Testimony of

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before the

United States Senate

Special Committee on Aging

"Combatting Robocall Fraud: Using Telecom Advances and Law Enforcement to Stop
Scammers and Protect Seniors"

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Good Morning. Thank you, Chairman Collins, Ranking Member Casey, and other members of the Committee for inviting me to be here today. I am very honored.

My grandmother, Marjorie Jones was a victim of elder fraud. There are no words to express what she meant to me and my family and how much we all loved and adored her. The examples of her faith and love cannot be confined to words and she will forever be missed.

My grandmother was targeted and pursued non-stop by a ring of fraudsters. Over time, these individuals used creative and cunning tactics to gain her trust. They told her she had won a large cash prize and all she needed to do was pay taxes and fees.

I first realized my grandmother was a victim of elder fraud by the last conversation I ever had with her. Reliving that phone call is very painful for me. She explained that she needed \$6,000 wired to her as soon as possible. Her forceful tone and desperation was very upsetting. I could hear the panic in her voice and she was very afraid.

This phone call set off many red flags and everyone grew extremely concerned about her financial situation. We do not know of a single time in her entire life where she ever borrowed money from an individual. My father informed me that he had wired her \$8000 the week prior and he assured me he was trying to find out what was happening. He mentioned his fears that someone was scamming her, but because she was so desperate and scared, he sent her the \$6000 she wanted anyway. Sadly she died less than a week later.

It pains me to talk about my grandmother's horrific death because she chose to take her own life. It is extremely hard to imagine a loved one committing suicide, but she did. Because these fraudsters preyed on her and on her good heart. Her golden years and the last chapter of her life was taken from her. It is clear to us that the circumstances that led to her death were caused by these criminals. She was robbed in every sense.

After her death we found out just how much these criminals had taken from her. We found hidden in a closet several bags full of wire receipts where she had been sending large

amounts of money overseas. My family visited these wire marketing services to talk with the clerks and discovered that they had warned her that this was not legitimate and they believed it was a scam. She continued to wire money, but use a different location.

We also discovered, not only did they drain her of all the money it took her a lifetime to save, but that she had taken out a reverse mortgage on her home and she cashed out all of her life insurance. She died with \$69 in her bank account.

In the Summer of 2016 we were notified by the Department of Justice that the individuals who committed this crime against her were caught. One of them had been extradited from Costa Rica and was already in the sentencing phase for her punishment. I travelled from Houston to Charlotte to read my victim impact statement and to finally face one of the individuals who did this.

Because of that statement I was invited to speak with former Attorney General Jeff Sessions in February 2018, when he announced the Elder Fraud Sweep. Since then, I've been contacted by many Americans who are facing this exact type of scam. And I personally know 2 other close family friends that have been impacted by the "grandparent scam" and the "medical debt collection scam"

On behalf of my grandmother, Marjorie Jones, I want to thank the committee for hearing and exploring the growing and difficult problem of fraud against the elderly. We live in a fast-paced, youth-oriented society and elder issues are not high on the social agenda. But you have the ability to show great leadership by shining a light on this topic. So again, I thank you for your passion that has helped raise awareness for this issue. Thank you for recognizing that as a government, as a society and as individuals, we must increase our efforts to ensure that our seniors are protected from the criminals that prey on them. Our seniors deserve to live out their lives with dignity and honor.

Thank you.