4 Tips to Stop Scammers

By: $tand By Me 50+
Meet the Member
Village Updates

Contact Information
JFS Village
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302-478-9411

Karen Commeret
Director of Care Management
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Joyce Griffith
Volunteer Coordinator
302-478-9411 x 146

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Care Manager
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September Birthdays
9/3 Holly
9/3 Ruth
9/5 Dorothy
9/6 Barry
9/12 Phyllis
9/16 Rick
9/19 Dolly
9/21 Rosalind
9/27 Carol

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www.standbyme.org/50-plus

1. Hang up on government impostors:
Someone may call claiming to be from the IRS, or Social Security, or Medicare. The phone number may even matches the toll-free number for these agencies. The caller tells you that your account is locked, they need you to provide some information to get a refund or service, like your Social Security benefits reinstated or that you face possible arrest for unpaid taxes. It may be scary—but so is losing money to these fraudsters. The best way to avoid these scams is to not accept calls from unknown sources. Don’t call back numbers you don’t recognize if they have not left a message. If you do accept one of these calls, hang up immediately if you suspect it is a scam. A red flag is if the caller requests payment via gift card or wire transfer or threatens arrest for non-payment. Report the call to law enforcement or register a complaint with the FTC.

2. Don’t accept offers of “free” medical equipment or tests:
Medicare covers a range of preventive services and durable medical equipment at no/low cost. But it’s important to remember that there are rules for receiving these services and you should only use trusted providers. Fraudsters may:
• Call you directly to offer a neck/back brace
• Send a postcard to your address with a toll-free number to call and place an order
• Advertise on television or radio to encourage you to order Medicare-covered braces by calling the phone number provided.

Also, scammers exploit seniors’ worries about dementia, cardiovascular disease, and cancer by offering genetic testing. In all scenarios, the scammers obtain your personal information and Medicare number, which can be used to steal your identity and bill Medicare for thousands of dollars. If you suspect Medicare fraud, report it to your state Senior Medicare Patrol at 1-800-223-9074.

3. Check your Medicare Summary Notice:
Your Medicare Summary Notice (MSN) is a critical tool in combatting scams. It’s a notice that Medicare sends to beneficiaries every three months explaining services and providers billed Medicare on your behalf, what Medicare paid, and what you might owe. Review your MSN regularly to identify suspicious activity, such as a bill for equipment you didn’t receive or from an unfamiliar provider. Contact Senior Medicare Patrol if you do spot something awry.

4. Protect your identity:
There are several ways you can protect yourself, from freezing your credit to setting up alerts and monitoring your accounts. If you suspect you’ve been a victim of identity theft, the FTC has tools at IdentityTheft.gov that allow you to report a theft and make a recovery plan.
If you have a curious mind and are not afraid to try new things, you can live a very productive and engaging life.

This is the advice shared by Village Member, Libby Zurkow. Libby’s life has always been busy. For the past ten years, she has been teaching a class at OSHER called, “Buy, Sell, Rent or Stay,” while working on a book and maintaining an active social life. All this keeps Libby constantly on the go.

Libby was born in Philadelphia and continued to live there, with an exception of her college years, until she married her late husband, George, in 1949. Libby earned a degree in economics at Wellesley College during the war; with a lack of enrolled students during the war, Libby was afforded an opportunity to audit Harvard Graduate School of Business which, until then, made admission as a woman almost impossible. As one of two women accepted by Macy’s to their Executive Training Squad, Libby developed a successful career and was eventually offered a spot on an NBC Home Show. Reluctantly, Libby gave up her career so she could devote her efforts to her children; however, she continued to work actively as a volunteer with Red Cross, Hadassah, and other community-based projects. As a consumer marketing Specialist, she applied her retail store knowledge to the selling of real estate – the only career she felt would afford the same pay for women and men – and she became very involved in employee relocation. Since she has stopped driving, her 45-year career as an extremely successful real estate agent has also ceased. Libby has always encouraged younger women to forge ahead in the male dominated work world; it is these friendships that have continued to enrich her daily life.

Libby has a daughter, Betsy who is deceased, a son, Peter, who is a retired lawyer and now an investment counselor, and daughter, Deborah, recognized as one of the top 100 people in Public Finance. She is so proud of her five grandchildren who she adores. Libby’s deceased husband, George, had a prominent dental practice in Delaware and was the love of her life.

Libby’s motto is “dye your hair, diet, and have a good companion”. It is this spirit that enables her to stay current and vital. She plans to continue her consulting work and give what she calls “mini presentations” for anyone interested in what to do about staying in place or moving... something she knows so much about.

JFS Memory Café
September 4th and 18th from 1:30-3pm at Congregation Beth Emeth
A social gathering for people living with memory changes and their care partners. Contact Karen to register: 302-478-9411

JCC Field Trip: Chanticleer Gardens
Thursday, September 19th from 12:15pm-6:00pm
Enjoy a guided tour of the gardens and Rosengarten estate! $50/member, $60/public. Call the JCC to register: 302-478-5660

PRE-PAY FOR RIDES!
Call Karen at 302-478-9411

The JFS Village
A Membership Community
The JFS Village is a community of support that provides older adults the services they need to enhance quality of life, remain active, and encourage independence.

Volunteer Hours
August
179 hours
Year-to-Date
1343 hours

JFS Mission & Vision
To strengthen individuals, families, and the community by providing counseling and support services, based on Jewish values.

Our vision is to use our evolving position as a key social service in Delaware to strengthen the support available to our most underserved populations.