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Home repair con artists target older adults and the elderly because they generally live in older homes that may be in need of work. Scam artists take your money and never do the work, or never finish the work, or they may fail to honor warranties on faulty repairs they performed.

Home repair scams include roof repair and replacement, driveway repaving, termite inspections, foundation repair, and general home maintenance.

Scheming companies or workers usually ask for a large down payment; they may also limit timing of their special offer or price to "right now" or "today only." Another scam -- phony inspectors -- once they are in your basement, may either cause damage or claim that a safety or health hazard exists, then demand money for immediate repairs.

The best ways to protect yourself from home repair fraud are to **1)** get referrals from satisfied friends or relatives, **2)** obtain credentials and references, **3)** ask for estimates and guarantees in writing, and **4)** always get a second opinion and competing estimates.

If the offer is only good "right now," tell them to forget it -- the price cannot be that great if they will not let you comparison shop or get a second opinion.

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Consumers lose more than \$100 billion each year to frauds and scams. Most people think it will not happen to them, but think again; no one is immune to a clever con artist. Scheming callers and visitors are skilled liars and actors who are extremely good at sounding as though they represent legitimate businesses and nonprofit organizations.

Many consumer fraud schemes exist, including home repair, magazine subscriptions, credit repair, travel scams, business ventures, work-at-home, 900 numbers, and charitable contributions.

Older adults and the elderly are more at risk and often targeted by scams because they are home more often, and they may be more trusting and willing to let a friendly face or voice into their home.

Extension's Mission

University Outreach and Extension serves Missouri by extending research-based knowledge and high-quality educational programs to address the high-priority needs of citizens at the local level.



Aging Issues

Check with your doctor before vigorous exercise

If you are a man over 40 or a woman over 50, you should check with your doctor first if you plan to start doing *vigorous*, as opposed to moderate, physical activities. In addition, check with your doctor before starting to exercise if you have any of the following:

- ✦ Any new, undiagnosed symptom
- ✦ Chest pain
- ✦ Irregular, rapid, or fluttery heart beat
- ✦ Severe shortness of breath
- ✦ Significant, ongoing weight loss that hasn't been diagnosed
- ✦ Infections, such as pneumonia, accompanied by fever
- ✦ Fever itself, which can cause dehydration and a rapid heart beat
- ✦ Acute deep-vein thrombosis (blood clot)
- ✦ Hernia causing symptoms
- ✦ Foot or ankle sores that won't heal
- ✦ Joint swelling
- ✦ Persistent pain or trouble walking after you have fallen
- ✦ Certain eye conditions, such as bleeding in the retina or detached retina. Before you exercise after a cataract or lens implant, or after laser treatment or other eye surgery, check with your physician.

Get a FREE exercise brochure!

"Fitness: A Key to Fall Prevention"

from Lifeline Systems

Includes 14 simple exercises from sitting and standing positions

Call 314-615-2911 or email
StLouisCo@missouri.edu

You're never too old to get in shape

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Older people of all ages and physical conditions, as well as younger people, have much to gain from exercise and from staying physically active. They also have much to lose -- some degree of health and ability, for example -- if they become physically *inactive*.

We now know from reliable scientific studies that staying physically active and exercising regularly can help prevent or delay some diseases and disabilities as people grow older, even for those over 90. In some cases, it can improve health for older people who already have diseases and disabilities, if it's done on a long-term, regular basis.

Older adults benefit most from participating in four types of exercises.

- **Endurance exercises** are activities that increase breathing and heart rate. They improve the health of heart, lungs and circulatory system, and improve stamina, which makes climbing stairs or grocery shopping more doable. Endurance exercises also may delay or prevent many diseases associated with aging, such as diabetes, colon cancer, heart disease, and stroke.

- **Strength exercises** build muscles, making one stronger. The result can be more independence and the ability to do things for one's self. Strength exercises also help keep



weight and blood sugar in check, as well as help prevent osteoporosis.

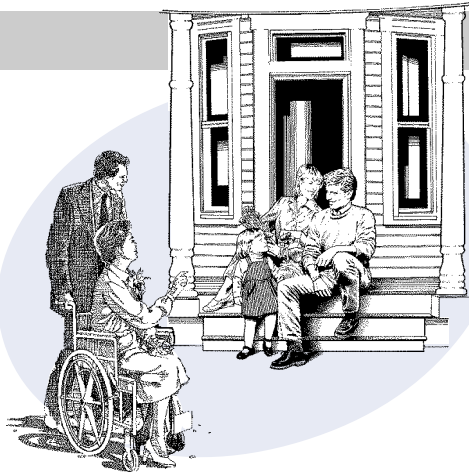
- **Balance exercises** help prevent falls, a common problem as people get older. Some balance exercises build up leg muscles; others provide practice in controlling the body while doing simple activities, like standing on one leg.

- **Flexibility exercises** are stretching exercises. They help keep the body limber by stretching muscles and the tissues that hold bones and muscles in place. These exercises can help prevent injuries and falls, and they improve the ability to do certain activities, like reaching up or turning the head to watch for approaching cars.

The National Institute on Aging has developed a helpful book and video called "Exercise: A Guide from the National Institute on Aging." The 100-page book is packed with information about fitness and exercise, as well as illustrated instructions for doing all four types of exercises. The accompanying video will put you through a 45-minute workout.

To order, send a \$7 check, payable to *National Institute on Aging*, to: NIAIC, Dept. BR, P.O. Box 8057, Gaithersburg, MD 20898-8057.

For more information, call 1-800-222-2225. To view an online clip of the exercise video, go to <http://www.maillist.org/exercise>. You can also print a copy of the book from the Internet (<http://www.nih.gov/nia/health/pubs/nasa-exercise/>).



Home: useful and accessible for all

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During our lifetime, almost all of us (four out of five, according to research) will experience a temporary or permanent physical problem that could make it difficult to live independently in our homes or apartments. We might break a leg, need a walker or crutches, have a stroke or heart attack, or simply experience the normal changes that occur with getting older.

Sometimes these changes in our physical abilities make it difficult or impossible to live independently in our home because of how it is built or arranged. Yet that does not have to be the case!

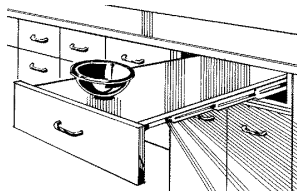
With planning, homes of all types can be designed, built, adapted, and arranged to enable all people to live and work easily and independently in their home.

It is much less costly to include universal design features during the planning stage of building or remodeling a home than to add them at a later time. Applying universal design principles, the building and the products in it are developed to be useful to as many people as possible.

Design feature checklist

Want to plan a new or remodeled home to be easy for anyone to live in it? Want to evaluate homes you are considering buying or renting? Use the following design feature checklist.

- At least one way to enter the house without climbing steps.
- Entry area with space to allow building one entry/exit ramp at least 5 foot square, with slope no steeper than rise of 12 inches for each 12 feet of distance.
- Clear open space at entry; other doors in essential pathways are minimum 32 inches (36 inches preferred).
- Kitchen, bathroom, one bedroom and carport/garage have 60-inch diameter circle area free and clear of obstructions for wheelchair to turn around.
- Hallways 48 inches wide (allow wheelchair and ambulatory person to pass).
- Doorways have no thresholds, or beveled thresholds no higher than 1/2 inch for interior doors or 3/4 inch for exterior doors.
- Storage space in kitchen, bath, bedroom, workroom/shop and laundry at height appropriate for short or tall people, and for wheelchair users.
- Windows low enough to see out of when sitting, controls are between 18-56 inches above floor (40 inches is good average).
- Risers on interior stairs no higher than 6-7 inches and tread is 11-12 inches deep (no open risers). Risers on exterior stairs are no higher than 4 inches.
- Clothes hung on rods reachable by all people (rod heights between 42-72 inches).
- Counters in kitchens, bath, and office or study area have one 32-inch wide clear knee space below 30-inch high counter.



Bathroom

Bathrooms are one of the most expensive rooms in the home to remodel. To ensure you have a bath area that will work for people of all ages and abilities, use these guidelines.

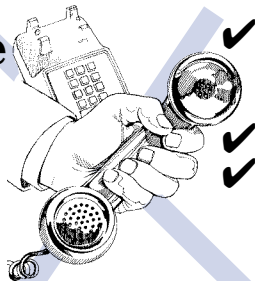
- Bathroom large enough for person using wheelchair or walker to use all fixtures (sink, commode, shower or tub).
- 32 inches clear space on one side of commode, 42 inches clear space in front.
- Commode seat height 15-18 inches above the floor.
- Bathroom mirror no higher than 40 inches above floor. Full-length mirror provides view for users.
- Bathtub height between 16-20 inches, with water controls 18 inches above the tub rim.
- Shower is minimum of 60 inches by 40 inches for wheelchair use.
- Seat in shower 16-18 inches high, 16 inches wide and 16 inches deep.
- Adjustable showerhead available with control that requires only one effort to adjust water and temperature (single control faucet). Spray unit at least 60 inches long for use as fixed or hand-held shower.
- Grab bars at commode, tub, and shower (according to state building code height and size specifications).
- Bathroom door opens out to enable helping someone who has fallen in the bathroom.
- Flooring should be slip resistant, especially when wet.

For more information visit these web sites:

Features of the "age-proof" house
<http://muextension.missouri.edu/xplor/hesguide/housing/gh5462.htm>

Retirement: A place to live, evaluating your home
<http://muextension.missouri.edu/xplor/hesguide/intdes/gh2004.htm>

Avoiding home repair and telemarketing fraud



(Continued from page 1)

Telemarketing is another area in which many seniors are vulnerable to fraud. Unscrupulous telemarketers, who sound as though they represent legitimate businesses, try to sell phony products and investments, free vacations, etc.

It is almost impossible to determine if a sales call is legitimate by talking to someone on the phone, so you need to research the business or organization before you buy. Keep in mind *you* might be the one who initiates the call if they have used direct mailings or reputable publications to solicit your contact.

Fraud warning signs

Watch out for:

- ✓ Salespeople who use high-pressure sales tactics and want you to make an immediate decision
- ✓ Vague or no written information about the product or service you are purchasing
- ✓ Investments offered "without risk" or that are a "sure thing"
- ✓ "Free" products or prizes that require a deposit, purchase, or shipping fees

- ✓ Requests for your credit card number for anything other than a purchase
- ✓ Those dreaded words: "trust me"
- ✓ Callers offering to send someone to your home or business to pick up your money, or if they want to use overnight mail to get your money quickly or avoid the postal service.

ARM YOURSELF!

Do not become a victim.

- ✗ Never let anyone into your home without first asking for identification.
- ✗ Never allow yourself to be pushed into a quick decision.
- ✗ Always get a second, and even a third, opinion or bid if it applies.
- ✗ Always request written information about both 1) what you are being asked to purchase and 2) the organization offering it *before you purchase*.
- ✗ Always check the credentials of the worker and the background of the company; remember, some illegitimate companies choose names that sound similar to legitimate businesses.
- ✗ Do not give personal financial information over the phone, and beware of giving out your credit card number.
- ✗ Consult a professional (CPA, lawyer, financial advisor, banker, etc.) if you are unsure of what you are being asked to purchase.

- ✗ Always ask what recourse you have if you are dissatisfied with the purchase.
- ✗ Remember: You can always hang up or close the door!

Keep in mind that there is no free lunch; if it sounds too good to be true, it probably is.

Should you find yourself a victim of fraud or want more information on various types of fraud, the following agencies or organizations may help:

▶ **Missouri Attorney General,**
1-800-392-8222,
<http://www.wago.state.mo.us>

▶ **Attorney General of state in which business is located**

▶ **Better Business Bureau**

▶ **Federal Trade Commission**
202-326-3761,
<http://www.ftc.gov>

▶ **National Fraud Information Center,** 1-800-876-7060
<http://www.fraud.org>

▶ **U.S. Postmaster**
(if it involves mail fraud)

▶ **Your local law enforcement agency.**

LifeTimes

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