

*Forgotten*

*Victims*

*No More!*

Putting

**ELDER ABUSE**

in the Spotlight

Who needs to be involved in  
pushing back against elder  
abuse?

# Lessons learned on my 22 year journey of prosecuting serious elder abuse cases

It Takes a Community:

**K E E P I N G**

**O U R E L D E R S**

**S A F E**



**\$37 billion**

# How Criminals Steal \$37 Billion a Year from America's Elderly

Telephone pitchers, online scammers and even family members target the most vulnerable among us. And it's about to get worse.

[More stories by Nick Leiber](#) May 3, 2018, 1:00 AM PDT

My Elder Abuse journey  
began

January 1996



This became my  
assignment for the next 22  
years...

I had an office, a phone, a  
computer but....

No cases!

Just silence!



# Break the Silence


**Report Elder Abuse**

**1-800-252-8966** (Voice and TTY)



ALBERTA  
ELDER ABUSE  
AWARENESS  
NETWORK

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Font Size: [A](#) [A](#) [A](#)

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GO

[What is Elder Abuse](#)

[Getting Help](#)

[AEAAN Blog](#)

[Resources](#)

[About AEAAN](#)



*Elder abuse thrives on silence. The time has come to bring this tragic secret out in the open.*

A close-up photograph of two elderly hands clasped together on a wooden surface. The hands are wrinkled and aged, with visible veins and some discoloration. The person on the left is wearing a blue long-sleeved shirt, and the person on the right is wearing a dark blue long-sleeved shirt. The background is a rustic wooden table.

**“ Elder abuse has been called the silent epidemic of our time.**

**It is a crime that too often operates in the shadows. ”**

**- Kansas Attorney General Derek Schmidt, NAAG President**

# Elder Abuse is.....

- A Crime
- Going unpunished
- Predictable
- Affecting both urban & rural areas
- Where child abuse & DV were 40 years ago
- Escalating



Every day in the USA, the  
number of people turning  
65 years old is.....

10,000

And we are all living  
longer...

And yet, despite this  
obvious escalation  
of the “aging”  
population...



**ACLgov** 

@ACLgov

 **Follow**

Despite great progress, funding for [#ElderJustice](#) is 1% of funding for child and family welfare. [#EJCC](#)

The number one suspect of physical  
elder abuse...

# Profile of the physical abuser:

- Son in his late 30's to late 50's
- Living at home with Mom
- Divorced/ returns or single and unmotivated or just out of jail
- Lazy and unemployed
- Drugs, alcohol or gambling
- Feeds habit off Mom
- Sometimes history of mental illness

The need to educate  
ourselves about how  
seniors are being exploited



And that includes spotting  
some obvious red flags...

- Isolation...
- Change in routine
- “A new friend”
- An old family relationship popping up
- Reference to financial difficulty
- Frequent telephone calls to the house

And being informed about  
current frauds & scams...

UNITED STATES SENATE  
SPECIAL COMMITTEE ON AGING



# Fighting Fraud:

Senate Aging Committee Identifies

**Top 10 Scams** Targeting Our Nation's Seniors

Senator Susan M. Collins (R-ME), Chairman  
Senator Robert P. Casey, Jr. (D-PA), Ranking Member

# Top 10 Most-Reported Scams

From January 1, 2019, through December 31, 2019, the Senate Aging Committee's Fraud Hotline received a total of 1,341 complaints from residents all across the country. Calls pertaining to the top 10 scams featured in this report account for more than 70 percent of the complaints.

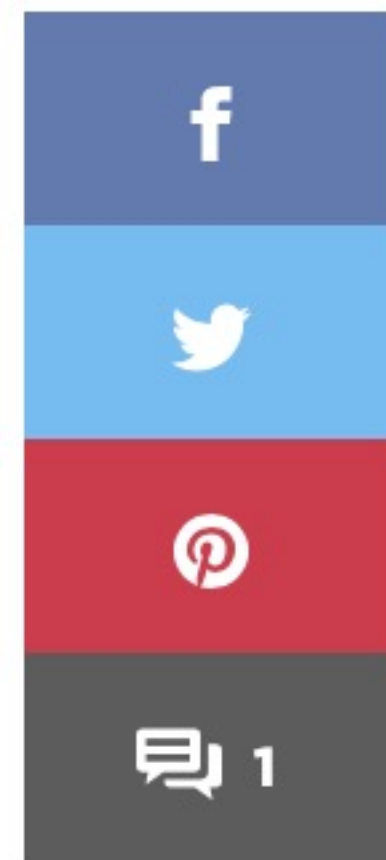
Rank	Type of Scam	# of Complaints
1	Social Security Impersonation Scam	371
2	Robocalls / Unsolicited Phone Calls	123
3	Sweepstakes Scam / Jamaican Lottery Scam	107
4	Romance Scams	99
5	Computer Tech Support Scams	93
6	Grandparent Scams	51
7	IRS Impersonation Scam	34
8	Identity Theft	27
9	Debt Scams	21
10	Elder Financial Abuse	18

If you believe the headlines  
then we are in for a  
challenge..

# Elder Financial Abuse Is a ‘Virtual Pandemic,’ and on the Rise

**Local fraud expert says incidences of elder financial exploitation are up 30 to 40 percent since the COVID-19 pandemic began.**

BY WILL MADDOX | PUBLISHED IN HEALTHCARE BUSINESS | SEPTEMBER 30, 2020 | 11:00 AM



The COVID-19 pandemic is exacerbating a growing problem for seniors in the United States: elder financial abuse. With the elderly more isolated from their loved ones than ever, they are becoming more susceptible to losing their savings to clever fraudsters.

The *New England Journal of Medicine* called the problem a “virtual epidemic” in 2015, and healthcare providers can help identify the problem.

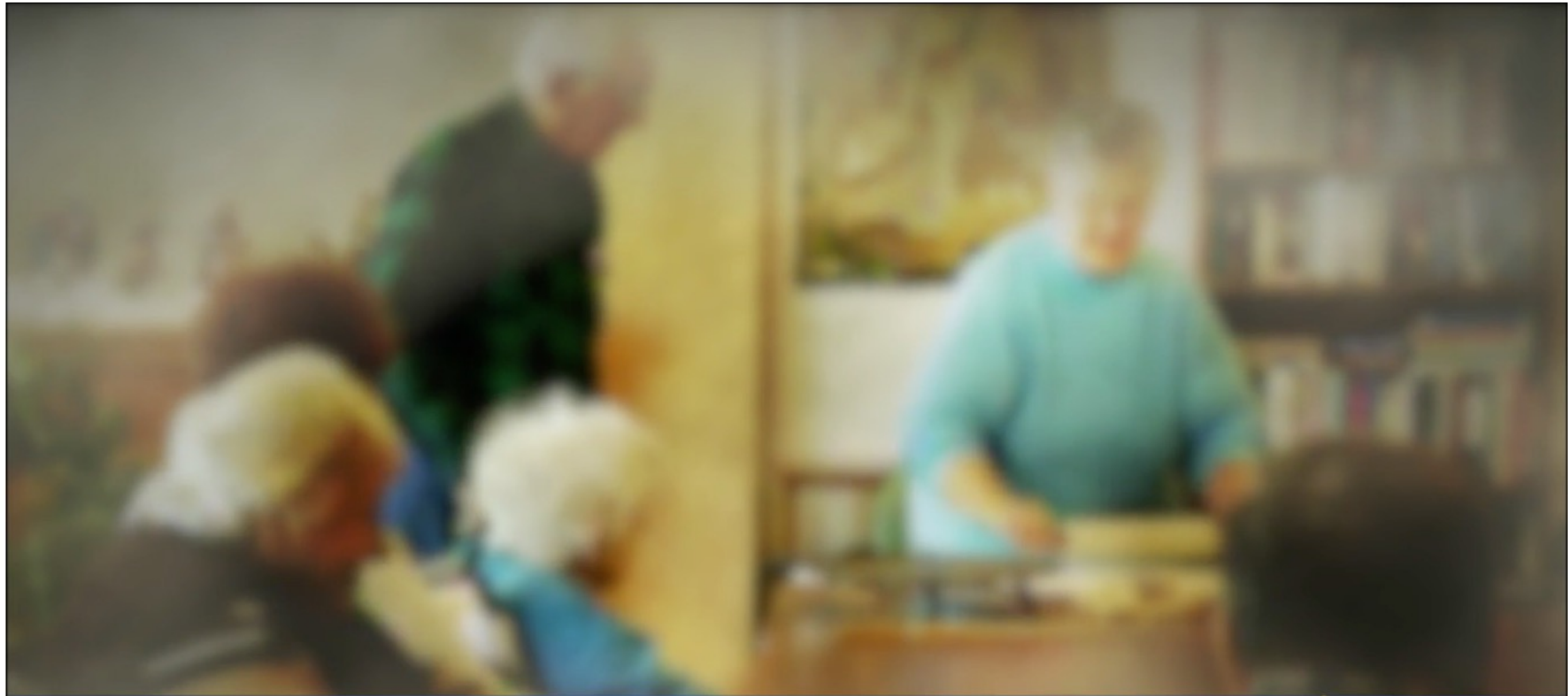
# Elderly Financial Exploitation & Scams Rising

🕒 April 7, 2020 📄 Nursing Home Abuse And Neglect 📌 elder financial abuse, Financial Abuse





# Elder justice advocates fear financial exploitation of seniors on the rise



KSTP.com  
5:40 34°



**ELDER ABUSE DURING THE PANDEMIC**

EYEWITNESS  
**NEWS**

# Rise in financial elder abuse cases since COVID-19 pandemic began



# **Survey reveals alarming rise in financial abuse of the elderly**



Just when you think you  
can trust someone...

# Chase Bank Employee Sentenced for Stealing \$300K from Elder Clients

“She focused and targeted the victims because they were elders,” said one elder abuse prosecutor

By [Megan Tevrizian](#)

Published at 5:34 PM PDT on Sep 5, 2018 | Updated at 6:19 AM PDT on Sep 7, 2018



# Top tips for reducing the risk of becoming a victim

- Based on 22 years of criminal prosecution of elder abuse cases
- Forearmed is forewarned
- Even if you don't think you can use this information for yourself, we all know someone who does need it.

Over 65% of all the cases  
that I prosecuted involved  
financial exploitation

# The fight against senior scams

‘Financial abuse’ is now officially a U.S. public-health concern. Inside the movement to get it under control—and what’s slowing it down.

09/27/2017 05:01 AM EDT

The U.S. Centers for Disease Control and Prevention might be best known for its efforts to combat obesity, or Zika, or the H1N1 flu virus. But last year, it drew new attention to a hazard that doesn’t sound like a disease at all.

The hazard is “senior financial abuse,” meaning the theft of older people’s resources by someone they trust.

Alarmed by the growing cost of the problem and the lack of a clear strategy to combat it, the CDC included in a first-of-its-kind report a definition for what constitutes the financial exploitation of old people. It includes fraud, breach of personal trust, poor investment advice, or improper use of power of attorney.





Watch for an explosion of  
elder financial abuse cases

# Tip #1

- Choose a caregiver with caution
- Never hire through a newspaper ad!
- Always go through a bonded, insured caregiver agency

# Caregiver caution...

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

# Why are so many of our defendants caregivers?

- Easy access to valuables
- Easily converted into cash
- Assumption that victim won't discover or won't "press charges"
- Justification for the taking

## Tip #2



Keep an inventory of all jewelry



Locked drawer



Photos or video of valuable or sentimental pieces



# Tip # 3



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

# Watch out for dumpster divers!



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

# Tip # 4



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



# Mailbox security...

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



# Tip # 5



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



# Credit reports ....

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



# Consider freezing your credit



# Tip # 6



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

And remember that crooks  
can “mimic” real phone  
numbers such as your local  
police department

And for that annoying  
telemarketer.....

- Keep a  
whistle by the  
telephone



Robocalls on your cell  
phone?



# Tip # 7

You will never win a foreign lottery

Don't believe the mail, the guy on the phone or the e-mail!

**Customs and Revenue Canada**

## STOP ORDER NOTIFICATION

STOP ORDER NUMBER	CCR/3374555/QC/07/2004
REF.	DRAFT#TRUST BANK/067422/086119
CONSIGNER	NORTH AMERICAN PRIZE AWARD DIVISION
CONSIGNEE	SAMUEL YEN
NATIONALITY	UNITED STATES OF AMERICA
REASONS FOR SEIZURE	NON-RESIDENT FEE
TRANSACTION DATE	2004-07-26
ITEM CLASSIFICATION	SECURITY ITEM
TYPE	CERTIFIED BANK DRAFT

**DETAILS**

The transaction indicated above has been temporarily halted by Customs and Revenue department Canada.

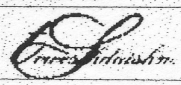
The affected item can be further shipped to its final destination after the relevant taxes have been clarified.

Contact the sender, Mr. Steve Owens, to verify the status of your parcel and to arrange payment of non-resident fees.

Subsequent shipment shall be carried out when the associated non-resident tax is paid and receipt issued in favor of the consignee.

This receipt shall be forwarded to our office for further shipment.

**OFFICE USE**

INSPECTION OFFICER	Steve Owens
FORCE NUMBER	4357537
CONTACT INFORMATION	Steve Owens (514) 962 - 9093
SIGNATURE	

**IMPORTANT NOTICE**

Note: The affected item is a security item (a certified Bank item), shipment of such items usually passes through regulated procedures. These procedures have been breached and contravene Section 24 of The Customs Act of 1965. This financial document attracts a non-resident tax if you are not a Canadian Citizen. Do not hesitate to rectify tax matters. Contact the Inspection Officer to arrange all the necessary tax matters.

Amount Payable

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

and should be reported to the police.

— Elena Gaona

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

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

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

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

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

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

Mr. Greenwood:

I am a retired catholic priest and former Army Chaplain. I was recently involved in a "fraud" by a gentleman who claimed to be an attorney for the Publishers Clearance House. I was sent a notice that I was the grand prize winner of \$1,600,000.00 and that i must follow the directions given me in order to receive the prize. After many telephonic calls and assurances I was directed to first send a check of \$41,000.00 which would cover all the federal and state taxes incurred. I envisioned the financial help I would be giving to a high school and church because of paying just a rather small sum for the full prize amount. How naive I was. After weeks of communication and my final attempt to finalize the deal, I realized that the check I was mailed was a fake and the phone number I tried calling was "no longer in operation". I lost half my life savings and probably will never recover the amount; but I would do anything to prevent this happening to anyone else. I would be happy to meet with you if at all possible.

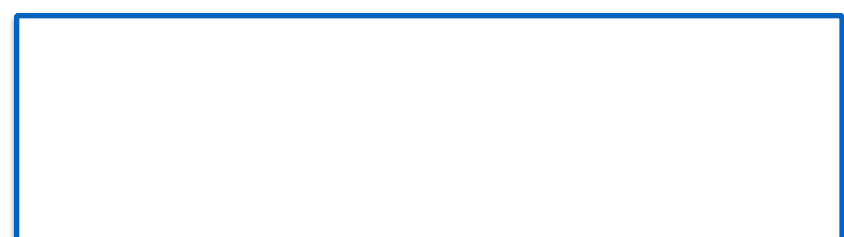


Department of the Treasury  
**Internal Revenue Service**

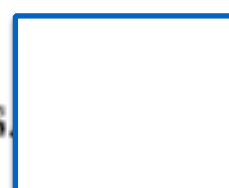
**LOTTERY CLAIMS DEPARTMENT**

600 Pennsylvania Avenue, NW  
Washington, DC 20580

September 10<sup>th</sup>, 2014



Dear Miss



This letter is sent to you in compliance with the Freedom of Information Act. We were able to confirm you were selected as the Second Place Award winner at the California State Lottery DEPT. 2014 Nationwide Drawing. This entitles you to a total amount of \$950,000.

While we are very happy to assist you in the delivery of your Award, we are invested in preventing any type of legal or illegitimate activity during the process of your claim. For this we have begun operations with US Customs & Border Protection and with the National Treasury. You will be fully notified of the procedures to be followed in claiming your award.

For more information please contact your agent that is representing you Mister Dave Carson at 1-305-407-1542, during business hours 7am to 5pm EST. All of your documents are being taken care of by your agent we will keep their department posted.

Once again Congratulations!!!



555 West Monroe Street  
Chicago, Illinois  
60661, USA

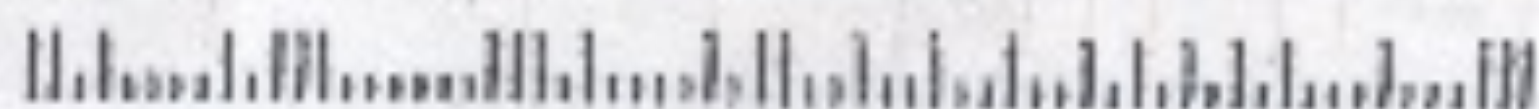
*De Partout jusqu'à vous* |||||

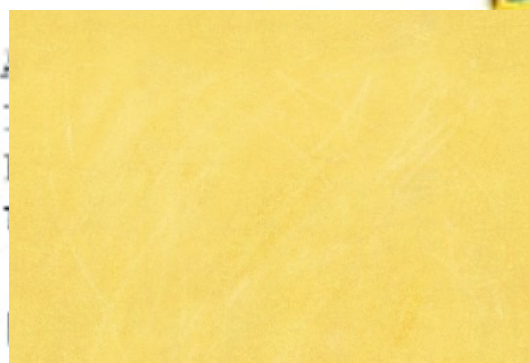
*From anywhere to anyone* |||||

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



5201582842 R001





9

Thursday, April 23, 2009

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

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

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

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

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

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

Congratulations again.

**Albert Brewman**  
Executive Director of Marketing

Security Bar Code:



# Tip # 8



The IRS will NEVER call  
you!!!

**NEVER!**



**NEVER!**

## Tip # 9

- Your grandson will **NEVER** be calling you from jail

The grandma  
scam.....



# Reloadable Prepaid Cards



**NEW**  
at Circle K

- ✓ No credit check
- ✓ No bank account required
- ✓ Use it everywhere Debit MasterCard or Visa debit cards are accepted

Use PayPal to shop on eBay and more



Service Fee:  
**\$4.95**



# MoneyPak<sup>®</sup>

- ✓ **Reload Prepaid Cards**
- ✓ **Make Same-Day Payments**  
*At participating partners*
- ✓ **Add Money to a PayPal Account**  
*Shop anywhere PayPal is accepted, including eBay*  
*No credit card or bank account required*

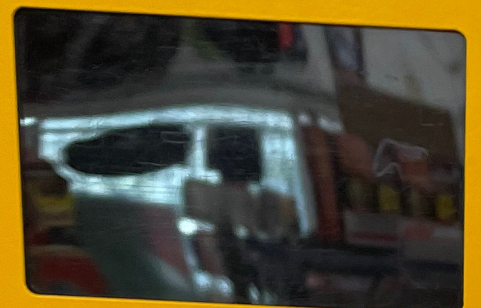


MoneyPak<sup>®</sup>



And now...

For assistance:  
Call or text: 415-713-5056  
Email: help@quadcoinatm.com  
415-713-5056



GB BITCOIN ATM  
generalbit.com

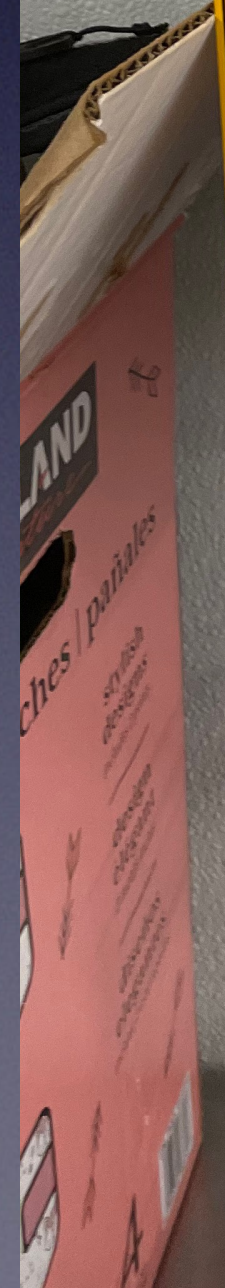
Welcome to Quad Coin ATM  
**BUY CRYPTO!**

1 BTC	1 ETH
58221 USD	2768.01 USD

Select the desired coin icon to continue

buy exchange rate

**bitcoin**  
ATM



And now we also face  
the challenge of AI &  
how that will impact  
older adults..



# ***‘The Godfather of A.I.’ Leaves Google and Warns of Danger Ahead***

For half a century, Geoffrey Hinton nurtured the technology at the heart of chatbots like ChatGPT. Now he worries it will cause serious harm.



Just this week...

# Apple co-founder says AI may make scams harder to spot

🕒 6 hours ago



**By Philippa Wain**

Technology reporter

---

**Apple co-founder Steve Wozniak has warned that artificial intelligence (AI) could make scams and misinformation harder to spot.**

And we are already hearing  
about....



[Home](#) / [Consumer Alerts](#)

[Veja esta página](#)

Consumer Alert

# Scammers use AI to enhance their family emergency schemes

**Example of a Family Emergency Scam Call**

The illustration shows a text-based conversation. On the left, a robot icon with a headset is the sender of the messages. On the right, a grandpa icon with glasses is the receiver. The messages are as follows:

- Robot: "Hi Grandpa, it's me."
- Grandpa: "Sebastian? Is that you?"
- Robot: "Yes, it's me, Sebastian. Grandpa, I'm in trouble, and I need money for bail."
- Grandpa: "What happened?"
- Robot: "Please don't tell Mom or Dad. I'll get in so much trouble."

## Tip # 10

- Don't look for love in all the wrong places!

Two major types of this  
scam

The face to face con artist



They seek out their  
victims in various places..

- Parking lots
- Places of faith
- Door to door
- Casinos
- Grocery stores



**SHE MET HIM ONLINE...**




**HE SAID HE LIVED  
IN A GATED COMMUNITY**

Meet Kate Kleinert...

# Retirees Are Losing Their Life Savings to Romance Scams. Here's What to Know.

Con artists are using dating sites to prey on lonely people, particularly older ones, in a pattern that accelerated during the isolation of the pandemic, federal data show.

 Give this article



Kate Kleinert of Lancaster County, Pa., was the victim of a romance scam in 2020 that she said left her destitute. Federal officials say older Americans are increasingly being targeted in such schemes. Amanda Mustard for The New York Times

And some victims can  
become “mules” and  
potentially face  
prosecution...

# Money Mule Scams



If someone sends you money and asks you to send it to someone else, STOP. You could be what some people call a money mule — someone scammers use to transfer and launder stolen money.

Scammers often ask you to buy gift cards or wire money. They might recruit you through online job ads, prize offers, or dating websites.

## Scammers:



Send you a check



Tell you to send some of the money to someone else



When you later find out the check was bad, you could be stuck covering the entire amount of the check, including what you sent. And that might overdraw your account.

And the need to WARN  
victims that they can end  
up becoming defendants...



# Meet 81 year old Glenda Seim from Missouri...



Glenda was sentenced last  
month to 5 years  
probation...



## Tip # 11

Don't assume the friendly handyman is licensed

- Always check with BBB & Contractors State License Board [CSLB]

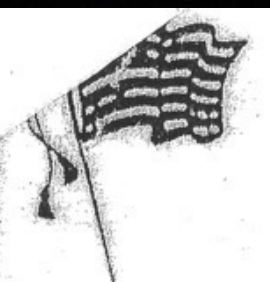
# When hiring a contractor..

Get at least three estimates

Do NOT pay more than 10% or \$1,000  
[whichever is less] up front

Insist on a written contract

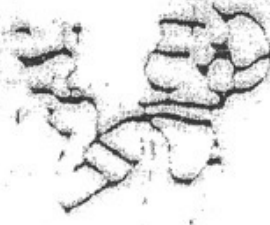
Photograph the progress [or lack of it]



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

PROVERBS 21:21

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



## Modern Day Craftsmen

Father and Daughter's  
Christian Construction Co.

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

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



AMERICA, WHERE EAGLES AND ANGELS FLY  
ALL WORK GUARANTEED



### Specializing in:

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



## JESUS BLESS AMERICA

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



Exhibit #5

## BUILD NOW!! SUMMER SAVINGS

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



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



One of the last cases I  
completed...



# **THE WORST**

## **GARAGE DOOR COMPANY**

### **IN THE NATION**

By Tom Wadsworth, CDDC  
Editor, Door + Access Systems

# GUILTY

## GDS\* TECHNICIAN PLEADS GUILTY TO FELONIES

In a first for the garage door industry, a technician has been convicted of multiple felonies, all pertaining to nothing more than his garage door repair work. The case may have repercussions for garage door repair companies that charge high rates for garage door repair work.

On July 7, Tim Patterson, 44, former leading technician for GDS, pleaded guilty in Superior Court of San Diego County to four felony counts of “elder financial abuse.” In California, such a felony involves the theft of more than \$950 from someone over 65. By pleading guilty, Patterson avoided a jury trial and likely influenced a lesser sentence from

2016 and, upon being made aware, ensured he was no longer an employee with our business.

“We have received complaints from former customers of Mr. Patterson’s, and in nearly all instances the business reached a satisfactory resolution. We encourage anyone who believes they were treated unfairly by Mr. Patterson to contact us so we can work towards resolving any complaints.”

### Key factors

At Patterson’s sentencing hearing in March 2017, GDS representatives



# Tip # 12



- If someone calls you and says there is something wrong with your computer, just hang up!

# Hijacking your computer

...

# Tip # 13



- Always have a second line of defense at your front door

- Watch out for “officials” who want to gain entry

## Tip # 14

Please do not leave your purse in your shopping cart...

# Tip #15

If someone offers to update your living trust or promises you a better return on your investments....  
beware!

Trust Mill scams

Other Investment  
Frauds...

# **All that glitters: As elder abuse rates soar, some fell for phony jewel scam**

[Peter Rowe](#)





# Social Isolation and the Risk of Investment Fraud



# **Pandemic makes seniors more vulnerable to fraud, regulators warn**

Social isolation has contributed to seniors' fraud risk, according to an alert from NASAA





William Neil "Doc" Gallagher (courtesy: Gallagher Financial Group website)

In 2020, he pleaded guilty to similar charges in Dallas County and was sentenced to 25 years in prison.

# 'Money Doctor' Sentenced To 3 Life Terms For Ripping Off North Texans In Ponzi Scheme

**FORT WORTH (CBSDFW.COM)** – William Neil "Doc" Gallagher, the self-styled "Money Doctor," was sentenced to three life sentences in prison — plus another 30 years behind bars — in Fort Worth Monday, Nov. 1.

The sentences were a result of his guilty plea on August 31, 2021, to charges stemming from a Ponzi scheme he ran in Hurst that bilked senior citizens out of millions of dollars.

## Tip # 16

Never give to a “charity” that calls or solicits you

Bogus charities &  
questionable tactics by  
legitimate charities

## Tip # 17

If you are considering recommending  
that someone have a  
guardian/conservator...

You may want to ...



Read this article...

A REPORTER AT LARGE    OCTOBER 9, 2017 ISSUE

# HOW THE ELDERLY LOSE THEIR RIGHTS

*Guardians can sell the assets and control the lives of senior citizens without their consent —and reap a profit from it.*

By Rachel Aviv



And watch this  
documentary

Life-savings pillaged. Freedom lost.  
*Who will protect us from...*

# THE GUARDIANS



NO EQUAL ENTERTAINMENT PRODUCTION IN ASSOCIATION WITH INNOV8R AND DOCUMENTARY CHANNEL WRITER AND DIRECTOR BILLIE MINTZ  
EDITOR MICHELE FRANCIS MUSIC BY TODOR KOBAKOV CINEMATOGRAPHY BY SASHA MORIC DIRECTOR OF PHOTOGRAPHY BILLIE MINTZ  
EXECUTIVE PRODUCERS J.B. SUGAR BILLIE MINTZ CO-PRODUCER ELLA MYERS PRODUCED BY J.B. SUGAR BILLIE MINTZ

NO EQUAL ENTERTAINMENT



Canada Media Fund



hotdocs TED ROGERS

They used their position to steal funds belonging to elderly and disabled adults over whom they had guardianship authority through use of a series of fraudulent billing practices.

## Tip # 18

If you receive an e-mail indicating that your “subscription” has been auto-renewed...

**From:** Gibson Way gibsonway660@gmail.com  
**Subject:** RENEWAL #NRLL1098AI  
**Date:** March 30, 2021 at 7:23 AM  
**To:** undisclosed-recipients;;  
**Bcc:** pgreendda@gmail.com



# Norton Life Lock™

## YOUR SERVICE EXPIRED TODAY

**Thank you for using our Norton Security for the past one year!**

We wanted to remind you that you have chosen the Auto Renewal option. You will be billed from your saved card details for the annual amount of your plan upon expiration of your contract on Tuesday, 30th March 2021.

Description	Quantity	Unit Price	Total
<b>Norton 360 Life Lock Now Includes Smart Firewall, Password Manager &amp; 2GB Cloud Storage</b>	<b>1</b>	<b>USD 315.15</b>	<b>USD 315.15</b>
		<b>Billed Amount</b>	<b>USD 315.15</b>

Deduction of the amount will appear on your Account within the next 24 to 48 hrs. If you have any question or wish to refund & cancel the renewal kindly call us back on **+1 (833) - (328) - (0758)** Toll Free, within the next two working days.

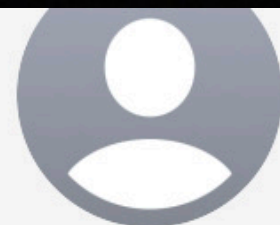
**Thanks,  
Norton Life Lock**

It is a scam.... Delete!!



And what about  
smishing?

A text I received on my  
smart phone recently...



+1 (213) 459-9035 >

Text Message  
Today 5:48 AM

**[U.S Postal]- The  
delivery of your  
item failed due to  
an incorrect  
house number.  
Fill in address  
online for  
redelivery.**

**[https://www.us-  
psngo.com](https://www.uspsngo.com)**

So if you think that  
someone you know may  
be a victim of elder  
abuse.....

Call your local APS...

# Adult Protective Services

Florida law requires the reporting of known or suspected abuse, neglect, abandonment, exploitation, or self-neglect of vulnerable adults (elderly or disabled). The Florida Abuse Hotline accepts reports 24 hours a day and 7 days a week. **If you suspect or know of a vulnerable adult in immediate danger, call 911.**

[How to Report >](#)

Abuse Hotline

[1-800-962-2873](tel:1-800-962-2873)

[Report Adult Abuse Online >](#)

1-800-962-2873

And if the situation is  
urgent..

Call the police or Sheriff..

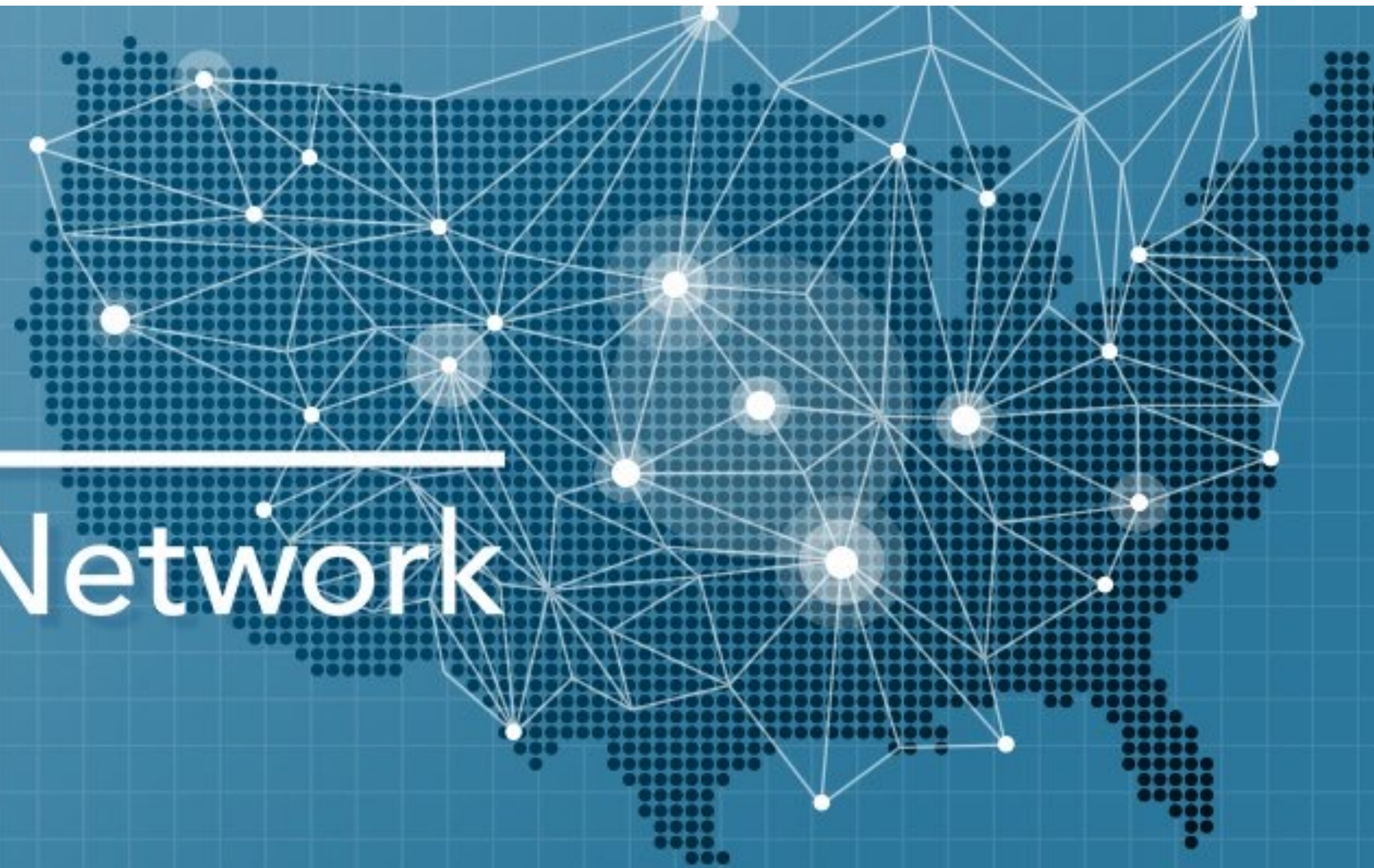


[www.aarp.org/fraudwatch](http://www.aarp.org/fraudwatch)

[network](#)

**AARP**<sup>®</sup>

Fraud Watch Network



# A Message to Seniors:

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

Please feel free to contact me:

- Paul Greenwood
- 442-257-2984
- [paul@greenwoodlawcorp.com](mailto:paul@greenwoodlawcorp.com)
- [www.greenwoodlawcorp.com](http://www.greenwoodlawcorp.com)