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By Gary Klien, IJ reporter

Police and social workers say senior citizens and their families can take several steps to reduce the risk of financial elder abuse.

First, people who hire caretakers for their parents should make sure they check references, said Jenefer Duane of the Novato Independent Elders Program. Duane said anyone can advertise as a caregiver, qualified or not.

"Most of these caretakers are not credentialed," Duane said. "They would be your companion-aide. One way people can protect themselves is to get several local references, to check references carefully."

"If they're just putting an ad in the paper, then it's buyer beware," said Susan Powers-Kane, the adult services program manager for the county's Department of Health and Human Services.

Powers-Kane added that all family members should be involved in hiring decisions, not just the elder.

"Family members need to become involved with screening," Powers-Kane said. "The worst scenario is when they're vulnerable and they're isolated and they're alone. It's when the isolation factor comes in and there's no one overseeing that these situations come in, sometimes with dire results."

ELDER ABUSE FORUM

A Community Forum on Elder Abuse Prevention is set for 8:30 a.m. to 4 p.m. Tuesday at Dominican College in San Rafael.

The forum, to be held at Angelico Concert Hall, will cover various forms of elder abuse and how to help stressed caregivers cope. The event is free to the public and \$15 for students seeking continuing education units. Students can register at the door that morning. For more information, call the county Division of Aging at 499-7396. Other resources on elder abuse issues include:

- The Novato Independent Elders Project, 893-7997
- The Adult Services unit of the Marin County Department of Health and Human Services, 499-7118.
- The Adult Abuse Reporting 24-hour line, 502-2774
- The Marin County Public Guardian, 499-6187
- Whistlestop Senior Information and Referral, 457-INFO (457-4636)

Caution needed to avoid financial abuse of elderly



TRAINING: Jenefer Duane of the Novato Independent Elder Project speaks at a training session to help bank representatives recognize scams against elderly customers. On right is Susan Powers-Kane, program manager of Marin County adult services.

Christopher Cardinal of San Rafael, who hired a caretaker for his 81-year-old father, said it is crucial to hire workers from licensed, bonded agencies. Cardinal said it gave him "some recourse" when the caretaker embezzled nearly \$50,000.

"In her case, she was convicted of a felony," said Cardinal, 48, who has filed an insurance claim with the caretaker's former employer. "All we have to do is present the facts of the case to the insurance company and that's it."

Still, six months after the caretaker pleaded guilty, Cardinal has yet to receive any reimbursement from the agency. He isn't sure whether he will.

"One of the drawbacks is how long it takes," Cardinal added. "We have placed a claim but we have not received any money back yet. The wheels move very slowly."

Cardinal also advises adult children to be vigilant in visiting their parents, even after hiring a caretaker.

"This is the time of your life when you really have to keep an eye on your parents," said Cardinal, whose father has since died but whose mother is still alive. "Either I or my wife goes there every day. It has the health care workers on their toes. You can't just hire a health care worker and walk away."

Unlike Cardinal's father, however, many seniors have no family members to help them hire a caretaker. Inspector Paige Nelson, who investigates

elder abuse for the San Anselmo Police Department, said those seniors should at least get a second opinion from a close friend or an attorney.

"Some of these people have not handled their money – ever – and they don't understand that you can't just let anyone help them," Nelson said.

Novato Detective Dave Bettin said seniors also need to pay closer attention to their finances so they can spot problems before it's too late.

"The biggest thing that people have to be aware of is their older parents should have some idea what their financial situation is," he said. "If there is a sudden change, they should report it."

Bettin also advises seniors not to trust people just because they appear friendly or helpful. Betting cited the case of a 67-year-old Novato man who took in some boarders, got too close to them, and ten had his life's savings swindled. He died penniless about five years ago at the age of 72.

"The relatives found out that not only had the money been cleaned out, but the house was trashed," Getting said. "[The tenants] would buy him alcohol, they would buy him drugs, basically keep him a happy camper."

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