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Protecting yourself and loved ones from *identity theft*

Identity theft is one of the fastest-growing crimes in the U.S. More than 15 million residents have their identities stolen each year. The total of the losses exceeds a staggering \$50 billion annually. While it's true that no one is safe from identity theft, seniors are particularly at risk.

Senior identity theft is growing rapidly and people ages 50 and older are commonly targeted with scams and fraudulent activity. Primary factors that make seniors more vulnerable include having a deceased spouse, dementia, failing to check their credit reports, and having more substantial savings or checking account balances.

Seniors, even those who aren't affected by dementia or cognitive decline, are easily targeted. As unfortunate as it is that identity theft is rampant, there are many ways to

help protect yourself or senior loved one from having their identity stolen.

Find trustworthy in-home caregivers

As shocking as it sounds, some of the main culprits in senior identity theft are caregivers. They may have access to personal documents, credit cards, and checking account numbers. This makes it easy to create false accounts in the senior's name, or withdraw from their checking or savings accounts. Consider hiring a caregiver who has been reference and background checked. Assisting Hands® caregivers are the foundation of their in-home service, and every caregiver is bonded, insured and background checked. It's one of the first steps you should take to feel confident and safe while receiving in-home care.

Be aware of common scams

It's reasonable to get excited about a phone call or email stating you've won a million dollars, and it might not occur to you or your loved one that these types of interactions aren't legitimate. The Financial Fraud Enforcement Task Force operates a website called StopFraud.gov, which offers a wealth of information on common scams.

Monitor financial activity

One of the best ways to safeguard against identity theft is to monitor financial activity carefully. Monitoring credit card and bank statements can catch fraudulent activity before it potentially blows up. If you're a senior, don't hesitate to ask for help if you've received any suspicious phone calls or emails of which you are unsure.

Check your credit report

Since most seniors are at a stage in their life where they're not applying for large loans such as mortgages, credit reports are not checked often. This is how fraudulent activity can go on for a long time without being noticed. To be safe, check your credit report at least one time each year.

Enroll in identity protection

There are various credit monitoring services designed to monitor personal and financial information for any red flags. Plans are affordable and can be a crucial tool in the ongoing battle for keeping seniors out of the clutches of identity theft.

Shred old personal documents

Any documents containing information such as birthdate, social security numbers or banking information that are no longer needed should be shredded or burned. Destroying them prevents identity thieves from combing through trash bins searching for just such information.

Verify the validity of "FREE" services

Seniors are often targeted by scammers offering free and/or highly discounted medical services in return for personal information. While these proposals may seem legitimate, they're often fraudulent. If the senior in your life receives any such offer, check the company with the Better Business Bureau before proceeding.

Be aware of link scammers

It's easy for scammers to hide online under the guise of a reputable company and use fraudulent links there and directly to email to gain personal information that they then use. Instead of supplying any personal information

via questionable links, go directly to the company's website and complete an application there if you are interested in their services.

Get a secure mailbox

With a traditional, street-side mailbox, it's easy for anyone to steal your sensitive mail. To protect yourself or a loved one, opt for a secure mailbox option like a post office box or locking mailbox.

Unfortunately seniors are extremely vulnerable when it comes to identity theft. Luckily, you can help yourself or your loved ones stay secure and not fall victim. These quick and easy to follow tips will go a long way in protecting a senior's personal and financial information.



More *realistic* resolutions for this *bright, new year*

It's that time once again. You start a fresh, new year with promises of exercising more, eating healthy, dropping old habits, and so on. You're not alone. Half of all Americans admit to making some kind of New Year's resolution. Despite our good intentions to better ourselves, only about 8% are successful in achieving our goals. It's especially hard to change habits when we're older. The good news is, it's never too late to try and create a healthier and happier lifestyle.

That got us to thinking about more realistic ways that seniors can improve their lives and overall well-being as we

enter 2020. These resolutions are easily attainable with just a little effort and many may even bring you closer to your family members.

Pass down a family recipe

Has your niece asked you for your apple pie recipe (with THAT amazingly *flaky* pie crust) at every family gathering? Make time to share – and actually show her how you do it by getting together and teaching her how to bake the pie. Recipes that are passed down from one generation to the next provide happy times gathered around the table together, and lasting memories of those who have passed.

Set realistic exercise goals

We all know exercise is essential for health. Everything is better with a companion, so don't go this alone. Share your goal with a friend or relative that will hold you accountable, and even participate with you. Your goal can be simple. Walk more. Purchase a pedometer and vow to walk a certain number of steps a day (2,000-2,500 steps = one mile).

Make healthier food decisions

Small changes can go a long way. Swap your daily dessert for healthy almond milk once in awhile, or add more fruits and vegetables to your diet. It's never too late to make smarter decisions about the foods we choose to fuel our bodies.

Learn how to use technology

How you have avoided it thus far, we don't know! It's easier than ever to keep in touch with family and friends, even for elderly who tend to become socially isolated. According to *Fast Company* magazine, people age 55 to 74 are the fastest growing demographic on Twitter, with use in that age group increasing by 79% since 2012. Additionally, use in that age group has grown 46% on Facebook and 56% on Google+. If the internet and social media have eluded you, ask a friend, or even your grandson, to show you how to navigate. Staying connected, as we know, has many mental health benefits.

Make new friends

Speaking of connecting, senior loneliness and depression are certainly a reality. A lesson for all of us is to make new friends. Plan more activities with others, and in the process, you may learn new skills and adopt new hobbies, like cooking. Another helpful idea is to become a regular at the local senior center. If you are a caregiver, you can help your loved one by sharing in these activities. This is especially true if a loved one has trouble getting around by himself or herself.

As we begin 2020, use this bright new year to set mutual goals between yourself and a loved one – creating purpose and having fun, while building deeper relationships. Happy new year!

	6		3		7			5
7		5			8		2	1
						3	7	4
		3	5		6	1		
1	7	2						
5	4		2			6		3
8			6		3		4	

Sudoku:

The aim of Sudoku is to complete the entire grid using the numbers 1-9. Each number can only be used once in each row, once in each column, and once in each of the 3x3 boxes. This puzzle is diabolical!

Visit www.sudokuoftheday.com for further tips and help about how to play – and good luck!

*Sudoku puzzle courtesy of
www.sudokuoftheday.com*



Berry Baked Oatmeal

Great for unexpected company!

Prep time: 15 min **Cook time:** 35 min

Ingredients

- 2 cups quick oats
- 1/2 cup brown sugar, packed
- 1 teaspoon cinnamon
- 1/4 teaspoon salt
- 1-1/4 cups milk
- 2 tablespoons butter, melted
- 1 teaspoon vanilla extract
- 1/3 cup walnuts or pecans, chopped
- 1 cup berries, sliced
(strawberries and blackberries are a great combo)

Instructions

1. Preheat oven to 350 degrees.
2. Lightly coat a 8 x8-inch baking dish with non-stick cooking spray.
3. In a large bowl, combine the oats, brown sugar, cinnamon and salt.
4. Stir in the milk, butter, vanilla and nuts until moist and combined.
5. Fold in berries.
6. Pour into prepared pan.
7. Bake 30 to 35 minutes or until a knife inserted near the center comes out clean.

Healthy Orange Chicken

Skip the takeout – this one is Paleo, and gluten free!

Serves: 4 **Prep time:** 10 min **Cook time:** 35 min

Ingredients

- 2 lbs boneless, skinless chicken breasts
- 4 cups steamed broccoli or green beans
- 2 tablespoons toasted sesame oil

Sauce

- 2 cups orange juice
- 1/4 cup chicken broth
- 1/4 cup coconut aminos



- 3 tablespoons honey
- 1 teaspoon garlic powder
- 1 tablespoon fresh ginger***
- 1 tablespoon orange zest
- 1/2 teaspoon pepper

Instructions

1. Clean and cut chicken into 1 inch cubes. In a large frying pan, cook the cubed chicken in the toasted sesame oil until the edges are brown and slightly crispy (Approx 5-10 minutes).
 2. As the chicken is cooking, stir together the sauce mixture in a separate bowl.
 3. Once the chicken is thoroughly cooked, remove it from the pan and place it off to the side in a separate bowl.
 4. Pour the sauce mixture into the same pan you cooked the chicken in.
 5. Bring the sauce mixture to a boil for 15-20 minutes, stirring every minute or so until it starts to thicken. (You will know it has thickened when you scrape the pan and it pulls away from the pan)
 6. When the sauce thickens, add the cooked chicken back in & stir to coat the chicken
 7. Serve over steamed broccoli or green beans for a Paleo option, or rice/quinoa.
 8. Sprinkle with sesame seeds and enjoy!
- *** If substituting ground ginger for fresh ginger, cut the amount in 1/4 to 1/4 tablespoon.