

# Colorado Older Adult Financial Justice Symposium

March 15, 2023 | 8:30 AM



**Aaron Archer**  
**Director of Global Compliance Service Delivery**  
**Western Union**

Aaron Archer is the Director of Global Compliance Service Delivery at Western Union and has nearly two decades of experience in the field of financial crime investigations. Since joining Western Union in 2012 he has led investigations related to a variety of typologies including human smuggling, counterfeit goods, and consumer fraud. Aaron has a master's degree in criminology from Regis University in Denver, where his thesis focused on persuasion tactics used in online relationship scams. Archer is a Certified Anti-Money Laundering Specialist (CAMS) and Certified Financial Crime Specialist (CFCS).

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**Bill Benson**  
**National Policy Advisor**  
**National Adult Protective Services Association**

Bill Benson has worked in the aging field for more than 4 decades at the local, state, and national levels including as a State LTC Ombudsman, Senior Congressional Staffer in both the U.S. Senate and the House of Representatives, and a political appointee at the U.S. Administration on Aging including as the Acting Assistant Secretary for Aging. Since 1998 he has run a successful consulting practice in aging/human services and public health serving dozens of clients from the government, not-for-profit and proprietary sectors. He serves as National Policy Advisor to the National Adult Protective Services Association. Benson is co-founder and President of the International Association for Indigenous Aging focusing on American Indian elders. For the past 20 years he has led conversations with Holocaust survivors before live audiences at the U.S. Holocaust Memorial Museum in Washington, D.C. Benson lives outside Baltimore, Maryland, with his wife Cathy Hamel. They have 3 children.

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**Sergeant T.J. Blair**  
**Major Crimes, Fraud Unit/Special Victim's Unit**  
**Denver Police, City and County of Denver**

Sergeant Timothy "TJ" Blair is the supervisor of the Denver Police Department's Special Victims Unit, which investigates allegations of abuse, neglect, and exploitation of the elderly and at-risk population in Denver Colorado. The Special Victims Unit is the focal point for all incoming

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mandatory reports and is responsible for ensuring compliance with Colorado's mandatory reporting laws. Sergeant Blair has been with the Denver Police Department for over 28 years and has worked in investigations for the past 16 years. His past investigation experience includes assaults, bias-motivated crimes, financial crimes and currently, crimes against the elderly and at-risk.



**Dr. Briony Catlow**

**Director**

**Knoebel Institute for Healthy Aging, University of Denver**

Dr. Briony Catlow joined the Knoebel Institute for Healthy Aging in August 2016. She graduated with a bachelor's degree in biology from the College of Charleston in 2000 and a Ph.D. in Psychology/Neuroscience and a graduate certificate in Aging and Neuroscience from the University of South Florida in 2008. As a graduate student under the tutelage of Cheryl Kirsten Ph.D. and Juan Sanchez-Ramos, M.D. Ph.D. she investigated the effects of psychoactive drugs on neurogenesis and learning and memory. She completed her postdoctoral fellowship in Dr. Ron McKay's laboratory at the National Institute of Neurological Disorders and Stroke (NINDS/NIH) and the Lieber Institute for Brain Development at Johns Hopkins University. Dr. Catlow then served as the grants administrator at the Lieber Institute where she guided and facilitated faculty and staff in the development and preparation of research proposals, contracts, sub-contracts, and agreements.



**Eric Chess, MD, JD, Clinical Professor**

**Director of the Paul Freeman Financial Security Program**

**Knoebel Institute for Healthy Aging, University of Denver**

Dr. has a background as a physician and lawyer. Currently, he is a clinical professor at the University of Denver's Knoebel Institute for Healthy Aging. He focuses on prevention, well-being and financial decision-making. Dr. Chess has over a decade of experience as both an inpatient and outpatient internal medicine physician. In addition, he has founded a company developing and implementing evidence-based prevention, health and wellness plans for individuals, corporate and government employees. He has an undergraduate degree in economics and a graduate law degree with experience as a legal and economic consultant. In his role at the Institute, Dr. Chess founded, developed, and implemented a multidisciplinary research, education and outreach initiative involving business, law,

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medicine, neuroscience, psychology, computer science and social work. His work involves the broad implications of the intersection between financial decision-making and cognitive health. Additionally, he serves as adjunct professor for both the Daniels College of Business and the Sturm College of Law at the University of Denver.

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**Jenefer Duane**  
**Senior Program Analyst**  
**Office for Older Americans, Consumer Financial Protection Bureau**

Jenefer Duane has shared her passion for the protection of older people from financial exploitation and other forms of elder abuse for the 25 years of her 40-year career of serving older adults. As an accomplished leader of the national elder justice movement, she is a prolific visionary and designer of national infrastructure to prevent and improve response to elder financial exploitation.

In 2011 she joined the Consumer Financial Protection Bureau where she serves in the Office of Financial Protection for Older Americans. She is the national lead of the Elder Fraud Prevention and Response Network program. She also led the development and national distribution of the Bureau's Money Smart for Older Adults program. She leads a team of experts on projects concerning the Bank Secrecy Act as it pertains to the Bureau's Age-Friendly banking initiative and is also engaged in the development and dissemination of many other Bureau resources for older consumers, elder justice professionals, and other key stakeholders.

In 1999, Duane launched the Marin Bank Reporting Project to train financial service professionals to recognize and report suspected elder financial exploitation. Two years later, she went on to found the non-profit, Elder Financial Protection Network (EFPN) in California, developing award-winning professional training for elder justice professionals and fraud and scam awareness programs for older consumers and family members. Prior to her elder justice career, Duane worked as a senior center program director, orthopedic rehab specialist, and home health care coordinator.

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**Martha Upton Fulford**  
**First Assistant Attorney General / UCCC Administrator**  
**Colorado Attorney General's Office**

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Martha Fulford is a First Assistant Attorney General and Administrator of the Consumer Credit Unit in the Colorado Attorney General's Office. She is responsible for enforcing consumer credit laws, including licensing and regulation of consumer lenders, debt collectors, student loan servicers, mortgage servicers, and debt settlement providers. Before joining the AG's office, she was senior counsel at the National Student Legal Defense Network, representing student loan borrowers in impact litigation against student loan servicers and the U.S. Department of Education. From 2012 to 2018, she served at the Consumer Financial Protection Bureau where she advised agency leadership on administrative law, Dodd-Frank authorities, and federal consumer financial law, and served as the student lending lead for the Legal Division. She clerked on the U.S. District Court and Third Circuit Court Appeals. She has a B.A. from Yale University and earned her J.D. from Columbia University School of Law.



**Tarrah Garcia**  
**VP/Southeast District Manager**  
**US Bank**

Tarrah Garcia is the Vice President, Denver Southeast District Manager for the Colorado/New Mexico Branch Banking Market and oversees a leadership team supporting a three-billion-dollar portfolio and nearly 125,000 consumer and business customers. Her professional experience includes leadership tenure in the financial services industry, including positions in consumer finance, mortgage lending, private wealth, and branch banking.

She is a passionate and results driven leader with a proven track record of employee recruitment, retention, and development. She has spent the last 20 years building and teaching how to develop strong, diverse teams, client relationships and a culture of extraordinary client experience. Her leadership style is one of compassion with a focus on accountability.

Garcia is an active board member for Work Options, a non-profit organization that helps students prepare for, find and maintain meaningful careers in the food industry. Garcia is the Grow Chair on the board for U.S. Bank's Denver Women Business Resource Group. She is passionate about investing and developing women and helping them overcome their barriers.

Garcia studied Psychology at The University of Minnesota in Minneapolis,

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Minnesota. Shortly after graduating she met her husband and relocated to Colorado. She currently resides in Highlands Ranch, Colorado with her husband, J.R. and their daughter, Sofia. Their Son, Austyn, owns a home nearby and has a successful career in wealth management.

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## **Mindy Gates**

### **Deputy Director**

#### **Office of Adult, Aging and Disability Services, Colorado Department of Human Services**

Mindy has spent the past 25 years working to ensure that human services programs operate as efficiently and effectively as possible and have the greatest impact on those in need. She earned her Bachelor's Degree in Human Development and Family Studies and her Master's Degree in Public Administration from the University of Vermont, then spent several years managing early childhood programs and working for United Ways in the northeast. In 2008, Mindy moved to Denver and worked for the Colorado Office of the State Auditor for 7 years, conducting performance audits of various State agency's operations. Over the past eight years, she has focused her efforts on programs and services that support older adults and adults with disabilities at the Colorado Department of Human Services; first as the Director of the Division of Aging and Adult Services and now as the Deputy Director of the Office of Adult, Aging and Disability Services. She looks forward to continuing her work alongside the dedicated professionals that support at-risk and older adults throughout the state.

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## **Cathie Giovannini**

### **Assistant City Attorney**

#### **Denver City Attorney's Office**

Cathie Giovannini is an Assistant City Attorney for the City and County of Denver who serves as legal counsel for Adult Protective Services. Prior to that, she worked as an attorney for Denver Child Welfare on juvenile dependency cases on the appeals and intake units. She previously worked for the Denver Public Administrator and for APS and the Public Guardian's office in Monterey, California.

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**Jarett Hughes**  
**Deputy Director of Policy and Research**  
**Office of Governor Jared Polis**

Jarett is Governor Polis' Deputy Director of Policy and Research - he joined the Governor's Office as the Senior Policy Advisor on Aging in November of 2020 and continues his demographic specific work for the State of Colorado. Prior to joining the Governor's Office, Jarett worked as the Project Administrator for Colorado's Strategic Action Planning Group on Aging. In his role with the Governor's Office he supports the implementation of the Strategic Action Plan on Aging and leads the Lifelong Colorado initiative.



**Rebecca Laurie**  
**Stakeholder Engagement & Innovations Strategist**  
**Colorado Department of Regulatory Agencies**

Rebecca Laurie has a 20-year career as a communications, community outreach and public relations executive directing government affairs and community relations programs.

In 2021, she established and heads DORA's joint Financial Engagement Unit for DORA's banking and financial services divisions, where she leads strategic planning, project management and outreach initiatives related to financial and economic inclusion, cannabis banking, fintech, consumer financial fraud prevention, rural economic development and other critical legislative and policy priorities.

Previously she was DORA's Communications Director working with its 10 different regulatory divisions on consumer protection awareness and was the PR Director at History Colorado working with diverse communities across the state on inclusivity.

She serves as DORA's representative on the CFPB's American Consumer Financial Innovation Network (ACFIN), and on the Financial Empowerment Council and statewide BankOn Coalition with the Colorado Department of Law's Office of Financial Empowerment.

She graduated from the University of Kansas with a degree in journalism and the University of Denver with certification in business management.



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**Lynn Lowe**  
**Senior Resource Navigator**  
**Denver City Attorney's Office**

Lynn Lowe serves as the Senior Resource Navigator at the Denver City Attorney's Office. As the Senior Resource Navigator, she works with victims 60 years and older who experienced abuse, neglect, self-neglect, and financial exploitation.

Lowe has worked as a Victim Advocate for approximately 13 years, with experience as a victim advocate for the Englewood Police Department, Denver County Court Probation, and the City Attorney's Office. She was also a Probation Officer for 5 years on the Family Violence unit. Lowe is a Colorado native and with a B.A. in psychology from the University of Northern Colorado.



**Chris Myklebust**  
**Chief Transformation Officer**  
**Canvas Credit Union**

Chris Myklebust has served Canvas Credit Union as Chief Transformation Officer since 2019. Before working for Canvas, he served the State of Colorado in the roles of Commissioner of Financial Services and Banking from 2006 through 2017, where he ushered the regulatory agencies through the Great Recession and worked to develop banking solutions for the fledgling cannabis industry; and 2018 – 2019 as the Deputy Executive Director of DORA and the Colorado Securities Commissioner. He holds degrees in Business Management and Electronics Engineering, and over his career has worked in the securities, banking, financial, and environmental fields.

He has a relentless passion for technology and finance and believes they can work together through emerging technology to improve financial conditions for people everywhere. Further, he's driven by his belief in nature's solutions for improving the human condition with improved solutions for human health, construction, energy, and conservation.

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**Whitney Nettleton**  
**Administrator**  
**Adult Protective Services, Denver Department of Human Services**

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Whitney Nettleton has dedicated her career to serving vulnerable adult populations in a variety of capacities from direct service to program management. She has an MS in Criminal Justice from Suffolk University and a BA in Psychology from Boston University. Whitney currently serves as the manager for the Adult Protective Services (APS) and the Child Welfare/Adult Protective Services Program Evaluation and Development Team at Denver Human Services. In addition to her work at the local level, she has a lengthy history of involvement in statewide task groups, rule revision and policy-making projects where she has contributed to statewide innovations in APS practice in Colorado. Whitney is a process improvement champion and has received her Black Belt in Lean practices through the Denver PEAK Academy. Whitney is committed to ensuring that the APS program continues to progress in a way that supports its staff in meeting the complex needs of a growing at-risk adult population in an effective, efficient, and person-centered manner. She is an avid reader and enjoys spending time with her family exploring all the amazing food, fun and adventure her native Colorado has to offer!

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## **Linda Loflin Pettit**

**Manager of Community and Government Relations**

**Prosecution and Code Enforcement Section, Denver City Attorney's Office**

Linda Loflin Pettit is the Manager Community and of Government Relations for the Denver City Attorney's Office in the Prosecution and Code Enforcement Section. In addition to supervising several staff, she manages the grant program, the Denver Forensic Collaborative for At-Risk Adults and the Denver Hoarding Task Force, which she helped create. Linda has trained across the state on domestic violence, stalking and sexual assault in later life and trains nationally with the National Clearinghouse on Abuse in Later Life. Linda has worked in the field of domestic violence prevention since 1989, having first entered the profession by working for a nonprofit organization dedicated to helping families struggling with domestic violence, homelessness, and child abuse. She then went to AMEND, a batterer intervention and victim service organization, where she served as the Executive Director for nearly 10 years. While at AMEND she developed expertise in perpetrator containment, risk assessment, victim support, program implementation, and nonprofit management. A Kansas native, Linda received her B.S. and B.A. degrees from Bethel College in North Newton, KS, and attended graduate school at CSU.



**Kendee Ruark**



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## **Managing Director, Regional Director of Consumer Banking JP Morgan Chase**

Kendee Ruark is the Regional Director of Consumer Banking for JPMorgan Chase. She serves the markets of Colorado, Utah, Idaho, and Eastern Washington. Ruark has 17 years of experience in the financial services industry, and 11 years of successful leadership experience. She has a passion for creating customer-obsessed cultures, building top performing teams, and developing talent from within her organization.

Ruark serves as the chair of the JPMorgan Chase Colorado Market Leadership Team, and she previously served as the Market Leadership Team DEI Council Chair. She is on the board of the Downtown Denver Partnership, Public Education and Business Coalition and she is also a founding member of Colorado Inclusive Economy.

She graduated from the University of North Carolina at Chapel Hill with a degree in economics.

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## **Keri Taylor Senior Vice President/Director of Fraud NBH Bank - Community Banks of Colorado**

Keri is the Fraud Director for NBH Bank. She has over 30 years of banking experience and helped establish NBH Bank's Fraud Investigations unit in 2011. Taylor started her banking career at a small local bank in Colorado as a bookkeeper. She was the Operations Center Manager for Community Banks of Colorado for 8 years until the bank was purchased by NBH Bank. NBH Bank serves local community markets in Colorado, Missouri, Kansas, Texas, New Mexico, Utah, Wyoming, and Idaho. Taylor and her team are dedicated to preventing fraud and protecting clients.

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## **Kerry Tipper City Attorney Denver City Attorney's Office**

Kerry C. Tipper serves as the City Attorney having been appointed in November 2022 by Mayor Michael B. Hancock after previously serving as the Deputy City Attorney. Prior to her work in the City Attorney's Office, Ms. Tipper was elected in November 2018 to the Colorado House of Representatives. She was on the legislature's Judiciary, Finance,

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Appropriations, and Health and Insurance House Committees and was the Treasurer for the Democratic Latino Caucus. Ms. Tipper is a Uniform Law Commissioner, where she represents Colorado at the national level. She also serves on the non-profit boards of The Colorado Children's Campaign and The Action Center.

Before her election to the Colorado House, Ms. Tipper practiced law at Wilmer Hale and as an Assistant Attorney General in Massachusetts and Colorado. Tipper has prosecuted civil rights, antidiscrimination, and consumer protection law violations, represented state agencies regulating healthcare, and defended clients facing litigation and state and federal investigations. Ms. Tipper focused her legislative work on fair representation, consumer protection, reproductive health, and early childhood education.

Though born in Colorado, Ms. Tipper spent her early childhood in Mexico and Costa Rica, alternating between her parents' distinct cultures and languages. Her family returned to Colorado when she was in elementary school, and she's called the Denver area home since then. Ms. Tipper was inspired to become a lawyer after working for several years as a Spanish interpreter at an immigration law firm after college. She lives in Lakewood with her husband and young daughter.

Ms. Tipper is a graduate of D'Evelyn High School, the University of Denver, and Northeastern School of Law.

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**Jane Walsh, Esq.**  
**Chief Deputy District Attorney**  
**Denver District Attorney's Office**

Jane Walsh is a Senior Chief Deputy in the Denver District Attorney's Office, leading the Elder and At-Risk Protection Unit. She previously established and managed a similar unit in Boulder DA's Office. She is a trial attorney with a passion for protecting the vulnerable. She has prosecuted organized crime against seniors, theft, financial exploitation, sexual and physical abuse, and criminal negligence involving older adults and folks with disabilities.

Walsh has worked with legislators to change several laws in Colorado, to better hold perpetrators accountable. She has worked with NCALL (National Clearinghouse on Abuse in Later Life) to train prosecutors at the NIPEA (National Institute on the Prosecution of Elder Abuse). She has co-

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authored a national training curriculum for Detectives through NCALL. She presented for the Department of Justice at their 2022 Symposium on Capacity. She has given a TED talk on predatory scams ([https://www.ted.com/talks/jane\\_walsh\\_the\\_rise\\_of\\_predatory\\_scams\\_and\\_how\\_to\\_prevent\\_them](https://www.ted.com/talks/jane_walsh_the_rise_of_predatory_scams_and_how_to_prevent_them)).