

Recently, one of our clients, who is 78 years old and has a new wife who is 20 years younger, began placing frequent liquidation requests. The amounts varied, but over an eight-week period, they totaled just over \$70,000.00. Concerns were raised since this client had never made such requests before and lived a simple life despite his considerable wealth. It was discovered that the requests were a result of his recent marriage and him wanting to make some improvements to his house. When asked directly as to the types of improvements, he could not be specific, repeatedly stating that his wife was the one with the decorating skills and he was not completely sure of the plans.

Spending continued over the next month and conversations began shifting from being with just the client, to the client and his new wife, and eventually to *just* with the new wife, who had been added jointly or as Power of Attorney to all his assets, including to the deed of his portion of the family farm. The new wife also began spending the money in the deposit accounts to avoid conversations with the client team. Large purchases continued, including expensive trips and a new sports car valued around \$60,000.00.

Since our client added his wife to the deed of his portion of the family farm, our client's two brothers, also owners of the family farm, contacted us and expressed their concerns. They stated that she married their brother for his money, cut off contact between them and their brother (our client) and she was "killing him with her cooking." At the time, we shared some of their concerns regarding the change in spending, but did not think too much into the statement that she was "killing him with her cooking;" believing it was odd that it was even mentioned. Thinking this to be an exaggeration, but not wanting to take any chances, our investigations team was engaged.

The initial investigation found it impossible to speak to our client and we were only able to speak with his wife. She expressed that she loved our client and never wanted anything to do with his money and she only accepts it because it makes her husband feel good to provide nice things for her. She stated that his family never liked her and it all had to do with the difference in age. Up to this point, there were no signs that the client was cognitively impaired or was not able to make decisions on his own. It still remained possible that this could just be a family dispute; nonetheless, a report was made to Adult Protective Services.

The investigation continued from our end. Getting frustrated that there was always an excuse as to why the client was not available, the investigator demanded to speak to the client and stated that otherwise, we would have no other option but to freeze all the funds. At this point, the new wife told us that her husband (our client) was in the hospital. His family was not allowing her to see him and they had changed the locks on their home so that she was not allowed back inside. Concerned over the client's health and the fact the situation had taken a strange twist, the investigator reached out to local law enforcement. Given that the report involved a well-known member of the community, the case was assigned to a detective, even though no laws were known to be broken at that time. The detective assigned to the case quickly advised the investigator that the situation was worse than initially thought – the client was, in fact, in the hospital due to the wife's cooking...among other things.

It was discovered that the client's mother, whom he had been caring for, recently died. Being that the family was well-known in the community, this was made public. The new wife then began coming around and pushed her way into our client's life. Our client is diabetic and she began denying him his insulin and feeding him a diet high in sugar (hence "killing him with her cooking"). Because the client's judgment was not clear due to his elevated sugar levels, he married this woman and signed over all his assets.

The detective stated that had the client not gone to the hospital when he did, he would have died. In addition to the sports car that was purchased in only the wife's name, the house was found to be filled with exercise equipment and jewelry ordered from television shopping networks.; and not just one of each item, but sometimes dozens of the same item.

Once the client's sugar was brought under control and he could once again think clearly, he signed the divorce papers while still in the hospital. The new wife, thinking she only needed to be married for one day to receive half of our client's assets, was informed by the detective that the local laws mandate a 13-month marriage before being entitled to half of everything. The detective ensured the investigator that she would bring every charge possible against the client's new, now former, wife. With the help of Adult Protective Services, local law enforcement and the client's family, his remaining assets are again protected.