

Free Estate Planning seminars!

If you don't have an Estate Plan or your current plan is out of date, you and your family could be in danger! Attend a FREE seminar presented by the Nawrocki Center for Elder and Family Law. Estate Planning attorney and expert, Nancy Nawrocki, will explain why estate planning is a crucial protection for you and your loved ones. Two days only! Tuesday, October 21, 2008, 10:00 AM - 11:30 AM, Summerville at Brighton, 833 E. Grand River, Brighton, Michigan. Thursday, October 23, 2008, 6:30 PM - 8:00 PM, St Joseph Mercy Livingston Hospital, 620 Byron Rd., Howell, Michigan. Refreshments served. Seating is limited! Reserve your space today! Call 810-229-0220.

This Month's Articles:

- [Are You Sitting Down? Medicare Premium to Remain Unchanged in 2009](#)
- [Does Your Will Name an Alternate Beneficiary?](#)
- [BOOK REVIEW: *Financial Abuse of the Elderly: A Detective's Case Files of Exploitation Crimes*](#)
- [How Does Work Affect Your Social Security Payments?](#)
- [Investment Pundits Urge Calm and Patience](#)

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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Are You Sitting Down? Medicare Premium to Remain Unchanged in 2009

For the first time in eight years, Medicare's monthly premium will remain unchanged for most of the program's 44 million beneficiaries. The Centers for Medicare and Medicaid Services announced that the Part B premium will remain at its 2008 level for 2009.

[more...](#)

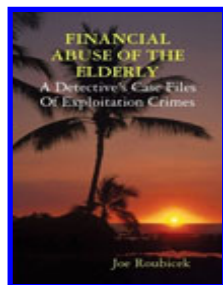
Does Your Will Name an Alternate Beneficiary?

What will happen to your estate if your primary beneficiary does not survive you? If your will does not name an alternate beneficiary, your estate will be divided according to state law, and this may not conform to your wishes.

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BOOK REVIEW: *Financial Abuse of the Elderly: A Detective's Case Files of Exploitation Crimes*

Written by a former Florida police detective, this sometimes shocking book explains how the elderly are often exploited financially and offers tips for avoiding such exploitation.



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How Does Work Affect Your Social Security Payments?

Many people continue to work beyond retirement age, either by choice or out of necessity. But if you are receiving Social Security benefits, you need to be aware of how working can affect your benefit payments.

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Investment Pundits Urge Calm and Patience

With major brokerage houses and insurers going under and Wall Street gyrating wildly, many are wondering if there is any safe place to put their money and what, if any, investment moves they should make.

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