How the often hidden crime of elder abuse intersects with the role of a probate court investigator

May 8th, 2026

Presented by

Paul Greenwood,

Somewhat “retired” Deputy District Attorney,

San Diego County, California



25 years..

My decision to step away from the office…

How Criminals Steal $37 Billion a Year from America’s Elderly

Telephone pitchers, online scammers and even family members target the most vulnerable among us. And it’s about to get worse.

More stories by Nick Leiber May 3, 2018, 1:00 AM PDT

I also decided it was time to share some of the lessons that I have learned about elder justice…



And then AARP came calling…



From prosecution to prevention..

My Elder Abuse journey began

January 1996

All because of a call from APS…

This became my assignment for the next 22 years…

Where do you see examples of elder abuse in your role as a court investigator?

A refresher course on what California criminal courts define as elder abuse…

Penal Code section 368

Who are our victims under the code?

Elders & dependent adults

Elder = 65+

Dependent adult = 18 to 64 with mental or physical limitations

But suspect must know or reasonably should know that his/her victim is either a dependent adult or an elder

The sub categories of crimes within PC 368

Physical Abuse….

PC 368[b][1]

Willfully causes or permits victim to suffer or inflicts unjustifiable physical pain…

Sometimes it is obvious…

Non-accidental injuries

Difference between a felony & a misdemeanor

Felony = under circumstances likely to produce GBH or death

Look for situations where the potential for serious injury is present…

No injuries or minimal injuries can still lead to a felony conviction

Mental suffering

Neglect by a caregiver

Willfully causes or permits the person or health of the victim to be injured, or willfully causes or permits victim to be in a situation where V's person or health is endangered…

Classic neglect cases

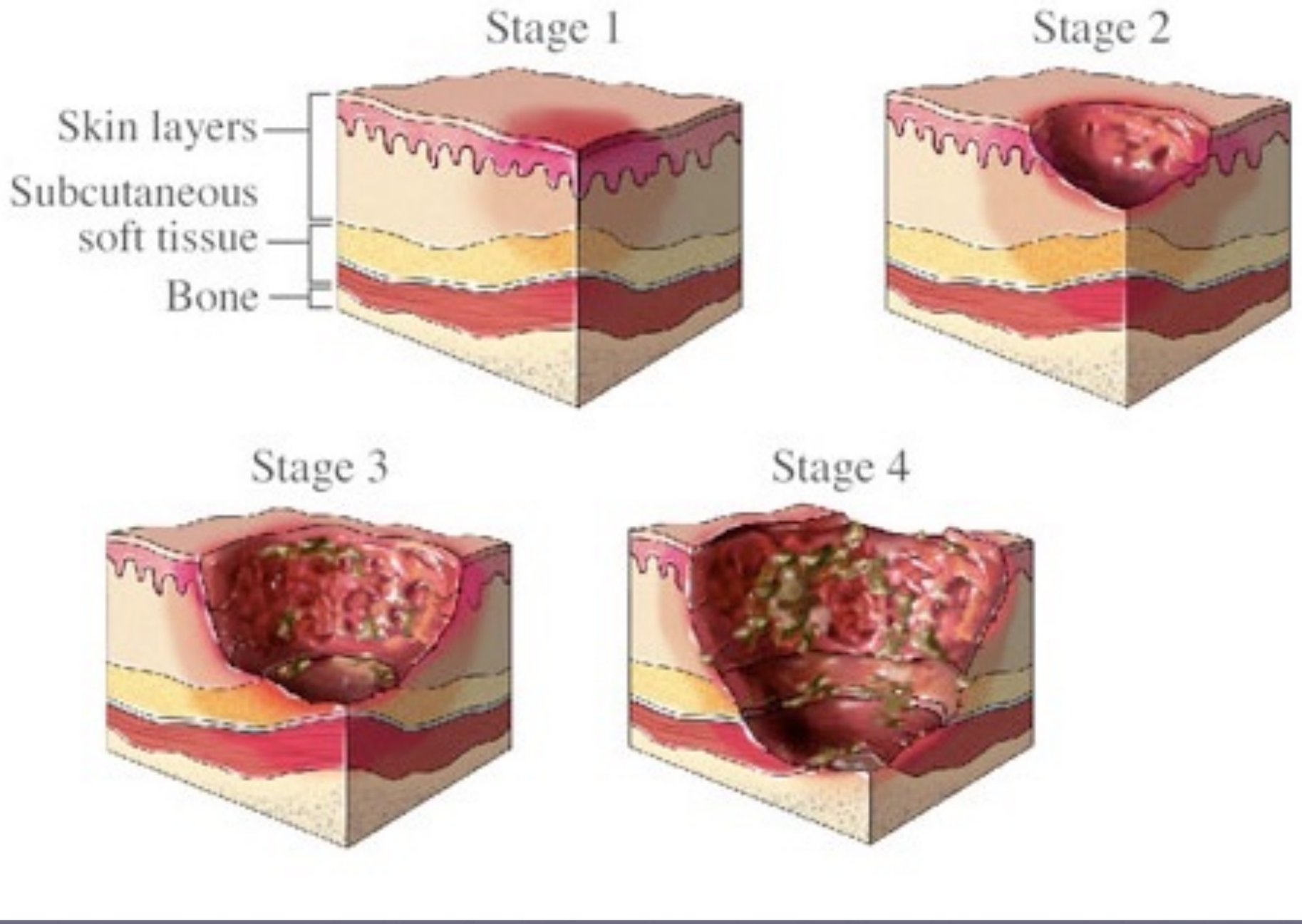
- Deprivation of medical attention
- Deprivation of food
- Lack of hygiene
- Lack of ventilation, heat or light
- Over-medicated
- Under-medicated

The classic neglected victim

- Malnourished
- Semi-comatose
- Dehydrated
- Coated with fecal matter/ urine stained
- Inadequately clothed
- Untrimmed toenails, matted hair
- Bed sores

Pressure sores....

Are these avoidable? When is it criminal?


Stage 1
Stage 2
Skin layers
Subcutaneous soft tissue
Bone
Stage 3
Stage 4

False imprisonment

PC 368[f]

By use of violence, menace, fraud or deceit…

Theft, embezzlement, forgery, fraud or identity theft…

by a non-caregiver PC 368[d]

Theft, embezzlement, forgery, fraud or identity theft….

by a caregiver

PC 368[e]

Felony = $950+

Where do you see examples of elder abuse in your role as a court investigator?

Primarily through elder exploitation

Scammers are swiping billions from Americans every year. Worse, most crooks are getting away with it



The fight against senior scams

‘Financial abuse’ is now officially a U.S. public-health concern. Inside the movement to get it under control—and what’s slowing it down.

09/27/2017 05:01 AM EDT



The U.S. Centers for Disease Control and Prevention might be best known for its efforts to combat obesity, or Zika, or the H1N1 flu virus. But last year, it drew new attention to a hazard that doesn’t sound like a disease at all.

The hazard is “senior financial abuse,” meaning the theft of older people’s resources by someone they trust. Alarmed by the growing cost of the problem and the lack of a clear strategy to combat it, the CDC included in a first-of-its-kind report a definition for what constitutes the financial exploitation of old people. It includes fraud, breach of personal trust, poor investment advice, or improper use of power of attorney.

How big a problem is elder fraud in USA today?

Elder Financial Abuse Is a 'Virtual Pandemic,' and on the Rise

Local fraud expert says incidences of elder financial exploitation are up 30 to 40 percent since the COVID-19 pandemic began.

BY WILL MADDOX | PUBLISHED IN HEALTHCARE BUSINESS | SEPTEMBER 30, 2020 | 11:00 AM

The COVID-19 pandemic is exacerbating a growing problem for seniors in the United States: elder financial abuse. With the elderly more isolated from their loved ones that ever, they are becoming more susceptible to losing their savings to clever fraudsters.

The *New England Journal of Medicine* called the problem a "virtual epidemic" in 2015, and healthcare providers can help identify the problem.

SCAMS & FRAUD

Many Americans Worry About Becoming Scam Victims, New Report Finds

With fraud at a crisis level, AARP report explores feelings about the threat and understanding of criminals' tactics

By Christina Ianzito, AARP

Published May 08, 2024

Who are the perpetrators?

A family member..

So many of these cases start as financial exploitation but then end up as a homicide

By a caregiver…

Why are so many of our defendants caregivers?

- Easy access to valuables
- Easily converted into cash
- Assumption that victim won't discover or won't "press charges"
- Justification for the taking

And just like with family members - these cases can lead to homicide

Theft by professional “advisers”

Even a bank official…..

Professional conservators or guardians…

THE STATE OF NEVADA,

Plaintiff,

-vs-

APRIL PARKS #1571645
MARK SIMMONS
GARY NEAL TAYLOR
NOEL PALMER SIMPSON

Defendant(s).

How did this case finally get the attention it deserved?

Through an aggressive Las Vegas TV reporter

Parks used her position to steal funds belonging to elderly and disabled adults over whom she had guardianship authority through use of a series of fraudulent billing practices.

One of the major problems which allowed this criminal activity - lack of proper oversight

Ultimately Parks, her husband, her attorney & one business partner pled guilty…

On January 4th, 2019 Parks was sentenced by District Court Judge Tierra Jones

Several victims made impact statements…

Herman Mesloh, blind, was visited by Parks at the Southern Nevada Medical & Rehabilitation Center in late 2013 after he had undergone various surgeries.
He was then involuntarily isolated from his wife Kathy for 6 months.

“There are some evil people in this world. And April Parks is a predator of the worst kind.”
Herman Mesloh

Barbara Neely was separated from her friends and family by Parks.

"She was not a guardian to me. She did not protect me. As each day passed, I felt like I was in a grave, buried alive."



Rudy North compared Parks to Hitler. “This lady should be banished.”

Karen Kelly, the Clark County Public Guardian also spoke.

“The choices she made were out of greed, not because she didn’t understand the ethical obligations of being a guardian.”

“She didn’t see them as people. They were paychecks.”

And then April Parks addressed the court…

“I never intended harm…things could have been done better.. we were a group practice and honestly I think that some things got ahead of us.

I had a great passion for guardianship and took great care and concern in my work.”

And then the judge handed down Parks' sentence….

Parks was sentenced to 192 - 480 months in state prison.

Presidents' Week Sale - Subscribe.»

A REPORTER AT LARGE OCTOBER 9, 2017 ISSUE

HOW THE ELDERLY LOSE THEIR RIGHTS

Guardians can sell the assets and control the lives of senior citizens without their consent —and reap a profit from it.

By Rachel Aviv



And watching this documentary


Life-savings pillaged. Freedom lost.
Who will protect us from...
THE GUARDIANS
WELCOME TO Fabulous LAS VEGAS NEVADA
CASINO
A NO EQUAL ENTERTAINMENT PRODUCTION IN ASSOCIATION WITH INNOV8R AND DOCUMENTARY CHANNEL WRITTEN AND DIRECTED BY BILLIE MINTZ
EDITED BY MICHELE FRANCIS MUSIC BY TODOR KOBAKOV CINEMATOGRAPHY BY SASHA MORIC DIRECTOR OF PHOTOGRAPHY BILLIE MINTZ
EXECUTIVE PRODUCERS J.B. SUGAR BILLIE MINTZ CO-EXECUTIVE PRODUCER ELLA MYERS PRODUCED BY J.B. SUGAR BILLIE MINTZ
NO EQUAL
INNOV8R
documentary channel
Canada Media Fund
THE ROGERS FOUNDATION
hotdocs TED ROGERS FUND

What lessons can be learned from this case?

Parks was able to portray victims as more incapacitated than they were…

Parks made repeated emergency filings

Frequent institutionalization

Minimal independent contact with conservatee

It is clear that Parks took advantage of her familiarity to the probate courts & the lack of oversight by any court investigator

Could there be an April Parks in your jurisdiction?

Trusted probate trustee gets prison for stealing

Greg Moran

In her role as one of the most highly regarded private fiduciaries in the county, Teresa Laggner was appointed scores of times by the probate court to oversee trust accounts, conservatorships and estates.



Teresa Laggner, a private fiduciary, is shown in February before pleading guilty in federal court in San Diego to stealing thousands of dollars from client trust accounts to fund a gambling addiction. On Monday, she was sentenced to 18 months in prison. (John Gastaldo)

Part of an e-mail I received…

Attorneys and strangers have targeted wealthy elders without providing any due process. They do not receive notice nor do their family members. The attorneys who appear before the courts often times request a so called five day waiver of notice, and much too often is granted by Probate Judges without question. Their usual claim is that the elder is being abused. It gives them just enough time to obtain custody of the elder, transport them to a nursing facility, isolate them and in many instances, the family is not notified and/or is denied the right to see the elder. This is happening to innocent and unsuspecting families.

And just 2 days ago I received this e-mail…

I met you previously when you were with the San Diego County D.A.'s Office. You gave a timely presentation on elder financial abuse to the La Jolla Sunrise Rotary Club that was very well received.

I need guidance on the following scenario.

The Trustee of a client's living trust has placed her in a private nursing home facility against her will.

My colleague, the client's previous Trustee, and I believe the client's accountant, who is now the Trustee, engaged in duplicity by having his client update her trust to install him as Trustee. Once he became the Trustee, the CPA committed the client.

I would like your advice on next steps to address this situation. I suspect contacting Adult Protective Services on the client's behalf is one option. Of course, other avenues may exist.

Have you read the recent articles by

CALMATTERS

These articles focus on the apparent failings of the Professional Fiduciaries Bureau to investigate allegations

INVESTIGATION

‘A false front’: The California agency failing to stop conservatorship abuses

A CalMatters investigation finds the Professional Fiduciaries Bureau hasn’t fulfilled its promise to protect Californians as the state’s population ages.

The case of private fiduciary Donna Bogdanovich…who was chosen to oversee a special needs trust for a man called Vinyasa


The Original

Through her actions he became homeless.. and Bogdanovich was ultimately sentenced to 8 years local prison

“Why put up a false front that they’re there to serve a purpose? They don’t serve any purpose,” Vinyasi said. “Even if you couldn’t fix the problems, at least erase the lie that they’re there to do something, because they don’t do anything.”

And what about this headline?

But remember the presumption of innocence in this next scenario

INVESTIGATION

She directed $2.7 million from her elderly clients to her husband's company. The judge approved every penny

California lawmakers created the Professional Fiduciaries Bureau to monitor self-dealing in the industry. Twenty years later, the bureau's inaction in one case shows how conflicts of interest can continue for years with little consequence.

This headline is talking about Angelique Friend from Ventura County. It is reported that she used her husband to be her lawyer; and when her clients needed in-home support she hired the company founded by her husband.



David Esquibias is an attorney who owns Townsgate In-Home Services, which received $2.7 million from his wife’s clients. Photo by David Buchan

So what red flags can be seen in these cases and others that you may be investigating….

Look for multiple complaints against the same petitioner

Is one petitioner being proposed or appointed over multiple vulnerable adults?

Are there any apparent conflicts of interest?

Is there any evidence of isolation?

Are there unexplained asset depletions?

Any delayed or incomplete accountings?

Does the petitioner's conduct reflect protection - or profitable control?

Are you able to interview the proposed conservatee in private and without interference from the petitioner?

Are you able to identify a red flag of undue influence?

And how undue influence can impact the whole issue of consent…

Undue Influence

- Victim 'was pushed in a direction that he did not want to go.'
- The influence by suspect was sufficient to remove the voluntariness of the transaction
- No longer free will
- Victim has been evaluated by a geriatric psychiatrist/psychologist

How to prove undue influence?

- Length of relationship
- Place of first meeting
- Prior spending habits
- Prior "charitability"
- What is left?
- Multiple escalating transactions
- Statements & conduct by suspect

Evidence collection

- Bank, credit card statements
- Bank surveillance tapes
- Prior medical records
- Look for the inappropriate purchases
- Ask questions, questions, questions!!!

What is a litmus test for whether a petition is well founded?

Capacity

Does the PC lack the ability to:

- Provide for food, clothing, shelter, health , or safety
- Manage financial resources
- Resist fraud/undue influence

Risk

Is there actual or likely harm without intervention:

- Self neglect
- Neglect by another
- Financial exploitation
- Unsafe living conditions
- Repeated victimization
- Inability to understand consequences

Least restrictive alternative

Can the PC be protected instead by:

- POA
- Trust
- Rep Payee
- Supported Decision Making
- Case management
- Family assistance
- Home health

Conservatorship is not about whether someone makes bad decisions; it is about whether they cannot understand or appreciate consequences enough to protect themselves..

“Conservatorship should be a shield of last resort - not a sword of convenience”

Questions to aid in your investigation…

Current trends in elder exploitation…

Elder financial exploitation through “opportunism”

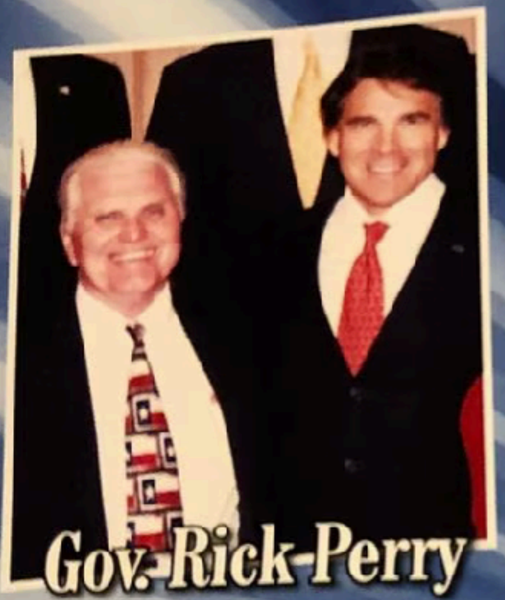
Distraction thefts

Posing as an “official”….

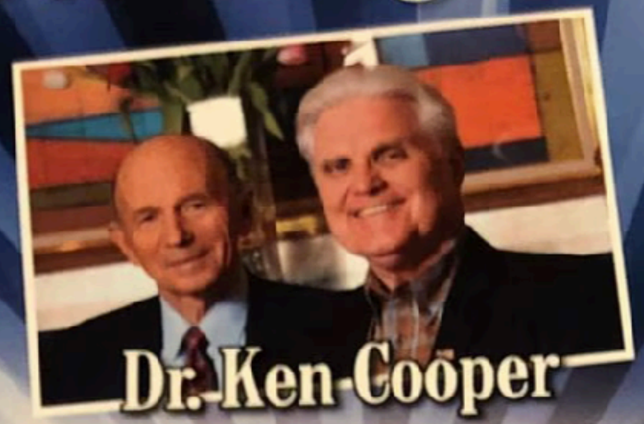
Investment Frauds…

Meet “Doc Gallagher”

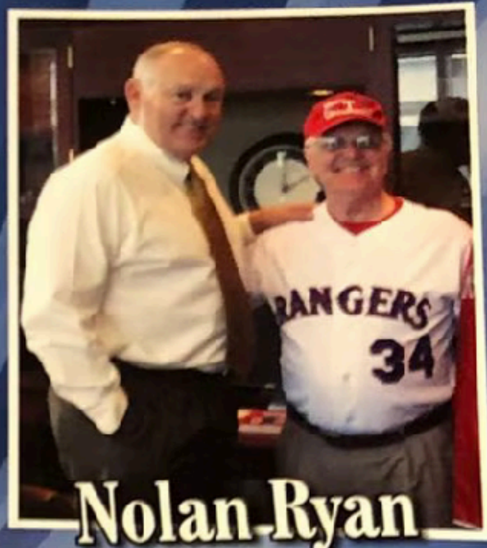
Why are these leaders talking to Doc Gallagher?



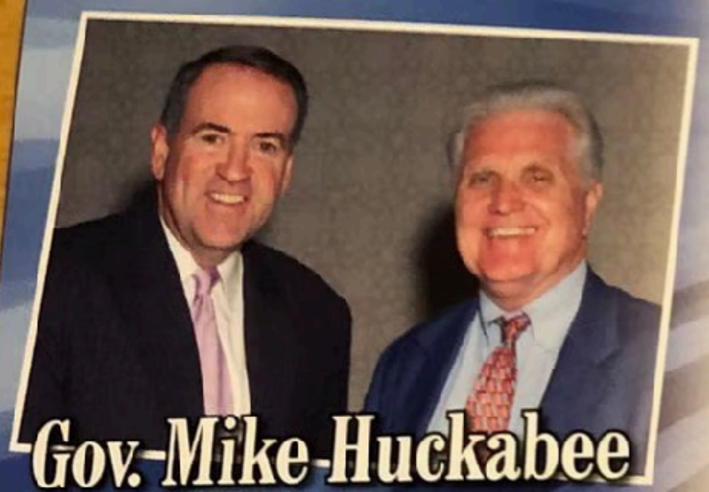
Gov. Rick Perry



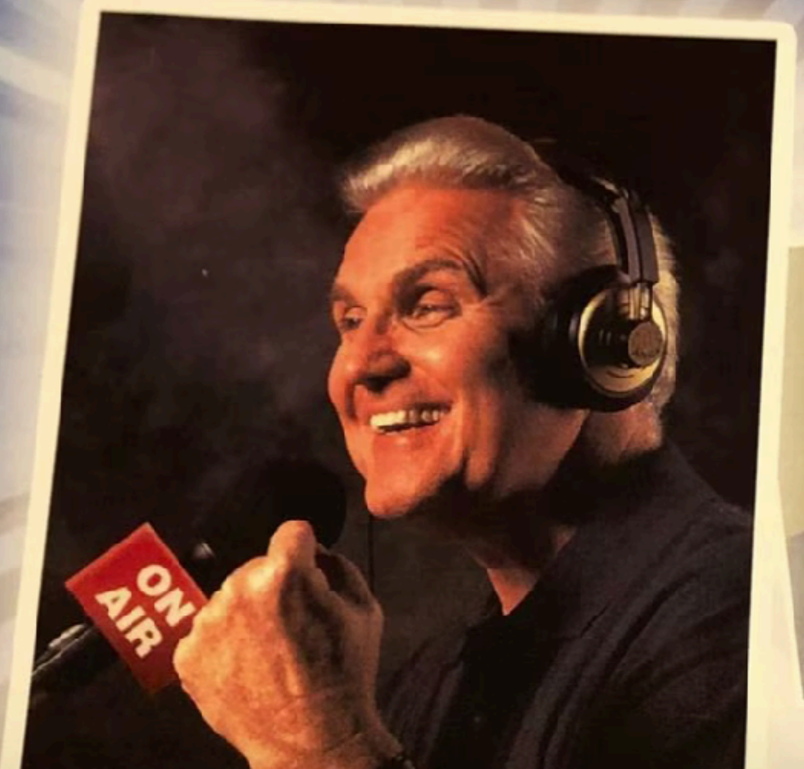
Dr. Ken Cooper

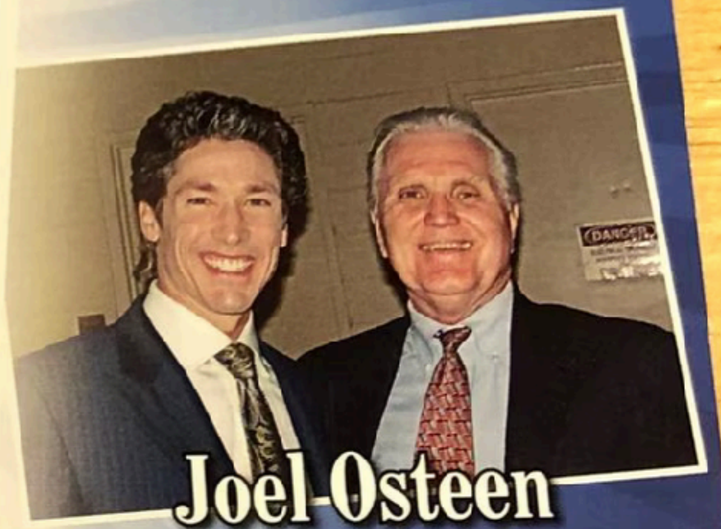


Nolan Ryan



Gov. Mike Huckabee





Joel Osteen

His mission statement…

"Our mission is to be a vehicle of God's peace and comfort to as many people as possible, helping first with their financial peace of mind, then also with their spiritual, emotional and family well being."

His radio shows…

Doc bought advertising on four local AM radio stations. He paid the stations for his radio time to promote his schemes. He recorded his shows and replayed them on his website.

He favored Christian stations like KWRD-FM (100.7).

But in 2021…

‘Money Doctor’ Sentenced To 3 Life Terms For Ripping Off North Texans In Ponzi Scheme

FORT WORTH (CBSDFW.COM) – William Neil “Doc” Gallagher, the self-styled “Money Doctor,” was sentenced to three life sentences in prison — plus another 30 years behind bars — in Fort Worth Monday, Nov. 1.

The sentences were a result of his guilty plea on August 31, 2021, to charges stemming from a Ponzi scheme he ran in Hurst that bilked senior citizens out of millions of dollars.

So Doc Gallagher went from this…



William Neil “Doc” Gallagher (courtesy: Gallagher Financial Group website)

In 2020, he pleaded guilty to similar charges in Dallas County and was sentenced to 25 years in prison.

To this……

And then there are the scams…

Current preventable scams where older adults are targeted..

The grandma scam.....

Sweepstakes scam..

An e-mail I received...

Mr. Greenwood:

I am a retired catholic priest and former Army Chaplain. I was recently involved in a "fraud" by a gentleman who claimed to be an attorney for the Publishers Clearance House. I was sent a notice that I was the grand prize winner of $1,600,000.00 and that i must follow the directions given me in order to receive the prize. After many telephonic calls and assurances I was directed to first send a check of $41,000.00 which would cover all the federal and state taxes incurred. I envisioned the financial help I would be giving to a high school and church because of paying just a rather small sum for the full prize amount. How naive I was. After weeks of communication and my final attempt to finalize the deal, I realized that the check I was mailed was a fake and the phone number I tried calling was "no longer in operation". I lost half my life savings and probably will never recover the amount; but I would do anything to prevent this happening to anyone else. I would be happy to meet with you if at all possible.

The sweetheart scam

Two major types of this scam

The face to face con artist

They seek out their victims in various places..

- Parking lots
- Places of faith
- Door to door
- Casinos
- Grocery stores



And the second type of sweetheart scammer….

The online scammer…

Meet Kate Kleinert…

And some victims can become “mules” and potentially face prosecution…

Meet 81 year old Glenda Seim from Missouri…



Glenda was sentenced to 5 years federal probation…

U.S. Department of Justice
Federal Bureau of Investigation
Money laundering, Forfeiture and Bank Fraud Unit

Money Mule Awareness



To report fraudulent activity, contact your nearest FBI Field Office.

Hijacking your computer …

The victim is told to download legitimate software - such as TeamViewer or AnyDesk or LogMeIn - that then gives the fraudster access to the victim's computer…

Contractor fraud cases



- Is the “contractor” licensed?
- Are there other victims out there?
- Did he get the money up front?
- What services did he promise?
- What did he deliver?

Did the work fall below industry standards or violate Code regulations?

Did the contractor fail to obtain a necessary permit?

In many contractor fraud cases, prosecutors are reluctant to file where the suspect has done partial work, or where the complaint is that the price was exorbitant..

In those types of cases it helps to find more than one victim..

Where do we find other victims?

Better Business Bureau

Civil court defendant index

And many elder exploitation cases [even though they have an "international" mastermind] also have on the ground suspects….

Couriers who will drive to the victim's home in Tennessee to pick up cash, gold bars or gift cards…

U.S. Department of Justice
Federal Bureau of Investigation

[redacted]

June 25, 2024

[redacted]

RE: Notification to Precious Metal Dealers regarding ongoing scam

To Whom it May Concern:

This letter is to advise precious metal dealers in the San Diego area about an ongoing scam that is disproportionately impacting our senior citizens. There are oversees scammers contacting our senior citizens and falsely reporting that their bank accounts have been compromised. These scammers then direct the victims to liquidate their assets into gold, silver, or other precious metals to protect their assets. Once the victims obtain the precious metals, the scammers send couriers to retrieve the precious metals at the victims' homes or public locations. The scammers falsely tell victims they will safeguard their assets in a protected account on behalf of the victims; however, in reality, victims never hear back from the scammers and lose all of their assets.

From May to November 2023, the FBI Internet Crime Complaint Center (IC3) saw an uptick in this activity with aggregated losses of over $27 million. The San Diego area has seen multiple reports of scams involving precious metals. Specifically, a San Diego victim has been identified as purchasing precious metal at your business for this purpose.

If you suspect that one of your customers is a victim of this or a similar scam, you should immediate [redacted] our concerns to the FBI. Please contact Supervisory Special Agent [redacted] with any such repo [redacted] questions you may hav [redacted] tte [redacted] ent [redacted] can be reached at [redacted] or at F [redacted]

Sincerely,
Stacey R. Moy
Special Agent in Charge

[redacted]
sor Senior Resident Agent

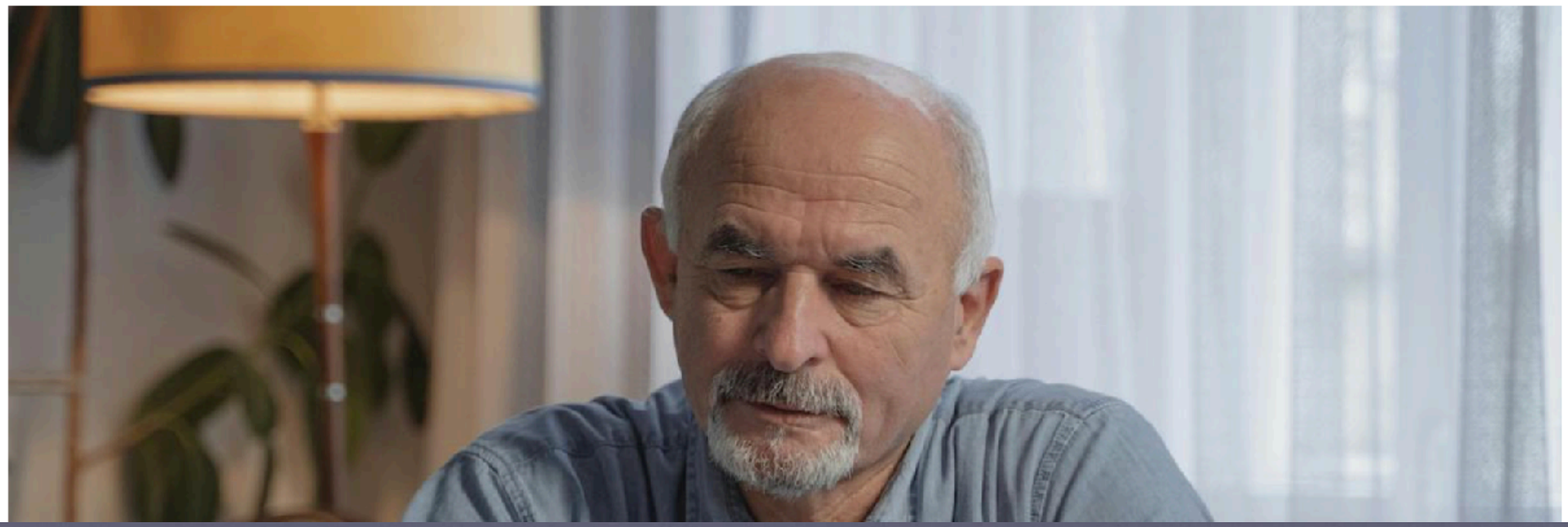
How much will AI impact our approach to elder justice issues?

Elder scams can have real-world health effects. Will AI make it worse?

Liz Seegert and Karen Blum

February 26, 2024

Share:



Check out a collection of California Health Care Foundation resources tailored for journalists.

They thought loved ones were calling for help. It was an AI scam.

Scammers are using artificial intelligence to sound more like family members in distress. People are falling for it and losing thousands of dollars.

Pranshu Verma



Do we even know fake from real any more?

And now we have an escalation of “financial grooming” cases that can often begin with a simple “Hi!”…

The lure of making $$$ through crypto currency trading

The escalating crime of pig butchering…



The Scam Problem

Online scams are part of sophisticated programs managed by transnational organized crime groups.

Transnational organized crime has rooted in Southeast Asia and is quickly expanding its geographical footprint to other locations including South America, Africa, and beyond. Compounds such as KK Park located in Myanmar (pictured above) house thousands of human-trafficked victims, who are forced to steal money from the rest of the world, often in the form of a fraud known as pig butchering.

The management is organized, sophisticated, and operating on an industrial scale, often with the tacit agreement of the governments of the countries in which they operate.

UNMASKING PIG-BUTCHERING SCAMS AND PROTECTING YOUR FINANCIAL FUTURE



Often persuading the victim to use crypto ATM machines


For assistance:
Call or text: 415-713-5056
Email: help@quadcoinatm.com
415-713-5056
QR
GB BITCOIN ATM
Welcome to Quad Coin ATM
BUY CRYPTO!
1 BTC
1 ETH
Select the desired coin icon to continue
buy exchange rate
bitcoin
ATM


coinstar
RECEIVED A CALL?
ON THE PHONE?
IS SOMEONE
TELLING YOU TO
PAY WITH CRYPTO?
YOU ARE BEING
SCAMMED
HANG UP
DIAL 911
the coin
Outerwall
Hawaii
dmv
NOW

How CNN tied multiple fraud reports to one single crypto ATM machine

OCT 19, 2025

Crypto crime scene

How the companies behind crypto ATMs profit as Americans lose millions to scams

The economic impact of pig butchering can even cause a bank to fail….

Cryptocurrency ‘pig butchering’ scam wrecks Kansas bank, sends ex-CEO to prison for 24 years

Summarize

Dan Mangan



Shan Hanes in Morton County Jail, Kansas.

Courtesy: Morton County Jail

The former CEO of a small Kansas bank was sentenced to more than 24 years in prison for looting the bank of $47 million — which he sent to cryptocurrency wallets controlled by scammers who had duped him in a “pig butchering” scheme that appealed to his greed, federal prosecutors said.

The massive embezzlement by then-CEO Shan Hanes in a series of wire transfers over just eight weeks last year led to the collapse and FDIC takeover of Heartland Tri-State Bank in Elkhart, one of only five U.S. banks that failed in 2023.

iPhone Mirro

The emotional impact felt by so many victims…

SCAMS & FRAUD

Many Victims Struggle With Mental Health in Scams' Aftermath

Experiencing fraud can often be both financially and emotionally devastating



Depression
Becoming withdrawn
Losing trust in everyone
Shame
Suicidal ideations

Suicides of four victims in pension fund scam

- **Hundreds fell victim to pension investment scams, campaigners revealed**
- **Put money into schemes that promised access to fund before they were 55 without having to pay tax because of legal loophole**
- **They are now liable to pay a 55 per cent tax charge on money they took out**
- **One investor has lost £220,000 and many others expect six-figure bills**

Victims like 82 year old Dennis Jones…

Grandfather, 82, commits suicide after falling in love with mystery woman on dating site

Mr Dennis Jones fell victim to a scam known as "pig butchering" and thought he was sending money to a woman he fell in love with – but ended up committing suicide when it all turned out to be a lie

I have been having dark thoughts about my life and it being over. Certainly it looks like my financial life is done. Bankruptcy, legal and all that BS. It will be very painful and I'm not sure I can stand it

It can also lead to physical health issues..

- Stress related health issues such as high BP, ulcers etc..
- Sleep disturbances
- Weakened immune system
- Heart problems
- Change in eating habits
- Neglect of health
- Substance Use

Resources…

SHAMROCK

Home Victim Services Education Get Involved
Resources About

Stopping Scams Together

educate. mobilize. disrupt.

Transnational organized crime syndicates are stealing hundreds of billions of dollars, household by household, in sophisticated targeted scams of unprecedented frequency and magnitude.

Capitalizing on a worldwide loneliness epidemic, scammers develop relationships of trust with people and then coerce them into deceptive and fictitious cryptocurrency investment schemes. Human trafficking supplies the labor force for the scams — people are led to believe they were traveling to a lucrative job abroad, only to have their passports and phones seized, and then forced to commit scams under threat of violence.

Report a Scam | Get Resources | Get Involved | Learn More

Five Things to Do if You're a Victim of a Scam

Take steps to report the crime, get support, and help others from being victimized.

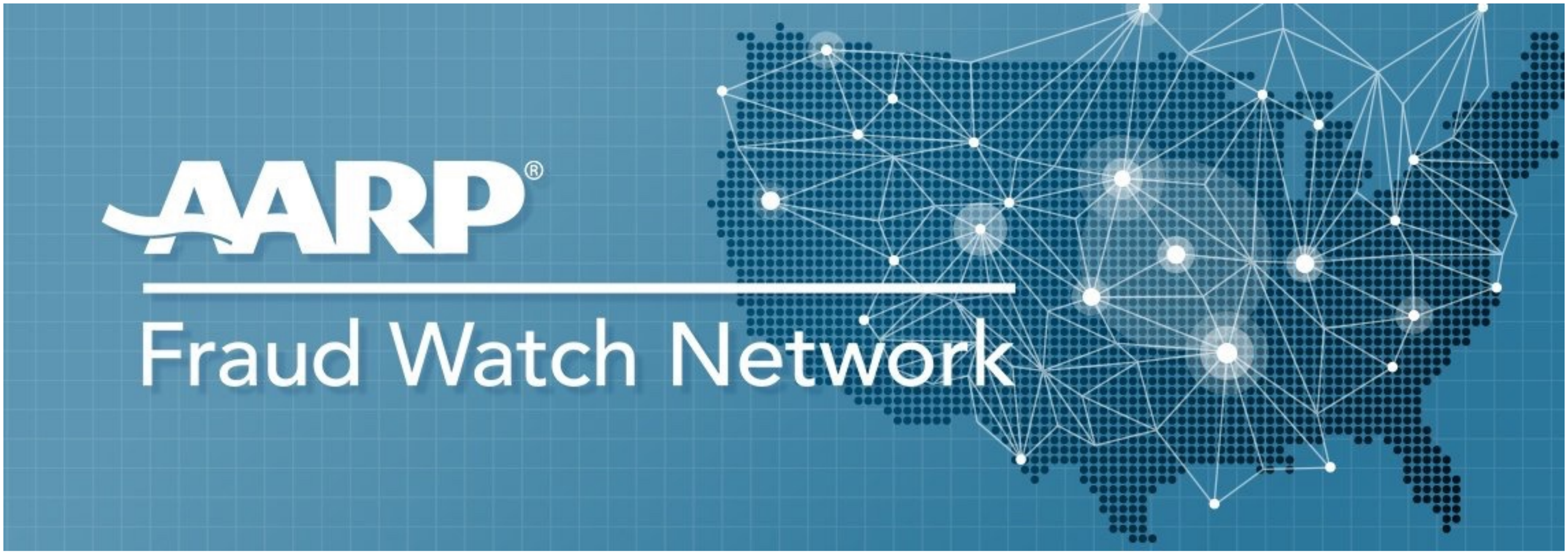
Take a breath. You have been the target of highly sophisticated criminals. These organizations invest millions of dollars to deceive people like you into moving your life savings into cryptocurrency investment platforms that look incredibly real, but are just facades.

It's natural to feel embarrassed, upset, and humiliated. But now is the time to hold your head high and be your own best advocate.

Join your local elder justice MDT or F.A.S.T.… or if there isn’t one, then start one!

Today there are so many great resources…

www.aarp.org/fraudwatchnetwork

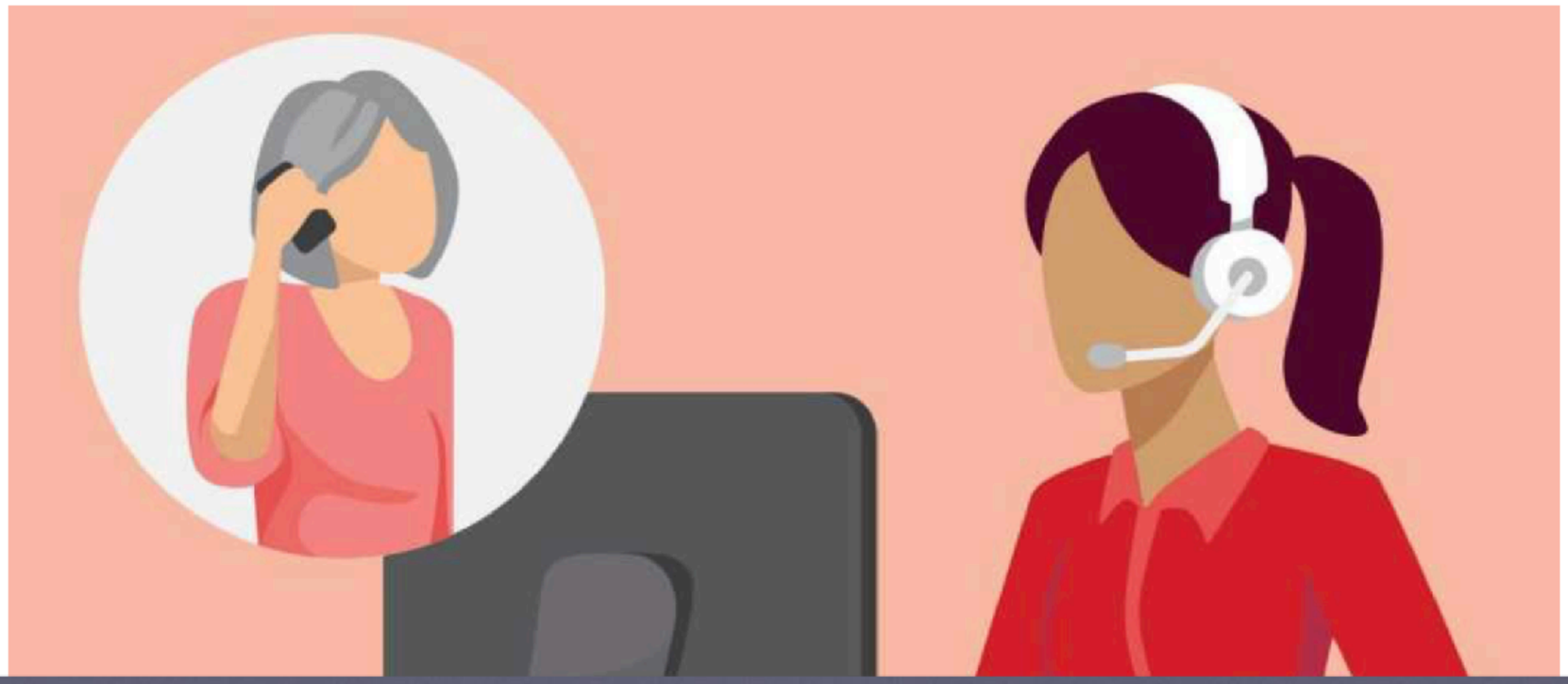


AARP Fraud Watch Network Helpline: 877-908-3360

Our toll-free service is available Monday through Friday, 8 a.m. to 8 p.m. ET

By AARP

- EN ESPAÑOL





HAVE YOU SEEN THIS SCAM?

- Call the AARP Fraud Watch Network Helpline at **877-908-3360** or report it with the **AARP Scam Tracking Map**.
- Get **Watchdog Alerts** for tips on avoiding such scams.

And there is also the FTC...



Chances are good that someone you know has been scammed. They may not talk about it, but the statistics do.

IC3.gov

Internet Crime Complaint Center (IC3)

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Welcome to the Internet Crime Complaint Center

The Internet Crime Complaint Center (IC3) is the central hub for reporting cyber-enabled crime. It is run by the FBI, the lead federal agency for investigating crime.

For more information about the IC3 and its mission, please see the About Us page.

File a Complaint with Us

If you or someone else is in immediate danger, please call 911 or your local police.

The IC3 focuses on collecting cyber-enabled crime. Crimes against children should be filed with the National Center for Missing and Exploited Children. Other types of crimes, such as threats of terrorism, should be reported at tips.fbi.gov.

File A Complaint

Reaching all elder abuse victims - that is our goal

We need to persuade our court system that elder abuse is a violent crime…

Assessing the impact of the crime

- Financial
- Emotional
- Residual

Passion..

Purpose…

And Perseverance..

Please feel free to contact me:

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