

November Veteran's Benefits Seminars Offered

Veterans' "Aid & Attendance" and "Survivor Spouse" Benefits will be revealed! Get the Veterans' benefits you deserve! If you have a loved one who is a Wartime Veteran or survivor spouse and is confined to his/her home or a facility by long-term illness, you need to attend this seminar. You will learn how a disabled or over 65 Wartime Veteran can get government money to help pay medical bills. Don't miss this free seminar. Two days only! Tuesday, November 18, 2008, 10:00 AM - 11:30 AM, Saint Joseph Mercy Livingston Hospital, 620 Byron Rd., Howell, Michigan. Wednesday, November 19, 2008, 6:30 PM - 8:00 PM, Summerville At Brighton, 833 E. Grand River, Brighton, Michigan. Refreshments served. Seating is limited! Reserve your space today! Call 866-923-5337.

This Month's Articles:

- [Annual Gift Tax Exclusion Jumping to \\$13,000 Next Year](#)
- [Tax Deductions for Assisted Living Costs](#)
- [Writing a Memorandum of Intent for a Special Needs Child](#)
- [FDIC Temporarily Boosts Insurance Limit to \\$250,000, Including Trusts](#)
- [Book Review: *Questions and Answers on Life Insurance*](#)

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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Annual Gift Tax Exclusion Jumping to \$13,000 Next Year

The annual gift tax exclusion will increase from \$12,000 to \$13,000 effective January 1, 2009, the Internal Revenue Service (IRS) has announced.

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Tax Deductions for Assisted Living Costs

If you or a family member lives in an assisted living facility, you know that assisted living costs continue to rise every year. But did you know some of those costs may be tax deductible?

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Writing a Memorandum of Intent for a Special Needs Child

How can you ensure that your special needs child will remain well cared for and secure once others assume the role of guardian or caregiver?

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FDIC Temporarily Boosts Insurance Limit to \$250,000, Including Trusts

The recently passed Emergency Economic Stabilization Act of 2008 temporarily raises the basic limit on federal deposit insurance coverage (FDIC) from \$100,000 to \$250,000 per depositor. The rise in insurance coverage applies to trust accounts as well.

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Book Review: *Questions and Answers on Life Insurance*

Term life? Variable life? Whole life? Universal life? Deciding which type of life insurance to buy can be confusing. This book helps demystify the process.



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nawrockilaw@nawrockilaw.com

phone: (810) 229-0220

www.nawrockilaw.com