EXHIBIT 20
DATE Jan 27, 09
HB 2

HUNC

Need help fighting senior exploitation

Speaking Out •
Debbi Schumacher & Vicki Gove

Senior exploitation is and has been an ongoing subject for our seniors over the years. It is becoming a very large and overwhelming problem with our seniors. They are being exploited by friends, loved ones, by caretakers and even home health personnel. Without even knowing what is happening to our seniors they begin to rely on these people or loved ones and don't even realize they have already started working on their mental state — depending on their condition. Our seniors are very vulnerable.

Other problems we have that no realizes is that this law needs to be changed. Attorneys take almost everything that is left, in attorney fees. They do this because they can and they can get away with it by saying they are the estate lawyer, defending the individual who took advantage of the elderly. My father had this happen to him. We took the individual to court and won our case. The individual, who took my father's estate, took a debt-free man with money in the bank and turned him into a man with debt in the estimated sum of $500,000. We are told we have to pay all that debt including the other individual's lawyer's fees. These fees are in the amount of about $52,000, plus additional fees between her two attorneys. Now we are protesting those fees along with the exploitation of my father.

The law seems to be in the best interest of the attorneys and not the estate or survivors. It seems absolutely unfair that the law protects attorney fees for a will that was declared invalid or obtained by fraud. We have not been able to get anybody from the sheriff's department, adult protective services, county attorney's office or any other government agency to investigate our claims. A civil jury ruled 12-0 in our favor but it doesn't seem to matter to these attorneys or the court system. The jury ruled on 03/12/08 and we are still unable to to get anything done. All due to the court not ruling and the attorney the caregiver hired is unwilling to do as the jury ruled. The legal system seems to do absolutely nothing for anybody but the attorney that bills out at $165 per hour for virtually unlimited hours until the estate is bankrupt. Then they move on to the next one. I have no problem with somebody hiring an attorney to protect their interest but it would seem to that if they lose, they should pay their own attorneys fees plus court costs, etc. The law seems to give the attorneys virtually a blank check with few or no controls.

In our case the attorney is aware that the individual that took my father for everything is still in the process of selling items my father purchased with her by using the power of attorney she was able to convince him to get into. The court system has done nothing to protect the estate after issuing a court order to stop this individual from disposing of estate assets. The individual continues to sell items, spending the money even though the court had ordered her not to. She will not reveal where assets are and suffer no consequences for it.

I think that victims and their families should be compensated for what they have had to pay out in lawyer fees and mental anguish. They have to go through it no matter whether they have money or not. They could have a judgment put against them for the rest of their life until their debt has been paid in full.

It should be treated like a drug bust and everything they have gained by taking the elderly should be sold and put back into the estate. They should be held with some severe consequences with the law. We are seeking help with this matter of elderly abuse and would like help from anybody who has dealt with this matter in any small or large form of this subject. Contact us as soon as possible because we are also in need of your support. Valley-wide or state-wide because we are going before the Senate in January 2009 to try to change this law of senior exploitation. Any information from you or from your experiences would be a huge help since we are told this is not a problem. We feel that it is time that someone presents the facts. Anyone who would like to join us in January 2009 is also more than welcome to come.

Contact us at Senior Exploitations, Box 141, 2130 9th St. W., Columbia Falls, MT 59912.

Debbi Schumacher and Vicki Gove are residents of Columbia Falls.

Debbie Schumacher # (406) 249-5735
Vicki Gove II (406) 250-4978 OR 250-4979

EXHIBIT 21
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Time to fight 'senior exploitation'

By DEBBIE SCHUMACHER AND VICKI GOVE

Guest Opinion

Senior exploitation is and has been an ongoing subject for our seniors over the years. It is becoming a very large and overwhelming problem with our seniors. They are being exploited by friends, loved ones, caretakers, and even home care personnel.

Without even knowing what is happening, our seniors often begin to rely on these people or loved ones, and don't realize that their caretakers have already started working on their mental state, depending on their condition. Our seniors are very vulnerable.

Other problems we have that no one realizes is that the law on senior exploitation needs to be changed. In many cases, attorneys may be able to take almost everything that is left in attorney's fees. They can get away with this by saying they are the estate lawyer defending the individual who took advantage of the elderly. My father had this happen to him. We took the individual to court and we won our case.

The individual, who had access to my father's estate, took a debt-free man with money in the bank and turned him into a man with debt in the estimated sum of $500,000. We are told we have to pay all that debt, including the other individual's lawyer's fees. These fees range in the amount of $52,000, plus additional fees between her two attorneys. Now we are protesting those fees, along with the exploitation of my father.

The law seems to be in the best interest of the attorneys and not the estate or survivors. It seems absolutely unfair that the law protects attorney's fees for a will that was declared invalid and obtained by fraud. We have not been able to get anybody from the sheriff's department, adult protection services, county attorney's office or any other government agency to investigate our claims. A civil jury ruled 12-0 in our favor, but it doesn't seem to matter to the attorneys or court system.

The jury ruled on March 12, but we are still unable to get anything done. The attorney the caregiver hired is unwilling to do as the jury ruled. The legal system seems to do absolutely nothing for anybody but the attorney that bills out at $165 per hour for virtually unlimited hours until the estate is bankrupt. Then they move on to the next one. I have no problem with somebody hiring an attorney to protect their interest, but it would seem to me that if they lose, they should pay their own attorney's fees plus court costs, etc.... The law seems to give the attorneys virtually a blank check with few or no controls.

In our case, it is my belief that the attorney is aware that the individual who took my father for everything is still in the process of selling items that my father purchased with her, by using the power of attorney she was able to convince him to grant. The court system has done nothing to protect the estate.

I think that victims and their families should be compensated for what they have had to pay out in lawyer fees and mental anguish. They have to go through it, no matter if they have money or not. Senior exploiters should have a judgment put against them for the rest of their life until their debt has been paid back in full.

It should be treated like a drug bust, and everything they have gained by taking the elderly should be sold and put back into the estate. They should be held with some severe consequences from the law. We are seeking help with this matter of elderly abuse, and would like help from anybody who has dealt with this matter in any small or large form on this subject. Contact us as soon as possible because we are also in need of your support, valleywide or statewide.

We are going before the Senate in January 2009 to try to change this law of senior exploitation. Any information from you (from your experiences) would be a huge help since we are told this is not a problem. We feel that it is and that it is time that someone present the facts. Anyone who would like to join us in January 2009 is also more than welcome to come. Please send your own stories of senior exploitation to Senior Exploitation, 2130 9th St. W., # 141, Columbia Falls, MT 59912.

Schumacher and Gove are residents of Columbia Falls.

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