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February 2022 Newsletter



Key Tips for Keeping Seniors Safe from Sweetheart Scams

Did you know that Valentine's Day provides a heightened opportunity for online criminals to take advantage of vulnerable Wisconsin seniors? Are you familiar with the romance scams, sometimes called "lonely heart" scams, that often occur when scammers attempt to financially exploit vulnerable people? By going online the scammer can earn the trust of the vulnerable person through romantic scheming and emotional deceit. Unfortunately, because seniors are usually more lonely and socially isolated they tend to be targets of many kinds of scams, especially lonely heart frauds.

With all this information about scams targeting the elderly, we need to let our aging loved ones know how to be aware of being taken advantage of and how to take care of themselves. We want to be proactive and share a few tips on how older adults can protect themselves.

First, remember, do not believe everything a stranger says. Typically, romance scammers will post fake images of themselves and pretend to be someone they are not in reality. After only meeting you once or twice online, they will often profess a strong attraction or deep seated love in an attempt to exploit you and the situation. These criminals are watching for vulnerable Wisconsin seniors. Do not fall for it!

When scammers feel they have moved past a person's emotional defenses, they will often move quickly to convince their victims to communicate in private forums. They will encourage their victims to use email, messenger apps, or cell phones. These private forums make it easier to isolate their victims from others.

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Criminals will invite their victims to romantic vacations or a passionate future together, if they could only afford it. The goal of this plea is to tug at the hearts of vulnerable Wisconsin seniors. They might even say they have never felt this way about someone before. Remember, common sense tells us that most real life relationships do not work this way, so beware.

Be careful of giving into unusual requests. Little by little these requests can lead you into providing personal and financial information that normally you would never give out to anyone other than family or close friends.

If you suspect something may be wrong, start looking for signs that tell you something is off. It could very well be a scam. If someone says they know you from your hometown and they are wrong about things they should know. Remember, scammers are crafty, they could look at your Facebook friends and develop a fraudulent online identity to get past your defenses. A huge red-flag is if a seemingly familiar person refuses to meet in real life.

Other common internet scam techniques are hard luck stories from a previously unknown love interest, they may ask for money or hint at financial troubles. This is something all seniors, not simply vulnerable Wisconsin seniors, need to be on the lookout for. Another scam is the "grandparent" scam. In this scam a person pretends to be a grandchild who is in trouble, all seniors should always be on guard against this one.

For all of us, if you are unsure about someone online, cut off all communication. You do not have to do anything they say or take action. Finally, if you or someone you know has been the victim of an online financial crime, do not wait to contact the authorities for help. Further, you can contact an experienced attorney to learn more about your rights and appropriate courses of action. Remember, elder law attorneys have special training to help you navigate this and any potential elder care issues you may face.

We know this article may raise more questions than it answers. We want to help you protect beloved seniors in your life with these helpful tips this February. We encourage you to contact us and schedule a meeting with attorney Alan Hougum today.

Do You Know How to Say "I Love You" Through Estate Planning?

As a senior adult, are you wondering how to say "I love you" to your family, especially as we enjoy Valentine's Day during the month of February? Most of us realize, the best way to convey how we feel is just to say the words and act with love on a daily basis. However, sometimes we want to communicate these important words to our spouses, children and family in regard to planning for the future.

One powerful way to say "I love you" to your spouse and family is to begin estate planning for you and your spouse. When completed thoughtfully and thoroughly, with your Wisconsin estate planning attorney, estate planning means your family will not have to guess at your wishes. Your spouse and family will also not have to go through lengthy court procedures, challenges with creditors or be without an advocate when you are no longer here. We know that it can be stressful to think about life after your death, but estate planning is critical to ensure that the sorrow your loved ones feel is not compounded by a crisis that could have been avoided.

During the month of February, and especially this Valentine's Day, we would like you to consider these five ways to say "I Love You" with estate planning:



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1. Give your family a solid future. Take action now to limit the reach of creditors to your estate, maximize your assets and set guidelines to make sure your spouse is provided for in your absence and your children have funding for their education.
2. Give your family the gift of little or no conflict. By selecting your decision makers now, while you have capacity, you will limit or eliminate the chance of arguments. Your loved ones will then be able to focus on dealing with their grief instead of wasting time fighting over what your wishes might have been.
3. Tough choices made by you now will lessen any uncertainty. It will be very hard for your family members to make well-reasoned decisions during these difficult emotional times. By making those tough choices, while you have capacity, you will take the burden of responsibility for any choices needed off the shoulders of your loved ones.
4. Relieve the stress you and your family will have. With your estate planning you can be sure that all of your end of life decisions are your own, not made by someone else. In addition, you will relieve the burden and stress of these end of life decisions having to be borne by anyone in your family
5. Say “I love you” by giving your family the peace to focus on what matters. It will mean everything to your family when the planning you have put in place needs to be implemented. The knowledge of knowing you have taken care of everything from health care decision making and finances to taxes and wealth transfer strategies will give them peace of mind when it matters most. It is definitely one of the best ways to say “I love you” to your spouse and family.

Remember, at the end of the day, estate planning is not just for you. Instead, it is for the ones you love most. If we can answer any questions for you on putting this estate planning in place, please do not hesitate to let us know. We encourage you to contact us and schedule a meeting with attorney Alan Hougum today.



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Attorney Alan Hougum and his compassionate team will help you protect yourself and the people you love with strategic planning strategies, such as wills, asset protection and trusts, powers of attorney, estate trusts, elder law planning, Medicaid crisis planning, Medicaid eligibility and application, probate and estate administration, avoiding probate, charitable planning and giving, special needs, and estate tax planning. Hougum Law Firm, LLC, serves the entire Wausau, Wisconsin area.

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305 S. 18th Avenue, Suite 200, Wausau, Wisconsin 54401. Do you have questions you need answered before or after your appointment? Just let us know! Contact us by email at info@hougumlaw.com or call us at 715-843-5001.