

Our names are John and Rita Conlon. I, John, am 86 years old and have serious kidney problems. I, Rita, am 84 and have to use a walker. We live on our own in senior housing and our only income is from Social Security and a municipal pension that John has from being a firefighter. Because we needed to use a credit card to help us buy prescription drugs, we got into debt that we could not pay. We were sued by one of the credit card companies and they got a judgment against us. We could not go to court because of our poor health.

We had always been told that our income was protected by state and federal law from any attachment or garnishment and our money goes directly into our bank account. One day, we got a notice from the bank that our money had been frozen. We did not know what to do or where to turn. We had written checks on the money for rent and utilities and were told that they were returned for insufficient funds. We were afraid that we were going to be evicted or our utilities would be turned off. We did not have enough money to buy food or medication. We were frantic and scared and it affected our health. We were losing sleep over this and did not know what to do.

Finally, we were able to get help from a legal services lawyer. She reviewed our papers and our income, came to see us in our apartment to get the validation of our income that she needed to show the attorney who had brought the law suit against us and who had tried to garnish our accounts. Soon, the money was released by the bank and they also were nice enough to remove the charges and bank fees. If we had not had our legal services lawyer, we do not know what we would have done or how we would have survived.

John Conlon

Rita Conlon