

**C.A.R.E. PROGRAM
RIVERSIDE COUNTY, CALIFORNIA**

CASE #1: Consumer Fraud Case:

CARE was approached by a Deputy District Attorney to assist this 73 year old male client who was a victim of identity theft and physical abuse. The suspected abuser was the grandson of a friend of the client who had lost his job. The client allowed the suspect to move in with him, in order to “help him out.” The suspect began physically abusing the client, threatening more harm and forcing the client to go to the bank to withdraw money. The suspect stole the client’s identity and began using the client’s credit cards and applying for more credit, purchasing computer equipment, tools, cell phones, clothing, videos, etc. CARE worked with the client for two years, making over 25 home visits, to clear 28 charges in excess of \$50,000 from client’s accounts by writing letters to creditors, banks, collection agencies and credit reporting companies. CARE provided the District Attorney with copies of all the fraudulent transactions and helped prepare the client for trial. This case was successfully prosecuted and resulted in a finding of guilty for PC 368 (elder abuse) and criminal threats with prior strikes. The perpetrator received a 15 year State Prison sentence.

CASE #2: Case Coordination:

The perpetrator approached elders who were former customers of a repair company that he had worked for. He entered their homes under the guise of “checking a warranty” for the previous work. He then told the elders different untrue “sob stories” about his need for money, and he was “loaned” over \$20,000 by several victims. He did not pay any of the money back, and some victims gave him money multiple times. He drove some of them to the bank and to Western Union. He left one victim at the bank with no ride home when the bank teller began to ask too many questions. He stole one elderly woman’s car. The challenge in this case was the multiple law enforcement jurisdictions. Each victim lived in a different city, each case required a police report, and the individual amounts of money lost were relatively small. This led law enforcement to look at the cases as civil “loans gone bad” rather than criminal “theft by false pretense” or “burglary.” Each case also needed investigation, but it would have been impossible for so many law enforcement agencies to locate the perpetrator and interview him about their individual cases (not to mention the other parties who might have information about the perpetrator and the truthfulness of his stories) without compromising the case. The DA was challenged to coordinate the investigation with the five law enforcement jurisdictions, and provide staff to do the interviews in order not to compromise the case and scare away the perpetrator or the witnesses before they could be questioned. CARE staff was challenged to coordinate the police reports from multiple jurisdictions and be present for the initial interview to assist with the victim. This case needed a lead agency, therefore, CARE acted as the lead by coordinating the case components, collecting police reports from multiple jurisdictions, preparing victim statements and other information for the District Attorney, and coordinating support for the victims. The perpetrator of these crimes received a 26 year prison sentence.

CASE #3: Teamwork:

CARE received a call that an elderly widow was being removed from her home by the Sheriff the next day due to foreclosure on her home for non-payment of mortgage payments. She was frail and did not understand how this was happening because she had not received a notice of foreclosure and had not made plans to move. CARE responded immediately to her home with the Public Guardian, a detective, and a DA investigator. These agencies took the client to her bank to help her understand the seriousness of her plight. The bank confirmed that the foreclosure would be complete the following day and she would be homeless. Her “caregiver”

had led her to believe that he was paying the house payments and her other bills while he was intercepting the foreclosure notices for several months. He was in possession of a Financial Power of Attorney signed by the client. CARE called the CARE Team's civil attorney representative who faxed a form to revoke the Power of Attorney to the bank for her to sign. That put her back in control of her finances. The bank agreed to abstain from further foreclosure activity until the agencies could help sort out the issues and her finances. The detective and DA investigator worked with the victim's banks to try to determine if she had been financially abused in other ways, while putting a freeze on her accounts to prevent further abuse. The revocation was copied to her banks because the caregiver was trying to add his name to her deed with the Power of Attorney. Public Guardian began a Voluntary Temporary Conservatorship Process with the permission of the client. After accomplishing all these tasks, the CARE Coordinator drove the client to her niece's home to stay until she could be further protected. The house was saved.

CASE #4: Support of Multiple Victims:

An investment firm, which specifically targeted southern California's elderly population, was served an order by the Securities and Exchange Commission (SEC) to halt business due to fraudulent business practices. All investment monies were frozen and entered a receivership program. The firm had an estimated 1,800 or more customers, most of whom were over the age of 60, and many of whom depended upon the monthly interest and dividend income they had been receiving. CARE was in contact with the regulatory agencies involved in the investigation and found that the hotline number provided to the victims by the SEC was an unmanned line. Being aware of the panic seniors would experience as they learned of the fraud and were unable to contact authorities, CARE offered to take these calls and provide information and support to the victims. CARE staff completed an interview form for each victim at the request of the DA to assist in determining which victims would be interviewed for the criminal case. CARE also compiled a database of victims in order to mail regular updates to keep victims informed. CARE staff interviewed over 500 victims representing a total loss of over \$80 million. CARE coordinated and chaired two victim information seminars which were attended by the Receiver, District Attorney, SEC, and Department of Corporations (DOC) representatives, and over 1,000 victims. CARE provided transportation to court for victims who testified in the case. The two main perpetrators in this case received 127 year plus 40 year prison terms.