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# THE PLAIN DEALER

## Help elderly relatives avoid being scammed -- Plain Dealing, Sheryl Harris

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**Plain Dealer Columnist**



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Many of you could relate all too well to last week's column about a woman's efforts to protect her elderly aunt from scams.

"My husband tried to steer his mother away from these sweepstake and prize offers for years -- the result was a bankruptcy and subsequent guardianship," wrote Peg. "The final blow was my husband giving his mom \$200 for Christmas presents. She gave \$150 to her in-home caregiver and gave us a card assuring us she was expecting a \$20,000 check the next day."

The realization that a family member is flushing away money on scams can be the start of a wrenching journey for families, requiring them to balance a relative's desire for independence against their own desire to protect him or her from financial ruin.

Dr. Hans Geho, who treats geriatric patients at MetroHealth Medical Center, said most folks in their 80s and 90s experience some loss of cognitive skills, some minor, some more serious.

But just because an older adult spends money unwisely, he said, doesn't mean the person is demented.

If Uncle Joe has always been a generous man, Geho said, chances are he's just being himself when he gives away money by the fistful.

If Uncle Joe has always been a tightwad, though, that generosity takes on new meaning.

When an older relative's behavior changes radically, it's time to schedule a medical checkup. Sometimes untreated infections can cause lapses in judgment, Geho said. So, of course, can dementia.

Patients with early dementia may not be able to recognize a scam -- even one they've already encountered, according to Kathryn Betts Adams, an assistant professor at Case Western Reserve University who researches the subject. "They might recall this particular letter is a scam but not be able to realize a different one also is."

That inability to reason puts them at greater risk of being scammed.

Readers say they were tipped off to a relative's involvement in scams when they:

Found rooms full of mail, particularly sweepstakes, charity and lottery pitches.

Heard a relative complaining about sending away money but not getting prize winnings.

Realized the phone rang too frequently for someone whose number was on the Do Not Call list.

Heard a relative talking about new "friends."

If an older person can't identify scams because of dementia, Geho said, the best approach is gentle honesty.

"I've found most patients who do have cognitive impairment are aware of it," he said. Some may be relieved when a son or daughter steps in to help with bills, Geho said, but money is a sensitive issue for most

people.

"If you can involve them in the process," Geho said, "that helps."

That's exactly what one reader did when her mother-in-law started to fail.

"My mother-in-law voluntarily asked me in January 2008 to start taking it over. She was just so confused and suffering short-term memory loss and would just throw the bills in piles on her table," Hillary wrote. "I think she just didn't care anymore."

Hillary balances the checkbook and goes over all the credit card bills.

"To keep them in the loop," Hillary said, "he still signs the checks. . . . I also keep a file for them with the paid receipts. And when I visit, I show it all to them."

You might offer to help a relative:

Screen mail.

As soon as someone responds to a scam offer, his name and contact information goes on a "sucker list" and he's sure to get plenty more fraudulent offers. Ask for permission to go through a scam victim's mail or have it forwarded to you so you can screen out scams.

Screen phone calls.

Get an older relative an answering machine so he or she can hear who's calling and choose whether to pick up. "I'd suggest a note attached to the phone . . . with rules, 'Only answer if X, Y, or Z calls,'" Adams said. "In other words, when to answer might be easier [for the person to understand] than when not to answer."

Balance the checkbook, budget or pay bills.

Monitor accounts.

Janet Lowder, an attorney who practices elder law in Cleveland, said some of her clients let adult children set up automatic bill paying for them and monitor their bank and other accounts online.

If the situation becomes more dire, families may need to seek advice from an attorney.

According to Lowder, these may include:

Getting power-of-attorney.

There are two different types, and a durable power of attorney is more easily enforced than a "springing" power of attorney, she said. Sometimes, she said, her firm will create a durable power of attorney for a client and then hold it in escrow until it's needed.

Trusts.

These provide a relatively smooth, private way for families to step in and aid someone who can no longer handle finances.

Conservatorships.

This court-approved arrangement aims to protect the finances of someone who is competent but has a medical impairment -- for example, dementia -- that keeps him from handling finances. In cases where there's concern about an older person's estate being mishandled, conservatorships have the benefit of court oversight.

Guardianships.

This is intended for people who are legally declared incompetent.

It's worth mentioning that county adult protective services investigates cases in which adults are suspected of being financially abused by their families or caregivers.

The best time to think about issues like dementia is way before it's an issue.

With people living longer, Geho said, dementia is becoming more common.

"Most families don't know what to do," he said. "This is a situation they just haven't anticipated."

E-mail your consumer problems to [sherylharris@plains.com](mailto:sherylharris@plains.com), call 216-999-6344 or write to Sheryl Harris, c/o the Plain Dealer, 1801 Superior Ave. Cleveland 44114. Any question submitted may appear in the paper.

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