

# GATEKEEPER

Gatekeepers are people who come into contact with elders and other vulnerable adults through their jobs and everyday activities. They are crucial eyes and ears in our community, a vital means of finding those most at risk of abuse.

## December 2011

Happy Holidays Gatekeeper Readers,

As the year draws to a close, we at the Elder Abuse Prevention Program (EAP) wish to extend our heart-felt gratitude to each of you for the many fruitful partnerships and collaborations that we have shared. We are honored to work beside you to protect San Francisco's elders and dependent adults. Thanks for taking the time to learn, share, teach, and advocate with us this year.



Don't forget that EAP offers free mandated reporter trainings. If you haven't scheduled your annual training, there is still time! Just email us: [eap@ioaging.org](mailto:eap@ioaging.org)

Two quick reminders: [Links now look like this](#), and you can follow us on Twitter to receive daily news-feeds about elder abuse issues:

FOLLOW US ON 

Warmly,

Talitha Guinn, Director, Elder Abuse Prevention  
Mary Grant, Volunteer, Institute on Aging  
Herschell Larrick, Admin. Assistant, Elder Abuse Prevention

## Dispatches from the Field

### Elder Abuse Prevention Program News

As you probably know, the Elder Abuse Prevention Program (EAP) has undergone quite a few staffing changes this year. To recap, Talitha Guinn is now director, Karyn Skultety is our new division head, and Erika Falk has taken on a clinical role in the PACE program as well as continuing her clinical work with the Elder Abuse Forensic Center.



We are pleased to announce that Herschell Larrick has been hired in the position of

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## Gatekeeper Submissions

Gatekeeper eNewsletter is published quarterly by Institute on Aging, Elder Abuse Prevention Program.

Want to include your event in our next publication?

Contact us:

[eap@ioaging.org](mailto:eap@ioaging.org)  
(415) 750-4140 ext. 222  
[www.ioaging.org](http://www.ioaging.org)  
[www.sfeafc.org](http://www.sfeafc.org)



## Gatekeeper Archive

Want to read past issues of the Gatekeeper on-line?

[Click here](#)



Administrative Assistant of Elder Abuse Prevention. He will support both the Elder Abuse Forensic Center and the Elder Abuse Prevention Program.

Herschell has an extensive background in data management and wide-ranging office support skills. Leaving behind many years of work in the corporate world, he is excited with the opportunity to support our programs. Please join us in making him feel welcome!

## **Institute on Aging News**

### **7th Annual IOA Coat, Clothing, and Food Donation Drive**

Containers for donations are placed in the lobby at IOA and near our Elder Abuse Forensic Center office. All items donated to the poor, homeless, elderly and children will go to clients of IOA and to St. Anthony's, who help the poorest of the poor. Please give generously and invite your friends and neighbors to donate.

## **In The News**

### **[Reducing Loneliness in Elders around the Holidays](#)**

Elders can have an especially hard time with the holiday season. While aging and maturity can bring the wisdom of years for many people, there are inevitable losses that come to even the most healthy individuals. Many of these losses are emotional and social in nature. The holidays can bring isolation and a feeling of loneliness to a head. Follow this link to find out the 12 best things you can do to help.

### **[Preventing Abuse and Neglect](#)**

There are things that anyone can do to help prevent elder abuse, neglect and exploitation:

1. Stay in touch with caregivers and loved ones receiving care. Isolation is a major risk factor for elder mistreatment.
2. Talk about and plan ahead for cognitive impairments.
3. Know the signs and reach out for help.

### **[New Census Figures Highlight Older Adult Financial Struggles](#)**

The U.S. Census Bureau has published a new report on poverty that includes what some say is a much needed update on measures used to calculate Americans' economic well-being. Food stamps, supplemental social security, medicaid, tax credits, disparate rents, etc., are among the new assessments designed to update and provide a more accurate picture of citizen needs and resources. Some analysts note that the new standards do not include senior resources, such as savings, home equity, and investments; however, overall poverty rates are probably lower rather than higher, but estimates among the elderly have increased.

### **[LGBT Seniors Face Harder Old Age](#)**

Aging and health issues facing lesbian, gay, bisexual and transgender baby boomers have been largely ignored by services, policies and research. These seniors face higher rates of disability, physical and mental distress, and a lack of access to services according to the first study on aging and health in these communities.

### **[Elderly Identity Theft by Relatives on the Rise](#)**

ID Analytics, a San Diego firm specializing in risk management, finds a new trend surfacing in elder abuse: identity theft by children using the same name and social security number as their elder parent. The firm

studies credit applications and related information to discern new and potential trends in financial abuse on both the macro and micro levels.

### [Elder Abuse and Effects on Families](#)

The effects of elder abuse on relatives operates at two levels: Family abusers often feel guilt because they are unable to control their abuse despite knowing they are wrong. Other relatives who later learn of the abuse are often nagged by feelings of grief or anger. Elder abuse can be prevented if both elders and family members initiate a few preventive measures.

### [All-Night Care for Dementia's Restless Minds](#)

Some say that Hebrew Home's ElderServe at Night, a dusk-to-dawn drop-off program that began a decade ago, is one of a kind. Night can be frightening for people with dementia who are sleepless, suffer from night terrors, and can be prone to wandering. This agitation and disorientation, called "sundowning," is especially vexing for relatives caring for them, and often spurs placement in nursing homes. Sleep deprivation can also cause guardians to place relatively high-functioning patients in nursing homes in lieu of day care programs.

### [Protecting Older Investors](#)

In an era of do-it-yourself retirement, individuals are largely responsible for their own security so good financial advice is critical. With the rising incidence of Alzheimer's disease and other cognitive impairments, many older investors may lack the capacity to manage their finances, and are at risk for financial exploitation. This report shares original research findings about current financial services industry practices and protocols to address diminished capacity.

### [Dental Professionals Have Role in Elder Abuse Prevention](#)

Numerous studies indicate the need for greater education of and intervention by dentists on behalf of elderly patients who may present with signs of physical abuse. Dentists routinely examine the lower head, jaw, and neck where most abuse occurs, but providers report a reluctance to discuss the issue, the lack of training and referral resources, and concerns about legal ramifications.

### [Licensed Fiduciaries Working Hard to Combat Financial Elder Abuse](#)

The Professional Fiduciary Association of California helped pass the 2006 act that established the state's Professional Fiduciaries Bureau (PFB), which regulates and oversees licensed fiduciary agents. The PFB estimates that one in four elders suffers from financial abuse, and has published guidelines to help families locate licensed professionals.

### [Seniors March on Capitol Claiming Elder Fraud](#)

After the Enron scandal, the state created the California Victims of Corporate Fraud Compensation Fund; however, the fund has only distributed \$92,000 since its inception in 2002, and the state used \$10 million last year for other purposes. Officials note that fraud must be proved in court before awards can be disbursed.

### [Two Sonoma County Developers Found Liable for Elderly Financial Abuse](#)

A civil jury has found two prominent Sonoma County developers liable for financial elder abuse in a long-standing dispute over the theft of property for a housing and commercial project in Santa Rosa.

### [Gold Dealer Faces Charges](#)

Goldline International, a well-known California precious metals dealer

that uses celebrity endorsements, has been served with a 19-count criminal complaint alleging conspiracy, fraud, elder financial abuse, and false advertising, among other crimes.

### [San Francisco Opens New Special Victims Unit](#)

San Francisco Mayor Lee and police Chief Suhr announced the opening of San Francisco's first special victims unit, which combines domestic violence, elder abuse, child abuse, and sex crimes within one department.

### [EFPN Announces New Program](#)

In response to the anticipated large growth in senior populations as boomers retire and age, the Elder Financial Protection Network announced a new community outreach program to prevent financial abuse of minority and low-income elders in California. The program includes legislative efforts to strengthen existing laws and address emerging needs.

[UC Irvine Program Named National Center on Elder Abuse](#) The U.S. Administration on Aging has named UC Irvine as the National Center on Elder Abuse. Dr. Laura Mosqueda and Mary Twomey will co-direct the program, which assists abused seniors and conducts research to further elder abuse prevention efforts. The center will receive \$561,000 annually.

### [UC Irvine Gerontologist Receives Award](#)

Kerry Burnight, PhD, received the first Senior Care Humanitarian Award for Outstanding Administrator of the Year for her work in detecting and addressing elder abuse and neglect. Burnight is associate professor at UC Irvine's program in geriatrics and co-director of the Elder Abuse Forensic Center, a multidisciplinary collaboration of professionals from legal, medical, social services, and law enforcement agencies working to detect and intervene in cases of elder abuse.

### [MacArthur Fellow Leads Fight Against Elder Abuse](#)

MacArthur Fellow Marie-Therese Connolly, Esq., director of Life Long Justice, a Washington, D.C. nonprofit with a mission to inform the national dialog, achieve recognition that elder financial abuse is a social justice issue, and to promote legal and policy programs that enhance justice and dignity, was awarded a \$500,000 grant for her work in conceiving and drafting the Elder Justice Act of 2008.

[Local Attorney Honored for Elder Abuse Work](#) Ingrid Evans, Esq., of San Francisco was awarded the Elder Financial Protection Network/Donald N. Phelps Visionary Leadership Award on November 2, 2011 in Los Angeles for her work on elder financial abuse. Among her achievements is a successful class action suit against American National Insurance Company and AIG after litigating a complaint from an elderly widow concerning deferred annuity charges.

## Fraud and Scam Alerts

**"Help! It's me! I'm in jail!"**

With the approach of the holidays, we've been getting calls about an old, but re-emerging scam that targets seniors by phone.



Please share this with your relatives and friends. Help protect them from becoming a victim.

The scam involves telephone calls from "grandchildren" asking for money. The fraud has several variations, but in the end the hook is the same. A loved one is in trouble and embarrassed about it. Please send money to help, and don't tell anyone else.

The scam starts with a phone call. The caller often is a young person who implores grandpa or grandma for help. The caller says it's "your grandson." Some seniors may be caught off-guard and respond with a name of their grandson (is this Johnny, or Michael?), and the scam begins. The caller immediately assumes the grandson's identity and makes the pitch. "I'm overseas or out of state and I've been arrested for drunken driving (or some other offense). Please wire me bail money, and don't tell my parents. I don't want them to know, that's why I called you." Too often, grandparents who are eager to help rush to the local store to wire the money. Only later do they learn the caller wasn't their grandson.

Some variations of this scam are: The caller says he is their son or nephew and has been in an accident and needs money for bail, to repair the other person's car, or cover medical bills. The caller may also pretend to be a lawyer, judge, or police officer, telling seniors that money is needed or their loved one will be in big trouble. Other recent variations include requests for money for tuition, textbooks or other "emergency expenses."

The scammers will ask that the money be sent via Western Union or Money Gram or occasionally by money order. Once the money is sent, it's likely gone forever.

Lessons to learn: Never send money based on a request made over the phone. You don't really know who is on the line. Requests to send funds overseas or to Canada or Mexico are strong indicators that it's a fraud.

These calls can be very frightening. To protect yourself from these scams, read on:

- \* Don't fill in the blanks. If the caller says, "It's your granddaughter," respond with "Which one?". Most likely, the scammer will then hang up.
- \* Verify the caller. Always confirm your grandchild's identity by saying you will return the call at his or her home or on his cellphone (but do not ask the caller for the phone number). If you don't have your grandchildren's phone numbers, contact a trusted family member.
- \* Be mum on account numbers. Never provide your bank or credit card account numbers to any caller regardless of the reason.
- \* Be suspicious of requests for money wires.
- \* Plan ahead: Work out a strategy now before you receive one of these calls on how to handle it. Think of questions you can ask that only the true person would know, like their birthdate. Perhaps come up with a code word that the family all agrees on.
- \* Don't be afraid to say no to the caller. Once you fall victim to this scam, most likely your phone number will be passed along to other scammers because you are an easy target.
- \* If your "grandchild" calls requesting money, contact your local police department or state attorney general's office.

[Be Aware Of These Other Frauds and Scams](#)

Spotlight

## Home for the Holidays: What to look for during your annual visit to elderly relatives



By Mary Twomey, MSW, Co-Director,  
[Center of Excellence in Elder Abuse & Neglect](#)

For many of us, the holidays offer a once-a-year time to visit with elderly relatives who live at a distance. These holiday visits are a good time to assess what assistance parents or other elderly loved ones might need. There are many things to consider. Does an elderly loved one require help with chores or housekeeping, personal care, shopping and meal preparation, money management, transportation, medical checkups, or medications? Are they isolated or, do they live with others? If living with another, are they dependent on that person for care? Is that person an appropriate caregiver? During your visit, keep an eye out for warning signs of self-neglect, or abuse or neglect by others. If, before you make your trip, you suspect that your loved one needs extra assistance, plan a longer stay so that you can visit local aging service organizations during regular work hours. Allow enough time during your visit to accomplish necessary tasks.

Make the most of your visits by taking some private time with the elder to discuss future planning. Allow time for them to express anxieties. You can decide together what needs to be done and who can help. Be observant while you are visiting. Realize that you may need to arrange a visit to a doctor for a full evaluation.

Remember that 75%-90% of elder abuse is committed by family members. Don't let denial become an obstacle to planning that could prevent future emergencies. This is not the time to hide your head in the sand, setting the stage for future regrets. Some warning signs of elder abuse are:

Self-Neglect - If the senior lives alone and does not have anyone providing assistance, self-neglect may become an issue. Some things to look for include:

- Senior appears confused
- Senior is no longer able to handle meal preparation, house cleaning, laundry, bathing, or timely bill payment
- Senior seems depressed
- Senior is drinking too much or is overusing drugs
- Senior is falling frequently
- Senior appears undernourished, dehydrated, under-medicated, or is getting care for problems with eyesight, hearing, dental problems, continence, etc.

Neglect or Abuse by others - If the senior lives with others or ostensibly has people helping with care, neglect or abuse may become an issue. Some things to look for include:

- Presence of "new best friend" who is willing to care for the senior for little or no cost
- Recent change in banking or spending patterns
- Caregiver isolates older person from friends and family
- Caregiver has problems with drugs, alcohol, anger management,

and emotional instability

- Caregiver is financially dependent on the older person
- Family pet seems neglected or abused
- You find an abundance of mail and/or phone solicitations for money ("You're our lucky winner!")
- Senior seems afraid of the caregiver
- Senior has unexplained bruises, cuts, etc.
- Senior has "bed sores" (pressure sores from lying in one place for too long)
- Senior appears dirty, undernourished, dehydrated, over- or under-medicated, or is not receiving needed care for problems with eyesight, hearing, dental issues, continence.

What should you do?

- If you suspect your older loved one is at risk, call your local Adult Protective Services or Office on Aging or go to <http://www.centeronelderabuse.org/> for more information.
- Seniors may not be aware of a gradual decline and may be reluctant or unable to plan for needed care. Support and guidance from family members can help prevent serious accidents and/or future health complications. Noticing and correcting problems can help keep seniors safely in their homes.
- Learn more about common geriatric conditions, medications, and markers of abuse. Refer to the Geriatric Pocket Doc, a compact guide-book for non-physicians. To order a copy [click here](#).
- Introduce yourself to responsible neighbors and friends. Give them your address and phone numbers in case of an emergency.
- Ask your elderly loved ones directly if they are afraid of anyone, if anyone is taking things without their permission, if anyone is asking them to do things they are not comfortable with, or if anyone is putting them down.

RESOURCES:

[Center of Excellence in Elder Abuse and Neglect](#). A program of the University of California Irvine, the CoE conducts research, training, advocacy, and direct services on the issue of elder abuse and neglect. 714-456-5530

[Eldercare Locator](#): Since 1991, the Eldercare Locator, a nationwide toll-free service provided by the U.S. Administration on Aging, has helped older adults and their caregivers find local services for seniors. You may visit the website at <http://www.eldercare.gov/> or speak to an Information Specialist who has access to a database of more than 4,800 entries. The toll-free Eldercare Locator service operates Monday through Friday, 9:00 a.m. to 8:00 p.m. (Eastern time) and can be reached at 1-800-677-1116.

[AARP](#): provides caregiving worksheets and tips on "Long-Distance Issues"

## Legislative & Policy News

### [Elder Financial Abuse - SB 586 Update](#)

When Liz Sanders' mother was victimized by her caregiver in the amount of \$750,000, she consulted her state senator, and SB 586 passed the legislature providing for double penalties and restrictions on signature stamps that



banks often issue to disabled and elderly clients. The bill was vetoed on the grounds that it could not prevent the abuse it was designed to do.

### [Internet Reporting Now Permitted](#)

SB 718 provides that mandated reporters of elder or dependent adult abuse, including banks, may submit mandatory reports through a confidential Internet reporting tool if the county or long-term care ombudsman implements such a system. Currently, banks are required to report observed incidents of financial abuse by telephone "immediately, or as soon as practicably possible," followed by a written report sent within two working days to the local adult protective services agency or a local law enforcement agency. If the initial report is made through this tool to APS or ombudsman, as applicable, rather than by telephone, then the reporter is not required to follow up with a written report. This would represent a significant reduction in the reporting burden on all agencies and individuals.

### [Elder Abuse Law Extended](#)

SB 33 has passed! This bill removes the sunset provision that is set to expire on January 1, 2013, enacted in 2005 that made banks mandatory reporters of financial elder abuse. Thank you to those of you who advocated for the this bill's passage with us.

### [California Senior Legislature Meets](#)

Established 30 years ago by state law to enhance the quality of life for all senior residents and their families, the CSL called for a silver alert system similar to the Amber alert system to help locate lost and impaired seniors.

## Calendar of Events

### **Elder Abuse Prevention (EAP) Program Events**

EAP hosts educational and networking meetings detailed below. For further information, please contact the EAP program. [eap@ioaging.org](mailto:eap@ioaging.org)  
415-750-4140 ext. 222



### **Elder Abuse Prevention Trainings**

EAP is available to provide in-service training on topics of elder abuse, neglect, and mandated reporting.

**Info:** email [eap@ioaging.org](mailto:eap@ioaging.org) or call (415) 750-4140 x222

### **Institute on Aging (IOA) Events**

IOA's Education Department provides numerous professional trainings, seminars, and continuing education (CE) credits opportunities each year. For more information go to: <http://education.ioaging.org>.

### **Monthly Professional Training: Depression, Delirium, Dementia**

Presenter: Erika Falk, Psy.D., Director, Geriatric Assessment Service, Institute on Aging

**When:** Thursday December 1, 2011 - 3:00 PM - 4:30 PM (PT)

**Where:** Institute on Aging, 3575 Geary Blvd., San Francisco

[View event details](#)

### **Cable Car Caroling**

Come sing with us! Hop on a cable car for caroling in San Francisco this

holiday season. A fundraiser benefitting low-income seniors.

**When:** Sunday December 4, 2011 - 12:30 pm - 6:00 PM (PT)

**Where:** St Mary's Cathedral, 1111 Gough Street, San Francisco, CA 94109

[View event details](#)

## Other Community Events

Please contact event host individually for more details.

### Stanford GEC Webinar Series - Diversity and End of Life Issues

Presenters: Marita Grudzen, M.H.S. and Cynthia Pan, M.D.

**When:** Thursday, December 8, 2011 - 12:30 to 2:00 pm (PT)

[View event details and register](#)

### mPrevent Violence: Communication and Technology for Violence Prevention - A Workshop

Free in person workshop/live webcast. Register for the webcast and a link to the webcast will be emailed to you before the workshop. The Institute of Medicine (IOM) will convene a two-day public workshop to examine the use of traditional and new media to communicate evidence-based information for violence prevention and new applications of social media and new communications technologies to prevent violence.

**When:** December 8 - 9, 2011 - 8:00 AM (ET)

**Where:** The Canadian Embassy (Auditorium) \* 501 Pennsylvania Avenue, NW, Washington, DC 20001

[View event details and register](#)

### Stopping Elder Financial Abuse: Promising Practices and How to Bring Them to Your Community

A free online webinar supported by the Archstone Foundation.

Presenters: Julie Schoen, Esq. and Shawna Reeves, M.S.W.

Moderator: Mary Twomey, M.S.W.

- Cheap and Easy Ways to "Guerilla Market" Elder Financial Protection Concepts to Senior Citizens and Professionals
- Supporting Senior Centers in Financial Elder Abuse Prevention
- Benefits of Financial Abuse Specialist Teams and Tips on Using Them
- Screening for Reverse Mortgage Abuse

**When:** Monday, December 12, 2011 - 11:00 AM to 12:00 noon (PT)

[View event details](#)

### Elder Abuse In Faith Communities

Low cost webinar.

Led by: Anne Marie Hunter, M.Div., Ph.D., and Bonnie Brandl, M.S.W.

This webinar will focus on how faith leaders (clergy and lay) can respond compassionately, safely, and effectively to victims while partnering with advocates and other community resources to provide helpful referrals.

**When:** Tuesday December 13, 2011 - 11:00 AM - 12:00 noon (PT)

[View event details and register](#)

### 2012 Aging in America Conference:

The annual conference of the American Society on Aging is the largest multidisciplinary aging conference in the country.

**When:** March 28-April 1, 2012

**Where:** Washington, DC

[View event details and register](#)

## Elder Abuse Resources

The EAP has compiled a list of resources that we find valuable when working on issues of elder abuse. While this is not an exhaustive list, we hope you will find it useful.

[Click here to view resources](#)

### Recently added resource:

#### Blogs

[AgingCare.com](#) is an online community that connects people caring for elderly parents to other caregivers, personalized information, and local resources.

[Boomertoboomeronline.ca](#) is a place where you can freely invest your time, not your money. It's the place to ask questions, offer solutions, find resources and get answers. Provides information to make informed decisions, learning how to take care of yourself in the role of caregiver and learning through the experiences of others are all essential tools for meeting the mental, physical, and emotional demands of caring for an aging parent.

If you have resources that you would like to see added to this list, please email [tguinn@ioaging.org](mailto:tguinn@ioaging.org).

Institute on Aging  
415-750-4111  
[www.IOAging.org](http://www.IOAging.org)