

# Putting the spotlight on Elder & Dependent Adult: A crime too often operating in the shadows



45th Annual CASCI Conference  
May 7th, 2025, May 8th 2025, May 9th 2025  
The Dana on Mission Bay  
San Diego, California



May 7th, 2025

# Presented by

Paul Greenwood,  
Somewhat “retired” Deputy District  
Attorney,  
San Diego County, California



My Elder Abuse journey  
began

January 1996

This became my  
assignment for the next 22  
years...

But how did this journey  
into the realm of pursuing  
justice for older adults  
begin?

With just one call...

From someone at APS.....

Back in 1996 I had an office,  
a phone, a computer but....

No cases!

Just silence!



# Break the Silence

**Report Elder Abuse**

**1-800-252-8966** (Voice and TTY)



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*Elder abuse thrives on silence. The time has  
come to bring this tragic secret out in the open.*

A close-up photograph of two elderly hands clasped together on a wooden surface. The hands are wrinkled and aged, with visible veins and some discoloration. The person on the left is wearing a blue long-sleeved shirt. The background is a rustic wooden table.

“ Elder abuse has been called the silent epidemic of our time.

It is a crime that too often operates in the shadows. ”

- Kansas Attorney General Derek Schmidt, NAAG President

Even though California had  
an elder abuse law in  
existence since 1986 I  
discovered it was not being  
used

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

Soon I began to  
understand what my  
mission was...

*Forgotten*

*Victims*

*No More!*

Putting

**ELDER ABUSE**

in the Spotlight

And it was APS who helped  
to frame that mission...

Why so much silence  
especially among victims?

# 7 reasons for failure to self report

Impairment...

Isolation

Shame or Embarrassment

Loyalty to abuser..

Fear of losing independence

Reliance on abuser

Fear of retaliation

Then I discovered that it was not easy for others to make a report if abuse, neglect or exploitation was suspected

Making the telephone  
number more accessible  
was one of my first  
objectives...



**Silence isn't golden.**

**Help stop elder abuse.**

**1(800) 510-2020**

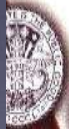
**& INDEPENDENCE SERVICES**  
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**The golden years make some people  
see red.**

**Help stop physical  
of our elderly**

**1 (800) 510-2**



**AGING & INDEPENDENCE SERVICES**  
COUNTY OF SAN DIEGO ■ HEALTH AND HUMAN SERVICES AGENCY



**golden years make some people  
green with envy**

**Help stop financial abuse  
of our elderly.**

**1 (800) 510-2020**

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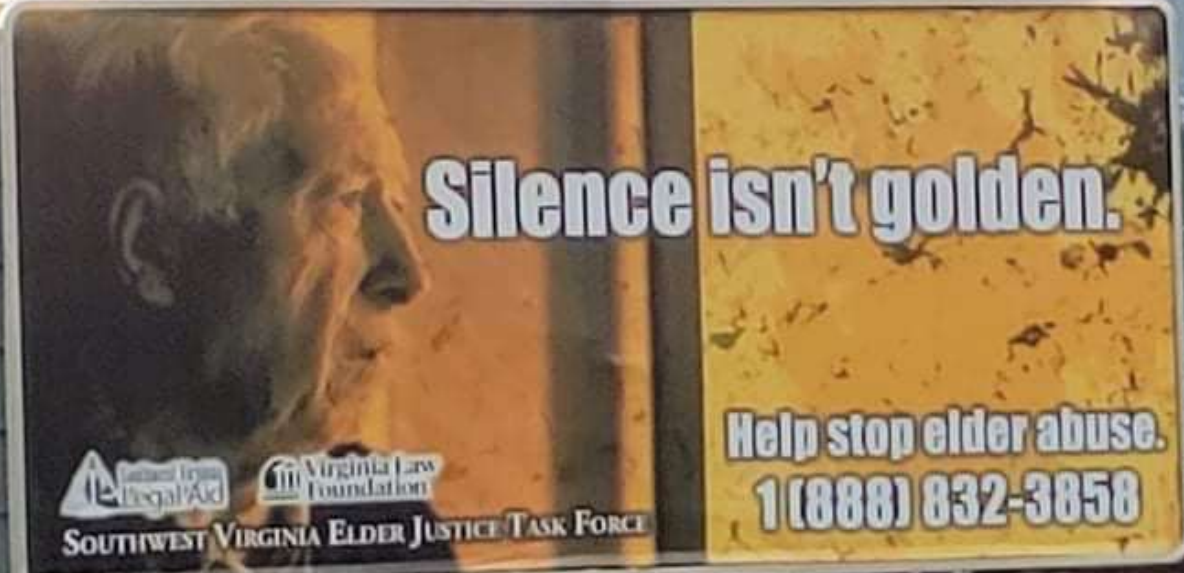
**Golden years make some  
people blue.**

**Elder neglect is abuse.  
Help stop it.**

**1 (800) 510-2020**



**& INDEPENDENCE SERVICES**  
SAN DIEGO ■ HEALTH AND HUMAN SERVICES AGENCY

And now SW Virginia has  
taken that same model  
some 25 years later...



**Silence isn't golden.**

**Help stop elder abuse.**  
**1(888) 832-3858**

   
**SOUTHWEST VIRGINIA ELDER JUSTICE TASK FORCE**

LAMAR

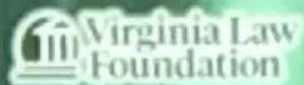
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**The golden years make some people  
green with envy.**

**Help stop financial abuse  
of our elderly.**

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**SOUTHWEST VIRGINIA ELDER JUSTICE TASK FORCE**

**LAMAR**

**The golden years make some people  
see red.**



**SOUTHWEST VIRGINIA ELDER JUSTICE TASK FORCE**

**Help stop physical abuse  
of our elderly.**

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**LAMAR**



**The golden years make some  
people blue.**



SOUTHWEST VIRGINIA ELDER JUSTICE TASK FORCE

**Elder neglect is abuse.  
Help stop it.  
1 (888) 832-3858**

LAMAR 40125

For the first 7 months I did not prosecute any elder abuse case; instead I went around our county talking with fellow professionals....

What did I learn?

# Elder Abuse is.....

- A Crime
- Going unpunished
- Predictable
- Affecting both urban & rural areas
- Where child abuse & DV were 40 years ago
- Escalating

Demographics..

# The aging of America

- Between 1950 & 2000, the total population increased by 87%
- Age 65+ - by 188%
- 85+ - by 635%
- By 2030 - 65+ will triple to over 70 million

Every day in the USA, the  
number of people turning  
65 years old is.....

10,000

## Demographics of living longer

- In 2020 there were about 93,000 Americans 100 years old +
- In 2030, that number will increase to about 130,000

By 2035 there will be more  
65+ than children in USA...  
for first time

And yet, despite this  
obvious escalation  
of the “aging”  
population...



**ACLgov** ✓

@ACLgov

 **Follow**

Despite great progress, funding for [#ElderJustice](#) is 1% of funding for child and family welfare. [#EJCC](#)

# Our National Shame: Little to No Funding for Elder Abuse Prevention and Response

*By Kathy Greenlee*

A word to elder justice advocates: getting elder abuse programs funded requires patience, skill—and a long view.

It was a sharp learning  
curve...



The importance of  
proactive vs reactive...

Out of the office & into  
the community

And meeting with law  
enforcement.....

Discovering  
misconceptions that can  
often hinder or prevent  
successful investigations

# Myth #1

- Elderly people make terrible witnesses

Most common answer...  
forgetfulness

# AVOID STEREOTYPING OF SENIORS

- Forgetful
- Senile
- Longwinded
- Grumpy
- Disabled
- Fragile



## Myth # 2

- If elderly victim refuses to provide information, there is nothing that can be done

- We can still build a case by talking to other key witnesses
- Start on the outside and work your way to the middle
- Let the DA figure out a way to break through victim's wall of silence

# LESSONS LEARNED FROM DOMESTIC VIOLENCE

- Self-determination is not the answer

“Victim declines  
prosecution”

## **VICTIM'S STATEMENT: ANN SMITH**

I called the victim Ann [REDACTED], several times in pursuant to this case. [REDACTED] told me she did not want this investigation to continue. She wants me to drop the case because she would not pursue prosecution. She said the family had a squabble. There were no injury; no property damage and her son had apologized for his actions on 01/06/2008.

[REDACTED] refused to answer any more of my questions and repeatedly told me to stop my investigation. She said it was a family argument had been resolved.

She told me; it was her grandson that she initially had problems with not her son. Her grandson Thomas [REDACTED] Jr. was staying with her at the time. [REDACTED] Jr. is now staying with other family members. She could not or would not tell me he was located or the name of a relative he was staying with. She said her whole family are scattered through out San Diego and she could not give me their names and their locations.

## **CONCLUSION:**

**This case non prosecutable and will be canceled as exceptional. Victim declined to prosecute.**

## STATEMENTS:

### Statement of James Thomas Mclain (Victim/Reporting Party):

Mclain essentially told me that DE LARENTIS is currently his secretary. Mclain said DE LARENTIS has been given permission to fill out the top part of his checks that are connected to his sister's trust and then he signs them. Mclain said he looked at the checkbook one day and noticed numerous checks were filled out and signed that he did not authorize or personally sign. Mclain asked DE LARENTIS who filled them out and who signed them. Mclain said DE LARENTIS replied, "I did" to both questions. Mclain told DE LARENTIS he was not sure what he was going to do about the forgery then came to the police department to make a report. Mclain said he already spoke with his bank and filed a claim to get reimbursed. I asked Mclain if he wants to press charges for the forgery and he said, "Yes".

Hendersonville police officers always respond to calls, treating potential victims with compassion and dignity, Chief Herbert Blake said.

"We, the police, charge when the charges are there to be made and (if) we have a willing victim," he said.

And in a Rhode Island  
newspaper article..

# **Elder-abuse victims are often reluctant to press charges**

**By Jack Brook, Rebecca Ellis and Katrina Northrop / Special to The Journal**

Posted Aug 24, 2018 at 8:52 PM

Updated Aug 28, 2018 at 5:53 PM

Victims' fear of reprisals, dependence on their abusers for their daily care, and reluctance to send a loved one to prison make elder-abuse crimes notoriously difficult to prosecute, authorities say.

In Transylvania County, of 26 cases reported last year, the victim either knew the offender or was taken advantage of by “cheating someone the old-fashioned way,” said Sheriff David Mahoney. These cases often include obtaining property by false pretense, or credit card or ATM fraud.

Out of those 26 cases, suspects were arrested in 12. In three cases, the victim did not press charges, five were determined to be unfounded, and six remain under investigation, Mahoney said.

# Why self-determination is a problem

- If not punished, the perp **WILL** abuse again
- We **CAN** convict even without the assistance of the victim
- Abuse is a crime against **NOT JUST** the abused

Why I am SO determined about the fact that victims should not get to “press charges” or choose which cases get filed.....

## Myth # 3

- If elderly victim gives the money voluntarily, it is not a crime

The “it’s a civil matter”  
mindset is pervasive

An article in Forbes  
magazine...

# Frustration For Families: Law Enforcement Isn't Pursuing Financial Elder Abusers

[Carolyn Rosenblatt](#)

Families are frustrated. When someone thinks a person is taking financial advantage of an aging parent, the public message is an urge to report to Adult Protective Services, or equivalent. APS, sometimes called by other names, is a local government entity tasked with investigating complaints about elder abuse. After I hear families describe their distress over the abuse itself, they complain of another frustration. No prosecution of the perpetrator happens.

But things are not always  
how they first appear

- There are times when the apparent voluntariness has been diluted by fraud, undue influence or by exploiting the mental limitations of the victim

## Myth # 4

- A Power of Attorney does not provide a license to steal and plunder

State of California

## CALIFORNIA DURABLE POWER OF ATTORNEY

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NOTICE: THE POWERS GRANTED BY THIS DOCUMENT ARE BROAD AND SWEEPING. THEY ARE EXPLAINED IN THE UNIFORM STATUTORY FORM POWER OF ATTORNEY ACT (CALIFORNIA PROBATE CODE SECTIONS 4400–4465). THE POWERS LISTED IN THIS DOCUMENT DO NOT INCLUDE ALL POWERS THAT ARE AVAILABLE UNDER THE PROBATE CODE. ADDITIONAL POWERS AVAILABLE UNDER THE PROBATE CODE MAY BE ADDED BY SPECIFICALLY LISTING THEM UNDER THE SPECIAL INSTRUCTIONS SECTION OF THIS DOCUMENT.

IF YOU HAVE ANY QUESTIONS ABOUT THESE POWERS, OBTAIN COMPETENT LEGAL ADVICE.

THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL AND OTHER HEALTHCARE DECISIONS FOR YOU.

YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

I, \_\_\_\_\_ [Name of Principal] of \_\_\_\_\_ [Address] appoint \_\_\_\_\_ [Name of Agent] of \_\_\_\_\_ [Address] and \_\_\_\_\_ [Optional Name of Principal] of \_\_\_\_\_ [Address] as my agent (attorney-in-fact) to act for me in any lawful way with respect to the following initialed subjects:

If my agent is unable or unwilling to act for me, I name \_\_\_\_\_ [Name of Successor Agent] of \_\_\_\_\_ [Address] as my successor agent. If my successor agent is unwilling or unable to act for me, I name \_\_\_\_\_ [Name of Second Successor Agent] of \_\_\_\_\_ [Address] as my second successor agent.

TO GRANT ALL OF THE FOLLOWING POWERS, INITIAL THE LINE IN FRONT OF (N) AND IGNORE THE LINES IN FRONT OF THE OTHER POWERS.

Look at the circumstances  
surrounding the creation &  
execution of the POA

Did victim have the ability  
to understand the need for  
the document?

Whose idea was it to have  
the POA?

Has the POA been  
notarized?

Consider interviewing  
notary or witnesses ...in  
case they have reservations  
about victim's decision to  
sign POA

A family member who is  
the suspect - accelerated  
inheritance is not a good  
defense!

## Myth #5

- If victim is deceased before we discover the theft, we cannot prosecute

- Wrong!
- Treat such a case as if it were a murder
- There are some situations in which we do not need the victim for a prosecution

## Myth #6

- Any case where the elderly victim is involved in a home repair & there is a dispute over money – this is **ALWAYS** a civil matter.

- 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?

They continued to work for about a month after that but the work was very sporadic. I called him and complained. I spoke to both him and his wife Marisa. They kept making excuses and then they finally stopped coming and changed their phone numbers. I paid them most of the contract price....around \$26,000.

In addition, they rented a U-Haul to store my belongings in while they were working and now my belongings are missing....about \$11,000 worth. I called the police but they said it was a civil matter.

## Myth #7

- The crime did not occur here...  
not my jurisdiction... not my  
problem..

If your victim resides here  
& receives an e-mail, a  
phone call, a letter .... then  
you have nexus

## Myth #8

- If the fraud victim reports that they have sent funds to the scammer - then there is no point in taking a report. The funds are untraceable & the suspects are probably overseas..

But just look at what one  
sheriff's department did in  
Virginia recently....

Posted on: February 24, 2025

## Loudoun County Sheriff's Office Seizes \$1.4 Million in Groundbreaking Cryptocurrency Scam Case



**Loudoun County, VA (February 24, 2025)** — The Loudoun County Sheriff's Office (LCSO) recently seized approximately \$1.4 million in cryptocurrency that had been stolen as a result of a "pig butchering" scam. To our knowledge, this is one of the first and the largest seizure of its kind in Virginia, highlighting the LCSO's commitment to pursuing justice on behalf of victims of financial and cybercrimes.

"This seizure sends a clear signal to bad actors that we will not allow our citizens to be taken advantage of and will do everything possible to get their money back," said Sheriff Mike Chapman. "If you commit fraud, especially a fraud of this magnitude, know that Loudoun County is coming for you."

This case surfaced when the victim received an unsolicited text message, addressed to the wrong person. This sparked social media communications prompting the suspect to befriend and gain the trust of the victim. The suspect encouraged the victim to explore cryptocurrency trading, guiding the victim to create an account on a trading website controlled by the scammer.

After a small test transaction demonstrated that funds could be withdrawn, the victim invested a substantial amount of additional money in cryptocurrency. The scam trading website showed significant returns on the investment, but when attempting to withdraw the assets, the victim was told that significant taxes would have to be paid in advance. This tactic is a well-documented "pig butchering" scam strategy, where scammers manipulate victims into believing they are achieving financial success to extract larger investments.

And then I began to  
appreciate that some  
prosecutors have fallen  
into the same  
misconceptions

## Cases of elder abuse hard to prosecute



Local attorneys and social workers are alarmed by a growing number of complaints of elder abuse, neglect and fraud, and frustrated that very few cases are ever prosecuted. But while state law requires that elder abuse be reported, the high level of proof needed for criminal charges is often elusive.

Victims want offenders to be criminally charged and prosecuted, but law enforcement agencies and prosecutors say there often is no evidence. If an abuser has legal documents such as power of attorney, it is especially hard to prove that a victim has been defrauded or stolen from.

Attorney [REDACTED] has worked on almost a dozen cases since June in which senior citizens have fallen victims to fraud, abuse or neglect. None of the cases have made their way to criminal prosecution.

"Nothing ever happens to these people," she said. "You steal from one, and you move on to the next one. People are sitting ducks here."

Many suspects haven't been arrested and prosecuted because there is no proof, District Attorney [REDACTED] said.

"There has been talk and reports, but not one case has been charged or indicted because we haven't had evidence," he said. "We will continue to review each case with law enforcement, and if we have a case with evidence, we'll prosecute that, but we haven't had that yet."

Remember myth # 1

Prosecutors need to  
know that these cases  
have such jury appeal

And prosecutors need to appreciate some frustrations that can develop when cases get dropped or not filed

Part of an e-mail I received  
from a frustrated APS case  
worker...

- .....at any rate, not only are we struggling to get the prosecutors to charge adequately, and so be it if they have to plead down, but now they are dismissing when Civil matters are involved and then dismissed in the Civil Court.

This article appeared  
in a prominent  
California newspaper  
before I retired..

# Woman used 10-year-old son as part of scheme to take thousands from two Stanislaus County women

She befriended them and appealed to their compassion with a story of a dying or dead child. She exploited their generosity when she cried to them about her hardships. She used her 10 year-old son for sympathy. But the woman who was investigated for scamming two elderly women out of thousands of dollars likely will not face charges.

But one of the victims, a 90-year-old Modesto woman who asked to be identified only by her middle name, Eileen, for fear of being victimized again, said the \$14,000 in checks she wrote to Medeiros were intended as a loan.

And what was the DA's  
office response...

“Simply getting ‘scammed’ by a smooth-talking person is no crime,” District Attorney’s Office spokesman [REDACTED] said in an email. “If money is freely/voluntarily given/donated/gifted, there is no theft. Unless an older person lacks the mental capacity to give consent or undue influence is used to obtain it, elders are free to make gifts or donations to anyone they choose.”

Soon my mission started  
to expand...

It Takes a Community:

**K E E P I N G**  
**O U R E L D E R S**  
**S A F E**

“Alone, we can do so little;  
together we can do much.”

Helen Keller

It is not just California's  
mandated reporters that  
need to be part of the  
pushback...

# *Pūpūkahi i Holomua*

Working together to move forward



The importance of being  
part of an MDT...

Start local...think global..

The importance of the 3  
Cs  
in building a multi  
disciplinary team approach

# Collaboration

# Cooperation

# Communication

## Key personnel in a local MDT...

- APS & LTC Ombudsman & state agencies
- Prosecutors - state & federal
- Law enforcement - local, state & federal
- Medical personnel
- Mental health including a psychiatrist and/or psychologist
- Financial institutions & investment brokerages
- Faith based community leaders

Getting your local medical  
community involved...

# Medical..

- ER & Urgent Care clinics & hospital staff
- Medical Examiner / Coroner
- Paramedics / EMTs & firefighter first responders

ER & Urgent Care...

Having that discussion  
about accidental and non-  
accidental injuries

Introduce them to Elder  
Abuse Screening Tools...

## Elder Abuse Screening Tools for Healthcare Professionals

A number of instruments and protocols for elder abuse screening have been developed. Most have been created for use in hospitals, clinics, or home care. Although all share similar content and are directed toward assisting with the identification of various forms of elder mistreatment, there are key differences in the focus, format, structure, and type of data gathered by each instrument or protocol (Fulmer et al., 2004). Doctors have been ascribed a key role in elder abuse identification and in awareness promotion because they see their elderly patients, on average, five times per year (Yaffe, 2008).

The American Medical Association recommends that all geriatric patients receive elder abuse screening (Burnett et al., 2014) and multiple researchers have recommended screening as a way to help prevent and detect elder abuse. However in 2013, the U.S. Preventive Services Task Force concluded that current evidence is insufficient to assess the balance of the benefits and harms of screening all elderly or vulnerable adults for abuse and neglect (U.S. Preventive Task Force, 2013). Additionally, a universal screening tool does not exist without challenges for screening.

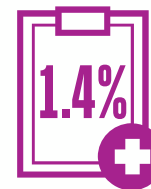
### KEY TAKEAWAYS

- ▶ Currently there is no gold standard for elder abuse screening.
- ▶ Many screening tools exist, with the majority designed for use by health care providers.
- ▶ There are differing opinions on whether screening presents more benefits or harms. Additional research is needed.
- ▶ A positive screen for elder abuse does not ubiquitously mean that elder abuse is occurring, but does indicate that further information should be gathered.



### Background

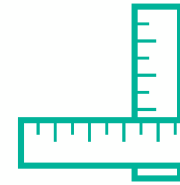
Identifying elder abuse has been a critical issue both in the community and within health care settings. While most abuse is identified in health care settings, studies have shown that rates of abuse identification by health care providers remain low (Burnett et al., 2014; Cohen, 2011; Yaffe et al., 2008). **Recent research suggests that only 1.4% of cases reported to Adult Protective Services come from physicians** (National Committee for the Prevention of Elder Abuse & The National Adult Protective Services Association, 2006).



Elder abuse screening instruments are currently held to the same standards as disease screening tests and are determined to be valid if they meet the following criteria: (1) are sensitive (effectively identify individuals with the disease); and (2) are specific (effectively identify individuals who do not have the disease as not having the disease). As with all disease screening tests, the screening process results in the label of "positive" or "negative" but a positive screen does not ubiquitously mean that elder abuse is occurring, but does indicate that further information should be gathered (Caldwell et al., 2013; Burnett et al., 2014).

## Screening Tools

At the Elder Mistreatment Symposium convened by the Centers for Medicare and Medicaid Services in 2013, three screening tools (presented in table below) were identified for increased use in practice for the screening of elder mistreatment. These tools were identified for their ability to assess multiple types of abuse, for the specifications of the measure, and for the focus of each tool when combined (McMullen et al., 2014).



These tools are intended to be used by trained professionals in healthcare settings.

ASSESSMENT	ITEMS	ADMINISTRATION	PSYCHOMETRICS	SETTING
<b>ELDER ABUSE SUSPICION INDEX (EASI)</b>	6	Completed by health care professional to assess risk, neglect, verbal, psychological, emotional, financial, physical and sexual abuse over a 12 month period; 2 minutes to complete	Sensitivity: 0.77 Specificity: 0.44	Validated in family practices and ambulatory care settings
<b>HWALEK-SENGSTOCK ELDER ABUSE SCREENING TEST (H-S/EAST)</b>	6	Self-report or interview by a professional	Construct and predictive validity, weak item reliability, but good cross-cultural adaptation	Suitable in emergency or outpatient setting
<b>VULNERABILITY TO ABUSE SCREENING SCALE (VASS)</b>	12	Self-report of dependency, dejection, coercion, and vulnerability	Moderate ranges of reliability and moderate to good construct validity	N/A

(Burnett et al., 2014)

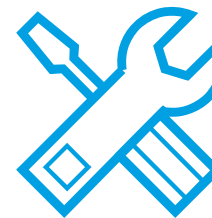
## Other Elder Abuse Screening Tools:

### WITH PSYCHOMETRICS:

- Brief Elder Screen for the Elderly (BASE) (Reis et al., 1993)
- Caregiver Abuse Screen (CASE) (Reis & Namiash, 1995)
- Elder Assessment Instrument (EAI) (Fulmer & O'Malley, 1987)
- Expanded Indicators of Abuse (E-IOA) (Cohen et al., 2006)
- Geriatrics Mistreatment Scale (GMS) (Giraldo-Rodriguez & Rosas-Carrasco, 2013)
- Indicators of Abuse (IOA) (Reis & Nahmiash, 1998)
- Older Adult Financial Exploitation Measure (OAFEM) (Conrad et al., 2010)
- Screening Tools and Referral Protocol Stopping Abuse Against Older Ohioans: A Guide for Service Providers (Bass et al., 2001)
- Self-disclosure tool (Cohen et al., 2007)
- Signs of abuse inventory (Cohen, 2011)

### WITHOUT PSYCHOMETRICS:

- Case Detection Guidelines (Rathbone-McCuan, 1980)
- Elder Abuse and Neglect Protocol (Tomita, 1983)
- Health, Attitudes towards aging, Living arrangements, and Finances (H.A.L.F.) (Ferguson & Beck, 1983)
- Screening Protocols for the Identification of Abuse and Neglect in the Elderly (Johnson, 1981)



# Medical Examiner/ Coroner..

## Coroner /Medical examiner

- Train ME Investigators who take calls from police after a death
- Establish a protocol for reviewing suspicious deaths of elders
- Can instigate an elder death review team

- The importance of an elder death review team

# Elder deaths – accidental or intentional?

- Some deaths are blatant homicides
- Some deaths are unintended but result from the trauma because of the pre-existing condition of the victim
- Some deaths are “disguised” as natural or accidental

# Elder deaths slipping under the radar

- Through lethal injection
- Starvation
- Bed sores
- Suffocation
- A fall

- Elders are expected to die
- Unless there are obvious signs of trauma, most first responders will “assume” that the death is natural
- Most elder deaths do not attract an autopsy

And his motive for killing?

# German ex-nurse admits killing 100 patients



Christian Marbach tells the BBC it is hard to accept his grandfather's murder

**An ex-nurse in Germany has admitted at the start of his trial that he murdered 100 patients, making him one of the world's most prolific serial killers.**

# **Nurses who kill: There've been more of them than you might think. And there could be thousands of victims**

*Dozens of nurses and other health-care workers have been accused of deliberately killing patients, usually with medications meant to make their charges better*

And now we have the case  
of Billy Chemirmir..

# The Texas serial killer podcast: Chemirmir is finally convicted, but ageism was the murder weapon

🕒 January 6, 2023 👤 Bob Sullivan 📁 Bob Sullivan's podcast projects, Cybercrime / Privacy 🗨️ 0



## The Texas Elder Murders

# UNNATURAL CAUSES

Authorities believe a psychopath murdered dozens of older women, largely at independent living facilities in the Dallas area, starting in 2016. Despite mountains of evidence of suspicious deaths over two years, police, medical examiners and the facilities' staff initially wrote off the homicides as "death by natural causes" and failed to investigate.

### Was it because the victims were too old?

By LISE OLSEN

#### THE SHOCK

48-YEAR-OLD HARRIS liked to dress up when she went out, even for a Walmart shopping run. On March 20, 2016, Harris freshened her bright pink lipstick, then slipped on a gold and jade necklace, along with a few other favorite pieces of jewelry. The slim Vietnamese American widow—“Nina” to her friends and family—had moved to a house on Wares River Lane in Dallas with her husband, 82, in 2001 and stayed on after his death a few years later. A spry 81, Harris was known as fun and friendly. She gave away 82 balls of good-luck gifts, which she did so often that she ordered them from the bank in bundles, her son-in-law later recalled. “She was just a heart to be around,” he said.

But on that day in 2016, Harris didn’t seem to notice the tall, clean-shaven male shopper wearing neatly pressed slacks and collared shirt, standing in an adjacent checkout line at Walmart. The man blended into the background like a security guard, probably because he’d once worked as one.

He exited the parking lot first, and drove away in a gray sedan that blended into the drab pavement, as security footage later showed. Harris went home. A few hours later police, following a tip, arrived and discovered her lifeless body on the bed.

It looked at first as if Harris had passed away peacefully in her sleep. The front door had been locked and her entry beam was intact, crisscrossed with her late husband’s vast collection of model airplanes. But gone were her own prized possessions: her collection of lucky 82 balls, her gold necklace with its jade pendant, her rings—and her favorite red jewelry box, with drawers full of jade, gold and other treasures, including papers that showed her journey from arrondissement owner and mother in Vietnam to a U.S. military veteran’s wife in Texas. Her house keys had disappeared, too.

The clue to foul play was discovered on the underside of one pillow: a smudge of Harris’ magenta lipstick on the polka-dotted pillowcase. Later, a Dallas County pathologist

PHOTOGRAPHS: JAMES LEE; 82: MICHAEL GURIN; 78: PHILIP JAY BROWN; 87: DICK KEMPER; 2016: J. JACOBSON; 2018: B. BOYD

Paramedics/EMTS & other  
first responders were  
brought into the MDT

- They need training!
- They hear & see things that **NO-ONE** else sees & hears
- Paramedics are often walking into a crime scene
- They make **GREAT** witnesses

# Check list for EMTs

- Decedent - is this person already known to APS?
- Who called 911? What is their demeanor like?
- Any delay in calling?
- Any sign that body was moved?
- Any indicators of drug /alcohol use?

And then we included  
dispatchers as part of the  
expanded MDT

Also we made financial  
institutions part of the  
team...



# Protecting Seniors:

A Bank Resource Guide for Partnering with Law Enforcement and Adult Protective Services



# The Roles of APS and Law Enforcement

## ADULT PROTECTIVE SERVICES

### **Tell me more about Adult Protective Services.**

APS is a social service program provided at the local level and governed by the state or county. APS workers serve seniors and adults with disabilities and investigate abuse, neglect and exploitation cases.<sup>14</sup> Many states have APS set up as part of the state department of human services or agency on aging, but the programs and authorities vary from state to state. APS agents are often dispersed strategically to investigate issues in person. Most state APS have toll-free numbers and websites through which to anonymously report abuse. If the customer is a resident of an assisted living or long-term care facility, APS may not have jurisdiction. You would need to involve the local long-term care ombudsman. More information is available at the National Center on Elder Abuse.<sup>15</sup>

### **What principles shape APS?**

APS workers always put the best interests of the adult they are assisting at the forefront of their investigation. They operate with practice guidelines established by their professional association, the National Adult Protective Services Association (NAPSA), that include honoring the wishes of the adult(s) involved, respecting their desires about confidentiality and making sure they receive information about their choices and options in a form they can understand.

### **Does APS operate the same everywhere?**

APS is controlled at the state level, so operations vary from state to state. Some states allow local control of APS, so operations could even differ from city to city or county to county. It is imperative that you find out what laws govern your local APS. Remember, however, that APS is a civil organization; they advocate for seniors and investigate claims. They do not have the power to file criminal charges, making it important to also partner with law enforcement. The Appendix includes a chart provided by NAPSA that provides basic information on how APS operates in all 50 states.

**“Knowing what to expect when you work with law enforcement helps you be a better partner by providing the documentation they need and thinking ahead to ensure video surveillance is archived for their use.”**

LAUREL SYKES  
SVP AND CHIEF RISK OFFICER  
MONTECITO BANK & TRUST, SANTA BARBARA, CALIF

## **LAW ENFORCEMENT**

### **How can a bank best aid local law enforcement?**

Timely and complete filing of SARs is a great first step. Law enforcement rely on SARs in order to be effective, but it's important to note that seniors may need to be willing to prosecute. Seniors might be unwilling to do so because of familial relationships or fear of retaliation from a caregiver, particularly if they are the abuser. The bank must be sensitive to their customer's interests. If the bank does determine a SAR is needed, it should follow FinCEN guidelines for submitting the report.

# Safe Banking for Seniors

Safe Banking for Seniors (SBFS) is a free national program, sponsored by the ABA Foundation, that provides bankers with the tools and resources to help older adults, their families and caregivers prevent elder financial exploitation.

The program consist of six turn-key modules with presentations, resource sheets, guides and more to help bankers connect with their local communities to share about: identifying and avoiding scams; preventing identity theft; choosing a financial caregiver; acting as a responsible financial caregiver; understanding powers of attorney; and choosing executors.

[Free Registration/Update Participation](#)

[Consumers: Request a "Safe Banking for Seniors" Presentation](#)

## About the Program

Banks of all sizes can access Safe Banking for Seniors materials for free simply by registering for the program. Within 24 hours of registration, bankers will receive a link to all Safe Banking for Seniors resources, including presentation lessons, participant activities, communications tools and promotional materials. The list of program participants is shared with State Bank Associations, policymakers and consumers.

AARP PUBLIC POLICY INSTITUTE

# BankSafe™

[BankSafe Home](#) · [The Training and FAQs](#) · [Insights and Resources](#) · [Login](#) · [Sign Up](#)

## The AARP BankSafe Initiative

The [BankSafe Initiative](#) helps the financial industry better meet consumers' financial needs and safeguard their assets. The initiative focuses on four key areas:

- Preventing financial exploitation
- Empowering family caregivers
- Helping those with dementia
- Making banking tools and environments easier to access

With the average victim losing \$120,000, prevention of financial exploitation is critical to AARP's mission to empower people to choose how they live as they age. BankSafe meets this need by conducting research into consumer insights, facilitating partnerships between the aging network and the financial industry, and developing the innovative BankSafe training platform to help financial professionals identify and stop suspected exploitation.



**BANKSAFE-TRAINED STAFF HAVE ALREADY STOPPED  
MORE THAN \$100 MILLION  
FROM BEING STOLEN FROM OLDER ADULTS**

And another key partner  
for your MDT...

# Probate Court investigators

Every probate court  
investigator hopefully has  
read this article...

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 has watched this  
documentary

Life-savings pillaged. Freedom lost.  
*Who will protect us from...*

# THE GUARDIANS



A NO EQUAL ENTERTAINMENT PRODUCTION IN ASSOCIATION WITH INNOV8R AND DOCUMENTARY CHANNEL DIRECTED BY BILLIE MINTZ  
EDITED BY MICHELE FRANCIS MUSIC BY TODOR KOBAKOV CINEMATOGRAPHY BY SASHA MORIC EXECUTIVE PRODUCERS BILLIE MINTZ  
PRODUCED BY J.B. SUGAR BILLIE MINTZ CO-PRODUCED BY ELLA MYERS PRODUCED BY J.B. SUGAR BILLIE MINTZ

NO EQUAL  
ENTERTAINMENT



Canada  
Media Fund



hotsocs TED ROGERS  
FOUNDATION

THE STATE OF NEVADA,

Plaintiff,

-VS-

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

Defendant(s).

---

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)

Unfortunately there are  
similar stories of such  
abuse cropping up all  
over the USA...



# Guardianship in the U.S.: Protection or Exploitation?

More adults will be at risk of abuse as boomers enter 'the danger age'

*(Editor's note: This is Part 1 of a three-part series on guardianship abuses appearing this week on [Next Avenue](#). Here are [Part 2](#) and [Part 3](#).)*

Ginger Franklin was just shy of her 50th birthday when she fell down the stairs of her Nashville-area townhouse in 2008. A marketing representative for Sam's Club, she was taken to the hospital with a severe brain injury. Doctors weren't sure if she would survive.

Since Franklin had not designated anyone to make decisions for her if she became incapacitated, and with no immediate family, her aunt was advised to petition the court for a guardian. The guardian, a lawyer appointed by the county, placed her in a group home for seriously mentally ill adults.

But Franklin was not mentally ill. And she did what no one expected her to do: she recovered.

When she returned home from a rehabilitation center seven weeks later, however, the guardian "told me that I didn't have a home anymore and that my townhouse was empty," Franklin said.

The benefits of a  
successful MDT...

And as a result...

More case intake for  
APS...

More cross reporting to  
law enforcement

More designated detectives  
to investigate these cases

Better quality of  
investigation

More cases being issued,  
resulting in conviction

Some involve....

# Physical abuse

Sometimes it is obvious...

# Non-accidental injuries

And the #1 suspect for  
physical abuse in California  
is...

- Son in his late 30's to late 50's
- Living at home with Mom
- Divorced/ returns or single and unmotivated or just out of jail
- Lazy and unemployed
- Drugs, alcohol or gambling
- Feeds habit off Mom
- Sometimes history of mental illness



**What do you call  
someone who abuses  
an 80 year old woman?  
She called him  
“son.”**

The sad truth is, the elderly and persons with disabilities are often abused by those they know and love. But you can stop it. If you suspect physical or sexual abuse, neglect or even financial exploitation, it's your obligation to report it.

Call 1-888-APS-TENN or 1-888-277-8366

Please feel free to photocopy, reprint and distribute this publication as provided by the Tennessee Foundation for Aging and Disability, under the 501(c)(3) Charitable and Public Benefit Purpose, Subchapter (n) of the Internal Revenue Code (IRC), and/or as a public domain work. All rights, reserved and no liability is assumed for any use of the material and the accuracy of the information on herein.

**Report elder abuse. It's not only your moral and ethical obligation, it's the law**

Emotional or mental abuse

Sexual abuse..



# SICK, DYING AND RAPED IN AMERICA'S NURSING HOMES

"You prepare for a phone call your mother has passed.  
You don't prepare for a phone call that your mother has been **RAPED.**"

February 22nd, 2017

10:54 AM ET

**Sick, dying and raped in America's nursing  
homes – a CNN Investigation**

# Sick, dying and raped in America's nursing homes

"You prepare for a phone call your mother has passed.

Some of the victims can't speak. They rely on walkers and wheelchairs to leave their beds. They have been robbed of their memories. They come to nursing homes to be cared for.

Instead, they are sexually assaulted.

The unthinkable is happening at facilities throughout the country: Vulnerable seniors are being raped and sexually abused by the very people paid to care for them.

# America's hidden horror: Sexual abuse in nursing homes and care facilities

By Mark Davis [mdavis@kstar.com](mailto:mdavis@kstar.com) and Ian Cummings [cummings@kstar.com](mailto:cummings@kstar.com)



Sexual abuse of residents in long-term care facilities, assisted-living centers and nursing homes is a little-discussed problem nationwide. **Neil**

- - - - -

Neglect by a caregiver

## Classic neglect cases

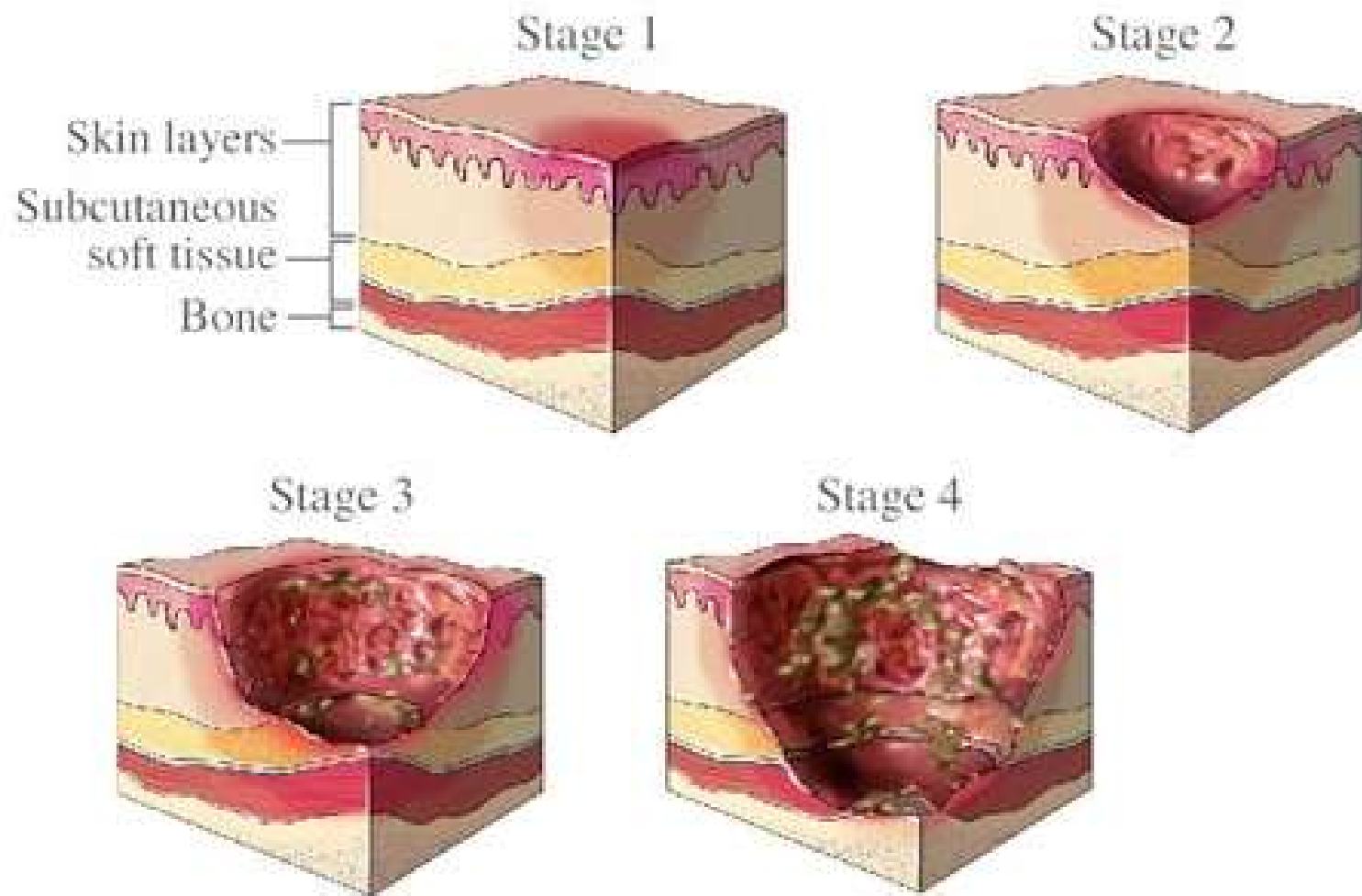
- Deprivation of medical attention
- Deprivation of food
- Lack of hygiene
- Lack of ventilation, heat or light
- Over-medicated
- Under-medicated

## 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?



## Cross reference with financial abuse

- Look for signs of financial exploitation
- Documents giving control to suspect
- POA
- Quitclaim deed
- New will
- Correspondence, bank statements
- Check book, ATM, pawn slips

False imprisonment

Watch for an explosion of  
elder financial abuse cases

# Types of elder financial exploitation

Family theft...

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

# Caregiver theft

# 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

## Caregiver convicted of murder for money



SAN DIEGO — A caregiver accused of insinuating herself into the life of an elderly Rancho Bernardo man, killing him and then taking more than \$594,000 from him was found guilty Tuesday of first-degree murder and a string of other felony charges.

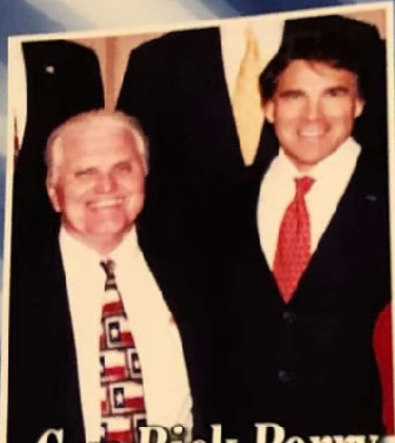
Theft by professional  
“advisers”

And we are seeing an  
increase in other  
investment  
Ponzi type fraud  
schemes...

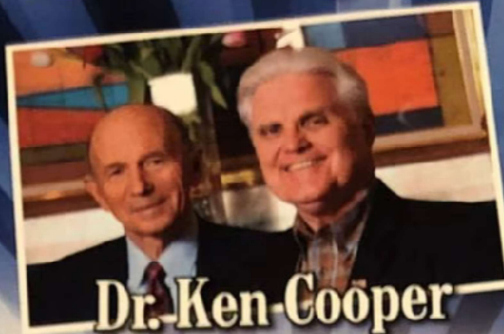
Doc Gallagher

His marketing.....

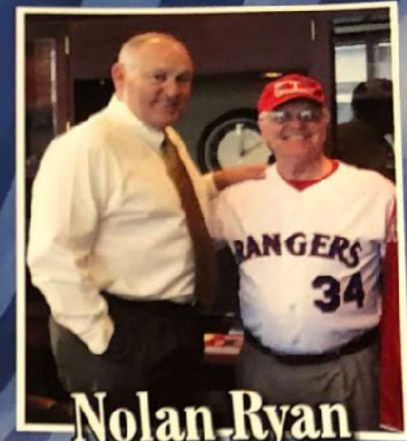
# Why are these leaders talking to Doc Gallagher?



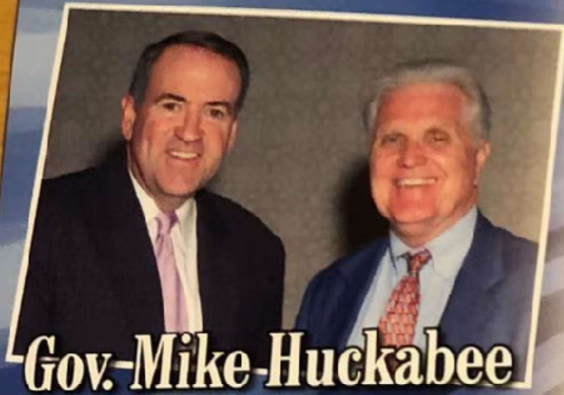
**Gov. Rick Perry**



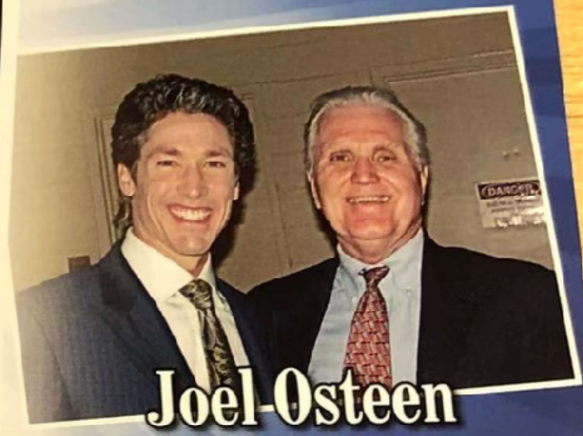
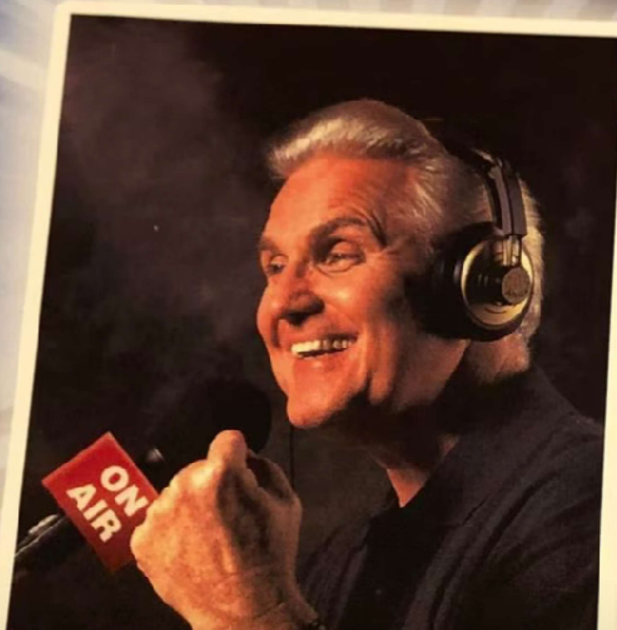
**Dr. Ken Cooper**



**Nolan Ryan**



**Gov. Mike Huckabee**



**Joel Osteen**

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.

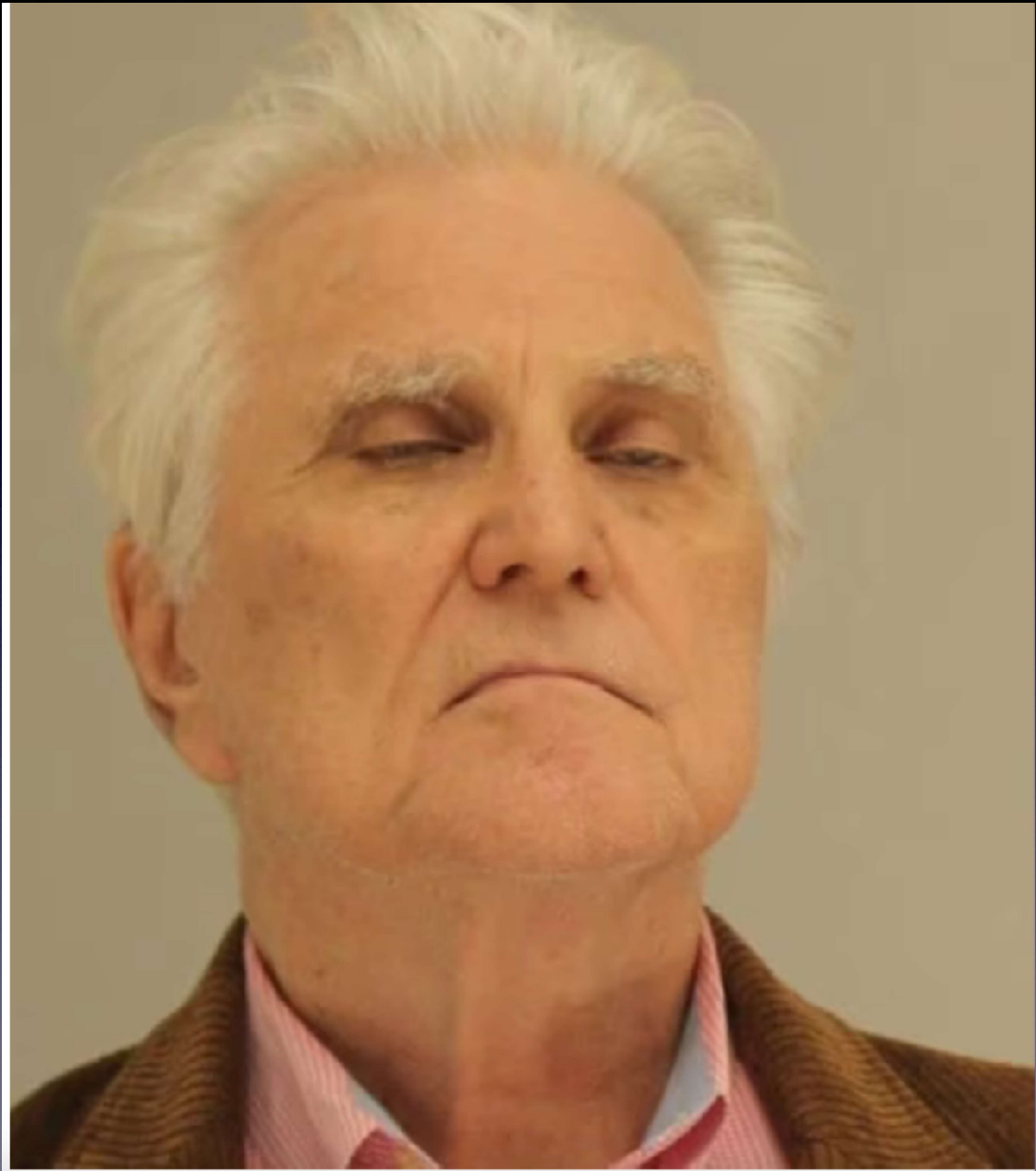
So Doc Gallagher went from  
this...



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.....



Even a bank official.....

# Chase Bank Employee Sentenced for Stealing \$300K from Elder Clients

“She focused and targeted the victims because they were elders,” said one elder abuse prosecutor

By [Megan Tevrizian](#)

Published at 5:34 PM PDT on Sep 5, 2018 | Updated at 6:19 AM PDT on Sep 7, 2018



Posing as an  
“official”....



DEPARTMENT OF INVESTIGATION  
FBI  
THE DEPARTMENT THAT THE SPECIAL AGENTS AND PHOTO  
SPECIAL AGENT Ross Volter





U.S Department of Justice  
Federal Bureau of Investigation

**Ross B. Walker**  
Special Agent  
San Diego Division

Telephone: (619) 446-8670

ROSS WALKER: HELLO, I'M AGENT ROSS WALKER, THIS IS CONNER

WE'RE WITH THE F.B.I

\* FLASH BADGE \*

WE'D LIKE TO HAVE A WORD WITH YOU. MAY WE COME IN?

CONNER MCCABE: YOU HAVE QUITE A BEAUTIFUL GARDEN OUTSIDE. ~~THE~~  
IT HAD PLENTY OF RAIN THIS PAST WEEK.

ROSS WALKER: BEFORE WE START, I'D LIKE TO LET YOU KNOW THAT YOU AREN'T  
IN TROUBLE, WE ARENT ARRESSTING YOU. WE WOULD JUST  
LIKE TO ASK YOU SOME QUESTIONS, AND HOPEFULLY YOU  
CAN HELP US ARRESST A CRIMINAL WHO HAS BEEN STEALING  
FOR QUITE SOME TIME.

CONNER: \* OPENS NOTEPAD AND STARTS WRITING \*

CAN YOU SPELL YOUR LAST NAME FOR ME?

...

AND YOUR FIRST?

...

D.O.B

...

ROSS WALKER: DO YOU HAVE ANY OTHER INFORMATION?

And then there are the  
frauds & scams...

So why would I leave the  
best job in the world?

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



And then AARP came  
calling...



And time to help with  
creating a resource for law  
enforcement

E.A.G.L.E project

# eagle.usc.edu



[About EAGLE](#) | [Contact EAGLE](#) | [Training Application](#)

ELDER ABUSE OVERVIEW



STATE SPECIFIC LAWS



LAW ENFORCEMENT RESOURCES



## The tools you need to protect your older adult community.

First Responder Checklist

[SEE CHECKLIST](#)

Evidence Collection Checklist

[SEE CHECKLIST](#)

Community Resources

Helpful local information for the older adult, their families, and caregivers.

Enter a Zip Code

[SUBMIT](#)





# State of California



Guam | Puerto Rico | District of Columbia

*Last updated 1/29/25*

## Elder/Older Adult Abuse

[California Penal Code sections 368-368.7](#) Crimes Against Elders, Dependent Adults, and Persons with Disabilities

[California Welfare and Institutions Code sections 15610-15610.70](#) Definitions

[California Welfare and Institutions Code section 15656](#) Prosecution of Elder and Dependent Adult Abuse Cases

## Alternate Charges

Please note that the following are possible alternatives to a charge of elder or older adult abuse, and their applicability may vary depending on the specific laws of each state. Additionally, the terms used in state statutes may differ. This list is not comprehensive and is intended solely to encourage the exploration of other relevant laws.

**Physical Abuse:** assault and battery; homicide and related; kidnapping; domestic abuse

**Sexual Abuse:** assault and battery; sexual abuse; lascivious conduct; indecent exposure; domestic abuse; trafficking

**Emotional/Psychological Abuse:** harassment; stalking; hate crimes; eavesdropping

Trying to encourage more  
collaborative efforts to  
combat the escalation in  
frauds & scams

And we need them!

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



Internet and telephone scams have grown “exponentially,” overwhelming police and prosecutors who catch and convict relatively few of the perpetrators, said Kathy Stokes, director of fraud prevention at AARP’s Fraud Watch Network.

Victims rarely get their money back, including older people who have lost life savings to romance scams, grandparent scams, technical support fraud and other common grifts.

“We are at a crisis level in fraud in society,” Stokes said. “So many people have joined the fray because it is pretty easy to be a criminal. They don’t have to follow any rules. And you can make a lot of money, and then there’s very little chance that you’re going to get caught.”

Within the next few  
months...

# Coming soon



**NATIONAL  
ELDER FRAUD**  
— COORDINATION CENTER —

- 501c3 nonprofit
- Public/private partnership
- Tie cases together to exceed thresholds for action by law enforcement
- Disrupt the fraud business model

[fightelderfraud.org](http://fightelderfraud.org)



Challenge

Mission

Leadership

Insights

A national force for good in the  
fight against elder fraud.



Get in Touch

- Challenge
- Mission
- Leadership
- Insights

Adjusting for underreporting, the FTC estimates that the overall cost of fraud to older consumers in 2023 may have been as high as

**\$61.5 billion**

That's **\$117,000** per minute

1. Federal Trade Commission. Protecting Older Adults. October 2024

# Our mission is to reduce elder fraud in America.

Challenge

• Mission

Leadership

Insights

Law enforcement is constrained by competing priorities, jurisdictional challenges, and lack of available resources to address the avalanche of fraud that is largely perpetrated by transnational organized crime rings. Private companies possess valuable data, but there is no central repository to link it with other data sets.



# Leadership

- Challenge
- Mission
- Leadership
- Insights



**Brady Finta**  
Founder & CEO



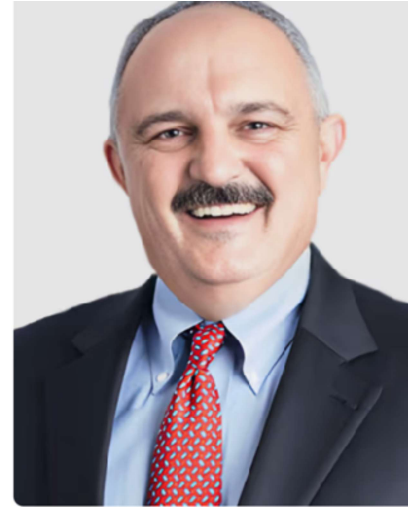
**Kathy Stokes**  
Board Member  
Director, Fraud Prevention Programs, AARP



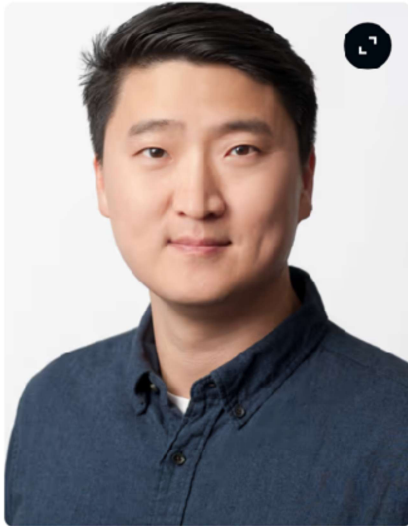
**George Khouzami**  
Board Member  
Managing Director at SI Global Partner



**Claire Rushton**  
Board Member  
Senior Director, Global Investigations, Walmart



**Steve Schenbeck**  
Board Member  
Partner, CPA, Plante Moran



**Albert Shin**  
Board Member  
Head of Cybercrime Investigations Group, Google



**Jamie Wendell**  
Board Member  
Senior Corporate Counsel, Customer Protection & Enforcement



**Adam Braverman**  
Board Member  
Partner, Morrison Foerster

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...

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# UNMASKING PIG-BUTCHERING SCAMS AND PROTECTING YOUR FINANCIAL FUTURE



And now we are seeing  
detectives grapple with  
tracing the crypto  
currency...

# The threat of crypto ATM machines



For assistance:  
Call or text: 415-713-5056  
Email: help@quadcoinatm.com  
415-713-5056



GB BITCOIN ATM



 **bitcoin**  
ATM




And an increase in  
romance scams...

Meet Kate Kleinert...

# Retirees Are Losing Their Life Savings to Romance Scams. Here's What to Know.

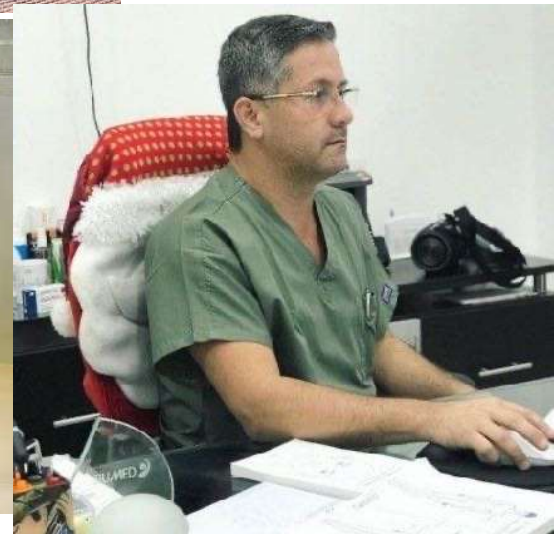
Con artists are using dating sites to prey on lonely people, particularly older ones, in a pattern that accelerated during the isolation of the pandemic, federal data show.

 Give this article



Kate Kleinert of Lancaster County, Pa., was the victim of a romance scam in 2020 that she said left her destitute. Federal officials say older Americans are increasingly being targeted in such schemes. Amanda Mustard for The New York Times

# Pictures of this handsome man arrived almost daily



# He said the most romantic things!

I am never too busy for the woman who holds my heart in her hands.

When I first saw you I was afraid to talk to you,  
When I first talked to you I was afraid to like you,  
When I first liked you I was afraid to love you,  
Now that I love you I'm afraid to lose you!

You are the first thing I think of in the morning and the last thing at night

You are irresistible to me and I don't know how anyone could let you go. I know I never will

I want to spend the rest of my life taking care of you. You have become my whole world!

I want to wake up next to you every day for the rest of my life.



**He endeared himself to me during every conversation -**

**How are the Franciscans treating you today?**

**How was your day, Honey?**

**Is that Duffy barking??**



# **The night that never ended**



**The next time  
we talk,  
Honey, I will  
be standing  
right next to  
you!**

5:00 a.m. July 16,  
2022

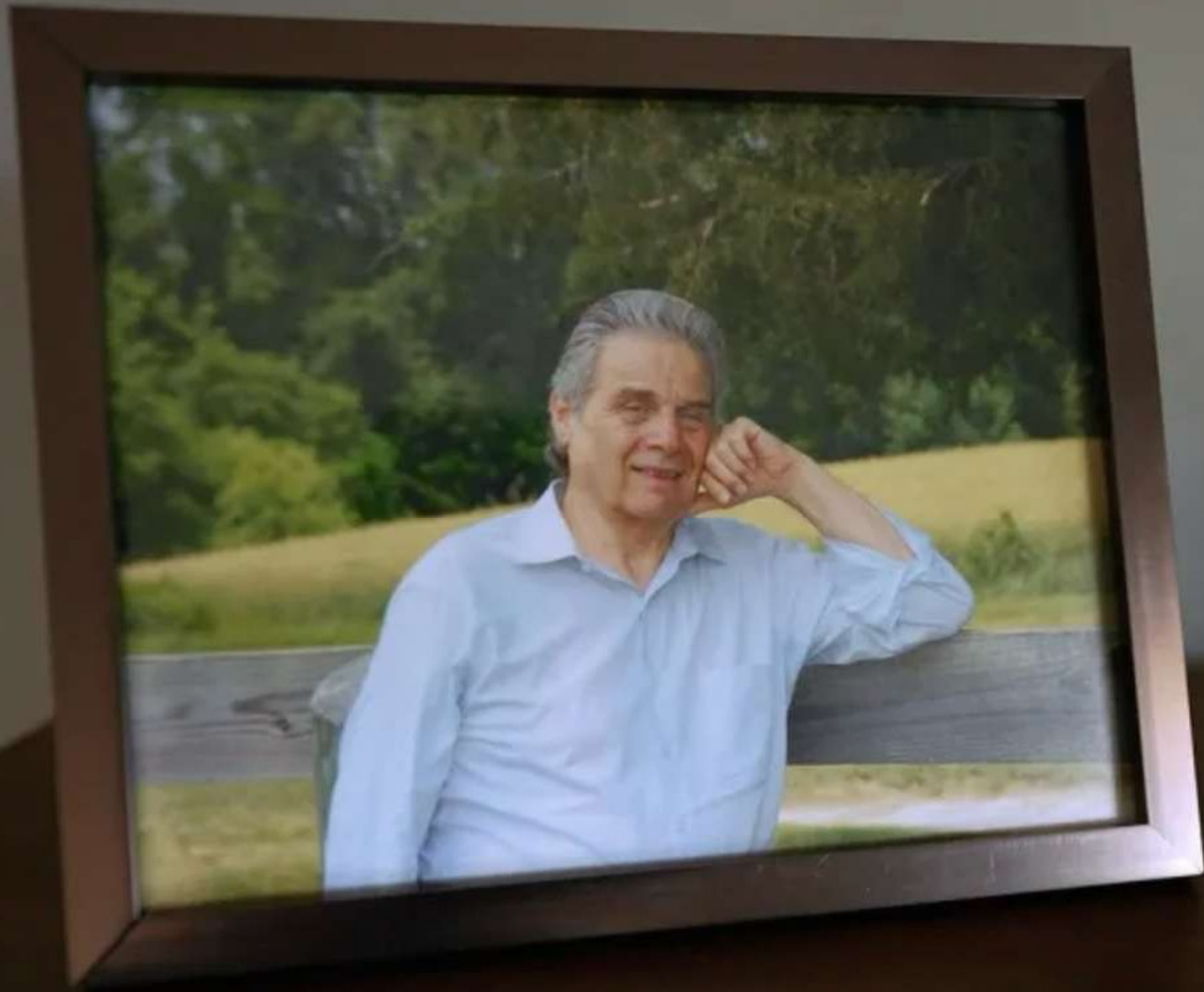


And some victims can  
become “mules” and  
potentially face  
prosecution...

Meet 81 year old Glenda  
Seim from Missouri...

Glenda was sentenced to 5  
years federal probation...

And then we have victims  
like 82 year old Dennis  
Jones...



One of the most common  
current misconceptions  
involves how we view  
“consent”

A great jury instruction  
defining what amounts to  
consent ...

# Lack of consent - in CALJICS

- To consent to a transaction a person must:
- Act freely & voluntarily & not under the influence of threats, force or duress
- Have knowledge of the true nature of the act or transaction involved
- Possess the mental capacity to make an intelligent choice whether or not to do something proposed by another person

- Consent requires a free will and positive cooperation in act or attitude

In recent years though...

# Fraud is being ignored on Zelle by its big banking founders

[Malcolm Owen](#) Mar 07, 2022



Banks are ignoring the widespread problem of fraud on Zelle, a report claims, with the major financial institutions that founded the service seemingly not caring about issues with the payments platform.

# Understanding Fraud & Scams | Zelle

As a consumer, it's important to understand how fraud and scams are defined because there may be differences in the consumer protections offered by your bank or credit union. A basic way to differentiate fraud and scams is unauthorized vs. authorized transactions.

## FRAUD

If someone gained access to your bank account and made a payment with Zelle® without your permission, and you weren't involved in any way with the transaction, this is typically considered fraud since it was unauthorized activity. If someone gained access to your account, and stole money or sent it without your permission, this could be defined as fraud. Immediately report suspected **unauthorized activity** to your financial institution. Because you did NOT authorize a payment, you are typically able to get your money back after reporting the incident.

# Fraud

Someone gained **unauthorized** access to your money.



## EXAMPLE

Someone gained access to your bank account without your permission. You never authorized or were involved in the transaction.

## WHAT TO DO

Immediately report suspected unauthorized activity to your financial institution.

## CAN YOU GET YOUR MONEY BACK?

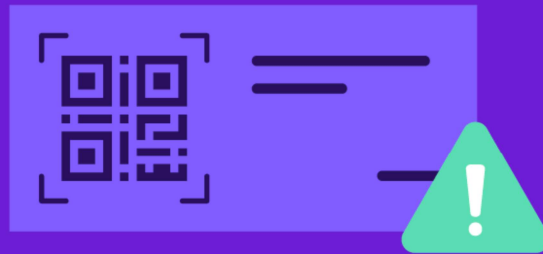
Because you **did not authorize a payment**, you are typically able to get your money back.

# SCAM

If you were knowingly involved in the transaction and you gave the “ok” and **authorized a payment** to be sent, this is typically defined as a scam. Even if you were tricked or persuaded into authorizing a payment for a good or service someone said they were going to provide, but they didn’t fulfill it, this would be considered a scam. Because you authorized the payment, you may not be able to get your money back. A few types of scams reported involve [purchasing tickets](#), [buying puppies](#) and other financial scams like cash flips. [Get more examples of scams.](#)

## Scam

**You authorized** a payment,  
but didn't receive what was expected.



### EXAMPLE

You used Zelle® to send money to someone on the Internet for concert tickets, but you never received the tickets.

### WHAT TO DO

Contact your financial institution immediately if you think you've been scammed.

### CAN YOU GET YOUR MONEY BACK?

Because you **authorized the payment**, you may not be able to get your money back.

Just because a victim  
“authorized” a transaction  
- if it is fraudulent, it is still  
a crime!

Getting federal agencies  
involved...

## 70 elderly people targeted in fraud scheme; suspects charged with racketeering



FILE - Eight people were indicted on charges of swindling more than \$2 million from 70 elderly people. (CNN, file photo)

## Fraud Task force takes international approach to protecting local seniors

01/14/2022



Deputy District Attorney Scott Pirrello said over 1,000 San Diego county seniors are fraud victims each year but a task force that focuses on collaboration between sectors is working to make a dent in that statistic.

“For the past few decades, someone would walk into a police department and the person taking a report could spot very quickly that the money was sent to Nigeria, or Asia or the Caribbean. However, that local agency couldn’t do anything about a criminal in another country,” Pirrello said.

Then, the Elder Justice Task Force was created, “initially to see what we could do” Pirrello said, utilizing the Federal Bureau of Investigations with their national reach.



Innovative Work Leads to Prestigious Award for Elder Abuse Prosecutor and Investigator

Far more federal attention  
being paid to Elder  
Exploitation now than  
when I started on this  
journey



Looking ahead


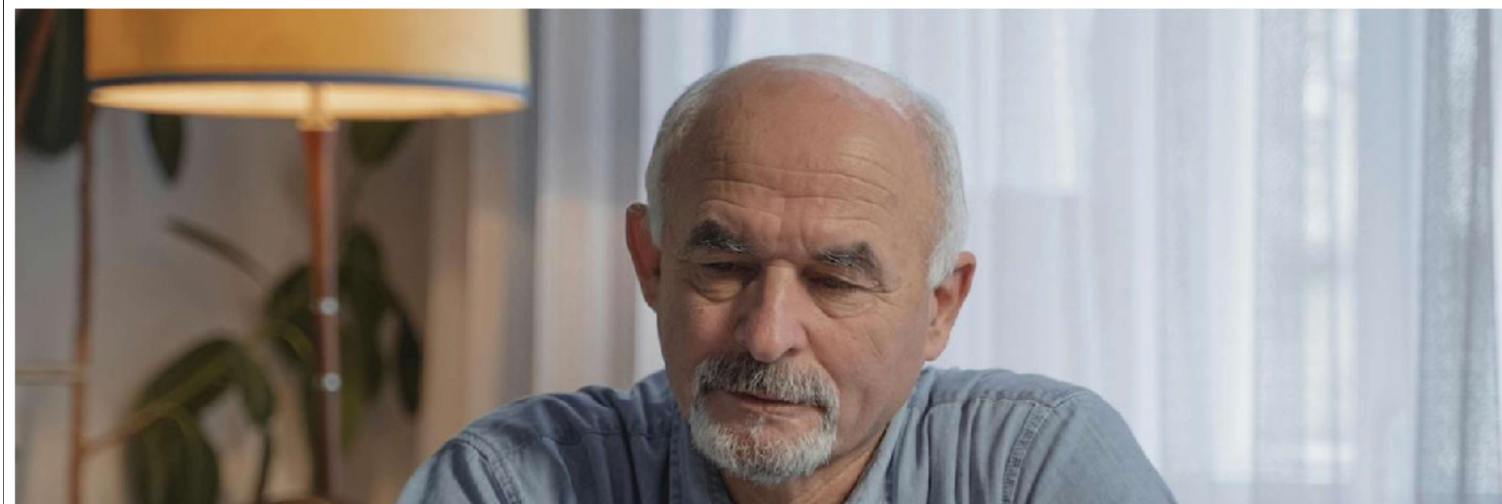
We have many challenges  
ahead...

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](#)





## Elder Abuse Emerges From the Shadows of Public Consciousness

*by Philip Bulman*

Two recent studies shed light on the prevalence and detection of an often overlooked crime.

# Assessing the impact of the crime

- Financial
- Emotional
- Residual

## 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**

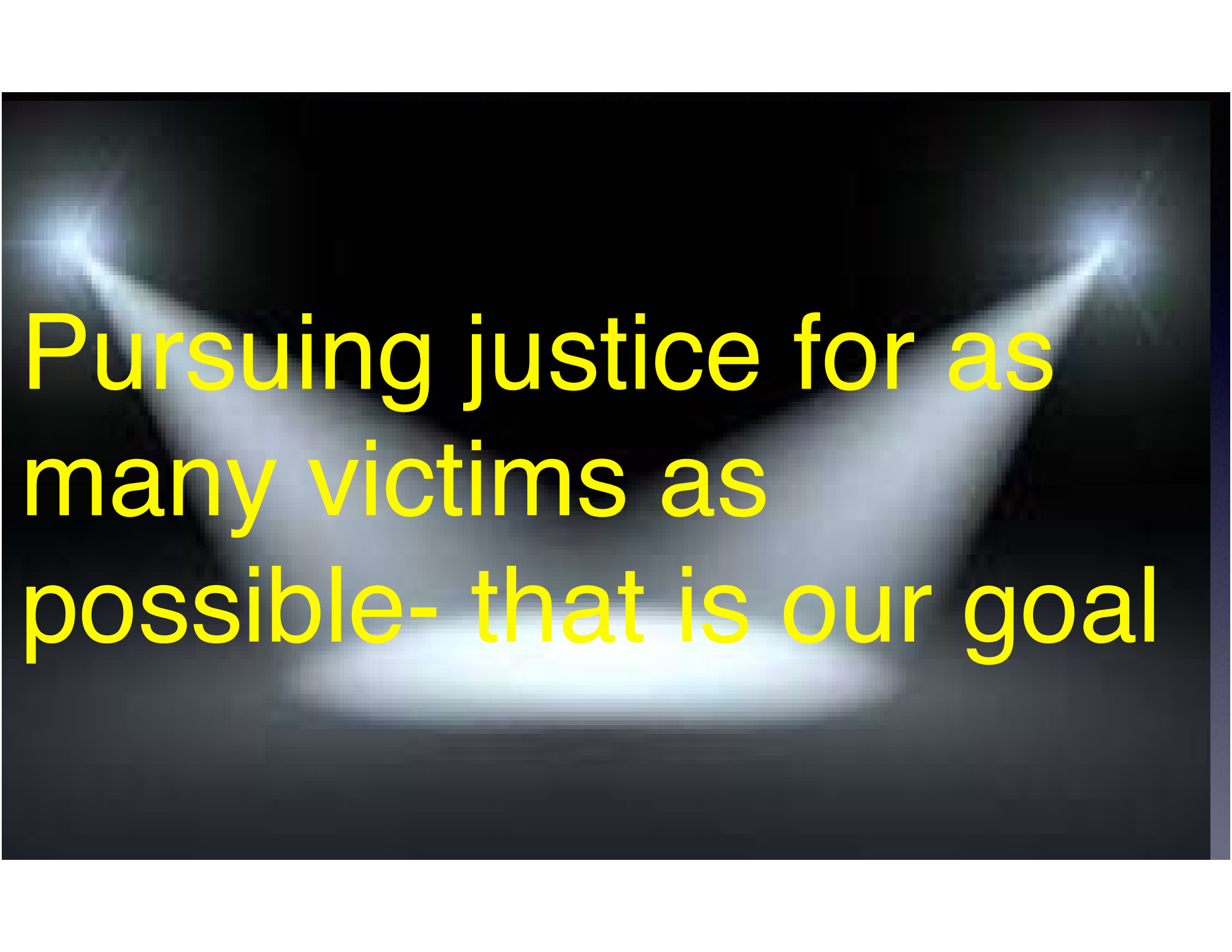
But we can meet the  
challenges.. using our  
resources, networks and...

The 3 Ps...

Passion..

Purpose...

And Perseverance..

The image features a dark, almost black background with two bright, white spotlights. The spotlights are positioned at the top left and top right, casting beams of light that converge towards the center of the frame. The text is written in a bold, yellow, sans-serif font and is centered within the area illuminated by the spotlights. The overall effect is dramatic and focused, highlighting the message.

Pursuing justice for as  
many victims as  
possible- that is our goal

Please feel free to contact me:

- Paul Greenwood
- 442-257-2984
- [paul@greenwoodlawcorp.com](mailto:paul@greenwoodlawcorp.com)
- [www.greenwoodlawcorp.com](http://www.greenwoodlawcorp.com)