

Silver Threads

'Take Good Care of Yourself . . .'

By VICKY CULLEN

Neighborhood Falmouth and the Sound Financial Advisors of Janney Montgomery Scott sponsored the first of a planned series of seminars on Safety for Seniors on November 14. About 50 people braved that day's nor'easter to hear three state and local speakers at St. Anthony's Church in East Falmouth.

State Office of Consumer Affairs

Emcee Eric Asendorf of Sound Financial Advisors first introduced Barbara Anthony, Commonwealth Undersecretary for Consumer Affairs and Business Regulation. She summarized the extensive responsibilities assigned to her agency, whose purview ranges from tenant, landlord, and shopping rights to identity theft and data security, small claims, and home improvement.

In the area of consumer rights, she reminded the audience that Massachusetts has an 18/65 law that requires banks to offer free personal checking and savings accounts to seniors age 65 or older and to those under 19 years of age, with no minimum balance. There was a question from the audience regarding the safety of banking online, and Ms. Anthony reported that the agency had no issues in this area. She mentioned the state's "Lemon Aid Law," which yielded \$284,000 in settlements for car buyers in 2011, and noted that these issues need to be dealt with promptly as there are time limitations on claims under this law.

The agency administers data security regulations, which include annual data breach notifications from businesses and agency follow-up on breaches. In 2011, the 478 breaches reported affected 1.1 million people in Massachusetts. Ms. Anthony's basic advice on data security and identity theft was, "If you don't have a shredder, buy one and use it!"

The information Ms. Anthony presented and other advice for consumers is available in “Consumer University: Your Guide to Protecting Your Money in Today’s Consumer Marketplace,” published by the consumer affairs agency and available by calling the state’s consumer hotline (1-888-283-3757 or 1-617-973-8787) or visiting www.mass.gov/consumer. Each person attending the Safety for Seniors seminar received this 120-page document, which covers a range of topics including mail and Internet fraud, safe practices for online purchases, protecting yourself against crime, home safety tips, contracting for goods and services, and protecting your health.

Ms. Anthony also noted that her office has recently assumed responsibility for regulation of certificate schools, including the licensing of 260,000 professionals offering services in Massachusetts. In response to a question about seeking home improvements or other services through online Angie’s List or Craig’s List postings, she strongly suggested that consumers be certain that vendors are licensed. Questions about licensed vendors and other consumer issues may be addressed to the state’s consumer hotline or by visiting the agency’s website, both listed above.

Falmouth Police Department

The Falmouth Police Department was represented on the program by Patrol Officer Elvira Ferrer, who reminded the audience to be wary of phone and email scams, including those that claim you have a relative who needs bail, that you are due money from an estate if you will only send a security fee, that you owe foreign taxes, or that you’ve won a vacation. It was noted that after three nuisance or harassing phone calls (such as recent calls from “Rachel” about lowering your credit card rate), one can ask the phone company to block the number.

Falmouth Fire Rescue Department

Fire Inspector Boyd DeMello of the Falmouth Fire Rescue Department was the third Safety for Seniors seminar speaker. He noted that the sense of smell sleeps when you do, and said that while most smoke detectors are good for eight to ten years, it is important to remember to change their batteries every six months to be sure they are functional. This also applies to carbon monoxide detectors.

Mr. DeMello urged caution in the use of candles and suggested that battery-lit candles are safer and can create a pleasant atmosphere. He discussed a lock-box program that facilitates rapid response from the Fire Rescue Department. The lock box contains a house key and is attached to the side of the building; installation by Fire Rescue personnel can be arranged, and that department retains a key to the lock box, allowing ready access to a resident in distress without knocking down a door. The lock box can be purchased for \$165.00 plus shipping and handling; a Senior Center program makes the boxes available to those unable to pay the cost. Further information on the lock box program is available at Fire Rescue's fire prevention line, 508-495-2530.

Removal of heating oil tanks was also discussed by Mr. DeMello. He said that the Fire Rescue Department should be notified when a tank is removed, so that documentation, as required by law, will be available, should the house be sold.

The Neighborhood Falmouth Program Committee and Janney Montgomery Scott are planning additional Safety for Seniors seminars in February, May, and October of 2013. Suggestions for topics to be covered may be addressed to Neighborhood Falmouth (508-564-7543) or Janney Montgomery Scott (508-548-0008).

Silver Threads is created especially for people spending their golden years in Falmouth, written by these same senior citizens and presented by Neighborhood Falmouth, a nonprofit, membership organization that helps Falmouth seniors live safely and comfortably in their own homes.