

PHILADELPHIA —United States Attorney Jacqueline C. Romero announced that Gloria Byars, 62, of Aldan, PA and Carlton Rembert, 69, of Hampton, VA were both found guilty for their roles in a scheme to defraud elderly, incapacitated people of over \$1 million. Byars entered a guilty plea on the eve of trial, pleading guilty to conspiracy, wire fraud, money laundering, and tax fraud. Her co-conspirator and brother Carlton Rembert proceeded to trial and after a four-day trial, a jury found Rembert guilty of conspiracy, bank fraud, and wire fraud.

Between 2012 and 2018, Byars and her co-conspirators stole the life savings from dozens of incapacitated wards while Byars served as their court-appointed guardian. Prior to operating her own guardianship company, Byars was an office manager for a guardianship company in Delaware County that was appointed to care for wards in Pennsylvania. As office manager, and then as guardian herself through her own company, Byars had unfettered access to wards' property including bank accounts, pensions, real estate, retirement accounts, and other assets. Byars stole money from the wards' bank accounts by writing unauthorized checks to companies she controlled, or to shell companies controlled by her co-conspirators, Rembert and Alesha Mitchell. Rembert and Mitchell assisted Byars in the theft by opening bank accounts in their home state of Virginia in the names of shell companies purporting to be medical services companies. Rembert and Mitchell deposited dozens of checks containing stolen ward money into their shell business bank accounts, withdrew over \$500,000 in cash, and sent most of the stolen proceeds back to Byars, after keeping a share of the stolen ward money for themselves. Byars spent the stolen ward money on vacations, clothing, vehicles, gifts, and parties.

As part of Byars' plea agreement, she agreed to forfeit 36 gold Krugerrand coins, valuable gold coins first minted in South Africa in the 1960s to introduce the country's gold supply onto the world market. Byars stole several Krugerrand coins from the bank safe deposit box of one of her wards. Byars also stole over \$756,000 from a retired federal employee's Thrift Savings Plan. In total, Byars and her co-conspirators stole well over \$1 million from at least 120 incapacitated people in the Eastern District of Pennsylvania.

Byars and Rembert face the following maximum possible sentences. For conspiracy to commit bank fraud and for bank fraud, the maximum sentence is 30 years' imprisonment and a \$1,000,000 fine. For wire fraud, the maximum sentence is 20 years' imprisonment and a \$250,000 fine. Byars also faces a maximum sentence of 20 years' imprisonment and a \$500,000 fine for money laundering and for filing a false tax return, the maximum sentence is 3 years' imprisonment and a \$250,000 fine.

"Byars and Rembert's actions caused significant financial and emotional harm to their victims," said U.S. Attorney Romero. "Fraud, particularly at the expense of vulnerable people, will not be tolerated."

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"Gloria Byars was entrusted with managing the assets of elderly folks unable to do so themselves," said Richard Langham, Acting Special Agent in Charge of the FBI's Philadelphia Division. "Instead, she abused her role as a guardian, poaching the nest eggs of these vulnerable wards, figuring they'd never even know. The FBI takes great satisfaction in bringing Byars and her co-conspirators to justice and preventing them from doing more harm. Elder fraud and abuse are simply unconscionable. If you think you're being victimized like this or know someone who is, please reach out to the FBI – anonymously, if you like."

"IRS-Criminal Investigation is committed to aggressively investigating individuals who engage in money laundering, tax fraud, or other types of white-collar crimes," said IRS Criminal Investigation Special Agent in Charge Yury Kruty. "We, along with our law enforcement partners and the Department of Justice will continue to work to ensure that individuals who attempt to hide their criminal involvement will be held accountable."

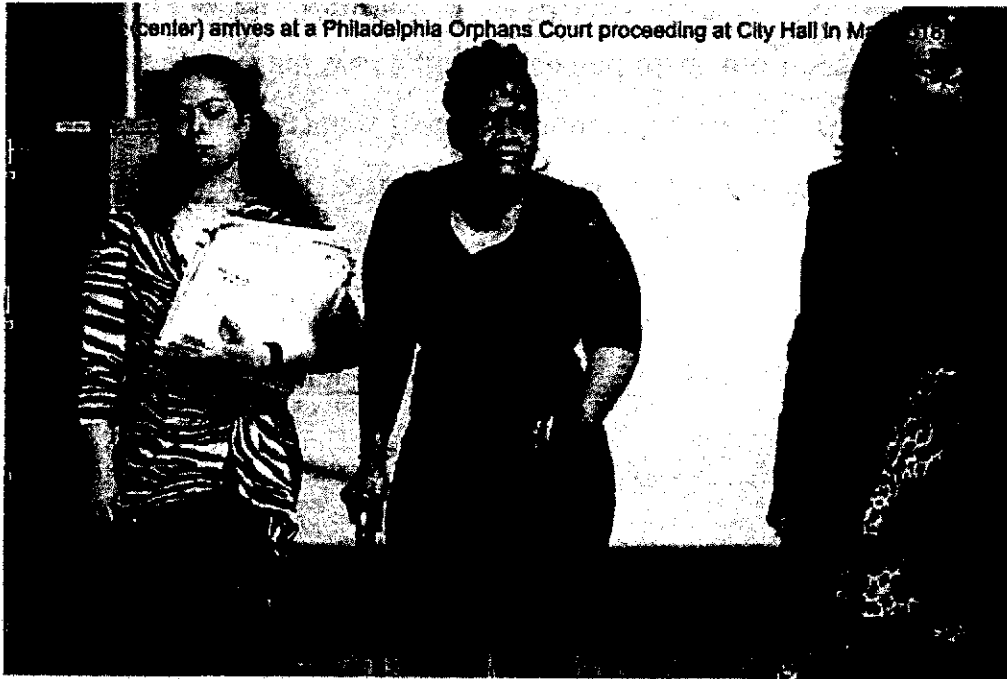
"The conviction of Gloria Byars and Carlton Rembert demonstrates the shared commitment of the Delaware County District Attorney's Office and United States Attorney's Office in pursuing justice for our most vulnerable residents. I want

to thank the United States Attorney's Office and Federal Bureau of Investigation for working with us on this important guardianship fraud prosecution. I would also like to thank Douglas Rhoads, Deputy District Attorney of Special Investigations, and Detective Edward Rosen of our Criminal Investigation Division for their work on this matter," said Delaware County District Attorney Jack Stollsteimer.

The case was investigated by the Federal Bureau of Investigation, Delaware County District Attorney's Office, Criminal Investigation Division, and the Internal Revenue Service, Criminal Investigation and is being prosecuted by Assistant United States Attorneys Tiwana Wright and Samuel Dalke.

# She spent money stolen from the elderly on trips, parties, and renewing her wedding vows. Her sudden death has left victims feeling robbed once again.

Gloria Byars stole millions from elderly wards whose finances courts had appointed her to oversee. Her death exposed shortcomings in the system meant to protect the most vulnerable Pennsylvanians.



by Jeremy Roebuck

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An overseer appointed by judges to manage the finances of more than 100 elderly or incapacitated Pennsylvania residents instead regularly drained their life savings and retirement nest eggs, spending more than \$1.5 million on luxury cars, vacations, and parties.

And while Gloria Byars, owner of Lansdowne-based Global Guardian Services, was set to finally face sentencing this month, more than seven years after her crimes first came to light, her victims say they've been left feeling robbed again — this time of their opportunity for justice.

Byars, 63, of Aldan, was found dead Aug. 9 in her Delaware County home — days after a judge had been forced to twice reschedule her sentencing hearing due to a last-minute hospitalization for ailments prosecutors have suggested Byars made up or exaggerated to avoid her day of reckoning. She was facing up to 13½ years behind bars.

She died just hours after her release from the hospital under an active warrant for her arrest. And though toxicology reports remain pending, her death is being investigated as a possible suicide, according to two local law enforcement sources familiar with the matter.

For Heidi Austin — whose discovery of Byars' regular thefts from her aunt and uncle in 2017 led to the unraveling of the financial guardians' wider crimes — the sudden demise delivered an unsatisfying conclusion to what has been a frustrating and eye-opening brush with the state system that manages more than \$1.7 billion in assets for 18,000 Pennsylvania wards.

Loose regulations enabled Byars to be put in charge of the financial affairs of vulnerable residents in a half dozen counties without any formal training and a lengthy criminal record, including 13 past convictions for fraud.

"It doesn't bring us any justice," Austin said of Byars' recent death. "She took the easy way out, and all of the hundreds of victims they get nothing."



Heidi Austin, with her father, Josef Wituschek, displays a photo of guardian Gloria Byars from Byars' Facebook page during a 2017 interview in Wituschek's home in the Fox Chase section of Philadelphia. MARK C. PSORAS / For The Inquirer

## A crime spree unravels

The circumstances that led to Austin's family to cede control of the finances of her aunt and uncle, Edmund and Margareta Berg, to a court monitor were difficult enough.

The couple, both in their 80s, did not want to leave their home in Fox Chase, where they'd lived since 1961. But as their age advanced and their health declined, their family was forced to accept the difficult choice of seeking state assistance to manage the couple's day-to-day affairs.

In Pennsylvania, that help is run through a complex system through which state judges appoint legal guardians to oversee health and financial decisions for adults who, due to illness, disability or other circumstances, are deemed incapable of managing those choices for themselves.

Though guardians are required to submit regular reports to the court on their management of their wards' assets, in an increasingly overburdened system, they are often granted wide latitude to make decisions with limited oversight.

The Philadelphia Orphans' Court appointed Byars as guardian for the Bergs in 2016 — adding to a portfolio of dozens of other guardianship cases her company had amassed from courts in the city and its surrounding counties.

But problems quickly emerged.

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By late December of that year, Byars — without notifying the Bergs' family — moved Margareta Berg into a Montgomery County rehab facility after she'd been discharged from a hospital stay. When the family tried to press Byars for an explanation, they learned she was in Spain — on a vacation prosecutors would later say had been paid for by money stolen from other wards.

By January, Byars had moved the Bergs into a nursing home and, using their money, paid \$11,000 to a company owned by her husband to clean out their Fox Chase home.

When, in February, Byars sought court approval to sell the house, the couple's family had had enough and petitioned the court to have her removed as guardian.

Austin said a simple Google search led her to discover a 2005 Virginia newspaper article about Byars' previous arrest for cashing \$20,000 in blank checks she'd fished out of post office trash cans. Further research revealed that Byars had a record of 14 criminal convictions — 13 of which involved fraud — before she'd ever even begun her career as a court guardian.

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After a review of her management of the Bergs' finances, an appalled Philadelphia Orphans Court Judge John Herron ordered Byars to repay them \$63,000 for improper expenditures and removed her from their case in 2017. Eventually, he took her off the 31 other active guardianships she managed under his purview and recommended that other judges do the same.

At the time, Byars had a caseload of 113 guardianship cases funneled to her by courts in Philadelphia, Montgomery, Bucks, Delaware, Lancaster, and Berks Counties. And as authorities would soon learn, her mismanagement of the Bergs' estate was only the beginning.



Gloria Byars, left, her sister Carolyn Collins (on steps, in back) and Keith Collins (on steps above his wife) walk out of the district court in Havertown, after they were charged with stealing from elderly clients. [Read more](#)  
JULIE SHAW / Staff

## Looting and lavish spending

A series of investigations over the next seven years by federal authorities and local law enforcement in Philadelphia and Delaware Counties revealed a stunning array of wrongdoing.

In all, prosecutors said they were able to trace more than \$1.5 million Byars stole from her clients between 2008 to 2016, often with the assistance of her family members.

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Her victims included a 91-year-old widow with dementia who lived alone and who, by the time Byars was appointed to manage her estate, had already been ripped off by two friends who had earlier been granted power of attorney over her affairs.

The woman's son eventually discovered Byars had stolen more than \$180,000 from his mother's accounts during the eight years she oversaw them — money investigators say Byars eventually repaid by stealing from another 83-year-old dementia patient whose finances she oversaw.

Byars didn't stop at draining her wards' bank accounts. After looting nearly \$132,000 from another ward — a 78-year-old, blind, nonverbal woman with dementia who needed a feeding tube to survive — within two weeks of being appointed as her guardian, investigators say Byars had the woman's safety deposit box drilled open so she could steal 26 gold Kruggerand coins stored inside. She later tried to sell those coins to raise bail money after her eventual arrest.

And throughout, prosecutors said, Byars spent lavishly on herself while leaving her wards to linger in less-than-ideal living situations.

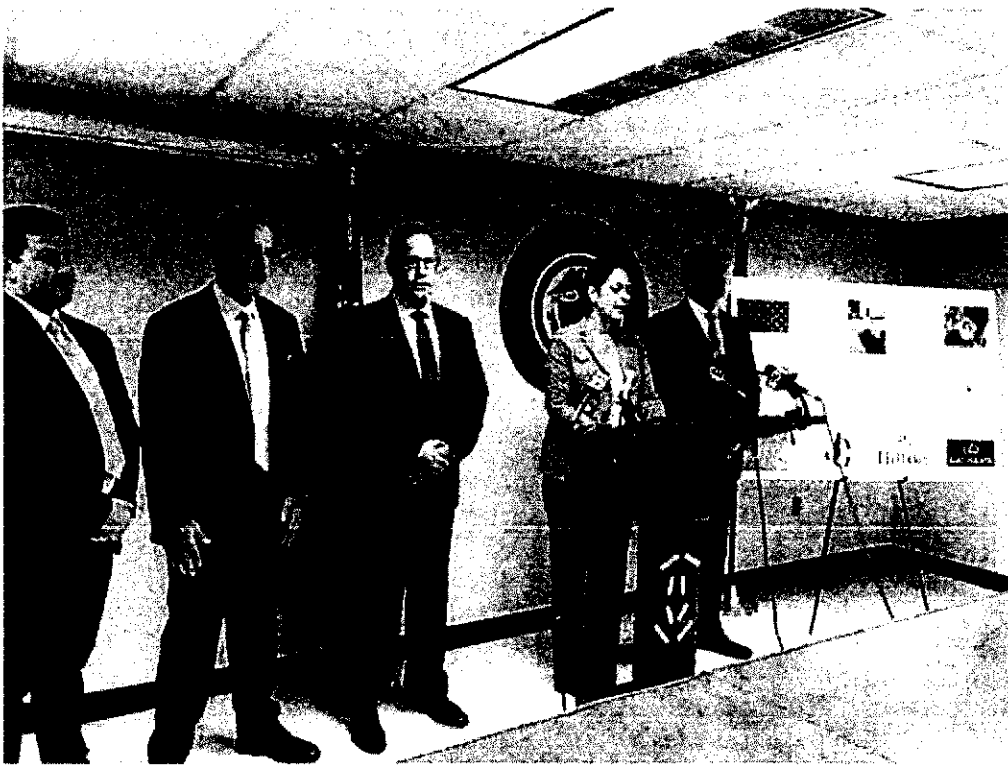
She took trips to Spain, the Dominican Republic, Mexico, and Great Wolf Lodge in the Poconos. She bought designer handbags and clothing and also used their money to pay for home renovations and even a new puppy.

She spent tens of thousands of dollars of wards' money on a 2018 reception to celebrate the renewal of her wedding vows — an event, according to bills reviewed by The Inquirer, with nearly 200 guests at Ambler's Manor House at Prophecy Creek Park that featured meals and hors d'oeuvres for all served from separate dessert and shrimp-and-cream stations.

And she hosted elaborate annual birthday barbecues — complete with a live band, DJ, an extensive catered menu, and cash prizes for attendees. In some cases, she'd charged wards for the privilege of attending.

"I didn't know anybody there," Hank Frisby, a retired Philadelphia police sergeant whose affairs Byars had been appointed to manage, told The Inquirer in 2018 of one such party Byars charged him \$750 to attend.

"Byars was the last person who should have been entrusted to manage the finances for elderly and incapacitated people," Assistant U.S. Attorney Tiwana L. Wright said in recent court filings. As a result, "dozens of victims were left without the retirement funds and nest eggs intended to cover their end-of-life support, their medical care and the activities they and their families should have enjoyed."



Then-Delaware County District Attorney Katayoun Copeland announces felony theft charges against Gloria Byars and two accomplices at a news conference in 2019.

JULIE SHAW / Staff

## A 'broken' system

But by 2019, Byars' criminal scheme had begun to unravel.

The Philadelphia District Attorney's Office charged her with multiple felony counts of theft tied to her mismanagement of the Bergs' estate. Within months, prosecutors in Delaware County joined in, charging Byars as well as her sister, Carolyn Collins, and her husband, Keith — pastors at the Church of the Overcomer in Trainer who ran their own guardianship company — with stealing from several more wards.

Carolyn Collins, a former legislative assistant to former state Rep. Margo Davidson, and Keith Collins, a former candidate for Delaware County Council, pleaded guilty to one misdemeanor count of theft and were sentenced to probation earlier this year.

Federal charges followed in June 2021 alleging Byars had laundered more stolen money with the assistance of her brother, Carlton Rembert, and a friend who managed additional shell corporations through which Byars hid funds.

She eventually pleaded guilty to those charges last year. But while Austin, the Bergs' niece, said her family appreciated the eventual law enforcement attention, a broader question still loomed over all those proceedings:

How had Byars — a woman with a lengthy record of fraud — earned the trust of state judges in the first place to be put in charge of more than a hundred vulnerable Pennsylvanians' finances?

The answers lay in both the lax regulations that had governed the state's guardianship system and Byars' extensive efforts to cover up her crimes.

## A lack of oversight

At the time of Byars' appointments, the only legal requirement to become a guardian in Pennsylvania was the ability to read and write in English. No background checks were required.

And in an overburdened system, judges often relied on recommendations from organizations like the Philadelphia Corporation of Aging in making guardianship appointments.

An attorney for the agency has said that the PCA did not know of Byars' criminal history when it recommended her to manage the Bergs' affairs and those of several other wards.

At that time, Byars, fresh from her release from prison for her most recent conviction, had landed a job as an office manager for Robert Stump, a prominent guardian and owner of RES Consulting in Havertown.

The two worked together for several years with Byars eventually taking on more responsibility for managing some of Stump's guardianship portfolio before eventually launching her own company in secret while still working for him.

Prosecutors say that when he found out and fired Byars, she contracted an ex-boyfriend from Virginia to travel to Pennsylvania to assault him.

Though she was never charged with that crime, investigators say the man attacked Stump at his home with a baseball bat, hitting him several times and leaving him with injuries that required 12 staples to the head and a lengthy hospital stay.

Byars, through her attorney, has repeatedly denied she had any involvement in the attack.

But the incident had little effect on her ability to land new guardianship contracts through the courts.

Since Byars' crimes were unearthed, state regulators have taken some steps to institute safeguards on the guardianship system.

In Philadelphia, for instance, guardians are now required to affirm that they have no convictions for crimes involving fraud, deceit or financial misconduct. The state's Supreme Court has also approved new statewide rules requiring criminal background checks for guardians appointed by the courts.

But other suggested reforms that could have protected Byars' victims have languished.

"Our system regarding guardianships is just broken," said Austin, the Bergs' niece. "My aunt and uncle were great people. They didn't deserve what happened to them."





Heidi Austin and her father, Joseph Wituschek, display a photo of their family members, Edmund and Margereta Berg, during a 2017 interview.

MARK C PSORAS/For the Inquirer

## ‘Suggestion of death’

Still, as Byars' Aug. 1 sentencing date in her federal case drew near, Austin and family members of other victims hoped she'd finally face accountability for her crimes.

Her attorney, meanwhile, pleaded for leniency.

Despite her misdeeds, Byars' life had been marked by her own struggles — increasingly ill health, a troubled childhood, past drug addiction, and multiple abusive relationships with men, her attorney Matthew D. Lee said.

“She is sick over the harm she caused to her wards and to their families,” he wrote in recent legal filings. “Her conduct was wrong, and she is ready to accept the court's punishment.”

And yet, on the day of sentencing, Byars failed to appear.

Two hours before the hearing, Lee told U.S. District Judge Joel Slomsky that she'd been rushed to the emergency room after suffering an apparent fall. The judge postponed the sentencing until the following Monday — at which point Byars, still in the hospital, sought to delay the hearing again. She'd fallen once more in her hospital room, her lawyer told the court.

Slomsky ordered U.S. Marshals to arrest her as soon as she was released from care. But within days, Lee sought a more extensive postponement, and prosecutors responded by suggesting Byars was faking or exaggerating her condition.

Medical records showed no new diagnoses and reported no visible injuries or fractures, they said.

“The government has heightened concerns that Byars may be malingering, attempting to avoid sentencing,” they told the court in an Aug. 7 filing.

Byars was discharged from medical care two days later and, within hours, was found dead in her home.

“It really doesn't surprise me,” Austin said in an interview last week. “Our justice system failed us.”

Meanwhile, the criminal case against Byars ended just as frustratingly as it began — with a one-line filing from her lawyer, who did not respond to requests for comment last week.