

Permission

Today, reflecting on my grandmother's sad circumstances before I acted, I wonder how many trusted family, friends, neighbors, and professionals share a similar situation – yet do not know what to do, or who to turn to.

Before I acted I was filled with angst, frustration, and a sense of impotence as I watched my grandmother's world, which had spanned the globe and a century, become so diminished and compromised by her son, my father.

With the help of her staff, one January evening I was able to gain access to my grandmother – without alerting my father. I visited her for what I thought might be the last time. On my way out, visibly shaken, I embraced her attending nurse. We realized we embraced an opportunity, to talk – just as another nurse appeared for her shift.

With my grandmother asleep, we three spoke at length, shared sad stories, concern, and support. This was the signal moment that spurred me to act.

So informed, emboldened, and empowered, I gave myself permission to act.

Sustain

As my grandmother now rests in peace, I could have resumed my life as before.

For years, my battle *for* my grandmother, and my battle *against* my father consumed my life – and consumed our family.

After a six-month criminal trial and conviction of my father, a friend said, “You must be glad that's all behind you.”

But, I realize: When elder abuse hits home, it hurts.

I realize: While my grandmother was emotionally and financially abused... and isolated, her case is far from isolated.

Today, there are millions of elder-abuse victims suffering similar injury.

I realize: The aftermath of elder abuse far exceeds any dollar amount. Most assets are irretrievable; some costs, compounded.

I realize: If my grandmother, Brooke Astor, can be victimized, elder abuse does not discriminate; any elder is vulnerable.

And I realize: To be complacent about elder justice is to be complicit in elder abuse.

Our silence.....protects perpetrators, not their victims.

Today, victims of this crime may be strangers. Tomorrow, they may be our loved ones, or perhaps, in the future, ourselves. Seniors and society deserve more.

But, our national negligence is a proximate cause of elder abuse—and an injury to our mores...and morality.

Negligence may be at personal, professional, and societal levels.

When our elders lose their sight, it's natural;
when we turn a blind eye to their plight, it's negligent.

When our elders lose their hearing, it's natural;
when we are deaf to their cries for help, it's negligent.

When our elders lose their voice, it's natural;
when we choose not to voice our concerns, it's negligent.

And when our elder's capacity is reduced, it's natural;
when their assets are reduced, without consent, it's criminal.

Criminal

In filing a guardianship petition for my grandmother, it was my hope was that this “family affair” would be quietly settled.

Yet, for my victimized grandmother, and many others, elder abuse is not a family affair or a “civil” matter. It is a crime and needs to be treated as such so victims and their supporters are not re-victimized.

If I could do it over again, I would have called the Manhattan District Attorney’s Office, immediately.

I remain grateful to Liz Loewy, at the time lead prosecutor of the elder-abuse unit of the Manhattan District Attorney’s Office.

As we entered the criminal justice system, Liz coupled compassion with Kleenex, helping us to find our voice and tell our story – allowing us to advance from taking *a* stand, and helping my grandmother, to taking *the* stand, in criminal court, for the greater cause of elder justice.

At first, I did not recognize the full meaning of “elder justice.”

When my petition for guardianship was granted, I did not realize elder justice: I helped my grandmother and those trying to help her. I only realized elder justice when I, and many others, brought my grandmother’s perpetrators – my father included – to justice.

In so doing, I understand better Reverend King’s claim that, “True peace is not merely the absence of tension, it is the presence of justice” – here, elder justice.

Elder Abuse

Prevalent scams and pure financial exploitation aside, as expressed by the [CDC](#), “Elder abuse is an intentional act, or failure to act, by a caregiver or another person in a relationship involving an expectation of trust[,] that causes or creates a risk of harm to an older adult.” ([Hall, Karch and Crosby, 2016](#))

Elder abuse includes financial exploitation, psychological abuse and manipulation, deprivation, (self) neglect, isolation, abandonment, restraint,

and physical and sexual abuse. Frequently, there is comorbidity with seniors poly-victimized (enduring more than one form of abuse) and re-victimized.

Forms, frequency, and duration of abuse may be “enhanced” and escalated, especially where there is an intimate, long-term relationship between victim and perpetrator, as typically happens – especially with hybrid financial exploitation when various forms of abuse are strategically delivered, in tandem with coercion, to advance the perpetrator’s desires and theft.

Among all forms of abuse, hybrid financial exploitation, as noted by Jackson and Hafemeister, “...is perhaps the most entrenched (e.g. [that is], it is generally the longest in duration) and intractable (because it is characterized by mutual dependency between the elderly person and the perpetrator), the most difficult for APS (adult protective services) to investigate, and with the most draconian outcomes for the victims of this abuse (e.g. [that is], the victim is the most likely to be appointed a guardian).” ([2010, 11-12](#))

Elder financial exploitation is the most frequent form of abuse.

Numbers are numbing

Make no mistake about it: my grandmother was the victim of elder abuse.

It wasn’t uncommon, however, for the circumstances to be characterized as a “family feud” among the rich and famous.

But such perceptions discount the reality that elder abuse is indiscriminate.

Elder abuse affects millions of individuals and families nationwide – cutting across all social, religious, cultural, political, and economic lines.

When it comes to the prevalence of elder abuse, the numbers are numbing.

Studies find that approximately one in 10 seniors over the age of 60 living at home are subject to abuse ([NCEA](#), 2017; [Lachs and Pillemer](#), 2015; [Pillemer et al](#), 2015).

One in five seniors over the age of 65 are subject to elder financial exploitation ([Public Policy Polling](#), 2016).

Most elder abuse is delivered by family, friends, and caregivers.

Elder abuse, though widespread, remains under the radar, with actual exploitation being 23 times greater for elder abuse, and 43 times greater for elder financial exploitation, than reported numbers imply. ([Under the Radar](#), 2011)

In 2016, the [NYS Office of Children and Family Services](#) (NYSOFA) released its multi-agency study, [The New York State Cost of Financial Exploitation](#), showing the statewide impact of elder financial exploitation costing at least \$1.5 billion, each year.

This study changes the math – and the calculus of our response, nationwide.

This figure is important: to date, the most-cited figure, based on the 2011 *Metlife Study of Elder Financial Abuse*, estimated the annual financial loss by victims to be at least \$2.9 billion dollars, nationally. ([2011](#))

The cost of exploitation is enormous; even when the sum is small the effect can be devastating – to self and to society.

Philanthropy

Before dying in 1959, Vincent Astor, my grandmother's husband, established the Vincent Astor Foundation for the "alleviation of human suffering."

My grandmother, as president, furthered the foundation's mission by addressing the "quality of life"—achieved through engaged philanthropy decades before the practice was mainstream.

Well in to her 90s, she was center stage as "New York's First Lady" and a "humanist aristocrat with a generous heart".

In 1998, at age 96, she was awarded the Presidential Medal of Freedom by President Bill Clinton in recognition of her achievements.

By 100, she had disappeared from the limelight.

This is until July 2006 when the content of my guardianship petition was discovered by the press—leading to front-page headlines reading “Disaster for Mrs Astor.”

My grandmother would never want to be known as one of America’s most famous cases of elder abuse.

Nor did she, while in the throes of dementia, choose to be victimized; to be deprived, manipulated, and robbed – all as part of a calculated “scheme to defraud,” as later characterized by the Manhattan District Attorney.

Yet, the sad circumstances surrounding my grandmother have informed a timely, and timeless, cause in elder justice.

At 104, she unknowingly entered her “encore career” as an advocate for elder Americans, including seniors two generations younger.

Just as her timing was critical with her intentional, quality-of-life philanthropy so, now, in her advanced age, she unintentionally advanced the “quality of life at the end of life.”

One of the greatest impediments to elder justice is ageism.

By example, my grandmother did so much to combat proactively this social impediment through the way she took on each day, year after year, decade after decade – from when she first headed the foundation in 1959 at age 57, to closing the foundation in 1997, when she was 95.

It is ironic, and so sad, that my grandmother’s ageless attitude did not protect her from abuse. The same can be said for millions of seniors.

Red Flags —

After her hundredth birthday, I grew increasingly concerned for my grandmother. I began speaking with her supportive staff and caregivers.

A transaction raised red flags. I heard that while my father was cutting back on my grandmother’s expenses he had sold her favorite painting – one that she had bequeathed to the Metropolitan Museum of Art.

The sale realized \$10 million, two of which my father kept as a “commission.”

On hearing of the sale, my grandmother, who had been led to believe she was running out of money, asked, "Now, can I buy dresses?"

My grandmother went from the limelight, center stage as lead actor in her own life, to being “gaslighted,” by her own son, who psychologically broke her down into believing she was going broke.

My grandmother knew she was subject to undue influence, as evidenced by testimony during my father’s trial.

As reported by [The New York Times](#), according to an attending nurse, Ms. Noble, Mrs. Astor said, “I give up. They get all that they want. I’m so gaga, what can I do?””

During the signing of a codicil, my grandmother attempted to defend herself; again, quoting the Times, “I won’t be pushed into any business, do you hear me?” Ms. Noble said that Mrs. Astor told her son.” and “...when the Marshalls visited the apartment, Ms. Noble said that Mrs. Astor told her: ‘What do they want? Tell them I will pay them to leave.’”

Undue influence is elusive – from isolated seniors’ homes, to practicing professionals’ offices, to our court houses, and for responders along the way. Even its definition is elusive.

But it is critical when assessing a senior’s wellbeing. And advances re being made.

Financials at the Forefront

My grandmother loved the peace and nature of her country house, where she wished to spend her final days.

In early 2005, my father closed the house and fired my grandmother’s most loyal staff member, her butler, Chris Ely. [reference photograph]

Later, back in her New York apartment, caregivers showed my grandmother a photograph of Chris. She thought he must have died because she couldn't understand why else he was gone.

In mid 2005, only through the pressure of my grandmother's two closest friends, my father reluctantly agreed to reopen her country house.

I barely knew these friends at the time, but I was so grateful when I heard about their intervention.

But, by fall, my grandmother was back in New York City.

If my father had simply "taken" money and property of hers, but had provided coordinated care and respected her wishes, this story might have played out differently.

In fact, given her means, it would have been easy to accommodate my grandmother's wishes for the end of her life.

As we learned later: added support for a year would have cost much less than my father's legal fees – for a week in criminal court.

But to witness my father's greed, at my grandmother's expense – at the cost of her psychological and physical wellbeing – was something none of us could bear.

I was still not sure what to do. I sought advice from several trusted people including a sage high-school friend whose own family had been through similar circumstances.

He advised, "Philip, follow your heart first; then, follow the money."

Our greatest concern was my grandmother's psychological abuse, one of the most difficult forms of elder abuse to give credence to – much less document and assess.

So, in large part, I felt our fallback were the financials.

But, I now know: financials are at the forefront of our campaign for elder justice.

As financial exploitation is detectible and evidential, its discovery can help with rapid response and ‘arrest’ of many forms of abuse.

In my grandmother’s abuse there was both opportunity and motive.

The opportunity was provided when my grandmother, at 100 years old, was frail, in the throes of Alzheimer’s, and susceptible to psychological manipulation and isolation.

There was motive. Transgressions were fueled by my father’s mistaken belief that, irrespective of his mother’s needs and wishes, he deserved and could take whatever she had. This included her money – and her wellbeing.

My father used his power of attorney as a weapon and a shield to steal – as chronicled by large, irregular financial transactions.

Emboldened by successful gain of such sums, my father escalated his insidious, serial exploitation by having his mother “sign” three codicils (using three lawyers) that transferred tens of millions of dollars (almost all of which she has bequeathed to charities) to his control.

With legislation, training, and reporting such egregious acts could have been arrested early on, protecting my grandmother from added loss and injury.

Broken bones and bruises aside, financial evidence can help with incident response that may lead to detection – toward arrest, and prosecution. Yet for first responders, discovery of potential financial evidence may be difficult to detect.

No so for the financial industry – now, more than ever before.

Upstandership

“Upstandership” is my model, under development, of “bystander intervention.” Based on a social science model, bystander intervention was first developed to empower bystanders to address incidents of sexual assault and bullying.

Upstandership assumes an approach that can be applied to many forms of social justice and, when being test driven in the realm of elder justice, is particularly pertinent to advances in the financial services industry.

Upstandership applies a strengths-based, articulated approach to help realize our social compact between society and self, including our future self.

Upstandership is not a single act, but – like stewardship – is a cultivation of intent and capacity that includes these eight interrelated steps, two of which I will focus on.

1. Attention
2. Awareness
3. Knowledge — For when we know we begin to notice, and through this knowledge we...
4. Acknowledge – alleged or actual abuse, and we acknowledge our personal and professional responsibility. Critically, next, our responsibility must be articulated with our collective...
5. “Response-ability” — or our ability to respond – through policy and protocol, community connections, supportive services, and legislative acts that permit, or mandate, us to act. And so then we...
6. Act — we report, refer, or intervene – and then
7. Mitigate — recover and heal, and
8. Advocate — to come full circle, becoming whole, and gaining others’ attention.

For fiduciaries, the articulation from individual responsibility to collective “response-ability” toward senior investor protection has been strengthened by FINRA, FinCEN, CFPB, NASAA, and others that, never grounded by the gravity of elder abuse, have helped elder justice realize greater heights.

[Thirteen states](#) (Montana, included; with [HB 24](#)) have enacted legislation or regulations based on the North American Securities Administrators Association (NASAA) [Model Act to Protect Vulnerable Adults from Financial Exploitation](#), since adopted in January 2016. The Model Act includes a mandatory reporting requirement applicable to qualified individuals.

In February (2018) two FINRA rules will become effective: [Rule 2165](#), *Financial Exploitation of Specified Adults*, allows a temporary hold on

disbursements, and revised [Rule 4512](#), *Customer Account Information*, which allows for the name of and contact information for a trusted contact person who may be contacted about the customer's account, to address possible financial exploitation.

The FINRA rules are two great steps forward on the path of elder justice. The former – “hold and report” – while reactive, will “stop the bleeding”; the latter – trusted contact – is proactive, and opens the door to preventive, constructive conversations with clients, framed in the context of your concern and the trust they hold for you.

Just as elder abuse is the betrayal of trust, elder justice is the provision of trust – your trust, through relationships and responsibility.

Trust is achieved face to face...and in the digital space.

Elder justice is in its infancy; so is big-data analytics.

Cradled in a “trust framework,” continued development in big-data can harness streaming analytics for detection and rapid response, and then sandbox warehoused analytics for proactive prevention of exploitation.

War

We are the midst of a war.

This one is not abroad; this one is at home, one that affects homes across America.

As with all wars, it involves domination and violence that are both intentional and instrumental.

As with all wars, it results in great emotional and economic cost, psychological and physical harm, and even premature death.

Homes are best considered a sanctuary. But some homes have become battle zones.

In the context of some families, such as mine, this lends new meaning to von Clausewitz’s definition of war as, “a struggle of wills.”

Our greater “homeland security” can be achieved by many means, including SARs. A decade ago “sars” referred to a potential epidemic. Today, SARs – or FinCEN’s Suspicious Activity Reports – can help eradicate an epidemic: elder abuse.

The SARS outbreak of 2002-03 caused 8,098 cases, resulting in 774 deaths. ([Smith](#), 2006) Just in the U.S., our elder abuse “epidemic” affects approximately 5,600,000 victims age 60 and over. ([Pillemer et al](#), 2015)

To advance FinCEN’s [mission](#) “to promote national security,” the goal of SAR filings is to identify individuals, groups, and organizations involved in fraud, terrorist financing, money laundering, and other crimes.

On August 30, 2017, the Consumer Financial Protection Bureau (CFPB), U.S. Department of the Treasury, and the Financial Crimes Enforcement Network (FinCEN) issued a [Joint Memorandum](#) to encourage coordination among financial institutions, law enforcement, and adult protective service agencies (APS) to help protect older adults from elder financial exploitation (or EFE).

The Joint Memorandum aims to raise awareness of the existence of Suspicious Activity Reports (SARs) and the role that they may play in aiding law enforcement’s investigation of elder financial exploitation cases.

The memorandum underscores that, “Financial institutions can play a key role in detecting, responding to, and preventing EFE. Financial institutions are often well-positioned to detect when older account holders have been targeted or victimized.”

As noted, “FinCEN’s new electronic [filing form](#), [launched in 2013](#), includes a specific check box indicating that the filer suspects elder financial exploitation, thereby providing a streamlined process for law enforcement agencies to access SARs filed on this type of suspicious activity.”

A financial institution, which is provided a safe harbor, must report insider abuse involving any amount, violations aggregating \$5,000 or more where a suspect can be identified, and violations aggregating \$25,000 or more regardless of a potential suspect. ([FinCEN 2012](#))

SARs are confidential and information that would reveal the existence or non-existence of a SAR is confidential.

Yet, law enforcement agencies can have direct access to FinCEN's database by developing a Memorandum of Understanding with FinCEN.

In [May](#) (2017), FinCEN held its third annual Law Enforcement Awards ceremony and presented awards to law enforcement agencies that use Bank Secrecy Act reporting provided by financial institutions in their criminal investigations.

To the public, Suspicious Activity Report (SAR) [statistics](#) are available based on the data submitted on the mandatory FinCEN Form 111. This robust database has many data elements that can allow for granular query results.

Given the rough figures available on elder financial exploitation, with a cursory use of the database it appears that SARs are underreported – though mandated (with penalties for those who fail to file).

Nonetheless, SARs, coupled with FINRA rules, NASAA's Model Act, and resulting states' legislation and regulation will so help.

As “laboratories of democracy,” states need performance metrics to be part of formative assessments to guide changes, in part toward having the different acts and rules complimentary – and to address issues such as a focus on transactions, not just disbursements; on specific accounts, not just the client; on protection at the firm and individual level, and more.

Elder justice will also advance from case, to case law – as courts weigh in.

The SeniorSafe Act of 2017 ([S. 223](#)), sponsored by [Senator Collins](#) (R-ME), has been reintroduced.

Senator Grassley's (R – IA) Elder Abuse Prevention and Prosecution Act ([S. 178](#)) has been passed by the Senate.

Legislative acts enable and empower us to act – to collectively wage war against the epidemic of elder abuse, even using tools designed to combat terrorism.

You don't need to testify before the Senate to have a voice and express your concern. So, before you are "over the hill" get on the Hill.

Guardianship

After much work, I finally connected with my grandmother's two friends, Annette de la Renta and David Rockefeller, who had managed to have my father open up her country house the year before.

We met in May 2006 and decided: we must act.

Save a guardianship petition we had little recourse.

In July, in Supreme Court in New York City, I filed a petition seeking guardianship for my grandmother. It was supported by affidavits from staff, caregivers, and friends, including Henry Kissinger.

Immediately, temporary guardians of both her person and property were appointed. Lifelong friend Annette was appointed as guardian for my grandmother. JPMorgan Chase was appointed as guardian of my grandmother's assets.

The next week, we got my grandmother back to her country house to spend her last days, as she would have wanted.

In October, after a three-month battle, and five days before our court date, a settlement was reached.

Temporary guardians were made permanent. My father and two lawyers renounced any right to be appointed fiduciaries in Surrogate's Court.

Halcyon Days

Once awarded guardianship, we had achieved our goal.

Now back in the country, my grandmother was no longer fearful. Caregivers were coupled with fully coordinated medical care. Friends visited. Her rector came for communion weekly. She went outside...with her dogs.

Thanksgiving, which lived up to its name, provided a quiet time for *my* family to visit. Our children and my wife played guitar and sang harmonies.

Deep below her blanket of full dementia, we captured a twinkle in my grandmother's eyes.

These fall months turned out to be halcyon days in the eye of the storm.

Aftermath

In a December 2006 court decision, which largely addressed payment of legal fees, my grandmother's guardianship judge authorized reimbursement of my fees for bringing the guardianship petition, stating, "Although this matter voluntarily settled before the hearing, I find the petitioner Philip Marshall was the prevailing party..."

Yet the judge also decided to award my father a portion of his legal fees, writing, "I make this ruling based on the conclusion of the court evaluator that the allegations in the petition regarding Mrs. Astor's medical and dental care, and the other allegations of intentional elder abuse by the Marshalls, *were not substantiated.*" [italics added]

I believe the court evaluator's report never connected the dots and decimal points.

It never made a connection between the allegations in the guardianship petition and an appendix to his report: a long list of financial dealings, totaling tens of millions of dollars, identified by the temporary guardian of the purse, JPMorgan Chase.

Nonetheless, these transfers had directly affected our out-of-court settlement.

Guardianship was settled, and won, in large part due to these financial findings.

The court evaluator's report opened the door wide to claims that there was no elder abuse.

This probably has much to do with the widely misunderstood definition of abuse.

“Astor son is cleared”, headlined *The New York Times*, which quoted my father’s lawyer saying, “This is a case that was given birth from allegations that were absolutely fictitious regarding Mr. Marshall’s care of his mother.””

On the dark December day of this decision, our Pyrrhic victory found us losing the greater war against elder abuse.

Was my grandmother’s guardianship to be elder justice’s *Plessey v Ferguson*?

Were we to repurpose the family’s dirty laundry as surrender flags, giving up on the greater cause in to which we had been so thrust? ≈

Before guardianship, my grandmother was traumatized and in jeopardy. However she did not endure “double jeopardy” by being revictimized, again – only because she was not cognizant of the judge’s finding that, “elder abuse was not substantiated.”

In August 2007, my grandmother died at home, in peace, with grace and dignity, free from fear—and surrounded by loved ones.

Cusp

Back in October 2006, only days after the guardianship was settled, a criminal investigation was launched by the Manhattan District Attorney.

In December 2006, just as my father declared that he had been vindicated, the DA’s office expanded its work, empanelled a grand jury, and issued subpoenas.

In November 2007, my father and the third lawyer were indicted.

In April 2009 the criminal trial began – and proceeded, for months.

Today, you now know much more about the guardianship case than the jury did, even after six months.

That’s because all of the guardianship proceedings were barred from being introduced in criminal court.

For me, taking the stand was difficult. But not taking a stand, and not helping my grandmother, would have been more so.

Testifying against my father was very difficult.

But, more difficult, was having to recount the trauma imposed on my grandmother and those helping her – all the while not being able to tell my whole story to the jury.

The jury's verdict: My father was found guilty on 14 of the 15 counts against him.

After a spring and long, long summer of my father's trial and after heart-wrenching testimony, this was a very bittersweet harvest.

Yet, this harvest has so nourished the cause of elder justice.

We had advanced from tribulation to trial. From the tribulation of hearing the allegations in my petition for guardianship were "unsubstantiated," to a criminal trial that proved otherwise.

Even though much evidence was barred in the criminal court, the jury understood how elder abuse was used as a means to exploit and enrich in my father's scheme to defraud his mother.

Save one, all counts were upheld upon appeal.

And later, in Surrogates – whose proceedings had been put on hold through the efforts of Attorney General Eric Schneiderman – a settlement was reached that provided for charities (especially those with an emphasis on education) largely as my grandmother wished.

Here, if her wishes had not been met, New York teachers would have received nothing more than a lesson plan in how elder abuse can be used to exploit.

E Street

We take pause to recognize advances in elder justice, just as it comes of age – as ten thousand older Americans celebrate their 65th birthday, every day.

America's public-health triumph of the 20th century gained us thirty years, added to our lives. ([Global Health and Aging](#), 2011) To benefit fully from this longevity dividend, we must explore creative solutions to engage older Americans in to our social and economic fabric, more, while protecting those of us in our *new* old age from abuse and exploitation – a public-health epidemic of the 21st century that compromises society and the inherent potential of a seventh, soon to be a fifth (by 2030), of our citizens.

As Boomers have danced to the songs of Bruce Springsteen's E Street Band, we will, if only out of enlightened self-interest, jump on the E Street bandwagon to embrace and espouse our coming of age. But we cannot, and must not, do it alone.

By "E Street bandwagon," I refer to both the vitality of the Boomer generation exemplified by Springsteen, and to [AARP](#) whose headquarters in Washington is on E Street, and that, by taking a strengths-based approach, is championing elders every day – while helping protect them along the way.

As Boomers, we are no longer in *the* 60s, we are in *our* 60s.

Just as we achieved social transformation for the betterment of future generations fifty years ago, Boomers – in concert with our communities countrywide – will do the same, now, for the benefit of rising generations.

As in Washington, our "E Street" is two way, for it explores avenues of cooperation and communication between all generations.

To younger generations, the message is clear:

From the start, you must actively work to secure and insure your future.

If you are passive in investing, you will short the many decades you have gained.

Beyond Brooke

My grandmother would never want to be remembered, only, as one of America's most famous cases of elder abuse.

For, in such a context, victimization, “trims a life to fit the frame” (James Hillman)

But, here is my grandmother’s greatest legacy: that, as an elder for over four decades, she practiced, in New York City, philanthropy whose priceless essence is the “love of humanity.”

It is through the lens of humanity that we see elders, otherwise made invisible by our ageist attitude and by perpetrators.

I welcome your constructive comments and continued conversations along our shared path.

I am honored to be with you, today and along the way, as you assume a leadership role in protecting seniors’ net worth, self worth, and lives.

Thank you for all you do, every day – with elders.

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