

*Dicta Article Submission*  
*April 10, 2006*

*Practice Tips*  
*for Serving Senior Citizens*

*by*

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## ***Serving Senior Citizens***

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**(Senior) Boomers Rule.** According to the Census Bureau, from 1990 to 2000 the U.S. age group from 50 to 54 increased 54.9%; in fact, all senior age groups are increasing—disproportionately. *By 2030, individuals aged 75 and older will represent nearly one-third of the total population.* According to Dr. Jim Taylor (*American Demographics* magazine), we face “dramatic consequences” in dealing with the graying of 75 million Baby Boomers, characterized by Dr. Taylor as “aging, self centered, self-serving and long-lasting ‘idiosyncrats’ ... [who] made it past their halcyon, rock-charged, drugged, Vietnam, crazy ‘80s youth and young adulthood, and have begun to arrive at the sunset of their lives.” Taylor predicts Boomers will continue to rule, because older segments of the population vote in much higher percentages than younger groups do, and individuals over 50 hold nearly 90% of the \$44 trillion in America’s liquid assets. Colleague Kelly Frère and I offer these practice tips for serving this aging and increasingly influential population.

**First Impressions Count.** Receptionists should be tirelessly pleasant, clear and unhurried in responding to client inquiries, and someone should be available to give seniors an idea about legal fees before they come in; if there’s a loud gasp and a click on the line after they learn your hourly rate, you’ve just saved yourself a potentially frustrating waste of time. Patience in all members of the firm is indeed a virtue, especially when repeated explanations are required. [I once had a client grin at me after realizing I had repeated something to him; he said, “I’m just glad I got this rich before I got this stupid!"] The initial appointment should be made when the client is at his or her best—and often they acknowledge that morning or afternoon is better for their level of comprehension, availability of transportation or assistance, etc. Sending them an easy-to-read map with written directions to the office and putting the date and time of your meeting in large bold type will reduce the number of missed or misunderstood appointments. We include a summary of what to expect, suggesting if they complete our (short) questionnaire and bring the documents we’ve requested, they’ll make the most of the appointment (and the fees incurred as well). Consider putting senior-friendly stuff on the

web: by 2010, it's estimated that 70 percent of senior citizens will be using the Internet.

**Prepare the Premises.** Parking should be convenient, with near-by ramps and shelter from weather, and the office should be free of steps, curbs, fancy throw rugs, slippery floors and other hazards. Sturdy and steady seating is a must, in brightly-lit spaces with wide doorways and halls. Keep easy-grip pens, a magnifying glass, sugar-free drinks and even a wheelchair on hand. We finally found a sweet-natured cat for the office (after one or two miserable failures); most clients respond positively to a calm and friendly dog or cat and welcome the unexpected comfort animals offer. Staff members should smile and greet the clients with warmth and concern, speak slowly and clearly, and remain patient and reassuring even if the clients themselves are cranky or nasty.

**Focus on the Clients.** Although it's best to meet with senior clients by themselves, often they strongly prefer that other family members sit in; if so, focus on the client (rather than the relatives). If you are meeting with husband and wife, remember to speak to both of them (especially if the quiet one is the wife). Women head about 40% of households with net worth over \$600,000, and control 51% of the private wealth in the U.S.; by 2010, two-thirds of all private wealth in America will likely rest in the hands of women. It has been suggested that mature women respond favorably to authority figures, react negatively to stereotyped references to their "golden years," appreciate recognition, and respond to their emotions (especially through life-affirming stories). They won't appreciate being ignored by their attorneys.

**Don't Believe A Word They Say!** When they don't honestly know the answer to a question you put to them, seniors will smile at you with sweet, open faces and lie through their dentures. Sometimes they're embarrassed not to know the answer; occasionally they're too polite to tell you it's none of your business; whatever the reason, serving seniors well requires a review of their deeds, contracts, account statements, trusts, wills, tax returns and/or any other documentation required to confirm everything they tell you.

**Watch for Truly Diminished Capacity.** Of course, sometimes seniors "lie" because they don't realize their statements are false. If Mrs. Smith tells you her husband (who died 12 years ago) is alone at home with a cold, and maintains she is penniless when her documents and CPA confirm her net worth to be several million, she probably suffers from diminished capacity (or permanent incapacity). Careful probing, with kindness and

appropriate humor, usually enable the non-professionally-trained attorney to make at least a preliminary determination about the client's capacity, and several excellent tools exist to assist in the evaluation.

**Enjoy the Ride.** Many senior citizens have lived to learn this life-lesson: it really doesn't matter what other people think, so they say the darndest things! I once ran into clients just after the husband's surgery, and commented that he looked great. "Yep, I went into the hospital with a colon and I came out with a semi-colon," he said. To which his wife added, "Yeah, but he still has his dangling participle!"