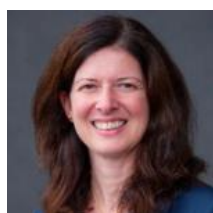


Meet our Presenters

Reports from the Field

Moderator: Anna-Marie Tabor



Anna-Marie Tabor joined the faculty of UMass Law School in 2023 as a Visiting Professor of Law.

As a practicing attorney, Professor Tabor worked to prevent unfair and discriminatory practices in financial services. She joined the Consumer Financial Protection Bureau soon after its inception and helped to develop a regulatory supervision program to prevent illegal discrimination in lending. She also served from 2018-2023 as the Director of the Pension Action Center, a free legal services program at UMass Boston that secures retirement benefits for older people and their families. During her time with the Center, the initiative recovered benefits for clients worth \$7 million.

Earlier in her career, Professor Tabor served as an Assistant Attorney General in the Civil Rights Division of the Office of the Massachusetts Attorney General, where she litigated numerous housing discrimination cases. She also worked on one of the first cases brought by a State Attorney General to allege racial discrimination against a national subprime lender in connection with conduct leading up to the Great Recession and the foreclosure crisis. She began her legal career as a litigation associate at Goodwin Procter LLP in Boston. Before attending law school, Professor Tabor worked as a Special Assistant at the U.S. Department of Treasury's Office of Legislative Affairs and Public Liaison. She clerked for the Honorable Bruce W. Kauffman of the U.S. District Court for the Eastern District of Pennsylvania.



Layla R. D'Emilia is a determined leader who has spent her career successfully advocating for Massachusetts residents, implementing complex policy and regulatory initiatives, and addressing major crises at the state and federal levels. In April 2023, D'Emilia was appointed Undersecretary of the Office of Consumer Affairs and Business Regulation (OCABR), which is part of the Executive Office of Economic Development. As Undersecretary, D'Emilia oversees five agencies while leveraging

her unique background in law, regulatory affairs, policy, and public safety to protect and empower consumers and support the Secretariat's goal of widespread economic development across the Commonwealth.

Prior to her appointment as Undersecretary, D'Emilia served as Commissioner for the Division of Occupational Licensure (DOL), an agency within OCABR that licenses and regulates more than 500,000 individuals, businesses, and schools in Massachusetts. During her time at DOL, D'Emilia worked to close workforce equity gaps, modernize the Commonwealth's approach to licensure, and successfully move 13 health boards over to the Department of Public Health. It was at DOL that D'Emilia saw firsthand the

critical role protecting and empowering businesses and consumers has in our state's economy. D'Emilia also previously served as Deputy Director for Policy and Boards at DOL.

In addition, as a senior advisor in the Massachusetts Executive Office of Public Safety and Security, D'Emilia was responsible for coordinating and deploying the state's response to natural disasters, including major weather and infrastructure events, public safety matters, and homeland security issues. D'Emilia is a former member of the Massachusetts Department of Higher Education Commissioner's Task Force on Campus Safety and Violence Prevention, where she contributed to two critical reports on best practice recommendations for colleges and universities.

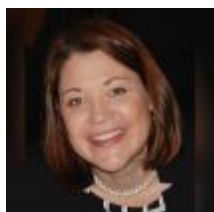
Outside of the Commonwealth's Administration, D'Emilia held senior roles with Health Imperatives, Inc., Jane Doe, Inc. (the Massachusetts Coalition Against Sexual Assault and Domestic Violence), and Wheaton College. Throughout these positions, D'Emilia melded her expertise as a lawyer, in public safety, and advocacy to address regulatory matters related to domestic and sexual violence prevention.

D'Emilia graduated from West Virginia Wesleyan College with a bachelor's degree in political science and received her J.D. from Suffolk University School of Law in Boston, MA. Born and raised in Massachusetts and now living in Raynham with her husband Dennis, D'Emilia has one daughter and three stepsons.



Rachel Webber is a 2011 Graduate of the University of New Haven's Henry C. Lee College of Criminal Justice with a concentration in Investigative Services. Rachel received a Master's Degree in Criminal Justice from Westfield State University in 2013. Rachel began her professional career as a Private Investigator for Insight Services Group out of Danvers, MA. Rachel started at Northwestern District Attorney David E. Sullivan's Office as a District Court Administrator in 2014, and transitioned into her current role as the Coordinator of the Elders and Persons with Disabilities Abuse Unit in the Summer of 2017.

In her present role, Rachel coordinates multidisciplinary investigations into reports of abuse of vulnerable adults. She works closely with agencies such as the Disabled Persons Protection Commission, Elder Protective Services, and local law enforcement and service providers. Rachel collaborates with the Consumer Protection Unit also out of the DA's office and does community outreach presentations at local senior centers and residential facilities on different forms financial exploitation. Rachel is the TRIAD liaison for the office. TRIAD is a community policing initiative that brings several public safety departments together to increase safety for older adults living in the community. Rachel is also a forensic interviewer for adults with disabilities.



Emily K. Shea has been serving as the Age Strong Commissioner for the City of Boston since April 2011. Age Strong serves as Boston's Area Agency on Aging and Boston's Council on Aging. In her role as Commissioner, she launched Age-Friendly Boston, a collaborative initiative focused on making Boston an even better place to live and to age. Over the past 30 years, Commissioner Shea has been committed to

the field of aging and improving the quality of life for older adults by increasing social connection, economic security, and access to health and wellness.



Vikram Jagadish is a trial attorney at the Federal Trade Commission, working in the Northeast Regional Office. He investigates and litigates a wide variety of fraud cases involving vulnerable victims, including the elderly. At the FTC, he serves on a pandemic fraud task force and routinely gives presentations to the public on avoiding fraud relating to investments and emerging technologies. Before joining the FTC, he worked for several years at the Justice Department as a trial lawyer, focusing on complex international criminal investigations.



Matthew J. Libby is the Chief of the Enforcement Section of the Securities Division of the Office of the Secretary of the Commonwealth. In this role, Matt supervises regulatory investigations and actions concerning broker-dealers, investment advisors, and registered and unregistered individuals. Matt has represented the Securities Division as lead counsel in a number of high-profile matters, including leading regulatory action in connection with digital engagement practices, supervision of registered persons, private securities transactions, and commission practices.

AARP Fraud Watch



Michael E. Festa has served as AARP state director since January 2013.

As State Director for AARP Massachusetts for over 11 years, Festa leads the development and delivery of AARP's community programs, advocacy and information for its more than 760,000 members age 50 and older in the Commonwealth.

Festa served in Gov. Deval Patrick's Cabinet as the Secretary of Elder Affairs from 2007-2009, and previously in the Massachusetts House of Representatives for five terms, from 1999-2007. As State Representative, Festa spearheaded the "Equal Choice for Senior and Disabled Persons" law, and led successful efforts to increase state and federal funding for home care, long term care and elder protective services.

Festa began his career as an Assistant District Attorney in Middlesex County and had a longstanding law practice in his hometown of Melrose. He also served in Melrose government for 12 years as an Alderman at Large and School Committeeman. Mike currently serves on several non-profit Boards and Committees that provide services and supports for seniors.

He has been married 43 years to Sandy Festa, and they have two children and four grandchildren. He is a graduate of Tufts University and Suffolk University Law School.

Updates from the MA Securities Division and Attorney General's Office– (Ab)Use of New Technologies

Moderator: Mary B. Freeley



Mary B. Freeley is an Assistant Attorney General in the office of Massachusetts Attorney General Andrea Joy Campbell. She has held various leadership positions within the office, and currently serves as Deputy Chief of the Health Care and Fair Competition Bureau and Director of the Elder Justice Unit. In these roles, she helps to oversee the antitrust, health care, Medicaid fraud, false claims and charities divisions as well as the office's elder protection work. Her work at the AG's office has included significant consumer protection and antitrust cases, including investigations and litigation in health care, pharmaceutical, financial, and retail markets. For several years, she has convened the office's elder issues working group, coordinating much of the office's elder advocacy and protection work, and meeting with attorneys and advocates who focus on the rights of residents of long-term care facilities. Prior to joining the Attorney General's Office, Mary was in private practice in Boston.



Lilia DuBois joined the Massachusetts Attorney General's Office in 2017. She serves as an Assistant Attorney General in the Insurance & Financial Services Division. In this role, Lilia conducts investigations of insurance and securities fraud, as well as unfair & deceptive practices in the crypto and blockchain technology industry. Prior to joining MA AGO, Lilia was in private practice where she focused on shareholder rights litigation.



Sallyann Nelligan is the Director of the Financial Investigations Division in the Criminal Bureau in Massachusetts Attorney General Andrea Joy Campbell's Office. Since joining the office in March 1998, she has investigated hundreds of cases of financial fraud, elder financial exploitation, public corruption, and human trafficking, working closely with prosecutors, victim/witness advocates and state troopers assigned to the office. She has testified in grand jury presentations and as a summary witness at numerous trials. Sallyann has been trained in financial crimes at FLETC (Federal Law Enforcement Training Center), National White Collar Crime Center (NW3C) and NESPIN (New England State Police Information Network). Sallyann is a long-standing member of the IAFCI (International Association of Financial Crimes Investigators). Prior to joining the Massachusetts Attorney General's Office, she served as a victim advocate and financial investigator for nine years at the Suffolk County District Attorney's Office. Sallyann is a graduate of Suffolk University with a bachelor's degree in Criminal Justice. Sallyann has also created and presented trainings on the topics of interviewing, report writing and understanding bank documentary evidence at the AG Institute in the Massachusetts Attorney General's Office and has presented trainings on witness testimony at NAGTRI (National Attorneys General Training and Research Institute).



Peter W. Cassidy serves as the Associate Director and Chief of Corporate Finance for the Massachusetts Securities Division. He is the Vice-Chair of the NASAA (North American Securities Administrators Association) Corporation Finance Section and serves as Co-Chair of its Corporate Finance Training Group. He has been an advocate for better regulation of alternative investment products through several NASAA Project Groups and Committees. Mr. Cassidy has served as an Adjunct Professor at Bentley University and is a regular speaker at NASAA trainings. He is a graduate of Boston College and Boston College Law School.

Advice from Experts in the Field of Banking and Fraud Regulation

Moderator: Jonathan Fielding



Jonathan Fielding is the Protective Services Regional Manager in the Executive Office of Elder Affairs.

Jonathan has a Bachelor of Arts Degree in Psychology from Brandeis University, and holds a Master of Science Degree in Child and Family Studies from Syracuse University and a Master of Education in Counseling Psychology Degree from Boston University. Since 1993, he has worked in the Elder Protective Services system as a supervisor, consultant, and since 2001, he has been a Protective Services Regional Manager with the Executive Office of Elder Affairs.

In his position as Regional Manager, he provides technical and clinical guidance to local Protective Services and guardianship agencies and has been involved in developing new policies, program standards and clarifying existing regulations. In 2017, he provided oversight in the development, implementation and on-going quality of a new 24 hours per day, seven days per week Elder Abuse Hotline. Since the inception of the Hotline (Central Intake Unit), he has provided on-going guidance, policy clarification, feedback and assistance with needed programmatic changes to the Hotline staff and management.

Additionally in his role as Regional Manager, Jonathan has conducted a variety of training sessions on more general programmatic topics for organizations including: various health insurance groups; Deaf, Inc.; Safeplan Advocates; various hospitals; geriatric care managers; the Massachusetts Department of Fire Services; local police departments; housing authorities; assisted living facilities; the Massachusetts College of Pharmacy and Health Sciences; local Boards of Health; and family violence courses at Boston University. He also has assisted in the development and presentation of a Protective Services training curriculum to Councils on Aging across the Commonwealth.

Finally, since the mid 1990's, Jonathan has developed and participated in presentations and designed and enhanced training materials in conjunction with the Massachusetts Bankers Association, Cooperative Credit Union League, the Massachusetts Division of Banks and the Financial Planners Association. Training materials and presentations continue to focus on identification of older adult exploitation, fraud and scams and the importance of early detection and prevention and have been provided to hundreds of financial management, security and compliance officers throughout the Commonwealth.



Michelle Dwyer is the currently President and CEO of Franklin First Federal Credit Union found in Greenfield Massachusetts. She has been with Franklin First since 2007 when she started as a temporary Teller and took over as President/CEO in 2016. Franklin First FCU has \$88 million in assets and serves over 7,000 members of the Franklin County community. Michelle has lived and worked in Franklin County her entire life and is involved in many organizations that serve her community.

Franklin First has committed to combating financial exploitation and scams within their senior population by bringing together community experts for Lunch and Learns. These events provide information on the current trends for scams, important resources for prevention and aid, as well as providing an opportunity for seniors to engage with each other to form supportive bonds.



Lucília Prates-Ramos has been the director for the Massachusetts Senior Medicare Patrol (SMP) Program since 2002. Prates-Ramos has over 40 years of experience serving and advocating for immigrants and refugees, un-served, under-resourced and other vulnerable communities. An immigrant herself, Lucilia has worked with non-English speaking and limited English proficient populations from all corners of the world. As the statewide director of the MA SMP Program, she has made consumer

engagement the cornerstone of the MA SMP Program; engaged healthcare consumers are the first line of defense to protect, detect, and report healthcare errors, fraud, and abuse, which have financial implications on each one of us and can have devastating health related outcomes. Prates-Ramos has served on numerous boards and advisory committees for foundations, non-profit community-based organizations as well governmental and non-governmental organizations. She currently serves on the board of the Massachusetts Health Quality Partners (MHQP) and is the President of MHQP's Consumer Health Council, of which she is a founding member. She also serves on the Support for Patients, Families, Clinicians and Staff Task Force of the Betsey Lehman Center for Patient Safety. Prates-Ramos is a former member of the Massachusetts Department of Public Health's Public Health Council, where she served two six-year terms. This was a gubernatorial appointment by Governor Deval Patrick in 2007 and reappointment by Governor Charlie Baker in 2013. Lucilia holds a bachelor's degree in political science from UMass and has studied in Portugal, Spain, and Eastern Europe. She enjoys theater, reading, Portuguese music and literature.



Mike Timoney is Vice President of Secure Payments for Payments System Improvement within Federal Reserve Financial Services. Mike has responsibility to understand the payments and fraud landscape and identify areas where security must be improved. Mike is responsible to design, develop, and implement key elements of the Fed's Payment Improvement strategy for payment security including improving fraud data, researching security and fraud trends, and evaluating emerging security and fraud technologies. He identifies and contributes

to opportunities for collaboration with the payments industry to improve overall payments security. Mike is a Certified Fraud Examiner (CFE) and Certified Treasury Professional (CTP).