

People actually said these things in court:

- Q: What is your date of birth?
- A: July 15
- Q: What year?
- A: Every year

- Q: Now doctor, isn't it true that when a person dies in his sleep, he doesn't know about it until the next morning?

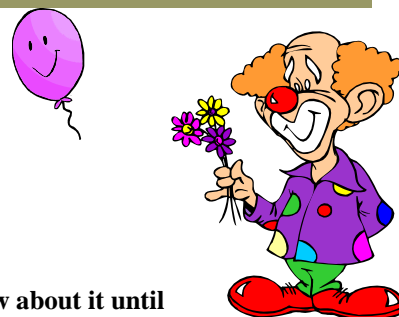
- Q: The youngest son, the twenty-year old, how old is he?

- Q: Were you present when your picture was taken?

- Q: Was it you or your younger brother who was killed in the war?

- Q: How far apart were the vehicles at the time of the collision?

- Q: You were there until the time you left, is that true?



**Ann Shaw
 Attorney at Law
 Ann Shaw, P.A
 522 Alternate 19
 Palm Harbor, Florida
 34683**



**ADDRESS CORRECTION
 REQUESTED**



CHOOSING YOUR LONG-TERM CARE INSURANCE POLICY

Purchasing long-term care insurance is one way to protect your family's assets in the event of an illness or disability for which you would need special care for months or even years. Your long-term care insurance provider can help pay for certain expenses associated with the needs of daily living, such as food preparation, bathing, and medication management.

Buying before you need it:

The best time to purchase a policy is usually when you're in your late 50s to early 60s. The younger you are, the lower the initial premiums and the less likely you will have medical problems that may disqualify you from coverage. Remember that once you start, with most policies you will have to continue to pay premiums annually, at least until you begin accessing your coverage. Keep these four factors in mind when considering a policy:

- 1) **The number, range, and type of services that your policy will cover.** Policies may cover nursing home, assisted living facility, home care costs, adult day centers, and community living facilities.
- 2) **The daily cap-how much the policy will provide per day.** What are the general charges for nursing homes and home care in your area? Obtain a policy that provides inflation protection, since it is likely that prices for these services will have increased by the time you need care.
- 3) **The length of the elimination period.** How long will you be required to pay out-of-pocket expenses before the policy begins paying? This period could be the first three or six months, or some other duration of time.
- 4) **The requirements that must be met before payouts begin.** Most insurance companies consider the inability to handle the activities of daily living, such as dressing, eating, and bathing, as the triggers for paying benefits. Some policies may require more triggers than others, and certain activities may not be covered.

Source: Christine Fahlund, a senior financial planner with T. Rowe Price

**Ann Shaw, P.A.
 Attorney at Law
 522 Alternate 19
 Palm Harbor, Florida 34683
 Toll Free (800)622-1401
 727-772-0415**

Email Ann at :
annshaw@annshaw.com

Visit Our Website at:
annshaw.com

We would like to take this opportunity to give you some background on Ms. Shaw and some of her office policies. Ms. Shaw is a member of the Pinellas County Estate Planning Council and the Elder Law section of the Florida Bar, and assists clients in estate planning, health care decision-making, probate and trust administration, and real estate transactions. Ms. Shaw is an active member of the Clearwater Bar Elder Law and Probate- Real Property Committees. Ms. Shaw received her law degree from Loyola University of Chicago while serving as a Police Officer with the City of Chicago, and retired with the rank of Lieutenant. Ms. Shaw has taught at Universities in both Illinois and Florida and became involved in Elder Law while caring for her mother. She serves her clients with care, compassion and commitment and welcomes the opportunity to speak to you or your organization.



Prescription Drug Price Comparison Webpage for Seniors

The Florida Department of Financial Services Senior Resource Center website will help Florida’s seniors comparison shop for their prescription drugs.

The webpage is located at www.flseiors.net/prescriptiondrugs/. Log on, and choose the county of residence and the prescription drug in the drop-down menus. The available Medicare prices in the area will be displayed, starting with the lowest price. The locations and phone numbers of the pharmacies are listed for shopping convenience. The most-prescribed drugs in Florida are available to search, through data provided by the Agency for Health Care Administration.

Florida has more than 2.9 million residents over the age of 65, and this page will link seniors directly to the lowest prices for the prescription drugs they need. Seniors who don’t have access to a computer at home, through a friend or a local library can call the toll-free number at 1-800-342-2762 to get more information and order brochures on many health, insurance and financial topics.

Source: Florida Department of Financial Services, www.fldfs.com



HOT Topics: Caregiver Tips

An estimated 22 million households are involved in care giving for an adult relative or friend. Unpaid caregivers provide over 80% of the care for older adults suffering from cognitive physical impairments.

The most important thing to remember as a caregiver is that *you are not alone*. Support groups, support from friends and family, and professional resources abound. There are several web sites dedicated solely to caregiver issues, which provide both practical tips and emotional support.

Here are some other important tips, should you find yourself in a care giving role:

Senior Helpline

Pinellas: 727-217-8111
Pasco: 800-861-8111
Hillsborough: 813-273-3779

Here are some Websites that you may find helpful:

Children of Aging Parents (CAPS) :
Family Caregiver Alliance (FCA):

- Take care of your own health and emotional wellbeing.
- Consider respite options (alternate care with other relatives, utilize adult day care or in-home caregivers).
- Assess home safety for potential dangers (sharp objects, obstructed pathways, poison/medication, emergency response/ fire system).
- Evaluate short and longer term needs and educate yourself on resources available. Plan ahead for various contingencies to avoid crisis-based decision-making.
- Talk to professionals in the community.

County Help lines (Information & Referral for variety of organizations) : **211**

Www.caps4caregivers.org
www.caregiver.org

**FREE ANNUAL CREDIT REPORT
and CREDIT REPAIR**

Your credit record can determine a lot about your financial future, from how much credit you get to whether you are offered a job. Good credit is an asset worth protecting. Credit reports contain numerous types of information—including details about debts such as mortgages and credit cards, and bankruptcies. Take advantage of the **free annual credit report** now available to Florida residents that can be requested from each of the three major credit reporting services (Experian, Equifax and TransUnion) under the federal Fair and Accurate Credit Transactions Act. As of June 1, Floridians can review their credit report once a year from each credit reporting service at no charge due to this Act. You could review your credit report every 4 months from a different credit reporting service.

Make it a habit to check your credit report on a frequent basis and address any discrepancies or errors that may exist. You can get free reports online at www.annualcreditreport.com, or can download the form to your computer to mail in. Call toll-free at 1-877-322-8228 to obtain free reports by mail. You may also purchase your credit score for a fee of \$6.95 when you request your free annual credit report.

What if your credit report is incorrect?

If you find discrepancies in your report, keep these tips in mind when trying to correct information in your credit report:

- * It is common to receive mail, telemarketing pitches and e-mail from credit repair businesses offering to help upgrade credit ratings. These promises are aimed at getting more money from those of us who can least afford it—people already in financial trouble.
- * Be cautious of companies that want you to pay for credit repair services in advance or that recommend against contacting a credit bureau directly.
- * Be wary of a company that suggests you try to invent a “new” credit report by applying for an employer identification number to use instead of your Social Security Number.
- * Understand that there are possible crimes related to credit repair. For example, you can be charged and prosecuted for mail or wire fraud if you use the mail or telephone to apply for credit and provide false information. It is a federal crime to make false statements on a loan or credit application, to misrepresent your Social Security number or to obtain an employer identification number from the Internal Revenue Service under false pretenses.
- * No one can legally remove accurate and timely negative information from a credit report.

Source: Florida Department of Financial Services website
www.fldfs.com



WWW.ANNSHAW.COM

