

# Proposed bills target elder abusers

WHITNEY M WOODWORTH  
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In the United States, an estimated \$2.6 billion is lost every year due to elder financial abuse and exploitation.

And according to the Department of Human Services, the number of seniors targeted by financial abusers is on the rise.

Two proposed bills that would help bankers and investment advisors fight back against financial abusers are gaining traction in the Oregon Legislature.

Senate Bill 95 passed 19-9 in the Senate and is headed toward the House. If passed, investment advisers and brokers would be required to report suspected financial exploitation to state officials.

Another proposal, House Bill 2622, would give bank and credit union professionals the ability to refuse certain financial transactions if they reasonably believe a vulnerable person is being exploited. After the bill passed 56-3 in the Oregon House, it was sent to the Senate Committee on the Judiciary, which heard public testimony about the proposal May 9.

"Statistics show elder financial exploitation is increasing every year," said Betsy Steinberg, vice president of Salem's Pioneer Trust Bank and member of the Oregon Elder Abuse Work Group.

Each year, more than 50,000 Oregonians turn 65. The number of allegations of senior financial abuse reported to Oregon Adult Protective Services jumped from 3,789 in 2014 to 4,533 in 2015; victims suffered an average loss of about \$25,000.

Despite not being mandatory reporters, bankers are top reporters of senior



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financial exploitation, Steinberg said.

She's dealt firsthand with financial elder abuse. Just two weeks earlier, a banker at her office reported suspicious activity to her. A customer of the bank, a woman in her 80s, was contacted by a scammer pretending to be Publishers Clearing House and promising a \$20,000 prize. The scammer requested the woman transfer money to cover taxes, but the banker thought the account looked suspicious.

Steinberg looked further into the account and confirmed it was a scam.

Oregon banks have long been a model

system for financial institutions across the nation, said Tim Martinez, lobbyist for the Oregon Bankers Association. The association worked with the Attorney General's office and Oregon DHS to create elder abuse training for bankers that is used on a national level.

Unfortunately, Steinberg added, the financial exploitation cases are still complex, hard to detect and difficult to investigate.

"One of the biggest challenges we have as bankers is safeguarding those person's assets while we're conducting our investigation," she said.

## Passports

Continued from Page 2B

ported?" Ramirez said. "When these families have mixed immigration statuses, we've heard this time and time again."

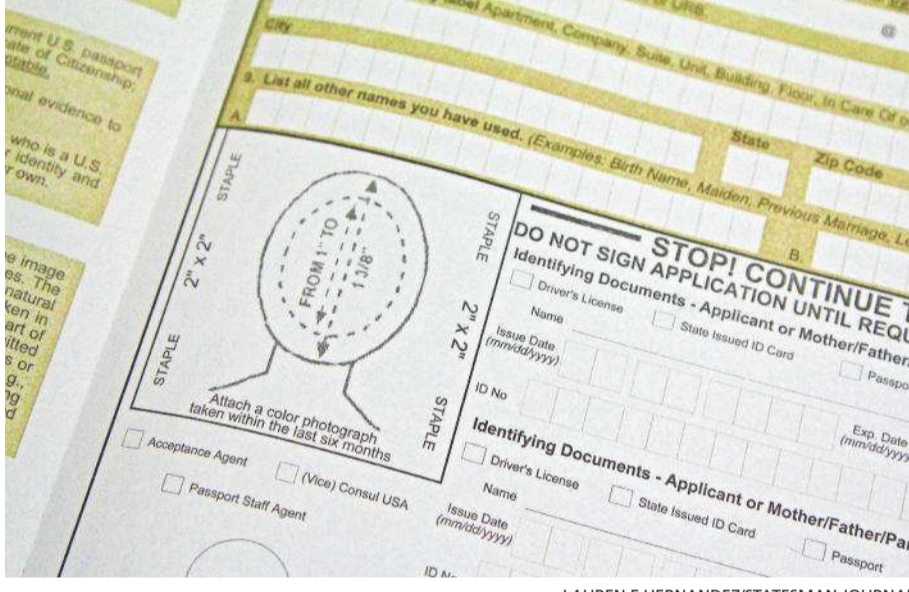
Ramirez said many of these kids, who are roughly 17 years old and seniors in high school on the cusp of graduation, are trying to apply for passports in preparation.

Andrea Williams, executive director of immigrant rights organization Causa Oregon, said getting a passport is one of the easiest steps a family can take to prepare for a family crisis, like a parent or guardian getting deported.

She said Causa provides a family preparedness plan that provides recommendations for immigrant families to be prepared for emergency situations and includes getting U.S. passports for American-born members of the family, gathering government records like Social Security numbers and birth certificates, and delegating parental or guardian powers.

"There is a heightened fear in the community since the election," Williams said.

Williams said children of immigrant parents should get a passport, regardless if their parents are undocumented or not.



LAUREN E HERNANDEZ/STATESMAN JOURNAL

Passport applications have surged in the Mid-Willamette Valley since President Donald Trump's election, according to officials.

"It's sad that people to prove that they're a U.S. citizen in this environment and live in that kind of fear but it's real," Williams said.

William's points to the detention of Saul Loeza, a Woodburn resident who was detained by ICE on February 9 while he was driving to work at a nursery. Loeza is an undocumented immigrant from Mexico and had been living in the United

States for roughly 30 years.

While Loeza sits in ICE custody in the agency's Tacoma Northwest Detention Center, his family is scrambling for money for rent and attorney fees, as he was the primary provider for his children and wife.

"Deportation is expensive so if you're going to defend yourself, the bail to get out of Tacoma could be upward of

\$20,000, which may need to be accessible within days," Williams said.

Lynn Yut, a business development specialist with the Portland region of United States Postal Service, said its offices have also observed the heightened demand for passports.

"There has been a huge uprise in the request for passports especially since the election," Yut said. "As a result, we're expanding our availability because of the need."

Customers who apply for a passport through USPS must first make an appointment, which was a policy implemented last fall, according to USPS corporate communications representative Peter Hass.

"Appointments ensure customers avoid long wait times, which has resulted in positive feedback," Hass said.

In the event that a customer does not show up for their appointment, walk-in customers may be assisted if time allows. Yut said USPS does not have a limit for the number of passport applicants in a day, but the passport acceptance hours are only from 9 a.m. to 4:45 p.m. Monday through Friday.

The main Salem USPS Office located at 1050 25th St SE will host a passport event of its own on Saturday, May 20. The passport fair will run from 8:30 a.m. and last to 4:30 p.m. The Marion County Clerk's Office located at 555 Court Street NE, 2nd Floor will operate extended hours on Election Day, Tuesday, May 16 from 7 a.m. to 7 p.m.

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