

Dr. Gloria C. Duffy, President & CEO

WHO'S (WATCHING) YOUR DADDY?

I had just climbed into bed in our San Francisco apartment after a late-evening Commonwealth Club event when my cell phone rang. My husband Rod, home in Santa Clara, said, "You need to call your brother Sean." I could tell by the more-than-usually gentle tone of his voice, and the fact that he wouldn't tell me what the call was about, that the subject was serious. I called Sean on his cell phone and he said, "Glo, Tom shot himself."

That was how I learned of my father's death, on September 20, 2004.

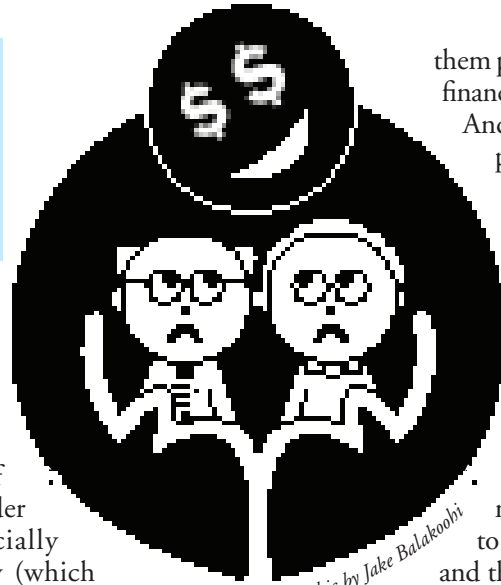
Our family felt tremendous sadness in the aftermath, deeper because of our father's death, at the age of 77, in this violent and unexpected way. But on top of all this sadness, a painful story involving our father's financial assets has unfolded in the months since.

A large amount of valuables was missing from our father's home right after his death. Our family then received two versions of our father's trust document, both of them different from the original given by our father to my sister shortly before he died. Then we learned that a six-figure donation our father had made in 2003 did not seem

Santa Clara County District Attorney George Kennedy, it is growing into an epidemic in regions of California where older people retire, especially in Riverside County (which includes the desert resort communities) and Santa Barbara County. Kennedy's office has established a special unit to investigate and prosecute elder financial abuse, and is urging his counterparts in other California counties to pay more attention to this issue. Kennedy's office is currently prosecuting a high-profile case, in which a gardener/handyman in Los Gatos allegedly took over \$4 million from elderly residents for bogus investments.

Anecdotal evidence certainly seems to support Kennedy's conclusions about how prevalent this problem is. As we have mentioned our experience to friends, they have produced a flood of troubling stories. One friend in Chicago, whose husband is in a nursing home with severe dementia, had a call from a credit card company inquiring about her husband's application for a credit card. Her husband is incapable of applying for a credit card, so someone in the nursing home had apparently taken information from his personal papers and submitted the application.

Someone else told us about a female home health care worker from abroad who engineered a marriage to their elderly father to gain access to his funds, but was deported by the INS on the eve of the wedding. It seems that many families have a story along these lines. Elder people have money and they are trusting, making



Graphic by Jake Balakooobi

them prime targets for financial exploitation.

And in today's dispersed and busy society, family members are not always close at hand to protect their elders. Someone who pays attention to older folks may gain access to both their trust and their assets.

So what are the lessons from this experience? Here are a few. First, learn about this problem and take defensive measures. For your parents or other elders for whom you are responsible, use only licensed health care workers or other household helpers whose background and references have been thoroughly checked. Make sure family members are clearly indicated as decision makers on health care directives and financial documents. Follow your gut feelings regarding anyone hovering around your relative about whom you feel suspicious. My sister had an instinctively negative reaction to some of the people surrounding our father, over the years before our father's death. Talk to those around the elders in question to find out what is going on. We found out about the charitable contribution that seemingly went astray from someone involved in our father's business affairs who had been suspicious about what happened to the funds.

The costs of elder financial abuse can be devastating, sometimes leaving vulnerable older people without resources for their own care in their final years. And for other family members, it increases the burden of grief when a loved one dies, not to mention sometimes leaving a legal and financial tangle that is difficult to sort out. It is an issue that deserves far more attention than we have given it as a society, and it is one of the many challenges we face in caring for our elders in a responsible manner. Ω

"The costs of elder financial abuse can be devastating."

to have reached its intended destination. We are still unsure of the whereabouts of some of the funds.

And the story goes on and on, with each new aspect stranger than the last.

If what appears to have occurred in our family's case proves to be true, the technical name for this kind of activity is "elder financial abuse." According to