

ASK LARRY

“OMG! I Lost My Wallet!”

Q: *While shopping at a Walmart store, someone stole my wallet right out of my handbag in my shopping cart. Within two hours, the thief (s) charged over \$10,000 using my credit cards. In my 70+ years, this is the first time something like this happened to me. I'm very careful with my personal items and not someone who leaves their handbag unattended. What to do? —GD*



A: It wasn't your fault. Sounds like you have been the victim of an organized gang who prey on older adults, especially women because handbags are often an easy “target of opportunity.” This happens frequently, according to the police.

Immediately, cancel all your credit cards. This will protect you from being financially responsible. Also, notify the police at once and give them a detailed statement. This is important. By filing a report, the police then have the authority to obtain and view the store's video to help solve the crime. Unfortunately, our current system for credit card transactions is easy picking for thieves. For most transactions, all you need is a credit card. Rarely is anyone asked to show an ID or bank passcode.

Q: *Do I have to keep working until 70 to receive full Social Security benefits? I turn 70 this year —AB*

A: You don't have to be employed or work until age 70 to claim full SS benefits. However, you must wait until age 70 to apply, whether working or not. This assumes that you have worked long enough to qualify for full SS. Before claiming SS, check with your local Social Security Administration office or visit: ssa.gov

Got a question?

Ask me anything. Email: AskLarry@activeOver50.com. Or call **408.921.5806**. “Ask Larry” is written by Larry Hayes, CEO/Publisher of AO50.

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