



**COBB ELDER ABUSE**

**ELDER  
ABUSE**

**TASK FORCE**



Tuesday, April 21, 2015  
Cobb Elder Abuse Task Force

***Do You Suspect A Scam or  
Elder Financial Abuse?***



**Tuesday, April 21, 2015**  
**Cobb Elder Abuse Task Force**

## Opening Statements:

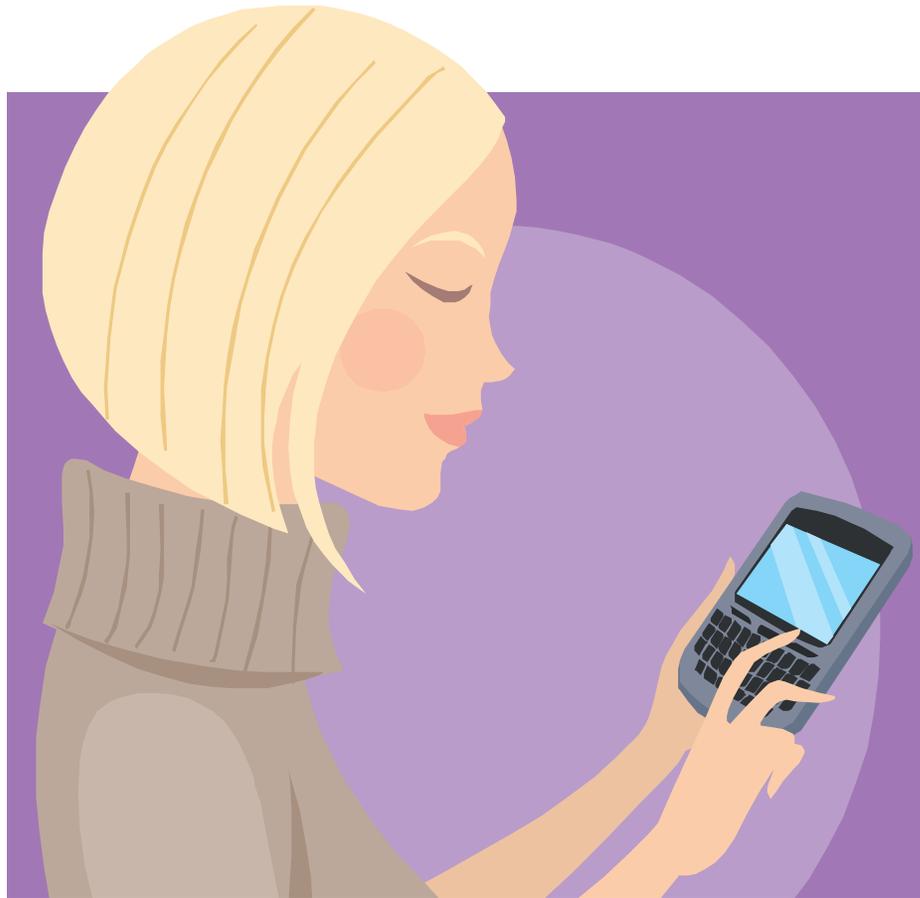
Cobb Co District Attorney, Vic Reynolds

Cobb Co Senior Services, Jessica Gill

If You SEE Something



# Say Something





# CEATF

**S**

**Seek Participation & Collaboration**

**Citizens, Social Agencies, Regulators,  
Enforcement Agencies**

**E**

**Educate Citizens ,Business Communities;  
Physical, Financial & Institutional**

**E**

**Enforce & Recommend Laws, Coordinate  
Elder Abuse Enforcement Activities**



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- ✓ Cobb Co Commissioners
- ✓ Cobb Public Safety, Police & Fire
- ✓ Cobb Sheriff
- ✓ Cobb Co District Attorney
- ✓ Cobb Co Solicitor General
- ✓ Cobb Co Senior Services
- ✓ Cobb Safety Commission
- ✓ Marietta Police & Fire
- ✓ Acworth Police
- ✓ Kennesaw Police
- ✓ Powder Springs Mayor & Police
- ✓ Smyrna Police
- ✓ Social Security Administration
- ✓ US Dept of HHS
- ✓ Georgia Bureau of Investigation (GBI)
- ✓ GA House of Representatives
- ✓ GA Dept of Community Health
- ✓ GA Adult Protective Services
- ✓ Atlanta Regional Commission (ARC)
- ✓ Atlanta Legal Aid – Ombudsmen
- ✓ PNC Bank
- ✓ Regions Bank
- ✓ Landmark Bank
- ✓ YWCA of NW GA
- ✓ Emory
- ✓ Wellstar
- ✓ EngAGE Senior Advocate



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# **Scams & Financial Crimes**

## **Current Cases**

## **What Can You Do?**



***ANYONE***  
***Can Get Scammed***



# **ANYONE** *Can Get Scammed*

Take a moment to stop and think.....

IF IT SOUNDS ***TOO GOOD TO BE TRUE***, IT IS !!!

NEVER LET ***ANYONE*** RUSH YOU!!

DID YOU CALL THEM OR ***DID THEY CALL YOU ???***

Protect your information



# Why are Seniors Targeted?

- Lifetime assets
  - Home
  - Savings
- Home during the day
- Perhaps lonely + likely to answer the phone
- WWII generation
  - Polite
  - Extend an assumption of goodwill

Good will is great, but check first



# Identity Theft

Get someone's personal info (SS#, bank acct #,  
address, phone)

Access accounts / open new ones



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Get someone's personal info (SS#, bank acct #, address, phone)

Access accounts / open new ones

## **How bad guys get the info**

- Mail theft
- Recycling
- Internet search engines
- Data breaches



# Identity Theft

- Purchase a Locking Mailbox
- Never put valuable mail out to be collected
- Crosscut shredder-shred everything
- Do not carry your Social Security card
- Ask if someone really needs your SS#
- Get your credit reports regularly and review
- Credit freezes



# Identity Theft

- Purchase a Locking Mailbox
- Never put valuable mail out to be collected
- Crosscut shredder-shred everything
- Do not carry your Social Security card
- Ask if someone really needs your SS#
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- Credit freezes
- **NEVER EVER - EVER - GIVE YOUR CC #, SS#, Account info TO SOMEONE WHO CALLED YOU**



# Sweepstakes / Lottery/ Advance Fee Scams

- Classic - Imprisoned Royalty with \$50 million
- You have been selected to receive a new car, groceries for a year, etc.
- “CONGRATULATIONS!! You have won a million dollars!” or a foreign bank found money

## ***BUT***

- First pay \$\$\$ for transfer fees, insurance, attorney fees, insurance, intercontinental transfer fees, taxes, audit fees



# Sweepstakes / Lottery/ Advance Fee Scams

- SCREEN PHONE CALLS / Mail
- Stop and think: Are they rushing you? Too good to be true? Why can't they pay the fees?
- Do not send them any money, NOT ANY
- Do not give them any information, NOT ANY
- Tell them not to call, HANG UP
- Rehearse- LEARN TO SAY "NO"
- Get on the "Do not Call" list & Block Calls



# Hi Grandma, it's me

- Late phone call- young person who is upset
- Caller claims to be grandchild or friend of grandchild, in jail or need, with “policeman”
- Needs money NOW!!!



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- Late phone call- young person who is upset
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- Needs money NOW!!!
- **What to do**
- DO NOT BE RUSHED
- Leave the kid in jail
- Get off the phone, call grandchild, family, friends, find out where the grandchild is



# Imposter Home Burglary

- Usually two people –  
one distracts,  
the other steals.....
- Businesses - examples  
utilities, repairs



# Imposter Home Burglary

## What to do

- DO NOT OPEN THE DOOR !!!!
- Tell them to go away

If they don't, call 911

- Get a peephole/ fisheye mirror

Utilities tell you ahead of time when they will be working in your area



# Power of Attorney scams

- You give someone else the power to do financial and medical decision making
  - Write checks, charge items, make contracts, for your benefit, give gifts
- POA gives access, not permission



# Power of Attorney scams

- Family meeting – Pick POA
- Everything in writing - Regular accounting
- Do not give POA form until you want it used
- Get free credit reports and review
- Consider private fiduciary
- POAs are revocable
- Get support
- Rehearse



# Power of Attorney scams

***SURPRISE !!!***

It's usually family, adult children



# Ponzi / Investment Scheme

- No actual investment- just one person collecting \$\$, keeping most, sending out “interest” payments
- High rate of return - *QUICK*
- **DEPENDS ON AFFINITY**- churches, social groups



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- No actual investment- just one person collecting \$\$, keeping most, sending out “interest” payments
- High rate of return - *QUICK*
- **DEPENDS ON AFFINITY**- churches, social groups
- **DO NOT RUSH- QUESTION EVERYTHING**
- Get lots of details - educate yourself
- If it’s confusing - **DO NOT INVEST**
- Never invest more than you can afford to lose



# Annuities

- Annuities- insurance contract to start paying you income on a determined date
  - Date too far in future
  - Not insured by FDIC
  - Large commissions paid to agents
  - Hard sell



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## **What to do**

- Do not decide by yourself
- Do not let agent into your home



# Reverse Mortgage

Reverse mortgages- last resort only

Who will benefit???? Don't rescue your relatives

- High interest rates
- Due when you move out
- Not right for everyone / not for full amount of equity
- Not “free money”



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## **What to do**

- Sell home, move into apt ?
- Get roommate ?
- If doing RM... understand everything about it



# Sweetheart/ Adoption

- Younger women “meets” an elderly man, befriends him, is nice to him, takes his money  
Man is heartbroken after she takes his money and disappears
- Caretakers move in, isolate the elder, get themselves adopted



# Red Flags

- Confused, anxious, depressed? Frightened?
- Can't come to phone?
- Losing weight, mail piling up or missing
- New "friend"?
- Change in signature? Cognitive impairment?
- Giving \$\$ away, changes in banking habits, debit cards, missing checks
- Not getting meds?
- Bruises, anything broken, emergency room trips



# What to do?

- Police may have a “welfare check”
- Stay in touch – ask questions
- Perform Credit Checks for them
- Get exam by a geriatric MD



# What to do?

- Research charity at [www.give.org](http://www.give.org)
- Rehearse difficult conversations
- Get support
- Communicate



# What to Rehearse?

- Auntie, can I run your finances?
- Sir, I saw that your roof needs repair, can we ***come in*** and discuss it?
- Ma'am, I can offer you a rare opportunity to invest, rate of return is guaranteed 15%, but you need to act ***fast***
- Dad, I need \$\$ to pay off debts, please get a reverse mortgage



What to do?

**Anonymous Tip Line**

**770-794-6990**



Monday, May 19<sup>th</sup> 2014  
Cobb Elder Abuse Task Force

## Social / Communications - Resources

- GBI Elder Abuse – YouTube

<https://m.youtube.com/watch?v=PNAIy6cys2Y>

- Cobb EATF – PSA

- Cobb EATF – Brochure

- TV 23 - Cobb Senior Focus

