



Thank You for Requesting This FREE Report! First, a Brief Note...

Dear friend,

You are now taking an important step to learning how to deal with the many devastating consequences of Parkinson's Disease, which go beyond the obvious physical and psychological strains. Many of the consequences you might NOT know about may cause you more grief than you think. Specifically, financial and legal grief.

You may have read about Parkinson's. You may have researched it. You may even have consulted others about it. But what you may not know is that, if unprotected, improperly handled or simply ignored, you or your loved one may...

... Lose your money, your independence and any hard-earned assets!

You or your family members may stand in line to lose things you worked so hard to acquire: the family home, important assets and even your life savings... As much as \$174,000 or more! As an elder law attorney, I see this all too many times in my practice - particularly the desire to do something when it's too late.

It's never too late. The time to act is right now. Today. At this moment.

The longer you wait, the greater the risk — and potential loss — becomes. There are several legal issues that **NEED TO** be addressed as soon as possible, even when the disease is merely suspected and not necessarily diagnosed. To hesitate could be costly, including unnecessary legal costs and additional medical costs down the road.

I personally decided to practice elder law because of my own encounter with dealing with a loved one stricken with a neurological disorder. (Read my story is in this free report.) So, I urge you to please read this special report and put what you learn into practice today... The sooner the better!

To encourage you, let me offer you something EXTRA as my way of saying "thanks."

You will find this free resource at the end of this report. In the meantime, if you have any questions, or if you know of anyone who might benefit from this timely and critical information at no charge to them, let me know by calling us: (919) 443-3035. Call us today. Enjoy your free report.

Jackie W. Bedard
Attorney & Counselor at Law

Is Anyone in Your Family Suffering From PARKINSON'S?

- Are you tired and exhausted from taking care of them?
- Are you spending a lot of money keeping up with the medical bills?
- Are you up all hours of the night making sure they're safe and comfortable?
- Are you afraid to let them take care of themselves for fear they might get hurt?
- Are you at your wit's end with the fear that you can't keep up with their needs?
- Or are you merely suspecting that their tremors may be early signs of the disease?

At Last, There is Help... This Report is for YOU!

With every disease, there are truths and half-truths. Let's dispel some of the myths and look at what you can do, starting today, to protect yourself and your loved one. Reading this report is an important first step.

So, pull out a seat. Take a pad and a pen. Read this report carefully. And take notes. Then I urge you to act on the information you are given. This may be the most significant information of your life or the life of a loved one. If you have any questions, want to receive an additional copy at no charge or want an initial consultation with an attorney who practices elder law in order to see if you're eligible for the many cost-cutting measures available and public benefits that you're entitled, call my office: (919) 443-3035. The time you will spend with us will be time profitably invested. In fact, read this report and, at the end, I'll show you how you can get this important initial consultation for FREE! So, without further ado...

"9 Steps to Peace of Mind for the Parkinson's Family"

By Jackie W. Bedard, Attorney at Law

Introduction

Parkinson's Disease. It has affected all kinds of people. Pope John Paul II. Michael J. Fox. Even Hitler. But you don't need to be advanced in age or even genetically predisposed to suffer from Parkinson's Disease. It's not inherited. And it's not confined to seniors, either. But most people tend to suffer in isolation due to the embarrassment it causes.

Parkinson's Disease (or "PD") is a chronic neurological condition named after Dr. James Parkinson, a London physician who discovered it in 1817 (he coined it "Shaking Palsy"). It is also progressive. PD affects cells in the brain, which causes a reduction in a vital chemical known as "dopamine." This decrease leads to the classic signs we see in PD sufferers.

Granted, tremors ("the shakes") are the most visible symptoms of PD. But they are not the only ones. PD affects all types of motor skills, from movement, balance, speech and even important bodily, life-sustaining functions such as breathing and swallowing. According to the National Parkinson's Foundation, other signs include:

- Resting tremor on one side of the body;
- Lowered voice volume;
- Generalized slowness of movement;
- Feelings of depression or anxiety;
- Stiffness of limbs (or rigidity);
- Episodes of feeling paralyzed or stuck in place;
- Gait or balance problems;
- Slight foot drag on the affected side;
- Small, cramped handwriting;
- Increase in dandruff or oily skin;
- Lack of arm swing on the affected side;
- Less frequent blinking and swallowing;
- Decreased facial expression;
- *And many others.*

Diagnosis can only be done through clinical verification. But too often, the disease has progressed considerably before it's even diagnosed. Simple things like mild, temporary shakes, slight paralysis of one side of the body or simple nervous twitches are often shrugged off or ignored... But they may, in fact, be early precursors to PD.

When a firm diagnosis has been made, people naturally begin to wonder, "What can I do?" "Is it going to get worse?" and, "Where can we get help?" Then a *sense of panic* sets in when the discussion turns to: "Who is going to take care of me... or Mom... or Dad?" "How much is it all going to cost? and "Where do we go from here?"

While there is no cure for this condition, progressive treatments allow some patients to maintain a high level of function throughout their lifetimes. However, while PD is not a fatal illness, the disorder itself and its many physical and non-physical consequences can become a frightening concept for both sufferer and family. *Very frightening.*

If anyone in your family is having symptoms significant enough that you have taken note, or if you have quietly discussed them or are worried about them, then the information in this report could mean the difference between having a *sudden, costly disaster* on your hands, or being prepared and able to manage the problem.

Parkinson's warning signs are often down-played. Nobody even wants to say the word "Parkinson's." It's a cruel disease that robs people of their motor functions. Not only does it cripple its victims, but it also cripples *their independence and their dignity*. And ultimately, Parkinson's can also cripple the entire family's savings and their finances.

Even with all of that, in many ways, it's often harder on the caregivers. That's why so many people live in fear of it... and it's also why so many victims, or their families, try to hide it – or worse yet, *ignore it.*

FACT ABOUT PARKINSON'S DISEASE

Age is NOT Always a Factor

According to the *National Parkinson Foundation*, it is estimated that up to 1.5 million Americans are affected with Parkinson's Disease, which in fact consists of more persons than those suffering from Multiple Sclerosis or Muscular Dystrophy combined.

The truth is, PD is difficult to diagnose and often ignored by most medical practitioners. According to the *Parkinson's Disease Foundation*, because PD is not contagious and does not have to be reported by physicians the incidence of the disease is often underestimated.

While a great majority is comprised of seniors, over 15% of people diagnosed with PD are *under the age of 50*. Nevertheless, it affects one out of every 100 persons over the age of 60. PD may appear at any age, but it is uncommon in people younger than 30 (although some rare cases have been reported), and the risk of developing it increases with age. It occurs in all parts of the world and men are affected slightly more often than women.

According to *Awakenings*, a PD-centered website, one in twenty of those diagnosed with PD each year is believed to be under the age of 40. At first, few, if any, symptoms. But the condition deteriorates every day, and this is only really known by their close family and friends.

The truth is that I see people on a regular basis whose lives have been turned upside down by this awful disease... and sometimes they don't come in until it's already too late.

We all hope and pray for a cure. And in the meantime, every day, when I go to work, it seems like I find myself looking at the exhausted face of a caregiver, a husband, a wife or a child who has tried and struggled, and can no longer care for this wonderful person – someone who meant so much to them!

Caring For a Spouse Who Has PD

Your marriage vows said, "For better or for worse." You took those words seriously when you married your spouse, and you still do. But now, sometimes it feels like this awful disease is killing both of you... or even your marriage, in some cases. The strain can be felt in so many different ways. *The fact is: it's only the beginning.*

As PD progresses, you will find it more and more difficult to cope with everyday life. Simple tasks, such as washing the dishes, walking through a doorway or simply holding up an apple to one's mouth can become more of a challenge. Not before long, it will be for both of you. But don't give up hope, as treatments and support do exist.

When treated, most PD victims live long, happy and useful lives. Keeping active is an important part of the overall treatment of PD. Even when the things your loved one used to do quickly now seem slower

or more difficult, such as routine activities for example, it's important to let them keep trying. Help them only with those tasks they find really difficult.

Try not to be discouraged if PD slows you or your loved one down. I'm not a physician, but my personal advice is to keep a chin up – and *keep taking the medicine*. Depression can often lead to the abandonment of one's medication, which is counterproductive. Always consult your physician before you start or stop any treatment.

Nevertheless, I am an attorney. And the problems you might not be aware of go beyond the difficulty of carrying out everyday activities. A disability can cripple more than your body... it can also cripple your financial well-being.

Perhaps it's not a spouse you're worried about... maybe *it's a parent*. An aging parent can go from "mild" to serious mobility problems in no time, taking the family by complete surprise. Many times, the family is in denial, hoping against hope. That's why it's critical to do something about your financial situation soon. It's time to act...

FACT ABOUT PARKINSON'S DISEASE Things Can Happen Suddenly and Quickly

Symptoms usually appear when PD is in its advanced stages. In fact, they don't appear until about 80% of the dopamine – the neurotransmitter needed for the brain to "communicate" with the rest of the body – has been lost. Once they do, symptoms intensify and progress rapidly.

However, according to the *Parkinson's Institute*, each person with PD is very different, and the rate of the progression will vary enormously from one person to another. Most drugs will help, but only temporarily, to alleviate the symptoms, while others (currently in investigational stages) may retard the progression. Surgery is sometimes an option with some patients, too.

But one fact remains: PD is neurodegenerative and incidence is increasing. According to the *Parkinson's Study Group*, more and more people are stricken with PD because we are living longer. The average life span has increased from 50 years in 1900 to 75 years in 1986. As PD is generally an illness of middle and later years, it is not surprising that, particularly with an aging Baby Boomer population, the number of older people with PD is increasing.

The longer you live, the greater your chances of developing PD. Although it causes disability, PD does not appear to significantly shorten the lifespan of its sufferers. But whether it's affecting you, your spouse or a parent, realize that many financial and legal decisions are best made before there is a formal diagnosis of Parkinson's Disease.

There are also important things you can do if you have a spouse or parent already suffering from PD, and if you are already struggling with caregiving or financial burdens. At any stage, there are steps that should be taken now to avoid having your personal and family assets ravaged by medical and long-term care as well as other out-of-control costs.

How I Became Involved With Helping Families Affected By Degenerative Disabilities

Of course, the unfortunate truth is the fact that there is no cure. No one can offer you that. But what I can offer you are the steps you can take right now if your loved one suffers from this disability in order to achieve peace of mind.

You can learn how to cope. You can join support groups. You can learn more about recent breakthroughs in the treatment of PD. You can learn how to take control of your life again. You can learn the steps to take to care for your loved one... And with that, you'll begin to learn how to take care of yourself.

Sure, you're exhausted. And you want to find out what you can do. I'll explain all of this and more, and offer you a few resources to help you in just a moment. But first, I want to share how I became involved with helping people who have a loved one with a degenerative disability. Let me briefly tell you my story.

Like many, I went to law school because I wanted to do work that would help people. I took a liking to estate planning and elder law because it would allow me to work directly with families and have an impact in people's life on a regular basis.

After law school, I did want career services says you're "supposed to do" and I joined a law firm as an associate. Although the firm practiced estate planning, it didn't take long to figure out that a lot of the work being produced was little more than cookie-cutter documents. We weren't taking the time to proactively teach clients about various planning options and counsel them in selecting the best option for their situation. Instead, most people were receiving basic documents that said how they wanted their property divided upon death and maybe included a bit of tax planning, if needed. And we hardly ever talked to clients about the importance of long term care planning and disability planning!

I quickly became frustrated and depressed with practicing law this way. I didn't feel that I was really helping my clients, and I didn't have a lot of confidence that the plans were really going to help them and their families. So in 2009, I took the leap of faith and opened my own office—an office focused on putting the client first and educating the community about what good planning looks like and how it can benefit families.

And over time as I built my practice — slowly at first and then more quickly as things progressed — I began seeing more and more families who had a loved one with Parkinson's Disease and other forms of degenerative disorders, such as Alzheimer's, Fibromyalgia, dementia, ALS (or Lou Gehrig's disease) and Multiple Sclerosis. Talk about frustrating.

People would come into my office (some had a formal diagnosis, others didn't but were equally sure it was PD), and they needed so much help. People would come in and bare their souls to me: how their spouses had changed. How their relationships had changed. How their families had changed. And how their lives had changed.

At the same time, I was seeing my family work their way through various issues. My grandmother's Alzheimer's disease was continuing to worsen and my parents were spending more and more time tending to her needs. I had also watched the toll that the disease had taken on all of her siblings and their immediate families.

Then one summer day, my aunt took my grandfather to Vermont for an antique car show. That evening in the hotel, in unfamiliar surroundings, my grandfather tripped over the luggage rack, fell and broke his hip. And then I saw the hurried panic of my family trying to coordinate his health care at an out-of-state hospital, sort out Medicare benefits, arrange for transportation, find a suitable rehabilitation facility, and coordinate his home health assessments and care needs. I also saw how quick his attending physician was to diagnose my grandfather with dementia, when in fact, it turned out to just be residual effects from the anesthesia from his hip operation.

And as my family continued to work through these issues and as I talked to more and more people one thing became apparent—most families were wait far too long to address these issues and start the planning process, costing them thousands of dollars unnecessarily. That’s when I made it my mission to better educate the community about the various benefits and programs that are available to help them care for their loved one and the importance of starting planning sooner rather than later (though even if you are in a crisis, it still may not be too late).

PD sufferers and their loved ones alike became more and more frustrated with themselves as well as with the people around them. And then the thoughts would creep into their mind. On particularly stressful days, they might even wish their loved one were dead. And then they’d feel horribly guilty about even having that thought.

FACT ABOUT PARKINSON’S DISEASE
Be Wary of These Warning Signs: From Denial to Depression

The emotional and psychological changes that someone with PD experiences can be just as important as the physical changes. According to Cedars-Sinai’s Division of Neurology, some changes are due to the disease process itself, which causes an alteration in brain chemistry. Others are caused by external influences and the person’s reaction to them.

As with any chronic neurological condition, PD is stressful, and people react to stress in different ways. Stress can manifest itself physically, psychologically and emotionally. Adjusting to the challenge is not easy for anyone, as PD significantly impacts family, friends and caregivers.

At first, denial, disbelief and “Why me?” are common reactions. Since the onset of the disease is subtle before an actual diagnosis is made, people often attribute symptoms to other causes or shrug them off. But when a diagnosis is finally made, it can be bittersweet: a feeling of relief, mixed with feelings of anger, shock and fear for the future, is common.

However, depression is one of the most common reactions. By some estimates, 50% of PD sufferers feel depressed, and some doctors feel it may actually be part of the disease process. But it’s also a normal response to dealing with the losses and lifestyle adjustments that come with PD in the areas of social activities, work, relationships, mobility and independence.

... continued on next page

Although depression is often mild, it can become severe. It is really important to recognize the symptoms of clinical depression and inform your doctor. They include: sadness, seclusion, diminished interest in activities, loss of appetite (or overeating), fatigue, restlessness, lack of focus, sleep deprivation (or excess sleep) and, of course, suicidal thoughts.

The diagnosis can sometimes be difficult because the physical signs of PD and depression are very similar. But there is good news. Depression is treatable and can definitely get better. It is important to talk to your doctor about how you are feeling both emotionally AND physically.

Do You Put On Your Happy Face?

When your spouse has PD, it's hard to get away from it.

You watch your loved one slowly wasting away as you feel equally anxious, hurt or depressed, perhaps even guilty, because you feel there's nothing you can do about it. Bad day after bad day, followed by an occasional good day with the hope that things are better, only to have that hope dashed by another string of bad days. Even though that person may still be functioning at some level, the impact on those around that person is just as significant as the impact it is making on their own selves. In fact, some people say that the affliction is not only crippling a person's body but also feels like it's crippling that person's soul, too.

We've all had it happen. It's a bad day at work, the kids are screaming, the dog gets out and terrorizes the neighborhood, the washing machine overflows, all heck is breaking loose and the phone rings... And it's your friend on the other end, asking, "How's it going?" You put on your happy face, smile and say...

"Just fine."

Caregivers are famous for wearing their "happy faces."

They may have been struggling with the same repetitive question, or pacing or wandering for the last hour. But when someone comes over, or talks to them on the phone, they say everything is "just fine." And the happy face continues for a while — maybe for months or even years — until you just can't bear it any longer.

Let's put aside your "happy face" and talk about Parkinson's Disease, and how you can take control of your life again. We've all heard the saying, "Knowledge is power." That certainly is true when trying to cope with any progressively crippling disease or disability, such as Parkinson's Disease. But there's more to it than that.

I want you to be aware of everything there is to know about the disease itself— about caring for your loved one, and about providing that care without emotionally, physically or financially destroying yourself or your family. You need to know about the financial and legal matters you must address.

But if you don't even know the right questions to ask of doctors, accountants and lawyers, how can you possibly get the right answers? That's why I've laid out a road map for you. That's why I'm going to

tell you how to get from “here to there” safely. Here, now, are the nine steps on how to cope with PD and get to peace of mind.

Step 1: Become Informed

There are hundreds of good books and resources on PD. The one I recommend is, Parkinson’s Disease: A Complete Guide for Patients and Families, written by Drs. William J. Weiner, Lisa M. Shulman and Anthony E. Lang.

The authors are leading authorities in movement and neurological disorders — and the book is a comprehensive resource for coping with medical, emotional and practical challenges associated with PD. Published by Johns Hopkins Press Health Books. www.amazon.com.

Granted, that alone doesn’t help you. You don’t have the time or the energy to become an expert overnight. Nonetheless, it is important that you do take at least a bit of time to get an understanding of what is going on with your loved one and yourself. Fortunately, many other books are widely available and can be obtained at most bookstores.

Step 2: Contact the Nearest Chapter of the Parkinson’s Association

There are a number of resources available to families who have a loved one suffering from PD, and perhaps the best place to start to find these resources is through the many Parkinson’s associations that exist. There are several with local chapters, and I encourage you to seek out the chapter in your area.

If you have access to the Internet, two great websites can be found at <http://www.parkinson.org/> (The national Parkinson Foundation, Inc.) and <http://www.parkinsonassociation.org> (The Parkinson Association of the Carolinas), which contain a wealth of information on PD, local resources and support groups.

Step 3: Consider Joining a Support Group

Not everyone likes to get together with other folks and discuss what’s going on in their lives and with their loved ones. And if that’s something that does not appeal to you, that’s perfectly understandable. But at the same time, where Parkinson’s Disease is concerned, it may be beneficial to have the support of others who are going through what you and your family are experiencing.

Not only can you begin to feel a sense of community and to learn the types of resources that are available, but you also can gain a better understanding that the concerns, fears, and anger that you may be experiencing are quite normal. If this sounds like an avenue worth pursuing, then you can contact the Parkinson’s Association (mentioned in step one) for a list of support groups. They are held at regular times all over town.

Step 4: Discuss the Situation and Your Feelings

Don’t hesitate to talk openly about it with your loved one. Of course, this can be a particularly difficult step to take. But it’s very important to have these discussions before it’s too late, particularly before speech and mobility become impaired. In addition, remember that depression is a common reaction. So, talking about it is an important step.

You might say to yourself, “I wouldn’t know where to begin.” If you do not wish to pursue support groups, contact your local PD Association chapter to find someone near you with whom you can talk. Also, talk to your family members or a close friend. Tell them what is happening. They probably noticed some of the changes, but are waiting for you to let them know it is okay to talk about it.

Step 5: Schedule a Doctor’s Appointment

There are a number of reasons why someone may be experiencing tremors, muscular rigidity, loss of balance and so on. Not all of them are related to PD. Typically, there are many causes for a lessening of, or a lack of control over, one’s motor functions. Some can be as simple as a person’s diet; others can be related to hormonal problems or medication.

Still others can be neurological disorders like PD. That’s why it’s so very important, when someone is experiencing the symptoms, to have a medical examination. Quite often, the disease is treatable, and even if it is PD there are a number of new drugs that can reduce the symptoms considerably and, in some cases, slow down the progress of the disease.

Of course, the place to start would be with your family physician or an internist. From there, depending upon the results, the doctor may suggest that you see a neurologist, or someone who specializes in Parkinson’s and other related diseases. For more information, in Kansas City you may want to contact the Morris K. Udall Parkinson’s Disease Research Center of Excellence, Duke University Medical Center, Durham, North Carolina. Their phone number is (888) 275-3853.

Step 6: Talk to Your Doctor About Other Matters

Ask your doctor if he or she is comfortable with your health care treatment wishes, as well as disability and end-of-life matters. Of course, talking about such matters is not pleasant. It never is and never will be. But realize that procrastination can be costly. Both financially and emotionally. So, the time to do so is now before it’s too late.

Some physicians may not be totally comfortable with the way you and your loved ones would want to handle things as the disease progresses. Or they may be in total agreement with your wishes. But in either case, the time to find that out is now, when the conversation can be held in a non-emergency type of setting, and where hopefully everyone can participate.

Step 7: Meet With an Elder Law Attorney

This is an extremely important step. It’s critical that you and your loved ones have a chance to put the proper planning in place while there is still time. The simple fact is that none of us knows how much time we have on this earth. When PD is introduced into the situation, and as it progresses over time, it becomes more complicated. The lack of motor skills can impair one’s ability to properly communicate one’s wishes.

Of course, you may “know” exactly what your spouse or loved one would want. But if those wishes have not somehow been put down in writing, then the law may not recognize your supposed “knowledge.” In legal-speak, it’s often considered hearsay and without any legal merit. And that can cause you a lot of unnecessary grief.

Instead, the law requires that the person who has any degenerative disability must have the legal capacity to take and understand the planning steps. For that reason, I can never emphasize enough the fact that it's critically important these steps be taken right now. The more you wait, the greater the risk becomes.

Schedule an appointment with an elder law attorney — that is, a lawyer specifically devoted to elder law. At the-meeting, the elder law attorney will guide you and your loved ones in a discussion about what, if any, steps that need to be taken.

a) What You Don't Know CAN Hurt You!

For instance, one of the first items to consider is a power of attorney. Basically, there are two different types of powers of attorney. A power of attorney gives you the legal authority to make decisions for your loved one if he or she cannot make decisions: there are powers of attorney for both *financial* and *healthcare* issues.

The power of attorney for healthcare allows you to make decisions concerning doctors, hospitals, medication and so on. Even though you may have been married for 40 or 50 years, if you do not have these powers of attorney in place the law presumes that you must have meant not to do so.

From my experience, that's not why people don't have powers of attorney in place. Oftentimes, people simply don't know that they need them. It comes as a shock to them when I'm counseling someone who's been married for decades, and I tell them that, since this was never put in writing, you have no legal authority to make decisions for your spouse. This can be easily handled (assuming that your loved one still has the legal capacity to do so) with a power of attorney.

The other type of power of attorney is one for finances. This can cover a whole host of situations, from handling real estate, to dealing with bank accounts, to paying taxes, to almost anything you can think of from a financial standpoint. Once again, this can be fairly easily handled, so long as your loved one has the legal capacity to make these decisions.

Having the appropriate powers of attorney in place is a critical first step. Then, depending upon the specific situation, other legal issues related to your condition may arise. After executing durable powers of attorney for finances, health-care and a healthcare treatment directive (i.e., a living will), you and your family should consider other legal planning.

You should consider estate planning for people with neurodegenerative diseases, like PD, to help you understand how to position your resources to best serve your needs and those of the persons dear to you. This kind of planning is highly individualized. Some of the issues you and your family will want to discuss with an experienced elder law attorney include:

- *Revising Wills and Trusts:* Whenever a major life event occurs, attorneys recommend that you review your wills and trusts. Your current legal documents may no longer be appropriate. You may want to make changes that reflect your new circumstances. A diagnosis of PD is a major life event worthy of this kind of legal review.
- *Changing Property Titles:* The way in which your real estate and other property are titled is critically important. In some cases, if these things aren't handled properly now, then dealing with

the property later could require you going to court. Reviewing property titles is also an important part of planning to ensure that you and your family members are protected if you or your loved one ever needs long term care, such as in a nursing home.

- *Strategies for Financial or Other Gifts:* Consulting a knowledgeable attorney is especially important before you transfer any property or make gifts. He or she can help you review your financial situation to determine whether a gifting program or other financial strategy is appropriate for your situation. Making gifts can protect your family and help save your estate. But acting improperly can have severe legal consequences and even make you ineligible for government benefits. Early planning is more important than ever, due to recent law changes.
- *Long Term Care Strategies:* In addition, you may want to consider the benefits programs that are available. For instance, Medicaid, which is a federally funded program administered by the states, pays some health care costs (assistance with bathing, light housekeeping, cooking and laundry), while an eligible patient remains at home, as well as nursing home costs for qualified individuals.

b) Government Benefits...The Right Way!

Speaking of Medicaid, you may not want to think about using government benefits. But most families are financially unprepared to pay for health care costs for a Parkinson's patient. Over a patient's lifetime, those costs for similar diseases have been shown to be, at the very least, \$174,000!

Even if your loved one enters a nursing home down the road, as a "private pay" resident, the family may eventually exhaust personal funds and need Medicaid assistance. And even if you can manage the costs, you may still worry about depleting your assets and impoverishing your family.

In fact, you may already share the frequently expressed fear among potential Medicaid applicants, such as: "I'm afraid I'm going to lose everything." However, with legal assistance and proper planning, you can protect your family's financial security while qualifying for government benefits.

FACT ABOUT PARKINSON'S DISEASE "PD Ain't Cheap!"

According to the Parkinson's Action Network, the most commonly used medications, can cost \$2,500 per year or more. Ongoing care, including, visits to neurologists, physical therapies and treatment for depression, in the early stages, can carry an annual cost per patient of \$2,000-\$7,000. But the cost of advanced cases runs higher. *Much higher.*

For example, treatment and hospitalization for Parkinson's-caused falls can run \$40,000 or more per patient. (According to Dr. William Koller of the University of Kansas, an estimated 38% of Parkinson's sufferers do fall, and 13% fall more than once a week.) Loss of employment, in the majority of cases, is imminent, affecting 31% of patients within the first year.

Again, it's critical that you consult an experienced elder law attorney to help you with this planning process. It's like asking a Certified Public Accountant (CPA) to prepare your income tax forms to be sure that you are taking all the legal deductions the tax code makes available. Don't apply for benefits before making sure you've taken all the steps possible to protect yourself and your family.

Frankly, it's your responsibility as the spouse or family leader to make yourself fully informed — to get smart — about these things. For example, I have personally reviewed dozens of books, including much of the literature commonly given to families dealing with Parkinson's. And I've attended public workshops and lectures. And I've found these workshops leave out most of the **critical financial and legal information** you need to know.

That's why I've written numerous books and articles detailing the little-known facts about the healthcare establishment, Medicare and Medicaid, patient and family rights, and how you can protect your family. These steps are applicable to anyone with a loved one suffering for a progressive disability.

Now you can put into place these same legal strategies to protect yourself and your family. Here's how:

Step 8: Call Us Today

Whether you want to put into place an action plan to protect yourself and your loved ones, or you simply want to know your rights and what other steps you and your family, specifically, can take, call us at **(919) 443-3035**.


During that initial phone conversation, we'll ask you some questions about your situation, about the symptoms, about the clinical verifications with your physician, about your family and about any planning that you may have already done. And then we'll give you guidance as to the appropriate steps to take from here.

If, after discussing the situation, we all agree an appointment would be helpful, then we'll schedule it. Or if it looks like planning is not necessary at this time, we'll tell you that, too.

Finally, Step 9: Relax!

After you've taken and completed the steps discussed in this letter, you'll have a plan to safeguard you and your family. Now take the time to enjoy each precious moment you have with your loved ones.

... Because, after all, that's what counts the most.

Warmly,


Jackie Bedard
Elder Care Attorney

P.S. If your loved one suffers from Parkinson's Disease, their ability to make financial and health care decisions may decrease over time. Making informed decisions about personal business and healthcare may become more difficult or even impossible. The more you wait, the greater the risk becomes.

The time to act is NOW. With proper planning, you will ensure that things are handled according to your family's wishes, and that you've taken the best steps possible to protect your loved ones and to protect your family's financial security. If you would like the guidance of a law firm which has helped hundreds of local families successfully deal with these issues, please call me or my team at Carolina Family Estate Planning.

Once again, the phone number for our Cary office is **(919) 443-3035**.

Here's Your FREE Consultation Certificate – But First, Take This “QUICK QUIZ”
TAKE A MOMENT AND SEE FOR YOURSELF IF YOU NEED TO BE SERIOUSLY CONCERNED ABOUT
PARKINSON'S AND ITS THREATS TO YOUR FAMILY'S FINANCIAL SECURITY.

1. Do you have a spouse or parent who is frequently exhibiting signs of “having the shakes,” muscular stiffness, slowness of movement or loss of balance, particularly if those symptoms seem unusual and persistent?
2. Are they slowly having more difficulty with, or demanding more and more assistance in, carrying normal, day-to-day activities, such as washing the dishes, driving the car or getting up and dressed in the morning?
3. Do they seem increasingly depressed about, aggravated by or anxious with their growing inability to do regular, routine activities, including the simple task of taking care of themselves?
4. Are you intentionally “not talking about” some of these things with the affected person?
5. Are you concerned about who will care for you if your spouse has PD? Or who will care for your spouse if PD attacks your family? Or who will care for your spouse or family if PD affects you, specifically?
6. Are you the child of an aging parent, and are you unsure about the level and extent of the financial responsibility you can incur? Or will be legally forced to incur such a responsibility, if that parent is affected with PD?
7. Do you have significant assets to protect a home, a business, savings and investments?
8. Are you uncertain what you can and cannot do to protect your assets?
9. Are you or your family already suffering, if not financially then emotionally, from physical fatigue, or from meeting the increasing needs of a spouse or parent affected by a degenerative disease such as PD?

If you answered “yes” to any of the above, as a recipient of this report you are entitled to receive a 15-30 minute **FREE TELEPHONE CONSULTATION** to assess your estate planning or long-term planning needs. Since Parkinson's is a progressively degenerative disease, the sooner you do so *the better it is*.

To redeem your free gift today and arrange for a complimentary 15-30-minute telephone consultation, or if you know of anyone else who might benefit from this timely report at no charge, then please let me know by calling us today at **(919) 443-3035**, or by emailing **info@carolinafep.com**.

YES! Please Send Your FREE Report to The Following Friends, and Give Them a FREE 30-Minute Phone or In-person Consultation, As You're Doing With Me, With an Experienced Elder Law Attorney!

Remember that there is **NO** obligation whatsoever. Also, your information, the information you give us, as well as any information collected during these free consultation, will always remain strictly confidential. **NO sales person will call.**

Friend #1 Name: _____ Friend #2 Name: _____ Friend #2 Address: _____
 #2 Address: _____ Friend #2 Address: _____
 City/State: _____ City/State: _____ Zip: _____
 _____ Phone: _____ Zip: _____ Phone: _____
 Is it an urgent matter? ____ Yes ____ No May we mention your name as the referrer? ____ Yes ____ No

Please fax this form at (919) 324-6987 or mail it to: 51 Kilmayne Dr., Suite 203, Cary, NC 27511. You can also email your contact information to: *info@carolinafep.com*. Please allow a week or two for delivery.