

Attend a free Estate Planning Seminar!

If you don't have an Estate Plan or your current plan is out of date, you and your family could be in danger! When it comes to preserving your wealth and legacy, you probably don't want to leave it up to the volatile economy and market forces. In these uncertain economic times, it's good to know that there are some things you *can* control. Find out how you can protect what you have for yourself and your family.

This Month's Articles:

- [Congress Waives Retirement Account Distribution Requirements for 2009](#)
- [Updating Your Estate Plan When Your Finances Change](#)
- [Book Review: *Caring for Your Parents: The Complete Family Guide*](#)
- [Five-Star Rating System for Nursing Homes Arrives, for Better or for Worse](#)
- [Long-Term Care Insurer Dumps 140,000 Policies on State's Doorstep](#)

ElderLaw News is a monthly e-newsletter that brings you reports of legal developments and other trends of vital interest to seniors and their advocates. This newsletter is brought to you by Nawrocki Center for Elder & Family Law.

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Quick Links...

[AARPs Stealth Fees Often Sting Seniors With Costlier Insurance](#)

[Nursing Home Costs Stay the Same, Assisted Living Costs Up 2.1 Percent](#)

[More Men Take the Lead Role in Caring for Elderly Parents](#)

[Seniors Who Never Signed Up for Medicare Part B have New Chance Jan. 1](#)

[Just When Should You Start Receiving Social Security Benefits?](#)

[Information About Medical Scams](#)

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President Bush has signed legislation that will temporarily suspend the penalty for seniors who fail to take the required minimum distribution from IRA and employer retirement accounts in 2009.

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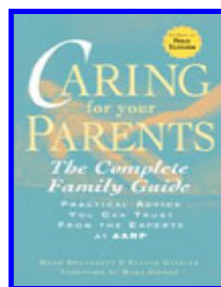
Updating Your Estate Plan When Your Finances Change

In the recent economic downturn, many homes have lost considerable value and stock portfolios have plummeted. If this is the case for you, you may need to change your will.

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Book Review: ***Caring for Your Parents: The Complete Family Guide***

A book by two AARP experts on long-term care and caregiving provides practical advice to help adult children navigate the complex emotional and bureaucratic terrain of caring for their parents.



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Five-Star Rating System for Nursing Homes Arrives, for Better or for Worse

The Centers for Medicare & Medicaid Services has unveiled a one- to five-star rating system for nursing homes to help consumers evaluate a nursing home's quality when selecting a facility. But both consumer advocates and the nursing home industry have reservations about the new system, for different reasons.

[more...](#)

Long-Term Care Insurer Dumps 140,000 Policies on State's Doorstep

Conseco Inc., a major long-term care insurer, has transferred more than 140,000 of its policies to an independent trust set up by Pennsylvania, putting policyholders all over the country at risk.

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