**2016 Annual Meeting Report, W2191**

**Risk Factors in Families for Elder Financial Exploitation (EFE) by Family Members Designated as POA Agents**

**Hatch, Agricultural Experiment Station, U.S. Department of Agriculture**

**June 29-30,2016**

Meeting at U. of Wyoming, Laramie w/ one member connecting via Skype video conferencing

**Period covered:** July 22, 2015-June 30, 2016

**Date of Report:** August 31, 2016

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1. **Participating Members during this Project Period:**

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1. **Annual Meeting Minutes**

**Wednesday, June 29, 2016, Minutes Taken by Jenna Hotovec**

Meeting began at 8:10am. Members Present:

Ginny Vincenti

Pam Teaster

Axton Betz-Hamilton

Cindy Jasper

Marlene Stum

Don Rudisuhle

Bernard Steinman

Cory Bolkan (joined via Skype)

Ken Gerow (noon to 2 p.m.)

Jenna Hotovec, Project Assistant

Karen Goebel, Researcher, was not present

Overview of Lit Review: Jenna reported that in updating our literature review, she has found only a few articles that add to Rabiner, O’Keeffe, & Brown’s model and to Bronfenbrenner’s model. She will upload all that she has found to RefWorks & create a new folder for these articles on theoretical models. She provided an introductory explanation to Refworks and gave the team the URL to Refworks and how to get into our account:

Website: http://[refworks.proquest.com](http://refworks.proquest.com)

Email: efe.team.multistate@gmail.com

Password: W2191-12-17

Marlene asked about whether all the articles in our extensive literature review have been reviewed. Some of this has been done already because everyone has some knowledge of the articles. Pam will also talk to her colleague, Karen about EndNote and how to merge with RefWorks to work on categorizing articles that have been read and categorized since others have literature on this topic in EndNote.

Jenna will try to use RefWorks when citing sources in writing. She contacted Cheryl Goldenstein in Coe Library about coming in to explain to the group how to use this feature and about RefWorks entries having reference numbers. Cheryl will attend our meeting on 6/30 for 15 or 30 minutes to answer our RefWorks questions.

Don will send to the team a list of research tools he has.

Axton will send out webinar information to everyone. (See info on two webinars below.)

Axton emailed the organizer of this group to set the date for 7/26/16. If anyone has a passion about doing a certain part, let Axton know. Ginny won’t be able to help out with webinar. Axton will take the AAFCS webinar, update it, and create an outline to send to everyone. Marlene will contribute a piece to this.

Please add Jenna’s email to correspondence so she will receive info (e.g. grants, presentations, and publications) to be uploaded to DropBox. Also, email Jenna with anything that may need to be done.

**Survey:**

The survey is currently 40 pages long, and everyone would like it to be much smaller.

Marlene discussed not grasping the big picture/purpose of survey versus the in-depth interview. Ginny reports that the project started as all interviews and a lot of time was spent getting facts during the interviews. They want to use survey as a precursor to gain information before interviews take place. What is asked in survey can be analyzed quantitatively separate from the qualitative interview data.

Then, there was discussion on eligibility. We need to balance the questions to include family-member participants with good & bad POA experiences?” It was decided that it is important to revise the survey accordingly. Part of the grant proposal to the Retirement Research Foundation in process will be for refining the survey instrument. Several research questions were omitted. Marlene suggested adding one of several tested scales measuring family relationships & functioning. She will send them to Bernard. There is a survey question about states involved in the family situations, which is important because of different regulations and laws that could have influenced the family situations. Then, there was discussion about adding a question about geographic proximity of POA to victim. This comes from pilot data because elders chose POA agent based on proximity even if the agent has demonstrated financial irresponsibility.

Discussion followed on how to administer the survey. It was decided that we will track effectiveness of administering the survey three ways: online, in person and over phone. Consensus was not entirely achieved.

Other considerations discussed included whether to ask participants to focus on just one victim instead of multiple victims in the interest of keeping the survey at a reasonable length. It was decided to focus on one with the assumption that others will emerge during the interviews.

**Survey Statistics (Ken, Head of the** Department of Statistics**)**

To determine how to differentiate successful versus unsuccessful (exploitative) family POA experiences, we decided to define a successful POA outcome as one in which there are/were no charges, no legal issues, and nothing contested. An unsuccessful outcome is defined as misuse of POA agent powers, a civil case, and/or a legal case resulting from the POA period. We continue to expect that it is unlikely that we will collect data from elders or POA agents, especially perpetrators. The survey developed and administered in Qualtrics will import into NVivo.

There is concern about how having family members pick others who agree with them. If all are in agreement, may only need to interview a couple unless there is ambiguity which requires more than participants. Our intent is to get equal number of successful and unsuccessful families with family-member POA agents.

**Random Sample:**

We plan to connect with agencies who work with elder people. It is possible to do statistical randomization by selecting participants randomly from the list provided by agencies who know people whose families have had family-member POAs for an elderly relative. For example, AoA might be able to make a list and then the agency staff contact people who may be interested. Then we get in contact with the family members once they agree to have their contact info forwarded to us.

We will be using family as our unit of analysis because family is where the exploitation happens. We will be collecting data from individual family members which are likely to be somewhat different from each other, but we will be aggregating it focused on the family unit, not on individuals.

**Sample Size**

We can recruitment through webinars, and Don can recruit when finishing up a case (exclusively bad cases). Can also use 4 regions of the country (PI Vincenti, Wyoming and Colorado; Co-I Bolkan, WA; Co-I Betz-Hamilton, Illinois; and Co-I Teaster, Virginia) where we have team members who have contacts with relevant agencies for 1st stage recruitment in RRF proposal, and if that doesn’t work, we will reach out to our national contacts.

Potentially, we could manage a sample size of 12 “successful” and 12 “unsuccessful” families, with each of the four sites recruiting participants from 3 families (with 2 family members per family) for each category. This would equal 48 participants.

Discussion regarding Dragon Naturally Speaking voice to text software and subsequent cleaning transcripts concluded with a decision not to use it. Susan Star, graduate student of Axton, took 20 hours to clean a relatively short transcript transcribed by Dragon.

It was decided that the interview protocol should be revised to reflect risk and protective factors. We plan to build in 1.5 hours for interviews into the RRF grant (can split into multiple shorter interviews if necessary).

**Planning for the next year:**

We plan to submit a manuscript to the *Journal of Elder Abuse and Neglect* (after transcript coding is complete) and *Journal of Consumer Affairs* (regarding perpetrators and build upon several conference proceedings), but we need to clean up coding and reduce levels in NVivo first. We also plan to submit conference proposals for IAGG (due 7/1/16) for a poster on risk and protective factors.

**Thursday, June 30, 2016, Minutes taken by Jenna Hotovec**

Meeting began at 8:05am. Members present:

Bernard

Ginny

Don

Marlene

Cindy

Axton

Pam

Jenna

Cory (via Skype at 9am MT)

Don discussed importing Qualtrics into NVivo server and touched on 5 main points. He will put the info he discussed into NVivo Folder in Dropbox, or you can go to the website of QSR International in order to find out more info and tutorials about NVivo.

Cheryl Goldenstein, Coe Library, came in to answer our questions about RefWorks.

**Grant Proposal & Survey Continued**

The team completed going through survey to keep, discard, and reorganize questions. We also need to rework the interview questions, and Bernard will send Axton the removed questions.

Adam Wales (IT) came in to help those who need help with NVivo. Cory and Marlene reported that they will email Bernard with scales that may be put into the survey. Pam discussed that we can use Peter Lichtenberg’s work to look at undue influence and how to incorporate it to the survey. Pam will look up his information and send to Bernard. Pam led a grant proposal discussion. We discussed needing to consider administrative paperwork within each university (may be something tricky with timing for some).

Who is going to be on the Retirement Research Foundation proposal? The table below summarizes what each person brings to the project.

|  |  |  |  |
| --- | --- | --- | --- |
| **Person** | **Task** | **Expertise** | **Time**  |
| Pam | Consultant or Co-PI?Recruit | Gerontology,Elder Abuse, Ethics, Policy, Guardianship, Mixed Methods, EvaluationExtension | 10% |
| Axton | Qualitative AnalysisRecruitment | Financial abuse w/in families, Experience w/ identity theft research, Qualitative & Quantitative research experience, Family Economist, Human Dev. & Family Sci (HDFS) |  |
| Cory | Recruitment | Gerontology, Prevention Science, Risk & Protective Factors, Mix Methods, community-based participatory research (CBPR),Health in Family & Aging, WSU Extension pipeline | 10% |
| Ginny | PIIRB Reports for grantHiringData CollectionLogisticsManagement | HDFS, Consumer expertise, Qualitative, some quantitative research experience, Family Therapy, Gerontology expertise, Extension experience | 25%- must |
| Bernard | Quantitative ResearcherAnalyzing Qualitative DataAnalytical Guy | PhD Gerontology, Family Stress, Family Relations, Quantitative research, Evaluation | 12.5% |
| Marlene | Sitting out of grant proposal. She has another grant. | Family Economics, Aging, Gerontology, Extension- outreach developing, Mix Methods,Family level analysis, Analysis qualitative & quantitative data |  |
| Cindy | Sitting out of grant proposal  | Survey research/ mix methods, Financial abuse w/in family system |  |
| Don | Consultant RoleAnalysisEstablishment of Coding and Coding CategoriesFinalizing Qualitative questionsInterviewingAnalyzing legal issues in qualitative data | Accounting and audit, elder-Related Project financial management, elder-related Investigation, elder-related Litigation support,Expert witness, Project evaluations- overseas |  |
| Jenna |  | Mental Health Counseling, HDFS, ChildrenBehavioral Health Services, Research Assistant | ½ time- 20hrs |

Concerns:

Marlene questioned the implications of not having all team members on the grant. Everyone wants to have Pam on grant in some way because of her background and expertise. Bernard should be on grant because of his survey expertise. Axton should be on grant because of her qualitative experience. The ballpark for grant money we are shooting for is $75,000-$100,000, and the final proposal is due August 1, 2016. We need to have proposal done by July 25th to give University of Wyoming enough time to approve it.

We decided on recruitment strategy, please see the email from Pam that was sent in morning of 6/30/16.

Discussion was held about using a public health/prevention model versus resilience. Currently, the draft of the grant uses a public health/prevention model, and we decided to stay with this. Marlene suggested making sure that family as the unit of analysis is clear in each part of the study, especially with respect to coding qualitative data (How do individual units interrelate?).

We worked on development of the RRF grant and who would work on which aspects.

All of us should look for small pockets of money within our universities. U. of WY Faculty Grant in Aid is a potential grant.

**Larger Planning for the Year**

Ginny began discussion about the “timeline” for the group and adding to things we want to accomplish.

Axton noted missing presentations that we need in Dropbox. Jenna is to ask people to insert their presentations, and Ginny needs to “share” Dropbox folders. We also need graphics for the models that we use, Bronfenbrenner, Resilience, Rabiner et al (see in Rabiner article, Bernard to find model).

**Articles for the future:**

Pamela suggests getting out a team article before November. We will work on an article for the *Journal of Consumer Affairs* discussing what characteristics could contribute to being a perpetrator. Axton will work on this and get it out in September. Cory is taking lead on an abstract for the Gerontological Society of America. Ginny and Bernard will work on an article discussing consequences of EFE on families for NCFR or another family-focused journal. Marlene suggests an overall article about the “meaning of what we have learned” that may discuss consequences to families (financial, relationships, etc.). We should also write an article for lawyers, maybe the bar association journals. Other potential journal appropriate for our research are *Journal of Financial Crime* (not ranked); *Journal of Financial Counselling and Planning*; *Journal of Family and Economic Issues* (impact factor, 1.0); *Journal of Family Relations* (acceptance rate 20%, impact factor 0.9)

Marlene encourages “fleshing out the findings” by flagging the best quotes, illustrating themes using the “words of participants”, best examples (usually one or two); make sure quotes are from a variety of people (must code, and clean up our nodes, before this can be done).

The Social Justice Research Center grant will focus on beta testing survey this fall and winter.

Don has created a database that has scraped media articles on EFE. He will try sort out the articles into some meaningful categories and share them.

**Conferences for the next year:**

National Adult Protective Service Association (NAPSA) is August 2017 “The Elder Abuse Conference”

Bernard will write an abstract of IAGG, before July 15, for a poster on risk and protective factors and get it to the group by July 6.

Pamela recommends not getting involved in too many conference proposals, so we need to build status through peer reviewed articles (presentations are too distracting).

Marlene wondered whether there are concrete deliverables (dissemination) that we must have. We might look at something that really addresses NIFA objectives (need to do this to get our project renewed). We also should look at something that relates to Extension (Extension publication). Maybe we can work on a longer pamphlet about POA. We had some discussion of how these Extension publications get published nationally. We would want it done before the end of next September. Marlene is willing to work on this. Someone brought up the idea of mandatory training for how to be a POA.

Marlene wondered how to proceed with scheduling meetings, so we can plan around a regular day and time? Ginny thinks we don’t need to meet every week. Marlene thinks subgroup meetings are more important and larger group meet once a month to talk about the “bigger picture.” Ginny wonders what do we do to keep ourselves on track? Axton says we need to be saying “no” to other requests, especially when it is not going to get you tenure or support our priorities. We need a Doodle poll to schedule our regular meetings, but try for one meeting in September.

1. **Accomplishments**

Objective 1: Understand the participants lived experiences (knowledge and feelings) related to elder financial exploitation.

We have revised our interview protocol twice and substantially revised the survey and recreated it in Qualtrics that can be imported into NVivo 11 so that we can integrate and analyze the data. In the next data collection phase, the survey will be the first step in data collection with those participants who meet our criteria for participants whose family experienced both successful and exploitative POA periods of elder dependency and are willing to provide more in-depth accounts of their experiences with elder financial exploitation and lack of exploitation by family POA agents. This means that our survey participants are likely to have a broader range of experiences. In spite of focusing our research on risk factors for elder financial exploitation within families, we are still coding interviews for participants’ experiences before, during and after the exploitation.

Objective 2: Identify factors in the victims/perpetrators family system that participants consider to be significant antecedents to the Power of Attorney elder financial exploitation in their family.

We have revised the survey using Qualtrics which can be imported into NVivo for analysis and have also revised the interview protocol so it will allow participants to expand what they have reported in the survey. We also obtained a grant from the Social Justice Research Center to pilot test the survey so that we can compare risk factors in family with EFE to protective factors in families who have not experienced EFE from a family POA agent. Both the survey and the interview protocol are more structured now than the earlier versions.

We are likely at some point later to broaden our criteria for participation in our research beyond the use of powers of attorney as a means of exploitation. The survey tracks multiple decision-making agreements in addition to POA and our coding of interview data tracks multiple decision-making agreements which could provide clarity on elder financial exploitation by family members.

New with this phase of the project, we will be recruiting family-member participants whose families have successfully moved through their elders’ dependency period without experiencing exploitation by a family-member POA agent. Comparison of factors between the two groups of families could further clarify factors that increase risk and protective factors that reduce risk. We are, however, concerned that successful families may be more difficult to recruit. So far families who have experienced exploitation have indicated that participation in this research, although somewhat painful to relive, also eases their pain by contributing to prevention for others by sharing their own experiences.

Objective 3: Gain insights into the victims’ and perpetrators’ family experiences that could assist professionals in facilitating healing of emotional and relationship wounds within families.

Our focus has changed from this objective to prevention as a means of increasing the impact of this research. However, we hope that our findings will help to prevent or stop EFE at earlier stages because families and professionals will be educated about the risk and protective factors. Thus, this research will reduce or prevent damage to families as a whole. The interviews because of their depth may reveal insights that will address this objective as we collect more data.

Objective 4: Identify the range and scope of family experiences related to foundational antecedents, exploitation situations, and impact and meaning of the elder financial exploitation that could contribute to prevention and effective redress.

We will need to continue collecting data and analyzing it to be able to identify what seem like a range and scope of family experiences.

Objective 5: Refine and/or expand the Conceptual Model of Elder Financial Exploitation by Rabiner, OKeeffe, and Brown, 2004.

We gained and understand into the family dynamics, values, and relationships that will expand the conceptual model of Rabiner et al. This next phase of this research will provide much more insight that will allow us to add detail to the Rabiner, OKeeffe, and Brown model. By incorporating Jackson & Hafemeister (2011) and Acierno’s (2009) research findings on risk factors into our survey and interview protocol we will be able to compare our results and/or add to theirs.

Acierno, R., Hernandez-Tejada, M., Muzzy, W., & Steve, K. (2009, March). National elderly mistreatment study. National Institute of Justice. (Document No. 226456).

Jackson, S.L., & Hafemeiser, T.L. (2011). Risk factors associated with elder abuse: The importance of differentiating by type of elder maltreatment. Violence and Victims 26(6): 738-757.

Rabiner, D. J., O'Keeffe, J., & Brown, D. (2004). A conceptual framework of financial exploitation of older persons. Journal of Elder Abuse & Neglect, 16 (2), 53-73. doi: 10.1300/J084v16n02\_05

Objective 6: Refine the current research design and identify future studies that could contribute to prevention and more effective redress of familial elder financial exploitation.

Further analysis of research already collected has contributed to more focus in our next phase on data collection on identification of risk **and** protective factors for EFE within families.

We realized this past year that we needed to simplify our coding by combining some very specific codes into broader codes. In so doing we have reduced the levels of coding from 6 to 2. This year we have worked diligently to learn more features of the powerful NVivo analytical software which allows us to do much more sophisticated analysis than we were able to do without this software. It allows us to calculate inter-rater reliability, and integrate analysis of our quantitative and qualitative data. We are still learning.

The five new team members bring with them much needed expertise: statistical expertise, Gerontological and mixed methods expertise, Extension experience, and grant writing expertise. Also having a project assistant has also increased our productivity. We have submitted a grant proposal to the Retirement Research Foundation for $111k which will help expand our productivity in part by buying time for key investigators on the team.

Objective 7: Create a means of measuring the prevalence of elder financial abuse by family members who have had Powers of Attorney.

This objective is not doable until states have a common database and collect the same data that can be compiled. Even then, the secrecy surrounding this “family problem” makes is extremely difficult to measure prevalence. More important is the potential for this research to identify risk factors that can be addressed proactively in addressing family problems and in making better planning decisions for later life to avoid the risks of elder financial exploitation. Once these are identified, dissemination of this information is a key component of prevention.

(2016-2017 Plans): (Objective 1 & 4): Continue grant writing as needed. (Objectives 1-5): Continue the in-depth interviews and conduct surveys of family members of exploited elders and those who have had successful experiences with family POA agents. We will continue to submit manuscripts on the findings and share findings with academic and lay audiences. We will use the analysis done for presentations to contribute to manuscript development. (Objectives 1-6): We have added five additional researchers this past year for this multi-state project which will increase our productivity. (Objectives 4, 5, & 6): We will also continue grant writing as needed.

1. **Impacts**

This research is ongoing with additional data collection and analysis planned. Therefore, it is premature to expect significant impacts at this time.

1. As a team we gave 5 well-received presentations to a variety of audiences to increase awareness, recruit new participants, and to help prevent further exploitation. Audiences included UW College of Agriculture faculty, staff, donors, alums and constituents; an international audience of professional home economists/family and consumer sciences professionals and graduate students; family therapy professionals; money managers, and financial counseling and planning professionals, totaling about 150. Most of these audiences were professionals such as family life educators, family counselors and therapists, higher education faculty in human development and family sciences and consumer economics who will be educating individuals and other family professionals. These professionals can multiply the impact of our presentations by apply what they learned to their work with other lay and professional audiences.
2. This research has great potential for a positive preventative effect on families. From the data we have already analyzed, it seems clear that dissemination of the findings would help professionals working with elders and their families better prepare for the elders’ dependency late in life and raise their awareness of the pervasiveness of elder financial exploitation by trusted relatives and hopefully reduce the secrecy around this problem that facilitates it. In the future we need to share the findings with professionals who work with individuals and family financial planning for end of life such as lawyers, organizations (e.g. AARP, senior centers, and service clubs) that have older members who could benefit from our findings and financial planners who also work with people planning for a possible period of dependency and for transferring assets upon their deaths.
3. **Grants**

We have submitted 3 grant proposals during this period of time, with being funded and 1 still under review. Feedback from reviewers has contributed to the revisions we have made.

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| --- | --- | --- | --- | --- | --- |
| **Grant Title** | **Funding Source** | **Funding Period** | **Dollar Amount** | **Funded?** | **Investigators** |
| Risk and Protective Factors Associated with Elder Financial Exploitation by Relatives with Powers of Attorney | Social Justice Research Center Grant Submitted January 29, 2016 | 2016-2017 | $4,000 | Yes | Bernard Steinman and Virginia Vincenti |
| Risk and Protective Factors for Elder Financial Exploitation by a Family Member Power of Attorney | UW Ag Experiment Station Competitive Grants Program | FY 2016 | $75,000 | No | Virginia B. Vincenti, Axton Betz- Hamilton, Cynthia Jasper, Pamela B Teaster, Bernard Steinman, Cory Bolkan, Donovan Rudisuhle |
| UW Competitive Grant: Risk and Protective Factors within Family Systems Associated with Elder Financial Exploitation by a Family Member Power of Attorney  | UW Ag Experiment Station | FY 2016 | $90,000 | No | Virginia Vincenti, Axton Betz-Hamilton, Cynthia Jasper, Pamela Teaster, Bernard Steinman, Cory Bolkan, Don Rudisuhle. |

1. **Publications**

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| --- | --- | --- | --- | --- |
| **Publication** | **Organization/Journal** | **Date Published** | **Refereed?** | **Authors** |
| Researchers Study Elder Financial Exploitation | *Reflections*: College of Agriculture & Natural Resources Research Report, U. of WY | 2015 | No | Virginia Vincenti |
| Risk Factors within Families Associated with Elder Financial Exploitation by Relatives with Powers of Attorney | *Journal of Family and Consumer Sciences* | 2016- in revision | Yes | Axton Betz-Hamilton, Virginia Vincenti, Cynthia Jasper |

1. **Abstracts and Posters**

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| --- | --- | --- | --- | --- |
| **Title** | **Organization**  | **Date Presented/ Published** | **Refereed?** | **Author/Presenter** |
| Risk Factors within Families for Elder Financial Exploitation by Family Members (Abstract) | International Federation of Home Economics (IFHE), XXIII World Congress, about 20 attended | 2015 submitted, published in 2016 in IFHE Abstract Book. | Yes | Virginia Vincenti |
| Could you be Contributing to EFE? A Preliminary Look at Professionals’ Attitudes and Actions (Poster) | Family Therapy Association, about 15 attended | May 2016 | Yes | Axton Betz-Hamilton |

1. **Presentation and Webinars**

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| --- | --- | --- | --- | --- |
| **Presentation Title** | **Organization** | **Date Presented** | **Refereed or Invited?** | **Presenters** |
| When it’s Family: Entitlement and Elder Financial Exploitation | Minnesota World Elder Abuse Awareness Day | June 15, 2016 | Invited | Marlene Stum |
| When it's Family: Barriers to Reporting Elder Financial Exploitation | Minnesota World Elder Abuse Awareness Day | June 15, 2016 | Invited | Marlene Stum, Marit Peterson |
| Family Consequences of Elder Financial Exploitation by Relatives with Powers of Attorney | 107th Annual Conference & Expo, Bellevue, WA, 6 people attended | June 24, 2016 | Refereed | Virginia Vincenti |

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| --- | --- | --- | --- | --- |
| **Webinar Title** | **Organization** | **Date Presented** | **Refereed/Invited** | **Presenters** |
| Could you be Contributing to Elder Financial Exploitation? A Preliminary Look at Professionals’ Attitudes and Actions | American Association of Daily Money Managers, about 25 attended | July 26, 2016 | Invited | Axton Betz-Hamilton & Cory Bolkan |
| What Financial Coaches Need to Know about Family Financial Exploitation | Association for Financial Counseling and Planning Education (AFCPE), 60 attended | July 28, 2016 | Invited | Axton Betz-Hamilton, Marlene Stum, Don Rudisuhle |