



The Triad Tribune

Triad is a three-pronged approach between law enforcement, senior citizens, and service providers to address crime prevention for seniors. The goal of Triad is to reduce the fear of crime and victimization among seniors, increase awareness of scams and frauds targeting seniors, strengthen communication between the law enforcement and senior communities, and educate seniors on local and state resources that are available in their community. There are currently 92 local Triad agreements encompassing 228 cities, counties and towns.

<http://www.oag.state.va.us/CONSUMER/TRIAD/index.html>

seniors@oag.state.va.us

Wednesday, January 27, 2010

The Director's Corner...

I am happy to announce that we have some new information on our Triad website! We have updated our Triad Contact List which includes meeting information and email/phone information. Please take a moment to review the list – if you do not see your Triad listed then fill out a 2010 Triad Update Form (available online) and send it back to us so we can update our records. Additionally, based on information received from the last two years of update forms, I have compiled a Summary of Successful Activities from local Triads.

You can read about what other Triad chapters have been doing for their seniors. Hopefully, this will be helpful to many of our chapters in Virginia!

Additionally, our Speakers' Bureau has been updated. We have nine pages of topics that you might want to bring to your Triad meeting or special event. If you would like to be added to our bureau please email seniors@oag.state.va.us with your topic and contact information. We are looking for speakers who are experts in their fields, do not charge a speaking fee, and are not selling a product to seniors.

As a reminder, 2010 Triad Update Forms are available on our webpage. Please take a few minutes to fill those out and email, fax, or mail back to the Attorney General's Office. This helps us to know which Triads are still active and which may need some assistance in staying active. Thank you in advance for sending these back!

Please remember to forward to us photos of your events so that they may be included in our newsletter. Additionally, as you plan your meetings and/or events for the year, be sure to let us know so that they may be included in our Calendar of Events.

One of our local Sheriff's Office made People Magazine recently – you are going to have read below to find out which one it was!!! Congratulations to this Sheriff's Office for making a national publication for the fine work you do for seniors!

Have a great week and stay safe! ☺

~ Jennifer

Triad Headlines

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Photo of the Week: Newport News Triad



December 2009: Newport News Triad Leader’s Kane Fu Program

On Thursday, December 10, 2009, Vicky Gaffney, Community Resource Officer with Newport News Sheriff’s Office traveled to Richmond and Petersburg. She had a wonderful day and had the chance to do her demonstration on Cane Fu to some great people associated with the organization, Resources for Independent Living, Inc. Vicky was honored to know that these people received so much information and felt like they could use this and not be a victim of crime. Some of the members of this group were blind, hearing impaired, or wheelchair dependent. The power that these people felt, she could see it in their eyes and hear it in their voices after learning about Cane Fu.

For more info about Cane Fu contact Vicky Gaffney, CRO at egaffney@nngov.com or (757) 926-7017).

Want to showcase your Triad photo and achievements? Send your picture and information to seniors@oaq.state.va.us and we will use it in a future Tribune edition.

Hampton Senior Citizens Enjoy Shopping Trip with Deputies

*by Joe Flanagan, 13 News
Posted on December 10, 2009*

HAMPTON -- The bus arrived from Ivy Memorial Baptist Church and the seniors made a bee line for JC Penney at the new Peninsula Town Center in Hampton.

For eleven years now, Sheriff B.J. Roberts, who is from Hampton, had his deputies assist senior citizens on a special holiday shopping spree.

The seniors love it and the sheriff deputies enjoy helping out.

"About eleven years ago in 1998, he said well what can we do for the seniors at Christmas cause oftentimes they don't have transportation or are so busy so let's sponsor a senior shopping trip," said Lt Alonzo Cherry of the Hampton Sheriff's Office.

Each year, the Peninsula Agency on Aging also helps find the seniors from the various centers around the area.

It makes for a good day as the seniors are treated to lunch afterward too.

"Oh I rave about it and I tell everybody about it. I have been with them for years and so I talk about it all the time. Beautiful beautiful beautiful beautiful beautiful idea," said Clara Brown, one of the senior shoppers.

*******Hampton's Senior Shopping Also Made People Magazine---From the Holiday 2009 People Extra, page 36:**

Meaningful Ways You Can Give Back

"Take seniors shopping. The deputies of the Hampton, Va. sheriff's office take about 15 seniors out to lunch and to the mall so they can buy gifts for their families."

Web Sites Let Online Lives Outlast the Dearly Departed

***By Michael S. Rosenwald
Washington Post Staff Writer
Monday, January 25, 2010; A01***

Heather Pierce lives in Glover Park, but much of her life floats in the cloud.

Her e-mail is stored in that vast digital space, bouncing between Yahoo server farms. Her bank statements reside there, too, along with her mortgage payments, credit card files, movie rental account, library book list, home videos and hundreds of photos -- on Shutterfly, Facebook and her blog. She has only a few hard-copy photos of her 17-month-old daughter.

If Pierce's house caught fire, what would she dash in to save? Not much, probably. "All of that important stuff is online now," she said. "That's where our lives are."

Which is why Pierce, 38, recently paid \$29.99 to sign up for a year's access to yet another account in the cloud -- one that stores all her passwords and log-in information and, when the worst happens, will be accessible to whomever she designates as digital executor. On its Web site, under serene pictures of clouds against a deep blue sky, the company calls its service "a digital safety deposit box."

Pierce's backup service, San Francisco-based [Legacy Locker](#), is one of a dozen businesses that have sprung up to help denizens of the digital world grapple with the thorny issues raised after your physical being leaves behind only its virtual reality. Internet experts and estate planners say a cybercrisis is brewing because popular Internet services have policies that, barring an order from a court, forbid accessing or transferring accounts -- including recovering money -- unless someone has the password.

The legal fog affects not only personal lives -- the photo site Flickr has 40 million members -- but also millions of business accounts on such sites as eBay and PayPal and the virtual community of Second Life, which generated \$55 million of real money for users last year. Despite our increasing reliance on cloud computing -- storing all sorts of data online through Web applications -- very few Internet users have begun to think about what happens to all that data should we get hit by a bus.

"We haven't truly seen the breadth of this issue play out yet, but I'm telling you, this is a huge problem," said Chicago lawyer Karin C. Prangle, who has spoken on the topic at conferences. "Ten or 15 years ago, someone could go into your house and find the paper trail if you die. Now the paper trail is online."

Beyond-the-grave e-mails

Naturally, so are the proposed solutions. The dot-coms occupying the new digital beyond run the gamut from pure password-storage sites like Legacy Locker -- a competitor in Switzerland promises a "Swiss bank" for assets -- to such start-ups as [Bcelebrated.com](#), which helps users create online memorials that go live after they die and e-mails to be sent from the grave. It is now possible to essentially hit "send," from six feet under, on an e-mail confessing to chopping down the cherry tree.

But the e-mails also serve another purpose, particularly as relationships stretch as wide as the cloud that nurtures them. The traditional rites and legal procedures that follow death are geared to friends and family in the physical world, but businesses are cropping up to also serve the new universe of friends, those on chat boards or on Facebook. How will, say, 700 of your Twitter followers find out about your death if you can't log in to tell them?

"Back in the day, we never moved far from home, and people could read about our deaths in the obit column," said Debra Joy, founder of Bcelebrated.com. "But now we move around, we have friends around the world that we connect with on the Internet. We need to reach them somehow."

Are you 'still alive'?

"It's really important for someone to know all of this information we have out there," said Gary Altman, a Rockville estate lawyer who asks his clients to arrange to give passwords to family members. "Everything is hidden in the clouds. If no one knows it's there or where to get it, how are you going to find it?"

Pierce learned this lesson the hard way. Her sister-in-law died suddenly last year, and as the family was grieving, the woman's husband realized that decisions needed to be made about her swimming-lesson business. But nobody knew her passwords to e-mail accounts or other sites. The relatives guessed. They guessed some more. Finally, after more than a week, they were able to get in.

"This awful tragedy was compounded by the fact that nobody knew her passwords," Pierce said.

Service providers offer varying degrees of helpfulness in such situations.

Some, like Google, will unlock e-mail, video, photo and shopping accounts if family members have a death certificate and a previous e-mail sent to them by the departed. The process can take a while. Facebook will close accounts if hoops are jumped through; otherwise, the account goes into "memorial" mode, meaning it's still out there but most features are disabled.

Other providers are more stringent. Second Life will not transfer an account unless there is a will, court order or other relevant legal documents. Yahoo, with 106 million e-mail users, is perhaps the toughest. In a statement, the company said, "Internet users who want to be sure their e-mail and other online accounts are accessible to their legal heirs may want to work with their attorneys to plan an offline process for such access as part of their estate planning process."

Similar rules apply to the firm's popular photo-sharing site, Flickr. Asked whether pictures would remain online unless the user leaves other instructions in a will or gives the password to someone else, a Yahoo spokeswoman said, "Yes, that is correct."

For many, like Pierce, having loved ones locked out of her accounts is a scary prospect. A month ago, when a friend sent her a link to Legacy Locker, she signed up. The site asks for two verifiers who would be contacted to confirm a death. Pierce chose her husband and her best friend, who then received e-mails checking to see whether they were willing to "help oversee the distribution of Heather Pierce's digital assets."

As those e-mails zoomed through the cloud, Pierce saw a colorful page where she could list her online accounts and name beneficiaries.

Extra security

The process is no more difficult than signing up for an e-mail account but has an extra dose of security, said the company's founder, 36-year-old San Francisco entrepreneur Jeremy Toeman. The site is so encrypted, he said, that even he can't see user information. "I'm the opposite of Google," he said. "I know absolutely nothing about my customers."

He does know that more than 10,000 people have signed up. He expects many more.

"We're in an era now where people are really going to have to pay attention to what their online assets are," Toeman said. "Five years ago, that terminology -- digital assets -- didn't even make sense. Now it does."

News From Campbell County Triad

January's meeting had two guests from CVAAA (Central Virginia Area Agency on Aging, Inc.), Brenda Lipscomb and David Edwards. They discussed programs that CVAAA offers to area seniors. Currently they provide three sites in Campbell County where seniors are transported, given a hot meal and are provided activities. The main goal of CVAAA is to keep seniors in their homes. Other services that are provided are Meals on Wheels, transportation to medical appointments, grocery stores, drug stores, banks, etc., legal advice, Medicare information, sitters and house cleaning services. They distributed information on their programs to the Campbell County S.A.L.T. group members.

The Council was pleased to have the new Altavista Police Chief Clay Hamilton join the group. He said he would be bringing an Investigator to the meetings who specialized in senior crimes and has TRIAD experience

The Council is in the process of purchasing paper shredders to be used at the senior centers in Campbell County.

Six area seniors (3 male and 3 female) were recipients of Senior Angel gifts for Christmas this year, sponsored by the Campbell County S.A.L.T. Council.

The Council is conducting a raffle drawing to be done April 1, 2010. First prize is \$100.00, 2nd prize is \$75.00, and third prize is \$50.00. The money will be used to support the Council's programs for the year.

Four Year Aging Plan Now Available

From Linda Nablo, Commissioner of the Virginia Department for the Aging

As you know, our Four Year Plan for Aging Services has been submitted to the General Assembly and is now available on their system at <http://legis.state.va.us/#> under Studies and Commissions. It is listed as Report **Document #461**.

I hope I speak for the entire work group when I tell people that although this first effort is not yet a fully developed plan, it does create a strong foundation from which a meaningful planning process for aging services can continue to grow and evolve. Most of the major players were engaged and I believe we have built some consensus on the top issues and approach we should have going forward in serving Virginia's older adults.

We look forward to working with you as we take this process to the next level.

Recession to Cause a Rise in Scams, Thievery and Hacking

The Identity Theft Resource Center® (ITRC) and Robert Siciliano have joined forces to expand the pool of knowledge about identity theft issues. As nationally recognized experts in this crime, they have come up with their Top 10 predictions for what the nation might expect in the area of identity theft in 2010 and beyond.

The recession will lead to more scams. "Whenever our nation has faced a difficult time, thieves have found a way to use the problem to their advantage," explained Robert Siciliano. "In my adult life, I've never seen more variations of old scams and the degree of sophistication in newer scams"

Criminals will take advantage of increasing unemployment rates by tricking desperate people searching for job listings. These fake job listings and work-at-home scams will eventually end with the job seeker providing Social Security Numbers (SSNs) to criminals. "If the job description is not one that you would see printed on a business card or you are asked to front money, it's a scam," continued Siciliano.

Additionally, we will see the increase in the number of individuals - who have no criminal history - begin to explore the crime of identity theft for financial gain. "For these thieves, it will be about quick money.

Once desperate people max out their credit limits and wreck their own credit histories; they will start to use Social Security Numbers that they can easily access," said Jay Foley, ITRC Executive Director. These new identity thieves will take advantage of low tech methods – stealing credit card numbers, dumpster diving, making phone calls, or phishing for credit card numbers. These techniques may also include placing ads in auctions and Craigslist for phantom products for sale to get either credit card numbers or cash.

Desperation will lead to more child identity theft and "all-in-the-family" cases, as well as the fraudulent use of numbers belonging to close friends, roommates and fellow workers. It has long been documented that a significant percentage of identity theft cases are perpetrated by people close to the victim. We predict that this number will increase during these tough economic times.

"The ITRC has noted that nearly 10 percent of its case load, for the past six months, involved child identity theft issues," stated Linda Foley, ITRC Founder. "These cases

often involve more varied components of identity theft than ever before,” she continued. “It’s as if people have finally realized that a child’s SSN can be used for more than just opening a line of credit.”

Medical identity theft, while not a new crime, will reflect the distress of those who have become unemployed. High COBRA premiums, growing individual medical insurance costs, or the inability to afford insurance or medical care, will cause a spike in this area of identity theft. Even the Social Security Administration has noted an increase in uninsured people using the coverage of a friend, relative or even a stranger to get medical care.

Age in Action Winter Edition Now Available

I am pleased to announce the new Winter 2010 issue of *Age in Action*, published by the Virginia Center on Aging and the Virginia Department for the Aging is now available. As you know, this quarterly publication has been judged to be the best aging-related newsletter in the South.

You may send a message to seniors@oag.state.va.us requesting the publication and we will email *Age in Action* to you. If you would like to be directly added to the distribution list to receive the publication on a regular basis, please write Dr. Ed Ansello directly (eansello@vcu.edu) and he will be happy to your name to their e-mailing or hard copy list.

Haitian Earthquake Relief Fraud Alert

Washington D.C.
FBI National Press Office
(202) 324-3691

Haitian Earthquake Relief Fraud Alert

The FBI today reminds Internet users who receive appeals to donate money in the aftermath of Tuesday’s earthquake in Haiti to apply a critical eye and do their due diligence before responding to those requests. Past tragedies and natural disasters have prompted individuals with criminal intent to solicit contributions purportedly for a charitable organization and/or a good cause.

Therefore, before making a donation of any kind, consumers should adhere to certain guidelines, to include the following:

- Do not respond to any unsolicited (spam) incoming e-mails, including clicking links contained within those messages.
- Be skeptical of individuals representing themselves as surviving victims or officials asking for donations via e-mail or social networking sites.

- Verify the legitimacy of nonprofit organizations by utilizing various Internet-based resources that may assist in confirming the group's existence and its nonprofit status rather than following a purported link to the site.
- Be cautious of e-mails that claim to show pictures of the disaster areas in attached files because the files may contain viruses. Only open attachments from known senders.
- Make contributions directly to known organizations rather than relying on others to make the donation on your behalf to ensure contributions are received and used for intended purposes.
- Do not give your personal or financial information to anyone who solicits contributions: Providing such information may compromise your identity and make you vulnerable to identity theft.

Anyone who has received an e-mail referencing the above information or anyone who may have been a victim of this or a similar incident should notify IC3 via www.ic3.gov.

The Bottom Line: Contented Cows

Farmer Jones had heard that the best milk comes from contented cows. Therefore, he'd visit them every morning and tell them jokes.

The cows laughed and laughed and gave excellent milk. But the news got around about the cows.

They became known as the laughing stock of the community.

The Triad Tribune is produced by the Office of Attorney General Ken Cuccinelli and sent weekly to those who have shown an interest in the safety and well-being of Virginia's seniors. If you wish to be removed from our mailing list, simply reply to this e-mail with the word, "unsubscribe" in the subject line.