

Linda Cammuso

Partner at Estate Preservation Law Offices

By Susan Gonsalves
Correspondent

Attorney Linda Cammuso lives in Hubbardston but grew up in Worcester, where she was home-schooled through high school. She completed her undergraduate degree at Assumption College and earned a law degree from Suffolk University Law School.

When she was about 13, Ms. Cammuso “set her sights on law school,” because she was drawn to the profession — especially what she saw as the challenge and prestige of it. During the early to mid-90s, Court TV, the O.J. trial and 24-hour courtroom drama was popular, and to her, “intriguing,” she said.

However, it was not until she took classes in wills and elder law, and worked in the business end of a nursing home that Ms. Cammuso was exposed to elderly issues, health-care and estate planning. “I love the advocacy part of it — sitting down with a client and helping them figure things out,” she said.

Ms. Cammuso founded Estate Preservation Law Offices in 2009 with partner Brendan King and the firm now has four attorneys, three paralegals, two administrative assistants and a bookkeeper/office manager. The firm is located at 71 Elm St. in Worcester with satellite offices in Leominster, Uxbridge, Braintree, and Cape Cod and Islands.

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What is it about working with the elderly and in this realm that clicked for you?

I saw families going through the strain of

paying for a nursing home, the grieving process of a life — transitioning, struggling to give that dignity of life at the end of life. Those issues really spoke to me. Even in college, I thought the health-care issues that people deal with as they get older were very compelling and that there is a need for compassionate advocacy there.

When I started taking estate planning classes, I realized this is the way to do that ... advocating for people, dealing with who will make decisions for them, what will happen to their assets, how will they take care of themselves, will their families fight when they are gone. ... It’s an area of law I think people kind of glaze over but there is actually a lot of intellectual stimulation to it, so much interplay between properties, healthcare, etc. It is also a very human area because you are dealing with people around the most sensitive topics — disability, death and what’s left behind.

Your website states that your firm “takes it to the next level.” What does that mean? How is your business different?

Estate planning typically focuses on death and disability — who will inherit your assets upon your death and attorneys prepare documents to address that — wills, power of attorney, healthcare proxy. ... What we found with clients — what happens with assets during their lives — can often get overlooked. From our standpoint, the best will and estate plan won’t do much good if you lose your assets during your life.

The estate plan is meant to protect people when you are gone. Your plan will have failed you if your children, grandchildren and other beneficiaries immediately turn around and lose their inheritance to a divorce, creditor or their own addictions. Our philosophy is to focus on what goes on with you in life



Linda T. Cammuso, a partner with Estate Preservation Law Offices, at her office on Elm Street in Worcester. [T&G STAFF/CHRISTINE PETERSON]

and what happens to your life savings once it is in someone else’s hands. Clients worry about creditor protection; doctors and business owners worry about being sued. There are tools like LLCs, pre-nups and trusts that people can use to protect their assets while they are alive.

What are some of the issues that are common?

Nursing home planning is a big thing. A focus of elder law is to maximize their ability to receive good care and not lose assets in a quick manner. We emphasize in estate plans how to protect their loved ones. For example, a lot of clients have special needs children or grandchildren who would lose their benefits. ... Many are concerned about children’s marriages and losing inheritance through divorce. We also feel the opioid crisis very acutely here. People desperately want to provide for their families and leave a legacy and assets when they are gone but need help to do that without exacerbating the problem. That’s where we come in.

We’re trying to avoid the frying pan to fire syndrome. A classic example: She’ll leave the house to the kids. In trying to protect her home from the nursing home, she’s now exposed the home to

their divorces, creditors, grandchild applying for financial aid ... and the house might count as an asset. My partner says it is like a Rubik’s cube where you’ve got all the different sides and you can’t just focus on one.

Can you describe the role of flexibility in the workplace?

From a client service standpoint, we’ve worked hard to cultivate a true, team-oriented approach. Poor customer service is the biggest complaint a client will have about a lawyer. Lawyers are notoriously hard to reach, over-schedule, not great at returning calls. ... From day one when we started the firm, we wanted to be different. We want clients to feel they are being listened to, and even if we are tied up in a meeting, that they can reach someone and have their questions answered. ... We’re very busy but we have a staff of attentive, seasoned professionals so that clients feel they have a holistic team to tend to them. How we do that is by cultivating an environment for our employees where there’s long-term staff retention and job satisfaction.

Employees wrestle with how do they maximize compensation and keep employers happy and still have a personal life. This dynamic is

really intense in the legal profession. The practice can be grueling not just for lawyers but also for support staff. The statistics are really staggering for burnout, substance abuse and mental health issues. Brendan and I have worked a long time and realize the respect and flexibility as partners to attend to our lives outside have translated to a longer business partnership. It’s resulted in a better work product for our clients.

The same is true for staff. They’ll be more focused at work and satisfied as professionals if they have flexibility to tend to their lives without being punished for it in the workplace. We’ve designed a conscious approach to designing their workload to allow them maximum flexibility and productivity. We deliberately align our interests with their interests. We wanted to narrow the gap between the legal industry and other industries. One example is snow days. Let’s give everybody the ability to grab a laptop and files and work at home instead of worrying about who will watch their kids or trying to take an hour and a half to inch into the city in a storm.

It evolved from there. It was an organic process of taking these small steps and articulating our philosophy.