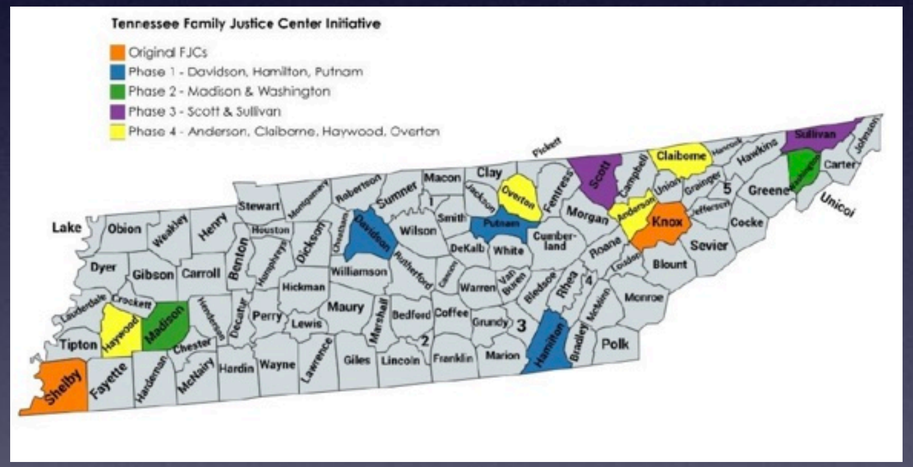
Elder Financial Exploitation Cases: From Crypto Scams to Family Theft - one Prosecutor's Approach



November 6th, 2025

Presented by

Paul Greenwood,

Somewhat “retired” Deputy District Attorney,

San Diego County, California

Scammers are swiping billions from Americans every year. Worse, most crooks are getting away with it

How big a problem is elder fraud in USA today?

SCAMS & FRAUD

Many Americans Worry About Becoming Scam Victims, New Report Finds

With fraud at a crisis level, AARP report explores feelings about the threat and understanding of criminals' tactics

By Christina Ianzito, AARP

Published May 08, 2024

Who are the perpetrators?

A family member..

So many of these cases start as financial exploitation but then end up as a homicide

VICTIM

- HOME ADDRESS: 2890 Amulet Street San Diego CA.
- DATE OF BIRTH: May 27, 1934 (Age 79)
- 5’1” 100 Pounds
- Husband is deceased
- One adopted daughter: Ghazal MANSURY (age 42)
- No biological children
- Born in Khabul, Afghanistan
- Immigrated to United States in approximately 1976

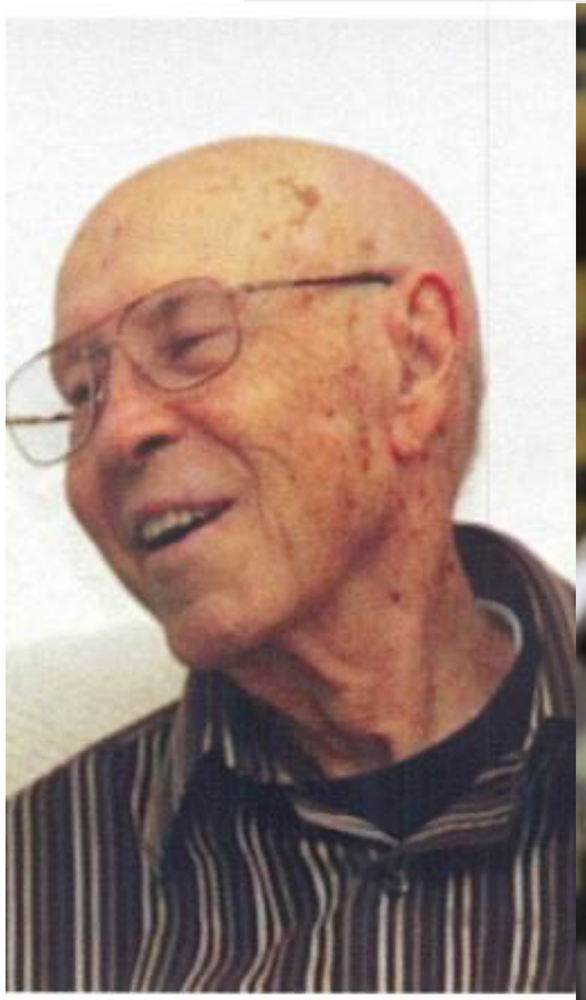
By a caregiver…

Why are so many of our defendants caregivers?

- Easy access to valuables
- Easily converted into cash
- Assumption that victim won't discover or won't "press charges"
- Justification for the taking

And just like with family members - these cases can lead to homicide

Caregiver convicted of murder for money



SAN DIEGO — A caregiver accused of insinuating herself into the life of an elderly Rancho Bernardo man, killing him and then taking more than $594,000 from him wa found guilty Tuesday of first-degree murder and a string of other felony charges.

Theft by professional “advisers”

Attorney stole $3 million from elderly former client, police say

by WPEC Staff | Sat, June 25th 2022 at 10:46 AM

Updated Mon, June 27th 2022 at 6:43 AM

Authorities say Matthew Roby fraudulently obtained power of attorney from his client Helen Kuhn, who recently passed away at the age of 108. (Orange County Sheriff's Office)

TOPICS: CHRIS WILLIAMS FLORIDA,UNITED STATES LAW CRIME HELEN KUHN MATTHEW ROBY META P

WINTER PARK, Fla. (WPEC) — An attorney in Florida has accepted a plea deal after stealing $3 million from an elderly former client, police announced.

Albany Attorney Admits to Stealing from Elderly Clients in $11.8 Million Estate Fraud

Shore lawyer sentenced to 10 years in prison for stealing from elderly clients

A Shore attorney who hosted a radio show and taught seminars on elder law has been sentenced to 10 years in prison for stealing more than $3 million dollars from clients.

CA Estates Attorney Disbarred After Stealing $275,000 from Elderly Client and Then Covering It Up

Even a bank official…..

Professional conservators or guardians…

THE STATE OF NEVADA,

Plaintiff,

-vs-

APRIL PARKS #1571645
MARK SIMMONS
GARY NEAL TAYLOR
NOEL PALMER SIMPSON

Defendant(s).

Presidents' Week Sale - Subscribe.»

A REPORTER AT LARGE OCTOBER 9, 2017 ISSUE

HOW THE ELDERLY LOSE THEIR RIGHTS

Guardians can sell the assets and control the lives of senior citizens without their consent —and reap a profit from it.

By Rachel Aviv

And watching this documentary

Life-savings pillaged. Freedom lost.
Who will protect us from...
THE GUARDIANS
WELCOME TO Fabulous LAS VEGAS NEVADA
A NO EQUAL ENTERTAINMENT PRODUCTION IN ASSOCIATION WITH INNOV8R AND DOCUMENTARY CHANNEL WRITTEN AND DIRECTED BY BILLIE MINTZ
EDITED BY MICHELE FRANCIS MUSIC BY TODOR KOBAKOV CINEMATOGRAPHY BY SASHA MORIC DIRECTOR OF PHOTOGRAPHY BILLIE MINTZ
EXECUTIVE PRODUCERS J.B. SUGAR BILLIE MINTZ CO-EXECUTIVE PRODUCER ELLA MYERS PRODUCED BY J.B. SUGAR BILLIE MINTZ
NO EQUAL
INNOV8R
documentary channel
Canada Media Fund
THE ROGERS FOUNDATION
hotdocs TED ROGERS

Could there be an April Parks in your jurisdiction?

Elder financial exploitation through “opportunism”

Distraction thefts

Posing as an “official”….

Investment Frauds…

Meet “Doc Gallagher”

His mission statement…

"Our mission is to be a vehicle of God's peace and comfort to as many people as possible, helping first with their financial peace of mind, then also with their spiritual, emotional and family well being."

His radio shows…

Doc bought advertising on four local AM radio stations. He paid the stations for his radio time to promote his schemes. He recorded his shows and replayed them on his website.

He favored Christian stations like KWRD-FM (100.7).

But in 2021…

‘Money Doctor’ Sentenced To 3 Life Terms For Ripping Off North Texans In Ponzi Scheme

FORT WORTH (CBSDFW.COM) – William Neil “Doc” Gallagher, the self-styled “Money Doctor,” was sentenced to three life sentences in prison — plus another 30 years behind bars — in Fort Worth Monday, Nov. 1.

The sentences were a result of his guilty plea on August 31, 2021, to charges stemming from a Ponzi scheme he ran in Hurst that bilked senior citizens out of millions of dollars.

And then there are the scams…

Current preventable scams where older adults are targeted..

The grandma scam.....

Sweepstakes scam..

An e-mail I received...

Mr. Greenwood:

I am a retired catholic priest and former Army Chaplain. I was recently involved in a "fraud" by a gentleman who claimed to be an attorney for the Publishers Clearance House. I was sent a notice that I was the grand prize winner of $1,600,000.00 and that i must follow the directions given me in order to receive the prize. After many telephonic calls and assurances I was directed to first send a check of $41,000.00 which would cover all the federal and state taxes incurred. I envisioned the financial help I would be giving to a high school and church because of paying just a rather small sum for the full prize amount. How naive I was. After weeks of communication and my final attempt to finalize the deal, I realized that the check I was mailed was a fake and the phone number I tried calling was "no longer in operation". I lost half my life savings and probably will never recover the amount; but I would do anything to prevent this happening to anyone else. I would be happy to meet with you if at all possible.

The sweetheart scam

Two major types of this scam

The face to face con artist

They seek out their victims in various places..

- Parking lots
- Places of faith
- Door to door
- Casinos
- Grocery stores

And the second type of sweetheart scammer….

The online scammer…

Meet Kate Kleinert…

Retirees Are Losing Their Life Savings to Romance Scams. Here's What to Know.

Con artists are using dating sites to prey on lonely people, particularly older ones, in a pattern that accelerated during the isolation of the pandemic, federal data show.

Give this article

Kate Kleinert of Lancaster County, Pa., was the victim of a romance scam in 2020 that she said left her destitute. Federal officials say older Americans are increasingly being targeted in such schemes. Amanda Mustard for The New York Times

And some victims can become “mules” and potentially face prosecution…

Meet 81 year old Glenda Seim from Missouri…

Glenda was sentenced to 5 years federal probation…

Hijacking your computer …

The victim is told to download legitimate software - such as TeamViewer or AnyDesk or LogMeIn - that then gives the fraudster access to the victim's computer…

More misconceptions that often prove a stumbling block to successful elder financial exploitation investigations…

Myth # 3

- If elderly victim gives the money voluntarily, it is not a crime

The “it’s a civil matter” mindset is pervasive

But things are not always how they first appear

- There are times when the apparent voluntariness has been diluted by fraud, undue influence or by exploiting the mental limitations of the victim

Sometimes prosecutors fail to grasp the concept of lack of consent….

This article appeared in a prominent California newspaper before I retired..

Woman used 10-year-old son as part of scheme to take thousands from two Stanislaus County women

She befriended them and appealed to their compassion with a story of a dying or dead child. She exploited their generosity when she cried to them about her hardships. She used her 10 year-old son for sympathy. But the woman who was investigated for scamming two elderly women out of thousands of dollars likely will not face charges.

But one of the victims, a 90-year-old Modesto woman who asked to be identified only by her middle name, Eileen, for fear of being victimized again, said the $14,000 in checks she wrote to Medeiros were intended as a loan.

And what was the DA's office response…

“Simply getting ‘scammed’ by a smooth-talking person is no crime,” District Attorney’s Office spokesman [redacted] said in an email. “If money is freely/voluntarily given/donated/gifted, there is no theft. Unless an older person lacks the mental capacity to give consent or undue influence is used to obtain it, elders are free to make gifts or donations to anyone they choose.”

We also need to understand how undue influence can impact the whole issue of consent…

Undue Influence

- Victim 'was pushed in a direction that he did not want to go.'
- The influence by suspect was sufficient to remove the voluntariness of the transaction
- No longer free will
- Victim has been evaluated by a geriatric psychiatrist/psychologist

How to prove undue influence?

- Length of relationship
- Place of first meeting
- Prior spending habits
- Prior "charitability"
- What is left?
- Multiple escalating transactions
- Statements & conduct by suspect

Evidence collection

- Bank, credit card statements
- Bank surveillance tapes
- Prior medical records
- Look for the inappropriate purchases
- Ask questions, questions, questions!!!

We need to be able to argue lack of consent much more forcefully

The consent issue...

Using a geriatric psychiatrist, a conservator or simply BWC from the responding officer…

Or even administering a cognitive test such as MoCA or SAGE [Self - Administered Gerocognitive Exam]

But there is a misconception about what is authorized…

This was posted by Zelle last year…

Understanding Fraud & Scams | Zelle

As a consumer, it’s important to understand how fraud and scams are defined because there may be differences in the consumer protections offered by your bank or credit union. A basic way to differentiate fraud and scams is unauthorized vs. authorized transactions.

FRAUD

If someone gained access to your bank account and made a payment with Zelle® without your permission, and you weren’t involved in any way with the transaction, this is typically considered fraud since it was unauthorized activity. If someone gained access to your account, and stole money or sent it without your permission, this could be defined as fraud. Immediately report suspected **unauthorized activity** to your financial institution. Because you did NOT authorize a payment, you are typically able to get your money back after reporting the incident.

SCAM

If you were knowingly involved in the transaction and you gave the “ok” and **authorized a payment** to be sent, this is typically defined as a scam. Even if you were tricked or persuaded into authorizing a payment for a good or service someone said they were going to provide, but they didn’t fulfill it, this would be considered a scam. Because you authorized the payment, you may not be able to get your money back. A few types of scams reported involve purchasing tickets, buying puppies and other financial scams like cash flips. Get more examples of scams.

Just because a victim “authorized” a transaction - if it is fraudulent, it is still a crime!

Myth # 4

- A Power of Attorney does not provide a license to steal and plunder

Look at the circumstances surrounding the creation & execution of the POA

Did victim have the ability to understand the need for the document?

Whose idea was it to have the POA?

Has the POA been notarized?

Consider interviewing notary or witnesses …in case they have reservations about victim's decision to sign POA

A family member who is the suspect - accelerated inheritance is not a good defense!

Myth #5

- If victim is deceased before we discover the theft, we cannot prosecute

- Wrong!
- Treat such a case as if it were a murder
- There are some situations in which we do not need the victim for a prosecution

Myth #6

- Any case where the elderly victim is involved in a home repair & there is a dispute over money – this is ALWAYS a civil matter.

- Is the “contractor” licensed?
- Are there other victims out there?
- Did he get the money up front?
- What services did he promise?
- What did he deliver?

Did the work fall below industry standards or violate Code regulations?

Did the contractor fail to obtain a necessary permit?

In many contractor fraud cases, prosecutors are reluctant to file where the suspect has done partial work, or where the complaint is that the price was exorbitant..

In those types of cases it helps to find more than one victim..

Where do we find other victims?

Better Business Bureau

Civil court defendant index

In Tennessee…

TN Board for Licensing Contractors

Help & Support

Licensee & Applicant Resources

Consumer Resources

News & Public Meeting Information

Rules and Laws

TN Board for Licensing Contractors

General Contractors, Home Improvement Contractors, Limited Licensed Electricians (LLE), & Limited Licensed Plumbers (LLP)

Purpose

The Board for Licensing Contractors was established in 1931 to regulate contractors in the State of Tennessee. The current requirements for the licensure of contractors, home improvement contractors, limited licensed electricians, and limited licensed plumbers can be found in Tennessee Code Annotated, Title 62, Chapter 6.

Mission

The mission of the Tennessee Board for Licensing Contractors is to protect the public health, safety and welfare through the regulation of contractors, home improvement contractors, limited licensed electricians, and limited licensed plumbers.

Apply or Renew a License | Verify a License | Verify a Qualifying Agent (QA) | Helpful Resources

Myth # 7

- The crime did not occur here… not my jurisdiction… not my problem..

If your victim resides here & receives an e-mail, a phone call, a letter …. then you have nexus

And many elder exploitation cases [even though they have an "international" mastermind] also have on the ground suspects….

Scammers Stole Their Savings, and Then the Tax Bill Arrived

The victims pulled money out of their retirement accounts. The withdrawals had inflated their taxable income, even though the funds quickly disappeared.

Listen to this article · 10:26 min Learn more

Share full article

You Tube - Mary Ellen Strange interview

Fraud Task force takes international approach to protecting local seniors

01/14/2022

Deputy District Attorney Scott Pirrello said over 1,000 San Diego county seniors are fraud victims each year but a task force that focuses on collaboration between sectors is working to make a dent in that statistic.

"For the past few decades, someone would walk into a police department and the person taking a report could spot very quickly that the money was sent to Nigeria, or Asia or the Caribbean. However, that local agency couldn't do anything about a criminal in another country," Pirrello said.

Then, the Elder Justice Task Force was created, "initially to see what we could do" Pirrello said, utilizing the Federal Bureau of Investigations with their national reach.

70 elderly people targeted in fraud scheme; suspects charged with racketeering

FILE - Eight people were indicted on charges of swindling more than $2 million from 70 elderly people. (CNN, file photo)

Innovative Work Leads to Prestigious Award for Elder Abuse Prosecutor and Investigator

Myth #8

- If the fraud victim reports that they have sent funds to the scammer - then there is no point in taking a report. The funds are untraceable & the suspects are probably overseas..

And now we have an escalation of "financial grooming" cases that can often begin with a simple "Hi!"…

The lure of making $$$ through crypto currency trading

The escalating crime of pig butchering…

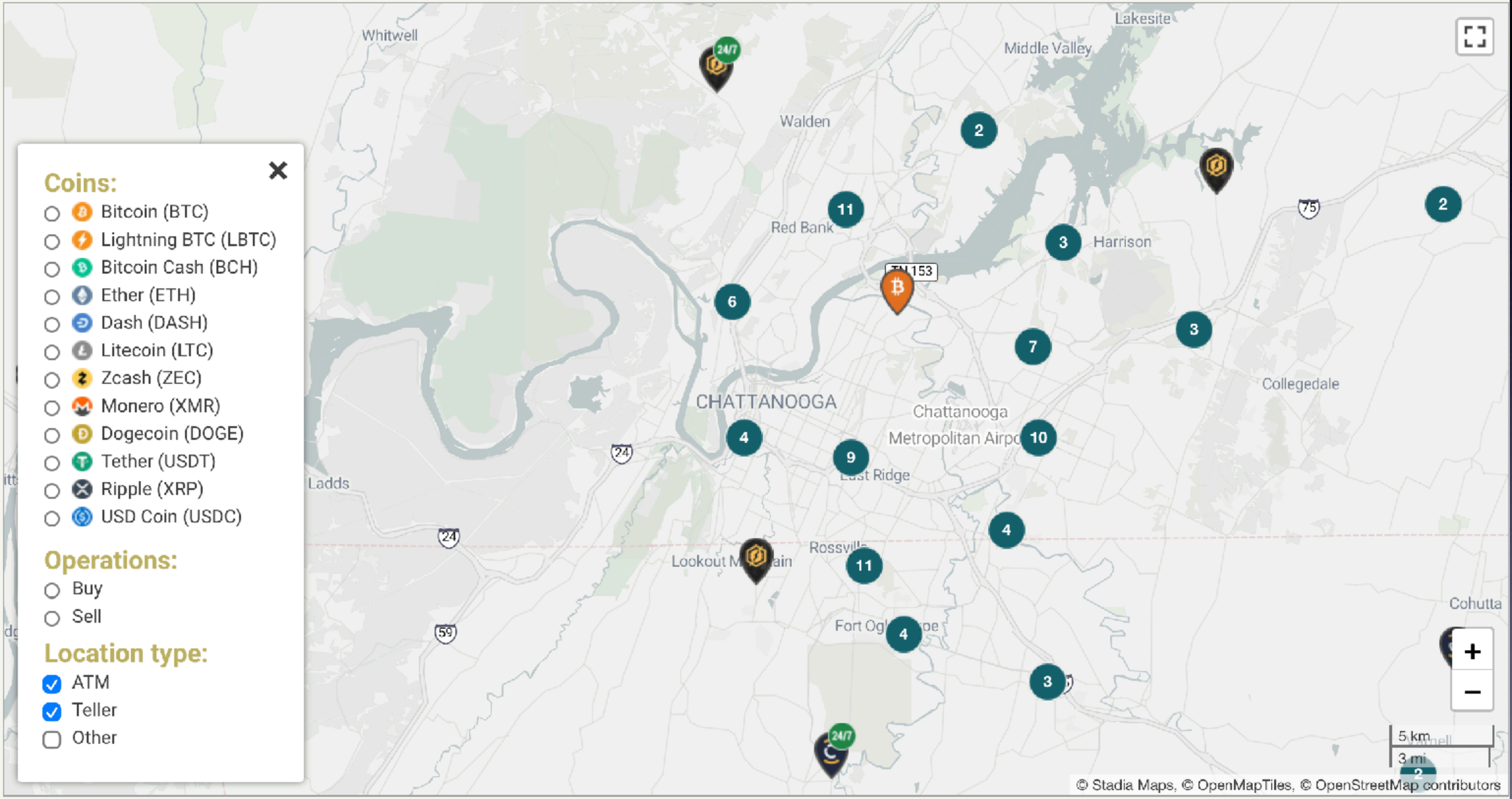
UNMASKING PIG-BUTCHERING SCAMS AND PROTECTING YOUR FINANCIAL FUTURE

Often persuading the victim to use crypto ATM machines

Do you know where they are in this area?

Bitcoin ATMs in Chattanooga, United States.

Total number of Bitcoin ATMs / Tellers in and around Chattanooga: 262



Coins:

- ○ Bitcoin (BTC)
- ○ Lightning BTC (LBTC)
- ○ Bitcoin Cash (BCH)
- ○ Ether (ETH)
- ○ Dash (DASH)
- ○ Litecoin (LTC)
- ○ Zcash (ZEC)
- ○ Monero (XMR)
- ○ Dogecoin (DOGE)
- ○ Tether (USDT)
- ○ Ripple (XRP)
- ○ USD Coin (USDC)

Operations:

- ○ Buy
- ○ Sell

Location type:

- ☑ ATM
- ☑ Teller
- ☐ Other

The economic impact of pig butchering can even cause a bank to fail….

The emotional impact felt by so many victims…

Depression
Becoming withdrawn
Losing trust in everyone
Shame
Suicidal ideations

Suicides of four victims in pension fund scam

- **Hundreds fell victim to pension investment scams, campaigners revealed**
- **Put money into schemes that promised access to fund before they were 55 without having to pay tax because of legal loophole**
- **They are now liable to pay a 55 per cent tax charge on money they took out**
- **One investor has lost £220,000 and many others expect six-figure bills**

Victims like 82 year old Dennis Jones…

Grandfather, 82, commits suicide after falling in love with mystery woman on dating site

Mr Dennis Jones fell victim to a scam known as "pig butchering" and thought he was sending money to a woman he fell in love with – but ended up committing suicide when it all turned out to be a lie

It can also lead to physical health issues..

- Stress related health issues such as high BP, ulcers etc..
- Sleep disturbances
- Weakened immune system
- Heart problems
- Change in eating habits
- Neglect of health
- Substance Use

In the past 2-3 years we have seen more detectives grapple with tracing the crypto currency…

Other resources…

SHAMROCK

Home Victim Services Education Get Involved
Resources About

Stopping Scams Together

educate. mobilize. disrupt.

Transnational organized crime syndicates are stealing hundreds of billions of dollars, household by household, in sophisticated targeted scams of unprecedented frequency and magnitude.

Capitalizing on a worldwide loneliness epidemic, scammers develop relationships of trust with people and then coerce them into deceptive and fictitious cryptocurrency investment schemes. Human trafficking supplies the labor force for the scams — people are led to believe they were traveling to a lucrative job abroad, only to have their passports and phones seized, and then forced to commit scams under threat of violence.

Report a Scam | Get Resources | Get Involved | Learn More

fightelderfraud.org

NATIONAL ELDER FRAUD
COORDINATION CENTER

Get in Touch

Challenge

Mission

Leadership

Insights

A national force for good in the fight against elder fraud.

Founding Organizations

AARP amazon Google Walmart

And 5 other member organizations including Meta, Capital One, Microsoft, TIAA & Chainalysis

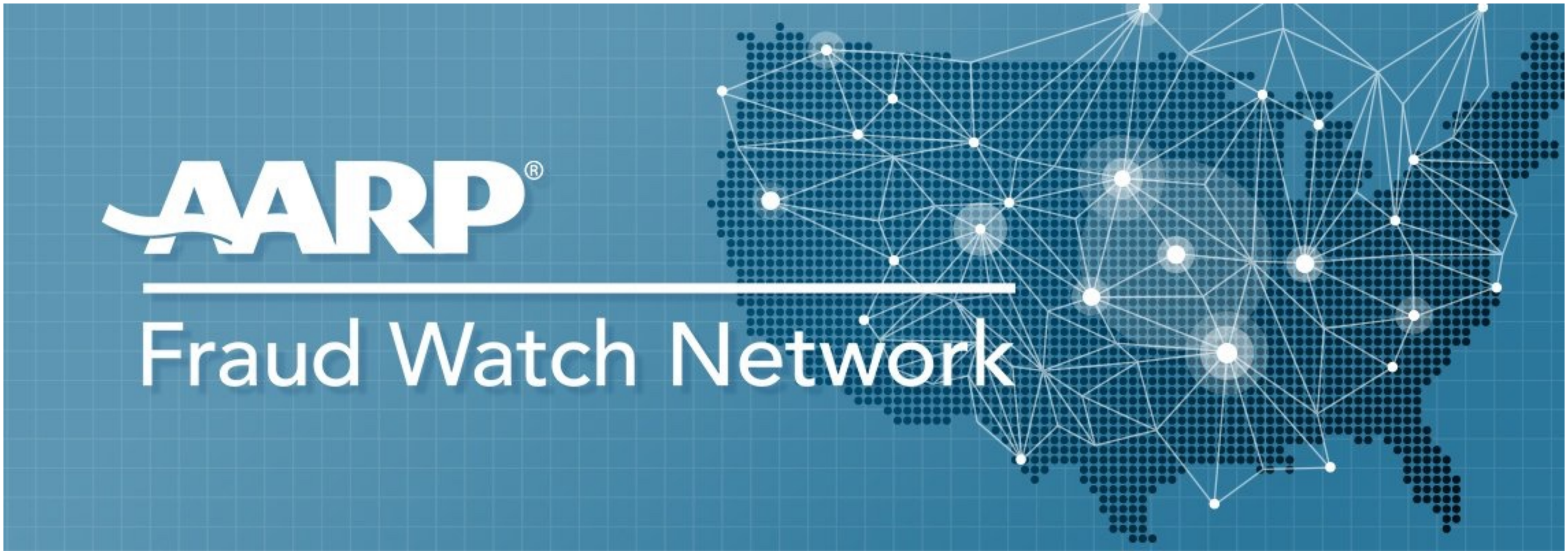
These frauds & scams are only going to increase..

We need to be part of the solution…

Join your local elder justice MDT or F.A.S.T.…. or if there isn't one, then start one!

Today there are so many great resources…

www.aarp.org/fraudwatchnetwork



AARP'S BANKSAFE™ INITIATIVE

And there is also the FTC...

eagle.usc.edu

EAGLE
Elder Abuse Guide *for* Law Enforcement

About EAGLE | Contact

To search, type and hit e | Search

LAW ENFORCEMENT RESOURCES

They're counting on you.

First Responder Checklist
Survey the scene.
OPEN CHECKLIST

Evidence Collection Checklist
Build a Case.
OPEN CHECKLIST

In March 2018 we created our first ever blueprint for San Diego County

SAN DIEGO COUNTY ELDER AND DEPENDENT ABUSE BLUEPRINT 2018

COORDINATED. CARING. COMMUNITY RESPONSE.

Elder Abuse Emerges From the Shadows of Public Consciousness

by Philip Bulman

Two recent studies shed light on the prevalence and detection of an often overlooked crime.

Reaching all elder fraud victims - that is our goal

The 3 Ps…

Passion..

Purpose…

And Perseverance..

Please feel free to contact me:

- Paul Greenwood
- 442-257-2984
- paul@greenwoodlawcorp.com