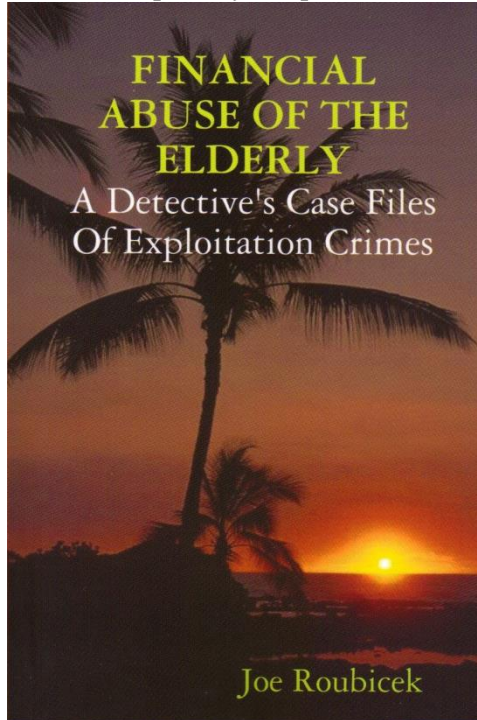


Recommendations

Read This Police Detective's Book
(Especially Chapter 6)



Watch This 3-Minute Video & Read the ABC News Report
(<http://tvfields.com/ABCNews.pdf>)



Protections Needed in Situations Like That Recorded by the Video

See reverse side of this handout for a checklist created by Wayne State University's Dr. Peter Lichtenberg for use in clinical settings like that recorded by the video. This checklist asks the subject the questions which need to be asked in such circumstances.

In order to be effective, this tool needs to be complemented by strictly-enforced forensic standards that can ensure the integrity of the data collected.

Dr. Lichtenberg's tool also needs to be complemented by a mechanism that can be counted upon to trigger an alert to hospital authorities, Adult Protective Services, law enforcement, the court, family members and/or other interested parties in situations like that recorded by the video. At the heart of a simple mechanism for this purpose is another checklist, one which identifies the most obvious signs that an individual suffers from a severe cognitive impairment which makes that individual exceptionally vulnerable to being exploited.

In order to be effective, legislative action is needed to mandate (1) the use of this tool, (2) the forensic standards for its use, and (3) the mechanism for triggering an alert.

Lichtenberg Financial Decision Screening Scale (LFDSS) ©

Peter A. Lichtenberg, Ph. D., ABPP

Age: _____

Gender: _____

Education: _____

Older Person Should be Able to Communicate

- Choice
- Understanding
- Appreciation
- Rationale

Date: _____

1. What is the financial decision you are making/have made? _____

- Giving a gift / loan (e.g., paying bills or tuition for grandchild, purchase of home for son to live in)
- Major purchase or sale for self (home, car, renovations, services, invest in LTC or NH)
- Investment Planning (retirement, insurance, portfolio balancing)
- Estate planning (Will, beneficiary, DPOA, add/remove someone from bank account)
- Turn over bill paying to someone else
- Scam, Fraud, Theft (suspected)
- Other: _____
- Don't know or inaccurate

2. Was this your idea or did someone suggest it or accompany you?

- My idea
- Someone else suggested/drove me here
- Don't know/inaccurate

3. What is the purpose of your decision?

- Benefit self (meet a need, peace of mind)
- Benefit family (whom?)
- Benefit friends (whom?)
- Benefit organization/charity (which?)
- Please or satisfy someone else (whom?)
- Don't know/inaccurate

4. What is the primary financial goal?

- Earn money (or retain value of investment)
- Reduce tax burden
- Reduce debt
- Affordability of item(s) or service(s)
- Share my wealth after my death
- Allow someone else to access my money or finances / accounts (now)
- Gift someone or a charity (Which?)
- Lifestyle (no \$\$ goal; meet a need/desire)
- Other (describe): _____
- Don't know/inaccurate

5. How will this decision impact you now & over time?

- Improve financial position
- No impact
- Negative impact/debt
- Don't know/inaccurate

Note: If consumer is not sure, PROBE before marking DK.

6. How much risk to your financial well-being is involved?

- Low risk or none
- Moderate risk
- High risk
- Don't know/inaccurate

Note: If consumer is not sure, PROBE before marking DK.

7. How may someone else be negatively affected?

- No one will be negatively affected
- Family members (who and why?)
- Someone else (who and why?)
- Charity (which and why?)
- Don't know/inaccurate

8. Who benefits most from this financial decision?

- I do
- Family
- Friend
- Caregiver
- Charity/organization
- Don't know/inaccurate

9. Does this decision change previous planned gifts or bequests to family, friends, or organizations?

- No
- Yes (who and why?)
- Don't know/inaccurate

10. To what extent did you talk with anyone regarding this decision?

- Not at all
- Mentioned it (to whom?)
- Discussed in depth (with whom?)
- Don't know/inaccurate

LFDSS Decisional Ability Score:

- Major Concerns
- Some Concerns
- No Concerns

Financial Decision Outcome:

- Move Forward
- Do Not Move Forward