



## U.S. Department of Justice

### *United States Attorney Eastern District of Arkansas*

**FOR IMMEDIATE RELEASE**

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### **ELDER CARE WORKERS INDICTED FOR FRAUD**

**Little Rock** - U.S. Attorney Jane W. Duke announced that Deborah J. Ball, age 54; Elmer Andy Masoner, age 57; and Julie Belisle, age 35, have been named in a six count indictment returned by a federal grand jury in Little Rock, Arkansas. The defendants were charged with one count of conspiracy to commit wire fraud and mail fraud and five counts of aiding and abetting the commission of wire fraud. They face a statutory penalty of 5 years in prison and a fine of \$250,000 on the conspiracy count, and 20 years in prison and a fine of \$250,000 on each of the remaining five counts.

The indictment alleges that the defendants devised a scheme to defraud an elderly individual named Elizabeth Becker by establishing a relationship of trust with Ms. Becker in which she was completely dependent on the defendants for her needs to be met and for her well-being; by taking advantage of Ms. Becker's weak physical and mental condition; by taking control of her financial assets; and then by use of wire transmissions and mail to divert Becker's assets for their own personal use.

The indictment further alleges that the defendants used credit cards issued to Becker to purchase items valued at approximately \$60,000 for their own personal benefit or for the benefit of their own family members. In addition, the defendants purchased items for their own personal benefit or for the benefit of their family members with funds from Becker's personal and trust bank accounts. The cost of personal items purchased by the defendants using Becker's bank accounts totaled in excess of \$190,000. The defendants shifted money between Ms. Becker's various accounts in order to conceal the unauthorized purchases. The indictment also alleges that the defendants convinced Becker to issue checks from her personal and trust accounts payable to them directly, over and above any legitimate expenses or wages owed to them. Payments made directly to Belisle and Masoner from Becker's accounts totaled \$118,944.48.

"The financial exploitation of a senior citizen is a particularly heinous and predatory crime. Often times, an elderly person's compromised physical and mental capacities, coupled with their access to retirement savings and other assets, makes them a prime target for con artists. It is revolting to think that someone who purports to care for and care about a senior citizen is actually exploiting that elderly person's trust and vulnerability for their own financial gain," stated Duke.

Fortunately, financial institutions and others now have a heightened awareness of this problem and are much more likely to report suspicious activity earlier, thereby minimizing losses to elderly victims.”

At the time she met the defendants, Elizabeth Becker was an elderly widow living in Paradise Valley, Arizona, with no children or close relatives. Becker fell in October 2006 and broke her hip. After rehabilitation in a nursing home, she hired Ball to become her live-in caretaker. During the time that Ball was Becker’s live-in caretaker, Becker required assistance to walk and required help with all activities of daily living. She also took a number of medications, each of which had side effects including confusion, dizziness, and drowsiness. Shortly after Ball moved into Becker’s home, Ball’s boyfriend, Elmer Andy Masoner, also moved into Becker’s home. In December 2006, Ball selected an attorney to draft documents naming Ball as Becker’s Power of Attorney, the Trustee of Becker’s trust, and the beneficiary of Becker’s estate.

In June 2007, defendant Julie Belisle, Ball’s daughter, moved from Walla Walla, Washington to Mesa, Arizona ostensibly so that she could assist Ball in providing home care services to Becker. Ball and Belisle arranged for Becker to sign an amended Power of Attorney, Trust, and Will which substituted Belisle for Ball as Power of Attorney, Trustee, and beneficiary should Ball no longer be able to serve in those capacities. However, Becker never entered into any agreement with Belisle for home care services.

In April and July of 2007, Arizona Adult Protective Services (“APS”) received complaints that Ball was taking financial advantage of Becker. Representatives from APS attempted to interview Becker about the complaint. Becker, believing that Ball was taking care of her best interests, and being unaware of any unauthorized financial activity, denied the charges. On July 17, 2007, Charles Schwab, which held an investment account for Becker, filed a “Report of Suspected Dependent Adult/Elder Financial Abuse” with Arizona APS, and froze Becker’s account as a result of unusual activity. Later that year, Ball and Masoner arranged for Becker to obtain a reverse mortgage on her Paradise Valley, Arizona home. The loan was initially funded in the amount of \$200,005.00. Between December 20, 2007 and February 21, 2008, Ball and Masoner drew down additional funds of \$135,000.00 on the reverse mortgage.

After Arizona Protective Services began their investigation, Ball and Masoner moved Becker from Arizona to Hot Springs Village, Saline County, Arkansas. While in Arkansas, the defendants continued to conduct transactions with Becker’s Arizona financial institutions. At some point during the conspiracy, Ball and Masoner returned to Arizona to put Becker’s home on the market. In order to do so, they hired a home health agency to care for Becker while they were gone. The home health provider caring for Ms. Becker realized what was going on and reported it to the Hot Springs Village Police Department. Subsequently, the Federal Bureau of Investigation was contacted to investigate the case. Ball and Masoner were arrested upon their return to Arkansas by the Hot Springs Village Police Department. Ball and Belisle have subsequently been removed as Power of Attorneys for Becker. There is also an on-going investigation by the Arizona Attorney General’s Office.

This investigation was conducted by the Federal Bureau of Investigation. Assistant U.S. Attorney Patricia S. Harris will represent the United States.

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An indictment is a form of accusation and is not evidence of guilt. The defendant is presumed innocent until and unless proven guilty beyond a reasonable doubt.