Podcast Transcript: Tips to Keep Seniors Surfing Safely Online

Barry: Welcome to Senior Care Corner. I'm Barry.

Kathy: And I'm Kathy. Thanks for joining us!

Barry: You'll find us online at SeniorCareCorner.com with solutions, tools and information for families, caregivers and others who care for and about senior adults.

Well Kathy, we've got another terrific episode today, our feature segment is something that I think is growing in importance as more and more seniors get online. Of course, we're going to be talking about keeping seniors, and maybe in the rest of us, safer online.

But before we get to that, I hope you've got some news items for us today!

Kathy: I do as always! Our first news items today is: **Veterans Affairs to Equip 1,000 Family Caregivers with iPads**

The Veterans Affairs Department expects to equip 1,000 family caregivers with Apple iPads loaded with health apps to help take better care of veterans at home according to a NextGov report.

This new initiative is part of a pilot that will also test distribution through a VA app store early next year. The program called Clinic-in-Hand includes health apps that exchange health information between the VA, the veterans and their caregivers.

This pilot program is open to primary caregivers enrolled in the VA's Comprehensive Assistance for Family Caregivers program and will be randomly selected from those eligible sometime this summer.

The goal is to make these health apps available to all veterans via the VA app stores next year when the pilot program concludes.

Barry: Well that's a great idea! I hope we'll see more of that as we go along. It's a terrific use, and it not only makes the technology more useful, but it brings the technology to more people because they get attention in that way.

Kathy: It seems as though the Veterans Affairs Bureau is really on the leading edge with some of this home technology monitoring for their veterans.

Alright, our next news item today: **Exercise plus Computer Time May Boost Seniors' Brains**

Moderate exercise combined with mental stimulation via a computer may help reduce the risk of age-related memory loss more than computer use or exercise alone according to new research.

920 people aged 70-93 years were studied over the course of a year including their amount of physical activity and their computer usage.

There were signs of mild cognitive impairment in almost 38 % of the participants who did not exercise or use a computer compared to just over 18% for those who participated in both moderate exercise and computer use.

Normal memory function was found in 36% of those who did both exercise and use the computer but only 20% in those who did neither.

Moderate exercise includes brisk walking, hiking, aerobics, strength training, golfing without a golf cart, swimming, doubles tennis, yoga, marital arts, weightlifting and using exercise machines.

Even though this study does not prove direct cause and effect, it does further add to the findings that certain activities can impact aging and dementia.

Barry: More terrific news Kathy, boy we're on a roll!

Kathy: We are! And the next news item: **Older People with Dementia Cared for Mostly at Home**

A new study has found that many elderly people with dementia are living and dying at home rather than in nursing homes.

This study challenges the popular belief that most dementia patients will move into a facilities and die there.

Dementia patients studied did not move straight from home to hospital to nursing home but instead moved back and forth between a variety of settings which adds stress to the patient and the family caregivers.

This study found that the majority of care for dementia sufferers was provided by family care members.

Researchers feel that understanding the relationships between sites of care for older adults with dementia will help build better models of care in the future.

Barry: I like that they not only looked at the patient themselves but also the caregiver and certainly if more and more people with dementia are living at home, it is going to put a lot more pressure on their family members.

Kathy: More stress as well. Alright now, our final news item: **Seniors, doctors should speak freely at check-ups**

When visiting the doctor for an annual check-up or a follow-up, it should be a chance for seniors and their doctors to discuss medications, problems, and ways to stay healthy.

A recent study indicates that oftentimes these conversations are not happening during primary care visits. Only 7% of seniors said their primary care doctors had asked them about all seven major indicators of potential health problems among the elderly.

30% of the 1,028 patients age 65 and older said their doctors asked them if they had a fall and 33% said their doctors did not review their medications with them.

Researchers found that this lack of discussion put seniors at risk of disability or premature death. However, 69% of the seniors said they were completely satisfied with their doctors. What researchers determine from this is that seniors need to become more proactive with their doctors, be prepared to discuss medications and go with a list in hand which includes supplements and over the counter pills, and encourage seniors to write down their questions beforehand.

Researchers also suggest that seniors don't want to be honest with their doctors about falls and driving trouble for fear that they will lose those privileges and their independence.

Barry: Well, you know that goes hand-in-hand with some things you've been saying with some blog posts Kathy. If the family caregiver goes with the senior to the doctor, and maybe be more assertive, it can be certainly beneficial to the senior and improve the level of care they get.

Kathy: Well that's true, and this information just highlights the need for family caregivers to get involved in the doctor's appointments. Because we see seniors are saying their happy, but they're really not having good discussion; so family caregivers can really make an impact here.

Barry: Realize that doctors are over stressed for time and having to get so many patients in with the new reimbursement systems, but still it would seem like they'd be better off, and that they'd be doing a better job if they draw more out of their patients.

Kathy: Well it's better in the long run. It may prevent future visits, which in the long run will help them with their visit times.

Barry: That's true. Thanks Kathy, well there's some great news items there; and interesting that there's some links to some things that we've been talking about over the last couple of months.

Speaking of things that we've talked about in the last couple of months, we always talk about technology and being online and how it's important to get our senior loved ones online with social networking; and even just on the internet itself. Now we get a lot of concerns about that, we've gotten questions from people and we've got people saying that seniors are just afraid or they hear it's not safe.

So, today in our feature segment we want to talk about: **Keeping seniors (& the Rest of Us) Safer Online**

 With the number of seniors going online continuing to grow, it's more and more important. We haven't seen numbers published yet, but it seems certain that by now more than half of all seniors are on the net for one purpose or another. While many report that – now that it's become a habit for them- they don't know what they would do without the internet, others say they are staying away because they're afraid of the risks associated with online activities.

We've all heard – and many of us sadly experienced – the dark side of the web, but should our senior loved ones be afraid of it? While I'm not enthusiastic about saying the word "fear", I think a healthy apprehension of the web is of value to seniors - - and the rest of us too - - because we need to be aware of where we're going and what we are doing anytime we go online. And really what could happen if we don't take the right steps when we're doing it.

Maybe those of us who've grown up with the web, or at least have used it since the day the web was born (yeah, that's me), overcome the fear because we understand there are risks AND how to manage or avoid them.

Kathy: Speak for yourself - - - I am still uncomfortable enough with what might happen, having read some of the stories about what's happened to others, to be cautious with what I do. I guess I just don't know if I'll be able to dig myself out if I get caught up in something.

Barry: That's fair, Kathy. You feel that way and you have been using the internet for - - well, maybe I better play it safe and say you've been using it for "a few years."

Kathy: No comments.

Barry: Well, the web is, after all, a tool. Like other tools it can produce real benefits if used properly but we can injure ourselves if we understand how to use it safely or simply get sloppy in using it. This is also one of those tools that those with malicious intent can use to do harm to others. We DO use other tools that fit those descriptions, though, don't we AND we get benefits from them?

Kathy: Given how we feel, it's easy to understand how people who've lived for 60, 70, 80 or even more years without using the internet can have real concerns about using the new technology, especially when they read so much about worldwide viruses, scams and so much more that can happen. I've had seniors tell me that they're afraid they'll push the wrong button and either erase everything or break something.

Barry: Well, that's to be expected with unfamiliar territory. Still, there are so many benefits associated with using social networks and the rest of the web we really think our senior loved ones should be encouraged - - and maybe even pushed gently if needed - - to get online. I keep thinking about the comments we've received about senior parents and grandparents who love that they can be part of communities and stay in touch with distant family members without even needing to leave the comfort of their home - - and some of those of course aren't able to leave home. Those are folks with health or physical limitations that make it impossible to get out of the house, and they stay connected when they wouldn't otherwise be able to.

Kathy: It sounds like we need to help our senior loved ones overcome those fears if we want them online, right?

Barry: Overcome enough to GET online but keep some of it, just enough to make sure they use a reasonable level of caution and heed some tips about online safety.

Kathy: I don't suppose we HAVE some tips to share, do we?

Barry: Hmmm, well is there a chance you read the notes I made to get ready for this episode? Yes, we have some tips to share.

Actually, we put a lot of thought into selecting the tips we want to share today. There are SO many we follow ourselves and hear from others. The last thing we want to do though is overwhelm our senior loved ones. First, a long list of "what not to dos", might just reinforce that their fears are justified and send them running from the web, never to return.

Kathy: Even if we don't scare them off, a long list is going to be hard to keep up with and simply invite confusion in a new user. It goes back to what you said about using a tool safely.

Barry: That's right Kathy. Enough buildup, though. Time to jump in and talk about the tips.

I like to start with a fundamental concept that we should all keep in mind when working on the web. Those of you that saw the movie the Social Network, there was one concept put in there very artfully, that the internet isn't written in pencil…it's written in ink. That is to say, you should assume anything you put onto the web is out there permanently. Whether sending an email, uploading a picture or making a posting on Facebook, we lose control over whatever goes out there and simply don't know where it might end up. That doesn't mean run away though, it just means THINK about what you put out there and the ramifications of doing so.

This simple concept encompasses a lot of things and is a thread that runs through most of the other tips we'll discuss. For that reason, I think this is the single most important concept to keep in mind when it comes to online safety. And in fact if you follow no other rule, it's keep that in mind and always thing about what you're doing!

Kathy: Well, let's start off talking about email. While not often considered to be "online", email is another significant safety concern, though one easy to sidestep. There are really three basic precautions with email, each easy to remembers and follow, each sometimes outweighed by temptation.

Barry:

1. Don't click on links in an email unless you absolutely, positively, beyond the shadow of a doubt KNOW who sent it to you and they have confirmed to you the link is safe. So many malicious actions come from clicking on links that we think are going to lead us to cute pictures, jokes or something else made to be so enticing we can't resist. So often, though, too often, I hear of someone who knows better but needs to have a virus removed from their computer because they could not resist clicking on one of THOSE links. Often they have caused infected email to be sent to all their contacts as well.

Kathy:

2. Nobody in another country needs you to help them get their money out, has a winning lottery ticket you never remember buying or wants to give you a prize - - or any of countless other teases that are simply SO too good to be true that we wonder if maybe they might be. So don't believe it!

Barry:

3. Speaking of don't believe it, the third email safety key is don't assume that each email is from the party whose name shows up as the sender. So many people get tricked into providing personal information because a scamster made an email look like it came from their bank, their credit card, or other similar entity with whom they do business. Some of these emails look SO real, that it's easy to understand how people get tricked, especially when it's your bank saying your account has been compromised or something similar.

Kathy: Sometimes I look at those and wonder how they know which bank is mine and then I realize that I get the same emails from several different banks but I kind of overlook those that aren't clearly mine.

Barry: Now, there is a way you can typically tell who an email's really from, by running the cursor over the address, but it is safer just to exercise caution. After all, at some point the crooks are going to figure out how to mask even that - - if they haven't already. That's the one thing about a lot of these things. As soon as we learn something, the crooks are going to find a way to overcome that. So again, CAUTION on everything.

Kathy: So what you're saying then is, if you see something that doesn't look right or familiar, don't open, just DELETE!

Barry: Certainly, and another rule of thumb that works for a lot of things in life, if it looks too good to be true. That's the time you run, you don't run from the internet, but you run from that email.

The third area we want to talk about is: **Choosing Passwords and Hints**. As we get more and more of our lives online, the passwords we choose are the keys to unlocking our privacy, our money and more. Hopefully everyone has learned, after seeing on TV and reading so many places, not to use password or 12345 or something similar as their password. I see Kathy shaking her head over there - - she has seen people, SENIORS especially, at least where she encounters people, who still do that. That is like leaving your key under the mat, so obvious that crooks probably see success in looking before they break a window to get inside.

It's not enough, though, to choose something other than a generic password. Hackers are getting more persistent in seeking their prize (meaning your money or identity). In an effort to choose passwords they'll remember, many people choose such things as the names of their pets, their children, the street on which they live or other important aspect of their lives. Now, that might have been safe 10 years ago. Today? Not so much.

Kathy: So Barry, you mean I should stop using our dog's name for my password on everything?

Barry: I know you're kidding, yes folks she really is kidding - - but too many people ARE doing that. Why is it bad? Well, think about where you might talk about the important things in your life – maybe on Facebook, Twitter or on some other online forum you frequently attend. Yeah, well, the crooks are out there trolling those same sites for information, gathering lists of potential passwords for you. Let's make it harder for them and make passwords a little more complicated.

Keep in mind, that it's not just passwords that have to concern us. Now many times we think, "Well gee, if we've got a safe password, we're in good shape". In fact, even when we set a password that's impossible to hack we might still make it easy in many to access our accounts. Remember all those sites that asked you to set up password hints, questions you would answer if you couldn't remember your password? Many of us set those a while back and don't even think about them. And that's the key; you might have set it when you opened the account 2, 3, 5, or more years ago. You may have changed your password many times to something complicated but you've still got those questions out there. And remember the questions . . . the high school from which you graduated, the city in which you were born, your mother's maiden name.

I see you over there Kathy, asking why that might be a problem. Well, think about what a hacker is going to do, if they go out and try to log in as you they may know or be able to guess your user name, but if you've got a difficult password, they're stumped. Well, what do they do? Well, what would you do? You click on that forgot password link and it takes you to? Those questions! And if they can find the answers to those questions online, you might as well have had the easiest password in the world because they're right in there getting your information!

Kathy: In fact, I think at least two of those showed up as options on most lists of hints I've seen.

Barry: Another thing those have in common…those are all questions that can be answered for many people simply by accessing their Facebook profile.

Kathy: Yet another reason to limit the information you share online and limit access to only trusted friends and family.

Barry: Now again, that goes back to everything that's out there is permanent. Once it's there you can't count on being able to take it back.

It may not be enough to change your privacy settings now. Better to go back to your key websites, banks, credit cards, 401K, and your insurance company; and check the settings to see if you should change your questions and answers. And then give it some real thoughts on future sites.

We could talk about this all day and certainly do want to keep our list short. Our last tip for safety online isn't as much about WHAT you are doing online as WHERE you are doing it.

Kathy: Today many of us are using our notebook computers, our tablets and smartphones on the Wi-Fi signals made available almost everywhere. You want to stop for coffee or a burger, spend the night at a hotel or even get gas for your car and jump online with your Wi-Fi-capable device. But should you?

Barry: Well, if you want to surf for news, scores or to find the closest place to buy what you need, or see the movie you want, then you should be fine. However, when it comes to accessing your checking account or some other site requiring you to enter a password, you just might be in the wrong place.

The problem is the same thing that makes Wi-Fi hotspots so convenient, their openness, letting anyone hop on. "Anyone" might just include someone eavesdropping on what you are sending out to the web, reading those passwords.

A good rule of thumb for Wi-Fi hotspots is to avoid entering any passwords or personal information when connected to one. Certainly there are many that are safe, but it's better not to guess and find out the hard way you were wrong. When it comes to our senior loved ones, many of those are in senior living facilities that use Wi-Fi. We would certainly recommend you check with the staff to find out how to use it safely, as by now they most certainly have something in place for their residents.

Kathy: Okay, Barry, I think it's time to step in and wrap us up now. Let me see if I can summarize what we've said. To help our senior loved ones feel and be safe online we should encourage them to

- Remember that everything they put online is permanent - - ink rather than pencil.

- Don't click email links or provide personal or private information in response to an email unless you've confirmed separately where you are sending it and if it's needed.

- Choose passwords and hints that others can't guess if they know you or can learn about you online.

- Don't enter passwords or personal information when using the internet in Wi-Fi hotspots.

How'd I do?

Barry: Mm, well too good, I guess Kathy - - we could have saved everyone from sitting through 20 minutes of me talking if we'd simply let you say that up front. But then, you do like to let me do SOMETHING on these podcasts, don't you?

Seriously, though, those steps will hopefully help senior loved ones overcome a fear of going online but leave the right amount of respect for the idea that it has to be done safely. As with most things in life there is no way to be 100% safe but we can get pretty close with those fairly simple precautions.

Kathy: Well, I guess it's time for me to close out this episode with a quick tip.

Barry: As always.

Kathy: Alright, totally off the subject of technology.

How to Wash Your Hands Properly

Everyone has germs. We as caregivers especially need to wash our hands properly and thoroughly to reduce the likelihood of spreading our germs to our vulnerable seniors.

The Centers for Disease Control offer specific guidelines to help us practice good hand washing.

1. Rinse your hands under warm running water and then apply soap

2. Lather the soap between your hands, scrubbing your fingers and the front and back of your hands; don't forget under your nails

3. Wash with friction for at least 20 seconds. That is about as long as singing Happy Birthday to yourself

4. Rinse thoroughly under clean running water, dry your hands on a dry towel or allow them to air dry. Turn of the faucet handle with the towel.

Wash hands frequently throughout the day to prevent the spread of germs.

Barry: A great tip Kathy and that leads to a question, I wonder if you could answer for me. We see these little things of sanitizer dispensers everywhere; is that little squirt of hand sanitizer a substitute for washing your hands?

Kathy: Well, we really want to use the hand sanitizer when there's no water available and we feel we just want to do a quick cleaning of our hands. But if your hands are dirty and they've got something on them, they're soiled in any way, and we're then touching our face or touching our senior loved ones; we really want to use water and soap.

Barry: Well thank you Kathy. That's a good way to wrap us up.

We want to thank everybody for joining us here, we hope you enjoyed what you got and learned a little bit from it. We ask that everybody stop by at SeniorCareCorner.com or on Facebook at Senior Care Corner. Let us know your thoughts and suggestions, we love getting your comments and we'd like to get ideas about what you'd like to hear from us in the future both on our podcasts and on our blog episodes. But until next time, hope you have a great day!