

Fighting Elder Abuse with Education



February 23rd, 2022

Presented by

Paul Greenwood,

Newly “retired” Deputy District Attorney,

San Diego County, California



Background...

From UK lawyer to
California prosecutor

We left UK in 1991 &
arrived in San Diego with 2
children, jobless &
unqualified...

Joined a civil law firm for 2
years

Then in 1993...



My decision to “retire”...

\$37 billion

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

My Elder Abuse journey
began

January 1996

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

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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[Getting Help](#)

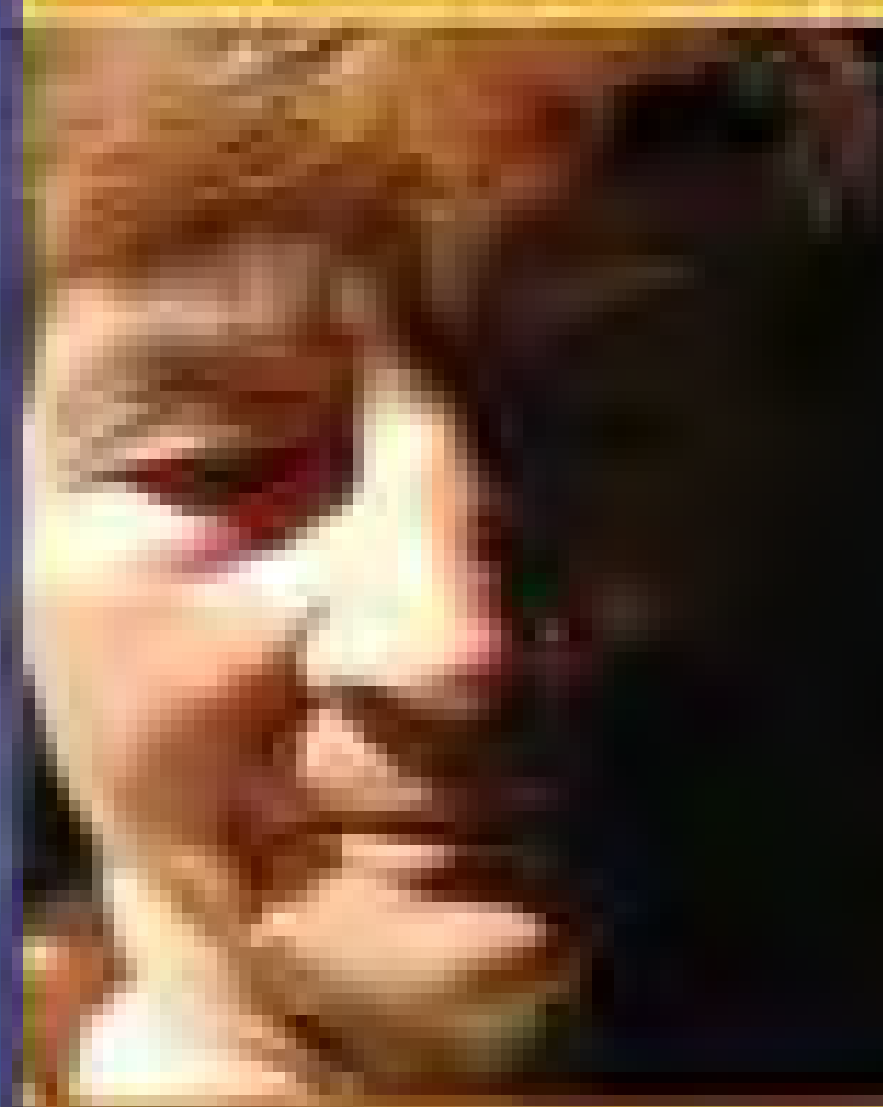
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*Elder abuse thrives on silence. The time has
come to bring this tragic secret out in the open.*



“ 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

I learned over time that
one of the main ways to
overcome silence is
through education...

Upon the subject of education ...

I can only say that

I view it as the most

important subject

which we as a people

may be engaged in.

Abraham Lincoln

Education about:

- The elements of the crime
- The dynamics
- The profile of an abuser
- The procedure for reporting elder abuse - and who is a mandated reporter
- The ways in which we can reduce the risk of becoming a victim

There is no common
definition of elder abuse-
each state has its own
interpretation...

In Montana...

There are no specific
statutes for physical or
mental abuse of an elder...

For exploitation, Montana
defines victims in 3
categories...

Older person

65+

Incapacitated person

(1) "Incapacitated person" means any person who is impaired by reason of mental illness, mental deficiency, physical illness or disability, chronic use of drugs, chronic intoxication, or other cause, except minority, to the extent that the person lacks sufficient understanding or capacity to make or communicate responsible decisions concerning the person or which cause has so impaired the person's judgment that the person is incapable of realizing and making a rational decision with respect to the person's need for treatment.

Person with developmental
disability

"Developmental disability" means a disability that:

- (a) is attributable to intellectual disability, cerebral palsy, epilepsy, autism, or any other neurologically disabling condition closely related to intellectual disability;
- (b) requires treatment similar to that required by intellectually disabled individuals;
- (c) originated before the individual attained age 18;
- (d) has continued or can be expected to continue indefinitely; and
- (e) results in the person having a substantial disability.

UNDERSTANDING THE DYNAMICS

- Fears of many seniors
- Leads to underreporting
- Feelings of shame
- Concern that exposure will lead to loss of independence
- Sometimes accompanied by threats from perpetrator

Profile of the physical abuser:

- 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

Profile of the financial exploiter

- Family
- Caregiver
- Professional adviser
- Court appointed
fiduciary
- Rogue contractor
- Opportunist
- Scammer

How to report abuse,
neglect or exploitation in
Montana...

If non life threatening...
call APS at 844-277-9300



or make an online report...



REPORT OF SUSPECTED DEPENDENT ADULT/ELDER ABUSE



Note: Any fields with * are required

VICTIM

First Name:

Middle Name:

*Last Name:

* Please enter Age or Date of Birth:

Age (or approx. age):

Exact Age Unknown

DOB:

mm/dd/yyyy

SSN:

Language:

-- Please Select --

Speaks English:

Race:

-- Please Select --

Ethnicity:

-- Please Select --

Gender:

-- Please Select --

Sexual

Orientation:

-- Please Select --

Living Arrangements:

-- Please Select --

Address:

City:

Zip Code:

Primary Phone:

-- Please Select --

Home Phone:

Work Phone:

ext:

Cell/Other:

Current Location: (if different from address)

Physical/Mental Impairments (if under 65):

And each state has its own
list of mandated reporters
for suspected elder
abuse... or not!

In Montana.....the duty to
report exploitation, neglect
or abuse...

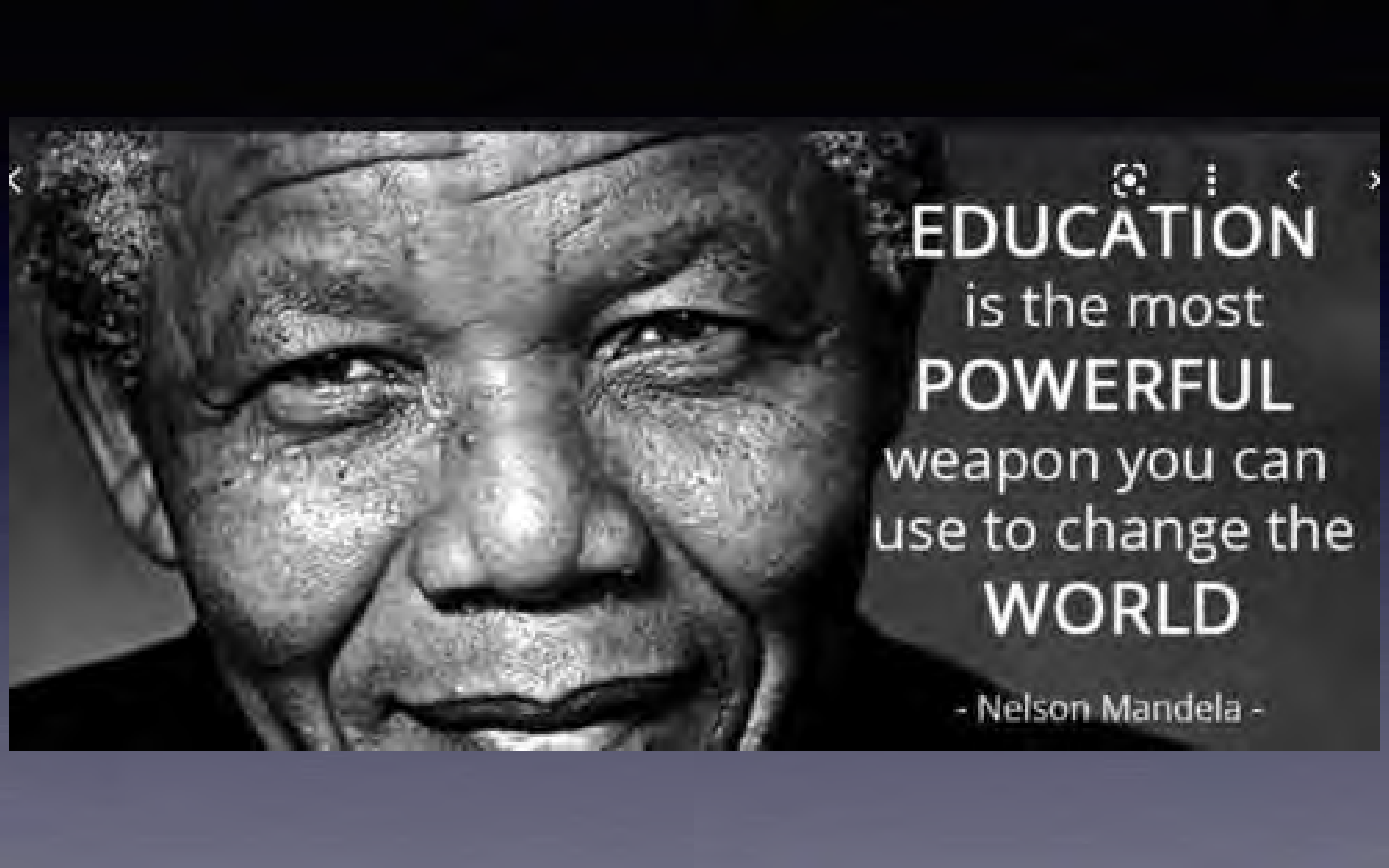
Mont. Code Ann. § 52-3-811

Who has to report?

A physician, resident, intern, professional or practical nurse, physician assistant, or member of a hospital staff engaged in the admission, examination, care, or treatment of persons; an osteopath, dentist, denturist, chiropractor, optometrist, podiatrist, medical examiner, coroner, or any other health or mental health professional; an ambulance attendant; a social worker or other employee of the state, a county, or a municipality assisting an older person or a person with a developmental disability in the application for or receipt of public assistance payments or services; a person who maintains or is employed by a rooming house, retirement home or complex, nursing home, group home, adult foster care home, adult day-care center, or assisted living facility or an agency or individual that provides home health services or personal care in the home; an attorney, unless the attorney acquired knowledge of the facts required to be reported from a client and the attorney-client privilege applies; a peace officer or other law enforcement official; a person providing services to an older person or a person with a developmental disability pursuant to a contract with a state or federal agency; and an employee of the department while in the conduct of the employee's duties. Any other person or entity may submit a report.

And how do we reduce the
risk of becoming a victim?

Education plays a huge
role...

A high-contrast, black and white close-up portrait of Nelson Mandela. He is looking slightly to the right with a gentle, thoughtful expression. His skin is deeply textured, and his eyes are prominent. The lighting is dramatic, with strong highlights and deep shadows.

EDUCATION
is the most
POWERFUL
weapon you can
use to change the
WORLD

- Nelson Mandela -

Top tips for reducing the risk of becoming a victim

- Based on 22 years of criminal prosecution of elder abuse cases
- Forearmed is forewarned
- Even if you don't think you can use this information for yourself, we all know someone who does need it.

Financial exploitation of
older adults .. a crisis about
to happen?

Over 65% of all the cases
that I prosecuted involved
financial exploitation

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.



Tip #1

- Choose a caregiver with caution
- Never hire through a newspaper ad, Craigslist or word of mouth
- Only through a bonded, insured agency

Caregiver caution...

- Ask the agency to show you what background checks they have done
- Never just rely on references given to you by the caregiver
- Consider hiring your own investigator to find out as much as you can

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

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.

Tip #2



Keep an inventory of all jewelry



Locked drawer



Photos or video of valuable or sentimental pieces



Tip # 3



- Every home should have a shredder
- Every piece of mail with your identifying information should be shredded
- Criss-cross is best

Watch out for dumpster divers!



- People are trying to learn about you from what you discard!

Tip # 4



- Protect your incoming and outgoing mail
- Never allow incoming mail to sit in unsecured mailbox with public access

Mailbox security...

- Consider renting a Post Office box
- If possible, collect your new check books directly from your bank



Tip # 5

- Obtain a credit search at least 2 - 3 times a year

- Experian, Equifax & TransUnion



Credit reports

- Talk to your financial institution about credit searches
- Everyone is entitled to one free credit report a year [AnnualCreditReport.com]



Consider freezing your credit



Tip # 6



- Every home should have caller ID
- Determine if the call is Private or Unknown
- Don't be afraid to hang up - or at least to message

And for that annoying
telemarketer....

- Keep a
whistle by the
telephone



Robocalls on your cell
phone?

Tip # 7



You will never win a foreign lottery



Don't believe the mail, the guy on the phone or the e-mail!

Customs and Revenue Canada

STOP ORDER NOTIFICATION

STOP ORDER NUMBER	CCP/3374555/001/001/2004
REA	DRAFT/0002 BANC/007422/008115
CONTRACT	NORTH AMERICAN FREE TRADE AGREEMENT
CONTRACT	CANADA - USA
INTEGRITY	UNITED STATES OF AMERICA
PERSONS FOR SALVAGE	NON-RESIDENT FOR
PREPARATION DATE	2004-03-26
DETT CLASSIFICATION	SECURITY TYPE
TYPE	CERTIFIED BANK DRAFT

DETAILS

The undersigned hereby certifies that the above information is true and correct to the best of his knowledge and belief.

The undersigned hereby certifies that the above information is true and correct to the best of his knowledge and belief.

Under the order, the undersigned hereby certifies that the above information is true and correct to the best of his knowledge and belief.

Subsequent shipment shall be carried out under the conditions and in accordance with the provisions of the order.

By Order of the undersigned

The undersigned hereby certifies that the above information is true and correct to the best of his knowledge and belief.

OFFICE USE

NAME SURVEILLANCE

Elvis Owens

4067507

CONTACT INFORMATION

Elvis Owens

(714) 912-1000

Signature

IMPORTANT NOTICE

Amount Payable

CRIME WATCH

Man, 85, loses \$280,000 in scam

and should be reported to the police.

— Eliza Gama

CARLSBAD — An 85-year-old retiree hoping to win big in the "Canadian Lottery" ended up losing nearly \$280,000 in a telephone scam, police said.

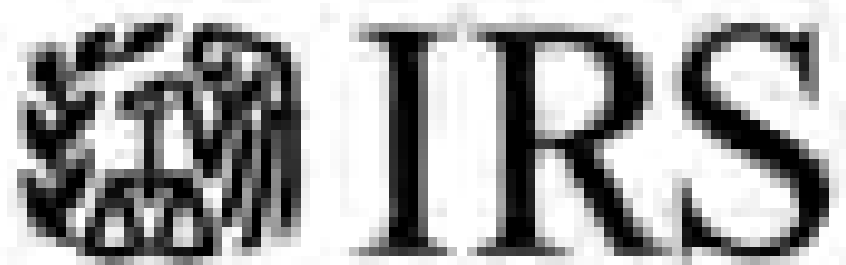
Authorities are warning residents about the scam, which begins with a telephone call, often to a senior citizen, congratulating the person for winning a huge prize.

Victims are told that to claim the prize, they need to wire funds to cover "tariffs and attorney fees" because the money is coming from outside the country, Detective Rob Shelton said.

The latest victim, a World War II fighter pilot, wired almost \$280,000 in a few weeks, losing nearly 20 percent of his assets. The victim lives in a nursing home, police said.

"It's become a problem with our seniors," Shelton said. "They seem to be taken in and are gullible. He was so convinced he had won the lottery. It makes your heart just go out."

People are warned that such "prize calls" are probably fake



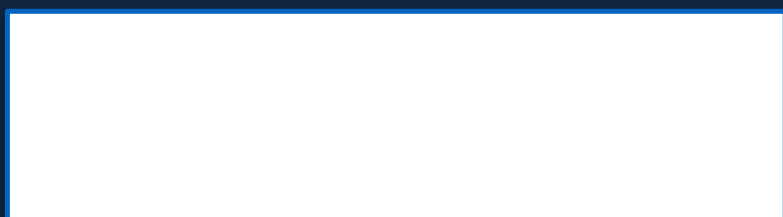
Department of the Treasury
Internal Revenue Service

LOTTERY CLAIMS DEPARTMENT

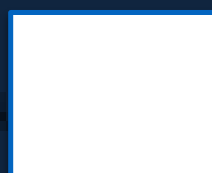
1100 Pennsylvania Avenue, NW

Washington, DC 20548

September 10th, 2014



Dear Miss



This letter is sent to you in compliance with the Freedom of Information Act. We were able to confirm you were selected as the Second Place Award winner in the California State Lottery DEPT. 2014 Nationwide Drawing. This entitles you to a total amount of \$950,000.

While we are very happy to assist you in the delivery of your Award, we are invested in preventing any type of legal or illegitimate activity during the process of your claim. For this we have begun operations with US Customs & Border Protection and with the National Treasury. You will be fully notified of the procedures to be followed in claiming your award.

For more information please contact your agent that is representing you Mister Dave Carson at 1-303-407-1342, during business hours 7am to 5pm EST. All of your documents are being taken care of by your agent we will keep their department posted.

Once again Congratulations!!!

Tip # 8



The IRS will NEVER call
you!!!

NEVER!

NEVER!

Tip # 9

- Your grandson will
NEVER be calling you
from jail

The grandma
scam.....



Tip # 10

- Don't look for love in all the wrong places!



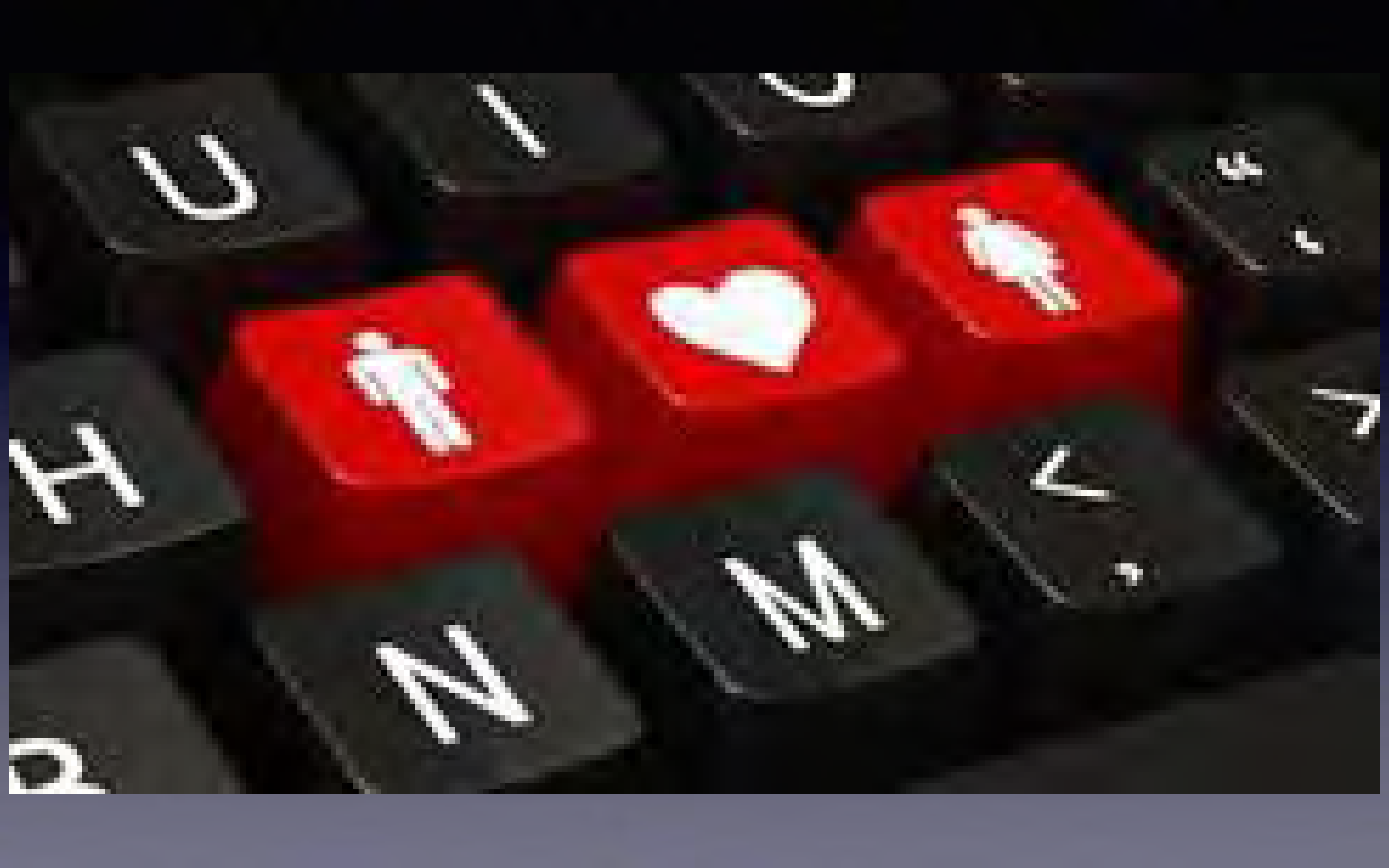
Two major types of this
scam

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





SHE MET HIM ONLINE...



**HE SAID HE LIVED
IN A GATED COMMUNITY**



Tip # 11

Don't assume the friendly handyman is licensed

- Always check with BBB & Contractors State License Board [CSLB]

When hiring a contractor..

Get at least three estimates

Do NOT pay more than 10% or \$1,000
[whichever is less] up front

Insist on a written contract

Photograph the progress [or lack of it]

Tip # 12



- If someone calls you and says there is something wrong with your computer, just hang up!

The computer scam

Tip # 13



- Always have a second line of defense at your front door
- Watch out for “officials” who want to gain entry

Tip # 14

Please do not leave your purse in your shopping cart...

Tip #15

If someone offers to update your living trust or promises you a better return on your investments....beware!

Trust Mill scams

WHO IS SENIOR RESCUE?

Senior Rescue is a 501-(c)3 Non-profit Organization dedicated to assisting Seniors with their Estate, Financial, Medi-Cal and Charitable Planning.

We help Seniors maintain their dignity by having control over their own lives through tax deductible contributions made from Estates, Individuals and/or other groups.

Our goal is to inform and educate Seniors how to safely remain in their own homes, by efficiently managing the resources available to them.

Our 22 year history has proven our success with over 5000 Seniors having benefited from the programs we offer!

**CALL US TODAY
FOR A FREE CONSULTATION.**

(619) 543-8903

If you are interested in learning about the services we offer, call for a free consultation.

One of our Estate Planning Consultants will come out to your home with no cost or obligation.

We are here to educate Seniors and their families regarding the benefits of Estate Planning, Reverse Mortgages, Medi-Cal and Financial Planning, Charitable Giving, and many other services.

With Senior Rescue you can have the peace of mind you deserve.

SENIOR RESCUE

**555 SATURN BLVD.
SUITE # B-188
SAN DIEGO, CA 92154
(619) 543-8903**

WWW.SENIORRESCUE.ORG

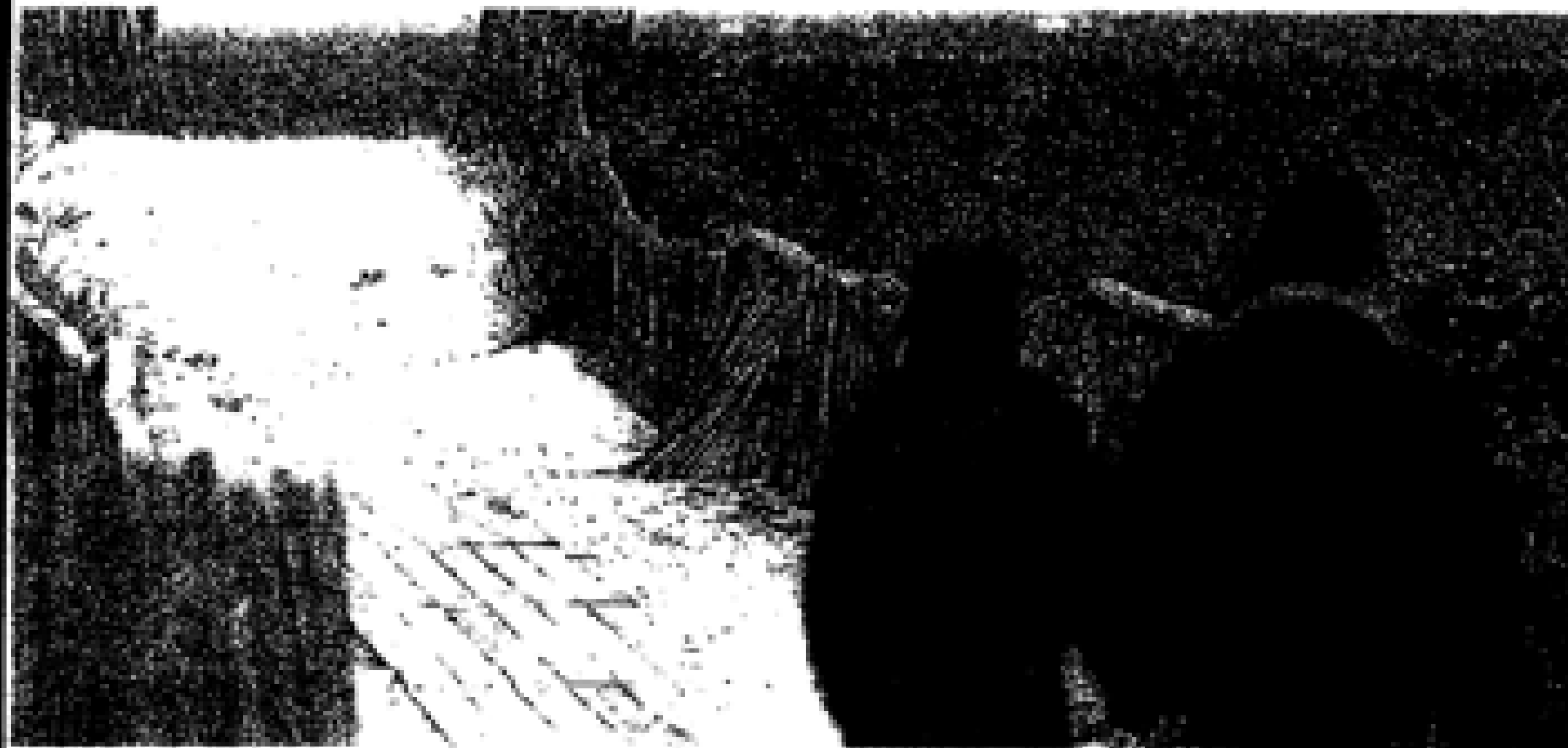
A NON - PROFIT ORGANIZATION 501(C)3

Providing accurate facts & options to help Seniors make their own decisions much easier.



We provide in-home consultations, counseling, transportation, planning and often direct funding to assist Seniors

SPDA6 PRIVATE ANNUITY



SENIOR RESCUE

A501(c)3 Non-Profit Corp.

555 Saturn Blvd.

Suite # B188

San Diego, CA 92154 . 000350

Attachment (9)

Other Investment Frauds...

All that glitters: As elder abuse rates soar, some fell for phony jewel scam

[Peter Rowe](#)



Tip # 16

Never give to a “charity” that calls or
solicits you

Bogus charities &
questionable tactics by
legitimate charities

Tip # 17

If you are considering recommending
that someone have a conservator...

You may want to ...

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 watch this
documentary

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

THE GUARDIANS



NO EQUAL ENTERTAINMENT PRESENTS A FILM BY INNOV8 AND DOCUMENTARY CHANNEL WITH BILLIE MINTZ
AND MICHELE FRANCIS AND TODOR KOBACOV PRODUCED BY SASHA MORIC AND BILLIE MINTZ
WITH I.R. SUGAR BILLIE MINTZ PRODUCED BY ELLA MYERS AND I.R. SUGAR BILLIE MINTZ

NO EQUAL



Canada
Media Fund



Subject to review

THE STATE OF NEVADA,

Plaintiff,

-VS-

APRIL PARKS #1571645

MARK SIMMONS

GARY NEAL TAYLOR

NOEL PALMER SIMPSON

Defendant(s).

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

Tip # 18

If you receive an e-mail indicating that your “subscription” has been auto-renewed...

It is a scam..... Delete!!

It Takes a Community:

KEEPING

OUR ELDERS

SAFE

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

Helen Keller

Pūpūkahi i Holomua

Working together to move forward



We can enhance our
education by taking
advantage of the various
resources...

[www.aarp.org/
fraudwatchnetwork](http://www.aarp.org/fraudwatchnetwork)

AARP®

Fraud Watch Network



AARP'S BANKSAFE[®] INITIATIVE



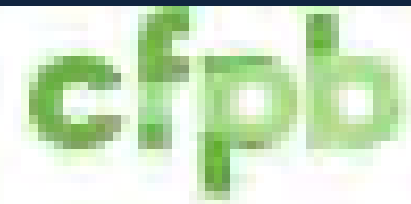


Protecting Seniors:

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



And the Consumer Financial Protection



Consumer Financial
Protection Bureau

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[Consumer Tools](#)

[Practitioner Resources](#)

[Data & Research](#)

[Policy & Compliance](#)

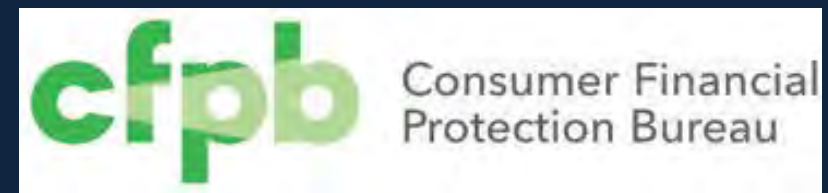
[About Us](#)

We're the CFPB

The Consumer Financial Protection Bureau is a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.



Advisory for financial institutions on preventing and responding to elder financial exploitation



And there is also the
FTC...



FEDERAL TRADE COMMISSION

Consumer Information

ESPA

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CREDIT

HOMES &
MORTGAGES

HEALTH &
FITNESS

JOB &
MAKING MONEY

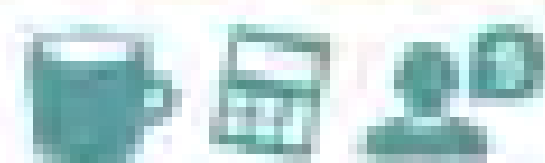
PRIVACY, IDENTITY &
ONLINE SECURITY

SCAMS

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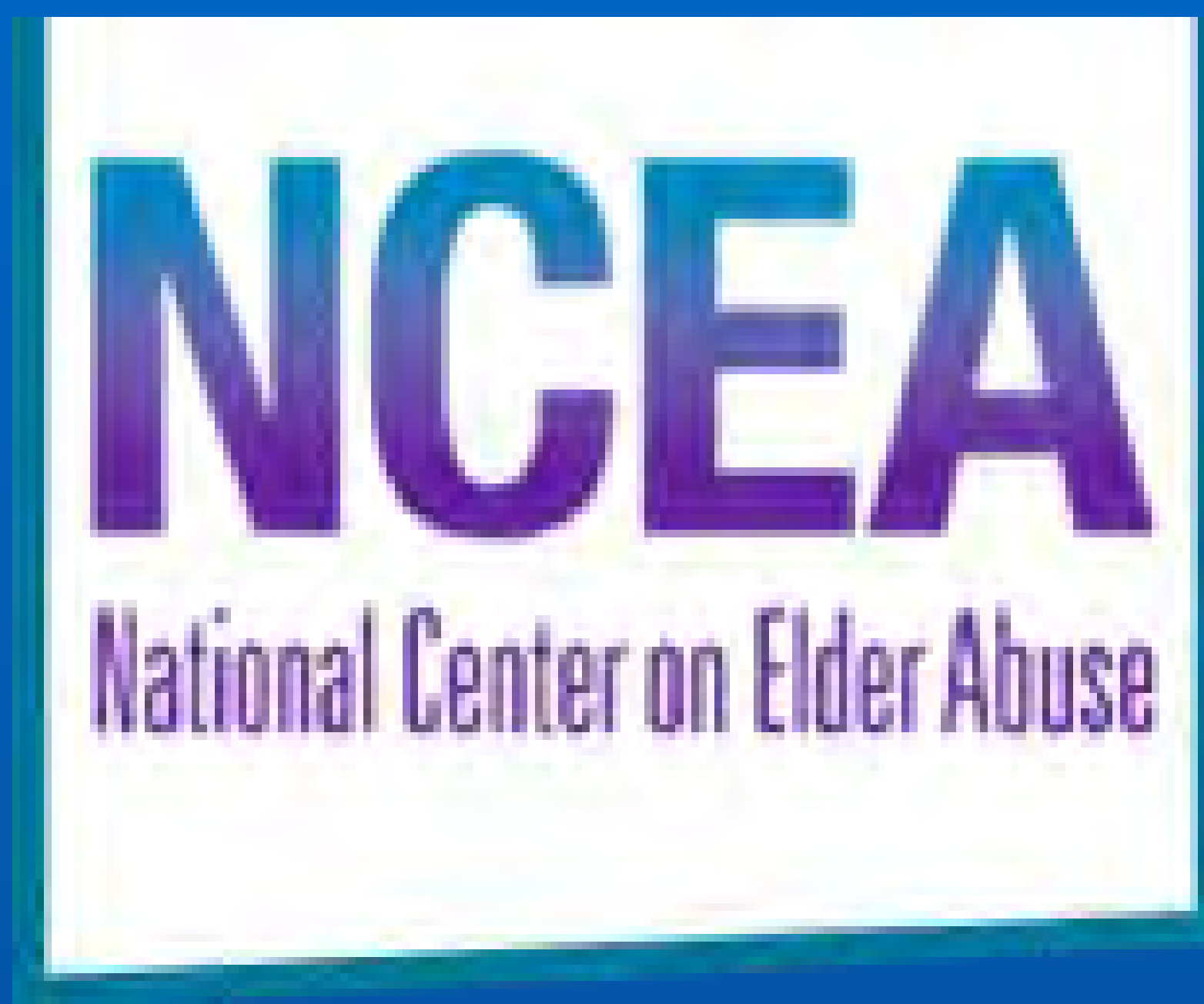
...PassitON



Share this page



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



<https://ncea.acl.gov>

E.A.G.L.E project

eagle.usc.edu



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They're counting on you.

First Responder Checklist

Survey the scene.

[OPEN CHECKLIST](#)

Evidence Collection Checklist

Build a Case.

[OPEN CHECKLIST](#)



Elder Justice initiative

DEPARTMENT OF JUSTICE

ElderJustice INITIATIVE

You're fighting elder abuse
on the front lines.

We've got your back.



In March 2018 we created
our first ever blueprint for
San Diego County



SAN DIEGO COUNTY ELDER AND DEPENDENT
ABUSE BLUEPRINT 2018

COORDINATED. CARING. COMMUNITY RESPONSE.



Elder Abuse Emerges From the Shadows of Public Consciousness

by Philip Eulman

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

Reaching all elder
abuse victims - that is
our goal

Assess 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**

A Message to Seniors:

- We respect and honor you!
- We commit to seeking justice for you
- We prosecute with:
- Passion
- Purpose
- Perseverance

Please feel free to contact me:

- Paul Greenwood
- 442-257-2984
- paul@greenwoodlawcorp.com
- www.greenwoodlawcorp.com