

Parents Are Hard To Raise S02 E72.mp3

Lipstick Bodyguard: [00:00:00] The world's becoming a dangerous place for us women. Lipstick Bodyguard looks just like an innocent little lipstick. But it will instantly drop any attacker to his knees, so you can get away unharmed. Lipstick Bodyguard... fear no evil. Get yours today. Only at lipstickbodyguard.com.

Announcer: [00:00:38] The caring nurse. The nice couple, down the road, who look in on Mom and Dad. The neighbor boy who mows the lawn. The carpenter. The plumber. The attorney in charge of Dad's affairs. And the new pastor at the church. Sociopaths can come in many disguises and their favorite prey is the elderly. Detective Joseph Roubicek has worked thousands of cases just like these and now he's here to tell all.

[00:01:17] Welcome to Parents Are Hard to Raise. Helping families grow older together without losing their minds. I'm elder care expert Diane Berardi.

Diane: [00:01:26] My guest this week is a nationally recognized expert criminal investigator. His specialty is financial exploitation crimes involving the elderly. Since 1990, as a detective with the Fort Lauderdale Police Department and Florida's state attorney's office he has personally handled over 1000 cases. He was part of the original panel that wrote Florida's criminal exploitation law created in 1995 and has developed training programs for law enforcement Adult Protective Services and universities. He's the author of the book financial abuse of the elderly a detective's case files of exploitation crimes which became the basis of a new television pilot "Roubicek" written by Joe Forbrich, the actor and writer known for the film, "The Taking of Pelham 123".

[00:02:15] Detective Joseph Roubicek. Welcome to Parents Are Hard to Raise. Roubicek. [laughing] I apologize, Joe! And I kept saying Roubicek... Banicek... I apologize. Thank you so much for being here. And this is a topic that, my gosh...

[00:02:39] I didn't even realize, you're like a trailblazer. This was happening in the 90s...

Det. Joe Roubicek: [00:02:46] Yeah, it was the 1990s was when I got started with it and I just thought it was so odd, because I was new in the fraud unit Fort Lauderdale Police Department. And the state was not prosecuting cases where the victim did not have capacity during short term memory loss things like that. They were basing it on the time because they have a format that is followed when filing cases. And that just didn't seem right at the time. So it will garner attention.

Diane: [00:03:19] Now, could you tell the audience what makes financial exploitation different than other financial crimes that target the elderly?

Det. Joe Roubicek: [00:03:29] Well, really it is it is different from all the other crimes because it requires three things. One is that the victim be a certain age. So in Florida for exploitation that age is 60 years older and it may be 65 and older in other states. And the second thing is that the victims suffer a physical or mental infirmities some type of infirmity. And that is what the culprit is going to take advantage of. And that is whether the dependency is. And the third is simply that the culprit obtain or endeavor to obtain the victim the victim's assets. So I can arrest someone for exploitation even when they don't get the goods, so to speak, but just by attempting to, is good enough.

Diane: [00:04:11] Ah okay. So it can be anyone...

Det. Joe Roubicek: [00:04:17] It can be anybody. And the big thing here is it's sort of like related to children because children are dependent. When a person, a disabled person, when a person has a

disability, They're vulnerable. And they're dependent because of their disabilities to some extent. So to take advantage of someone of that reason is far worse than say conning or defrauding you or me.

Diane: [00:04:42] Right.

Det. Joe Roubicek: [00:04:43] So the penalties are greater and the crime is treated differently.

Diane: [00:04:48] Now the elderly suffer from... You know they are older. I imagine that there is common victims, maybe some who are isolated?

Det. Joe Roubicek: [00:05:03] Yeah there are usually victims. I've been doing this for so many years. The most common infirmity I deal with seniors is short term memory loss. Which is really more of a symptom. But as it is a person gets older they'll lose their short term memory to some extent. And before you know it, they're unable to pay their bills. I spoke... Interviewed so many victims that can tell me about their lives, but they may not remember meeting me a half hour earlier.

[00:05:35] And so that is where the vulnerability comes in. And they have to depend on someone else for some reason, some type of caretaker. And that is where the sociopath or psychopath steps in. And they see that the sociopath has no remorse and they literally steal everything they take everything from the victim.

[00:06:00] I was reading some of your information. Even like a mailman. men.

[00:06:08] Yeah. [00:06:08] I've arrested a mailman. I almost arrested a priest. [3.2]

Diane: [00:06:16] Really? A priest?

Det. Joe Roubicek: [00:06:17] Yeah. And many Caretakers.

[00:06:18] If this is okay, I'm just gonna tough on this. The majority of the time is my culprits are either sociopaths or the exhibit that type of behavior. And the behavior is so alike between them that it actually makes it easier for me to do my cases.

[00:06:36] And if it's okay, I'm going to quote another expert. Dr. Robert Hare and he wrote "Without Conscience. The disturbing world of the psychopaths among us."

[00:06:45] And one line he wrote is that: "we are far more likely to lose our life savings to an oily tongued swindler in our lives to a steely eyed killer."

[00:06:54] What he says is that, [00:06:57] 1 to 4 percent of the population are sociopaths. [4.0] Is he saying they're the same thing, psychopaths and sociopath. And he's saying simply really simplifying it is [00:07:08] they don't feel remorse like the rest of us. [2.2] And these are the people who can just devastate a Senior citizen who is disabled in some way.

Diane: [00:07:19] Do the sociopaths feel... do they believe they're helping these people?

Det. Joe Roubicek: [00:07:26] No. Not at all.

Diane: [00:07:26] So, they know this person is vulnerable.

Det. Joe Roubicek: [00:07:31] They know the person is vulnerable. They do things without conscience. And the reason I am able to arrest most of them is they not always take. They just don't

stop. And there are many occasions where an exploiter can target an elderly person and simply walk away. After the first hundred thousand or whatever, but they just don't stop, they keep coming back.

[00:07:58] And the poor elderly... our parents... they don't remember.

[00:08:07] Right. They're poor witnesses. Because they don't remember. And they're dependent. And sociopaths are cunning. Manipulative. They fail to take responsibility for their actions. They'll isolate the elderly person.

Diane: [00:08:29] Yeah.

Det. Joe Roubicek: [00:08:29] That's A big thing. And sociopaths attracted just like with children... Sociopaths Are attracted to the victim who nobody's watching. So if you have a senior citizen that is isolated or alone, even when they have family that the family lives elsewhere.

Diane: [00:08:46] Which we have a lot of. Right.

Det. Joe Roubicek: [00:08:48] Yeah. So if a sociopath sees that it's really bad.

[00:08:52] And there's so many types of caretakers out there that aren't qualified but present themselves as being qualified. That if no one's watching. They can just have a field day.

[00:09:04] So I have so many devastating cases like that. But back in the 90s, it was different. It's much better today. And exploitation... Back then it wasn't categorized as a crime, really, where today is.

[00:09:19] Okay. But you got started... You know, I really delving into this, because this was like a population that was overworked, kind of.

[00:09:32] Just completely overlooked. And it's the way government functions, the way things function. And we're used to, as a police officer, I'm used to a victim contacting me, saying I have been victimized. And here's what happened. And of an elderly person that doesn't have capacity is unable to do that. So it's up to us to be proactive with it. And that's where Adult Protective Services would step in.

[00:09:59] It will take a neighbor or anybody to report, you know, a possible exploitation, to allow us to go ahead and do our job. With them, it's very important, because exploitation isn't considered a property crime. So it's not like Grand Theft or Fraud or things like that, because it requires a disability on the victim's behalf. It's really a crime against persons.

[00:10:22] So when it's reported, it should be reported that way. So that it will be prioritized or handled properly by law enforcement or adult protective services.

Diane: [00:10:32] So, repointing it as a crime against a person.

Det. Joe Roubicek: [00:10:36] It's so important. And that you use the right words when you do that.

Diane: [00:10:40] Right.

Det. Joe Roubicek: [00:10:40] As an example... I had these two sisters from Australia fly into South Florida because their mother who lived in a nice trailer park down here in beautiful South

Florida was being targeted by a man that lived in the community. And he had already taken 60 thousand dollars. And he had just gotten out of jail, he had a long criminal background. And when the daughters reported it to the local police the person taking the report took it as a property crime and said to them okay someone will get... this was on a Friday, when they recorded it. They said, someone will look into this on Monday.

Diane: [00:11:19] Oh my gosh.

[00:11:20] We'll be back with Detective Joseph Roubicek, to talk more about financial exploitation crimes involving the elderly.

[00:11:40] I Want to tell you about my friend Katie. Katie is a nurse and she was attacked on her way home from work. She was totally taken by surprise. And although Katie is only 5 feet tall and 106 pounds she was easily able to drop her 6 foot 4, 250 pound attacker to his knees and get away unharmed.

Katie wasn't just lucky that day. She was prepared.

In her pocketbook, a harmless looking lipstick, which really contained a powerful man stopping aerosol propellant.

It's not like it was in our grandmother's day. Today just going to and from work or to the mall can have tragic consequences. The FBI says a violent crime is committed every 15 seconds in the United States. And a forcible rape happens every five minutes. And chances are when something happens, no one will be around to help.

It looks just like a lipstick. So no one will suspect a thing. Which is important since experts say, getting the jump on your attacker is all about the element of surprise.

Inside this innocent looking lipstick is the same powerful stuff used by police and the military to disarm even the most powerful armed aggressor. In fact, National Park rangers used the very same formula that's inside this little lipstick to stop two-thousand pound vicious grizzly bears dead in their tracks. It's like carrying a personal bodyguard with you in your purse or your pocket.

Darkness brings danger. Murderers and rapists use darkness to their advantage. We all know what it's like to be walking at night and hear footsteps coming at us from behind. Who's there? If it's somebody bad, will you be protected? Your life may depend on it.

My friend Katie's close call needs to be a wake up call for all of us. Myself included. Pick up a lipstick bodyguard and keep it with you always.

Announcer: [00:13:35] You're listening to Parents Are Hard To Raise. Now, thanks to you, the number one eldercare talk show on planet earth. Listen to this and other episodes on Apple Podcasts, Google Podcasts and on demand, using the iHeart Radio app.

[00:13:57] I want to welcome our listeners in Madison Wisconsin, Helena Montana, Evanston Illinois and New Haven Connecticut. "Illinoise" I think it's Illinois...that's my new jersey accent. I apologize.

[00:14:11] We're here with Detective Joseph Roubicek... [laughing] I'got it right!

Det. Joe Roubicek: [00:14:18] Yeah!

Diane: [00:14:18] ... who is an expert criminal investigator. And he's talking to us about financial exploitation crimes involving the elderly. And I'm sorry, Joe, we had to cut you off. Could you start that story again, you were telling us about.

Det. Joe Roubicek: [00:14:36] Sure. And I'll get right to the point with it. I had people flying in from Australia to report their mother being victimized by someone who lived in the community with her. And the report was taken as an economic crime by the person at the police station. So rather than have someone respond that day, which was a Friday, they had someone come out on a Monday to check on the victim. And the biggest issue with exploitation crimes, is that even if money is already taken, the victim is still vulnerable. And this needs to be addressed right away.

[00:15:11] So, with exploitation crimes. It's important to use keywords like, say the victim is vulnerable. The victim is endangered. The victim is dependent. The victim's personal safety is an issue, now. And those are really the best things to say when making report, because she gets that message into the report taker's mind.

Diane: [00:15:35] Right, that it's we gotta get on this right away.

Det. Joe Roubicek: [00:15:39] Sure. Yeah and also there's frustration reporting exploitation crimes because it's ongoing, if the reporter feels that the elderly person is going to be victimized further and more money will be taken from their accounts, a different viewpoint... It is interesting... Consider tying up the money in some legal manner.

[00:16:02] So you get a report this type of crime but also tie up some money in some manner. And that might be having an attorney write a letter to the bank saying the issue at hand, please freeze the accounts. I knew a creative stockbroker once, that Six hundred thousand dollars was taken, There still another 600000 left. And the broker did a brilliant thing, he, leaving the money in the victim's name, he tied up that money by purchasing securities temporarily using that money as security, so that it couldn't move. So that's a way to buy time.

[00:16:41] Ah, also if you're a family member, and you're frustrated and you have a relative that is losing capacity, in the process of losing it, consider getting your name on their accounts. And we're assuming that the person doing this is legitimate. But it gives their relative the freedom to watch those assets and you know control them necessary. Because if your name's not on the accounts, unless there is a formal court action, you may not see what's really going on.

Diane: [00:17:14] Yeah. That's very important. I was amazed reading, famous people, you know, Peter Falk, Glenn Campbell, Brian Wilson all having issues. I guess these were guardian issues?

[00:17:32] Yeah. Yes. That was another issue with the guardianship. This is where with these celebrities you would have first second or third wives restricting the children from the first or second marriage, from seeing the celebrity, and the celebrity has Alzheimer's at this stage or whatever. So people like Katherine Falk is amazing... and the Campbells are going out there and having laws passed in states saying it actually takes a court order for the present wife to restrict other family members from seeing the ward, or whoever this person is. Also going after like Brian Wilson with the Beach Boys and other celebrities with Brian Wilson... Simply quote "a friend" felt he had an addiction habit and he need to be placed under. Oh, no no. That was the Eagles... one of the former Eagles.

[00:18:27] But, at any rate, a very wealthy person who may or may not have had an addiction problem, but a friend was able to apply for guardianship to take over the assets. So, now things have

changed in the 1990s, I had a case, it's in my book, Financial abuse of the elderly, I had... This is what it was like in the 1995 for guardianship.

[00:18:47] I had a woman, she was 95 years old. Her name was Ethel. And Ethel was fine... at home. And while she's at home, another woman, Martha Wright, in her 50s, goes into probate court and says Ethel doesn't have capacity she's in immediate danger. And emergency guardianship is essential here. So the judge gives Martha guardianship over poor Ethel. Martha then has Ethel moved out of her home into a nursing home and literally spends every cent she has. Sells the house. And poor Ethel's telling everyone, Hey I'm okay. But unfortunately we have to chase after Ethel passed away and she is buried in a pauper's grave. Everything has been taken.

[00:19:34] So what happened was, in the guardianship process, the judge says OK for now on, our ward, the elderly person has to have an attorney representing her. And we have to have a guardian and a guardian also has to have an attorney. And if there is anyone in the family disputing this, they must have attorneys too. And the problem is all these parties are billing the estate of the ward. The judge is allowing all of them to charge the ward's estate. And, literally, with corrupt guardianships estates are wiped out by guardian fees, attorney fees... Now, that's a corrupt guardianship. So that's is the way it is today. The pendulum swung too far the other way.

Diane: [00:20:17] Now, are most states addressing financial exploitation of the elderly?

Det. Joe Roubicek: [00:20:21] Yes. Right now, almost all of them. And almost all of them have mandatory reporting requirements. So if you suspect exploitation, you're by law required to record it. And also by law your anonymity is protected. And also by law you cannot be sued as long as there is no evidence of malicious intent. So what I am saying is if you suspect it, get what information you can, call your abuse hotline and you will be protected and you may be saving someone's life.

Diane: [00:20:58] Now, are people skeptical? Are they afraid, if I report this and that person's going to maybe harm the poor elderly person, or you know....

Det. Joe Roubicek: [00:21:12] Well, I am just giving you my personal experience, after 35 years. Sociopaths are scary because they don't have remorse. And so just what they're doing is so devastating. That is why I write about it in my book... they just don't stop. And so I believe that anyone that suspects exploitation should suspect that the victim is in danger of personal harm. Whether there is immediate evidence of it or not. So... And that is why, in reference to being skeptical, reference people not believing that, all you could do is go ahead report it, and we'll see if adult protective services or law enforcement treats it the way they should.

[00:21:58] And I guess that's the issue here. You mentioned a Hotline. So, do most states have some type of hotline?

[00:22:07] Yes. I Would hope they all do. If not, 99 percent of them do. For Florida it's 1 800 96ABUSE.

[00:22:13] There are easy numbers for that. Your anonymity is protected. And again... you may be saving someone's life. Because, like a child, there is no one else to protect a person without... That doesn't have capacity. Now, I have many others. You know I've had victims with physical disabilities and they have their capacity.

[00:22:35] So Ina Wiener, I remember she was 93. A wonderful woman. Well to take care of herself. But she tripped and broke her wrist. So she hired a caretaker, just to help her out at home

for a few months, and then she let the caretaker go. But the caretaker became evil, and started extorting Ina, making her pay 500 dollars per key, for her house keys garage keys,. Things like that.

Diane: [00:23:04] Oh my gosh.

Det. Joe Roubicek: [00:23:06] Yeah, they will do this. And this culprit was calling Ina in the middle of the night making animal noises threatening her, etc. A concerned neighbor saved Ina's life by wondering why Ina was hiding in the bedroom every day. So she called the police... And we can handle these cases well. I simply hooked up a tape recorder and we had Ina call the girl, and the girl demanded another 500 dollars and said, "Don't make me use the key." It's always over for the girl. We went rest without a neighbor reporting it, you know...

Diane: [00:23:43] I'm always stressing to people you know. For caregivers... people will just hire someone off the Internet or they see a sign in the food store or something... "I can help", you know, that type of thing. They have no idea who this person is, and I'll say to them, "You need to go with a service. You don't want to do that. You need to go to a service. You know, someone who's reputable, that person has a criminal background check done.

[00:24:20] People will just hire anyone.

Det. Joe Roubicek: [00:24:24] Diane. I listened to your prior shows and I've heard you say that. You are so right. You could be more correct.

[00:24:33] So many of my victims, validating what you're saying, hired their caretakers by going into the help wanted selection sections of the newspaper.

Diane: [00:24:43] Right. And sometimes I'll talk to you know a child of an aging parent, you're not in the area, and we will talk about things and they'll say, Well I think, you know, my neighbor might know somebody, and that person... And I'm thinking, your mom is all alone. She's vulnerable. You don't know this person. Do you know this person? Have you met them? You know is there a background check? I mean, I don't know. People...it's Scary. You just can't do that.

Det. Joe Roubicek: [00:25:20] It's scary. And also you don't know if this person is bringing out brand new legal documents and testamentary documents, having the elderly person signing new powers of attorney, new Wills, things like that you do not know especially throughout the area. And so much damage can be done.

[00:25:38] I'd like to give, before I forget... This is the most important tip.

[00:25:46] Here we go. If you feel that you have a relative or friend that is losing their memory, it's so important to get to a doctor. It doesn't have to be a formal mental examination, but have that loss of memory documented.

[00:26:01] The reason is, after that, if anyone steals anything, this expert testimony of the doctor and the medical records will make a solid exploitation case. Where otherwise it would be hard to prove that back then, the victim didn't know what they were doing.

Diane: [00:26:18] Thank you so much for that Joe.

[00:26:20] And we have a link to Joe's book on our resource page. And Joe could you give us your Web site.

Det. Joe Roubicek: [00:26:27] It's ExploitationElderly.net I've got my stories "Joe's cases" are there. Cases from my book aren't there, but other cases are. And there's a lot of good advice on there too.

Diane: [00:26:43] That's perfect. And we're going to have you back, because this went so quickly and so much more. I'm sure you can tell us.

Det. Joe Roubicek: [00:26:52] Diane... Thank You so much for having me. And I really enjoy your show. I'm a listener.

[00:26:55] Oh thank you so much.

[00:26:57] I hope the episode helped you with something you may be dealing with at the moment. Please keep emailing me your questions and comments, and please share as much detail as you can.

[00:27:06] You can reach me at Diane@ParentsAreHardToRaise.org or just click the green button on our home page.

[00:27:12] Subscribe to our show on iHeart Radio, Apple Podcasts, Google Podcasts or your favorite podcast app.

[00:27:17] I'd be so grateful if you'd shared this episode with your family, co-workers or friends. This is a vital episode for you to share. Episode number 72,.

[00:27:27] Parents Are Hard To Raise is a CounterThink Media production. The music used in this broadcast was managed by Cosmo Music, New York, New York.

[00:27:35] Our New York producer is Joshua Green. Our broadcast engineer is Well Gambino. And from our London studios. The Melodic voice of Miss Dolly D.

[00:27:45] Thank you so much for listening, and I look forward to reading your comments. And can't wait to see me again next episode of Parents Are Hard To Raise.

[00:27:55] Till then, may you forget everything you don't remember and remember everything you don't want to forget. See you again next week.