

THE NEWSLETTER No. 1

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Today's Topics

- Powers of Attorney and other documents in the times of COVID
- Common Signs of Scams

DOCUMENTS AND COVID

One new problem caused by the pandemic is the challenge of executing legal documents in hospitals. Safety protocols often limit or prohibit visitors, which makes it difficult to execute a document that requires a notary or witnesses. Many hospitals will not allow their staff to witness or notarize legal documents. Online notarizations generally require the signer to scan and send identification and documents to the notary, which is beyond the technological savvy (or available equipment) of many patients. Utilize hospital staff as much as possible in these situations to figure out a solution, but more importantly, make sure to have a Will, Durable Power of Attorney, and Medical Power of Attorney at a minimum before these hurdles arise. Other key documents include Directive to Physicians, Appointment of Agent for Disposition of Remains, and Declaration of Guardian before Need Arises, all of which are very important, particularly when family members may not agree on decisions regarding your care or final arrangements.

SCAMS!

The number and sophistication of scams out there seems to increase by the day. Here are a few things to watch out for:

- A request or demand that you send someone a **gift card** or **money order**. No legitimate agency or company will ask for a gift card. Not the IRS, not a retailer, not a police department (local or abroad).
- Instructions to take **cash** to a location at a specific time.
- Anyone who contacts you and asks for your Social Security Number, Account Number, or other **sensitive information**.
- Strangers who approach you about **sending you money**
- **Threats of arrest** (of you or others) by phone or email.
- People who approach you to **sign documents**. Take it to a lawyer!
- **Links in emails** if you are not 100% sure the link is taking you to a safe URL.
- Messages related to **accounts you do not have** or purchases you have not made
- Phone calls from **unknown numbers**

- **Links in emails** if you are not 100% sure the link is taking you to a safe URL.

When in doubt:

- **Hang up.**
- **Call the main number** for the company or agency that is posted on their website (not the number provided by the person who contacted you).
- **Skip the link**, type in the main website address
- **Google** the suspicious request with the word "scam" to see if this is a known scam.
- **Check your credit report** and accounts for unauthorized accounts, purchases or changes.
- **Hire an IT professional** to ensure you are properly securing your email, accounts, and devices
- **Report** any potentially compromised accounts, and consider "locking" your credit.
- **Call the police.**

NOTE: This firm does not offer services related to scams. This is general information only.

This is not an exclusive list, but only a highlight of some common issues. For more information on scams: www.usa.gov/common-scams-frauds

Ramsey Law, PLLC is a firm based in San Antonio, Texas that provides legal services in the areas of estate planning, probate, and guardianship. Call **210-910-8431** to schedule a complimentary consultation regarding your estate planning needs or a virtual group informational session.