



**August 2014**

# SeniorSource

*A Newsletter from*

*U.S. Senator Susan Collins*

*Ranking Member,*

*Senate Special Committee on Aging*

**What can you do to avoid becoming victim to the “Grandparent” and similar phone scams?**

**According to the non profit Scam Awareness Alliance:**

⇒ **If someone claiming to be a friend or relative asks for money, ask them a question to which only a friend or relative would know the answer.**

⇒ **Do not be afraid to call a family member or someone you know well to confirm a story.**

⇒ **Most important, do not send money unless you are absolutely certain that a story is true.**

## **SENATE AGING COMMITTEE GOES AFTER “GRANDPARENT” PHONE SCAMS**

Last fall, a grandfather in Bath received a phone call from a young man claiming to be his grandson who told a distressing story. The “grandson” was traveling in Nicaragua, was involved in a car accident, and urgently needed \$1,800 to pay for damages to his rental car. The caller instructed the grandfather to send the money through Western Union.

The grandfather was suspicious about this call, but believed the story could be plausible. He therefore withdrew the requested funds from Bath Savings Bank and wired them to the caller, just as he was asked to do.



That is not the end of the story. The grandfather received a second call from the same individual this time explaining that someone had been injured in this supposed car accident, that the Nicaraguan government was pursuing criminal charges, and that he needed an additional \$4,000 to retain an attorney.

When the grandfather returned to Bath Savings Bank to withdraw more funds, the bank teller warned him that the situation sounded suspicious and advised him to ask more questions before sending the money to Nicaragua.

When the grandfather spoke with the caller again, he did ask more questions, such as “where were you born?” and “who is your mother?” When the caller could not answer the questions, he realized that he had been scammed. Fortunately, he had not yet released the additional \$4,000, but he had already been scammed out of \$1,800—money that could not be recovered.

This scam, also known as the “person in need” scam, was the topic of a recent Senate Committee on Aging hearing, and was the Committee’s seventh hearing as part of its ongoing effort to put a stop to scams targeting seniors.

The Committee’s Ranking Member, Senator Collins, explained that a great deal of what the Committee has learned about these scams is a result of reports and complaints made to the Aging Committee’s fraud hotline.

During the hearing, witnesses, which included a phone scam victim and officials from the Federal Trade Commission (FTC) and the Federal Bureau of Investigations (FBI), discussed how aggressive and technologically savvy these con artists have become.

Senator Collins said that the FBI and other government agencies should be more focused on investigating and prosecuting these cases.

### DO YOU OR A LOVED ONE HAVE INFORMATION ABOUT SUSPECTED FRAUD?

Contact the Senate Aging Committee Fraud Hotline: **1-855-303-9470**, or <http://www.aging.senate.gov/fraud-hotline>.

Or contact the **FTC Consumer Sentinel Network**:

<http://www.ftc.gov/enforcement/consumer-sentinel-network>

### IS THERE A LINK BETWEEN TRAUMATIC BRAIN INJURY AND ALZHEIMER’S DISEASE?

The Senate Special Committee on Aging recently held a hearing to examine the link between brain injuries and neurological diseases later in life, such as Alzheimer’s, ALS, and Parkinson’s. The hearing was titled, “State of Play: Brain Injuries and Diseases of Aging.”

*One study found that older individuals with a history of moderate traumatic brain injury are more than twice as likely to develop Alzheimer’s Disease.*

Ben Utecht, a Super Bowl-winning tight end for the Indianapolis Colts, and Chris Nowinski, a Harvard football player turned WWE professional wrestler, appeared before the hearing to discuss their experiences with traumatic brain injuries (TBI).

They are among a growing number of former athletes from a wide range of sports who now suffer from long-term impairments—ranging from significant memory loss to mood disorders - caused by repeated blows to the head.

Mr. Nowinski said, “I have a personal relationship with concussion and tremendous concerns that I have increased my risk of developing degenerative brain disease in the future.”

Hearing witnesses also included Dr. Robert Stern, Professor of Neurology at Boston University, and Dr. Jacob VanLandingham of Florida State University College of Medicine, both of whom testified about current research efforts.

While more research is required to establish definitively that there is a link between head injuries and neurological diseases later in life, Senator Collins explained that this important research could lead to a better understanding of devastating diseases such as Alzheimer’s.



(From Left to Right) Chris Nowinski , former WWE athlete; Ben Utecht, retired NFL player; Dr. Jacob VanLandingham ; & Dr. Robert Stern

Senator Collins said that she is troubled by one study cited by the Alzheimer’s Association which found that older individuals with a history of moderate traumatic brain injury are more than twice as likely to develop Alzheimer’s

disease as seniors with no history of brain injury. Those with a history of severe traumatic brain injury were found to have a 4.5 times greater risk.

Senator Collins also noted that seniors who have been injured from a fall are also at risk of long-term health conditions. According to the CDC, individuals over 65 have the highest rates of TBI-related hospitalizations and death.

**UPDATE!**  
**SOCIAL SECURITY ANNOUNCES  
THAT LOCAL OFFICES  
WILL CONTINUE TO PROVIDE  
BENEFIT VERIFICATION LETTERS**

The Social Security Administration (SSA) announced that it will continue to provide benefit verification letters at local offices. The announcement follows a recent hearing of the Senate Aging Committee that examined the effects of shuttered Social Security Offices and the Agency's efforts to reduce face-to-face services offered at local offices.

Last month, the Committee released a staff report that outlined the fact that, despite an increased caseload resulting from the retirement of the Baby Boomers and expansion of the Social Security Disability Insurance Program (SSDI), SSA has embarked upon the largest field office reduction in history. The report also found that the SSA's efforts to reduce office hours and reduce face-to-face services have not been transparent and have not taken into account the impact on beneficiaries, particularly those living in rural areas.

In an announcement about the continued availability of benefit verification letters at local offices, Acting Social Security Commissioner Carolyn W. Colvin said, "We appreciate the feedback from members of Congress, our community stakeholders and agency partners."

Ms. Colvin said that SSA recognizes that some individuals may require in-person assistance.

Senator Collins called the announcement "good news that will help ensure that current and future retirees continue to have access to this very important service of their local Social Security office."

"This is a welcome decision," said Senator Bill Nelson, the Committee's Chairman.

*In the News...*



Fitness magazine website Self.Com recently featured Senator Collins and how she fits exercise into a very busy schedule. Her workout includes visits to the gym, light weight lifting, and a lot of walking. She said that exercise is important at any age, but particularly important as people get older to prevent a host of diseases and health conditions.



**Senator Collins Wants to  
Hear from You!**

Senator Collins always appreciates hearing from Mainers. If you are having difficulty with a federal agency or if you wish to share your views or concerns, please contact Senator Collins' office or one of her Maine Constituent Service Centers.



*Email messages can be sent to the Senator through her website:  
[www.collins.senate.gov](http://www.collins.senate.gov)*

*To sign up to receive this newsletter electronically, please contact:  
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