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We protect families in CRISIS from losing their assets when Mom or Dad need nursing care.

We are delighted to announce that the Law Offices of Mindy Felinton PC will be relocating to their new office on November 1st in Rockville located at 966 Hungerford Dr. Suite 18A, Rockville, Maryland 20850. Our telephone number will remain the same for your convenience. We look forward to serving you and providing you and your loved ones with the same level of professionalism but in a new office dedicated to furthering our mission of preserving your assets and protecting your Loved Ones.

Quick Links

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- ▶ [How to Evaluate Retirement Communities](#)

Prevent Your Power of Attorney from Being Ignored

A durable power of attorney is one of the most important estate planning documents there is. However, many people experience difficulty in getting banks or other financial institutions to recognize the authority of an agent under a power of attorney.

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Social Security May Soon Put Lid on Benefits 'Do-Over' Strategy

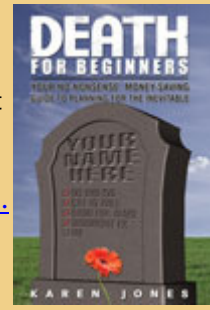
The Social Security Administration may soon eliminate a loophole that allows Social Security recipients to claim benefits early and then apply for them again years later when they are eligible for larger checks. An economist estimates that taking advantage of the "do-over" scheme could increase a retiree's living standard by as much as 15 percent -- but there's a significant catch.

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BOOK REVIEW: *Death for Beginners: Your No-Nonsense, Money-Saving Guide to Planning for the Inevitable*

In guiding readers through the myriad choices required upon exiting this mortal coil, author Karen Jones has managed to write a book about death that's a delight to read. Burial or cremation? Funeral or memorial service? The choices are numerous and without some guidance and advance planning, our loved ones may be consumed with anxiety about what to do, and may end up spending far more on our demise than necessary.

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Tips on Providing for Children with Disabilities

One of the major concerns for parents or grandparents of children with disabilities is how to provide for the child's financial future. Here are some legal tips, including buying enough life insurance, setting up a trust and coordinating with other family members.

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Nursing Home Can't Honor Resident's Request for White-Only Caregivers

A federal court in Indiana has ruled that a nursing home cannot honor patients' requests for caregivers based on race. The case, which pitted nursing home residents' rights against discrimination law, establishes that there may be a limit to a nursing home resident's right to choose a health care provider.

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Disclaimer: The information contained in this newsletter is not intended as legal advice and should not be relied upon to answer any specific questions concerning your own circumstances or for purposes of legal planning. For specific legal advice, please contact our offices.

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