

BOOMERS & BEYOND

Here Are 2 New Scams to Watch Out For

They never stop. Scammers are continually busy, and so must we be to stay one step ahead of them. Here are two more scams they're trying to foist on us. If you're still working and receive W-2 or 1099 forms, look them over very carefully. If it's a 1099-G, that's for unemployment benefits. Did you receive those benefits? If not, it means that a scammer has used your identity to collect benefits. Those 1099-G forms go to

the IRS, and that income is taxable.

Contact the unemployment office that issued the 1099-G and have them send a corrected form showing zero unemployment income. If you can't get the corrected form in time, file your taxes without using that 1099-G dollar amount and enclose a note saying you didn't receive unemployment benefits. The IRS is well aware of this problem.

Then send for your credit report, check it and put a freeze on your credit.

In another new scam, if you do an online search for a big box store and the first result on the list says "Ad" in front of the store name, don't click it. This scam is especially sneaky because if you click on the "Ad" link, you'll initially go to a page that looks very real. It isn't.

Clicking it will take you to a site that may freeze your screen ... and provide

you a handy phone number to call to have the problem fixed. The person at the other end is a scammer who will ask for permission to access your computer remotely. If you allow it, he'll put a bug in your computer that locks everything up, and you'll have to pay to get it released.

Instead of doing a search, type in the Internet address of the store you want (call them if you're not sure what it is) and go directly there.

We Seniors Have Financial Clout

Have you given any thought to just how much financial clout we seniors have? Not because we necessarily have a lot of money, but because there are so many of us. As a "silver block" we can make some changes. And with every day that passes, more and more people join our group.

Shopping locally has immediate benefits close to home. According to the Small Business Administration, for every \$100 spent locally, \$48 of it stays in the community. At a big-box

chain store, only \$14 stays in town.

Consider that every local purchase you make might actually be the one that keeps a neighbor employed as small businesses struggle to stay open. Foods that are made locally will be in your hands when they're fresher. And you're likely to get better service and free delivery from a local business that's grateful for your order.

Check a list of stores in your area to see if they have websites. If not, call and ask how orders are placed.

Look for local farmers who sell their products at farmers markets. Call local appliance dealers before your next big purchase. Contact bakeries, shoe stores, and toy, pet and furniture stores that are locally owned.

If shopping locally is too limiting, expand your view to goods made in the U.S.A. As a block, we have a lot of clout there as well. Finding those items, however, can be difficult. When it comes to products made in America, here are a few websites

that list by category dozens or hundreds of items made here: I Buy American Store (www.ibuyamericanstore.com).

Made in America Store (madeinamericastore.com).

Clark Howard (clark.com). Put "Made in America" in the search box and look for 100-plus brands made in the U.S.A.

Do your homework before you place an order. Call the individual manufacturer to verify that the items are indeed made in America.

Seniors Raising Grandchildren

For many seniors, retirement plans can change instantly when it becomes apparent that they'll need to raise their grandchildren. The reasons this can happen are many, and none of them good: parental drug use, arrest and incarceration, a dangerous military assignment, alcoholism and even death of the parents.

The potential complications can be immediate: You have no extra room because you downsized, you're in a strict 55-plus seniors community, you're on a very limited Social Security bud-

get, your health isn't great ... and so much more.

If you're a senior who's now in this position, you're not alone. It's estimated that 3 million children are being raised by grandparents. But help is available.

Start with the Child Welfare Information Gateway (childwelfare.gov) and scroll to your state. Ask about Medicaid for Children, SNAP benefits, TANF (Temporary Assistance for Needy Families) and Supplemental Security Income for children.

Raising Your Grandchild-

dren (raisingyourgrandchild-dren.com) has a wealth of information. State Resources, for example, will take you to social workers, support groups and programs in your state.

The legal aspect of raising your grandchildren can't be ignored because it will impact all parts of your life.

What you're providing is called Kinship Care. Be sure you understand the differences between Formal, Informal, Temporary and Voluntary. Formal Kinship Care, for example, means the state has legal custo-

dy of the child but he lives with you. State laws vary, and you'll have caseworkers, court appointments and more.

Informal Kinship Care, on the other hand, leaves the courts and caseworkers out of your lives, but legal custody remains with the parents. That can be a problem when it comes to getting the child medical care and enrolling them in school. The only financial assistance you might be eligible for is TANF.

Raising grandchildren is not easy. Get all the help and support you can.

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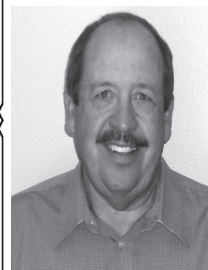
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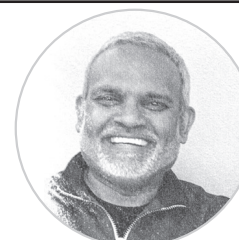
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