

**Plan for the Perfect Vacation**

- » **Women's Travel.** It's all about women's adventures, with tour groups offering journeys to New Zealand, Machu Pichu and more.
- » **Food Foraging.** New culinary trends ask vacationers to track down local ingredients in places such as Portugal, Australia, Cape Town and Abu Dhabi, and then prepare their own meal.
- » **Millennial Cruises.** Millennial-only river cruising options have shaken up the industry and feature European

<sup>2</sup> [www.travelandleisure.com](http://www.travelandleisure.com), How Long Your Vacation Should Be, According to Science.

destinations on the Rhine, Seine and Danube Rivers.

<sup>3</sup> [www.thepennyhoarder.com](http://www.thepennyhoarder.com), How to Save for Vacation.

<sup>4</sup> [www.nytimes.com](http://www.nytimes.com), Planning the Perfect Vacation.

- » **Fitness Trips.** Active travel is rapidly expanding in popularity, from hiking excursions, to cycling, marathon running, rafting and sailing.

Source: [www.smarttravel.com](http://www.smarttravel.com)



## June is Elder Financial Abuse Awareness Month

Victims of elder financial abuse lose at least \$2.9 billion annually – and that may be the tip of the iceberg, as experts believe the crime is “under recognized, under reported and under prosecuted.”<sup>5</sup>

On May 24, 2018, Congress passed the Senior Safe Act, which should make a difference. The law encourages reporting financial abuse and promises immunity for national banks, savings and loans and other financial institutions who report suspected financial exploitation of older clients.<sup>6</sup>

Here is some information that can help you better understand the issue so you can take precautions to protect yourself and/or loved ones.

**What is elder financial abuse?** Elder financial abuse occurs when someone illegally takes or uses the funds or property of a person age 60 or older. Guilt, fear, charm, flattery and attentiveness are often used to separate victims from their savings or assets.

**Who are the victims?** Most elder financial abuse victims are women, age 80 or older, who need assistance with healthcare and/or home maintenance.

**Who are the perpetrators?** Elder financial abuse can be committed by anyone. Research cited a physician who performed 865 unnecessary surgeries, a home health aide who stole \$80,000 from her patient and family members who “borrowed” against their future inheritance.

Here are a few tips to help older Americans avoid financial crime:

- » Never give out your personal information, such as account numbers, over the phone or online unless you know the company that initiated the call.
- » Do not sign papers or provide personal or financial information unless you fully understand the situation.
- » Don’t be afraid to say, “no,” to anyone – even family members or friends.

If you are concerned about the vulnerability of a loved one who is a senior, share your concerns with them and suggest that they call you or someone else they trust if anything seems suspicious.

Call us for more information concerning this growing problem.

<sup>5</sup> [californiasecuritiesfraudlawyerblog.com](http://californiasecuritiesfraudlawyerblog.com), Elder Abuse is Under Reported.

<sup>6</sup> [www.wealthmanagement.com](http://www.wealthmanagement.com), New Senior Save Act Encourages Reporting Financial Abuse.

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