

Capital Reporting Company  
Elder Justice Coordinating Council  
Member Opening Statements

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ELDER JUSTICE COORDINATING COUNCIL

**MEMBER OPENING STATEMENTS**

Thursday, October 11, 2012

Renaissance Hotel  
999 Ninth Street, NW  
Washington, D.C. 20001

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Reported by: Rick Sanborn  
Capital Reporting Company

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1 P A R T I C I P A N T S  
(In Alphabetical Order)

2

Michael Astrue, Commissioner, Social Security  
Administration

3

4 Patricia Banks, Presiding Judge of Elder Law and  
Miscellaneous Remedies Division, Cook County,  
5 Illinois

5

6 William Benson, National Policy Advisor, National  
Adult Protective Services Association

7

8 Robert Blancato, National Coordinator, Elder  
Justice Coalition

8

9 Richard Blumenthal, United States Senator from  
Connecticut

10

11 Kay Brown, Director of Education, Workforce, and  
Income Security, U.S. Government Accountability  
Office

12

13 Marie-Therese Connolly, Senior Scholar, Woodrow Wilson  
International Center for Scholars

14 Xinqi Dong, MD, MPH, Director, Rush Institute for  
Healthy Aging, Rush University Medical Center

15

16 Gerri Fiala, Deputy Assistant Secretary,  
U.S. Department of Labor

17 Kathy Greenlee, Assistant Secretary for Aging

18 Paul Greenwood, Deputy District Attorney, Head of  
Elder Abuse Prosecutions, San Diego County,  
19 California

19

20 Charles "Chuck" Harwood, Deputy Director, Consumer  
Protection, Federal Trade Commission

21

22 Eric Holder, Attorney General, U.S. Department  
of Justice

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1 P A R T I C I P A N T S  
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3 Hubert H. "Skip" Humphrey III, Assistant Director  
4 for the Office for Older Americans, Consumer  
5 Financial Protection Bureau

5 Melissa Koide, Deputy Assistant Secretary for Consumer  
6 Policy, U.S. Department of Treasury

6 Mark Lachs, MD, Director, Center for Aging Research  
7 and Clinical Care, Weill Cornell Medical College

8 Julie McEvoy, Deputy Associate Attorney General,  
9 U.S. Department of Justice

9 Laura Mosqueda, MD, Director of Geriatrics,  
10 University of California, Irvine School of Medicine

11 Robert Petzel, Under Secretary for Health, Department  
12 of Veterans Affairs

12 Stacy Rodgers, Senior Advisor to the Deputy  
13 Commissioner, Social Security Administration

14 Kathleen Sebelius, Secretary, U.S. Department  
15 Health and Human Services

15 Paul Smocer, President, BITS, The Financial Services  
16 Roundtable

17 David Spiegel, Attorney, Federal Trade Commission

18 Lori Stiegel, Senior Attorney, American Bar  
19 Association Commission on Law and Aging

19 Shawn Tiller, Deputy Chief Inspector, United States  
20 Postal Inspection Service

21 Hillery Tumba, Director, Reingold, Inc.

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- Page Ulrey, Senior Deputy Prosecuting Attorney,  
King County, Washington
- Robert Wallace, MD, MSc, Director, Center on Aging,  
Department of Epidemiology, University of Iowa
- Tony West, Associate Attorney General, U.S. Department  
of Justice
- Erica Wood, Senior Attorney, American Bar Association  
Commission on Law and Aging
- Ying-Ying Yuan, Ph.D., Walter R. McDonald  
Associates, Inc.

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1 P R O C E E D I N G S

2 MORNING SESSION Welcome & Convening

3 MS. GREENLEE: Good morning to you all.

4 Thank you for joining. We have a wonderful day  
5 scheduled. I'm very glad to see everyone and I would  
6 like to just like to welcome everybody to the event.  
7 I'm Kathy Greenlee, the Assistant Secretary for Aging,  
8 as well as the Administrator, at the Administration for  
9 Community Living. We're going to kick things off by  
10 asking Secretary Sebelius of HHS to come open the  
11 morning for us.

12 So, Secretary, I will move to you for the  
13 day. Thank you -- for the morning at least.

14 (Applause.)

15 SECRETARY SEBELIUS: Well, good morning,  
16 everybody. I am so delighted to be here to convene  
17 this very important Elder Justice Coordinating Council.  
18 We're thrilled to have a chance to bring these experts  
19 and advocates together.

20 And I want to start by thanking Kathy  
21 Greenlee. For the last few years Kathy has been really  
22 the driving force behind our efforts at HHS to fight

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1 elder abuse. She has been actually passionate about  
2 this topic for years and years before she got here to  
3 HHS as she brought that passion and commitment with  
4 her, but I know that without her leadership and  
5 dedication to this issue, we would not be in this room  
6 today. So please, would you join me in giving Kathy a  
7 --

8 (Applause.)

9 SECRETARY SEBELIUS: And I know you'll have a  
10 chance to hear from some of our great colleagues and  
11 partners, who I will introduce one at a time. But I  
12 want to begin by just welcoming everyone to the  
13 inaugural meeting of the Elder Justice Coordinating  
14 Council. In particular, I want to thank my colleagues  
15 at the front table who have joined us in this "all of  
16 government" effort by appearing here today or sending a  
17 representative.

18 Now, we're all here for a simple reason,  
19 because we believe every American deserves the chance  
20 to live their later years with basic comfort and  
21 financial security. And, unfortunately, what we know  
22 is at least one out of every ten older Americans is

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1 denied that opportunity due to abuse, neglect, or  
2 exploitation. Now, these victims aren't strangers.  
3 They're our parents and grandparents. They're our  
4 friends and mentors, former teachers, coaches, and  
5 neighbors. They have already contributed so much to  
6 this nation. They continue to make great  
7 contributions. And they deserve to be safe and free  
8 from mistreatment and exploitation.

9           But for far too long too many of these  
10 Americans have had to suffer alone or in the shadows.  
11 Many seniors fail to report their abuse because they  
12 feel ashamed or embarrassed. They think that if they  
13 report the problem, they will put their independence at  
14 risk or the abuse could just get worse, or they might  
15 not even realize they're being exploited by being  
16 charged for a service they didn't ever receive. In  
17 total, research shows that just about one out of every  
18 24 cases of abuse gets reported.

19           So we've tried to tackle the problem in the  
20 past, and usually it's been with far too little  
21 coordination and, frankly, too little focus. Most of  
22 the protective services are handled at the state and

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1 local level with varying levels of success, and at the  
2 federal level, programs dedicated to fight mistreatment  
3 of seniors haven't been organized in a very strategic  
4 way, which often reduces the overall effectiveness, and  
5 that's why the Obama administration has made fighting  
6 elder abuse a top priority.

7           Through our new Administration for Community  
8 Living, we have created new national resource centers  
9 to support and enhance state, tribal, and local efforts  
10 to tackle elder abuse, neglect, and exploitation. We  
11 have established an Office for Older Americans in the  
12 Consumer Financial Protection Bureau to focus on the  
13 full range of financial needs of seniors, including the  
14 serious issue of elder financial abuse and  
15 exploitation, and that office is led by a great  
16 representative and advocate, Skip Humphrey, who is here  
17 with us today.

18           Our wonderful partners at the Department of  
19 Justice are stepping up their efforts to prosecute  
20 those who financially target and exploit seniors  
21 through health care fraud, consumer scams, and other  
22 schemes, and you will hear from the Attorney General in

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1 a little while.

2           Perhaps most important of all, we all fought  
3 to pass the historic Elder Justice Act as part of the  
4 new health care law, and this June on World Elder Abuse  
5 Awareness Day, I announced more than \$5 million in new  
6 funding under the Affordable Care Act to help address  
7 the lack of solid knowledge on how to best prevent  
8 elder abuse. Today I can proudly report that funds  
9 have now been awarded to five organizations in four  
10 states -- Alaska, New York, Texas, and California --  
11 and to three tribes, to help test promising new  
12 approaches. Our goal is to identify the most  
13 successful programs, make them even stronger, and then  
14 help them spread across the country.

15           We also took the further step of convening  
16 this Council. The Council will meet a minimum of two  
17 times a year and will develop recommendations on how we  
18 can better coordinate activities related to elder abuse  
19 and other crimes against our elders. And 2014, the  
20 Council will send a report to Congress describing our  
21 activities, accomplishments, and challenges, and  
22 providing additional recommendations for congressional

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1 action based on our findings.

2           So the creation of this Council is a big step  
3 forward. We have gathered together all the  
4 policymakers at the federal level, and we want to be  
5 able to see how programs can work together better and  
6 where further actions are necessary, and we'll give  
7 experts a forum across government to share suggestions  
8 and recommendations for action.

9           Now, our seniors have already given so much  
10 to us and to our country. They need to know that their  
11 friends, their family, and government absolutely will  
12 not stand for abuse, intimidation, or exploitation. We  
13 have taken some very important good first steps over  
14 the last few years, and now we're here today to start  
15 building on those efforts.

16           Again, thank you all for being with us today.

17           I would like to invite a great ally on this  
18 issue, a great friend, and somebody who looks out for  
19 seniors each and every day, Attorney General Holder, to  
20 come to the podium for a few opening remarks.

21           General Holder.

22           (Applause.)

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1 ATTORNEY GENERAL HOLDER: Well, good morning.

2 (Chorus of "Good morning.")

3 ATTORNEY GENERAL HOLDER: It's a pleasure for  
4 me to be here this morning, and I want to thank  
5 Secretary Sebelius for those kind words, for the  
6 outstanding leadership that she and her colleagues at  
7 the Department of Health and Human Services are  
8 providing to help meet the needs of our nation's aging  
9 populations.

10 I also want to note that we have with us  
11 Senator Richard Blumenthal, who has been a leader in  
12 this field long before he was a senator, as a really  
13 effective and crusading attorney general. He has done  
14 a wonderful job in this area for a good number of  
15 years.

16 So it's good to have you with us, Senator, as  
17 well.

18 The Justice Department is really proud to  
19 count the Senator and as well as HHS as partners in  
20 this work and grateful for the assistance and support  
21 that especially HHS has provided in our efforts to  
22 protect America's seniors from abuse, neglect, and also

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1 from financial exploitation. I also want to thank all  
2 of today's participants for your dedication to these  
3 goals and for taking time to be a part of this  
4 inaugural meeting of the Elder Justice Coordinating  
5 Council and for bringing your perspectives and your  
6 expertise to today's discussions. And I would also  
7 like to acknowledge the strong leadership of Associate  
8 Attorney General Tony West, who you'll be seeing later  
9 this afternoon, who has done really a tremendous job in  
10 driving these efforts forward.

11           It has been 35 years since Hubert Humphrey  
12 reminded us that the measure of a society is reflected  
13 by the way it treats those who are in the dawn of life,  
14 those who age in the twilight of life, and those who  
15 persevere in the shadows of life. Unfortunately, all  
16 too often those in life's twilight are also suffering  
17 in life's shadows, and this problem is not new, but  
18 addressing it, I think, has never been more urgent.  
19 Why? Well, because our society is one that is rapidly  
20 aging. Within the next decade and a half, it's  
21 estimated that more than 72 million Americans, nearly  
22           20 percent of the entire population, will be

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1 over the age of 65. This fact presents us with  
2 particular challenges and important questions,  
3 including: How will we ensure that these individuals  
4 have access to the quality care that they deserve and  
5 can live their lives in both dignity and security?

6 Part of the answer lies in our honestly  
7 recognizing and openly discussing the very real but  
8 underreported problem of elder abuse, which can take  
9 many forms, from financial exploitation to age  
10 discrimination to health care fraud. Fortunately,  
11 preventing and combating elder abuse is now a priority  
12 for both HHS and DOJ and for agencies and allies across  
13 and beyond government, and in recent years we've made  
14 significant improvements in law enforcement's ability  
15 to recognize and to respond to elder abuse. However,  
16 as we have all seen, tragedy is still far too  
17 prevalent, with victims often too ashamed to come  
18 forward especially when the perpetrator is a family  
19 member.

20 Even today, nearly 3 decades after the United  
21 Nations World Assembly recognized elder abuse as a  
22 public health and human rights issue across the globe,

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1 we still find deeply disturbing cases of neglect,  
2 exploitation, and even violence. For that reason, the  
3 Department of Justice, alongside the Department of  
4 Health and Human Services, has devoted tremendous  
5 resources to combating these crimes. We are collecting  
6 data to raise awareness and to bolster prevention  
7 efforts, and through the Justice Department's Office of  
8 Justice Programs, we have funded a wide range of  
9 cutting-edge research and have released findings on the  
10 signs and the characteristics of elder abuse, neglect,  
11 and financial exploitation.

12           We have also supported the training of  
13 hundreds of police officers and judges on elder  
14 mistreatment as well as hundreds of local prosecutors  
15 on how to effectively develop and successfully  
16 prosecute elder abuse cases.

17           Over the last 2 weeks, beginning on October  
18 the 1st in Stamford, Connecticut, and concluding  
19 tomorrow in Miami, where I will be, we have convened a  
20 series of six investor fraud summits across the country  
21 bringing together a host of federal agencies, law  
22 enforcement officials, and private sector partners in

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1 order to raise awareness about investment fraud schemes  
2 and to empower members of the public to fight back. Two  
3 of these summits -- one that was held in California  
4 earlier this week, and another that's taking place in  
5 Ohio as we speak -- have been hosted by retirement  
6 communities, and through the Department's Elder Justice  
7 Initiative, our Office of Victims of Crime and the  
8 landmark Access to Justice Initiative, we are funding  
9 and facilitating the training of a wide range of  
10 professionals to work with law enforcement officials to  
11 help identify and to respond to victims of elder abuse.

12 I would also like to highlight two additional  
13 focus areas where we have seen significant successes.  
14 Our fight against health care fraud and investor fraud.  
15 This work is critical. Not only do health care fraud  
16 crimes siphon precious taxpayer resources, drive up  
17 health care costs, and jeopardize the strength of  
18 essential health care programs, like investor fraud  
19 crimes, they also disproportionately victimize the most  
20 vulnerable members of society, including elderly  
21 Americans.

22 That's why the Justice Department has taken

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1 bold actions to protect our seniors from all types of  
2 fraud and exploitation, and the Financial Fraud  
3 Enforcement Task Force, an administration-wide  
4 initiative that was launched in 2009, has really  
5 enabled us to take this work to a new level by bringing  
6 together the biggest and broadest coalition of law  
7 enforcement officials, investigators, and regulatory  
8 agencies ever assembled to combat financial fraud.

9           As a result of the innovative strategies that  
10 we have developed, we have made historic progress, with  
11 record levels of prosecutions, convictions, and  
12 settlements as well.

13           We are also working on unprecedented ways to  
14 raise awareness about these crimes to help seniors and  
15 other targeted populations protect themselves and to  
16 assist those who have been victimized and to make  
17 reporting these crimes easier than it has been.

18           I am extremely proud of the Department's  
19 efforts. There is little doubt that elder  
20 mistreatment, be it physical abuse, neglect, or  
21 financial exploitation, is not a problem that we can  
22 prosecute our way out of. In many cases, even if we

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1 can recover stolen funds and bring fraudsters to  
2 justice, it's difficult to restore the integrity of  
3 seniors who have been abused or who have been  
4 neglected, and it's seldom easy to repair a senior's  
5 sense of safety and security in their home or community  
6 once he or she has been financially exploited.

7           For this reason, prevention, early detection,  
8 and early intervention must form the foundation of any  
9 comprehensive strategy aimed at combating elder  
10 mistreatment. This means that we need to employ a  
11 variety of approaches and enlist a wide range of  
12 partners with a renewed commitment to collaboration as  
13 well as communication. It also means that your  
14 participation in this work is absolutely essential.

15           It's clear that we have a lot of work before  
16 us, but today's historic Elder Justice Coordinating  
17 Council meeting I think is a critical first step toward  
18 developing a comprehensive strategy, an elder justice  
19 roadmap, I guess, for making this country safer for our  
20 seniors.

21           So I want to thank you again for being a part  
22 of these efforts. My colleagues and I look forward to

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1 hearing and learning from you and to continuing working  
2 together with you to make the progress that our seniors  
3 deserve and to make real the promises that their lives  
4 will always hold.

5           Thanks very much.

6           (Applause.)

7           SECRETARY SEBELIUS: Thank you so much,  
8 General Holder. I'm struck by the fact that since our  
9 office is in the Hubert H. Humphrey Building, I get to  
10 see the famous Humphrey quote every day when I come to  
11 work, and it inspires our efforts at HHS.

12           I would like to invite another great partner,  
13 Social Security Commissioner Michael Astrue, to come to  
14 the podium and share information about the Social  
15 Security Administration's ongoing activities to protect  
16 older Americans.

17           Commissioner Astrue.

18           COMMISSIONER ASTRUE: Thank you, Secretary  
19 Sebelius. I'm very honored to be here at this meeting,  
20 and I want to thank Secretary Sebelius and Assistant  
21 Secretary Greenlee for inviting me. And just a note on  
22 a personal level, it's always a special thrill for me

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1 to be back at an HHS-sponsored event, where I spent my  
2 reckless youth, and I still want to apologize for a few  
3 things from my twenties.

4 (Laughter.)

5 COMMISSIONER ASTRUE: But in the very short  
6 time I have, I want to make really just one point, but  
7 I think it's a tremendously important point that should  
8 be the focus of our attention. It's probably going to  
9 take 5 years to get this right. We're starting a very  
10 important pilot in Philadelphia at the Social Security  
11 Administration to deal with some of the issues that we  
12 have in our representative payee program. It's a  
13 fairly obscure part of the agency for many people, but  
14 we have about 5 million people who are essentially the  
15 federal custodians for Social Security payments for  
16 about 7 million Americans, both the elderly and the  
17 disabled, and because we administer the Title 16  
18 program, it's a disproportionately low income  
19 population.

20 And given all the challenges of dealing with  
21 the very difficult issues of this population and how  
22 little information that we have both about the

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1 individuals who we're trying to serve and the people  
2 that we have to evaluate in order to decide whether  
3 they're appropriate to be a representative payee, it is  
4 actually remarkable to me -- I've been working on this  
5 off and on for 25 years -- that the program works as  
6 well as it does. But from time to time we have  
7 horrible incidents, and there are problems on a routine  
8 basis.

9           When we do a retrospective look, a lot of  
10 times we say, you know, there is nothing that we could  
11 have known. There is a certain random element  
12 to it. But in a certain number of the cases, our  
13 people have made the very best choice they could with  
14 the information that they had, but the information was  
15 not good enough. Or what's even more common is that  
16 federal and state agencies, because many of these  
17 people are touched by a number of agencies, simply did  
18 not share information on a timely basis. So what we're  
19 working on our pilot is for the first time we're going to  
20 be tapping into public and government databases for  
21 more information that we think might help us make  
22 better judgments about whether someone is suited to be

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1 a representative payee.

2 I think there is a lot of work to do in the  
3 social sciences. What are the best indicators of  
4 potential problems? And there are a whole load of  
5 statutory barriers and public policy issues and turf  
6 issues between various parts of government that need to  
7 be worked out, but I think it's very important that if  
8 we're making these sensitive and important choices,  
9 that we have the very best information possible.

10 And I do want to thank Attorney General  
11 Holder and his staff, who have been very helpful to us  
12 on this effort, and we know that we can count on them  
13 going forward.

14 This is not a new point, but it is a point  
15 where I think the executive branch and the Congress  
16 probably haven't paid enough attention, for instance,  
17 to GAO reports in the past that have noted that there  
18 are these kinds of barriers. So I'm particularly glad  
19 that Senator Blumenthal, who has been such a great  
20 advocate in this area, is here because we need an  
21 ambassador to the Congress to say, "If you want to  
22 help, not everything is about money, not everything is

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1 about new programs, if you can simply break down some  
2 of the barriers that prevent Federal and State and  
3 local agencies from exchanging information in the name  
4 of making sure, first of all, that we pick the very  
5 best people for these sensitive roles, and that when  
6 there is a problem, we act and we act quickly, and  
7 right now there are just too many barriers to that  
8 exchange for information.

9           So we're hopeful that this pilot in  
10 Philadelphia will be an important first step. We'll  
11 learn a lot. We hope to share that with everyone here.  
12 And we're counting on your help because, by definition,  
13 this is not something that we can do alone, and we  
14 think that we can do a lot better in the coming years.

15           So I'm very excited to be here and very  
16 excited to be working with all of you on this project.

17           Thank you.

18           (Applause.)

19           SECRETARY SEBELIUS: Well, thank you,  
20 Commissioner Astrue. I want to assure you that what  
21 goes on at HHS stays at HHS.

22           (Laughter.)

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1                   COMMISSIONER ASTRUE: Thank you. I'm very  
2 relieved.

3                   (Laughter.)

4                   SECRETARY SEBELIUS: I think we can keep your  
5 youthful indiscretions well within house.

6                   (Laughter.)

7                   SECRETARY SEBELIUS: I also am struck by the  
8 fact that, as the Commissioner talked about a 5-year  
9 time window, one of the conversations that Kathy and I  
10 have had in the past was that we are -- this reminds me  
11 of the early days of the look at child abuse when there  
12 really were not a lot of laws, when there wasn't a big  
13 framework, when the conversation was whispered person-  
14 to-person, or domestic violence, very similar activity.

15                   So we've had a couple of opportunities in  
16 this country to lift up what are very dangerous and  
17 specific crimes and wrongs happening to vulnerable  
18 victims, but it took a while to kind of get the  
19 framework right, and the good news is we've got some  
20 great templates in both of those instances to really  
21 maybe move at a more accelerated pace on this issue of  
22 elder abuse, but I think both of those situations

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1 started in the shadows and gradually came forward with  
2 a whole host of governmental and non-governmental  
3 partners being very engaged and involved.

4           I'm really pleased that Senator Blumenthal  
5 was willing to come to Connecticut and join us here  
6 today. He has been, as the General and the Commissioner  
7 have already said, an incredible champion on this  
8 issue, both as the longstanding Attorney General of the  
9 State of Connecticut and now as the United States  
10 Senator from Connecticut. I'm thrilled he's here. He  
11 is a guest of the Council, and he is coming to share  
12 his perspective on fighting elder abuse, and I can  
13 assure you that we do have a champion in Congress and  
14 somebody who is very knowledgeable and eager to be and  
15 stay engaged on this issue.

16           Senator Blumenthal.

17           SENATOR BLUMENTHAL: Thank you.

18           (Applause.)

19           SENATOR BLUMENTHAL: Thank you so much,  
20 Secretary Sebelius, and thank you for your leadership  
21 in convening this Council, and on so many issues, thank  
22 you and General Holder for your courage and vision in

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1 some of the most difficult times that I can recall for  
2 public service, and you certainly have really provided  
3 models of public service, both General Holder and you.  
4 And I want to thank General Holder, for your kind  
5 remarks as well as yourself.

6 I'm still relatively new to Congress, just so  
7 no one is under any illusions. You know, among 100  
8 United States Senators in seniority, which counts for a  
9 lot, in seniority, I am number 97.

10 (Laughter.)

11 SENATOR BLUMENTHAL: I'm glad you're  
12 laughing.

13 (Laughter.)

14 SENATOR BLUMENTHAL: So any day I get a  
15 chance to say a few words is a good day for me.

16 (Laughter.)

17 SENATOR BLUMENTHAL: I can't imagine where I  
18 would rather be. I am really honored and excited to be  
19 here because I have really sought to focus on this  
20 issue as an area that may be overlooked or neglected by  
21 other members of Congress, and there are other  
22 champions in Congress, Senator Kohl being one of them,

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1 but I have been so privileged to be involved in this  
2 issue, to hold two hearings, field hearings, on my own  
3 in Connecticut and to introduce two pieces of  
4 legislation focusing on elder justice, both physical  
5 and financial, as well as emotional, and as you well  
6 know, they are linked, they are intertwined, one leads  
7 to the other. They often appear together.

8           You know, I think that today's Council  
9 meeting is so important because it begins to bring  
10 together not only the government folks, who are sitting  
11 in front of you, but also yourselves, as experts in  
12 this field, people who can contribute to better  
13 coordination and collaboration. Often the response has  
14 been disjointed, \$12 million spread over eight agencies  
15 at the federal level.

16           My own perspective really is based on those  
17 20 years as attorney general seeing the exploitation of  
18 individuals by people in positions of trust,  
19 heartbreaking, breathtaking, everything from taking  
20 clothes out of closets or food out of refrigerators to  
21 millions of dollars out of bank accounts, fraudulent  
22 investment schemes, all kinds of abuses of trust, and

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1 that's where the vision of Senator Humphrey was so  
2 important, that we owe people in those kinds of  
3 positions of trust and who are involved in trust  
4 relationships better than we have done before.

5 I want to sort of make it real for you  
6 because these statistics often I think fail to convey  
7 what is so heartbreaking about some of these stories.  
8 At one of these field hearings we had a gentleman from  
9 Unionville, Connecticut, Robert Montava, come to  
10 testify about his experience, and I just want to read  
11 to you a part of what he said.

12 "I come to you to testify as a proud  
13 survivor. I survived World War II at the Battle of Iwo  
14 Jima in the Pacific. I survived a gunshot wound which  
15 left me 87 percent disabled and made me a Purple Heart  
16 veteran. I survived the loss of my kid brother at that  
17 very battle. I survived losing the love of my life, my  
18 soul mate and wife, to cancer at a young age. I  
19 survived being diagnosed with cancer myself on two  
20 separate occasions. I share this with you because I am  
21 proud that I have always been a fighter, a survivor who  
22 could handle whatever situation may come my way no

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1 matter how big or troubling the problem may be. But  
2 today I join you to share my story as a survivor of  
3 elder abuse. This is a story that is much harder in so  
4 many ways for me to share with you because I was  
5 victimized at the hands of someone I love. I serve my  
6 country with pride and with love. I tried to serve my  
7 family the same way, but in all my 90 years, I could  
8 never have prepared for the hardship I would be put  
9 through as a member of my family, a person that I once  
10 trusted, loved, and once called a son."

11           And he went on to describe how his son had  
12 taken his house, which he had built with his own hands,  
13 a business, which he had started after coming back from  
14 the war, an auto repair business, and all of his  
15 savings, and left him penniless at the hands of his own  
16 son.

17           I evoke his testimony because I think that  
18 human element is what brings us here today, and the  
19 question really for all of us is: What would have  
20 helped Robert Montava? What would have helped him?

21           Well, he could have used a lawyer, an  
22 advocate, which too many of our seniors lack at the

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1 critical point that they need an advocate, not just a  
2 lawyer to go to court, but an advocate to put them in  
3 touch with the Adult Protective Service. And they need  
4 a point of service, that missing link. In fact, the  
5 Missing Link Initiative is one of the Department of  
6 Justice's initiatives in this area, thankfully. And he  
7 certainly needed a champion in the system.

8           And so I think elder justice really means  
9 what the justice system so often fails to provide, not  
10 only to our elders but often to our children and others  
11 in our society, which is an advocate, someone to  
12 champion their plight.

13           We have a lot of work to do. I thank you for  
14 inviting me to be a part of this very, very important  
15 occasion, beginning a council that was a vision of one  
16 of my former colleagues, John Breaux, Senator John  
17 Breaux, in 2001. It has been a long time in coming,  
18 but it will accomplish a tremendous amount I am sure,  
19 and I hope we can begin by reauthorizing the Older  
20 Americans Act, which we desperately need to do, and  
21 overcome a lot of the bipartisan divisions that  
22 unfortunately have created gridlock in the United

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1 States Congress on this issue; we ought to come  
2 together in a very, very bipartisan way.

3 Thank you for having me.

4 (Applause.)

5 SECRETARY SEBELIUS: Well, thank you once  
6 again to Senator Blumenthal, to Commissioner Astrue, to  
7 Attorney General Holder, and to all of our other  
8 government partners who are here at the table. We are  
9 going to have to depart, but turn the program back into  
10 the very capable hands of Kathy Greenlee, and hopefully  
11 the conference will be one that will set the Council  
12 mission on the right course, and we really look forward  
13 to having an opportunity to not only take advantage of  
14 the input and advice we're going to get. But, as  
15 Senator Blumenthal said, with the reauthorization of  
16 the Older Americans Act, with some other key decisions  
17 pending in Congress, I think there is an opportunity to  
18 really accelerate the ideas that come out of the  
19 conference today. So, again, thank you for being here  
20 and thank you to my colleagues for participating.

21 (Applause.)

22 MS. GREENLEE: That was fabulous, very cool.

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1 Thank you all very much. That was a wonderful way to  
2 start. We will now have the opportunity to hear from  
3 the rest of the panelists before we turn it over to our  
4 first kind of set of experts who get to speak to us  
5 today.

6 So let me recognize first from the U.S.  
7 Department of Veterans Affairs, Dr. Robert Petzel, who  
8 is the Under Secretary of Health for the VA.

9 Dr. Petzel, thank you for being here.

10 DR. PETZEL: Thank you, Ms. Greenlee. Thank  
11 you very much. We, in the Department of Veterans  
12 Affairs, are delighted to be here and delighted to be a  
13 part of this. We have a unique experience with issues  
14 associated with aging and the elderly. The veteran  
15 population has aged more rapidly than the general  
16 population because of the large numbers of World War II  
17 veterans who are now averaging over 88 years of age in  
18 our population, and to date, at the present time, well  
19 over 50 percent of the 6.5 million people that we care  
20 for are over the age of 65. And I think that many  
21 would agree that the VA has led the field of geriatric  
22 medicine particularly over the last 25 years.

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1           So we are delighted to be a part of this. We  
2 have, I think, much to offer, and we certainly have  
3 much to learn from the other people that are a part of  
4 this.

5           Just a couple of words about what we're  
6 doing. We're in a unique position insofar as we provide  
7 health care to this 6.5 million veteran population, but  
8 we also are deeply involved with them financially  
9 through the Veterans Benefits Administration. Over 8  
10 million people are receiving some sort of benefit in  
11 terms of compensation from the VA, and as a part of  
12 that, we have a fiduciary management service that we  
13 provide to people who are, for various reasons, unable  
14 to manage their affairs, and, thus, we think preventing  
15 the exploitation that's been described here from  
16 happening with those people, and, of course, the  
17 problem is identifying all those people that actually  
18 need that service.

19           But in addition to that, that group of people  
20 is in connection with our social work services and  
21 those people who provide care and case management of  
22 older people in contract nursing homes, in our

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1 hospitals, et cetera.

2           So we have the opportunity to coordinate both  
3 the health care, physical abuse potentials with the  
4 financial abuse potentials and really provide a broad  
5 blanket, if you will, of services to help protect  
6 veterans from neglect, abuse, and exploitation.

7           So, again, I'm delighted to be here, and I  
8 think we do have much to offer and I think we have much  
9 to learn.

10           MS. GREENLEE: Thank you very much. We're  
11 delighted to have your participation also, the VA  
12 represents so many individuals that we work with, so  
13 thank you.

14           Next I want to recognize our designee from  
15 the Department of Labor, Gerri Fiala, who is the Deputy  
16 Assistant Secretary in the Employment and Training  
17 Administration.

18           So welcome.

19           MS. FIALA: Thank you, Assistant Secretary  
20 Greenlee, and we thank you also for the hard work on  
21 this incredibly important day. I'm honored and pleased  
22 to be here representing the Department of Labor.

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1 Secretary Solis sends her regrets that she's unable to  
2 be here personally, but she is looking forward very  
3 much to the information that is presented and how we  
4 will then use that information to inform our own  
5 practices.

6           Among the Department of Labor's primary  
7 responsibilities to ensure good jobs for everyone, we  
8 administer the Senior Community Service Employment  
9 Program, and we do that with our good partners at HHS,  
10 and it provides opportunities to enhance low income  
11 seniors' employment, and it also provides millions of  
12 community dollars and community services to nonprofit  
13 and civic organizations throughout the country, and  
14 many of those hours are devoted to caring for the  
15 elderly in a variety of situations. So in terms of us  
16 imparting information through our grantees to enhance  
17 the services that they provide, this is an important  
18 conversation.

19           And also, we administer the Public Employment  
20 System, and we are now in the process of wanting to  
21 figure out how to best expand and serve older workers  
22 through that system, and we're not only looking forward

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1 to the results of a public-private partnership, of  
2 pilot sites across the country who have employed  
3 different approaches and practices to train and upgrade  
4 the skills of older workers in various regional  
5 economies, but we also, through that public workforce  
6 system and our state and local partners, have provided  
7 services to over 3 million older workers in the period,  
8 12 months, that ended June 30th of 2012, and our two  
9 major programs through that service. And over many  
10 thousands have found jobs through more comprehensive  
11 services.

12           So it's important for us to be able to  
13 understand the practices and the sensitivities and the  
14 techniques to look at and address and avoid elder abuse  
15 at all levels. So we have much to learn, too. We look  
16 forward to today's conversation. And thank you for  
17 being here.

18           MS. GREENLEE: Thank you very much. I might  
19 point out that we had someone join us. We don't have a  
20 large print nameplate, I don't know what happened for  
21 you there.

22           (Laughter.)

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1 MS. GREENLEE: But this is Julie McEvoy, from  
2 the Department of Justice. So I want to make sure I  
3 acknowledge that Department of Justice is still with  
4 us. So thank you very much for joining us.

5 Next we will turn it over -- I think we're  
6 going to stay down this way to the designee from the  
7 United States Postal Inspection Service. Shawn Tiller  
8 is the Deputy Chief Inspector.

9 Mr. Tiller, welcome.

10 MR. TILLER: Good morning.

11 MS. GREENLEE: Tada! We've got Julie's large  
12 print.

13 (Laughter.)

14 MR. TILLER: Good morning. I'm proud to be  
15 here to represent Chief Postal Inspector Guy Cottrell  
16 and the men and women of the oldest federal law  
17 enforcement agency in the country, the United States  
18 Postal Inspection Service.

19 The United States Postal Inspection Service  
20 has developed a strategy to combat elder fraud  
21 committed through the U.S. mail. These are scams  
22 perpetrated mostly by strangers versus the kinds of

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1 frauds committed by family members or caregivers. In  
2 many cases, the perpetrators are in other countries.

3           Our strategy has three main components:  
4 building partnerships, training law enforcement at the  
5 local and state level, and raising public awareness,  
6 which is what we're doing here today.

7           As a federal law enforcement agency, similar  
8 to what Attorney General Holder said, we realize we  
9 cannot arrest our way out of this problem, and we  
10 understand the importance of prevention through  
11 education. We place a high priority on combating  
12 schemes where the elderly are targeted or  
13 disproportionately victimized. For example, our  
14 investigations show that the lottery fraud victims in  
15 our cases are between the ages of 60 and 80 years old,  
16 and oftentimes much older.

17           I would like to show -- I think everyone has  
18 a sample, a photocopy sample, but this is actually from  
19 a true case in the local area, of what the victims  
20 would receive. Again, this is an elderly victim, and I  
21 believe we seized about 20 different mailings from  
22 different scams going to this person. I believe it was

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1 an elderly woman out of the Alexandria area. So,  
2 again, if you take a look at these, it's hard to  
3 understand why someone would fall for it, but as we'll  
4 learn, we do understand why.

5           Scientists have recently pinpointed the part  
6 of the brain associated with gullibility. People with  
7 age-related damage to that area tend to believe  
8 misleading ads. They lose the ability to detect  
9 deceit. So when they receive a solicitation that says,  
10 "You've won," they really do believe it, they just  
11 don't get the lie. In fact, the ability to spot a lie  
12 is one of the first things to go. Even in the early  
13 stages of mental impairment a person could function  
14 normally and in all other areas live independently, pay  
15 their bills, drive to the grocery store, and meet with  
16 friends. Meanwhile, their vulnerability to con artists  
17 is quietly growing unobserved, unnoticed, except by  
18 these scammers. Despite efforts to date, the threat of  
19 elder fraud remains very real, whether it takes place  
20 through the mail, on the phone, or over the internet,  
21 and whether it is carried out by scammers operating  
22 within the U.S. or elsewhere.

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1           Our strategy is to both prevent, interdict,  
2 and interdict schemes that defraud older Americans. Our  
3 success depends on this team effort among law  
4 enforcement and other to prevent, investigate, and  
5 prosecute elder fraud. We can multiply our efforts by  
6 partnering with nongovernmental agencies and  
7 organizations that can help us educate older Americans  
8 and their caregivers. NGOs can direct the victims to  
9 law enforcement like us at the United States Postal  
10 Inspection Service and to resources that help prevent  
11 revictimization.

12           Hopefully everyone saw earlier the first  
13 video that is one of our videos that we have, and we'll  
14 hopefully see some today, and as you'll see, there is a  
15 pattern of revictimization.

16           We are reaching out now to NGOs and other  
17 stakeholders, many of which are in the room today, to  
18 work alongside of us. And hopefully we'll have a very  
19 productive day. And thank you.

20           (Applause.)

21           MS. GREENLEE: Thank you, Inspector.

22           Next, Federal Trade Commission. The designee

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1 is Charles, I think we call you Chuck. So Charles  
2 Harwood, who is the Deputy Director of Consumer  
3 Protection at the FTC. Thank you for joining us.

4 MR. HARWOOD: Thank you, Kathy. I appreciate  
5 the opportunity to here today, and I want to extend the  
6 apologies and best wishes of the FTC Chairman, Jon  
7 Leibowitz, who would like to have been here today but  
8 who is unfortunately out of town.

9 The FTC, as a broad consumer protection  
10 agency, has long concerned itself with unfair and  
11 deceptive practices that cause harm to elderly  
12 consumers, senior consumers, particularly financial  
13 harm and cause real financial exploitation of senior  
14 consumers. For example, as the Postal Inspection  
15 Service representative already mentioned, lottery  
16 frauds are an area in which we've often seen senior  
17 consumers particularly victimized. The FTC has filed  
18 numerous cases against lottery fraud schemes. We saw  
19 the video just a minute ago about that, and, frankly,  
20 our partners in that area have included the Postal  
21 Inspection Service, which we're grateful, the U.S.  
22 Department of Justice, and states attorneys general.

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1           Other kinds of cases we've filed over the  
2 years, included some very recently, have included  
3 various sorts of investment schemes, time share  
4 buybacks, certain kinds of biz ops. Just a week or so  
5 ago we filed a case involving a medical insurance plan  
6 who telemarketed consumers, including retired  
7 consumers, in which the marketers were claiming that it  
8 was a better deal than the insurance coverage the  
9 consumers presently had. The evidence we put on in  
10 this case -- which I'm glad to say we obtained a  
11 temporary restraining order stopping the telemarketers'  
12 activities -- included testimony from a retired  
13 consumer who described how she had been convinced by  
14 the telemarketer to switch from her general major  
15 health insurance policy to this special medical plan.  
16 Sadly, 4 months later her husband was diagnosed with  
17 aggressive cancer and died, and the consumer is left  
18 with enormous bills when she discovered that this  
19 medical plan was in fact nothing like the kind of  
20 medical insurance that they previously had.

21           So the only good news out of that sad story  
22 is that we were able to stop the telemarketer in a case

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1 we filed in Florida just last week.

2           So since this is about coordination, I want  
3 to briefly talk about what the FTC is doing in this  
4 area going forward. Let's face it, coordination begins  
5 with understanding what your partners and potential  
6 partners are doing. I might just mention briefly four  
7 things that the FTC and the FTC's Bureau of Consumer  
8 Protection Divisions are working on that might be of  
9 interest to those of you in the room.

10           First, our Enforcement Division, one of our  
11 four divisions that I'm going to talk about, is  
12 particularly targeting deceptive practices that  
13 attempts to harm or cause financial injury to some of  
14 the oldest consumers and their caretakers. For  
15 example, just recently that division settled two  
16 administrative cases with companies that had  
17 misrepresented the services they provided regarding  
18 placement of seniors in care facilities, long-term care  
19 facilities. These entities were claiming they could  
20 provide -- match older seniors up with long-term care  
21 facilities that would be most beneficial to these  
22 consumers. In fact, they provide little or no

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1 meaningful guidance to these consumers, and there is  
2 little reason to believe that consumers were matched up  
3 with any long-term care facility that was particularly  
4 useful to them.

5           Next, our Division of Marketing Practice has  
6 been overseeing an innovative consumer fraud victim  
7 counseling program in partnership with the AARP  
8 Foundation. Essentially, we are identifying senior  
9 consumers who file complaints with us, and we are  
10 reaching out to those consumers through the AARP  
11 Foundation and its Fraud Call Center offering them  
12 additional counseling and advice to help them deal both  
13 with the specific fraud that they reported and also  
14 help them try to work on the problem of  
15 revictimization, another problem that the Postal  
16 Inspection Service representative mentioned a couple of  
17 minutes ago.

18           That Division of Marketing Practice has also  
19 been working with MoneyGram and Western Union, sadly  
20 two payment systems that seem to be the payment systems  
21 of choice for many scammers that are involved in  
22 lotteries and other things and target seniors. We have

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1 been working with MoneyGram and Western Union to  
2 provide better consumer education and essentially  
3 discourage seniors who think they're going to be wiring  
4 money to someone to give them a prize or to a  
5 grandchild who may have been injured overseas and  
6 encourage them instead to talk that consumer out of  
7 wiring that kind of money.

8           That Division of Marketing Practice Division  
9 has also been working with legal services organizations  
10 around the country, in particular, in the last couple  
11 of years. Our sense is that many of these legal  
12 services organizations provide important services, not  
13 just to consumers that are poor but also, frankly, in  
14 many cases to senior consumers who lack other access to  
15 legal services.

16           The third division that I want to mention  
17 briefly is our Division of Privacy and Identity  
18 Protection. That Division next spring will be  
19 undertaking a senior identity theft forum. The FTC has  
20 long been concerned with identity theft that affects  
21 consumers. Our sense is that one area that we need to  
22 spend more time on is identity theft that affects

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1 senior consumers. It's a truly significant problem  
2 that is probably one that needs our attention.

3           And, finally, our Division of Consumer  
4 Business Education. The FTC has been involved in  
5 numerous consumer education initiatives, including  
6 initiatives involving imposter scams, lottery scams,  
7 wiring money in prize offers, work-at-home schemes, and  
8 a variety of things of that nature.

9           So that's a quick summary of what the FTC has  
10 been doing and looks forward to doing. I think many of  
11 these things are things that we would very much welcome  
12 the opportunity to coordinate on and work more closely  
13 with. And I thank you for the opportunity to speak  
14 today.

15           Thank you.

16           MS. GREENLEE: Thank you very much.

17           (Applause.)

18           MS. GREENLEE: Next we'll go down to our  
19 representative from the Consumer Financial Protection  
20 Bureau, someone who probably doesn't need much  
21 introduction because he's been everywhere talking to  
22 everyone on this issue since he joined. Hubert "Skip"

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1 Humphrey III, Director of the Office of Older  
2 Americans.

3 Skip, it's good to see you again.

4 MR. HUMPHREY: Thank you very much, Kathy, I  
5 appreciate that. I'm here representing the Bureau's  
6 Director, Mr. Richard Cordray, at this historic meeting  
7 of the Coordinating Council. And you may know that, of  
8 course, that the CFPB is kind of the new kid on the  
9 block a little bit. We're a rather young new agency.  
10 We were created under the Dodd-Frank Wall Street Reform  
11 and Consumer Protection Act, and we were launched just  
12 a little more than a year ago, in July 2011.

13 The mission of the Bureau I think is  
14 important to understand because it fits very directly  
15 to what this Coordinating Council is all about. The  
16 mission is to ensure that markets for consumer  
17 financial products and services are fair, transparent,  
18 competitive, and that all consumers have access to  
19 those markets. And we make the rules more effective,  
20 consistently and fairly enforcing those rules and to  
21 empower consumers to take more control over their  
22 economic lives.

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1                   Now, while many of our partner colleagues  
2 here have certainly parts of their responsibility at  
3 looking at the consumer concerns of older Americans,  
4 our office, the Office of Financial Protection for  
5 Older Americans, is the only office in the federal  
6 government specifically dedicated to the financial  
7 health of Americans age 62 and older.

8                   We are intervening and trying to intervene in  
9 the rising tide of elder financial exploitation, and  
10 that is job number one for our office. I'm proud to  
11 say that the Consumer Finance Protection Bureau is  
12 helping to prevent and detect and redress elder  
13 financial exploitation in many ways. And let me tell  
14 you just one story that comes from our consumer  
15 response line that I think reflects that kind of  
16 effort.

17                   A while ago we received a complaint from an  
18 advocate for an elderly woman whose home was in  
19 jeopardy. A handyman had convinced her to grant him a  
20 power of attorney, and with that authority, he took out  
21 a reverse mortgage on the home she had purchased in the  
22 1950s and then owned outright. She never saw any of

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1 the money, and he used it for drugs, among other  
2 things.

3           Now, after we received the complaint from her  
4 attorney, who informed us that Fannie Mae had  
5 foreclosed on her home, less than a week passed before  
6 our team was successful in getting word to Fannie Mae  
7 that they had advised their attorneys -- they advised  
8 their attorneys -- to cancel the eviction proceeding  
9 and work towards an appropriate resolution with HUD.  
10 It's that kind of direct effort in the financial  
11 transaction area that I think is so important because  
12 it brings back at least a little bit of some of the  
13 resources that are there.

14           It's gratifying, of course, to be able to  
15 help individuals that way, but beyond a consumer  
16 response complaint function, our office is also focused  
17 on education and policy resolutions to address elder  
18 financial exploitation. I want to give you just a  
19 couple examples of that. We are producing plain  
20 language guides for lay fiduciaries, family members,  
21 and others that often have no experience handling  
22 someone else's money. People get into those positions

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1 because they love and care about the individuals, but  
2 often they just don't know what responsibilities  
3 they're taking on. And this manual for agents under  
4 power of attorney, guardians, Social Security rep  
5 payees, and others with legal authority will also teach  
6 them to spot red flags for the abuse by third parties.  
7 And Naomi Karp is here from our office, who is heading  
8 up that effort to produce those good guides.

9           And also we're working to produce a national  
10 guide to provide the operators and staff of congregate  
11 care facilities, like nursing homes and assisted  
12 living, to provide them with the skills to identify and  
13 intervene in the exploitation cases.

14           We're developing an awareness program on how  
15 to identify, prevent, and report fraud and scams and  
16 other forms of elder abuse called "Money Smart for  
17 Older Adults," in collaboration with our partner, the  
18 FDIC.

19           And we're studying the misleading use of  
20 senior certifications and designations by various  
21 sellers of financial products in order to report to  
22 Congress and the SEC on unfair and deceptive

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1 designations.

2           We're supporting our local, regional, and  
3 statewide coalitions between service providers and  
4 government agencies and financial institutions and law  
5 enforcement officials certainly at the local level.

6           And today I look forward to hearing from my  
7 colleagues at the other federal agencies about their  
8 programs and ideas -- and I've already taken down some  
9 notes, I think we've got some good opportunities to be  
10 working even more closely together than we are today --  
11 and certainly learning from them and from the expert  
12 panels that are going to share their knowledge and  
13 suggestions today.

14           So I want to thank you for this opportunity,  
15 and I think for sure that together we can harness the  
16 talent and drive that certainly has been witnessed here  
17 today already. I really look forward to working with  
18 all of you.

19           Thank you, Kathy.

20           MS. GREENLEE: Thank you very much.

21           (Applause.)

22           MS. GREENLEE: Our last panelist speaker this

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1 morning is our designee from the Department of  
2 Treasury, Melissa Koide.

3 How do you say your last name directly?  
4 Because I want to get it right. Koide?

5 MS. KOIDE: You said it perfectly.

6 MS. GREENLEE: Okay. She is the Deputy  
7 Assistant Secretary for Consumer Policy at the  
8 Department of Treasury.

9 Welcome.

10 MS. KOIDE: Thank you. Thank you very much.  
11 It's a pleasure to be here, and on behalf of Secretary  
12 Geithner and our other colleagues at the Treasury  
13 Department. We appreciate the opportunity to join this  
14 Council. It's clearly time and it's an important role  
15 that the Council will play.

16 So I'm the Deputy Assistant Secretary at the  
17 Treasury Department, in the Office of Consumer Policy,  
18 and what I want to say may be a nice wrap-up both as  
19 sort of what we've heard from the other panelists  
20 because it's also what I think we really ought to be  
21 driving towards as a part of this Council focused on  
22 the elderly, and that is really four major areas of

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1 focus that have to be a priority for what the work is  
2 that we're setting out to do.

3           Protection is top of the list. I think we  
4 all recognize that. We have heard a lot of cases of  
5 terrible predatory actions and where we can be more  
6 coordinated amongst ourselves to weed out those kinds  
7 of bad actors. I think that's a really important need.  
8 From the Treasury Department, there are a number of  
9 arms of our Department that will come to bear in those  
10 efforts.

11           Tax fraud is a significant issue for  
12 consumers, particularly the elderly consumers.

13           And then we also have at Treasury the  
14 responsibility for disbursing billions of dollars in  
15 federal benefit payments. That's another important  
16 area that we are focused on protecting benefit  
17 recipients, making sure that they're getting their  
18 money, they're keeping it, and it's being delivered to  
19 them safely.

20           I think many of you probably realize at  
21 Treasury we are moving in the direction of going all  
22 electronic with the disbursement of those payments. In

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1 many ways, that is a big opportunity to ensure that  
2 those monies are being delivered securely as opposed to  
3 being delivered on a paper check, but we really need to  
4 make sure that that process happens well. So that's a  
5 big piece for us in the protection realm.

6 Another area that is clearly an important  
7 need, and it's a tough one, is really around education  
8 and resources, and I'm putting those two together. How  
9 do people make decisions and assess when they're  
10 getting information electronically, via e-mail, that's  
11 coming to them through friends and family? What are  
12 the safe and trusted resources they can turn to? So I  
13 hope that's another important part of what we're going  
14 to be focused on here: Where are they going to secure  
15 advice?

16 And then another piece of this really is  
17 actually having access to what are safe and responsibly  
18 designed products, both from the account that they may  
19 be receiving their money into, to the investment  
20 products that they may be turning to. I think we need  
21 to make sure we don't lose sight of the fact that while  
22 we're trying to get rid of the bad we need to make sure

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1 that there are good options available.

2           And I do think that in part the disbursement  
3 of these payments into this Direct Express product --  
4 Direct Express is the electronic account into which  
5 Social Security recipients are getting their monies and  
6 where we're going, by March of next year, to have those  
7 monies disbursed fully into these Direct Express  
8 products -- that, for instance, represents a clearly  
9 defined, safe electronic account into which these  
10 monies can be disbursed. So that's one way where we're  
11 leveraging the fact that we are a market actor as a  
12 payments distributor to make sure that the elderly have  
13 a safe product that they're able to access.

14           The other piece that I just want to mention,  
15 too, at Treasury we are the lead for two bodies, which  
16 I hope we'll be able to bring to bear to the work that  
17 we're doing here, one of which is the Financial  
18 Literacy and Education Commission, and Director Cordray  
19 is our vice chair. We've been working very closely  
20 with the folks at the CFPB with this 21-member agency  
21 that is focused on building the financial knowledge and  
22 the financial capabilities of all Americans. I think

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1 there will be some really nice opportunities to bring  
2 what we're doing and that work with those 21 agencies  
3 to our objectives here with this Council.

4           And then we are also the lead director for  
5 the

6           President's Advisory Council on Financial  
7 Capability, which I define as sort of a brain trust for  
8 us, as we are setting out both policy and -- well,  
9 three goals:

10           policy goals, research agenda items, as well  
11 as program activities across federal agencies. So  
12 that's another body that I think we will be able to  
13 bring to the work that we're doing here.

14           So with that, I will end. I look forward to  
15 the conversation. Thank you.

16           MS. GREENLEE: Thank you very much.

17           (Applause.)

18           MS. GREENLEE: Before we move to the first  
19 panel, I again would just like to call out and  
20 recognize Secretary Sebelius for her support, for being  
21 here, for Attorney General Holder, for his support.  
22 It's just phenomenal to have this type of leadership.

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1 Commissioner Astrue, thank you for your involvement.  
2 The Commissioner is interested in staying with us this  
3 morning so he can hear the financial exploitation  
4 panel, so we appreciate your participation. And for  
5 the rest of the panelists, I think we're awesome, so I  
6 just want to say thank you.

7 (Laughter.)

8 MS. GREENLEE: It's just wonderful to have  
9 everyone here and to listen, watch the audience take  
10 notes as people list their initiatives and find ways  
11 that we can better organize and collaborate. So I just  
12 want to thank each of you for taking the time to come  
13 and for bringing your agency with you, and we know we  
14 have the support.

15 More largely, I would like to recognize the  
16 audience, and maybe this is when those of us on stage  
17 should smile. Ready? We're going to smile.

18 (Laughter.)

19 MS. GREENLEE: It was them? It was them. It  
20 was the advocates who worked for 10 years to get the  
21 Elder Justice passed, who had the vision and have  
22 really been looking for a decade for those us at the

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1 federal level to come together, so I do want to tip my  
2 hat to the advocates and say we're here and we are very  
3 interested in working with you, coordinating with each  
4 other, and furthering the cause. So thank you to the  
5 advocates.

6           One of the other things that's very critical  
7 in this work, and I think was represented by Senator  
8 Blumenthal being here, is this is not just an executive  
9 branch issue or solution, and this will, by necessity,  
10 require further conversation with Congress, bipartisan  
11 collaboration, as Senator Blumenthal pointed out. I  
12 know that the Elder Justice Act passed because it had  
13 bipartisan support, and this is really an issue where I  
14 think and hope we can all come together. It's been  
15 demonstrated by the work that was done.

16           We have a number of congressional staff in  
17 the audience today. I would just like to acknowledge  
18 you and ask if you would stand so we can take a moment  
19 to recognize that this is indeed a partnership across  
20 the branches of the federal government. So if we have  
21 staff here, just let us wave at you, if you would. So  
22 thank you.

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1                   (Congressional staff stands for applause.)

2                   MS. GREENLEE: So why don't we have the first  
3 three panelists come forward, if you would take your  
4 places as we get ready to move. And I think before we  
5 start this particular panel, I'll let you get situated.  
6 We have a video. Are we still on schedule to do a  
7 video from the U.S. Postal Service?

8