



Office of the
DISTRICT ATTORNEY
FOURTH DISTRICT



*Written Testimony of W. Dewayne Richardson, District Attorney
Fourth Judicial District of Mississippi, Serving Washington, Sunflower and Leflore Counties*

RE: Criminal Prosecution and Investigation of Crimes Against the Elderly by Gina A/K/A Tammi Palasini

November 6, 2019

Chairman Collins, Ranking Member Casey, and members of the Committee, I am District Attorney W. Dewayne Richardson, and I serve the Fourth Judicial District of Mississippi. Thank you for the opportunity to testify before this Committee about our investigation and prosecution of crimes committed by Gina A/K/A Tammi Palasini.

My office first became aware of Palasini's actions due to a single bad check. This check led to the unraveling of a fraud that amounted to millions of dollars stolen from the elderly, veterans and their families.

In 2011, Palasini was introduced to 89 year old Grace Ward and her family through staff at the nursing home where she was a resident. Palasini promised the Ward family that she would provide a ten percent return on their investment, along with securing Medicaid benefits for Grace Ward which would be used to assist in paying the nursing home expenses. With that promise, the Ward family provided Palasini with a cashier's check for Grace Ward's life savings of \$189,000.00.

When Grace Ward passed away three months later, the family contacted Palasini, who assured them that she would repay their money plus interest. After many false promises and excuses, Palasini had a check hand delivered to the Ward family on September 30, 2011 in the amount of \$192,000.00. This payment included the initial investment plus \$3000.00 in interest. It was at this moment in 2011 that Palasini committed the crime of Check Fraud.

Roy Ward, Grace's son, contacted my office about this matter as Palasini's business, Veteran's Pension Planners, had an address located within my jurisdiction. After learning the depth of Palasini's crimes against the Ward family, my office manager, Tamicko Fair, became determined to do everything possible to make this family whole and recoup their funds.

My office's investigation into Palasini would last almost five years. She was tracked down after being listed in the Riverside County Mental Health Board's monthly meeting minutes and

agenda operating in Riverside, California, under the name Senior Benefits Consulting Group Benefits Board.

With the assistance of Hugh McClendon with the U.S. Marshals Service, Palasini was arrested and extradited to Mississippi on our warrant. It was during this same time in September of 2014 that we began to get calls from other families from across the state who had been victimized by Palasini. In addition to speaking with those victims, we also learned of a federal investigation being conducted by Kyle Parker, a U.S. Postal Inspector.

One additional victim, included World War II Air Force Veteran, Johnnie Ray Toland. As Mr. Toland grew older and began to show signs of Alzheimer's, his children Cynde Moree and Jimmy Toland, began to look for assisted living locations. Staff members at one of those locations introduced the family to Palasini in 2011.

The Tolands were made the same fraudulent promises as the Wards, and Palasini was able to convince them to hand over control of \$340,000.00. Palasini guaranteed that Mr. Toland would receive Veteran's benefits, as well as a return on their investment.

Johnnie Ray Toland went on to live for three more years. It was not until his passing that Jimmy Toland learned of Palasini's fraudulent scheme. On the same day of Johnnie Ray Toland's funeral, his son received a phone call from a Postal Inspector notifying him of Palasini's fraudulent activity. The Toland family learned from the Inspector that on the day she received control of their money, Palasini promptly spent the funds on a race car and advertising for her son.

Ultimately, Palasini was charged not only in my jurisdiction, but also in Wayne and Pike counties in Mississippi. Palasini was sentenced in December of 2014 to ten years in prison and ordered to repay \$229,489.00 for defrauding the families of Brother Bobby and Ethel Wright and their relative Curtis Graham in Wayne County. She was later sentenced to seven years in prison on the Pike County charge and ordered to repay \$87,900.00 for defrauding the J.E. Ethridge family. For the crimes that she committed against the Ward family in Sunflower County, Palasini was sentenced to three years in prison, the statutory maximum sentence, to be served consecutive to the sentences in Wayne and Pike counties in 2016.

Palasini was also charged in a nineteen count federal indictment in 2015. She later pled guilty to the first count, a crime that alleged fraud. She was sentenced to serve 53 months in custody with this time to run concurrent with her convictions in State court. Ultimately, Palasini was ordered to repay her 17 victims a total of \$2,043,702.70.

After speaking to the victims of Palasini, words cannot express the level of devastation she imposed on their lives. All of her victims were elderly citizens, some of whom were veterans. Palasini robbed many of them of their entire life savings.

For the Ward family, Palasini's crimes imposed a severe financial hardship. I learned that Grace Ward's one desire as she grew older was to ensure that her family was cared for financially after her death. Rather than receive any inheritance from his mother, Roy Ward, a 76 year old retired

farmer, is dependent now only on his monthly Social Security benefit to support himself and his family. The family also never received the promised Medicaid benefits.

In total, Palasini was ordered to pay restitution to her victims in excess of \$2.5 million. In the Ward's case she has not paid one cent in restitution. To date, she has paid only \$50 towards a \$100 mandatory assessment to the United States District Court.

A well-respected prosecutor in Mississippi has often said that it is our duty to care for our widows, orphans, and our elderly. What began as a complaint for a Felony Worthless Check has brought awareness to a greater problem in our society.

Victims described Palasini as smart, connected, and ultimately a very conniving individual. Palasini found her victims at the very institutions that should have cared for and protected them. When she presented them her proposals, she came to the meetings with all the right credentials and connections to achieve the results that her victims desired; however, in the end, all she left each family with was an empty bank account and broken promises.

Thank you for the opportunity to speak before the Committee today. I look forward to answering any questions you may have.