

Written Testimony of Erika Flavin
before the
United States Senate Special Committee on Aging
16 Jan 2019

I would like to take this opportunity to thank Ranking Member Senator Casey and Madame Chairperson Senator Collins for inviting me to speak regarding the recent scam that was perpetrated on my parents. Before I start, I would just like to give you a bit of background about my parents. My father, Thomas Michael Flavin Jr. was born May 30, 1942 to Thomas Michael Flavin Sr. and Thelma Elizabeth Flavin (nee Pharoah). My grandparents were born around 1920 and were young children when the Great Depression started, and my father was born about 6 1/2 months after Pearl Harbor. My grandfather spent time on Okinawa after the worst of the fighting was over. My grandmother, Tilly, to her friends and family, was a stay at home mother who, along with my grandfather, (affectionately known as Zeke to family and friends) raised five children. My father was the oldest, in order after him, was a brother Timothy, a set of twin sisters, Sally and Susan, and the baby of the family, Joseph. Timothy and Joseph are deceased. By all accounts, my father had a typical blue-collar upbringing in the town he still resides in to this day.

My mother, Elfriede Erika Flavin (nee Glasner) was born December 14, 1940 in Munich, Germany. My mother was one of eight children born of Johanna and Karl Glasner. Her siblings are (in order of birth) Kurt, Johanna, Inge, Lisa, Karl, and twin brothers. Kurt, Karl, Lisa and her twin brothers are all deceased. My mother doesn't talk much about what it was like growing up in post WWII Germany but two stories she has shared indicated a home that contained an abusive, alcoholic father and serious poverty. Her father and her brother Karl committed suicide. Needless to say, her upbringing and life was difficult. My father graduated high school in 1960 and joined the Army shortly after. He was sent to Munich, Germany and met my mother through his roommate who happened to be dating my aunt Lisa. My

mother gave birth to my older brother in 1962 and made her way to America to join my father, all the while pregnant with me. My sister would join our family in 1965.

My parents did a variety of jobs. My father worked as a hospital orderly before he discovered that the sight of blood made him queasy. He also worked as a machinist making snow plows, a production worker in a brewery and lastly as an administrative clerk for the local Army Reserve Center in town. During this time, he was also a member of the Army Reserve. My mother worked in a variety of light manufacturing jobs. First making the old mercury thermometers, and then making motors for small hand tools like drills and saws. After she sustained a work-related injury, she was medically retired and did substitute work as a teacher's aide working with special needs children.

Growing up in our house was, what I would consider to be a typical blue-collar upbringing. We always had a roof over our heads, nutritious food, and clothing for all seasons. Our family vacations were simple and most of our summers were spent at my grandparent's cottage, which my parents purchased from them years later.

I first found out about my parents being scammed through a Facebook post from my nephew, who just happened to be "the grandson" in this story.

In a nutshell my parents were contacted by someone claiming to be a lawyer representing their grandson. Their grandson had been involved in a DUI that resulted in an accident. He was being held in a jail in Tennessee and according to this phony lawyer, my "nephew" was begging my parents to post bail for him so he could get out of jail. When my parents agreed to send the money, the phony lawyer told them they were under a gag order and could not share this information with anyone. When all was said and done, over the course of three phone calls, my parents sent the phony lawyer money for bail and to pay for damages that their grandson had allegedly caused. My parents withdrew cash each time and sent it to addresses in Upper Darby, PA (1 time) and two addresses in New York City. When my parents were contacted a fourth time for money, for a retainer, they told the phony lawyer that there

was no more money to give and that he would have to contact my nephew's parents to arrange for money for a retainer. That was the last they heard from him. When they did not get the money back that they had put up for their grandson's bail, they contacted my sister. She quickly called her son and put him and my parents in a 3-way conversation. Their grandson was exactly where he was supposed to be...studying at his college in Buffalo. It was then that my parents knew they had been scammed. My parents contacted local law enforcement to file a police report, but they knew that there was no way that they were getting back any of their money.

I would like to tell you now about how this crime has affected my family. Financially, my parents are now out \$80,544. This was the majority of my father's Thrift Saving Plan. This was money that was supposed to be used to help with those necessary life expenses one incurs as they age. For example, hiring someone to come and help them open up the cottage annually, home and vehicle repairs, etc. Between their social security and pension, their day to day living expenses are covered. I'm grateful that they did not take out any loans or second mortgages on their home to pay for the money they sent. Even sadder still, there is nothing to protect them or anyone from these "emotional" transactions. As long as they have the collateral and a good credit rating, there is nothing stopping a bank from underwriting these types of loans that could potentially imperil their financial safety. My father had to sign a document at his bank stating that he was making this withdrawal under his own power and wasn't being coerced in any way. My father also spoke to the banker afterwards and the banker admitted that he thought something was going on, but he was not allowed to say anything. I disagree vehemently. While the banker does not have the right to stop my father from taking out his money, I fail to see how a bank representative going up to someone and stating "We see that you have made some very large cash withdrawals and we are concerned. We would like to take a few minutes to share with you some information about scams that are targeting the senior population". I'm pretty sure that had that happened in my parent's case, my parents would have thought twice about what they were doing.

The emotional wreckage that this whole thing provoked is, to me, far worse. My mother is in a constant state of anxiety and feels that she is a bad grandmother because she failed to recognize that the voice on the other end of the phone was not her grandson but some imposter who was telling them the change in his voice was due to his broken nose from the accident. My father has flashbacks to a time when his younger brother was arrested, and his parents put up their house for bail and had to pay a lawyer \$20-30K to defend him. I can't imagine that was easy money to come by in the early 1960's for a blue-collar family. Both feel utterly humiliated and embarrassed about being taken advantage of like this. The local news station did a short piece about them and they did not want to appear on camera but gave a telephone interview. Even though they are embarrassed and humiliated, they felt that getting this information out there was even more important. I am here because they felt that this story was one that needed to be told in order to create protections for seniors who are targeted by these scams.

I cannot speak as to what exactly went through the minds of us three kids, but I can say that we were all very sad that our parents had to go through this all alone. Remember, they were told that they were under a gag order and they believed it. Their grandson asked them not to tell his mother (their youngest daughter) and they wanted to respect his wishes. I also understand that many people in my parents' generation do not understand the evil that can be wrought via the internet and social media. In my parent's case, it never occurred to them that the person on the other end of the phone was not who they claimed to be. I was visiting them when the local detective stopped by to take their statement. I overheard my parents explaining what happened and it was all I could do to not scream, "NO...it doesn't happen like that." It breaks my heart that the faith and trust that my parents placed in people was taken advantage of in such a despicable manner. My father, as a hobby, writes fan fiction based on his interest in space travel. He's a pretty good writer but this incident has really traumatized him

emotionally. I am attaching his written testimony at the end of this document, typos and all, to show just how much this affected him.

In closing, I would again like to thank Senator Casey for inviting to tell this story and my parents for giving me permission to share their story in the hope that it can help someone else.