

JULIAN GRAY ASSOCIATES
 CERTIFIED ELDER LAW
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Health Reform Law's Pre-Existing Condition Plan Kicks In

Many Americans, including baby boomers too young for Medicare and disabled adults of any age, have been unable to obtain health coverage at any price because of a pre-existing health condition. As part of the roll-out of the new health reform law, the U.S. Department of Health and Human Services has announced the establishment of a new plan that will offer coverage to these previously uninsurable individuals.

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Steinbrenner Fourth Billionaire in 2010 to Escape Taxes, If Not Death

New York Yankees owner George Steinbrenner is the fourth known U.S. billionaire to die during 2010. Why is this significant? Because there is no estate tax in 2010, meaning that the U.S. Treasury has lost billions in tax revenues unless Congress acts between now and the end of the year to reinstate the tax retroactively.

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BOOK REVIEW: *The Hard Times Guide to Retirement Security*

A journalist who covers retirement security issues has written a manual packed with strategies for achieving a happy and fulfilling retirement despite the dismal economy.

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10 Reasons to Create an Estate Plan Now

Many people think that estate plans are for someone else, not them. They may rationalize that they are too young or don't have enough money to reap the tax benefits of a plan. But as the following list makes clear, estate planning is for everyone, regardless of age or net worth.

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Nursing Home Residents Have Rights!

Many people incorrectly believe that once someone enters a nursing home, their freedom is over. In fact, nursing home residents have many rights, and it is important to know those rights and to be able to enforce them.

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