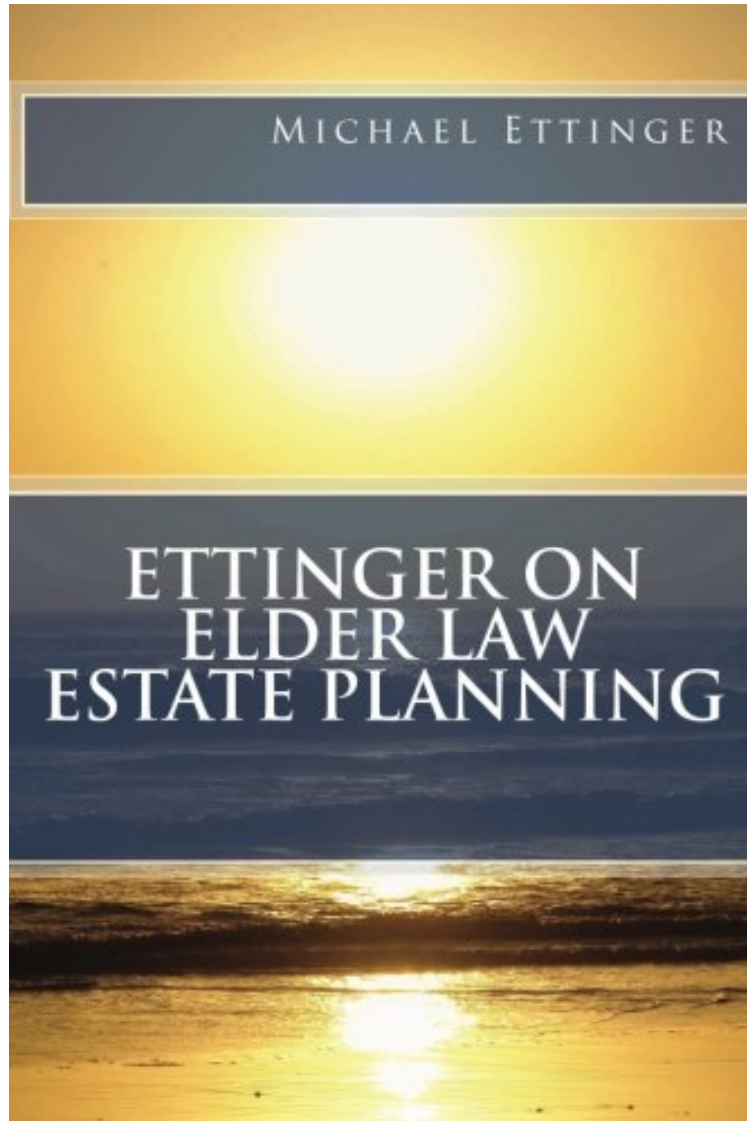


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Ettinger on Elder Law Estate Planning

Michael Ettinger Esq.

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Michael Ettinger Esq. : Ettinger on Elder Law Estate Planning before purchasing it in order to gage whether or not it would be worth my time, and all praised Ettinger on Elder Law Estate Planning:

1 of 1 people found the following review helpful. Simple and easy to readyBy bibiA must read whether one is a millionaire or not. Simple and easy to ready. Very informative. Excellent source of reference for lay person.5 of 5 people found the following review helpful. Ettinger on Elder Law Estate PlanningBy JoannAgainWritten in general public wording so it is very understandable and quick reading. Very clear information given (pros cons)so you can

gain knowledge of what to expect in future years regarding any finances or assets you wish to leave to family members when you die. Gives you information of what is required prior to meeting with an attorney who is not just knowledgeable, but an expert in Elder Law Estate Planning. 5 of 5 people found the following review helpful. More than you ever need to know, I hope. By David L. Sanders In simple language, explains why it is essential that anyone with assets prepare for nightmarish contingencies that, without a comprehensive estate plan, that could leave destitute, you and/ or your heirs; or your siblings ex wife/husband with half your estate.

"Elder Law Estate Planning" is a niche area of law which combines the features of elder law and estate planning that pertain most to the needs of the middle class. In 1991, AARP published a "Consumer Report on Probate" concluding that probate was a process to be avoided. That marked the end of traditional will planning and started the "living trust revolution". Since then, millions of people have set up trusts to: * Save time and money in settling the estate * Avoid legal guardianship if they become disabled * Avoid having their personal and financial matters made public * Reduce the chance of a "will contest" * Keep control in the family and out of the court system By 1990, the field of elder law also emerged to help people navigate the increased complexity of state Medicaid rules and regulations, the soaring costs of nursing home stays, and the fact that people were living considerably longer. Elder law and estate planning continue to grow independently of each other, sometimes to the detriment of clients. Estate planning lawyers are of little value when the estate plan to avoid probate fails to prevent a nursing home stay consuming all of the assets, because the lawyer is unfamiliar with elder law. On the other hand, elder law attorneys often protect assets but overlook basic estate planning issues such as saving taxes and keeping assets in the blood. The practice of Elder Law Estate Planning means: * Getting your assets to your heirs, in the best possible way, with least amount of taxes and legal fees * Keeping those assets in the blood for your grandchildren, and * Protecting your assets from the costs of long-term care and qualifying for government benefits available to pay for care. Middle class clients today need an "elder law estate planning attorney" to address their estate planning needs as well as to help with long-term care, disability and Medicaid issues as they arise.

About the Author Michael Ettinger was born and raised in Montreal, Canada, where he graduated from McGill Law School with honors in 1977. In 1978, Mr. Ettinger obtained his Master of Laws degree from The London School of Economics in London, England. Admitted to the New York Bar in 1980, Mr. Ettinger practiced general law in Manhattan and Scarsdale, New York until 1991, when he founded Ettinger Law Firm, devoted exclusively to elder law estate planning. Today, the firm maintains offices in eight New York locations: Albany, Fishkill, Middletown, Nyack, Rhinebeck, Saratoga, Staten Island and White Plains. Mr. Ettinger was a Founding Member of The American Academy of Estate Planning Attorneys, is Past President of The American Association of Trust, Estate and Elder Law Attorneys, and has been a member of The National Academy of Elder Law Attorneys since 1992. Mr. Ettinger is a contributor to the New York Bar Journal and has published over fifty articles on elder law estate planning.