



THE DUST HAS FINALLY SETTLED! BY HEATHER CHUBB

December and January were extra hectic this year. If you are not already aware, The Chubb Law Firm has moved into a new space. After years of sharing space with 5 other attorneys I felt it was time to move on and move up to a space that I could truly call my own. After searching for nearly a year for the right space I finally found it—about a mile from my house! I had no idea it would be so difficult to find a professional looking property that was truly handicapped accessible and affordable.

During the months of November, December and January Wayne and I—well mostly Wayne (and some hired contractors) worked hard to transform the space from a cut up ugly duckling to a homey, comfortable and light filled space. We're still looking for just the right artwork and some nice bookcases, but everything else has pulled together nicely. The kids even pitched in to help with demolition making this project a true family affair.

If you haven't had a chance to stop in and say 'Hi', we'd love to see you. We'll be having an open house soon so be on the lookout for an invite. Until you can make it in here's a peek at the transformation. I hope to see you soon!



You can find us at the corner of Hazel Avenue and Sunset Avenue in Fair Oaks.

The new address is 8920 Sunset Avenue, Suite E, Fair Oaks, CA. Our new phone number is 916.241.9661.

Our seniors are a charitable bunch, but sometimes that can get them into trouble. And the scammers out there know it. The scammers know that our seniors are often isolated and being a friendly bunch are willing to talk to a friendly voice. They also know the mail is the highlight of the day for many seniors. Seniors are also inclined to provide information via surveys. And everyone likes to think they could win it big with the lottery or sweepstakes.



Take my father in law. He has always been charitably minded, but when the stack of donations threatened to topple off the kitchen counter we knew there was a problem. This is a smart man who had a very successful career in sales, but now he was exhibiting signs of short-term memory loss and reduced executive function. We learned soon thereafter that he did indeed have all the hallmarks of Alzheimer's disease.

The charitable snowball was a wake up call for my family. It was really scary when we started digging into things. At one point, we made a list of all the "charities" he donated to and it topped 100. Fortunately, it wasn't big amounts, \$15 - \$30 at a pop, but that added up quickly to hundreds of dollars a month. Not surprisingly, in researching these "charities" we determined that some of them were not non-profit 501(c)3s and many of them did not use the money they received for their charitable purposes, but rather for administration (read as paying the officers and gathering more \$\$).

We found the following resources to be very helpful in wading through this mess.

- Check out the credentials of a potential charitable organization before you make a donation. Charity Navigator – www.charitynavigator.org - is a great site to gather information.
- You can also confirm charitable status of an organization through the IRS web site- www.irs.gov/app/pub-78/ - remember that some organizations (like churches) may not be listed, so ask the organization for more information if you're not sure.
- Charity Watch (formerly American Institute of Philanthropy) www.charitywatch.org rates many organizations and provides copies of their annual reports. This is where you can find information about how they are using the funds, especially the amount spent on administration i.e., fundraising.
- The Better Business Bureau Wise Giving Alliance—www.bbb.org/us/charity/ - publishes the *Wise Giving Guide* three times a year. The Guide summarizes the results of the Alliance's latest national charity evaluations and features a cover story, usually with giving tips, on charity accountability issues or other topics of interest to donors.

The more difficult item that we also dealt with was **surveys**. Hal received surveys from all sorts of groups, many with often polar opposite political slants. Being a helpful sort, he felt compelled to fill them out and return them, sometimes with a donation. This only served to get his name on more lists and create more mail.

The only way to stop this is to either contact each organization individually and ask to be taken off the list, or just stop responding. Eventually the volume will reduce, although it has taken about a year for Hal. Unfortunately, as with the phone 'do not call' list, the mail preference list also exempts charitable and political organizations.

Finally, and most dangerous, there were the “sweepstakes” and “lottery” winner letters. Hundreds of them. You know the ones . . . “you’re a winner” . . . just send in \$\$ to pay for the taxes, insurance, or handling. In some instances what you are actually doing when you return the response form and fee is agreeing to allow the



company to take a monthly amount out of your checking account or credit card to keep you informed of upcoming lotteries, etc. In other instances they use the information to hound you for more money and will even arrange to come to your house to pick up the insurance and handling fee.

Hal was caught in one of these. We’re sure it started with sending in a response and check, but it ended with a series of increasingly harassing phone calls and his consent to allow someone to come to the house to pick up the insurance fee. Fortunately we were able to head off the in-person visit and the wiping out of his bank account, but just barely. It gave us a terrific scare. No sooner had we closed his bank account and opened a new one, the very next day he received a call from some outfit requesting his bank account number to set up an account to prevent identity theft of his internet accounts! Sadly and fortunately, his short-term memory allowed him to give out the old bank account number and no further damage was done.

Three key things to remember when it comes to lotteries or sweepstakes:

- No legitimate lottery or sweepstakes will ask you to pay the taxes in advance of receiving your winnings.
- If you don’t remember entering, it’s likely a scam.

- If it sounds too good to be true, it probably is.

If you have a senior in your life you can do them a world of good by just checking in and taking a look at the mail. If something seems out of order it may be time for a tough conversation and someone to provide a little more oversight. Communication with compassion is the key since no one wants to think they can no longer be independent. But that conversation may lead in interesting directions. I have a number of clients that were grateful when their loved one offered to help with the everyday financial management such as bill paying.

Here are some ways to prepare for and start tough conversations:

- If charitable contributions are getting out of control checking out the charities with the above resources can be a great starting point.
- The Federal Trade Commission, among other helpful information for consumers, has a terrific Consumer Alert regarding scams. You can find it here <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt099.shtm>
- If you have never heard of the “Lottery” organization and/or never entered a drawing this is a big clue that it is a scam.
- Read the fine print to see what you are really paying for with the lottery. No legitimate lottery will make you pay insurance, shipping, or handling, and taxes are not paid up front.

It’s a jungle out there and we all need to do our homework and be safe when it comes to our hard earned money. Scammers are savvier than ever and seniors need our help avoiding these new and elaborate schemes. If you feel your elderly loved one is being preyed upon, don’t be afraid to reach out for help. Use common sense and some of the guidelines above to stop a financial scam before it goes too far!

Written by Heather R. Chubb, Life Transitions Lawyer, elder law attorney, speaker, and mom. Heather makes it easy for your family to talk about and plan for tough subjects like money, death and taxes, aging, and other life transitions.



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The year has started out great from opening the new office to adding new services we're busier than ever serving the area's families. The new service addition is all about our wartime Veterans and helping them obtain a very special benefit from the Veterans Administration. There is a little know program called Improved Pension, commonly referred to as Aid & Attendance, that puts **tax free dollars** (up to \$24,000/year!) in the pockets of Veterans struggling with long-term care expenses. If you are a Veteran, the widow of a Veteran, or know a Veteran you won't want to miss out on this benefit. Because so few people are aware of it I will be conducting a series of free seminars starting in March. You can join me live on Tuesday, March 6 at 2:00 pm or Saturday, March 10 at 10:00 am. For those of you who

have difficulty getting out you can pick up the phone and join me on Tuesday March 13 at 7:00 pm for a teleseminar. See the flyer inside for more details or go to www.ChubbLawFirm.com/events. Once the program is up and going I'll be holding a monthly event.

I am excited and looking forward to a productive and happy 2012. How about you?

All my best,

Heather



Owen loved destroying walls with a big hammer!

Guiding You and Your Loved Ones Through All of Life's TransitionsSM

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