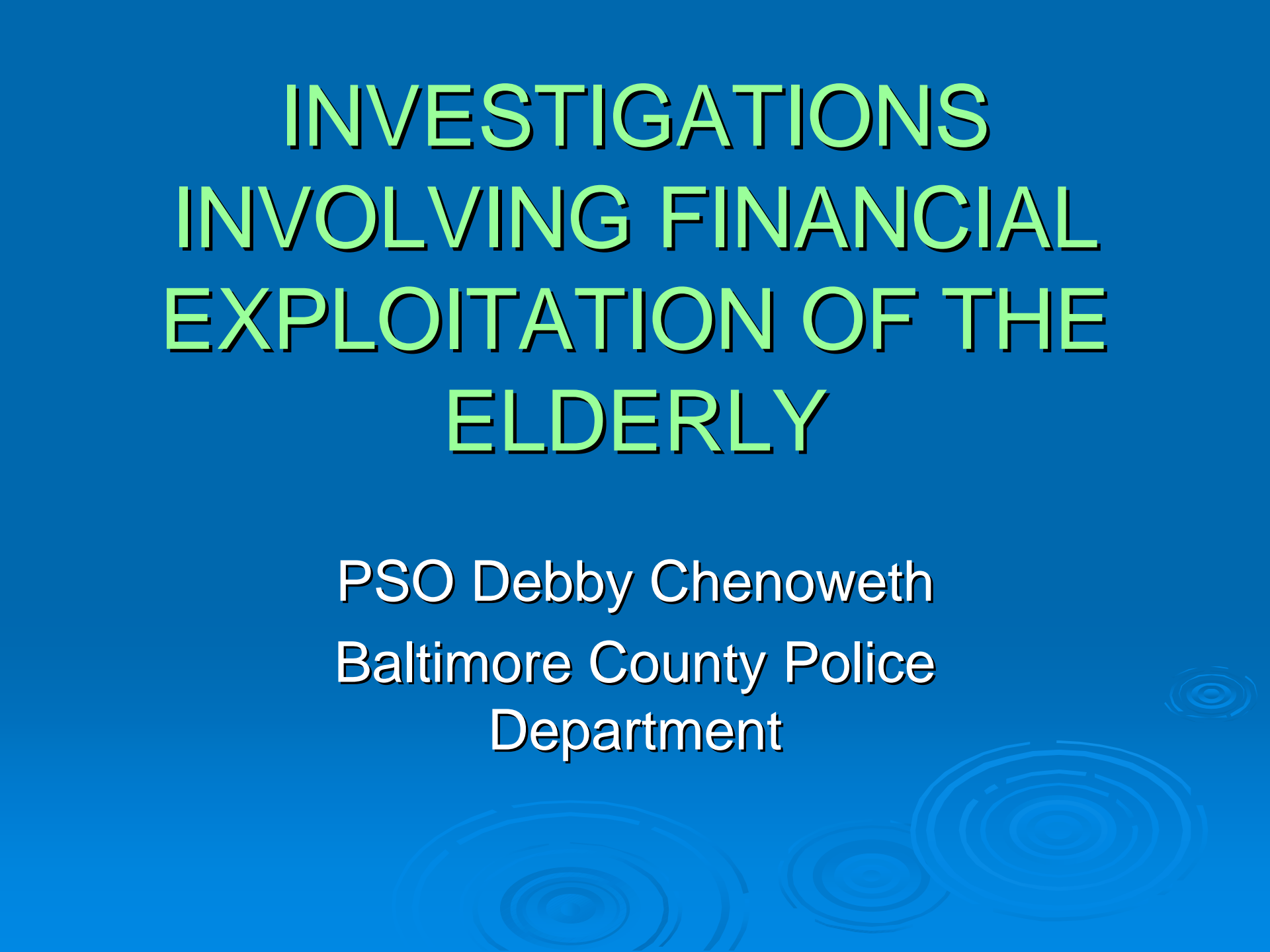


INVESTIGATIONS INVOLVING FINANCIAL EXPLOITATION OF THE ELDERLY


PSO Debby Chenoweth
Baltimore County Police
Department



TOPICS

- How we get cases
- Case studies
 - *Ms Anna and the Lawn Man
 - *Mr. & Mrs. P and the Caregiver
 - *Ms Smith and the Handyman
- Problems

HOW WE GET CASES

- Social Services/Adult Protective Services
 - Ombudsman
 - States Attorney's Office
 - Family
 - Lawyers
 - Banks
- 

Ms Anna and the Lawn Man

Victim

- 96 year old widow living alone
- Only family nephew and sister-in-law
- Husband passed away 14 years ago he handled all financial affairs
- Husband's brother taught Anna how to write checks to pay her bills

Suspect

- “Bill” 49 year old married man, 3 children
- He had a lawn care business
- Neighbors introduced him to Anna
- “Bill” likes to collect old cars – Anna had a 1964 Chevy Malibu Super Sport in her garage in mint condition

TIMELINE

- 6/9/05 “Bill” becomes Anna’s POA
- 7/5/05 Home improvements begin
- 7/28/05 Title search on house
- 8/1/05 New Will made
- 11/15/05 “Bill” buys Anna’s house – borrows \$63,000.00 of her money towards sale to be paid back by 12/15/2025

Between 6/9/05 and 9/25/06 “Bill” had complete control over Anna’s assets - over \$1,000,000.00 in 8 banks

He bought houses, property, burial plots, and an ATV.

He wrote large checks (\$10,000.00) to his wife and children

He loaned money to business associates

He gave money to his church

THE CALL

In October of 2006 Anna's nephew called the police. His aunt had told him that she thought she might have sold her house and she thought that "Bill" was stealing from her.

THE INVESTIGATION

- Spoke to Anna
- Called the ASA
- Spoke to the attorneys who handled the POA and new will
- Contacted Bank Personnel
- Sent Subpoenas for all bank records
- Executed 2 search warrants

INVESTIGATION CONTINUED

- Went through evidence from search warrants
- Made flow charts of all monetary transactions
- Meetings with “Bill” and his attorney
- Weekly chats with Anna’s nephew
- 1 year later we were ready to go to court

CONCLUSION

- Anna passed away several weeks after the first trial date was postponed
- “Bill” lived up to his plea agreement to return all property to Anna’s estate and make restitution in the amount:

\$368,549.80

Mr. & Mrs. P and the Caregiver

VICTIMS

- Mr. P – 93 year old former music teacher
- Mrs. P – 90 year old homemaker
- They live in Baltimore City
- They have 2 daughters, who live out of state
- Both victims in poor health and require in-home 24 hour care

SUSPECT

- “Nicki” 32 year old single female with a small child
- She is a CNA
- Her mother is primary caregiver for Mr. & Mrs. P and has been with the family for several years
- “Nicki” is hired to assist with the 24/7 care needed by Mr. & Mrs. P

TIMELINE

- 2000 “Nicki” starts working for victims
- 10/03 – 8/04 “Nicki” starts stealing and forging checks
- 8/04 Mr. P passes away and daughter takes over financial affairs
- 8/28/04 daughter files police report in Baltimore City after noticing that checks were missing

THE CALL

The bank contacted us first because they thought that they would be responsible for reimbursing the victim's account, and they determined the checks were cashed in Baltimore County. They had their lawyers looking into the case

Almost a year later, the daughter contacted us after the bank advised her that they would not reimburse all the money

INVESTIGATION

- Contacted bank to get copies of all checks to determine exactly where cashed
- Needed to locate other payees on checks
- Obtained copy of Baltimore City report
- Met with victim's daughter she advised that she had notes from interview with "Nicki" and that she confessed

INVESTIGATION CONTINUED

- Spoke to ASA he wants us to interview suspect
- Contacted suspect - she states that her attorney had the case dismissed in Baltimore City and that she has nothing to say to us

CONCLUSION

“Nicki” was charged with Grand Theft Scheme. She was found guilty and given a sentence of 15 years in DOC, suspend all but 10 years. Upon release she will be on probation and must pay restitution in the amount **\$95,809.00**

Ms Smith and the Handyman

VICTIM

- 83 year old retiree
- Worked in payroll for large company
- Never married
- Lived alone since housemate died 5 years ago
- Intelligent, determined woman
- Cancer survivor
- Sister in Nursing Home, several nieces and nephews only relatives

SUSPECT

- “Norman” 48 year old married man with 2 children
- Poses as handyman/contractor
- Numerous arrests for drugs, theft, theft schemes and home improvement violations
- Approached victim claiming he was working in the neighborhood, asked if she needed any home repairs

TIMELINE

- 9/06 Victim met “Norman” and he began doing work in her house
- 10/25/06 “Norman” arrested for drugs
- 1/26/08 “Norman” arrested for drugs
- 5/12/08 “Norman” arrested for drugs
- 2/09 “Norman” still doing “work” for Ms Smith

THE CALL

- 9/20/07 the bank contacted us in reference to a customer that was withdrawing large amounts of money on an almost daily basis. She told bank that the money was for “Norman” who was doing home improvements for her

INVESTIGATION

- Attempts to contact victim with negative results
- Spoke to bank personnel and learned of another bank with accounts belonging to victim
- Spoke to personnel at 2nd bank
- Database research on suspect
- Obtained subpoenas for Ms Smith's account records ran into Ms Smith when serving subpoenas
- Conducted surveillance and interviewed neighbors
- Contacted Social Services

INVESTIGATION CONTINUED

- Visited Ms Smith with Social Worker, she refused to let us see repairs made by “Norman”, she said that he is a “good Christian” and she will do what she wants with her money. Social Worker feels she is not vulnerable adult
- Contacted by bank Ms Smith trying to take out loan
- Niece contacted she is aware of money being given to “Norman”, said Ms Smith borrowing money from family and neighbors. Everyone telling her “Norman” is con-man

MORE INVESTIGATION

- Niece took Ms Smith to doctor who is concerned about her mental status wanted more testing, victim refused
- Contacted Permits and Licenses they went to inspect victim's house
- Contacted priest that was a friend of the family. He took his mother to visit Ms Smith and they spoke about "Norman". They were told to mind their own business
- ASA contacted

CONCLUSION

To date the total amount of money that Ms Smith has withdrawn from her accounts to give “Norman” **\$280,380.00**

She refuses to believe that “Norman” is anything but a “good Christian man” and that he will repay her all the money

She is still giving him money from her pension and Social Security checks

PROBLEMS

- Victims are embarrassed and reluctant to come forward
- Insufficient financial records to prove the amount of loss
- No other witnesses to crime (he said / she said)
- Impaired victims may not realize that they are being taken advantage , and refuse to believe you
- Victims can make poor witnesses due to mental and/or physical limitations
- Uncooperative victims
- Uncooperative witnesses

MORE PROBLEMS

- Victim passes away
- Family members upset over losing inheritance, using police and courts as a collection agency
- Jurisdictional issues
- Some Police Departments do not have the training or manpower to handle these type of cases