

NATI NEWSWIRE

SENIOR SAFETY ISSUES

Man Who Bilked Thousands Gets 28 Years

By GREG RISLING Associated Press Writer

An 81-year-old man was sentenced to 28 years in prison Friday in an investment scam that prosecutors say seeped across half the country and bilked 1,800 people, many of them elderly, of about \$190 million.

John Heath, who was convicted last month alongside his son Daniel Heath and another man, also was ordered to pay \$117 million in restitution to the clients who invested directly through him.

He dabbed at his eyes during the hearing and left court in a wheelchair.

Jurors found the three guilty of running a Ponzi scheme that funneled money from new investors to pay off people who had already pumped in cash. John Heath was convicted on 52 counts including grand theft, selling false securities and theft from the elderly.

About 100 letters from victims were sent to the Riverside County Superior Court, and about a dozen of them were read to Judge Ronald Taylor, said Ingrid Wyatt, a spokeswoman for the district attorney's office. The notes talked about how the victims' lives had been affected after learning their investments with Daniel W. Heath & Associates had been lost.

Some of Heath's adult children spoke at the hearing, pleading for leniency for their father. Heath's attorney, Chad Firetag, asked the judge for probation, citing his client's age and failing health. Firetag has said the elder Heath wasn't aware of the scam and had enough trust in his son that he plowed his own commissions back into the investments.

Prosecutors said the company ran a scam dating back to the early 1990s that promised clients their money would go into fixed investments with little or no risk. Instead, it went to money-losing real estate and small business projects controlled by the company that had offices across Southern California.

Investors have had some money returned, but a court-appointed receiver said they will get only about 22 cents on every dollar.

Company president Daniel W. Heath, 51, was convicted of nearly 400 counts and could face up to 100 years in prison. A former business associate, Denis O'Brien, 53, could face up to 30 years in prison. Both men are to be sentenced in the coming weeks.

Another business associate, Larre Schlarmann, is serving a 15-year prison term after pleading guilty in 2005 to money laundering and fraud for his involvement in the scheme.

(This version CORRECTS number of years in prison to 28.)

The Federal Bureau of Investigation.

The FBI maintains a list of common fraud schemes and tips on how to avoid them. Go to www.fbi.gov/majcases/fraud/faudschemes.htm

Regulatory Agencies

A legitimate securities salesperson must be properly licensed, and his or her firm must be registered with FINRA, the Securities and Exchange Commission, or a state securities regulator. To check a broker, contact FINRA at 1/800-289-9999 or www.finra.org. For an investment advisor, go to the SEC's Investment Advisor Public Disclosure website at www.adviserinfo.sec.gov/IAPD/Content/lapdMain/iapd_SiteMap.aspx.

Consumer Reporting Companies

To check your credit for activity that could be linked to identity theft, request a free copy of your credit report at 1/877-322-8228 or www.AnnualCreditReport.com. You are entitled to one free report per year.

Mail Solicitation Opt Out

You can register to opt out of getting solicitations for new credit cards, mortgages or other loans by calling the credit bureau's dedicated line at 1/888-567-8688 from your home telephone or registering at www.optoutprescreen.com

Do Not Call Registry

You can bar telemarketers from calling you (with the exception of charities, political groups and surveys) by registering your phone number with the National Do Not Call Registry maintained by the Federal Trade Commission at 1/888-382-1222 or www.donotcall.gov

National Fraud Information Center

You can report actual or attempted fraud at 1/800-876-7060 or www.fraud.org. The website also maintains a list of the top Internet and telemarketing scams and tips for avoiding fraud.

Eight for 2008: Fascinating Facts about Social Security

By Judith Hopkins

Social Security Manager, Richmond VA

1. In 2008, about 50 million Americans will receive Social Security benefits — that's roughly TWICE the number of people who live in the cities of New York, Los Angeles, Chicago, Houston, Philadelphia, Phoenix, San Antonio, San Diego and Dallas combined.
 2. The nation's first baby-boomer begins collecting Social Security retirement benefits in February 2008 ... and over the next 20 years another 78 million baby boomers will be eligible to apply for benefits, too. That's an average of more than 10,000 people applying for benefits every day!
 3. About 70 percent of private sector workers have no long-term disability insurance — but nearly all workers and their families have Social Security protection in the event of a long-term disability.
 4. The average monthly Social Security survivor's insurance benefit for a widow or widower with two dependent children is about \$2,243 per month — which for most workers is more than the value of their private life insurance.
 5. More than 3 million children under age 18 get Social Security benefits — as survivors of deceased workers, or as the children of people receiving retirement or disability benefits.
 6. Approximately 442 million Social Security numbers have been issued since 1936 — but there are approximately 1 billion possible Social Security number combinations with the nine-digit number, so there are plenty more to go around.
 7. Social Security offices are VERY busy. Nearly 42 million people visit a Social Security office each year. Another 60 million call our nationwide toll-free telephone service each year at 1-800-772-1213 (TTY 1-800-325-0778). In addition, about 48 million people visit our Internet website at www.socialsecurity.gov.
 8. By 2032, there will be almost twice as many older Americans as today — growing from 38 million today to 72 million.
- If you find these facts interesting and would like to know more about any aspect of the Social Security programs, you can visit our website at www.socialsecurity.gov.

FTC's Identity Theft Site

At www.ftc.gov/idtheft you can learn how to avoid identity theft—and learn what to do if your identity is stolen.

WEBSITE OF THE MONTH

[HTTP://WWW.NSC.ORG/](http://www.nsc.org/)

The National Safety Council is a 501 (c) (3) non-for-profit, charitable, international public service organization dedicated to educating and influencing people to prevent accidental injuries and deaths.

Founded in 1913 and chartered by the U.S. Congress in 1953, the NSC is the only organization promoting safety in the workplace, in transportation, and in homes and communities.

Nation's First Baby Boomer Receives Her First Social Security Retirement Benefit

On February 12, Kathleen Casey-Kirschling, the nation's first Baby Boomer, made history as the first of her generation to receive a Social Security retirement benefit. Having applied online for benefits at www.socialsecurity.gov, Ms.

Casey-Kirschling, who was born at one second after midnight on January 1, 1946, today received her first payment by direct deposit.

As the nation's first Baby Boomer, Ms. Casey-Kirschling is leading what is often referred to as America's silver tsunami. Over the next two decades, nearly 80 million Americans will become eligible for Social Security retirement benefits, more than 10,000 per day on average. Ms. Casey-Kirschling is setting the example for millions of her fellow boomers by receiving her retirement benefits in the safest, most convenient way possible.

For full press release

<http://www.ssa.gov/pressoffice/pr/babyboomer-firstcheck-pr.htm>

FOR MANY, THE GOLDEN YEARS AREN'T SO GOLDEN

Elder abuse is widespread, yet few resources are directed toward combatting it. One Senate committee, for example, found that less than 2 percent of federal money targeted for abuse prevention is spent to help elders. But the Baby Boom generation, now heading into its senior years, is focusing attention on the issue, as Jennifer Fernandez's story in the News & Record on Sunday pointed out. That story also showed that the problem isn't just substandard care in nursing homes. It's also financial abuse. Studies show that the elderly are the ones most often falling victim to these scams. Aware that many older people have substantial savings, and aware that aging may have left the elderly isolated or diminished their faculties, scammers see them as prime targets.

Fernandez's story focused on a Greensboro woman bilked of her \$100,000 savings by a telemarketer. But it also told of a valuable program run by Senior Resources of Guilford that teaches elderly people how not to fall victim to such scams. In these programs, participants learn the need to shred documents containing personal information and other methods to deter scammers. More programs like this are essential. (AARP also provides many resources for seniors on this topic.)

North Carolina has a panel that fines adult-care facilities for inappropriate actions, but the fines are often wrist slaps. It took one North Carolina facility 10 days to report to law enforcement that one of its patients had gone missing. He was found stabbed to death. The fine? A measly \$8,000. Increase the fines, and abuse and neglect will decrease.

Advocates also say the federal government needs to provide leadership in this area. A bill in Congress — The Elder Justice Act — would do that. It has several components, among them data collection. Research indicates that elder abuse is woefully underreported. Collecting more information on scams and abuse, both in private homes and in long-term care facilities, is essential for determining further action. The act also would provide a reliable source of federal revenue for states' adult protective services divisions and establish programs to help train those in law enforcement or public health who deal with elder abuse.

Some supporting the act also want it to contain additional protections for elders, such as a national nurses' aide registry and the requirement that criminal background checks be conducted on all who work with the elderly.

Clearly, the nation must target the abuse and exploitation of elders or else the elderly will keep getting targeted. The elderly must not be preyed upon by anyone — from family members to Internet scammers.

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200 East Market Street • PO Box 20848

Greensboro, NC 27420-0848

NCEA E-NEWS

International

World Elder Abuse Awareness Day is on June 15, 2008.

What is your organization planning to raise awareness of issues relating to elder abuse, neglect, and exploitation?

Email ncea-info@aoa.hhs.gov and we will highlight planned events in the May newsletter.

Thank you for your input!

Older Americans Month is May, 2008.

Older Americans Month 2008 materials are now available on the Administration on Aging website. To download materials please visit :

<http://www.aoa.gov/press/oam/oam.asp>

1450 Duke Street, Alexandria, VA 22314
800-424-7827 phone 703-519-8567 fax
triad@sheriffs.org www.nationaltriad.org



More Senior Safety related articles are located at www.nationaltriad.org; e-news section

Want to Know About Stopping Scams of Older Adults?

FBI Senior Fraud Page

The FBI provides tips on how you can protect you and your family from fraud, with an emphasis on senior scams.

www.fbi.gov/maicases/fraud/seniorsfam.htm

202-324-3000

Fraudaid

Learn about fraud from the voice of personal experience.

Gives fraud victims a chance to be heard and to educate.

www.fraudaid.com

562- 436-1076

National Center on Elder Abuse

The National Center on Elder Abuse promotes understanding, knowledge sharing, and action on elder abuse, neglect, and exploitation.

www.elderabusecenter.org

202- 898-2586

National Fraud Information Center

A service of the National Consumers League, this site informs seniors on how to prevent fraud, what to look out for and where to go if you have become a victim.

www.fraud.com

800-876-7060

Quatloos

Find information on a wide variety of financial scams and frauds.

www.quatloos.com

SeniorCitizens.com

This site has comprehensive information and resources for senior citizens, including education and tips on how to prevent different types of fraud and scams.

www.seniorcitizens.com/scams

US Boomers

Helps educate the boomer generation about elderly fraud, with examples of what to look for in order to protect you and your loved ones.

www.usboomers.com/fraud.htm

<http://www.stopseniorscams.org>

The Harry and Jeanette Weinberg Foundation Family and Informal Caregiver Support Program

It is an undeniable fact that most frail older adults are cared for by family, friends and other nonprofessionals. It is a difficult challenge for many. For most there is no alternative. As a society, we sim-

ply do not have the resources to provide professional

caregivers and support services to everyone who needs assistance. But we do have community assets which can be used in more creative ways. With this funding initiative, the Harry and Jeanette Weinberg Foundation will help community partnerships develop innovative ways to support these devoted caregivers.

AVAILABLE GRANTS

Up to \$9 million over three years through the Family and Informal Caregiver Support Program will support from 12 to 20 community-based Projects with grants ranging from \$100,000 to \$300,000 per year (for a total of \$300,000 to \$900,000 for each grant recipient from March 2009 through February 2012).

ELIGIBLE APPLICANTS

The Foundation encourages non-profit 501(c)(3) organizations, including aging and human service agencies, faith-based and other community-based organizations, tribal organizations, and units of local government to participate.

DEADLINE

The application phase of this project includes both a Letter of Inquiry (LOI) and a Full Proposal. The LOI must be received by mail no later than 5 PM EST on Thursday, June 12, 2008. Letters of Inquiry sent via email or fax will not be accepted. Successful LOI applicants will be notified by August 1, 2008. Grants will be announced in early February 2009.

FOR FURTHER INFORMATION

www.hjweinbergfoundation.org

CaringivingRFP@theweinbergfoundation.org

National Older Driver Research and Training Center

<http://driving.phhp.ufl.edu/>

As we age, and as we experience disabilities, we will still desire to participate in favored activities within our communities.

•NODRTC Vision

•Through research, education and service initiatives, the NODRTC will ensure that older persons and people with disabilities have safe, accessible, and appropriate transportation options to ensure full community participation.

•Mission

•Extend safe driving of elders as long as possible, Improve traffic safety, Increase the capacity of driver rehabilitation specialists to work with older drivers and drivers with disabilities, Enable people with disabilities to safely drive a personal automobile, Develop and promote safe, accessible, and appropriate transportation options, Increase pedestrian safety with a focus on older pedestrians and pedestrians with disabilities