

COUNCIL OF THE CITY OF PHILADELPHIA
COMMITTEE ON AGING

Room 400, City Hall
Philadelphia, Pennsylvania
Wednesday, December 7, 2016
10:15 a.m.

PRESENT:

COUNCILMAN AL TAUBENBERGER, CHAIR
COUNCILMAN ALLAN DOMB
COUNCILMAN DEREK S. GREEN

RESOLUTION 160646 - Resolution authorizing the
Committee on Aging to conduct public hearings
regarding financial abuse of senior citizens
in Philadelphia.

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2 COUNCILMAN TAUBENBERGER: Good
3 morning. My name is Al Taubenberg. I
4 am the Chair of the Aging Committee, and
5 I would like to welcome you to the
6 first-ever Aging Committee hearing. I'm
7 very honored that Council President
8 Clarke appointed me to this position.
9 I'm also very honored that I have a
10 majority of our members here present. To
11 my left is Councilman Green, also
12 Co-Chairman of this Committee, and also
13 to my right is Councilman Allan Domb, and
14 we're looking forward to hearing the
15 testimony here.

16 I'm going to have the Clerk
17 read out the resolution title and then
18 I'll have some opening comments as well,
19 and I know my colleagues might as well.

20 Clerk, please read the title of
21 the resolution.

22 THE CLERK: Resolution No.
23 160646, resolution authorizing the
24 Committee on Aging to conduct public
25 hearings regarding financial abuse of

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2 senior citizens in Philadelphia.

3 COUNCILMAN TAUBENBERGER: I
4 think it's important that we start off
5 with this, because I think the more
6 people that know about this sort of abuse
7 that is going on, the better.

8 I'm anxious to hear what law
9 enforcement can do, and in some cases
10 they can't do much, but I think the
11 important thing is that we can educate
12 seniors and folks that deal with seniors
13 on the seriousness of this crime and how
14 commonplace it is as well and how easily
15 people sometimes fall in the trap. So
16 hearing the comments from the AARP and
17 the Police and the District Attorney's
18 Office is very, very good. And, of
19 course, my colleagues will have some
20 questions and comments as well. The more
21 we can talk about it, I think the better
22 we all are served.

23 It is important here today to
24 discover what is happening with senior
25 fraud, what is happening on the front

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2 lines, so we can talk about it and
3 educate all about the problems with it.

4 Councilman Green.

5 COUNCILMAN GREEN: Thank you,
6 Mr. Chair. It's a pleasure to be here at
7 this Committee, this Committee of Aging.
8 I'm glad that we as a body decided to put
9 together this Committee. It's also an
10 honor to serve as Vice Chair.

11 As we are in the holiday
12 season, I thought it was very important,
13 I think the entire Committee thought it
14 was very important to have this hearing
15 at this time. During the holiday season,
16 there are a lot of requests for gifts and
17 giving, and I know having served as the
18 Board Chair of Center in the Park -- and
19 I believe members of the Center in the
20 Park are listening in and participating
21 in today's hearing. As Board Chair of
22 Center in the Park, which is a seasoned
23 citizen facility here in the City of
24 Philadelphia in Germantown, I know a
25 number of seniors, a lot of our members

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2 have gotten involved in financial fraud
3 over the years, especially during the
4 holiday time when a number of people are
5 reaching out and asking for gifts and
6 other type of donations during the
7 holiday season. And I think seniors can
8 be more prone to those type of fraud
9 opportunities in this time of the year.

10 So it's very important to have
11 this hearing. It's also important that
12 we use this as an opportunity to educate
13 people regarding the work that a lot of
14 our public safety organizations from the
15 Police Department, District Attorney's
16 Office, as well as other organizations
17 like AARP that are trying to inform and
18 educate people regarding the issues
19 regarding financial fraud.

20 So I'm glad to be here for this
21 hearing. I'm glad this is the start of
22 this Committee, because there's a lot of
23 great things that we as a Committee can
24 do going forward to help some of the more
25 vulnerable people of our population that

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2 have done such great work in our city,
3 state, and nation.

4 COUNCILMAN TAUBENBERGER:
5 Councilman Domb.

6 COUNCILMAN DOMB: Thank you,
7 Mr. Chairman, and good morning. I just
8 have a very quick statement.

9 These frauds, I mean, think
10 about it, it's not just with seniors.
11 Think of all the fraud that goes on in
12 the financial world, from Michael Milken
13 back in the '80s to -- was it Bernie
14 Madoff recently? It goes on everywhere.

15 In fact, when I used to be in
16 the security business, 78 percent of all
17 theft actually is internal. Internal.
18 But my adage is the following: If it's
19 too good to be true, it usually is and
20 you just have to keep your eyes open.
21 And so many people think they're going to
22 hit a home run. It doesn't happen.

23 So that's my only comment on
24 this. Thank you.

25 COUNCILMAN TAUBENBERGER: We're

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2 about to begin. I want to also thank
3 everyone that is here today, because
4 together, we can do some really good
5 things about this very terrible
6 situation.

7 Councilwoman Gym is on her way
8 and Councilwoman Parker cannot make
9 today's hearing, but she and I talked
10 this morning and I will be briefing her
11 later in the week in regards to what
12 happened here, and of course, the notes
13 of testimony, the exact things that
14 you're saying, will be available to all
15 to review.

16 Will the Clerk please call the
17 first panel.

18 THE CLERK: George Mosee,
19 Captain Francis Healy, Lydia Hernandez.
20 (Witnesses approached witness
21 table.)

22 COUNCILMAN TAUBENBERGER: You
23 can begin whenever you're set. Lydia, we
24 can start with you, if you're prepared,
25 or whoever.

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2 MS. HERNANDEZ: Good morning,
3 Councilman Taubenberger and members of
4 the Committee. I am Lydia Hernandez
5 Velez, Deputy Managing Director for
6 Aging. Thank you to the members of the
7 Committee on Aging for engaging in an
8 important conversation regarding one of
9 the challenges facing older Philadelphia
10 residents.

11 Financial abuse of the elders
12 of our community is a great concern to
13 the aging network. Time and time again
14 there are frustrating stories of the
15 intentional abuse of the trust and
16 respect of our elders at a time when they
17 are vulnerable, dependent, and
18 significantly challenged by constricted
19 resources.

20 The Mayor's Commission on Aging
21 Information and Referral receives
22 inquiries every day regarding services
23 and assistance to address pressing issues
24 faced by our elder residents. The
25 majority of those inquiries relate to

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obtaining information on benefits that will enable residents to remain in their homes, receive benefits such as Social Security, property tax, and rental rebates or obtaining the Supplemental Nutritional Assistance Program support. There are also inquiries regarding real estate title issues, guardianship concerns, and misappropriation of resources. Our office then makes referrals to the appropriate aging network office to ensure that our residents obtain the best assistance to address their concerns.

This results in acknowledging that some of our residents do not have the information they need to make decisions that will promote their dignity and safety they so deserve. The network of elder-focused organizations works from the premise that there was no wrong door. Some elders face the issue of financial abuse because of language isolation, declining cognitive capacity,

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2 administrative delays or inability to
3 connect with the services that will
4 ensure their safety. In partnership with
5 the Philadelphia Corporation for Aging,
6 the Center for Advocacy for the Rights
7 and Interest of the Elderly, CARIE as it
8 is known, the SeniorLAW Project,
9 Community Legal Services, and other
10 organizations, there is a focus on
11 ensuring that connection with the right
12 partner will be made.

13 Thank you for the opportunity
14 to participate in this hearing, and I am
15 ready to collaborate in whatever way will
16 ensure the dignity and safety of our
17 residents. I will respond to any
18 questions that you might have.

19 COUNCILMAN TAUBENBERGER: Well,
20 maybe what we'll do is we'll hear from
21 the whole panel, then we'll ask
22 questions.

23 MR. MOSEE: Good morning, and
24 thank you, Chairman Taubenberger and
25 Councilmembers, for inviting the

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2 Philadelphia District Attorney's Office
3 to testify. I'm George Mosee, the First
4 Assistant in the District Attorney's
5 Office.

6 Our Economic and Cyber Crime
7 and Community Engagement Units are on the
8 forefront lines of prosecuting economic
9 crimes where our elderly are victims. We
10 also work to raise their awareness about
11 how to reduce the chances of becoming a
12 victim.

13 In the past two years, the
14 Economic and Cyber Crime Unit has had
15 three significant prosecutions involving
16 elderly victims. There was a funeral
17 director who stole over \$300,000 from an
18 elderly neighbor's credit card. Another
19 offender took advantage of an elderly
20 widower by becoming his friend and
21 handyman, gained access to his checking
22 account and withdrew large amounts of
23 cash. And there was a contractor who
24 targeted four separate seniors in scams.
25 I'm happy to say that each of those

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2 defendants were successfully prosecuted.

3 We do have several active
4 investigations involving cases where
5 seniors have been the victims of economic
6 crimes. They center on the illegal use
7 of a power of attorney. There are also
8 foreclosure rescue scams, financial
9 fraud, and house stealing by an
10 individual who in fact had done that
11 before.

12 With regard to forged deed
13 owner victims over the age of 60, we
14 currently have an open investigation
15 involving approximately 50 properties,
16 where nine of the victims are over the
17 age of 60.

18 The elder in those situations
19 may not be the named owner of the stolen
20 property, but may be an heir who didn't
21 raise an estate or transfer the title
22 into the new lawful owner's name.

23 In 2014, a series of changes
24 were made to our state laws related to
25 powers of attorney. The original version

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2 of the legislation would have permitted
3 commingling of funds between an
4 individual and his or her attorney. But
5 we were able to amend the language to the
6 bill to ensure that most instances of
7 commingling are not permitted, knowing
8 that without the change, we might likely
9 see more elderly victims.

10 Preventing economic crimes
11 against the elderly is critical. To that
12 end, our Community Engagement Unit
13 actively works with seniors to teach them
14 to protect themselves against scams and
15 to be smart with their financial safety.

16 We have made more than 30
17 visits to churches as well as community
18 and senior centers to deliver a targeted
19 presentation about how seniors can
20 protect themselves from scam artists in
21 person and on the phone and also what to
22 look out for online.

23 The presentation also addresses
24 identity theft, phone scams, including
25 one that says their grandchild has been

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arrested and they need bail money,
surveys to collect Social Security and
financial data, and letters claiming the
senior has won the lottery but needs to
pay their taxes to retrieve the winnings.

The response and interest about
the outreach has been excellent. There
is a thirst for this kind of information
in our city, and the more individuals we
can talk to, the greater the likelihood
that we will have prevented some economic
crimes is even greater.

Again, thank you for the
opportunity to join you here today, and
I'm happy to answer any questions that
you might have.

COUNCILMAN TAUBENBERGER: Thank
you, Mr. Mosee. And I also understand
this is your last testimony?

MR. MOSEE: Unless you guys
call me tomorrow.

COUNCILMAN TAUBENBERGER: Well,
no, we don't want to bother you tomorrow,
but what I do want to say, thank you

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2 very, very much for your service, your
3 dedication to the people of Philadelphia
4 and the job you've done. It is something
5 that a lot of my colleagues have talked
6 about, and your service is greatly
7 appreciated by this Chairman and I know
8 by all members of Council.

9 MR. MOSEE: It's been a
10 pleasure and honor to work with this
11 body.

12 COUNCILMAN GREEN: I was going
13 to say a similar point. George, you've
14 done phenomenal work in the District
15 Attorney's Office. You've done great
16 work there for a number of years. During
17 my brief stint there, you were also
18 supportive of me. Somehow you kept all
19 of your hair, but I lost mine in that
20 time period. But you've been a great
21 prosecutor and have mentored countless
22 prosecutors who have really made an
23 impact in the City of Philadelphia. So
24 thank you for your service.

25 MR. MOSEE: Thank you very

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2 much.

3 COUNCILMAN TAUBENBERGER: Mr.

4 Mosee, if you have any statements on

5 helping gentlemen like myself and

6 Councilman Green keep their hair, we

7 would like to -- no.

8 MR. MOSEE: A lot of it is

9 camouflage.

10 (Laughter.)

11 COUNCILMAN TAUBENBERGER:

12 Captain.

13 CAPTAIN HEALY: Good morning,

14 Chairman Taubenberger and other members

15 of the Committee on Aging. My name is

16 Francis Healy and I'm the Special Advisor

17 to Commissioner Ross. Seated with me

18 behind me is Captain Mark Burgmann, the

19 Commanding Officer of the Department's

20 Special Victims Unit. On behalf of the

21 Commissioner, thank you for allowing the

22 Police Department to participate in this

23 hearing regarding Resolution 160646.

24 The Philadelphia Police

25 Department is keenly aware of the

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susceptibility of senior citizens to
victimization by fraudsters. As you may
know, the Special Victims Unit is the
primary investigative unit for crimes
against the elderly. This is the reason
why I've asked Captain Burgmann to attend
today's hearing with me.

To enhance the Special Victim
Unit's ability to better impact this
special population, the SVU maintains a
working relationship with the
Philadelphia Corporation on Aging, the
Center for Advocacy for the Rights and
Interests of the Elderly, and other
community groups concerned with issues of
the aging. These groups are encouraged
to report suspected crimes against the
elderly directly to the Special Victims
Unit.

As background, currently the
Special Victims Unit assigns all cases of
crimes against the elderly to its Special
Investigations Unit, the SIU. The SIU
works closely with the District

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2 Attorney's Office, Homeland Security, and
3 other law enforcement agencies to protect
4 seniors who are the victims of fraud, and
5 the supervisors of the SIU regularly meet
6 with the Philadelphia Corporation of
7 Aging and other community groups to
8 address concerns of the elderly.

9 Additionally, personnel from the Special
10 Victims Unit participate in seminars,
11 community fairs, and other forums, just
12 as the DA's Office does, in an effort to
13 educate the elderly about the various
14 types of frauds and scams to guard
15 against. In this regard, the
16 Philadelphia Police Department fully
17 concurs with the provision in this
18 resolution that states that education and
19 awareness can go a long way towards
20 reducing instances of financial abuse.

21 While education and awareness
22 are the frontline defense against
23 financial fraud, it is also difficult for
24 many elderly persons to understand and
25 comprehend the complexity of these

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schemes. Thus, the Philadelphia Police Department is very receptive to exploring ways the banking and financial system could insert financial safeguards or address existing loopholes to better protect elderly citizens without compromising their independence and dignity.

Finally, from a criminal investigative perspective, the Philadelphia Police Department does what it can when crimes are reported. In fact, thus far this year, the Special Victims Unit has been involved in 20 investigations of fraud against elderly victims. Eight of these cases have been cleared, with six resulting in arrest. The remaining cases are under active investigation. Nonetheless, even when an arrest is made, many times recovering the money lost is often difficult, if not impossible. So a component of any solution should include enhanced penalties. Special populations require

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2 special protections to dissuade and deter
3 criminals. For this reason, the
4 Philadelphia Police Department also
5 supports the notion of enhanced penalties
6 for financial fraud committed against the
7 elderly as referenced in this resolution.

8 In closing, the Philadelphia
9 Police Department's commitment to
10 protecting senior citizens from fraud is
11 unwavering. The Department will continue
12 to work with any and all groups in
13 furtherance of this goal, and we fully
14 appreciate and support any assistance
15 that this Committee and the City Council
16 as a whole can lend to this cause.

17 This concludes my testimony.
18 Myself and Captain Burgmann are available
19 to answer any questions you may have.

20 COUNCILMAN TAUBENBERGER:

21 Captain, I do have one, and this is -- I
22 know these are difficult, but when you
23 have a case where the criminals are out
24 of state, out of the country even,
25 targeting victims in Philadelphia, what

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2 do you do? Is there some protocol? I
3 know it's very difficult.

4 CAPTAIN HEALY: Well, on that I
5 could defer to Captain Burgmann, who
6 actually oversees the actual
7 investigations. I'm more of a policy
8 wonk here. I'd rather defer to the
9 expert in the field, and that would be
10 Captain Burgmann.

11 COUNCILMAN TAUBENBERGER: Come
12 forward and please identify yourself for
13 the record.

14 CAPTAIN BURGMANN: Good
15 morning. Captain Mark Burgmann, Special
16 Victims.

17 I'm not sure I understood the
18 question exactly. You're saying when the
19 offenders are out of state?

20 COUNCILMAN TAUBENBERGER: Yes.
21 Or out of the country. Is there
22 anything --

23 CAPTAIN BURGMANN: When they're
24 out of the country, we work with Homeland
25 Security. I talk to my people. They

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2 tell me they do an excellent job. When
3 they refer to Homeland Security, they've
4 actually had good results with that.

5 COUNCILMAN TAUBENBERGER: Is
6 there an ability to track the call? I
7 mean, let's say somebody called me. I
8 had had them on the phone for an hour,
9 and they got on me and they got some of
10 my money. Is there a way to trace that
11 call later?

12 CAPTAIN BURGMANN: I couldn't
13 tell you specifically how to do it, but I
14 know that they can. It's not my unit
15 that does it. That's why we refer to
16 Homeland Security, but they are able to
17 do that. Maybe not in every case, but
18 they can do it.

19 COUNCILMAN TAUBENBERGER: Oh, I
20 know. I know it's exceptionally
21 difficult. Thank you.

22 Councilman Green.

23 COUNCILMAN GREEN: Thank you.

24 And thank you to the panel,
25 Ms. Hernandez Velez, for your work in the

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2 aging population, Captain Healy, and
3 Mr. Mosee. Thank you for all being here
4 and testifying.

5 Mr. Mosee, in particular you
6 talked about presentations you've made in
7 churches and community centers, and I'm
8 curious, one, in reference to the nature
9 of those presentations, are they in a
10 social media format? The reason I raise
11 that is that many people I think make the
12 incorrect assumption that people who are
13 seniors are not on the Internet, when
14 actually that's not true from my
15 experiences, both from my mother who is
16 very prolific on Facebook and -- not
17 Twitter, but definitely on Facebook and
18 other forms of social media, as well as
19 from my experiences being Board Chair of
20 Center in the Park where we've done a lot
21 of initiatives on social media, because
22 with seniors having free time and I think
23 initially they were connecting with
24 grandchildren and other relatives who may
25 not be in the area using Facebook and

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2 then started connecting with friends and
3 other people that they know.

4 So that presentation where
5 you're talking about fraud and crime that
6 you made to churches and community
7 centers, is that information that can be
8 presented in a social media format?

9 MR. MOSEE: It's not presented
10 in a social media format currently, but
11 it does address the issues that you've
12 raised. It talks to seniors. There's no
13 assumption that because somebody is over
14 the age of 60 that they're not familiar
15 with the Internet and that they're not an
16 active participant. So that is
17 addressed, but I think that's an
18 excellent suggestion.

19 COUNCILMAN GREEN: Because I
20 think sometimes you've got to battle fire
21 with fire. So when people are receiving
22 messages over the Internet, if there's
23 counter-information, especially through
24 social media, and I think organizations
25 like AARP and maybe PCA and others could

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2 maybe work collectively together looking
3 at how we can take that information and
4 put it out in a social media format,
5 especially during this time of year when
6 people are getting bombarded with all
7 kinds of information.

8 Another question, which is
9 actually to all of the panelists. Before
10 I was in the DA's Office here in
11 Philadelphia, I was in the Attorney
12 General's Office in Delaware as a
13 prosecutor, and in that capacity, I also
14 worked in the Delaware Securities
15 Commission, and that was during a time
16 period we had a lot of day trading and
17 Internet security fraud. And one of the
18 things that I found with victims is that
19 there's a sense of pride, that they don't
20 want to come forward and talk about their
21 story because for many, they were the
22 person that everyone in the family went
23 to when they had issues and concerns, but
24 as they got older and got possibly more
25 susceptible to some of these frauds, they

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2 get caught in a situation that they don't
3 want to tell anyone they got into a fraud
4 situation, and it gets worse and worse
5 and worse until it gets to a point where
6 it's almost on its last string and people
7 are now in a very precarious situation.

8 So what have been your
9 experiences in getting people to be more
10 open and talking about a situation where
11 they may have gotten in fraud to help
12 warn others?

13 MR. MOSEE: You know, it's
14 interesting that you mention pride and
15 how that impacts this particular area.
16 Pride is what I believe causes people to
17 allow the fraud to continue. You know,
18 even when family members are saying, What
19 are you doing, you shouldn't be sending
20 money to Africa, nothing is going to
21 happen with that, they continue to do it,
22 because pride is dictating that they're
23 not making a bad financial decision.

24 Certainly it has delayed
25 reporting the crimes, and the longer it

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2 takes to get the information, the less
3 likely, as Fran indicated, we're going to
4 be able to recover what's been taken.

5 COUNCILMAN GREEN: Just to
6 follow up and if any of the other
7 panelists have anything to say, I know
8 when I was working with Councilwoman
9 Tasco and we were addressing the issue of
10 predatory lending, one of the ways we
11 were able to get the information out is
12 that we had a senior in the Tioga section
13 of the City who became the face of
14 predatory lending. So when we did a lot
15 of advertisements and information through
16 either water bills or with the Office of
17 Housing and Community Development to get
18 the word out, she was the face of the
19 predatory lending issue, and Councilwoman
20 Tasco also kind of became that face,
21 because she had constituents and members
22 of Bright Hope that were coming to her
23 who got involved in some of these
24 predatory scams.

25 So if there's a way that we can

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2 pull together victims in a way that
3 they'll be willing to talk about their
4 stories, I think it helps a lot to get
5 the word out.

6 COUNCILMAN TAUBENBERGER:
7 Councilman Domb.

8 COUNCILMAN DOMB: Thank you,
9 Mr. Chairman.

10 Thanks for being here today. I
11 just have a few quick questions for you.

12 Do you think there's more fraud
13 against the elderly than the rest of the
14 population? Anyone can answer that one.

15 CAPTAIN BURGMANN: I'm not
16 sure.

17 COUNCILMAN TAUBENBERGER: And
18 particularly I guess telephonic where
19 people are called. Do you think it's, I
20 guess --

21 CAPTAIN BURGMANN: I can tell
22 you this -- like I said before, I've been
23 in Special Victims since March, and
24 before that I was in the Detective
25 Divisions. I was in East. And the

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2 amount of fraud I saw coming through with
3 people that were not senior citizens was
4 incredible. It's just non-stop, the
5 fraud. But I can tell you this: I think
6 that a lot of the fraud against seniors
7 does not get reported for a lot of
8 different reasons, as we already spoke
9 about, pride, they're embarrassed, they
10 don't want to come forward.

11 I have 20 investigations for
12 people, elderly citizens, that have been
13 exploited financially. There's got to be
14 more than that. There's got to be more
15 than that. Common sense would tell you
16 that there is. So I think most of it
17 goes unreported. Whether or not there's
18 more amongst the elderly, I'm not sure.

19 COUNCILMAN DOMB: So I'm not a
20 senior yet, but I'm getting there. So I
21 get these e-mails all week long. Here's
22 an example: I lost my wallet, I'm
23 overseas, send me money. Or there's \$5
24 million waiting for me at LaGuardia
25 Airport, just give them my credit card.

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2 Or someone died and left me \$13 million,
3 some relative I have overseas. So all
4 these things are automatic deletes, but
5 I'm just wondering, is there an education
6 process for everyone that these are the
7 types of e-mails you just want to delete
8 them?

9 CAPTAIN HEALY: Well, sir, I'll
10 be very honest with you. What the
11 comments that were made by your
12 colleague, Councilman Green, I
13 honestly -- I'm writing notes here. What
14 can we do, especially during this
15 Christmas season, is put some messaging
16 out. We're very prolific as to Facebook
17 ourselves, like your mother, but we also
18 have Twitter and we have a very good
19 social media department where I'm going
20 to try to develop something that we
21 should put out that maybe we can put out
22 at least to everybody that we can touch
23 that you should be cognizant that anybody
24 asking for money is basically not a good
25 thing. Unless you identify that you're

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2 sending it on your behalf, but people
3 should not be reaching out to you for any
4 kind of money whatsoever. But I like the
5 idea. I was trying to write while I was
6 talking, but I think I'll reach out to my
7 PR folks and see what we can get out
8 today or by the end of the week,
9 especially in light of the season.

10 COUNCILMAN DOMB: Great.

11 CAPTAIN HEALY: To better
12 educate them.

13 COUNCILMAN DOMB: And it's also
14 with senior citizens who have people,
15 home care workers, who come into their
16 homes. I'm not accusing anybody, but I
17 know my own grandmother, the person who
18 took care of her stole a lot of her
19 things. And so there's an expression,
20 don't tempt honest people, because most
21 people are honest until they get tempted
22 and get away with a little and then they
23 keep taking more.

24 I'll give you one example.

25 I'll admit this. In the 1990s I had a

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2 bookkeeper who stole \$250,000 from my
3 company. I called the District Attorney.
4 I think at the time it was Lynne Abraham.
5 I'm not positive, but I think it was.
6 District Attorney's Office took care of
7 it. The Police investigated it, went to
8 court, and now I get a check every month
9 for \$300. It will take me probably until
10 I'm 140 years old to get paid back the
11 250, but the system worked. It just was
12 a low number. But now I don't trust
13 anything. I sign every check myself. I
14 look at every little detail. Once you
15 get burned, you learn from that lesson.

16 So I'm just sharing that,
17 because you should come forward and
18 anyone who has had a crime should come
19 forward and let you guys investigate it.

20 CAPTAIN HEALY: I will make one
21 comment. I do also work with the LEP,
22 limited English language issues, and the
23 whole issue of fraud, there's a whole
24 element of pride and embarrassment that
25 comes into it when people think -- and

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2 once they know they've been taken
3 advantage of, oftentimes pride kicks in
4 and people don't report. So as the
5 Captain mentioned, there's far more going
6 on out there that people won't come
7 forward because they feel embarrassed
8 that they got scammed. Now, it may not
9 be for their entire bank account, but
10 nonetheless, they don't come forward when
11 I wish they would. So we'll do the best
12 we can to educate, and hopefully they'll
13 feel comfortable coming forward,
14 realizing that they're a victim. It's
15 not their fault.

16 COUNCILMAN DOMB: So what I'm
17 hearing, though, is overall the number
18 one preventive medicine is education.

19 CAPTAIN HEALY: Education is
20 absolutely, yes.

21 COUNCILMAN DOMB: Are there any
22 other ideas that any of you have on how
23 to educate our population in Philadelphia
24 to prevent this?

25 CAPTAIN HEALY: I think a

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2 coordinated campaign. There's a lot of
3 different ways, marketing ways. We use
4 tools for marketing. We could use those
5 very same avenues to touch as many
6 people. We have things you can stuff in
7 mailers. There's something from the City
8 as a whole. Like I'm not speaking for
9 other agencies right now, but there are
10 ideas out there that you could put out
11 there that you could get the message out,
12 a unified message. We'll do it from the
13 Police Department's perspective the best
14 we can, but the Water Department, the
15 electric company, they all mail things
16 out, and everybody reads, especially some
17 of the older folks read everything in
18 those flyers. It may be a good source of
19 information.

20 COUNCILMAN DOMB: I think
21 that's a good idea.

22 CAPTAIN HEALY: We do have a
23 lot of vehicles to message things out to
24 our citizens that maybe if we as a team
25 sit down together, see how we can do

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2 this.

3 COUNCILMAN DOMB: I think it's
4 a very good idea. I know PGW, I know
5 Councilman Green is on the Board there.
6 They do a great job of messaging. So
7 maybe you want to talk to them also. But
8 who is going to carry that ball and make
9 sure that happens?

10 CAPTAIN HEALY: I'll reach out
11 to my PR person and I'll have them reach
12 out to the individual agencies' PR folks
13 as well, see what we can do. I know we
14 had done something a year or so ago
15 regarding the fake utility workers coming
16 to the door, and we had a campaign. We
17 put out a campaign, and that was a united
18 campaign. I can tap into those same
19 resources and see what we can do here.

20 COUNCILMAN DOMB: Let me ask
21 you a question. Is it possible to have
22 the Social Security Administration send
23 out a notice?

24 CAPTAIN HEALY: I'm sorry. I
25 didn't hear you.

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2 COUNCILMAN DOMB: The Social
3 Security Administration. They send
4 Social Security checks to the elderly,
5 right? Is it possible to have them
6 include a notice in that check?

7 CAPTAIN HEALY: This one is
8 beyond my pay grade.

9 MS. HERNANDEZ: Councilman, in
10 fact, we collaborate with the Social
11 Security Administration and have
12 discussed with them, for example, having
13 networks to our websites at the City that
14 will link with theirs to make sure that
15 people can click if they're interested in
16 more information. And, yes, we have
17 conversations exactly about the issue of
18 people who have, for trust reasons and
19 whatever, basically given folks the payee
20 status on their Social Security check,
21 and before they realize it, the money is
22 gone, the person is gone. And so working
23 and making those referrals to Social
24 Security.

25 COUNCILMAN DOMB: I understand,

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2 but is it possible to have an insert or
3 something on the check or something in
4 that -- when the check is received about
5 these types of things that are going on
6 so they're alerted?

7 MS. HERNANDEZ: I'll explore it
8 with them, because we do have a
9 relationship. I think more effective and
10 one of the best ways is the utility
11 bills. In the past the City has used
12 them. For example, seniors are
13 significantly underrepresented as
14 recipients of the Supplemental
15 Nutritional Assistance Program. So we,
16 with the Water Department, did do an
17 insert where folks were told, it's worth
18 it to reach out to Benefits Data Trust
19 and find out if you're eligible for SNAP
20 benefits. That's a very effective way.

21 Another effective way that we
22 have found has been the City's TV
23 station. We did a major outreach three
24 years ago for people to be in a senior
25 community service employment program, and

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2 one of the methodologies we used was to
3 flash information on the City's TV
4 station, and we were surprised at the
5 number of seniors who came in to apply.
6 When we asked them, Where did you hear
7 about it, they said, I was flipping
8 channels at 2 o'clock in the morning and
9 this caught my eye. So that's another
10 medium which enables folks to basically
11 say, Oh, that's interesting, let me
12 follow up and reach out.

13 COUNCILMAN DOMB: So I think
14 they're all good suggestions. I think
15 all the utility companies, I think the
16 Water also, which is a utility. But the
17 target of this Committee, of the
18 Chairman's Committee here, is the
19 elderly, and so that's really where
20 Social Security plays a big, big role.
21 That's the target. So if we can include
22 that in an insert, that will be helpful
23 with the utilities.

24 MS. HERNANDEZ: We will explore
25 that.

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2 COUNCILMAN DOMB: Thank you.

3 COUNCILMAN TAUBENBERGER: That

4 is the goal really, Lydia. And thanks so
5 much for being here as well, all that are
6 here, to really promote this, let people
7 know this is another extension of PR in
8 many ways. Maybe someone is tuning in
9 now to the local television and so on, so
10 they know the story, and the news media
11 is here. I know that. And so there's a
12 continued dialogue about this so people
13 know. I don't think we, to be very
14 blunt, can talk about it enough. But I
15 do like what Councilman Domb has
16 suggested with Social Security. Now,
17 it's not as easy as doing the Water
18 Department, because that's under our
19 jurisdiction. Social Security,
20 unfortunately, is not. However, I'd like
21 you to reach out, because if it doesn't
22 work or the answer comes back they can't,
23 we could follow up in some way or reach
24 out to a federally elected official to
25 suggest this, but I'd like to be and this

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2 Committee would like to be a part of
3 that. So if you could spearhead the
4 first ask and then the second ask, if
5 it's a no or even if it's a yes, then we
6 can help with that and thank them, but to
7 continue that dialogue, because who
8 targets the seniors more than Social
9 Security.

10 MS. HERNANDEZ: Correct.

11 COUNCILMAN TAUBENBERGER:
12 Councilman Green.

13 COUNCILMAN GREEN: I just want
14 to follow up on Captain Healy's point
15 about PSAs. We often do a lot of PSAs
16 here in this building with City Council
17 and technical staff. So that's something
18 that we can put together quickly with the
19 Police Department. I was just talking to
20 Meisha Carrington Malone from my staff
21 about trying to put together a PSA that
22 we can do regarding financial fraud and
23 we can film it right here in City Hall.
24 That's something that we could put
25 together pretty quickly to get the word

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2 out, especially since we're in the
3 holiday season.

4 MS. HERNANDEZ: Yeah.

5 CAPTAIN BURGMANN: Could I just
6 add along the same lines that you have to
7 target the elderly for education also,
8 but a lot of times it's family members
9 that come into us and make us aware that
10 their elderly relative has been
11 victimized. We have to target the people
12 that are taking care of them also to
13 educate them what to look for. You'll
14 see it all the time with public service
15 announcements during heat advisories. Go
16 check on your family members. They need
17 to know what to look for also and how to
18 monitor somebody, make sure they're not
19 being victimized.

20 COUNCILMAN TAUBENBERGER: This
21 is for all the members of this panel.
22 How many of these things do you think
23 because the elderly are just so
24 fortunate -- not so fortunate; are just
25 so happy that someone is calling that

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2 they can talk to about anything. I mean,
3 do you think loneliness kind of plays in
4 the way? Oh, I got this guy on the phone
5 from Illinois, sounds like a really nice
6 guy and he's calling about the work
7 they're doing in the Caribbean in the
8 poor areas or in Africa or anywhere.

9 CAPTAIN BURGMANN: PCA could
10 probably speak on it much better than I
11 can, but yesterday I met with them and we
12 were discussing how trusting people
13 become when they get older. They trust
14 everything anybody says. I'll let them
15 speak about that, because they're much
16 more authorities than I am on that, but I
17 would agree, yeah.

18 COUNCILMAN TAUBENBERGER:
19 That's where I think PSAs can be of great
20 help and continued dialogue.

21 Lydia, I'd like to talk to you
22 more about your PSAs that you've had in
23 the past, model something off of that.

24 MS. HERNANDEZ: I also want to
25 emphasize the diversity of language in

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2 our city. Our residents are more and
3 more diverse, and the issue of language
4 isolation is one that is affecting
5 seniors as cohorts get older and have
6 that lack of the network that would have
7 supported them in their home country
8 doesn't exist here and, therefore,
9 they're relying on folks who are like
10 them.

11 The other issue also is that
12 when you give people information that
13 they can act upon, language becomes very
14 important, because although they may be
15 able to communicate in English, if you
16 want them to move to the next level and
17 do something, the communication has to be
18 in the language they feel most
19 comfortable.

20 COUNCILMAN TAUBENBERGER: Do
21 you think there is a lot of fraud then in
22 someone calling and speaking in Spanish
23 or in French or German?

24 MS. HERNANDEZ: A lot of folks,
25 yes, absolutely.

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2 COUNCILMAN TAUBENBERGER: So
3 there is fraud being committed by people
4 that are speaking another language?

5 MS. HERNANDEZ: That are
6 reaching out and finding that comfort in
7 the language that they're using in the
8 sense of, Oh, you speak my language, so
9 I'm going to trust you. And that's not
10 necessarily true. And also the issue of
11 not having any other contact in a
12 language that makes folks feel
13 comfortable. We run into that.

14 COUNCILMAN TAUBENBERGER:
15 That's a very interesting point.

16 MS. HERNANDEZ: Making sure
17 that our staff is bilingual or reaching
18 out to the City's language translator to
19 make sure that people get the information
20 in the language they're most likely to
21 act upon.

22 COUNCILMAN TAUBENBERGER: That
23 is a very interesting point, one that I
24 didn't think of, but let me be very
25 blunt. I am bilingual, if you don't know

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2 it. I speak German, because that's what
3 my parents spoke to me. And I get that.
4 When someone would call and speak in
5 German to me, my guard isn't as high up.
6 Now, I'm not a senior -- well, I might be
7 a senior. I'm not sure. Yeah, I am a
8 senior, but I'm a member of AARP, but the
9 fact is, I get -- I never even thought
10 about that. That opens another door to
11 camaraderie, You must be a good guy,
12 you're speaking Spanish, you're speaking
13 French, you're speaking German, yeah,
14 come on, let's talk.

15 I have a question for law
16 enforcement in this regard. Is there
17 a -- and it could be anyone on the panel.
18 Is there a place in the City government
19 where insurance agents or financial
20 advisors can report suspected cases while
21 limiting these advisors' liability when
22 they act in good faith to protect their
23 clients which may be senior citizens from
24 potential fraud? I mean, some of these
25 people might be on the phone with their

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2 trusted, their real financial advisor.
3 He detects there's a problem or she. Is
4 there a place where they can go to report
5 this?

6 MR. MOSEE: The District
7 Attorney's Office has its Insurance Fraud
8 Unit and we would actually proactively
9 investigate the allegation, but that's
10 certainly a place where those kinds of
11 allegations can be made.

12 COUNCILMAN TAUBENBERGER: And I
13 mean where the actual agent who has known
14 the person for years and is a good guy
15 says, I think Mrs. Jones is getting
16 scammed, can you help? And Mrs. Jones
17 really doesn't want to make the call for
18 all the reasons we said, pride or
19 anything else. So there is a place where
20 they can --

21 MR. MOSEE: That's right.

22 CAPTAIN BURGMANN: Some of our
23 reports are third-party reports. We'll
24 get the information from someone else and
25 then we'll investigate it. But a lot of

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2 times they won't cooperate with us. Even
3 though somebody else is telling us
4 they're being victimized, they won't.
5 But sometime they do. But, yeah, we do
6 get third-party reports.

7 COUNCILMAN TAUBENBERGER: Your
8 opinion on the following: Do you think
9 legislation providing liability
10 protection for these very trusted
11 advisors would help in reporting cases
12 going forward?

13 CAPTAIN BURGMANN: I would
14 think so, yeah.

15 COUNCILMAN TAUBENBERGER:
16 Really? Okay.

17 Any other questions?

18 One more question.

19 COUNCILMAN DOMB: Thank you,
20 Mr. Chairman.

21 One last question. Is there a
22 form? Like we have financial literacy
23 for kids in school. Is there a financial
24 literacy for seniors?

25 CAPTAIN BURGMANN: I'm not

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2 aware.

3 MR. MOSEE: When you say
4 "financial literacy," would that include
5 things like teaching them how to prepare
6 a power of attorney, what to take into
7 consideration, how to perfect an estate?

8 COUNCILMAN DOMB: Right.

9 MR. MOSEE: If, for example,
10 the husband died but everything was in
11 his name and now the widow believes that
12 the property belongs to them, but it
13 really doesn't?

14 COUNCILMAN DOMB: Right. It
15 would cover all that. Everything you
16 have to deal with when you're a senior on
17 financial literacy, as simplified as
18 possible, in multiple languages, but
19 that's probably what we need to be used
20 as an insert in whatever we can insert it
21 into.

22 COUNCILMAN TAUBENBERGER:
23 Councilman Green.

24 COUNCILMAN GREEN: I would
25 think the SeniorLAW Center may have some

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2 of those resources regarding those type
3 of initiatives, but I still think the
4 more information, the better to help get
5 the word out.

6 COUNCILMAN TAUBENBERGER: Thank
7 you.

8 Thank you, panel. Thank you
9 very, very much.

10 Will the Clerk please call the
11 next and final panel.

12 THE CLERK: Kristin Keckeisen,
13 Joseph Snyder, Katherine Block.

14 (Witnesses approached witness
15 table.)

16 COUNCILMAN TAUBENBERGER:
17 Whenever the panel is ready, you can go
18 as you see fit.

19 MS. KECKEISEN: Good morning,
20 Council President Darrell Clarke, City
21 Councilmen at-large Al Taubenberger and
22 Derek Green, the City Council Committee
23 on Aging, City Councilmen and
24 Councilwomen, ladies and gentlemen
25 joining us at this public hearing today.

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I am Kristin Keckeisen, Campaign Director for the AARP Fraud Watch Network, and I thank you for the opportunity to testify on the prevalence of scams and on the importance of fraud prevention.

Every two seconds somebody's identity is stolen. Millions of Americans fall victim to fraudulent schemes every year, resulting in tens of billions of dollars landing in the pockets of con artists and other criminals.

According to Javelin's ID Fraud survey conducted in late 2015, over 13.1 million victims were defrauded of \$15 billion last year. That's billion with a B. And the true number is likely higher due to the fact that, as we've discussed before, a lot of people don't report fraud because of shame, embarrassment, and a range of other reasons.

There are countless scams, including social media scams, tech scams, public WiFi scams, auto fraud scams,

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2 government impersonation, e-mail scams,
3 intimidation or extortion, real estate
4 fraud, romance scams, holiday scams, the
5 list goes on and on.

6 Considering the numerous fraud
7 schemes and the devastating impact that
8 they can have on those who fall victim,
9 AARP launched the Fraud Watch Network in
10 2013 to arm people of all ages, AARP
11 members and non-members alike, with the
12 tools they need to spot and avoid frauds
13 and scams so they can protect themselves
14 and their families.

15 The Fraud Watch Network
16 provides realtime alerts about the latest
17 scams, tips on how to spot them, and the
18 inside scoop on how con artists think so
19 people can outsmart them before they
20 strike.

21 The AARP also features the Con
22 Artist Playbook, which consists of
23 interviews with con artists who reveal
24 how they steal your hard-earned money,
25 the strategies of fraud basically; a

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2 fraud hotline you can call to talk to a
3 trained volunteer for advice if you are
4 worried that you or your loved one has
5 been scammed or you think you've spotted
6 a scam; a nationwide scam tracking map
7 that gives you access to a network of
8 people and local law enforcement who have
9 spotted scams in your community and the
10 opportunity to share your own experiences
11 so other people can benefit from it. In
12 partnership with the AARP Foundation, our
13 help line has helped 43,000 people over
14 the last few years nationally. And here
15 in Pennsylvania, we have 1.8 million
16 members, including 600,000 here in the
17 Philadelphia area.

18 All of our state offices
19 participate in this campaign. They hold
20 events, then they recruit and train
21 volunteers to hold educational events in
22 their communities and across the states.
23 And here in Pennsylvania, the State
24 Office is a leader in this work, having
25 signed up more people than any other

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state in the nation to receive our
watchdog alerts, and they have a great
team of volunteers trained and out in
their communities holding events to
educate, like I said, not just AARP
members but everybody about how to
protect themselves.

With our free online resources
and the passionate dedication of our
staff and volunteers, AARP is leading the
charge to educate the general public on
fraud prevention and consumer protection.
AARP is working in local communities to
connect individuals with resources to arm
them with the information they need and
to listen to their experiences so that we
can learn better how to help people
protect themselves. We also work with
local officials, as we are here today, to
highlight the prevalence of frauds and
scams and to strengthen our mutual
commitment to protecting consumers in our
communities.

I am pleased to bear witness to

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2 the City Council's commitment to ensuring
3 the safety and well-being of
4 Philadelphians, and I look forward to a
5 continued collaboration with the AARP
6 Pennsylvania State Office towards fraud
7 prevention, education, and outreach.

8 Thank you.

9 COUNCILMAN TAUBENBERGER: Thank
10 you very much.

11 Mr. Snyder -- or, Ms. Block,
12 you can go forward.

13 MS. BLOCK: Good morning. My
14 name is Katherine Block. I'm a Victim
15 Advocate at CARIE, the Center for
16 Advocacy for the Rights and Interests of
17 the Elderly. Thank you for sponsoring
18 this hearing and the opportunity to
19 present testimony today.

20 Financial exploitation of the
21 elderly has vast implications, not only
22 to one's finances but to one's health,
23 relationships, sense of safety, and
24 connection to community. At CARIE, we
25 often see older adults once a crime has

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2 been committed, like Mrs. C, an
3 89-year-old woman whose neighbor gained
4 her trust and stole \$300,000 from her, or
5 89-year-old Mrs. M who was taken
6 advantage of by a member of her church
7 who conned her into giving him \$26,000
8 for driving her to see her husband at a
9 nursing home and unmet promises of
10 housework.

11 The hardship for both of these
12 women is extraordinary. They will not
13 see the return of their finances in their
14 lifetime or get back the time spent or
15 stress exerted dealing with the criminal
16 justice process.

17 Preventing financial
18 exploitation is possible. We urge the
19 City to put forth a coordinated outreach
20 effort to educate older adults about the
21 reality of exploitation and teach
22 tangible skills to help people protect
23 themselves against predatory practices.

24 CARIE is pleased to help in any
25 way, and we're looking forward to see

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2 what actions come out of this hearing.

3 Thank you for your time.

4 COUNCILMAN TAUBENBERGER: Thank
5 you very much for being here.

6 Mr. Snyder.

7 MR. SNYDER: Good morning. My
8 name is Joe Snyder and I'm the Director
9 of Older Adult Protective Services at
10 Philadelphia Corporation for Aging since
11 1993. PCA is the fourth largest area
12 agency on aging in the country, delivers
13 a variety of services to over 100,000
14 older Philadelphians. All of these
15 services have a common goal - to improve
16 the quality of life for older
17 Philadelphians and to assist them in
18 maintaining the greatest possible degree
19 of dignity and independence. I'm also
20 the Co-Founder and Chair of the
21 Philadelphia Financial Exploitation
22 Prevention Task Force. On behalf of
23 President Holly Lange, I'd like to thank
24 the Councilmembers for holding this
25 hearing and being here today.

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Financial exploitation of the elderly has been called the crime of the 21st century by the New York Times. There are five million victims of elder abuse in the United States, which is more than the combined total of child abuse and domestic violence put together, without the benefit and support of funding from the federal government. In addition to the 2.9 billion that you cite in the resolution, TruLink did a study in 2015 citing the cost of \$36.48 billion. The next study will say 50 or 100 billion. It's only going to get bigger. Older victims who suffer abuse, neglect, and exploitation are three times more likely to die, four times more likely to go to a nursing home, and almost one in ten victims will turn to Medicaid as a direct result of their own money being stolen from them. And you talked about not being reported. Only one of these 44 cases, according to the best incident study we have, are reported to anybody,

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whether it be Adult Protective, whether
it be the Police, whether it be the DA,
whether it be AARP, anywhere.

Older Americans control the
majority of wealth in this country. The
kids know it, the grand-kids know it, and
the con artists know it. The Financial
Industry Regulatory Authority says that
older Americans between 65 and 74 have
about \$35.7 trillion in assets.

Isolation and loneliness are
two major risk factors often used by the
perpetrators to their advantage.
Philadelphia has approximately 291,000
older persons in the City, the second
highest percentage of the ten largest
cities in the country, of whom 250,000 of
them have one or more chronic illness.
Older Philadelphians experience poverty
at twice the rate of senior citizens
elsewhere in Pennsylvania and in the
nation. Among those 60 and older, 45
percent are living below 200 percent of
the poverty line. In addition, 58

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2 percent of the City's aged 60-plus
3 population is minority, foreign or both.

4 The Philadelphia Financial
5 Exploitation Prevention Task Force was
6 formed in 2010 in partnership with the
7 City, financial institutions, and a host
8 of relevant organizations to enhance
9 collaboration between the agencies to
10 prevent, detect, investigate, recover,
11 and prosecute elder financial abuse. The
12 Task Force also delivers training and is
13 developing an awareness and prevention
14 campaign.

15 Prevention is the key to this
16 complex problem that involves health,
17 wealth, families, financial wellness, and
18 safety of the most vulnerable of our
19 older citizens. We are promoting the
20 concept of wealthcare, which is a term
21 coined by Dr. Jason Karlawish, who is the
22 Co-Director of the University of
23 Pennsylvania's Healthy Brain Research
24 Center and a Task Force member, as the
25 connection between health and wealth is

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2 obvious.

3 Thank you for the opportunity
4 to provide testimony today, and we hope
5 to work together to combat this insidious
6 problem.

7 COUNCILMAN TAUBENBERGER: Thank
8 you, Mr. Snyder, and I want to thank the
9 panel. We do have some questions.

10 Councilman Green.

11 COUNCILMAN GREEN: Yeah. I'm
12 very intrigued by this whole concept, you
13 said wealthcare, and I would like for you
14 to explain some more. That connection of
15 health and wealth and especially for
16 seniors is very interesting.

17 MR. SNYDER: Sure. Thank you.
18 And we're developing this as we speak,
19 and I'll talk a little bit about it.
20 Just like we've put together prevention
21 for heart attacks and strokes, all of us
22 of a certain age are taking the relevant
23 medications to get us into normal rates,
24 we can do the same for financial
25 exploitation. And we have some pieces

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2 already in place. The financial services
3 industry is sitting on a wealth of
4 information, not just financial but of
5 how the aging brain works as we go
6 forward. There is technology out there.
7 There's companies like EverSafe, who
8 exists, who -- and EverSafe is a company
9 founded by a serial entrepreneur whose
10 mother was scammed and joined by the
11 former District Attorney of Manhattan as
12 the Vice President, and what it does, it
13 allows you to, with the agreement of your
14 parents, to be on their account, but you
15 can't see the amount. You have no
16 ability to move money, but you set rules
17 that say if mom processes more than ten
18 checks this month, boom, you get an
19 alert. If mom does a check over 10,000,
20 boom, you get an alert. So we're using
21 technology to fight the crime the
22 criminals are using.

23 You talked before about
24 financial literacy, the panel did. We
25 just met with Wharton School of Business

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2 as part of our wealthcare initiative.

3 They have a program called Bridges to

4 Wealth that they did with a local high

5 school in Philadelphia, and we're going

6 to have them meeting in January with all

7 the senior centers' directors, and it's

8 about financial literacy and investing to

9 underserved communities. I think it's a

10 great program. The results -- I think it

11 was Latin Charter School -- are

12 phenomenal. The results they had were

13 phenomenal.

14 We worked with the City

15 Empowerment Centers. Until recently,

16 Carey Morgan, who just resigned from the

17 position, was a member of our Task Force,

18 and there's just ways to put together

19 this -- because not only do we have --

20 you talked about the pride and the way

21 people look at things. One thing we have

22 to look at is the role of the aging brain

23 in all of this. And we're not just

24 talking about dementia. You probably are

25 familiar with the fact that once you get

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2 85, you have a one in two chance of
3 having some kind of dementia. But also
4 research is piling up. There's a Harvard
5 economist who says our ability to make --
6 and this won't make any of us happy. Our
7 ability to make astute financial
8 decisions peaks at 53, starts going
9 downwards and can take a precipitous drop
10 after the age of 70. Now, this doesn't
11 happen to all of us.

12 There's research at Iowa that
13 says the normal aging of the prefrontal
14 cortex leads to a reduction in skepticism
15 and an increase in gullibility. There's
16 that trusting factor again. So we have
17 all of this to work with. And as we work
18 with the Healthy Brain Memory Center --
19 and Dr. Karlawish is an international
20 expert in cognitive aging and financial
21 capacity -- we're looking at all of these
22 and figuring out how do we get this in
23 advance, because the police will tell you
24 the same thing that I'll tell you in
25 Protective Services, once we get it, the

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2 damage is done. And not only is the
3 money gone, but the three times more
4 likely to die and four times more likely
5 to -- all that comes into play.

6 So we need to put together a
7 system that protects our health and
8 wealth, and we need to get together. And
9 we actually have a good start in
10 Philadelphia, and if we put our minds to
11 it and put together and with your help, I
12 think we can do it.

13 COUNCILMAN TAUBENBERGER:
14 Absolutely. I'm going to commit our help
15 in any way that we can possibly help and
16 have continued dialogue.

17 Councilman Domb.

18 COUNCILMAN DOMB: Thank you,
19 Mr. Chairman.

20 Thank you, panel, for being
21 here today. A couple of quick questions.
22 Is there any information that your
23 organizations have on financial literacy
24 for seniors, one-pagers that can educate
25 our population?

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2 MS. BLOCK: I believe that our
3 organization does, yeah. We also do
4 outreaches and we get to see people in
5 the court systems, unfortunately after
6 things have happened, but we talk to
7 them. We have an empowerment model, so
8 we kind of give them the skills to really
9 combat future exploitation. Also,
10 oftentimes if somebody is not completely
11 isolated, they are seeing friends at
12 their senior center in their
13 neighborhood, and they do share if they
14 have a good experience with somebody in
15 the court or with the police, I know that
16 they're sharing that information. So we
17 do a lot of word of mouth, but we also do
18 have documents.

19 COUNCILMAN DOMB: If you have
20 any information that's one page, keep it
21 simple, and you can forward it to the
22 Chairman of the Committee, that will be
23 helpful. He can then distribute it to
24 us.

25 MS. BLOCK: Yes.

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2 COUNCILMAN DOMB: We have a
3 similar problem with something called
4 Earned Income Tax Credit, EITC. I'm just
5 going to take a moment because it's
6 something that we are very interested in.
7 We left \$100 million on the table last
8 year in Philadelphia that could have gone
9 to 40,000 families who qualify. Earned
10 Income Tax Credit. Its refunds are
11 anywhere from up to \$6,000 a year. You
12 can file back three years. That's
13 18,000. So 10 percent of the people in
14 this city qualify.

15 Now, it's not going to help
16 seniors, because it works best when they
17 have children. These are serious checks.
18 The Revenue Department came up with a
19 form, a one-pager, that explains the
20 whole program that we've been using.
21 It's excellent. I'm just suggesting we
22 have something like that for this
23 situation.

24 Let me just make sure I
25 understand some of this data that you

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2 gave us in your testimony. You're saying
3 that 20 percent of the population of
4 Philadelphia is over the age of 60?

5 MR. SNYDER: I don't know if I
6 know the total population, but those
7 numbers are --

8 COUNCILMAN DOMB: The
9 population is a million 560.

10 MR. SNYDER: 290,000 is right.

11 COUNCILMAN DOMB: That's 20
12 percent.

13 MR. SNYDER: And the report I
14 read, it said like 18.1 percent.

15 COUNCILMAN DOMB: So we have a
16 population of a million 560, and there's
17 actually 291,000, maybe 18, 19 percent.
18 But we have 400,000 people in poverty.
19 That's 26 percent. We have 181,000
20 what's called deep poverty, less than a
21 thousand a month of income. But what
22 you're saying is that between 18 and 20
23 percent of our population is over 60, and
24 of that population, you're saying 45
25 percent are below the poverty line?

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2 MR. SNYDER: Yeah. This is
3 from the PHMC health survey.

4 COUNCILMAN DOMB: So you're
5 saying almost one out of two people over
6 the age of 60 are in poverty?

7 MR. SNYDER: I guess that's
8 what that would be, yeah.

9 COUNCILMAN DOMB: Okay. I just
10 wanted to make sure I got that, because
11 that's astounding to me.

12 MR. SNYDER: It is astounding.

13 COUNCILMAN DOMB: That's
14 astounding.

15 Okay. Thank you.

16 COUNCILMAN TAUBENBERGER:
17 Question, and it is in regards to AARP.
18 And, Ms. Keckeisen, first of all, thank
19 you very much for coming all the way up
20 from Washington, DC.

21 MS. KECKEISEN: Thank you.

22 COUNCILMAN TAUBENBERGER: We're
23 honored for your presence, and we're
24 learning and we want to work with you.
25 In fact, I believe we have a town hall, a

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2 telephone town hall later, and I think
3 that will be also very good in educating
4 folks about this really big problem, and
5 it is really a major problem.

6 Is AARP currently pushing or
7 lobbying any specific policies or
8 legislation that AARP believes would
9 benefit or prevent or decrease senior
10 fraud? Is there anything specific?

11 MS. KECKEISEN: Well, first of
12 all, thank you for having me here. I'm
13 honored to come here to testify.

14 The Fraud Watch Network is an
15 education campaign and, as such, our role
16 is to make this information readily
17 available and very simple and easy for
18 people to understand. So we do have
19 materials that are pretty clear and
20 simple one-pagers, that kind of thing.
21 That's our major goal.

22 So as an education campaign,
23 this particular initiative does not
24 pursue advocacy. However, our Government
25 Affairs Office does pursue advocacy with

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respect to the protection of seniors from financial abuse and exploitation. We've been working on uniform guardianship laws all over the country and in fact have been quite successful in working with our partners across the country to gain passage of those. We work on a range of issues and initiatives designed to help keep seniors safe and free from predators, and we've worked in a number of places on task forces that bring together all sorts of agencies and non-governmental organizations across the discipline to come together and really think in a very broad way about how to protect seniors, how to work together. These task forces in various places have come up with really good and useful legislation to strengthen the laws to protect seniors.

So the answer is yes.

We also have another initiative that we were just discussing called BankSafe. It's under the AARP umbrella,

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2 which works together with banks and
3 financial institutions to come up with
4 new systems and processes to help keep
5 seniors safe. One of those was EverSafe
6 that was mentioned earlier, which would
7 allow children or family members of
8 seniors to view their accounts. Another
9 piece of that initiative involves
10 training bank tellers and employees to
11 spot fraud, and when they do spot it,
12 what they can do to help prevent the
13 money from leaving the bank account,
14 because as we know, once that money
15 leaves the bank account, it is almost
16 always gone and cannot -- will not be
17 returned to the senior.

18 COUNCILMAN TAUBENBERGER: Thank
19 you.

20 Councilman Green.

21 COUNCILMAN GREEN: Yeah. I
22 just wanted to follow up regarding those
23 two products, BankSafe and EverSafe. How
24 would someone if their child or parent is
25 interested in getting that information,

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2 how could they get access to that
3 information? Is that a proprietary
4 product? Could you provide us some more
5 information regarding that?

6 MS. KECKEISEN: My
7 understanding is that this has not yet
8 been implemented in financial
9 institutions. It's in the process of
10 development. There's a lot of legalities
11 that need to be resolved to do that.

12 And I'll let you talk a little
13 bit more about that.

14 MR. SNYDER: So the BankSafe,
15 I'm on the BankSafe committee. We meet
16 in Washington, and it should be ready for
17 this spring. There was seven or eight
18 states that took the initial grant from
19 AARP. Pennsylvania was not one of them.
20 But there's a number of them, and it will
21 be available. But once it starts, it
22 will spread. It will be available to
23 bank tellers.

24 The EverSafe is available right
25 now. You just go to -- I mean, I don't

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2 have the information in front of me, but
3 if you Google EverSafe, you'll come up
4 with it. You can call. And they
5 occasionally come in the area. The
6 prosecutor from Manhattan is a
7 Philadelphian originally, so she has a
8 warm place in her heart for Philadelphia
9 and comes visits us now and again. You
10 can sign up now for that.

11 COUNCILMAN GREEN: That will be
12 very interesting, because that's
13 something we definitely wanted to get
14 some more information regarding.

15 And I guess my final point is
16 that often when you see advertisements
17 that try to target seniors, they often
18 use celebrities, spokespeople of a
19 certain age. I think of the late Senator
20 Fred Thompson, Alex Trebek, others that
21 really -- that people are more inclined
22 to be receptive to those type of messages
23 from those messengers.

24 On the counter -- and AARP has
25 a very strong lobby. I know when people

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2 get to a certain age, they're very
3 proactive in getting them to become a
4 member of the organization and will send
5 membership cards every day, every week.
6 Very aggressive lobby, I'll just say
7 that. But considering the broad
8 connection of AARP, has there been any
9 conversation about trying to bring in
10 members who have certain celebrity status
11 to kind of provide the counter
12 information of saying why you should not
13 be susceptible to fraud and those type of
14 things?

15 MS. KECKEISEN: Well,
16 interesting that you should mention that.
17 I just came from a wonderful event
18 yesterday over in New Jersey where our
19 Fraud Watch Network ambassador, Frank
20 Abagnale, gave a great presentation about
21 how to -- how people can prevent
22 themselves from frauds and scams. So
23 this actually sort of brings together two
24 strands. One is that people always love
25 to hear from a celebrity. You know, as

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2 you say, we can really leverage that,
3 because people know who Frank Abagnale
4 is. He is the former scammer who was
5 portrayed in the movie Catch Me If You
6 Can. And so people are just enthralled
7 by his story, and they love to come hear
8 him.

9 The other thing that we
10 learned, though, when we were doing some
11 message research about how to structure
12 this campaign, how to talk to people
13 about frauds and scams so we could make
14 this information really simple so they
15 could listen, what we discovered was
16 people want to get inside the head of the
17 scammer. They love to hear from the
18 scammer. So by having Frank Abagnale as
19 our ambassador, it sort of brought those
20 two things together. They're enthralled.
21 He's an excellent speaker. He makes it
22 very clear and simple how people can
23 protect themselves. And so he's done 20
24 events for us across the country for the
25 past two years. He was in Pittsburgh a

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2 few months ago, and we'll hope to have
3 him back in Pennsylvania again. But it's
4 really a wonderful way to tell people how
5 they can protect themselves.

6 COUNCILMAN GREEN: Thank you.

7 COUNCILMAN TAUBENBERGER:
8 Councilman Domb.

9 COUNCILMAN DOMB: Thank you,
10 Mr. Chairman.

11 This is just a suggestion. And
12 I'm floored by this number of 45 percent
13 of the people in the City over the age of
14 60 are in poverty. So this was a
15 thought, because all of you deal with
16 people generally over the age of 60, and
17 they wouldn't qualify probably for EITC,
18 but their children and their
19 grandchildren are the beneficiaries of
20 EITC. So if you could do an awareness
21 campaign with the seniors, people over
22 60, talking about EITC. Ask your child.
23 Help your grandchild financially. These
24 are checks that are 2,000, 5,000, 6,000.
25 You can file back three years. This is

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2 real money.
3 Look at the big picture for one
4 second. We left \$100 million in
5 Philadelphia on the table that could go
6 to 40,000 families in Philadelphia. That
7 money is sitting in Washington, DC. We
8 have 400,000 people in poverty. It's 10
9 percent of those people can get free
10 money from the federal government.
11 There's nothing I think we can do more
12 than get this money in the hands of
13 Philadelphians. It's the most powerful
14 message we can get across, and the
15 results are huge. So when you're talking
16 about 45 percent of the people who are
17 over 60 in poverty, if their kids and
18 grand-kids got checks, I'm sure many of
19 these seniors are helping their kids and
20 grand-kids. It might help them also. So
21 whatever you can do, the Revenue
22 Department has great information on this.
23 We'll connect you with them. We need to
24 do it, though.
25 Thanks.

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2 COUNCILMAN TAUBENBERGER:

3 Councilman Domb, thank you for that. And
4 I'll have to say, we can't talk about
5 this enough, because there's so many
6 people that don't know about it. It
7 sounds like we're broken records, and
8 maybe we are, but on the other hand,
9 people need to hear the story even if
10 they're just tuning in like right this
11 moment. Your agencies, I mean, it's
12 really a give and take. I'm glad we're
13 able to provide you with some
14 information.

15 Councilman Domb.

16 COUNCILMAN DOMB: I just want
17 to do a follow-up to that. I appreciate
18 that, Chairman Taubenberger.

19 But I look at money from
20 government in the following context:
21 One, the first goal is to get as much
22 money as possible from the federal
23 government and the second is the State of
24 Pennsylvania and the last is the City of
25 Philadelphia. So we need to make sure

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2 all that federal money comes to the City.

3 That's number one. And this is \$100

4 million, and you can file back three

5 years. This is an insane amount of

6 money. I mean, people should be like

7 saying, Let's get the word out.

8 Thank you. Whatever you can

9 do.

10 Thanks, Mr. Chairman.

11 COUNCILMAN TAUBENBERGER: Thank

12 you.

13 I have a question for anyone on

14 the panel. In your experience with all

15 these cases, do you think senior fraud is

16 perpetuated by family members with a

17 power of attorney or by people that know

18 the victims or is it more from strangers,

19 con artists, if you would, where the

20 target is very random?

21 MS. BLOCK: Yeah. Mostly it is

22 family members or people who are their

23 friends or people who come into their

24 lives, like the example I said from a

25 church who gained people's trust. I

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2 mean, we mentioned it before about
3 isolation. One of the things is that,
4 sadly, many seniors are isolated. So
5 they do grab onto the relationships that
6 are around them, and it's very easy for
7 someone to play on the emotions of
8 somebody, and family members and friends
9 and neighbors unfortunately are able to
10 just take advantage of that. So that is
11 a reality. And I think that's one of the
12 things that we need to do in terms of
13 doing outreach, is really teaching people
14 how to protect themselves against someone
15 while navigating those complicated
16 emotional relationships, because when
17 your son is stealing from you, you still
18 love your son.

19 COUNCILMAN TAUBENBERGER: What
20 you're saying I find as a human being, as
21 a father very, very, very, very sad.
22 Very sad.

23 Anyone else want to comment?

24 MR. SNYDER: Yeah. I mean, you
25 hit the nail on the head. It is family

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2 members. And it's one of the reasons why
3 this has remained a hidden problem,
4 because it's hard to comprehend on many
5 levels. Just as dangerous are the scam
6 artists and the people. We break it down
7 to people with a relationship with the
8 person and people who don't have a
9 relationship, are strangers and the like,
10 and they're both equally devastating, but
11 it's done much more by family. It's a
12 very complex issue, and when you think
13 about -- I say this all the time. The
14 first time Congress mentioned this issue,
15 elder abuse, was 1950, and 60 years later
16 we finally got a law called the Elder
17 Justice Act in 2010. It took 60 years.
18 And since 2010, it sits there without a
19 penny in it, and it passed as part of the
20 Affordable Healthcare Act. So we don't
21 know what's going to happen anyway. But
22 it's astounding to me that we're still
23 talking literally 67 years later and the
24 awareness isn't there and the impetus to
25 do something about it isn't there. It

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2 just is an incredible story.

3 COUNCILMAN TAUBENBERGER: Well,
4 I'm going to tell you something. I am
5 very shocked at that. We all come here,
6 we learn. That's why we have these
7 dialogues. I think it's a great thing of
8 democracy. In fact, to give you a sense
9 how it started in my mind, it started
10 over 18 months ago. I wasn't even a
11 Councilman at that time. I was actually
12 campaigning in my dining room table
13 calling up voters. All of the sudden I
14 realize -- and I had a couple volunteers
15 with me and making sure that I get the
16 right call and said hello to Mrs. Jones
17 and ask her for her vote, but while I'm
18 doing that, my wife is on the phone and
19 she is like all the sudden really in
20 total distress. Well, somebody was on
21 the phone and -- she's a bit younger than
22 me, so she's not a senior, but someone on
23 the phone had told her that they just got
24 into an accident with her brother-in-law
25 and there was a need for money, and if

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2 the money wasn't paid, this man's cousin
3 was going to shoot my brother-in-law. I
4 happen to like my brother-in-law, so I
5 don't want him shot. But she really,
6 really got upset about it. I wish he
7 would have called me, because I'm an only
8 child. They could have said they had my
9 brother, I would have said shoot him and
10 that's the end of that. But the fact
11 that it happened so easily, that they had
12 her cell number, that she answered the
13 phone and that she was on the phone as
14 long as she was with him.

15 I then talked to my son, who is
16 a Pennsylvania State Trooper. Just a
17 little bit of battle, like would we
18 report it. We actually still had the
19 person's number, and he said, Dad,
20 there's very little you can do about it.
21 You can report it if you want to, but the
22 person probably was not in this country
23 when he called. He probably was
24 somewhere else, even though it was a
25 local number. It was a 215 number. It

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2 wasn't like unmarked, so you're more
3 readily to answer the phone. But you can
4 buy those phones from a variety of
5 sources.

6 So that's what spurred me on,
7 that once I had been put on as Chair of
8 this Committee, that was something that
9 was driving me. And even today now is
10 driving me even further in the sense of
11 what I have just learned today in regards
12 to family members doing this, because the
13 whole thing is sad. Even when -- but
14 it's even sadder when it's really, you
15 know, someone you know. And my son from
16 the State Police did give me an example
17 of someone he was working with right now.
18 They're in the suburbs. They were a
19 principal of a high school. Principal of
20 a high school was called up on the phone,
21 said he had won several thousand dollars
22 and if he would please send his banking
23 information to this particular address.
24 So the former principal, retired man,
25 pretty well educated, goes to the post

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2 office and wants to mail this, and the
3 post master saw that. The postman saw it
4 and said, You know what, this is the
5 address of a known scam artist. Do not
6 send it.

7 He said, Okay. I didn't.

8 So he goes back. He has the
9 number of the person that he called and
10 said, Sir, I'm very sorry, but I was told
11 your address is no good. Please give me
12 another address where I can send you this
13 information. And he did. And he did it,
14 and he got scammed.

15 I mean, it's very sad when you
16 can get educated people like this to act
17 in such a way for a variety of sources.
18 And in the end, these perpetrators were
19 not caught. So it's an ongoing thing.
20 This is much more common than we realize.

21 Is there anything that you see
22 specifically -- we have some great ideas
23 from you. We're going to do some
24 announcements. We're going to as a panel
25 go forward with talking to the Social

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2 Security, but is there something you see
3 that we could do very easily that we have
4 not talked about?

5 MS. KECKEISEN: Well, I would
6 say from AARP's perspective, we are very
7 focused on prevention, because as we see,
8 when the money is gone, the money is
9 gone. So we're very interested in
10 getting that information to people before
11 they are victimized, before they're
12 targeted so that they're aware of what
13 the scam is and they can see it coming,
14 they say, no, no, no, that's what -- I've
15 heard about this, this is a scam,
16 good-bye. There are going to be those
17 cases where the person says, you know,
18 no, no, I'm determined to do this. But
19 for the most part, if people recognize it
20 and we've had people tell them that over
21 and over again, if they recognize it,
22 they're much more likely to say no and
23 hang up the phone and not go for it.

24 So we put together lots of
25 educational materials. We have -- we're

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2 having wonderful online initiatives,
3 online advertising initiatives that we do
4 about four per year. We do a lot of
5 social media. We certainly encourage
6 everybody, all branches of government and
7 all of our partners, to pick up our
8 social media and use it, take it, post
9 it, forward it, tweet it. Use whatever
10 you want. Take what we have online and
11 put your logo on it. We develop these
12 materials so they get out there. We
13 don't care how they get out there.

14 We're also developing
15 partnerships with folks across the
16 spectrum. We partner with the Postal
17 Inspection Service. We partner with
18 Attorneys General across the country. We
19 actually have a great partnership going
20 with a regional bank in the Northeast
21 where they're going to be distributing
22 our materials in their lobby.

23 So what we really encourage is
24 that partnership. We're happy to provide
25 great and simple materials that people

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2 can look at and learn quickly. To
3 Councilman Domb's great suggestion, the
4 stuff has to be digestible. So I would
5 just encourage a lot of partnerships, and
6 that's easy and simple.

7 COUNCILMAN TAUBENBERGER:
8 Great.

9 MR. SNYDER: There's a
10 wonderful new video out from Nashville
11 public television -- it's about a week
12 old -- that has all people from this
13 field in there, and one of the speakers
14 is Judith Shaw, who is a state regulator
15 for the State of Maine, and she said
16 something I really, really like. She
17 said, My wish for all of this is that
18 people would call their family members as
19 much as the scammers do. And I took that
20 as a very powerful statement.

21 In addition, a few years ago we
22 put together something from the federal
23 government, Department of Justice, called
24 the Elder Justice Roadmap Project to tell
25 us which way to go next, and a lot of the

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2 group was just what we heard, formed
3 multi-disciplinary teams, but one of the
4 things -- and it's the first time in our
5 group that we invited people that we
6 usually don't invite to our meetings to
7 hear different thoughts, and there was a
8 person there, said that what you need is
9 a Got Milk campaign for elder financial
10 exploitation.

11 And we said, Okay, will you do
12 that for us?

13 They said, Yeah, we'll get back
14 to you. But we never heard from them
15 again, but that idea also resonated with
16 me. We've been talking -- every time you
17 see an initiative, whether it be federal
18 or state, always in the top ten, if not
19 number one, is a public awareness
20 campaign on this issue, and it's never
21 been done to the effect that you can,
22 because you all know as well as I do the
23 problem of reaching the people that you
24 don't reach. And that's way beyond my
25 expertise, but that stuck with me too, a

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2 Got Milk campaign for elder financial
3 abuse. And as all of you probably know,
4 when someone is exploited, often it
5 doesn't exist alone. There's also
6 physical abuse or neglect involved. They
7 call it polyvictimization. So it's not
8 just the abuse. But I think that's
9 something that I wanted us to do and I
10 don't know how to do it.

11 COUNCILMAN TAUBENBERGER: Very
12 sad.

13 Councilman Domb.

14 COUNCILMAN DOMB: Thank you,
15 Mr. Chairman.

16 Is there a way to educate the
17 children of people over the age of 60 or
18 even over the age of 70 as to what you
19 should be doing as a child to help your
20 parents with checkbooks? Because from
21 personal experiences, I understand that
22 as you get older, your memory slips. You
23 can write two checks to the same person.
24 Things happen. And it's not just fraud.
25 It's just mistakes that go on.

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2 Is there something that your
3 organizations do?

4 MS. KECKEISEN: Well, I
5 actually wrote two checks to the same
6 person last week, so you're hitting a
7 little close to home. But, yeah, we
8 actually have a caregiving campaign under
9 our AARP umbrella as well that talks to
10 caregivers about how to take care of them
11 self as they're taking care of their
12 loved ones, and we have certainly talked
13 about incorporating elements of fraud
14 protection into our caregiving campaign.
15 So exactly as you say, the children of
16 aging parents. Sometimes the aging
17 children of aging parents can help
18 educate their parents, watch out for
19 them, make sure that they're not being
20 scammed.

21 We do, of course, run into that
22 intersection where as we discussed
23 before, family members are sometimes the
24 ones who are victimizing. But we think
25 it's really worthwhile. I mean, our

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2 organization is made up of not just
3 seniors, as we say 65 plus, but we are in
4 fact 50 plus. And so we have older baby
5 boomers and seniors as our members, and
6 that is a focus of both these campaigns.

7 COUNCILMAN DOMB: But I would
8 think as people are living longer, the
9 children that are 60 many still have
10 parents alive that could really help them
11 also.

12 MR. SNYDER: So June 15th is
13 World Elder Abuse Awareness Day and it's
14 celebrated all across the United States.
15 We have an event in Washington at the SEC
16 for the last five years from my national
17 organization, but our task force has put
18 on events for the last four or five years
19 in Philadelphia, and we aimed it at
20 financial institutions one year,
21 consumers one year, children and
22 caregivers the next year, and we're
23 planning the event right now. My
24 assistant director, Jennifer, who will be
25 on the tele-town hall, is organizing that

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2 with SeniorLAW and the Alzheimer's
3 Association, and we'd love your support
4 and help in making it a big one. We've
5 had a couple ideas floating around of --
6 we've done it in one place. We talked
7 about doing it in a number of places or
8 we talked about doing it with a video.
9 And the Alzheimer's Association Delaware
10 Valley Chapter in Pennsylvania is one of
11 the best in the nation. The Healthy
12 Brain Research Center has video
13 capability. And we have so many
14 partners, and our event last year was at
15 the Philadelphia Free Library and was
16 pretty well attended.

17 COUNCILMAN DOMB: Thank you.
18 Unfortunately, I have to leave, but I
19 want to thank you all for being here, and
20 my colleagues I'm sure will carry it
21 forward.

22 Thank you.

23 COUNCILMAN TAUBENBERGER: Thank
24 you. Councilman Domb, thank you very
25 much.

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2 Councilman Green.

3 COUNCILMAN GREEN: Yeah. I
4 just wanted to follow up. I think that
5 initiative is something very important.
6 I have participated with Center in the
7 Park in the past. That's something I
8 think through City Council we could help
9 get the word out either through a
10 resolution or other type of things and
11 try to make it a larger event to help get
12 the word out regarding that type of
13 issue. So I'm sure we'll be willing to
14 help.

15 COUNCILMAN TAUBENBERGER: Oh,
16 absolutely. Wherever we can help you get
17 the word out.

18 MR. SNYDER: We need a big
19 space.

20 COUNCILMAN TAUBENBERGER: We'll
21 figure out something. We're
22 Councilpeople. We can do this.

23 MR. SNYDER: Appreciate it.

24 COUNCILMAN TAUBENBERGER:
25 Mr. Snyder, I do have one final question

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2 for you. You had talked about BankSafe
3 and EverSafe. And BankSafe is not online
4 yet, but is there a sense when it might
5 be?

6 MR. SNYDER: This spring
7 they're supposed to run -- it's supposed
8 to be ready for the states that are
9 participating, and the first line of that
10 is training for tellers.

11 COUNCILMAN TAUBENBERGER: Is
12 Pennsylvania one of those states?

13 MR. SNYDER: Pennsylvania is
14 not one of those states, but a lot of
15 financial institutions have training. We
16 have the first and still only partnership
17 between an adult protective service
18 program and a national back in Wachovia
19 in 2003 to 2007. And so we've done a lot
20 of this training. We have five or six
21 banks and credit unions on our task
22 force. So most places have their own
23 training. What BankSafe is trying to do
24 is to make it better and bigger. So
25 they're doing a lot of research around

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2 how to do the training and --

3 COUNCILMAN TAUBENBERGER: What
4 would it take to get Pennsylvania on
5 board or is it something that the City of
6 Philadelphia could do?

7 MR. SNYDER: We're going to
8 call --

9 MS. KECKEISEN: We're going to
10 call Deb.

11 MR. SNYDER: We're going to
12 call Deb, who heads it in AARP, and try
13 to do that. Some banks are resistant
14 because they have their own training, but
15 most of them will like this because
16 they're making it bite size. Somebody
17 talked about, you know, one-pager. I
18 think it was Councilman Domb. And these
19 are for tellers who are immensely busy
20 and, according to AARP, are millennials
21 and they want their Instagrams and little
22 bites, and so they're going to have it at
23 their computer, saying what are the signs
24 of financial abuse, what are the signs of
25 neglect in five minutes, 20 minutes, so

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2 they know. And it's coming together
3 really nicely, and I think it will be
4 available to everybody, but we can talk
5 to them.

6 COUNCILMAN TAUBENBERGER: For
7 the states that are doing it, is this
8 done voluntarily or is it done --

9 MR. SNYDER: There was, I
10 think, a \$10,000 grant to each state that
11 was put out.

12 MS. KECKEISEN: It's
13 voluntarily.

14 COUNCILMAN TAUBENBERGER: And
15 EverSafe, which is currently being --

16 MR. SNYDER: Which is a
17 company.

18 COUNCILMAN TAUBENBERGER: Is
19 that used by Philadelphia banks?

20 MR. SNYDER: It's used across
21 the country and can be used by anybody.
22 And it's a year or so old, so they're
23 moving across the country to do this.
24 Anybody -- I can pick it up. You can
25 pick it up tomorrow.

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2 COUNCILMAN TAUBENBERGER: You
3 do it as an individual?

4 MR. SNYDER: Individual. Yeah,
5 it's an individual product.

6 COUNCILMAN TAUBENBERGER:
7 Individual product and the bank then goes
8 along with that?

9 MR. SNYDER: Yeah.

10 Go ahead.

11 MS. KECKEISEN: Actually, what
12 it is -- I was just listening to the
13 former prosecutor of Manhattan at a
14 conference last week, and basically what
15 the EverSafe product does is, it doesn't
16 just look at one financial institution.
17 It allows the person and their family
18 members to look across the range of all
19 of their financial institutions. Because
20 you might have your checking account and
21 your savings account at one bank, but
22 maybe you have your retirement accounts
23 at other banks. And so it allows you to
24 look at all of the range of those
25 accounts all together sort of on one

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2 dashboard, and it gives you the alerts if
3 anything happens above a certain
4 threshold. And there's apparently, from
5 what I've heard, no other product that
6 looks across all of your accounts. So
7 it's pretty revolutionary.

8 The prosecutor is really an
9 amazing person. She says, you know, I
10 spent my life trying to prosecute these
11 frauds. She had prosecuted the -- what
12 was the famous -- yeah, the Brooke Astor
13 case, and just said, You know what, I
14 can't fight it from this side. We need
15 to prevent these things from happening in
16 the first place, because once the money
17 is gone, the money is gone. And so it's
18 a really interesting product. I mean, we
19 don't -- we're not endorsing, but all of
20 these products and these processes and
21 these trainings that are coming up are
22 going to be one piece of the puzzle in
23 terms of providing protections for older
24 Americans.

25 MR. SNYDER: So I sit on a

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2 national financial exploitation board
3 with Howard Tischler and Liz Loewy, who
4 are the founders of EverSafe, and when I
5 met Howard, I said, How do I know you're
6 not trying to scam me with this?

7 And he said, That's a good
8 question.

9 So we sat down and talked for a
10 while. And I trust him implicitly. And
11 I'm not endorsing it either, because I'm
12 not allowed to, but I trust him
13 implicitly, and I have to talk about it
14 because it's a way to use technology to
15 protect us and to fight the bad guys who
16 are using technology and the Internet to
17 scam us.

18 So I really -- I think it's a
19 great idea and product. It requires --
20 and Liz Loewy, who is the prosecutor and
21 is, as I said, a Philadelphian, will tell
22 the story of how she had to convince her
23 parents who live in Rittenhouse to go
24 along with this, because it's not just
25 we're doing this, it's a conversation,

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2 but it's a conversation that we all have
3 to have.

4 COUNCILMAN TAUBENBERGER: Thank
5 you. Thank you very much.

6 Councilman Green.

7 COUNCILMAN GREEN: Just one
8 other point. I'm very active in the
9 National League of Cities, and I think
10 that's another organization that you can
11 reach out to in reference to BankSafe,
12 and then the founders of EverSafe may
13 want to reach out to them as well,
14 because we just had our annual national
15 conference in Pittsburgh a few weeks ago
16 and it's an organization that can get the
17 word out to Councilmembers and Mayors all
18 across the country, and I'm sure we are
19 one of numerous cities who are dealing
20 with this issue of financial fraud with
21 their seasoned population.

22 MR. SNYDER: Yeah. I think Liz
23 and Howard would be thrilled. We get
24 that contact, I'll put you in contact
25 with them, or however you want to do

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2 that. I think they'd be thrilled. I
3 think it's just a fabulous product.

4 COUNCILMAN TAUBENBERGER: Thank
5 you all very, very, very much. I thank
6 everyone in the audience.

7 Is there anyone in the audience
8 that would like to testify?

9 Sir, okay. Two of you? Well,
10 come to the table.

11 Panel, you're dismissed. Thank
12 you very, very, very much, particularly
13 for traveling from Washington.

14 (Witnesses approached witness
15 table.)

16 MS. FINLAYSON: Good morning.

17 COUNCILMAN TAUBENBERGER: Good
18 morning. Please state your name for the
19 record. Who goes first is entirely up to
20 you two.

21 MS. FINLAYSON: Good morning.
22 Leah Finlayson, SeniorLAW Center. I'm a
23 staff attorney.

24 MR. DONAHUE: William Donahue
25 and I am with Zion Tabernacle Church here

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2 in the City.

3 COUNCILMAN TAUBENBERGER: Very
4 good. We met earlier, I believe.

5 MR. DONAHUE: Yes, Councilman.

6 COUNCILMAN TAUBENBERGER:
7 Great. Well, thank you for being here.

8 The time is yours.

9 MS. FINLAYSON: Good morning.

10 Thank you, Chairperson Taubenberger,
11 Councilman Green, and members of Council
12 for this opportunity to address the
13 growing concern over financial abuse of
14 our seniors here in Philadelphia. Our
15 work at SeniorLAW Center is protecting
16 the rights of older Pennsylvanians.
17 Located here in Center City Philadelphia,
18 we were founded in 1978 to protect the
19 rights of seniors in need and now serve
20 over 7,000 seniors each year, 60 years
21 and older, across Pennsylvania with legal
22 representation, education, and advocacy.

23 We save homes, prevent
24 homelessness, fight for grandparent and
25 voting rights, stop elder abuse, fraud

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2 and exploitation, and promote
3 independence and dignity. We're an
4 independent non-profit and the only
5 non-profit organization solely dedicated
6 to providing legal protection to
7 Pennsylvania senior citizens.

8 We serve over 7,000
9 Pennsylvania seniors each year with
10 limited resources, and all our services
11 are free. We welcome any opportunity for
12 greater collaboration with our city's
13 leaders in law enforcement, in this
14 Council, with the Kenney Administration,
15 and with all governmental and
16 quasi-governmental agencies in the City,
17 as all should be highly concerned with
18 the health and welfare of our over
19 quarter million seniors.

20 We service several of our
21 colleagues present today on
22 Philadelphia's collaborative Financial
23 Exploitation Prevention Task Force for
24 Older Philadelphians, which includes
25 representation from Police and District

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2 Attorney's Office. Several of us also
3 serve on diverse other coalitions
4 addressing victims' needs here in
5 Philadelphia, in Harrisburg, and across
6 the nation, enduring the voices of the
7 senior victims we serve.

8 As to Resolution No. 160646, we
9 support authorizing the Committee on
10 Aging to conduct public hearings
11 regarding financial abuse and senior
12 citizens in Philadelphia. We are in the
13 midst of a crisis in the elder abuse and
14 exploitation in our city and in our
15 nation. In 2010, financial exploitation
16 cost older Americans over the age of 60
17 \$2.9 billion nationally, as estimated by
18 MetLife Mature Market Institute and the
19 National Committee for the Prevention of
20 Elder Abuse, and the numbers continue to
21 grow. In 2014, the Pennsylvania Uniform
22 Crime Reporting System listed over
23 74,000 -- I'm sorry; 7,400 persons over
24 the age of 60 who are victims of fraud,
25 forgery or counterfeiting. These numbers

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reflect only those crimes which were reported. National research reveals that underreporting is vast in the area of elder abuse. Recent data indicates only one in 44 cases of elder financial exploitation are reported. Those elders often suffer in silence, unknown, often in shocking conditions.

Our population in Philadelphia is particularly at risk, as we have the largest percentage of seniors of the ten largest cities in the country, nearly 20 percent. Almost one in five of Philadelphia seniors is low income and most are women. Research confirms that the seniors we serve are the most vulnerable to physical and financial abuse. These are the oldest with the lowest income and women.

Philadelphia with its predominantly poor and female elder population is home to the largest of these victims population. These statistics justify an emphasis on

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2 services targeted toward elder victims,
3 as our programs do.

4 Female elders are abused at a
5 rate higher than their population in the
6 aging population. Elders are more
7 vulnerable to thefts. About one in five
8 of personal crimes against the elderly
9 was theft compared to one in 33 for
10 persons age 12 to 49.

11 Those 80 or older are abused
12 and neglected two to three times their
13 proportion of total elderly population.

14 Almost 90 percent of elder
15 abuse involves a perpetrator who is a
16 family member. Two-thirds of
17 perpetrators are adult children or
18 spouses. Those at the lowest income have
19 the highest incidence of abuse. Those
20 with income less than \$10,000 experience
21 57.1 percent of physical abuse and 47.9
22 percent of financial abuse. Income
23 levels less than \$15,000 account for 75.6
24 percent of physical abuse and 77.7
25 percent of financial abuse.

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2 We welcome an opportunity for
3 Philadelphia's seniors to share their own
4 stories with the Committee on Aging and
5 to examine and strategize responses and
6 needed resources to this crisis facing
7 our seniors.

8 We need your partnership and
9 support to make this city home to one of
10 the largest and most vulnerable
11 populations of seniors in the country,
12 one that truly demonstrates respect for
13 our elders and their safety, dignity, and
14 well-being. We look forward to working
15 with you to make Philadelphia a safer
16 home for our senior population and to
17 empowering our senior citizens in their
18 fight against exploitation.

19 Thank you very much.

20 COUNCILMAN TAUBENBERGER: Thank
21 you. Please stay in case there's other
22 questions, and I might have one.

23 But, sir.

24 MR. DONAHUE: Thank you,
25 Chairman.

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2 COUNCILMAN TAUBENBERGER: And
3 please state your name for the record.

4 MR. DONAHUE: Yes. William
5 Donahue.

6 Mr. Chairman, Councilman Green,
7 how are you? And our friend Councilman
8 Domb, we count Councilman as our friend
9 of the church, and I know he's doing
10 great work on Council.

11 I have something that's
12 anecdotal. I'm sure at this point you
13 have statistics that will shore up your
14 case here for making your case, but a
15 number of years ago a dear friend who at
16 the time was 82 years old was scammed,
17 and this came from California, an
18 attorney in Los Angeles, who apparently
19 had a former client that had done some
20 time in the California penal system. The
21 attorney had multiple identities, was in
22 the habit of flying on a private jet to
23 Aspen, Colorado on weekends from LA,
24 lived at Marina del Rey, office on
25 Wilshire Boulevard, Mercedes-Benz

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2 convertible, nice life. And she got a
3 phone call one night. And this was a
4 woman who was -- boy, she was the
5 Energizer Bunny. She was 82 years old,
6 but she was running all over taking care
7 of all of her friends. She'd get on a
8 bus and go anywhere. One of her
9 relatives had been Deputy Commissioner,
10 Police Commissioner of Philadelphia and
11 was the head of L&I in Mayor Rendell's
12 Administration. She had two nephews that
13 were two of the top corporate attorneys
14 in the City. She had terrific family
15 support.

16 Her husband was gone at that
17 point in her life. They owned the home
18 free and clear. She probably had in
19 addition to a professionally managed
20 portfolio from Prudential maybe \$150,000
21 liquid in her asset base. And I called
22 her one day just to check in and say hi,
23 and she started telling me about this
24 phone call that she had received,
25 soliciting her in the evening after

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2 dinner -- and I think this is one of the
3 things that people need to look for -- to
4 invest in a wireless cable television
5 communications company of some sort. And
6 she had written a check for \$15,000 and
7 sent it to this fellow in LA and
8 apparently thought better of it and
9 cancelled it. And they called her back,
10 and she wound up sending them another
11 check for \$6,500, which they cleared.
12 And I said, Well, is there anything else
13 going on here other than, you know, the
14 LA thing? And I had a pad -- I was
15 sitting at a desk and I had a pad and I
16 started taking notes, and when she hit
17 \$50,000, my head felt like it was going
18 to come off my shoulders and I said,
19 Stop, stop, stop. I said, I'm coming to
20 the house. I'll be at the house
21 tomorrow. And I got off the phone and
22 called someone I knew with the FBI. And
23 it wasn't what this fellow's squad
24 handled, so he passed it on to another
25 agent at a squad that handled this sort

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of thing, and that agent was there at her home the next day at 1 o'clock in the afternoon to interview her and to collect evidence, because she was getting these mailings of all these lovely looking four-color brochures and all this sort of thing.

And so there's a picture here of a population that is very vulnerable, but the most vulnerable that you would think of, if you had a picture in your mind, aren't necessarily the only ones that were vulnerable. She was lucid. She was, you know -- and when I thought about it afterwards, I thought, Well, how could this happen to her? People come to her for help. You know, how could this -- and I think a lot of it, for whatever this is worth, has to do with people wanting to be independent in their thought process and their actions, and they hang on to that for as long as they can. They want to make their own decisions. Because I remember her saying

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2 to me, I feel so foolish.

3 And I said, No, it's okay. I
4 said, Don't feel foolish.

5 She said, Please, whatever you
6 do, please don't tell her nephews. And
7 that's what she was concerned about, more
8 than losing the 50,000. She was
9 concerned about looking foolish to her
10 attorney -- very well accomplished, very
11 well educated attorney nephews and what
12 they might think of her.

13 COUNCILMAN TAUBENBERGER: It
14 really shows that anyone -- this can
15 happen to anyone.

16 MR. DONAHUE: It's an insidious
17 process. And I commend you for
18 undertaking this, and I think you're
19 probably going to hear some stories here
20 when you do your public hearings that
21 will just spin your head, and maybe when
22 you go home that night, you might toss
23 and turn a bit.

24 I remember one of the FBI
25 agents telling me he had a personal

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2 situation where he was working on a case
3 and a retired teacher in Florida had
4 signed over his home to these guys.

5 This situation, this particular
6 situation, this woman's situation, turned
7 into a multi-state and national law
8 enforcement operation conducted by the
9 FBI that was dubbed Operation Senior
10 Sentinel. And I believe it was December
11 of -- might have been '95, '96. So
12 that's the timeframe, where the FBI cast
13 their net nationally and pulled in over
14 400 people that were involved with these
15 scams and boiler room operations. And I
16 guess the LA attorney and his former
17 client got to be cell mates at that point
18 after the process took place.

19 But, yeah, it's quite a
20 problem. And when I spoke with
21 Shannon -- greeted Shannon coming in
22 today and heard what was going on here, I
23 thought, well, this is a good thing, but
24 it might be -- in the end you might find
25 that this is going to be a depressing

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2 thing also.

3 COUNCILMAN TAUBENBERGER: Well,
4 in some ways you're very right. A couple
5 things here really depressed me,
6 particularly when it results from family
7 members and people that the victims hold
8 dear that are intrusive into their lives
9 and are known already and they're
10 exploiting them. I don't see anything --
11 this is as cruel as you can get.

12 MR. DONAHUE: As hard as she
13 had, as difficult as it was for her to
14 say no to a stranger, I can only begin to
15 imagine how difficult it would be for a
16 family member to say no to someone in
17 their family, which is really -- if
18 you're starting from that point, it can
19 only get worse from there.

20 COUNCILMAN TAUBENBERGER:
21 Absolutely. Thank you very much.

22 Councilman Green.

23 COUNCILMAN GREEN: I just
24 wanted to follow up. When I was doing
25 prosecutorial work in Delaware and we

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2 were dealing with people that got
3 involved in some of those day trading and
4 other type of scams, I mean, I almost
5 could verbatim restate some of the
6 statements that you made, that they
7 didn't want anyone to know, they feel how
8 could I be so foolish. They're the exact
9 same statements. And I tried to explain
10 to some of the people who were victims
11 that the people who are preying on you
12 are professionals. They know -- they've
13 been doing this and practicing their
14 craft, just like a person who is an
15 attorney or a cello player or a football
16 player who are professionals. These
17 fraud artists are professionals. And so
18 they try to identify people. They look
19 for clues and information, and once they
20 get in, they specifically narrow -- and
21 it's just a little bit at a time. And
22 the reason why they prey on seniors I
23 believe because, one, the trust factor,
24 because as you become older, you're
25 somewhat more trusting; two, because of

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2 people who are used to being very
3 independent and as they get old, there's
4 an own self-concern of am I getting
5 older, can I still hang on and do what I
6 want to do and be an independent person,
7 from driving to -- I may be retired, but
8 I'm still involved in other activities.
9 So they prey on all those issues. And
10 that's what's so insidious about this,
11 because they know more likely than not
12 even if they're able to take advantage of
13 someone, that person is not going to tell
14 anyone. And when they finally do get to
15 a point of letting someone know, it's
16 often too late.

17 So having this panel where
18 SeniorLAW Center, giving your information
19 about the data you've done and the
20 excellent work you've done -- in fact, I
21 referenced you earlier in today's
22 hearing -- is wonderful.

23 And then your anecdotal
24 perspective that I'm sure so many people
25 can tell that exact same story of

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2 saying -- the victim eventually said, How
3 could I be so foolish and please don't
4 tell anyone. And I think that's the
5 message we've got to change, that, no,
6 you're not foolish. You were taken
7 advantage of by someone who is a
8 professional at his craft. And we need
9 more people to come out and share their
10 story so that other people don't be the
11 victim like unfortunately that person
12 was.

13 MR. DONAHUE: And this
14 particular story, this scenario wasn't
15 completely tragic because she had a
16 sufficient enough asset base that she
17 wasn't wiped out and it didn't affect
18 whether or not she was going to eat next
19 week, her rent was going to be covered,
20 et cetera, or in the case of that fellow
21 in Florida that signed his house over.
22 But it's very well organized. It's very
23 well structured, and they cooperate --
24 these groups cooperate with one another.
25 An agent told me they sell lists to one

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2 another.

3 COUNCILMAN GREEN: Absolutely.

4 MR. DONAHUE: And that normally
5 a name on the list could be worth 10 or
6 15 dollars, and he said to me, Bill, her
7 name is worth about 50 bucks. And so
8 they would, you know -- they keep track
9 of how much they get into them for. They
10 put all that down, and then when they
11 sell these lists, you know, here's a
12 well. This one is going to be 50 bucks.
13 And then they pass that information
14 along. So, yeah, it's quite an
15 operation.

16 COUNCILMAN GREEN: And thank
17 you for your advocacy, because it could
18 have been much worse if someone like you
19 did not step up.

20 MR. DONAHUE: I was glad she
21 told me. I mean, I was sick, but I was
22 glad that she mentioned it to me. My
23 great uncle and aunt lived on a street
24 that came up to the back of their
25 property, their yard, and when I was a

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2 kid, I would stop to see them. And then
3 the local playground was on -- the
4 entrance was on that street and I would
5 hop the fence and run through their yard
6 and up -- you know, it was a stone twin
7 and that was my shortcut. So I had known
8 her for a long time. And I kept my
9 pledge not to tell her nephews, but I was
10 glad that I had somebody to call. I just
11 happened to know some of the fellows, and
12 they got right on it and they did -- they
13 couldn't do much about getting money back
14 from most of the folks, although we
15 recovered some funds for her. I'll tell
16 you that conversation off -- I'll give
17 you that conversation off record some day
18 maybe how I reacquired some of her funds,
19 but, you know, it's a serious -- and it's
20 got to be so much more sophisticated
21 today. I'm referencing early, mid '90s
22 here, and now with all of the advances
23 with the IT stuff and the way -- and the
24 Internet, the way people can be
25 contacted, it's got to be really a

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2 headache for law enforcement. And when
3 they cross state lines like that, of
4 course, local people have to go to the
5 feds to put the case together, and that
6 takes time. So it's -- you'll be doing
7 good work here.

8 COUNCILMAN TAUBENBERGER: Thank
9 you. And that testimony and your
10 intervention in that particular case is
11 very, very helpful and maybe someone has
12 listened to this or will listen to it or
13 will report on it, and it might motivate
14 someone else or at least give them the
15 expertise to follow through.

16 MR. DONAHUE: Just keep an ear
17 out for your older neighbors and your
18 older family members and just listen to
19 what they're saying. It might come to
20 you in different ways, but I think they
21 get to a point where they realize, Oh,
22 no, what did I do here, and then they
23 just have to find a way to get a hold of
24 somebody that can help them. I think
25 that can be a sticking point for a lot of

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2 them because of that embarrassment
3 factor.

4 COUNCILMAN TAUBENBERGER: Very,
5 very true.

6 MS. FINLAYSON: One last thing.

7 COUNCILMAN TAUBENBERGER: And I
8 have a question for SeniorLAW Center.

9 MS. FINLAYSON: For our
10 clients, it's not just the exploitation
11 that is the problem. It's once the
12 exploitation happens and now they don't
13 have the funds, they can't pay their
14 rent, they can't pay their utility bills
15 and now they're faced with a shut-off or
16 an eviction or mortgage foreclosure or
17 not paying the taxes. So it spawns many
18 other legal problems.

19 COUNCILMAN TAUBENBERGER: My
20 question for you is, how many cases like
21 that do you get a year, approximately?

22 MS. FINLAYSON: I will say -- I
23 just started at SeniorLAW --

24 COUNCILMAN TAUBENBERGER: Well,
25 I'm not going to audit the books. This

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2 is not a budget hearing or anything like
3 that.

4 MS. FINLAYSON: My grant is
5 actually focused on domestic violence and
6 financial exploitation. So of the 7,000
7 cases a year we get, the problem again,
8 as we've seen, it's not reported. So I
9 think the numbers that we're saying is
10 pretty true. Only a small percentage of
11 those cases of the -- say, only 10
12 percent of those cases have been reported
13 now. We're doing concerted outreach
14 efforts to all the senior centers to make
15 sure the education abuse is out there,
16 but usually in passing when I speak to a
17 client, they'll say, Well, I'm here for a
18 power of attorney or will and, oh, by the
19 way, I transferred the deed of my house
20 to my son six years ago and now I don't
21 have anywhere else to go and I'm paying
22 rent somewhere else.

23 COUNCILMAN TAUBENBERGER:
24 That's really --

25 MS. FINLAYSON: So it's the

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2 same idea of they're reporting it too
3 late.

4 COUNCILMAN TAUBENBERGER: Well,
5 I thank you both for your testimony.

6 MR. DONAHUE: Thank you,
7 Councilman.

8 COUNCILMAN TAUBENBERGER: Is
9 there anyone else that would like to
10 testify at this point?

11 (No response.)

12 COUNCILMAN TAUBENBERGER:
13 Seeing none, I'm going to recess this
14 Committee at the call of the Chair to
15 gather some more information. I think we
16 gathered a lot of information. I think
17 we shared some. We've received some.
18 And we look forward to going forward in a
19 positive way and getting some things
20 done, and it only came about because of
21 your caring and your passion for this
22 very important and sometimes very sad
23 situation. These crimes are really
24 crimes against, in many ways, all of us,
25 but we really should do something about

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2 it, and this is the least we could do and
3 we're very pleased to be a part of it.

4 Councilman Green, any final
5 remarks?

6 We are having after this,
7 starting at 1 o'clock, a telephone town
8 hall, tele-town hall meeting from this
9 very Chambers. So anyone that wants to
10 be part of it or be here, please come
11 back at 1 o'clock. And this is via AARP.
12 These are great partners, and this is all
13 part of getting the word out and working
14 to eradicate as best we can, because some
15 of the situations are just going to go
16 on, but the more education we can give,
17 the better off we all are. And I thank
18 you so much for your help and support.

19 Thank you.

20 (Committee on Aging concluded
21 at 12:00 p.m.)

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CERTIFICATE

I HEREBY CERTIFY that the
proceedings, evidence and objections are
contained fully and accurately in the
stenographic notes taken by me upon the
foregoing matter, and that this is a true and
correct transcript of same.

MICHELE L. MURPHY
RPR-Notary Public

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