

Seminars help seniors spot predators

By Karen Pierce Gonzalez
Special to the Chronicle

Jenefer Duane of Petaluma has always liked helping older adults. As a young student in Corte Madera, she convinced school officials to let her spend some class time each week visiting older people who were housebound.

In no time at all, the fifth-grade student at St. Patrick's Catholic School in Larkspur was writing letters, walking dogs, and polishing silver. "I loved listening to their life stories,"



Jenefer Duane hopes to raise senior's awareness.

she said of the neighbors she came to know.

It was their isolation that most moved Duane, who went on to become executive director of Marin's California Community Partnership for the Prevention of Financial Abuse of Elders (CCPPFA). This nonprofit agency, established in

1999, partners with financial institutions to collaborate with adult protective services and law enforcement efforts in training others about financial abuse.

CCPPFA will sponsor "Be Wise – Preventing Fraud and Financial Abuse in Our Community," two free educational seminars for seniors and older adults with disabilities, from 9 a.m. to 3 p.m. Tuesday at St. Mary's Cathedral in San Francisco and Wednesday at Embassy Suites in San Rafael. These daylong consumer-oriented events – cosponsored by Provident Financial Corp. – will discuss how to identify and prevent predatory lending, identity theft, and telemarketing fraud.

Special guest speakers will include Royal Canadian Mounted Police constable Sylvain L'Heureux. L'Heureux, a member of Montreal's Project COLT (fraudulent telemarketing task force), will discuss why California seniors are a prime target for telemarketing and lottery scams.

"In the United States, most telemarketing fraud complaints come from California, which has a large population of retired people," noted L'Heureux. He also said the high volume of complaints could also reflect consumer awareness in California consumers.

"Many victims are too ashamed to report the abuse," he said.

California statistics for this year alone (January – August) report about 520 complaints filed by older adults.

"Their financial losses totaled about \$2, 178 million," he said.

Such tragedies can be prevented, said Duane. CCPPFA works to make elders and those who serve them aware of the warning signs. "People need to know what to do and whom to call if it happens," she added.

"Elders who are victims are generally lonely and isolated. The perpetrators prey upon the fact that these people may have no other contact, no one to talk to."

Prior to developing CCPPFA with Novato Community Bank President/CEO Kim Petrini, Duane served as director of the Novato Independent Elders Project. The project oversaw several senior care programs, including the home delivery of groceries and the postal carrier alert, which encouraged letter carriers to notice when mail was not being picked up or if porch lights were left on for several days at a time.

These were volunteer programs and Novato elders decided whether they wanted to participate. "The idea was to listen to what the elders said they wanted and needed," recalled Duane, who spent six years with the Novato program.

For 66-year-old Joan London of Novato, community resources like CCPPFA are "absolutely necessary."

"We must be alert to what is going on before we get into trouble," said the community volunteer, who devotes many hours to the Novato Independent Elders Project. "We have to watch how we spend our

money. It's not like we are going to go out there and make more."

According to Mary Twomey of the Goldman Institute on Aging in San Francisco, one of the seminar's sponsors, fraud and financial abuse "hit seniors very hard." After retirement, a person "cannot recoup their losses."

CCPPFA is designed to support and encourage community awareness about financial abuse of elders. "This is the way we were as neighbors years ago – when people looked out for each other and didn't turn a blind eye when they saw something was wrong," said Duane.

For London and her husband, the Rev. Jerry London, it's also a means toward greater independence.

"We adults want to remain independent as long as it's safe for us. Financial security is one of the areas where we need to take care."

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If you go

"Be Wise – Preventing Fraud and Financial Abuse in Our Community" will be held from 9 a.m. to 3 p.m. on Wednesday at the Embassy Suites, McInnis Parkway, San Rafael. Continental breakfast and lunch will be provided and seating is limited. To register for the Marin seminar, call (415) 258-9111.

The San Francisco workshop will be held from 9 a.m. to 3 p.m. on Tuesday at St. Mary's Cathedral, 1111 Gough St.

To register and for information, call (415) 750-4180, Ext. 222