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- ▶ [Contact this firm](#)

In This Issue

- ▶ [Who Can Serve as Executor?](#)
- ▶ [Long-Term Care Hybrid Products Give Buyers More Options](#)
- ▶ [Book Review: *Nasty, Brutish & Long: Adventures in Old Age and the World of Eldercare*](#)
- ▶ [New Web Site Promotes Senior Volunteer Opportunities](#)
- ▶ [SSA Agrees to Stop Suspending Benefits Based on Existence of Arrest Warrant](#)



To Clients, Colleagues and Friends:

We are proud to announce that Frank A. Petrich, CELA has joined Julian Gray Associates as Of Counsel. Frank was the first Certified Elder Law Attorney in Western Pennsylvania and brings a wealth of experience in Elder Law and general Estate Planning to the firm. For more information about Frank, click on the link below.

<http://www.grayelderlaw.com/CM/Custom/Attorneys.asp>. Julian Gray Associates is participating in this year's American Heart Associations' Heart Walk on Saturday, October 17, 2009 here in Pittsburgh, PA. We will be sponsoring a Corporate Team and would appreciate your support. Click on the link below to visit our team donation page where you can make a secure online credit card donation or register to walk with us on Saturday, October 17, 2009.

<http://heartwalk.kintera.org/faf/search/searchTeamPart.asp?event=298686&lis=1&kntae298686=F6C5E67D8B624C98B398A A54BC0F636D&supld=0&team=3456924&cj=Y>

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- ▶ [Visit Our Website](#)
- ▶ [Should You Join the Roth Conversion Parade?
Premium May Rise for Medicare Part D Beneficiaries Who Receive Low-Income Subsidy](#)
- ▶ [New Web Site Lets Patients Rate Their Doctors](#)
- ▶ [How to Cope With a Suspended 401\(k\)](#)
- ▶ [IRS Alerts Public to New Identity Theft Scams](#)
- ▶ [Caring for Our Parents](#)

Who Can Serve as Executor?

One important reason to have a will is to be able to name your executor (also called a personal representative). An executor is the person responsible for managing the administration of your estate after you die. The first decision is whether to choose a person or an institution, and then to make sure your choice will be allowed to serve.

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Long-Term Care Hybrid Products Give Buyers More Options

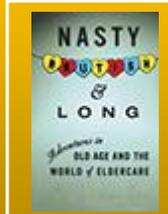
With many people unwilling to purchase long-term care insurance policies due to the cost, insurers are rolling out new products that combine long-term care insurance with either a life insurance policy or an annuity.

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Book Review: *Nasty, Brutish & Long: Adventures in Old Age and the World of Eldercare*

A psychologist with years of experience treating nursing home residents reveals the bureaucratic and sometimes heartless world behind the cosmetic facades of places with names like "Pleasant Manor," and reflects on how care at the end of life could be made more humane

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New Web Site Promotes Senior Volunteer Opportunities

Seniors who want to remain active and engaged often turn to volunteering. A new government Web site makes it easier for seniors to find volunteering opportunities.

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SSA Agrees to Stop Suspending Benefits Based on Existence of Arrest Warrant

A U.S. district court has approved a settlement agreement between the Social Security Administration and a group of individuals who had their benefits automatically withheld because of outstanding arrest warrants against them.

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