

Parents Are Hard To Raise S02 E81.mp3

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Announcer: [00:00:37] 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 flim-flams targeting our seniors.

[00:01:01] Parents Are Hard to Raise is now available on Spotify and it's 180 million subscribers.

Diane: [00:01:19] Welcome to Parents Are Hard To Raise. Helping families grow older together without losing their minds. I'm elder care expert Diane Berardi.

[00:01:28] Long time listeners will recognize this week's guest expert from episode 72...

[00:01:35] Oh, guys... Stop. [laughing]

[00:01:36] There is a poll going on in the broadcast booth. They're betting on how badly I'm going to butcher his name this week. Can you believe this?

[00:01:49] Oh my gosh. I did butcher someone else's name last week, poor Wolf. Oh my gosh. So Here we go...

[00:01:59] He's a nationally recognized expert criminal investigator of financial exploitation crimes involving the elderly.

Since 1990, as a detective with the Fort Lauderdale Police Department and Florida State Attorney's Office, he has personally handled over a thousand cases.

He was part of the original panel that wrote Florida's criminal exploitation law created in 1995...

And developed has 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, "Rubicek," written by **Joe Forbrich** the actor and writer, known for the film "The Taking of Pelham 123" (2009).

Detective Joe Roubicek, welcome to Parents Are Hard To Raise...

Det. Joe Roubicek: [00:02:51] What an introduction. Thank you very much. You guys are funny. and you git my name right every time.

Diane: [00:02:58] Yeah yeah. But the show's not over yet [laughing] .

Det. Joe Roubicek: [00:03:04] Well Thank you.

[00:03:07] So I guess, can you tell us what are the newest development in elder crime and

exploitation.

Det. Joe Roubicek: [00:03:18] I have a two little packaged things for you this time.

[00:03:20] I would like to just start off telling you about the most recent popular scams that are targeting the elderly.

Diane: [00:03:28] Perfect.

Det. Joe Roubicek: [00:03:28] And this can be exploitation or just fraud against the senior citizen.

[00:03:33] So we'll go with the scam side. And first of all, I want to thank Beth Purdy. She's the vice president and senior fraud instigator of Region's Bank, down here. The reason why is, we belong to a networking organization involving hundreds of police officers, economic crimes detectives and fraud investigators from banks.

[00:03:53] And what we do is, we keep each other in touch with what's going on in here the community.

[00:03:59] The first thing is, seniors this year are receiving new Medicare cards. And the reason for that is to take the Social Security numbers off the cards and assign them unique numbers. And that is to prevent fraud. But the problem is the fraudsters just don't stop. So the fraud with that, there are three different types. The first is where the scammer calls the senior citizens and tells them that they want to send them their new card but they have to pay a cost that ranges anywhere between five and four hundred dollars.

Diane: [00:04:34] Oh my gosh!

Det. Joe Roubicek: [00:04:35] Right. And they try to get the senior to send the money up front. Totally false.

[00:04:40] The second one involves where the person calls pretending to be from Medicare or a government agency and they say that they need their beneficiary bank account number and personal information so that they'll be able to set up the card and send it. And again, that's a scam.

[00:04:58] And finally they'll call and try to convince the beneficiary to confirm or give the personal information in order to get their new card.

[00:05:07] So the bottom line with this is that in reality these cards, they don't cost anything and beneficiary doesn't need to do anything at all. The cards come automatically, so that's popular.

Diane: [00:05:20] I was wondering. I'm saying, well that's good. There is no... The Social Security numbers aren't on there. So, what can they do?

[00:05:28] Right. Yeah. And as a bottom line, I would advise any independent senior have boundaries, and one boundary, the most important one is do not give any personal information to someone calling you. And if I ever call a victim and say I'm, detective Rubicek, on occasion they'll say, you know, I don't feel comfortable, I'd like to call back to confirm who you are. And I congratulate them for doing that.

Diane: [00:05:55] That's great. Yeah.

Det. Joe Roubicek: [00:05:55] Yeah. Absolutely. So that's popular now, says most financial institutions down here, because they see it happen at their banks. The other that's been around a while, but it's popular against, is the grandparents scam.

Diane: [00:06:10] Oh my gosh.

Det. Joe Roubicek: [00:06:10] Why? does that ring a bell with you?

Diane: [00:06:13] My mom called me yesterday and she said I got this call, she said, and it was a young guy on the phone and he said, "Hi Grandma." And she said, who's this? And he said, "it's your oldest grandson, Jack." And she said, now why would he do that? You know, she said, a first of all I only have one grandson and he's on an airplane going somewhere and I know his voice. She said, but I was going to play along with him. So he said to me, how are you? And she said, I'm fine. How are you, Jack? And he said, Oh. I'm really not good. My best friend Steve died. And she said, Steve? And he said, Grandma... don't you remember Steve? I hung out with him all the time. and she said, hmmm... what was his last name? And he's a grandma do you know who this is? And she said, yes. It's Jack, my oldest grandson. And she said, and I guess he thought ha she's seen you senile old person and he hung up.

[00:07:21] So she said, and I wasn't going to say "yes" to anything. You know, they can record my voice...

[00:07:25] I mean she was on top of it, but. I was like, oh my gosh.

Det. Joe Roubicek: [00:07:30] So that was great, and... There You go. So it's back.

Diane: [00:07:35] And this is great for your listeners listening. 'Cause you're validating what I'm saying. Check in with your parents and grandparents and let them know this type of scam is back. So it's popular again.

[00:07:46] So another thing they do is they say they've been arrested and they need bail money, and there's an attorney standing with them, there ready to go. Yeah. So... All right the next is the Romance scam.

[00:08:04] So the banks have a lot of seniors coming withdraw money, and that is to give to a new boyfriend or girlfriend. And with this technology now, it's via the Internet.

[00:08:14] They have dating sites for seniors and really the scam targets any lonely person.

[00:08:22] So that one's back and impostor poses as a boyfriend girlfriend, lures the victim into romance, and then takes their money.

[00:08:32] Often, the victims of this are very shamed by what happens. And they don't tell anybody. So of course there's no reason to be shamed. So that one's back too

Diane: [00:08:45] Is that a relationship strictly online? Or do they come in you know say I need a plane ticket or something, to meet you? Or is it..

Det. Joe Roubicek: [00:08:55] You just named it really well. You did it well. Most of them are online, now. But the one's in person are much much worse. And I would hope if someone I knew was victimized, it would be on line, because... For any of us, you don't have to be a senior citizen, for anyone to have your trust violated by another person, especially when you think you had a

relationship is over the top. And of course, seniors aren't the only ones targeted by this Romance scam.

[00:09:21] So, yeah. But online is easier. And you just named it. They want money to come and say hello. Especially if they say there are a missionary and they're on are a mission in Nigeria.

Diane: [00:09:34] Oh my god. [laughing]

[00:09:36] [laughing] Don't do it!

Det. Joe Roubicek: [00:09:36] Or they'll say, Africa. South Africa.

[00:09:38] Yeah. Yeah. I know. And Then finally...

[00:09:46] And this is an oldie but a goodie... But it's back in force.

[00:09:48] In fact FTC did some big arrests this year, the sweepstakes scams. And that's where the senior gets notified they've won millions of dollars, in exchange they just have to send a forward fee of, say, ten dollars to four hundred dollars. And the banks were aware of this and the FTC arrested two people this year and they literally sold tens of millions of dollars bu the massive mailouts and calls.

Diane: [00:10:15] Oh my gosh.

[00:10:16] So they call and say you won?

Det. Joe Roubicek: [00:10:21] You'll get the phone call or the phone calls were popular, too, but the mail outs are big because they're easy.

Diane: [00:10:27] OK.

Det. Joe Roubicek: [00:10:27] And they can do them in bulk. But the call outs are done, too. And so I spoke to one scammer on the phone once. I was with the victim when he called back again. And there a little pushy. And they're very official.

[00:10:44] Good timing. I hear the music and I'm ready for the exploitation stories when we come back.

Diane: [00:10:50] When we come back,... You're Right. We're going to be continuing talking to Detective Joseph Roubicek, but if you're a woman, or their is a woman in your life, I'm going to tell you about something that you absolutely need to know.

[00:11:00] 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: [00:13:02] You're listening to Parents Are Hard To Raise. Now 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.

Diane: [00:13:25] And Dolly's right. Remember there are so many new ways to listen to our show. It's even hard for me to keep track. Spotify. Roku. You can listen on your smartphone with Apple podcasts, Google podcasts. You can get us on Apple TV, direct TV and even just ask Alexa to play the show for you.

[00:13:41] As a matter of fact Jack from Johannesburg South Africa. A shout out to you. He listens on Alexa. And he showed his neighbor how to do the same.

[00:13:51] So if you're listening to the show one of these new ways, please do me a favor... Share this new technology and help someone else learn about the show. And show them a new way to listen.

[00:14:02] So we're talking to Detective Joseph Rubicek. And Joe, before I forget. And they'll laugh at me again. Can you please tell people how they can reach you.

Det. Joe Rubicek: [00:14:14] Well I have a Web site. The address is ExploitationElderly.net. And that's very much... there is a kind of contact thing there, if anyone wants to reach me, which is fine.

[00:14:31] And if you want to learn about exploitation crimes, and what they're made of, that would be my book: Financial Abuse of the Elderly.

[00:14:41] It's got eleven real cases. Their factual. Everything's you know... they're dated, but it doesn't matter. it's still the same.

Diane: [00:14:47] And where can people get your book?

[00:14:50] Amazon.com You can either put my name in, which I guess you could take from the

right program label, or just put financial abuse of the elderly book. And you'll probably get it.

Diane: [00:15:06] So Joe... You're gonna tell me some stories... You're gonna tell us, right?

Det. Joe Roubicek: [00:15:12] So, because I've been doing this for over 30 years. Many things happened and so many of them are unique and that's why I love this job so much.

[00:15:20] But, in the beginning you were joking about messing up my last name.... this is gonna make you feel better.

[00:15:27] I had a case where an elderly woman who had dementia had her caretaker had stolen thousands of dollars from her. So, to make a long story short, I arrested the caretaker. And we put a new caretaker in. And now taking a taped statement from the woman. And the reason I'm taking the statement from someone that suffers a mental issues is that it is to verify, validate their state of mind, to show they didn't have capacity, they didn't know what they were doing.

[00:15:55] So, I'm taking this woman's statement, and I don't know why, Diane, but she started calling me "Detective Sex Berry."

[00:16:04] And when she said it, I'm like oh no please. I said No. I corrected her, because this gets typed up and everybody sees it... the Prosecutor, the Defense. It becomes public record. And, for the rest of the statement, I stayed detective Sex Berry. [laughing]

[00:16:17] I had other cases... yeah, I was joked about that... I had a case with someone coming into the bank, cashing a check from his grandmother. The bank was concerned. They called the grandmother to confirm the check was good. And they said, she wasn't answering right. So they called me. I went to the house, and it was up in the poor part of town. And I went in and I met the woman. And she was about 80 something years old and bedridden. And I asked her if she knew he had just cashed a check that morning. And she said no. And she suffered memory loss. .

[00:16:54] But, to make a long story short, I found out she won the Florida lottery. She was a millionaire. And she was living in squalor.

[00:17:03] Yeah, and the grandchildren lived with her and kept her in bed. And they were going at it. And they were in the process of cashing in that one-time payment thing, with it. So everything worked out okay. They moved a guardian in.

[00:17:20] I had a case... you're not going to believe this... where a car salesman at a very reputable car dealer in Ft. Lauderdale, sold a ninety-year-old blind man a new car.

Diane: [00:17:31] [laughing] Oh my God. No. How did that happen?

Det. Joe Roubicek: [00:17:35] He came in... And I enjoy taking these statements... The man came in and he was very alert, but he was blind and his caretaker convinced him to buy a car and she would drive around. And so they came in the car dealer to make sure he got the car-- lied and said that she had a \$100,000 CD. And they got the car that day and sure enough the caretaker disappeared with the car the next day.

Diane: [00:18:05] Oh my gosh.

Det. Joe Roubicek: [00:18:07] That's just so outrageous. Yeah. So, I arrested another gentleman who befriended a blind woman, an elderly blind woman, and he became her companion. During the

day to go to the bank and do things. And what he was doing simply was, when they go to the AYM machine, she would tell him her PIN number and he would withdraw more than she asked and pocket it. And that money built up, and she found out about it. And wanted to pursue it. So I arrested him. And then from the jail, he told the cellmate, he wants to hire a "hit man."

Diane: [00:18:43] Oh my...

Det. Joe Roubicek: [00:18:46] Yeah. So the cellmate squeals on him. And we had one of our detectives fane being a hit man, meeting him at a diner, and all that, once he got out of jail. And it's just remarkable, what some of these people do.

Diane: [00:19:01] It leaves me speechless.

Det. Joe Roubicek: [00:19:08] Yeah. you know in the first episode, we talked about sociopaths, and that type of behavior. That's what it is, you know, and that's it.

[00:19:17] I Think another good piece of advice I would give today to anyone is if you have a senior or a grandparent that's been victimized through contractual obligations of any type, I would say pursue the possibility that it might be criminal and not just civil. Harm.

Diane: [00:19:38] Okay.

Det. Joe Roubicek: [00:19:39] Because by doing that, you can get results a lot quicker and a lot cheaper.

Diane: [00:19:43] Really. Okay.

Det. Joe Roubicek: [00:19:45] Yeah.

Diane: [00:19:47] You know, it seems like caretakers or people... You know, our parents, the elderly... They trust people. You know they can't even... it never enters their mind that someone will do that. You know someone who's offering to help.

Det. Joe Roubicek: [00:20:06] Yes. And the you know I was raised to respect my seniors in so many ways. And they were immigrants and all that. And you know I believe they should be treated with more respect and honor than anybody.

Diane: [00:20:22] Yeah.

Det. Joe Roubicek: [00:20:23] And isolation seems to come with disabilities. And if there's no one to care for them, to step in, and do that, without taking stuff for doing it, is such an honorable thing, I think. You know.

Diane: [00:20:39] Yeah. And I am always encouraging people, that socialization, because they're home alone. They're lonely. And they will talk to anyone.

[00:20:55] You know, a guy comes in you know mows their lawn or anything like that. And then it does it. The isolation does lead to disability and then they're you know confined or whatever and then some friendly person you know somebody befriends them . And it's terrible. Because there are nice people out there. There are people who want to help other people, but we have to be so careful.

Det. Joe Roubicek: [00:21:28] You I don't tell you the good stuff, is when I arrested someone for

cleaning out an elderly person, and the newspaper printed it, people in the community would step in, in such a good way, to help the senior. Especially home improvement type scams. And legitimate electricians and plumbers would say, I read the article and they will go in and fix the things that need to be fixed for free. Just because they cared.

Diane: [00:21:55] See, that's nice. Yeah that's a good thing to hear. Yeah, because I guess someone, they put an ad in the paper, right? And they say, I'm an electrician.... and they Probably get money upfront and then never come back.

[00:22:13] They do a leaky toilet... And this is true. That was my client. Woman had a leaky toilet. He came in and told her a pipe under her house was leaking. And he got her to sign permission for him to start tunneling under the house, to find the leak. And a month later, fifty thousand dollars. He used to bring in digging crews. And he did that to multiple people in South Florida. It was a tunneling scam. And it was hurting the foundations of the homes. And the police didn't know it was a scam, so they would say it's a civil matter. Fortunately one of his employees was... they got into a big fight, so he ratted them out. We set him up, with an actress and all that stuff. But you're right. A tiny thing. A leaky flapper on a toilet can turn into a big deal.

[00:23:01] Geeze. I know, it's things you wouldn't even think of.

[00:23:05] OK. So an elderly person living alone, they need to hire an electrician... What should they do? Where should they go?

[00:23:16] Obviously, they can ask someone, you know, a neighbor or friend, but they have to stay away from an ad, or...

Det. Joe Roubicek: [00:23:26] They could do that.

[00:23:28] Don't try to go for the cheapest thing.

Diane: [00:23:30] Okay.

Det. Joe Roubicek: [00:23:30] There Is a new program in Florida... Wait a minute... it was your show, was great about this new program, about these companions for seniors. Compelling Fresenius.

Diane: [00:23:41] Yes. "Papa."

[00:23:42] Yes. a little thing like that. A little thing like that, you know, to have a reference and a reference to go to.

[00:23:51] I know when I go, thank God, it's not happening yet. But one day with what I know from my career I'm going to reach out to family a trusted friends to accompany me as I do things and make decisions so that I don't get victimized. And I want to do that ahead of time.

Diane: [00:24:09] Yeah. Yeah that's great, Joe. So you've been listening. Papa!

Det. Joe Roubicek: [00:24:13] Yes Ma'am. Good show.

Diane: [00:24:16] Oh thank you so much.

[00:24:18] Yeah you're right. So that's perfect. Yeah because I hate hearing anyone is exploited or

taking advantage of, but the elderly. I mean c'mon.

[00:24:31] Right. There's so many good people out there too. But they're not the ones... They're the ones that should get wonderful credit. But they're not the ones I focus on. Yeah. That's right.

[00:24:46] You know, my mom, not that she surprised me. I mean, she's good, you know but... You know, I'm happy that she of course listens to the show, but I'm happy that she is up on things. So how do children tell their parents? You know, how do we protect them?

[00:25:07] Well. OK. This is so important. And I said the other show. Parents should have an heir of not being isolated about them. So if you have a grandparent or a parent that's up there in age, and not living by you, simply make a call, every day, if possible. Or if there is a caretaker, just call to say hello.

[00:25:28] What you're saying is, "I'm watching." And if the caretaker's a good person, wonderful.

Diane: [00:25:33] Right.

Det. Joe Roubicek: [00:25:34] But just like the criminals that focus on children. They say they focus on the ones that aren't being watched. That's what they're looking for.

[00:25:45] And I think the same thing happens with seniors. So if you have a relative you care for, that's one thing that you can do.

[00:25:53] And for the seniors themselves... First of all, it's okay to reach out. It is wonderful to call the police. You're never nuisance in any way. And that's where your tax dollars are going for. And reaching out is a good thing.

[00:26:09] Well, I'm glad that you said that. Because some People are afraid. They don't want to say anything or whatever. So I'm glad. Yes, they should call the police.

[00:26:17] Yeah yeah absolutely. Absolutely. So I could go with the stories all night, but there are all... they're not Happy stories. Except for... let me do this one.

[00:26:29] OK.

[00:26:30] I have to do this one.

[00:26:37] Victim calls me. I go to her house. She's standing outside. She's about 93 years old. And she says, I'm so sorry, I locked myself out. So I said, it's okay. And she had her bathroom window, there. I said, I'll crawl in for you. It's like 90 degrees, cause it's South Florida, so I crawl into the window and I fall inside onto dog dirt. She has Poodles with dog dort all over the place. So, yeah...

[00:26:58] So it's a dirty job. [laughing].

Diane: [00:27:04] But ...That's So nice. That was so nice.

[00:27:07] Joe. Just tell us your book again and people can get it on Amazon.

Det. Joe Roubicek: [00:27:13] Financial Abuse of the Elderly, a detectives case files of exploitation crimes. I'm Joe Roubicek.

[00:27:23] Thanks so much for being on the show again. We really enjoyed the storyies, and it helps people keep their parents alert.

[00:27:32] Absolutely. Diane thank you for having me. And I'll be listening.

Diane: [00:27:34] Oh you're welcome. Thank you.

[00:27:37] I know you got something from this episode. I love getting your emails 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 homepage.

[00:27:50] And Remember... Subscribe to our show on iHeart Radio. Listen through streaming services like Roku, Spotify... tell Alexa you want to listen. iPhone users can subscribe on Apple Podcasts. Android Users on Google podcasts.

[00:28:03] 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. 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."

[00:28:21] And Remember... If you like the show, please give it a five star rating. That will help other people find our show.

[00:28:27] Thank you so much for listening.

[00:28:29] Till next time... May you forget everything you don't want to remember and remember everything you don't want to forget.

[00:28:36] See you again next week!