

Capital Reporting Company
Elder Justice Coordinating Council
Member Opening Statements

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ELDER JUSTICE COORDINATING COUNCIL

MEMBER OPENING STATEMENTS

Thursday, October 11, 2012

Renaissance Hotel
999 Ninth Street, NW
Washington, D.C. 20001

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Reported by: Rick Sanborn
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1 P A R T I C I P A N T S
(In Alphabetical Order)

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Michael Astrue, Commissioner, Social Security
Administration

3

4 Patricia Banks, Presiding Judge of Elder Law and
Miscellaneous Remedies Division, Cook County,
5 Illinois

5

6 William Benson, National Policy Advisor, National
Adult Protective Services Association

7

8 Robert Blancato, National Coordinator, Elder
Justice Coalition

8

9 Richard Blumenthal, United States Senator from
Connecticut

10

11 Kay Brown, Director of Education, Workforce, and
Income Security, U.S. Government Accountability
Office

12

13 Marie-Therese Connolly, Senior Scholar, Woodrow Wilson
International Center for Scholars

14 Xinqi Dong, MD, MPH, Director, Rush Institute for
Healthy Aging, Rush University Medical Center

15

16 Gerri Fiala, Deputy Assistant Secretary,
U.S. Department of Labor

17 Kathy Greenlee, Assistant Secretary for Aging

18 Paul Greenwood, Deputy District Attorney, Head of
Elder Abuse Prosecutions, San Diego County,
19 California

19

20 Charles "Chuck" Harwood, Deputy Director, Consumer
Protection, Federal Trade Commission

21

22 Eric Holder, Attorney General, U.S. Department
of Justice

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3 Hubert H. "Skip" Humphrey III, Assistant Director
4 for the Office for Older Americans, Consumer
5 Financial Protection Bureau

5 Melissa Koide, Deputy Assistant Secretary for Consumer
6 Policy, U.S. Department of Treasury

6 Mark Lachs, MD, Director, Center for Aging Research
7 and Clinical Care, Weill Cornell Medical College

8 Julie McEvoy, Deputy Associate Attorney General,
9 U.S. Department of Justice

9 Laura Mosqueda, MD, Director of Geriatrics,
10 University of California, Irvine School of Medicine

11 Robert Petzel, Under Secretary for Health, Department
12 of Veterans Affairs

12 Stacy Rodgers, Senior Advisor to the Deputy
13 Commissioner, Social Security Administration

14 Kathleen Sebelius, Secretary, U.S. Department
15 Health and Human Services

15 Paul Smocer, President, BITS, The Financial Services
16 Roundtable

17 David Spiegel, Attorney, Federal Trade Commission

18 Lori Stiegel, Senior Attorney, American Bar
19 Association Commission on Law and Aging

19 Shawn Tiller, Deputy Chief Inspector, United States
20 Postal Inspection Service

21 Hillery Tumba, Director, Reingold, Inc.

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- Page Ulrey, Senior Deputy Prosecuting Attorney,
King County, Washington
- Robert Wallace, MD, MSc, Director, Center on Aging,
Department of Epidemiology, University of Iowa
- Tony West, Associate Attorney General, U.S. Department
of Justice
- Erica Wood, Senior Attorney, American Bar Association
Commission on Law and Aging
- Ying-Ying Yuan, Ph.D., Walter R. McDonald
Associates, Inc.

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1 P R O C E E D I N G S

2 MORNING SESSION Welcome & Convening

3 MS. GREENLEE: Good morning to you all.

4 Thank you for joining. We have a wonderful day
5 scheduled. I'm very glad to see everyone and I would
6 like to just like to welcome everybody to the event.
7 I'm Kathy Greenlee, the Assistant Secretary for Aging,
8 as well as the Administrator, at the Administration for
9 Community Living. We're going to kick things off by
10 asking Secretary Sebelius of HHS to come open the
11 morning for us.

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

14 (Applause.)

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

20 And I want to start by thanking Kathy
21 Greenlee. For the last few years Kathy has been really
22 the driving force behind our efforts at HHS to fight

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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

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1 denied that opportunity due to abuse, neglect, or
2 exploitation. Now, these victims aren't strangers.
3 They're our parents and grandparents. They're our
4 friends and mentors, former teachers, coaches, and
5 neighbors. They have already contributed so much to
6 this nation. They continue to make great
7 contributions. And they deserve to be safe and free
8 from mistreatment and exploitation.

9 But for far too long too many of these
10 Americans have had to suffer alone or in the shadows.
11 Many seniors fail to report their abuse because they
12 feel ashamed or embarrassed. They think that if they
13 report the problem, they will put their independence at
14 risk or the abuse could just get worse, or they might
15 not even realize they're being exploited by being
16 charged for a service they didn't ever receive. In
17 total, research shows that just about one out of every
18 24 cases of abuse gets reported.

19 So we've tried to tackle the problem in the
20 past, and usually it's been with far too little
21 coordination and, frankly, too little focus. Most of
22 the protective services are handled at the state and

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1 local level with varying levels of success, and at the
2 federal level, programs dedicated to fight mistreatment
3 of seniors haven't been organized in a very strategic
4 way, which often reduces the overall effectiveness, and
5 that's why the Obama administration has made fighting
6 elder abuse a top priority.

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

18 Our wonderful partners at the Department of
19 Justice are stepping up their efforts to prosecute
20 those who financially target and exploit seniors
21 through health care fraud, consumer scams, and other
22 schemes, and you will hear from the Attorney General in

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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

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1 action based on our findings.

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

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

16 Again, thank you all for being with us today.

17 I would like to invite a great ally on this
18 issue, a great friend, and somebody who looks out for
19 seniors each and every day, Attorney General Holder, to
20 come to the podium for a few opening remarks.

21 General Holder.

22 (Applause.)

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1 ATTORNEY GENERAL HOLDER: Well, good morning.

2 (Chorus of "Good morning.")

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

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

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

18 The Justice Department is really proud to
19 count the Senator and as well as HHS as partners in
20 this work and grateful for the assistance and support
21 that especially HHS has provided in our efforts to
22 protect America's seniors from abuse, neglect, and also

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1 from financial exploitation. I also want to thank all
2 of today's participants for your dedication to these
3 goals and for taking time to be a part of this
4 inaugural meeting of the Elder Justice Coordinating
5 Council and for bringing your perspectives and your
6 expertise to today's discussions. And I would also
7 like to acknowledge the strong leadership of Associate
8 Attorney General Tony West, who you'll be seeing later
9 this afternoon, who has done really a tremendous job in
10 driving these efforts forward.

11 It has been 35 years since Hubert Humphrey
12 reminded us that the measure of a society is reflected
13 by the way it treats those who are in the dawn of life,
14 those who age in the twilight of life, and those who
15 persevere in the shadows of life. Unfortunately, all
16 too often those in life's twilight are also suffering
17 in life's shadows, and this problem is not new, but
18 addressing it, I think, has never been more urgent.
19 Why? Well, because our society is one that is rapidly
20 aging. Within the next decade and a half, it's
21 estimated that more than 72 million Americans, nearly
22 20 percent of the entire population, will be

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1 over the age of 65. This fact presents us with
2 particular challenges and important questions,
3 including: How will we ensure that these individuals
4 have access to the quality care that they deserve and
5 can live their lives in both dignity and security?

6 Part of the answer lies in our honestly
7 recognizing and openly discussing the very real but
8 underreported problem of elder abuse, which can take
9 many forms, from financial exploitation to age
10 discrimination to health care fraud. Fortunately,
11 preventing and combating elder abuse is now a priority
12 for both HHS and DOJ and for agencies and allies across
13 and beyond government, and in recent years we've made
14 significant improvements in law enforcement's ability
15 to recognize and to respond to elder abuse. However,
16 as we have all seen, tragedy is still far too
17 prevalent, with victims often too ashamed to come
18 forward especially when the perpetrator is a family
19 member.

20 Even today, nearly 3 decades after the United
21 Nations World Assembly recognized elder abuse as a
22 public health and human rights issue across the globe,

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1 we still find deeply disturbing cases of neglect,
2 exploitation, and even violence. For that reason, the
3 Department of Justice, alongside the Department of
4 Health and Human Services, has devoted tremendous
5 resources to combating these crimes. We are collecting
6 data to raise awareness and to bolster prevention
7 efforts, and through the Justice Department's Office of
8 Justice Programs, we have funded a wide range of
9 cutting-edge research and have released findings on the
10 signs and the characteristics of elder abuse, neglect,
11 and financial exploitation.

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

17 Over the last 2 weeks, beginning on October
18 the 1st in Stamford, Connecticut, and concluding
19 tomorrow in Miami, where I will be, we have convened a
20 series of six investor fraud summits across the country
21 bringing together a host of federal agencies, law
22 enforcement officials, and private sector partners in

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1 order to raise awareness about investment fraud schemes
2 and to empower members of the public to fight back. Two
3 of these summits -- one that was held in California
4 earlier this week, and another that's taking place in
5 Ohio as we speak -- have been hosted by retirement
6 communities, and through the Department's Elder Justice
7 Initiative, our Office of Victims of Crime and the
8 landmark Access to Justice Initiative, we are funding
9 and facilitating the training of a wide range of
10 professionals to work with law enforcement officials to
11 help identify and to respond to victims of elder abuse.

12 I would also like to highlight two additional
13 focus areas where we have seen significant successes.
14 Our fight against health care fraud and investor fraud.
15 This work is critical. Not only do health care fraud
16 crimes siphon precious taxpayer resources, drive up
17 health care costs, and jeopardize the strength of
18 essential health care programs, like investor fraud
19 crimes, they also disproportionately victimize the most
20 vulnerable members of society, including elderly
21 Americans.

22 That's why the Justice Department has taken

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1 bold actions to protect our seniors from all types of
2 fraud and exploitation, and the Financial Fraud
3 Enforcement Task Force, an administration-wide
4 initiative that was launched in 2009, has really
5 enabled us to take this work to a new level by bringing
6 together the biggest and broadest coalition of law
7 enforcement officials, investigators, and regulatory
8 agencies ever assembled to combat financial fraud.

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

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

18 I am extremely proud of the Department's
19 efforts. There is little doubt that elder
20 mistreatment, be it physical abuse, neglect, or
21 financial exploitation, is not a problem that we can
22 prosecute our way out of. In many cases, even if we

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1 can recover stolen funds and bring fraudsters to
2 justice, it's difficult to restore the integrity of
3 seniors who have been abused or who have been
4 neglected, and it's seldom easy to repair a senior's
5 sense of safety and security in their home or community
6 once he or she has been financially exploited.

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

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

21 So I want to thank you again for being a part
22 of these efforts. My colleagues and I look forward to

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1 hearing and learning from you and to continuing working
2 together with you to make the progress that our seniors
3 deserve and to make real the promises that their lives
4 will always hold.

5 Thanks very much.

6 (Applause.)

7 SECRETARY SEBELIUS: Thank you so much,
8 General Holder. I'm struck by the fact that since our
9 office is in the Hubert H. Humphrey Building, I get to
10 see the famous Humphrey quote every day when I come to
11 work, and it inspires our efforts at HHS.

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

17 Commissioner Astrue.

18 COMMISSIONER ASTRUE: Thank you, Secretary
19 Sebelius. I'm very honored to be here at this meeting,
20 and I want to thank Secretary Sebelius and Assistant
21 Secretary Greenlee for inviting me. And just a note on
22 a personal level, it's always a special thrill for me

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1 to be back at an HHS-sponsored event, where I spent my
2 reckless youth, and I still want to apologize for a few
3 things from my twenties.

4 (Laughter.)

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

20 And given all the challenges of dealing with
21 the very difficult issues of this population and how
22 little information that we have both about the

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1 individuals who we're trying to serve and the people
2 that we have to evaluate in order to decide whether
3 they're appropriate to be a representative payee, it is
4 actually remarkable to me -- I've been working on this
5 off and on for 25 years -- that the program works as
6 well as it does. But from time to time we have
7 horrible incidents, and there are problems on a routine
8 basis.

9 When we do a retrospective look, a lot of
10 times we say, you know, there is nothing that we could
11 have known. There is a certain random element
12 to it. But in a certain number of the cases, our
13 people have made the very best choice they could with
14 the information that they had, but the information was
15 not good enough. Or what's even more common is that
16 federal and state agencies, because many of these
17 people are touched by a number of agencies, simply did
18 not share information on a timely basis. So what we're
19 working on our pilot is for the first time we're going to
20 be tapping into public and government databases for
21 more information that we think might help us make
22 better judgments about whether someone is suited to be

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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

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1 about new programs, if you can simply break down some
2 of the barriers that prevent Federal and State and
3 local agencies from exchanging information in the name
4 of making sure, first of all, that we pick the very
5 best people for these sensitive roles, and that when
6 there is a problem, we act and we act quickly, and
7 right now there are just too many barriers to that
8 exchange for information.

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

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

17 Thank you.

18 (Applause.)

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

22 (Laughter.)

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1 COMMISSIONER ASTRUE: Thank you. I'm very
2 relieved.

3 (Laughter.)

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

6 (Laughter.)

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

15 So we've had a couple of opportunities in
16 this country to lift up what are very dangerous and
17 specific crimes and wrongs happening to vulnerable
18 victims, but it took a while to kind of get the
19 framework right, and the good news is we've got some
20 great templates in both of those instances to really
21 maybe move at a more accelerated pace on this issue of
22 elder abuse, but I think both of those situations

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1 started in the shadows and gradually came forward with
2 a whole host of governmental and non-governmental
3 partners being very engaged and involved.

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

16 Senator Blumenthal.

17 SENATOR BLUMENTHAL: Thank you.

18 (Applause.)

19 SENATOR BLUMENTHAL: Thank you so much,
20 Secretary Sebelius, and thank you for your leadership
21 in convening this Council, and on so many issues, thank
22 you and General Holder for your courage and vision in

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1 some of the most difficult times that I can recall for
2 public service, and you certainly have really provided
3 models of public service, both General Holder and you.
4 And I want to thank General Holder, for your kind
5 remarks as well as yourself.

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

10 (Laughter.)

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

13 (Laughter.)

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

16 (Laughter.)

17 SENATOR BLUMENTHAL: I can't imagine where I
18 would rather be. I am really honored and excited to be
19 here because I have really sought to focus on this
20 issue as an area that may be overlooked or neglected by
21 other members of Congress, and there are other
22 champions in Congress, Senator Kohl being one of them,

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1 but I have been so privileged to be involved in this
2 issue, to hold two hearings, field hearings, on my own
3 in Connecticut and to introduce two pieces of
4 legislation focusing on elder justice, both physical
5 and financial, as well as emotional, and as you well
6 know, they are linked, they are intertwined, one leads
7 to the other. They often appear together.

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

16 My own perspective really is based on those
17 20 years as attorney general seeing the exploitation of
18 individuals by people in positions of trust,
19 heartbreaking, breathtaking, everything from taking
20 clothes out of closets or food out of refrigerators to
21 millions of dollars out of bank accounts, fraudulent
22 investment schemes, all kinds of abuses of trust, and

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1 that's where the vision of Senator Humphrey was so
2 important, that we owe people in those kinds of
3 positions of trust and who are involved in trust
4 relationships better than we have done before.

5 I want to sort of make it real for you
6 because these statistics often I think fail to convey
7 what is so heartbreaking about some of these stories.
8 At one of these field hearings we had a gentleman from
9 Unionville, Connecticut, Robert Montava, come to
10 testify about his experience, and I just want to read
11 to you a part of what he said.

12 "I come to you to testify as a proud
13 survivor. I survived World War II at the Battle of Iwo
14 Jima in the Pacific. I survived a gunshot wound which
15 left me 87 percent disabled and made me a Purple Heart
16 veteran. I survived the loss of my kid brother at that
17 very battle. I survived losing the love of my life, my
18 soul mate and wife, to cancer at a young age. I
19 survived being diagnosed with cancer myself on two
20 separate occasions. I share this with you because I am
21 proud that I have always been a fighter, a survivor who
22 could handle whatever situation may come my way no

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1 matter how big or troubling the problem may be. But
2 today I join you to share my story as a survivor of
3 elder abuse. This is a story that is much harder in so
4 many ways for me to share with you because I was
5 victimized at the hands of someone I love. I serve my
6 country with pride and with love. I tried to serve my
7 family the same way, but in all my 90 years, I could
8 never have prepared for the hardship I would be put
9 through as a member of my family, a person that I once
10 trusted, loved, and once called a son."

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

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

21 Well, he could have used a lawyer, an
22 advocate, which too many of our seniors lack at the

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1 critical point that they need an advocate, not just a
2 lawyer to go to court, but an advocate to put them in
3 touch with the Adult Protective Service. And they need
4 a point of service, that missing link. In fact, the
5 Missing Link Initiative is one of the Department of
6 Justice's initiatives in this area, thankfully. And he
7 certainly needed a champion in the system.

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

13 We have a lot of work to do. I thank you for
14 inviting me to be a part of this very, very important
15 occasion, beginning a council that was a vision of one
16 of my former colleagues, John Breaux, Senator John
17 Breaux, in 2001. It has been a long time in coming,
18 but it will accomplish a tremendous amount I am sure,
19 and I hope we can begin by reauthorizing the Older
20 Americans Act, which we desperately need to do, and
21 overcome a lot of the bipartisan divisions that
22 unfortunately have created gridlock in the United

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1 States Congress on this issue; we ought to come
2 together in a very, very bipartisan way.

3 Thank you for having me.

4 (Applause.)

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

21 (Applause.)

22 MS. GREENLEE: That was fabulous, very cool.

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1 Thank you all very much. That was a wonderful way to
2 start. We will now have the opportunity to hear from
3 the rest of the panelists before we turn it over to our
4 first kind of set of experts who get to speak to us
5 today.

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

9 Dr. Petzel, thank you for being here.

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

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1 So we are delighted to be a part of this. We
2 have, I think, much to offer, and we certainly have
3 much to learn from the other people that are a part of
4 this.

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

19 But in addition to that, that group of people
20 is in connection with our social work services and
21 those people who provide care and case management of
22 older people in contract nursing homes, in our

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1 hospitals, et cetera.

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

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

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

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

18 So welcome.

19 MS. FIALA: Thank you, Assistant Secretary
20 Greenlee, and we thank you also for the hard work on
21 this incredibly important day. I'm honored and pleased
22 to be here representing the Department of Labor.

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1 Secretary Solis sends her regrets that she's unable to
2 be here personally, but she is looking forward very
3 much to the information that is presented and how we
4 will then use that information to inform our own
5 practices.

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

19 And also, we administer the Public Employment
20 System, and we are now in the process of wanting to
21 figure out how to best expand and serve older workers
22 through that system, and we're not only looking forward

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1 to the results of a public-private partnership, of
2 pilot sites across the country who have employed
3 different approaches and practices to train and upgrade
4 the skills of older workers in various regional
5 economies, but we also, through that public workforce
6 system and our state and local partners, have provided
7 services to over 3 million older workers in the period,
8 12 months, that ended June 30th of 2012, and our two
9 major programs through that service. And over many
10 thousands have found jobs through more comprehensive
11 services.

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

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

22 (Laughter.)

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

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

9 Mr. Tiller, welcome.

10 MR. TILLER: Good morning.

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

13 (Laughter.)

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

19 The United States Postal Inspection Service
20 has developed a strategy to combat elder fraud
21 committed through the U.S. mail. These are scams
22 perpetrated mostly by strangers versus the kinds of

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1 frauds committed by family members or caregivers. In
2 many cases, the perpetrators are in other countries.

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

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

17 I would like to show -- I think everyone has
18 a sample, a photocopy sample, but this is actually from
19 a true case in the local area, of what the victims
20 would receive. Again, this is an elderly victim, and I
21 believe we seized about 20 different mailings from
22 different scams going to this person. I believe it was

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1 an elderly woman out of the Alexandria area. So,
2 again, if you take a look at these, it's hard to
3 understand why someone would fall for it, but as we'll
4 learn, we do understand why.

5 Scientists have recently pinpointed the part
6 of the brain associated with gullibility. People with
7 age-related damage to that area tend to believe
8 misleading ads. They lose the ability to detect
9 deceit. So when they receive a solicitation that says,
10 "You've won," they really do believe it, they just
11 don't get the lie. In fact, the ability to spot a lie
12 is one of the first things to go. Even in the early
13 stages of mental impairment a person could function
14 normally and in all other areas live independently, pay
15 their bills, drive to the grocery store, and meet with
16 friends. Meanwhile, their vulnerability to con artists
17 is quietly growing unobserved, unnoticed, except by
18 these scammers. Despite efforts to date, the threat of
19 elder fraud remains very real, whether it takes place
20 through the mail, on the phone, or over the internet,
21 and whether it is carried out by scammers operating
22 within the U.S. or elsewhere.

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1 Our strategy is to both prevent, interdict,
2 and interdict schemes that defraud older Americans. Our
3 success depends on this team effort among law
4 enforcement and other to prevent, investigate, and
5 prosecute elder fraud. We can multiply our efforts by
6 partnering with nongovernmental agencies and
7 organizations that can help us educate older Americans
8 and their caregivers. NGOs can direct the victims to
9 law enforcement like us at the United States Postal
10 Inspection Service and to resources that help prevent
11 revictimization.

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

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

20 (Applause.)

21 MS. GREENLEE: Thank you, Inspector.

22 Next, Federal Trade Commission. The designee

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1 is Charles, I think we call you Chuck. So Charles
2 Harwood, who is the Deputy Director of Consumer
3 Protection at the FTC. Thank you for joining us.

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

9 The FTC, as a broad consumer protection
10 agency, has long concerned itself with unfair and
11 deceptive practices that cause harm to elderly
12 consumers, senior consumers, particularly financial
13 harm and cause real financial exploitation of senior
14 consumers. For example, as the Postal Inspection
15 Service representative already mentioned, lottery
16 frauds are an area in which we've often seen senior
17 consumers particularly victimized. The FTC has filed
18 numerous cases against lottery fraud schemes. We saw
19 the video just a minute ago about that, and, frankly,
20 our partners in that area have included the Postal
21 Inspection Service, which we're grateful, the U.S.
22 Department of Justice, and states attorneys general.

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1 Other kinds of cases we've filed over the
2 years, included some very recently, have included
3 various sorts of investment schemes, time share
4 buybacks, certain kinds of biz ops. Just a week or so
5 ago we filed a case involving a medical insurance plan
6 who telemarketed consumers, including retired
7 consumers, in which the marketers were claiming that it
8 was a better deal than the insurance coverage the
9 consumers presently had. The evidence we put on in
10 this case -- which I'm glad to say we obtained a
11 temporary restraining order stopping the telemarketers'
12 activities -- included testimony from a retired
13 consumer who described how she had been convinced by
14 the telemarketer to switch from her general major
15 health insurance policy to this special medical plan.
16 Sadly, 4 months later her husband was diagnosed with
17 aggressive cancer and died, and the consumer is left
18 with enormous bills when she discovered that this
19 medical plan was in fact nothing like the kind of
20 medical insurance that they previously had.

21 So the only good news out of that sad story
22 is that we were able to stop the telemarketer in a case

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1 we filed in Florida just last week.

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

10 First, our Enforcement Division, one of our
11 four divisions that I'm going to talk about, is
12 particularly targeting deceptive practices that
13 attempts to harm or cause financial injury to some of
14 the oldest consumers and their caretakers. For
15 example, just recently that division settled two
16 administrative cases with companies that had
17 misrepresented the services they provided regarding
18 placement of seniors in care facilities, long-term care
19 facilities. These entities were claiming they could
20 provide -- match older seniors up with long-term care
21 facilities that would be most beneficial to these
22 consumers. In fact, they provide little or no

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1 meaningful guidance to these consumers, and there is
2 little reason to believe that consumers were matched up
3 with any long-term care facility that was particularly
4 useful to them.

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

18 That Division of Marketing Practice has also
19 been working with MoneyGram and Western Union, sadly
20 two payment systems that seem to be the payment systems
21 of choice for many scammers that are involved in
22 lotteries and other things and target seniors. We have

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1 been working with MoneyGram and Western Union to
2 provide better consumer education and essentially
3 discourage seniors who think they're going to be wiring
4 money to someone to give them a prize or to a
5 grandchild who may have been injured overseas and
6 encourage them instead to talk that consumer out of
7 wiring that kind of money.

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

16 The third division that I want to mention
17 briefly is our Division of Privacy and Identity
18 Protection. That Division next spring will be
19 undertaking a senior identity theft forum. The FTC has
20 long been concerned with identity theft that affects
21 consumers. Our sense is that one area that we need to
22 spend more time on is identity theft that affects

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1 senior consumers. It's a truly significant problem
2 that is probably one that needs our attention.

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

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

15 Thank you.

16 MS. GREENLEE: Thank you very much.

17 (Applause.)

18 MS. GREENLEE: Next we'll go down to our
19 representative from the Consumer Financial Protection
20 Bureau, someone who probably doesn't need much
21 introduction because he's been everywhere talking to
22 everyone on this issue since he joined. Hubert "Skip"

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1 Humphrey III, Director of the Office of Older
2 Americans.

3 Skip, it's good to see you again.

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

13 The mission of the Bureau I think is
14 important to understand because it fits very directly
15 to what this Coordinating Council is all about. The
16 mission is to ensure that markets for consumer
17 financial products and services are fair, transparent,
18 competitive, and that all consumers have access to
19 those markets. And we make the rules more effective,
20 consistently and fairly enforcing those rules and to
21 empower consumers to take more control over their
22 economic lives.

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1 Now, while many of our partner colleagues
2 here have certainly parts of their responsibility at
3 looking at the consumer concerns of older Americans,
4 our office, the Office of Financial Protection for
5 Older Americans, is the only office in the federal
6 government specifically dedicated to the financial
7 health of Americans age 62 and older.

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

17 A while ago we received a complaint from an
18 advocate for an elderly woman whose home was in
19 jeopardy. A handyman had convinced her to grant him a
20 power of attorney, and with that authority, he took out
21 a reverse mortgage on the home she had purchased in the
22 1950s and then owned outright. She never saw any of

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1 the money, and he used it for drugs, among other
2 things.

3 Now, after we received the complaint from her
4 attorney, who informed us that Fannie Mae had
5 foreclosed on her home, less than a week passed before
6 our team was successful in getting word to Fannie Mae
7 that they had advised their attorneys -- they advised
8 their attorneys -- to cancel the eviction proceeding
9 and work towards an appropriate resolution with HUD.
10 It's that kind of direct effort in the financial
11 transaction area that I think is so important because
12 it brings back at least a little bit of some of the
13 resources that are there.

14 It's gratifying, of course, to be able to
15 help individuals that way, but beyond a consumer
16 response complaint function, our office is also focused
17 on education and policy resolutions to address elder
18 financial exploitation. I want to give you just a
19 couple examples of that. We are producing plain
20 language guides for lay fiduciaries, family members,
21 and others that often have no experience handling
22 someone else's money. People get into those positions

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1 because they love and care about the individuals, but
2 often they just don't know what responsibilities
3 they're taking on. And this manual for agents under
4 power of attorney, guardians, Social Security rep
5 payees, and others with legal authority will also teach
6 them to spot red flags for the abuse by third parties.
7 And Naomi Karp is here from our office, who is heading
8 up that effort to produce those good guides.

9 And also we're working to produce a national
10 guide to provide the operators and staff of congregate
11 care facilities, like nursing homes and assisted
12 living, to provide them with the skills to identify and
13 intervene in the exploitation cases.

14 We're developing an awareness program on how
15 to identify, prevent, and report fraud and scams and
16 other forms of elder abuse called "Money Smart for
17 Older Adults," in collaboration with our partner, the
18 FDIC.

19 And we're studying the misleading use of
20 senior certifications and designations by various
21 sellers of financial products in order to report to
22 Congress and the SEC on unfair and deceptive

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1 designations.

2 We're supporting our local, regional, and
3 statewide coalitions between service providers and
4 government agencies and financial institutions and law
5 enforcement officials certainly at the local level.

6 And today I look forward to hearing from my
7 colleagues at the other federal agencies about their
8 programs and ideas -- and I've already taken down some
9 notes, I think we've got some good opportunities to be
10 working even more closely together than we are today --
11 and certainly learning from them and from the expert
12 panels that are going to share their knowledge and
13 suggestions today.

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

19 Thank you, Kathy.

20 MS. GREENLEE: Thank you very much.

21 (Applause.)

22 MS. GREENLEE: Our last panelist speaker this

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1 morning is our designee from the Department of
2 Treasury, Melissa Koide.

3 How do you say your last name directly?
4 Because I want to get it right. Koide?

5 MS. KOIDE: You said it perfectly.

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

9 Welcome.

10 MS. KOIDE: Thank you. Thank you very much.
11 It's a pleasure to be here, and on behalf of Secretary
12 Geithner and our other colleagues at the Treasury
13 Department. We appreciate the opportunity to join this
14 Council. It's clearly time and it's an important role
15 that the Council will play.

16 So I'm the Deputy Assistant Secretary at the
17 Treasury Department, in the Office of Consumer Policy,
18 and what I want to say may be a nice wrap-up both as
19 sort of what we've heard from the other panelists
20 because it's also what I think we really ought to be
21 driving towards as a part of this Council focused on
22 the elderly, and that is really four major areas of

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1 focus that have to be a priority for what the work is
2 that we're setting out to do.

3 Protection is top of the list. I think we
4 all recognize that. We have heard a lot of cases of
5 terrible predatory actions and where we can be more
6 coordinated amongst ourselves to weed out those kinds
7 of bad actors. I think that's a really important need.
8 From the Treasury Department, there are a number of
9 arms of our Department that will come to bear in those
10 efforts.

11 Tax fraud is a significant issue for
12 consumers, particularly the elderly consumers.

13 And then we also have at Treasury the
14 responsibility for disbursing billions of dollars in
15 federal benefit payments. That's another important
16 area that we are focused on protecting benefit
17 recipients, making sure that they're getting their
18 money, they're keeping it, and it's being delivered to
19 them safely.

20 I think many of you probably realize at
21 Treasury we are moving in the direction of going all
22 electronic with the disbursement of those payments. In

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1 many ways, that is a big opportunity to ensure that
2 those monies are being delivered securely as opposed to
3 being delivered on a paper check, but we really need to
4 make sure that that process happens well. So that's a
5 big piece for us in the protection realm.

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

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

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1 that there are good options available.

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

14 The other piece that I just want to mention,
15 too, at Treasury we are the lead for two bodies, which
16 I hope we'll be able to bring to bear to the work that
17 we're doing here, one of which is the Financial
18 Literacy and Education Commission, and Director Cordray
19 is our vice chair. We've been working very closely
20 with the folks at the CFPB with this 21-member agency
21 that is focused on building the financial knowledge and
22 the financial capabilities of all Americans. I think

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1 there will be some really nice opportunities to bring
2 what we're doing and that work with those 21 agencies
3 to our objectives here with this Council.

4 And then we are also the lead director for
5 the

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

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

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

16 MS. GREENLEE: Thank you very much.

17 (Applause.)

18 MS. GREENLEE: Before we move to the first
19 panel, I again would just like to call out and
20 recognize Secretary Sebelius for her support, for being
21 here, for Attorney General Holder, for his support.
22 It's just phenomenal to have this type of leadership.

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

7 (Laughter.)

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

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

18 (Laughter.)

19 MS. GREENLEE: It was them? It was them. It
20 was the advocates who worked for 10 years to get the
21 Elder Justice passed, who had the vision and have
22 really been looking for a decade for those us at the

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1 federal level to come together, so I do want to tip my
2 hat to the advocates and say we're here and we are very
3 interested in working with you, coordinating with each
4 other, and furthering the cause. So thank you to the
5 advocates.

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

16 We have a number of congressional staff in
17 the audience today. I would just like to acknowledge
18 you and ask if you would stand so we can take a moment
19 to recognize that this is indeed a partnership across
20 the branches of the federal government. So if we have
21 staff here, just let us wave at you, if you would. So
22 thank you.

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1 (Congressional staff stands for applause.)

2 MS. GREENLEE: So why don't we have the first
3 three panelists come forward, if you would take your
4 places as we get ready to move. And I think before we
5 start this particular panel, I'll let you get situated.
6 We have a video. Are we still on schedule to do a
7 video from the U.S. Postal Service?

8