

# Aging & Disability Resource Center of Winnebago County Newsletter

July 2020



## WHAT DOES AN I&A DO?

The Aging Disability Resource Center (ADRC) has 10 Information & Assistance Specialist (I&A) amongst its staff.

Information & Assistance Specialists provide information about services, resources, and programs in the areas such as: home care, assisted livings, nursing homes, dementia resources, housing options, food pantries, shelters, Personal Emergency Response Systems, Powers of Attorney, wellness classes, home delivered meals, meal sites, social/recreation opportunities, mental health resources, volunteering, employment, transportation, etc...

There is no fee to working with an I&A Specialist. I&A's are able to talk with individuals by phone, meet in the county offices in Neenah or Oshkosh, or meet at the individual's home. An I&A can explain and assess for the two long-term, Medicaid based programs in this county.

They can also help explain basic information on Medicaid and assist individuals with their applications.

To talk to an Information & Assistance Specialist for information/resources on any of the above areas/programs, please call the ADRC at 1-877-886-2372.

Our monthly newsletter is going to offer information about upcoming events, hot topics, and staff introductions. If you would like to receive one please contact Rebecca at 920-236-1227 or [rgoleau@co.winnebago.wi.us](mailto:rgoleau@co.winnebago.wi.us)

## MEET THE STAFF



*Kristen Cox*

Hello! I am Kristen Cox. I have been an Information and Assistance Specialist at the ADRC of Winnebago County for 4 years. What I like about working for the ADRC is working with the people in our community in different parts of their lives and that every day is different. I am also a part of the Winnebago County Community on Transition. The WCCoT assists young adults with disabilities make a successful transition based on their postsecondary goals related to training or education, employment and independent living. I am married, have two children, and 2 dogs. I enjoy camping, exercising, going for walks with my family, and

### Winnebago County ADRC

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# Summer Berry Salad with Maple Walnuts

## INGREDIENTS

- 10 oz baby greens
- 1 cup fresh blueberries
- 1 cup fresh strawberries, quartered
- 1/2 cup crumbled blue cheese, feta or goat cheese
- 1/3 cup raw walnuts
- 1-2 teaspoons maple syrup
- 1/4 teaspoon cinnamon
- generous shake of sea salt

## Dijon Dressing

- 1/4 cup olive oil
- 2 Tablespoons white balsamic vinegar
- 1 Tablespoon dijon mustard
- 2 teaspoons coconut sugar or brown sugar or maple syrup
- sea salt and ground pepper, to taste

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## INSTRUCTIONS

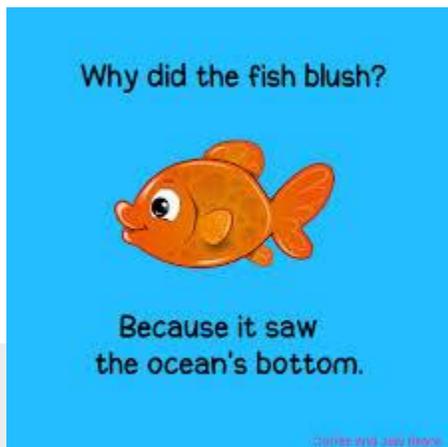
1. Preheat oven to 350°. Add walnuts to a baking sheet and toss with maple syrup, cinnamon and sea salt. Spread in a single layer and roast for 7-9 minutes. Remove from oven and allow walnuts to cool.
2. While walnuts are roasting, make the dressing by whisking together vinegar, mustard, sugar, olive oil, salt and pepper. Taste and add more salt and pepper if needed.
3. Add greens to a large bowl and top with berries, cheese and maple walnuts.
4. Add dressing and toss just before serving to leave dressing on the side and allow everyone to dress their own salad.

cooking.



## Upcoming July Events

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2 Support Group	3	4 
5	6	7	8 Virtual Memory Cafe	9 Support Group	10	11
12	13	14 Virtual Bingo	15	16 Support Group	17	18
19	20	21	22	23 Support Group	24	25
26	27 Virtual Memory Café	28 Virtual Bingo	29	30 Support Group	31	



### Events:

- July 8<sup>th</sup> Memory café 1-2
- July 14<sup>th</sup> Bingo 1:30-2:30
- July 27<sup>th</sup> Memory café 1-2
- July 28<sup>th</sup> Bingo 1:30-2:30
- July 2<sup>nd</sup>, 9<sup>th</sup>, 16<sup>th</sup>, 23<sup>rd</sup>, & 30<sup>th</sup>- Support Group  
3:30-4:30
- To find out zoom info contact  
Rebecca Groleau 920-236-1227

# Top 10 Financial Scams Targeting Seniors

## 1. Medicare/health insurance scams

In these types of scams, perpetrators may pose as a Medicare representative to get older people to give them their personal information, or they will provide bogus services for elderly people at makeshift mobile clinics, then use the personal information they provide to bill Medicare and pocket the money.

## 2. Counterfeit prescription drugs

Most commonly, counterfeit drug scams operate on the Internet, where seniors increasingly go to find better prices on specialized medications. The danger is that besides paying money for something that will not help a person's medical condition, victims may purchase unsafe substances that can inflict even more harm.

## 3. Funeral & cemetery scams

In one approach, scammers read obituaries and call or attend the funeral service of a complete stranger to take advantage of the grieving widow or widower. Claiming the deceased had an outstanding debt with them, scammers will try to extort money from relatives to settle the fake debts.

Another tactic of disreputable funeral homes is to capitalize on family members' unfamiliarity with the considerable cost of funeral services to add unnecessary charges to the bill. In one common scam of this type, funeral directors will insist that a casket, usually one of the most expensive parts of funeral services, is necessary even when performing a direct cremation, which can be accomplished with a cardboard casket rather than an expensive display or burial casket.

## 4. Fraudulent anti-aging products

Botox scams are particularly unsettling, as renegade labs creating versions of the real thing may still be working with the root ingredient, botulism neurotoxin, which is one of the most toxic substances known to science. A bad batch can have health consequences far beyond wrinkles or drooping neck muscles.

## 5. Telemarketing/phone scams

Perhaps the most common scheme is when scammers use fake telemarketing calls to prey on older people, who as a group make twice as many purchases over the phone than the national average. .

With no face-to-face interaction, and no paper trail, these scams are incredibly hard to trace. Also, once a successful deal has been made, the buyer's name is then shared with similar schemers looking for easy targets, sometimes defrauding the same person repeatedly.

## 6. Internet fraud

While using the Internet is a great skill at any age, the slower speed of adoption among some older people makes them easier targets for automated Internet scams that are ubiquitous on the web and email programs. Pop-up browser windows simulating virus-scanning software will fool victims into either downloading a fake anti-virus program (at a substantial cost) or an actual virus that will open up whatever information is on the user's computer to scammers.

## 7. Investment schemes

Because many seniors find themselves [planning for retirement and managing their savings](#) once they finish working, a number of investment schemes have been targeted at seniors looking to safeguard their cash for their later years.

## 8. Homeowner/ reverse mortgage scams

Scammers like to take advantage of the fact that many people above a certain age own their homes, a valuable asset that increases the potential dollar value of a certain scam.

Scammers can take advantage of older adults who have recently unlocked equity in their homes. Those considering reverse mortgages should be cognizant of people in their lives pressuring them to obtain a reverse mortgage, or those that stand to benefit from the borrower accessing equity, such as home repair companies who approach the older adult directly.

## 9. Sweepstakes & lottery scams

This simple scam is one that many are familiar with, and it capitalizes on the notion that “there’s no such thing as a free lunch.” Here, scammers inform their mark that they have won a lottery or sweepstakes of some kind and need to make some sort of payment to unlock the supposed prize. Often, seniors will be sent a check that they can deposit in their bank account, knowing that while it shows up in their account immediately, it will take a few days before the (fake) check is rejected. During that time, the criminals will quickly collect money for supposed fees or taxes on the prize, which they pocket while the victim has the “prize money” removed from his or her account as soon as the check bounces.

## 10. The grandparent scam

The grandparent scam is so simple and so devious because it uses one of older adults’ most reliable assets, their hearts. Scammers will place a call to an older person and when the mark picks up, they will say something along the lines of: “Hi Grandma, do you know who this is?” When the unsuspecting grandparent guesses the name of the grandchild the scammer

most sounds like, the scammer has established a fake identity without having done a lick of background research.

Once “in,” the fake grandchild will usually ask for money to solve some unexpected financial problem (overdue rent, payment for car repairs, etc.), to be paid via Western Union or MoneyGram, which don’t always require identification to collect. At the same time, the scam artist will beg the grandparent “please don’t tell my parents, they would kill me.” While the sums from such a scam are likely to be in the hundreds, the very fact that no research is needed makes this a scam that can be perpetrated over and over at very little cost to the scammer.

### **If you suspect you’ve been the victim of a scam...**

Don’t be afraid or embarrassed to talk about it with someone you trust. You are not alone, and there are people who can help. Doing nothing could only make it worse. Keep handy the phone numbers and resources you can turn to, including the local police, your bank (if money has been taken from your accounts), and [Adult Protective Services](#). APS contact info: 877-886-2372