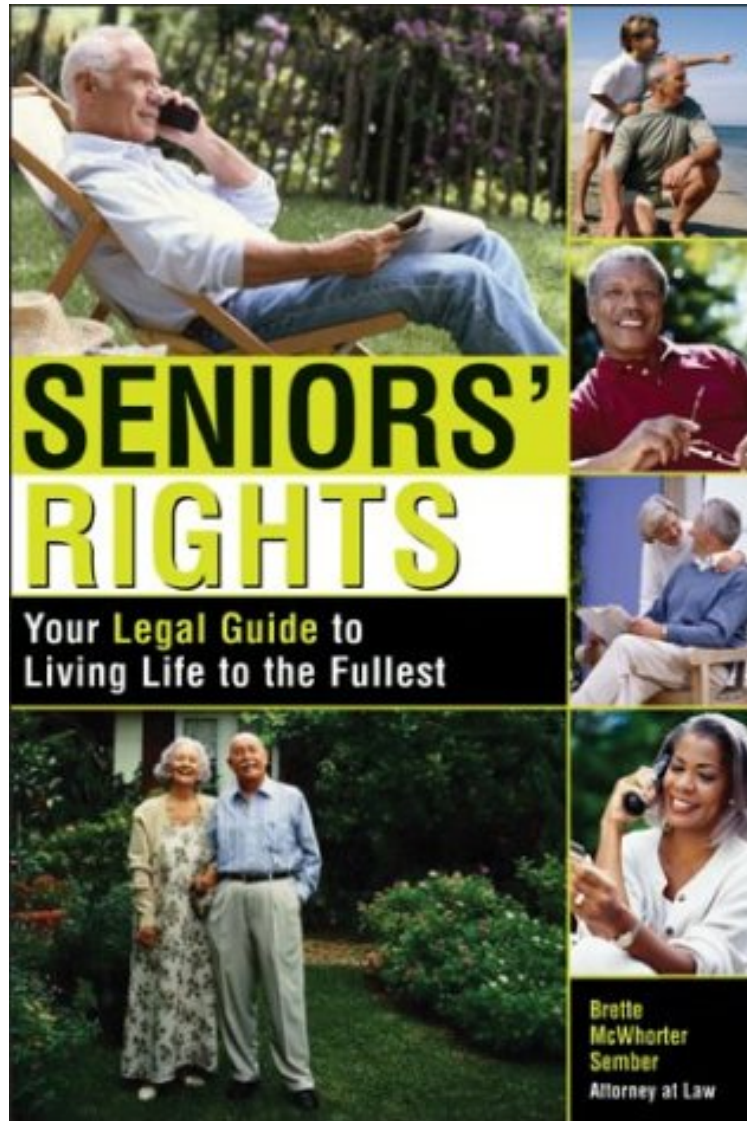


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Seniors' Rights: Your Legal Guide to Living Life to the Fullest

Brette McWhorter Sember

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Brette McWhorter Sember : Seniors' Rights: Your Legal Guide to Living Life to the Fullest before purchasing it in order to gage whether or not it would be worth my time, and all praised Seniors' Rights: Your Legal Guide to Living Life to the Fullest:

1 of 1 people found the following review helpful. A fabulous book that offers advice for all aspects of senior life.By C. Mulder-SewardI am the Editor In Chief of the Retirement Intelligence Information Services newsletter available at retirementcalc.com. This book is a great resource for those who are entering their senior years or those of you with parents who are seniors. Brette McWhorter Sember, the book's author, is a retired Attorney. The book is well-written

in easy to understand terms. All legal and technical terms are clearly explained. It is obvious that Ms. Sember is passionate about helping senior's put the information in her book to use: practical and useful information are the foundation of this book. The chapters are as follows: Chapter 1: Finances Chapter 2: Health Insurance Chapter 3: Health Care Chapter 4: Lifestyle Chapter 5: Housing Chapter 6: Safety Chapter 7: Family Issues I found this chapter especially useful. The topics covered are rarely covered in other books about the retirement years. These topics include: grandparents' visitation rights, raising grandchildren, divorce, remarriage, cohabitation, and stepfamily issues. Chapter 8: Planning for the Future Chapter 9: Loss of a Spouse Chapter 10: Discrimination and Disabilities Chapter 11: Veterans' Rights Chapter 12: Legal Assistance Appendix A: Organizations Includes resources from AARP to Visiting Nurses Association of America. Appendix B: Websites Gives web resources on topics from driving to nursing homes. Appendix C: Senior Legal Hotline Directory Provides the hotline contact information for each of the 50 states. Appendix D: State-Specific Resources Resources from Agency on Aging to Elder Abuse Hotline Numbers are given and broken-down by state. Appendix E: Nursing Home Residents' Rights in the U.S. A quick 8-page guide to rights for nursing home residents. Appendix F: Nursing Home Checklist A ten-page checklist to help you evaluate nursing homes. Appendix G: Forms Includes: medical authorization, permission to release medical information and basic information organization sheet forms. In addition to the resources provided in the appendixes, "Senior Tip" boxes are sprinkled throughout the book. The under \$15 price tag can easily be recouped by implementing just one of the tips in this book. But, more importantly, the peace of mind that comes with knowing you have taken the steps to protect your future no matter what life has in store for you - that is priceless. 1 of 1 people found the following review helpful. Helpful Info for Seniors By Sheri Bell-Rehwoldt This book is a must-read for seniors, or those caring for seniors, as it offers comprehensive information on retaining control. Control of finances, health care choices, housing options, personal and home safety, and family issues such as life after the death of a spouse and visitation rights with grandchildren when divorce enters the picture. What I like best about the book are the "senior tips" sprinkled throughout the chapters. Also helpful are the seven appendix sections that highlight forms, state-specific resources, and organizations all working to help seniors live life to the fullest. While I plan to give copies of this book to my parents and in-laws, a copy will remain on my bookshelf. It gives me peace of mind to know I can step in as a knowledgeable advocate for them, if needed.

Seniors are the fastest-growing segment of the U.S. population. They are continually facing serious legal issues concerning health, work, home and family. Seniors' Rights reminds all of us that seniors have rights-from age discrimination in employment to disability rights, Medicare benefits to estate planning, retirement income to reverse mortgages. Frequent "tip boxes" and thorough appendices of resources, websites, checklists and agency contacts makes this book a useful and user-friendly reference.

From Booklist The author endeavors to help seniors understand their rights involving medical care, bank accounts, retirement accounts, housing, and discrimination. She explains health insurance options and how to choose health-care providers. Also discussed are financial matters, such as applying for and receiving benefits and pensions as well as bank accounts and investments. A chapter examines options on where seniors can live: nursing homes, assisted living arrangements, continuing care communities, in-home care, staying with a family member, or hospice care for seniors with a life-ending illness. Sember, a lawyer, offers advice on ways to deal with and protect yourself from nursing-home problems, elder abuse, scams, home dangers, predatory mortgage lenders, credit card theft, and dishonest telemarketers. The first step to protecting your rights, as she indicates, is understanding them, and this book will help seniors achieve that goal. George Cohen Copyright American Library Association. All rights reserved Seniors' Rights provides the information needed to not only recognize your rights, but use them effectively. -- M-Widow(er)s Newsletter, Oct 2005 About the Author Brette McWhorter Sember received her J.D. from the State University of New York at Buffalo. She practiced law in New York state and was a member of the Surrogate's Court committee of the Bar Association of Erie County. She was on the Guardian ad litem panel in two counties. Her practice included estate planning and probate. Sember is experienced in helping seniors sort through options and evaluate choices that involve lifestyle, care facilities, finances and estate and health planning. Her one to one experience with seniors gave her understanding about the deeply personal nature of senior planning and also developed her belief that senior planning is an issue for the entire family. Additionally, her own family experience with aging grandparents makes senior care a day to day issue. Sember is the author of several self-help legal guides that deal with family and financial issues. She writes and speaks often about law.