

Susan Graham

Founder, Senior Edge Legal

Susan Graham is an elder law attorney and founder of Senior Edge Legal in Boise, Idaho. She specializes in helping people who are retired or planning for retirement — and has been doing so for more than 30 years.

Born in Boston, Mass., she moved to East Aurora, N.Y., just outside Buffalo, at age 14. With both parents working full-time in cancer research, she learned the importance of contributing to the family from an early age. “I was doing all the cooking and plowing the snow,” she remembers. “I think it’s great for kids to have a role in the family that everyone relies on. It wasn’t like I could say, ‘I’m in a bad mood, I’m not going to make supper.’ It taught me responsibility and that, if you say you’re going to do something, you do it.”

Today, she’s still taking care of people, but in a different way. Her business focuses not only on estate planning, but on helping people address their fears surrounding running out of money, feeling like a burden, family disputes, long-term care and beyond. She’s an expert at providing her clients peace of mind.

The Road to Law School

While her parents and older brother all chose the scientific route for their careers,

Graham decided early on it wasn’t her path. She began her college career at the University of Pittsburgh, then — considering she was unhappy in Pittsburgh and still had an interest in cooking — transferred to Cornell University’s hotel and restaurant program with an eye on going to culinary school following graduation. “But when I graduated from Cornell, the culinary school was no longer accepting women. So I worked in the industry for a while, but it was a horrible experience. I knew I had to do something else,” she says.

From there, she went to Boston University for a master’s degree in business administration. “I loved it there. They treated me like I was a great person, and all they wanted to do was help me improve. It was so positive,” she says.

Next she moved west, where her family had some land in Camas County, Idaho. “I was looking for work, and the head of the hotel department at Washington State University called me because he was desperate for a teacher. I had no teaching experience, but accepted the position and taught introductory hotel and restaurant classes as well as finance courses at the business college.” It

was during this time she decided to attend law school at University of Idaho.

“But it wasn’t like Boston University. It was more like, ‘We’re embarrassed you’re here and want to do the best we can

to get you out.’ I hated it. I graduated second to the bottom of the class,” she laughs. “It’s a miracle I got out.” Finding a job afterward proved even less inspiring. “Everybody had their one woman by then, and I’d graduated at the bottom of the class. Who was going to hire me? No-

body. So I opened my own practice in Boise,” she says. It was the mid-1970s.

Starting Fresh

Her first office was out of her home in Boise, and her route to finding clients was through advertising in *The Idaho Statesman*. “That was the best thing I ever did,” she recalls. “And when I put my first ad in, I thought for sure people were going to line up at my front door, which was just such a naïve impression. But it

paid off.” After a couple months, she hired an assistant and, a few months later, opened an office away from her home. She also volunteered at Idaho Legal Aid and at the SBA [Small Business Association] with the SCORE program. “I got to meet some people and improve my skills,” she says.

It was one of the ways she fully realized the power of networking. “In the beginning, when I had no clients, I became active in the Idaho Trial Lawyers. They were upstairs from the first office I’d rented,” she says. “Bev Hancock was the director, and she encouraged me to be involved. It was one of the best things I did. I’d go to conferences at first and check people in. This was the late 1970s/early 1980s. I got to know all the trial lawyers in the state by name. Eventually, I became president of the Idaho Trial Lawyers. It was a great experience, because I learned how to litigate, especially for family law cases.

“I did a lot of family law, business law and estate planning. Family law was the biggest portion. But I gave it up after 10 years because it was difficult seeing children suffer through custody disputes,” she says. “I couldn’t improve things for people, so I gave it up. And as the years went by, I slowly pulled away from the things I didn’t enjoy as much. Estate planning is really the one I enjoy most.”

Overcoming Obstacles

“The legal system has the good ol’ boys’ network, and they were making it hard for me. But I learned to deal with that,” says Graham. “The worst one was

I was litigating a case and the attorney for the other side was representing the daughter of a deceased man who’d left a will that put his drinking buddies in charge of distributing his money, with one of his daughters as the alternate. He’d left money to his mistress, his mom and his wife who was in a nursing home.... The daughter who was the alternate came to me to get rid of the drinking buddies, who were in cahoots with the mistress.

“So we did that and the daughter got appointed. But a daughter from a prior marriage had hired a good ol’ boy attorney, and the judge was a good ol’ boy. We’d have meetings about once a month and, when there was a break at 10:30 in the morning,

the other daughter’s attorney would go to his car in the parking lot, pop the trunk, pull out of fifth of whatever....

“That attorney kept filing papers with the court that said things like, ‘Based on my knowledge,’ or ‘and the people I’ve talked to,’ and ‘this is going on.’ Well, you can’t do that. It’s not the way the legal system works. And when I’d request a copy of the transcript, they wouldn’t do it, which isn’t something you can say no to. So I called a good ol’ boy I knew from the Idaho Trial Lawyers and asked for help. I had the transcript within a day.”

The lesson there was to pick and choose one’s battles. “There was a time in Ada County where they didn’t have a Board of Guardians, which is a group of volunteers who help with indigents or elders with no money, who have dementia and need protection,” she remembers.

“They were short of people and said they’d have to close their doors due to lack of volunteers. At the time, my life was fairly full, but I wanted to volunteer. I was a certified elder law attorney, accredited with the veterans administration, so I knew a lot about those issues. Yet when I interviewed, they told me they had more qualified people and didn’t need me. They had nobody—they didn’t want me because they knew I’d become an active, vocal board member—but I didn’t

push. It was a fight I chose not to take.”

“It’s a joy because it’s so constructive. I get to help people avoid all kinds of problems.”

A Clear Focus

Today, Graham has thousands of estate planning clients. “It’s a joy because it’s so constructive. I get to help people avoid all kinds of

problems. I help structure things so that, as time progresses, and their health may decline, they can figure out how to remain at home, who the responsible people will be, who they can trust, and how their money will be handled,” she says.

“And I still get 40 percent of clients through advertising in the paper. I only do it about six times per year, but I’ve been doing it for so long, people think I do it all the time. It brings them in, and brings in referrals. It has to do with consistency and perseverance.

“I also do a blog and a computer newsletter that comes out monthly. One’s a one-minute video and another is a one-page item about estate planning. It

goes out to about 1,000 people. It's just that consistency of saying, 'Here I am. If this is an issue for you, call me.'

"I've learned that 40 percent of clients come due to an immediate need, another 40 percent do it in response to a fear of something coming in the future, and 20 percent act because it's the right thing to do," she says. "I have public programs that address specific issues, and the people who show up are there for personal reasons or out of concern for someone else, usually their parents. Nobody wants to talk about when they die or become incompetent, but it happens and, if I can help them prepare for it, it's a pleasure for me and it helps them."

According to Graham, planning is also an excellent way to stay out of court. "For example, a lady set up her estate plan so that her son could take over when she couldn't do it anymore. And it said if a doctor deemed she'd become incapable of resigning herself, the son could take over automatically. We filed it with the court, which means it wouldn't be necessary to go through a conservatorship and guardianship proceeding had the plan not been in place."

The Power of Networking

With success in hand, Graham continues to increase her knowledge and improve her skills. "I'm constantly learning

about what I'm doing," she says. "I've set up some networks that are really helpful—one national and one state-wide. There's a group of attorneys in Idaho who deal with Medicaid planning. So if one of us has a question, we can send it to the group and the others can respond. Sometimes there are multiple responses. And if nobody responds, I just pick up the phone and start calling people. The national one is a little broader.

"I also go to self- and business-improvement sessions. For example, a business one will ask: 'What are we doing for the next quarter? What have we accomplished?' It helps me focus and stay in the groove, and to learn new talents. Like right now, I have these public presentations I make, but we're going to make them available as webinars as well. That way, people can show up in person or watch from home.

"I've also put systems in place that help keep me on track. We use a database in the office that shows each specific call, each detail, so there's no way to misfile things and we can refer back to what's already happened if needed," she adds. "My practice is so systemized that it wouldn't be hard from someone else to take over when I'm ready."

Future Success

Part of preparing for the future, for Graham, is to set a budget, create goals, and to reward yourself when those goals are accomplished. "You need to take a moment and say, 'Hey, I did it!'" One way she's been able to achieve this for her business is by using Dan Sullivan's method for business planning. "Fifteen or 20 years ago, I started the program for business owners," she says.

"There would be meetings four times per year, for three years, and then there'd be homework. The first meeting was the worst. I had to write down my goals for the next year, and the next three years, the next five or 10 years. It was the hardest thing I ever did. But that structure helps me." She now has a detailed succession plan in place to ensure future transitions run smoothly.

Another important factor is to always have a mentor. "Somebody who keeps you on task. Otherwise, you get so busy in the daily stuff, things can slide and you don't really have a long-range plan. She nods to Bev Hancock from the Idaho Trial Lawyers. "She's the one who got me doing a bunch of things that were very helpful," says Graham. "Later on, there was an attorney in Boise named Winston Churchill. I remember asking him for help with a divorce case, which I had no prior experience with. But he didn't have a lot of experience with it either. Yet he told me to come back that evening and we could figure it out together. He was helpful in a number of other ways, too. And that's what's great about Idaho. Yes, I've complained about the good ol' boys, but there are a lot of people who really have been helpful. If I have a problem, I can call someone and say, 'Here is my problem. Where do I find the answer? Do you have it? Can you give me that document or paragraph or whatever?' And they do help. Idaho is wonderful that way." It's also proof that the will to learn, expand one's network, plan for the future and—probably most of all—persevere, pays off in myriad ways.

"The will to learn, expand one's network, plan for the future, and persevere, pays off in myriad ways."