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To Clients, Colleagues and Friends,

We are proud to announce that Attorney Anna Borro Hays has joined our firm as an associate attorney. Anna is concentrating in long term care planning issues, including public benefits such as Medicare, Medicaid, Veterans' and social security, along with related tax planning. Read more about Anna at www.grayelderlaw.com. This Thanksgiving season, we would like to wish your family a festive and healthy holiday.

Quick Links

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Medicare Part B Premiums to Rise 15 Percent for Some, or Maybe None

After not rising last year, the basic premium for Medicare Part B will shoot up 15 percent to \$110.50 a month in 2010. But most beneficiaries will be exempted from paying this increase. Whether the rest will be able to avoid it as well remains to be seen.

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Understanding the Differences Between a Will and a Trust

Everyone has heard the terms "will" and "trust," but not everyone knows the differences between the two. Both are useful estate planning devices that serve different purposes, and both can work together to create a complete estate plan.

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Book Review: *The Alzheimer's Advisor: A Caregiver's Guide to Dealing with the Tough Legal and Practical Issues*

Caring for a family member with Alzheimer's disease is complicated enough, but often overlooked are the legal implications of the disease. This book provides a guide to the legal and ethical aspects of caring for a family member with Alzheimer's.

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IRS Issues Long-Term Care Premium Deductibility Limits for 2010

The Internal Revenue Service has announced the 2010 limitations on the deductibility of long-term care insurance premiums from taxes. For the first time, the maximum deductible limit for an individual exceeds \$4,000.

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Switching Medicare Plans If You Move

If you are over 65 and preparing to move to another county or state, be sure to add "check Medicare plan" to your to-do list. If you have a Medicare Advantage plan, you'll need to make sure it will still cover you after you move.

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Julian Gray Associates

1187 Thorn Run Ext. | Suite 400 | Moon Township, PA | 15108
(412) 269-9000 | julian@grayelderlaw.com
www.grayelderlaw.com

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