

Will Power

A MONTHLY NEWSLETTER FROM THE PIONEERS ASSISTANCE FUND

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YEAR END SCAM ALERT

Q: How can I avoid those scams I hear about in the news, such as opening accounts in my name?

A: That's a great question any time of year, but even more so in December, which is the end of the fiscal year for most people. It's a great time to check investments, request your credit report, and evaluate finances for next year. Call your bank to ask what accounts exist with your name and Social Security Number. Check your credit report for accounts you don't recognize (see below).

Some common scams and how to avoid them:

1. Buying gold: Very aggressive advertising campaigns target retirement-aged people who fear market losses, and are looking for the security of gold bullion. The scam involves vendors who try to sell you gold coins at huge markups. According to AARP.org's money page, "a 2014 report from the U.S. Senate Special Committee on Aging estimated that more than 10,000 Americans have been victimized by precious metals cons, with losses of around \$300 million."

2. IRS phone fraud was widely publicized last month when a chain of India-based call centers was found threatening U.S. taxpayers with fines and prison if they didn't make a payment with their credit card by phone. REMEMBER: The IRS never calls. They send a letter. ALWAYS.

3. Medicare fraud occurs when a provider (doctor, therapist, medical equipment company) bills Medicare for more than they delivered. For example, a physical therapist bills for a 30-minute session, when only 15 minutes of therapy were provided. Check your Explanation of Benefits to see what was billed, and compare that to your records. Report Medicare fraud at: 1-800-HHS TIPS.

4. Identity theft can happen to anyone. Scammers find personal information in your mail or online, and create accounts in your name or Social Security Number without your knowledge. Check your credit report annually for free at www.annualcreditreport.com. Contest any discrepancies. Tell collection agencies that you deny the account.

5. Wi-Fi and internet cybersecurity: Beware of the free Wi-Fi at the mall or coffee shop. Free Wi-Fi often means low security, which means that cyberthieves can easily hack into your device while you are using it. Don't use free Wi-Fi to make online purchases, check bank accounts, or send personal information.

Make fiscal security a goal in 2017 and protect yourself.

Source:

<http://www.aarp.org/money/scams-fraud>

JOKE OF THE MONTH

*What does the Gingerbread Man sleep on?
Cookie sheets!*

WILL CALL

*Do you or someone you know
need our assistance? Call toll-free
(888) 994-3863 or wrpioneers.org*





LEARN SOMETHING NEW IN THE NEW YEAR

When you graduated from high school, college or graduate school, you probably said, “That’s it. I’m done with school!” Hopefully, however, you are still interested in learning. Studies have shown that adults who continue to learn new things increase their cognitive capability and feel more fulfilled psychosocially. The central principle of adult learning is autonomy. In order to get the maximum benefit from the class or material, students are expected to want to learn, and to participate. If you are so inclined, opportunities for lifelong learning are easy to find.

Check with your state Department of Education for local adult schools. You can find classes ranging from foreign languages, to computer programming, to photography. Adult classes are often held on evenings and weekends. In addition to learning a new skill or improving a hobby, you can meet like-minded individuals, or earn a credential in an area of interest.

Community colleges and universities offer classes to older adult learners as well; and some even include travel or on-campus stays. You can call the registrar’s office or look at the course catalog online. Being on a campus again can be energizing!

Online classes are abundant and many are free. Some are very brief lessons, while

others last for weeks. Check out the following online adult learning sites:

www.seniorplanet.org

www.aarp.org/personal-growth/life-long-learning/

www.online-learning.harvard.edu/courses

When choosing a course or lecture, ask yourself the following: What do you want to learn and why? The idea of **why** is what sets adult education apart from childhood education. Kids have to go to school for a formal set of lessons, to take standardized tests, and to meet someone else’s expectations and demands. Adult learners are there because they want to be. What do you want be at this stage of your life? What new skill or information do you need? It’s out there

resources:

“Can Lifelong Learning Help As We Age”

by Romeo Vitelli, PhD in Psychology Today, 10/14/12,
available at: <https://www.psychologytoday.com/blog/media-spotlight/201210/can-lifelong-learning-help-we-age>

“5 Principles for the Teacher of Adults”

by Deb Peterson, 7/1/15,

available at: <http://adulthood.about.com/od/teachers/a/teachingadults.htm>



QUOTE OF THE MONTH

We will never have true civilization until we learn to recognize the rights of others. - Will Rogers

