TNEJC WEEKLY UPDATE

National elder-justice developments. Tennessee-ready prevention and response.

 MONDAY, SEPTEMBER 21, 2026

THE WEEK IN ELDER JUSTICE

THIS WEEK'S ACTION

If anyone claiming to be an official asks for money, end the contact. Find the agency's public number yourself, call, and tell one trusted person before anything moves.

A BADGE NUMBER IS NOT VERIFICATION.

Professional-looking details can be fabricated. Independent contact is the verification step.

FIELD LESSON FROM MICHIGAN | GUILTY PLEA; PLEA TERMS NOT YET ACCEPTED | SEPT. 18

FTC impersonators used a badge number and a courier.

WHAT HAPPENED

Yahui Zhu, 44, pleaded guilty in Michigan to felony false pretenses in a case involving $210,600 taken from an 84-year-old man and a 74-year-old woman. The report says they were told they had been hacked and were in trouble with the FTC. A neighbor encouraged them to call police; officers intercepted Zhu when she returned. At publication, the judge had not accepted the plea agreement.

HOW THE HARM WORKS

A fake badge number, a crisis story, claims that money must be protected, and an in-person courier can make the contact feel official.

TENNESSEE TAKEAWAY + WHAT TO DO

Verification must leave the scammer's channel. End the call, locate the agency's real number yourself, and ask a trusted person to review the request. The FTC does not demand cash, gold, crypto, gift cards, or a handoff.

Midland case report | FTC badge-number warning

FINANCIAL FRONTLINE | FINRA ARBITRATION AWARD | SEPT. 15

Three wires in three days.

WHAT HAPPENED

Barron's reports a FINRA panel ordered Schwab to pay more than $1.3 million after an 82-year-old client lost money in a false-refund scam. The scam involved remote access and three wires totaling nearly $1.7 million to a crypto exchange. Schwab disputed responsibility.

TENNESSEE TAKEAWAY + ACTION

False refunds, remote access, clustered wires, and new crypto destinations are layered red flags. Activate a trusted contact and a second-channel review before the first unusual transfer.

Barron's arbitration report | FINRA arbitration resources

FIELD LESSON FROM GEORGIA | SENTENCED AFTER GUILTY PLEA | SEPT. 15

Trusted roles need oversight.

WHAT HAPPENED

Barron's reports former adviser Ejiroghene Okuma was sentenced to seven years and four months after pleading guilty to wire fraud involving nearly $9.8 million from an older client. The conduct began after he was appointed to administer the client's sister's estate.

TENNESSEE TAKEAWAY + ACTION

A title or family connection does not replace independent review. Confirm registration, keep assets with an independent custodian, and route statements to a second trusted reviewer.

Barron's sentencing report | FINRA BrokerCheck

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PREVENTION, ENFORCEMENT + RESPONSE

BREAK THE SCRIPT. BUILD A VERIFICATION PATH.

GLOBAL TACTIC WATCH | ARRESTED - ALLEGATIONS NOT PROVEN | SEPT. 18

Fake court notice felt official.

WHAT HAPPENED
Mumbai police arrested six people in an alleged scheme taking Rs 1.12 crore from a 68-year-old. Callers allegedly posed as officials, showed a fake court notice, threatened arrest, and maintained WhatsApp video calls.

TENNESSEE TAKEAWAY + ACTION
There is no legitimate 'digital arrest.' End the call, contact the agency through a number you find independently, preserve the message, and report it.

Indian Express case report | FTC impersonator guidance

FEDERAL ENFORCEMENT | SENTENCED AFTER GUILTY PLEA | SEPT. 15

A Ponzi scheme weaponized trust.

WHAT HAPPENED
Siddharth Jawahar was sentenced to 11 years and $31.35 million in restitution. DOJ says the scheme took more than $35 million, invested about $10 million, falsely reported profits, and repaid earlier investors with new money.

TENNESSEE TAKEAWAY + ACTION
Reputation and polished reports are not proof. Verify the custodian, compare independent statements, and check advisers through BrokerCheck or IAPD.

DOJ Ponzi sentencing release | SEC adviser lookup

THE COMMON PATTERN | THREE THINGS TO INTERRUPT

1. BORROWED AUTHORITY
A badge number, title, court notice, professional role, or institution name.

2. CONTROLLED PROOF
A screen, message, statement, video call, or document supplied by the person asking for action.

3. PAYMENT PRESSURE
Urgency, secrecy, remote access, clustered transfers, crypto, cash, gold, or a courier.

Partner practice: give people one known number and permission to pause without embarrassment.

FIELD NOTE | IF MONEY OR INFORMATION WAS ALREADY SENT

1. Contact the bank, card issuer, wire service, payment app, crypto exchange, or gift-card company immediately; ask for fraud assistance.
2. Save messages, screenshots, receipts, usernames, phone numbers, and account details.
3. Report suspected exploitation of a vulnerable adult to Tennessee APS: 1-888-277-8366.
4. Report internet-enabled fraud at IC3.gov; call 911 or local law enforcement for immediate danger, threats, or coercion.
5. Tell one trusted person today. Help is still worthwhile, and the harm is not the victim's fault.

FREE CBYA REVIEW
CheckBeforeYouActTN.org

FTC recovery/reporting | Tennessee APS | IC3 elder-fraud help