



Weatherby & Associates, PC
Counselors at Law

Helping Families Preserve and Protect Assets and Values

Elder Law Answers



April 2012

Elder Law Answers 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
[Weatherby & Associates, PC.](#)

5 Ways Your Will Can Become Useless, Or Close to It

Is having an out-of-date will better than having no will at all? While wills do not have expiration dates,

This Month's Articles:

[5 Ways Your Will Can Become Useless, Or Close to It](#)

[Low Interest Rates Force Long-Term Care Insurance Prices Up](#)

[Book Review: *Never Say Die - The Myth and Marketing of the New Old Age*](#)

[Study Suggests Some Are Saving Too](#)

certain changes can render them useless. When this happens, having an out-of-date will can be the same as having no will at all. It is important to review your will periodically to ensure it still does what you intended.

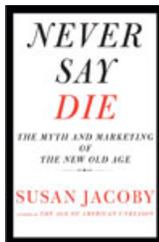
[More...](#)

Low Interest Rates Force Long-Term Care Insurance Prices Up

Prices for long-term care insurance policies jumped between 6 and 17 percent in the past year, according to an industry survey.

[More...](#)

Book Review: Never Say Die - The Myth and



Marketing of the New Old Age

Living longer is supposed to be better, but that's not the reality in most cases argues the author of this though-provoking book that examines the way the media portrays aging in America -- and

[Much for Retirement](#)

[Whitney Houston's Estate Plan Illustrates Use of Testamentary Trust](#)

[If you answer "yes" to any of these questions, Weatherby & Associates, PC can help.](#)

[Most Common Life Care Planning Goals](#)

Quick Links

[The High Price of Caring for a Loved One With Alzheimer's](#)

[Death's Companion Paperwork](#)

[Non-Profit vs. For-Profit Nursing Homes: Is There a Difference in Care?](#)

[Don't Wait Until a Crisis Strikes to Raise Elder Care Issues with an Aging Parent](#)

[How to Protect Your Retirement Investments from Scams](#)

[Should Seniors Live Alone or With Family?](#)

[Forward-to-a-Friend](#)

[Join Our Mailing List](#)

Upcoming Events

VA Benefits Seminar

May 22, 2012

Rocky Hill, CT

2:30pm - 4:00pm

or

5:30pm - 7:00pm

[Click Here To Register](#)

how that portrayal is lulling us into complacency.

[More...](#)

Study Suggests Some Are Saving Too Much for Retirement

A retirement planning rule of thumb is that people should aim to replace 80 percent of their pre-retirement gross income when they retire. But a new analysis calls this "clearly misguided," and suggests what it claims is a more realistic alternative.

[More...](#)

Whitney Houston's Estate Plan Illustrates Use of Testamentary Trust

Whitney Houston's tragic death provides an example of how a trust that takes effect upon death can work as part of an estate plan. But Houston's estate plan has some surprising aspects as well, including why she used such a trust.

[More...](#)

[Click Here For Events Exclusively For Professionals](#)

Check out our NEW e-courses! *Get help navigating the Elder Care Journey with our special series of reports:*

How can I get help paying for nursing home or long term care without losing it all? Learn more at

www.learnmedicaid.com/weatherby

Veterans 65 or older may qualify for a benefit of \$24,239/annually to pay for in-home help, assisted living, or nursing home care. Simply visit www.wartimeveteran.com/weatherby to find out more

I have a loved one with Alzheimer's, and I need caregiving help. How do I make sure my loved one is well taken care of, and that they don't lose their home or life savings? Discover the secrets at www.ConnecticutMemoryLawyer.com

I'm a healthy, vigorous senior who's looking to plan the right way so my spouse and I can have peace of mind. Find out how at www.learnestateplans.com/weatherby

**If You Answer
"Yes" To Any of
These
Questions,
Weatherby &
Associates, PC
Can Help.**

1. Has the elder been diagnosed with a mentally or physically debilitating disorder such as Alzheimer's, Parkinson's, ALS, stroke or a decline in functional capacity?

2. Is the elder isolated due to the recent death of a spouse, or have family that either lives too far away or is too busy to provide adequate care?

3. Is the elder soon to be discharged into a care facility or currently receiving in-home care?

4. Does the elder have a variety of health-care providers and need coordination and advocacy for quality care?

5. Does the elder seem unusually concerned about costs of medication

and services, indicating he or she may be having financial troubles?

6. Does the elder have a spouse whose financial needs must be considered in light of the elder's medical condition?

Most Common Life Care Planning Goals

1. Meeting the elder's immediate health care and long-term care needs.

2. Making sure the elder/family is making good health care and long-term care decisions.

3. Helping the elder/family sort through the maze of their long-term care options including residential options.

4. Identifying and accessing public benefits and resources to pay for care should the elder meet the qualifying criteria.

5. Help with asset management, including the burden of home ownership and personal property.

6. Providing the entire

family the peace of mind that comes from knowing their loved one is monitored by a team that combines legal and financial expertise with specialized knowledge of the elder's physical, mental and emotional health.

7. Ensuring the highest level of independence the elder can achieve, while ensuring safety.

**AS ALWAYS,
PLEASE FEEL FREE
TO CALL WITH
QUESTIONS,
CONCERNS OR FOR
MORE
INFORMATION.**

Sincerely,



**Henry C Weatherby,
JD, CLU, ChFC, CEBS
Weatherby &
Associates, PC**
<http://www.weatherby-associates.com/>

**Connecticut
Care Planning
Council**



Henry C Weatherby, JD, CLU, ChFC, CEBS, is the area director for the Connecticut Care Planning Council (CTCPC). The CTCPC lists companies and individual providers on [the site](#) who help families deal with the crisis and burden of long term care.



Growing Old In Three Minutes

This video story by the *Columbia University Graduate School of Journalism* called "Brave Old World" features a section called "Growing Old in Three Minutes." Click [here](#) to see how the mind and body change over time.