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Dear Clients, Friends and Colleagues:

We are pleased to announce that Julian Gray has been selected as a member of the Special Needs Alliance (SNA), a national non-profit organization of America's leading public benefits and disability attorneys. Membership to the SNA is selective, competitive and by invitation only. As a member of the SNA, Julian's mission is to help enhance the quality of life for people with disabilities by coordinating private resources with public benefit programs through special needs planning and trusts. If you or someone you know has a special needs person in their family, please give Julian a call to discuss how our services can help with their specific care needs. We wish you and your family joy, peace and love. Happy Holidays.

Quick Links

- ▶ [Visit Our Website](#)
- ▶ [How to Dodge Higher Medicare Premiums](#)
- ▶ [Services to Help You Navigate the Medicare Maze](#)
- ▶ [Clauses Aimed at Keeping the Heirs Quiet](#)
- ▶ [How to Hire In-Home Help for Elderly Parents](#)
- ▶ [Gaming Social Security](#)
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Medicare's Open Enrollment Season Has Begun

It is that time of year again -- time to reassess whether your Medicare plan is working for you. Medicare's open enrollment period began November 15 and continues until midnight December 31. During this period, you may enroll in or change Medicare Part D (prescription drug) and Medicare Advantage (managed care) plans.

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The Effects of Health Care Reform on Long-Term Care

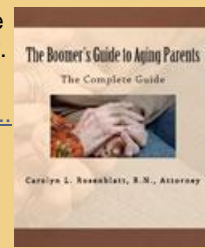
Most of the discussion about health reform has centered around issues like the "public option" and abortion restrictions, but buried in both the House and Senate reform bills are important provisions that would make long-term care more affordable, help the elderly and disabled remain at home rather than move to a nursing home, and make nursing homes safer for those who need them.

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Book Review: *The Boomer's Guide to Aging Parents*

As members of the Boomer generation become caretakers for their parents, more and more guides are popping up to aid them. This one covers topics that other books often gloss over.

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End-of-Year Tax Planning Considerations

As the New Year approaches, taxpayers around the nation are thinking about making gifts or other financial moves before January 1 that will benefit them come April 15, 2010. Here are some year-end considerations of particular interest to seniors.

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No Change in Medicaid Spousal Impoverishment Standards for 2010

For the first time since 1989, when a law was enacted protecting the spouses of institutionalized Medicaid recipients from impoverishment, the federal government is not raising its guidelines for how much money the husbands or wives of institutionalized Medicaid recipients may keep.

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