

## Pair safeguard seniors from financial abuse

By Brian Hamlin/Senior Staff Writer

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A new multidisciplinary team, combining the expertise of law enforcement officers, bankers, real estate professionals, physicians and attorneys, recently formed in Solano County to help combat financial elder abuse.

The Financial Abuse Specialist Team (FAST) was founded by Vacaville attorney David G. Knitter and is headed by coordinator Steve Hosking, a retired but very active 30-year law enforcement professional who, during his last six years with the Vacaville Police Department, specialized in elder and dependent abuse cases.

Operating under the auspices of the Area Agency on Aging for Napa and Solano counties, the team is designed to identify and protect elderly victims before they can be separated from their assets - sometimes consisting of their entire life savings.

The makeup of the 40-member, volunteer team means it can approach, analyze and assist in the resolution of financial elder abuse cases from a variety of viewpoints, including knowledge of law enforcement, finances and health care.

Senior citizens, Hosking said, are among the most vulnerable of crime victims and their numbers are growing every year. They fall victim to everything from simple theft to complex credit card and real estate schemes.

"They come from a generation of people who trust others," said Knitter. "That's probably their biggest vulnerability."

Knitter, current president of the Solano County Bar Association, said he became aware of the problem about five years ago when an elderly man came to his law office to report that he'd lost almost everything to some conniving relatives.

"He literally had an eviction notice on his own home on the day of his wife's funeral," Knitter recalled. "His stepchildren had transferred all of his assets into their own names."

The man had no assets to hire an attorney, and Knitter had to tell the destitute senior that he couldn't take the case.

"I couldn't sleep that night," Knitter recalled.

The attorney subsequently took the case pro bono (without charge) and was able to help the septuagenarian recoup some of his losses.

"I believe that man would have died if we hadn't intervened," Knitter said. "These people, their only desire is to live out their last few years in their own homes. You take away their resources, you take away their homes, you're killing them."

Hosking agreed.

"They have no way to recover their losses. They're at the end of their productive lives and, often, there's no way to start over," the former police detective said.

Many elderly victims, Knitter explained, are taken advantage of by the people they trust the most - sons and daughters, stepchildren, caregivers, friends or neighbors.

Alcohol and drug problems - most recently methamphetamine addiction - can be a big contributing factor, with users viewing an elderly relative as an easy source of drug money.

"As likely as not, an offender today is probably going to be a middle-aged, divorced or single male who's moved back in with mom or dad and begins to tap their resources - from out-and-out theft to extortion and credit card fraud," Hosking explained. "They'll start opening credit card accounts in their parents' name and use them themselves."

And many senior citizens are reluctant to report ripoffs by relatives. They're embarrassed and they don't want to see family members prosecuted.

Other seniors are targeted by traveling groups of con artists who show up on their doorsteps and offer them bargain roof repairs or driveway paving. These crooks either abscond with a hefty down payment or charge hundreds of dollars for a thin coating of waste oil that washes away in the first good rain. More sophisticated con men may offer bogus investment schemes.

Supported by the Archstone Foundation, a major focus of the nonprofit Financial Abuse Specialist Team is education and prevention - talking to senior citizen groups and organizations about what to watch out for, from greedy relatives to smooth-talking con artists - as well as providing expertise to investigating agencies.

For more information about the team, call Hosking at (707) 246-9716 or the Area Agency on Aging at (707) 644-6612.

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