



**Don't let Financial Exploitation  
"STEAL" our Golden Years!**

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**Elder Abuse in Kentucky covers  
Abuse/Neglect/Financial Exploitation**

- Adult Abuse – KRS 209.020

Anyone 18 years of age and older who has a mental or physical dysfunction that interferes with their ability to carry out their activities of daily living and in need of protective services

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**Caretaker Neglect**

- Definition – KRS 209.020

Caregiver – an individual or institution who has been entrusted with or who has the responsibility for care

Neglect - the deprivation of services by a caretaker which are necessary to maintain the health and welfare.

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 **Financial Exploitation**

- Definition – 209.020
- Illegal or improper use of another person's resources (including but not limited to funds, assets, or property) for personal profit or gain.
- Intent to deprive person of those resources.

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 **Elder Abuse/Caretaker Neglect**

Look for the MONEY! **\$**

When someone is abused or neglected, see if money is being stolen, taken, swindled, coerced, intimidated; etc.

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 **Who are the Known Perpetrators?**

- Adult children of victim
- Spouses

Roughly 2/3's of all perpetrators are more often the victim's adult child or spouse.

- Grandchildren
- Other relatives

- And then there are Strangers/Scammers!!

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## Case involving Prosecution for Financial Exploitation

Case was investigated by Detective Sgt. Shane Weber of the Franklin County Sheriff's Office:

Grandson accused of stealing \$90 from his grandfather suffering with Alzheimer's Disease.

Grandson living with grandfather in order to provide care in return for living with him.

Grandson forged his grandfather's name as he was not POA

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### Spencer Fraud Listing Farmers Bank Account

Check #	Date	Amount	Payee	Balance
1001	8/22/14	100.00	ATM	100.00
1002	8/23/14	100.00	ATM	200.00
1003	8/24/14	100.00	ATM	300.00
1004	8/25/14	100.00	ATM	400.00
1005	8/26/14	100.00	ATM	500.00
1006	8/27/14	100.00	ATM	600.00
1007	8/28/14	100.00	ATM	700.00
1008	8/29/14	100.00	ATM	800.00
1009	8/30/14	100.00	ATM	900.00
1010	8/31/14	100.00	ATM	1000.00
1011	9/1/14	100.00	ATM	1100.00
1012	9/2/14	100.00	ATM	1200.00
1013	9/3/14	100.00	ATM	1300.00
1014	9/4/14	100.00	ATM	1400.00
1015	9/5/14	100.00	ATM	1500.00
1016	9/6/14	100.00	ATM	1600.00
1017	9/7/14	100.00	ATM	1700.00
1018	9/8/14	100.00	ATM	1800.00
1019	9/9/14	100.00	ATM	1900.00
1020	9/10/14	100.00	ATM	2000.00
1021	9/11/14	100.00	ATM	2100.00
1022	9/12/14	100.00	ATM	2200.00
1023	9/13/14	100.00	ATM	2300.00
1024	9/14/14	100.00	ATM	2400.00
1025	9/15/14	100.00	ATM	2500.00
1026	9/16/14	100.00	ATM	2600.00
1027	9/17/14	100.00	ATM	2700.00
1028	9/18/14	100.00	ATM	2800.00
1029	9/19/14	100.00	ATM	2900.00
1030	9/20/14	100.00	ATM	3000.00
1031	9/21/14	100.00	ATM	3100.00
1032	9/22/14	100.00	ATM	3200.00
1033	9/23/14	100.00	ATM	3300.00
1034	9/24/14	100.00	ATM	3400.00
1035	9/25/14	100.00	ATM	3500.00
1036	9/26/14	100.00	ATM	3600.00
1037	9/27/14	100.00	ATM	3700.00
1038	9/28/14	100.00	ATM	3800.00
1039	9/29/14	100.00	ATM	3900.00
1040	9/30/14	100.00	ATM	4000.00
1041	10/1/14	100.00	ATM	4100.00
1042	10/2/14	100.00	ATM	4200.00
1043	10/3/14	100.00	ATM	4300.00
1044	10/4/14	100.00	ATM	4400.00
1045	10/5/14	100.00	ATM	4500.00
1046	10/6/14	100.00	ATM	4600.00
1047	10/7/14	100.00	ATM	4700.00
1048	10/8/14	100.00	ATM	4800.00
1049	10/9/14	100.00	ATM	4900.00
1050	10/10/14	100.00	ATM	5000.00

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 **Disposition of Financial Exploitation Case**

- Grandson Indicted for Knowingly Exploits an Adult
- Indicted on 68 charges:
  1. Fraudulent Use of a Credit Card
  2. Misuse of a Banking Device
  3. Criminal Possession of a Forged Inst.
  4. TBUT u/\$300 (pawn jewelry)
- 5 years Probation – Pay Restitution

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 **RECAP**

Risks for Financial Exploitation

- Family member – grandson
- Drug habit of perpetrator
- Victim with Alzheimer’s Disease
- Victim with savings and credit/debit card
- Perpetrator would have inherited savings
- Victim’s stolen jewelry recovered at pawn shop

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 **Financial Exploitation Indicators**

- Illegal or improper use of a vulnerable adult’s funds, property or assets.
- Cashing checks/signing checks without authorization or permission.
- Withdrawal of funds.
- Improper Use of POA, etc.

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**IRS Scam by Phone**

- Ms. Bowers is 60 years old
- Received call from a man identified himself as an IRS Agent.
- Convinced her to the "iTunes" of \$50,000
- Don't tell, because of this sweet deal
- 1-2 weeks 6 different locations, took every iTunes card and gave # to perp while on the phone
- Requested \$15,000 and \$30,000 from Stockbroker who called OAG Consumer Protection & Police (red flag)

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**Particulars of the Investigation**

- Lives alone
- Trusting
- Polite/Rude to hang up phone
- Fell for Scam
- Left a VM in phishing technique
- Judge issued a freeze on the account
- GA OAG met with Travel Agent
- Got money back – unusual!
- She now lives with a sister

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**What Can you Observe?**

- People living along; lonely
- Callers proclaiming sweepstakes or prizes
- Trips to Multiple Banks, Western Union or Money Gram – noticed receipts
- Notes beside phone with instructions, dollar amounts, unusual phone numbers (non local area code)
- Becoming Secretive

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**Examples of Lottery Scam**

Investigated by Investigator Mike Smithers, OAG and Consumer Protection

Victim: 82 year old with no family except a sister living out of town; lives alone

Has savings, assets, from when she was married; social security

Received a call saying she won a \$7.5mil lottery; however had to continually request monies for taxes on the winnings.

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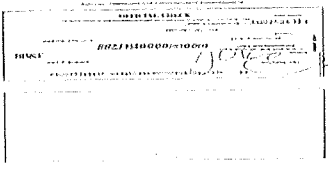
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**\$30,000 check by Victim**



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**Manfred Sinclair**



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### Living the Life off of Others




PHOTO COURTESY OF THE JAMAICA BASKETBALL ASSOCIATION

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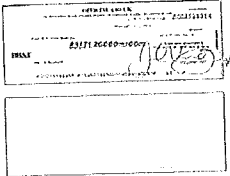
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### \$20,000 Check from Victim



Bank of America, N.A. 11/20/15 \$20,000.00 Juan Pablo

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### Juan Pablo Cashing Victim's Check




PHOTO COURTESY OF THE JAMAICA BASKETBALL ASSOCIATION

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### Financial Exploitation Indicators

- Credit card interest rate reduction scam
- Advance fee scams
- Charity scams
- Debt relief scams
- Secret shopper scams
- Internet Scams (banking emails)
- Anti-Aging Products Scams

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### How to help someone who you believe could become a victim.....

Educate, Educate, Educate

You can't say it too many times!

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### How to Respond to Scams

- Have a conversation with the Senior
- Never respond to sweepstakes notices/phone calls **ESPECIALLY** if you are asked to send money.
- If asked to send money, the sweepstakes is **ILLEGAL**.
- **ALL** foreign lotteries and sweepstakes are **ILLEGAL**.

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**How to Respond to Scams**

- Never give personal information to unsolicited callers.
- Never engage in conversation with callers, you may believe what they say.
- Never order anything to increase your chances of winning.
- Never send money – you will be placed on a sucker list and your name will be sold to other scammers. – and it IS ILLEGAL

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**How to Respond to Scams**

Telemarketing fraud is a crime and should be reported. Don't be ashamed or embarrassed. Your report could assist the Office in prosecuting the fraudulent telemarketer and help others avoid being victimized.

Call toll free 1-866-877-7867 to report telemarketers. Also contact the Federal Trade Commission at 1-877-382-4357

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**How to Respond to Scams**

- To add your residential and/or cell phone, call the National Do Not Call Registry, 1-888-382-1222 or register online at [www.donotcall.gov](http://www.donotcall.gov)
- Please call Annual Credit Report @ 1-877-322-8228 or [annualcreditreport.com](http://annualcreditreport.com)
- Note: Scammers do not abide by the federal no call list.
- Scammers also "spoo" caller IDs and use untraceable phone numbers and cell phones.

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Is it YOUR business to Report your suspicions? YES

- Kentucky is a MANDATORY reporting state
- Under KRS 209.030, ANY person having reasonable cause to SUSPECT that an adult has suffered A/N/E SHALL report or cause a report to be made in accordance with the provisions of this chapter. Death of an adult DOES NOT relieve one of the responsibility for reporting the circumstances surrounding the death.

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How to Report to Adult Protective Services

- YOU do not need "proof" that elder financial exploitation is occurring. SUSPICION, NOT PROOF, is adequate and an acceptable standard! It is NOT your duty to investigate, but it IS your duty to report your suspicions. APS and local law enforcement will investigate and make the determination of exploitation or not.

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
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Report Numbers

\*Adult Abuse Hotline in Kentucky  
1-877-597-2331

**\*Local Law Enforcement (know your agency)**

\*Attorney General's Office – Consumer Protection Office  
1-502-696-5389 (Frankfort)




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**Excerpts of Statutes Regarding Reports of Elder Abuse Cont'd**

- KRS 209.050 – Immunity from Civil or Criminal Liability: Anyone acting upon reasonable cause in the making of any report or investigation...shall have immunity from any civil or criminal liability....

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**The Process of an A/N/FE Complaint**

- Contact DCBS
- Complaints Sent to Law Enforcement, County/Commonwealth Attorney, OIG, and OAG
- Agency's Goal for Investigation
- The Safety of the Senior

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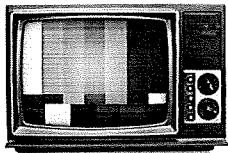
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**The Media's Role in Elder Abuse**

- Media attention produces more victims
- Addresses the problems
- Acts as a deterrent



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 **A Special Thank You**

- To the professionals for your efforts to support and substantially improve the level and quality of services to vulnerable adults who are victims of financial exploitation.
- **YOU CAN MAKE A DIFFERENCE!!**

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 **Questions?**



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