

# Welcome!

**While waiting for the presentation to begin, please read the following reminders:**

- The presentation will begin promptly at 9 a.m. Pacific Time
- If you are experiencing technical difficulties, email [brenda@nfjca.org](mailto:brenda@nfjca.org)
- To LISTEN to the presentation on your phone, dial **312-878-0218**, access code **291-941-629** or listen on your computer speakers
- Attendees will be muted throughout the presentation
- To send questions to the presenter during presentation:
  - Click on “Questions” in the toolbar (top right corner)
  - Type your comments & send to presenter
- There will be a Q & A session at the end of the presentation.
- The presentation will be recorded & posted on [www.familyjusticecenter.org](http://www.familyjusticecenter.org)
- Please complete the evaluation at the end of the presentation. We value your input.



*With special thanks to the Verizon Foundation for sponsoring this webinar!*



# Your host today:



**Mehry Mohseni**  
**Assistant Director of Technical**  
**FJC Alliance**

[www.familyjusticecenter.org](http://www.familyjusticecenter.org)



# The FJC Alliance Team



**Casey Gwinn, JD**



**Gael Strack, JD**



**Sgt. Robert Keetch,  
Ret.**



**Jennifer Anderson**



**Brenda Lugo**



**Lori Gillam, CPA**



**Michelle Adams, JD**



**Yvonne Coiner**



**Mehry Mohseni**



**Melissa Mack**



**Alexia Peters, JD**



# Your presenter today:



**Paul Greenwood**  
**San Diego District Attorney's Office**  
**Deputy District Attorney**

# Investigation & Prosecution of financial elder abuse



September 30th, 2010

Webinar

Family Justice Center Alliance

Presented by

Paul Greenwood,  
Deputy District Attorney,  
San Diego County, California





# WARNING!

- The views expressed by the presenter are not necessarily those of the San Diego District Attorney's Office

What a week!

Vulnerable/dependent  
adult vs. Elder criteria

## One definition of Vulnerable Adult:

“18+ - unable to manage and take care of self or his/her money, assets or property without assistance as a result of advanced age or physical or mental disability”

65+

Misconceptions...

# Myth #1

- Elderly people make terrible witnesses

# AVOID STEREOTYPING OF SENIORS

- Forgetful
- Senile
- Longwinded
- Grumpy
- Disabled
- Fragile





## Myth # 2

- If elderly victim gives the money voluntarily, it is not a crime

- There are times when the apparent voluntariness has been diluted by fraud, undue influence or by exploiting the mental limitations of the victim

## Myth # 3

- If the financial institution reimburses the elderly victim and then declines to seek prosecution, we have no victim

- Once a victim, always a victim!
- Restitution can NEVER remove the stigma

## Myth #4

- If victim is deceased before we discover the theft, we cannot prosecute

- Wrong!
- Treat such a case as if it were a murder
- There are some situations in which we do not need the victim for a prosecution

## Myth # 5

- Any case where the elderly victim is involved in a home repair & there is a dispute over money – this is **ALWAYS** a civil matter.

- Are there other victims out there?

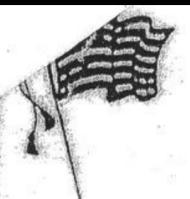
- Did he get the money up front?

- What services did he promise?

- What did he deliver?

They continued to work for about a month after that but the work was very sporadic. I called him and complained. I spoke to both him and his wife Marisa. They kept making excuses and then they finally stopped coming and changed their phone numbers. I paid them most of the contract price...around \$26,000.

In addition, they rented a U-Haul to store my belongings in while they were working and now my belongings are missing...about \$11,000 worth. I called the police but they said it was a civil matter.



FOR IN GOD WE TRUST  
 SAVE THIS FLYER FOR 50% OFF

PROVERBS 21:21

FOR THAT  
 "LIKE NEW" LOOK  
 PAINT NOW!!



## Modern Day Craftsmen

Father and Daughter's  
 Christian Construction Co.

Family Owned and operated. Serving all Southern CA.  
 WE ARE A PROUD FAMILY, LICENSED, BONDED, AND INSURED  
 Five Generations of General Contractors.

**"We will do anything from cleaning a toilet to building a house.  
 Because WE need your word of mouth."**



AMERICA, WHERE EAGLES AND ANGELS FLY  
 ALL WORK GUARANTEED



### Specializing in:

**Painting:** 2 colors & coats for the price of one, with special long lasting application.  
**Roofing:** All types, new or just repaired. Plus water sanding and pressurized wooden shake roofing.  
**Water Sanding:** Pressure wash with 3500 psi (old wood, stone, concrete). Turns everything old look like NEW. It's a magic machine!  
**Concrete:** Driveways, Sidewalks, Foundations, Patios, etc. Also Stucco.  
**Masonry:** Stone, Brick, Marble, Granite.  
**Interior/Exterior Asphalt:** Seal coating & repairs.  
**Fences:** Wood, Steel, Brick, & Stone.  
**Framing:** Room Additions, Garages, Staircases and more.  
**Porches & Decks:** Gazebos, wood decks, and enclosures. We build many designs.  
**Flooring:** Tile, hardwood, linoleum, any type of flooring.  
**Plumbing:** Installation of sinks, bath tubs/showers, and toilets.  
**Electrical:** Lighting, light fixtures, plugs, wiring.  
**Doors & Windows:** Many designs to choose from. Complete Interior Remodeling and so much More!



### JESUS BLESS AMERICA

For God so loved the world, that he gave his only begotten son,  
 That whoever believeth in him should not perish, but have everlasting life.



Exhibit #5

### BUILD NOW!! SUMMER SAVINGS

And Summer Saving's Call Now  
 and save from 50 % to 75 % OFF.



Happy New Year America  
 the rainy season is here. What  
 room do you wish to be standing  
 in when you take your shower.



OSAL

# MODERN DAY CRAFTSMAN Construction Company

PROPOSAL NO.	117
SHEET NO.	W-117
DATE	Aug 02/06

PROPOSAL SUBMITTED TO:  
NAME  
ADDRESS  
PHONE NO.

WORK TO BE PERFORMED AT:  
ADDRESS  
DATE OF PLANS  
ARCHITECT

SAME  
" " "  
Aug 05/06  
M.D.C.

I hereby propose to furnish the materials and perform the labor necessary for the completion of REBUILDING OF FRONT FENCE that exist around ROCKY STRUCTURE IN FRONT OF HOUSE, and a SM PORTION STRAIGHTENED OUT, NO PAINTING, DRIVEWAY P.W., THEN SEALED, INCLUDING P.W., COMPLETE HOUSE AND SURROUNDING AREAS PLUS SUPPORTING HOLE UNDERGROUND WITH BRACES, FOR LONG LASTING TANTLE HOME

Start all of this my SET UP FEE FROM ABOUT 1/2 TO FINISH WILL BE \$1600.00 PLUS UP WILL BE THE SAME IF BASIC TO STALLION MY SET UP PLUS \$100.00 IN MY NAME CHARITY OF YOUR CHOICE ONE TIME ONLY, WP!

material is guaranteed to be as specified, and the above work to be performed in accordance with the drawings and specifications submitted for above work and completed in a substantial workmanlike manner for the sum of

my SET UP FEE Dollars (\$ ~~1600.00~~ )  
payments to be made as follows. just work with me. WP.

Pay in Full at completion.  
Respectfully submitted William Pite

alteration or deviation from above specifications involving extra costs are executed only upon written order, and will become an extra charge and above the estimate. All agreements contingent upon strikes, acts, or delays beyond our control.

Per \_\_\_\_\_  
Note — This proposal may be withdrawn by us if not accepted

M.S.W. LIFE TIME WARRANTY ON EVERYTHING  
ACCEPTANCE OF PROPOSAL

above prices, specifications and conditions are satisfactory and are specified. Payments will be made as outlined above.

Pay in Full William Pite  
X Aug 02/06  
Signature \_\_\_\_\_  
Signature \_\_\_\_\_

Exhibit #1

CIC

called CADL 7A1437441  
cust BOA 9/16 93-7152/3222  
93-7152/3222  
8773004060

3491

03-04-05217320 008-4-06  
VISA

PAY TO THE ORDER OF

William Pierce

\$ 1324. <sup>no</sup>/<sub>100</sub>

one thousand three hundred twenty four

DOLLARS

Washington Mutual

Washington Mutual Bank, FA  
Oceanside Downtown Financial Center 1270  
801 Mission Ave. 1-800-785-7000  
Oceanside, CA 92054 24 hour Customer Service

Materials



AP

U/C



Called  
List

CADL# A1437491

BoA Vison

90-7162/3222  
8773004060

9/06

3492

12/9

03-04-05 4920

8-4-06

PAY TO THE  
ORDER OF

William Pitre

\$42,281.00

Four thousand Two Hundred twenty eight and 10/100

Washington Mutual

Washington Mutual Bank, FA  
Orange-Downtown Financial Center 1270  
601 Mission Ave  
Oceanside, CA 92054  
1-800-789-7000  
24-hour Customer Service

01-1



NOTES

Labor



ICD



WITH EVERY CONTRACT WE DONATE TO FATHER JOE'S VILLAGES



SAVE THIS FLYER FOR 50% OFF

PROVERBS 21:21

If you're interested in SAVING!



FOR THAT  
"LIKE NEW" LOOK  
PAINT NOW!!!



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Mother / Daughters

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Because WE need you word of mouth."



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ALL WORK GUARANTEED.



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Painting: 2 colors & coats for the price of one, with special long lasting application.

Roofing: All types, new or just repaired/ Plus water sanding and pressurized wooden shake roofing.

Water Sanding: Pressure wash with 3500 psi (old wood, stone, concrete). Turns everything old to look like NEW. It's a magic machine!

Concrete: Driveways, Sidewalks, Foundations, Patios, etc. Also Stucco. Masonry: Stone, Brick, Marble, Granite. Interior/Exterior. Asphalt: Seal coating & Repair. Fences: Wood, Steel, Brick & Stone. Framing: Room Additions, Garages, Staircases and more. Porches & Decks: Gazebos, wood decks, and enclosures. We build many designs. Flooring: Tile, hard-wood, linoleum, any type of flooring. Plumbing: Installation of sinks, bath tubs/showers, and toilets. Electrical: Lighting, light fixtures, plugs, wiring. Doors & Windows: Many designs to choose from. Complete interior remodeling and so much More!

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It's also from our good Lord.

They say if you have a little Extra share, so we do.



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Damage takes place

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- Aluminum Wiring Test & Repair
- Computer Circuits
- Wire Upgrade/Replaced
- Copper Wiring Test & Repair
- Knob-And-Tube Wiring Test & Repair
- 110/240 Circuits
- All Fans Installed
- All Types of Circuit Breakers
- Quick Fix Troubleshooting
- Pool Motor Problems
- Fluorescent Ballast



www.asaprepair.com



One Discount Per Invoice



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AE32287

# 1Hour-Service.com

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# \$100 OFF

ANY JOB



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- Satisfaction Guaranteed Or Your Money Back
- Insured/Bonded
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- Excellent References
- Journeymen/Handymen
- Continuous Training
- Drug Tested Technicians
- Fully Insured Referral Company



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# AMERICAN ELECTRIC COMPANY

1-866-588-4485

www.americanelectricalcompany.com

License # 833296

**100% MONEY BACK GUARANTEED!**

Today's Date 06-07-07 Approximate Start Date 06-08-07 Approximate Completion Date

HOME IMPROVEMENT CONTRACT **324891**

E-Mail \_\_\_\_\_ S.O. No. 06-06-129 Technician 531

Name Earl Webb

Address 8038 Royalito Ln.

City El Cajon State Ca Zip 92021

Phone ( ) ( ) Phone ( ) ( )

**SAVE 15% TODAY WITH HOME PROTECTION MAINTENANCE**

EXTENDED WARRANTIES ARE AVAILABLE AT ADDITIONAL COST

2 Year Extended Warranty \$300

5 Year Extended Warranty \$600

10 Year Extended Warranty \$1,000

\_\_\_\_\_ I accept the extended warranty

\_\_\_\_\_ I decline the extended warranty

**24-Hr. - 7-Days Serving All of California**

Please rate our service by visiting us at [www.americanelectricalcompany.com](http://www.americanelectricalcompany.com) and receive our \$100.00 Gift Check.

I hereby authorize you to proceed with the diagnosis for a minimum charge of \$169.95. If recommendation is accepted today, that amount will be waived. (Except Emergencies)

Earl Webb

DIAGNOSIS

DESCRIPTION OF WORK	QTY.	JOB #	PRICE
OPTION 1 Full Panel tune up for 9 Circuits, General Clean up check Breakers & Loads, Apply Anti Oxidants, Replace Any Bad Breakers, Resurface the Bars			\$1,125 <sup>00</sup>
OPTION 2 3 year warranty - No service fee to come out to the job site, Replace any Bad Breakers, 20 min Free inspection Except on any overloading circuit			
OPTION 3			

**THE DOWN PAYMENT MAY NOT EXCEED \$1,000 OR 10 PERCENT OF THE CONTRACT PRICE, WHICHEVER IS LESS.**

**PAYMENT OF THIS INVOICE/CONTRACT DUE UPON COMPLETION OF WORK**

AUTHORIZATION TO PROCEED WITH THE DIAGNOSIS - I, the undersigned, am owner / authorized representative / tenant of the premises at which the work mentioned above is to be done. I hereby authorize you to perform Recommended Option, and to use such labor and materials as you deem advisable. A monthly service charge of 2% will be added after 10 days. I agree to pay reasonable attorney's fees and court costs in the event of legal action. If my check does not clear, I realize I could be liable for 3 times the amount of the check, in no case more than \$1,500 and in no case less than \$100 all set forth in California Civil Code Section 1719, plus the face value of the check and court costs. I have read this contract, including the terms and conditions on the reverse side hereof and agree to be bound by all of the terms contained herein. I have received a copy of this contract, Notice to Owner. All parts will be removed from premises and discarded unless otherwise specified herein.

You, the homeowner (buyer) or tenant have the right to require the contractor to furnish you with a performance and payment bond, however the contractor can require you to pay for that bond.

You are entitled to a completely filled in copy of this agreement, signed by both you and the Contractor, before any work may be started.

I hereby authorize you to proceed with the above work with option no. 1 at the Contract Price of \$1,125<sup>00</sup>

A notice concerning Commercial General Liability Insurance is attached to this contract. Also, a notice concerning Worker's Compensation Insurance is attached to this contract.

The law requires that the Contractor gives you a notice explaining your right to cancel. Initial the checkbox if the contractor has given you a "Notice of the Three-Day Right To Cancel".

AUTHORIZED SIGNATURE X

PRINT NAME \_\_\_\_\_

CASH  CHECK

DRIVER LICENSE # \_\_\_\_\_ EXP. DATE \_\_\_\_\_

ACCOUNT NUMBER \_\_\_\_\_

VISA  DISCOVER  MC  AME. EXP.

CREDIT CARD NUMBER \_\_\_\_\_ AUTHO. CODE \_\_\_\_\_ EXP. DATE \_\_\_\_\_

ACCEPTANCE OF WORK PERFORMED - I find the service and materials rendered and installed in connection with the above mentioned, to have been completed in a satisfactory manner. I agree that the amount set forth on this contract in the space labeled "TOTAL" to be the total and complete Contract Price/minimum charge. I agree to pay reasonable attorney's fee and court costs in the event of legal action. A monthly service charge of 1.75% will be added after 10 days. I acknowledged that I have read and received a legible copy of this contract and have read the Notice to Owner, and statement required on contract.

I hereby state that the above work has been installed in a professional manner and to the applicable building codes. I take personal and professional responsibility for all work performed to the complete satisfaction of the customer.

X Service Technician Signature Date \_\_\_\_\_

I tested water pressure to be \_\_\_\_\_ LBS./SQ. IN. \_\_\_\_\_ LBS./SQ. IN.

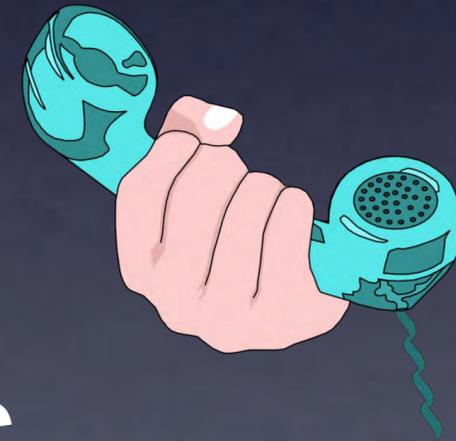
SUB-TOTAL		
INSURANCE FEE	20	00
<b>TOTAL</b>		

Using a multi-  
disciplinary approach

# APS/ Ombudsman

Creating/promoting referral line:

- Every County must have a reporting line
- Billboards
- Posters
- Radio and TV PSA's
- # of calls WILL increase





**Silence isn't golden.**

**Help stop elder abuse.**

**1 (800) 510-2020**

**& INDEPENDENCE SERVICES**  
SAN DIEGO ■ HEALTH AND HUMAN SERVICES AGENCY



**golden years make some people  
green with envy**

**Help stop financial abuse  
of our elderly.**

**1 (800) 510-2020**

**E & INDEPENDENCE SERVICES**  
SAN DIEGO ■ HEALTH AND HUMAN SERVICES AGENCY

F.A.S.T.

# Common reactions among law enforcement

- It cannot be a crime - she gave him the money
- It can't be filed - he does not want us to prosecute
- The prosecutor won't file the case - the victim will make a terrible witness
- It is a civil matter - it involves a Power of Attorney

# Prosecutors

- These cases are worthy
- These cases are provable
- We should get more creative in our charging
- We should not be obsessed with a win-loss record
- We need to talk to APS

Can we charge a felony instead of a misdemeanor?

What crimes other than theft can we consider?

# Involving seniors

- Reaching them through day centers, senior fairs and other workshops
- Provide a positive message!
- Top ten tips for safety ...
- Door prizes & a free lunch

# THE CLIPPER CLUB

La Jolla Presbyterian Church - Fellowship Hall - 6:30 P.M.  
Friday, October 8, 2010

“Tip the Scales in your Favor”

With The  
TOP TEN TIPS  
TO BEAT THE SCAMS  
From

Deputy District Attorney

**Paul R. Greenwood**

Head of the Elder Abuse  
Prosecution Unit's  
San Diego DA's Office



All this with great food and  
fellowship

Please phone for your Food Assignments & Reservations  
by Friday, Oct. 1st, so that the Galley Crew & Custodians  
will have an accurate count for the table setup and food.

Galley Crew:

Cay & Rollie Wuertz  
Peggy & Dick Mullen  
Bev & Jim Moe

858-274-5775  
858-459-9454  
Decorations



(Along with your Serving  
Spoon, don't forget  
your own Table Service)

# Top ten tips for reducing the risk of becoming a victim

- Based on 14 years of criminal prosecution of elder abuse cases
- Forearmed is forewarned
- Even if you don't think you can use this information for yourself, we all know someone who does need it.

# Tip #1

- Choose a caregiver with caution
- There are no requirements in California for mandatory background checks of potential caregivers
- Never hire through a newspaper ad!

# Caregiver caution....

- Ask the agency to show you what background checks they have done
- Never just rely on references given to you by the caregiver
- Consider hiring your own investigator to find out as much as you can

# USA Today article 3/10/06

## Health-care related jobs among those poised to take off

The fastest-growing U.S. jobs, by number of 2004 employees and expected employees in 2014:

Occupation	2004	2014	Percentage change
Home health aides	624,000	974,000	56%
Network systems and data communications analysts	231,000	357,000	55%
Medical assistants	387,000	589,000	52%
Physician assistants	62,000	93,000	50%
Computer software engineers, applications	460,000	682,000	48%
Physical therapist assistants	59,000	85,000	44%
Dental hygienists	158,000	226,000	43%
Computer software engineers, systems software	340,000	486,000	43%
Dental assistants	267,000	382,000	43%
Personal and home care aides	701,000	988,000	41%

# Tip #2



- Keep an inventory of all jewelry
- Locked drawer
- Photos or video of valuable or sentimental pieces

# Tip # 3



- Every home should have a shredder
- Every piece of mail with your identifying information should be shredded
- Criss-cross is best

# Watch out for dumpster divers!



- People are trying to learn about you from what you discard!

# Tip # 4



- Protect your incoming and outgoing mail
- Never allow incoming mail to sit in unsecured mailbox with public access

# Mailbox security...

- Consider renting a Post Office box
- If possible, collect your new check books directly from your bank



**Rent a  
P.O. Box today**



 UNITED STATES  
POSTAL SERVICE

PASSPORT

# Tip # 5



- Obtain a credit search at least 2 - 3 times a year
- Experian, Equifax & TransUnion

# Credit reports .....

- Talk to your financial institution about credit searches
- Everyone is entitled to one free credit report a year in California  
[AnnualCreditReport.com]

# Tip # 6



- Every home should have caller ID
- Determine if the call is Private or Unknown
- Don't be afraid to hang up

And for that annoying  
telemarketer.....

- Keep a whistle  
by the telephone





## Man, 85, loses \$280,000 in scam

and should be reported to the police.

— Elena Gaona

CARLSBAD — An 85-year-old retiree hoping to win big in the “Canadian Lottery” ended up losing nearly \$280,000 in a telephone scam, police said.

Authorities are warning residents about the scam, which begins with a telephone call, often to a senior citizen, congratulating the person for winning a huge prize.

Victims are told that to claim the prize, they need to wire funds to cover “tariffs and attorney fees” because the money is coming from outside the country, Detective Rob Shelton said.

The latest victim, a World War II fighter pilot, wired almost \$280,000 in a few weeks, losing nearly 20 percent of his assets. The victim lives in a nursing home, police said.

“It’s become a problem with our seniors,” Shelton said. “They seem to be taken in and are gullible. He was so convinced he had won the lottery. It makes your heart just go out.”

People are warned that such “prize calls” are probably fake



555 West Monroe Street  
Chicago, Illinois  
60661, USA

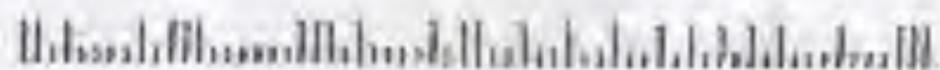
*De Partout jusqu'à vous* |||||

*From anywhere to anyone* |||||

090425 00:18 H4T 1A0 112 |||||



3201582842 F001





19

Thursday, April 23, 2009

The team at **Pepsi Co.** is delighted to announce your name as one of the Grand Prize Winners in the **Pepsi** 'Play for a Billion' contest in partnership with the **abc** Network.

Congratulations, you have won the total amount of One Million Dollars (\$1,000,000 USD)! You will also be appearing on the **abc** Network in front of a Live Studio Audience during Prime Time Television for your chance to win One Billion Dollars.

**Pepsi Co.** has made all the necessary arrangements in order for you to receive your prize. Enclosed in this envelope is a certified check to cover any outstanding fees that have not been paid by **Pepsi Co.** directly.

Representative: **Mr. Tom Ford** 1-(866)-544-7541 Ext #1  
Prize Claim Number: W098KW211

It is very important that you contact your representative without any delay **BEFORE** depositing this check and for further information on your prize.

You are obligated by U.S. Federal law to keep the **Prize Claim Number and Prize information highly confidential** for your safety and security.

Congratulations again.

**Albert Brewman**  
Executive Director of Marketing

Security Bar Code:



**VIRTUAL LAS VEGAS**

1014 NIMITZ CT  
HENDERSON, NV 89015

Norbank  
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N Kansas City, MO 64115-3511

**928217**

Date 04/23/2009

Pay to the  
Order of

MS



\$ \*\*5,400.00

*FIVE-THOUSAND FOUR-HUNDRED AND 00/100* \*\*\*\*\*



*W. J. ...*  
Tellers

Memo \_\_\_\_\_

⑆928217⑆ ⑆10101⑆ 244⑆ 422847⑆



# Snap-on

BANK ONE, NA  
Chicago, IL 60611

Washington Mutual

Washington Mutual

DATE: 05-01-05

62-72  
311

CHECK NO.: 993819530

Kenosha, Wisconsin 53141-1410

US DOLLARS

PAY: Two Hundred Ninety Nine Thousand Seven Hundred Twenty Dollars and 40 Cents \*\*\*\*\*\$299,720.40\*\*\*\*\*

To The  
Order  
Of

\*\*\*\*\*



\*\*\*\*\*

**Snap-on**  
INCORPORATED

*Blaine A. Metzger*  
Authorized Signature

VOID AFTER 180 DAYS

⑈993819530⑈ ⑆031100283⑆ 09 41972⑈

THIS CHECK IS VOID IF ANY OF THE FOLLOWING APPEAR: 1. UNUSUAL SMELL OR TASTE 2. UNUSUAL COLOR 3. UNUSUAL MARKS OR SIGNS MAY BE EVIDENCE OF CHEMICAL ALTERATION - SEE REVERSE SIDE FOR MORE SAFETY FEATURES

INVESTMENT  
FIRM

# Royal City Trust Ltd



CAROL LINDROTH STIFFLER  
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OCEANSIDE CA 92057-7713  
USA

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Toll Free 1-888-882-5695

September 22, 2004

Carol Stiffler  
992 Surfbird Way  
Oceanside CA 92057-7713  
USA

Dear Carol:

**RE: PAYMENT OF WINNINGS**

We wish to inform you that your cheque of \$13,252.77 is returned. There was an error in calculating your tax; you were actually over taxed by \$202.00. To avoid delay in processing your winnings, we suggest that you transfer the correct amount of **\$13,050.77** to our account; the account information for wire transfer is enclosed with this letter.

Please accept our apology for any incontinence that this action may have caused you. Note that this action will not affect your payment date.

Sincerely;

  
Tim Bolton

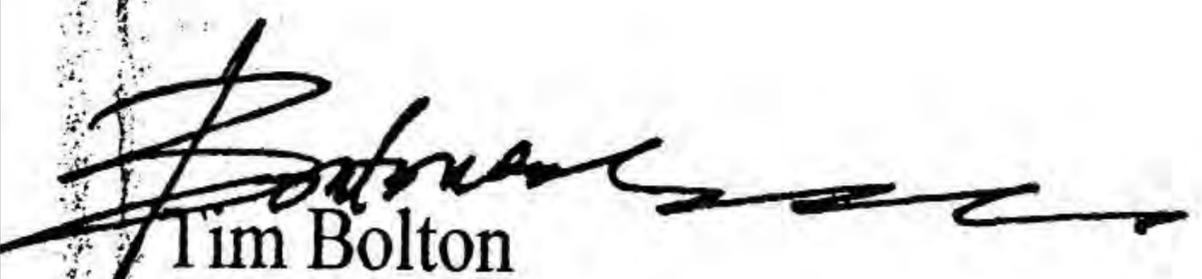
Dear Carol,

**RE: PAYMENT OF WINNINGS**

We wish to inform you that your cheque of \$13,252.77 is returned. There was an error in calculating your tax; you were actually over taxed by \$202.00. To avoid delay in processing your winnings, we suggest that you transfer the correct amount of **\$13,050.77** to our account; the account information for wire transfer is enclosed with this letter.

Please accept our apology for any incontinence that this action may have caused you. Note that this action will not affect your payment date.

Sincerely;

  
Tim Bolton

# WAL★MART

ALWAYS LOW PRICES.

*Always.*

WE SELL FOR LESS  
MANAGER CAROL KING  
( 760 ) 631 - 0434

ST# 2245 OP# 00000015 TE# 93 TR# 07238  
MONEY GRAM 068113163352 3,500.00 0  
MONEYGRAMFEE 068113163353 70.00 0  
SUBTOTAL 3,570.00  
TOTAL 3,570.00  
CASH TEND 3,600.00  
CHANGE DUE 30.00

## # ITEMS SOLD 2

TC# 4059 7374 3663 9017 2746 76



It's Rollback Season.  
10,000 ways to save.  
09/27/06 11:14:52

INFORMATION  
Información de la persona envía  
CAROL L. STIFFLER  
Phone/Teléfono: 7609660319

Receiver Information  
Información de la persona que recibe  
SARAH BARNES

Complimentary Phone Call/  
Llamada Telefónica de Cortesía  
Dial/ Marque 1-888-910-3210  
PIN/PIN 6405215841

Reference/Referencia# 97687624  
Order/Orden#

Amount Transferred/  
Cantidad del Envío \$3500.00  
Consumer Fee/  
Cargos Consumidor \$70.00  
Discount/Descuento \$0.00  
Total/Total \$3570.00

Exchange Rate/  
Tipo de Cambio 1.068384

Amount to be Received/  
Cantidad que Recibirán 3739.34 CAD

CURRENCY EXCHANGE: In addition to the Consumer Fee,  
MoneyGram also makes money when it changes your dollars  
to pesos or other foreign currency. Please see the  
attached receipt jacket for more information regarding

**From:** jubril ogbeh [jubrilogbeh2004@yahoo.com]

**Sent:** Friday, January 21, 2005 12:42 AM

**To:** Greenwood, Paul

**Subject:** RE: FULL INFORMATIONS

Dear Paul,

How are you doing today hope fine with your family?

Thank you for your propmt response to my mail and your questions,

You See when I said that we are to bribe and tips some directors in different department of the different ministry what I mean is this,you know this transaction as to be backdated to the actual time and date the contract was really executed in 2001 and you know for us to do that here we have to settle the directors that are in the different department for them to sign and grant Approval for the documents of this tansaction that is what I am trying to tell you and like I told you in my earleir mails that you don't have anything to worry about in this transaction has me and my other associates in this transaction will take care of all the legality and legitimacy in this transaction and you know my country is not like your country America everything here is done as far there is money to settle the bills to take care of it so you don't have anything to worry about that Paul because everything will be done accordingly here for the funds to get to your bank account without any problem on both side and all neccessary documents to back up the funds will be arrainged here genuinely by me and my associates and with the help of my contact man in the finance ministry everything will be well taken care of here for the sucessful transfer of the funds from the central bank of Nigeria after Approval have been granted to your company's file from the finance ministry were my contact man will take care of eveything there for us.



**CORPORATE AFFAIRS COMMISSION  
FEDERAL REPUBLIC OF NIGERIA**

# Certificate of Incorporation

I HEREBY CERTIFY that

**PAUL GREENWOOD**

**330 WEST BROADWAY SAN DIEGO CA 92101 U.S.A**

Is this day Incorporated under the COMPANIES AND ALLIED MATTERS  
ACT 1990 and that the Company is Limited by Shares

Given under my hand at Abuja this **22ND** day of  
**APRIL** Two thousand and **TWO**

The grandma scam...



**MoneyGram®**



# Tip # 8

Text

MY SEPTEMBER BANK STATEMENT

FDIC INSURED

STATEMENT PERIOD:  
FROM 10-05  
THRU 11-03

OVERDRAFT LIMIT 1,000.00  
SUBJECT TO A PER ITEM OVERDRAFT TRANSACTION CHARGE

BEGINNING BALANCE	TOTAL WITHDRAWALS	TOTAL DEPOSITS	ENDING BALANCE
46,900.00	44,838.18	63,426.37	65,488.19

YTD INTEREST PAID : .00  
YTD INTEREST WITHHELD: .00

DATE	WITHDRAWALS	DEPOSITS	TRANSACTION DESCRIPTION
10/05		1,720.78	MERCHANT SRVCS MERCH DEP 393990372214510
10/05	299.00		MERCHANT SRVCS MERCH CHBK 393990372214510
10/06		290.18	AMERICAN EXPRESS SETTLEMENT 5040857096
10/10		1,924.48	MERCHANT SRVCS MERCH DEP 393990372214510
10/10		1,304.65	MERCHANT SRVCS MERCH DEP 393990372214510
10/10		1,160.72	AMERICAN EXPRESS SETTLEMENT 5040857096
10/10		290.18	AMERICAN EXPRESS SETTLEMENT 5040857096
10/10		290.18	AMERICAN EXPRESS SETTLEMENT 5040857096
10/11		966.12	MERCHANT SRVCS MERCH DEP 393990372214510
10/11		7,918.00	CUSTOMER DEPOSIT
10/11		11,118.00	CUSTOMER DEPOSIT
10/12		774.06	MERCHANT SRVCS MERCH DEP 393990372214510
10/13		1,324.05	MERCHANT SRVCS MERCH DEP 393990372214510
10/16		1,053.42	MERCHANT SRVCS MERCH DEP 393990372214510
10/16		1,354.82	AMERICAN EXPRESS SETTLEMENT 5040857096
10/18		2,310.54	MERCHANT SRVCS MERCH DEP 393990372214510
10/19		1,924.48	MERCHANT SRVCS MERCH DEP 393990372214510
10/19	99.00		RETURNED DEPOSITED ITEM
10/19	5.00		RETURNED DEPOSITED ITEM FEE
10/19	198.00		RETURNED DEPOSITED ITEM
10/19	5.00		RETURNED DEPOSITED ITEM FEE
10/20		434.56	MERCHANT SRVCS MERCH DEP 393990372214510
10/23		290.18	AMERICAN EXPRESS SETTLEMENT 5040857096
10/24		1,064.09	MERCHANT SRVCS MERCH DEP 393990372214510
10/25		705.19	MERCHANT SRVCS MERCH DEP 393990372214510
10/25		11,092.00	CUSTOMER DEPOSIT
10/25		2,776.00	CUSTOMER DEPOSIT
10/25		4,368.00	CUSTOMER DEPOSIT
10/26		850.69	MERCHANT SRVCS MERCH DEP 393990372214510
10/27		560.66	MERCHANT SRVCS MERCH DEP 393990372214510
10/30		1,344.42	MERCHANT SRVCS MERCH DEP 393990372214510
10/30	490.91		MERCHANT SRVCS MERCH CHBK 393990372214510

DEPOSITED CHECKS

CHECK DEPOSIT

PAGE 01 (CONTINUED ON NEXT PAGE)

- Consider allowing bank to send a duplicate copy of monthly bank statement to trusted family member or professional advisor

Every bank statement tells a  
story ....

- Look for repeated withdrawals
- Unusual locations
- Examine returned checks for  
“forged” signatures

# Tip # 9



- Don't assume the friendly handyman is licensed
- Always check with BBB & State License Contractors Board

# When hiring a contractor..

- Get at least three estimates
- Do NOT pay more than 10% or \$1,000 [whichever is less] up front
- Insist on a written contract
- Photograph the progress [or lack of it]

# Tip # 10



- Always have a second line of defense at your front door
- Watch out for “officials” who want to gain entry



## Financial Abuse:

- Theft
- Credit card fraud
- Real Property transfers
- Home Improvement scams/burglaries
- Work by unlicensed contractors/overcharging
- Telemarketing, sweepstakes & e-mail scams
- Investment fraud

State definitions of financial exploitation  
of vulnerable adults or elders vary....

Wyo. statute:

“Exploitation means the reckless or intentional act taken by any person, or any use of the POA, conservatorship, or guardianship of a VA, to obtain control through deception, harassment, intimidation or undue influence over the VA’s money, assets or property with the intention of permanently or temporarily depriving VA of ownership, use, benefit or possession of his money, assets or property.”

# Financial exploitation [Kansas]

- “Exploitation” means misappropriation of property or intentionally taking unfair advantage of the victim’s resources for another individual’s personal or financial advantage by the use of undue influence, coercion, harassment, duress, deception, false representation or false pretense by a caretaker or another person.

California does not recognize undue influence right now as criminal conduct.



SEP *California* 2007  
G 3271359  
4THX649





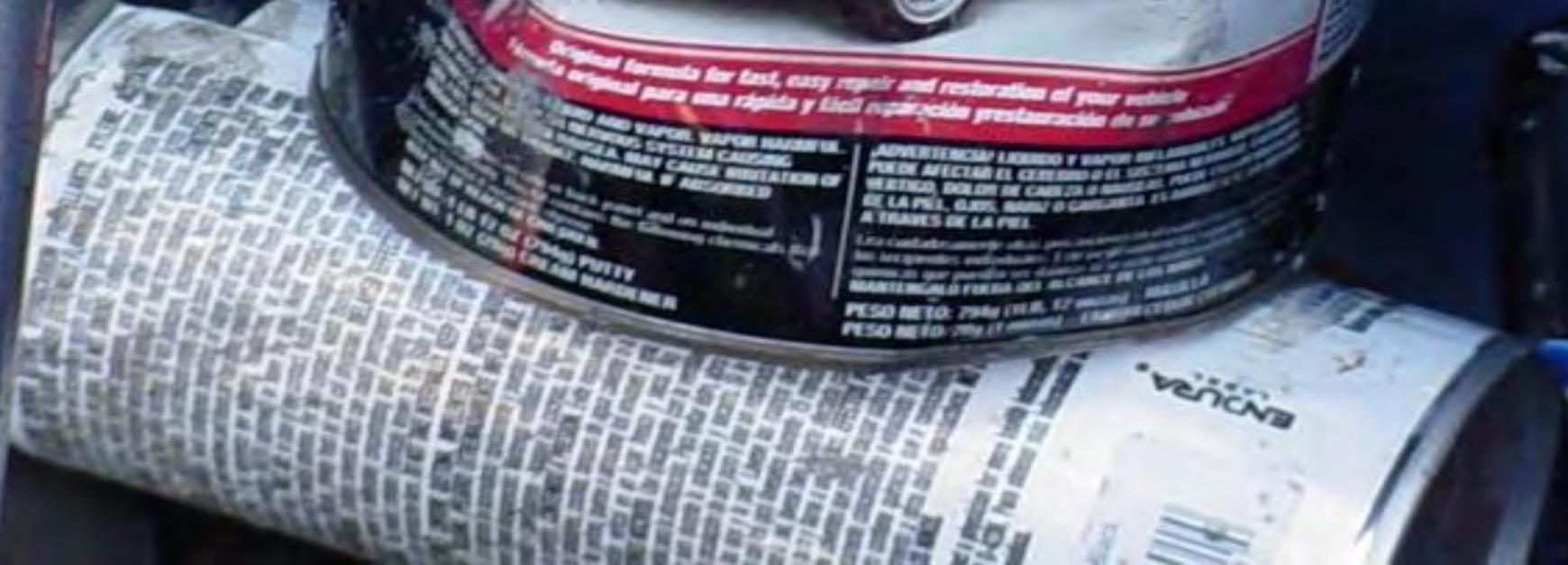
**Bondo**  
**BODY FILLER**  
RELENADOR PARA CARROCERIA



Original formula for fast, easy repair and restoration of your vehicle.  
Formula original para una rápida y fácil reparación y restauración de su vehículo.

WARNING AND SAFETY: VAPOR IRRITANT. MAY CAUSE DROWSINESS OR Dizziness. MAY CAUSE IRRITATION OF THE EYES, NOSE, THROAT OR SKIN. MAY CAUSE RESPIRATORY IRRITATION IF ACCIDENTALLY INHALED. KEEP OFF OF FACE AND HAIR. KEEP OFF OF CLOTHING. WASH FACE AND HAIR IMMEDIATELY IF ACCIDENTALLY CONTACTED. KEEP OFF OF FACE AND HAIR. KEEP OFF OF CLOTHING. WASH FACE AND HAIR IMMEDIATELY IF ACCIDENTALLY CONTACTED.

ADVERTENCIA: LIGERO Y VAPOR IRRITANTE. PUEDE AFECTAR EL CEREBRO O EL SISTEMA NERVIOSO. PUEDE CAUSAR SOMNOLENCIA O VERTIGO, DOLOR DE CABELLO O NASAL, PUNTA DE LA PIEL, GARGANTA, NARIZ O IRRITACIÓN DE LA PIEL. MANTÉNLE FUERA DEL ALCANCE DE LOS NIÑOS. PESO NETO: 794g (16.8 oz) PESO NETO: 794g (16.8 oz)





California  
4THX649

# Typical theft scenarios

- Jewelry
- Checks
- ATM card
- Credit card & identity theft
- Transfer of title - POA & quitclaim deed
- Bogus investment scams

# HOW TO PROVE STEALING?

- Taking property
- belonging to another
- without consent &
- with intent to permanently deprive

# Lack of consent: CALJIC

1:23

- To consent to a transaction a person must:
- Act freely & voluntarily & not under the influence of threats, force or duress
- Have knowledge of the true nature of the act or transaction involved
- Possess the mental capacity to make an intelligent choice whether or not to do something proposed by another person

## CALJIC continued

- Consent requires a free will and positive cooperation in act or attitude

Three prosecutable scenarios

- Classic case of theft from a competent victim
- Theft from an incompetent victim
- Theft from a marginally competent victim [by undue influence]

# SCENARIO # 1

- Victim testifies
- Did not give permission
- Did not owe monies to suspect
- Victim is credible

0373

Oct. 18

11.00

GL PRICE

374



13-04

10-20-2011

LONG'S Pharmacy

\$45.00

Forty

10-18-11

usbank

J L Price

usbank



0374

Oct. 15

40.00



usbank.com

FOA

100655000001 05E044514009594 1440390 1656004753 19295E2291

06512 84690 0009 10/20/2004 11:24 USB

USB EX

1656004753

*Giuseppe P. P. P.*

THE UNITED FINANCIAL GROUP INC. DOLLARS



11-05-04 168H  
12:11:52



## SCENARIO # 2

- Victim cannot testify
- Medical testimony that victim suffers from dementia/ Alzheimer's/ Parkinson's or some other illness that deprives victim of necessary understanding
- Incapacity was present at time of transaction

## SCENARIO # 3

- Is it theft, a loan, or a gift?
- Victim is marginally competent
- Suspect exploited victim's vulnerability
- Victim was unduly influenced or was defrauded

# Undue Influence

- Victim „was pushed in a direction that he did not want to go.“
- The influence by suspect was sufficient to remove the voluntariness of the transaction
- No longer free will
- Victim has been evaluated by a geriatric psychiatrist/psychologist

# How to prove undue influence?

- Length of relationship
- Place of first meeting
- Prior spending habits
- Prior “charitability”
- What is left?
- Multiple escalating transactions
- Statements & conduct by suspect

# Witnesses

- Bank teller
- Pastor
- Neighbor
- Doctor, pharmacist, optometrist of V
- Family
- Ex- spouse of suspect
- Business contacts of suspect

## Evidence collection

- Bank, credit card statements
- Bank surveillance tapes
- Prior medical records
- Look for the inappropriate purchases
- Ask questions, questions, questions!!!

# People v. Harris

- Victim was classic example of theft by undue influence
- Victim testified
- Short term memory problems
- Areas of extreme vulnerability







Clothing

- ALSO F...
- THE TOP...  
THE IMP...
- LEAVE T...  
WITH THE...

Silver DVD Player

KENNETH COLE

LES BOIS



I am personally authorized on behalf

to use my credit card

at my last loan



04/30/05

447

8-25-2004

To whom it may concern:

I note an error today

at the Point Loma Branch

I asked Don Glavinis to

drive me to the Point Loma

Branch of Union Bank.

My intention was to withdraw

draw funds for my personal

use. While in the bank I

forgot what I was to do

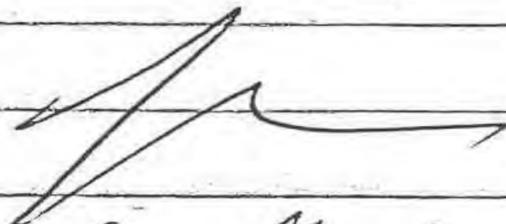
and mistakenly asked

In a large amount of  
money.

I'm writing this to make  
it clear that it was my  
error. In no way did  
Don Harris have anything  
to ~~do~~ do with my bank  
transactions.

Again I apologize for the  
misunderstanding.

Sincerely,



P.S. The funds that I have  
with drawn in the past couple  
of months are for an old  
friend who has been ill.

Sincerely,



8-25-2004  
7:10 P.M.



**D** DYNAMIC PERFORMANCE

HIGH OUTPUT™  
IEC1/TYP E1

TDK



**A** DATE/TIME  
NOISE REDUCTION

**B** DATE/TIME  
NOISE REDUCTION

In case of emergency this  
tape was made for  
Don Harris, by Joe  
Jessen

Feb 9, 1999

Affidavit

I, Deanna L. Thyssen, promise never to call the police on Don R. Harris and claim that he is physically, emotionally, harming me in anyway. If I do call the police and claim any the above it will be a false allegation.

Signed,  
Deanna L. Thyssen  
2/9/1999

Feb 9, 1999

Affidavit

I, Deanna L. Thyssen declare  
that I give full legal custody  
of our daughter,   
to Don R. Harris, 

Signed:

Deanna L. Thyssen  
2/9/1999

# AFFIDAVIT

State of CALIFORNIA

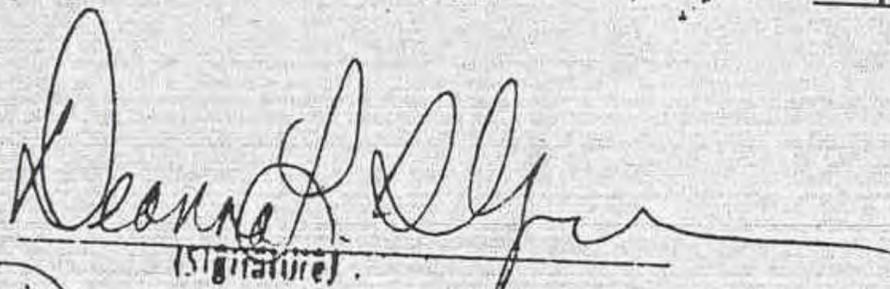
County of SAN DIEGO

I, Deanna L. Thyssen, being of legal age, make the following statements and declare that, on my own personal knowledge, they are true:

I, Deanna L. Thyssen, declare that I give full custody of our daughter, [REDACTED] to Don R. Harris. I

promise never to call the police on, Don R. Harris and claim that he is physically, emotionally harming me in anyway. In case I do, it will be a false allegation.

Signed under the penalty of perjury on February 09th, 1999

  
(Signature)

Deanna L. Thyssen  
(Printed name)

# What happens if victim dies after investigation begins and before prosecution finishes?

- Do you have victim's testimony from a preliminary hearing?
- If scenario #2, the death should not affect the proceedings
- Avoid Grand Jury proceedings wherever possible

Be careful about .....

- Obtaining a consent release form
- If Victim has mental capacity problems, then do NOT get a release
- Obtain through search warrant or if after case has been issued, through subpoena

# Interviewing an elderly victim

- Venue is important
- Build a rapport
- Look for achievements
- Try to identify areas of vulnerability
- Preserve the interview on video

# Crawford v. Washington

- We must bring elderly victims into court AT EARLIEST OPPORTUNITY to allow confrontation to take place
- Investigations are time sensitive
- Prosecutors should minimize delays in filing

## Crawford v. Washington cont'd

- Try to avoid any defense request for a continuance
- Once the victim has testified in a preliminary hearing, the testimony is preserved

# Seniors and the court process:

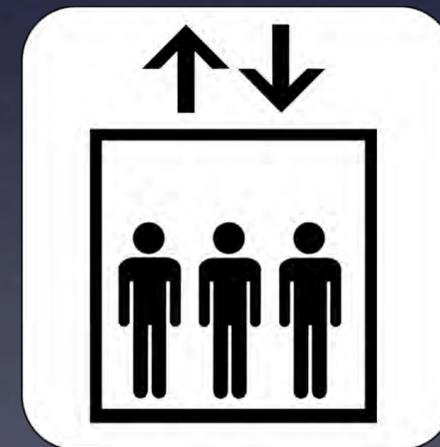
- Getting them to court
- Bringing the court to them
- Waiting at court
- Testifying in court
- After court - to prevent further victimization

# Assess the impact of the crime

- Financial
- Emotional
- Residual

# A Message to Seniors:

- We respect and honor you!
- We commit to seeking justice for you
- We prosecute with:
  - Passion
  - Purpose
  - Perseverance



Please feel free to contact me:

- Paul Greenwood

- 619-531-3464

- [paul.greenwood@sdcdca.org](mailto:paul.greenwood@sdcdca.org)





*"Local Services, Global Reach"*

# Questions?

Please submit your questions via your question feature on your toolbar.

# Save The Date

**2011 International Family Justice Center Conference**

**April 5-7 2011 in San Diego, CA**



The three-day conference will include discussions on issues related to the handling of domestic violence, child abuse, sexual assault, and elder abuse cases in the context of the Family Justice Center model. The conference faculty includes nationally & internationally recognized subject matter experts, advocates, and survivors. During the conference participants will have the opportunity to meet with survivors and professionals who currently work in Family Justice Centers in the United States and internationally.

*Thank you for joining today's  
presentation*



**Family Justice Center Alliance**  
**707 Broadway, Suite 905**  
**San Diego, CA 92101**  
**(888) 511-3522**

**[www.familyjusticecenter.org](http://www.familyjusticecenter.org)**

