

health or safety repercussions or even discontinuance of services. Issues can be usually resolved with mediation or conflict coaching assistance.

What type of issues work with mediation . .

Financial management including who should be power of attorney. Are they being responsible and respectful to the senior?

Transportation issues Can mom still safely drive? Can dad still afford to keep his old car? Is the senior still able to get car insurance?

Housing choices including how to make it accessible for the senior and what services need to be given to elder.

Safety issues including the ease of communication for the senior to summon help if needed.

In short, conflict coaching and collaborative mediation processes empower seniors to address biological, financial, emotional and spiritual interests and find a good quality of life.

Conflict Coaches and collaborative mediators can help by . . .

Certified Collaborative Mediators® seek peace-filled solutions through relationship development and mutually satisfying solutions. Many organizations provide telephonic services for long distant participants and give consideration for the seniors' financial situations.

*Written by **Monica Lichtenberger** of Phoenix Strategies, a BBB Accredited Business. She is a certified mediator and also a volunteer Ombudsman for El Paso County.*

Spring Scams

Good weather is here and this is the time the scammers take advantage of it. Your BBB recommends you look out for these scams:



People who just “happen to be” in the neighborhood offering to fix your roof, asphalt, gutters and other outdoor tasks. Be aware that these workmen might be after more than repairing your house. Often the work is substandard and they might also be casing your house for burglary. We have even heard how an accomplice enters your home while you are speaking with the front man. Check out bbb.org for reliable workers.

Magazine subscription canvassers who go door-to-door are often not exactly what they claim. Many cities in Southern Colorado have a law against solicitors, so ask to see their license before you do business with them. Of course check them out at bbb.org or call us at 719-636-1155 or 866-206-1800. Better yet, buy magazines directly from the publisher!

April, May and June are also the time that scammers who pretend to be IRS officials inform people **by phone or email** that they owe more money, or have a huge refund coming. Remember the IRS will only communicate with you by mail or face-to-face if you have a problem. Also, another good thing to remember is that “instant IRS refunds” that are publicized by some businesses are just loans on which you pay a hefty interest rate. Do it right—check with your BBB before you release personal information to any company.

Protecting your Credit Information

Any consumer in Colorado may place a security freeze on his or her credit report by requesting it in writing by certified mail to the consumer reporting agency. It is free to freeze for the first time in the year. It costs \$12 if you remove it and \$10 to re-freeze the account.

A security freeze means that your credit report cannot be shared with potential creditors. This can help prevent new account identity theft as most businesses check your credit report before giving you credit. When your account is frozen, you will be mailed a pin number. Even someone with your Social Security number cannot look at the account without that pin. It's very important, so don't lose it. You can, however, order a credit report even if your account is frozen. If you need to allow creditors to look at your report, there will be a \$12 fee. A credit freeze does not affect your credit rating.

To freeze your account, send a **certified letter** to *each* credit bureau and provide them your name, address, Social Security number and birth date. Also provide proof of address and a copy of a Driver's License or Colorado ID card and proof of your current address (like a utility bill). If you have moved in the last five years, you also need to provide your previous address. These are the addresses of the credit Bureaus:

Equifax Security Freeze

P.O. Box 205788
Atlanta, GA 30348

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze

P.O. Box 6790
Fullerton, CA 92834-6790



Allow at least 10 business days for the freeze to take effect and about 8 business days for removing the fee. You must notify all three credit bureaus.

What is a BBB Accredited Business?



If a business has been accredited by the BBB, it means the BBB has determined that the business meets [BBB accreditation standards](#), which include a commitment to make a reasonable effort to resolve any consumer complaints. BBB Accredited Businesses pay a fee for accreditation review/monitoring and for support of BBB services to the public.

BBB accreditation does not mean that the business's products or services have been evaluated or endorsed by BBB, or that the BBB has made a determination as to the business's product quality or competency in performing services.

Businesses are under no obligation to seek BBB accreditation, and some businesses are not accredited because they have not sought BBB accreditation.

**Better Business Bureau®
of Southern Colorado Foundation, Inc.
Start with trust.**

25 North Wahsatch Avenue
Colorado Springs, CO 80903

Phone: 719-636-1155

Senior Hotline: 719-636-1318

Toll free: 866-206-1800



**Thank you Wal-Mart for underwriting the
cost of this edition of the Savvy Sense.**

Did You Know...

...there is a new group in town called the Friends of the Colorado Springs Senior Center?

The City of Colorado Springs decided they could no longer financially support the community centers including the Colorado Springs Senior Center (CSSC). Interested citizens have banded together to form the Friends of the CSSC with the mission to raise make enough money through donations, activities and grants to keep the facility, located at 1514 N. Hancock, open.

For many years the CSSC has been a hub of activity for anyone age 55 and older. Whether you want to spend a lunch hour with a special friend, learn better skills, exercise to keep fit or even learn new salsa moves, there is something at this place for you!

Now is the time to keep this wonderful facility open for many years. To do this the Friends of the CSSC are looking for volunteers and financial donations. If you would like to get involved, just call your BBB newsletter editor, Diane Stevens at 636-5076 ext 114. The friends are excited to be able to help this unique center-join us!



Mission

The Mission of the Better Business Bureau of Southern Colorado Foundation is to support education programs for businesses and consumers that promote ethics and excellence in the marketplace and in customer service.