FPP February 2021
“Better Together” Virtual Session:
“Safeguarding Seniors From Scams”
Sam Kunjukunju and Roseanna Powers
A Thank You to FPP’s Funders

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Florida Blue Foundation

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ELEVATING FINANCIAL CAPABILITY FOR ALL
FPP 2021 13th Annual Conference

Wednesday, June 2 – Thursday, June 3, 2021
Live and Virtual
Omni Orlando at Championsgate
and Spondulics.org
FPPConference.org

ELEVATING FINANCIAL CAPABILITY FOR ALL
Seeking Rising Hip Hop Artists

Might You Know a Rising Hip Hop Performer Seeking Stage Time and Exposure?

Submit on Spondulics.org to Perform on Thursday, April 8, 2021!
This Session’s Format
First Opportunity for You to Engage . . .

WHAT’S YOUR Why?

ELEVATING FINANCIAL CAPABILITY FOR ALL
Safeguarding Seniors From Scams

- Florida Prosperity Partnership
- February 25, 2021
- 2:00 – 3:30 ET
Agenda

Elder Financial Exploitation Landscape

Prevailing Scams

Banker Efforts

Resources

Adult Protective Services
Context
Older Adults

• 10,000 Baby Boomers are turning 65 everyday until 2030.
• By 2030, 20% of the US population will be 65 or older.
• Median net worth:
  – Under 35: $13,900
  – 35-44: $91,300
  – 45-54: $168,600
  – 55-65: $212,500
  – 65-74: $266,400
  – 75+: $254,800
Elder Financial Exploitation

“The fraudulent or otherwise illegal, unauthorized, or improper act of process of an individual, including caregiver or fiduciary, who uses the resources of an older individual for monetary or personal benefit, profit, or gain, or that results in depriving an older individual of rightful access to or use of, benefits resources, belongings or assets. ” - 42 U.S.C. 3002

“Is the illegal or improper use of an older person’s funds, property or assets” – Consumer Financial Protection Bureau
An estimated **one in five** older adults are victims of elder financial exploitation.

Older adult victims lose **$3 billion - $36 billion** to financial exploitation annually.

In the NYS Elder Prevalence Study, for every documented case of elder financial exploitation, **44 went unreported**.
• Consumer Financial Protection Bureau Report:

— In an analysis of suspicious activity reports related to elder financial exploitation, the average amount an older adult lost was $34,200.

— One third of individuals who lost money were ages 80 and older.

— **Losses were greater when the older adult knew the suspect.**
  • Known: $50,000
  • Unknown: $17,000
Why Do Scammers Target Seniors?
Why Seniors are Targeted

- Regular income, lifetime of assets
- May be more trusting or willing to listen
- May be grateful for attention
- May be eager to help when they can
Vulnerability

• Seniors at risk:
  – Cognitive impairment
  – Physical disability
  – Social isolation
Victims

• Older adult victims of financial exploitation often experience:
  – Loss of trust in others
  – Feelings of fear, shame, guilt, self-doubt
  – Loss of primary residence
  – Financial destitution
  – Increased risk of mortality

So, prevention is crucial!
Scam Artists & Scams
Profile of a Scammer

A master of persuasion with a plausible story, or the ultimate salesperson with a tempting offer.

- Easily pinpoints a victim’s vulnerabilities
- Quickly gains trust
- Shows no mercy
How Do Scammers Obtain The Information They Need to Target People?
How Scammers Target People

- Buy contact information
- Prowl online and on social media sites
- Infiltrate groups to which you belong
- Go door-to-door
What Types of Scams Have You Seen Targeting Seniors?
Variety of Scams

- Giveaways: winning prize, lottery, free trip
- Imposter scams
- Phony charities
- Investment tips or deals “too good to pass up”
- Home repairs and other home-based scams
- Tax scams
- Romance scams
- COVID Scams
Giveaway/Lottery Scams

• Letter, email or call that’s “thrilled” to announce you’re a winner
• Requires an immediate response
• Requests up-front payment to
  – Release winnings
  – Secure the reservation
  – Prepay taxes
Imposter Scams

• Urgent call from scammer posing as family member or dear friend

• Family member or caller in serious trouble

• Money required immediately to resolve problem

• Secrecy is paramount
Charity Scams

• Urgent plea for humanitarian help
• Pressure to make immediate donation
• Sometimes little more than a sad story and a carefully chosen name
• Investment described as risk-free
• Above-average return guaranteed
• Immediate purchase often required
• Fees and commissions ignored or obscured
Contractor Scams

- Solicits a job by pointing out an “urgent” problem
- Asks for up-front payment in cash
- Begins the job, but claims it’s much more serious than initially thought
- Demands more money
- Disappears with the work unfinished
Romance Scams

• Typically profess love quickly
• Usually begins online
• Asks for money
  – Claims there’s been an emergency, hospital bills, or travel
• Indicates they can’t meet in person due to some emergency or other issue
Tax Scams

• Official looking letter claims you are seriously delinquent on taxes and gives a (202) area code phone number for you to call

• You can avoid prosecution if you pay what’s due within 24 hours

• Payment must be made by wire transfer or banker’s check
COVID Scams

• Pay to get on a list to access the COVID Vaccine or access it sooner
• Home test kits, which require social security numbers
• Issues releasing packages, requires payment and sensitive personal information to deliver it.
Spotting Scams

All scams have warning signs

• Immediate action required
• Insistence on secrecy
• Money needed up front
• Hard-to-track payment methods
What Should You Do When You Spot A Scam?
Report The Scam

• Contact the Federal Trade Commission
  – https://reportfraud.ftc.gov/

• Contact the Federal Bureau of Investigation
  – https://www.ic3.gov/

• Contact your Bank
Bank Efforts
Outreach Programs

• **Wells Fargo “Hands-On Banking”**
  – Online module to give seniors tools they need to watch out for common scams

• **Old National Bank “Money Safety for Seniors”**
  – In-person classes, coupled with online videos, to educate seniors on preventing fraud and abuse.

• **People’s United Bank “Uniform Fashion Show”**
  – A fashion show to demonstrate true company uniforms and types of identification municipal and private sector workers have

• **Altabank “AccountSmart Tools for Seniors”**
  – A set of tools, including third-party monitoring, to help protect seniors from exploitation
Safe Banking for Seniors is a national banker-driven financial education campaign the ABA Foundation designed to connect local bankers with their communities to protect older customers from elder financial abuse.
Program Curriculum

- The program consists of six primary topics:
  
  - Avoiding and identifying scams
  - Preventing identity theft
  - Choosing a financial caregiver
  - Acting as a financial caregiver
  - Understanding powers of attorney
  - Choosing an executor
Materials

Presentation Slides

Activity Sheets

Resource Sheets
14 Red Flags for Elder Financial Abuse

The key to spotting financial abuse is a change in a person’s established financial pattern. Watch for these red flags:
1. Unusual activity in elderly parents’ bank accounts, including large, frequent or unexplained withdrawals.
2. Changes from a basic account to one that offers more concentrated services, the customer does not fully understand or need.
3. Withdrawals from bank accounts or transfers between accounts the customer cannot explain.
4. A new “fairy friend” accompanying or staying at the senior to the bank.
5. Sudden non-sufficient-funds activity or unpaid bills.
6. Closing of accounts without notice or reason.
7. Unexplained termination of large sums of money.
8. Suspicious signatures on check, or unsigned checks.
9. Confusion, fear, or lack of awareness on the part of an older customer.
10. Checks written in “War” or “Gifts.”
11. A caregiver, relative or friend who suddenly begins conducting financial transactions on behalf of an older person without proper documentation.
12. AIDS aids, and trusts.

For more information, visit safebankingseniors.com

5 Ways to Spot a Lottery Scam

According to the FBI, in 2010 consumers lost more than $9 billion to telemarketing scams. These scams are commonly referred to as “lottery scams” or “telemarketing” scams. Often begin with the caller being the victim many are a lottery or sweepstakes offer. The consumer is asked a lottery worth more than the amount and are instructed to pay taxes and fees before claiming a lump sum payment. Unfortunately, the checks or in addition to the victim is supposed.

1. Don’t be fooled by the appearance of the check. Scammers are using sophisticated technology to create checks that look like your legitimate checks. Some are made from stolen checks, others are taken from legitimate business accounts. The check may not be real, but someone has forged the checks without their knowledge.
2. Never “pay” the tax. There is no legitimate reason for someone who is giving you money to ask you to wire money back to them. You never see the exact amount — that’s a red flag that it’s a scam. If a stranger wants to pay you for something, insist on a cashier’s check for the exact amount, preferably from a large bank and one with a good bond.
3. Verify the receiver before you wire money or issue a check. It is important to know who you are sending money to before you send it. Don’t because someone contacted you doesn’t amount they are a trusted person.
4. Choose a check for “instantly” to be the most safe. Under federal law, banks must make deposits funds available locally, but just because you can withdraw the money doesn’t mean the check is clear, even if the customer’s account or even yours. The sum of all the checks exceeds, not multiple if the checks are available before you decide to spend the money.
5. Be wary of suspicious requests for a bank account. Be very wary of personal information in writing checks. If you do someone is trying to put a fake check scam, don’t be fooled — report it. Contact your local bank or the National Consumer League’s Fraud Center. Avoid reg.

For more information, visit safebankingseniors.com
Host a Banker-Led Personal Finance Event for Your Community

Turnkey events available online or as in-person presentations for schools and organizations at no cost

Schools, community organizations, senior centers and other groups across the country use FinEdLink – the financial education link – to request banker-led financial education presentations. These interactive sessions are designed to engage audiences of all ages – students, Kindergarten through college, as well as adults 55+ and their caregivers.

Ready to schedule an event in your community?

REQUEST A FREE PRESENTATION NOW

Want to learn more? Click on the icons below for more details about each program.
We are delighted that you have chosen to invite a banker to make an ABA Foundation financial education program presentation. Our programs are an excellent opportunity to empower those in your community with personal finance skills. The information provided on this form will be sent to the selected bank participant. Once a presentation request has been submitted, a bank employee responsible for the program will contact you in 5-7 business days to coordinate the event.

If a bank is not available in your area, select “Bank Not Found, Please Contact Me” and an ABA Foundation staff member will contact you with possible presentation options.

ABOUT YOU

Bold Green Type denotes Required information.

First Name: 
Last Name: 
Title: 
Email: 

Area Code  Phone Number  Extension

Telephone: 
Website: 
Twitter Handle: 
Where Did You Hear About FinEdLink?: Please Make A Selection

ABOUT YOUR EVENT

Add An Event

Submit Request

By submitting this form you are certifying that you are at least 18 years of age. Any violation of this condition will result in the termination of your submission.

ORGANIZATION

Agency/Organization Name: 
Resources
Infographics on Scams

Be sure to visit: aba.com/consumers

Go to Protect Yourself and Your Money
Learn about financial scams and find the right reporting agency

The Department of Justice is striving to combat financial crimes against older Americans. Learn about prevalent financial scams so you can guard against them, and get involved in making your community safer. If you need help, there is a Elder Abuse Resource Roadmap that can guide you to the right agency for your particular situation.
DOJ Elder Abuse Roadmap
THE NEIGHBORHOOD OF RESOURCES INVOLVED IN AN ELDER ABUSE CASE
Avoiding and Reporting Scams

How to Avoid a Scam
Recognizing these common signs of a scam could help you avoid falling for one.

What to Do If You Were Scammed
Find out steps you can take if you were scammed.

If You Think You See a Scam, Report It
Your complaint could help the FTC stop the scammers.

https://www.consumer.ftc.gov/features/scam-alerts
ABA Staff Point of Contact

- Name: Sam Kunjukunju
- Title: Senior Director of Bank Community Engagement
- Focus Areas: Seniors & Community Development
- Phone: 202-663-5418
- Email: skunjukunju@aba.com
ADULT PROTECTIVE SERVICES
TRAINING FOR PROFESSIONALS

Mission: Work in partnership with local communities to protect the vulnerable, promote strong and economically self-sufficient families and advance person and family recovery and resiliency.
WELCOME

YOUR NAME
TITLE
### Possible Indicators of Abuse, Neglect, and Exploitation

<table>
<thead>
<tr>
<th>WHAT</th>
<th>HOW</th>
<th>WHO</th>
</tr>
</thead>
</table>
| • Behaviors of Victim  
• Behaviors of Family or Caregivers | • Family Dynamics Contribute to Abuse | • Often Family Members, Trusted Friends and Caregivers |
Chapter 415, Florida Statutes, requires the Department of Children and Families to conduct an investigation of all reports alleging abuse, neglect, or exploitation of a vulnerable adult.
AUTHORITY TO INVESTIGATE

Vulnerable Adult means a person age 18 or older whose ability to perform the normal activities of daily living, and/or to provide for his or her own care or protection, is impaired due to a mental, emotional, sensory, long-term physical, or developmental disability or dysfunction, or brain damage, or due to the infirmities of aging.
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## MALTREATMENTS

<table>
<thead>
<tr>
<th>Abuse</th>
<th>Neglect</th>
<th>Exploitation</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Second-party</td>
<td>• Second-party, or Self</td>
<td>• Second-party</td>
</tr>
</tbody>
</table>

MyFLFamilies.com
ALLEGED MALTREATMENTS BY TYPE

FY 18-19 Maltreatments

- Abuse
- Neglect
- Self-neglect
- Exploitation

- Abuse: 15
- Neglect: 43
- Self-neglect: 25
- Exploitation: 17
Abuse means any willful act or threatened act by a *relative*, *caregiver*, or *household member* which causes or is likely to cause significant impairment to a vulnerable adult’s physical, mental, or emotional health. Abuse includes acts and omissions.
Neglect is the failure or omission on the part of the caregiver or vulnerable adult to provide the care, supervision, and services necessary to maintain the physical and mental health of the vulnerable adult.
Exploitation means knowingly, by deception or intimidation, obtaining or using, or attempting to obtain or use the adult’s funds, assets, or property with the intent to temporarily or permanently deprive the adult of the use, benefit, or possession of the funds, assets, or property for the benefit of someone other than the vulnerable adult.
Abuse means any willful act or threatened act by a relative, caregiver, or household member which causes or is likely to cause significant impairment to a vulnerable adult’s physical, mental, or emotional health. Abuse includes acts and omissions.
Neglect is the failure or omission on the part of the caregiver or vulnerable adult to provide the care, supervision, and services necessary to maintain the physical and mental health of the vulnerable adult.
Exploitation

Stands in a position of trust and confidence; or knows or should know the victim lacks the capacity to consent to or refuse services.
Exploitation means knowingly, by deception or intimidation, obtaining or using, or attempting to obtain or use the adult’s funds, assets, or property with the intent to temporarily or permanently deprive the adult of the use, benefit, or possession of the funds, assets, or property for the benefit of someone other than the vulnerable adult.
INVESTIGATION PROCESS

Any note that may be relevant

- Hotline receives information
- Hotline creates report
- Investigator commences
- Determine if indicators of abuse, neglect, self-neglect, or exploitation are present
- Assess safety and risk of further harm
- Determine need for services
PARTNERSHIPS

• State Agencies
  • Agency for Healthcare Administration,
  • Agency for Persons with Disabilities,
  • Department of Elder Affairs
  • Long Term Care Ombudsman
  • Office of the Attorney General/ Medicaid Fraud Control Unit

• Law Enforcement
  • Concurrent investigations if there is the possibility of a crime
ADULT MALTREATMENTS STATEWIDE
MALTREATMENT FREQUENCIES WITH FINDINGS, INSTITUTIONAL INVESTIGATIONS

Fiscal Year 2019-2020

- Inadequate Supervision
- Physical Injury
- Medical Neglect
- Environmental Hazards
- Mental Injury
- Sexual Abuse
- Exploitation
- Bone Fracture
- Substance Misuse
- Death
- Malnutrition / Dehydration
- Confinement / Bizarre Punishment
- Asphyxiation
- Burns
- Internal Injuries
- Self Neglect

No Indicators | Not Substantiated | Verified

Fiscal Year 2019-2020 Categories:
- Inadequate Supervision
- Physical Injury
- Medical Neglect
- Environmental Hazards
- Mental Injury
- Sexual Abuse
- Exploitation
- Bone Fracture
- Substance Misuse
- Death
- Malnutrition / Dehydration
- Confinement / Bizarre Punishment
- Asphyxiation
- Burns
- Internal Injuries
- Self Neglect

No Indicators
Not Substantiated
Verified

Fiscal Year 2019-2020

- Inadequate Supervision: 1061
- Physical Injury: 1385
- Medical Neglect: 1173
- Environmental Hazards: 547
- Mental Injury: 47
- Sexual Abuse: 24
- Exploitation: 305
- Bone Fracture: 159
- Substance Misuse: 618
- Death: 4289
- Malnutrition / Dehydration: 200
- Confinement / Bizarre Punishment: 160
- Asphyxiation: 126
- Burns: 1061
- Internal Injuries: 1000
- Self Neglect: 2989

No Indicators | Not Substantiated | Verified

Fiscal Year 2019-2020 Categories:
- Inadequate Supervision
- Physical Injury
- Medical Neglect
- Environmental Hazards
- Mental Injury
- Sexual Abuse
- Exploitation
- Bone Fracture
- Substance Misuse
- Death
- Malnutrition / Dehydration
- Confinement / Bizarre Punishment
- Asphyxiation
- Burns
- Internal Injuries
- Self Neglect

No Indicators
Not Substantiated
Verified
MALTREATMENT FREQUENCIES WITH FINDINGS, IN-HOME INVESTIGATIONS

Fiscal Year 2019-2020

- Self Neglect
- Exploitation
- Inadequate Supervision
- Physical Injury
- Mental Injury
- Environmental Hazards
- Medical Neglect
- Confinement / Bizarre Punishment
- Substance Misuse
- Sexual Abuse
- Malnutrition / Dehydration
- Bone Fracture
- Death
- Asphyxiation
- Burns
- Internal Injuries

Legend:
- No Indicator
- Not Substantiated
- Verified
WHO ARE THE PERPETRATORS?

IN-HOME VERIFIED REPORTS

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Son/ Daughter</td>
<td>40.95%</td>
</tr>
<tr>
<td>Spouse</td>
<td>11.04%</td>
</tr>
<tr>
<td>Other Relative</td>
<td>11.00%</td>
</tr>
<tr>
<td>Other</td>
<td>9.64%</td>
</tr>
<tr>
<td>Mother</td>
<td>6.43%</td>
</tr>
<tr>
<td>Sibling</td>
<td>3.59%</td>
</tr>
<tr>
<td>Paramour</td>
<td>3.10%</td>
</tr>
<tr>
<td>Significant Other</td>
<td>2.99%</td>
</tr>
<tr>
<td>Neighbor/Friend</td>
<td>2.76%</td>
</tr>
<tr>
<td>Unknown</td>
<td>2.31%</td>
</tr>
<tr>
<td>Father</td>
<td>1.93%</td>
</tr>
<tr>
<td>Institution Employee</td>
<td>1.59%</td>
</tr>
<tr>
<td>Home Health Care</td>
<td>0.95%</td>
</tr>
<tr>
<td>Aunt</td>
<td>0.34%</td>
</tr>
<tr>
<td>Institution/Facility/Owner/Operator</td>
<td>0.26%</td>
</tr>
<tr>
<td>Guardian/Custodian - Not Parent</td>
<td>0.26%</td>
</tr>
<tr>
<td>Grandmother</td>
<td>0.23%</td>
</tr>
<tr>
<td>Other Client/Patient</td>
<td>0.23%</td>
</tr>
<tr>
<td>Stepmother</td>
<td>0.11%</td>
</tr>
<tr>
<td>Uncle</td>
<td>0.08%</td>
</tr>
<tr>
<td>Nanny</td>
<td>0.08%</td>
</tr>
<tr>
<td>Employer of Victim</td>
<td>0.08%</td>
</tr>
<tr>
<td>Attorney</td>
<td>0.04%</td>
</tr>
<tr>
<td>Guardian/Custodian - Not Parent</td>
<td>0.04%</td>
</tr>
<tr>
<td>Aunt</td>
<td>0.04%</td>
</tr>
</tbody>
</table>
WHO ARE THE PERPETRATORS?
INSTITUTIONAL VERIFIED REPORTS

- Institution Employee: 84.23%
- Institution/Facility/Owner/Operator: 7.00%
- Unknown: 3.37%
- Home Health Care: 2.30%
- Other: 1.59%
- Other Client/Patient: 0.89%
- Son/Daughter: 0.27%
- Guardian/Custodian - Not Parent: 0.09%
- HCDA/HCE Provider: 0.09%
- Other Relative: 0.09%
- Significant Other: 0.09%
SERVICE PROVISIONS

Self Determination

• DCF must place the fewest possible restrictions on the individuals personal liberty and right for self determination.

Constitutional rights

• Must respect the constitutional rights and ensure consistency with due process.
PARTNERSHIPS

- Community Partners
  - Meals delivery
  - Home health providers
  - Adaptive equipment providers
SERVICE PROVISIONS

Home Care for Disabled Adults

- Services provided to 1,120 Floridians.
- 473 individuals on the statewide waitlist

Community Care for Disabled Adults

- Services to 274 Floridians.
- 1,366 individuals on the Statewide waitlist
MANDATORY REPORTING

Any person who has reasonable cause to believe that a vulnerable adult is being abuse, neglected or exploited.

The A person who knowingly and willfully fails to report a case of known or suspected abuse, neglect, or exploitation of a vulnerable adult, or who knowingly and willfully prevents another person from doing so, commits a misdemeanor of the second degree, punishable as provided in s. 775.082 or s. 775.083.
FLORIDA ABUSE HOTLINE

Ways to report abuse, neglect and exploitation

- 1-800-96-ABUSE
- https://reportabuse.dcf.state.fl.us
- 1-800-914-0004
- TDD: 1-800-453-5145
ASSISTING ADULT PROTECTIVE INVESTIGATIONS

• Provide accurate contact information
  • It is essential that the adult protective investigator contact you to ensure accuracy of the report as well as any additional details.

• Provide as much details as possible – Think the 5 “W”s
TO REPORT ABUSE TO APS

• State/local reporting numbers
• Some states have online reporting

www.napsa-now.org/report
LOCAL APS CONTACTS

https://www.myflfamilies.com/service-programs/adult-protective-services/

https://www.myflfamilies.com/contact-us/

• **Contact Information By Region**

• **Central Region**
  - Brevard, Citrus, Hardee, Hernando, Highlands, Lake, Marion, Orange, Osceola, Polk, Seminole, Sumter

• **Northeast Region**
LOCAL APS CONTACTS CONTINUED

• **Northwest Region**
  Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Okaloosa, Santa Rosa, Wakulla, Walton, Washington

• **Southeast Region**
  Broward, Indian River, Martin, Okeechobee, Palm Beach, St. Lucie

• **Southern Region**
  Dade, Monroe

• **SunCoast Region**
  Charlotte, Collier, DeSoto, Glades, Hendry, Hillsborough, Lee, Manatee, Pasco, Pinellas, Sarasota
CONTACT INFORMATION

Department of Children and Families
Adult Protective Services
Presenter: Roseanna Powers
Phone: 850-408-2777
Email: Roseanna.powers@myflfamilies.com
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