

Written Testimony of LaVerne Foreman
Veteran Scams: Protecting Those Who Protected Us
United States Special Committee on Aging
November 6, 2019

Chairman Collins, Ranking Member Casey, Members of the Committee, thank you for inviting me to testify at this hearing. It is an honor to be before you today to talk about veteran scams.

My name is LaVerne Foreman. I am 82 years old and I live in Herndon, Pennsylvania. I am retired from the Civil Service and the Military with service in the U.S. Air Force, Army Reserve, and Army National Guard. I am proud to be a veteran. For the most part, people thank me for my service. It never occurred to me that someone could be so cold-hearted to make calls and claim to be caring for veterans, when in reality they were lining their own pockets. And five years ago, I learned just how reckless they can be.

When I received a phone call from Senator Casey's office inviting me to testify before you today, I was pleased to accept the invitation and share with you what happened. It isn't easy to talk about being scammed, but what I am doing today is an extension of my service. I feel a sense of responsibility to warn others who served to be vigilant against scam artists.

Let me explain. In September of 2014, I received a call from the Disabled and Paralyzed Veterans Fund, or DPVF, requesting a donation. I was told that the organization was dedicated to helping disabled and paralyzed American veterans, and raised funds to support VA hospitals and end veteran homelessness. I have donated to similar veterans organizations in the past because of my concern for and sensitivity to my peers.

I pledged to send a one-time donation to DPVF of \$20. However, the amount on the pledge letter that the organization sent was for a few dollars more than what I promised, specifically \$25. I thought this was odd. However, rather than arguing with them, I simply sent them a check for the amount they listed.

The following year, which was 2015, DPVF called me again to request a donation. I pledged to give the amount that I had given the previous year. Again when I received the pledge letter, it was for a few more dollars than I had pledged on the phone, this time \$35. I grew even more suspicious, but believed it might have just been fundraising tactics of a legitimate organization. I tried to call the Washington, D.C. office of DPVF to contest this amount but could not get through to anyone. I wrote a letter to explain that I had agreed to a lower amount and that I questioned their approach. I enclosed a check with the higher amount,

\$35, and asked them to remove my name from their contact list. I didn't hear from them ever again.

In February 2016, when I reviewed my credit union account monthly statement, I noticed a check listed with a number that is not within my check number sequence. I thought this was strange and quickly called my credit union. They indicated that the check was made payable to Disabled and Paralyzed Veterans Fund in the amount that I'd sent the previous year. This means the organization used my account number and bank routing information listed on the previous checks I had sent them.

I was shocked. I had not spoken to that organization or sent a recent donation. I realized that I was scammed. There are legitimate veteran service organizations (VSOs), the Paralyzed Veterans of America and the Disabled American Veterans, but I soon realized that there is no organization with the name "Disabled and Paralyzed Veterans Fund."

I reported what happened to the Pennsylvania Attorney General's office and was later contacted by the U.S. Postal Inspection Service who asked me for additional information. I was glad to hear that there was an investigation of this organization and that there will be some action to hold the scammers accountable.

I know that I am one of the lucky ones. I did not give the scammers very much money and I noticed the fraudulent check immediately. But, I know that not everyone is as lucky.

These phony organizations and people who steal money by pretending to help veterans must be stopped. I never believed that anyone would stoop so low as to steal money and benefits from veterans. These scam artists rip-off innocent people, and as a result, contributions are diverted away from the organizations actually doing the work of caring for those who served and who are now in need.

My loss may seem small, but I am certain that these scammers have targeted thousands, if not millions, more people. The total sum of their bounty probably far exceeds anything that I could ever earn in a lifetime. And, that is wrong. On behalf of veterans, I ask everyone who can help to stop this activity to play their part.

Thank you again for inviting me to testify here today. I hope that by sharing my story, I can help someone from losing money to these types of scammers.