

# Anti-Scam Tips for Surviving Spouses

In the grief, confusion and stress of losing a spouse, survivors make the perfect target for scam artists.

Newspaper obituaries provide a service in notifying a large number of people in a short period of time about the death of a community member. Unfortunately, they also provide a list of potential victims to scam artists and thieves looking for emotionally vulnerable and, during memorial services, physically absent targets.

In the grief and confusion following a spouse's death, you can't be expected to remember Web sites and phone numbers for organizations that help uncover the unscrupulous. A few simple guidelines, however, can help you avoid most of the common scams.

The most immediate vulnerability will be an empty house. Through an obituary, a thief can ascertain when the family will be away, and with friends and relatives coming and going, neighbors may assume the person going in while the family is gone has permission to do so. Ask a friend or neighbor to house sit—not just watch from next door—during visitations and services. (This rule also works well for weddings and anniversary parties that have been announced in the newspaper.)

Treat anything from an unknown party with suspicion. Invoices, calls regarding orders for products or services, investment opportunities and claims for money owed can all be scams looking to part distracted, grieving survivors with their money. Pay those bills you know to be legitimate—mortgage, utilities, credit cards, car payments. Set everything else aside. If you don't have caller ID on your phone, consider getting it so

Consider a checks-and-balances approach to decision making, especially regarding finances. Ask a family member, friend or trusted advisor such as an accountant, attorney or financial professional to review invoices and other claims before you send money. You will still have control of your money, and you'll have a second opinion from someone you trust.

If you and your spouse did not have existing relationships with an attorney, accountant or financial advisor, do your homework before selecting someone during a time of crisis. Your best source will be referrals from friends, family members and associates. Interview at least two or three before settling on a professional. Again, consider establishing checks and balances by asking the attorney, accountant and financial advisor to work as a team. If one of them resists, you may want to consider replacing him or her with another professional in that field.

Surviving spouses generally fall into two groups: those who believe they have plenty of money and those afraid they don't have enough. A financial advisor or accountant can review your finances with you, including any lump sum payments from life insurance or a 401(k), and help you determine where you stand. Most professionals who work with widows and widowers recommend waiting at least a year to make major, irrevocable decisions such as selling or purchasing a home. Beware of anyone pressuring you to make such a decision within months of your spouse's death.

A support system of your trusted financial advisors is important in times of crisis. Take advantage of their willingness and ability to help you make decisions, particularly when it comes to requests for money. After taking this step you'll be free to rely on family and friends for your emotional and spiritual support.

If you have any questions or financial issues you would like to see addressed in a future column, e-mail [bill@spaldingwealth.com](mailto:bill@spaldingwealth.com)

you know before you answer who is on the line. And remember that companies that pressure you to make decisions or send money during a difficult time probably don't have good reasons for doing so.

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