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>> GOOD AFTERNOON.

I'M JIM JANEY REPRESENTING  
DISTRICT 7.

I'M THE CHAIR OF THE SMALL  
BUSINESS AND CONSUMER AFFAIRS  
COMMITTEE.

I'M JOINED BY MY COLLEAGUES,  
ANNISSA ESSAIBI-GEORGE, THE  
SPONSOR AND ED FLYNN TO MY  
RIGHT.

I WANT TO REMIND YOU, THIS IS A  
PUBLIC HEARING AND ITS BEING  
RECORDED.

SILENCE ALL OF YOUR CELL PHONES  
AND DEVICES.

WE WILL TAKE PUBLIC TESTIMONY  
AFTER WE HEAR FROM A PANEL AND  
HAVE SOME QUESTIONS AND ANSWERS.

WE ASK THAT PEOPLE STATE THEIR  
NAME AND THEIR ADDRESS AND  
AFFILIATION.

YOU CAN ALSO SUBMIT WRITTEN  
TESTIMONY.

BEFORE WE BEGIN, I'LL SAY A FEW  
WORDS AND INVITE THE SPONSOR TO  
SAY A FEW WORDS.

I WANT TO THANK COUNCILLOR  
ESSAIBI-GEORGE FOR CALLING THIS  
HEARING.

I WANT TO THANK COUNCILLOR FLYNN  
FOR BEING HERE, OUR PANEL.

I WANT TO THANK THE ELDERLY  
COMMISSION FOR YOUR WORK  
SUPPORTING THE SENIORS.

I WANT TO ACKNOWLEDGE THE  
ATTORNEY GENERAL FOR HER WORK TO  
PROTECT CONSUMERS AND EVERYONE  
HERE.

AS CHAIR OF THIS COMMITTEE, IT'S  
IMPORTANT WE PROMOTE SMALL  
BUSINESS BUT WE ALSO HAVE TO  
PROMOTE EQUITY AND PROTECTION  
FOR CONSUMERS.

TOO AFTERNOON WE HEAR OF SENIORS  
BEING TARGETED FOR DIFFERENT  
SCAMS, WHETHER IT'S

TELEMARKETING, WHETHER IT'S  
THROUGH REAL ESTATE AND SO WE'VE  
GOT TO DO ALL WE CAN TO MAKE  
SURE THAT THIS COMMUNITY IS

BEING PROTECTED.

SO AGAIN, I LOOK FORWARD TO A  
VERY PRODUCTIVE CONVERSATION AND  
I'M GLAD WE'RE HAVING THIS  
CONVERSATION.

I'LL TURN IT OVER TO COUNCILLOR  
ESSAIBI-GEORGE.

>> THANK YOU, CHAIRMAN JANEY.

LAST YEAR I WANTED TO HOLD A  
CONVERSATION ON ELDER SCAMMING  
AND HOPE TO BRING AN ISSUE THAT  
HAPPENS MORE OFTEN THAN NOT TO  
THE FOREFRONT.

FINANCIAL FRAUD IS THE FASTEST  
GROWING ELDER ABUSE AND  
CONCERNS.

WHEN SOMEONE EXPLOITS AN INJURY  
THROUGH DECEPTION.

SENIOR AN ELDER ABUSE IS VASTLY  
UNREPORTED WHERE ONE IN 44 CASES  
OF FINANCIAL ABUSE IS EVER  
REPORTED.

THIS HEARING ORDER WAS INSPIRED  
BY JAMAL CRAWFORD, A CONCERNED  
CONSTITUENT REGARDING HIS  
EXPERIENCE WITH HIS GRANDMOTHER  
WHO IS BEING HARASSED DAILY BY  
PEOPLE TRYING TO BUY HER HOME  
AND SELL BAD INSURANCE.

THIS IS AN ISSUE THAT WE HEAR  
ABOUT AFTERNOON WHEN WE'RE IN  
CONVERSATIONS WITH SENIORS  
ACROSS THE CITY OF BOSTON.  
IT'S IMPORTANT TO ME AS WE  
CONTINUE TO BECOME MORE INFORMED  
OF THE RESOURCES, THAT WE'RE  
ABLE TO EMPOWER SENIORS WITH THE  
TOOLS THEY NEED TO PROTECT  
THEMSELVES.

ACCORDING TO BOSTON'S 2030 AGE  
FRIENDLY BOSTON ACTION PLAN, THE  
CITY HAS APPROXIMATELY 125,000  
RESIDENTS THAT ARE 60 AND ABOVE.  
AS A CITY AND STATE, WE ALL  
BELIEVE SENIORS HAVE A RIGHT TO  
AGE IN PLACE, FREE FROM  
HARASSMENT.

THAT'S WHY I SPENT THE LAST YEAR  
MAKING VISITS AND HAVE LISTENING  
SESSIONS TO TALK ABOUT SCAMS  
THAT THEY HAVE EXPERIENCED THE  
MOST.

I'VE HEARD STORIES ABOUT  
PREDATORY REAL ESTATE BUYERS,

FINANCE SCAMS LIKE IMPERSONATING THE IRS, GRANDPARENTS WITHING TELEMARKETED AND ROBO CALLS AND SWEEPSTAKES SCHEMES DOOR-TO-DOOR SALES AS WELL AS IDENTITY THEFT. ACCORDING TO THE TREASURY INSPECTOR GENERAL FOR TAX ADMINISTRATION, BETWEEN 2013 AND 17, SCAMMERS IMPERSONATING IRS OFFICIALS HAVE TARGETED MORE THAN 2.1 MILLION TAXPAYERS IN MORE THAN 12,000 VICTIMS REPORTED LESING MORE THAN \$60 MILLION FROM THAT FORM OF SCAM ALONE.

THE REALITY IS WE HAVE NO IDEA THE ECONOMIC IMPACT ELDER FRAUD HAS HAD.

MOST ANALYSTS GO TO THE 2010 INVESTOR PROTECT TRUST SURVEY, WHERE THEY SAY IN ONE IN FIVE AMERICANS HAVE BEEN VICTIMIZED BY FRAUD.

A STUDY DETERMINED THAT FINANCIAL EXPLOITATION COST SENIORS ANNUALLY.

ACCORDING TO ANOTHER SURVEY, COMPANIES THAT SELL PRODUCTS AND SERVICES TO PROTECT OLDER AMERICANS FROM FINANCIAL ABUSE AND EXPLOITATION SAY THAT ELDER ABUSE COST \$36 BILLION ANNUALLY. REGARDLESS OF THE SCAMMERS THAT EXPLOITING OUR SENIORS IS COMMON AND THE ECONOMIC IMPLICATIONS ARE SIGNIFICANT.

IN FACT, THROUGH SOME OF OUR CONVERSATIONS ACROSS THE CITY, MANY OF THE SENIORS WOULD CHUCKLE OVER THE EXPERIENCES AND THE PHONE CALLS.

BUT I OFTEN -- AND THEY CHUCKLED ABOUT OUTSMARTING THEM WHERE SOME OF THE OTHER SENIORS IN ANY OF THOSE ROOMS OFTEN SAT SILENT. I WONDER HAD WITH STIGMA THEY MAY FEEL FOR BEING CAUGHT UP IN A SCAM.

IT'S NOT THEIR FAULT, ESPECIALLY AS MORE AND MORE SENIORS LIVE IN ISOLATION AND LIVE AT HOME. DURING TODAY'S HEARING, I HOPE OUR PANELISTS CAN HELP OFFER GUIDANCE TO PROTECT SENIORS FROM

FALLING VICTIM.

I LIKE TO BRING BACK WHAT WE LEARNED TODAY TO OUR SENIORS AND DO THAT IN PARTNERSHIP WITH MY COLLEAGUES HERE TODAY CREATING -- WE CAN WORK TOGETHER TO CREATE GREATER AWARENESS, MAKING SURE OUR SENIORS ARE AWARE OF THEIR RIGHTS AND MORE AWARE OF THE DIFFERENT RESOURCES AVAILABLE TO THEM.

AS WE AS A COUNCIL CONTINUE OUR WORK, THAT WE INCLUDE THIS AS WE DISCUSS POLICY ISSUES, FOCUSING ON A MULTITUDE OF ISSUES AND FOCUSED ON THOSE VULNERABLE AND THOSE THAT FIND THEMSELVES ISOLATED FROM SUPPORT.

I THANK YOU ALL FOR BEING HERE, THANK YOU FOR THE WORK YOU'RE DOING AND LOOK FORWARD THE HEARING FROM YOU DURING TODAY'S HEARING.

>> COUNCILLOR FLYNN.

>> THANK YOU, COUNCILLOR JANEY, FOR YOUR LEADERSHIP ON THIS IMPORTANT ISSUE AND TO COUNCILLOR ANNISSA ESSAIBI-GEORGE FOR YOUR LEADERSHIP AS WELL FOR CALLING THIS HEARING, FOR BRINGING TOGETHER EXPERTS AND TRYING TO HELP AS MANY SENIORS IN OUR CITY AS WE CAN.

THANK YOU TO THE MASS SENIOR ACTION, THE ATTORNEY GENERAL'S OFFICE FOR HER GREAT WORK ON HELPING OUR ELDERLY FOR SO MANY YEARS AND ESPECIALLY THE OLDERLY COMMISSION HERE AT THE CITY OF BOSTON.

WE SEE THEM AT SO MANY PUBLIC EVENTS TRYING TO HELP THE ELDERLY WITH NEEDED SERVICES. SO PROUD OF THE ELDERLY COMMISSION, THE GREAT WORK THEY'VE BEEN DOING FOR SO MANY YEARS.

ONE OF THE REASONS I'M SO INTERESTED IN THIS TOPIC IS IN MY DISTRICT, I SEE A LOT OF EXPLOITATION OF THE ELDERLY IN TERMS OF THEIR HOMES. A LOT OF REAL ESTATE PEOPLE OR

THOSE THAT KNOW THE ELDERLY ARE TRYING TO TAKE ADVANTAGE OF THEM, MAKING OFFERS ON THEIR PROPERTY THAT ARE UNFAIR THAT ARE UNREASONABLE AND THEN THE RESIDENT WOULD AGREE TO IT AND THEN SHORTLY THEREAFTER THE PERSON THAT BOUGHT THE HOUSE WOULD FLIP IT.

SO SEEING A LOT OF THAT EXPLOITATION OF THE ELDERLY IN OUR CITY.

YOU KNOW, IT'S NOT FAIR AND I'D LIKE TO SEE OUR LAWS STRENGTHENED AND MORE IMPORTANTLY MAKE SURE THAT OUR ELDERLY ARE AWARE OF THE SERVICES THAT ARE AVAILABLE TO THEM AND TO PROVIDE PSAs TO HELP THE ELDERLY ON MANY OF THESE ISSUES.

I WANT TO SAY THANK YOU TO COUNCILLOR JANEY, COUNCILLOR ESSAIBI-GEORGE AS WELL FOR THEIR GREAT LIEBERSHIP ON THIS IMPORTANT ISSUE.

THANK YOU.

>> THANK YOU.

WE'LL HEAR REMARKS FROM OUR PANELISTS AND I'LL BEGIN TO MY RIGHT WITH MELISSA CARLSON, THE DEPUTY COMMISSIONER FOR THE BOSTON ELDERLY COMMISSION. IF YOU COULD INTRODUCE YOURSELF, THAT WOULD BE GREAT.

MELISSA?

>> I'M MELISSA KAUFFMAN.

THANK YOU FOR HAVING US HERE.

WE'RE VERY EXCITED TO BE HERE AND OFFER OUR COMMENTS ON SCAMS AFFECTING OLDER ADULTS.

OLDER ORGANIZATIONS WORKING WITH OLDER ADULT POPULATIONS HAVE WORKED AS DECADES TO HELP ADULTS BE MORE AWARE OF SCAMS, TO DECREASE THE NUMBER OF INDIVIDUALS THAT ARE DEFRAUDED EVERY YEAR.

IN THE COMMISSION ON AFFAIRS OF THE ELDERLY, WE RECOGNIZE THE CHALLENGES THAT OLDER ADULTS FACE AND HAVE WORKED TO INFORM OLDER ADULTS WHEN IT COMES TO

ELDER ABUSE AND FRAUD.  
IN THE CREATION OF OUR  
AGE-FRIENDLY ACTION PLAN, WHICH  
WE LAUNCHED IN 2016, BEING  
INCLUDED IN ACTION ITEMS TO  
ENHANCE THE SAFETY OF OLDER  
ADULTS THROUGH EDUCATION.  
WE WILL CONTINUE TO COLLABORATE  
WITH COMMUNITY PARTNERS THAT ARE  
EXPERTS ON FRAUD, OTHER A  
BECAUSE AND FINANCIAL  
EXPLOITATION TO RAISE AWARENESS,  
WARNING SIGNS AND AVENUES FOR  
ASSISTANCE.

WE WILL CONSIDER MULTIPLE  
METHODS, INCLUDING CITY'S  
COMMUNICATION CHANNELS, LOCAL  
TELEVISION AND COMMUNITY  
NEWSPAPERS TO SPOTLIGHT THESE  
RESOURCES.

SO FAR WE HAVE WORKED TOGETHER  
TO PULL A COMMITTEE OF EXPERTS  
AND ELDER ABUSE, MEET MONTHLY  
AND DISCUSS THE BEST WAY TO HAVE  
A COORDINATED APPROACH AND  
TACKLE ABUSE INCLUDING FRAUD AND  
SCAM.

THIS ALLOWS US TO WORK WITH  
INTERNAL CITY DEPARTMENTS AND  
EXTERNAL PARTNER AGENCIES TO  
MAKE SURE WE'RE UP TO DATE ON  
NEW SCAMS AND CAN WORK THE  
TOGETHER ON ADDRESSING THEM.

IN ADDITION TO OUR OWN COMMITTEE  
AND THE WORK THE COMMISSION IS  
DOING LED BY THE MASSACHUSETTS  
ATTORNEY GENERAL'S OFFICE, THIS  
COALITION IS HEAVILY FOCUSED ON  
PREVENTING SCAMS AND FRAUD AND  
HAS THE PRIMARY GOALS TO TRAIN  
SERVICE PROVIDER ORGANIZATIONS,  
EDUCATE OLDER ADULTS AND RAISE  
AWARENESS AMONG BUSINESSES.

THE STATEWIDE OUTREACH HELPS US  
TO MAKE SURE WE'RE UP TO DATE ON  
THE TRENDS THAT THE ATTORNEY  
GENERAL'S OFFICE HAS RECOGNIZED.  
WE WANT TO KEEP PEOPLE INFORMED  
SO THAT THEY CAN RECOGNIZE THEM  
BEFORE THEY'RE DEFRAUDED.

WE HAVE WORKED TO SPREAD  
AWARENESS THROUGH A NUMBER OF  
AVENUES, INCLUDING BOSTON  
SENIORITY MAGAZINE WHERE WE HAVE

PUBLISHED ARTICLES OUTLINING NEW AND COMMON SCAMS.  
WE HAVE PARTNERED WITH AARP WHO HAVE THEIR OWN FRAUD WATCH, WHERE THEY SHARE SCAMS ON THEIR SOCIAL MEDIA PLATFORMS TO THEIR MEMBERS, AND WE'RE ALWAYS WORKING WITH START AND PARTNER ORGANIZATIONS TO SPREAD THE WORD WHEN WE HEAR OF NEW SCAMS.  
WHEN WE WORK WITH OLDER ADULTS THAT HAVE BEEN SCAMMED, WE CONNECT THEM WITH ONE OF OUR ADVOCATES THAT CAN ASSESS THE SITUATION AND REFER THE CONSTITUENT TO THE MOST APPROPRIATE PLACE.  
DEPENDING ON THE SITUATION, WE MAKE REFERRALS TO GREATER BOSTON LEGAL SERVICES, THE ATTORNEY GENERAL'S OFFICE, PROTECTIVE SERVICES OR THE BOSTON POLICE DEPARTMENT.  
THESE GROUPS TO TRY TO ADDRESS THE ISSUE AND ASSIST THE ELDER. THROUGH COLLABORATION WITH CONNECTING WITH PARTNERS, WE HOPE TO BUILD AWARENESS AND HAVE LESS PEOPLE SCAMMED IN THE FUTURE.  
THANK YOU.  
>> THANK YOU.  
>> WOULD YOU LIKE TO MAKE A PRESENTATION?  
>> YES.  
THANK YOU.  
MY NAME IS JANICE.  
I'M A LEGAL ANALYST WITH THE CONSUMER ADVOCACY AND RESPONSE DIVISION AT THE OFFICE OF ATTORNEY GENERAL.  
GOOD MORNING, COUNCILLOR JANEY AND COUNCILLOR ESSAIBI-GEORGE.  
THANKS FOR INVITING US TODAY.  
GOOD MORNING, COUNCILLOR FLYNN.  
OUR DIVISION DOES SEVERAL THINGS.  
IT WORKS WITH CONSUMERS AND BUSINESSES TO HELP RESOLVE DISPUTE.  
IN ADDITION, WE CONDUCT OUTREACH ACROSS THE COMMONWEALTH TO ADDS DRESS HIGH VOLUME AND HIGH PRIORITY CONSUMER ISSUES.

WE ADDRESS A WIDE RANGE OF  
CONSUMER ISSUES.

IN FISCAL YEAR 2017, THE  
DIVISION AND ITS COMMUNITY

PARTNERS AIDED OVER 8,000  
CONSUMERS IN MY ROLE, I OVERSEE  
HOMELESS, VETERANS, ELDERS AND  
OTHERS.

WE ALSO MAINTAIN AN ELDER  
HOTLINE STAFFED BY VOLUNTEERS  
WHO CAN ANSWER QUESTIONS,  
RESOLVE DISPUTES WITH BUSINESSES  
AND ASSIST WITH ISSUES LIKE  
ELDER EXPLOITATION, IDENTITY  
THEFT, SCAMS AND PERSISTENT  
SCAMS.

WE APPRECIATE YOUR TIME AND HELP  
ANSWER THE QUESTION OF HOW DO WE  
BETTER PROTECT OUR SENIOR  
RESIDENTS FROM BECOMING VICTIMS  
OF FRAUD.

MY GOAL TODAY IS TO PROVIDE YOU  
CAN INFORMATION FOR SENIORS,  
TELL YOU ABOUT THE RESOURCES  
WITHIN THE ATTORNEY GENERAL'S  
OFFICE TO EDUCATE OLDER  
RESIDENTS.

TO PUT THIS PROBLEM IN CONTEXT,  
A RECENT STUDY ESTIMATED \$37  
BILLION WAS STOLEN FROM OLDER  
AMERICANS THROUGH FRAUD,  
IDENTITY SCAMS IN 2017.

OTHERS TARGETED BY UNFAIR AND  
DECEPTIVE BUSINESS PRACTICES,  
SCAMMERS AND IDENTITY THIEVES.  
SOME OF THE TOP IDENTITY THEFT  
CATEGORIES IN 2017 WERE CREDIT  
CARD FRAUD, TAX AND GOVERNMENT  
SCAMS, BANK ACCOUNT FRAUD AND  
UTILITY SCAMS.

THIS IS INFORMATION FROM THE  
FEDERAL TRADE COMMISSION.  
AND THE AVERAGE FRAUD LOSS WAS  
\$429.

>> HOW MUCH?

>> \$429 IN 2017.

FOR THOSE OVER 70, THAT NUMBER  
INCREASES TO \$621.

BY 80, OVER \$1,000.

ON OUR HOTLINE, THERE'S SEVERAL  
SCAMS.

WE NEED TO KEEP TALKING ABOUT  
HIS SCAMS BECAUSE WE GET CALLS



ABOUT THEM EVERY DAY.  
ONE OF THE BIGGEST SCAM IS THE  
GRANDPARENT SCAM.  
SCAM SOMEONE WILL TELL THEM THAT  
THEY HAVE A GRANDCHILD IN  
CUSTODY, IN JAIL, OR MAYBE THEY  
HAD A CAR ACCIDENT.  
THEY NEED TO PAY FEES AND COSTS.  
MAYBE TO GET OUT OF JAIL OR TO  
THE CLERK.  
THE PERSON ACTING AS THE  
GRANDCHILD WILL SAY HI, GRANDMA.  
MANY TIMES THE GRANDPARENTS WILL  
SAY HI, JOHNNY.  
THEN THEY HAVE THE TOOK.  
THAT'S THE NAME OF THE  
GRANDCHILD.  
THEY WILL KEEP USING THAT NAME  
TO EXPLOIT MONEY OUT OF THE  
SENIOR.  
WE SEE IT EVERY DAY.  
I GOT A COUPLE CALLS ABOUT THIS  
HAPPEN.  
IT'S SOMETHING TO KEEP AWAY OF  
AND KEEP TELLING THE COMMUNITY  
ABOUT.  
UTILITY SCAMS.  
SOMEONE CALLS AND TELLS SOMEONE  
THAT THEIR ELECTRICITY OR HEAT  
WILL BE SHUT OFF UNLESS THEY GO  
OUT AND PURCHASE GIFT CARDS.  
WITH THE GIFT CARD, THEY HAVE TO  
PURCHASE THE GIFT CARD, SCRATCH  
THE BACK OF THE CARD AND CALL  
BACK AND GIVE THAT NUMBER TO THE  
PERSON SO THAT THEIR HEAT AND  
HOT WATER IS NOT SHUT OFF.  
THIS SCAM INVOLVING GIFT CARDS  
HAS INCREASED AND THE USE HAS  
INCREASED BY OVER 100% THIS YEAR  
OVER LAST YEAR ACCORDING TO THE  
FEDERAL TRADE COMMISSION.  
THEY KEEP INFORMATION AT FTC  
THAT IS SPECIFIC TO EACH STATE.  
ADDITIONALLY THE NATIONAL  
LOTTERY SCAM HAS BEEN A PROBLEM.  
SOMEONE IS TOLD THAT THEY WON  
NATIONAL LOTTERY AND THEY NEED  
TO PAY FEES OR TAXES IN ORDER TO  
GET THIS MONEY.  
UNFORTUNATELY SOMETIMES THEY'RE  
SENT A CHECK FOR THIS MONEY AND  
ASKED TO PAY MONEY FROM THIS  
CHECK.

SO THE MONEY GOES INTO THEIR BANK ACCOUNT.

THEY PAY THE FEES AND TAXES WHICH ARE NOT REALLY FEES AND TAXES BECAUSE IT'S A SCAM AND THEN THE CHECK DOES NOT CLEAR.

SO THERE'S -- THE WAY THIS HAPPENS IS THAT THE BANKS ARE REQUIRED TO GIVE MONEY WITHIN A CERTAIN AMOUNT OF TIME.

SO THEY HAVE TO MAKE THOSE FUNDS AVAILABLE.

IF IT'S A FRAUD, TWO WEEKS LATER, THE FRAUD DEPARTMENT COULD LET THE PERSON KNOW THE MONEY DIDN'T CLEAR AND THEY NEED TO PAY BACK THE MONEY.

ADDITIONALLY, THERE'S A MEDICAID CARD THAT IS ISSUED RIGHT NOW, NEW MEDICARE CARDS, EXCUSE ME.

THAT IS SO THAT THE SOCIAL SECURITY NUMBER DOES NOT APPEAR ON THE CARD ANY LONGER.

HOWEVER, SCAMMERS HAVE TAKEN ADVANTAGE OF THIS KNOWLEDGE AND TRIED TO SCAM SENIORS BY CALLING THEM AND LETTING THEM KNOW THAT THEY NEED TO VERIFY THE INFORMATION.

THAT INFORMATION, OF COURSE, IS YOUR SOCIAL SECURITY NUMBER.

ADDITIONALLY, THERE'S OTHER SCAMS WHERE THEY SAY THAT THEY CAN PROVIDE YOU WITH A BETTER CARD.

THE CARDS THAT COME ARE KIND OF PAPER CARDS.

THEY WILL PROVIDE YOU WITH A PLASTIC CARD THAT IS MORE DURABLE FOR A FEE.

LUCKILY BECAUSE OF ALL THE WORK THAT PEOPLE ARE DOING AROUND THIS STATE, LAST WEEK WE WERE AT THE MASS COUNCIL ON AGING DOING A PRESENTATION.

WE HEARD FROM A LOT OF PEOPLE THAT NEAR NOT GETTING AS MANY CALLS BECAUSE OF THE EFFORTS BEING MADE FROM ALL THE PARTNERS.

ANOTHER SCAM IS THE IRS SCAM WITH SOMEONE CLAIMING TO BE FROM THE IRS, INDICATES THAT YOU OH TAXES AND YOU'LL BE ARRESTED IF

YOU DON'T PAY THEM NOW.  
SO A LOT OF THESE TAKE ON THE  
ROLE OF AN IMPOSTER SCAM WHERE  
SOMEONE IS PRETENDING TO BE  
SOMEWHERE ELSE.  
WE PROVIDED MATERIALS ON COMMON  
SCAMS AS WELL AS SOMETHING THAT  
WE WOULD LIKE TO SEE EVERY  
SENIOR HAVE ABOVE THEIR PHONE,  
TO GIVE BASIC INFORMATION ON  
WHAT TO DO IF SOMEONE ASKS YOU  
QUESTIONS.  
MOST OF THE TIME IF IT'S A  
TELEMARKETER OR SOMEONE THAT IS  
ASKING YOU FOR MONEY, IN ORDER  
THE GET MONEY, HANG UP THE  
PHONE.  
I CAN SHARE SOME SPECIFIC  
EXAMPLES.  
WE RECENTLY ASSISTED AN ELDERLY  
COUPLE WHO WERE HAVING MONEY  
TAKEN OUTS OF THEIR CHECKING  
ACCOUNT EACH MONTH.  
THEY CLAIMED IT WASN'T  
AUTHORIZED.  
THEY TRIED TO CALL THE COMPANY  
AND TELL THEM WE DID NOT  
AUTHORIZE THIS PURCHASE.  
THEY WERE TOLD THAT YES, YOU  
SIGNED UP FOR A FREE TRIAL  
OFFER.  
BECAUSE OF THAT, THERE'S SMALL  
FINE PRINT IN IT THAT SAYS THIS  
WILL BE A MONTHLY CHARGE UNLESS  
YOU CANCEL THIS PURCHASE.  
TO MAKE MATTERS WORSE, THE  
COMPANY SAID WE CAN'T REFUND  
YOUR MONEY AND WE CAN'T STOP THE  
RECURRING CHARGE.  
WE CONTACTED OUR OFFICE.  
WE WERE ABLE TO STOP THE  
RECURRING CHARGE AS WELL AS TO  
GET A REFUND FOR THIS ELDERLY  
COUPLE.  
THESE TYPES OF FREE TRIALS,  
SOMETIMES IT'S BEAUTY CREAMS OR  
OTHER PERSONAL CARE PRODUCTS.  
WE TRY TO ENCOURAGE SENIORS NOT  
TO GO FOR THE FREE TRIAL OFFER.  
OFTEN THIS IS A WAY FOR THE  
SMALL FINE PRINT THAT REQUIRES  
YOU TO KEEP PAYING FOR THE ITEMS  
EVEN IF YOU TONIGHT WANT THEM  
AND TWO, SOMETIMES THEY ASK FOR

PERSONAL IDENTIFYING  
INFORMATION.

IN THAT CASE, THAT INFORMATION  
IS OUT THERE AND IS SUSCEPTIBLE  
TO IDENTITY THEFT.

WE HAVE ALSO SEEN HEADLINES  
ABOUT CONSUMER'S PERSONAL  
INFORMATION LIKE NEEDS AND  
SOCIAL SECURITY NUMBERS BEING  
STOLEN.

MANY WILL RECALL THE EQUIFAX  
BREACH WHERE ABOUT 145 MILLION  
AMERICANS, INCLUDING 3 MILLION  
PEOPLE FROM MASSACHUSETTS HAD  
THEIR INFORMATION HACKED.

PROBABLY MANY PEOPLE IN THIS  
ROOM TODAY.

WE WERE THE FIRST STATE TO SUE  
EQUIFAX.

FOR FAILING TO PROTECT A  
CONSUMER'S PERSONAL INFORMATION.

OUR OFFICE CONTINUES TO ASSIST  
ELDERS WITH IDENTIFYING SCAM  
WITH WORKING THEM THROUGH THE  
STEPS TO TAKE.

WE GET CALLS EVERY DAY TO ASSIST  
PEOPLE WITH THIS, IDENTIFYING  
SCAMS, TALKING THROUGH WHAT TO  
DO IF THEY HAD BEEN SCAMMED.

SOMETIMES IT'S SOPHISTICATED  
COMPUTER HACKERS.

IN OTHER CASES, YOUR PERSONAL  
INFORMATION CAN BE OBTAINED  
THROUGH MEASURES SUCH AS SIFTING  
THROUGH YOUR MAIL OR TRACK OR  
PRO TENDING TO BE A FRIEND OR  
RELATIVE OVER THE PHONE.

THEY USE TECHNOLOGIES TO LOOK  
LIKE IT'S A CALL FROM A FRIEND  
OR THE AREA CODE IS THE SAME AS  
YOURS AND THE LOCAL CODE IS THE  
SAME AS YOURS.

YOU'RE MORE LIKELY TO PICK UP  
THAT CALL.

ALSO, WE STILL HAVE DOOR-TO-DOOR  
SCAMMERS THAT CAN PRETEND TO BE  
HOME IMPROVEMENT CONTRACTORS, A  
MAGAZINE SALESPERSON, CHARITY  
SOLICITORS, ASKING FOR  
DONATIONS.

WE TELL PEOPLE TO NOT OPEN THEIR  
DOOR TO PEOPLE THEY DON'T KNOW.  
DON'T START CONVERSATIONS WITH  
STRANGERS KNOCKING ON YOUR DOOR.

IF YOU SUSPECT A SCAM, CALL  
POLICE.

THIS IS AN AREA THAT IF THERE'S  
A SCANNER IN YOUR NEIGHBORHOOD,  
THE LOCAL POLICE CAN BE CALLED  
AND THEY CAN BE THERE IN A IS  
THAT RIGHT AMOUNT OF TIME TO  
STOP THIS PERSON FROM SCAMMING  
AN OLDER OR ANOTHER NEIGHBOR.  
WE ALSO TELL PEOPLE IF THEY'RE  
USING THEIR COMPUTER TO NEVER  
CLICK ON LINKS UNLESS YOU VERIFY  
THE CENTER.

WE'VE HAD A LOT OF PEOPLE  
SCAMMED AND THINK THAT A  
TECHNOLOGY COMPANY HAS TOLD THEM  
THAT THEIR ANTI-VIRUS SOFT WHERE  
NEEDS TO BE UPDATED.

IF YOU CLICK ON THAT, YOU'VE  
GIVEN THE SCAMMER ACCESS TO YOUR  
COMPUTER.

YOU GET A CALL ABOUT THIS AND  
THOSE PEOPLE CAN TAKE THE  
PERSONAL INFORMATION THAT YOU  
HAVE ON YOUR COMPUTER ONCE THEY  
HAVE ACCESS TO IT.

WE TELL PEOPLE ALWAYS VERIFY THE  
PERSON THAT SENT THEM THIS  
INFORMATION INDEPENDENTLY OF ANY  
TYPE OF MESSAGE.

DON'T CLICK ON THE POP-UP  
MESSAGES.

SOME SIGNS THAT YOU MIGHT KNOW  
YOU'RE A VICTIM OF IDENTITY  
THEFT, YOU GET BILLS FROM  
MEDICAL PROVIDERS EVEN THOUGH  
YOU DIDN'T RECEIVE MEDICAL CARE.  
YOU CAN SEE WITHDRAWALS FROM  
YOUR BANK ACCOUNT YOU DON'T  
UNDERSTAND.

WE TELL PEOPLE TO CHECK THEIR  
STATEMENTS.

YOU'RE CONTACTED BY DEBT  
COLLECTORS OR THE IRS INFORMS  
YOU THAT YOUR TAX RETURN WAS  
FILED USING YOUR PERSONAL  
INFORMATION.

OUR OFFICE CAN EXPLAINED HOW TO  
FILE A COMPLAINT WITH THE  
FEDERAL TRADE COMMISSION, FILE A  
POLICE REPORT AND OBTAIN A FRAUD  
ALERT OR CREDIT FREEZE.

A NEW FEDERAL LAW REQUIRES THE  
THREE MAJOR CREDIT COMPANIES TO

PROVIDE FREE CREDIT FREEZES.  
THERE'S MATERIAL ABOUT THAT IN  
YOUR FOLDERS TODAY.  
PRECREDIT FREEZES CAN BE  
ACCESSED BY MAIL, PHONE OR THE  
INTERNET.  
IT'S AN EXCELLENT TOOL TO  
PROHIBIT PEOPLE FROM OPENING NEW  
CREDIT LINES IN YOUR NAME.  
WE ALSO RECOMMEND THAT CONSUMERS  
CHECK THEIR CREDIT REPORT.  
WE ALWAYS ASK PEOPLE WHEN WE DO  
OUTREACH, HAVE YOU CHECKED YOUR  
CREDIT REPORT.  
WE STARTED DOING THIS AROUND  
JUNE WE ONLY GOT A FEW HANDS.  
THE LAST EVENT WE WENT TO LAST  
WEEK ALMOST EVERYONE RAISED  
THEIR HAND.  
SO THESE EFFORTS DO MAKE A  
DIFFERENCE.  
EVERYONE IS ENTITLED TO A FREE  
CREDIT REPORT.  
IF YOU GET ONE OF THE THREE  
EVERY FOUR MONTHS, YOU CAN GET  
ONE THROUGHOUT THE YEAR.  
IT'S EASY TO DO.  
ONE THING TO NOTE, PEOPLE WILL  
HAVE TO GIVE THEIR SOCIAL  
SECURITY NUMBERS TO GET THIS  
INFORMATION.  
THAT WAS A BARRIER WHEN WE  
STARTED TALKING TO PEOPLE ABOUT  
IT.  
AT HOME, EASY MEASURES ELDERS  
CAN USE, SHREDDING.  
A LOT OF ORGANIZATIONS HAVE  
THREADING EVENTS THROUGHOUT THE  
STATE.  
NEVER GIVE UP PERSONAL  
INFORMATION LIKE CREDIT CARD OR  
SOCIAL SECURITY NUMBERS OVER THE  
PHONE OR THROUGH TEXTS OR BY  
E-MAIL.  
DON'T USE PUBLIC COMPUTERS LIKE  
THE LIBRARY FOR FINANCIAL  
TRANSACTIONS.  
DON'T LET OTHER PEOPLE MAKE  
COPIES OF YOUR LICENSE OR  
GOVERNMENT IDENTIFICATION CARDS.  
ASK THAT QUESTION, WHY DO YOU  
NEED THIS INFORMATION?  
IF YOU'RE TIRED OF RECEIVING THE  
CREDIT CARD OFFERS IN THE

MIDDLE, YOU CAN OPT OUT AT  
OPTOUTPREScreen.COM.  
WE'VE TAKEN A VARIETY OF  
MEASURES TO TACKLE THIS PROBLEM.  
BECAUSE WE SAW AN INCREASE IN  
THE NUMBER OF CALLS AND  
COMPLAINTS FROM ELDERS, AN  
INCREASE IN THE AMOUNT OF MONEY  
TAKEN FROM OTHERS, WE'VE BEEN  
FORTUNATE TO OBTAIN A FEDERAL  
GRANT TO ESTABLISH THE  
MASSACHUSETTS ELDER IDENTITY  
THEFT COALITION.  
LUCKY TO HAVE HERE TODAY OUR  
PROGRAM COORDINATOR FOR THIS  
COALITION.  
WE WORKED WITH THE DEPARTMENT OF  
JUSTICE, OFFICE OF VICTIMS OF  
CRIME AND THE IDENTITY THEFT  
RESOURCE CENTER TO WORK ON THIS  
NATIONAL IDENTITY THEFT,  
VICTIM'S ASSISTANCE NETWORK.  
TODAY 30 PARTNER ORGANIZATIONS  
HAVE JOINED THE COALITION.  
AND OUR GOAL IS TO IMPROVE THE  
OUTREACH AND CAPACITY OF VICTIM  
SERVICE PROGRAMS.  
ADDRESS THE NEEDS OF IDENTITY  
THEFT.  
MEMBERS INCLUDE STATE AGENCIES,  
LAW ENFORCEMENT, LEGAL AID  
ORGANIZATIONS, BANKING  
ORGANIZATIONS.  
THE COMMISSION OPEN AFFAIRS FOR  
THE ELDERLY IS PART OF OUR  
COALITION AS IS THE  
MASSACHUSETTS HEALTHY AGING  
COLLABORATIVE ADD WELL AS MANY  
OTHER ORGANIZATIONS THAT WE  
PARTNER WITH.  
WE'VE HELD OVER 20 EVENTS SINCE  
JUNE.  
WHAT WE DO IS TRAIN SENIORS AS  
WELL AS ADVOCATES AND  
ORGANIZATIONS AND COALITION  
MEMBERS.  
WE GO AROUND THE STATE AND TRAIN  
ELDERS TO PREVENT SCAMS AND  
IDENTITY THEFT AND TO TEACH THEM  
WHAT TO DO IF THEY BECOME  
VICTIMS OF IDENTITY THEFT.  
WE ALSO TRAIN ADVOCATES.  
LAST WEEK WE WERE TRAINING  
COUNCILS ON AGING AS WELL AS

LOCAL CONSUMER ADVOCATES ON HOW TO ASSIST ELDERS AND PREVENT THEIR IDENTITY FROM BEING STOLEN.

AS WELL AS WHAT SIGNS TO LOOK FOR AND WHAT TO DO AFTER FINDING OUT THEY'RE A VICTIM OF IDENTITY THEFT.

WE HAVE TRAINED OVER 1,000 ELDERS AND ADVOCATES AND OVER 11 COUNTIES OF THE STATE.

WE ALSO HAVE A SENIOR'S GUIDE, WHICH USING YOUR MATERIALS, THAT ASSISTS SENIORS TO WATCH FOR SCAMS AND WHAT TO DO AFTER THEY SOMETIMES ARE SCAMMED OR A VICTIM OF IDENTITY THEFT.

MY COLLEAGUES AND IN THE COMMUNITY ENGAGEMENT DIVISION TRAVEL AROUND THE STATE TO CONTINUE TO RAISE AWARENESS OF SCAMS AND IDENTITY THEFT.

WE GO SPECIFICALLY TO HOUSING ORGANIZATIONS SO THAT WE CAN GET TO PEOPLE IN EVERY PART OF THE STATE AND EVEN IN THEIR OWN HOMES.

MY DIVISION PARTNERS WITH OTHER PARTIES OF THE ATTORNEY GENERAL OFFICE.

WE HAVE SEEN SCAMS WE'RE PEOPLE FALSELY PROMISE TO LOWER ELECTRIC RATES AND INSTEAD SIGNING THEM UP FOR CONTRACTS WHERE THEY MAY MORE.

AND WE'VE TAKEN A MORE AGGRESSIVE ROLE IN ENDING THE ROBO CALLS.

WE HAVE SUBMITTED PUBLIC COMMENTS TO HELP OTHERS TO PROTECT SPOUSES WHO MAY STILL BE IN A HOME AFTER A SPOUSE DIES WHEN THEY HAVE A REVERSE MORTGAGE.

A FEW GOOD TIPS.

ASK YOUR TELEPHONE COMPANY ABOUT OPTIONS MORE BLOCKING ROBO CALLS.

IF IT'S A LANDLINE.

YOU CAN ALSO FOR THE APPs FOR ROBO CALL BLOCKING.

SIGN UP FOR THE STATE AND FEDERAL DO NOT CALL LIST.

MAKE SURE THAT YOU REPORT SCAMS



TO THE FEDERAL TRADE COMMISSION.  
IF YOU GET A ROBO CALL, JUST  
HANG UP.  
DON'T ENGAGE WITH THE SCAMMER.  
SENIORS CAN CALL OUR CONSUMER  
ADVOCACY AND CONSUMER RISK  
DIVISION OR ELDER HOTLINES OR  
ONE OF OUR MANY HOTLINES.  
MY COLLEAGUES IN THE DIVISION  
CAN SPEAK EIGHT LANGUAGES.  
WE'RE FORTUNATE TO HAVE STAFF IN  
OTHER PARTS OF OUR OFFICE THAT  
ARE FLUENT IN ADDITIONAL  
LANGUAGES.  
OUR CONSUMER TEAM CAN ENSURE  
PEOPLE FOR WHOM ENGLISH MAY BE  
THE SECOND LANGUAGE TO ACCESS  
OUR RESOURCES.  
AS I SAID BEFORE, I BROUGHT SOME  
HANDOUTS, PUBLICATIONS PREPARED  
BY OUR OFFICE AND OTHER  
INFORMATION THAT ADDRESSED MANY  
OF OUR CONSUMER ISSUES I RAISED  
TODAY.  
THANK YOU FOR THE OPPORTUNITY TO  
APPEAR BEFORE YOU AND I WELCOME  
ANY QUESTIONS YOU MAY HAVE.  
THANK YOU.  
>> THANK YOU.  
BEFORE WE GET TO QUESTIONS, I  
WANT TO GIVE YOU THE OPPORTUNITY  
IF YOU WANT TO PRESENT.  
>> CERTAINLY.  
I'M WALTER LASKOS.  
I'M WITH THE CREDIT UNION  
ASSOCIATION.  
IT'S A TRADE ORGANIZATION  
REPRESENTING CREDIT UNIONS IN  
MASSACHUSETTS, NEW HAMPSHIRE AND  
DELAWARE.  
FIRST OF ALL, I WANT TO APPLIED  
THOSE SITTING WITH ME AT THE  
PANEL TODAY FOR THE ACTIONS THAT  
THEY'RE TAKING ON BEHALF OF  
SENIORS.  
TODAY IS A GREAT DAY FOR SENIORS  
IN THAT WE'RE RAISING AWARENESS  
IN THE ACTIONS BEING PERPETRATED  
BY SCAMMERS AND FRAUDSTERS.  
THE STILL IS \$3 FOR BILLION  
REPORTED IN LOSSES FOR SAMPLES  
IN 2017.  
ONE OF THE THINGS WE FIND IS AND  
IT'S SO SAD, IT'S SO SAD WHEN

YOU THINK ABOUT IT BECAUSE A LOT OF SENIORS DON'T REPORT THE LOSSES. THEY'RE EMBARRASSED. IT'S MORE THAN \$34 BILLION THAT IS LOST. YOU CAN IMAGINE THAT GIVEN THE FACT THAT IT'S \$34 BILLION INDUSTRY, WHY THESE PERPETRATORS CONTINUE TO DO WHAT THEY DO. THEY'RE SPECIALISTS. THEY'RE EXPERTS AT WHAT THEY DO OF GETTING THE MONEY AND EXPERTS USING THE MOST SOPHISTICATED TECHNOLOGY TODAY AND APPROACHES TO SCAM THE MONEY FROM SENIORS. YOU MIGHT ASK AND WONDER WHY CREDIT UNIONS ARE INVOLVED WHEN YOU LOOK AT ORGANIZATIONS THAT ARE -- THE ATTORNEY GENERAL'S OFFICE AND ALSO, YOU KNOW, SEVERAL PROVIDERS FOR THE ELDERLY. BASICALLY IT COMES DOWN TO THE BACKGROUND OF CREDIT UNIONS. OUR BUSINESS MODEL IS ONE THAT IS A COOPERATIVE FINANCIAL BUSINESS MODEL. IT'S BUILD ON PRINCIPLES AND VALUES. ONE OF THOSE FOCUSES ON EDUCATION. IT'S EDUCATION OF THE MEMBERS AND EDUCATION OF THE COMMUNITY. SO ABOUT A YEAR OR SO AGO, OUR BOARD OF DIRECTORS DECIDED TO LAUNCH A NATIONAL SURVEY TO GET MORE INFORMATION AND DATA ABOUT SCAMS BEING PERPETRATED AGAINST THE ELDERS. WE GOT THAT SURVEY BACK. THE BOARD ITSELF WAS REALLY ALARMED AT THE RESULTS OF WHAT IT SAW, THE DATA THAT THAT CAME ACROSS. OVER 2/3s OF CAREGIVERS REPORTED THEY WERE TARGETED. SO THIS IS ABOUT A 1,500 POPULATION THAT WERE SURVEYED. OUT OF THAT GROUP, OVER 2/3s SAID THEIR ELDERS WERE TARGETED. 44% OF THOSE SURVEYED SAID THE ELDERS DO NOT HAVE A PLAN IN

PLACE IF THEY FELL VICTIM TO A SCAM.

IN 26% OF ALL ADULTS REPORTED HAVING THEIR FINANCIAL INFORMATION HACKED.

WE KNOW ABOUT ALL THE HACKING GOING ON.

ALSO SOMETHING THAT WAS VERY INTERESTING, ONLY 4% OF ELDERS HAVE TAKEN A FINANCIAL LITERACY COURSE OVER THE LAST FIVE YEARS. AND 39% OF AMERICANS REPORT THAT THEIR ELDERS ARE NOT AT ALL OR ONLY SOMEWHAT FINANCIALLY LITERATE.

SO THAT PROMPTED THE CREDIT UNIONS TO SAY WE NEED TO TAKE SOME ACTION.

WHAT THE CREDIT UNIONS DID, THEY WORKED OUT OF WASHINGTON D.C. TO CREATE A SOFTWARE PLATFORM THAT TRAINS THE USERS IN RECOGNIZING THE SIGNS OF ELDER FINANCIAL ABUSE AND ALSO KNOWING WHAT TO DO IN RESPONSE.

SO WE MADE THAT AVAILABLE TO ALL THE CREDIT UNION.

WE HAVE MORE STAFF THAT HAVE PARTICIPATED AND BEEN CERTIFIED IN THIS PROGRAM SO THAT THEY CAN TAKE ACTION TO PROTECT SENIORS WHEN THEY COME INTO THE BRANCHS TO WITHDRAW MONIES, TO DO THINGS THAT MAKE 1 QUESTION IF IT'S LEGIT OR NOT.

WE DIDN'T STOP THERE.

WE ALSO CREATED A SOFTWARE VERSION OF THIS PROGRAM CALLED CU SAFEGUARD.

CU FOR CREDIT UNION SAFEGUARD.

WE ALSO HAVE A WEBSITE.

THIS FREE VERSION IS AVAILABLE TO ANYONE IN THE COMMUNITY, ANY CAREGIVER, ANY PERSON DEALING WITH THE ELDERS TO GO ON AND TO BECOME MORE FAMILIAR WITH THE SIGNS OF ELDER ABUSE AND THE RESOURCES AVAILABLE IN THE COMMUNITY.

SO IN ORDER TO REALLY EMPHASIZE THAT COMMITMENT OF CREDIT UNIONS, WE ENGAGED IN A CAMPAIGN TO DO A LOT OF RADIO SPOTS.

A NUMBER OF THEM HAVE BEEN HERE

IN BOSTON, WORCESTER,  
SPRINGFIELD.  
WE'VE BEEN DOING THE RADIO  
COMMERCIALS AND RADIO INTERVIEWS  
AND WE'RE LOOKING TO CONTINUE TO  
DO THOSE AND WORK TOGETHER WITH  
THE ATTORNEY GENERAL'S OFFICE AS  
WELL BECAUSE THE MORE WE CAN GET  
IN FRONT OF THE COMMUNITY AT  
LARGE AND RAISE AWARENESS ABOUT  
THIS, IT WILL HAVE AN IMPACT.  
I'M HAPPY TO HEAR IN THE WORK  
BEING DONE SO FAR, MORE HANDS  
ARE GOING UP ABOUT FOLKS THAT  
ARE CHECKING THEIR CREDIT  
RECORDS.  
SO IT PROVES THAT WHAT WE'RE  
DOING HERE TODAY HAS AN IMPACT.  
IT CAN DELIVER RESULTS.  
I CAN HELP EDUCATE OUR SENIORS  
AND CAREGIVERS ABOUT THIS  
DILEMMA FACING THEM.  
NOT ONLY THAT BUT WHEN LISTENING  
TO THE PRESENTATION SO FAR, THAT  
YOU HAVE TO ALSO BE MINDFUL OF  
THE FACT THAT TODAY IN SOCIAL  
MEDIA, SO MUCH IS PUT OUT THERE  
IN THE PUBLIC LIMELIGHT.  
THAT'S WHERE A LOT OF THESE  
SCAMMERS GET INFORMATION.  
OH, JOHNNY IS -- I SEE HE'S ON  
VACATION IN SOUTH CAROLINA.  
THEN YOU FIND OUT THE GRANDMA  
SAYS HAVE A GOOD TIME.  
NEXT THING YOU KNOW, SHE'S BEING  
CALLED BECAUSE JOHNNY HAS BEEN  
ARRESTED AND NEEDS TO BE BAILED  
OUT.  
DON'T CALL THE PARENTS.  
SEND MONEY.  
THAT HAPPENS.  
SO AGAIN, IT'S -- THE MESSAGE  
HAS TO BE THROUGH A LOT OF THESE  
PROGRAMS THAT WE'RE DOING IN THE  
COMMUNITY TO EDUCATE SENIORS  
ABOUT THE RESOURCES AND EDUCATE  
THEM WITH TIPS ON HOW TO REMAIN  
SAFE WHAT WE'RE DOING IS HOSTING  
WHAT WE'RE CALLING LUNCH AND  
LEARNS WHERE WE HOST AN EVENT AT  
A SENIOR CENTER AND WE INVITE  
THE OTHER COMMUNITY LEADERS TO  
JOIN WITH US.  
SO WE HAD -- I WAS AT A MEETING

LAST NIGHT IN CHICOPEE.

WE HAD THE MAYOR WITH US, THE CHIEF OF POLICE, THE DISTRICT ATTORNEY, CAREGIVERS.

WE HAD MORE THAN 150 FOLKS COME FOR DINNER AND COME TO HEAR THE PRESENTATION AND GET SOME INFORMATION ABOUT PROTECTING THEMSELVES.

IT WAS A THOROUGH SUCCESS.

EVERYONE FROM THE COMMUNITY HAD A CHANCE TO TELL THEM ABOUT THE -- TELL THE SENIORS ABOUT THE RESOURCES AND THEY'RE FREE, THEY CAN ACCESS TO HELP PRETEXT THEMSELVES AND ALSO GIVING TIPS ON HOW TO PROTECT THEMSELVES.

WE'RE LOOKING TO CONTINUE TO DO THAT EFFORT AS WE MOVE IN TOWARDS 2019 AND BEYOND, THIS IS A MESSAGE THAT HAS TO BE TOLD OVER AND OVER AGAIN.

I'M GRATEFUL FOR APPLYING MY VOICE TODAY ON BEHALF OF A LOT OF SENIORS THAT DON'T HAVE THE VOICE TO SAY HELP US.

HELP US PROTECT OURSELVES.

AND THE MESSAGE AS I MENTIONED EARLIER IS VERIFY FOR SENIORS.

IF YOU GET A CALL, IF -- WE ALSO GET THE -- THE CHIEF MENTIONED THAT CAME UP LAST NIGHT WHERE FOLKS ARE SAYING THAT THE POLICE SOCIETY IS TAKING DONATIONS FOR THE OFFICERS.

AND JUST TAKE A CHECK AND PUT IT IN YOUR MAILBOX OUT FRONT AND THEY'LL COME BY AND COLLECT IT. THE POLICE DEPARTMENT IS MORE THAN HAPPY TO ACCEPTED THE CHECK DOWN AT THE POLICE STATION.

BUT ALSO BEFORE YOU DO ANYTHING, VERIFY THAT THIS IS ACTUALLY LEGIT OR NOT RATHER THAN JUST WRITING A CHECK AND PUTTING IT IN THE MAILBOX.

THAT'S ALSO IMPORTANT THAT VERIFICATION.

THE EDUCATION AND THE PARTNERSHIP IS THERE CREDIT UNIONS ARE PUTTING THEIR HANDS OUT.

I'D GOOD FOR ME BEING HERE TODAY.

IT'S SOLIDIFIES THE RELATIONSHIP WITH OTHERS.

THAT IS BRING OUR MESSAGE IN FRONT OF SENIORS, EDUCATE THEM, CONTINUALLY SAY THE MESSAGE OVER AND OVER SO THEY HEAR US CLEARLY OF HOW TO PROTECT THEMSELVES AND HOW TO NOT DO WHAT LEADS TO BEING SCAMMED AND LOSES THOUSANDS OF DOLLARS.

AND I GUESS I WOULD LIKE TO CLOSE WITH A MESSAGE THAT WHEN YOU THINK ABOUT IT TODAY, WE NEED TO SENT A MESSAGE TO THOSE THAT ARE SCAMMERS, THOSE THAT ARE FRAUDSTERS AND THOSE THAT ARE RELATIVES OF OUR ELDERS, FAMILY MEMBERS, WHO ARE LOOKING TO SCAM A LOVED ONE FROM THEIR MONEY.

WE'RE ON TO YOU.

THERE ARE A LOT OF ORGANIZATIONS TAKING ACTION TO RAISE AWARENESS AND DO SOMETHING.

NOW IS NOT THE TIME TO SCAM ELDERS AND SENIORS.

WE'RE ON TO YOU.

THANKS FOR ALLOWING ME TO BE HERE TODAY.

>> THANK YOU ALL FOR ALL OF THE WORK YOU'RING TO.

I HAVE A FEW QUESTIONS AND TURN IT OVER TO OUR SPONSOR HERE FOR THE BULK OF THE QUESTIONS AND THEN WE'LL GET TO ANOTHER PANEL. SO THIS IS VERY FRUSTRATING TO HEAR THAT PEOPLE WHO ARE MOST VULNERABLE ARE BEING TAKEN ADVANTAGE OF.

WHEN I THINK ABOUT ELDERS AND SENIORS IN OUR COMMUNITY BEING ON FIXED INCOMES, TO HEAR, YOU KNOW, \$429 OR \$621 OR \$1,000, I CAN'T IMAGINE YOU KNOW, BEING WITHOUT \$1,000 AND WHAT THAT IS DOING TO SOMEONE ON FIXED INCOME.

I WONDER -- IT WAS MENTIONED -- WE KNOW THIS IS AN UNDERCOUNT. PEOPLE ARE NOT REPORTING BECAUSE THEY'RE EMBARRASSED, THEY'RE A SHAMED.

PERHAPS THEY THINK NOTHING WILL COME OF IT.

IF I REPORT IT, WHO KNOWS WHAT  
THE REAL NUMBERS ARE.  
I WONDER IF YOU COULD -- YOU  
MENTIONED A LOT OF SCAMS.  
HEARD A LOT OF SCAMS MENTIONED.  
ARE SOME OF THOSE MORE --  
HAPPENING MORE FREQUENTLY THAN  
OTHERS AND THE METHODS IN WHICH  
PEOPLE ARE GETTING TO THE  
SENIORS, IS IT MORE THROUGH  
CALLS, IS IT MORE IN PERSON, IS  
IT MORE LIKE ON THE INTERNET?  
DO WE HAVE A SENSE OF HOW THAT  
PILE IS BEING DIVIDED IN TERMS  
OF THAT POINT OF CONTACT?  
>> SO WE GET CALLS EVERY DAY AT  
OUR OFFICE ABOUT NEW SCAMS.  
THERE'S ALWAYS A NEW SCAM.  
FOR EXAMPLE, WE JUST STARTED  
GETTING CALLS ABOUT PEOPLE  
SAYING THERE'S A NEW LAW  
REGARDING SIGNING UP FOR HEALTH  
INSURANCE.  
THEY'RE GOING TO HELP YOU TO  
SIGN UP FOR YOUR PROPER HEALTH  
INSURANCE.  
SO WHAT WE LIKE TO TELL PEOPLE  
IS, THERE'S ALWAYS A NEW SCHOOL.  
BUT THERE'S METHODS THAT ARE  
FOLLOWED BY SCAMMERS.  
SO FOR EXAMPLE, MANY SCAMS ARE  
JUST IMPOSTER SCAMS SO THE  
THINGS WE TELL PEOPLE ARE, IF  
THEY'RE ASKING YOU FOR MONEY TO  
GET MONEY.  
THAT'S PROBABLY A SCAM.  
LIKE WITH THE GRANDPARENT SCAM,  
WHENEVER THUS A USE OF A CARD,  
FOR EXAMPLE, LIKE THE LATEST --  
WE JUST LEARNED FROM THE FEDERAL  
TRADE COMMISSION THAT THE LATEST  
CARDS BEING USED ARE GOOGLE PLAY  
AND iTUNES.  
THOSE ARE THE TWO MAJOR ONES.  
SO CERTAIN THINGS THAT WE CAN  
TELL PEOPLE THAT ALL OF THE  
SCAMS FOLLOW.  
BY DOING THAT, IF YOU WANT TO  
TAKE A LOOK AT THE HANDOUT THAT  
WE GAVE YOU, IT'S CALLED OVER  
THE PHONE.  
IN ORDER TO HELP YOU TO HELP  
OLDERS IN THEIR HOME.  
THEY CAN JUST LOOK AT THIS ONE

MATERIAL AND KNOW WHAT TO DO.  
>> SO THE POINT OF CONTACT  
THOUGH, IS IT MOSTLY SOMEONE  
CALLING ON A PHONE, MOSTLY  
SHOWING UP AT THE DOOR OR MOSTLY  
AN E-MAIL THEY RECEIVED OR  
PERHAPS THEY HAVE CLICKED ON  
SOMETHING ON THE INTERNET?  
OR DO WE NOT HAVE THAT  
INFORMATION?

DO WE KNOW WHERE THAT POINT OF  
CONTACT IS COMING FROM?

WHEN IT COMES TO THE SCAMS?  
LIKE MOSTLY PHONE CALLS?

>> I WOULD SAY BASED UPON THE  
EXPERIENCE WE'VE HAD WHEN WE'VE  
BEEN OUT AT SENIOR CENTERS DOING  
THESE PRESENTATIONS, IT DOES  
COVER THE GAMUT FROM THE E-MAILS  
TO THE PHONE CALLS TO IN-PERSON  
VISITS AT THE FRONT DOOR.

A MAJORITY IT SEEMS COMES ACROSS  
BY TELEPHONE.

BASICALLY THE REMARKS THAT WE  
GET BACK FROM SENIORS WHEN WE  
HOLD THE EVENTS IS HOW DO WE  
STOP THE CALLS.

YOU KNOW, OBVIOUSLY THE BEST  
THING IS DON'T ANSWER THE PHONE.  
LET IT GO TO THE ANSWERING  
MACHINE.

THEN YOU CAN SEE WHETHER YOU  
WANT TO TALK OR NOT OR ANSWER  
IT.

SEEMS LIKE THAT'S THE NUMBER 1  
GATEWAY THAT FOLKS ARE USING.

I APPLAUD EFFORTS THAT I SEE  
BEING DONE TO SOMEHOW ADDRESS  
THIS WITH THE FEDERAL TRADE  
COMMISSION ABOUT THE NUMBERS.  
THESE FOSTERS HAVE ACCESS TO ALL  
OF THESE NUMBERS THAT THEY CAN  
ROTATE.

STEPS CAN BE TAKEN TO PROVIDE  
IMPEDIMENTS TO THE SCAMMERS TO  
NOT HAVE ACCESS THE WAY THEY DO  
RIGHT NOW TO CONSTANTLY DEAL  
WITH THESE CALLS.

SEEMS LIKE THAT'S THE PRIMARY  
SOURCE THAT WE'RE HEARING.

>> AND IT IS ALL OVER.

I'VE GOTTEN E-MAILS MYSELF FROM  
PEOPLE THAT YOU KNOW, YOU  
RECOGNIZE THE NAME.



BUT THE E-MAIL ADDRESS WOULD BE DIFFERENT.

IF YOU DON'T CHECK THE ADDRESS AND SOMETHING HAPPENS AND SEND MONEY.

>> I GET CALLS FROM CHINESE IN LOS ANGELES.

>> SO IF IN FACT SOMEONE'S IDENTITY IS STOLEN, HOW LONG -- DO WE HAVE A SENSE OF HOW LONG IT TAKES TO RESOLVE THAT ISSUE? I ASSUME IT VARIES.

>> YES, IT CAN VARY.

IT'S NOT JUST THE FINAL EFFECTS. IT TAKES AN EMOTIONAL TOLL ON SENIORS.

THERE WERE PEOPLE THAT HAVE BEEN VERY DISTRACT AT HAVING THEIR IDENTITY STOLEN.

SO WHAT WE TRY TO DO AT OUR OFFICE IS GIVE PEOPLE THE STEPS THAT THEY CAN TAKE TO START TO RECOVER FROM IDENTITY THEFT AND ALSO TO MAKE SURE THAT WE GIVE THEM THE RESOURCES AND WORK TOGETHER WITH OTHER

ORGANIZATIONS FLOUT THE STATE IN ORDER TO HAVE THEM RESOLVE THAT IDENTITY THEFT PROBLEM.

WE CAN WORK WITH THEM ON THE STEPS AND THERE'S OTHER ORGANIZATIONS THAT CAN HELP THEM WITH THE EAGLE PART, AS FAR AS IF THEY HAD AN ISSUE RELATING TO -- THEY HAVE LEGAL NEEDS, THERE'S AN ORGANIZATION THAT CAN HELP ASSIST THEM WITH THOSE LEGAL NEEDS ASSOCIATED WITH IDENTITY THEFT.

WE HAD SPOKEN TO SOMEONE THAT DID SOMETHING SIMILAR IN ANOTHER STATE.

SHE TELLS US THAT IT CAN TAKE UP TO A YEAR.

OBVIOUSLY -- THE OTHER ISSUE, PEOPLE CAN BE VICTIMIZED.

IF SOMEONE IS VULNERABLE TO IS ONE SCAM, THERE'S A CHANCE THEY'LL BE VULNERABLE TO THE NEXT AS WELL OR IDENTITY THEFT ISSUE.

>> DO WE HAVE A SENSE OF HOW MANY PEOPLE IN TERMS OF THE SCAMMERS ARE ACTUALLY PROSECUTED

OR CAUGHT AND THEN PROSECUTED?  
THERE'S NO ONE HERE FROM POLICE.  
BUT DO YOU HAVE THAT DATA?  
>> YEAH, THERE'S INSTANCES WHERE  
FOR EXAMPLE THE FEDERAL TRADE  
COMMISSION AND OTHER  
ORGANIZATIONS AND -- HAVE BEEN  
ABLE TO TAKE DOWN A SCAMMER IN  
ANOTHER COUNTRY AND CLOSE DOWN  
AN ENTIRE BUILDING OF PEOPLE WHO  
WERE IRS SCAMMERS, TELLING  
PEOPLE THAT THEY OWED MONEY TO  
THE IRS.  
THINGS ARE BEING DONE IN  
ADDITION TO ROBO CALLS.  
PREVENTION IS KEY.  
THE MORE WE CAN DO, THE MORE  
PEOPLE --  
>> LIKE I'M SO ANGRY.  
CAN YOU IMAGINE THE FEAR THAT  
SOMEONE IS FEELING WHEN THE IRS  
IS CALLING AND SAYING THAT THEY  
OWE MONEY OR A DEBT COLLECTOR OR  
ANYTHING THAT SOMETHING HAS  
HAPPENED TO ONE OF YOUR LOVED  
ONES, SENT MONEY.  
IT'S OUTRAGEOUS.  
I HAVE A FEW MORE QUESTIONS  
BEFORE I TURN IT OVER TO THE  
SPONSOR AND KEEPING THE HEARING  
MOVING.  
I APPRECIATE THE WORK THAT  
YOU'RE DOING.  
THIS IS REALLY IMPORTANT.  
COUNCILLOR ESSAIBI-GEORGE.  
>> THANK YOU, COUNCILLOR JANEY.  
I THINK THIS IS THE SHEET --  
I'LL TAKE A PICTURE AND POST IT.  
THIS IS THE JUST HANG UP THE  
PHONE IS PROBABLY THE GREATEST  
ADVICE.  
THERE'S NOT ONLY -- WHEN YOU  
HANG UP THE PHONE, YOU'RE NOT  
ABLE TO BECOME A VICTIM OF A  
SCAM BUT YOU'RE ALSO NOT GIVING  
ANY ADDITIONAL INFORMATION TO  
VERIFY THE TELEPHONE NUMBER OR,  
YOU KNOW, WHO YOU ARE AND WHO  
THE PHONE NUMBER MIGHT BE  
ASSOCIATED WITH.  
IS THERE -- I KNOW THERE'S A  
NUMBER OF TELEPHONE NUMBERS THAT  
YOU'VE SHARED IN THIS PACKET AND  
WE HAVE THE COMMISSION ON

ELDERLY AFFAIRS AND OTHER PHONE NUMBERS.

WHAT IS THE EASIEST WAY WHEN WE'RE -- IF WE'RE -- MANY OF OUR SENIORS ACROSS THE CITY OF BOSTON WATCH THIS PROGRAM RIGHT NOW.

THE HEARING.

I'M SURPRISED SO MANY PEOPLE WATCH IT.

WHAT IS THE NUMBER?

IF I'M GOING TO GIVE A NUMBER NOW TO BE SHARED, WE WE WOULD SHARE THAT NUMBER?

>> LIKE GIVE ME SOME EXAMPLES.

>> IF THERE'S A SENIOR AT HOME WATCHING NOW AND THEY FEEL THEY HAVE BEEN VICTIMIZED IN SOME WAY, IN ANY OF THESE WAYS WHAT IS THE MOST DIRECT WAY -- THE FIRST SPOT TO GO.

>> DEPENDS ON THE SITUATION.

IF THERE'S A SCAMMER IN YOUR NEIGHBORHOOD, CALL THE LOCAL POLICE IMMEDIATELY.

IF YOU'RE FEEL LIKE YOU'RE IN DANGER, CALL THE POLICE IMMEDIATELY, 911.

TO THE EXTENT YOU WANT TO KNOW IF SOMEONE -- LET'S SAY YOU'RE TALKING TO SOMEONE RIGHT NOW AND THEY WANT YOU TO CALL BACK AND GIVE THEM THE NUMBERS FROM A BACK OF A CARD, PLEASE DON'T, FIRST OF ALL.

IT'S PROBABLY A SCAM.

>> AND YOU SAID ASSUME IT'S GOING TO BE A SCAM UNLESS IT'S BEEN VERIFIED UNLESS YOU ASKED FOR THE PHONE CALL.

>> IF SOMEONE CALLED YOU, DON'T GIVE THEM MONEY.

INDEPENDENTLY VERIFY NUMBERS AND INFORMATION.

ADDITIONALLY, YOU CAN CALL OUR OFFICE.

OUR CONSUMER ADVOCACY AND RESPONSE DIVISION HAS A HOTLINE. IF YOU'RE WORRIED SOMETHING IS A CAM, LET US KNOW.

WE HAVE PEOPLE THAT WILL TALK TO YOU.

I'VE HAD SOMEONE CALL RECENTLY AND TELL ME THEY WERE THINKING

ABOUT GIVE THIS MONEY FOR TAXES  
AND FEES BECAUSE THEY WERE SURE  
THEY WON A NATIONAL LOTTERY.

>> SO FOR THE HOTLINE, IS IT THE  
617-727-8400 NUMBER?

>> YES.

>> REPEAT THAT.

>> IF YOU'RE IN A SCAM  
SITUATION --

>> YES.

>> ADDITIONALLY -- THE FEDERAL  
TRADE COMMISSION ALSO WANTS  
PEOPLE TO REPORT THESE PHONE  
NUMBERS.

YOU CAN JUST GO TO FTC.GOV AND  
REPORT A SCAM PHONE NUMBER.

THEY COLLECT THESE NUMBERS.

BY DOING THAT, YOU CAN STOP A  
SCAM IN A FEW HOURS.

THEY CAN TAKE DOWN YOUR NUMBER.

OUR OFFICE CAN'T DO THAT.

WE WORK WITH THE FEDERAL TRADE  
COMMISSION TO DO THIS WORK.

>> GREAT.

THANK YOU.

MELISSA, THROUGH THE CITY, IS

THERE A WAY TO LOOP IN 311?

SO MANY SENIORS KNOW TO CALL 311

TO REPORT A NUMBER OF DIFFERENT  
THINGS.

I NOTICED ON THE APP, I LOOKED  
QUICKLY THAT THERE IS ANOTHER  
CATEGORY THAT A SENIOR COULD  
RECORD SOMETHING THAT WAY.

IF THEY WERE TO CALL 311, WHAT  
WOULD HAPPEN TO THAT PHONE CALL?

>> SURE.

IF A SENIOR CALLS 311 AND  
IDENTIFIES THEMSELVES AS AN  
OLDER ADULT, QUITE OFTEN THEY  
WILL COME TO OUR OFFICE.

THE PHONE CALLS COME TO OUR  
OFFICE AND THE ADVOCATES THAT  
ARE COMMUNITY SERVICE ADVOCATES  
AS I NOTED EARLIER, THEY WILL  
TRY TO ASSESS THE SITUATION THAT  
IS SENIOR IS GOING THROUGH AND  
GUIDE THEM TO THE BEST RESOURCE  
POSSIBLE.

IS IT TO CALL THE ATTORNEY THE ATTORNEY  
GENERAL OFFICE OR BOSTON LEGAL  
SERVICES, PROTECTIVE  
SERVICES.

WE'LL GUIDE THEM AND HELP THEM

THROUGH THE PROCESS.

311 IS ALWAYS THE BEST LOCAL  
PHONE NUMBER TO CALL.

>> GREAT, IF YOU CALL 311  
THERE WILL BE INFORMATION  
AVAILABLE TO MAKE THE OTHER  
CONNECTIONS.

THERE ARE A LOT OF DIFFERENT  
PHONE NUMBERS ON THE ATTORNEY  
GENERAL'S OFFICE.

HOW MANY ADVOCATES DO YOU  
HAVE?

>> WE HAVE EIGHT COMMUNITY  
SERVICE ADVOCATES.

>> ARE THERE A VARIETY OF  
LANGUAGES.

>> WE HAVE LANGUAGE CAPACITY  
AND ACCESS TO THE LANGUAGE  
HOTLINE IF SOMEONE SPEAKS OR  
IS MORE COMFORTABLE SPEAKING A  
LANGUAGE WE DON'T PERSONALLY  
HAVE.

>> IS THAT ALSO WITH THESE  
NUMBERS.

>> YES, EVERYONE CAN ACCESS  
CONSUMER SERVICES.

>> ONE THING I MENTIONED IN MY  
OPENING STATEMENT AND WE ALL  
AGREE ON IS THE CONCERN AROUND  
ANY OF OUR OLDER ADULTS OR  
ANYONE THAT HAS BEEN SCAMMED  
REGARDLESS OF AGE.

IF YOU FEEL ASHAMED OF BEING  
TAKEN ADVANTAGE OF OR ALLOWING  
THIS TO HAPPEN.

THE SCAM ARTIST ARE CALLED  
ARTIST FOR A REASON.

WHAT ARE THE THINGS WE CAN DO  
OTHER THAN SHARING  
INFORMATION, EXPRESSIONING OUR  
DESIRE FOR PEOPLE TO COME  
FORWARD, AND ASK FOR HELP?

>> WHAT ARE OTHER THINGS WE  
CAN DO.

YOU HAVE SO MANY BANK  
EMPLOYEES TRAINED TO FORESEE  
SOME OF THE CHALLENGES.

CAN WE TALK ABOUT THAT AND THE  
STIGMA ATTACHED WITH IT.

>> IT SURPRISED ME.

THE WHOLE ISSUE OF  
EMBARRASSMENT HOLDS BACK  
SENIORS FROM TAKING ACTION.

WE FIND THAT WHEN I TALKED TO

SENIORS ON THIS PARTICULAR SUBJECT I BRING UP THE FACT THAT ALL OF US ONE TIME OR ANOTHER IN OUR LIFE MAYBE HAVE GIVEN FIVE OR \$10 TO SOMEONE WHO NEEDED A MEAL AND THEY GO TO THE LIQUOR STORE, YOU KNOW, WE ALL HAVE BEEN TAKEN ADVANTAGE OF SOMEWHERE IN OUR LIVES.

THERE IS NOTHING TO BE EMBARRASSED ABOUT IF YOU ARE A SENIOR AND SOMEONE WHO IS AN EXPECT GETS YOU TO WRITE A CHECK OF \$100 OR \$1,000.

THERE IS NOTHING TO BE EMBARRASSED OF.

SHARE IT, REPORT IT TO THE POLICE IMMEDIATELY OR ANOTHER LOVED ONE OR CREDIT UNION THAT WILL BE HELPFUL IN GUIDING YOU AND SEASONING YOU IN THE CORRECT DIRECTION.

BECAUSE, THAN YOU PREVENT IT FROM OCCURRING TO SOMEONE ELSE.

THE MORE WE CAN ENCOURAGE THAT IS IMPORTANT.

THE OTHER THING I CAME ACROSS WAS, YOU KNOW, MY WIFE'S GRANDMOTHER IS 92, 93 YEARS OLD GETS A CALL AND ENGAGES WITH THIS PERSON ON A DAILY BASES.

SHE'S SMART.

SHE KNOWS HOW TO DEAL WITH IT.

SHE'S LONELY AND LOOKING FOR SOMEONE TO TALK TO.

WE GET A LOT OF SENIORS THAT LIVE BY THEMSELVES AND LONELY.

WHEN I THINK OF THE MAYOR AND HIS CALL ON HOW MANY OCCASIONS FOR THE COMMUNITY TO COME TOGETHER AND CARE FOR ONE ANOTHER IT'S SO IMPORTANT THAT WE AS A COMMUNITY COME TOGETHER AND IF WE KNOW SOMEONE IS ELDERLY AND LIVING BY THEMSELVES THAT WE CALL ON THEM AND VISIT THEM SO THEY ARE NOT SO LONELY AND DON'T RESULT TO TAKING PHONE CALLS

FROM SCAMMERS.  
THEY HAVE PLENTY OF PATIENTS.  
SIX MONTHS, SEVEN MONTHS LATER  
THEY WILL WARE YOU DOWN AND  
GET INFORMATION FROM YOU.  
>> THAT'S GREAT ADVISE ABDOMEN  
IMPORTANT FOR US TO REMEMBER  
ANYONE OF US THAT HAS A  
RELATIONSHIP WITH SOPHOMORE  
ONE ISOLATED OR LIVING ALONE  
THAT WE ARE REACHING OUT SO  
THEY HAVE SAFE CONVERSATIONS  
ON THE TELEPHONE OR IN  
PERSON.  
WHAT ABOUT TRAINING IN ANY OF  
OUR FACILITIES.  
SUPPORT AND TRAINING FOR ANY  
OF OUR SENIOR WHETHER IT'S  
HOUSING OR NURSING HOMES OR  
PLACES WERE LARGER GROUPS OF  
SENIORS MIGHT BE.  
EDUCATION FOR STAFF TO BE  
AWARE.  
SOMETIMES THE FRAUD IS WITH A  
FAMILY MEMBER.  
>> UH-HUH.  
TOO OFTEN THE FRAUD IS WITH  
THE FAMILY MEMBER.  
IT ALSO HAPPENS WITH THE  
CAREGIVER OF THE FACILITY.  
WHAT TYPE OF RESOURCES ARE WE  
PROVIDING ONE OF OUR GOALS IS  
TO TRAIN ADVOCATES.  
WE TEACH THEM CERTAIN SIGNS TO  
WATCH OUT IF SOMEONE IS BEING  
FINANCIALLY EXPLOITED.  
IF THEY CHANGED PAIR POWER OF  
ATTORNEY OR STARTING TO GO TO  
THE BANK AND TAKEOUT MONEY.  
THEY USED TO HAVE FUNDS AND  
THEY DON'T HAVE THEM  
AVAILABLE.  
OR IF THEY SEEM CONFUSED.  
WHY AM I I AM I GIVING THIS  
PERSON MONEY.  
WE HAVE SPOKEN TO COORDINATORS  
TO GIVE THEM THIS TRAINING.  
>> WHO ARE THE RESIDENCE  
COORDINATE TRAINERS.  
>> SOMETIMES IT'S PUBLIC  
HOUSING AND SOMETIMES IT'S  
NOT.  
IT'S THERE TO ASSIST RESIDENCE  
WITH PAPERWORK OR HOW TO GO

OUT AND THEY HAVE CERTAIN SERVICES.

THEY ARE THERE TO HELP WITH DAY-TO-DAY ISSUES.

>> WHAT ABOUT TRAINING WITH HOME HEALTH AIDS.

>> WE HAVE A GONE OUT TO PROTECTIVE SERVICES.

WE RECENTLY HAD AN EVENT WHERE WE TRAINED PROTECTIVE SERVICES TO WATCH OUT FOR SIGNS AS WELL AND WHAT TO DO IF YOU SEE AN ELDER WITH THEIR IDENTITY STOLEN.

WE GET TO ALL DIFFERENT PARTS OF THE STATE.

AS FAR AS PEOPLE WHO ARE IN PEOPLE'S HOMES FOR HEALTHCARE, OUR OFFICE IS AWARE WE WANT OTHERS TO AGE IN PLACE AND WE WANT TO MAKE SURE THEY DO THE WORK THEY ARE PAID TO DO.

WE ARE VERY AWARE OF MAKING SURE THOSE PEOPLE ARE AWARE AS WELL.

>> CREDIT UNIONS HAVE SEEN I DON'T REMEMBER SAFEGUARDS ON THE WEBSITE  
BETTERVALUEBETTERBANKING.COM

THEY CAN GAIN MORE KNOWLEDGE AND FAMILIARITY OF THE SCIENCE OF SCAMMING AND FRAUD AND THE RESOURCES AVAILABLE IN THE COMMUNITY.

>> I LOOK FORWARD.

THANK YOU EVERYONE FOR SHARING YOUR INFORMATION TODAY.

I LOOK FORWARD TO BRINGING THIS AS AN AT LARGE COUNSELOR AND DISTRICT COUNSELOR WE SPEND A LOT OF TIMES AT MEETINGS.

I LIKE FORWARD SHARING WHAT I HAVE LEARNED TODAY WITH ALL OF OUR RESIDENCE.

IT'S IMPORTANT FOR EVERYONE TO HAVE THIS AWARENESS AND KNOWLEDGE.

>> JUST A FEW MORE QUESTIONS.

WE SPOKE EARLIER ABOUT E-MAIL OR INTERNET, IN PERSON, WE SPOKE ABOUT PHONE.



WHAT ABOUT MAIL.  
I KNOW SOME RESIDENCE  
PARTICULARLY OLDER HOMEOWNERS  
GET CHECKS IN THE MAIL AND  
PERISH HAPPENS IT'S NOT A SCAM  
BUT NOT PERHAPS THE WISES  
DECISION.

CAN YOU SPEAK TO WHETHER OR  
NOT YOU ARE SEEING.

>> YES, WE DO SEE THIS.

THAT'S WHY ONE THING WE  
RECOMMENDED IS THE OPT OUT.  
THAT WILL STOP YOU FROM  
GETTING SOME THINGS THAT MIGHT  
OTHERWISE COME OUT.  
THERE ARE SCAMS AS WELL AND WE  
GET INFORMATION FROM U.S.  
POSTAL INSPECTION SERVICE AT  
OUR OFFICE.

THEY WILL SOMETIMES TRY TO LET  
US KNOW OF A SCAM GOING ON  
THROUGH THE MAIL.

WE MAKE SURE WE ARE AWARE AND  
MAKE SURE WE KEEP SOMETIMES IT  
LOOKS LIKE IT'S FROM YOUR  
BANK.

YOU COULD PROBLEM ANSWER  
QUESTIONS ABOUT THIS MORE THAN  
I CAN OR A GOVERNMENT AGENCY.  
SOMETIMES IT'S OFF.

WE GET CALLS AND HAPPY TO TAKE  
CALLS ABOUT THE QUESTION THE  
RULE IS TO VERIFY WHERE IT  
CAME FROM DON'T USE THE NUMBER  
ON THE FLIER AND MAKE SURE  
IT'S FROM THE PERSON IT SAYS  
IT'S FROM.

THERE ARE SCAMS OUT THERE.

>> IN THOSE CIRCUMSTANCES AND  
YOU GET SOMETHING IN THE MAIL  
AND IT'S A UTILITY AND  
FRAUDULENT NOT TO CALL BACK AT  
THE PHONE NUMBER ON THE LITTER  
OR POSTAGE GET THE ACTUAL  
NUMBER.

IT'S THE CONSTANT  
VERIFICATION.

>> ONE MORE.

WAH-WAH ABOUT WHEN SOMEONE  
RECEIVES A LEGITIMATE CHECK  
AND IT'S TO PURCHASE THE HOME  
AND THE SENIOR MAY OR MAY NOT  
FULLY UNDERSTAND HOW IMPACTFUL  
IT IS IF THEY DID CRASH THAT

CHECK OR BRING IT TO THE BANK.

NOW THEY HAVE ENTERED INTO A CONTRACT TO SALE THEIR HOME.

>> IN THAT CASE IF IT'S A SCAMMER CALL OUR OFFICE WE WILL WALK ANYONE THROUGH THE STEPS IT TAKES OR REFER THEM TO THE PROPER AUTHORITIES OR LEGAL COUNCIL.

>> GO AHEAD.

ONE MORE THING I WANT TO MAKE SURE I MENTION TODAY. IF YOU'D SUSPECT ANY TYPE OF ELDER ABUSE AND FINAL ABUSE IS ELDER ABUSE MAKE SURE YOU ARE AWARE THE EXECUTIVE OFFICE HAS AN ELDER ABUSE HOTLINE.

>> I THINK AS YOU MENTIONED VERIFY THE SOURCE OF THE INFORMATION.

MY GRANDFATHER SAID THERE IS NO SUCH THING AS A FREE LUNCH.

NO ONE IS SENDING YOU A CHECK FOR \$40,000 WITHOUT STRINGS ATTACHED.

AGAIN, I WOULD LIKE TO THANK YOU FOR YOUR WORK.

IT'S IMPORTANT WORK.

WE NEED TO GET THIS INFORMATION OUT FOR OUR ELDERS AND SENIORS TO MAKE SURE THEY DON'T FALL PRAY TO PEOPLE WHO ARE TAKING ADVANTAGE AND LOOKING TO HURT THEM.

I'M GOING TO INVITE THE NEXT PANEL.

I INVITE YOU TO STAY IF YOU ARE ABLE TO HEAR FROM THE NEXT PANEL.

WE HAVE WILDA, ELEANOR, AN BOB.

THANK YOU AGAIN.

THANK YOU.

>> IF YOU COULD MAKE YOUR WAY TO THE SEATS HERE.

>> WELCOME AND THANK YOU FOR BEING HERE.

WE CAN GO DOWN THE LINE.

IF YOU COULD INTRODUCE YOURSELF FOR THE RECORD.

>> I'M ELEANOR LOVE JOY.

THANK YOU FOR BEING HERE.

I'M NERVOUS.

>> I LIVE-IN MISSION, MAINE.

'M ROBERT AND I LIVE-IN A SECTION OF DORCHESTER.

>> DO YOU HAVE PRESENTATIONS TO MAKE?

WOULD YOU LIKE TO TALK ABOUT YOUR OWN EXPERIENCE OR WORK YOU ARE DOING?

>> I HAD A FEW EXPERIENCES. SOMEONE CALLED AND TOLD ME THE PAYMENT ON MY CAR WAS SIX MONTHS OVERDUE AND THEY WOULD REPOSSESS IT.

THE THING IS I NEVER OWNED A CAR.

THERE WAS ANOTHER ONE THE IRS OR SOMEONE FROM THE IRS SAYING THE COPS WERE COMING TO GET ME BECAUSE I DIDN'T PAY MY TAXES.

I IMMEDIATELY JUST HUNG UP THE PHONE AND I KNEW THAT WAS A SCAM.

OTHER THAN THAT, YOU KNOW, JUST BASICALLY THE CALLS THAT COME THREW IF I DON'T KNOW THE NUMBER I DON'T ANSWER IT.

ONE THING MY SOME TOLD ME.

HE SAD MOM, IF IT HAS A 617 NUMBER AND NOT SURE.

IF YOU PICK UP THE PHONE WAIT AND SEE IF SOMEONE SAYS SOMETHING.

IF THEY SAY ELEANOR DON'T ANSWER AT ALL JUST SAY UM. THE MINUTE YOU SAY YES THEY HAVE YOU GOING.

THAT WAS THAT.

>> VERY GOOD ADVISE.

ARE YOU ABLE TO SHARE THAT INFORMATION WITH OTHERS IN YOUR NEIGHBORHOOD?

>> I HAVE WITH THE SENIORS IN MY BUILDING.

I'VE TOLD THEM FROM TIME TO TIME AND EXPLAINED IT TO THE RESIDENT COORDINATOR.

SHE SAID THEY WERE TRYING -- IF IT HAPPENED AGAIN CALL THE POLICE STATION AND GIVE THEM THE NUMBER THEY CALLED FROM. I DIDN'T GET IT ANYMORE.

>> YES, I USUALLY DO A LOT OF ROUNDS.

I VISIT ELDERLY PEOPLE LAST THURSDAY I -- USUALLY I VISIT PEOPLE IN THE HOSPITAL I USED TO WORK.

SHE WAS ON VACATION AND I SAID WELL, I'LL DO SOMETHING DIFFERENT.

I TOOK THE TRAIN TO J.P. I WAS GOING TO LOOK FOR SOMETHING I NEED, WINDOW SHOPPING.

SOMEBODY WAS IN THE CAR AND HONKED THE HORN AND SAID THAT WAS MY GODMOTHER.

SHE TOLD ME THAT'S WHAT HAPPENS TO HER.

SHE HAS TO GO TO THE BANK BECAUSE SOMEONE WAS CALLING HER TO MAKE A MONEY ORDER TO GO TO THE STOP AND SHOP AND BUY A GREEN CARD.

THE GREEN CARD, SHE TOLD ME HAD 495.

I ASKED WHERE SHE WOULD SEND THE MONEY THEY SAID MAKE A PERSONALIZED MONEY ORDER. THAT'S WHEN SHE WAKE UP AND WENT TO THE BANK AND CANCELED HER ACCOUNT NUMBER.

WHEN I WAS AT HER HOUSE SOMEONE CALLED AND I PICKED UP THE PHONE AND THEY SAY THIS IS SO-AND-SO AND WE ARE STILL WAITING FOR THE AMOUNT.

I HUNG UP ON THE PERSON.

>> I'M GLAD YOU WERE ABLE TO INTERVENE.

>> WOULDN'T YOU LIKE TO PRESENT?

>> YES.

I'M TRYING TO THINK WHERE I START.

I'VE GOTTEN THE IRS CALLS AND A FEW TIMES, YOU ARE NERVOUS BECAUSE YOU ADOPT DON'T KNOW WHAT TO DO.

I SHARED IT WITH MY CHILDREN AND DECIDED, WELL, I NEED TO FIND OUT MORE ABOUT IT.

THE PERSON SAID THEY WOULD COME AFTER YOU.

IT'S SOMETHING TO THAT

EFFECT.

I WAS ABLE TO CALL THE IRS AND THEY TOLD ME THEY DON'T MAKE PHONE CALLS TO PEOPLE WHO OWE THINGS AND IT WAS PROBABLY A SCAM.

THEY GAVE ME A TELEPHONE NUMBER AND TOLD ME TO CALL THEM AND GIVE THEM THE NUMBER.

THEY CALL FROM ONE NUMBER ABDOMEN AGAIN CALL YOU AGAIN. I CALLED THE IRS AND GOOD DAY THEM THE NUMBER.

THEY NEVER SAID ANYTHING BACK TO THEM SO I'M NOT SURE WHAT THEY DID WITH IT.

I DON'T GET THE CALLS AS FREQUENTLY AS I HAD BEFORE. THE OTHER THING IS, THAT, I REMEMBER GETTING ON MY IPAD SAYING I ORDERED SOMETHING AND I NEEDED TO CLICK ON THE PDF FILE.

SINCE I'M NOT THAT COMPUTER COME SAVVY SO I DON'T CLICK ONTO THINGS.

I KEEP GETTING THEM SO I CALLED APPLE CUSTOMER SERVICE AND EXPLAINED TO THEM WHAT WAS HAPPENING.

THEY GAVE ME ANOTHER NUMBER -- NOT A NUMBER BUT E-MAIL ADDRESS.

WHEN I GET THEM IT'S CALLED APPLE PHISHING SINCE THEN I SENT THEM SEVERAL.

I TAKE THE E-MAIL AND I FORWARD IT TO THEM AT APPLE PHISSING.

I'M NOT SURE IF THEY HAVE BEEN ABLE TO RESOLVE IT OR NOT BUT THAT'S WHAT I'VE BEEN DOING WITH THAT.

I GET CALLS FROM EVER SOURCE SAYING THEY CAN REDUCE MY RATE.

I'M AFRAID OF THAT BECAUSE EVERYONE IS OUT TO MAKE MONEY.

I WONDER HOW THEY WILL REDUCE MY RATES.

I NEVER ENGAGE.

MOST OF THE TIME I JUST HANG

UP OR LEAVE A MESSAGE ON MY  
ANSWERING MACHINE.  
ANOTHER THING I'VE GOTTEN IS  
THAT FEDEX.  
RECENTLY I'VE BEEN GETTING  
E-MAILS FROM FEDEX WAS UNABLE  
DELIVER.  
I DON'T ORDER ANYTHING SO I  
DON'T KNOW WHY I WOULD GET  
SOMETHING FROM THEM.  
THERE ARE ALWAYS SOMETHING YOU  
CLICK ON OR GIVE YOU  
INFORMATION OR WHATNOT.  
I ANYTHING NOR THOSE.  
-- IGNORE THOSE.  
I'M CONCERNED THEY WILL FIND  
DIFFERENT WAYS TO GET YOU.  
I'VE GOTTEN CALLS AND THEY  
HAVE MY OWN TELEPHONE NUMBER.  
I SAY I'M NOT CALLING MYSELF.  
>> THAT HAPPENED TO ME TOO.  
I DON'T KNOW WHO'S WHO'S ON  
THE OTHER SIDE OF THE LINE.  
I DON'T ANSWER THOSE.  
THE OTHER THING IS RECENTLY, I  
HAVEN'T HAD A CHANCE TO CHECK  
THAT ONE OUT.  
I'VE GOTTEN AN E-MAIL FROM  
BANK OF AMERICA AND TELLING ME  
SOMEONE WAS TRYING TO GET IN  
MY ONLINE ACCOUNT.  
I DON'T HAVE ONE.  
I DO HAVE AN ACCOUNT THERE BUT  
NOT ONLINE.  
EI I DON'T KNOW HOW TO OR WANT  
TO.  
THOSE ARE THE THINGS COMING  
IN.  
I'M CONCERNED.  
I HAD A FRIEND SCAMMED OF  
\$3,000.  
SHE FOUND OUT WHO IT WAS BUT  
BECAUSE IT WAS A FAMILY MEMBER  
SHE DOESN'T WANT TO DO  
ANYTHING ABOUT IT.  
I TOLD HER TO CALL THE  
POLICE.  
THIS PERSON HAS GOTTEN AWAY  
WITH THAT AND IT'S  
UNFORTUNATELY THAT WE ARE AT  
THE POINT WHEN WE ARE ENABLERS  
FOR PEOPLE IN OUR FAMILY.  
SOMETIMES PEOPLE COME BY YOUR  
HOUSE OR CLEAN YOUR YARD AND

WANT YOU TO PAY FOR IT.  
TO ME THAT'S AN SHAKEDOWN OR  
SCAM.  
THOSE ARE THINGS TOO SENIORS  
NEED TO BE AWARE OF.  
YOU THINK THE PERSON IS DOING  
YOU A GOOD FAVOR.  
IF THEY KEEP COMING BACK THAT  
BECOMES A PROBLEM.  
I THINK WE NEED TO UNDERSTAND  
AND KNOW HOW TO DO SOMETHING  
ABOUT THAT.  
THE LAST THING IS THAT WHEN  
PEOPLE CALL NOW MORE THAN  
LIKELY I WILL PICK UP THE  
PHONE AND NOT SAY ANYTHING SO  
THEY WILL HANG UP.  
I'LL LET THE PHONE RING AND IT  
WILL GO TO VOICEMAIL.  
I THINK THE BEST THING TO DO  
IS NOT ANSWER AT ALL.  
YOU KNOW, SO THERE IS NO  
CONNECTION WITH THE PERSON WHO  
IS ON THE OTHER END TRYING TO  
SCAM SOMEONE.  
I APPRECIATE THE FACT YOU ARE  
TRYING TO DO SOMETHING ABOUT  
IT SO MANY HAVE BEEN VICTIMS  
OF SCAMS WHETHER IT'S A FAMILY  
MEMBER OR SOMEONE IN THE  
COUNTRY OR OUT OF THE  
COUNTRY.  
>> THANK YOU SO MUCH.  
THAT WAS A VERY THOROUGH  
PRESENTATION.  
I APPRECIATE YOUR PERSONAL  
STORIES.  
MY HOUSE PHONE HAS CALLED MY  
HOUSE.  
I WORRY ABOUT MY MOM WHO IS  
ENGAGING AND MAY WANT TO TALK  
TO SOMEONE.  
IT'S IMPORTANT WE KNOW THESE  
STRATEGIES AND WE HAVE THE  
INFORMATION WE NEED TO RESIST,  
YOU KNOW, FALLING PREY OR  
KNOWING WHAT TO DO IF  
SOMETHING LIKE THIS HAPPENS TO  
US.  
I DON'T HAVE A LOT OF  
QUESTIONS NOW.  
I'LL TURN IT OVER, AGAIN, TO  
THE SPONSOR OF THE HEARING TO  
SEE IF SHE HAS ANY QUESTIONS.

>> THANK YOU, ONCE AGAIN  
COUNSELOR AND THANK YOU FOR  
BEING WITH US TODAY.

WHAT YOU SHARED WITH US HAS  
BEEN I HAVEN'T HEARD THE PHONE  
NUMBER CALLING THE PHONE  
NUMBER BEFORE, THAT'S WILD.  
OVER THE LAST YEAR WHEN WE  
WENT AROUND MEETING WITH  
SENIORS WE HAVE HEARD ALL OF  
THOSE STORIES.

I DON'T KNOW, THE ONE STORY WE  
HEARD THAT I DIDN'T HEAR FROM  
THE THREE OF YOU A LITTLE BIT  
WITH YOUR I PADUSE IS GETTING  
THE PHONE CALL THAT WE HAVE  
NOT ADVERTISED A PROBLEM WITH  
YOUR COMMUTER IF YOU LOG ON  
LET US HELP YOU.

THEN, SOME OF OUR SENIORS  
SAYING I DON'T HAVE A  
COMPUTER.

WHAT ABOUT -- WHAT ARE SOME OF  
THE WAYS WE COULD ENCOURAGE  
SENIORS THAT HAVE BEEN VICTIMS  
OF SCAM TO COME FORWARD OR ARE  
EMBARRASSED TO SHARE AS  
WILLINGLY AS YOU SHARED DODD.

IN THE FOLLOW UP CALLING THE  
POLICE OR CHECKING IN WITH  
SOMEONE ELSE TO REPORT IT OR  
CHECKING IN WITH A FRIEND.

HOW CAN WE SUPPORT SENIORS  
COMING FORWARD WITH THE SCAMS  
THEY MIGHT FACE?

>> IT'S NOT EASY.

A LOT OF THE SENIORS ARE  
AFRAID TO COME FORWARD IF THEY  
ARE SCAMMED.

IN OUR BUILDING WE TRY TO TALK  
TO ALL OF THE SENIORS.

WE HAVE COFFEE HOUR AND AT  
COFFEE HOUR EVERYBODY GETS  
TOGETHER AND SAY WHAT HAPPENED  
OR DIDN'T HAPPEN.

IF SOMEONE HAS A PROBLEM WE  
TRY TO DRAW IT OUT FROM THEM.  
IT'S NOT EASY WHEN THEY DON'T  
WANT TO TALK, YOU KNOW, I  
CAN'T THINK OF A WAY TO DO  
THAT.

>> MAKE IF OTHERS TALK ABOUT  
IT THE EASIER IT MIGHT BE.

>> WE HOPE THE SPREAD THE



INFORMATION.  
I'VE GOTTEN CHECKS IN THE  
MAIL.  
MY HOUSE NUMBER CALLED MY  
HOUSE.  
IT WAS FREAKY.  
THE OTHERS FOR WHATEVER REASON  
IT SOUNDS REAL.  
PEOPLE ENGAGE AND LET FOLKS  
KNOW IF THIS HAPPENS THERE ARE  
RESOURCES AVAILABLE AND THE  
PANEL RIGHT BEFORE YOU THAT  
TALKED ABOUT ALL OF THE WONDER  
AND OTHER FAMILY MEMBERS.  
THE BETTER OFF WE'LL BE.  
THESE FOLKS ARE PERSISTENT AND  
KNOW HOW TO CHANGE IT UP AND  
GO TO THE NEXT SCAM.  
>> I AGREE WITH YOU.  
I BELONG TO A GROUP CALLED THE  
GOLDEN JET SETTERS AT CHURCH.  
THE MORE WE TALK ABOUT IT THE  
BETTER AND EASIER IT BECOMES.  
MANY TIMES WE FEEL ISOLATED  
AND STUPID AND NO ONE WANTS TO  
FEEL THAT WAY.  
I THINK WITH OUR GROUP, WE TRY  
TO ENGAGE IN DIFFERENT  
THINGS.  
SOMETIMES YOU BRING IT UP CAST  
YULELY JUST TO GET THE  
CONVERSATION GOING.  
IF YOU DO THAT OFTEN ENOUGH  
PEOPLE BEGIN TO GET  
COMFORTABLE.  
AT LEAST ADMITTING THEY HAVE  
THE PROBLEM.  
A FRIEND THAT TOLD ME ABOUT IT  
IT WAS A WHILE BEFORE SHE  
MENTIONED IT TO ME.  
I JUST HAPPENED TO SAY  
SOMETHING AND SHE GOT QUIET.  
SHE SAID I NEVER SAID ANYTHING  
BUT THIS IS WHAT HAPPENED.  
IT BROKE MY HEART.  
IF HE HAD CLOSER FRIENDS I HAD  
A GREATER, EGRESS -- I GUESS A  
CLOSER RELATIONSHIP.  
BECAUSE IT'S A FAMILY MEMBER  
IT'S HARD.  
SOMETIMES WE HAVE TO HAVE  
TOUGH LOVE.  
WE ARE AFRAID TO DO THE TOUGH  
LOVE.

>> YOU HAVE BEEN A GREAT FRIEND.  
THE FACT THAT SHE FELT SHE COULD CONFIDE IN YOU.  
THESE SCAMMERS ARE CRIMINALS AND THEY ARE DOING CRIME.  
THIS IS A CRIME.  
WE SHOULD NEVER BLAME THE VICTIM OF A CRIME.  
IT'S NOT THE PERSON WHO CRASHED THE CHECK OR TOOK THE CALL.  
>> I'M SORRY.  
NO, I'M GOOD.  
I WANT TO SAY THANK YOU VERY MUCH FOR SHARING YOUR EXPERIENCES AND BEING WITH US HERE TODAY TO DO THAT.  
>> THANK YOU.  
FOR HAVING US.  
SO, BEFORE WE WRAP-UP I HAVE TO HIT THIS.  
THIS IS A DOCKET NUMBER 0165.  
THIS WAS AN ORDER FOR AN HEARING FOR ELDER SCAMMING.  
OUR SPONSOR IS HERE.  
I WOULD LIKE TO THANK ALL OF THE PANELIST, YOU HAVE BEEN AMAZING SHARING YOUR STORY.  
OUR EARLY PANEL THANK YOU.  
THIS HEARING IS NOW ADJOURNED.  
>> THANK YOU.