

**FOR THE RECORD**



**New York Bankers Association**

**STATEMENT OF  
NEW YORK BANKERS ASSOCIATION**

**For**

**NEW YORK CITY COUNCIL COMMITTEE ON AGING**

**SEPTEMBER 21, 2015  
NEW YORK, NEW YORK**

Thank you Council Member Chin, and all the members of the City Council, for the opportunity to comment on an issue that is one of the banking industry's priorities, given the number of banking customers who are elderly and may be vulnerable to financial exploitation. NYBA is comprised of the commercial banks and thrift institutions that engage in the banking business in New York State. Our members have aggregate assets in excess of \$10 trillion and more than 200,000 New York employees.

The banking industry is proud to play an important, frontline role in helping to protect its vulnerable, elderly customers from financial predators. The New York Bankers Association and its members are committed to assisting in responding to potential cases of financial exploitation of the elderly or dependent customers. The Association understands that, in this period of limited resources for State and local governments, additional eyes and ears for social services and law enforcement personnel are critical in ensuring the financial well-being of older customers of financial institutions.

First, the Association worked cooperatively for several years with the Bureau of Adult Services of the New York State Office of Children & Family Services on a set of best practices (attached) for the detection and reporting of possible financial exploitation of the elderly to local authorities. In fact, NYBA has been lauded by the New York State Adult Abuse Training Conference for its Best Practices. While financial institutions already have in place policies and procedures to safeguard customers' assets, these updated Best Practices supplement those policies and focus on ways to minimize the chances of elderly customers being preyed upon.

### **NYBA Best Practices**

NYBA's Best Practices define financial exploitation of the elderly and dependent customers as "wrongfully obtaining control over funds or assets, or helping someone else to do so." Suspected financial exploitation occurs when someone observes behavior or unusual circumstances that would reasonably lead an ordinary person to believe that the elderly or dependent customer is being victimized. In many cases, it is the victim's family member or caregiver who is committing the theft and therefore is difficult to detect.

Banks employing the Best Practices have agreed to assign a point person within the bank to accept reports of suspected abuse from the bank's employees. The point person within the bank investigates the details of the report and then makes

a determination whether a report should be filed with local social services agencies.

But before the case even gets to that point, bank employees can take a number of steps to both discern possible elder abuse and/or to prevent it. For example, to prevent abuse, the bank employee may caution the customer against carrying or withdrawing large sums of cash. The bank employee should also always check on the validity of power of attorney documents when presented by an individual that allows him or her to act on behalf of an elderly customer.

The bank employee can also look for many signs in trying to discern abuse that is already taking place. If a bank employee notices inconsistent account activity or unusual transactions that the customer cannot explain without help, this could be a red flag. The bank employee may also be alerted to elder abuse by observing the customer in terms of his or her appearance or emotional state. In this situation, the bank employee may attempt to separate the customers from individuals accompanying him or her to allow the customer the opportunity to speak freely.

NYBA's Best Practices also include a list of thirteen warning signs of which bank employees should take note.

As noted, in addition to the Best Practices, banks have their own individual policies and procedures when it comes to protecting elderly customers, which include the training of employees. Training is key to the early detection and reporting of abuse.

### **Banks' Training**

To help in this regard, NYBA offers an online course to bank personnel on elder financial abuse which points out the signs and symptoms of abuse and how to act on behalf of an elderly person who is being abused. The course teaches frontline employees to notice changes in customers' established financial patterns. Employees are also trained to protect a senior's self-esteem as well as his or her means of subsistence when bank employees suspect that an elderly person is being harmed financially.

Many banks also offer educational seminars for senior customers to teach them how to protect themselves from financial exploitation. Many banks also award grants to non-profit organizations for their work with the senior community on

financial education. Some banks also offer this safety information on their websites.

Banks are constantly training frontline employees about current scams. The elderly often fall prey to these. In fact, it has been estimated that one million seniors lose \$2.6 billion every year because of financial abuse inflicted by strangers, family members and caregivers.

### **Senior Crimestoppers**

In addition to these Best Practices and existing bank programs, the Association and its members have long championed a special program that helps to protect people in nursing homes from becoming victims of theft and fraud. Under this program, banks choose a nursing facility in their local community to sponsor in the Senior Crimestoppers Program. Banks provide secure lockboxes for nursing home residents to safely stow away assets, valuables, and important documents. The administrator of this program, the Senior Crimestoppers Foundation, reports a 93% reduction in nursing home-related crimes as a result of this partnership.

The Program also provides a toll-free hotline for residents or employees to confidentially report suspected cases of wrongdoing. This program has been highly effective in making nursing facilities safer for elderly residents.

### **Legislative Action Recommended**

For the past several State legislative sessions, NYBA has been working for passage of the bill referenced in Proposed Resolution No. 105-A, A.5336-A/S.639, which would authorize a bank that reasonably believes that the financial exploitation of a vulnerable adult has occurred, or may occur, to refuse to disperse moneys in the account of that vulnerable adult or moneys held for the benefit of such adult. This bill would also facilitate bank reporting of suspected cases of financial exploitation, and release the financial institution from liability in the event that the report does not uncover fraud or abuse. This release would encourage bank personnel to report their suspicions sooner. The bill has passed the Senate, but remains stalled in the Assembly. We will continue to press for action on this bill in the coming session and welcome the support of the New York City Council in this effort, as expressed in Proposed Resolution 105-A.

New York City Council Proposed Resolution No. 105-A, calls upon "the New York State Assembly to pass, and the Governor to sign, A.5336A and S.639,

legislation authorizing banks to refuse payment of moneys when there is reason to believe that a vulnerable adult is being financially exploited.” As this is the very legislation NYBA has been advocating in the State Legislature, NYBA strongly supports Proposed Resolution 105-A.

As mentioned above, the legislation, A.5336A and S.639, is designed to better protect vulnerable adults from financial abuse while providing a safety net from inappropriate liability for banks when dealing with potential abuse. This will open up the channels of communication between banking organizations, social services organizations and law enforcement, thus providing a much needed avenue for bank employees to volunteer information about customers whom they suspect might be victims of financial exploitation.

According to a recent study by the MetLife Foundation, instances of elder financial abuse have steadily increased. In fact, LifeSpan of Greater Rochester, Inc. conducted a recent study that showed that the highest rate of any type of elder mistreatment in New York State was financial abuse, with a rate of 41 per 1,000 (4%).

Neither the banking law nor the social services law currently provides a protocol for banking organizations to follow when the organization suspects potential abuse. This bill would codify a process by which banking organizations may report and disclose instances. In the past, such reporting was chilled by the absence of guidelines and protections for banks and their employees who might have suspected abuse but were deterred by lack of appropriate protection from liability. This bill provides both a reporting process and immunity from criminal, civil or administrative liability for assisting law enforcement officials.

This legislation would make New York a leader in encouraging financial professionals to report suspected financial abuse of vulnerable adults, while shielding them from inappropriate potential liability. As a result, questionable transactions will be far less likely to fall through the cracks. This legislation will go a long way toward reducing the prevalence of financial exploitation and protecting bank employees in the process.

## **Conclusion**

The banking industry understands its important role on the frontlines of helping its most vulnerable customers to avoid becoming victims of financial exploitation. In addition to taking our own steps to combat this problem, we have partnered

with state authorities to enhance these steps. With the aging of the baby boomer generation, coupled with the elderly customer's preference for banking in the branch, the banker's role has become even more important. Our customers entrust us with the task of safeguarding their funds and we take that obligation very seriously.

Thank you for allowing NYBA this opportunity to describe banking's role in this important issue.



**New York Bankers Association**  
**Best Practices on Reporting of Possible Financial Exploitation of the Elderly**

The New York Bankers Association and its members are committed to assisting in the preservation of the integrity of the funds of bank customers held on deposit in New York depository institutions. They are particularly concerned that some elderly and dependent customers may be victimized by caregivers, friends and even family and may find their financial assets subject to exploitation. Exploitation also includes external impositions such as Internet scams. In order to prevent or minimize opportunities for exploitation, the Association's Task Force on Financial Exploitation of the Elderly has developed these "Best Practices" on reporting of possible financial exploitation or abuse.

These Best Practices are not considered to be the exclusive methods of identifying and responding to possible financially abusive situations, but are intended as a template for possible action. Virtually all retail banks already have in place systems for monitoring and assisting in protecting the financial assets of their customers from potential exploitation. These Best Practices are intended to supplement, but not supplant, such systems.

Which Customers are Intended to be Protected?

While any customer could potentially be victimized, these guidelines are primarily intended to apply to elderly customers and those dependent on others for their care or financial arrangements. Most financial institutions describe customers as elderly at age 60 and above. Dependent customers are generally those with a physical or mental disability that restricts or precludes their ability to engage in normal activities.

What is Financial Exploitation of Elderly or Dependent Customers?

Financial exploitation of elderly or dependent customers is wrongfully obtaining, misusing, or attaining control over their funds or assets, or helping someone else to do so. While any third party could potentially engage in financial exploitation, caregivers and family members who do so may be the most difficult to detect.

What is Suspected Financial Exploitation of Elderly or Dependent Customers?

Suspected financial exploitation occurs when someone observes behavior or unusual circumstances that would reasonably lead an ordinary person to believe that an elderly or dependent customer is being victimized.

### Who is Responsible to Report?

Each bank agrees to appoint a responsible party or parties within the institution to accept reports of suspected financial exploitation of elderly or dependent customers from bank officers and employees. The responsible party or parties will provide a reporting form to bank officers and employees on which the evidence of the suspected financial exploitation can be recorded as well as any identifying and confirmatory information. Any bank officer or employee who observes suspected financial exploitation should report the suspected exploitative situation to the responsible party within the bank, using the bank's reporting form. The responsible party or parties will then investigate the suspected financial exploitation and decide whether a report needs to be filed.

### What are the Reporting Requirements?

If, through reasonable determination, the responsible party or parties deems that a report needs to be filed, the party or parties will report to the local social services district Protective Services for Adults unit, law enforcement agency, designated area agency on aging, the New York State Office of Children & Family Services Bureau of Adult Services, or any other person, agency or organization that the responsible party or parties, in good faith believes will take appropriate action. Attached is a list of intake phone numbers for all local PSA units statewide.

### What Can a Banker or Other Financial Services Representative Who Suspects Financial Exploitation Do to Assist an Elderly or Dependent Customer?

- Ask about the reasons for the customer's unusual or inconsistent transactions. If the customer cannot explain without help, this may be an indicator of possible exploitation.
- Warn the customer of the danger of carrying, wiring, or withdrawing large amounts of cash.
- Validate the authority and date of any documents presented by an individual that allow a person to act for an elder or dependent customer. Check signature cards and other documents to be sure the person has legitimate authorization. Powers of attorney should always be checked following the bank's internal control processes.
- If possible, separate the elderly or dependent customer from any other person with them so that the customer can speak freely.
- Observe the customer's appearance. If they appear frightened, confused, or disoriented, this may be a sign that further inquiry is necessary.



### What are Some Common Warning Signs that may indicate Financial Exploitation?

- Account Activity:
  - Unusual transactions or a sudden increase in activity;
  - Withdrawing large sums of money in a secretive manner;
  - Activity inconsistent with the elderly or dependent customer's ability; e.g., beginning to use on-line banking when the customer is seriously visually impaired;
  - Sudden or frequent overdrafts in accounts with no history of such activity;
  - Unusual credit activity, such as multiple recent inquiries from multiple different lenders; or
  - Information on account documents inconsistent with customer profile, such as change of address on only a single account.
- Acquaintances, Relatives and Companions:
  - Acquaintances, relatives or companions interrupting, interfering with, or otherwise not allowing the elderly or dependent customer's conversation;
  - Customers being prompted in the background over the phone;
  - Customers appearing frightened of, or uncomfortable around, the acquaintance, relative or companion; or
  - Customers bringing strangers into the bank to assist in doing business.
- Control and Ownership:
  - Frequent changes to property titles, beneficiary designations, account documents and other instruments without being able to explain why;
  - Executing a power of attorney for a stranger or without being able to explain why; or
  - Stating that mail from the bank is no longer being delivered.

### When Should Suspected Financial Exploitation of Elderly or Dependent Customers be Reported?

Time is of the essence and reports should be filed as soon as possible. Reports should be as specific as possible, containing sufficient information to allow an agency to which a report is made to determine whether immediate intervention is needed.

If the elderly or dependent customer appears to be in immediate physical danger, a banker should call 911.

### SUMMARY

In summary, the New York Bankers Association and its members are committed to assisting in responding to potential cases of financial exploitation of their

elderly or dependent customers. The Association understands that, in this period of limited resources for the State and local governments, additional eyes and ears for social services and law enforcement personnel are critical in ensuring the financial well-being of the customers of financial institutions. To the extent consistent with customer privacy requirements and the dignity of all customers, we will report documented instances of suspected financial exploitation of elderly and dependent customers to State and local social services and law enforcement agencies.

Revised September 6, 2012

## PSA INTAKE TELEPHONE NUMBERS

ALBANY:	(518) 447-7177
ALLEGANY:	(585) 268-9622
BROOME:	(607) 778-2635
CATTARAUGUS:	(716) 373-8070
CAYUGA:	(315) 253-1218
CHAUTAUQUA:	(716) 753-4447
CHEMUNG:	(607) 737-5487
CHENANGO:	(607) 337-1590
CLINTON:	(518) 565-3363
COLUMBIA:	(518) 828-9411
CORTLAND:	(607) 753-5265
DELAWARE:	(607) 832-5300
DUTCHESS:	(845) 486-3300
ERIE:	(716) 858-6877
ESSEX:	(518) 873-3553
FRANKLIN:	(518) 481-1660
FULTON:	(518) 736-5615
GENESEE:	(585) 344-2580
GREENE:	(518) 719-3700
HAMILTON:	(518) 648-6131
HERKIMER:	(315) 867-1231
JEFFERSON:	(315) 785-3210

LEWIS:	(315) 376-5400
LIVINGSTON:	(585) 243-7300
MADISON:	(315) 366-2211
MONROE:	(585) 753-6532
MONTGOMERY:	(518) 853-8275
NASSAU:	(516) 227-8472
NEW YORK CITY:	(212) 630-1853
NIAGARA:	(716) 278-8621
ONEIDA:	(315) 798-5737
ONONDAGA:	(315) 435-2815
ONTARIO:	(585) 396-4111
ORANGE:	(845) 291-2800
ORLEANS:	(585) 589-7000
OSWEGO:	(315) 963-5339
OTSEGO:	(607) 547-1700
PUTNAM:	(845) 808-1500
RENSSELAER:	(518) 687-3700
ROCKLAND:	(845) 364-2020
ST. LAWRENCE:	(315) 379-2148
ST. REGIS MOHAWK:	(518) 358-9659
SARATOGA:	(518) 884-4211
SCHENECTADY:	(518) 386-2258
SCHOHARIE:	(518) 295-8356

SCHUYLER: (607) 535-8338  
SENECA: (315) 539-1850 or (800) 688-7188 ext 1850  
STEUBEN: (607) 776-7611  
SUFFOLK: (631) 854-3195 or 3196  
SULLIVAN: (845) 292-0100  
TIoga: (607) 687-8550  
TOMPKINS: (607) 274-5323  
ULSTER: (845) 334-5125  
WARREN: (518) 761-6326  
WASHINGTON: (518) 746-2578  
WAYNE: (315) 946-4881 ext 1419 or 1407  
WESTCHESTER: (914) 995-2259  
WYOMING: (585) 786-6100  
YATES: (315) 531-3417 ext 2

Rev 8/2011



**Testimony of The New York Academy of Medicine to the Council of the City of New York Aging Committee: Proposed Res. No. 105-A.**

Lindsay Goldman, LMSW  
Deputy Director, Healthy Aging  
September 21, 2015

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Good Afternoon, and thank you for the opportunity to testify today. My name is Lindsay Goldman, Deputy Director of Healthy Aging for the New York Academy of Medicine (The Academy).

Established in 1847, The Academy continues to address the health challenges facing New York City and the world's rapidly growing urban populations. We accomplish this through our Institute for Urban Health, home of interdisciplinary research, evaluation, policy and program initiatives; our world class historical medical library and its public programming in history, the humanities and the arts; and our Fellows program, a network of more than 2,000 experts elected by their peers from across the professions affecting health. Our current priorities are healthy aging, disease prevention, and eliminating health disparities.

Since 2007, The Academy has served as the Secretariat for Age-friendly NYC, a partnership with the New York City Council and the Office of the Mayor, which works to maximize the social, physical, and economic participation of older people in their communities. The Academy also serves as the World Health Organization's Collaborating Center on Aging, Urbanization, and Globalization and is a founding member of the New York City Advisory Alliance to the World Economic Forum's Global Agenda Council on Ageing.

We applaud the City Council's commitment to addressing the issue of financial exploitation of older adults through Resolution No. 105-A in support of A.5336A/S.639. Socioeconomic conditions are one

of the social determinants of health and active aging.<sup>1</sup> Older people who are financially secure help to decrease reliance on social insurance programs and drive economic growth through increased consumer spending that results in job creation. However, financial exploitation significantly threatens the wellbeing of older people in New York State, especially those who are on a fixed income. According to the New York State Elder Abuse Prevalence Study of a representative sample of over 4,000 older people or their proxies, 41 of 1,000 people aged 60 and over reported major financial exploitation over the previous year.<sup>2</sup>

Banks can prevent and mitigate the financial exploitation of older people because of the high level of trust between older adults and their bankers. A 2013 AARP survey found that 82% of people aged 50 and over trust their banker- more so than judges (80%), their in-laws (78%), and religious leaders (77%).<sup>3</sup> Bankers are well-positioned to detect and respond to subtle, early signs of cognitive decline through changes in older adults' financial skills and decisions,<sup>4</sup> but, they must be incentivized and trained to do so effectively.

As it is currently written, the bill allows banks to decide to refuse to disburse funds and to make reports to Adult Protective Services in cases of suspected exploitation. These decisions are to be made "based on the information available" to the banking institution. Similarly, the banks can decide to begin disbursing funds again at "the time at which the banking institution is satisfied that the disbursement will not result in the financial exploitation of a vulnerable adult." Without a provision for educating bankers on when and how to identify, interpret, and respond to observable signs of exploitation, they will not have the level of awareness or understanding required to serve as effective gatekeepers. Therefore, while the Academy supports the spirit of A.5336A/S.639, we believe that a mechanism for assuring critical banking staff are well informed about elder abuse is required to achieve the bill's intent through the day-to-day interactions between bankers, older citizens, and their service providers.

The New York Academy of Medicine is pleased to serve as a resource to The Council in advancing the financial security of older people and promoting age-friendly banking in the future.

## References

1. World Health Organization. *Global Age-Friendly Cities: A Guide*. Geneva; 2007.  
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2. Lachs M, Berman J. *Under the Radar: New York State Elder Abuse Prevalence Study*.; 2011.
3. Hollenbeck A. *Americans' Trust in Organizations and Individuals: An AARP Bulletin Survey*.; 2013.
4. Triebel KL, Martin R, Griffith HR, et al. Declining financial capacity in mild cognitive impairment: A 1-year longitudinal study. *Neurology*. 2009;73(12):928-934.



**New York City Council  
Committee on Aging  
The Honorable Margaret S. Chin, Chair  
Hearing on Proposed Res. No. 105-A and Res. No. 106  
September 21, 2015**

LiveOn NY thanks Aging Committee Chairwoman Margaret Chin, Subcommittee on Senior Centers Chairman Paul Vallone and the Aging Committee for holding a hearing on the important issue of elder abuse.

LiveOn NY respectfully submits the following testimony on Proposed Res. No. 105-A and Res. No. 106.

Background on the Hidden Crisis of Elder Abuse

The 2011 *Under the Radar: New York State Elder Abuse Prevalence Study* found that over 260,000 of older adults in the state of New York experienced some form of abuse in the year prior to the study. Further, 9%, or 120,000, older New York City residents are suffering from some form of abuse. Only 1 out of 24 overall cases are reported to law enforcement, APS, medical or social services and that number rises to 1 out of 44 when the case involves financial elder abuse. The obvious question is what happens to all the other 43 older adults whose cases go unreported?

*Under the Radar* found that major financial exploitation (theft of money or property, using items without permission, impersonation to get access, forcing or misleading to get items such as money, bank cards, accounts, power of attorney) was the leading form of elder abuse. Most victims of financial exploitation are between the ages of 70 and 89, live alone and experience cognitive deficits which affect their decision-making capacity leaving them more susceptible to victimization. A study published in the *Journal of American Medical Association* in 2013, found that victims of elder financial exploitation have higher rates of hospitalizations, which nearly triples the rates of non-abused elders.

To provide more context to the prevalence and cost of this crime, in September 2014 the New York State Office of Children & Family Services (OCFS) presented preliminary findings on their study titled *New York State Cost of Financial Exploitation* at the New York State Adult Abuse Training Institute (AATI) in Albany. While the final report has not yet been released, the preliminary findings are shocking, and show that the cost of financial elder abuse is far greater than previously estimated.

The study looked at 928 cases from 31 counties and extrapolated data from those cases to provide statewide estimates, looking at three factors to determine the cost of financial elder abuse to the state: 1) cost of funds and other property stolen; 2) staffing and other costs incurred by the agencies and districts as a result of the financial exploitation (such as APS, law enforcement, etc.); and 3) costs incurred in providing **new** government benefits and services for the victim as a result of the exploitation (such as Medicaid and food stamps). The majority of the cases were older adults.

The preliminary findings are that financial exploitation of adults results in an estimated **\$1.7 billion in annual costs to NY**. This is staggering. Also, as we well know, this crime is underreported so this number is likely a conservative estimate. These cases are notoriously also difficult to pursue, and recovery of funds is difficult. To give some additional perspective, the common report often referenced when estimating the cost of about financial exploitation is a 2008 MetLife study that estimated the cost of these crimes at \$2.9 billion *nationally*.

## **Proposed Res. No. 105-A**

LiveOn NY strongly supports Proposed Res. No. 105-A. For the past three years, LiveOn NY has taken a lead role in developing this legislation which addresses the issue of financial exploitation of older adults. (S. 639 (Valesky) and A.5336-A (Cymbrowitz)).

To reduce the prevalence of financial exploitation, the Legislature must clarify the roles and responsibilities of banking institutions. This legislation would fix that. Banks are in an ideal position to detect and prevent financial exploitation because of the nature of the client/banker relationship. Bank personnel are often familiar with their customers' banking habits and can identify when a person or entity is perpetuating an illicit activity against their vulnerable customers.

Currently, New York State does not have a standard protocol for banking institutions to follow when reporting and disclosing financial exploitation incidents to APS and law enforcement. APS workers are mandated reporters, but have reported that they are often unable to get the information that they need to confirm or negate abuse allegations. For this reason, financial exploitation remains an underreported, under-investigated and under prosecuted crime. To their credit, some banks have voluntarily increased their efforts to identify and report financial exploitation to APS and law enforcement; however a standardized procedure for the reporting and disclosure of financial exploitation would put in place a seamless protocol for all banks to follow. Even those banks that have made the appropriate business decision to report to APS still feel that they are unable to disclose financial documentation that will substantiate their claims.

The legislation also provides banking institutions a mechanism to "*stop the bleeding*" of the account. This is important because as is often the case, the account can be depleted before the case is even referred to APS. This mechanism to temporarily refuse a questionable transaction with a subsequent referral to APS could be vital to protecting the older adults' finances. *20+ states already have similar legislation to protect against financial exploitation.*

S. 639/A.5336-A also offers banking institutions and their staff liability protection for helping APS and law enforcement combat financial exploitation. This protection is given for reports and disclosures made in good faith.

LiveOn NY strongly supports Proposed Res. No. 105-A which calls on the State Assembly and Senate to pass A.5336-A and S. 639 and for the Governor to sign it into law.

## **Res. No. 106**

LiveOn NY appreciates the initiative by City Council to take proactive steps to address the hidden crisis of elder abuse. While LiveOn NY is not able to take a formal position on Res. 106 at this time, mandated reporting is a very important issue to consider.

The discussion on whether New York state should consider requiring mandated reporting should be a meaningful, thoughtful process that involves gathering feedback and information from multiple community disciplines and systems that are part of the elder abuse continuum of care.

Because all other states outside of New York already have some sort of mandated reporting for elder abuse, it is incumbent upon New York to understand the different models across the country and see what is successful. By doing this, New York can identify the best models of mandated reporting programs and craft an appropriate law if it is in the best interest to move forward with mandated reporting.

The multiple disciplines include, but are not limited to, community based organizations, social services, health care, law enforcement, the legal community, elected leaders, local, city, state and federal governmental agencies, advocates, nonprofits, the medical community, the educational and research community, consumers and others. The continuum of care ranges from prevention to victims' services and other areas.

The discussion should also examine vital issues including, but not limited to, the following:

- who is considered a protected individual;
- who is considered a mandated reporter;
- when a mandated reporter is required report (i.e. the “trigger” for reporting) including;
- protection from liability for reporting made in good faith;
- allocation of funding for increased reporting, training and other services to APS;
- allocation of funding for increased services for victims as a result of increased reporting;
- and
- all other relevant issues.

It is worth repeating that if New York moves forward with mandated reporting for elder abuse, appropriate funding must be allocated. Without funding, it would be an unfunded mandate and victims, programs and APS will suffer because they will not have the capacity to serve those extremely vulnerable older adults in need.

LiveOn NY thanks City Council for the opportunity to testify on these initiatives aimed at protecting our city's most vulnerable older adults and residents.

*About LiveOn NY:* LiveOn NY is dedicated to making New York a better place to age. Founded in 1979, with a membership base of more than 100 organizations ranging from individual community-based centers to large multi-service organizations, LiveOn NY is recognized as a leader in aging. LiveOn NY's membership serves over 300,000 older New Yorkers annually and is comprised of organizations providing an array of community based services including elder abuse prevention and victims' services, case management for homebound seniors, multi-service senior centers, congregate and home-delivered meals, affordable senior housing with services, transportation, NORCs and other services intended to support older New Yorkers. LiveOn NY connects resources, advocates for positive change, and builds, supports and fosters innovation. Our goal is to help all New Yorkers age with confidence, grace and vitality.



Committee on Aging

New York City Council Resolution 0105-2014  
Resolution 0106-2014  
September 21, 2015

Remarks by Molly Krakowski, Director, Legislative Affairs

Good morning. I'd like to thank for the Committee on Aging, and Council Member Chin for chairing today's hearing.

JASA is a not-for-profit agency serving the needs of older adults in the greater New York area. JASA programming promotes independence, safety, wellness, community participation, and an enhanced quality of life for New York City's older adults. These programs reach over 43,000 clients and include home care, case management services, senior centers, NORC supportive services, home delivered meals, caregiver support, continuing education, licensed mental health, housing, advocacy, legal services, adult protective services, and guardianship services.

Today's hearing is of great relevance to JASA, and the clients we serve, and we are pleased to have the opportunity to share our position with the Committee.

Prior to today's hearing, JASA staff participated in Council Taskforce on Elder Abuse, and separately the Taskforce on Adult Protective Services. JASA recognizes that protecting vulnerable older adults in our City is of concern to the Aging Committee, and we are appreciative of the priority with which you place these programs, though we are not supporting Resolution 105-2014 nor Resolution 106-2014.

Protecting the Vulnerable and At-risk Older Adult

JASA has two programs that help sustain and safeguard the most frail and vulnerable individuals in their day-to-day lives, allowing them to remain comfortably and securely in their communities and homes: Adult Protective Services, and Community Guardianship. These are the two most vulnerable populations served by JASA, and number approximately 2500 clients annually.

To qualify for Adult Protective Services, clients must be at least 18 years old, 1. Mentally and/or physically impaired; and 2. Due to these impairments, unable to manage their own resources, carry out the activities of daily living, or protect themselves from abuse, neglect, exploitation or other hazardous situations without assistance from others; and 3. Have no one available who is willing and able to assist them responsibly.

When an individual is determined to be eligible for Adult Protective Services, JASA (or HRA Field Offices/ other HRA contracted vendors), provide services, including: case

management, crisis intervention, arrange heavy duty cleaning and home care services, psychiatric evaluations, financial management, and when necessary petition the court for article 81 guardianship.

In the case of Guardianship, an individual is judged legally incapacitated by the courts and requires a legal guardian. Through assessment, comprehensive service planning, regular visits, ongoing support, and regular reports to the courts, JASA ensures that the needs of these individuals are met in the community.

Guardianship responsibilities can encompass a wide range of duties. Based on court decision this can include property and financial management, assistance with aspects of daily living, and advocacy with medical and social service providers.

In order to fully protect, serve, and investigate allegations of exploitation, JASA often requires access to financial records. Currently, there are stumbling blocks to accessing the documentation from financial institutions in a timely fashion, and JASA welcomes legislation that would facilitate cooperation with financial institutions.

JASA is encouraged by the legislation proposed in the State (A.5336A and S.639), "authorizing banks to refuse payment of moneys where there is reason to believe that vulnerable adult is being financially exploited", however, JASA is concerned that the proposed legislation is too broad. This legislation allows anyone in social services access to bank information, when there is a possibility of exploitation. JASA believes that in order to protect vulnerable individuals, the best approach is providing access to investigatory bodies, such as law enforcement, adult protective services, and legal services. This will ensure that the client remains protected by appropriate bodies. Until the language is revised in the State legislation, JASA cannot support a City Council Resolution.

#### Mandated Reporting:

The second item on today's agenda, Res. No. 106, calls on New York State legislature to pass and the Governor to sign legislation requiring mandatory reporting of suspected elder abuse. JASA opposes mandated reporting for elder abuse. As you are likely aware, the idea of mandated reporting is contentious.

Elder abuse refers to any knowing, intentional, or negligent act by a caregiver or any other person that causes harm or a serious risk of harm to an older adult.

Each year, hundreds of thousands of older persons are abused, neglected, and exploited. Many victims are frail, and vulnerable – unable to help themselves and dependent on others to meet their most basic needs.

JASA's mission is to sustain and enrich the lives of the aging in the New York metropolitan area so that they can remain in the community with dignity and autonomy. The challenge to mandated reporting lies in JASA strong belief that older adults, like their younger peers, have the right to make their own decisions, even when they put themselves at risk. Just as a younger



victim of domestic violence has the right to stay in an abusive relationship, an older adults is no different. The requirement for mandated reporting should be based on cognitive ability or impairment, rather than their age. As a society we should be protecting vulnerable adults and the City and State could consider (like other states) mandatory reporting of abuse against vulnerable adults of any age.

JASA's Legal Social Work Elder Abuse Program (LEAP) offers specially trained attorneys and social workers to identify, eliminate, and prevent abuse. This innovative team approach positions JASA as the go-to expert. LEAP staff provide legal assistance and social services directly to seniors.

Attorneys obtain orders of protection, litigate to regain misappropriated property, and contact and work with police and the District Attorney. Social workers provide individual and group counseling, court advocacy, arrangements for lock changes, and case assistance – including accessing benefits and entitlements, and transportation.

Elder Abuse programs are necessary and available, and should receive more funding in order to reach the many individuals throughout New York City who may be experiencing elder abuse and need assistance. In JASA's experience, mandated reporting will not encourage older adults at risk to seek help, but may deter them from seeking medical assistance, or consulting lawyers and social service agencies. They need to have the support and education to make their own decisions. There is a reason child protective services exists; we must recognize the difference between an older person's rights and those of someone who is unable to make decisions.

Often those in favor of mandated reporting site New York State as the only state without mandated reporting. This is not exactly true. Mandated reporting take on different meaning in different states, often referring to individuals who are eligible for Adult Protective Services. For New York to consider age alone is paternalistic, and makes the job of elder abuse prevention and assistance much harder. JASA believes that mandatory reporting based on age will cause victims to stay in the shadows, refusing to seek needed assistance from health care professionals, social workers, even lawyers knowing that the professional will be required to make a report against them.

JASA would be pleased to share information about the legislation that currently exists in other states to protect vulnerable adults and people who do not have capacity for their own judgement. These at risk populations require government intervention on their behalf.

Thank you.



## **PUBLIC HEARING:**

Resolution No. 106 calling upon the New York State Legislature to pass and the Governor to sign legislation requiring the mandatory reporting of suspected elder abuse.

**September 21, 2015**

**City Councilmember Margaret Chin  
Chair, Committee on Aging**

Chairwoman Chin, council members, and staff: Good morning and thank you for the opportunity to testify about Resolution No. 106, a Resolution calling upon the New York State Legislature to pass and the Governor to sign legislation requiring the mandatory reporting of suspected elder abuse. My name is Risa Breckman, and I am the Director of the New York City Elder Abuse Center (NYCEAC). I have been an elder justice advocate since 1982. NYCEAC was launched in 2009 to prevent elder abuse and improve the way professionals, organizations, and systems respond to elder abuse, neglect, and financial exploitation. It accomplishes this through an unprecedented level of collaboration and coordination in partnership with NYC's government and non-profit agencies. I am co-presenting today with attorney Maria Hunter, who supervises the Elder Law Practice of the New York Legal Assistance Group (NYLAG). NYLAG is a nonprofit law office dedicated to providing free legal services in civil law matters to low-income New Yorkers including thousands of seniors a year. NYLAG's Elder Law Practice addresses their needs through comprehensive civil legal services including government benefits, health care, advanced planning, and elder abuse and neglect.

We are testifying in order to ask the City Council to consider reworking Resolution No. 106 to reflect a more nuanced understanding of the complexities of elder abuse reporting and thus put New York State into the forefront of innovative policymaking in this increasingly important arena.

Elder abuse is a grossly underreported problem. A 2010 NYS elder abuse prevalence study reported that annually, nearly 1 in every 24 cases of elder abuse ever comes to the attention of authorities. This is the state of our current legislation here in NYS re: community-based elder abuse: we have legislation, New York Social Services Law §473-b5, which provides immunity from some types of liability to those who, in good faith, report suspected abuse (including professionals). And New York State requires that Adult Protective Services (APS) report information to the appropriate law enforcement agency when there is reason to believe that a criminal offense has been committed. In the context of the national conversation about mandated reporting, this requirement for APS does not confer the status of "mandatory reporting state" upon New York State.

Most people agree that we must do more to respond to the elder abuse epidemic. Many people have strongly held beliefs that mandatory reporting by a broad range of professionals would: 1) increase the number of reported cases, thereby reaching older victims who may not appreciate they are being victimized, may not be aware of available assistance, or may feel ashamed, or be too afraid or physically unable to seek help without outside assistance; and 2) would hold abusers accountable. Indeed, the hope is, as Resolution 106 states, that mandating reporting by a broad range of professionals would “increase the likelihood that a victim of abuse will receive needed services and that abusers will be brought to justice.”

But how do we know that mandatory reporting is in fact good policy, that because of it more abused elders will be identified and receive effective and prompt assistance without unintended negative consequences, and that abusers will be held accountable? Although 49 states now have such laws, as a country, we do not know the answers. This should concern those in NYS interested in the issue of mandatory reporting.

Mandated reporting may very well yield an increase in cases known to APS. Yet because of the complexity of elder abuse, impact and effectiveness cannot be measured simply by tallying the number of reports made.

*How are older victims affected?* What is their experience of a report being made? Underpinning mandatory reporting is the hope that interventions stop the abuse and prevent it from occurring again. But for some older adults with the ability to make decisions regarding risks they confront, mandatory reporting could easily represent an invasive and paternalistic approach to assistance. As one example, NYCEAC and NYLAG recently teamed up to help resolve a serious financial exploitation case of a niece draining her elderly aunt’s life savings. The aunt was adamant that the situation not be reported to the authorities because she did not want her only living relative to be caught up in the criminal justice system. Had she been reported, this may very well have been the outcome.

We have no research on what happens to victims after an investigator leaves a home. Does the investigation put victims at increased risk of abuse?

The resolution uses age to trigger the report. This is problematic. To illustrate, the following example assumes the word “seniors” in the resolution means an age cut-off of 60: A 59 year-old woman being abused by a spouse informs her doctor of her experience. The doctor keeps that information in confidence, provides her with information and links her to the proper community resources. But the day she turns 60, her same doctor, provided with the same information about her, now has to report her situation to the State for investigation. She may feel her confidence was betrayed and not return for health care – not a good outcome - or be prevented by the abuser from returning to the doctor, further imperiling her safety – again, not a good outcome. Because the trigger for the report is based solely on her age, it could rightly be considered an ageist response.

*What is the impact of mandatory reporting laws on professionals?* Currently, physicians, nurses, social workers and others receive new professional licenses and renew them without being required to become educated about elder abuse. This is not the case with child abuse. So elder



abuse education is voluntary, but reporting would be mandatory. This is not rational, nor is it fair to the professionals to mandate their reporting of elder abuse without educating them about the problem, signs and symptoms and expected responses. There are also no State standards defining what constitutes adequate training. New York State should develop criteria for mandated training, invest in developing core curricula for various disciplines and then mandate professional training for the detection and intervention of elder abuse incidents. State-funded facilities and programs serving older adults could also be required to develop clear guidelines for effective detection and response.

*What is the impact on the service system?* Would current levels of APS staffing and city services be able to handle the increase in cases? What increase in service levels and what additional services would be needed to respond effectively?

The vacuum in long-term follow-up data on the impact of mandatory reporting provides New York State with a real opportunity for innovation and the creation of legislative measures that modify or provide alternatives to traditional mandatory reporting laws:

- **Mandatory training:** This measure would require health care workers, social workers, and others to receive training on elder abuse as a requirement for licensing by the state. Proponents of such measures argue that professionals who become informed about the epidemic of elder abuse, neglect and exploitation through mandatory training will be motivated to notice and respond to potential cases, regardless of whether or not they must report these concerns to a particular authority.
- **Permissive reporting:** Legislation for what is commonly referred to as “permissive reporting” provides a procedure and protocol that is to be followed when a financial services professional chooses to report. Such laws also typically ensure immunity from any liability. In NYS, proposed legislation A.5336A and S.639 targets the issue of elder financial exploitation by calling for permissive reporting by banking institutions, confirming that, if a banking institution identifies a potential elder abuse case or APS or law enforcement reasonably demonstrates that financial exploitation has or will occur, the institution would have discretion as to whether or not to cease dispersal of funds. If they deny dispersal, they would then be required to report the case to Adult Protective Services. One concern with how the proposed legislation is currently drafted is that financial institutions are asked to make a reasonable effort to provide notice orally or in writing to all parties authorized to transact business on the account from which disbursement was refused, which could result in some cases in notifying the abuser. This could have unintended negative consequences.
- **Limited mandated reporting:** Many elder justice professionals are increasingly concerned about how best to help the many adults with cognitive impairment unable to adequately respond to abuse, neglect, and financial exploitation risk. NYS could consider a non-ageist mandatory reporting law focusing on vulnerable adults age 18 and over with an impairment hindering an ability to self-protect.

- **Elder abuse awareness campaign and increased services.** We need elder abuse awareness campaigns targeted to the public. Many non-abusing family, friends, neighbors, and even older adults themselves would take action if they were aware.
- **Increased funding.** A limitation of Resolution No. 106 is that it neglects to request the necessary funding for an increase in APS staff, for additional community-based services and professional training to respond appropriately to increased reports. But even without broad mandatory reporting, if the abovementioned suggestions are funded and implemented, there will be increased reports and a need for more APS staff and increased community-based services.

We appreciate the opportunity to testify today on Resolution No. 106 to point out that mandatory reporting is a complicated issue, and the impact of legislation in this area can be serious and far-reaching. We would welcome the opportunity to further discuss or comment on this matter in the future.

Respectfully submitted,

Risa Breckman  
Director, New York City Elder Abuse Center

Maria Hunter  
Supervising Attorney, Elder Law Practice  
New York Legal Assistance Group



Real Possibilities in

# New York City

**AARP New York**

**Testimony of  
Chris Widelo, Associate State Director  
AARP New York**

**NYC Council Committee on Aging**

**Resolution 105-A  
Resolution 106**

**September 21, 2015**

**City Hall  
New York, New York**

Contact: Chris Widelo (212) 407-3737 | [cwidelo@aarp.org](mailto:cwidelo@aarp.org)

## **INTRODUCTION**

Good Morning, Chairwoman Chin and members of the Aging Committee. My name is Chris Widelo and I am the Associate State Director of AARP in New York City. On behalf of our 750,000 members age 50 and older in New York City and the volunteers that are joining me here today, I want to thank you for the opportunity to testify on two important items on the agenda today.

### **Resolution 105-A**

### **Resolution 106**

Elder abuse, like many other forms of domestic abuse, is an often hidden phenomenon that affects hundreds of thousands of older Americans and AARP has a long history of fighting for the protection of seniors. As our population ages, seniors become an even bigger target for abuse.

In particular, financial exploitation is the most prevalent form of elder abuse. This type of abuse can cause injuries far beyond the pocketbook. It frequently affects seniors' physical and emotional health. The state in many instances finds itself trying to pick up the pieces.

While AARP applauds the efforts of the NYC Council on these two resolutions dealing with financial exploitation and mandatory reporting, we believe that cities and states need a multifaceted approach to detect and combat all forms of elder abuse through the enactment and enforcement of laws in the following areas:

- fully fund adult protective services (APS);
- make it a criminal offense, with enhanced penalties, to abuse, neglect, or exploit a vulnerable individual;
- provide victims and their legal representatives adequate civil procedures and remedies against perpetrators of abuse, neglect, or exploitation and;

- make institutions liable for criminal and civil penalties for victimization of those in their care.
- support the formation and ongoing operation of multidisciplinary teams to address elder abuse issues that cannot be effectively resolved by a single discipline. As well as, train professionals from a variety of disciplines (including prosecutors, police officers, sheriffs, lawyers, employees of financial institutions, and APS agencies) to improve detection, investigation, and enforcement regarding cases of abuse, neglect, and exploitation.

### **Conclusion**

Chairwoman Chin and members of the Aging Committee, thank you for the opportunity speak today on this important topic and the proposed resolutions. It is our hope that Resolutions 105-A and 106 pass favorably as the first piece of a more comprehensive approach that is needed to adequately combat elder abuse in this City and across the state.

## FOR THE RECORD



The Harry and Jeanette Weinberg Center  
for Elder Abuse Prevention

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at the Hebrew Home at Riverdale

Chairperson Chin, Members of the Committee on Aging and the City Council, thank you for inviting the Harry and Jeanette Weinberg Center for Elder Abuse Prevention at the Hebrew Home at Riverdale (hereinafter “Weinberg Center”) to address you as you consider resolutions on two critical issues facing some of our city’s most vulnerable citizens. This Committee has an admirable history as a trailblazer on behalf of elder abuse victims, and it is a privilege to participate as you continue in that tradition.

The Weinberg Center, a comprehensive prevention and intervention program for victims of elder abuse living in all five boroughs of New York City, was established in 2005 as the nation’s first emergency regional elder abuse shelter located within a long-term care facility. All of our clients are acute elder abuse victims forced to leave their homes because they are unsafe due to ongoing or imminent elder abuse. The Weinberg Center has created a holistic service method that provides acute elder abuse victims with a safe and secure environment, a full continuum of medical, psychological, therapeutic and social services and a uniquely tailored legal action plan based on the unique abusive situation they have experienced. Nearly all of these experiences have included financial abuse, which costs older adults more than \$2.9 billion dollars annually. This cost is not born by victims alone. Financial abuse often drives older adults into poverty, and these individuals are far less able to make an effective fiscal recovery than younger victims. As a result, the economic burden of financial exploitation extends beyond the individual victim to families, businesses, and government programs, and increases reliance on federal health care programs such as Medicaid. The federal government’s 2014 Elder Justice Roadmap Project Report indicates that prevention of this rampant and growing phenomenon could yield major cost savings.

In the Weinberg Center’s significant experience working with victims of severe elder abuse over the last decade, the action or inaction of banking professionals in the face of suspicious account activity is critical, and can often be the deciding factor between financial security and financial catastrophe. By allowing these professionals the latitude to refuse to complete such transactions when there is reason to do so, proposed bills A.5336A and S. 639

could serve as an invaluable tool in the fight against financial exploitation and its far-reaching repercussions. By authorizing banks to provide records of this type of activity to law enforcement and social services agencies, this proposed legislation will be essential to ensuring that victims receive timely assistance and that perpetrators are met with swift justice. For all of these reasons, we urge the New York City Council to pass Resolution 105-A advocating that these bills become law.

More broadly, the issue of mandatory reporting is critical to the population served by our shelter. By the time victims come through our doors, they have passed through multiple systems and have usually been seen by a variety of professionals in the healthcare, legal, social services or law enforcement fields over an extended period of time. It is the inaction of those professionals, often as a result of privacy or liability concerns, that has allowed the situation to fester and escalate until the victim must take the drastic step of leaving home to seek safe shelter. New York is the only state in our country that has not yet implemented some kind of mandatory reporting regime whose goal is to ensure that certain professionals are legally required not to turn away when a vulnerable older person is in danger. Based on the Weinberg Center's years of serving victims whose cases require drastic intervention, it is clear to us that many of our clients would not require this level of assistance if their cases had been reported appropriately at an earlier stage. We appreciate that the issue of mandatory reporting is complex and will require consulting many stakeholders and answering many important practical questions. We are convinced that the payoff for the lives of potential abuse victims in our city will make the endeavor more than worthwhile. We urge the New York City Council to make its support for a mandatory reporting scheme known to the Governor and the State Legislature by passing Resolution 106.

Thank you again for the opportunity to address this Committee. We look forward to continued improvements in the lives of our city's older adults through your important work.



The Harry and Jeanette Weinberg Center  
for Elder Abuse Prevention

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at the Hebrew Home at Riverdale

*An elder abuse prevention and intervention program  
for older adults living in the community*



*The Weinberg garden provides comfort and healing for our clients.*

[weinberg-center.org](http://weinberg-center.org)



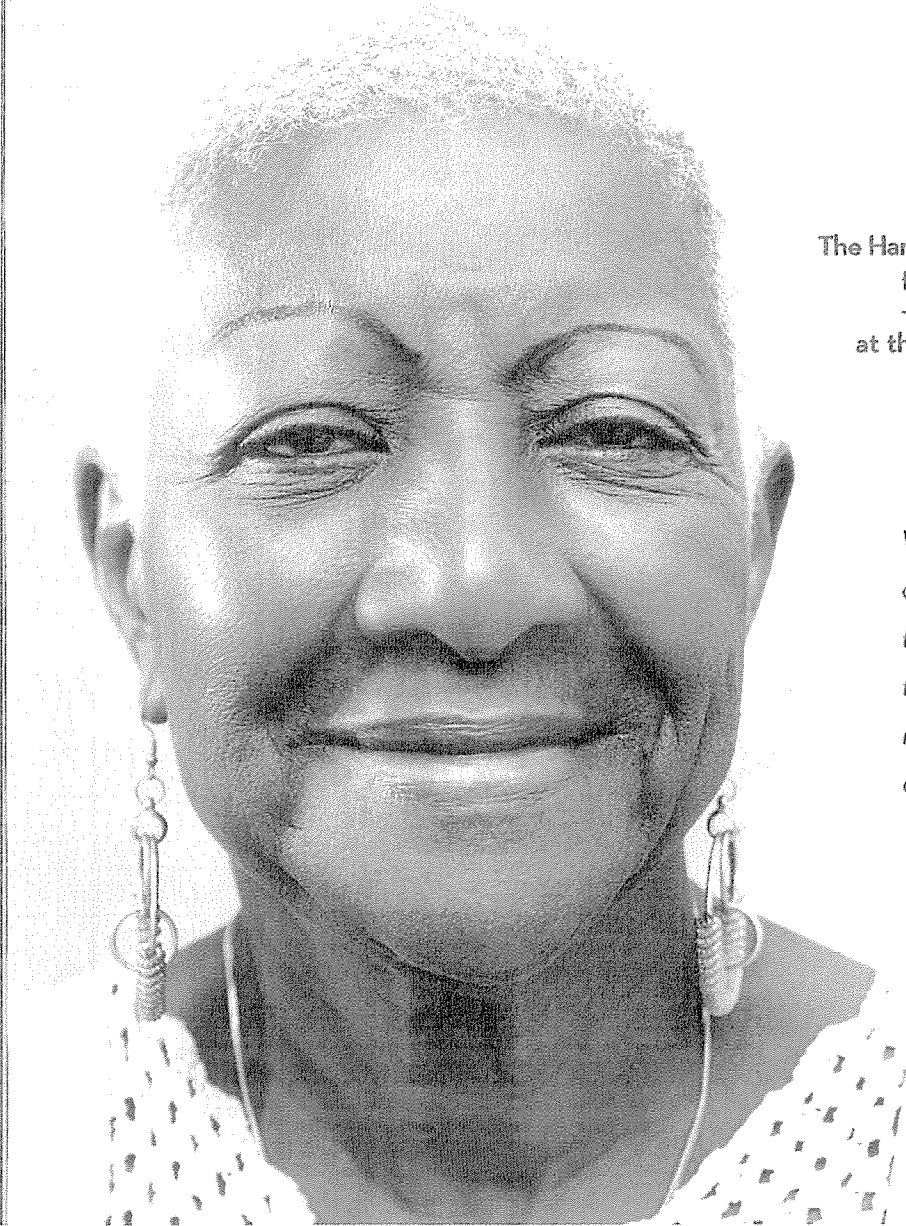
*Our First 10 Years of Elder Abuse Prevention*



**The Harry and Jeanette Weinberg Center  
for Elder Abuse Prevention**

**at the Hebrew Home at Riverdale**

*We envision a world in which victims  
of elder abuse have prompt access  
to a coordinated community response  
that adequately addresses all of their  
needs and preserves their safety,  
dignity, and autonomy.*



## Mission

The mission of The Weinberg Center for Elder Abuse Prevention is to provide emergency shelter for victims of elder abuse and to enhance public awareness and knowledge about elder abuse.

Established in 2005, the Weinberg Center is the nation's first elder abuse shelter serving eligible individuals 60 years and older. The Weinberg Center provides emergency short-term housing, health-care services, legal advocacy, and support services to victims of elder abuse.

## Intervention

A professional referral provides prompt access to the Weinberg Center team who will determine the need for services and/or emergency shelter. The professional and medical staff of the Hebrew Home develop a plan of care for every client entering the Weinberg Center.

If civil legal assistance is required during the emergency shelter stay, an attorney from the Weinberg Center will provide support. Legal services may involve obtaining orders of protection, securing temporary financial maintenance, or any other necessary civil legal response. Together, our social workers and legal team provide a client-centered and trauma-informed approach to effectively respond to each individual's needs.

## Outreach and Training

The Weinberg Center offers a wide range of training and community outreach programs to increase professional and public awareness about the signs and symptoms of elder abuse and neglect. If you are interested in setting up a training or community outreach program, please call: 718.581.1472.

## National Model

The Weinberg Center continues to foster replications of the shelter model around the country. The SPRING Alliance (Shelter Partners: Regional, National, Global) is a network of elder abuse shelters with close working relationships, shared expertise, common standards of excellence, and a vibrant community of support.



## Assessment

The Weinberg Center has developed an elder abuse assessment tool to screen for at-risk and abused older adults. The screen is available to all long-term care facilities, community-based social workers, health-care agencies, and other programs serving older adults.

## Research

The Research Division of the Hebrew Home at Riverdale tracks and documents all Weinberg Center cases. Research data helps to identify gaps in service and serves as a vital resource for those interested in replicating the program.

Research findings are disseminated through professional articles and presentations at conferences and seminars.

Professionals should call our referral hotline at 800.56.SENIOR (800.567.3646) or visit us online at [weinberg-center.org](http://weinberg-center.org)



The Harry and Jeanette Weinberg Center  
for Elder Abuse Prevention  
at the Hebrew Home at Riverdale

We greatly appreciate the generous support  
from the following foundations:

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Harry and Jeanette Weinberg Foundation,  
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DoVE, and Starr Foundation

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New York City Mayor's Office  
to Combat Domestic Violence

New York-Presbyterian Hospital /  
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Division of Geriatrics and Gerontology

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New York State Consumer Protection Board

New York State Office for the Aging  
New York University, College of Nursing

Office of the District Attorney, Bronx, Kings,  
New York, Queens & Westchester Counties

Pace Women's Justice Center

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**THE COUNCIL  
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. \_\_\_\_\_ Res. No. \_\_\_\_\_  
 in favor  in opposition

Date: \_\_\_\_\_

(PLEASE PRINT)

Name: Lindsay Goldman

Address: \_\_\_\_\_

I represent: New York Academy of Medicine

Address: \_\_\_\_\_

**THE COUNCIL  
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. \_\_\_\_\_ Res. No. 105-A + 106  
 in favor  in opposition

Date: 9/27/15

(PLEASE PRINT)

Name: Chris Widelo

Address: \_\_\_\_\_

I represent: AAAP NYC

Address: 780 3rd Ave, Manhattan

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Date: \_\_\_\_\_

(PLEASE PRINT)

Name: Andrea Cianfrani

Address: \_\_\_\_\_

I represent: Live On NY

Address: \_\_\_\_\_

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**THE COUNCIL  
THE CITY OF NEW YORK**

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I intend to appear and speak on Int. No. \_\_\_\_\_ Res. No. 106

in favor  in opposition

Date: \_\_\_\_\_

Name: Risa Breckman (PLEASE PRINT)

Address: rbreckma@iitd.cornell.edu

I represent: NYC Elder Abuse Center

Address: \_\_\_\_\_

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in favor  in opposition

Date: 9/21/15

Name: Molly Krakowski (PLEASE PRINT)

Address: \_\_\_\_\_

I represent: JASA

Address: \_\_\_\_\_

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