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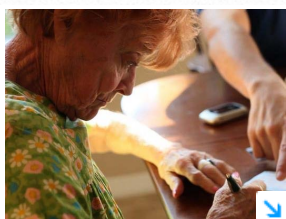
OPINION

 60°


Documentary aims to protect seniors' money

Cassandra Spratling, Detroit Free Press 12:09 a.m. EDT September 23, 2013

One out of every 20 older adults will be victim of financial exploitation, expert says.



(Photo: Starjack Entertainment)

STORY HIGHLIGHTS

- Child of financial fraud victim produces film to inform seniors
- Gerontology expert is creating assessment to determine whether senior is at risk of being victim
- Screening exam to be used by professionals who work with seniors

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DETROIT -- Pamela Glasner's dad had Alzheimer's disease and was living in a nursing home when her mother died.

Glasner's brother contacted officials at the home to inform them that his dad was widowed and he'd be handling his affairs. The social worker told him another brother was already doing that. Big problem — there was no other brother.

A man neither Glasner or her brother knew had befriended their father, gained access to his financial accounts and stolen his money.

Glasner wants to make sure no other family goes through that.

To help, she produced a documentary film, *Last Will and Embezzlement*, featuring entertainer Mickey Rooney, also a victim of financial fraud. The film, on a national tour, aims to raise awareness about

financial exploitation of elderly people.

The film is both a call to action and a tribute to Glasner's father.

"We don't want people to be victims," said Glasner, who wrote the film with business partner Deborah Louise Robinson, who also directed it. "The best thing you can do for this type of crime is prevent it."

The two women own Connecticut-based production company [Starjack Entertainment](#). Glasner came up with the idea for the film as a way to inform seniors and the people who love them about a problem she says is growing as the population ages.

A growing problem

One out of every 20 older adults in the U.S. will be a victim of financial exploitation, and the rates are rising, said Peter Lichtenberg, director of the [Institute of Gerontology](#) at Wayne State University.

To help, he is developing an assessment to determine whether a senior citizen is at

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risk of being the victim of financial abuse. He said he hopes to be able to pilot the 61-question assessment by the end of the year.

The assessment and a more general 10-question screening exam would be used by professionals who work with seniors, including attorneys, law enforcement officials and people who work at financial institutions and suspect abuse.

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— Pamela Glasner,
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For example, a bank worker who notices unusual activity on a person's account or who suspects a problem would notify a manager trained to do the assessment.

Several instances of elder abuse motivated Lichtenberg to develop the assessment, but a 2010 case stood out the most: A Detroit-area man who was in advanced stages of dementia was persuaded to take out a reverse mortgage worth \$250,000.

“All that man's money was taken by a con artist, and that one really stuck with me,” Lichtenberg said.

“This man couldn't keep track of his grocery bill account, let alone know what was going on with a reverse mortgage.”

The man died shortly afterward, broke and heartbroken about his predicament.

Walking a fine line

Protecting senior citizens can be difficult because often they are embarrassed or private about their finances, so they keep quiet.

Furthermore, Lichtenberg said, there's a fine line between helping a senior citizen and threatening their sense of independence.



The "Last Will and Embezzlement" documentary was prompted by the story of the abuse of Pamela Glasner's father. Glasner, who wrote and produced the film, is featured in the documentary. (Photo: Courtesy of Starjack Entertainment)



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"Overprotection is equally harmful," Lichtenberg said. "When people's independence is taken away, it can affect their health and longevity."

Lichtenberg's exam seeks to ascertain whether the senior citizen has a clear understanding of the decisions he or she is making and is making those decisions without undue influence and without risk of jeopardizing their financial well-being.

He declined to share the specifics of the exam because it has not been properly field-tested, and without proper training, the exam can be misused. However, among the questions are:

- Now and over time, how will this decision and/or transaction impact you financially?
- How much risk is there that this transaction could result in a loss of funds?
- To what extent did you consult with anyone before making the financial decision?

Glasner's dad died in February 2012 — just 10 months after his wife's death. Glasner dedicated the film to him and hopes it helps others.

"There are 11,000 baby boomers every year turning 65," Glasner said. "We want everybody to be able to protect themselves or be able to protect their parents."

Abuse risk factors

Abusers can be strangers or family members. Those most at risk are:

- Female
- Ages 80-89
- Living alone
- Isolated from children (either because of geography or estrangement)
- Physically or mentally challenged

Source: *Pamela Glasner, producer, Last Will and Embezzlement*

On the Web:

www.eldercare.gov, National Center on Elder Abuse

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