

legal, financial & estate planning



If you're like most people, your daily life is focused on your immediate needs and those of your family. **Legal preparedness attached to a pre-planned financial strategy can help the chances of your future arriving without any major surprises. But you don't have to do it alone. With the aid of legal, financial and accounting assistance the many hurdles of planning a future can be faced and overcome, one step at a time.**

Questions & Answers When Looking For An Elder and Special Needs Law Attorney

What is Elder Law?

Legal issues that affect the elderly are growing in number. Our laws and regulations are becoming more complex, and each state has different laws. Actions taken by older people with regard to a single matter may have unintended legal effects.

It is important for attorneys dealing with the elderly to have a broad understanding of the laws that may have an impact on a given situation, to avoid future problems.

Elder Law encompasses many different fields of law. Some of these include:

- Preservation/transfer of assets seeking to avoid spousal impoverishment when one spouse enters a nursing home
- Medicaid
- Medicare claims and appeals
- Social Security and disability claims and appeals
- Supplemental and long term health insurance issues
- Tax planning
- Disability planning, including use of durable powers of attorney, living trusts, "living wills," for financial management and health care decisions, and other means of delegating management and decision-making to another in case of incompetency or incapacity
- Access to health care in a managed care environment
- Conservatorships and guardianships
- Estate planning, including planning for the management of one's estate during life and its disposition on death through the use of trusts, wills and other planning documents
- Probate and administration of estates
- Administration and management of trusts
- Long-term care placements in nursing home and life care communities
- Nursing home issues including questions of patients' rights and nursing home quality
- Elder abuse and fraud recovery cases
- Housing issues, including discrimination and home equity conversions
- Age discrimination in employment
- Retirement, including public and private retirement benefits, survivor benefits and pension benefits
- Health law
- Mental health law

Most attorneys do not specialize in every one of these areas. So when an attorney says he/she practices Elder Law, find out which of these matters he/she handles. You will want to hire the attorney who regularly handles matters in the area of law of concern to your particular case and who will know enough about the other fields to question whether the action being taken might be affected by laws in any of the other areas of law. For example, if you are going to rewrite your will

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and your spouse is ill, the estate planner needs to know enough about Medicaid to know whether there are legal issues with regard to your spouse's inheritance.

Attorneys who primarily work with the elderly appreciate the complex financial and social decisions their clients face. Elder Law attorneys bring to their practice a knowledge of their clients that allows them and their staff to ignore the myths relating to aging and the competence of the elderly. At the same time, they will take into account and empathize with some of the true physical and mental difficulties that often accompany the aging process. Their understanding of the afflictions of the aged allows them to determine more easily the difference between the physical versus the mental disability of a client. They are more aware of real-life problems, health and otherwise, that tend to crop up as persons age. They are tied into a formal or informal system of social workers, geriatric care managers, psychologists, and other elder care professionals who may be of assistance to you. All these things will hopefully make you more comfortable when dealing with them and ease your way as you try to resolve your legal issues.

Finding An Elder Law Attorney

Your first question may be: How do I find an Elder Law attorney? Before making the effort, step back a moment and try to determine whether you actually have a legal problem in which an attorney needs to be involved. If you're not sure, ask your clergy, your social worker, your financial advisor, or a trusted friend to help you decide whether this is a legal issue rather than a medical or a social services issue. Legal expertise is expensive and it serves you well to know that you actually need legal assistance before seeking an attorney.

There are many places to find an attorney in your city or state who specializes in problems of the elderly. Check with local agencies to obtain good quality local referrals. Some of the groups you may want to contact include:

- Alzheimer's Association
- American Association of Retired Persons
- Area Agency (or Council) on Aging
- Children of Aging Parents
- Health Insurance Association of American
- National Academy of Elder Law Attorneys
- National Citizen's Coalition for Nursing Home Reform
- Older Women's League
- Social Security Office
- State Civil Liberties Union
- State or Local Bar Association
- Support Groups for specific diseases
- Hospital or Nursing Home Social Services Department

If you know any attorneys ask them for a referral to an Elder Law attorney. An attorney is in a good position to know who handles such issues and whether that person is a good attorney. Such persons are often the best and safest sources of referrals.

Take the time to interview prospective attorneys. Not every attorney is right for each client. The attorney/client relations must be built on mutual trust and understanding. Ask questions about fees and services.

Ask Questions First

Ask lots of questions before selecting an Elder Law attorney. You don't want to end up in the office of an attorney who can't help you. Start with the initial phone call. It is not unusual to speak only to a secretary, receptionist, or office manager during an initial call or before actually meeting with the attorney. If so, ask this person your questions.

- How long has the attorney been in practice?
- Does his/her practice emphasize a particular area of law?
- How long has he/she been in this field?
- What percentage of his/her practice is devoted to Elder Law?
- Is there a fee for the first consultation, and if so how much is it?
- Given the nature of your problem, what information should you bring with you to the initial consultation?

The answers to your questions will assist you in determining whether that particular attorney has those qualifications important to you for a successful attorney/client relationship. If you have a specific legal issue that requires immediate attention, be sure to inform the office of this during the initial telephone conversation.

Once You Have Found an Elder Law Attorney

When you have found an appropriate attorney, make an appointment to see him/her. During the initial consultation, you will be asked to give the attorney an overview of the reason you are seeking assistance, so be sure to organize and bring all the information pertinent to your situation.

After you have explained your situation, ask:

- What will it take to resolve it?
- Are there any alternate courses of action?
- What are the advantages and disadvantages of each possibility?
- How many attorneys are in the office?
- Who will handle your case?
- Has that attorney handled matters of this kind in the past?
- If a trial may be involved, does he/she do trial work? If not, who does the trial work? If so how many trials has he/she handled?
- Is that attorney a member of the local bar association, is health advocacy committee or trust and estates committee?
- How are fees computed?
- What is his/her estimate of the cost to resolve your problem and how long will it take?

Discussing Fees

There are many different ways of charging fees and each attorney will choose to work differently. Be aware of how your attorney charges. You will also want to know how often he/she bills. Some attorneys bill weekly, some bill monthly, some bill upon completion of work. Ask about these matters at the initial conference, so there will be no surprises. If you don't understand, ask again. If you need clarification, say so. It is very important that you feel comfortable in this area.

Some attorneys charge by the hour with different hourly rates for work performed by attorneys, paralegals, and secretaries. If this is the case, find out what the rates are. Other attorneys charge a flat fee for all or part of the services. This is not unusual, for example, if you are having documents prepared. Your attorney might use a combination of these billing methods.

In addition to fees, most attorneys will charge you out-of-pocket expenses. Out-of-pocket expenses typically include charges for copies, postage, messenger fees, court fees, deposition fees, long distance telephone calls, and other such costs. Find out if there will be any other incidental costs.

The attorney may ask for a retainer. This is money paid before the attorney starts working on your case. It is usually placed in a trust account and each time the attorney bills you, he/she pays himself or herself out of that account. Expenses may be paid directly from the trust account. The size of the retainer may range from a small percentage of the estimated cost to the full amount. In many cases, the total fee will be higher than the retainer.

Get It In Writing

Once you decide to hire the attorney, ask that your arrangement be put in writing. The writing can be a letter or a formal contract. It should spell out what services the attorney will perform for you and what the fee and expense arrangement will be. Remember — even if your agreement remains oral and is not put in writing, you have made a contract and are responsible for all charges for work done by the attorney and his/her staff.

Make It A Good Experience

A positive and open relationship between an attorney and a client benefits everyone. The key to getting it is communication. The communication starts with asking the kinds of questions contained in this brochure. Use the answers to the questions as a guide not only to the attorney's qualification, but also as a way of determining whether you can comfortably work with this person. If your concerns are given short shrift, if you don't like the answers to the questions, if you don't like the attorney's reaction to being asked all those questions, or if you simply do not feel relaxed with this particular person, do not hire that person. Only if you are satisfied with the attorney you have hired from the very start will you trust him or her to do the best job for you. Only if you have established a relationship of open communication will you be able to resolve any difficulties which may arise between the two of you. If you take the time to make sure that you are happy right at the beginning you can make this a productive experience for both you and the attorney. You will thank yourself, and your attorney will thank you.

This information is provided as a public service and is not intended as legal advice. Such advice should be obtained from a qualified Elder and Special Needs Law attorney.

Reprinted from the National Academy of Elder Law Attorneys, Inc.

Affinity Fraud: How To Avoid Investment Scams That Target Groups

What is an Affinity Fraud?

Affinity fraud refers to investment scams that prey upon members of identifiable groups, such as religious or ethnic communities, the elderly, or professional groups. The fraudsters who promote affinity scams frequently are - or pretend to be - members of the group. They often enlist respected community or religious leaders from within the group to spread the word about the scheme, by convincing those people that a fraudulent investment is legitimate and worthwhile. Many times, those leaders become unwitting victims of the fraudster's ruse.

These scams exploit the trust and friendship that exist in groups of people who have something in common. Because of the tight-knit structure of many groups, it can be difficult for regulators or law enforcement officials to detect an affinity scam. Victims often fail to notify authorities or pursue their legal remedies, and instead try to work things out within the group. This is particularly true where the fraudsters have used respected community or religious leaders to convince others to join the investment.

Many affinity scams involve "Ponzi" or pyramid schemes, where new investor money is used to make payments to earlier investors to give the false illusion that the investment is successful. This ploy is used to trick new investors to invest in the scheme and to lull existing investors into believing their investments are safe and secure. In reality, the fraudster almost always steals investor money for personal use. Both types of schemes depend on an unending supply of new investors - when the inevitable occurs, and the supply of investors dries up, the whole scheme collapses and investors discover that most or all of their money is gone.

How To Avoid Affinity Fraud

Investing always involves some degree of risk. You can minimize your risk of investing unwisely by asking questions and getting the facts about any investment before you buy. To avoid affinity and other scams, you should:

- Check out everything - no matter how trustworthy the person seems who brings the investment opportunity to your attention. Never make an investment based solely on the recommendation of a member of an organization or religious or ethnic group to which you belong. Investigate the investment thoroughly and check the truth of every statement you are told about the investment. Be aware that the person telling you about the investment may have been fooled into believing that the investment is legitimate when it is not.
- Do not fall for investments that promise spectacular profits or "guaranteed" returns. If an investment seems too good to be true, then it probably is. Similarly, be extremely leery of any investment that is said to have no risks; very few investments are risk-free. The greater the potential return from an investment, the greater your risk of losing money. Promises of fast and high profits, with little or no risk, are classic warning signs of fraud.
- Be skeptical of any investment opportunity that is not in writing. Fraudsters often avoid putting things in writing, but legitimate investments are usually in writing. Avoid an investment if you are told they do "not have the time to reduce to writing" the particulars about the investment. You should also be suspicious if you are told to keep the investment opportunity confidential.
- Don't be pressured or rushed into buying an investment before you have a chance to think about - or investigate - the "opportunity." Just because someone you know made money, or claims to have made money, doesn't mean you will too. Be especially skeptical of investments that are pitched as "once-in-a-lifetime" opportunities, particularly when the promoter bases the recommendation on "inside" or confidential information.
- Fraudsters are increasingly using the Internet to target particular groups through e-mail spams. If you receive an unsolicited e-mail from someone you don't know, containing a "can't miss" investment, your best move is to pass up the "opportunity" and forward the spam to us by sending an email to: enforcement@sec.gov.

Reprinted from the U.S. Securities and Exchange Commission

Estate Planning

Estate planning is an essential task for seniors, regardless of the level of wealth or assets. By properly planning how to distribute your wealth after you pass on, you can eliminate stress and complications both for your own peace of mind and for the well-being of your loved ones.

Finances for the Future

Discussing inheritances and post-death financial arrangements is not the most pleasant topic, and many individuals, particularly those with straightforward accounts and few heirs, question why they need to plan their estate at all. The truth is, even the simplest estates can be tied up in probate court for up to two years and may be disputed by any number of individuals, including imposters or creditors. Organized plans help provide for loved ones and ensure that money and property is distributed at the will of the grantor (the individual distributing it), rather than being arbitrarily apportioned. If an individual dies without any instructions for their property and finances, it is called dying “intestate” and their assets automatically revert to the state, which may leave heirs completely devoid of connection to the person’s belongings. Proper planning prevents that.

Types of Estate Planning

There are a few different types of planning devices dealing with estate matters. Which plan to choose depends on the individual’s preferences, the complexity of the estate, and the items to be addressed. For more information, as well as a discussion of how your own situation fits with these different options, consult an experienced estate attorney.

Wills

Wills are the most common and simplest type of after-life documents and have been used for centuries. A will is a record of an individual’s plan to distribute money and property after his death, and many wills are only that; complex arrangements are not necessary. Wills, however, can be contested, and litigation may drag out for years. Furthermore, wills do not make provisions for dealing with finances if the grantor is still living or if an inheritance is to take place over a period of time. If, however, your estate is rather simple and any heirs are able to cooperate well, a will is often sufficient.

Annual gifts, while the senior is still alive, of up to \$13,000 (as of 2009) are not taxed as inheritances, and sharing the wealth in this way also gives seniors the joy of seeing it used appropriately and appreciated. Decreasing an estate also lowers the senior’s tax burden, making his financial arrangements easier.

Trusts

Trusts are more complicated documents that establish one individual (an heir, a lawyer, or another third party) to oversee arrangements after the grantor has died. If families involve divorces, step-children, and multiple branches that may not communicate well, or if the estate is larger and involves complex assets such as stock portfolios, patent dividends, or copyrighted materials, a trust is a more thorough way of organizing the estate. Trusts can also be arranged to disperse an inheritance over time, such as to pay for ongoing expenses for heirs or to be held for underage children or grandchildren until they are older. Trusts can also be implemented while the grantor is still living to ease the transition of the assets.

Living Wills

Living wills rarely deal with property or assets; instead, they deal with medical power of attorney issues for the grantor. Establishing a living will is a way to record an individual’s wishes in case of mental incompetence or disability, giving another individual the authority to legally make medical decisions on their behalf. With controversy rampant about quality of life and ending life with dignity, a living will can give both the grantor and his family the peace of mind that the grantor’s wishes are known and can be followed.

Planning Tips

Planning an estate is not an easy task, but by approaching it in small, clearly-defined steps, it is possible to create an equitable plan for both the grantor and his or her heirs. When planning your estate, consider the following:

- Talk about your plans with close family members and friends. They may have suggestions about dispersal, and if they know your goals beforehand, there will be less rivalry when the plans are revealed.
- Draft a thorough list of assets, including property, personal possessions, financial accounts, insurance policies, and other sources of income before beginning calculations of the estate.

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- Analyze the estate and determine if there are facets of the property that can be eliminated or consolidated through further financial planning, individual gifts, or liquidation.
- Consider and list everyone you wish to be a beneficiary, including:
 - Relatives, including minor children
 - Friends or neighbors
 - Professional organizations
 - Charitable organizations
- Make plans for immediate ongoing commitments, such as including provisions for pet care and creating a confidential list of passwords, pin numbers, and security codes that will be needed to finalize your estate.
- Consider who to appoint as an executor. This person will oversee the estate's dispersal, and should be trustworthy, responsible, and knowledgeable. Discussing estate planning with that individual will help him realize the various details you would like to be addressed.
- Consult an experienced attorney with questions or concerns about the details of your estate. An attorney specializing in wills or trusts can offer advice about how to arrange your estate with the fewest complications.

Estate planning can be complicated, even if the estate itself seems straightforward. State laws and requirements vary for wills, trusts, and other planning documents, and experienced estate attorneys and financial planners are among the best resources for determining how to effectively plan an estate.

By Jodee Redmond



Missouri Listings

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Counties Served: St. Louis MO, St. Louis City MO

Description: Ms. Berkowitz is certified as an elder law attorney by the National Elder Law Foundation. She focuses her practice on Elder Law issues which include, Medicaid eligibility, estate planning, special needs trusts for disabled individuals, probate, Durable Powers of Attorney, guardianships and conservatorships.

NAELA Member? Yes

Other Accreditations: No

Martha C. Brown & Associates, LLC

Phone: 314-962-0186 Fax: 314-962-1298

220 West Lockwood, Suite 203, St. Louis, MO 63119

Email: bhouse@elderlawstlouis.com

Website: www.elderlawstlouis.com

Counties Served: Franklin MO, Jefferson MO, St. Charles MO, St. Louis MO, St. Louis City MO

Description: Serving Seniors and Persons with Disabilities in all areas of Elder Law including Medicaid/Long-Term Care Planning, Life Care Planning, Estate and Special Needs Planning, Veterans Benefits, Fiduciary Litigation and Tort Settlement Assistance.

NAELA Member? Yes

Other Accreditations: Member, Special Needs Alliance; Member, Council of Advanced Practitioners (CAP) of NAE-LA; Member, The Missouri Bar Probate and Trust Committee and numerous other organizations.

Checks & Balances Plus

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16100 Chesterfield Pkwy., Suite 248, Chesterfield, MO 63017

Email: margo@cbp-stl.com

Website: www.checksandbalancesplus.com

Counties Served: Franklin MO, Jefferson MO, St. Charles MO, St. Louis MO, St. Louis City MO, Bond IL, Clinton IL, Madison IL, Monroe IL, Randolph IL, St. Clair IL, Washington IL

Description: We provide convenient, secure, reasonably-priced bill pay services for seniors and others in need of assistance with this task. Avoid lost bills and late fees! It's ideal for snowbirds, vacationers and busy professionals. We can accommodate clients nationwide, and work in conjunction with financial planners, attorneys and trust officers.

NAELA Member? No

Other Accreditations: Better Business Bureau

Continuum

Phone: 314-863-9912, 636-861-3336 Fax: 314-863-9918

12882 Manchester Road, Suite 201, St. Louis, MO 63131

Email: info@continuumcare.com

Website: www.ContinuumCare.com

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LEGAL, FINANCIAL & ESTATE PLANNING - Missouri

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Other Accreditations: No

Coulson Elder Law

Phone: 314-567-9292 **Fax:** 618-632-7333

763 S. New Ballas Rd., Suite 300, St. Louis, MO 63141

Website: www.coulsonelderlaw.com

Counties Served: Franklin MO, St. Louis MO, St. Louis City MO, Madison IL, Monroe IL, St. Clair IL, Washington IL

Description: *Asset preservation trusts; Asset preservation planning; Life care planning; "Pre-look-back" Medicaid eligibility planning; "Time of need" Medicaid eligibility planning; Medicaid applications and appeals; Veterans aid and attendance benefits planning; Veterans aid and attendance applications; Special needs trusts; Special needs planning; Special needs trust administration; Estate planning for special needs families; Powers of attorney; Wills, trusts and estate planning; Guardianships and conservatorships; Non-probate estate administration; Probate estate administration*

NAELA Member? True

Other Accreditations: Academy of Special Needs Planners, St. Louis Estate Planning Council

County Older Resident Programs

Phone: 314-615-4516 **Fax:** 314-615-7619

121 South Meramec, Clayton, MO 63105

Website: www.co.st-louis.mo.us/dhs/CORP.html

Counties Served: St. Louis MO

Description: *Non-litigation counsel is available for individuals at or below a certain income level. Volunteer attorneys will prepare simple wills, quit claim deeds, power of attorney, and other legal documents.*

NAELA Member? No

Other Accreditations: No

Elder and Estate Planning Law Firm

Phone: 314-918-0088 **Fax:** 877-580-5204

8780 Big Bend Blvd., Suite G, St. Louis, MO 63119

Website: www.stelderlaw.com

Counties Served: Franklin MO, Jefferson MO, St. Louis MO, St. Louis City MO

Description: *Providing solutions to achieve the highest quality senior living possible. Experienced in: Estate Planning, Powers Of Attorney, Wills, Trusts, Veterans Benefits, Medicaid Planning, Probate.*

NAELA Member? Yes

Other Accreditations: Accredited Attorney with the Department of Veterans Affairs

Elder Law Firm of Beck & Weeks

Phone: 636-946-7899 **Fax:** 636-946-2118

2777 West Clay, St Charles, MO 63301

Email: vdurney@elderlawofstcharles.com

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St. Louis MO, St. Louis City MO

Description: *Elder Law Firm of Beck & Weeks limits its practice to the following areas that affect seniors and the disabled: general estate planning, powers of attorney, asset protection planning, life care planning, special needs trusts, probate, guardianships, Medicaid planning & Veteran's benefits. Our mission is to help our clients through difficult situations, and to help enrich the quality of their life.*

NAELA Member? Yes

Other Accreditations: The Bar Association of Metropolitan St. Louis, The Missouri Bar Association, Life Care Planning Law Firm

ElderCareUSA

Phone: 800-838-3726 **Fax:** 636-441-3796

2046 Queens Brooke Blvd., St. Peters, MO 63376

Website: www.eldercareusa.com &
www.1800VETERAN.com

Counties Served: Franklin MO, Jefferson MO, St. Charles MO, St. Louis MO, St. Louis City MO, Bond IL, Clinton IL, Madison IL, Monroe IL, Randolph IL, St. Clair IL, Washington IL

Description: *Our mission is to provide valuable information in a respectful and empathetic environment to Seniors, their families, and their caregivers dealing with long-term care issues. We connect families to elder law attorneys and financial specialists who can help them with crisis planning or preplanning for long-term care.*

NAELA Member? Yes

Other Accreditations: No

Financial Housekeepers

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P.O. Box 191256, St. Louis, MO 63119

Email: kellygreen@financialhousekeepers.com

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Other Accreditations: CFS

Porter Kickham

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42 Four Seasons Center, Ste. 122, Chesterfield, MO 63017

Website: www.porterkickham.com

Counties Served: St. Charles MO, St. Louis MO, St. Louis City MO

Description: *Your family deserves a legacy. If your goal is to preserve and protect family wealth through proper planning, we're here to help. Trustees charged with confusing, conflicting or even basic mandates for safety, income and inflation protection may count on expert advice to closely match institutional mandates in the Uniform Prudent Investor Act, which govern trust administration.*

NAELA Member? No

Other Accreditations: Certified Estate Planner, National Care Planning Council

Laiderman Law Firm

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1067 N. Mason Rd., St. Louis, MO 63141

Email: mbarron@laidermanlaw.com

Website: www.laidermanlaw.com

Counties Served: Franklin MO, Jefferson MO, St. Charles MO, St. Louis MO, St. Louis City MO

Description: *We focus on traditional Estate Planning and Probate, Long Term Care and special needs Planning for our incapacitated and disabled clients and pension benefits for veteran clients who have served our country in wartime.*

NAELA Member? Yes

Other Accreditations: Missouri and Illinois Bar associations, St. Louis Estate Planning Council, National Network of Estate Planning Attorneys



COULSON
ELDER LAW

Coulson Elder Law is a law firm dedicated to assisting the elderly, the disabled, Veterans, their caregivers and their families. We pride ourselves in our ability to develop individual life care, estate, and asset preservation plans that best address our clients' needs in a caring and practical way. Our work enables our clients to preserve not only their assets, but also the dignity of knowing they will be able to leave some financial legacy to their loved ones without compromising the quality of care they are able to receive.

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LEGAL, FINANCIAL & ESTATE PLANNING - Missouri

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4232 Forest Park Ave., St. Louis, MO 63108

Email: info@lsem.org **Website:** www.lsem.org

Counties Served: Franklin MO, Jefferson MO, St. Charles MO, St. Louis MO, St. Louis City MO

Description: Provides free civil legal services to 60+ individuals who are socially and economically disadvantaged, in accord with the Older Americans Act. St. Louis Area Agency on Aging and Mid-East Area Agency on Aging contract with Legal Services of Eastern Missouri to deliver legal assistance to this population.

NAELA Member? No

Other Accreditations: No

LTC Specialist, The

Phone: 636-537-0749, 314-956-2757

1734 Clarkson Rd., Suite 286, Chesterfield, MO 63017

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Other Accreditations: No

MetLife Reverse Mortgage

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1623 Forestview Ridge Lane, St. Louis, MO 63021

Email: dcooper1623@yahoo.com

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Description: Providing Reverse Mortgage information and assistance to homeowners age 62 and older. Allows homeowner to borrow equity from the home on a tax-free basis with no monthly mortgage payment as long as they live in the home for housing issues, estate planning, medical crisis, or transfer of assets.

NAELA Member? No

Other Accreditations: No

MO Seniors' Legal HelpLine

Phone: 1-800-235-5503

Website: www.moaging.com/legalhelp

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Description: The HelpLine consists of a statewide toll-free number & an online system to provide legal information & make referrals for brief legal advice. Free legal information is available to any senior & is based on MO laws, in addition to state & federal benefits & programs for seniors. Legal advice and assistance is for Missourians over 60 in economic or social need, & is limited to civil legal issues.

NAELA Member? No

Other Accreditations: No

Appleton Pohle

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Counties Served: St. Louis MO, St. Louis City MO

Description: Providing customized and affordable estate planning, probate and business planning services!

NAELA Member? No

Other Accreditations: Bar Association of Metropolitan St. Louis

Purcell & Amen L.L.C., Attorneys at Law

Phone: 314-966-8077 **Fax:** 314-966-5906

10805 Sunset Hills Office Drive, Suite 100, St. Louis, MO 63127

Email: webmaster@yourestatematters.com

Website: www.yourestatematters.com

Counties Served: Franklin MO, Jefferson MO, St. Charles MO, St. Louis MO, St. Louis City MO, Bond IL, Clinton IL, Madison IL, Monroe IL, Randolph IL, St. Clair IL, Washington IL

Description: Purcell & Amen, L.L.C. are estate planning attorneys based in St. Louis, Missouri whose mission is to provide residents of St. Louis and surrounding areas with quality estate planning resources. We offer a free, no obligation consultation with information to make an informed decision about your family's future.

NAELA Member? Yes

Other Accreditations: American Academy of Estate Planning Attorneys, Estate Planning Council of St. Louis

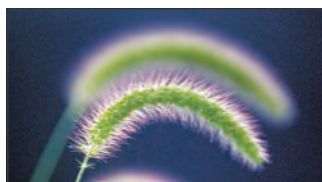
Debra K. Schuster, P.C.

Phone: 314-991-2602 **Fax:** 314-991-8009

1121 Olivette Executive Parkway, #105,
Creve Coeur, MO 63132

Email: dks@dschuster.com **Website:** www.dschuster.com

Counties Served: Franklin MO, Jefferson MO, St. Charles MO, St. Louis MO, St. Louis City MO



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- Elder Law Mediation Services

LEGAL, FINANCIAL & ESTATE PLANNING - Missouri

Description: Debra Schuster's practice focuses on the concerns and goals of each client - not just their legal issues. Her practice includes Medicare, durable powers of attorney, guardianship, long-term care and disability, Medicaid and asset protection, abuse, neglect and financial exploitation, estate planning, and special needs trusts. Will go to client's home if needed.

NAELA Member? No

Other Accreditations: No

South Central Pension Rights Project

Phone: 800-443-2528 **Fax:** 512-477-6576

4232 Forest Park Ave., St. Louis, MO 63108

Email: rprice@tlsc.org **Website:** southcentralpension.org

Counties Served: Franklin MO, Jefferson MO, St. Charles MO, St. Louis MO, St. Louis City MO

Description: SCPRP provides legal advice and assistance related to all types of retirement plans. The Project's attorneys and legal assistants can answer questions about pension laws, help locate benefits, and advocate for those who have been unjustly denied benefits. All of the Project's services are free of charge.

NAELA Member? No

Other Accreditations: No

South County Senior Law & Estate Planning Center, LLC

Phone: 314-845-0541

Fax: 314-845-2580 - Suite 101, 314-845-0573 - Suite 104
5518 Telegraph Road, Suite 101, 5520 Telegraph Road, Suite 104, St. Louis, MO 63129

Website: www.STLseniorlaw.com

Counties Served: Franklin MO, Jefferson MO, St. Charles MO, St. Louis MO, St. Louis City MO

Description: South County Senior Law & Estate Planning Center, LLC concentrates in the areas of elder law, estate planning, probate and Medicaid planning and advocacy, financial and health care power of attorney as well as in the areas of real estate, asset management, trust administration, and contested estates.

NAELA Member? Yes

Other Accreditations: Certified Elder Law Attorney

St. Louis County Office of Family and Community Services - County Older Resident Programs (CORP)

Phone: 314-615-4516 **Fax:** 314-615-7619

121 South Meramec, Clayton, MO 63105

Website: www.co.st-louis.mo.us

Counties Served: St. Louis MO

Description: Simple wills and other legal documents. No litigation.

NAELA Member? No

Other Accreditations: No

Robyn L. Stranquist, Attorney at Law

Phone: 314-521-1401

101 Darst Road, Ferguson, MO 63135

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**LEGAL, FINANCIAL & ESTATE
PLANNING - Missouri**

NAELA Member? No

Other Accreditations: Missouri Bar, Illinois Bar

Vouga Elder Law, LLC

Phone: 636-394-0009

Fax: 636-394-0012

2997 Clarkson Road, Suite 240,
Chesterfield, MO 63017

Email: inforequests@vougaelderlaw.com

Website: VougaElderLaw.com

Counties Served: St. Charles MO,
St. Louis MO, St. Louis City MO

Description: *Vouga Elder Law, located in Chesterfield, Missouri, is devoted to helping, Seniors, Veterans and those with Special Needs. We can help you or your loved one with Asset Protection and Preservation, Veterans Pension Benefits, Special Needs Trusts, Medicaid Planning, Estate Planning, Revocable and Irrevocable Trusts, Durable Powers of Attorney, Health Care Powers of Attorney, HIPAA's.*

NAELA Member? Yes

Other Accreditations: Director of Missouri National Academy of Elder Law, National Academy of Elder Law Attorneys, Missouri National Academy of Elder Law Attorneys, Veterans Benefits Graduate

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Accountants for Aging

Phone: 314-397-JUDY(5839)

Fax: 314-667-3116

P.O. Box 31562, St. Louis, MO 63131

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- ◆ **Veterans Benefits**
- ◆ **Medicaid Planning**
- ◆ **Special Needs Trusts**
- ◆ **Probate and Trust Administration**
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**2997 Clarkson Road, Suite 240
Chesterfield, Missouri 63017
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Ducks In A Row!**

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Illinois Listings

Coulson Law Group (The)

Phone: 618-659-9292 Fax: 618-659-9297

101 Southpointe Dr., 62025, Edwardsville, IL 62025

Email: tom@coulsonlawgroup.com

Website: www.coulsonlawgroup.com

Counties Served: Franklin MO, St. Charles MO, St. Louis MO, St. Louis City MO, Bond IL, Clinton IL, Madison IL, Monroe IL, Randolph IL, St. Clair IL, Washington IL

Description: Asset preservation trusts; Asset preservation planning; Life care planning; "Pre-look-back" Medicaid eligibility planning; "Time of need" Medicaid eligibility planning; Medicaid applications and appeals; Veterans aid and attendance benefits planning; Veterans aid and attendance applications; Special needs trusts; Special needs planning; Special needs trust administration; Estate planning for special needs families; Powers of attorney; Wills, trusts and estate planning; Guardianships and conservatorships; Non-probate estate administration; Probate estate administration.

NAELA Member? Yes

Other Accreditations: Academy of Special Needs Planners, St. Louis Estate Planning Council

Huffman Law Offices, P.C.

Phone: 618-344-9330 Fax: 618-344-9903

2225 North Center, Maryville, IL 62062

Email: mhuffman@huffmanlawoffices.com

Website: www.huffmanlawoffices.com

Counties Served: Bond IL, Madison IL, St. Clair IL

Description: Primary areas of practice is estate planning and elder law. Our firm meets with clients and develops an estate plan that meets their goals. Plans can include POA, wills, trusts, Medicaid planning and asset preservation. We also handle probate and guardianship cases. With a Registered Nurse Elder Care Consultant on staff we can offer assistance with alternative placement and care concerns. Discount available to veterans.

NAELA Member? Yes

Other Accreditations: Members of the National Care Planning Council, VA Accredited, National Association of Professional Geriatric Care Managers

Stephen Jones & Associates, LLC

Phone: 618-208-1469 Fax: 888-838-1793

307 Henry Street, Suite 411, Alton, IL 62002; 4010 North Illinois Street, Swansea, IL 62226

Email: sjones@joneselderlaw.com

Website: www.JonesElderLaw.com

Counties Served: St. Charles MO, St. Louis MO, St. Louis City MO, Bond IL, Clinton IL, Madison IL, Monroe IL, Randolph IL, St. Clair IL, Washington IL

Description: At Stephen Jones & Associates, LLC, we focus on elder law, medicaid planning, veterans benefits, special needs planning and related practice areas. In essence, our practice is devoted to preparing seniors and the people who love them for the financial, physical and emotional changes that come with growing older, as well as providing sound legal counsel in times of family or economic crisis.

NAELA Member? Yes

Other Accreditations: JD, MBA, VA Accredited

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