

# Law Office of Alan D. Davis Newsletter

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- **Welcome to my Winter newsletter!**
- **Seniors and the Law**

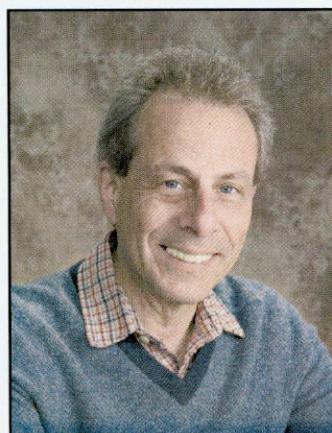
The older I get, the more I try to learn about the law and seniors. After all, I might be one some day! After perusing a few articles, I thought I would pass on some of the information that I've picked up.

The biggest mystery to most people is Social Security. This government program provides benefits to retired workers, disabled people, and the families of deceased persons. You must have paid into the program roughly 10 years to get full benefits, which become available be-

tween the ages of 65 and 67, depending on your birthday. What you'll get is based on your past earnings, but if you retire early (at age 62), you'll get a reduced benefit.

Persons with limited resources may qualify for Supplemental Security Income. SSI is available to those people who are 65 or older, blind, or disabled. Recipients automatically qualify for Medi-Cal and some other benefits.

But right now the only senior benefit I'm enjoying is the reduced price cup of coffee at McDonald's.



***Plan your estate with me and your attorney won't inherit a fortune!***

***Social Security ... provides benefits to retired workers, disabled people, and the families of deceased persons.***

## Medicare and Medi-Cal

Medicare is a federal health insurance program. It provides coverage for Social Security recipients over 65 years of age, but also covers younger people with certain disabili-

ties. There are several plans that a person can choose from, including the Original Medicare Plan and a Medicare Advantage Plan (like an HMO, PPO, etc.). The participant may have to

pay a deductible, co-payment, or monthly premium. Medi-Cal, however, provides benefits based on need. The biggest expense that it covers is a senior's nursing home or resi-

dential care facility. It can also pay for doctor visits, lab tests, dental care, and prescription drugs. There are strict financial guidelines, so not everyone qualifies for these benefits.

## THESE ARE SOME OF THE AREAS THAT I CAN HELP YOU WITH:

- *Estate Planning—Living Trusts, Wills, Powers of Attorney, Health Care Directives*
- *Probate of Estates*
- *Real Estate, Landlord-Tenant, Deeds, Mortgages, Foreclosures*
- *Civil Litigation*
- *Guardianship and Conservatorship*
- *Refinancing or selling your home*

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*You don't have to live  
on an estate to plan  
one!*

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## Revocable Living Trusts Avoid Probate

For most of us who aren't multimillionaires a revocable living trust is the ideal tool for passing property to our children when we die. You can avoid the time and expense of probate with this simple estate planning device.

Setting up a living trust is like starting your own business. In the beginning you have to have a name and business plan. Then you have to provide the business with money and assets. If you're going to sell widgets, you have to buy them

from some place and display them for the public to purchase them.

Your living trust is just like this. You (the settlor) give it a name (your own), you draw up a plan (the trust document), and you put your property into the trust. Once your assets are transferred into the trust, they can pass to your heirs without going through probate.

The best way to do all this, of course, is to have an estate planning attorney help you set



*"Setting up a living  
trust is like starting  
your own business."*

up a living trust. That way you know it's been done the right way.

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