

Dutchess County Office for the Aging's

AGING NEWS

For the week of October 20th

Note: the Office for the Aging and OFA Friendship Centers are closed in observance of Election Day on Tuesday, November 4th. [Visit the Dutchess County Board of Elections website](#) for information on this year's early and regular voting schedule.

USING A "TACTICAL PAUSE" TO PROTECT YOURSELF FROM SCAMS

Your phone rings.

You don't know who it is, and Caller ID doesn't give you much to go on.

What do you do?

Nothing. Not yet at least.

Security experts call this practice a "tactical pause." Simply explained, you learn to stop, look, listen, think, and come up with a plan for what's next - before acting.

Your plan doesn't have to be perfect. Just through your process of planning, you're more prepared than you were before you made the plan. With a plan, a scammer is less likely to catch you flat-footed.

The phone's still ringing. Voicemail picks up, and there's a message being left on the other end:

"Grammy, it's your grandson and I'm in jail and-"

What do you do? *Nothing*, still. You're taking a tactical pause to think things over. Would that really be your grandson calling, or a scammer?

Your Plan for "Grandparent" Scammers

If you have a mobile device, ask your grandkids to share their location with you. It's not because you want to spy on them. You just want to know their whereabouts if a scammer impersonates them. If a caller says they're in jail and your grandchild's phone says they're at school, you can rest easy and ignore whoever that is on the other end of the line.

Why Can't Phone Scammers Be Stopped?

Scams are big business. Worldwide scam activity has nearly doubled in the past five years, according to information technology experts at the University of Wisconsin-Madison. Scammers using artificial intelligence to expand their reach will have stolen an estimated \$10.5 trillion by year's end, according to *Cybercrime* magazine. That's bigger than every economy in the world aside from the U.S. and China. Scamming, according to *Cybercrime*, is more profitable than the global trade of all major illegal drugs combined. Even security experts have been victimized by scammers, and more often than

you'd think.

So We're Doomed?

Hardly, but it helps to know what we're up against. For all their technical know-how, scammers have an essential hurdle to clear: They need to trick you into giving up personal information. Technical proficiency is only one key to success for scammers. The most successful scammers are diligent students of human nature. They know we can get tired and miss clues, so they call at dinner or late at night. They gain our trust by impersonating authority figures and celebrities, even family members.

Still, scammers won't succeed if we can learn some new lessons and unlearn some old ones.

Unlearning Our Phone Etiquette

"Good afternoon, Smith residence, this is Peter.."

We were taught to answer the phone this way for decades. Unfortunately, traditional good phone manners equals vulnerability when it comes to scams.

Just answering the phone as above already hands a scammer three key pieces of information: Peter Smith is associated with a specific phone number, he does not screen his calls, and he'll engage with a scam caller. It's the polite thing to do, so Peter thinks, even if he feels uncertain about what the caller is up to.

If there's a "Peter" in your life, let them know that it's not rude to keep themselves safe by hanging up on a scammer.

The Phone Rings Again - What to Do?

This time the caller leaves a message: it's Medicare, supposedly. They need to confirm your Medicare ID number, and you need to call them back.

How can you tell if that's real or fake?

Again, the tactical pause is helpful. Slowing down lets you ask yourself: *Is that really Medicare calling, and is that really their phone number? And why would they need my ID number when they're the ones who issued it?*

This is a classic scam-call scenario. Medicare does not "cold call" its beneficiaries, and will only call in cases where a beneficiary previously requested that their own call be returned.

Stopping Loneliness = Stopping Scams

For older adults who find themselves isolated from family and friends, feelings of loneliness may cause them to engage with a scam caller whose voice can feel like a lifeline - but isn't. Scammers are skilled at recognizing emotional needs. They know exactly how to fill the loneliness void, and how to use that connection to gain control of their victim's money.

But you can recognize emotional needs, too. It's one reason why OFA began its "Friendly Calls" program: to bring more engagement to the lives of the older adults who need it most, with the added benefit of helping prevent exploitation by scammers.

Visit **dutchessny.gov/friendlycalls** to find out more, or call OFA at **845-486-2555** to learn what it takes to become a "Friendly Calls" volunteer caller.

OFA HOMEBOUND FLU/COVID VACCINATIONS, NOW THROUGH EARLY DECEMBER

For the homebound older population of Dutchess County, doing the day-to-day tasks that most of us take for granted can be an insurmountable challenge. Using essential services like healthcare comes with the difficulty of getting to a medical office and back. It's no easy task for homebound individuals to get the periodic vaccinations they need. That's why the Office for the Aging is bringing back its annual Homebound Vaccination program for homebound Dutchess County residents over age 60, available now through Friday, December 5th.

Influenza is generally seasonal, but COVID-19 is year-round. Homebound individuals can contact OFA at **ofa@dutchessny.gov** or **845-486-2555**, and our staff will arrange for in-home vaccinations for COVID-19 and/or influenza.

OFA MOBILE OFFICE HOURS, TOWN OF WAPPINGER (Tue 10/21, 2-4p)

OFA will hold mobile office hours on Tuesday, October 21st from 2-4 pm at Wappinger Town Hall, 20 Middlebush Rd. in Wappingers Falls. OFA Ambassador Mary Reedy will be on hand to assist with aging-related questions from older adults and caregivers.

We're scheduling mobile office hours throughout the county, and you'll find out about them in this newsletter as we get more such events set up.

NEW MATERIAL ON THE OFA WEBSITE

When it comes to key contact information, sometimes you just want a sheet of easily-recognized material hanging on your fridge. Our Printable Aging Resources page (www.dutchessny.gov/ofaprintable) has you covered. We've added additional Scam Prevention material specific to Medicare; a Winter Checklist to help you prepare yourselves and your homes for colder weather; and the latest OFA Directory of Services.

It's all up-to-date, easy-to-read, and in simple, printable PDF format.

Other news:

Here's another reason for older adults with Medicare and Medicare Advantage questions to reach out to OFA: according to the Washington Post, there are [errors in the federal Medicare Advantage portal](#). While those errors are addressed, contact OFA at 845-486-2555 to arrange an appointment (in-person or remote) with an OFA counselor from our HIICAP program.

(HIICAP stands for Health Insurance Information, Counseling and Assistance Program.)

A recent fall at home is believed to be the cause of death for 74-year-old Kiss guitarist [Ace Frehley](#).

[A 100-year-old bodybuilder](#) shares his thoughts on fitness and longevity.

Daylight Saving Time (no S at the end of Saving) ends at 2:00am on Sunday, November 2nd. [It's a good time to prepare for possible sleep disruptions](#).

New York State “inflation refund” checks continue to be mailed to households – but [what if yours is misdelivered, damaged, or stolen from your mailbox](#)? Follow the link to find out what to do. In the meantime, sign up for US Postal Service “Informed Delivery” emails so you can know in advance what’s coming to your mailbox.

If you purchased Ben’s Original rice from Target and/or Amazon recently, there’s been a recall due to [the possible presence of small stones in the rice](#). Details on which batches could be affected are in the link.

This week’s birthdays:

10/17: Singer-songwriter, actor and director [Michael McKean](#) (78)

10/18: Trumpet player, composer and educator [Wynton Marsalis](#) (64)

10/19: TV host/carpenter [Ty Pennington](#) (61)

10/20: Actor/producer [Viggo Mortensen](#) (67)

10/21: Guitarist/songwriter [Steve Cropper](#) (84)

10/22: Actor/comedian [Bob Odenkirk](#) (63)

10/23: Singer/songwriter/actor [Dwight Yoakam](#) (69)

And a Bad Joke:

If you have telekinetic powers, raise my hand.