

**UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF COLUMBIA**

**Holding a Criminal Term
Grand Jury Sworn in on September 15, 2023**

UNITED STATES OF AMERICA	:	CRIMINAL NO.
	:	
v.	:	VIOLATIONS:
	:	
LINDA LAIRD, and JAMES BLIZZARD,	:	COUNT 1:
	:	18 U.S.C. § 371; 42 U.S. Code § 408(a)(5)
	:	and 18 U.S. Code § 641
Defendants.	:	(Conspiracy to Commit Social Security
	:	Conversion and Theft of Public Money);
	:	
	:	COUNT 2:
	:	18 U.S.C. § 1349
	:	(Conspiracy to Commit Mail Fraud and
	:	Wire Fraud);
	:	
	:	COUNT 3:
	:	18 U.S.C. § 1341
	:	(Mail Fraud);
	:	
	:	COUNT 4:
	:	22 D.C. Code §§ 933.01(a)(3), 936.01(a)(1),
	:	3601
	:	(Financial Exploitation of a Vulnerable
	:	Adult or Elderly Person);
	:	
	:	COUNT 5:
	:	22 D.C. Code § 3221(a), 3601
	:	(Fraud in the First Degree);
	:	
	:	FORFEITURE:
	:	18 U.S.C. § 981; 21 U.S.C. § 853(p); and 28
	:	U.S.C. § 2461(c)

INDICTMENT

The Grand Jury charges that, at all times material to this Indictment, on or about the dates and times stated below:

Introduction

1. From November 2017 through at least September 2020, **LINDA LAIRD** and **JAMES BLIZZARD** conspired with each other and engaged in a scheme to fraudulently obtain status as victim C.R.'s co-guardians and co-conservators, in order to gain access to her bank account and public assistance benefits and use this access for their own personal gain. At the time, C.R. was over 80 years old and suffered from severe cognitive impairments that rendered her incapacitated. At all times throughout the conspiracy and scheme, C.R. resided at the Transitions Nursing Home ("Transitions") located in Washington, D.C, where she received care. Once **LAIRD** and **BLIZZARD** were granted guardianship and conservatorship over C.R., they used their authority to drain C.R.'s bank account and divert her social security income to themselves. At no point during the conspiracy and scheme did **LAIRD** and **BLIZZARD** pay for the care that Transitions provided to C.R., which they were obligated to do as her guardians and conservators.

Background Regarding Guardianship, Conservatorship and Representative Payee Status

2. Under District of Columbia law, a guardian of an incapacitated individual is responsible for the care, custody, and control of the ward. A person may become a guardian by filing a petition with the Superior Court of the District of Columbia ("Superior Court"), located at 500 Indiana Avenue, N.W., in Washington, D.C. A guardian is required, in part, to apply any available money of the ward to the ward's current needs for support, care, habilitation, and treatment. A guardian must also conserve any excess money of the ward for the ward's future needs. At all times during the conspiracy and scheme, **LAIRD** and **BLIZZARD** were aware of these duties as co-guardians of C.R. and knew that their guardianship responsibilities would necessitate the use of the interstate mails and electronic transmissions.

3. Under District of Columbia law, a conservator of an individual is required to act as

a fiduciary and observe the standards of care applicable to trustees. A person may become a conservator by filing a petition with the Superior Court. A conservator may expend or distribute income or principal of the individual's estate without court authorization or confirmation for the support, education, care, or benefit of the protected individual. At all times during the conspiracy and scheme, **LAIRD** and **BLIZZARD** were aware of these duties as co-conservators of C.R. and knew that their conservatorship responsibilities would necessitate the use of interstate mails and electronic transmissions.

4. The Social Security Administration (SSA) is an agency of the United States that administers the program to provide Social Security or Supplemental Security Income (SSI) payments to individuals who qualify. These benefit payments originate from the United States government and are regulated and accounted for by the government.

5. The SSA's Representative Payment Program provides benefit payment management for beneficiaries who are incapable of managing their Social Security or SSI payments. The SSA may appoint a representative payee to manage a beneficiary's benefit payments. Under SSA regulations, a representative payee is required to use the Social Security or SSI payments for the beneficiary's current needs and save any currently unneeded benefits for future use. A representative payee must also reimburse the U.S. government for the amount of any loss suffered because of the representative payee's misuse of the beneficiary's Social Security or SSI funds. At least as early as November 23, 2017, **BLIZZARD** was aware of these duties as the representative payee for C.R.'s Social Security payments and knew that his representative payee status would necessitate the use of interstate mails and electronic transmissions.

Co-Conspirators

6. The co-conspirators in this scheme included:

- a. **LINDA LAIRD**, a resident of Cordova, Maryland, was the co-guardian, co-conservator, and step-granddaughter of C.R.; and
- b. **JAMES BLIZZARD**, a resident of Cordova, Maryland, was the co-guardian, co-conservator, and stepson-in-law of C.R., and **LAIRD**'s father.

Purpose of the Conspiracy and Scheme

7. The object of the conspiracy and scheme was for **LAIRD** and **BLIZZARD** (collectively, the "co-conspirators") to unjustly enrich themselves by lying to the Superior Court to enable **LAIRD** and **BLIZZARD** to become C.R.'s co-guardians and co-conservators so they could access C.R.'s bank account and public assistance benefits and make use of those funds for their own benefit and not for the benefit of C.R.

Manner and Means

8. Beginning in November 2017, until at least September 2020, **LAIRD** and **BLIZZARD**, within the District of Columbia and elsewhere, carried out the conspiracy and scheme through the following manner and means, among others:

- a. Obtaining from the Superior Court the status of co-guardians and co-conservators of C.R. by falsely promising the Superior Court that they would fulfill the duties of co-guardians and co-conservators;
- b. Applying for and obtaining from the SSA the status of representative payee of C.R. by falsely promising to use C.R.'s Social Security benefits for her benefit and care;
- c. Using the status of co-guardians and co-conservators to gain access to and control over C.R.'s bank account;
- d. Using the status of representative payee to collect C.R.'s Social Security benefits; and

- e. Using the funds in C.R.'s bank account and C.R.'s Social Security benefits for the co-conspirators' own benefit and not for the benefit or care of C.R.

Overt Acts in Furtherance of the Conspiracy and Scheme

9. On November 7, 2017, **LAIRD** and **BLIZZARD** appeared together in Superior Court to seek the appointment of co-guardianship of C.R.

10. On November 7, 2017, **LAIRD** and **BLIZZARD** appeared together in Superior Court and accepted the duties of the office of co-guardianship of C.R.

11. On November 14, 2017, **BLIZZARD** submitted an application to the SSA requesting that he be appointed the representative payee for C.R.'s Social Security benefits.

12. On November 14, 2017, when **BLIZZARD** submitted the representative payee application to the SSA, he falsely stated under penalty of perjury that C.R. resided with him.

13. On November 14, 2017, **BLIZZARD** attested to the contents of the SSA's representative payee application, affirming that he would use C.R.'s Social Security payments for her benefit and save any currently unneeded benefits for future use.

14. On November 20, 2017, **LAIRD** caused D.H., an employee of the American bank holding company known at the time as SunTrust Bank, to send her an e-mail that concerned issues with **LAIRD's** guardianship paperwork.

15. On November 21, 2017, **LAIRD** and **BLIZZARD** jointly filed a letter with the Superior Court requesting the issuance of individual guardianship papers so that they could each act independently as C.R.'s guardians.

16. Between November 22, 2017, and June 11, 2018, approximately 18 interstate telephone calls to the Superior Court were made from **LAIRD'S** phone number ending in 3500.

17. On December 12, 2017, **LAIRD** and **BLIZZARD** filed a petition to transfer their

guardianship of C.R. to Talbot County, Maryland. One of the stated purposes for requesting this transfer was to “take care” of C.R.’s outstanding bills.

18. Between December 13, 2017, and August 13, 2018, approximately 22 interstate telephone calls to Transitions were made from **LAIRD’S** phone number ending in 3500.

19. On February 14, 2018, **LAIRD** and **BLIZZARD** jointly appeared in Superior Court and falsely represented that their intention was to move C.R. into their house.

20. Between March 1, 2018, and June 12, 2018, approximately 16 telephone calls to the Superior Court were made from **BLIZZARD’S** phone number ending in 2065.

21. Between March 8, 2018, and July 14, 2019, approximately 22 telephone calls were made between Transitions and **BLIZZARD’S** phone number ending in 2065.

22. On April 13, 2018, **BLIZZARD** requested that the SSA change the direct deposit information of C.R.’s Social Security payments, so that payments would be sent directly to **BLIZZARD’S** SunTrust bank account, instead of C.R.’s SunTrust bank account.

23. From April 13, 2018, through May 29, 2019, **LAIRD** transferred approximately \$85,185.00 from C.R.’s SunTrust bank account ending in 8439, into her own SunTrust bank account ending in 6843, through approximately 45 separate electronic transactions.

24. On April 18, 2018, **LAIRD** and **BLIZZARD** filed a petition with the Superior Court that requested conservatorship over C.R., claiming that they would use C.R.’s money for her care and to buy C.R. clothing and personal items.

25. Between May 9, 2018, through September 11, 2019, **BLIZZARD** received approximately \$21,175.00 of C.R.’s Social Security benefits through direct deposits into his SunTrust bank account ending in 3739. These benefit payments originated from the United States Government’s Federal Disbursement Services—a component of the United States Department of

Treasury—located in Kansas City, Missouri.

26. On May 22, 2018, **LAIRD** and **BLIZZARD** appeared together at a Superior Court hearing on their petition to become co-conservators of C.R. During this hearing, **LAIRD** and **BLIZZARD** falsely represented that they were bringing C.R. to a facility in Easton, Maryland, so C.R. could be closer to them.

27. On or about June 1, 2018, **LAIRD** and **BLIZZARD** signed Superior Court documents accepting the duties of the office of co-conservators for C.R.

28. On or about June 1, 2018, **LAIRD's** and **BLIZZARD's** signed acceptances of conservatorship were electronically filed with the Superior Court.

29. On or about June 28, 2018, **LAIRD** spoke to C.T., an attorney for Transitions, and falsely represented that she did not know where C.R. had a bank account.

30. On August 9, 2018, through their failure to pay for C.R.'s care, **LAIRD** and **BLIZZARD** caused Transitions to attempt to call **BLIZZARD** to discuss C.R.'s care and outstanding balance owed to Transitions, but **BLIZZARD** did not answer the call.

31. On or about August 10, 2018, **LAIRD** informed C.T. that she was going to visit Transitions on or about August 15, 2018, to resolve an unpaid bill that C.T. had asked **LAIRD** to pay, but **LAIRD** never appeared.

32. On September 24, 2018, through their failure to pay for C.R.'s care, **LAIRD** and **BLIZZARD** caused Transitions to mail a collections notice to their address of record that requested the prompt payment of C.R.'s \$118,072.80 outstanding balance. **LAIRD** and **BLIZZARD** never responded to this letter in any form.

33. On December 20, 2018, through their failure to pay for C.R.'s care, **LAIRD** and **BLIZZARD** caused Transitions to mail a second collections notice to their address of record that

requested the prompt payment of C.R.'s \$142,912.80 outstanding balance. **LAIRD** and **BLIZZARD** never responded to this letter in any form.

34. On April 24, 2019, through their failure to pay for C.R.'s care, **LAIRD** and **BLIZZARD** caused Transitions to mail a third and final collections notice to their address of record that requested the prompt payment of C.R.'s \$175,312.80 outstanding balance. **LAIRD** and **BLIZZARD** never responded to this letter in any form, nor did they ever pay any money towards the outstanding balances due for C.R.'s care.

35. On April 7, 2020, **BLIZZARD** caused the SSA to mail him a letter terminating his status as C.R.'s representative payee. This letter requested the return of any money that had been saved on C.R.'s behalf.

36. Between November 7, 2017, and September 17, 2020, **LAIRD's** and **BLIZZARD's** conspiracy and scheme caused approximately 38 mailings to be sent from the Superior Court and Transitions, in Washington, D.C., to **LAIRD's** and **BLIZZARD's** addresses in the State of Maryland.

37. On approximately six different occasions between August 6, 2018, to May 8, 2019, **LAIRD** and **BLIZZARD** failed to comply with Superior Court orders or appear at Superior Court hearings concerning their co-guardianship and co-conservatorship of C.R.

38. On September 17, 2020, the Superior Court's Office of the Auditor-Master mailed a court order to **LAIRD's** and **BLIZZARD's** addresses in Cordova, Maryland—ordering them to appear at an October 5, 2020, hearing, and to produce documents related to their handling of C.R.'s money so the Superior Court could determine if C.R.'s assets had been properly administered.

39. At all times during the conspiracy and scheme, **BLIZZARD** never returned any of C.R.'s social security benefits to the SSA.

40. At all times during the conspiracy and scheme, **LAIRD** and **BLIZZARD** never used the money in C.R.'s bank account or the money from her Social Security benefit payments for the benefit of C.R.

COUNT ONE
(18 U.S.C. § 371, 42 U.S. Code § 408(a)(5) and 18 U.S. Code § 641
(Conspiracy to Commit Social Security Conversion and Theft of Public Money)

41. Paragraphs 1 through 40 are re-alleged herein.

42. From November 2017 through at least September 2020, within the District of Columbia and elsewhere, the defendants,

LINDA LAIRD and
JAMES BLIZZARD,

did knowingly and willfully conspire and agree, with each other and with other persons, to commit offenses against the United States, that is, (a) making an application to receive payment under Title 42, United States Code, Chapter 7, Subchapter II, for the use and benefit of another, and having received such a payment, knowingly and willfully converting such a payment, or any part thereof, to a use other than for the use and benefit of such other person, in violation of Title 42, United States Code, Section 408(a)(5) (Social Security Conversion), and (b) embezzling, stealing, purloining, or knowingly converting to their use or the use of another, or without authority, selling, conveying or disposing of any record, voucher, money, or thing of value of the United States or of any department or agency thereof, in violation of Title 18, United States Code, Section 641 (Theft of Public Money).

(In violation of Title 18, United States Code, Sections 371, 641,
and Title 42, United States Code, Section 408(a)(5))

COUNT TWO
(18 U.S.C. §§ 1349)
(Conspiracy to Commit Mail Fraud and Wire Fraud)

43. Paragraphs 1 through 40 are re-alleged herein.

44. From November 2017 through at least September 2020, within the District of Columbia and elsewhere, the defendants,

**LINDA LARID and
JAMES BLIZZARD,**

did knowingly and willfully conspire, confederate, and agree, with each other and with other persons, to commit (a) mail fraud by devising, intending to devise, and engaging in a scheme to defraud and to obtain money and property from C.R. by means of materially false and fraudulent pretenses, representations, and promises, and for the purpose of executing and attempting to execute the scheme to defraud, placing in any post office or authorized depository for mail matter, any matter or thing whatever to be sent or delivered by the Postal Service, or depositing or causing to be deposited any matter or thing whatever to be sent or delivered by any private or commercial interstate carrier, or taking or receiving therefrom, any such matter or thing, or knowingly causing to be delivered by mail or such carrier according to the direction thereon, or at the place at which it is directed to be delivered by the person to whom it is addressed, any such matter or thing, and (b) wire fraud by devising, intending to devise, and engaging in a scheme to defraud and to obtain money and property from C.R. by means of materially false and fraudulent pretenses, representations, and promises, and for the purpose of executing and attempting to execute the scheme to defraud, did knowingly cause to be transmitted by means of wire communications in interstate commerce, writings, signs, signals, pictures, and sounds.

(In violation of Title 18, United States Code, Section 1349)

COUNT THREE
(18 U.S.C. § 1341)
(Mail Fraud)

45. Paragraphs 1 through 40 are re-alleged herein.

46. On or about September 17, 2020, within the District of Columbia and elsewhere, the defendants,

**LINDA LAIRD and
JAMES BLIZZARD,**

did knowingly and willfully commit mail fraud by devising, intending to devise, and engaging in a scheme to defraud and to obtain money and property from C.R. by means of materially false and fraudulent pretenses, representations, and promises, and for the purpose of executing and attempting to execute the scheme to defraud, placing in any post office or authorized depository for mail matter, any matter or thing whatever to be sent or delivered by the Postal Service, or depositing or causing to be deposited any matter or thing whatever to be sent or delivered by any private or commercial interstate carrier, or taking or receiving therefrom, any such matter or thing, or knowingly causing to be delivered by mail or such carrier according to the direction thereon, or at the place at which it is directed to be delivered by the person to whom it is addressed, any such matter or thing: specifically, **LAIRD** and **BLIZZARD** caused the Superior Court's Office of the Auditor-Master, on September 17, 2020, to mail a court order to **LAIRD's** and **BLIZZARD's** addresses in Cordova, Maryland, ordering them to appear at an October 5, 2020, hearing, and to produce documents related to their handling of C.R.'s money so the Superior Court could determine if C.R.'s assets had been properly administered.

(In violation of Title 18, United States Code, Section 1341)

COUNT FOUR
(22 D.C. Code §§ 933.01(a)(3), 936.01(a)(1), 3601)
(Financial Exploitation of a Vulnerable Adult or Elderly Person)

47. Paragraphs 1 through 40 are re-alleged herein.

48. From November 2017 through at least September 2020, within the District of Columbia and elsewhere, the defendants,

**LINDA LARID and
JAMES BLIZZARD,**

intentionally and knowingly violated a provision of law proscribing fraud against C.R., a person 65 years of age or older, an elderly person and vulnerable adult, with the intent to obtain property of a value of \$1000 or more, consisting of U.S. Currency, belonging to C.R., and use the property for the benefit of anyone other than C.R.

(In violation of Title 22, District of Columbia Code, Sections 933.01(a)(3), 936.01(a)(1))

COUNT FIVE
(22 D.C. Code §§ 3221(a), 3601)
(Fraud in the First Degree Against a Senior Citizen)

49. Paragraphs 1 through 40 are re-alleged herein.

50. From November 2017 through at least September 2020, within the District of Columbia and elsewhere, the defendants,

**LINDA LARID and
JAMES BLIZZARD,**

engaged in a scheme and systematic course of conduct with intent to defraud and to obtain property of C.R., a person 65 years of age or older, by means of false or fraudulent pretense, representation, and promise and thereby obtained property, or caused the loss of property, of a value of \$1000 or more belonging to C.R., consisting of U.S. Currency.

(In violation of Title 22, District of Columbia Code, Section 3221(a))

FORFEITURE ALLEGATION

1. Upon conviction of the offense alleged in Count One, Count Two, or Count Three of this Indictment, the defendants shall forfeit to the United States any property, real or personal, which constitutes or is derived from proceeds traceable to this offense, pursuant to Title 18, United States Code, Section 981(a)(1)(C) and Title 28, United States Code, Section 2461(c).

2. If any of the property described above as being subject to forfeiture, as a result of any act or omission of the defendant:

- a. cannot be located upon the exercise of due diligence;
- b. has been transferred or sold to, or deposited with, a third party;
- c. has been placed beyond the jurisdiction of the Court;
- d. has been substantially diminished in value; or
- e. has been commingled with other property that cannot be divided without difficulty;

the defendant shall forfeit to the United States any other property of the defendant, up to the value of the property described above, pursuant to Title 21, United States Code, Section 853(p).

(Criminal Forfeiture, pursuant to Title 18, United States Code, Section 981(a)(1)(C), Title 28, United States Code, Section 2461(c), and Title 21, United States Code, Section 853(p)).

A TRUE BILL

FOREPERSON



MATTHEW M. GRAVES
ATTORNEY FOR THE UNITED STATES
IN AND FOR THE DISTRICT OF COLUMBIA