



Financial & Legal

Mandated Training for Fiduciaries

by C. Casey White, Attorney at Law

“A fiduciary is someone who has undertaken to act for or on behalf of another in a particular matter in circumstances which give rise to a relationship of trust and confidence. The distinguishing obligation of a fiduciary is the obligation of loyalty. The principal is entitled to the single-minded loyalty of his fiduciary. This core liability has several facets. A fiduciary must act in good faith; he must not make a profit out of his trust; he must not place himself in a position where his duty and his interest may conflict; he may not act for his own benefit or the benefit of a third person without the informed consent of his principal. This is not intended to be an exhaustive list, but it is sufficient to indicate the nature of fiduciary obligations. They are the defining characteristics of the fiduciary.”

Lord Millett, *Bristol and West Building Society v Mothew* (1996) ENCA Civ, Court of Appeals (England and Wales}.

Fiduciaries appointed by a court include guardians of the person, personal representatives of a probate estate, conservators to oversee the financial affairs for a minor or a person who is incapacitated, and trustees for trusts. Once a fiduciary is appointed, their duties may vary depending on their role. Most fiduciaries have duties which may include, but are not limited to, identifying and notifying interested parties, ascertaining the assets under their control, identifying and paying creditors, hiring professionals such as attorneys and accountants, filing appropriate tax returns, and accounting to the court on an annual basis.

Recently, the Jackson County Circuit Court mandated a requirement that all non-professional newly court appointed fiduciaries

register and take an Oregon fiduciary education class regarding their fiduciary duties. The class is required for newly appointed personal representatives, conservators, guardians, and trustees appointed to administer a trust.

This requirement became effective on September 6, 2022. The goal is to “orient non-professional fiduciaries to decision-making, laws, working with the Court and attorneys, and give practical tips about successfully managing the issues that are common for non-professional fiduciaries.”


Currently the classes are conducted through Guardian Partners; a non-profit which offers online courses. The fees run \$150 for the conservator, personal representative, and trustee classes. The fee for the adult guardian class is \$100 and the minor guardian class is free.

Fiduciaries appointed by the Court must register for the course within 15 days of appointment and must complete the course within 60 days of appointed. Fiduciaries report that it takes several hours to complete the course. Most people taking the class do it over a couple of days. Attendees report that the course reinforces what they have already been told by their attorney.

The mandated classes are only required if the fiduciary is appointed by the Court. It is not required for example for someone acting as a fiduciary under a small estate affidavit or someone who is acting as a trustee under a trust.

For more information, call (541) 779-4912 or visit ccaseywhite.com

This article is for educational purposes only and does not provide specific legal advice. The information should not be used as a substitute for competent legal advice from an attorney familiar with your personal circumstances and licensed to practice law in your state.



ANDERSEN MORSE & LINTHORST^{PC}
ATTORNEYS AT LAW


We help seriously injured people recover from their losses, get their medical bills paid, and get their lives back on track.

Nursing Home Abuse • Wrongful Death
Car Wrecks • Serious Injuries

Andersen Morse & Linthorst
1730 E. McAndrews, Suite A
Medford, OR 97504
(541) 773-7000
www.andersenlaw.com

Kelly L. Andersen • Faith Morse • David Linthorst

The **SILVER PAGES**
OF JACKSON AND JOSEPHINE COUNTY



Articles • Things to do • Dining Guide & More

Available In Over 200 Locations In 12 Cities
In Jackson & Josephine Counties

A SENIOR
INFORMATION
PUBLICATION

541-779-4839

C. Casey White

- Attorney at Law
- Wills • Probate
- Trusts
- Conservatorships
- Guardianships

www.ccaseywhite.com

P.O. Box 1768
Medford, Ore 97501
(541) 779-4912



Do You or Your Parents Need AFFORDABLE LEGAL Estate Planning?

At LegalShield, you have access to a dedicated provider LAW FIRM, advice/consultation for documents such as Wills, Trusts, and other personal legal matters.

"I am passionate about helping Seniors have access to affordable Legal Services and ensure their important documents are in place for their loved ones left behind"

Call Today for **FREE** Information **541-787-1919**



LegalShield Deni Major, LegalShield Independent Associate
dkmajor.wearelegalshield.com

Attorneys

Andersen Morse & Linthorst, PC 541-773-7000
1730 East McAndrews, Suite A
Medford, OR 97504

777 NE 7th St, Ste 204 541-476-6623
Grants Pass, OR 97526
Please See Advertisement This Page

White, Casey 541-779-4912
P.O. 1768
Medford, OR 97501
Please See Advertisement This Page

Attorney Services

LegalShield-Deni Major Associate 541-787-1919
dkmajor.wearelegalshield.com
Please See Advertisement This Page

Protecting yourself from fraud and identity theft

By Julie Homen, Branch Manager at Evergreen Federal Bank, Main Office

Fraud and identity theft are on the rise. As a branch manager at Evergreen Federal Bank, my job includes educating customers about fraud. My advice is to be aware of what fraudsters are after and take steps to secure your accounts.

Below are practices to help secure your accounts:

- Ask your bank to set up alerts and transaction limits
- Check your accounts regularly and monitor activity
- Do not respond to unsolicited advertisements
- Scan phone calls; if it is important they will leave a message you can delete or choose how to best respond
- If you suspect communication is fraudulent, end it immediately and call Evergreen using the number on your bank statement or back of your ATM card
- Never share your username or passwords
- Do not open unexpected emails or click on embedded links
- Educate yourself via books or reputable classes on how to use the Internet securely
- Always check the URL of the website you are visiting and beware of spoof sites
- Invest in a locked mailbox
- Use a shredder to dispose of personal documents and correspondence
- Consider signing up for eStatements.

In addition to these practices, Evergreen recommends you follow the American Bankers Association's guidelines regarding Red Flag Items Banks Never Ask.

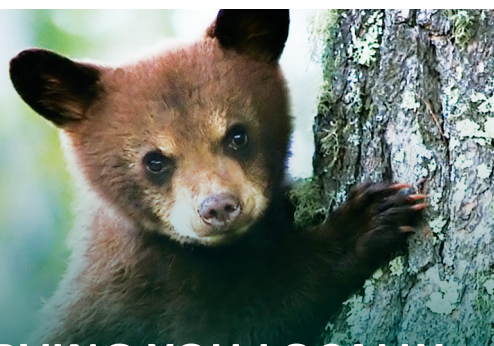
Beware if you are prompted via email, text, or phone for Red-Flag items:

- Passwords or your Social Security number
- PIN or a login code
- Prompts to visit an unfamiliar website
- Call a number different than the one listed on your card
- Open suspicious links
- Send or receive email attachments

If you suspect fraud or identity theft, contact your financial institution right away to let them know what has happened. If you do business with a bank that is local, you will have the benefit of personal service that can help you determine if you are experiencing a scam. Trained bank representatives are able to walk you through the steps to report fraud and secure your bank accounts.

Evergreen is pleased to serve our customers locally. If you fall victim to fraud or identity theft, nothing beats being able to sit down with your bank representative to receive person-to-person assistance.

For more information call 541-479-3351 or visit www.evergreenfederal.bank



SERVING OUR COMMUNITY • SERVING YOU LOCALLY

Evergreen Federal Bank wants you to feel **At Home** in Southern Oregon knowing your accounts are maintained and serviced **LOCALLY**. We offer competitive savings rates and person-to-person service.

Main Branch, Grants Pass: 969 SE 6th Street (541) 479-3351
 North Branch, Grants Pass: 1329 NE 6th Street (541) 472-8874
 Rogue River Branch: 101 Pine Street (541) 582-0512
 Medford Branch: 501 Crater Lake Avenue (541) 779-1165
 Brookings Branch: 850 Chetco Avenue (541) 469-7723

www.evergreenfederal.bank • Toll free 1-800-275-6148

OPENING IN 2023

Ashland Branch:
 1001 W. Jackson Rd.

Member FDIC



■ Banks

Evergreen Federal Bank	541-479-3351
969 SE Sixth Street	
Grant Pass, OR 97526	
1329 NE Sixth Street	541-472-8874
Grants Pass, OR 97526	
101 Pine Street	541-582-0512
Rogue River, OR 97537	
501 Crater Lake Avenue	541-779-1165
Medford, OR 97504	
850 Chetco Avenue	541-469-7723
Brookings, OR 97415	

Please See Advertisement This Page



The **SILVER PAGES**
 OF JACKSON AND JOSEPHINE COUNTIES

A SENIOR
 INFORMATION
 PUBLICATION

541-779-4839

Leaving a Legacy for Life

Submitted by The Pregnancy Center

Did you know that you can designate a portion of your will or estate to the non-profit(s) best aligned with your values. By choosing to write your favorite charitable organization into your estate plan, you are guaranteed that your impact will make a difference for many generations to come.

The Pregnancy Center is one such organization and has been integral in supporting women to make life-affirming choices from pregnancy test through their child's first birthday for more than three decades. As a registered 501c3 non-profit since 2002, The Pregnancy Center remains committed to providing excellent medical and non-medical services in a loving, non-judgmental, and confidential environment through a broad range of FREE services and programs.

FREE Medical Services Include:

Pregnancy testing, basic medical assessment, safety assessment, addiction assessment, early obstetrical ultrasounds, STI testing for chlamydia and gonorrhea, pregnancy loss support kits, and nurse consultations.

FREE Pregnancy & Parenting Education include:

- **Earn While You Learn:** a one-to-one weekly mentoring class for moms to learn about changes to expect during pregnancy, the growth and development of her baby, labor & delivery tips, bringing baby home, and parenting education applicable through the toddler years. Each mentoring partnership is customized so that each client participates in the classes that best suit their needs.
- **Dad's Earn While You Learn:** Each session of 8 classes is just for the dads, and are facilitated by men, designed to help the new dads be fully engaged in the process of bringing their new baby into the world.
- **Baby Boutique:** As moms and dads attend their Earn While You Learn sessions, they are earning points to be spent in the Baby Boutique for things like, diapers, wipes, baby clothes, strollers, cribs, and even brand new car seats.
- **New Mom's Club:** Offered 4 times per year, Is a series of 4 classes specifically for women nearing their delivery dates. Each class is taught by experts from the community and include, labor & delivery, breastfeeding, car seat safety,

and infant CPR. At the end of the final class, the students are given a group baby shower including lunch and many gifts. One mom wins a brand new crib.

FREE Healthy Relationship Education include:

A series of 4, 6, or 8 week presentations written especially for middle school and high school students, offering information and tools for healthy decision making, healthy relationship development, and healthy sexuality.

FREE Post Abortion Healing & Restoration classes include:

- **Forgiven & Set Free** is a series of 8, confidential, small group classes for women who may be struggling with a past abortion decision. These classes are facilitated by women who have been there and are prepared to help guide others through the healing process.
- **Healing A Father's Heart** is a series of 8, confidential, small group classes for men who may be struggling with their part in a past abortion decision. The classes are led by men who have been there and walked through the steps to a life of healing and restoration.

FREE Mobile Medical Unit include:

A traveling medical, educational, and community support unit. Offering medical services around the community by appointment, and offering pre-scheduled pregnancy and parenting education classes on board, as well as quarterly community diaper giveaways

FREE Maternity Housing at Esther House:

A brand-new program for women whose hurdle to positive pregnancy and parenting outcomes is stable housing. This 18 month to 2 year program allows women the space and time to learn self-sufficiency skills while being in a safe group setting.

The Pregnancy Center is supported exclusively by local individuals, businesses, churches and private foundations, receiving no government funding from any level of government.

You can leave a legacy that saves lives for many generations. Talk to your financial advisor today about donating large items like a car, home, or land or about adding The Pregnancy Center into your will or estate.

For more information call 541-772-1921.

CONTINUING YOUR LIFE STORY

Since 1983, The Pregnancy Center has provided hope, support, and resources to the women and men of Jackson County at no cost. We are a 501c3 grassroots, non-profit organization supported by churches, organizations and individuals like you.

We offer a variety of services from Pregnancy testing, ultrasounds, parenting classes, and much more!

WAYS TO PARTNER WITH US:

- **DONATE**- You can easily give online at tpcpartners.us/give or call us at 541-772-1921 to set up a recurring or one time give.
- **VOLUNTEER**- We have lots of opportunities for volunteers to join our team. Whether its once a week or once every few months, we work with your schedule, skill and talents!
- **GIVE**- You can help families in need through giving items like diapers, wipes, baby clothes and items needed for the first year of a baby's life.
- **LEGACY**- Leave a living legacy through adding The Pregnancy Center to your will, bequest or trust.

QUESTIONS or TO PARTNER WITH US:

ONLINE- tpcpartners.us
 PHONE- 541-772-1921
 EMAIL- info@thepregnancycenter.us
 Or stop by our office for a tour and to talk to our staff at:
 2019 Aero Way #103
 Medford, OR 97504



Do You Know Your...

Current Assets And Liabilities?

Proper Insurance Protection?

Current Cash Flow?



In today's complex financial world, it can be difficult to keep track of these key components of financial well-being and move towards financial balance.

- Manage cash flow
- Achieve financial balance
- Increase protection
- Build savings

We can help.

WestPac® Wealth Partners



John L. Rackleff, CASL
 541-622-8322
john.rackleff@westpacwealth.com



Charity

Pregnancy Care Center 541-479-6264
 714 SE 8th Street
 Grants Pass, OR 97526

Please See Advertisement Page 7

The Pregnancy Center 541-772-1921
 2019 Aero Way, Suite 103
 Medford, OR 97504

Please See Advertisement This Page

Financial Planning

Westpac Wealth Partners 541-622-8322
 3550 Excel Drive
 Medford, OR 97504

Please See Advertisement This Page



Medicaid Counseling

Aging and Disability Resource Connection (ADRC) 541-618-7572

2860 State St. 541-776-6222
 Medford, OR 97504
 2101 Hawthorne Avenue 541-474-3110
 Grants Pass, OR 97526

Financial Aid Center for Long Term Care 541-479-2415
 531 NE "E" Street Suite B
 Grants Pass, OR 97526
 Qualify for medicaid and save assets.

Retirement Planning

American Senior Benefits 541-500-1050
 945 Town Center Drive Ste B
 Medford, OR 97504

Please See Advertisement Page 56

Help Avoid Family Conflict

Submitted by Deni Major, Independent LegalShield Associate

Part of our responsibility to our family is preparing for our passing and making sure that the legal aspects of our affairs are as organized and manageable as possible.

A Last Will and Testament (“Will”) is a legal document that provides who is to receive your estate after your death, who will administer your estate, who will serve as guardian of your children, if applicable, and other provisions. It is important that your wishes are communicated to your loved ones and give them guidance in making difficult decisions. Questions of guardianship of children and even pets may be left to the courts if you die without a Will.

Sadly, 35% of Americans say they have had some sort of family conflict due to a loved one dying without a Will. Without clear direction on distributing your assets, your family may be left without direction and may experience conflict.

A well drafted Will helps make sure your loved ones are taken care of in the manner you wish, and can provide at least a small measure of comfort during a difficult time. Each state has laws governing Wills. Please contact your provider law firm for assistance.

Save Time and Money

If you pass away without a Will, it’s referred to as having died intestate. The laws of each state designate how the estate will be distributed when a person dies without a will. This means the laws of the state will direct how to divide your estate without your input, which could mean everything could end up not passing according to your wishes. This may leave issues for your spouse depending on how your assets

are held. Your Will can designate who will take care of your minor children. Without a Will, the court must decide who is appropriate to be your children’s guardian without your input.

Probate is a legal court proceeding which transfers the property of your estate after your death. If the decedent had a will, part of the probate process is proving of the will. Clear and reasonable instructions are important for minimizing the possibility of legal challenges that could delay probate. The more this process drags on, the more fees the estate can end up paying.

By working with an estate planning lawyer to make sure your estate is in order, you can help arrange for timely and cost-effective distribution of estate upon your death. If you have a clear plan, it can reduce problems and can ease the burden of your death on your loved ones.

Plan for the Unexpected

As your life changes, so should your Will. Major life events are often signs you should create, or update your Will.

- Marriage
- Engagement
- Children
- Retirement
- Divorce
- Purchase or Sale of home
- Business ownership
- Death of a loved one

Work with an experienced attorney to create a Last Will & Testament which can be updated each membership year to accommodate your needs as your life changes.

For More Information call: 541-787-1919

Fraud and Retirees

Submitted by John Rackleff, Westpac Wealth Partners

As the baby boom generation reaches it's 60s, 70s and 80s, it's becoming increasingly vulnerable to scams and fraudulent activities. As a generation, baby boomers are generally more trusting, often times depending on a handshake to seal the deal. That leaves baby boomers wide open for online fraud, telephone fraud and mail scams.

The approaches are so wide and varied it is hard to define every scam. Widows are approached by a seemingly do good potential mate offering to share large investment accounts with her if she only gives him her banking information. Widowers are approached by young lonely women, usually of international origin asking for airfare to come and visit with promises of a relationship. The sale of a classic car on line is met by a number of different potential fraudulent activities. The purchase of anything from a vehicle to a yard tractor online, again is met with a number of different fraudulent activities all designed to separate you from your money.

The phrase "I was hacked" is usually not at all accurate. It is more likely that someone was "phished" meaning they willingly give up their data to a potential fraudster.

While we have all heard of these various frauds and phishing attempts, there is something that is even more sinister and onerous going on. This would be defined as "elder abuse". This does not necessarily refer to physical abuse, but instead to financial abuse.

Elder abuse is typically committed by a trusted family member or friend. In this instant, elders are either bullied or coerced into signing over power of attorney so the family member or friend is able to gain access to the funds and accounts of the elder. Institutions will do nothing to reimburse the account holder unless criminal charges are filed. It is extremely infrequent that the elder in question will file charges against their children or grandchildren or a trusted caregiver friend which could deepen the loss even further.

A good financial advisor can act as a gatekeeper and assist in watching over your assets. A good financial advisor will attempt to not only to schedule regular reviews with clients but should attempt to also bring the heirs into the reviews also. In this way, one has an entire team attempting to protect them and their assets.

A little prevention may go a long way in preventing fraud. Let's stay safe out there...

For more information call 541-622-8322.

Material discussed is meant for general informational purposes only and is not to be construed as tax, legal, or investment advice. Although the information has been gathered from sources believed to be reliable, please note that individual situations can vary. Therefore, the information should be relied upon only when coordinated with individual professional advice.

2022-147152 Exp. 11/24

Registered Representative and Financial Advisor of Park Avenue Securities LLC (PAS). OSJ: 5280 Carroll Canyon Road Suite #300, San Diego, CA 92121 (619)684-6400. Securities products and advisory services offered through PAS, member FINRA, SIPC. Financial Representative of The Guardian Life Insurance Company of America® (Guardian), New York, NY. PAS is a wholly owned subsidiary of Guardian. WestPac Wealth Partners, LLC is not an affiliate or subsidiary of PAS or Guardian. Insurance products offered through WestPac Wealth Partners and Insurance Services, LLC, a DBA of WestPac Wealth Partners, LLC. CA Insurance License #0E82276

Making a Difference during your Golden Years

By Richard Emmons, Publisher and Editor of the Josephine County Eagle

Read to your grandchildren

Spending time reading to your grandchildren is an investment which brings your grandchildren enjoyment now and builds a foundation for academic success later. Why is that? In *The Read Aloud Handbook*, author Jim Trelease reports that “reading aloud to children improves their reading, writing, speaking, listening—and, best of all, their attitudes about reading.” You can also “adopt” grandchildren by reading to children in your neighborhood.

Invest in your grandchildren’s education

In addition to reading to your grandchildren, you can build a quality home library for your children. When my wife and I became grandparents we filled a closet with old toys for our grandkids to play with. Now, we’re building a library of classic books for them to borrow.

Perhaps you can subsidize your grandchildren’s formal education. You need to tread softly here because these are your children’s children. You’re not in charge! Sometime just say, “if you ever want to homeschool or send your kids to private school, we can help make that happen.”

Become a mentor

“Knowledge is learned from education. Wisdom is learned from experience.” Your hard-earned wisdom is worth its weight in gold to a younger person just starting out. Most young people don’t have enough time (or money) to learn from their own mistakes. Let someone learn from your mistakes and your triumphs.

You can mentor someone in your industry or someone who shares a common interest. The key is finding a young person who wants to be helped and is coachable. Just a month out of college, a bestselling author in my town said to me, “Your schooling is over; now your

education can begin.” He loaned me books, tapes, and newsletters on economics, investing and politics. I learned a lot and he enjoyed helping me learn. You can do likewise.

Volunteer at your church or a nonprofit organization

These organizations play a key role in making communities great places to live. You can make a difference without worrying about taking a paycheck. You can put your life experience to work in a whole new way.

Years ago, the Grants Pass Gospel Rescue Mission had a thrift store which looked like most thrift stores. Lots of used clothing, toys, and household goods sold for low prices. A former retailer volunteered to help the manager arrange the merchandize more like a traditional retailer. The store looked great, the customers loved it and the thrift store sales increased which better supported the operations of the Mission.

Get involved in local politics

You can invest your time and energy getting informed on matters of public interest. You can take this knowledge and write letters to public officials. Better yet, you can attend public meetings such as city council meetings, school board meetings, and county commissioner meetings. When you make public comments, here are five ways to be more effective:

1. Be prepared to speak on one topic.
2. Tell a story to make your point.
3. Offer a solution to any problems you raise.
4. Be clear, concise and compelling when you speak.
5. Be respectful of the officials and always stick to the time limit.

For information, call 541-200-6950 or visit JoCoEagle.com