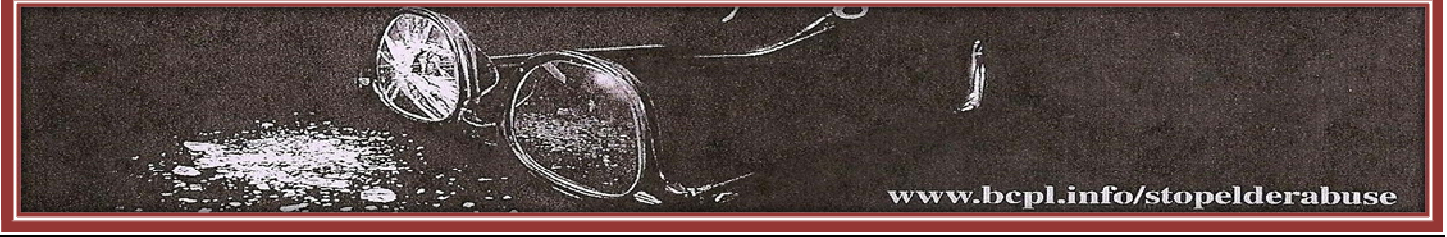


ELDER ABUSE IS A CRYING SHAME!



A NEWSLETTER OF THE BALTIMORE COUNTY RESTORING ELDER SAFETY TODAY

January, 2012

BC-REST REVIVES PROJECT SAFE

The year 2000 was an important one in the fight against financial exploitation of older and vulnerable adults in Maryland. It is the year that then-Attorney General J. Joseph Curran Jr. and others achieved their goal of passing legislation to allow financial institutions to be able to report suspected financial exploitation. In the two years following the passage of the legislation, a grant from the Governor's Office of Crime Control and Prevention allowed the Maryland Department of Aging to initiate Project SAFE (Stop Adult Financial Exploitation). This public-private partnership was a significant statewide effort focusing resources on the prevention of financial exploitation.

The Attorney General's Office and the Maryland Department of Aging joined with the Maryland Department of Human Resources, Maryland Bankers Association, Maryland Association of Area Agencies on Aging, Maryland Triad/SALT and AARP Maryland to work toward reducing the amount of financial exploitation committed and toward detecting cases of financial exploitation earlier. The members of the partnership focused on training employees of financial institutions on how to detect and

report financial exploitation, and on the education of older and vulnerable adults on how to avoid being victims this type of crime. Many financial institutions took advantage of Project SAFE and incorporated the program's teachings into their employee trainings. But as funding from the grant ended, new institutions were no longer able to receive trainings.

Unfortunately, financial exploitation continues to rob victims of their hard-earned savings and their security. Because older adults often depend on and trust caregivers and family members, they can be deceived or coerced into turning over funds or property to those who exploit them. An unscrupulous caregiver might use an elder's personal checks, credit cards, or accounts for their own benefit, forge their signature on documents, or convince the senior to give them cash or property in exchange for empty promises of lifelong care.

The members of BC-REST recently approached the Maryland Attorney General's Office and the Maryland Department of Aging to discuss the possibility of updating and re-initiating Project SAFE. Currently, the following groups are working together on this project: MD Bankers Assoc., AARP Maryland,

the Maryland Dept. of Human Resources, the Maryland Dept. of Aging, the Office of the Attorney General, Maryland Assoc. of Area Agencies on Aging, and Maryland Triad/SALT. Three new partners, BC-REST/ Balt. County Department of Aging, PEACE, and the Maryland Association of Bank Security, will also be collaborators on the project.

The goal of the project is to produce a webinar that will be made available to trainers at all banks that are part of the Maryland Bankers Association. Trainers will, in turn, educate bank personnel about the signs of financial exploitation that they might see in their branches, and how to report these incidents to Adult Protective Services. In addition, print materials will be created to further spread the word about financial exploitation, inside and outside the banks.

Anyone interested in Project SAFE is encouraged to call us at 410-887-4200, or visit BC-REST on Facebook.

This article was written by Mary Pivawer, Manager of the Community Outreach Program for the Baltimore County Department of Aging in collaboration with Barbara Korenblit, Chief of the Division Individual and Family Services for the Department of Aging.

AARP CORNER

5 Tips to Help You Avoid Investment Fraud

By: Kelli Holsendolph, Association State Director, Communications, AARP Maryland

Following these five tips can help keep your money safe from scammers and aggressive salesmen.

1. Check for warning signs. Think twice if you hear phrases such as: “There’s no risk.” Or “This offer is only available today.”

2. Check all investment products. Most investments are some form of security that must be registered with the state securities regulator or Securities and Exchange Commission (SEC). Maryland’s regulator is the Office of the Attorney General, Division of Securities, www.oag.state.md.us/Securities/. Also see the North American Securities Administrators Association (NASAA) at www.nasaa.org. If it’s not registered, don’t invest!

3. Check the fit. Even if the product is registered, carefully consider if it is the right kind of investment for you. Are you comfortable with the level of risk? Are there excessive withdrawal penalties?

4. Check the person. Is this person properly licensed in Maryland or with the SEC to sell this product? If not, beware. Check www.finra.org/Investors/ToolsCalculators/BrokerCheck/index.htm or www.sec.gov/investor/brokers.htm.

5. Help protect others – become a Free Lunch Monitor. “Free lunch” seminars are often used to lure people into investing in unsuitable or even fraudulent products. Protect yourself and help others—become an AARP Free Lunch Monitor. Visit www.aarp.org/nofreelunch. For more on protecting your money, visit www.aarp.org/money/scams-fraud.

My Elderly Mother Was Almost Caught In a Scam

Submitted by: Beth Wiseman, President, BCASCO (Balt. Co. Assoc. of Senior Citizens Organizations)

Every year my mother had a company do preventive home maintenance work. One year, the employee told her she needed a lot of work done at the cost of \$5,000 but he had a friend who would do it cheaper. After calling the friend from my mother's phone, she was told the job would cost only \$2,500. This maintenance work would involve tearing out built-in cabinets to repair a problem inside the wall.

My mother called me. I told her to get a second opinion, but I was really more concerned that her beautiful built-ins would have to be torn out. It also meant that it would probably never to be replaced and would leave an ugly large area.

She did get a second and a third opinion and was told she had no problem. Luckily for my mother, she had a daughter to call.

Who is mandated to report of elder abuse in the state of Maryland?

Maryland law requires that law enforcement agents, human service professionals and health care practitioners report any suspected cases of elder abuse.

Can I report elder abuse?

Anyone who witnesses or suspects any cases of elder abuse should report it immediately.

How do I report elder abuse?

Contact 911 or the local sheriff.

To report suspected abuse in the community or an Assisted Living Facility call: Baltimore County Department of Social Services – Adult Protective Services - #410-853-3000 – make a language selection, then press #2 for adult services.

To report suspected abuse in a nursing home call: Baltimore County Long Term Care Ombudsman - #410-887-4200.

For information about elder abuse call: Baltimore County Department of Aging - #410-887-2594

TTY for hearing impaired call: Maryland Relay 711.

TYPES OF ELDER ABUSE

Physical Abuse – Use of force to threaten or physically injure a vulnerable elder.

Emotional Abuse – Verbal attacks, threats, rejection, isolation, or belittling acts that cause mental anguish, pain, or distress to a senior.

Sexual Abuse – Sexual contact that is forced, tricked, threatened, or otherwise coerced upon a vulnerable elder, including anyone who is unable to grant consent.

Exploitation – Theft, fraud, misuse or neglect of authority, and use of undue influence as a lever to gain control over an older person’s money or property.

Neglect – A caregiver’s failure or refusal to provide for a vulnerable elder’s safety, physical, or emotional needs.

Abandonment – Desertion of a frail or vulnerable elder by anyone with a duty of care.

Self Neglect – An inability to understand the consequences of one’s own actions or inaction, which leads to, or may lead to, harm or endangerment.

Remember, you **do not** need to prove that abuse is occurring; it is up to the professionals to investigate the suspicions.

Source: www.ncea.aoa.gov

SAVE -THE -DATE!

Annual World Elder Abuse Awareness Day
June 15, 2012