

Parents Are Hard To Raise® S03 Episode 96 Transcript

[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.

[00:00:24] This week on Parents Are Hard To Raise® our favorite crime fighter and elder exploitation super sleuth Detective Joe Roubicek is back to give us some arresting-- I'm terribly sorry. I just read what's given to me-- developments on the current cons, scams and flimflam targeting our seniors.

[00:01:01] Join 180 million monthly subscribers who can now listen to Parents Are Hard To Raise® on Spotify.

Diane Berardi: [00:01:20] Welcome to Parents Are Hard To Raise®. Helping families grow older together without losing their minds. I'm elder care expert Diane Berardi.

[00:01:29] Longtime listeners will recognize this week's guest as our Parents Are Hard To Raise® go-to expert, helping us and our aging parents to stay one step ahead of the crooks and flim flam artists.

[00:01:42] Detective Joe Roubicek is a nationally recognized expert criminal investigator of financial exploitation crimes involving the elderly. 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 One Two Three."

[00:02:07] As a detective with the Fort Lauderdale Police Department and Florida State Attorney's Office, he has personally handled over a thousand cases and was part of the original panel that wrote Florida's criminal exploitation law created in 1995.

[00:02:21] Joe has used his decades of expertise to develop training programs for law enforcement agencies, financial institutions and universities. Joe, super sleuth... Welcome back to Parents Are Hard To Raise®.

Detective Joe Roubicek: [00:02:36] Hey Diane. Thank you. And thank you for having me back.

Diane Berardi: [00:02:38] Well yes... We love hearing from you.

Detective Joe Roubicek: [00:02:43] Thanks for the awesome introduction, too. Us. Well how are you.

[00:02:47] So, it's good to be here. And you're ready to go?

Diane Berardi: [00:02:51] I'm ready to go.

[00:02:52] So unfortunately, the number of reports of financial exploitation involving the elderly has grown significantly in the last 10 years, and it's widespread. Crimes are underreported. And our parents can be vulnerable targets, especially if they have cognitive impairment or they need help with activities of daily living. Our parents are living longer. We have change in family structure where children are not maybe nearby. We have so much technology. And our parents can be lonely, they can be isolated and they're very trusting of others. So we have all these things at play.

[00:03:39] So I want to ask you one important question that I think probably our listeners may be wondering, What do we do if someone we know or our parent we suspect becomes a victim of financial exploitation? Do we call the police or do we call adult protective services?

Detective Joe Roubicek: [00:03:58] Great question. And I think the good answer is both. You can call either. But I would recommend calling Adult Protective Services first, unless the matter is urgent an emergency situation then definitely it would be a nine on one call.

Diane Berardi: [00:04:14] Okay.

Detective Joe Roubicek: [00:04:15] So let's start with that. First if it's okay, I'm going to explain. There is a difference between adult protective services and a law enforcement agency.

Diane Berardi: [00:04:24] Perfect.

Detective Joe Roubicek: [00:04:26] Okay good. Adult Protective Services is-- here in United States-- Adult Protective Services is just what it says, it's a government agency are designed strictly to provide protection of seniors from neglect, abuse, financial exploitation, even self abuse.

[00:04:48] They're the agencies or statewide agencies. So each state in our country has their own adult protective services organization or a department, but they all pretty much follow the same rules. So what they do basically what they're designed to do is to provide onsite investigation of reports of abuse neglect or exploitation. They then determine the risk factor involved the victim in the moment and they provide the necessary emergency services and support.

[00:05:23] So their job, if you call adult type of services and it's an emergency response they call it especially here in Florida within 24 hours they send someone out to the location of the elder that's in danger. And their job is to well I'll use Florida as an example. In Florida by law, they're required to do a joint investigation with law enforcement. So they'll come out and see what the conditions are the elders living in. If it's just if it's an exploitation case I rarely have. Well. I would say half the time when I'm investigating a financial exploitation, abuse and neglect is also directly involved. It just goes along with it. Isolation all those things.

[00:06:07] So Adult Protective Services will respond within 24 hours and look at all the matters I just told you about. But... and this is a big but... Adult Protective Services is not a criminal agency, a Criminal investigative agency or policing agency. So they don't have the authority to arrest someone on the scene if they see something going on.

Diane Berardi: [00:06:27] Okay.

Detective Joe Roubicek: [00:06:27] Now we'll bring in law enforcement. That's why law enforcement is so important with these investigations.

[00:06:35] A law enforcement officer has arrest powers and can arrest someone immediately if they arrive on the scene and so needs to go to jail, they're going.

Diane Berardi: [00:06:44] Right.

Detective Joe Roubicek: [00:06:44] And I've done it many times. If a law enforcement officer like adult type of services believes the elder is in immediate danger of death or great bodily harm, through their incapacity, though.

[00:06:58] An example is, I have an elderly man living in a shack. He was down to about 80 pounds. He couldn't get out of his bed. His medication was on the other side of the cabin, I called EMS, the emergency the ambulance folks. They come by, and the man said look thank you, no. I don't want to go to the hospital. I'm fine here. And the first responders on the medical end said, No we can't take him. But that's not true. The law allows law enforcement to say they believe he doesn't have capacity. No, he's he's going to the hospital whether he wants to go or not.

[00:07:35] So you have both agencies work together. Now adult protective services can do things law enforcement can't. They can get immediate access to someone's medical records. And you're aware if HIPPA in this country. For law enforcement with law enforcement to get medical records, they have to have the prosecutor's office to subpoenas for those records. Serve the subpoenas. And it's a time consuming thing.

[00:07:58] But Adult Protective Services, that day can go and get us access to those medical records by law. So that they can do things. And I won't get into the reasons, but for valid reasons that you can imagine. So they can be of assistance that way.

Diane Berardi: [00:08:14] Right.

Detective Joe Roubicek: [00:08:15] Law enforcement is... Adult Protective Services is created to provide support services. So I once went to an ALF, adult living facility, with eight Elders and the woman running it was a convicted criminal and she was bringing in the elderly to take their stuff from them.

[00:08:38] My one victim, she took the victim's NURSE... Excuse me, she took the victim's purse and the victim had capacity. And when the victim went ballistic she had the victim Baker Acted, or committed. And then went out and impersonated the victim.

Diane Berardi: [00:08:53] Oh my gosh!

Detective Joe Roubicek: [00:08:54] And I handled that. This stuff is so common, but I handled the situation that I had an immediate problem. We needed to close down this ALF and provide care to all the other residents. And I'm not equipped for that. So that's where Adult Protective Services can be a saving grace. That is what I do, do.

[00:09:14] So both the police and adult protective services provide good services and that's it.

[00:09:24] Now after the police make an arrest, then the prosecutor's office takes over and that's the next level of what happens.

Diane Berardi: [00:09:32] You can certainly see why the two agencies really do need to work hand-in-hand, because you don't realize what one can do and can't do.

Detective Joe Roubicek: [00:09:42] Right. Exactly. And one, people are confused sometimes because... One is they don't understand that in APS, Adult Protective Services investigator doesn't have the authority to arrest anybody. You know they can do their own little investigation and present that to the prosecutor in the future but they can't... They can't kick the door down. I've done that. And Police officers helping me have kicked the door down. But when we thought it was necessary.

[00:10:11] In that instance, were you talking about that gentleman. How did you get to the home?

Was there a call from a neighbor?

[00:10:20] Let me think. On one, the woman... I Remember her because she was a retired mail lady. And despite that she had no her short term memory was shot pretty much, but not totally, but she was able to get the address at any location you named. She was, she had a temper problem because, someone committed her and took her purse a no one believed her. Oh, that was it... the hospital called me, when they a Baker Acted her. They called me.

[00:10:49] Our culprit in that... We talked about this before. The culprits are often sociopaths or psychopaths. So our culprit and this one was a female in her 30s or 20s and a former employee of Adult Protective Services, believe it or not. .

Diane Berardi: [00:11:07] Oh my... You're kidding?

Detective Joe Roubicek: [00:11:07] Yeah. And what she did also was report her driver's license stolen and claimed that someone impersonating her you know used this elderly woman's checks and credit cards, etcetera.

[00:11:19] So this is what alarms me, in 35 years, is the elderly who are disabled and alone are like children not being watched and or that vulnerable. And sociopath do what they do and they love this because there's a smaller chance of getting caught. They have no conscience and you know they can behave that way.

[00:11:41] So I stress so much to people out there with elders and people they care about, just simply letting it be known that their watching. That this other has a relative who is watching really makes a big difference, because if you are if you're a sociopath are you going to... it would discourage you. It would tell you to go look for another victim, because this one has people watching. Yeah.

Diane Berardi: [00:12:06] Yeah you're right. Exactly. And you know what's amazing is financial exploitation could be from family, strangers or professionals. That's what's so scary and so, it just boggles your mind.

Detective Joe Roubicek: [00:12:20] Well it really does. And financial institutions. They'll churn someone with assets an elder with assets, they'll churn those assets trading on exchange, things like that.

[00:12:30] Yeah. So we're going to continue talking to Detective Joseph Roubicek. But first, I want to tell you something. If you're a woman or there's a woman in your life there's something you absolutely need to know.

[00:12:44] 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: [00:14:40] You're listening to Parents Are Hard To Raise® now. Now, thanks to you... The number one eldercare talk show on planet Earth. Listen to this and other episodes on demand using the iHeart Radio app. iPhone users can listen on Apple podcasts and Android users on Google Podcasts. Want a great new way to listen to the show? Have an Amazon Echo or Dot? Just say, Alexa, play Parents Are Hard To Raise® podcast.

Alexa: [00:15:10] Getting the latest episode of Parents Are Hard To Raise®. Here it is for my iHeart radio.

Announcer: [00:15:16] It's as simple as that.

Diane Berardi: [00:15:18] You're right, Dolly.

[00:15:20] There are so many really cool new ways to listen to our show. It's hard to keep track. You can join the 180 million listeners on Spotify. You can listen in your car, at the gym or pretty much anywhere on your smartphone with Apple podcasts and Google podcasts.

[00:15:36] You can get us on an Apple TV, Direct TV, Roku and like Dolly said you can even ask Alexa to play the show for you. It's great, because you don't have to be tied to a radio anymore. You can listen when you want, where you want. For as long as you want. And if you're listening to the show one of these new ways please do me a big favor. Please share this new technology. Help someone else learn about the show and show them a new way to listen.

[00:16:03] So Joe, with all your experience if you can share with us, what do you do to protect yourself?

Detective Joe Roubicek: [00:16:13] Ok. To start off with, some of these things sound unusual but again an economic crimes detective for 35 years so...

[00:16:21] OK. I know... I'll start off with the... Ok, this will be referenced the internet, my computer and my cell phone. I always keep my antivirus software up to date. And I take that seriously. And the reason is those people out here that are trying to get into your computer usually nowadays because of technology they're not sitting there focusing on you on your laptop. They have

computer programs that do that by the thousands.

[00:16:51] So... and there's ways to see if the antivirus software is working or not. So it really is of good value to keep your antivirus software up to date on your laptop.

[00:17:05] I change my e-mail and my account passwords on a regular basis. Usually for me it's monthly. E-mail is very important. Now your e-mail password is very important because if someone gets into your e-mail and says it's Yahoo. A person you can call in to Yahoo and with some basic information get into a person's account you know get a new password, saying the option to create it.

[00:17:29] Once you get into a person's email account you can go to their deleted e-mails and find out where they bank, find out so much about the person.

Diane Berardi: [00:17:37] Ah, you're right.

Detective Joe Roubicek: [00:17:37] And the person doesn't even know that you're there. The victim doesn't even know you're there. So change passwords on a regular basis.

[00:17:45] And I know this is inconvenient but don't use the same password for everything you have. Because a lot of people do that and the bad guys know that.

Diane Berardi: [00:17:53] Yeah.

Detective Joe Roubicek: [00:17:53] So you know like be that good.

[00:17:57] Phishing. Those are those e-mails that that... Those dangerous e-mails that may come from your bank telling you to click on the link to get into your account and to correct something. I never click on that link, ever. I always go outside. I already have a link to my bank and I go in that way. And phishing is so effective because that those are those phony e-mails that draw you in, and they just want you to click on the link for whatever reason. They're so affected you have no way of knowing if you're really going into your account or not. And of course they do that. All they want is your signing name and your password. You usually know you've been phished or you're in trouble when you do it and you don't go into your account. It just goes blank.

Diane Berardi: [00:18:39] You know I got a text the other day from one of my credit cards and it said, we think there is a fraudulent charge. Go to this link. And so, I'm like...Hmmm. And so, I called the credit card company and they go, No. That wasn't from us. They wanted you to get one that link, you know. I'm like that's ridiculous. [laughing]

[00:19:02] On my phone, I have an iPhone, and I got a notification from Apple an e-mail thanking me for my seven hundred dollar purchase of some iPhone device. And it wanted me to click to get into my store, and I know. But that's so convincing.

Diane Berardi: [00:19:18] Yeah sure.

[00:19:21] I could see like my mom you know doing that. You know, saying, "Oh... OK. The computer told me."

[00:19:30] Right. Yeah. So that's a little work. I know that's a little tough. You have an elder that's a little on the slower side. But another great reason to have different passwords for different things.

[00:19:44] And another thing is most of us don't think of this. Well many don't. Don't accept friend requests on your Facebook or any social account you have for someone you don't know. Period. Don't do it. By getting into your account through Facebook, they can get something as simple as your e-mail address and they can do so much with that. I already told you how. Match that with the name, e-mail. It's powerful. You can do a lot of damage.

Diane Berardi: [00:20:11] You know I get I get a lot of friend requests and its people I don't know. And I'm like, Who are you? Is it someone I don't... You know, that's...

Detective Joe Roubicek: [00:20:22] Yes. And for me it's not a tough one. Yeah. Diane of 61, I live in south Florida. I got a friend request from a 23 year old woman in a bikini from Idaho. And we have no mutual friends. So, that's not a tough one. [laughing]

Diane Berardi: [00:20:40] Alright. Well... [laughing].

Detective Joe Roubicek: [00:20:43] So what what I do as my basic rule... Of course I work for mutual friends on Facebook. That helps to confirm.

[00:20:49] And another thing is I don't do is, and a lot of businesses want to, but I don't, is store my credit card information inside any apps with any entity. So whether it's Fandango that you're in the US or by movies...

Diane Berardi: [00:21:03] Yeah.

Detective Joe Roubicek: [00:21:04] I take the time to enter that information for each purchase. And of course if someone else buys tickets I had. I'm in Florida on my way to the movies here, I got a notification that on Fandango in Pasadena California, someone just bought two tickets for a movie under me. Thanking me--you know... Or give me the receipt for it. Yeah and it could be fixed but you know it's just easier. I keep my credit card information to myself.

Diane Berardi: [00:21:31] Yeah. Yeah you know, I was trying to get my dad you know to buy some stuff on Amazon you know because... For my mom you know who recently has been ill. And so she needs you know certain things right away and he he is very reluctant to give anyone his credit card. You know, and putting that on... You know and he's smart to do that. But I said, well everyone orders from Amazon. It's a very reputable company. You know if there's something that happens or...

[00:22:06] "Well somebody could take my credit card number..." And I said to him, you know I mean he's right. But I said, But Dad, we do need certain things... "Well she might not need this right away." [laughing]

[00:22:19] You know trying to get him to get Prime... [laughing] You know I'm like, well you know it's delivered the next day.

[00:22:26] He worries about everything. "Well... What do you mean? They leave it on the front porch?"

[00:22:32] I'm like, yeah.

[00:22:33] "What if we're not home? Someone could steal it!" I'm like, I don't know if they're going to steal a shower chair, but you know... Have you had anything stolen from you? No. But he's probably right. You know what I'm saying to him... You know I got a call the other day, someone

had my debit card from an account that I haven't used in I can't tell you how long, they had my number so... I said, Dad if they're going to do it... But, he's... he's got a point. I guess. [laughing]

Detective Joe Roubicek: [00:23:05] Yeah yeah I know. The technology of it is amazing, too. And I've had credit cards I don't even use you know with charges on them. So it's pretty amazing but... This provides me with an opportunity to bring this up...

[00:23:20] When reporting fraud to financial institution or a credit card company which is what we're talking about... They're required by federal law to replace the money, With two exceptions. I would want to keep this in mind. Yeah.

[00:23:33] One is: carelessness. So if the victim was careless and they report that, it's within their report, the financial institution will refuse to replace the money. I say, I lent Diane my A.T.M. card. She was only supposed to take 50 dollars out and she took 500 and they'll say, No. You're out of luck. You should not have lent it to her. Or I left my card out.

[00:23:58] So carelessness is one reason they don't replace it. And the second one is when there is an unreasonable time delay. So if I go to report something that happened in October to my bank they're going to say that that was too know. Yes too long ago.

[00:24:16] So our reporting, if reporting I make sure I stay away from those two areas.

[00:24:23] People don't know little things like this.

[00:24:25] Oh! This is something I do. I obtained a low credit, credit card, with only a 300 dollar credit limit. And normally people with bad credit apply for those. That's the maximum amount-- I won't name the bank-- but there are banks that will only give you a credit card and they're not pre-paid--they're regular cards with it very low available balance... The benefit of that is when I go into a store or I'm in a neighborhood and I just don't feel good yeah about what's going on. I use that card. And if there's gonna be fraud, I know it's going to be minimized, by the minimum available balance. Some people might say, Well if you do that it might lower your credit by getting a card, a low balance card like that. And bottom line is that isn't true. Even if there is a difference of a few points in your credit score it'll float right back up next month.

Diane Berardi: [00:25:16] Right.

Detective Joe Roubicek: [00:25:16] So yes. So you can do that. And an elder, let him have a credit card if they want it. You know there's a limit to the damage that can be done.

Diane Berardi: [00:25:25] Very interesting. Yeah. Great point.

Detective Joe Roubicek: [00:25:28] Yeah other little things in my life... I know we don't use them much, post-dated checks.

[00:25:33] I never accept a post-dated check from someone, because I'm extending credit when I accept the post-dated check. So it becomes a civil matter. So if someone calls one on me I can't go to the police for an economic crime. Then I have to pursue it civilly. And many people don't know that.

Diane Berardi: [00:25:52] No. Right.

Detective Joe Roubicek: [00:25:55] Other things... Oh. Home improvement. Because I have seen

so many victims and I won't take more than 10 percent in upfront money for home improvement for materials and things. Because the scammers can get away with taking 30 40 50 percent. Not even coming back. And claiming that we're bad business people. And that keeps it a civil matter and you can't go to the police. So...

Diane Berardi: [00:26:18] Yeah. Those are big problems. You hear about home improvement... Ringing your door and saying, I noticed your roof needs repair. That type of thing.

[00:26:28] And an elderly person will maybe let them in and give them 50 percent of the job you know will pay them in full before.

Diane Berardi: [00:26:41] Absolutely yes. Yeah. Yeah. That's it. I know that I with the kitchens, it happens a lot. Someone can come in for a contractor and take fifteen thousand dollars for say a twenty-five thousand dollar kitchen improvement job and just never come back. And the victim has to know they have to pursue it civilly. Law enforcement won't handle it. So there is a section for that and that's where you have multiple victims and you can prove it. But one case by itself much you can do.

Diane Berardi: [00:27:16] And you know these poor people and then they have to hire an attorney. There's just so many ramifications of financial exploitation.

[00:27:24] Yeah. Financial exploitation is a trillion dollar worldwide crime. Yeah, it's pretty amazing.

Diane Berardi: [00:27:34] It is. It's so sad. Joe our time goes so quickly. Thank you so much for being here and you know you're our go-to experts so you'll be back.

Detective Joe Roubicek: [00:27:43] Thank you. Thank you for having me.

Diane Berardi: [00:27:45] Thank you.

[00:27:47] I hope you got something out of this episode. I know I did. Episode 96.

[00:27:52] I love getting your e-mails and questions, so please keep sending them. You can reach me at Diane at Parents Are Hard To Raise® dot org. Or just click the green button on our home page.

[00:28:01] 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.

[00:28:08] Our New York producer is Joshua Green.

[00:28:11] Our Broadcast engineer is Well Gambino.

[00:28:13] And from our London studios, the melodic voice of our announcer Miss Dolly D.

[00:28:17] Thank you so much for listening.

[00:28:19] Till next time, may you forget everything you don't want to remember and remember everything you don't want to forget.

[00:28:26] See you again next week.