

STATE OF NEVADA
LEGISLATIVE COUNSEL BUREAU

CARSON CITY OFFICE
LEGISLATIVE BUILDING
401 S. CARSON STREET
CARSON CITY, NEVADA 89701
(775) 684-6800



LAS VEGAS OFFICE
GRANT SAWYER STATE OFFICE BUILDING
555 E. WASHINGTON AVENUE, SUITE 4400
LAS VEGAS, NEVADA 89101
(702) 486-2800

January 9, 2023

VIA EMAIL

The Honorable Aaron Ford
Attorney General of Nevada
100 North Carson Street
Carson City, Nevada 89701

Dear Attorney General Ford:

The Nevada Silver Haired Legislative Forum was created by the Legislature under *Nevada Revised Statutes* (NRS) 427A.320 through 427A.400 to identify and act upon issues of importance to aging persons.

Older adults are increasingly the target of financial scams. This interim, the Forum members heard testimony indicating there were 62,190 reports of elder financial abuse and identity theft in Nevada in 2021. It is believed scams targeting seniors are underreported because victims feel embarrassed, fear retaliation from the scammers, or they simply do not know the process for reporting the crime. Older adults are targeted for frauds and scams because they have assets, typically accumulated over a lifetime, and a primarily fixed but steady income. Losing money or possessions to scams and fraud can be especially devastating to older adults. Everyone deserves safety and dignity, but older Nevadans have too frequently become targets of deceptive scams that can have serious consequences.

While educating consumers is the greatest protection against scam, vigorous civil and criminal penalties for deceptive trade practices targeting seniors also serve as a powerful deterrent for prospective scammers and provide reassurance to the senior citizens of our state that representatives in public office acknowledge their concerns for personal financial security and recognize them as valued and contributing members of our communities. Protecting seniors from financial exploitation is not only an important moral obligation; it is a sound financial and business practice for our state.

At this interim's final meeting and work session held on August 11, 2022, the Nevada Silver Haired Legislative Forum members voted to send this letter expressing the Forum's support for efforts to prevent and reduce scam and fraud of senior citizens in Nevada by: (1) increasing the penalties for engaging in deceptive trade practices that target Nevadans 60 years of age and older by one step for each criminal penalty and by doubling the existing civil penalties as well as increasing fines for each violation and suspensions of a business license; (2) prohibiting the ability for certain commercial entities to collect, use, or disclose the Social Security number of an individual over 60 years of age under certain circumstances; and (3) requiring commercial entities to provide seniors with an "opt in" consent option before they can collect and process personal identification information of seniors under certain circumstances.

Attorney General Ford

Page 2

January 9, 2023

I thank you for your time and consideration of this topic of concern for seniors in the state and your dedication to serving all Nevadans. If you have questions, please do not hesitate to contact me at NVSilverForum@lcb.state.nv.us or Ashlee Kalina, Forum Coordinator, Research Division, Legislative Counsel Bureau, at ashlee.kalina@lcb.state.nv.us.

Sincerely,

A handwritten signature in cursive script, reading "Fran Almaraz", written in dark ink on a light background.

Fran Almaraz, Forum President
Nevada Silver Haired Legislative Forum

FA/jk:G230023

cc: The Honorable Joe Lombardo, Governor, Office of the Governor
Ben Kieckhefer, Chief of Staff, Office of the Governor
Mark Krueger, Deputy Attorney General, Bureau of Consumer Protection, Office of the Attorney General
The Honorable Melanie Scheible, Chair, Senate Committee on Judiciary
The Honorable Brittney Miller, Chair, Assembly Committee on Judiciary
The Honorable Michelle Gorelow, Nevada State Assembly

STATE OF NEVADA
LEGISLATIVE COUNSEL BUREAU

CARSON CITY OFFICE
LEGISLATIVE BUILDING
401 S. CARSON STREET
CARSON CITY, NEVADA 89701
(775) 684-6800



LAS VEGAS OFFICE
GRANT SAWYER STATE OFFICE BUILDING
555 E. WASHINGTON AVENUE, SUITE 4400
LAS VEGAS, NEVADA 89101
(702) 486-2800

January 9, 2023

VIA EMAIL

The Honorable Michelle Gorelow
Nevada State Assembly
401 South Carson Street
Carson City, Nevada 89701-4747

Dear Assemblywoman Gorelow:

The Nevada Silver Haired Legislative Forum was created by the Legislature under *Nevada Revised Statutes* (NRS) 427A.320 through 427A.400 to identify and act upon issues of importance to aging persons.

Older adults are increasingly the target of financial scams. This interim, the Forum members heard testimony indicating there were 62,190 reports of elder financial abuse and identity theft in Nevada in 2021. It is believed scams targeting seniors are underreported because victims feel embarrassed, fear retaliation from the scammers, or they simply do not know the process for reporting the crime. Older adults are targeted for frauds and scams because they have assets, typically accumulated over a lifetime, and a primarily fixed but steady income. Losing money or possessions to scams and fraud can be especially devastating to older adults. Everyone deserves safety and dignity, but older Nevadans have too frequently become targets of deceptive scams that can have serious consequences.

While educating consumers is the greatest protection against scam, vigorous civil and criminal penalties for deceptive trade practices targeting seniors also serve as a powerful deterrent for prospective scammers and provide reassurance to the senior citizens of our state that representatives in public office acknowledge their concerns for personal financial security and recognize them as valued and contributing members of our communities. Protecting seniors from financial exploitation is not only an important moral obligation; it is a sound financial and business practice for our state.

At this interim's final meeting and work session held on August 11, 2022, the Nevada Silver Haired Legislative Forum members voted to send this letter expressing the Forum's support for efforts to prevent and reduce scam and fraud of senior citizens in Nevada by: (1) increasing the penalties for engaging in deceptive trade practices that target Nevadans 60 years of age and older by one step for each criminal penalty and by doubling the existing civil penalties as well as increasing fines for each violation and suspensions of a business license; (2) prohibiting the ability for certain commercial entities to collect, use, or disclose the Social Security number of an individual over 60 years of age under certain circumstances; and (3) requiring commercial entities to provide seniors with an "opt in" consent option before they can collect and process personal identification information of seniors under certain circumstances.

Assemblywoman Gorelow

Page 2

January 9, 2023

I thank you for your time and consideration of this topic of concern for seniors in the state and your dedication to serving all Nevadans. If you have questions, please do not hesitate to contact me at NVSilverForum@lcb.state.nv.us or Ashlee Kalina, Forum Coordinator, Research Division, Legislative Counsel Bureau, at ashlee.kalina@lcb.state.nv.us.

Sincerely,

A handwritten signature in cursive script, reading "Fran Almaraz", written in dark ink on a light background.

Fran Almaraz, Forum President
Nevada Silver Haired Legislative Forum

FA/jk:G230023

cc: The Honorable Joe Lombardo, Governor, Office of the Governor
Ben Kieckhefer, Chief of Staff, Office of the Governor
The Honorable Aaron Ford, Attorney General, Office of the Attorney General (OAG)
Mark Krueger, Deputy Attorney General, Bureau of Consumer Protection, OAG
The Honorable Melanie Scheible, Chair, Senate Committee on Judiciary
The Honorable Brittney Miller, Chair, Assembly Committee on Judiciary

STATE OF NEVADA
LEGISLATIVE COUNSEL BUREAU

CARSON CITY OFFICE
LEGISLATIVE BUILDING
401 S. CARSON STREET
CARSON CITY, NEVADA 89701
(775) 684-6800



LAS VEGAS OFFICE
GRANT SAWYER STATE OFFICE BUILDING
555 E. WASHINGTON AVENUE, SUITE 4400
LAS VEGAS, NEVADA 89101
(702) 486-2800

January 9, 2023

Ben Kieckhefer
Chief of Staff
Office of the Governor
101 North Carson Street, Suite 1
Carson City, Nevada 89701-4786

Dear Mr. Kieckhefer:

The Nevada Silver Haired Legislative Forum was created by the Legislature under *Nevada Revised Statutes* (NRS) 427A.320 through 427A.400 to identify and act upon issues of importance to aging persons.

Older adults are increasingly the target of financial scams. This interim, the Forum members heard testimony indicating there were 62,190 reports of elder financial abuse and identity theft in Nevada in 2021. It is believed scams targeting seniors are underreported because victims feel embarrassed, fear retaliation from the scammers, or they simply do not know the process for reporting the crime. Older adults are targeted for frauds and scams because they have assets, typically accumulated over a lifetime, and a primarily fixed but steady income. Losing money or possessions to scams and fraud can be especially devastating to older adults. Everyone deserves safety and dignity, but older Nevadans have too frequently become targets of deceptive scams that can have serious consequences.

While educating consumers is the greatest protection against scam, vigorous civil and criminal penalties for deceptive trade practices targeting seniors also serve as a powerful deterrent for prospective scammers and provide reassurance to the senior citizens of our state that representatives in public office acknowledge their concerns for personal financial security and recognize them as valued and contributing members of our communities. Protecting seniors from financial exploitation is not only an important moral obligation; it is a sound financial and business practice for our state.

At this interim's final meeting and work session held on August 11, 2022, the Nevada Silver Haired Legislative Forum members voted to send this letter expressing the Forum's support for efforts to prevent and reduce scam and fraud of senior citizens in Nevada by: (1) increasing the penalties for engaging in deceptive trade practices that target Nevadans 60 years of age and older by one step for each criminal penalty and by doubling the existing civil penalties as well as increasing fines for each violation and suspensions of a business license; (2) prohibiting the ability for certain commercial entities to collect, use, or disclose the Social Security number of an individual over 60 years of age under certain circumstances; and (3) requiring commercial entities to provide seniors with an "opt in" consent option before they can collect and process personal identification information of seniors under certain circumstances.

Mr. Kieckhefer

Page 2

January 9, 2023

I thank you for your time and consideration of this topic of concern for seniors in the state and your dedication to serving all Nevadans. If you have questions, please do not hesitate to contact me at NVSilverForum@lcb.state.nv.us or Ashlee Kalina, Forum Coordinator, Research Division, Legislative Counsel Bureau, at ashlee.kalina@lcb.state.nv.us.

Sincerely,

A handwritten signature in cursive script, reading "Fran Almaraz", written in dark ink on a light background.

Fran Almaraz, Forum President
Nevada Silver Haired Legislative Forum

FA/jk:G230023

cc: The Honorable Joe Lombardo, Governor, Office of the Governor
The Honorable Aaron Ford, Attorney General, Office of the Attorney General (OAG)
Mark Krueger, Deputy Attorney General, Bureau of Consumer Protection, OAG
The Honorable Melanie Scheible, Chair, Senate Committee on Judiciary
The Honorable Brittney Miller, Chair, Assembly Committee on Judiciary
The Honorable Michelle Gorelow, Nevada State Assembly

STATE OF NEVADA
LEGISLATIVE COUNSEL BUREAU

CARSON CITY OFFICE
LEGISLATIVE BUILDING
401 S. CARSON STREET
CARSON CITY, NEVADA 89701
(775) 684-6800



LAS VEGAS OFFICE
GRANT SAWYER STATE OFFICE BUILDING
555 E. WASHINGTON AVENUE, SUITE 4400
LAS VEGAS, NEVADA 89101
(702) 486-2800

January 9, 2023

VIA EMAIL

Mark Krueger
Deputy Attorney General, Bureau of Consumer Protection
Office of the Attorney General
100 North Carson Street
Carson City, Nevada 89701

Dear Mr. Krueger:

The Nevada Silver Haired Legislative Forum was created by the Legislature under *Nevada Revised Statutes* (NRS) 427A.320 through 427A.400 to identify and act upon issues of importance to aging persons.

Older adults are increasingly the target of financial scams. This interim, the Forum members heard testimony indicating there were 62,190 reports of elder financial abuse and identity theft in Nevada in 2021. It is believed scams targeting seniors are underreported because victims feel embarrassed, fear retaliation from the scammers, or they simply do not know the process for reporting the crime. Older adults are targeted for frauds and scams because they have assets, typically accumulated over a lifetime, and a primarily fixed but steady income. Losing money or possessions to scams and fraud can be especially devastating to older adults. Everyone deserves safety and dignity, but older Nevadans have too frequently become targets of deceptive scams that can have serious consequences.

While educating consumers is the greatest protection against scam, vigorous civil and criminal penalties for deceptive trade practices targeting seniors also serve as a powerful deterrent for prospective scammers and provide reassurance to the senior citizens of our state that representatives in public office acknowledge their concerns for personal financial security and recognize them as valued and contributing members of our communities. Protecting seniors from financial exploitation is not only an important moral obligation; it is a sound financial and business practice for our state.

At this interim's final meeting and work session held on August 11, 2022, the Nevada Silver Haired Legislative Forum members voted to send this letter expressing the Forum's support for efforts to prevent and reduce scam and fraud of senior citizens in Nevada by: (1) increasing the penalties for engaging in deceptive trade practices that target Nevadans 60 years of age and older by one step for each criminal penalty and by doubling the existing civil penalties as well as increasing fines for each violation and suspensions of a business license; (2) prohibiting the ability for certain commercial entities to collect, use, or disclose the Social Security number of an individual over 60 years of age under certain circumstances; and (3) requiring commercial entities to provide seniors with an "opt in" consent option before they can collect and process personal identification information of seniors under certain circumstances.

Mr. Krueger
Page 2
January 9, 2023

I thank you for your time and consideration of this topic of concern for seniors in the state and your dedication to serving all Nevadans. If you have questions, please do not hesitate to contact me at NVSilverForum@lcb.state.nv.us or Ashlee Kalina, Forum Coordinator, Research Division, Legislative Counsel Bureau, at ashlee.kalina@lcb.state.nv.us.

Sincerely,

A handwritten signature in cursive script, reading "Fran Almaraz", written in dark ink on a light background.

Fran Almaraz, Forum President
Nevada Silver Haired Legislative Forum

FA/jk:G230023

cc: The Honorable Joe Lombardo, Governor, Office of the Governor
Ben Kieckhefer, Chief of Staff, Office of the Governor
The Honorable Aaron Ford, Attorney General, Office of the Attorney General
The Honorable Melanie Scheible, Chair, Senate Committee on Judiciary
The Honorable Brittney Miller, Chair, Assembly Committee on Judiciary
The Honorable Michelle Gorelow, Nevada State Assembly

STATE OF NEVADA
LEGISLATIVE COUNSEL BUREAU

CARSON CITY OFFICE
LEGISLATIVE BUILDING
401 S. CARSON STREET
CARSON CITY, NEVADA 89701
(775) 684-6800



LAS VEGAS OFFICE
GRANT SAWYER STATE OFFICE BUILDING
555 E. WASHINGTON AVENUE, SUITE 4400
LAS VEGAS, NEVADA 89101
(702) 486-2800

January 9, 2023

The Honorable Joe Lombardo
Governor of Nevada
101 North Carson Street, Suite 1
Carson City, Nevada 89701-4786

Dear Governor Lombardo:

The Nevada Silver Haired Legislative Forum was created by the Legislature under *Nevada Revised Statutes* (NRS) 427A.320 through 427A.400 to identify and act upon issues of importance to aging persons.

Older adults are increasingly the target of financial scams. This interim, the Forum members heard testimony indicating there were 62,190 reports of elder financial abuse and identity theft in Nevada in 2021. It is believed scams targeting seniors are underreported because victims feel embarrassed, fear retaliation from the scammers, or they simply do not know the process for reporting the crime. Older adults are targeted for frauds and scams because they have assets, typically accumulated over a lifetime, and a primarily fixed but steady income. Losing money or possessions to scams and fraud can be especially devastating to older adults. Everyone deserves safety and dignity, but older Nevadans have too frequently become targets of deceptive scams that can have serious consequences.

While educating consumers is the greatest protection against scam, vigorous civil and criminal penalties for deceptive trade practices targeting seniors also serve as a powerful deterrent for prospective scammers and provide reassurance to the senior citizens of our state that representatives in public office acknowledge their concerns for personal financial security and recognize them as valued and contributing members of our communities. Protecting seniors from financial exploitation is not only an important moral obligation; it is a sound financial and business practice for our state.

At this interim's final meeting and work session held on August 11, 2022, the Nevada Silver Haired Legislative Forum members voted to send this letter expressing the Forum's support for efforts to prevent and reduce scam and fraud of senior citizens in Nevada by: (1) increasing the penalties for engaging in deceptive trade practices that target Nevadans 60 years of age and older by one step for each criminal penalty and by doubling the existing civil penalties as well as increasing fines for each violation and suspensions of a business license; (2) prohibiting the ability for certain commercial entities to collect, use, or disclose the Social Security number of an individual over 60 years of age under certain circumstances; and (3) requiring commercial entities to provide seniors with an "opt in" consent option before they can collect and process personal identification information of seniors under certain circumstances.

Governor Joe Lombardo

Page 2

January 9, 2023

I thank you for your time and consideration of this topic of concern for seniors in the state and your dedication to serving all Nevadans. If you have questions, please do not hesitate to contact me at NVSilverForum@lcb.state.nv.us or Ashlee Kalina, Forum Coordinator, Research Division, Legislative Counsel Bureau, at ashlee.kalina@lcb.state.nv.us.

Sincerely,

A handwritten signature in dark ink, appearing to read "Fran Almaraz", is written over a horizontal line.

Fran Almaraz, Forum President
Nevada Silver Haired Legislative Forum

FA/jk:G230023

cc: Ben Kieckhefer, Chief of Staff, Office of the Governor
Aaron Ford, Attorney General, Office of the Attorney General (OAG)
Mark Krueger, Deputy Attorney General, Bureau of Consumer Protection, OAG
The Honorable Melanie Scheible, Chair, Senate Committee on Judiciary
The Honorable Brittney Miller, Chair, Assembly Committee on Judiciary
The Honorable Michelle Gorelow, Nevada State Assembly

STATE OF NEVADA
LEGISLATIVE COUNSEL BUREAU

CARSON CITY OFFICE
LEGISLATIVE BUILDING
401 S. CARSON STREET
CARSON CITY, NEVADA 89701
(775) 684-6800



LAS VEGAS OFFICE
GRANT SAWYER STATE OFFICE BUILDING
555 E. WASHINGTON AVENUE, SUITE 4400
LAS VEGAS, NEVADA 89101
(702) 486-2800

January 9, 2023

VIA EMAIL

The Honorable Brittney Miller
Chair, Assembly Committee on Judiciary
401 South Carson Street
Carson City, Nevada 89701-4747

Dear Chair Miller:

The Nevada Silver Haired Legislative Forum was created by the Legislature under *Nevada Revised Statutes* (NRS) 427A.320 through 427A.400 to identify and act upon issues of importance to aging persons.

Older adults are increasingly the target of financial scams. This interim, the Forum members heard testimony indicating there were 62,190 reports of elder financial abuse and identity theft in Nevada in 2021. It is believed scams targeting seniors are underreported because victims feel embarrassed, fear retaliation from the scammers, or they simply do not know the process for reporting the crime. Older adults are targeted for frauds and scams because they have assets, typically accumulated over a lifetime, and a primarily fixed but steady income. Losing money or possessions to scams and fraud can be especially devastating to older adults. Everyone deserves safety and dignity, but older Nevadans have too frequently become targets of deceptive scams that can have serious consequences.

While educating consumers is the greatest protection against scam, vigorous civil and criminal penalties for deceptive trade practices targeting seniors also serve as a powerful deterrent for prospective scammers and provide reassurance to the senior citizens of our state that representatives in public office acknowledge their concerns for personal financial security and recognize them as valued and contributing members of our communities. Protecting seniors from financial exploitation is not only an important moral obligation; it is a sound financial and business practice for our state.

At this interim's final meeting and work session held on August 11, 2022, the Nevada Silver Haired Legislative Forum members voted to send this letter expressing the Forum's support for efforts to prevent and reduce scam and fraud of senior citizens in Nevada by: (1) increasing the penalties for engaging in deceptive trade practices that target Nevadans 60 years of age and older by one step for each criminal penalty and by doubling the existing civil penalties as well as increasing fines for each violation and suspensions of a business license; (2) prohibiting the ability for certain commercial entities to collect, use, or disclose the Social Security number of an individual over 60 years of age under certain circumstances; and (3) requiring commercial entities to provide seniors with an "opt in" consent option before they can collect and process personal identification information of seniors under certain circumstances.

Chair Miller
Page 2
January 9, 2023

I thank you for your time and consideration of this topic of concern for seniors in the state and your dedication to serving all Nevadans. If you have questions, please do not hesitate to contact me at NVSilverForum@lcb.state.nv.us or Ashlee Kalina, Forum Coordinator, Research Division, Legislative Counsel Bureau, at ashlee.kalina@lcb.state.nv.us.

Sincerely,

A handwritten signature in cursive script, reading "Fran Almaraz", written in dark ink on a light background.

Fran Almaraz, Forum President
Nevada Silver Haired Legislative Forum

FA/jk:G230023

cc: The Honorable Joe Lombardo, Governor, Office of the Governor
Ben Kieckhefer, Chief of Staff, Office of the Governor
The Honorable Aaron Ford, Attorney General, Office of the Attorney General (OAG)
Mark Krueger, Deputy Attorney General, Bureau of Consumer Protection, OAG
The Honorable Melanie Scheible, Chair, Senate Committee on Judiciary
The Honorable Michelle Gorelow, Nevada State Assembly

STATE OF NEVADA
LEGISLATIVE COUNSEL BUREAU

CARSON CITY OFFICE
LEGISLATIVE BUILDING
401 S. CARSON STREET
CARSON CITY, NEVADA 89701
(775) 684-6800



LAS VEGAS OFFICE
GRANT SAWYER STATE OFFICE BUILDING
555 E. WASHINGTON AVENUE, SUITE 4400
LAS VEGAS, NEVADA 89101
(702) 486-2800

January 9, 2023

VIA EMAIL

The Honorable Melanie Scheible
Chair, Senate Committee on Judiciary
401 South Carson Street
Carson City, Nevada 89701-4747

Dear Chair Scheible:

The Nevada Silver Haired Legislative Forum was created by the Legislature under *Nevada Revised Statutes* (NRS) 427A.320 through 427A.400 to identify and act upon issues of importance to aging persons.

Older adults are increasingly the target of financial scams. This interim, the Forum members heard testimony indicating there were 62,190 reports of elder financial abuse and identity theft in Nevada in 2021. It is believed scams targeting seniors are underreported because victims feel embarrassed, fear retaliation from the scammers, or they simply do not know the process for reporting the crime. Older adults are targeted for frauds and scams because they have assets, typically accumulated over a lifetime, and a primarily fixed but steady income. Losing money or possessions to scams and fraud can be especially devastating to older adults. Everyone deserves safety and dignity, but older Nevadans have too frequently become targets of deceptive scams that can have serious consequences.

While educating consumers is the greatest protection against scam, vigorous civil and criminal penalties for deceptive trade practices targeting seniors also serve as a powerful deterrent for prospective scammers and provide reassurance to the senior citizens of our state that representatives in public office acknowledge their concerns for personal financial security and recognize them as valued and contributing members of our communities. Protecting seniors from financial exploitation is not only an important moral obligation; it is a sound financial and business practice for our state.

At this interim's final meeting and work session held on August 11, 2022, the Nevada Silver Haired Legislative Forum members voted to send this letter expressing the Forum's support for efforts to prevent and reduce scam and fraud of senior citizens in Nevada by: (1) increasing the penalties for engaging in deceptive trade practices that target Nevadans 60 years of age and older by one step for each criminal penalty and by doubling the existing civil penalties as well as increasing fines for each violation and suspensions of a business license; (2) prohibiting the ability for certain commercial entities to collect, use, or disclose the Social Security number of an individual over 60 years of age under certain circumstances; and (3) requiring commercial entities to provide seniors with an "opt in" consent option before they can collect and process personal identification information of seniors under certain circumstances.

Chair Scheible
Page 2
January 9, 2023

I thank you for your time and consideration of this topic of concern for seniors in the state and your dedication to serving all Nevadans. If you have questions, please do not hesitate to contact me at NVSilverForum@lcb.state.nv.us or Ashlee Kalina, Forum Coordinator, Research Division, Legislative Counsel Bureau, at ashlee.kalina@lcb.state.nv.us.

Sincerely,

A handwritten signature in dark ink, appearing to read "Fran Almaraz", written over a horizontal line.

Fran Almaraz, Forum President
Nevada Silver Haired Legislative Forum

FA/jk:G230023

cc: The Honorable Joe Lombardo, Governor, Office of the Governor
Ben Kieckhefer, Chief of Staff, Office of the Governor
The Honorable Aaron Ford, Attorney General, Office of the Attorney General (OAG)
Mark Krueger, Deputy Attorney General, Bureau of Consumer Protection, OAG
The Honorable Brittney Miller, Chair, Assembly Committee on Judiciary
The Honorable Michelle Gorelow, Nevada State Assembly