

Letter from the Publisher



Dear Readers:

More publications continue to emerge, with beautiful, young people smiling out from their pages. But what about the beautiful people who may not appear as fit and fancy, but instead have **lived a life of beauty and helpfulness**? Where do we see those stylish people? In this instance, "stylish" means that their style was one of inner beauty, of graciousness, of a thousand months of work and toil and love and friendship, of making a difference in so many ways. Perhaps we'll not see them in those stylish magazines, but in the minds and hearts of those who were touched by these

"bright stars."

Each of us can name some older family members and friends who deserve to be featured in a magazine. This month, I want to tell you about someone who would fit the description above. My mother's sister, Ruth Tessler, died in April, at the age of 94. She wasn't a fancy person, as we see in those stylish magazines. But her golden deeds and purity of heart were felt by her huge family of supporters. In today's world, it is very unusual to have a large family that for the most part lives in the same part of town. Aunt Ruth's four generations of family live in and around her small home in Miami Beach. Some have moved away, but then return to be close to the love that exuded from her many kind deeds and all-knowing ways of today's society.



"Ruth"

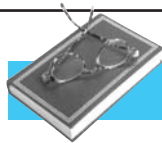
More and more we are learning about folks in their 90s who do not see themselves as old, but just taking advantage of each and every day, living the good life. I'm sure each of you knows someone who fits this description. Be sure to tell them how proud you are to have them in your life. Applaud them and revere them. This magazine is dedicated to each and every one of them.

Have A
Marvelous May!

—Anita Finley, Gerontologist
May 2005

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Boomer Times & Senior Life *Book of the Month*

Long-Term Care— How To Plan & Pay For It

Author: Joseph L. Matthews, Attorney — Reviewed by Anita Finley

Finding the right kind of long-term care, in the right place, often requires making difficult decisions in difficult times. *Long-Term Care* helps you understand the many alternatives to nursing facilities and shows you how to find the best care you can afford.

Few books on the market go into such depth as this one. I found this to be the only plain English guide that helps families understand their options and benefits. Attorney Matthews has lots of experience, both personal and professionally to present what will help families get through the trials and tribulations that often accompany the need for long-term care.

As you read *Long-Term Care*, you will learn how to arrange home health-care and to understand what home care can do, what kind of care is available, and how to arrange for services.

It will be easier to explore your options, and you do have many. You will discover all the various independent living and assisted living communities, and match one to your needs and budget.

If you have to choose a nursing facility, you should know what to look for, and how to assess the quality of care.

Long-Term Care insurance can be

a good investment but you should be able to evaluate it for your own circumstances.

This book will help you get the most out of Medicare, Medicaid and other benefit programs. Once you understand the regulations concerning benefit programs, what they cover and how to qualify for them, you will be able to ascertain how to proceed to get the benefits.

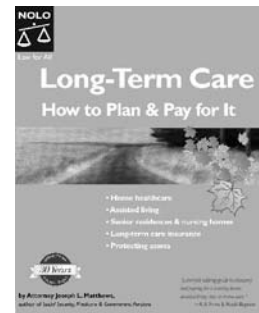
It is always important to protect your assets, avoid draining your life savings and losing your home to cover the costs of long-term care.

That is why it is so important to understand what is involved in the subject.

This completely updated 5th edition of *Long-Term Care* has a new chapter that covers elder fraud—and how to prevent it. It also includes up-to-date benefits figures, as well as the latest resources and websites.

Joseph Matthews, an attorney since 1971, has been involved in matters relating to seniors for many years, and is the author of *Social Security, Medicare & Government Pensions; The Lawsuit Survival Guide; and How to Win Your Personal Injury Claim.*

(Publisher: Nolo—Law For All. For more information about Nolo, go to their website: www.nolo.com or call 1-800-728-3555)



My First Mother's Day

My name is Ryan Zachary. On this my first Mother's Day, I would like to introduce my wonderful, loving family.

There's my great-grandmother Rose who I understand was ahead of her generation. I am told she could sell the Brooklyn Bridge.

Janis is my maternal grandmother. She lives in Connecticut but was busy helping my mom when I arrived and she's always hugging me. I see her all the time.

Harriet is my paternal grandmother. She lives in Baltimore so I expect to see her often.

Emily is my gorgeous mom. She's always kissing and holding me close. We go to the mall but I'm always sleeping.

I'm a lucky boy to have so much love and I won't forget the men in my family: George, Kenny, Alan and my wonderful dad, Andy.

Great-Grandma Rose Liebman is on the staff of BoomerTimes & SeniorLife.



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