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**To Clients, Colleagues, and Friends:**

### GAO Report Raises Some Concerns About Regulation of Retirement Communities

A report by the Government Accountability Office warns that given the weak economy, Continuing Care Retirement Communities (CCRCs) are facing challenging times. The ability of many CCRC residents to support themselves is inextricably tied to the financial health of their CCRC. While few CCRCs have gone under so far, states vary in how much they help ensure that CCRCs stay solvent or don't sharply raise monthly fees on residents.

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### Charitable Remainder Trusts: Income for Life and a Good Deed at Death

Instead of leaving money to a charity in your will, you can put that money into a charitable remainder trust and collect income while you are still alive. Charitable remainder trusts have many other advantages, including reducing your income and estate taxes and diversifying your assets.

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### Book Review: *So Far Away: Twenty Questions for Long-Distance Caregivers*

Caregiving can be difficult in any situation, but it is especially hard if you don't live near your loved one. To help long-distance caregivers, the National Institute on Aging has issued a booklet answering many common questions.

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### Study Shows Diversity of Grieving Among Caregivers

A new study by the University of Michigan reveals that racial and ethnic differences play a role in the emotional attitudes of caregivers of Alzheimer's patients. These findings could help improve support services for caregivers.

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### Survey Finds Medicare Doesn't Work As Well for Younger, Disabled Beneficiaries

A new survey of nearly 4,000 Medicare beneficiaries has found that those who are younger than 65 receive fewer medical services, have a harder time paying for the medical care that they do receive, and are more likely to feel sad or depressed than older beneficiaries.

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#### Julian Gray Associates

One Thorn Run Center | 1187 Thorn Run Ext., Suite 400 | Moon Township, PA | 15108  
 (412) 269-9000 | [julian@grayelderlaw.com](mailto:julian@grayelderlaw.com)

[www.grayelderlaw.com](http://www.grayelderlaw.com)

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