

# VIBRANT VOICES

A Special Publication for Seniors

## Glenda DuBoise

Leading AARP's Work Across Kansas

**SPECIAL SECTION**

### Fighting Fraud

What Seniors — and Others —  
Need to Know



# Welcome to Vibrant Voices — And a Conversation We Need to Have About Fraud

Welcome to another edition of **Vibrant Voices**, our quarterly section created especially for older adults who want to stay informed, engaged and living life to the fullest.

At **The Community Voice**, we created Vibrant Voices to focus on issues that matter most as we age — health, financial security, community connections and the information people need to remain active and independent. Each edition takes a closer look at topics that can help readers navigate this stage of life with confidence.

This time, we're focusing on a problem that has grown far too common: **fraud**.

For years, organizations that work with older adults have warned that seniors are prime targets for scams. And for a long time, I'll admit, it sometimes seemed like an issue that



was talked about more than it was experienced.

When **AARP Kansas** first began partnering with us back in 2015, I remember thinking, *all they want to do is talk about fraud*.

Today, I understand why. Fraud isn't a joke anymore.

It has become one of the fastest-growing crimes in the country, costing Americans billions of dollars every year. Scammers reach victims through phone calls, text messages, email, social media and even online marketplaces. They impersonate banks, government agencies, tech companies and sometimes even family members in distress.

And the rise of artificial intelligence has made the situation even more complicated. Voices can be cloned. Images can be generated. Messages that look completely legitimate



can still be fake.

In other words, the tools scammers use are becoming more sophisticated — and more convincing.

But there is also good news. The more people understand how scams work, the easier they are to recognize and avoid.

That's why in this edition of **Vibrant Voices**, we're taking a closer look at some of the most

common fraud schemes circulating today and the warning signs people should know.

You'll also find resources from organizations such as AARP that have spent years helping educate the public about fraud prevention and what to do if you believe you've been targeted.

Knowledge may not stop every scam, but it is still one of the most powerful tools we have.

And if reading this section helps even one person avoid becoming a victim, the conversation will be well worth having.

## Our Top Anti-Fraud Tip SKEPTICISM!!

Consumer advocates say the most effective protection is skepticism. Unexpected requests for personal information, urgent payment demands or offers that sound too good to be true are all warning signs.

## Care doesn't have to wait for open enrollment



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*Participants must be at least 55 years old and live in Sedgwick County. All PACE participants agree to receive all services other than emergency services from HOPE staff and its network of providers, and may be fully and personally liable for the costs of unauthorized or out-of-network services.*



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- No bills, co-pays or deductibles for covered services
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- Social work/care management and home health included
- Medication and medical equipment/supplies fully covered and delivered to your home
- Day center and activities
- A personalized plan to help you with your symptoms and to help you reach your goals

# Financial Institutions Taking Larger Role in Stopping Elder Fraud

By Paula Span

In partnership with  
The New York Times

*The New York Times*

The call came just before Thanksgiving. The 76-year-old Rhode Island woman didn't recognize the number but answered anyway.

The man on the other end said he was an officer with the Department of Criminal Investigations investigating drug trafficking and money laundering. He seemed to know personal details about her — where she and her late husband had lived, his occupation, and her current address.

On her phone, he even displayed what looked like a badge and official identification.

"You can hire a very expensive criminal defense attorney, or you can cooperate with me," he told her.

Frightened she might be arrested, the woman agreed to cooperate. The man — who identified himself only as "Frank" — began calling every morning, asking where she was going and warning that investigators were watching her movements. She became so fearful she looked around while driving to garden club meetings, wondering if someone was following her.

It was all a scam.

The caller's goal was to get access to her money. First, he urged her to move about \$250,000 from an investment account into her checking account. When that failed, he directed her to withdraw \$70,000 in cash from a home-equity line of credit.

At her local bank, a teller hesitated. Quietly alerting the branch manager — who had known the woman and her husband for years — the bank intervened and contacted police.

The money never left her account. Cases like hers are becoming



Financial scams targeting older adults are rising, with banks stepping up efforts to spot suspicious activity.

increasingly common as scammers target older adults and financial institutions step up efforts to stop them before life savings disappear.

Financial predators targeting older adults represent "a heightened focus for us now," said Mary Noons, president and chief operating officer of Washington Trust.

A regional community bank, Washington Trust cranked up its efforts last fall to advise older customers and their families about finances, including the dangers of elder fraud and exploitation. It published and distributed a booklet called "Age With Wisdom" and brought in an expert on dementia to speak with staff members.

And it became one of the 1,500 financial institutions to date to use BankSafe, a free AARP video program that trains front-line employees to spot the red flags indicating possible elder exploitation and to intervene. Everyone at the branch where the 76-year-old banked had taken the training.

"Some older customers visit their

bank far more frequently than they see their health care providers," Noons pointed out.

Until recent years, financial institutions placed "more of an emphasis on the autonomy of the client," said Pamela Teaster, director of the Virginia Tech Center for Gerontology and an elder abuse researcher. Their approach was, "an adult has the capacity to make poor choices, and we're going to let them make them," she added.

But changes in government and industry policies and practices have encouraged greater vigilance. Congress passed the Senior Safe Act in 2018, protecting banks and financial firms from liability if they reported suspected exploitation to authorities.

That year, the Financial Industry Regulatory Authority began requiring member firms to ask for a trusted contact person when investors open or update accounts. (The account holder isn't obliged to provide one, however.) And since 2022, it has allowed firms to place

holds on older investors' transactions if they suspect exploitation is involved.

About half of states have enacted laws that permit financial institutions to deny suspicious transactions or impose holds for specified periods to allow investigations, said Jilene Gunther, the director of BankSafe.

"It adds friction," she explained. "With space and time, the criminal gets worried and might move on. And the potential mark has time to stop and think."

Teaster's analysis of data from BankSafe, during a six-month pilot in 82 financial institutions, found that participants were much more likely to report suspected cases and save customers money than a control group was.

Not all of older adults' losses result from predators, however. They can, on their own, get caught up in investment fads, take on too much debt, or make otherwise unwise decisions, even without criminals pulling the strings or relatives looting their accounts.

Managing finances presents complex cognitive challenges, said Mark Lachs, co-chief of geriatrics and palliative medicine at Weill Cornell Medicine. "It requires a lot of brain," he said, including: "Memory, remembering that a bill is due. Executive function, the ability to manage your time. Abstraction, hypothesizing about your future."

He added, "Financial errors are not infrequently the first sign of impending dementia or a neurocognitive disorder."

A 2024 study by the Federal Reserve Bank of New York, for instance, found an increased probability of delinquent payments and deteriorating credit ratings in the five years before a dementia diagnosis. Those errors can reduce seniors' access to credit and raise their interest rates on loans at the very point when caregiving expenses are likely to soar.

Lachs has called on fellow doctors to recognize what he calls Age-Associated Financial Vulnerability, a syndrome that can affect even older people with normal cognition, especially if they contend with medical illnesses, sensory deficits, or social isolation.

And he remains skeptical about the financial industry's claims of heightened attention to its oldest customers. "I still see concerning financial transactions executed that should have received far greater scrutiny," he said.

Training more front-line staff members and increasing emphasis on establishing trusted contacts for older customers would help, Gunther said, because "once the money leaves the account, it's near impossible to ever retrieve it." More states could enact laws allowing financial institutions to deny suspicious transactions or impose holds.

Several related bills with bipartisan support are working their way through Congress. The National Strategy for Combating Scams Act would require the FBI to coordinate efforts to protect seniors. A bill that restores an IRS deduction would at least provide the consolation of excusing scam victims from paying taxes on money they no longer have.

However, new weapons like artificial-intelligence voice cloning — in which the supposed grandson four states away who urgently needs \$5,000 in gift cards actually sounds like the victim's grandson — keep advocates and bankers awake at night.

In the Washington Trust branch where the Rhode Island woman didn't lose her money, employees just days earlier had stopped a scam similar to the one that had targeted her.

But more recently, nobody spotted any danger signs when an older woman withdrew \$9,000 for a kitchen renovation, until it went to a scammer instead of a contractor.

*The New Old Age is produced through a partnership with The New York Times.*

# Top 10 Scams Consumers Should Watch for in 2026

By [consumerfraudreporting.org](https://consumerfraudreporting.org)

Americans continue to lose billions of dollars each year to fraud. According to the Federal Trade Commission, consumers reported **more than \$5.8 billion in fraud losses involving 2.8 million victims in the most recent reporting year** — a jump of more than 70% from the previous year.

Data compiled by ConsumerFraudReporting.com, along with reports from the FTC, Fraud.org and the Better Business Bureau, shows a familiar pattern: scammers often pretend to be someone you trust or offer something that sounds too good to pass up.

Here are **10 of the most commonly reported scams in 2026.**

## 1 Identity Theft, Phishing and “Pharming”

Scammers send emails, texts or phone calls pretending to be banks, credit card companies or other trusted organizations. Victims are directed to fake websites or asked to “verify” personal information. Once scammers obtain Social Security numbers, birth dates or account information, they use it to open credit cards or loans in the victim’s name.



## 2 Phone Scams and Robocalls

Fraudsters call pretending to represent a bank, tech company or government agency. Some violate the national **Do Not Call Registry**, while others use automated robocalls. A common tactic is claiming there’s a problem with your computer, bank account or Microsoft license.

## 3 Debt Collection Scams

Victims receive aggressive calls demanding payment for debts they may not even owe. Scammers often threaten legal action or arrest unless immediate payment is made. Others promise to eliminate credit card debt or repair credit histories for a fee.

## 4 Fake Government Officials

Scammers impersonate agencies such as the IRS, FBI or Social Security Administration. They often demand payment through wire transfers, prepaid debit cards or cryptocurrency — methods the government never uses to collect money.

## 5 Scam Text Messages

Also called “smishing,” these messages appear to come from banks or other companies. The texts ask users to click a link to verify or reactivate a debit card or account. The

link leads to a fake website designed to steal personal information.

## 6 Loan and Credit Repair Scams

Fraudsters promise easy loans or guaranteed credit repair, often targeting people with bad credit. Victims are asked to pay fees upfront — and the promised services never materialize.

## 7 Fake Prizes, Sweepstakes and Lottery Winnings

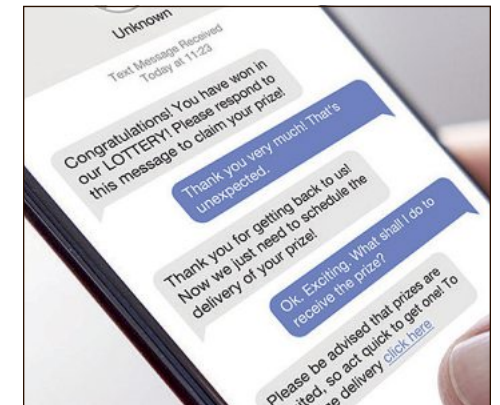
Victims are told they’ve won a large prize but must pay taxes or fees before claiming it. The winnings never arrive. Legitimate lotteries do not require upfront payments.

## 8 Online Shopping and Merchandise Scams

Consumers buy products online that never arrive — or receive items that are counterfeit or significantly different from what was advertised. These scams are common on social media marketplaces and online classifieds.

## 9 Automobile-Related Scams

Complaints include fraudulent auto repair charges, fake extended warranties and vehicle sales where the buyer never receives a title.



## 10 Extortion Scams

Scammers claim they possess embarrassing photos, emails or other personal information and demand payment to keep it private. Many threats are fake but designed to pressure victims into sending money quickly.

Consumer advocates say one of the biggest challenges today is that many scammers now use technology — including artificial intelligence — to make fake messages, voices and websites appear legitimate. That means the best protection is slowing down before responding to unexpected calls, texts or emails and confirming requests through official sources.

# Glenda DuBoise and AARP Kansas: Serious Defenders for Older Adults

After a 35-year corporate career, DuBoise continues a lifetime of service helping lead AARP's work across Kansas.

By Bonita Gooch  
Editor-in-Chief

Just four months after retiring from a 35-year career with Southwestern Bell, she was back in the community — volunteering and giving back in a series of leadership roles that eventually led her to the position of **State Director for AARP Kansas, where she has served for four and a half years.**

"I enjoy the work," DuBoise said. "I like connecting people with resources and helping bring people together."

Today, DuBoise leads AARP's efforts across Kansas, traveling the state, meeting with community leaders and working with volunteers who carry out much of the organization's work.

It's a role that reflects a lifetime built around community service.

**From Arkansas to Topeka**

DuBoise grew up in **Eudora,**

**Arkansas,** a small town where family and faith shaped her early life.

At 18, shortly after graduating high school, she moved to **Topeka** to pursue education and opportunity. Two of her brothers were already living in Topeka and serving as ministers: including **Rev. Dr. John Kearney Sr.,** who pastored Antioch Missionary Baptist Church and **Rev. Dr. Joseph Clark, Sr.** who pastored Truevine Baptist Church.

"I came to Topeka to get a good education and a good job," she said.

To support herself while attending **Washburn University,** DuBoise took a job at **Southwestern Bell Telephone Company** during her sophomore year.

What began as a way to pay for college soon turned into a career.

She eventually earned a degree in **business and communication arts with an emphasis in journalism and public relations,** though she chose to remain with Southwestern Bell after graduation. The company helped pay for her education and offered opportunities that allowed her to develop leadership and community engagement skills.



Glenda DuBoise, State Director for AARP Kansas, continues a lifetime of community service and advocacy for older adults across the state.

She retired after **more than three decades at Southwestern Bell, which later transitioned into AT&T.**

During those years, she was also very active in the community,

volunteering, serving on non-profit boards and participating in leadership programs that connected business leaders with civic initiatives.

**When Volunteer Work Becomes Leadership**

After her retirement, DuBoise began stepping into nonprofit leadership roles — often with organizations where she had already volunteered or served on the board of directors.

She served as executive director of the **YWCA,** worked with the **Marian Clinic and Marian Dental Clinic,** and later led the **Antioch Family Life Center,** all places where she had previously volunteered or served on their boards.

Later, she worked in community engagement roles with **Community Coordinating Opportunities in Kansas City,** the **Greater Topeka Partnership,** and the **Topeka Center for Peace and**

**Justice,** where she helped bring together faith leaders, community organizations and law enforcement to hold conversations around community concerns during the early months of the COVID-19 pandemic.

Through many of those years, DuBoise was deeply involved with **AARP as a volunteer,** serving in leadership roles including six years as **AARP Kansas state president.**

When the position of State Director became available, she applied. When the position of State Director became available, she applied. **For DuBoise, the role represents another opportunity to serve — something that has guided her work throughout her career and volunteer life.**

"I believe in the mission. I had already seen the good work AARP does," said DuBoise.



Glenda DuBoise, state director of AARP Kansas, stands with AARP volunteers who help lead community programs and outreach across the state.

# AARP Kansas Helps Wichita Residents Fight Back Against Fraud

Fraud and scams are on the rise, and Wichita residents are seeing it firsthand. From fake government phone calls and identity theft to online shopping and romance scams, criminals continue to target people of all ages across Sedgwick County.

To help fight back, AARP Kansas is bringing fraud prevention directly into the Wichita community through its FraudWatchNetwork, a free national program designed to help people spot scams, avoid fraud, and get support if they've been targeted.

## Fraud Prevention Is Happening Right Here in Wichita

AARP Kansas regularly hosts **free, in-person fraud prevention workshops in Wichita**, often in partnership with trusted local institutions such as the Wichita Public Library and K-State Research and Extension. These events give residents a chance to learn directly from trained presenters and ask



questions in a supportive environment.

Upcoming Wichita-area events include:

- **“Vigilance Against Cybercrime”**, a free workshop in Wichita focused on online fraud and identity theft, hosted at the Wichita Public Library. To register, visit our website at <https://aarp.cvent.com/ksevents>

- Looking for a safe way to dispose of old documents? Join us for a free **Shred Event** on April 18 at the WSU Hughes Metroplex. For more information and to register, go to <https://events.aarp.org/a4mbgZ>

- **Fraud Basics: The Scam Landscape & Staying Safe** is a free event designed to familiarize you with the latest scams and fraud tactics and provide tactics and tips to avoid them. To register, visit our website at <https://aarp.cvent.com/ksevents>.

These events are open to the public, and **AARP**

membership is not required to attend.

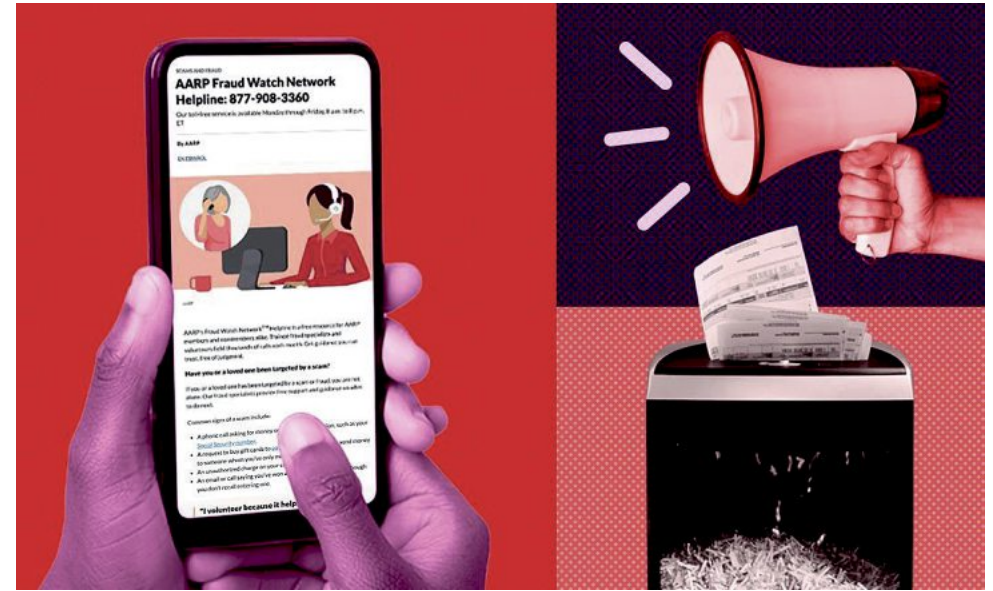
## Real-World Tools for Wichita Neighbors

In addition to in-person events, AARP encourages Wichita residents to use everyday fraud-fighting tools available through the Fraud Watch Network. One of the most popular is the **Scam-Tracking Map**, which allows people to see scams reported in their area and share warnings with neighbors.

Residents can also sign up for **Watchdog Alerts**, which provide biweekly email or text updates on scams currently circulating in Kansas and across the country.

## Free, Confidential Help for Scam Victims

For those who suspect fraud or have already been targeted, AARP operates the **AARP Fraud Watch Network™ Helpline at 877-908-3360**. The toll-free helpline connects callers with trained fraud specialists who offer guidance, reassurance, and next



steps—without judgment.

The helpline is available to **anyone**, including Wichita residents who are not AARP members. In addition, AARP offers free online peer support groups to help fraud victims cope with the emotional impact of scams.

## Fighting Fraud Beyond the Classroom

AARP's fraud prevention work doesn't stop at

education. The organization also advocates for stronger consumer protections at the local, state, and federal levels—working to shut down scams, strengthen enforcement, and protect people before fraud occurs.

By combining local education efforts in Wichita with statewide advocacy and national resources, AARP Kansas aims to give communities the tools they need

to stay one step ahead of scammers.

## Learn More or Get Involved

Wichita residents can learn more about upcoming fraud prevention events, sign up for alerts, or get help by visiting [aarp.org/fraud-watchnetwork](https://aarp.org/fraud-watchnetwork) or calling the **AARP Fraud Watch Network™ Helpline at 877-908-3360**.

DuBOISE, from Page 13 ↓

## More Than Discounts

For many people, AARP is best known for the discounts that come with membership — discounted hotel stays, car rentals, insurance or cell phones.

But DuBoise says that's only one part of what the organization does, and AARP leaders nationally have been working to expand public understanding of the organization's broader mission.

DuBoise says the goal is for communities to recognize AARP as the **“wise brand and a fierce defender” it is for people as they age**.

That means advocating for policies that protect older adults and families while also providing resources, education and programs in communities across the country.

Nationally and locally, the

organization works on issues such as:

- Protecting Social Security
- Supporting family caregivers
- Preventing fraud and scams

That advocacy continues at the federal, state and local levels, where AARP works with lawmakers, community leaders and volunteers to address issues affecting older adults and their families.

“We want people to understand who we are and what we do,” DuBoise said. “It's about making sure people have the resources and support they need to live well as they age.”

## A Small Staff With a Large Reach

AARP's Kansas office is small — just **four staff members plus DuBoise** — but the organization's work extends statewide through a large network of volunteers.

Those volunteers help lead community events, educational programs and advocacy efforts.

DuBoise estimates she spends about **70% of her time traveling across Kansas**, meeting with residents and community leaders.

While the organization works throughout the state, **Wichita serves as AARP Kansas' designated key community**, meaning it receives a significant share of the state's programming and engagement efforts.

Wichita has been the site of several AARP-supported projects, including the creation of **Grandparents Park at Central and Grove**, a space designed to encourage physical activity and intergenerational connections.

AARP has also helped support community improvements through its Community Challenge

grant program, including projects such as a **community garden opening soon near Riverside Park in Wichita**.

The organization also works with communities across the state — including **Johnson County, Wyandotte County, Topeka and rural areas** — helping local leaders explore ways to create more livable environments where residents can age in place.

## Still Moving Forward

Outside of work, DuBoise continues to stay deeply involved in community service. She serves on the board of **Living the Dream**, which organizes one of the largest Martin Luther King Jr. holiday celebrations in Kansas. She recently completed a six-year term on the board of **Brewster Place**, a senior living community in Topeka. She

is also an active member of **The Links Incorporated**, a national service organization, where she participates in the Topeka Chapter and **holds a leadership position at the Central Area level**.

She and her husband, Melvin, have been married **35 years** and share a large extended family that includes children, grandchildren and a great-grandchild.

DuBoise enjoys **traveling, interior decorating and fashion**. Her travels have taken her across the United States and internationally, including trips to Africa, Europe, Asia and Australia.

But even with a lifetime of accomplishments behind her, DuBoise says she's not planning to slow down anytime soon.

I like meeting people,” she said. “I like helping people. That's what we do — we serve people.”



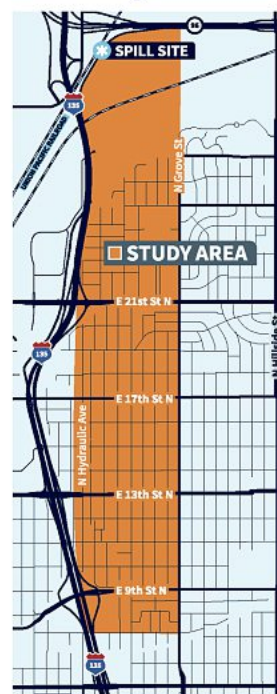
## Groundwater, Health, and You.

*A Clear Way Forward: Free Health Testing*  
 These tests look for health effects that may be linked to contaminated groundwater exposure.



**FREE Health testing events provided by the Wichita Black Nurses Association for those in the 29th & Grove Area**

- **Saturday, April 4, 2026** 10am–2pm  
 Evergreen Park Recreation Center  
 2700 N Woodland St, Wichita, KS
- **Saturday, April 11, 2026** 9am–12pm  
 GraceMed Eastridge  
 830 S Woodlawn, Wichita, KS
- **Saturday, April 18, 2026** 10am–2pm  
 Mt. Zion Baptist Church  
 220 W 13th St N, Wichita, KS
- **Saturday, April 25, 2026**  
 Homebound Visits  
 If you are homebound, please call 316-882-1778 between 9 AM to 3 PM, Mon-Fri, to schedule a home testing appointment.



# 10 Tips That Can Help Protect You From Most Scams

Scammers constantly change their tactics, with thousands of new fraud schemes appearing each year. That makes it difficult for consumers—especially older adults—to keep track of every new trick.

But experts say avoiding most scams doesn't require knowing every scheme. Instead, it comes down to recognizing common warning signs and following a few basic habits that protect your money and personal information.

Here are ten simple tips that can help you avoid many of today's scams.



**1 Never send money through gift cards or wire transfers to strangers.** If someone asks you to pay using a gift card, prepaid debit card or wire transfer, it's a major red flag. Those payments are hard to trace and are often as good as cash.

**2 Don't click links or open attachments in unsolicited emails.** Links in unsolicited emails can install malware on your device, allowing criminals to steal personal information. If something seems suspicious, delete it and block the sender.

**3 Don't assume something is real just because it looks official.** Scammers are skilled at copying logos, seals and website designs. They can even fake caller ID numbers, making fraudulent messages appear legitimate.

**4 Verify websites before making online purchases.** Before entering payment information, make sure the site is secure. Look for "https" and a lock icon in the browser. It's also wise to research unfamiliar businesses and confirm they have a real address and phone number.

**5 Be cautious with people you meet online.** Scammers often use dating apps, social media and online marketplaces to build relationships with victims before asking for money.

**6 Never share personal information with someone who contacts you unexpectedly.** Treat requests for Social Security numbers, bank details or credit card information as a warning sign.

**7 Slow down and resist pressure.** Many scams rely on urgency, pushing victims to act immediately before they have time to think or ask someone for advice.

**8 Use secure and traceable payment methods.** Avoid cash-only deals, large upfront payments or unusual payment methods. Always read contracts carefully and understand the terms.

**9 Work with reputable local businesses whenever possible.** When hiring contractors or working with businesses handling your money or personal information, verify they are licensed and insured.

**10 Be mindful of what you share on social media.** Scammers often gather personal details from social media accounts to impersonate friends or family members.

While scams continue to evolve, most rely on the same tactics: pressure, deception and requests for unusual payments or personal information. Recognizing those warning signs can help protect you and your family.



Fraud Prevention



# Fight fraud. Shred it!

AARP Fraud Watch Network™ can help you protect yourself against identity theft. Join us for a free document-shredding event in your community.

Reserve your spot for an AARP Kansas shredding event. Your documents will be shredded on-site, free of charge.

**Join us for a free shred event:**

April 18, 2026. 9:30 - 11:30 a.m.

WSU Hughes Metroplex

North Parking Lot

**For more information or to register scan the QR Code below:**

