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

Please view the YouTube interview of Betty Strubel www.FelintonElderLaw.com. We are also excited to move into our new office this month and look forward to seeing you for a visit soon. Pumpkin and Precious are thrilled about their new positions as receptionists since they know so many people benefit from petting a dog. They have already asked for a raise! They are also back at work doing pet therapy at the Nursing home every Sunday. I hope you find this edition of my ENewsletter of value. There are many useful and informative articles to share with you.

Quick Links

- ▶ [Visit Our Website](#)
- ▶ [The New Reverse Mortgage: 4 Things You Should Know](#)
- ▶ [Why Social Security Payments Will Be Flat in 2011](#)
- ▶ [Leave the Children the House, Without a Hefty Tax Bill](#)
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- ▶ [The Federal Tax Law Is an Uncertain Mess. Here's How to Plan Anyway](#)

Reviewing Your Medicare Plans Is More Important Than Ever This Year

Medicare open enrollment is coming! During the annual open enrollment period, which runs from November 15 to December 31, you may switch Medicare drug or health care plans. While you should review your coverage every year, this year it is particularly important because of changes brought on by the new health care law.

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Average Cost of a Nursing Home Room Tops \$83,000 a Year

Nursing home and assisted living rates rose significantly from 2009 to 2010, according to the *2010 MetLife Market Survey of Long-Term Care Costs*. The average price of a private room in a nursing home increased 4.6 percent to \$83,585 a year or \$229 a day, while assisted living facility costs climbed 5.2 percent on average to \$39,516 a year or \$3,293 a month.

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Trial and Heirs: Famous Fortune Fights.

Can we learn anything about estate planning from Jimi Hendrix, Princess Di, and Sonny Bono? Yes! This entertaining book uses famous cases to illustrate the principles of sound estate planning.



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Avoid Disagreements Between Your Power of Attorney Holder and Health Care Proxy

A durable power of attorney and a health care proxy are two crucial estate planning documents. Both allow other people to make decisions for you in the event you are incapacitated. Because the individuals chosen will have to coordinate your care, if you can't appoint the same person to do both jobs it is important to pick two people who will get along.

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Some Seniors Getting Sticker Shock When Moving From Hospital to Nursing Home

A growing number of Medicare beneficiaries are spending days in the hospital before being transferred to a nursing home, only to find that Medicare won't pay for the first 20 days of their nursing home stay, as it typically would. The reason, the beneficiaries later learn, is that they had never actually been "admitted" to the hospital, but were only under "observation."

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