

1. Another scam-"DEEP FAKE." Its relatively new and creative. What is it? It is a video which appears genuine and usually depicts speech and/or behavior that never happened. It is a forgery easy to produce and it is being used for many devious uses. (blackmail, extortion, to fake news, to erode trust, etc.) For us seeing should not autonomically result in believing. The line between real and fake is now being blurred. For your important decisions use multiple sources to verify the information. Today, our seniors are prime targets for such abuses primarily financial.

2. Gerrymandering-Virginia. The U.S. Supreme Court rejected an appeal by our Republican Assembly to halt a lower U.S. Court order finding that our Virginia electoral map violated the U.S. Constitution. The Court then ruled that our Assembly must either accept the lower court ruling or submit another map to the Supreme Court and that their response must be submitted prior to August 24, 2018. The Court will then take appropriate action based on the response of our Assembly.

3. New Medicare Card. A new card is being issued to all beneficiaries. This is being done to further protect your identity and reduce medical and financial fraud. Some in Virginia have already received their cards. Many care providers are already requiring the new card to be submitted. If you have not received your new card before April 2019 call 1-800-633-4227 for assistance.

4. Senior citizen bankruptcy-SURGING!! Its more than tripled since 1991. The percentage of seniors in bankruptcy has never been higher. The causes are numerous which include the reductions in the social safety net and the shift away from defined pension benefits. If you become aware of any family/colleagues having financial difficulties encourage them to obtain professional help immediately. Help them avoid having their wealth vanish. The prospects for seniors who file for bankruptcy are bleak.