

Whether you've experienced the decline of an old friend with health problems, worry about the loss of your own mental faculties or have children nagging you to get your affairs in order, you've entered the world of "elder" law. Just as new parents buy baby books, seniors need to be prepared for the legal and health care issues that come with aging. This Real Life Legal™ guide has been written by two practicing elder law attorneys who know firsthand that the most important part of elder law is making decisions at a time when you still can. With this book, you'll learn about the difference between a will and a living trust, or how you'll pay for a nursing home if you need one. Covering more than the basics, here you'll learn why you may want to set up a trust to avoid probate, protect assets, or provide for a special needs child. You'll learn how trusts can provide for your pet and/or lower your tax bill. We even make it easy to understand the health care puzzle of how Medicare, Medicaid, Medigap insurance and long-term-care health coverage can provide the coverage you need in your old age. Want to know what it takes to plan for your future? We cover all that here. And make it easy to understand. Real Life Legal™ wants you to be prepared. Susan G. Parker is a tax attorney who specializes in estate, elder and business planning. She is licensed to practice law in New York and Florida. Maria B. Whealan is an attorney working with elder law, estate planning and mediation. She is licensed to practice law in New York and New Jersey.

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