ELDER JUSTICE COORDINATING COUNCIL

MEMBER OPENING STATEMENTS

Thursday, October 11, 2012

Renaissance Hotel
999 Ninth Street, NW
Washington, D.C. 20001
PARTICIPANTS
(In Alphabetical Order)

1. Michael Astrue, Commissioner, Social Security Administration
2. Patricia Banks, Presiding Judge of Elder Law and Miscellaneous Remedies Division, Cook County, Illinois
3. William Benson, National Policy Advisor, National Adult Protective Services Association
4. Robert Blancato, National Coordinator, Elder Justice Coalition
5. Richard Blumenthal, United States Senator from Connecticut
7. Marie-Therese Connolly, Senior Scholar, Woodrow Wilson International Center for Scholars
8. Xiqi Dong, MD, MPH, Director, Rush Institute for Healthy Aging, Rush University Medical Center
9. Gerri Fiala, Deputy Assistant Secretary, U.S. Department of Labor
10. Kathy Greenlee, Assistant Secretary for Aging
11. Paul Greenwood, Deputy District Attorney, Head of Elder Abuse Prosecutions, San Diego County, California
13. Eric Holder, Attorney General, U.S. Department of Justice
<table>
<thead>
<tr>
<th>No.</th>
<th>Name and Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Hubert H. &quot;Skip&quot; Humphrey III, Assistant Director for the Office for Older Americans, Consumer Financial Protection Bureau</td>
</tr>
<tr>
<td>2</td>
<td>Melissa Koide, Deputy Assistant Secretary for Consumer Policy, U.S. Department of Treasury</td>
</tr>
<tr>
<td>3</td>
<td>Mark Lachs, MD, Director, Center for Aging Research and Clinical Care, Weill Cornell Medical College</td>
</tr>
<tr>
<td>4</td>
<td>Julie McEvoy, Deputy Associate Attorney General, U.S. Department of Justice</td>
</tr>
<tr>
<td>5</td>
<td>Laura Mosqueda, MD, Director of Geriatrics, University of California, Irvine School of Medicine</td>
</tr>
<tr>
<td>6</td>
<td>Robert Petzel, Under Secretary for Health, Department of Veterans Affairs</td>
</tr>
<tr>
<td>7</td>
<td>Stacy Rodgers, Senior Advisor to the Deputy Commissioner, Social Security Administration</td>
</tr>
<tr>
<td>8</td>
<td>Kathleen Sebelius, Secretary, U.S. Department Health and Human Services</td>
</tr>
<tr>
<td>9</td>
<td>Paul Smocer, President, BITS, The Financial Services Roundtable</td>
</tr>
<tr>
<td>10</td>
<td>David Spiegel, Attorney, Federal Trade Commission</td>
</tr>
<tr>
<td>11</td>
<td>Lori Stiegel, Senior Attorney, American Bar Association Commission on Law and Aging</td>
</tr>
<tr>
<td>12</td>
<td>Shawn Tiller, Deputy Chief Inspector, United States Postal Inspection Service</td>
</tr>
<tr>
<td>13</td>
<td>Hillery Tsumba, Director, Reingold, Inc.</td>
</tr>
</tbody>
</table>
PARTICIPANTS
(In Alphabetical Order)
(Continued)

3 Page Ulrey, Senior Deputy Prosecuting Attorney,
   King County, Washington

4 Robert Wallace, MD, MSc, Director, Center on Aging,
   Department of Epidemiology, University of Iowa

6 Tony West, Associate Attorney General, U.S. Department
   of Justice

8 Erica Wood, Senior Attorney, American Bar Association
   Commission on Law and Aging

9 Ying-Ying Yuan, Ph.D., Walter R. McDonald
   Associates, Inc.
<table>
<thead>
<tr>
<th>TABLE OF CONTENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>MORNING SESSION</td>
</tr>
<tr>
<td>Welcome and Convening</td>
</tr>
<tr>
<td>Kathleen Sebelius</td>
</tr>
<tr>
<td>Eric H. Holder, Jr.</td>
</tr>
<tr>
<td>Michael J. Astrue</td>
</tr>
<tr>
<td>Richard Blumenthal</td>
</tr>
<tr>
<td>Council Member Designees</td>
</tr>
<tr>
<td>Robert Petzel, VA</td>
</tr>
<tr>
<td>Gerri Fiala, DOL</td>
</tr>
<tr>
<td>Shawn Tiller, USPIS</td>
</tr>
<tr>
<td>Charles Harwood, FTC</td>
</tr>
<tr>
<td>Hubert &quot;Skip&quot; Humphrey III, CFPB</td>
</tr>
<tr>
<td>Melissa Koide, DOT</td>
</tr>
<tr>
<td>Speakers Panel: Financial Exploitation</td>
</tr>
<tr>
<td>Paul Smocer</td>
</tr>
<tr>
<td>Paul Greenwood</td>
</tr>
<tr>
<td>Erica Wood</td>
</tr>
</tbody>
</table>
### TABLE OF CONTENTS (Continued)

<table>
<thead>
<tr>
<th>Session</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>AFTERNOON SESSION</td>
<td>117</td>
</tr>
<tr>
<td>Speakers Panel: Public Policy and Awareness</td>
<td>118</td>
</tr>
<tr>
<td>Kay Brown</td>
<td>120</td>
</tr>
<tr>
<td>Hillery Tsumba</td>
<td>126</td>
</tr>
<tr>
<td>Robert Blancato</td>
<td>130</td>
</tr>
<tr>
<td>Marie-Therese Connolly</td>
<td>137</td>
</tr>
<tr>
<td>Speakers Panel: Enhancing Response</td>
<td>164</td>
</tr>
<tr>
<td>Laura Mosqueda, MD</td>
<td>166</td>
</tr>
<tr>
<td>William Benson</td>
<td>173</td>
</tr>
<tr>
<td>Lori Stiegel</td>
<td>179</td>
</tr>
<tr>
<td>Page Ulrey</td>
<td>194</td>
</tr>
<tr>
<td>Patricia Banks</td>
<td>201</td>
</tr>
<tr>
<td>Speakers Panel: Advancing Research</td>
<td>225</td>
</tr>
<tr>
<td>Robert Wallace, MD, MSc</td>
<td>226</td>
</tr>
<tr>
<td>Mark Lachs, MD</td>
<td>233</td>
</tr>
<tr>
<td>Ying-Ying Yuan, Ph.D.</td>
<td>240</td>
</tr>
<tr>
<td>Xinqi Dong, MD, MPH</td>
<td>249</td>
</tr>
</tbody>
</table>

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PROCEDINGS

MORNING SESSION Welcome & Convening

MS. GREENLEE: Good morning to you all.

Thank you for joining. We have a wonderful day scheduled. I'm very glad to see everyone and I would like to just like to welcome everybody to the event.

I'm Kathy Greenlee, the Assistant Secretary for Aging, as well as the Administrator, at the Administration for Community Living. We're going to kick things off by asking Secretary Sebelius of HHS to come open the morning for us.

So, Secretary, I will move to you for the day. Thank you -- for the morning at least.

(Applause.)

SECRETARY SEBELIUS: Well, good morning, everybody. I am so delighted to be here to convene this very important Elder Justice Coordinating Council. We're thrilled to have a chance to bring these experts and advocates together.

And I want to start by thanking Kathy Greenlee. For the last few years Kathy has been really the driving force behind our efforts at HHS to fight
1 elder abuse. She has been actually passionate about
2 this topic for years and years before she got here to
3 HHS as she brought that passion and commitment with
4 her, but I know that without her leadership and
5 dedication to this issue, we would not be in this room
6 today. So please, would you join me in giving Kathy a
7 --

8 (Applause.)

9 SECRETARY SEBELIUS: And I know you'll have a
10 chance to hear from some of our great colleagues and
11 partners, who I will introduce one at a time. But I
12 want to begin by just welcoming everyone to the
13 inaugural meeting of the Elder Justice Coordinating
14 Council. In particular, I want to thank my colleagues
15 at the front table who have joined us in this "all of
16 government" effort by appearing here today or sending a
17 representative.

18 Now, we're all here for a simple reason,
19 because we believe every American deserves the chance
20 to live their later years with basic comfort and
21 financial security. And, unfortunately, what we know
22 is at least one out of every ten older Americans is
denied that opportunity due to abuse, neglect, or exploitation. Now, these victims aren't strangers. They're our parents and grandparents. They're our friends and mentors, former teachers, coaches, and neighbors. They have already contributed so much to this nation. They continue to make great contributions. And they deserve to be safe and free from mistreatment and exploitation.

But for far too long too many of these Americans have had to suffer alone or in the shadows. Many seniors fail to report their abuse because they feel ashamed or embarrassed. They think that if they report the problem, they will put their independence at risk or the abuse could just get worse, or they might not even realize they're being exploited by being charged for a service they didn't ever receive. In total, research shows that just about one out of every 24 cases of abuse gets reported.

So we've tried to tackle the problem in the past, and usually it's been with far too little coordination and, frankly, too little focus. Most of the protective services are handled at the state and
local level with varying levels of success, and at the federal level, programs dedicated to fight mistreatment of seniors haven't been organized in a very strategic way, which often reduces the overall effectiveness, and that's why the Obama administration has made fighting elder abuse a top priority.

Through our new Administration for Community Living, we have created new national resource centers to support and enhance state, tribal, and local efforts to tackle elder abuse, neglect, and exploitation. We have established an Office for Older Americans in the Consumer Financial Protection Bureau to focus on the full range of financial needs of seniors, including the serious issue of elder financial abuse and exploitation, and that office is led by a great representative and advocate, Skip Humphrey, who is here with us today.

Our wonderful partners at the Department of Justice are stepping up their efforts to prosecute those who financially target and exploit seniors through health care fraud, consumer scams, and other schemes, and you will hear from the Attorney General in
1 a little while.
2 Perhaps most important of all, we all fought
3 to pass the historic Elder Justice Act as part of the
4 new health care law, and this June on World Elder Abuse
5 Awareness Day, I announced more than $5 million in new
6 funding under the Affordable Care Act to help address
7 the lack of solid knowledge on how to best prevent
8 elder abuse. Today I can proudly report that funds
9 have now been awarded to five organizations in four
10 states -- Alaska, New York, Texas, and California --
11 and to three tribes, to help test promising new
12 approaches. Our goal is to identify the most
13 successful programs, make them even stronger, and then
14 help them spread across the country.
15 We also took the further step of convening
16 this Council. The Council will meet a minimum of two
17 times a year and will develop recommendations on how we
18 can better coordinate activities related to elder abuse
19 and other crimes against our elders. And 2014, the
20 Council will send a report to Congress describing our
21 activities, accomplishments, and challenges, and
22 providing additional recommendations for congressional
action based on our findings.

So the creation of this Council is a big step forward. We have gathered together all the policymakers at the federal level, and we want to be able to see how programs can work together better and where further actions are necessary, and we'll give experts a forum across government to share suggestions and recommendations for action.

Now, our seniors have already given so much to us and to our country. They need to know that their friends, their family, and government absolutely will not stand for abuse, intimidation, or exploitation. We have taken some very important good first steps over the last few years, and now we're here today to start building on those efforts.

Again, thank you all for being with us today. I would like to invite a great ally on this issue, a great friend, and somebody who looks out for seniors each and every day, Attorney General Holder, to come to the podium for a few opening remarks.

General Holder.

(Applause.)
ATTORNEY GENERAL HOLDER: Well, good morning.

(Chorus of "Good morning."

ATTORNEY GENERAL HOLDER: It's a pleasure for me to be here this morning, and I want to thank Secretary Sebelius for those kind words, for the outstanding leadership that she and her colleagues at the Department of Health and Human Services are providing to help meet the needs of our nation's aging populations.

I also want to note that we have with us Senator Richard Blumenthal, who has been a leader in this field long before he was a senator, as a really effective and crusading attorney general. He has done a wonderful job in this area for a good number of years.

So it's good to have you with us, Senator, as well.

The Justice Department is really proud to count the Senator and as well as HHS as partners in this work and grateful for the assistance and support that especially HHS has provided in our efforts to protect America's seniors from abuse, neglect, and also
from financial exploitation. I also want to thank all of today's participants for your dedication to these goals and for taking time to be a part of this inaugural meeting of the Elder Justice Coordinating Council and for bringing your perspectives and your expertise to today's discussions. And I would also like to acknowledge the strong leadership of Associate Attorney General Tony West, who you'll be seeing later this afternoon, who has done really a tremendous job in driving these efforts forward.

It has been 35 years since Hubert Humphrey reminded us that the measure of a society is reflected by the way it treats those who are in the dawn of life, those who age in the twilight of life, and those who persevere in the shadows of life. Unfortunately, all too often those in life's twilight are also suffering in life's shadows, and this problem is not new, but addressing it, I think, has never been more urgent. Why? Well, because our society is one that is rapidly aging. Within the next decade and a half, it's estimated that more than 72 million Americans, nearly 20 percent of the entire population, will be
over the age of 65. This fact presents us with particular challenges and important questions, including: How will we ensure that these individuals have access to the quality care that they deserve and can live their lives in both dignity and security? Part of the answer lies in our honestly recognizing and openly discussing the very real but underreported problem of elder abuse, which can take many forms, from financial exploitation to age discrimination to health care fraud. Fortunately, preventing and combating elder abuse is now a priority for both HHS and DOJ and for agencies and allies across and beyond government, and in recent years we've made significant improvements in law enforcement's ability to recognize and to respond to elder abuse. However, as we have all seen, tragedy is still far too prevalent, with victims often too ashamed to come forward especially when the perpetrator is a family member. Even today, nearly 3 decades after the United Nations World Assembly recognized elder abuse as a public health and human rights issue across the globe,
we still find deeply disturbing cases of neglect, exploitation, and even violence. For that reason, the Department of Justice, alongside the Department of Health and Human Services, has devoted tremendous resources to combating these crimes. We are collecting data to raise awareness and to bolster prevention efforts, and through the Justice Department's Office of Justice Programs, we have funded a wide range of cutting-edge research and have released findings on the signs and the characteristics of elder abuse, neglect, and financial exploitation.

We have also supported the training of hundreds of police officers and judges on elder mistreatment as well as hundreds of local prosecutors on how to effectively develop and successfully prosecute elder abuse cases.

Over the last 2 weeks, beginning on October the 1st in Stamford, Connecticut, and concluding tomorrow in Miami, where I will be, we have convened a series of six investor fraud summits across the country bringing together a host of federal agencies, law enforcement officials, and private sector partners in
order to raise awareness about investment fraud schemes and to empower members of the public to fight back. Two of these summits -- one that was held in California earlier this week, and another that’s taking place in Ohio as we speak -- have been hosted by retirement communities, and through the Department's Elder Justice Initiative, our Office of Victims of Crime and the landmark Access to Justice Initiative, we are funding and facilitating the training of a wide range of professionals to work with law enforcement officials to help identify and to respond to victims of elder abuse.

I would also like to highlight two additional focus areas where we have seen significant successes. Our fight against health care fraud and investor fraud. This work is critical. Not only do health care fraud crimes siphon precious taxpayer resources, drive up health care costs, and jeopardize the strength of essential health care programs, like investor fraud crimes, they also disproportionately victimize the most vulnerable members of society, including elderly Americans. That's why the Justice Department has taken
1 bold actions to protect our seniors from all types of fraud and exploitation, and the Financial Fraud Enforcement Task Force, an administration-wide initiative that was launched in 2009, has really enabled us to take this work to a new level by bringing together the biggest and broadest coalition of law enforcement officials, investigators, and regulatory agencies ever assembled to combat financial fraud.

2 As a result of the innovative strategies that we have developed, we have made historic progress, with record levels of prosecutions, convictions, and settlements as well.

3 We are also working on unprecedented ways to raise awareness about these crimes to help seniors and other targeted populations protect themselves and to assist those who have been victimized and to make reporting these crimes easier than it has been.

4 I am extremely proud of the Department's efforts. There is little doubt that elder mistreatment, be it physical abuse, neglect, or financial exploitation, is not a problem that we can prosecute our way out of. In many cases, even if we
can recover stolen funds and bring fraudsters to justice, it's difficult to restore the integrity of seniors who have been abused or who have been neglected, and it's seldom easy to repair a senior's sense of safety and security in their home or community once he or she has been financially exploited.

For this reason, prevention, early detection, and early intervention must form the foundation of any comprehensive strategy aimed at combating elder mistreatment. This means that we need to employ a variety of approaches and enlist a wide range of partners with a renewed commitment to collaboration as well as communication. It also means that your participation in this work is absolutely essential.

It's clear that we have a lot of work before us, but today's historic Elder Justice Coordinating Council meeting I think is a critical first step toward developing a comprehensive strategy, an elder justice roadmap, I guess, for making this country safer for our seniors.

So I want to thank you again for being a part of these efforts. My colleagues and I look forward to
hearing and learning from you and to continuing working
together with you to make the progress that our seniors
deserve and to make real the promises that their lives
will always hold.

Thanks very much.

(Applause.)

SECRETARY SEBELIUS: Thank you so much,

General Holder. I'm struck by the fact that since our
office is in the Hubert H. Humphrey Building, I get to
see the famous Humphrey quote every day when I come to
work, and it inspires our efforts at HHS.

I would like to invite another great partner,
Social Security Commissioner Michael Astrue, to come to
the podium and share information about the Social
Security Administration's ongoing activities to protect
older Americans.

Commissioner Astrue.

COMMISSIONER ASTRUE: Thank you, Secretary
Sebelius. I'm very honored to be here at this meeting,
and I want to thank Secretary Sebelius and Assistant
Secretary Greenlee for inviting me. And just a note on
a personal level, it's always a special thrill for me
to be back at an HHS-sponsored event, where I spent my reckless youth, and I still want to apologize for a few things from my twenties.

(Laughter.)

COMMISSIONER ASTRUE: But in the very short time I have, I want to make really just one point, but I think it's a tremendously important point that should be the focus of our attention. It's probably going to take 5 years to get this right. We're starting a very important pilot in Philadelphia at the Social Security Administration to deal with some of the issues that we have in our representative payee program. It's a fairly obscure part of the agency for many people, but we have about 5 million people who are essentially the federal custodians for Social Security payments for about 7 million Americans, both the elderly and the disabled, and because we administer the Title 16 program, it's a disproportionately low income population.

And given all the challenges of dealing with the very difficult issues of this population and how little information that we have both about the
individuals who we're trying to serve and the people that we have to evaluate in order to decide whether they're appropriate to be a representative payee, it is actually remarkable to me -- I've been working on this off and on for 25 years -- that the program works as well as it does. But from time to time we have horrible incidents, and there are problems on a routine basis.

When we do a retrospective look, a lot of times we say, you know, there is nothing that we could have known. There is a certain random element to it. But in a certain number of the cases, our people have made the very best choice they could with the information that they had, but the information was not good enough. Or what's even more common is that federal and state agencies, because many of these people are touched by a number of agencies, simply did not share information on a timely basis. So what we're working on our pilot is for the first time we're going to be tapping into public and government databases for more information that we think might help us make better judgments about whether someone is suited to be
1 a representative payee.
2 I think there is a lot of work to do in the
3 social sciences. What are the best indicators of
4 potential problems? And there are a whole load of
5 statutory barriers and public policy issues and turf
6 issues between various parts of government that need to
7 be worked out, but I think it's very important that if
8 we're making these sensitive and important choices,
9 that we have the very best information possible.
10 And I do want to thank Attorney General
11 Holder and his staff, who have been very helpful to us
12 on this effort, and we know that we can count on them
13 going forward.
14 This is not a new point, but it is a point
15 where I think the executive branch and the Congress
16 probably haven't paid enough attention, for instance,
17 to GAO reports in the past that have noted that there
18 are these kinds of barriers. So I'm particularly glad
19 that Senator Blumenthal, who has been such a great
20 advocate in this area, is here because we need an
21 ambassador to the Congress to say, "If you want to
22 help, not everything is about money, not everything is
about new programs, if you can simply break down some of the barriers that prevent Federal and State and local agencies from exchanging information in the name of making sure, first of all, that we pick the very best people for these sensitive roles, and that when there is a problem, we act and we act quickly, and right now there are just too many barriers to that exchange for information.

So we're hopeful that this pilot in Philadelphia will be an important first step. We'll learn a lot. We hope to share that with everyone here. And we're counting on your help because, by definition, this is not something that we can do alone, and we think that we can do a lot better in the coming years.

So I'm very excited to be here and very excited to be working with all of you on this project.

Thank you.

(Applause.)

SECRETARY SEBELIUS: Well, thank you, Commissioner Astrue. I want to assure you that what goes on at HHS stays at HHS.

(Laughter.)
COMMISSIONER ASTRUE: Thank you. I'm very relieved.

(Laughter.)

SECRETARY SEBELIUS: I think we can keep your youthful indiscretions well within house.

(Laughter.)

SECRETARY SEBELIUS: I also am struck by the fact that, as the Commissioner talked about a 5-year time window, one of the conversations that Kathy and I have had in the past was that we are -- this reminds me of the early days of the look at child abuse when there really were not a lot of laws, when there wasn't a big framework, when the conversation was whispered person-to-person, or domestic violence, very similar activity.

So we've had a couple of opportunities in this country to lift up what are very dangerous and specific crimes and wrongs happening to vulnerable victims, but it took a while to kind of get the framework right, and the good news is we've got some great templates in both of those instances to really maybe move at a more accelerated pace on this issue of elder abuse, but I think both of those situations
started in the shadows and gradually came forward with a whole host of governmental and non-governmental partners being very engaged and involved.

I'm really pleased that Senator Blumenthal was willing to come to Connecticut and join us here today. He has been, as the General and the Commissioner have already said, an incredible champion on this issue, both as the longstanding Attorney General of the State of Connecticut and now as the United States Senator from Connecticut. I'm thrilled he's here. He is a guest of the Council, and he is coming to share his perspective on fighting elder abuse, and I can assure you that we do have a champion in Congress and somebody who is very knowledgeable and eager to be and stay engaged on this issue.

Senator Blumenthal.

SENATOR BLUMENTHAL: Thank you.

(Applause.)

SENATOR BLUMENTHAL: Thank you so much, Secretary Sebelius, and thank you for your leadership in convening this Council, and on so many issues, thank you and General Holder for your courage and vision in
some of the most difficult times that I can recall for public service, and you certainly have really provided models of public service, both General Holder and you. And I want to thank General Holder, for your kind remarks as well as yourself.

I'm still relatively new to Congress, just so no one is under any illusions. You know, among 100 United States Senators in seniority, which counts for a lot, in seniority, I am number 97.

(Laughter.)

SENATOR BLUMENTHAL: I'm glad you're laughing.

(Laughter.)

SENATOR BLUMENTHAL: So any day I get a chance to say a few words is a good day for me.

(Laughter.)

SENATOR BLUMENTHAL: I can't imagine where I would rather be. I am really honored and excited to be here because I have really sought to focus on this issue as an area that may be overlooked or neglected by other members of Congress, and there are other champions in Congress, Senator Kohl being one of them,
but I have been so privileged to be involved in this issue, to hold two hearings, field hearings, on my own in Connecticut and to introduce two pieces of legislation focusing on elder justice, both physical and financial, as well as emotional, and as you well know, they are linked, they are intertwined, one leads to the other. They often appear together.

You know, I think that today's Council meeting is so important because it begins to bring together not only the government folks, who are sitting in front of you, but also yourselves, as experts in this field, people who can contribute to better coordination and collaboration. Often the response has been disjointed, $12 million spread over eight agencies at the federal level.

My own perspective really is based on those 20 years as attorney general seeing the exploitation of individuals by people in positions of trust, heartbreaking, breathtaking, everything from taking clothes out of closets or food out of refrigerators to millions of dollars out of bank accounts, fraudulent investment schemes, all kinds of abuses of trust, and
that's where the vision of Senator Humphrey was so important, that we owe people in those kinds of positions of trust and who are involved in trust relationships better than we have done before.

I want to sort of make it real for you because these statistics often I think fail to convey what is so heartbreaking about some of these stories.

At one of these field hearings we had a gentleman from Unionville, Connecticut, Robert Montava, come to testify about his experience, and I just want to read to you a part of what he said.

"I come to you to testify as a proud survivor. I survived World War II at the Battle of Iwo Jima in the Pacific. I survived a gunshot wound which left me 87 percent disabled and made me a Purple Heart veteran. I survived the loss of my kid brother at that very battle. I survived losing the love of my life, my soul mate and wife, to cancer at a young age. I survived being diagnosed with cancer myself on two separate occasions. I share this with you because I am proud that I have always been a fighter, a survivor who could handle whatever situation may come my way no
matter how big or troubling the problem may be. But today I join you to share my story as a survivor of elder abuse. This is a story that is much harder in so many ways for me to share with you because I was victimized at the hands of someone I love. I serve my country with pride and with love. I tried to serve my family the same way, but in all my 90 years, I could never have prepared for the hardship I would be put through as a member of my family, a person that I once trusted, loved, and once called a son."

And he went on to describe how his son had taken his house, which he had built with his own hands, a business, which he had started after coming back from the war, an auto repair business, and all of his savings, and left him penniless at the hands of his own son.

I evoke his testimony because I think that human element is what brings us here today, and the question really for all of us is: What would have helped Robert Montava? What would have helped him?

Well, he could have used a lawyer, an advocate, which too many of our seniors lack at the
critical point that they need an advocate, not just a lawyer to go to court, but an advocate to put them in touch with the Adult Protective Service. And they need a point of service, that missing link. In fact, the Missing Link Initiative is one of the Department of Justice's initiatives in this area, thankfully. And he certainly needed a champion in the system.

And so I think elder justice really means what the justice system so often fails to provide, not only to our elders but often to our children and others in our society, which is an advocate, someone to champion their plight.

We have a lot of work to do. I thank you for inviting me to be a part of this very, very important occasion, beginning a council that was a vision of one of my former colleagues, John Breaux, Senator John Breaux, in 2001. It has been a long time in coming, but it will accomplish a tremendous amount I am sure, and I hope we can begin by reauthorizing the Older Americans Act, which we desperately need to do, and overcome a lot of the bipartisan divisions that unfortunately have created gridlock in the United States.
States Congress on this issue; we ought to come
together in a very, very bipartisan way.

Thank you for having me.

(Applause.)

SECRETARY SEBELIUS: Well, thank you once
again to Senator Blumenthal, to Commissioner Astrue, to
Attorney General Holder, and to all of our other
government partners who are here at the table. We are
going to have to depart, but turn the program back into
the very capable hands of Kathy Greenlee, and hopefully
the conference will be one that will set the Council
mission on the right course, and we really look forward
to having an opportunity to not only take advantage of
the input and advice we're going to get. But, as
Senator Blumenthal said, with the reauthorization of
the Older Americans Act, with some other key decisions
pending in Congress, I think there is an opportunity to
really accelerate the ideas that come out of the
conference today. So, again, thank you for being here
and thank you to my colleagues for participating.

(Applause.)

MS. GREENLEE: That was fabulous, very cool.
Thank you all very much. That was a wonderful way to start. We will now have the opportunity to hear from the rest of the panelists before we turn it over to our first kind of set of experts who get to speak to us today.

So let me recognize first from the U.S. Department of Veterans Affairs, Dr. Robert Petzel, who is the Under Secretary of Health for the VA.

Dr. Petzel, thank you for being here.

DR. PETZEL: Thank you, Ms. Greenlee. Thank you very much. We, in the Department of Veterans Affairs, are delighted to be here and delighted to be a part of this. We have a unique experience with issues associated with aging and the elderly. The veteran population has aged more rapidly than the general population because of the large numbers of World War II veterans who are now averaging over 88 years of age in our population, and to date, at the present time, well over 50 percent of the 6.5 million people that we care for are over the age of 65. And I think that many would agree that the VA has led the field of geriatric medicine particularly over the last 25 years.
So we are delighted to be a part of this. We have, I think, much to offer, and we certainly have much to learn from the other people that are a part of this.

Just a couple of words about what we're doing. We're in a unique position insofar as we provide health care to this 6.5 million veteran population, but we also are deeply involved with them financially through the Veterans Benefits Administration. Over 8 million people are receiving some sort of benefit in terms of compensation from the VA, and as a part of that, we have a fiduciary management service that we provide to people who are, for various reasons, unable to manage their affairs, and, thus, we think preventing the exploitation that's been described here from happening with those people, and, of course, the problem is identifying all those people that actually need that service.

But in addition to that, that group of people is in connection with our social work services and those people who provide care and case management of older people in contract nursing homes, in our
hospitals, et cetera.

So we have the opportunity to coordinate both the health care, physical abuse potentials with the financial abuse potentials and really provide a broad blanket, if you will, of services to help protect veterans from neglect, abuse, and exploitation.

So, again, I'm delighted to be here, and I think we do have much to offer and I think we have much to learn.

MS. GREENLEE: Thank you very much. We're delighted to have your participation also, the VA represents so many individuals that we work with, so thank you.

Next I want to recognize our designee from the Department of Labor, Gerri Fiala, who is the Deputy Assistant Secretary in the Employment and Training Administration.

So welcome.

MS. FIALA: Thank you, Assistant Secretary Greenlee, and we thank you also for the hard work on this incredibly important day. I'm honored and pleased to be here representing the Department of Labor.
Secretary Solis sends her regrets that she’s unable to be here personally, but she is looking forward very much to the information that is presented and how we will then use that information to inform our own practices.

Among the Department of Labor's primary responsibilities to ensure good jobs for everyone, we administer the Senior Community Service Employment Program, and we do that with our good partners at HHS, and it provides opportunities to enhance low income seniors' employment, and it also provides millions of community dollars and community services to nonprofit and civic organizations throughout the country, and many of those hours are devoted to caring for the elderly in a variety of situations. So in terms of us imparting information through our grantees to enhance the services that they provide, this is an important conversation.

And also, we administer the Public Employment System, and we are now in the process of wanting to figure out how to best expand and serve older workers through that system, and we're not only looking forward
to the results of a public-private partnership, of
pilot sites across the country who have employed
different approaches and practices to train and upgrade
the skills of older workers in various regional
economies, but we also, through that public workforce
system and our state and local partners, have provided
services to over 3 million older workers in the period,
12 months, that ended June 30th of 2012, and our two
major programs through that service. And over many
thousands have found jobs through more comprehensive
services.

So it's important for us to be able to
understand the practices and the sensitivities and the
techniques to look at and address and avoid elder abuse
at all levels. So we have much to learn, too. We look
forward to today's conversation. And thank you for
being here.

MS. GREENLEE: Thank you very much. I might
point out that we had someone join us. We don't have a
large print nameplate, I don't know what happened for
you there.

(Laughter.)
MS. GREENLEE: But this is Julie McEvoy, from the Department of Justice. So I want to make sure I acknowledge that Department of Justice is still with us. So thank you very much for joining us.

Next we will turn it over -- I think we're going to stay down this way to the designee from the United States Postal Inspection Service. Shawn Tiller is the Deputy Chief Inspector.

Mr. Tiller, welcome.

MR. TILLER: Good morning.

MS. GREENLEE: Tada! We've got Julie's large print.

(Laughter.)

MR. TILLER: Good morning. I'm proud to be here to represent Chief Postal Inspector Guy Cottrell and the men and women of the oldest federal law enforcement agency in the country, the United States Postal Inspection Service.

The United States Postal Inspection Service has developed a strategy to combat elder fraud committed through the U.S. mail. These are scams perpetrated mostly by strangers versus the kinds of
frauds committed by family members or caregivers. In many cases, the perpetrators are in other countries.

Our strategy has three main components: building partnerships, training law enforcement at the local and state level, and raising public awareness, which is what we're doing here today.

As a federal law enforcement agency, similar to what Attorney General Holder said, we realize we cannot arrest our way out of this problem, and we understand the importance of prevention through education. We place a high priority on combating schemes where the elderly are targeted or disproportionately victimized. For example, our investigations show that the lottery fraud victims in our cases are between the ages of 60 and 80 years old, and oftentimes much older.

I would like to show -- I think everyone has a sample, a photocopy sample, but this is actually from a true case in the local area, of what the victims would receive. Again, this is an elderly victim, and I believe we seized about 20 different mailings from different scams going to this person. I believe it was
an elderly woman out of the Alexandria area. So, again, if you take a look at these, it's hard to understand why someone would fall for it, but as we'll learn, we do understand why.

Scientists have recently pinpointed the part of the brain associated with gullibility. People with age-related damage to that area tend to believe misleading ads. They lose the ability to detect deceit. So when they receive a solicitation that says, "You've won," they really do believe it, they just don't get the lie. In fact, the ability to spot a lie is one of the first things to go. Even in the early stages of mental impairment a person could function normally and in all other areas live independently, pay their bills, drive to the grocery store, and meet with friends. Meanwhile, their vulnerability to con artists is quietly growing unobserved, unnoticed, except by these scammers. Despite efforts to date, the threat of elder fraud remains very real, whether it takes place through the mail, on the phone, or over the internet, and whether it is carried out by scammers operating within the U.S. or elsewhere.
Our strategy is to both prevent, interdict, and interdict schemes that defraud older Americans. Our success depends on this team effort among law enforcement and other to prevent, investigate, and prosecute elder fraud. We can multiply our efforts by partnering with nongovernmental agencies and organizations that can help us educate older Americans and their caregivers. NGOs can direct the victims to law enforcement like us at the United States Postal Inspection Service and to resources that help prevent revictimization.

Hopefully everyone saw earlier the first video that is one of our videos that we have, and we'll hopefully see some today, and as you'll see, there is a pattern of revictimization.

We are reaching out now to NGOs and other stakeholders, many of which are in the room today, to work alongside of us. And hopefully we'll have a very productive day. And thank you.

(Appause.)

MS. GREENLEE: Thank you, Inspector.

Next, Federal Trade Commission. The designee
is Charles, I think we call you Chuck. So Charles
Harwood, who is the Deputy Director of Consumer
Protection at the FTC. Thank you for joining us.

MR. HARWOOD: Thank you, Kathy. I appreciate
the opportunity to here today, and I want to extend the
apologies and best wishes of the FTC Chairman, Jon
Leibowitz, who would like to have been here today but
who is unfortunately out of town.

The FTC, as a broad consumer protection
agency, has long concerned itself with unfair and
degceptive practices that cause harm to elderly
consumers, senior consumers, particularly financial
harm and cause real financial exploitation of senior
consumers. For example, as the Postal Inspection
Service representative already mentioned, lottery
frauds are an area in which we've often seen senior
consumers particularly victimized. The FTC has filed
numerous cases against lottery fraud schemes. We saw
the video just a minute ago about that, and, frankly,
our partners in that area have included the Postal
Inspection Service, which we're grateful, the U.S.
Department of Justice, and states attorneys general.
Other kinds of cases we've filed over the years, included some very recently, have included various sorts of investment schemes, time share buybacks, certain kinds of biz ops. Just a week or so ago we filed a case involving a medical insurance plan who telemarketed consumers, including retired consumers, in which the marketers were claiming that it was a better deal than the insurance coverage the consumers presently had. The evidence we put on in this case -- which I'm glad to say we obtained a temporary restraining order stopping the telemarketers' activities -- included testimony from a retired consumer who described how she had been convinced by the telemarketer to switch from her general major health insurance policy to this special medical plan. Sadly, 4 months later her husband was diagnosed with aggressive cancer and died, and the consumer is left with enormous bills when she discovered that this medical plan was in fact nothing like the kind of medical insurance that they previously had. So the only good news out of that sad story is that we were able to stop the telemarketer in a case
we filed in Florida just last week.

So since this is about coordination, I want to briefly talk about what the FTC is doing in this area going forward. Let's face it, coordination begins with understanding what your partners and potential partners are doing. I might just mention briefly four things that the FTC and the FTC's Bureau of Consumer Protection Divisions are working on that might be of interest to those of you in the room.

First, our Enforcement Division, one of our four divisions that I'm going to talk about, is particularly targeting deceptive practices that attempts to harm or cause financial injury to some of the oldest consumers and their caretakers. For example, just recently that division settled two administrative cases with companies that had misrepresented the services they provided regarding placement of seniors in care facilities, long-term care facilities. These entities were claiming they could provide -- match older seniors up with long-term care facilities that would be most beneficial to these consumers. In fact, they provide little or no
meaningful guidance to these consumers, and there is little reason to believe that consumers were matched up with any long-term care facility that was particularly useful to them.

Next, our Division of Marketing Practice has been overseeing an innovative consumer fraud victim counseling program in partnership with the AARP Foundation. Essentially, we are identifying senior consumers who file complaints with us, and we are reaching out to those consumers through the AARP Foundation and its Fraud Call Center offering them additional counseling and advice to help them deal both with the specific fraud that they reported and also help them try to work on the problem of revictimization, another problem that the Postal Inspection Service representative mentioned a couple of minutes ago.

That Division of Marketing Practice has also been working with MoneyGram and Western Union, sadly two payment systems that seem to be the payment systems of choice for many scammers that are involved in lotteries and other things and target seniors. We have
been working with MoneyGram and Western Union to provide better consumer education and essentially discourage seniors who think they're going to be wiring money to someone to give them a prize or to a grandchild who may have been injured overseas and encourage them instead to talk that consumer out of wiring that kind of money.

That Division of Marketing Practice Division has also been working with legal services organizations around the country, in particular, in the last couple of years. Our sense is that many of these legal services organizations provide important services, not just to consumers that are poor but also, frankly, in many cases to senior consumers who lack other access to legal services.

The third division that I want to mention briefly is our Division of Privacy and Identity Protection. That Division next spring will be undertaking a senior identity theft forum. The FTC has long been concerned with identity theft that affects consumers. Our sense is that one area that we need to spend more time on is identity theft that affects
senior consumers. It's a truly significant problem that is probably one that needs our attention.

And, finally, our Division of Consumer Business Education. The FTC has been involved in numerous consumer education initiatives, including initiatives involving imposter scams, lottery scams, wiring money in prize offers, work-at-home schemes, and a variety of things of that nature.

So that's a quick summary of what the FTC has been doing and looks forward to doing. I think many of these things are things that we would very much welcome the opportunity to coordinate on and work more closely with. And I thank you for the opportunity to speak today.

Thank you.

MS. GREENLEE: Thank you very much.

(Applause.)

MS. GREENLEE: Next we'll go down to our representative from the Consumer Financial Protection Bureau, someone who probably doesn't need much introduction because he's been everywhere talking to everyone on this issue since he joined. Hubert "Skip"
Humphrey III, Director of the Office of Older Americans.

Skip, it's good to see you again.

MR. HUMPHREY: Thank you very much, Kathy, I appreciate that. I'm here representing the Bureau's Director, Mr. Richard Cordray, at this historic meeting of the Coordinating Council. And you may know that, of course, that the CFPB is kind of the new kid on the block a little bit. We're a rather young new agency. We were created under the Dodd-Frank Wall Street Reform and Consumer Protection Act, and we were launched just a little more than a year ago, in July 2011.

The mission of the Bureau I think is important to understand because it fits very directly to what this Coordinating Council is all about. The mission is to ensure that markets for consumer financial products and services are fair, transparent, competitive, and that all consumers have access to those markets. And we make the rules more effective, consistently and fairly enforcing those rules and to empower consumers to take more control over their economic lives.
Now, while many of our partner colleagues here have certainly parts of their responsibility at looking at the consumer concerns of older Americans, our office, the Office of Financial Protection for Older Americans, is the only office in the federal government specifically dedicated to the financial health of Americans age 62 and older.

We are intervening and trying to intervene in the rising tide of elder financial exploitation, and that is job number one for our office. I'm proud to say that the Consumer Finance Protection Bureau is helping to prevent and detect and redress elder financial exploitation in many ways. And let me tell you just one story that comes from our consumer response line that I think reflects that kind of effort.

A while ago we received a complaint from an advocate for an elderly woman whose home was in jeopardy. A handyman had convinced her to grant him a power of attorney, and with that authority, he took out a reverse mortgage on the home she had purchased in the 1950s and then owned outright. She never saw any of
the money, and he used it for drugs, among other
tings.
Now, after we received the complaint from her
attorney, who informed us that Fannie Mae had
foreclosed on her home, less than a week passed before
our team was successful in getting word to Fannie Mae
that they had advised their attorneys -- they advised
their attorneys -- to cancel the eviction proceeding
and work towards an appropriate resolution with HUD.
It's that kind of direct effort in the financial
transaction area that I think is so important because
it brings back at least a little bit of some of the
resources that are there.

It's gratifying, of course, to be able to
help individuals that way, but beyond a consumer
response complaint function, our office is also focused
on education and policy resolutions to address elder
financial exploitation. I want to give you just a
couple examples of that. We are producing plain
language guides for lay fiduciaries, family members,
and others that often have no experience handling
someone else's money. People get into those positions
because they love and care about the individuals, but often they just don't know what responsibilities they're taking on. And this manual for agents under power of attorney, guardians, Social Security rep payees, and others with legal authority will also teach them to spot red flags for the abuse by third parties. And Naomi Karp is here from our office, who is heading up that effort to produce those good guides. And also we're working to produce a national guide to provide the operators and staff of congregate care facilities, like nursing homes and assisted living, to provide them with the skills to identify and intervene in the exploitation cases. We're developing an awareness program on how to identify, prevent, and report fraud and scams and other forms of elder abuse called "Money Smart for Older Adults," in collaboration with our partner, the FDIC. And we're studying the misleading use of senior certifications and designations by various sellers of financial products in order to report to Congress and the SEC on unfair and deceptive
We're supporting our local, regional, and statewide coalitions between service providers and government agencies and financial institutions and law enforcement officials certainly at the local level. And today I look forward to hearing from my colleagues at the other federal agencies about their programs and ideas -- and I've already taken down some notes, I think we've got some good opportunities to be working even more closely together than we are today -- and certainly learning from them and from the expert panels that are going to share their knowledge and suggestions today.

So I want to thank you for this opportunity, and I think for sure that together we can harness the talent and drive that certainly has been witnessed here today already. I really look forward to working with all of you.

Thank you, Kathy.

MS. GREENLEE: Thank you very much.

(Applause.)

MS. GREENLEE: Our last panelist speaker this
morning is our designee from the Department of Treasury, Melissa Koide.

How do you say your last name directly?

Because I want to get it right. Koide?

MS. KOIDE: You said it perfectly.

MS. GREENLEE: Okay. She is the Deputy Assistant Secretary for Consumer Policy at the Department of Treasury.

Welcome.

MS. KOIDE: Thank you. Thank you very much.

It's a pleasure to be here, and on behalf of Secretary Geithner and our other colleagues at the Treasury Department. We appreciate the opportunity to join this Council. It's clearly time and it's an important role that the Council will play.

So I'm the Deputy Assistant Secretary at the Treasury Department, in the Office of Consumer Policy, and what I want to say may be a nice wrap-up both as sort of what we've heard from the other panelists because it's also what I think we really ought to be driving towards as a part of this Council focused on the elderly, and that is really four major areas of
focus that have to be a priority for what the work is that we're setting out to do. Protection is top of the list. I think we all recognize that. We have heard a lot of cases of terrible predatory actions and where we can be more coordinated amongst ourselves to weed out those kinds of bad actors. I think that's a really important need. From the Treasury Department, there are a number of arms of our Department that will come to bear in those efforts. Tax fraud is a significant issue for consumers, particularly the elderly consumers. And then we also have at Treasury the responsibility for disbursing billions of dollars in federal benefit payments. That's another important area that we are focused on protecting benefit recipients, making sure that they're getting their money, they're keeping it, and it's being delivered to them safely. I think many of you probably realize at Treasury we are moving in the direction of going all electronic with the disbursement of those payments. In
many ways, that is a big opportunity to ensure that those monies are being delivered securely as opposed to being delivered on a paper check, but we really need to make sure that that process happens well. So that's a big piece for us in the protection realm.

Another area that is clearly an important need, and it's a tough one, is really around education and resources, and I'm putting those two together. How do people make decisions and assess when they're getting information electronically, via e-mail, that's coming to them through friends and family? What are the safe and trusted resources they can turn to? So I hope that's another important part of what we're going to be focused on here: Where are they going to secure advice?

And then another piece of this really is actually having access to what are safe and responsibly designed products, both from the account that they may be receiving their money into, to the investment products that they may be turning to. I think we need to make sure we don't lose sight of the fact that while we're trying to get rid of the bad we need to make sure
that there are good options available.

And I do think that in part the disbursement of these payments into this Direct Express product -- Direct Express is the electronic account into which Social Security recipients are getting their monies and where we're going, by March of next year, to have those monies disbursed fully into these Direct Express products -- that, for instance, represents a clearly defined, safe electronic account into which these monies can be disbursed. So that's one way where we're leveraging the fact that we are a market actor as a payments distributor to make sure that the elderly have a safe product that they're able to access.

The other piece that I just want to mention, too, at Treasury we are the lead for two bodies, which I hope we'll be able to bring to bear to the work that we're doing here, one of which is the Financial Literacy and Education Commission, and Director Cordray is our vice chair. We've been working very closely with the folks at the CFPB with this 21-member agency that is focused on building the financial knowledge and the financial capabilities of all Americans. I think
there will be some really nice opportunities to bring
what we're doing and that work with those 21 agencies
to our objectives here with this Council.

And then we are also the lead director for

the

President's Advisory Council on Financial
Capability, which I define as sort of a brain trust for
us, as we are setting out both policy and -- well,
three goals:

policy goals, research agenda items, as well
as program activities across federal agencies. So
that's another body that I think we will be able to
bring to the work that we're doing here.

So with that, I will end. I look forward to
the conversation. Thank you.

MS. GREENLEE: Thank you very much.

(Applause.)

MS. GREENLEE: Before we move to the first
panel, I again would just like to call out and
recognize Secretary Sebelius for her support, for being
here, for Attorney General Holder, for his support.
It's just phenomenal to have this type of leadership.
Commissioner Astrue, thank you for your involvement.

The Commissioner is interested in staying with us this morning so he can hear the financial exploitation panel, so we appreciate your participation. And for the rest of the panelists, I think we're awesome, so I just want to say thank you.

(Laughter.)

MS. GREENLEE: It's just wonderful to have everyone here and to listen, watch the audience take notes as people list their initiatives and find ways that we can better organize and collaborate. So I just want to thank each of you for taking the time to come and for bringing your agency with you, and we know we have the support.

More largely, I would like to recognize the audience, and maybe this is when those of us on stage should smile. Ready? We're going to smile.

(Laughter.)

MS. GREENLEE: It was them? It was them. It was the advocates who worked for 10 years to get the Elder Justice passed, who had the vision and have really been looking for a decade for those us at the
federal level to come together, so I do want to tip my
hat to the advocates and say we're here and we are very
interested in working with you, coordinating with each
other, and furthering the cause. So thank you to the
advocates.

One of the other things that's very critical
in this work, and I think was represented by Senator
Blumenthal being here, is this is not just an executive
branch issue or solution, and this will, by necessity,
require further conversation with Congress, bipartisan
collaboration, as Senator Blumenthal pointed out. I
know that the Elder Justice Act passed because it had
bipartisan support, and this is really an issue where I
think and hope we can all come together. It's been
demonstrated by the work that was done.

We have a number of congressional staff in
the audience today. I would just like to acknowledge
you and ask if you would stand so we can take a moment
to recognize that this is indeed a partnership across
the branches of the federal government. So if we have
staff here, just let us wave at you, if you would. So
thank you.
(Congressional staff stands for applause.)

MS. GREENLEE: So why don't we have the first three panelists come forward, if you would take your places as we get ready to move. And I think before we start this particular panel, I'll let you get situated.

We have a video. Are we still on schedule to do a video from the U.S. Postal Service?