

A Program with the Colorado Attorney General

AARP ElderWatch

September
2001

Introducing a New Program to Help Older Coloradans

AARP ElderWatch is a joint project of Colorado Attorney General Ken Salazar and the AARP Foundation. Designed as a statewide clearinghouse to stop the financial exploitation of Colorado's senior population, AARP ElderWatch is the cornerstone of the Action Plan developed at a Senior Summit co-sponsored by Attorney General Salazar in September 1999.



Ken Salazar
*Colorado Attorney
General*

Despite the efforts of Colorado's law enforcement community, adult protection agencies, and senior organizations, we still have not reached our most vulnerable seniors.

Many older Coloradans live in relative isolation. Even those with caring families lose critical support networks — parents, siblings and friends — as they grow older. Perhaps unwilling to share their financial dealings with their children, or unaware of resources available to them, these elders become easy targets for unscrupulous telemarketers, sweepstakes promoters, home repair contractors, investment scam operators, and others.

Once an older person falls victim to one scam artist, then others flock to them. These individuals can be left penniless. More damaging are the physical and emotional scars left behind, stripping them of their dignity and independence. Their sense of isolation becomes impenetrable. Family members are dismayed that no one saw the warning signs early enough to stop this cycle of victimization.

How will AARP ElderWatch help? AARP ElderWatch will be a statewide network connecting law enforcement agencies, adult protective services, and other interested groups. Information about new scams, updates on investigations, and training and educational materials will flow freely to every part of Colorado. AARP ElderWatch will also collect data on incidents of financial exploitation, providing information on the scope of this problem. Armed with that information, training and educational materials will be targeted for specific scams, or to specific seniors. In addition, law enforcement resources can be focused on the most egregious problems.

The mission of AARP ElderWatch is simple: To ensure that no older person is left to suffer, alone and in silence, at the hands of those who exploit them. Please join us in this important fight.

Colorado
Attorney General's
Office



A Message from the AARP ElderWatch Director



Janice L. Friddle
Director
AARP ElderWatch

It is with both privilege and excitement that I accept the appointment as Director of AARP ElderWatch. For over 10 years, I have committed my professional work to improving the quality of life for older adults. Most recently, I served for five years as the Center Director of the Colorado Springs Senior Center. I have also served on the Colorado Commission on Aging and numerous boards and advisory groups. I was attracted to the ElderWatch project because it is an innovative and dynamic collaborative endeavor. It will involve multiple agencies with coordination specifically through the Colorado Attorney General's Office and AARP. I wanted to be a part of this very special project.

Fraud and financial exploitation can happen to anyone of any age but elders are too often the target. AARP ElderWatch will examine the circumstances that make older adults vulnerable and work with communities to address those circumstances. In the coming year AARP ElderWatch will

work to create a Statewide Clearinghouse that utilizes a variety of telecommunications technology, implement a toll-free assistance hotline and develop educational materials that will help communities fight financial exploitation of elders.

Financial abuse within families is another key concern. In many ways, these crimes are even more unconscionable because family relationships imply trust. These crimes are often unreported and in many cases not even associated with criminal behavior. AARP ElderWatch will work to encourage victims to report these incidents, and connect them with resources and support to prevent future victimization.

I embrace the work that lies ahead with enthusiasm, commitment, experience and appreciation for collaboration and coordinated efforts. Colorado is lucky to have an Attorney General who is so committed to fraud prevention and protection of the elderly. It will be an honor to serve in implementing the ElderWatch program with Attorney General Ken Salazar, his staff, the ElderWatch Advisory Board and the AARP Foundation.



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First Year Goals for AARP ElderWatch

- ✓ Hire staff.
- ✓ Recruit and train volunteers.
- ✓ Develop a statewide hotline.
- ✓ Collect data to track fraud perpetrated against the elderly.
- ✓ Facilitate communication between senior service providers, law enforcement, faith communities, business partners, media and other vested organizations.
- ✓ Visit Colorado communities to provide information about AARP ElderWatch and learn about prevention strategies already in use.
- ✓ Develop educational materials and presentations designed to prevent seniors from becoming the victims of fraud.
- ✓ Transmit consumer alerts.
- ✓ Secure funding sources for the program.
- ✓ Publish an annual report.

AARP ElderWatch: Three Reasons Why...



Roy and Gladys raised five children and lived on a farm in Lafayette since 1964. When they sold the farm in 1996, their children became aware that their parents were approximately \$13,000 in debt. Roy had been sending out 50-100 checks a month, many of them to enter sweepstakes and contests.

Roy continued to enter contests and sweepstakes, accumulating another \$45,000 in debt before he died.

"My father once asked me to stay with my mother so he could go to Montreal to pick up \$125,000. He had been led to believe he was included in a lawsuit to recover unpaid Canadian lottery winnings. He was told he only had to pay \$4,000 to cover the Canadian taxes on his share of the recovered money. There was, however, no such lawsuit and there were no recovered funds," said Roy's youngest son, Charles.

"Why would he have thought he was entitled to a recovery? He said he had previously sent a cashier's check for \$5,600 to pay Canadian taxes on his winnings in an earlier lottery, but had never received the winnings," said Charles.

"I couldn't believe it. Not only did they scam him into sending money the first time, but they further victimized him by playing on the fact that he was a legitimate victim," said Charles.



Roy and Gladys



Dan and his wife Mildred moved to Burlington during World War II. They bought farm land and raised four children. Their daughter, Darlene, remembers her father as a "very special and kind family man. He was hardworking and tried to help those who were less fortunate than he." When he was 85, he

started receiving calls and mail "notifying" him he'd won up to a million dollars in the Canadian lottery. He sent money to pay the taxes on his "winnings" as he was directed, but he never received anything.



Dan and Mildred

"Winning became an obsession with him," said Darlene.

Darlene says her father spent more than a million dollars in just a few years on various Canadian lottery entries. "The family tried to convince him he was being scammed but it didn't change anything. He kept writing checks, up to the end of his life." He died in October, at age 88.

"I never thought anything like this could happen to my father because he was always a very smart businessman. If it could happen to him, it could happen to anyone," said Darlene.



"My father, Chiel, was a Holocaust survivor. He had nothing, but he worked hard, had two blue-collar jobs for many years, and became very successful in Denver," said his daughter, Freda. "I was always so proud of him."

"I never inquired about his business. I grew up in a culture where it was not considered respectful to question your father," said Freda.

When Freda moved to Kansas, her father stayed in Denver. He had lived in the community many years, he was very involved in his faith community, and he seemed to be in good health.

However, beginning when he was 79, and over a period of a year and a half, Freda says her father "lost an estimated \$800,000 under questionable circumstances, as his mental capacity diminished."

"In a period of three months he went to the bank on several occasions and withdrew large sums of money in cash — up to \$10,000 at a time. He had never done this in 20 years as a bank customer. I had no idea this was happening until it was too late — he had nothing left," said Freda.

"It shocked me that this type of thing could happen to an elderly person in America," Freda said.

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Barbara Walker, Executive Director, Independent Bankers of Colorado

We Invite You to Partner

If you represent a law enforcement agency, are part of the Colorado aging network, or you have an interest in detecting, reporting, or fighting senior fraud, we want you to join our team!

Contact us at:

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