What I’d Tell My Younger Self
DON’T LET DEMENTIA STEAL EVERYTHING
AVOID MISTAKES, SAVE MONEY, AND TAKE CONTROL

By Kerry Peck and Rick L. Law

FOREWORD BY SCOTT TUROW

“Oh no, what are we going to do?”

Experts say that every 65 seconds someone is diagnosed with Alzheimer’s disease or some other form of dementia. When someone you love gets that diagnosis, you need answers.

The authors, Kerry Peck and Rick Law, are two nationally renowned elder law attorneys who can help you make wise decisions in the midst of a post-diagnosis whirlwind of confusion.

Avoid common missteps such as:

• Giving away assets to qualify for nursing home benefits
• Believing that Medicare will pay for your long-term care
• Waiting until the last minute before seeking expert legal advice
• Assuming that nursing home Medicaid is a do-it-yourself project
• Thinking that a revocable living trust provides asset protection
• And many more

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CONTENTS

FEATURES

7 What I’d Tell My Younger Self
Rebecca Thomas
James E. Meadows
David Reischer
Cheryl Borland

12 Why I Work
Paul D. Rheingold

18 How You Could Benefit from Having a Health Advocate on Speed Dial
R. Ruth Linden

DEPARTMENTS

2 From the Division Chair
Our W-I-S-E Division
Marvin S.C. Dang

3 From the Experience Chair
If You Could Change Your Career, Would You?
Michael J. Van Zandt

4 Technology
Siri, Alexa, Cortana…Oh, My!
Jeffrey Allen and Ashley Hallene

14 Finance
Sorting Through the Confusion Surrounding Reverse Mortgages
Eric Rittmeyer

22 Travel
Dos and Don’ts for Planning a Safari to Remember
G.M. Filisko
Our W-I-S-E Division

BY MARVIN S.C. DANG

Aloha (Greetings) from Hawaii.

A s the chair of the ABA Senior Lawyers Division for this bar year, I’ve chosen the goals of W-I-S-E:

• W represents well-being. Our division will continue to focus on issues affecting the financial and physical well-being of our members and their families. For example, you can learn how we’re a leader in addressing the opioid crisis here: www.ambar.org/opioid.

We must also ensure the financial well-being of our division. Your charitable donation to our SLD Program Support Fund of the ABA’s Fund for Justice and Education will enable it to continue to produce public service and educational programs. You can donate at https://donate.americanbar.org/sld.

• I refers to innovative. Our division needs to be innovative as we plan and implement programs and projects. Read about the latest activities on our website [https://www.americanbar.org/groups/senior_lawyers]. And you can follow us on Facebook [https://www.facebook.com/abasrlawyer/].

• S stands for service. Our division must continue to be of service to you—our members—by providing you with valuable and important benefits.

One benefit is our quarterly Experience magazine, which you’re reading. Here’s the link to back issues: https://www.americanbar.org/groups/senior_lawyers/publications/experience.

Another benefit is our monthly Voice of Experience e-newsletters. Past e-newsletters are here: https://www.americanbar.org/groups/senior_lawyers/publications/voice_of_experience.

Still another benefit is being able to buy our popular and best-selling books at member discount prices. See the books here [https://www.americanbar.org/groups/senior_lawyers/publications/experience].

• E means experience. Our division’s strength is you—our 50,000 members with your collective experience. We have many opportunities for you to share your experiences, knowledge, and insights. If writing articles or authoring books is your forte, or if you’re interested in volunteering for one of our division’s practice and substantive law committees, we can use your assistance.

To join our team of volunteers, please e-mail your interest to our division’s staff at abasrlawyers@americanbar.org.

Mahalo (thank you).

MARVIN S.C. DANG is the managing member of Law Offices of Marvin S.C. Dang, LLC in Honolulu and has been an attorney since 1978. He’s the 2018–2019 chair of the ABA Senior Lawyers Division, a member of the ABA Nominating Committee, a delegate in the ABA House of Delegates, and a commissioner on the ABA Commission on Racial and Ethnic Diversity in the Profession. He served on the Council of the ABA Fund for Justice and Education. His law firm’s practice areas include lobbying, creditors’ rights, and real estate matters. He received his law degree from the George Washington University Law School in Washington, D.C.
If You Could Change Your Career, Would You?

Four lawyers reveal the things or decisions they’d change—or not—in this issue. How would you answer that question?

BY MICHAEL J. VAN ZANDT

Imagine you have the ability to look back over your life and give yourself the most important advice that could change you for the rest of your life. Imagine you can look back over your life and find that one defining decision that had the most significant impact on your future self.

This issue of *Experience* explores the medium of the glass globe that looks back instead of forward and reveals why things are and why these lawyers have arrived at this particular place in their lives. With all the wisdom they’ve amassed over their years of practice, four lawyers give us insight into what kind of advice they’d give their younger selves.

Following the sage advice that to earn respect, we must first respect ourselves. Giving advice to our younger selves and having the opportunity to act on it is time travel with a unique advantage. Think about this yourself as you wind your way through life, and think of all the things or decisions you would change or not.

The Norsemen have an old saying: “Fate is inevitable.” Our decisions and actions in the past have consequences, good or bad, in the future. We define our fate by seeking the road where we respect ourselves, respect others, and earn respect from our peers.

Adding to our issue is an article concerning avoiding disputes over estate planning by John C. Martin, and a nonagenarian explains why he continues to work, and another article sifts through the pros and cons of reverse mortgages. Our editor, Gabriella Filisko, gives advice on safari dos and don’ts, and our technical team, Jeff Allen and Ashley Hallene, weigh in on how to use Alexa and Siri.

Hope to see you in New York in May for the Senior Lawyers Division Spring Meeting.

MICHAEL J. VAN ZANDT is a partner and co-chair of the Environmental & Natural Resources group at Hanson Bridgett in San Francisco. In addition to chairing the *Experience* editorial board, Van Zandt is vice chair of the Senior Lawyers Division; a member of the SLD Council; a representative for the ABA SLD to the ABA Section of Environment, Energy and Resources Special Committee; a Litigation Counsel of America senior fellow; and an American Bar Foundation life fellow.
Siri, Alexa, Cortana... Oh, My!

Artificial intelligence has become a household tool. Here’s what to know to get you started.

BY JEFFREY ALLEN AND ASHLEY HALLENE

The utility of digital assistants is on the rise, with the voice responsive technology being integrated in new ways with technology around us.

Currently there are four front-runners in the artificial intelligence, or AI, digital assistant race: Amazon’s Alexa, Apple’s Siri, Google’s Google Assistant, and Microsoft’s Cortana. You can find these assistants integrated in a lot of places.

To familiarize you with the assistants and what they can do for you, here’s a quick-and-dirty review.

• Google Assistant—Google Assistant is available on all Android and iOS devices. In addition, Google has its own line of Google Home speakers, which includes the Google Home Mini ($49), Google Home ($129), and Google Home Max ($399).

Third-party devices have also incorporated the Google Assistant, including: Nest Cam IQ Indoor ($299), Lenovo Smart Display ($199), JBL Link View ($249), Onkyo Smart Speaker G3 ($99), and more.

If you have a device with Google Assistant, getting it set up is fairly simple. Once you plug the device in, you simply download the Google Assistant app to a smart phone or tablet, and the app will identify the device automatically. Then follow the instructions, and in less than a minute, you’ll be up and running.

Google Assistant has some cool tricks up its sleeve. For instance, if you own a Pixel smart phone, you can use Google Assistant’s voice command to unlock your phone. To enable this feature, go into your Google Assistant settings and select OK Google Detection, then select Trusted Voice.

• Cortana—Microsoft’s AI digital assistant, Cortana, now comes standard on Windows machines. You can also download it on Android and iOS devices. As far as third-party integration goes, Cortana is available on the Harman Kardon Invoke speaker ($199).

Microsoft is currently lagging in the smart-home integration arena, but it’s working to catch up. If you have the Invoke speaker, you can use Cortana around the house to control things like your music, smart...
thermostat, and smart lights. You can ask questions and receive answers from the web—check the news, weather, and traffic; set reminders; and manage your calendars.

In August 2018, Microsoft and Amazon announced that their two digital assistants (Microsoft’s Cortana and Amazon’s Alexa) could now work together. Rather than competing, the two assistants would pull from each other’s resources to fill in the gaps of their respective abilities.

With this arrangement, Alexa users can call on Cortana for things like sending an email via Outlook with your voice or managing your Outlook calendar. Cortana users will be able to call upon Alexa to use one of her thousands of skills or control the smart devices around their home.

For this to work, you have to pair the two services. This means, for starters, you’re going to need an Amazon account and a Microsoft account. You’ll also need a computer with Windows 10 and an Amazon Echo or Tap speaker; the pairing won’t work with third-party speakers yet. From there, the easiest way to pair the two is by enabling the Cortana skill in your Amazon Alexa app.

On its own, Cortana is a bit more cumbersome to set up. To access the voice features of Cortana, you have to use your computer and then log in. Microsoft has rules for the type of email account you use to create your login credentials. For example, you can’t use a work or school email address for the login. Once you’ve entered an acceptable email account, you then have to wait for a verification code and enter the code.

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Ready to have some fun with Siri? Give yourself a funny nickname by telling Siri, “Call me _____ from now on.” (Fill in the blank however you choose, El Capitan, Mr. Bigshot, Hot Mama. Have some fun.)

If you struggle with this setup, you may have better luck downloading the Cortana app on a smartphone and setting up an account that way, then logging into that account on your Windows machine. Or you may want to scrap this and go with a different AI assistant.

If you see it through and get Cortana set up, you should try asking her to sing sometime for fun. Try saying, “Hey Cortana, sing me a song.” (For more fun, try, “Hey Cortana, what does the fox say?”)

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> Alexa—Amazon’s smart assistant, Alexa, is accessible through the Amazon Echo line of speakers and Amazon’s line of Fire tablets and Fire TV. Some third-party smart speakers and other devices support Alexa, including the Sonos wireless speaker ($199.99), Ultimate Ears Megablast speakers ($199.99), Altec Lansing VersA Smart Portable speakers ($99.99), and the Garmin Speak Plus Dash Camera ($179.99).

In the smart-home arena, its abilities are enhanced by such third-party devices as Samsung’s SmartThings hub ($99). If you have the Echo Plus 2 ($150), that device comes with the Zigbee smart hub already built in. A smart-home hub works with a variety of smart devices and manufacturers, making it possible to control them from one interface.

There’s an Alexa app, but the app is intended as a supplement to the Alexa devices and not as a stand-alone AI assistant. Like Google Assistant, the Alexa app is the key to setting up this smart assistant. It’s just as quick and simple as Google Assistant, too.

If you use Alexa to control smart-home features, you can set up routines, which allow you to trigger multiple commands at once through a single
voice command. For instance, you can set up a routine that triggers when you say, “Alexa, I’m home.” It reacts by turning on your smart lights, raising all your smart shades, and launching your Fire TV.

- **Siri**—You can access Siri on nearly any Apple device. Apple also sells a smart speaker, the HomePod ($349), and it looks like third-party access is in the works. Sonos, a company that produces and sells high-end home speakers, claims it will roll out a software update in July that will allow users to access Siri (in addition to Alexa and Google Assistant).

  With Siri, you can place a phone call, compose and send an email, or find directions just by speaking your directions aloud. It also provides an easier way to perform daily actions such as viewing the forecast, checking the stock market, or finding a good place to eat. It even lets you manipulate apps on your phone—such as the alarm clock or calendar—using only your voice.

  To launch Siri, all you need to do is hold down the Home button of your iOS device for several seconds until you see a microphone icon appear on your display. Once Siri launches, speak your command. Siri is activated and set up when you set up your iOS device, but you can tweak it in the settings to add functionality.

  For instance, if you want to activate Siri when the phone is locked, first you need to launch the Settings app on your iPhone or iPad. Then scroll down and tap “Siri & Search.” On that screen, tap the switch next to “Allow Siri When Locked” to be able to access Siri when your iPhone or iPad is locked.

  Ready to have some fun with Siri? Give yourself a funny nickname by telling Siri, “Call me _____ from now on.” (Fill in the blank however you choose, El Capitan, Mr. Bigshot, Hot Mama. Have some fun.)

  There are tons of functions each of these assistants can perform—even more when you integrate them with third-party devices. But unfortunately, they are too many to cover in a single article. With a little creativity, you can automate many of your day-to-day activities.

JEFFREY ALLEN is the principal at Graves & Allen in Oakland, Calif., where he has practiced since 1973. He’s active in the ABA, the California State Bar Association, and the Alameda County Bar Association. ASHLEY HALLENE is a petroleum landman at Alta Mesa Holdings and practices oil and gas law, title examination, due diligence, acquisitions, and oil and gas leasing in Houston. She frequently speaks in technology CLEs.
If you’re like most lawyers, you’re probably much wiser today than when you stepped into your career in the law. In fact, if you could rewind the video of your life, you could probably freeze-frame certain moments that you now know were turning points. Or maybe looking back today, you now see so clearly what you’ve learned and recognize it as your guiding principles or mission in life.

We asked lawyers to do that look back to when they first began practicing and tell us what they’ve learned that they’d now tell their younger self. These responses from four lawyers are insightful and inspiring, and we think they’ll have you nodding along or even thinking of the lessons you’d pass on to the younger and less-experienced lawyer you once were.

THE JOY OF DISCOVERING YOU’RE VERY GOOD AT WHAT YOU DO

When you gain confidence, you also gain perspective. What you learn can change your life and career.

BY REBECCA THOMAS

Our firm recently hired a young attorney. After a meeting one morning, she told me she’s inspired by my confidence and success. I chuckled at first and thanked her, but later on, while sitting alone in my office, I began reflecting on just how far I’ve come since starting my career as a fresh, young attorney.

I’ve always practiced litigation, initially insurance defense followed by plaintiffs’ personal injury work, and, most recently, as co-owner of a law firm specializing in plaintiffs’-side medical malpractice. I prefer the writing aspect of litigation—formulating legal theories, drafting and responding to written motions, performing legal research, and so on.

When I started out as a young attorney, I passionately disliked oral arguments and trials because I thought I stumbled over words and sounded like a rambling amateur. This internal perception came not from any particular experience, but just the culture of being a brand-new attorney.

SOUND FAMILIAR TO YOU?

I’m certain many of you fellow litigators can relate. You excitedly walked into your first law firm job. You

all images: Getty Images

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thought you were prepared for anything. You’d just recently dominated that monster of a bar exam!

Instead, you quickly felt like you were drowning in the ocean. You were given random assignments from several senior attorneys. “Draft an answer.” “Prepare discovery.” “Research charitable immunity.”

Your head was spinning. You were never actually taught how to practice law in law school. You desperately sought guidance from anyone. The receptionist. The mailroom clerk. The after-hours cleaning staff!

Eventually, you gained your footing and some confidence. You were given your own case load. You smiled because you finally had a bit of autonomy. Your smile quickly faded when you realized you weren’t the captain of the ship. Instead, you were a deckhand required to report case developments to and request authority regarding any defense strategy from an insurance adjuster. That’s right—an insurance adjuster.

For several years, you weren’t authorized to take depositions or argue motions in court because the adjuster didn’t feel you were experienced enough. Those matters were to be handled only by senior attorneys and partners. The constant undermining of your abilities impacted your confidence.

I was eventually “authorized” to handle those matters, but the internal damage was done. I always felt inadequate in my oratory abilities and simply dreaded oral argument and trial.

WAIT, I’M ACTUALLY GOOD AT THIS!

It wasn’t until I formed my own firm with no option but to handle those dreaded tasks that I gained the confidence I was lacking. I realized I was good—really good, in fact—at oral argument and trying cases.

Upon reflection, I can only attribute this boost in confidence to autonomy. There was no one looking over my shoulder and criticizing how I handled something or undermining my abilities. I could follow my instincts and handle the matter how I best saw fit. Simply, I was free to be an attorney.

I wish it hadn’t taken forming my own firm to become fully confident as a lawyer. I still favor the writing aspect, but I know for certain it’s not due to a lack of confidence or fear.

As the old adage goes, “If I’d known then what I know now,” I’d have been more confident in myself and my work. I’d have focused more on my achievements and spent less time stressing over my own perceived inadequacies.

I was good then, and I’m even better now. As a more senior attorney, I hope to encourage any new attorneys we hire with autonomy—when appropriate and within reason—to follow their instincts and become confident in their abilities.

REBECCA THOMAS is a founding partner at Thomas and Wickenheiser LLC in Quincy, Mass., where she focuses on representing injured parties in medical malpractice actions.

DEAR SELF: WHERE EXACTLY ARE YOU GOING?

An end game can help you get where you want to go, but you’ll also have to accept some risk.

BY JAMES E. MEADOWS

Dear Jim,

As you embark on your career in the law, I find it difficult to give you concrete advice. The general field of law is, in reality, very complex; there’s no sure-fire way to be happy or make money. Instead, my advice is abstract, but I hope it’ll still be helpful: Take risks.

I grew up in rural North Carolina, attended a small law school in the same state, and, in all honesty, I probably should have ended up practicing there as well. I defied this expectation, deciding to take a job in New York City with few contacts and no family nearby. I worked there for 10 years, in a city seen as cold and cutthroat.

Although it might be cliché, I was able to succeed
there because I worked hard and loved my practice. I chose technology law because it was dynamic; it changed about every five years as technology itself evolved, and so I was never bored.

Hardware law gave way to software law, which in turn combined with telecommunications to involve major computer systems and outsourcing, which led to the internet, which led to ecommerce, which led to privacy and data security, which led to social media, and many smaller steps in between.

I also focused on contract law because, at the end of a deal, both sides are usually reasonably happy and prepared to work together over the terms of the contract. I loved that aspect of the law, and, in turn, I worked much harder than I would have if I’d have disliked my job.

KNOW WHERE YOU’RE GOING

However, one of the most essential lessons I’ve learned is to have an end game. I always knew I wanted to end up with a more fluid practice; I didn’t enjoy the traditional structure of a law firm and knew that many of my colleagues didn’t, as well.

When I had the opportunity to take another risk a few years ago and create that more fluid type of firm, not only for my benefit, but for others’, I jumped at it. Now, I operate mostly electronically, which affords me a much better work-life balance, enabling me to live at the beach while still handling work for Fortune 100 clients in New York City.

I knew this was my end game; I was done with the hustle of the city but not ready to retire. Starting a new firm was most definitely a risk, but it was a calculated one I’d been considering for a long time. My willingness to take that risk in launching a cloud-based law firm has not only reshaped my practice and life for the better, it has resonated with more than 60 other seasoned lawyers who have joined our firm because they were also looking for a better way to practice law.

If you take risks, work hard, and work smart—and have a general idea of where you want to end up—you’ll be a successful lawyer.

All the best,

Jim

MONEY DOESN’T NURTURE YOUR SPIRIT

It’s easy to lose sight of your dreams when you’re trying to pay the bills. When you find your focus again, the result is much sweeter.

BY DAVID REISCHER

It’s 2001, and I’m staring out the window of my office in downtown Manhattan.

The downy snowflakes are slowly wafting into my view on this late Friday night. The preoccupying thought of my mind is, “How on earth have I accumulated more than six figures in student loan debt working at a big law firm that’s misery personified?”

I haven’t eaten properly since I started this job, and I’m overwhelmed with work-related stress. This 2001 period was one of the most disheartening periods in my life, and very different from how I had envisioned my legal career when I first began law school just four years earlier.

WHEN YOU FORGOT WHY YOU CAME

I’d entered Brooklyn Law School in 1997 with a passion to learn about the legal system and the desire to do pro bono work, to “give back” something to the larger world community. I myself had come from a single-parent household where I watched my mom struggle with paying bills by cleaning apartments to receive extra income. When my father passed away, my mother couldn’t afford any legal services, and I remember my mother representing herself pro se in a holdover action with our landlord.

Perhaps it was naive of me, but I’d always wanted to provide help to those most in need of legal assistance, and this desire was the main reason I went to law school. In fact, that’s the primary reason I chose to attend BLS. It’s known for its public interest clinics that train law students in a hands-on fashion to satisfy legal needs in low-income and underrepresented minority neighborhoods in a variety of public interest areas.

The clinic programs at BLS teach the practical skills on a wide range of legal issues, such as filing an asylum application for immigration to the United States or applying for a restraining order to protect against domestic abuse.

In my case, BLS provided me with an internship program to clerk at the Equal Employment
Opportunity Commission, where I spent a considerable amount of time researching and writing legal memorandum and bench memos for an administrative judge to protect people from wrongful discrimination in the workplace.

My clerkship experience at the EEOC, in which I was afforded the opportunity to learn how to help people navigate the complex process of filing a complaint with the EEOC, was one of the most personally rewarding experiences of my youth. It was truly a wondrous feeling to help people who needed legal assistance with their legal problems.

WHEN I REMEMBERED MY DREAMS
When I graduated BLS in 2000, the economic reality of finding a job that would allow me to meet the obligations of my exorbitant student loans took precedence over my former desire to become a lawyer out of social magnanimity and philanthropic principle. I thus began working at a major asbestos litigation firm in downtown Manhattan because the pay was quite above average.

However, the day-to-day machinations of prepping for complex litigation at this firm was mind-numbingly depressing. Watching snowflakes fall outside my window on that 2001 weekend before Christmas, I’ll never forget the piled-high medical reports for which my task was to separate and categorize based on mesothelioma injury classification.

I oftentimes reflect upon this late Friday because I knew I was at a career crossroads, and it was my reflections that night that led me to tender my resignation from the firm on the following Monday morning.

It was this decision to resign that became the career predicate to setting up my own solo law practice and launching an online business that allows people from all over the world to get affordable legal advice on the internet. I launched an online legal referral service at www.legaladvice.com with venture capital from other philanthropically minded people who are passionate about providing pro bono legal services to low-income people.

If I could communicate with my younger self, I’d emphasize the importance of recognizing my dreams and motivations. It’s easy to defer dreams and lose sight of one individualized purpose. In my case, I could have saved several years of career misery if I’d only realized that money alone doesn’t nurture one’s spirit. Instead, you must never lose sight of your real goals.

**DAVID REISCHER** is an attorney at and CEO of Legal Marketing Pages Corp. in New York City. The firm launched LegalAdvice.com, whose mission is to provide affordable legal access to consumers who need high-quality legal advice, and pro-bono.legaladvice.com, which seeks to increase access to legal advice and information to those who can’t afford it.

**BE KIND TO EVERYONE, INCLUDING YOURSELF**

_The path to happiness and contentment for this lawyer wasn’t direct or easy. But she wouldn’t change a step._

**BY CHERYL BORLAND**

Dear Younger Cheryl, where did the time go?

What a wonderful and exciting ride this has been. And, just so you know, it was certainly worth it at the end. Your vision and perceived road, although you had a unique start, has hardly turned out the way you expected.
Now, having reached a modicum of success in life and the law, I often look back on the decisions I made along the way, as well as some of those decisions that were made for me. Some took me to places I’d never have fathomed. Some still carry a bit of an ouch factor that cause me to wonder if I’d do things differently. But overall, I wouldn’t change a thing.

I harbor very little regret and revel in the beauty of my life.

THE LAW WAS DIFFERENT THEN

My career began in the era when we thought we could do it all and were indeed expected to be able to do it all. It was still a time when women attorneys weren’t respected by attorneys, judges, or clients. I remember a lecture I attended by a judge that focused on proper court attire. We were admonished not to wear “beach wear” to this judge’s court, which meant we had to wear suits with skirts, not pants; stockings; no flashy jewelry; and for goodness sake, we were told, don’t wear open-toed shoes. Oddly, I don’t think my male classmates got that same lecture.

I opened Griesing Law’s Cincinnati office in March 2017. The firm was formed eight years ago to retain, grow, and develop women attorneys, a truly novel concept within the legal community. Before I joined this firm, there were times that I hated my job and wanted to quit. Clients were difficult. Firms were difficult. Opposing counsel were difficult. Cases were difficult.

I was often discounted by BigLaw male attorneys. I was often mistaken for a paralegal or secretary instead of an attorney. But I was fortunate in having some old, white-haired men who became not only mentors but sponsors (sadly, it wasn’t other women who had senior roles who were my mentors or sponsors). So rather than quitting, I found a way to use my experience to refocus my career so that it was energizing and exciting again. I began to view my practice as being an entrepreneurial legal professional.

THE JOYS OF BEING INTROVERTED

My secret skill has been being an introvert in a sea of extraverts within the legal arena. My attention to detail and my ability to be a discerning listener has paid huge dividends. Often, it’s not what’s said, but what’s unsaid, that’s the most important.

I also began to see each change in my career as a way to make sure I was truly following my passion and to recognize that, although it seemed like I often didn’t have control (you know how we lawyers love control), I had opportunities to learn, to grow, to be uncomfortable, and to truly discover.

Along the way, I learned a few lessons that have stayed with me. One or two particularly difficult clients have been excellent teachers, as has a lack of collegiality among opposing counsel (or sometimes within my own firm). Both have been quite humbling, but they taught me to know my value. My time and expertise is valuable irrespective of whether others saw or acknowledged it. I’ve spent my career living by a Dr. Seuss quote: “Say what you mean, and mean what you say.”

Finally, I never gave up on my goals and dreams. I knew I wanted to be a lawyer, but I wanted to be a lawyer who made a difference. I learned to practice self-care and to remember that my family was truly important. I traded a big salary to be able to leave my office at 4 p.m. to watch my son play baseball and soccer and to watch my daughters’ dance lessons.

Before we had the ability to work remotely, I remember getting a call from my children on Christmas Eve wanting to know when I’d be home. They also wanted to know what could possibly be more important than cooking Christmas Eve dinner and Christmas cookies? Unfortunately, it was the Securities and Exchange Commission. But after that, failing deadlines that I couldn’t control, I spent the week between Christmas and New Year’s with my family.

And when those self-doubts crept in, I remembered that I’m a brave, strong, resilient, sweet, and beautiful person. I work hard and try to remember to be kind—to others in the profession, to my clients, to my family but, most importantly, to myself.

CHERYL BORLAND is of counsel at Griesing Law in Cincinnati and chair of the firm’s trusts and estates practice group.
My sixtieth law school reunion recently provided some perspective on my legal career and more generally on my life. Only 15 of us, out of a class of more than 500, attended. Approximately half had died, and many others were too disabled, I guess, to attend. And, of course, to others the event was of little concern.

Among those of us from the Harvard Law School class of ‘58 who did show up, it turned out that only two of us were still working. No one knew of others who were still practicing law, at least in the sense of maintaining a staffed office and having a law firm website. Some, evidently, worked part-time, handling clients they’d always represented—until they died or their clients’ company got merged.

The others attending our reunion were leading full and productive lives, as I discerned from time chatting with each of them and their spouses (almost all had married but once and had been married around 60 years). They were devoting substantial time to charitable and religious work.

Another large block of time was spent with children and grandchildren. Indeed, many had not only retired from their law firm but from the community where they’d long lived and were now living near their children. None mentioned gardening, which is perhaps an old-fashioned idea of what old folks take up.

I’m also confident that some law school grads in their 80s are proving legal services pro bono. Actually, I’d like to see some national statistics on the amount of free legal services lawyers in their ninth decade provide. One problem is that it becomes harder and harder to hear clients, a problem made even worse if the client has a foreign accent.

I CAN WORK, SO I DO WORK

All of these comments raise the question: Why do I work?

The first answer is that—very fortunately—I’m able to mentally and physically. I can still commute to my office on Fifth Avenue in New York City and walk up the 75 steps leaving Grand Central Terminal. My memory isn’t as good as it was, but it’s functional enough to handle the cases I have.
I should mention that my field of law is, and always has been, personal injury litigation, for the plaintiff. In recent years, this has mainly involved mass tort cases, persons injured by drugs or medical devices bundled up with many others in multidistrict litigation.

Not being in a large firm has insulated me from being forced to retire when I reached a set age. But more importantly—and this is a sort of a confession—you don’t have to be too sharp or keep up to date to do this work. No new laws or regulations affect mass tort practice.

Mass tort litigation is in fact more of a management and procedural business than it is based on substantive law or close attention to the problems of a specific client. Put simply, it’s a field where you can be edging into senility and still adequately represent your clients (or so I may be deluding myself).

**MORE IMPORTANT, I LIKE WHAT I DO**

But those reasons for why I work are just proof that I can do it, not why I enjoy doing it. I find that having to meet deadlines, deal with clients, and learn new areas of medicine, pharmacy, and science keeps your mind sharp. This is probably better than doing crossword puzzles, in fact.

Further, I find the daily contact with other lawyers to be exhilarating, whether it’s in the office or by email or phone. (Just keeping up with the internet and your phone can be an intellectual activity.) And, although it may seem a minor point, the mere fact that I have to catch a train at a set time seems to help keep me sharp.

Having of counsel status in my own firm also has its advantages. The only limit on the number of vacation days I can take is what I set myself. My wife and I are free to take a week or two for a visit to a summer home or a trip overseas. Last year on a visit to England, I drove some 800 miles in a rental car, all on the “wrong” side of the road. And I can take Fridays off if I want!

Nor is working incompatible with pursuing pastimes. Even when I was younger and seemingly overwhelmed with work—trying cases and managing an office—I found time for them. A major one is collecting old photographs, which now threatens to overwhelm our basement. Other activities are tracing family genealogy and collecting Native American objects.

Maintaining an active law practice means limited time for hobbies, but it has always seemed to me that the effort on these avocations being condensed in time makes for a better outcome. If you have endless time to do something, you may never do it.

Also, working comports with my personality, which has been one of keeping busy, whatever is going on. On vacation, my children wouldn’t see me just sitting in the sun. Rather, I’d be reading a book or a paper, just as I fill up my time when I’m commuting or traveling.

This characteristic I have perhaps instills in me a fear that if I weren’t working, I’d be sitting around bored. The worst dread arises when I see old men down in Florida sitting on a bench sunning themselves outside a grocery store while their wife is inside shopping. Call this the dread of ennui.

I find the daily contact with other lawyers to be exhilarating, whether it’s in the office or by email or phone. (Just keeping up with the internet and your phone can be an intellectual activity.)

Since I get teased a lot about working, I’ve developed some lines in repartee. One is, “I need the money.” (Some people react as though they believe that, and I don’t really correct them.)

Or, “My wife doesn’t want to fix my lunch.”

Another is, “I’m too old to retire.”

You pick it, and I’ll keep on working, good health providing.

**PAUL D. RHEINGOLD** is of counsel at Rheingold, Giuffra, Ruffo & Plotkin LLP in New York City and the author of *Litigating Mass Tort Cases* (Thomson Westlaw 2006).
Chances are you’ve heard something bad about reverse mortgages. You can open just about any financial publication or sift through page after page on the internet that will tell you how risky they are or how to avoid being scammed.

The truth is that the majority of negativity surrounding the reverse mortgage just isn’t accurate. The piece of information that most people miss in many of these examples is the fact that it wasn’t the reverse mortgage that got a homeowner into trouble. It’s often been what they did with the funds after entering the reverse mortgage.

I’m here to give you the facts about this very safe, Federal Housing Administration-insured mortgage that allows seniors to access their home’s equity without creating a monthly principal and interest payment.

THE BACK STORY MATTERS
Let’s begin with a little history about the FHA-insured home equity conversion mortgage, or HECM. In 1988, President Ronald Reagan introduced the legislation to begin insuring reverse mortgages. Since then, more than 1 million loans have been endorsed.

It’s important to emphasize that the FHA only insures mortgages; it doesn’t lend any money. The lending is left up to individual banks that must underwrite all reverse mortgages according to a strict set of guidelines that contain protections for both borrowers and their heirs. In exchange, the lender receives the protection of FHA insurance.

One of the main differentiators between reverse mortgages and all other types of loans is
During the counseling, we lenders are required to give borrowers a list that contains both local and national agencies that are FHA approved. The guidelines prohibit lenders from steering borrowers to individual agencies, so lenders must simply provide the list and let borrowers know they’re free to select whichever one they like.

Although the vast majority of HECM guidelines have been in place since 1988, changes have been made in the last few years. The changes are intended to make certain the FHA insurance fund remains healthy and sustainable and to further protect borrowers. Here are some of the most significant changes/additions to the program:

- **The launch of the reverse mortgage for purchase**—Introduced in 2009, this loan is used for homeowners who want to sell their home and purchase a new home with no monthly mortgage payments. Instead of paying all cash for their new home, borrowers use the reverse mortgage to finance a portion of the purchase price. This gives them the ability to buy the new home with no monthly principle and interest payments while keeping more cash in hand.

- **The reduction in FHA mortgage insurance premiums**—This means lower costs for borrowers, both up front and for the long term. All HECMs require both up-front and ongoing mortgage insurance premiums. The up-front MIP is 2 percent of the appraised value or the maximum lending limit, whichever is less. The ongoing MIP is .5 percent of the outstanding loan balance.

- **An increase in the maximum lending limits to $726,525**—The amount borrowers qualify for is tied to the age of the youngest borrower, the current interest rate, and the property’s appraised value. The age and interest rate determine the loan-to-value ratio. The minimum age is 62, and the older the borrower, the higher the loan for which they qualify. The LTV ratio is a percentage of the appraised value or the maximum lending limit, whichever is less.

  The FHA has temporarily increased the limit to $726,525 through calendar year 2019. The limit is designed to protect the fund that’s maintained by the FHA to pay claims to lenders if a property has negative equity when it’s liquidated.

  As an example, let’s say borrowers qualify for 50 percent LTV based on their age and the current interest rate. If they have a property appraised at
$1 million, they wouldn’t get 50 percent of $1 million, but rather 50 percent of $726,525. From this amount, all existing liens must be satisfied.

• The establishment of escrow accounts—As part of income and credit guidelines that took effect in 2015, borrowers can now have the lender pay their taxes and insurance for them. The FHA calls this a LESA, short for life-expectancy set aside. For borrowers who don’t meet those guidelines, a LESA is mandatory.

While it’s very similar to a standard escrow account, the main difference between it and a LESA is that the LESA must be fully funded up front by holding back the taxes and insurance for borrowers based on their life expectancy. This can create an issue when there isn’t enough equity remaining after satisfying current liens on the property.

• The creation of the financial assessment—In 2015, the FHA started requiring borrowers to meet certain income and credit requirements to qualify for reverse mortgages. Unlike a regular “forward” type of loan or home equity line of credit, borrowers aren’t required to qualify based on debt-to-income ratios. Rather, they must meet minimum residual income calculations, which are calculated using the geographical location of and total occupants in the property.

In addition, borrowers must also meet certain credit guidelines, mainly a clean property tax history. While all accounts appearing on the credit report are reviewed, there are no minimum credit score requirements. If borrowers don’t meet the financial assessment guidelines, the LESA may be required.

The truth is that the majority of negativity surrounding the reverse mortgage just isn’t accurate.

Of all the changes the FHA imposed, this was the most significant in determining eligibility. Up until this change, one of the most attractive features for borrowers was the ease of qualifying. Although this change drastically reduced the overall industry volume, this was a change the FHA needed to make to determine the ability to maintain ongoing property charges after the reverse mortgage was completed.

While the reverse mortgage is a great tool to help older homeowners offset monthly living expenses, not everyone can or should remain in their home. Sometimes, selling and downsizing might be the best long-term solution.

WHO’S A GOOD FIT?
Even with all these changes, reverse mortgages are still not always the best solution for all homeowners. Just because you meet the qualifications, that doesn’t automatically mean it’s a good fit for you. Here’s what to consider when evaluating a reverse mortgage:

• The cost—Establishing a reverse mortgage is going to cost you approximately 6 percent of your home’s appraised value in settlement expenses. This is a rough estimate and includes the lender’s fees, title fees, and the FHA MIP. These costs are financed as part of the loan. I normally tell my clients it’s going to cost about the same as selling their home.

• Your long-term plans—Generally speaking, it’s not wise to do any type of financing if you plan to sell your home in the near future. A reverse mortgage is no different. Considering the approximately 6 percent of total costs to establish the loan, you should consider a reverse mortgage only when you want to remain in your home for longer than three to five years.

• Your wish to leave an inheritance—A reverse mortgage is a negatively amortizing loan, meaning the balance is going up over time because interest is being deferred until when the property is sold. For your heirs, this means less equity will be available when the property is sold.

NOW, DECIDE THE RIGHT PLAN
Assuming that you understand the loan and plan to stay in your property for the long term, the reverse mortgage might be a great tool for you. The next step is determining the best plan for your individual scenario.
It’s important to note that these are the payment options available after existing loans have been satisfied. For the bulk of our clients, their primary objective is to pay off their existing mortgage and eliminate their mortgage payment. There are a few different payment options available, and you can change them at any time:

- **Monthly tenure payment**—This is a monthly payment you’d receive from the lender, and it continues indefinitely as long as you’re occupying the property.

- **Monthly term payment**—This is also a monthly payment that you’d receive, but it continues only for a certain period of time. This option is for borrowers that need X amount of dollars per month but only for a certain period of time.

- **A line of credit**—This is the most popular payment option by far. You’d establish the line of credit, and you can access it at any time for any reason. The amount available to you would grow over time, meaning you have access to more of your home’s equity.

  Also, you’d pay back only amounts you’ve actually accessed from your line of credit. If you open the line of credit and never draw from it, you don’t pay anything back.

- **A lump sum**—This is where you access all the funds at one time. Generally speaking, this would normally be a good option if you’re using the HECM for purchase. If you don’t need access to immediate funds, this isn’t a good option.

### WHICH LENDER TO CHOOSE?
The final step in choosing a reverse mortgage is selecting the right lender. As with any other type of loan, not all lenders are created equally. Here are recommendations to help you choose the right company to work with:

- **Find someone who has earned the certified reverse mortgage professional designation.** CRMPs have proved they have extensive knowledge and competence in reverse mortgage lending, and they agree to uphold high standards of ethical and professional behavior. They’ve passed background checks and a written exam, completed annual continuing education, and must renew their designation every year.

- **Work with someone who’ll meet with you in person.** There are lots of disclosures and many moving parts with a reverse mortgage. Find a lender who’ll sit down with you in your home to guide you through the ins and outs of the program.

- **Don’t choose your lender based solely on costs.** There are differences in costs from lender to lender. For many borrowers, their initial instinct is to select the lender with the lowest up-front costs. This isn’t the best way to select your reverse mortgage lender.

  In addition to the fees, you should also consider the interest rate, caps on interest rate adjustments, and monthly service fees, among other factors. A reverse mortgage expert will sit down with you and explain all these differences and how they affect your loan in both the short and long term.

- **Work with a lender who encourages you to get your family or trusted advisors involved.** A reverse mortgage is a major financial decision. While you may not want to get your children or other advisors involved, you should still work with a lender who welcomes and encourages their involvement.

- **Ask potential lenders about differences between FHA-insured reverse mortgages and non-FHA reverse mortgages.** While the federally insured HECM is the most popular program by far, borrowers with home values of $726,525 and above may benefit from a non-FHA insured, or proprietary, reverse mortgage. Ask potential lenders their thoughts on both products.

ERIC RITTMEYER, CRMP, is president of Fidelis Mortgage [www.ReverseMaryland.com] in Baltimore, which specializes exclusively in federally insured reverse mortgages. He holds Florida, Maryland, and Virginia mortgage licenses. In 2010, he was the first person in the United States to obtain the certified reverse mortgage professional designation.
How You Could Benefit from Having a Health Advocate on Speed Dial

You probably don’t know health care as well as you know the law. You may save money and headaches (or even a life) by hiring someone who does.

BY R. RUTH LINDEN

After his first hip replacement, Richie contracted methicillin-resistant staphylococcus aureus. MRSA is a drug-resistant staph infection often found in hospitals. When he needed a second hip replacement, he contacted my company. He was terrified about the risk of a second deadly infection.

I monitored Richie’s care while he was in the hospital to help him stay safe. Then I ensured he was transferred to San Francisco’s best skilled-nursing facility for a week of rehabilitation. Richie’s confidence was restored, and he continues to walk with ease at age 82.

I’m an independent health advocate. I’m the expert people turn to for advice and guidance when the stakes are too high to face the health care system by themselves. My skills are needed more than ever.

Accessing safe, affordable, high-quality health care was once as easy as calling your family doctor, the physician who took care of you for decades, and perhaps also your parents and children. But those days are long gone.

When you or a loved one becomes ill or injured, you face a fragmented, uncoordinated array of services.

images: Getty Images
Once-simple tasks like finding a new primary care doctor or specialist, staying safe while in the hospital, or sorting out medical bills and insurance claims now require highly specialized knowledge and an arcane vocabulary, as well as sophisticated skills to navigate complex bureaucracies. You also need to know your rights as a patient. Meanwhile, a dizzying assortment of mobile apps that promise a panacea for our ailing health care system wants your business.

A critical question you’ll likely need to answer in the future is whether you or one of your loved ones would also benefit from hiring a health advocate. Here’s what to know to answer that question wisely.

WHAT PATIENT ADVOCATES DO

Do any of these situations hit home?

- I can’t find a primary care doctor who’s accepting new patients.

- I’m having elective surgery, and I’m afraid something will go wrong.

- I’ve received a devastating diagnosis, and I feel overwhelmed and terrified.

- I have stage-four cancer, and I’ve exhausted my treatment options.

- I’m worried I won’t know when it’s time to bring in hospice.

Like your CPA or certified financial planner, an independent health advocate, sometimes referred to as a patient advocate, helps you navigate the health care system. Most health advocates are fee-for-service providers whose rates depend on where they practice.

In the San Francisco Bay Area—where my firm is located—hourly rates range from $150 to $250. Advocates working where the cost of living is lower charge less.

Some advocates charge a fixed price for a well-defined set of activities, such as filing an insurance appeal for a costly procedure that has been declined or finding a placement in a psychiatric hospital and providing advocacy support once the patient returns to the community.

Still other advocates whose practices focus solely on insurance claims and billing may charge a percentage of the dollar amount they save their clients.

A Strong Advocate Can Open Doors

Although Leslie lives in the Midwest, she travels to California to see her immunologist at Stanford Health Care. She has a rare genetic disorder that makes her susceptible to frequent infections and many other life-threatening complications.

While Leslie was in the hospital, the doctors withheld her pain medication and mismanaged her care. As a result, her illness was prolonged, and she had to return to the hospital several times.

Leslie endured needless pain and suffering. As is so often the case for women, she was blamed by the doctors for her difficulties at the hospital. Now she has PTSD—post-traumatic stress disorder.

Leslie asked me to arrange a meeting with a senior clinical officer to discuss her concerns. This was a challenging feat because the hospital’s attorneys insisted on handling Leslie’s complaint. But she wasn’t interested in a legal hearing or remedy.

I’m a former faculty member and administrator at Stanford School of Medicine, and I was able to arrange a meeting between Leslie and the chief clinical officer at Stanford Health Care. The chief clinical officer heard Leslie out—and Leslie felt vindicated.
Typically, these advocates forego a fee if they’re unable to reduce their clients’ out-of-pocket expenses.

Don’t confuse independent advocates with the patient advocates employed by a hospital or health system. No matter how sympathetic those workers may be, they’re customer-service representatives whose scope of service is defined by the employer who pays their salary.

On the other hand, your independent health advocate works for you and you alone. Together, the two of you determine the services you need and the care you want and don’t want to receive.

Health advocates have a wide variety of backgrounds. A handful are physicians or hold PhDs. Others are registered nurses or social workers. Still others hang out shingles after taking care of a family member through a protracted illness or may, themselves, have a chronic or rare disease that has enabled them to develop expert disease-management skills.

Some health advocates complete certificates in patient advocacy that range from weekend courses to year-long programs. In 2018, national certification was rolled out, and since then, some advocates have earned the Board Certification in Patient Advocacy, or BCPA, designation.

Having worked in health care for nearly 40 years—teaching undergraduate, graduate, and medical students and as a public health researcher, bioethicist, and health policy analyst—I opted not to sit for the BCPA designation. I hold a Ph.D. in medical sociology and a certificate in patient advocacy from the year-long University of California Los Angeles program. I also completed pre- and postdoctoral fellowships.

Regardless of their bona fides, the best advocates are intellectually curious, expert problem solvers, persistent, and compassionate.

**HOW TO FIND THE BEST MATCH**

To find the health advocate who can best serve you or a family member, the smart place to begin is by asking your trusted circle of friends and family for a referral. Failing that, do an internet search using the term “health advocate in ________” (fill in your city or town or the name of a nearby large city).

Some advocates serve large regions or the entire country. Depending on the type of assistance you need, such as appealing an insurance claim denial or negotiating a hospital bill, an advocate’s location may not make a difference since some work can be accomplished remotely by telephone, email, or video conference.

However, if you’re seeking help to improve communication with your physician, address recurring medication side-effects, or keep you safe when you undergo open heart surgery, you’ll want to hire an advocate who can attend appointments and be at your side. An advocate located reasonably close to your home or hospital will be key.

Directories of health advocates in the United States and Canada are produced by two national membership organizations: the Alliance of Professional Health Advocates, https://profile.advoconnection.com/search/, and the National Association of Healthcare Advocacy, https://www.nahac.com/find-an-advocate#!directory/map/ord=lnm. Once you’ve identified several prospective advocates, visit their websites. Review their bios and e-books, watch their videos, and listen to their podcasts, if they have them.

**THE RIGHT QUESTIONS TO ASK**

Most health advocates offer an initial, complementary 10- to 30-minute consultation. Remember that you and the advocate are interviewing each other during this time to assess whether your needs are a good fit for the advocate’s experience and practice.

I recommend you interview more than one advocate. This will help you select the advocate whose

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**Feel Like You’re Not Being Heard?**

Patients want to be heard by their doctors. Yet interruptions are pervasive in physician-patient communication.

One study found, on average, that patients were allowed to speak for only 12 seconds before being interrupted. Not surprisingly, female patients experience interruptions more frequently than males.

When interruptions occur during my clients’ medical consultations, I can jump right in and shift the dynamic.
A Better Approach Based on Best Evidence

We received a call from our client, Mae, who had just been diagnosed with breast cancer. She told us she was scheduled for a radical mastectomy later that week.

We were alarmed that such an invasive procedure—not the standard of care—was planned for a frail woman in her 80s.

We scheduled a second opinion for Mae with a leading breast surgeon. Based on evidence-based medicine, the surgeon suggested that a lumpectomy or breast-conserving surgery would offer Mae the most promising outcome.

Mae’s surgery was successful, and she had an easy recovery. She returned to work a month later and remained free of breast cancer.

Choosing an advocate is as much a matter of objective qualifications as the chemistry between the two of you. Is the advocate someone who seems trustworthy? Can you imagine confiding in this person about your most private matters? Does this person listen well, ask thoughtful questions, and respond compassionately?

When should you hire an advocate? Clients often hire me before an emergency arises. That way, I have their paperwork on file along with a modest retainer. This allows me to turn on a dime when they actually need me, and we don’t have to sign a contract in the emergency room. We can’t predict when an urgent situation will arise, but we can manage unpredictability. Still, some people aren’t able to plan ahead, and they call me when they need my services. That works too.

The right health advocate can provide life-enhancing benefits for you and your family, save you money, avert trauma, help you avoid medical errors, and even save your life. Whether you or a loved one are facing a short-term hospitalization or nearing the end of life, hiring a health advocate can be a wise investment in your and your family’s peace of mind.

R. RUTH LINDEN, Ph.D., is the founder and president of Tree of Life Health Advocates, https://www.treeoflifehealthadvocates.com/, in San Francisco.
Dos and Don’ts for Planning a Safari to Remember

A safari is an ever-so-common bucket list item. But also common is feeling like you’re drowning in information when you try to plan your adventure. Here’s a guide.

BY G.M. FILISKO

Confession: This article is a little on the selfish side. I planned this topic for Experience because going on a safari is on my bucket list—but I’ve floundered in the planning because of the cost and the fact that, when I’ve started researching, I’ve become overwhelmed by my choices.

I knew I couldn’t be alone, especially among the smart and adventurous readers of Experience. So if you’re like me and need guidance in figuring out how your safari should look, this list of dos and don’ts should help you find an experience that fits your budget and your dreams.

• Do organize your planning around key questions. They’ll guide you on where to go, when to go, and what’s necessary to have a great safari, says Wil Smith, an attorney and founder and director of Deeper Africa [http://www.deeperafrica.com/].

Smith suggests asking yourself the kinds of wildlife experiences that interest you most, the activities that appeal to you, the accommodations that best match your personal tastes and needs, what’s necessary for you to stay healthy and safe, and your budget.

• Don’t wait until the last minute to book your trip. Booking 9-12 months in advance provides you more choices in flights, accommodations, and services, reports Danalee May, senior destination specialist for Africa + Middle East for Cox & Kings, the Americas [coxandkingsusa.com].

She also suggests you avoid booking with an agent who hasn’t actually been to the place you’re heading to; the best suggestions come from those who’ve experienced your destination first-hand.

• Do consider traveling during the less-expensive low season. Smith says June, July, and August are high season and significantly more expensive than other times of the year. He also notes that travel in other months can be just as rewarding and less expensive—and less crowded.

Elizabeth Avery, a lawyer and founder of Solo Trekker 4 U in Washington, D.C., also suggests avoiding Christmas.

• Don’t waste money on more than you need. Expense is inevitable because safaris run distant from supplies and infrastructure, says Smith. Still, he says, the essence of a safari is the enjoyment of African wildlife and nature in comfort and serenity, which you can accomplish from $5,000–$15,000 per person.

In that range, he says, accommodations typically include quality dining and roomy tents with furniture, beds, an en-suite bath, electricity, and Wi-Fi.
holidays since some game reserves increase their fees then. Instead consider traveling during the rainy season, when weather drives down prices.

Also think about your comfort levels during your planning. Are you comfortable in up to 120-degree temperatures, asks Avery. If not, check out places like Kruger Park in South Africa in September, where she says chilly sunrise viewings are best with a jacket.

- **Do stretch your budget.** Your options include lesser-known but equally captivating safari destinations where prices are lower, such as Zimbabwe, Zambia, and Rwanda, notes Katya d’Angelo of Boundless Journeys [https://www.boundlessjourneys.com/] in Stowe, Vt. They all offer great accommodations and outstanding wildlife viewing, including the big five—lion, buffalo, rhino, elephant, and leopard.

  Also consider staying in fewer places. Smith says many African safari lodges offer a significant discount if you spend an extra day at their camp. Several safari companies also operate camps in different locations and will reduce your price if you stick with their camps as you roam Africa.

- **Don’t try to hop around too much.** Stick to regions, such as southern or eastern Africa, recommends Rumit Mehta, founder of Immersion Journeys [www.immersionjourneys.com], and not trying to visit every place you read about. Otherwise, your trip will be exhausting, and you’ll be spending too much time traveling.

  May agrees, suggesting you research the geography of your designation. Things that look close on a map may actually take a long time to get to, and flights within Africa aren’t offered hourly; usually, there’s only one available flight per day.

  That said, if you have time, add spectacular excursions, advises d’Angelo. Extend your trip to see Victoria Falls or spend time in Cape Town, South Africa, where you can go on a marine safari to spot sharks, whales, and penguins.

- **Don’t go with a must-see list.** If you place some animals on your list to check off, you’re guaranteed to be disappointed, notes Mehta. Instead, he says, go with the flow in the animals’ natural environment, which is more fun—and gives you a great excuse to return.

  However, if you’re determined to view a certain species in the wild, do your research to check when they disappear for mating, recommends Avery.

  You can also increase the odds of seeing animals by picking a camp with a nearby watering hole, says Susan Portnoy, a writer and photographer who blogs at The Insatiable Traveler [https://theinsatiabletraveller.com/]. You’ll typically see a flow of animals throughout the day and night.

- **Do know your adventure level.** The most adventurous travelers can stay in an unfenced camp, which means animals can walk through your camp at night, notes Portnoy. She says you’re in no danger if you stay in your tent and follow the camp’s rules, and there’s nothing like hearing the rustle and vocalizations of the wildlife nearby.

- **Do take care of essentials before you go.** Get your vaccinations, and be cognizant of your own health, recommends Mehta. He also suggests buying travel insurance with an evacuation plan because lodges are typically remote and offer only general health-assessment expertise.

- **Don’t overpack, and pack the right things.** Don’t pack bright colors like white, red, and bright blue to wear into the bush, advises Portnoy. They don’t allow you to blend in with the surroundings and can make the wildlife skittish.

  Also remember that there are strict weight and luggage restrictions for the small planes you’ll inevitably take to get to your camp or lodge in the bush. Most camps offer free laundry, so pack enough clothes for just a few days. You’ll place what you want cleaned in the hamper in the morning, and you’ll get it back that evening, she says.

  Another reason to pack light: The cargo holds on many flights are tiny. Remember that a duffle provides more room for the pilot to stuff your bag inside. The backbone of a wheeled suitcase doesn’t.

- **Do know your itinerary, travel rules, and local customs before you go.** Read all the
5 More Quick Tips for the Perfect Safari Experience

1. Pack miscellaneous things you’ll be glad you have. Start with medicines, such as antibiotics prescribed by your doctor in advance, anti-diarrheal tablets, aspirin, and ibuprofen, suggests L. Burke Files, who’s been on six safaris in southern, central, and eastern Africa. And never check your medicines—those go in your carry on, he states. He also suggests packing extra batteries and adapters for your gear and bug spray with 30 percent or greater DEET.

2. Think about how you’ll contact home without spending a fortune. Ensure that you have an international plan on your phone, recommends Files, and use an app like WhatsApp for less-expensive communication.

3. Follow your schedule. Since many flights operate only every other day, don’t be late for takeoff, notes Elizabeth Avery, a lawyer and founder of Solo Trekker 4 U in Washington, D.C. Files agrees: Always be on time, though you’ll almost never leave on time—you may even leave early. Files says on his last adventure, the guide, driver, and travelers were ready 30 minutes early, so they left. Then they got waylaid 10 kilometers from their tents for 90 minutes behind a funeral procession.

4. Be present! On safari, for the first hour, you’ll probably be taking pictures of everything—Files says he still does that. But he suggests you relax and enjoy being in a place in time away from time. You can get great photos by agreeing to share the best pictures among your fellow travelers.

5. Don’t shy away from local experiences. You’ll be mobbed when looking for souvenirs, says Files, and that can be overwhelming. Don’t shut down, he says, but engage and haggle about price and anything else.

G.M. FILISKO is an attorney and the consulting managing editor of Experience.
In your personal or professional lives you can’t hide from technology… and you shouldn’t want to. Technology can and should make life better, and improve the way we practice law and how we interact with one another. With a little time and effort, you can master (or at least harness) the power of technology. Jeffrey Allen and Ashley Hallene wrote Technology Tips for Seniors, Volume 2.0 to help you do just that.

This book propels readers beyond the boundaries of the first Technology Tips for Seniors book. It is designed to walk readers through technology for the office, the home, and on the road and help you safely to maximize your time online. This volume even adds a chapter on the authors’ favorite apps, a quick start guide for applications you may want to incorporate into your use of your tablets, phones, and other smart devices. Every turn of the page presents a new tip, suggestion, or product to add to your technology tool kit.

Volume 2.0 does not update or replace the authors’ first Technology Tips for Seniors book. The authors have created a brand-new collection of tips and suggestions that augments their first Technology Tips for Seniors book. You don’t need to read the first one to understand the second; but if you do not have the first volume, you will probably want to get it, as the two together give you even more help and the tips in the first volume remain valuable today.
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**CANADIAN ROCKIES**

**July 11–19, 2019**

Experience sled dogs, enjoy BBQ on a ranch, marvel at the turquoise Peyto Lake, raft on the Athabasca River, delight in a visit to the Columbia Icefield, and enjoy soul-thumping views of the Canadian Rockies in Banff National Park.

**APULIA: UNDISCOVERED ITALY**

**October 2–10, 2019**

Wander timeless villages, bask in white beaches, delight in Romanesque and baroque architecture, take in sweeping panoramic views of the countryside while sipping delicious wine, enjoy the fresh cuisine, and explore cave dwellings.

**GO NEXT, INC.**

**TRIP OPPORTUNITIES**

To learn more about any of these trips or to book your tickets, please call 800-842-9023 or visit [www.gonext.com](http://www.gonext.com).

**AWE-INSPIRING ANTARCTICA**

**Vessel: Ocean Atlantic**

**January 15–20, 2020 | (Buenos Aires–Buenos Aires)**

Discover the thriving culture of Buenos Aires and ride the “Train at the End of the World” in Ushuaia. Travel the majestic Drake Passage, look for gentoo penguins in the South Shetland Islands, and explore the wildlife of the Antarctic Peninsula. See the peaks of Cape Horn and sail between glaciers in the Beagle Channel.

**OUTRAGEOUS OUTBACK**

**Vessel: Regatta**

**February 2–17, 2020 | (Sydney–Auckland)**

Explore Aboriginal history in Eden, encounter Melbourne’s chic galleries and boutiques, and discover exotic wilderness areas in Burnie. Look for sunbathing fur seals in Dunedin, stroll through the charming streets of Akaroa, and uncover a thriving art scene in Wellington. View Art Deco architecture in Napier, relax in Gisborne at its exquisite wineries and beaches, learn about Māori culture in Tauranga, and see geothermal wonders in Rotorua.

**LEGENDS TO LAGOONS**

**Vessel: Regatta**

**March 5–15, 2020 | (Papeete–Papeete)**

March 15–25, 2020 | (Papeete–Papeete)

Experience the black-sand beaches of Papeete, relax on the beaches of Moorea, and see the coral churches of Fakarava. Visit the tallest waterfall in the world in Nuku Hiva and explore the marine life of Rangiroa. Slow down on the romantic island of Bora Bora and wade the calm waters of Raiatea.