Julian Gray Associates

ElderLaw News

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To Clients, Colleagues, and Friends:

Quick Links

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- Estate Planning as a Family Conversation
- For More Americans,
 Grandma Is Moving Back In
- Long-Term Care You Can Afford
- Taking Over Dad's Checking Account
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- Retired Couples May Need \$250k for Health Care

Health Reform: What Changes Are in Store for the Elderly?

After a year of legislative wrangling and premature forecasts of death, historic legislation overhauling the nation's health insurance system has passed the Congress and been signed into law by President Obama. The new law includes the nation's first publicly funded national long-term care insurance program.

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Letting a Computer Plan Your Estate: Is It Worth the Risk?

Many Web sites offer customized, do-it-yourself wills and other estate planning documents. These computer-based services appear to offer a cost-effective and convenient alternative to visiting an estate planning or elder law attorney. But is online estate planning worth the convenience and initial savings?

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Book Review: The Forgetting: Alzheimer's: Portrait of an Epidemic

With a storyteller's flair, a journalist presents a detailed portrait of the causes and effects of Alzheimer's disease and movingly captures its impact on victims ranging from Ralph Waldo Emerson to Ronald Reagan.

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Alzheimer's: Portrait of an Epidemic

Exchange an Old Annuity or Life Insurance for Long-Term Care Insurance

A new law makes the purchase of products that combine annuities or insurance policies with long-term care insurance more attractive. The law also allows owners of annuities or life insurance policies to exchange their old

policies for long-term care insurance or hybrid policies without being taxed.

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Social Security Calculator Now Available to Delayed Retirees

Social Security's Retirement Estimator is now available for people who have signed up for Medicare but have not yet signed up for Social Security because they are delaying retirement. The popular calculator allows workers to project what their monthly Social Security benefit will be based on their actual work record.

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