens Assisted Living and Memory Care
1425 Daugherty
541.942.0054

Middlefield Oaks Assisted Living & Memory Care
1500 Village Drive
541-767-0080

AUTO DEALERSHIP

Brad's Cottage Grove Chevrolet
2775 Row River Rd
541-942-4415

AUTOMOTIVE

Automotive Specialties
424 So. Pacific Hwy 99
541-942-8022

Huddle Automotive Repair
80408 Delight Valley School Rd, Cottage Grove, OR 97424
(541) 942-2521

CHAMBER OF COMMERCE

Cottage Grove Area Chamber of Commerce
700 E. Gibbs
541-942-2411

COUNSELING

Alan D. Walker
AlanWalkerPACO@gmail.com
541-817-6271

Michele Monroe, LCSW
1450 Birch Avenue
Cottage Grove, Oregon 97424
(541)255-8822

EMERGENCY SERVICES

South Lane Fire & Rescue
233 Harison Avenue
541-942-4493

GUN SHOP

Emerald Valley Armory
147 E. Oregon Avenue
Creswell, Oregon
541-895-2666

ORTHODONTICS

Thornton Orthodontics
195 Melton Rd. Creswell, OR 97426
(541) 686-1732

RETAIL

Homestead Furniture
615 Main St
541-942-8711

Territorial Seed Company Store
20 Palmer Ave
541-942-0510

The Flower Basket & Gift Boutique
119 S. 6th St
541-942-0505

The UPS Store
1498 E Main St Ste 103
Cottage Grove, OR 97424
(541) 767-0888

TRANSPORTATION

South Lane Wheels
1450 Birch Ave
541-942-0456

VISION CARE

Pacific Clear Vision
257 N. 8th St
541.942.5000