



It's Summertime Summertime Sum Sum Summertime



Fun in the Sun —

Summertime is the most popular time of year for people to enjoy boating, fishing and swimming.

But did you know that Fresh Water plus Alternating Current equals DANGER? Have you heard of, or are you aware of Electric Shock Drowning (ESD)? Most of us are not! 120-volt alternating current (AC) leakage, from boats and/or docks, can incapacitate or electrocute nearby swimmers.

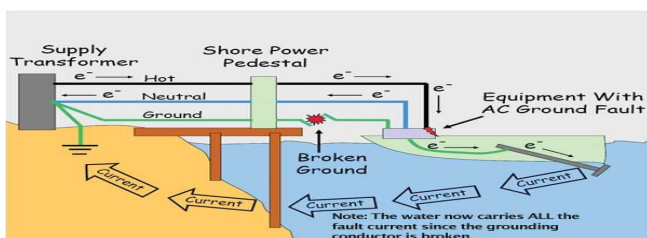
There is little known about this often-unidentified killer—ESD. Injuries and deaths caused by ESD are entirely preventable.

Everyone who boats and/or swims in **freshwater** lakes should understand how this happens; how to stop it from happening; what to do, and what not to do if they are ever in a situation where they have to help a victim of ESD.

ESD happens in fresh water where minute amounts of AC are present. Minute? What the heck are minute amounts? Amounts are measured in milliamps (mA). When mA flow directly through the body, these tiny amounts of current interfere with human nerves and muscles.

Studies have shown that anything above 3 mA can be painful and 6 mA would cause a person to be in agonizing pain. If 100 mA (which is less than one-third of the electricity used in a 40-watt light bulb) or more is passed through the heart, it is almost always fatal.

How does this electricity even get into the water? If an electrical system is functioning properly, all of the 120-volt AC that goes into a boat through the shore power cord returns to its source—the transformer ashore or on the dock where it originated.



Three things have to occur in order for 120-volt AC to wind up in fresh water:

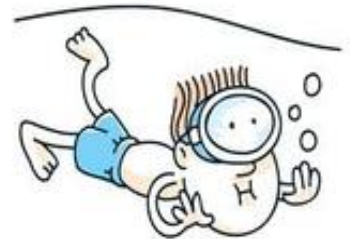
1. **Electrical Fault**—Current that escapes from the electrical system and tries to find an alternative path back to its source.
2. **AC Safety Ground Fault**—If the AC grounding system is compromised, stray currents cannot easily be returned to the ground through the ground safety wire. Stray electricity then has only one path back to its source—through the water!
3. **No Ground Fault Protection (GFP)**—GFP's are designed to detect differences measured in mA and to shut down the electricity within a fraction of a second. If the circuit does not have a GFP, the electricity will continue to flow into the water.

If ALL of these issues exist, then some or even all of a boat's underwater metals such as the propeller will be energized and electricity will radiate out.

There are two tools that can be used to determine if a boat has an AC issue—A basic circuit tester and a clamp meter.

To be certain a boat is not leaking AC into water, ALL AC loads must be turned on when doing the circuit testing, such as refrigerator, air conditioner, etc.

If you are in the water and feel tingling or shocks: **DO NOT** swim toward the dock or boat; **Yell/Shout** for help; Try to **stay upright** and back away from the area; Alert the dock or boat owner to shut the power off; Go to the hospital to ensure there are no lingering dangerous effects.



For more information on ESD visit the Electric Shock Drowning Resource Center at:
www.boatus.com/seaworthy/ESD.asp



DON'T GET SCAMMED!

Technology has evolved all around us and for the most part it has helped in many ways. However, with all of our personal information available, to just about anyone, at the click of a button, technology has provided scammers various methods to prey on people, especially senior citizens.

We all worked hard for our money with hopes and dreams of retiring and being able to spend our "golden years" traveling, relaxing, helping others, or even volunteering now that we have "extra time" on our hands. Most seniors are on a fixed income and scammers are finding new ways all the time to scam seniors who have worked hard for their money.

**SCHEMING
CRAFTY
AGGRESSIVE
MALICIOUS**
DON'T LET THEM CON YOU

One of the biggest scams right now, is the Internal Revenue Service (IRS) scam. We get a call from an alleged IRS agent telling us we owe money and it must be paid immediately. The IRS scam has become one of the largest and well known scams affecting all age groups. Please keep in mind—the IRS will **NEVER** contact you via telephone. Nor will the IRS ever **demand** immediate payment of actual monies due.

Another scam that is used totally on seniors is the one where the scammer calls acting like he/she is one of our grandchildren in order to get some money out of us, the grandparents. The scammer will call say, "Hey, Grandma. Do you know who this is?" Generally grandma (or grandpa) will then guess some of their grandchildren's names and whichever one the scammer likes best, he/she will use to establish a relationship. After awhile in conversation, the grandchild will ask for some money. And after-all isn't that part of what grandparents are for? To help our little ones!

Most of these scammers prey on seniors knowing that for the most part we are not as savvy with technology as the younger generation. Therefore, the scammers are more likely to obtain our personal information and/or money from us.

Winning a sweepstakes is another huge scam! If you are truly the winner of a sweepstakes, remem-

ber you **DO NOT** have to send money in order to collect your sweepstake winnings.

No legitimate sweepstakes will ask you to send them money!

Get the phone number of the person calling and call them back. Generally they will not provide you with a valid phone number to return the call.

Inflation is always on the rise however, our income is not! Most seniors are on a fixed income and may find themselves in a bind with being able to pay property taxes and insurances. We've all seen the commercials for a reverse mortgage—right? Well, before considering a reverse mortgage, investigate all the facts, be certain the company is a legitimate mortgage company. A reverse mortgage is **NOT** always the answer to our financial needs or worries. There are lots of scammers out there who portray themselves to be from a mortgage company or bank seeking to obtain the deed to our home.

Investment scams are another means for con-artist to get people to send them their hard earned money. Again, being on a fixed income, which may not meet our daily needs, we fall for scams that promise to make us rich! Yes, it's true you have to give in order to receive—however, please **DO NOT** send/give money to anyone who claims you will make millions with just a small investment. Have your children or another family member investigate this "opportunity of a lifetime."

All scams are horrible but one in particular that is really upsetting is the funeral scam! There are two types of funeral scams currently in operation. One is where the scammers read obituaries and actually attend funeral services of complete strangers in order to take advantage of the surviving spouse, claiming that the deceased party had a very large debt with him/her as a means to extort money from the decease's family. The other is disreputable funeral homes—whereas the funeral home takes advantage of the family by adding several fictitious charges.

One of the best ways to prevent being scammed is to be aware of the types of scams and knowing the best way to handle the situation. In most cases the best thing to do is **HANG UP!** The scammers will get sneakier and continue scamming, but if we are aware, they won't get anything out of us! Before sending **any-one** money or giving out personal informa-



You are not alone...we are here to help! Call us at 1-888-MESO-FIRM (1-888-637-6347)

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