

## **Annabell - Living Her Best Life**

*One of our MAGiC members who is a professional guardian/conservator submitted the following guardian-in-action story (names changed to protect privacy). The guardian felt it was a success story because of the huge improvement in Annabell's situation – going from a frail woman without direction to a vibrant lady who is now living her life to the fullest.*

Annabell is a veteran who was living in a VA contract nursing home when I was contacted by a VA field examiner in November 2016 about managing her finances. She'd suffered a debilitating sickness many years ago while serving overseas during her time in the Air Force. The illness caused her to experience frequent falls which ultimately resulted in a traumatic brain injury. As a result Annabell had a 100% service-connected disability. An elderly friend from church had assisted her with her bills after Annabell's husband passed away and she was no longer able to live in the community. By all accounts her church friend was doing a good job - but Annabell's out-of-state brother frequently called her asking for money. She always sent the money (thousands of dollars) and the facility thought he was taking advantage of her. Her elderly church friend didn't want to deal with the brother so he no longer wanted to assist with her finances and Annabell didn't want to move across the country to the west coast where her family lived.

Annabell had some money saved but also had VA and SS income, monthly investment dividend income, and personal property in a storage unit. I was initially appointed only as "custodian" of her VA benefits. I applied for and was approved to serve as the Representative Payee of her Social Security benefits, and the investment company also agreed to send her monthly dividend checks to my address.

I quickly learned that Annabell had a checking account that was regularly accessed at an ATM offsite (Annabell was nursing-home bound). I contacted the bank and made several trips to see the bank manager (including one with Annabell - who's a feisty 6'1" red-head - which was the only way to convince the bank manager that I wasn't also just after her money, and in the end we convinced him I was there to help). Through video of the bank ATM's it was determined that a nursing home employee was committing the theft (she was fired). The bank ultimately returned all of the funds that had been stolen.

Annabell was also paying for herbal supplements and self-help books through mail order, but she wasn't allowed to take supplements at the facility and Annabell is legally blind so she was unable to read the books. I cancelled both items.

The contract facility was, in my opinion, not a suitable place for Annabell to live, and I contacted the field examiner about moving Annabell to another location. She moved within a few months, and did relatively well at the new contract nursing home for several years.

By November of 2009 Annabell's assets had increased from \$15,000 at my appointment to over \$100,000, but her mental state was declining and behavioral issues were increasing. If she didn't get opiates for pain (migraines) when she demanded them she would throw

herself on the floor to get medication. The facility asked me to serve as her guardian and I agreed to serve as both guardian and conservator. At about the same time, I was approached by a VA Foster Care representative about a new program which would arrange for veterans to live in "VA certified" foster homes. Rather than in an institution, Annabell would live in a private home with only a few other vets and lots of care. I didn't quite buy it. Also, the cost wasn't considered "contract" so Annabell would have to pay out of her own funds. I visited the foster care home and was thrilled at how nice it was. It was a house with a lovely bedroom for Annabell, home-cooked food, regular attendance at a local church (very important for her) and the owner seemed almost too good to be true. I was nervous, however, about using my client's funds to pay room and board when she could live for free at a VA contract facility. I consulted my attorney for advice and we agreed that the possible improvement in the quality of care seemed worth at least a trial.

8 years later, this has been one of my favorite client stories. The VA certified foster home is beyond wonderful. Annabell went from being a ghost of a person to living a wonderful, full life. She looks, acts and lives a great day every day. The foster home owner makes sure that she has the makeup she wants every day; her clothes are clean, well-coordinated with matching jewelry and shoes. Her hair is dyed regularly and her nails are manicured and polished. She always looks clean, smells good, and smiles a lot. She no longer takes any opiates and hasn't had a migraine headache in years. She has a private bedroom with a queen-sized bed (wonderful for a 6'1" tall woman). She's now in a wheelchair (we later learned she also has MS), but with court approval has flown to the west coast to spend a long weekend with family at the beach, she took a trip to the United Kingdom that included a 10-day cruise of Ireland, Scotland, Wales and Britain several years ago, Annabell attends summer camp every July for a week at the Courage Center in Maple Lake where she swims, rides horses and naps by the lake, she goes to church each week, to movie theaters and also to adult day care three times a week.

Though Annabell pays for her room and board via private pay, her assets are being spent down very slowly because the cost is reasonable. The VA pays for the adult day care and provides almost daily services (nursing, health aides and consultations) at the foster care home. I'm very proud of my involvement with Annabell and very happy that she's getting to live, I think, the best life she can.