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**July 2018
Edition**

The Top 10 Scams Targeting Seniors

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The U.S. Senate Special Committee on Aging has issued a new report, *Fighting Fraud: Senate Aging Committee Identifies Top 10 Scams Targeting our Nation's Seniors*. The report is based on the complaints received by the committee's national fraud hotline, 855-303-9470.

Expect scams to change over time: Once the public gets wise or a new technology comes along to protect the public, resourceful fraudsters often figure out a workaround so they can continue their nefarious work. Here are the current top ten scams identified by the committee:

Living Trust Seminar

For the public and also for our existing clients who want to bring family or friends!

**Tuesday,
July 10**

Torrance Marriott Hotel
6:30 - 8:30 pm
3635 Fashion Way

REGISTER

**Thursday,
July 12**

Torrance Main Office
9:30 - 11:30 am
990 W. 190th Street
Suite 500

REGISTER

**Saturday,
July 14**

Torrance Marriott Hotel
9:00 - 11:30 am
3635 Fashion Way

REGISTER

**Wednesday,
July 18**

Pasadena Hilton
9:30 - 11:30 am
168 S. Los Robles Ave

1. **Internal Revenue Service** impersonation scams were the most frequent reason for complaints. How it works: You receive a call from someone who claims to be an IRS agent. The caller demands payment for overdue taxes or penalties. Adverse consequences such as home foreclosure or arrest are threatened. The caller will often have a "202" area code in the phone number, making it appear as if the call is coming from Washington, D.C. Because the IRS has been working hard in recent years to inform the public that it does not make phone calls, scammers are now telling potential victims that their call is to "follow up" on a letter that was previously sent.

2. **Sweepstakes scams** are a classic. How it works: You are contacted and told you have gotten lucky and won some sort of prize. Of course, the "winner" must pay a fee to claim it. Remember: there are no free lunches!

3. **Robocalls** of all types clock in at number three. Despite the national Do Not Call Registry and state registries, these annoyances remain with us, now invading cell phones, too. The Federal Trade Commission continues to search for methods to stem the tide.

4. **Computer scams** tend to reel in victims at a higher rate than other types of attempted fraud. How it works: You are contacted by someone who claims to represent a high-profile tech company such as Microsoft or Apple. The caller states that a software virus has been identified and asks for remote control of your computer to fix the problem. Don't fall for it!

5. **Identity theft** continues unabated. Tax identity theft is the



**Saturday,
July 21**
Pasadena Hilton
9:00 - 11:30 am
168 S. Los Robles Ave



Medi-Cal Asset Protection Seminar

**For the public and also
for our existing clients
who want to bring
family or friends!**

**Tuesday,
August 14**
Torrance Main Office
9:30 - 11:00 am
990 W. 190th Street
Suite 500



Office Locations

**For your convenience,
we have multiple office
locations throughout
Southern California.**

Main Office:

Torrance Office
990 W. 190th St.
Suite 500
Torrance, CA 90502

Other Local Offices:

Pasadena Office
790 E. Colorado Blvd.
9th Floor
Pasadena, CA 91101

Woodland Hills Office

5850 Canoga Ave.
4th Floor
Woodland Hills, CA 91367

Orange Office
333 City Drive West
17th Floor
Orange, CA 92868

Newport Beach Office

5000 Birch St.
Suite 8000
Newport Beach, CA 92660

Contact Us

**You may contact us to
make an appointment
for your initial
consultation, to
schedule a review of
your current estate
plan, or to make a
referral.**



most frequent type. You find out your identity has been stolen when you file your taxes and discover they have already been filed in your name, and the refund taken. Medical identity theft is another form, in which your personal data is used by fraudsters to secure medical services, prescriptions and more. The upcoming phaseout of Social Security numbers from Medicare cards should help make a dent in this kind of fraud. (See our prior article - - [click here](#))

6. **The grandparent scam** is designed to tug at your heartstrings. How it works: You get a call that your grandchild is in trouble and needs money to be wired immediately. It could be a medical emergency or you might be told your grandchild is in jail.

7. **Elder financial abuse.** Our elder law and estate planning attorneys hear many stories of older people being victimized in this way. Those in cognitive decline who are socially isolated are prime victims. Often it is the very people we trust the most - family and caregivers - who do the ripping off. Fortunately, there are several legal steps you can take before incapacity strikes to protect yourself against financial victimization. These steps can include setting up a living trust with multiple successor trustees, a durable power of attorney and other related documents. If you or your spouse are already experiencing cognitive decline (loss of memory, difficulty handling daily tasks, disorientation at times, etc.), you may want to resign off as trustee and authorize your successor trustee and agent under your power of attorney to act for you now. Call our firm for advice on these matters.

8. **Grant scam.** How it Works: A caller tells you he/she represents some official-sounding but fictitious agency, such as the "Federal Grants Administration." You are told that the federal government has grant money waiting for you that can help you cover educational expenses, student loans, home repairs, etc. Or there may be an ad in a newspaper advertising the same thing. It's all "free" money that you don't need to pay back. You have to submit a fee of some sort to get it.

9. **Romance scams** are becoming increasingly common as more people, young and old alike, log on to online dating services to find companionship. How it works: The fraudster will try to cultivate an online "romance," often coming up with a variety of reasons to avoid meeting. Eventually, your love interest asks for money to travel to meet you, or asks for a loan to help with an emergency.

10. **Home improvement scams** tend to be particularly successful with seniors who live alone and/or are disabled. How it works: Someone shows up at your door and for a really good price offers to trim your trees, paint your house, install an alarm system because of robberies going on in your neighborhood, pressure clean your driveway, etc. The person does a substandard job or no job at all. Be careful!

The official report contains more detailed information and tips on protecting yourself from fraud. You can view it and download it [here](#).

Second Article

Estate Battle Continues Between Alan Thicke's Wife and Children

OUR WEBSITE



Learn more about important estate planning issues by visiting our website.

kaveshlaw.com

Also, visit our blog to keep up on the latest developments in estate planning.

blog.kaveshlaw.com

Have a "blended family"? (Married with either spouse having children of a prior marriage?) Better pay close attention to your estate planning! Inheritance conflicts between stepparents and grown stepchildren are all too common. And since women tend to outlive men, it's usually the stepmother at the center of the controversy. It is estimated that half of the probate litigation cases in California involve stepmothers and stepchildren.

Over the years we've written and spoken about many such conflicts. Here's an update on one: The estate of Alan Thicke, singer and star of TV's *Growing Pains*. Thicke died suddenly in 2016, leaving behind his third wife, Tanya Callau, and children from prior marriages. His trust named his two sons from a prior marriage, Robin and Brennan, as co-trustees. The children were to inherit the ranch he and Callau lived on, but she would get to remain there so long as she maintained the property. His children would get over half of the remaining estate, while Callau would get the furnishings, her late husband's pensions and union death benefits, half a million dollars in life insurance, and 40% of the remaining estate.

Without Thicke to hold the family together, and with co-trustees Robin and Brennan holding the purse strings, things started going off the legal rails almost immediately. Callau questioned the prenuptial she'd signed previously, alleging it did not properly distinguish between personal property and community property. Robin and Brennan went to court to block her right to challenge the prenup, but lost that legal battle last year.

More recently Callau filed papers accusing her stepsons of violating their fiduciary duties. She claimed they are spending the estate assets recklessly, denying her inheritance, not keeping her informed, and that she is being charged for taxes and other expenses that are not her responsibility. Among her specific complaints was that Thicke's sons refused to reimburse her for the cost of the monument she selected for her late husband's gravesite. This particularly irked her because his sons reportedly threw a pre-funeral memorial party for their father -- to the tune of \$105,000.

Callau's attorney, Adam Streisand, says: "America's dad would be ashamed of his own sons who disgrace their father's legacy out of greed and resentment against the woman whose only crime was loving her husband with everything she had... the fact that Tanya still hasn't received her inheritance is unconscionable."

No doubt more legal fireworks are ahead. If you are planning your estate and you too have a "blended family," remember that you may be more responsible than you realize for future the peace (or disharmony) in your family. When you're gone and money is at stake, relationships can suffer, so it's vital to make sure every "i" is dotted and every "t" is crossed in your estate plan. We can help.

Recipes of the Month

Potato Salad

Prep Time: 20m - Cook Time: 20 min - Ready In: 1h
Servings: 12 - Calories: 365



Ingredients

- 6 eggs
- 1/4 teaspoon ground black pepper
- 1/8 teaspoon paprika
- 1/8 teaspoon celery seed
- 1 onion, chopped
- 10 red potatoes
- 1 cup mayonnaise
- 1/2 cup ranch dressing
- 1/3 cup dill pickle relish
- 2 tablespoons prepared yellow mustard
- 1 1/2 teaspoons salt
- 1/4 cup sliced black olives (optional)
- 1/4 cup pepperoncini (optional)

Directions

1. Place the eggs into a saucepan in a single layer and fill with water to cover the eggs by 1 inch. Cover the saucepan and bring the water to a boil over high heat. Remove from the heat and let the eggs stand in the hot water for 15 minutes. Pour out the hot water; cool the eggs under cold running water in the sink. Peel and chop the cooled eggs.

2. Place the potatoes into a large pot and cover with water. Bring to a boil over high heat, then reduce heat to medium-low, cover, and simmer until tender, 15 to 20 minutes. Drain and refrigerate until cold. Peel and cube once cold.

3. Stir together the mayonnaise, ranch dressing, relish, mustard, salt, pepper, paprika, and celery seed in a mixing bowl. Add the eggs, potatoes, onion, pepperoncini, and olives; stir until evenly mixed.

Optional Cover and refrigerate at least 2 hours before serving.

Recipe from allrecipes.com

All Natural Strawberry Lemonade

Prep Time: 15m - Ready In: 15m
Servings: 12 - Calories: 87



Ingredients

- 8 large strawberries, halved
- 1 cup white sugar
- 2 tablespoons white sugar
- 2 cups freshly squeezed lemon juice
- 7 cups water, divided

Directions

1. Place strawberries in a blender; top with 2 tablespoons sugar. Pour 1 cup water over sugared strawberries. Blend until strawberry chunks transform into juice.
2. Combine strawberry juice, 6 cups water, 1 cup sugar, and lemon juice in a large pitcher; stir until blended. Chill before serving.

Recipe from [Allrecipes.com](https://www.allrecipes.com)

Thank You



Here is a very special to all of our clients who have referred family and friends, or forwarded our newsletter to them! If you are part of a group or club and you would be interested in having us speak to the members on important estate planning topics of interest, please contact us at info@kaveshlaw.com.

Quote of the Month

“ For to be free is not merely to cast off one's chains, but to live in a way that respects and enhances the freedom of others. ”

- Nelson Mandela

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