


Home Care Network News



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The following article is about SCAMS. This is an event that actually occurred with a client of Home Care Network. Our Caregiver, Fulata was able to step in and stop the SCAM from continuing. Please read it carefully so others are not taken for thousands of dollars.

‘Grandma, grandma, I need help,’ the girl on the phone was sobbing so much she was barely understandable.

‘What’s wrong? Why are you crying,’ her grandmother asked.

‘ I am in a jail in New Mexico and I can’t get out. My car stopped working so I borrowed my friend’s car. While I was driving her car, I ran into another car and totaled both cars. And now, I’m in jail with no one to help me and I have no money.’

‘ Honey, what do you need me to do?’ asked Grandmother.

‘I need \$5500 to pay my bail and to get home, please Granny, can you help me?’

The so-called Grand daughter said she would call her grandmother back to give her instructions on getting the money to her.

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Two things in the above scenario stand out. The girl never gave her name and why didn’t she call her parents for help.

Fulata, our Caregiver, knew the grand daughters’ name, that she would not be in New Mexico, because she was at college in a different state and also the real grand-daughter would have called her mom or dad first.



Fulata took the following actions:

- * Wrote down the telephone number and time of the call from the Caller ID.
- * Called in the client’s husband, who was out working in the yard at the time, and explained to him what had occurred.
- * Called the client’s daughter, who arrived shortly, who then called 911, the FBI, and the San Jose Mercury News.

Fortunately, this family did not lose any money to this SCAM.

A growing number of scam artists who target senior citizens have stolen thousands of dollars from victims in what is known as the "grandparent scam," officials say.

The con is within a category of "impostor scams" for which there were 60,000 complaints last year, according to the Federal Trade Commission. And officials have urged the public to report the scams to law enforcement.

Jim and his wife of Wilmington, N.C., for example, received a call last month from a man saying he was their grandson.

The man said he had been in a car accident while traveling in the Dominican Republic. After explaining his injuries and that he badly needed money to get out of jail and return to the United States, the man begged Jim, 78, not to tell his "parents" and blamed his voice change on the accident.

"Con man' is short for confidence man," Steve Baker, director of the FTC's Midwest region, said. "Their expertise is gaining your confidence."

Jim, who asked ABC News not to publish his last name, worried about his grandson's safety and health, followed the man's instructions and wired him several installments totaling \$7,200 through Western Union. He and his wife had not spoken to their several grandsons in weeks, all of whom live out of state.

Jim learned he was the victim of an imposter scam when he called his son after a day to check up on him, and the grandson was fine at home.

Thomas Calcagni, acting director of the New Jersey division of consumer affairs, said grandparent scam victims in the state lost an average of \$3,500 in 2010.

Calcagni, the New Jersey Office of the Attorney General and the Consumer Federation of America launched a nationwide campaign last week to combat the grandparent scam, offering tips to combat the crime.

Among the suggestions: Always confirm the emergency situation with a family member and remember that money that is wired is almost never recovered.

"The grandparent scam is not a new one," Calcagni said. "Like many crimes of persuasion, it has been around many years. But with the resurgence of the Internet, we've seen more numbers of cases."

The FTC's Baker said it's not only social network sites but obituaries, for instance, that also reveal intimate details for the scammers. "Say you see an obituary and read that someone is survived by 'grandson Nick in Phoenix,'" Baker said. "Or you can find Nick's

Facebook page where he has talked about his grandparent's names. With Internet searches, they are armed with lots of information."

The Federal Trade Commission said that complaints of "imposter scams" have been growing for several years and was the sixth most frequent FTC complaint last year, breaking into the top-10 list for the first time.

Baker estimated that 20 percent of imposter scam victims never file complaints because they are ashamed or embarrassed that they have been duped.

But Baker said the three largest misconceptions of grandparent scam, or any imposter scam, are the "it could never happen to me" mentality, that these scams are rare and that they only happen.

Flu Shots

Yes, it is fall again and time for flu shots for everyone, 6 months and older. This year's vaccine is made of 3 flu viruses and is administered via injection or nasal spray.

Flu shots are now being given in addition to pneumonia vaccines, if recommended by your physician.

According to the CDC, up to 20% of Americans get the flu each year. More than 200,000 people in the U.S. are hospitalized each year, and about 3,000 to 49,000 deaths are flu-related. These statistics would decrease if more people took advantage of the opportunity to prevent flu with an influenza vaccine or flu shot.

PLEASE GET YOUR FLU SHOT.



Some Funnies for You

PERKS OF REACHING 50 OR BEING OVER 60 AND HEADING TOWARDS 70 AND BEYOND

1. Kidnappers are not very interested in you.
2. In a hostage situation, you are likely to be released first.
3. No one expects you to run-- anywhere
4. People call at 9 PM (or 9 AM) and ask, 'Did I wake you?'
5. People no longer view you as a hypochondriac.
6. There is nothing left to learn the hard way.
7. Things you buy now won't wear out.
8. You can eat dinner at 4 PM.
9. You can live 'without' sex but not your glasses.
10. You get into heated arguments about pension plans.
11. You no longer think of speed limits as a challenge.
12. You quit trying to hold your stomach in no matter who walks into the room.
13. You sing along with elevator music.
14. Your eyes won't get much worse.
15. Your investment in health insurance is finally beginning to pay off.
16. Your joints are more accurate meteorologists than the National Weather Service.
17. Your secrets are safe with your friends because they can't remember them either.
18. Your supply of brain cells is finally down to a manageable size.
19. You can't remember where you saw this list.

And Never NEVER, never

**Under any circumstances, take a sleeping
pill AND laxative on the same night!!!**



Deep Vein Thrombosis

What is a deep vein thrombosis (DVT)?

A DVT is a blood clot in a vein, usually in the lower leg. If a clot in a vein breaks loose, it can travel to the lungs and block a blood vessel. This can cause breathing problems or even death.

Who is at risk for DVT?

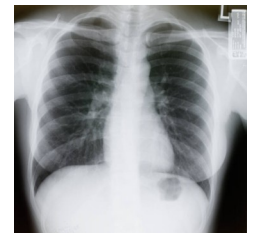
People who are not active, those who are paralyzed, and anyone confined to bed for any reason are at an increased risk for DVT. Also sitting for long periods, such as being on an airplane, can also raise the risk.

Dehydration also increases the risk because it makes the blood thicker and slows circulation. Being dehydrated *and* inactive increases the risk even more.

Other risk factors include, recent surgery, a cancer diagnosis, older age, and obesity.

Signs and Symptoms of DVT

Pain or tenderness or swelling in one of the legs. The area may look purple, or red and feel warm to the touch. The vein may feel hard. Call your health care provider.



Some people don't have any symptoms until the clot moves from the legs to the lungs. A clot in the lung generally causes chest pain and shortness of breath. This is an emergency, call 911.

Prevention of DVT

- * Avoid long periods of sitting and don't cross the legs.
- * Stay active, get moderate exercise
- * Wear special support stockings if advised
- * Don't smoke
- * If you are overweight, lose weight.

Spend It All or Leave It For Your Kids?

The word “heirs” refers to the people who inherit something from someone **AFTER THE PERSON DIES**. No one is an heir during the donatives' person's life – only after they have died.

An “inheritance” is that property, tangible or liquid that a person receives only after someone dies and leaves it to him/her.

During someone's life, they can give something as a gift or they can make a loan. Unless there is a writing indicating that the gift or loan is an advance on your inheritance, it is a completely different matter and it is not an inheritance.

In fact, a loan, without a writing indicating it is a loan, will turn out to be a gift. If you lend your children some money and expect them to pay it back, make sure you have a signed contract about the transaction. At a minimum, write on the memo section of the check that it is a loan or an advance on inheritance.

Some children talk about their parent “spending (their) inheritance.” The truth is that each person is entitled to spend every cent they possess during their lifetime to pay for their health, education, maintenance and support, as well as their own comfort and enjoyment.

If there is anything left when they die, that property not spent during a person's lifetime will go – if there is NO will – to the person's natural heirs (spouse, children or grandchildren) by right of representation. If there is a will or trust, whatever is left goes to the persons or organizations specified in the legal document in the amounts or percentages specified.

It is never a good idea to tell your future heirs what you plan to leave them because 1) You have a right to change your mind about items or quantities that you state in your will or trust or even the recipients up until the moment you die; 2) It is a sad fact of life that the future heirs have the greedy human habit of thinking that the properties you promise them in the future are theirs immediately – as soon as you tell them about it.

Children try to get a conservatorship for their perfectly competent parents just to get control over all the assets which they believe are theirs already during the lifetime of their parents. Sometimes people leave their assets in a way that delays the property's distribution. For example, a mother who left her house to her two children as remainder

beneficiaries after her second husband, who was not the father of her children, dies.

In other words, she gave her husband a Life Estate – the right to live in the house until he dies, after which the house is to be distributed to her children. Well, when mom died, the kids wanted to sell the house and get the money because they considered it theirs already. In truth, the husband is the life estate owner until he dies. The children are not owners until that time.

Likewise, someone can leave an annuity to his second wife for her lifetime and the rest of the assets to his children after Stepmom dies. The children, however, were resentful that Stepmom was spending money they thought they already owned.

Most of the problems are with blended families but even in single marriage families, some kids want more than others. One daughter became Mom's conservator and stole \$300,000 from the conservatee's assets— money that will not be able to be divided among the other siblings after Mom's death.

This is just a sampling of the complex issues involved in the matter of inheritance. To protect yourself and your heirs, see an **Estate Planning lawyer** to make sure everything goes smoothly.

Did You Know.....

- * HCN was started in 1994 by an RN, Sally, with 10 years of ICU experience at Kaiser Hospital and then worked in Home Care for several years.
 - * Sally's oldest son is a critical care RN.
 - * HCN has 175 caregivers.
 - * HCN is bonded, licensed and insured.
 - * Care is available 24 hours a day, 7 days a week.
 - * HCN has Caregivers who have been given extra training in the care of clients who are on hospice.
 - * Sally works 65-70 hours a week.
 - * HCN has provided in-home care/services to over 5000 clients since 1994.
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CAREGIVERS PAGE AND INFORMATION

Mileage Rate 2011

Mileage for doing errands or other activities using your own care is now \$0.51 per mile effective January 1. An example on how to calculate it is:

20 miles X \$0.51 = \$10.20.

Holidays 2011-12

With the following holidays, you are to receive time and one-half for working that day. Please remind the client in advance of the holiday because a family member may not need you on the holiday.

	Veterans Day	November 11
	Thanksgiving	November 24
	Christmas	December 25
2012	New Year's Day	January 1
	MLK	January 16
	President's Day	February 20
	Memorial Day	May 28
	July 4	July 4
	Labor Day	September 3
	Veterans Day	November 12
	Thanksgiving	November 22
	Christmas	December 25

Please Complete and Return

Please return all updated documents according to the letter that is attached. Those who have **all** updated files will be offered work first.

Also included is a blank Emergency Information form. Please complete it and return.

The above items can be mailed, emailed, or faxed.

Fax: 1-402-533-1185

Email: Sally@homecarenetwork.us

CPR & First Aid

Nurses Workshop

408-269-3715
1777 Hamilton Ave. # 207
San Jose, CA 95125

American Red Cross

408-577-1000

TB and Chest X-Ray Testing

US Health Works

408-288-3800
Monday, Tuesday, Wednesday and Friday
7AM-7PM
\$36.00

Santa Clara County

Park Alameda
976 Lenzen Ave San Jose 95126
Monday, Tuesday, Wednesday and Friday
8AM-11:30AM and 1-4PM
Approx. \$20.00 Check or cash

PLEASE READ THIS NEWLETTER.

IN THE NEAR FUTURE, THE NEWSLETTER WILL BE SENT BY EMAIL.

IF YOU DO NOT USE A COMPUTER, IT WILL STILL BE SENT BY REGULAR MAIL.

Thanks for doing a great job. Our service is very much appreciated by our clients, nurses, and the community.

5 Considerations for In-Home Care

1. Independence. In-home care allows your loved one to stay in their home and to remain as independent as possible.

2. Family involvement in care. Those who are cared for at home have the advantage of open visiting hours. Family members can help out as necessary without concerns about intruding in the care of others.

3. Continuity of care. Because your loved one is able to stay at home, they can continue to see the same doctor, so the continuity of their care remains intact.

4. A personal environment. Of course, moving to an assisted living facility or nursing home can be quite difficult for an elder. In-home care keeps your loved one in an environment they know and trust.

5. Lower costs. Traditionally, in-home care costs are lower than those found in assisted living facilities or nursing homes. You and your elder get to select the hours of service, only using it when your loved one needs the help the most.

Call Home Care Network, Inc. for all your home care needs. We offer

Hourly (4 hour minimum per visit)

Sleep Overs (12 hours for a low flat fee)

Live-Ins (24 hour care)

Hospice Care (Non-skilled).

Home Care Network News

PO Box 96
Blair, NE 68008-0096



www.homecarenetwork.us

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