

NEWSLETTER

January / February / March 2003 Edition

Next Meeting of the Coalition

Wednesday, January 15, 2003

8:30am – 11:00am

455 Sherman Street
Denver, CO

Program:

Guardianship:

New Law & Old Problems

Program/Meeting is open to anyone who would like to attend. You do not need to be a member of CCERAP.

Guest Speaker:

**Alice Kitt, Executive Director
Colorado Guardianship Alliance**

Networking Spotlight:

Colorado Guardianship Alliance

Everything you'd like to know about it

8:30 – 9:00am	Continental Breakfast
9:00 – 9:45am	Program
9:45 – 10:00am	Networking Spotlight
10:00-10:15am	Guardianship Status Report
10:15-10:30am	Question & Answers
10:30-10:45am	Meeting/Attendee Networking
	Adjournment
11:00am	CCERAP Steering Committee Meeting

CCERAP Coordinator:

Kathy Rickart

970-674-1774

970-674-8712 fax

1-800-773-1366 Toll Free

Email: ElderRightsMgr@cs.com

Many Believe When You Get Old You Need A Guardian

Printed by permission: www.senior-site.com

Consider what can happen if a sudden illness or accident left you incapacitated—that is, with a medical condition that made it impossible for you to communicate your wishes. Who would make decisions on your behalf? Some people even think just because some older people are eccentric, they are incompetent to manage their affairs. In 33 of our states, an older person can be determined incompetent just due to “advanced age.”

Many older Americans with Alzheimer’s disease or other medical illnesses may become incapable of handling their own affairs. Unless you plan in advance and arrange for legal alternatives you may become a ward of a court-ordered guardian where someone else manages your affairs. More than one-half million Americans now get the kind of help they need through court-appointed guardians. Their average age is eighty. More than half live in nursing homes.

Adults who have become incapacitated due to severe physical or mental illness often need help from relatives or friends. They may require assistance preparing meals, finding a place to live, getting medical help, paying bills, depositing checks, and managing finances. In order for people to accomplish many of these tasks they require legal authority.

As a ward of a guardian, people may lose the right to choose where they live, to drive, to enter into contracts, to vote and even the right to medical treatment. Courts usually look to the spouse, adult child, parent, brother or sister, and then other persons, in that order, as the guardian. The appointed guardian has the broad power to use the ward’s assets on his/her behalf, and in some cases, may not always be the person whom the older person wanted or may be a total stranger with different values and beliefs.

The court transfers the responsibility for managing financial affairs, living arrangements, and medical care decisions to the guardian. The guardian is responsible to the court and must account for all transactions made on behalf of the person. Once appointed, the guardian must file periodic reports to the court.

Because guardians receive broad authority, there is potential for abuse. Guardians have stolen money or lost it through mismanagement and some have physically abused those they promised to protect. Although laws were enacted to provide safeguards to the person who needs help, the system is not without flaws.

Once guardianship is set up, it’s difficult to end. Critics say judges rarely review a case to see whether guardianship is still appropriate. Even when guardians argue for ending the arrangement, judges are often reluctant to reverse their decision. But for wards, terminating guardianship can be almost impossible, particularly if their guardian does not agree.

Guardianship is a very serious matter. It should not be taken lightly. All alternatives need to be explored first. The legal rights of a person being supervised can be severely curtailed.

Guardianship and Conservatorship - New Law and Old Problems

By: Kathy Rickart, CCERAP Coordinator

Alice Kitt, Executive Director of the Colorado Guardianship Alliance, will be the presenter at the quarterly meeting of CCERAP on Wednesday, January 15, 2003, at 455 Sherman Street, Denver. Her morning seminar will begin at 9:00am.

She will be discussing:

- _ Colorado's guardianship and conservatorship laws, highlighting significant changes in 2001,
- _ Alternatives to guardianship and conservatorship, and
- _ Problems in the system that can lead to exploitation and abuse of dependent elderly and disabled citizens.

If you find understanding guardianship difficult, you won't want to miss this very informative meeting/seminar. It is sure to be a "must attend" program for any professional who is working with the elderly or concerned with protecting the elderly.

Guardianship Alliance of Colorado

The Guardianship Alliance of Colorado is a nonprofit organization that works to improve the guardianship system in Colorado. The Alliance is devoted to assuring that appropriate decision-making assistance and support is available to adults while protecting their rights to make as many of their own decisions as possible. While working in a number of ways to improve the state's fragmented guardianship system, the Alliance also provides information and referral services relating to guardianship concerns. A major goal is to inform the general public about guardianship and steps that might be taken to avoid guardianship. Information can be obtained by calling 303-423-2898.



Guardianship Alliance
of Colorado
P.O. Box 740745
Arvada, CO 80006-0745

Guardianship Model Code of Ethics

Source: National Guardianship Association

The purpose of the following Model Code of Ethics for Guardians is designed to address the guardian-ward relationship, based on the assumption guardianship has been appointed in accordance with procedural due process. This Model Code provides a framework for making decisions on behalf of individuals who are deemed incompetent, those who clearly retain the functional ability to make certain decisions, and for individuals with a narrowly limited guardianship. All the following rules are applicable in accordance to the degree of competence/incompetence of the ward.

Rule 1: Decision Making

A guardian shall exercise extreme care and diligence when making decisions on behalf of a ward. All decisions shall be made in a manner, which protects the civil rights and liberties of the ward and maximizes independence and self-reliance.

Rule 2: Relationship Between Guardian and Ward

The guardian shall exhibit the highest degree of trust, loyalty, and fidelity in relationship to the ward.

Rule 3: Custody of the Person; Establishing a Place of Abode

The guardian shall assume legal custody of the ward and shall ensure the ward resides in the least restrictive environment available.

Rule 4: Custody of the Person; Consent to Care, Treatment and Services

The guardian shall assume responsibility to provide informed consent on behalf of the ward for the provision of care, treatment and services and shall ensure that such care, treatment and services represents the least restrictive form of intervention available.

Rule 5: Management of Estate

The guardian of the estate shall provide competent management of the property and income of the estate. In the discharge of this duty, the guardian shall exercise intelligence, prudence and diligence and avoid self-interest.

Rule 6: Termination and Limitation of the Guardian

The guardian has an affirmative obligation to seek termination or limitation of the guardianship whenever indicated.

Individuals acting as guardians for disabled or elderly individuals are vested with enormous responsibility. The need to balance the goal of protection of the ward with the goal of minimizing the deprivation of the ward's rights, presents a complex matrix of decisional factors. The Model Code is an attempt to provide some general principles to improve the process of decision-making so that individuals will be willing to serve as guardians for persons in need, and so that the decisions actually made are based upon a set of agreed upon precepts.

The above is a very brief introduction to the Model Code. For in-depth discussion and further explanation of each of the Rules, go to the National Guardianship Association's Website, www.guardianship.org and click on Model Code of Ethics.

Guardianship and Conservatorship for Adults: Colorado's New Law

Submitted by: Alice Kitt, Executive Director, Colorado Guardianship Alliance

The Colorado Uniform Guardianship and Protective Proceedings Act (*Colorado House Bill 00-1375*) became law on January 1, 2001. The new Act is the culmination of years of national research into concerns about excessive restriction, intrusion and often abuse and exploitation under the guise of guardianship and conservatorship. Developed and proposed for adoption in all states by the National Conference of Commissioners on Uniform State Laws and approved by the American Bar Association, the new law was thoroughly studied and adapted to meet Colorado's needs by the Colorado Bar Association Joint Subcommittee on the Uniform Guardianship and Protective Proceedings Act 1997 co-chaired by Attorneys Carl Glatstein and Kent Olsen.

The new law supports the respondent's (formerly termed "incapacitated person") autonomy to a greater extent and provides "that guardianship and conservatorship should be viewed as a last resort, that limited guardianships and conservatorships should be used whenever possible, and the guardian or conservator should always consult with the ward or protected person, to the extent feasible, when making decisions. (from the Prefatory Note - Uniform Guardianship and Protective Proceedings Act (1997))

There are several significant changes in the new Act. One of the most notable is the definition of an incapacitated person which changed from a list of conditions to a functional definition. It states: "Incapacitated person means an individual other than a minor, who is unable to effectively receive and evaluate informa-

tion or make or communicate decisions to such an extent that the individual lacks the ability to satisfy essential requirements for physical health, safety, or self-care, even with appropriate and reasonably available technological assistance." (C.R.S. 15-14-102(5))

The persons to be listed on guardianship and conservatorship petitions and to receive a notice of the hearing is expanded and includes: spouse, or if none, an adult with whom the respondent has resided for at least 6 out of the 12 months preceding the filing of the petition; adult children and parents, or if none, at least one adult nearest in kinship to the respondent who can be found with reasonable efforts; persons providing care or custody; treating physician; legal representatives of the respondent; persons nominated as guardian by the respondent. Within 30 days following the appointment, these persons must also be given a notice of appointment of guardian along with the order of appointment and a notice of the right to request termination or modification.

A Court Visitor must be appointed in all guardianship and conservatorship cases with an expanded role to include: review of proposed placements; a summary of daily functions that the respondent can manage; recommendations of less restrictive alternatives and limitations that should be placed on the guardian and a recommendation as to whether a functional evaluation is necessary, informing the respondent of his/her many rights and making specific recommendations to the court. The respondent will be required to attend the hearing unless excused by the court. The petitioner is charged with securing the respondent's attendance.

To prevent conflicts of interest, the new law prohibits long-term care providers, except family, from serving as guardian and/or conservator. Further, professional guardians and conservators (persons who are paid for their services) may not serve as both guardian and conservator for the same person; neither may guardians or conservators also serve the same person as the direct service provider, nor may they employ the same person to work as both care manager and direct service provider.

An emergency guardianship may be established when substantial harm to the respondent's health, safety, or welfare is likely to occur without intervention, but

is limited to 60 days. The law requires appointment of an attorney to represent the respondent in an emergency case. Appointment of an emergency guardian is not a determination of incapacity.

Guardians are required to limit the exercise of their authority only as needed by the ward's limitations and to include their ward in the decision-making process. Guardians must consider the ward's expressed desires and personal values and act in the ward's best interest. They must become personally acquainted with the ward and notify the court of a change in the ward's dwelling, death and change in capacity, including improvement to the extent that guardianship may no longer be necessary. Guardians are now required to obtain authorization from the court before moving a ward out of state.

As in the past, guardians are not required to use their own personal funds for their wards' expenses and are not liable to third parties for the wards' acts. The new law insulates guardians from liability to their wards for injury resulting from negligent or wrongful conduct of third parties. It clarifies that health care decisions by an agent under a medical durable power of attorney take precedence over a guardian, unless the power of attorney is revoked by the court. The limitations on guardians authorizing treatment for mental illness, alcoholism, and developmental disabilities continues as in the old law.

A major accountability problem in the past has been addressed by the new requirement that guardians must report to the court and other parties within 60 days of appointment, including a personal care plan and accounting for assets. Annual guardian reports are required thereafter.

While this article deals primarily with the guardianship law, significant changes were also made in conservatorship. Attorney, Carl Glatstein has prepared a thorough summary of the new laws. To obtain a copy of the 20 page summary, send a self-addressed stamped (.55 postage) envelope to the Guardianship Alliance, P.O. Box 740745, Arvada, CO 80006-0745. The Colorado Act may be downloaded by going to the Colorado General Assembly - Home Page at: http://www.state.co.us/gov_dir/stateleg.html. Click on "2000 Legislative Session, then locate HB00-1375.

Combating Guardianship and Power of Attorney Fraud

Resource: *FBI Law Enforcement Bulletin, February, 1994*

Appointed by the court, guardians (and conservators) generally provide care for individuals unable to care for themselves. This often means making decisions that affect every aspect of their lives, including their property and finances. The problem with this arrangement, as the Pepper Commission on Aging points out is that it follows an "all or nothing concept." People judged incompetent lose all of their rights and seldom regain them, unless they can prove total recovery from the conditions that led to their being judged incompetent. This sometimes leads to individuals abusing their position as guardians.

Suspects usually gain access to their victims' bank accounts by presenting the power of attorney to the bank or by having their victims agree to have a second signature on the accounts in case of emergency. Therefore proving financial exploitation usually requires accessing checking and savings accounts by subpoena or search warrant; retrieving canceled checks, statements, and items of deposit; and determining the flow of the alleged victim's funds.

If suspects clearly profit from using victim's funds, and victims meet the State definition of aged or disabled, the issue becomes

one of intent. That is, whether the suspect intended to exploit the victim or whether they believed, in good faith, they had the right to use the victims' funds for that particular purpose. In most jurisdictions, if any evidence, however minimal, exists to prove that the exploitation was intentional, the court would allow a jury trial.

In order to apply theft-related statutes to guardianship and power of attorney cases, the prosecution must prove the defendants did not have victims' consent to use their funds in the manner indicated. One difficulty prosecutors often face is the inability of victims to provide testimony. Victims may be deceased or physically or mentally unable to testify.

Law enforcement agencies sometimes add to the problems as they may see power of attorney holders as having cart blanche over conveyors' finances. Individuals can be guilty of theft or exploitation of aged adults through the improper use of funds for their own profit, as well as through the misuse of a power of attorney. While undue influence has been carefully explored in civil cases relating to financial transactions, it has rarely been applied in the criminal context, especially in theft cases.

The often used phrase "the graying of America" accurately describes the shifting upward of the age of crime victims and the changing nature of the types of crimes by which they are victimized. Social service agencies, law enforcement agencies, and prosecutors must communicate and work together in order to make progress against this type of criminal activity.

Glossary

Source: *National Guardianship Association, Colorado Bar Association & Colorado Guardianship Alliance*

Agent: The person who holds a Power of Attorney granted by another person.

Conservatorship: A legal proceeding that gives a person (the conservator) the power over the property and finances of an incapacitated person (called the protected person). Only a court can grant conservatorship. The protected person has a right to be represented by a lawyer, may ask the court to name a conservator, and can always ask the court to end the conservatorship.

Guardian: An individual given the responsibility to manage the personal, medical and/or finances of a ward. Responsibilities for the ward (incapacitated adult) ends when the ward dies, or it is shown to the court that the ward is no longer incapacitated.

Guardianship: A protective measure

designed to protect and promote the well being of those whose functional limitations prevent them from making their own decisions. It must be proven there is no better way to deal with the proposed ward's situation. It covers the personal, medical and financial well being of the ward.

Incapacitated Person: An individual other than a minor, who is unable to effectively receive or evaluate information or both or make or communicate decisions to such an extent that the individual lacks the ability to satisfy essential requirements for physical health, safety, or self-care, even with appropriate and reasonably available technological assistance.

Power of Attorney: Legal authority given to one person (the agent) to manage some or all of another person's (the principal) financial, medical or personal affairs. The Power of Attorney does not take away the principal's right to make his/her own decisions. The principal must be mentally competent to grant a Power of Attorney. In Colorado, the principal may state in the

document that the Power of Attorney is **durable**. This means that it continues to be valid if the principal become incapacitated. If no such statement is contained in the document, the Power of Attorney stops being valid when the principal becomes incapacitated.

Principal: The person who grants, in writing, a Power of Attorney to another.

Representative Payee: A person who receives and uses a benefit payment solely for the person entitled to the benefit. This arrangement is most often used by a government agency. A representative payee can be appointed if the beneficiary cannot handle their benefits. The beneficiary does not need to be legally incapacitated or incompetent to have a representative payee appointed and it does not require court action or a lawyer. A representative payee may be an individual, institution, or other organization.

Ward: Another term for the "incapacitated person" for whom the court has appointed a guardian.

Tips on Avoiding Elder Abuse, Neglect and Fraud

By Sheila Ryan, Colorado State University Cooperative Extension Family and Consumer Sciences, El Paso County

Senior citizens can be especially vulnerable to being defrauded or abused. They can fall prey not only to scam artists, but also to those in positions of trust such as financial or legal professionals, caregivers, guardians or family members.

Unfortunately, the person the consumer trusts most is in the best position to steal. It's best not to become dependent on one advisor or caregiver. And no matter how well one knows or trusts another, one should never sign any legal papers or make an investment that seems unusual or is difficult to understand.

Here is an example of a typical scam:

Samuel, a 67-year-old man, was scheduled for major surgery and would be bedridden for some time. His son, Gary, promised to help care for his father while he was recovering and to take care of Samuel's finances as well. He soon asked his father to sign some bank documents. Not wanting to upset Gary, who had a violent temper and a history of drug abuse, Samuel signed the documents. Two months later, when Samuel's daughter came to visit, she discovered her father alone and recovering poorly. There was little food in the house, Samuel had not been bathed nor his clothes changed in quite some time, and there was a pile of unpaid bills on the counter. Bank statements showed that Samuel's savings were gone and neighbors had not seen or heard from Gary in over two weeks.



The chances of becoming a victim can be reduced by planning ahead. Senior citizens, as well as their family members and friends should consider the following preventive steps:

- Be wary of anyone who is eager to manage or take over control of your financial assets.
- Don't sign documents giving control of your finances to someone else, unless you have a lawyer, advocate, or other trusted person review them.
- Don't commit large sums of money to anyone or anything without first seeking trusted financial or legal advice.
- Make sure that friends and relatives make consistent visits to check on your well-being.
- Don't allow yourself to be isolated from friends, family and other people in your community. Ask for help when you need it.
- If you need to hire an outside caregiver, it's best to do a background check to make sure there is no history of alcohol/drug abuse or criminal activity. Always interview in person and ask a friend or relative to be present also.
- Consider direct deposit for any regular monthly income. However, the funds are still at risk if the abuser is a joint holder of the account.
- Have someone you trust review any documents you are asked to sign if you are unsure of their contents.

Anyone can report a case of elder abuse in Colorado by calling: Colorado Adult Protective Services at 1-800-773-1366; Colorado Consumer Line at 1-800-222-4444, Denver District Attorney's Fraud Line at 720-913-9179 or www.denverda.org. Colorado State University Cooperative Extension provides unbiased, research-based information about family and consumer issues, gardening, natural resources, agriculture and 4-H youth development. As part of a nation-wide system, Cooperative Extension brings the research and resources of the University to the community. For more information visit www.ext.colostate.edu.

Colorado APS Guardianship Status Report

Adult Protection Professionals, along with others who work with Guardianships, will want to put the January 15th, CCERAP meeting on their calendars. State Rules encourage counties to offer guardianship services, but counties are not mandated to provide this important category of service. Statewide economic conditions have a potential to constrain APS efforts in providing services to some of the most at-risk and vulnerable adults.

Paulette St. James, State APS Administrator will be on the program to present the findings of the survey recently conducted with each county in the state regarding guardianship, conservatorship, representative payee and the issues counties are facing in order to provide these and related services.

Visiting Your Ward

Source: www.guardianship.usalaw.com

One of the most frequently asked questions is – how often should a guardian visit his/her ward? The law does not specify how long or how often. It should be frequent enough to ensure the ward's medical and personal needs are being properly cared for – this may be once a month, once a week, or more often. The guardian should not have to visit the ward daily. If this becomes the case, the ward is not placed appropriately or the caregivers may need to be evaluated as to their ability to provide service.



Frequency of Visits:

- Vary the day and time of your visits, come at mealtimes – taste the food – check the ward's appetite. If s/he needs assistance, is it provided?
- Come in the morning – when is s/he dressed? Is s/he wearing their own clothes – check the closet – are their clothes missing or always in the laundry?
- Come in the evening – when is s/he put to bed? Is it a reasonable time?
- It is helpful to carry a marking pen to mark clothing or personal items and a notepad to list needed personal items or concerns.
- Remember to always sign in and out on the Visitor's Log when you visit nursing or other facilities where your ward resides. This is the only proof of your visit.

What to Look for:

- Cleanliness of the ward, clothing, room, and the rest of the facility.
- Any bruises, sores, rashes, unexplained swelling or injuries.
- Loss of range of motion, limping, or complaints of pain.
- Any signs of dehydration (sunken eyes, dry, crusty mouth, confusion).
- Changes in ward's attitude – to you, to the caregiver, to other residents.
- Loss of personal items, clothing, eyeglasses, dentures, wheelchair.

- Overall health and appearance.
- Obvious weight loss or gain.

If you have concerns about any of the above.....

- Consult with (if appropriate): Nurse on Duty, Aide, Social Worker,
- And, if appropriate – Activities Director, Director of Nursing, Dietitian, Physical Therapist, Hairdresser or Barber.

Conversation With Your Ward:

Ask how s/he is being treated; how are the meals; is s/he getting enough to eat; does s/he participate in any of the daily activities; how does s/he get along with his roommate and other residents; does s/he need any clothing, shoes, underwear, personal items?

Ask your ward how they are feeling; do they have any aches, pains, or complaints.

Find something personal to comment on – a new hairstyle, the color of clothing, their beautiful smile, etc. It is surprising how a few kind words can invoke a smile and positive response from the biggest "grouch."

If your ward has the funds, set up a regular appointment to have hair done or nails manicured. For many women, this is an event they really look forward to. Make sure the male ward has regular haircuts.

Many facilities have made arrangements with specialized clothing companies to visit the facility for a "shopping" day. Clothing and other articles are brought in and placed on display racks for residents and family to purchase. For those wards that are able to participate, the guardian can authorize a certain amount for the ward to spend.

Ask about the past, usually their long-term memory is better than recent memory; - trips, places/homes they have lived in, holiday celebrations in the past, former interests, occupations, hobbies.

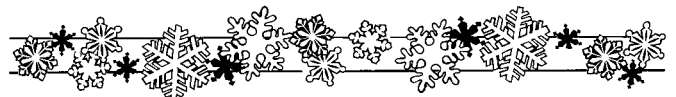
Even though you may have heard the same stories over and over, keep in mind that you may be the only person who listens to your ward. You are there to observe what is going on in your ward's life, and if there is any action that needs to be taken. However, you are not there to spend the day as a companion. If your ward needs that type of attention, then you should be employing the services of a companion or visitor.

Coping with the Holidays

Resource: *Caregiver Guide, National Institute on Aging*

During the Holidays, it can be bittersweet for many caregivers. The happy memories of the past contrast with the difficulties of the present, and extra demands on time and energy can seem overwhelming. Finding a balance between rest and activity can help.

- Keep or adapt family traditions that are important to you. If possible, include the AD person as much as possible. Recognize that things will be different. Have realistic expectations about what you can do.



- Encourage friends and family to visit, but limit the number of visitors at one time.
- Try to schedule visits during the day when the person is at his/her best.
- Avoid crowds, changes in routine, and strange surroundings that may cause confusion or agitation.
- Do your best to enjoy yourself. Try to find time for the holiday things you like to do, even if it means asking a friend or family member to spend some time with the person while you are out.

Be Aware of Medicare and Medicaid Fraud!

By: Robert Pierce, Colorado Division of Insurance, Senior Assistance Program

A woman carrying some sort of badge and claiming to be from Medicare was reported going door-to-door, in Washington State and asking for Medicare cards and other information from people on the program. Advocates should note that official Medicare representatives do not go door-to-door unannounced requesting information.

Also, an organization calling itself the "Medicare Planning Center" has claimed to be updating Medicare records and asks consumers for information such as bank and insurance account numbers. Medicare and Social Security do not make this type of call, and consumers should refuse to provide the information and report the incident to Medicare. The operation may have been part of an identity theft ring.

A Colorado Springs Medicaid transportation provider has been indicted for health fraud. The company allegedly was billing for trips that were not provided, canceled trips, and billing one-way trips as round trips. Secure Assisted Transport Inc. was charged when a routine audit showed an unusually high level of billing compared to other providers.



Cults Aim Message at Older Adults

Source: Denver Police Department, edited by Robert Pierce, Colorado Division of Insurance, Senior Assistance Program

Older adults, with their retirement incomes, investments, and paid-for homes have become a key target for cults, Officer Mark Roggeman told the Denver 2002 Senior Crime Prevention & Safety Conference.

Cults come in many varieties, and offer their older recruits improved health, companionship, moral meaning, and even heaven. They see some older adults as desirable targets - easy to influence, often home, numerous, and lonely.

Cult's older targets may be going through major life changes such as the loss of a spouse, long term illness, or coming to terms with their own mortality. Vulnerable widows, widowers and grieving individuals are sometimes contacted after being found through obituary pages. Others may be recruited at nursing homes, hospitals, and senior centers.

The cult member will often pose as a do-gooder, and facility managers often assume they are family or friends of an older adult. They listen at first to the problems and concerns of an older adult, and only later spring their agenda on the elder after they have gained their trust. They may offer an answer to the person's problems through new age appeals, meditation, or deceptive religious appeals.

Eventually the cult solicits contributions, control of the older adult's financial resources, and maybe even their relocation to a cult facility. Five older adults died at the Branch Davidian compound in Waco, Texas. Often the older adult becomes estranged from family and friends while their financial resources are drained.

Often when the victim realizes what happened, it is too late. Their finances are lost, and they must rebuild relationships, income, credit, and a place to live.

90# - TELEPHONE SCAM

If you receive a call from someone identifying themselves as an AT&T Service technician who is conducting a test on telephone lines - be wary! It's a scam!!

They start by stating that to complete the test you need to touch nine (9); zero (0); the pound sign (#); and then hang up. If you do this what you have done is given the requesting individual full access to your telephone line, which enables them to place

long distance calls that will in turn, be billed to your home phone number. Don't be surprised to learn that this scam is most often originated from local jails/prisons. It's not only AT&T, they may pose as a service technician from UCB Telecom, Pacific Bell, MCI, Bell Atlantic - you name it! Please beware. DO NOT press 90# for ANYONE! What about cell phones? Well, Verizon said it was true for cell phones also, so do not dial 90# and hang up for anyone no matter who your service is with, or what type of phone you are using.