Two sample chapters from a book ghost-written for a client on the subject of senior fraud

(this project is still in progress and some aspects of these chapters may be incomplete)

CHAPTER ONE
Let The Games Begin

ANYONE CAN SWINDLE, AND ALL SENIORS ARE TARGETS

We've all heard stories about lonely widows who were swept off their feet by seductive Romeos only to have their bank accounts emptied and their hearts broken. It's one of the oldest scams in the world, but it's in the company of other, equally insidious and often brilliant scams.

Confidence games, also known as cons, scams and swindles, have been going on for as long as there has been human greed. One of the first documented tricksters was a Scottish con man named Gregor MacGregor (1786-1845). In 1823, General Sir Gregor MacGregor proclaimed himself to be the Cazique of Poyais. He visited Britain to encourage people to travel to his country and enjoy what he described as a "thriving population that found its fortune on the streets of St Joseph and in the gold mines of the balmy countryside." One man swapped his sterling for Poyaisian dollars, bought some bonds in the country and boarded ship in Leith MacGregor's promise that he would become the director of the St Joseph Opera House. Upon arrival he discovered that the town of St Joseph didn't even exist. There was no opera house, no gold mine and no thriving population. It was later discovered that MacGegor was neither a British knight nor a general.[1]

Confidence men defraud their targets (known as "marks") after gaining their confidence. The term "con man" was first used in 1849 by the press during the trial of William Thompson. Thompson chatted with strangers and charmed them, eventually asking if they had the confidence to lend him their watches, whereupon he would walk off with the watch. He was finally captured when a victim recognized him on the street.[2] Con men were traditionally male, but that's no longer the case. Men and women alike have swindled marks throughout modern history.

NEW RULES

The rules of confidence games are evolving. Con men used to rely on their anonymity to successfully pull off scams, but anonymity is hard (this is not true. The internet made Annonymity easier. Can you redo this paragraph?). to come by in the internet age, and thanks to digital access to identity information, accounts and documents, people can be swindled without ever meeting the con man face to face. In the case of inheritance theft, many of the scammers are not strangers, but are in fact, close friends, relatives or care providers. These folks use their personal relationships to get close to seniors and their assets. Personal or familial bonds, which were once a con man's kiss of death, are now essential to the game.

People are social beings. They build friendships based on trust, helping one another without having to negotiate an exchange at every turn, partly because they know that over time, the exchanges will balance themselves out. This kind of trust usually occurs naturally between parents and children and among siblings. When discussing family matters we often hear the phrase, "blood is thicker than water." This generally means that the bonds of family are

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1 Document of the Month January 2005. The Scottish Executive (January 2005). Retrieved on November 29, 2007.]

2 Karen Halttunen, *Confidence Men and Painted Women*, p 6 ISBN 0-300-02835-0]

stronger than those between unrelated people. While that may be true most of the time, bonds can also be formed with family substitutes including caregivers, close friends, organizations and institutions. Con artists can be found in any of these groups, including your own blood relations.

The profiles of potential marks have also changed. In the old days, no self-respecting con man would ever consider scamming an elderly person. Elders were more respected and more protected back then, usually living in the same house with their children and grandchildren and rarely, if ever, having independent activities or financial dealings of their own. The con man's tricks were geared to ambitious people looking for quick riches and easy money. But now elderly people live indepenently and often have substantial assets, so they've become excellent marks. "Taking candy from a baby" is still abhorred, but today's seniors represent an enormous amount of wealth, and on top of that, they are our most vulnerable population. In the seamy world of con artists, ripping off old folks is no longer taboo, and the playing field has now been expanded to include a direct path to your inheritance.

THE PLAYERS

Scam artists are charming opportunists. They are patient, calculating and consistent. They're shrewd strategists and master manipulators, yet you'd be hard pressed to identify one in a crowd. They don't skulk around looking dangerous or suspicious, and in fact, many of them blend in beautifully within your social circle. And when it comes to swindling elderly marks, the majority of these scam artists are average folks, often your own siblings, stepparents or close family friends.

One of them may be sitting right in your own living room right now, perhaps an older sister who proclaims to have your parents' best interest at heart while convincing them to make her the trustee of their trust (this is correct, one could be the administrator of an estate—but we're not talking about that right now. Another may be your stepmother who, during your father's funeral, promises that his assets will be divided fairly, but you may discover later that she's changed the documents to benefit her own children. Still yet another might be a long-time family friend who, after earning your parents' confidence, offers to help manage their financial affairs by suggesting he be appointed as an agent under their power of attorney. Some cons operate in a subtle, nearly invisible manner, while others are blatant and overt.

Email, snail mail and telephone scams are occurring at an epidemic rate. They are orchestrated by anonymous con men who relentlessly prey on lonely, isolated or incapacitated senior citizens. Make no mistake, senior fraud is a form of inheritance theft and I'll address it elsewhere in this book. It is not, however, as devastating as some of the maneuvers that might be going on right under your nose.

AN INTRODUCTION TO THE GAME PIECES

Here is a short list of the most common tools used by scam artists to steal assets. In Chapter 4 -- Top Ten Tools of the Trade -- I'll go into detail about each one of these, and will describe the exact ways in which they are commonly abused, but for now, a quick overview. If you've heard any of these terms used in relation to the assets of the elder in your life, start paying close attention:

- **Power of Attorney (POA)**
  A legal document that can give one person ("agent") the authority to manage the finances of another person ("principal").

- **Will**
  The traditional, time-tested estate planning document.

- **Trust**
  A trust is a legal instrument that controls whatever assets are put into it. This can include cash, real estate, bank accounts and income. When someone is named trustee of the trust, he/she is given the authority to manage

assets contained in the trust. Trusts can be easily created and are the most commonly abused of all the estate transfer instruments.

- **Joint Tenant Accounts, WROS**
  This refers to accounts (deeds, bank accounts, pink slips and other forms of title) onto which someone else's name has been added, and when one person dies, the second person inherits the account "with rights of survivorship" (WROS).

- **PODs**
  This stands for "pay on death," and it means that one person adds another person to his bank account, with instructions that the added person receives all the funds in the account upon the death of the account holder.

- **Gifts**
  Anyone can give a financial gift to another person, but this is commonly abused when the givers are suffering from diminished capacity and the recipients have coerced them into giving the gift.

- **Beneficiary Designations**
  This involves naming someone as a beneficiary on life insurance policies, bank accounts, retirement accounts or brokerage accounts. When properly executed, it allows for the immediate transfer of ownership upon the account holder's death.

- **Account Passwords**
  Often freely shared between spouses or given by elders to children who help them navigate the internet.

- **Credit/debit cards**
  Same as above, but these might also be used by friends, neighbors or hired caregivers who help with shopping or banking.

- **Letters of administration or conservatorship**
  A certificate that gives someone the legal right to act on behalf of someone's estate.

Keep in mind that scammers usually don't use just one of these instruments to clean out someone's inheritance. When someone comes to me with a case and I find that there's been some manipulation involving one of these instruments, I know there's a good chance I'll find other areas involved as well. The challenge is in providing to the court that access to these instruments was procured through some form of fraud, misappropriation, undue influence, duress, error or elder abuse.

But identifying the instrument and proving the manipulation is only the beginning. The next step is recovering the assets, and this will be addressed in Chapter 10. A million-dollar award granted by the court won't do you any good if you can't collect it, and chances are, the money in the estate has all been spent by the time you won the judgment. This is why prevention is the key; you must act immediately when you suspect something's wrong.

GAME STRATEGY

When an elder begins to lose mental capacity, her will is easily broken. This stage begins when her capacity becomes so diminished she cannot care for herself on a consistent basis. She has good days and bad days. She might be lucid in the mornings and incoherent in the afternoon. She may also suffer from short term memory loss. Family members and close friends start seeing changes in her resolve, and she becomes extremely susceptible to undue influence, duress and mistakes.

This is the time when elders at their most vulnerable, because someone must make decisions on their behalf (this responsibility usually falls to a family member). Some parents plan for this in advance by giving the family member authority to make financial decisions when they can no longer do so, and it is usually done by executing a Power of Attorney (POA). This is written document that gives someone the legal authority to act in conducting another's business, making investment decisions, receiving and paying bills and to otherwise manage all of their finances.

This is prime time for a scam to take hold. But how do we determine when and to what extent an elder parent is unable to make sound decisions?

Unfortunately we really don't know the exact time someone loses mental capacity, and the elder herself may not even be aware of her limitations. Friends and relatives may hesitate to comment in fear of offending, so in most cases something serious has to happen -- a blatantly irrational decision or behavior, a car accident or some other event -- before issues of capacity are even discussed. In most cases, two or more physicians may be required to independently evaluate the elder and to certify diminished mental capacity before a POA can take effect. The process can be confusing, awkward and time consuming.

The awareness of diminishing mental ability leads many seniors to estate planning attorneys, often driven by their children, friends or advisors. Wills, trusts and POAs are often drafted by attorneys who may be unaware of their client's inability to think clearly. Sometimes, "to save money," seniors are advised to avoid attorneys and to create their own documents, and are led to document preparation services, internet sites and retail stores for do-it-yourself estate planning kits. Sometimes "trusted" advisors, such as adult children, spouses, tax preparers or financial advisors, create estate plans on behalf of the elderly person. These documents can be manipulated in a number of ways to create the illusion that they represent the elder's true intentions, when in reality they represent the will of another.

Before we examine POAs and how they might be abused, here's a quick lesson in "legalese." The person who creates a POA document is referred to as a 'principal," and the person who receives the authority to act is called an "agent," so throughout this book I may refer to them as such. I may also refer to principals as "mom" or "dad."

Once a POA document is executed, it can either spring into effect when the principal becomes unable to make sound decisions or it can be effective immediately upon signing. This in itself is problematic for two reasons. First, an Amber Alert isn't sounded when someone loses capacity, so the inability to pinpoint the exact day it happens creates opportunities for manipulation by an overly aggressive agent-to-be. The second reason is that the law requires a principal to be of sound mind when signing the document. If, for example, your dad signs a POA that immediately goes into effect, it's instantly questionable, because he supposedly had the capacity to understand what he was doing, so why would he need to grant *immediate* power of attorney to someone? This can be a sign that he is being pressured to relinquish control of his decision-making ability to an aggressive family member or friend. It can also be a sign that he needed help and asked the agent to take over. The inability to determine the agent's motivation typically results in a risky path of acquiescence.

If dad is truly unable to make sound decisions for himself and hasn't assigned power of attorney to someone (or the person to whom it's been assigned is having trouble using it), dad may be "conserved," which means that his legal and financial activities will be monitored by a court. A judge will appoint a "conservator," and the conservator can make decisions on dad's behalf. A judge will usually hold a hearing before determining that a conservatorship is necessary. Conservatorships are not perfect, however. They can be expensive and confining, and are often subject to scams.

After dad dies, inheritance theft shifts into another gear. This is the second most vulnerable period for your inheritance in terms of severity of attacks, and these attacks can be devastating. Depending on the circumstances, this is when monetary values of estates and trusts are most susceptible to considerable if not complete depletion. In some cases, the death of a loved one is the opening bell in a twelve-round fight.

CHAPTER THREE

Identifying the Scam Artists
in Your Circle of Friends, Family and Professionals

Suspecting that a friend, professional advisor, caregiver or family member may be planning to steal your inheritance is an uncomfortable feeling that triggers stress, panic and self-doubt. You don't want to see yourself as a paranoid, suspicious person, nor do you want others to perceive you as greedy or covetous when you suggest that there may be unauthorized hands in the family cookie jar. At the same time, you want to make sure that you're not crying wolf or making false accusations, so confirmation of your suspicions is vital.

So how do you identify those who may be planning an inheritance theft? In later chapters we'll look at the specific strategies and methods used by scammers of all types, but the first step in identifying them is to understand their *motives.*

Here's an overview of likely suspects, in no particular order, with a loose look at their personality profiles and what might be driving them:

Parents
Let's say your father ruled the family with an iron fist and your mother was left out of the major decision-making processes for the family. Perhaps their marriage was less than happy, and mom has built up a deep well of resentment over the years. Now that dad is incapacitated or has passed on, mom gets to seize power at last. This is not necessarily a malicious act; it may be that she felt powerless throughout the marriage and now feels entitled to come into her own and take charge of her life, perhaps for the first time ever. Or the roles might be reversed. Perhaps dad was a saint and it was mom who controlled the purse strings. Her personality isn't likely to change at this late stage in life, nor is the attachment she has to her power.

Siblings
In many families one or more of the children has a history of financial irresponsibility. He may be unable to hold down a job**,** or she may have a habit of overspending and never having enough money for necessities. They have no careers, never owned a home, failed at relationships and are always broke, perhaps even seeking support from their parents well into their 40s, 50s and beyond. In some cases, especially if the parents have considerable assets, these children may have simply decided to bide their time as underachievers until mom and dad are gone, knowing that there will be a pot of gold waiting for them at the end.

Step-Sibling
Step relations are complicated, but in the case of a step sibling, the motivations can be glaringly obvious. Depending on the circumstances, there may be no loyalty to the core family, and the step sibling may have felt estranged, rejected and shunned for years, resulting in deep resentment of the relationship between the blood relatives. Let's say your step brother Joe came into your family in his teens, when his mother married your father after her divorce from Joe's father. Still suffering from the loss of his father (he may even blame his mother for the divorce), Joe is angry with his mother for remarrying and even angrier that he now finds himself in a household full of "new children." When the mother's new husband dies, Joe, now an adult, may wantts to punish his mother and his step siblings for his years of unhappiness. There are countless variations of this story as you can probably imagine.

Step-Parents
Complicated step relationships have many facets. Using the story of Joe, above, let's change things around a bit and say that Joe's mother, EdithSuzanne, married Joe's stepfather, Ed, who already had three children from a previous marriage. EdithSuzanne doted on her own son, and never got along with Ed's kids, who resented her because they felt she was trying to take the place of their mother. EdithSuzanne, in turn, resented the kids, because Ed lavished attention and money on them and -- in her perception -- neglected her own son Joe emotionally and financially. When Ed dies, EdithSuzanne wants to get as much as she can for Joe, believing that he's entitled to it after so many years of playing second fiddle.

Predatory Lenders

Banks are in business to make money. Although they are not your typical scammers, they are motivated sales professionals. I can recall one case where a niece took her grandmother to the bank to obtain a new mortgage on a house her grandmother owned free and clear. She wanted the funds to purchase a mobile home for herself. Grandmother was suffering from dementia and Alzheimer's disease. She was mentally incapacitated and did not understand consequences of her actions. The banker, despite red flags (grandmother was clearly not functional enough to make rational financial decisions), went along with the niece's request to refinance her grandmother's home. During the process, the niece, who was employed and earned a modest income, was put on the the mortgage and title as an owner of grandmother's home, because grandmother wasn't financially qualified to qualify forpay the new mortgage. Ultimately, grandmother lost sole ownership her home and incurred a mortgage that she could not possibly repay. Her niece acquired an ownership interest in grandmother's home and the funds needed to purchase a new mobile home, while the banker acquired a well-secured mortgage. Everyone from the lender to the escrow officer knewcould see what was going on, but went along with the scam.

Religious Leaders

If you think ministers are automatically above bad behavior merely because of their religious affiliations and positions, think again. It seems that just about anyone can become a "minister" of their own church, and attain some success at attracting followers for their home-grown "back yard" churches. The ministers who lead those congregations are in a unique position to acquire money from their elderly members. Some of those churches are full of vulnerable, lonely seniors, many of whom have fears about death, heaven and hell. Ministers may be motivated by the pursuit of a larger more stable church, the needs of their congregation, the need to put food on their own tables or by simple greed.

Siblings Who Become Trustees

A sibling who is made a trustee of her parents' trust may suddenly find herself managing large sums of money for the first time in her life. She may have no experience as a trustee and may be unaware of the duties and responsibilities she owes the beneficiaries. All she knows is that she has access to a pile of money and assets, and has the authority to use them without having to answer to a probate court. After liquidating some assets and consolidating bank and brokerage accounts, she might be in control of hundreds of thousands of dollars. If you're lucky she will put the money in a savings or checking account under her name as trustee of the trust. Otherwise the funds will be comingled with her personal assets.

She may use some of the money to pay her parents last expenses, but then what? She carefully reads the trust and discovers that she has the right to reasonable compensation. So she starts paying some of her own bills with trust funds. She might hire some of her friends to remodel mom's house. As time goes on she becomes more comfortable reaching into that account whenever she wants to buy something. As she gets more and more comfortable, she starts to take personal ownership of the funds. She may buy a new car, pay off some of her credit cards, or pay for family vacations. She may even take some money to open her own brokerage account. When she is unexpectedly asked by a beneficiary to account for the trust assets, she might panic. Rather than provide an accounting, she might starts isolating herself from the rest of the family. If she stops returning telephone calls and refuses to respond to letters, then it's very possible that she is digging in for the fight of her life in effort to protect herself from disclosing the mistake of taking trust funds for her personal benefit.

Caregivers

Professional health care workers, such as in-home caregivers, hospital nursing staff or nursing home aides and orderlies are probably some of the most kind-hearted people on earth, with nurturing spirits that lead them to this type of work. But good caregivers can go bad, and it happens more often that you can imagine. There was a recent case in Greenbelt, MD where a caregiver used the name and social security number of the woman she worked for to get several credit cards and buy a house,[3] thereby destroying the woman's credit and depleting her life savings.

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[3] http://www.wtopnews.com/?sid=522710&nid=25

Some caregivers steal drugs, while others steal household trinkets thinking they'll never be missed. Still others, like the woman in Greenbelt, stole somebody's *identity*... and all the assets that accompanied it. Caregivers often have intimate access to the homes and personal information of their charges, and for an aide or orderly working for a subsistence wage, the temptation to steal from an unsuspecting elder may be hard to resist. They may be motivated by the need to support a drug habit, the apparent lack of concern over someone's personal trinkets, a desperate need for extra money, or simply the opportunities afforded those with good credit.

Agents under a POA (Power of Attorney)
As people age they become concerned over the management of their financial affairs. They wonder who will pay their bills if they ever become incapacitated. Many people (principals) find peace of mind by giving another person, usually a friend or relative (agent) the legal authority to act on their behalf. They do so by executing a power of attorney (POA). Although authority granted under POAs may be limited, most principals grant extremely broad powers, permitting their agents unfettered discretion over all of their assets. Something these powers are given without much thought or reflection. That's where the problems start. I've handled cases where agents used their powers to create a trust for their own benefit and funded it with all of the principal's estate. Some agents will use a POA to create join bank accounts with the principals, with full knowledge that upon the principal's death the account will remain in their name as sole owner. Others do it without the initial knowledge that it goes to them as survivors on the account, but even some of them refuse to return it to the principal's estate without a fight.

Financial and Legal Advisors
In a case I heard about recently in the UK, an advisor met with an elderly couple to help them create a simple will that made sure everything went to their only daughter.[4] He told them that they needed a variety of other documents, including an asset protection trust, joint tenancy, powers of attorney agreements and other extras that would protect them from having to pay an "inheritance tax and home care charges," even though they didn't have enough assets to warrant paying such a tax. They paid him a considerable fee to create these complicated documents, but being old and frail, they really didn't understand his fancy legal jargon. They ended up paying him thousands of dollars in fees (he told them that if they paid up front for his services they'd get a 50% discount) and never even considered that he might be manipulating them. Although lawyers, accountants and financial advisors are bound by legal and ethical restraints, there will always be bad apples in the batch who will do anything they can to squeeze a few extra dollars from their clients.

Non-Profit Organizations
Non-profit organizations are usually formed for the purpose of serving a public or mutual benefit other than the pursuit or accumulation of profits. They are run by paid individuals, and many of these organizations aggressively pursue "tax free" gifts from the elderly. Some are funded through the efforts of associate organizations and some receive funding from private donors.

While conducting discovery in a case against one of these associate organizations I unearthed a rather an elaborate network of professionals who had ties to said organization. In this particular case, these individuals worked together to induce an elderly widow to gift her entire estate to a number of related non-profit organizations and to themselves individually. The point of this is that some people who represent non-profit organizations are paid to solicit donations from people. Seniors are a popular target and are solicited on a regular basis because in general, seniors are generous and compassionate about helping others in need through donations to non profit agencies.

Conservators
Conservatorships are established after a judge decides that a person (conservatee) can't take care of himself or his finances. The judge chooses another person or organization (conservator) to be in charge of the conservatee's care and finances. Conservatorships were created by lawmakers to help families protect infirm relatives from scammers and self-neglect, but sadly, the conservators themselves are often the perpetrators of inheritance theft. While conservatorships are a good idea on paper, they also create careers for professionals who turn private family matters

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5 http://www.latimes.com/news/local/la-me-conserve13nov13,0,2846858.story

into thriving businesses or opportunities to get rich. Rather than provide reasonable services for reasonable fees, some professional conservators have been known to misappropriate assets and charge exorbitant fees for their services. A recent Los Angeles Times article [5] reported the case of a conservator who charged a woman $170 in fees to have an employee bring her $49.93 worth of groceries. The poor old lady continued paying from beyond the grave... her conservator charged her estate $1,700 for attending her burial!

SCAMMERS HIDE IN PLAIN SIGHT

Inheritance theft can occur even while dad is fully aware. Older people are inundated with scams, and when functional older adults are victims of these scams, it's referred to as *senior fraud*. Seniors are our most vulnerable population, because unlike young children who are usually in the presence and protection of their parents, seniors can be contacted by con artists easily... at home, in a park, in the hospital or nursing home, through the mail, by telephone, over the internet or in a shopping mall. And many seniors have a difficult time deflecting skilled scammers. It's hard to resist the persistence of a charming gentleman offering to deliver sweepstake winnings to a widow for the "reasonable" advance payment of federal income tax withholdings.

But the scams aren't always that obvious. Seniors can be taken advantage of by just about anybody in their sphere, including family, caregivers, fiduciaries, bankers, neighbors and friends. In fact, the highest incidence of elder abuse across the board (physical, emotional and financial) is committed by adult children.[6]

Maybe you think you're protected because your parent hired a bright estate planning attorney for incapacity planning, but I urge you to think again. While most agents do a good job making decisions on behalf of their principals, some misuse that authority. Certain personalities are vulnerable to a feeling of power and control when they are suddenly and without training, entrusted with the management of another's life savings. There are endless possibilities for the ways in which such a person can toy with your inheritance. For example, an agent could borrow two hundred thousand dollars from a principal's bank account to fund his day trading activities, earn 10 percent, repay the loan within one week, and nobody would get hurt, right? Who would know? If all the money was paid back with interest who would care? This type of thing happens more often than you may think, with one exception... the money is rarely paid back.

The vast majority of professional care providers have integrity, but what happens when you run into one who doesn't? It might start with small things, like taking some of mom's trinkets from a storage box, or pilfering some of her medications. But then what? Who monitors in-home care providers?

I receive a steady stream of telephone calls from people who believe their parents' care providers are stealing. Some care providers become so friendly with their patients that they are offered jewelry, property, or even an inheritance. Although some states have laws that require careful scrutiny of such transactions, these laws may be circumvented if a patient provides the care provider with "gifts."

Ministers are generally perceived to be the most trustworthy people in society. Some however, especially those belonging to small, self-created churches, have been known to cross the line. During the time I was working on this chapter, I received two calls in one day from people accusing ministers of scamming their parents. Each caller reported that a "minister" took their infirm parent to *his own* estate planner to create a trust naming him as beneficiary. Trusts seem to be the instrument of choice with these so-called ministers, probably because they are administered outside the watchful eye of a probate judge.

If you are in a blended (step) family, start preparing for a battle. Surviving stepparents are very good at cutting stepchildren out of their parent's estate or trust. The instrument of choice here is a "family trust." These trusts are sometimes created jointly by both spouses, though some are created by one spouse when another is infirm, highly dependent or incapacitated. The result is that separate property (property that is not considered a joint marital asset)

[6] http://www.ncvc.org/ncvc/main.aspx?dbName=DocumentViewer&DocumentID=32350

belonging to one spouse ends up in the hands of the other. When that happens, beneficiaries of the infirm spouse often lose their inheritance. This sort of manipulation can happen from multiple perspectives. I've seen valid family trusts attacked by aggressive stepchildren employing unreasonable tactics to deprive stepparents of their rightful interest in the deceased spouse's assets.

But perhaps the worst offenders of inheritance theft are decedents' children. Parents, understandably, have a habit of appointing a child to serve as successor trustee for their trusts. In their minds, children are loyal, reliable, trustworthy stewards of their estates. On the surface it may be hard to argue against such thinking, since it's a natural way for healthy family relationships to function. But how many family relationships are truly healthy? Even if the family relationships are stable, the dynamics often change once the elder passes on, especially if there are considerable assets involved. Such changes can lead to disputes over the distribution of these assets, and personality clashes, revenge and sour grapes between siblings often intensify the problem. A sibling trustee will sometimes ignore requests to provide accountings and delay the distribution of assets for a variety of reasons, most of which are unreasonable. At this point a complete breakdown of communication ensues, often resulting in the beginning of lifelong rifts between family members.

There are many other groups of people that become involved in inheritance theft. They can include accountants, real estate agents, investment advisors, bankers and professional fiduciaries such as trustees and friends. The point is that just about anyone can be involved in inheritance theft. Be vigilant and don't be fooled into a false sense of security because of someone's title, status, past loyalty or experience. While it may sound grim and heartless, the truth is that when a loved one becomes incapacitated or dies, most people move into a period of mourning their loss. Others rub their hands together and plan the next move.