

Consumer Newsletter – October 2017

[www.sres.org](http://www.sres.org)

By Elyse Umlauf-Garneau -

**PROVIDED TO YOU BY:**

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**HELLO, MY FRIENDS! I KNOW  
YOU WILL FIND THIS LATEST  
SENIOR FOCUSED NEWSLETTER  
INTERESTING! PLEASE CALL ME  
WHEN YOU HAVE ANY  
QUESTIONS ABOUT REAL ESTATE  
OR YOUR NEXT MOVE! ~ Mary**

## **Security Freezes**



The recent security breach at Equifax may have you asking, "Is my personal information safe *anywhere?*"

Unfortunately, if you were among those affected, the Equifax deed is done. But there are steps to take to protect yourself in the future.

Though the story is in the media glare right now, it soon will slip from the headlines and you may forget about it too.

So putting a credit freeze in place right away is one important step.

It seals your credit report so that scammers can't establish credit in your name. It also reduces the risk of identity theft.

Contact each credit reporting agency separately to establish a freeze.

- Equifax--<http://bit.ly/2l9cF6J>, 888-766-0008
- Experian--<http://bit.ly/1fEsOUW>, 888-397-3742
- TransUnion--  
<http://bit.ly/1QUhp8G>, 888-909-8872

When you do need to apply for credit for a loan or a mortgage, for example, you can temporarily "thaw" your information to give creditors access to your report.

Check out the Federal Trade Commission to learn more about credit freezes at <http://bit.ly/1qns7sm>.

Know the subtle signs of identity theft. According to the FTC (<http://bit.ly/2cOyiSE>) these are some indications that you may have been victimized.

- You see withdrawals from your bank account that you can't explain.
- You don't get your bills or other mail.
- Debt collectors call about debts that aren't yours.
- You find unfamiliar accounts or charges on your credit report.
- Medical providers bill you for services you didn't use.

## Property Fraud



And while you're thinking about scams, you may want to take steps to secure your home, since another growing scam involves property fraud.

Some fraudsters place liens against a house or file forged ownership documents to take ownership of a property—often mortgage-free homes that are owned by seniors.

Counties have responded by creating free property fraud alerts that let you

know whenever a document is recorded against your property.

For more information, get in touch with the recorder of deeds where your property is located to see whether it has a fraud alert system in place.

## Bringing the Joys of Technology to Seniors



You may recall the movie *Cyber-Seniors* (see the trailer here: <http://bit.ly/1oz4dFX>), a documentary about residents of a Toronto retirement community learning to use computers for the first time.

The film captures the challenges, successes, and humor that seniors and teenage mentors experience as the teens teach computer basics and the seniors discover YouTube, Facebook, and Skype.

It also illustrates how such mentoring programs have the power to minimize digital and generational gulfs.

Saffron Cassaday, the filmmaker, had hoped to find ways to continue

introducing seniors to the freedom and joys of technology.

And now she has.

The new CyberSeniors site features resources and how-to guides (<http://bit.ly/2hdhgAj>) for starting a program in your community.

It also offers a membership option that provides greater resources like a mentor training program, resources for educators to include in their curriculum, and a planning guide on hosting outreach events.

**Real Estate Matters: News & Issues for the Mature Market. Written by Elyse Umlauf-Garneau**

Provided by: MARY CHEDSEY ~ THE REAL ESTATE STUDIO

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