

Financial and Emotional Theft

By Rep. Frank Ryan (R-Lebanon)

The financial and emotional toll of identity theft and scams are incalculable. The number of individuals I have talked to in the past year that were able to stop an attempted theft was very satisfying and humbling. The number of victims who were victimized before they even were aware of the crime is horrific and a disgusting reminder that where money is concerned, criminals have no mercy or decency.

The frequency of the crime and attempted crimes has encouraged us to hold a seminar on Thursday, June 2, from 2-4 p.m. on the first floor of the Lebanon Senior Center at 710 Maple St. in Lebanon. Due to the overwhelmingly positive reaction we had to our first two seminars, we are working with senior centers and 55-plus communities to have more seminars in a more convenient location for many of our seniors.

The financial and identity theft issues are occurring with such frequency that we encourage as many to attend the upcoming seminar as possible. Obviously, those affected include people of all ages and education levels.

Seniors in hospice, memory care or continuous care facilities are not immune. Most of the providers in our area are particularly aware of the problem of elder financial abuse and they have cooperated with the attorney general and district attorney's office in Lebanon in many cases.

Children of seniors can help to protect their elderly loved ones by being alert to warning signs involving their financial activities. We encourage all to consult with an attorney concerning who should and should not have a power of attorney – the legal authority to act on one's behalf and to report suspected abuse, if and when necessary.

Care workers and care facilities such as Londonderry Village, Traditions of Hershey, Columbia Cottage, Kadima at Campbelltown and others may be the first to notice something unusual affecting a resident.

While the seminar is directed at seniors, the same vigilance must also include children who may be financially exploited as well. Here, parents and guardians are a great first line of defense. Scams involving college loans, college applications and financial aid are all too common. To protect yourself and your family, I encourage you to take the following steps in addition to coming to our seminar.

To avoid e-mail scams, do not respond to an e-mail alert in the body of the e-mail itself. Your response helps the fraudster confirm that you are a legitimate target. If you suspect fraud, it is best to report the e-mail (scam alert or the like) and do not respond to the e-mail. If you are concerned, contact the organization with whom you do business directly but only after verifying an appropriate contact number for the organization to determine if your account has been compromised.

Companies are encouraged to have a more robust contact capability for their company. I am stunned by the number of complaints we hear about not being able to get through to anyone at the company to verify the information. We had one case locally where Julie Osborne of the UPS store noticed that a customer seemed distraught and asked for help to get funds to his grandson immediately. Recognizing a common scam, Julie worked with the customer and was able to prevent him from becoming victimized.

In all cases, you should report suspected fraud to the attorney general's hotline. This reporting provides important information concerning the fraud, including where compromising

data may have originated. It also helps to identify new tactics used by scammers and track down perpetrators.

To help defend yourself and protect your relatives, I encourage you to take defensive measures as well. Consider creating an account on Social Security at <https://www.ssa.gov>. Creating an account takes time but doing so helps ensure that your earnings record and Social Security are protected. You must be at least 18 years old to create the account. This is important because so many times Social Security numbers have been hacked and scam artists are using the person's Social Security number. This is a major problem for very young children where parents would not be thinking that someone would steal a youngster's Social Security number and account.

Since theft of tax refunds is also common, you should consider filing IRS Form 14039, [Identity Theft Affidavit](#), to protect you against someone filing a tax return on your behalf and stealing your tax refunds AND tax payments. The form takes only minutes to complete and will help prevent you or a loved one from fraudulent attempts to intercept your tax return or otherwise meddle with your respective accounts.

If you become a victim, please do not be embarrassed. Fraud can happen to anyone. These criminals are sophisticated. In many cases, they have been mining your data for years and are in a position to use it against you to steal your identity. Being alert to scams and this horrible behavior reinforces the adage that an ounce of prevention is worth a pound of cure.

Please remember that our office is here to assist you! Our number is **717-838-3823**. It is far easier to ask for help to prevent a problem than to ask for help to try to fix a problem.

Frank Ryan, CPA, Col USMCR (Ret) represents the 101st District in the PA House of Representatives. He is a retired Marine Reserve Colonel, a CPA, and specializes in corporate restructuring. He serves as vice chairman of the PSERS Pension Board and its Chair of the Audit, Compliance and Risk Committee. He can be reached at fryan@pahousegop.com