

This Weekly Newsletter
is brought to you by

HOOK LAW CENTER
Legal Power for Seniors

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Virginia Beach
295 Bendix Road, Suite 170
Virginia Beach, VA 23452

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5806 Harbour View Blvd.,
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Hook Law Center

Open House Celebration

Wednesday, October 10, 2012

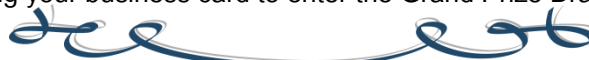
4:00 p.m. to 6:00 p.m.

295 Bendix Road, Suite 170

Virginia Beach, VA 23452

Please R.S.V.P. by **October 1st** by calling 757-399-7506 or
email Donaldson@HookLawCenter.com.

Bring your business card to enter the Grand Prize Drawings!



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The Future of Elder Law

Andrew H. Hook spoke at this year's 21st Annual Advanced Elder Law Conference in Fairfax, VA on September 13, 2012. Mr. Hook, a nationally known Elder Law Attorney and pioneer in developing the Elder Law practice in Virginia, spoke on the Future of Elder Law. Mr. Hook is a regular speaker for the Virginia Continuing Education (CLE) and has made numerous presentations at the Annual Advanced Elder Law Conference. Below are some of the topics he addressed during his presentation. A copy of this talk is posted on his firm's website: hooklawcenter.com.

Mr. Hook's speech was quite comprehensive with content geared for the practicing elder law attorney. He said that both the economy and technology have greatly altered the practice of elder law. However, he made several points that would be of interest to the public. They are:

The Future of Elder Law (con't.)

1) The Supreme Court, on June 28, 2012, held that the Affordable Care Act (ACA) constitutional, but also held that the federal government cannot punish states that elect out of the Medicaid expansion. So if you live in a state that opts out of the Medicaid expansion, the individual will end up paying the difference.

2) Beginning in 2014, unless Virginia elects out of the Medicaid expansion, the ACA will expand coverage to all people's income under 133% of the poverty level. Implications of this will be that the elimination of the pre-existing condition rules may reduce the need for the creation of Special Needs Trusts (SNT) for persons with special needs. However, the next congress may repeal or amend the ACA. Therefore, substantive changes are probably on hold until after the presidential election.

3) Congress is considering the enactment of a bill (the Achieving a Better Life Experience Act (ABLE Act - HR 3423 and S 1872)) that would allow families of persons with disabilities to establish tax exemption accounts for their future needs without affecting eligibility for Medicaid or other public benefits.

4) Clients of legal services are increasingly shopping for comprehensive services. Therefore, elder law attorneys should consider both in-house staff and subcontracting with related service providers such as certified financial planners and accountants to provide complete estate planning for clients. While the American Bar Association has declined (April 16, 2012) to permit a non-lawyer to own an interest in a US law firm, there are places such as the United Kingdom, Australia, Canada, and the District of Columbia where non-lawyer ownership of firms providing legal services is permitted. Furthermore, online firms such as Legal Zoom and Rocket Lawyer provide legal services and have non-lawyer owners.

5) Many people are unprepared for retirement. 60% of workers report that they have less than \$25, 000 of savings and investments. 54% of retirees have household debt, with 11% having \$100,000 or more of debt. Yet, the average out-of-pocket expenses for nursing home stays, insurance co-pays, and home health services for a married couple age 65 or older is about \$197, 000 over the course of their retirement. His advice is to begin saving early, and save as much as you possibly can.

Mr. Hook and his capable staff of elder law attorneys and support staff at the Hook Law Center are able to guide you through this complicated process of arranging for long-term care and/or estate planning to protect the assets that you and your family have.

ASK KIT KAT: Can Pets Be Therapeutic?

Hook Law Center: Kit Kat, can pets actually be therapeutic besides being tons of fun for kids?

Kit Kat: Why, yes. The latest research is revealing that pets, besides being wonderful additions to the normal family, can actually serve a variety of helping or therapeutic roles. For a long time, dogs have assisted people with visual impairments. But their role has recently been expanded to include helping people with such disabilities as autism, learning disabilities, and Alzheimer's. Returning veterans from Iraq and Afghanistan who suffer from post-traumatic stress disorder also are benefitting from therapy pets. Dogs serving this latter group are called psychiatric service dogs. Both young and old can benefit from association with pets. Interaction with a pet actually "produces biochemical changes in the brain," according to Hal Herzog, professor of psychology at Western Carolina University. (Elizabeth Landau, Dogs: A medicine for mental health problems?, cnn.com, Aug. 1, 2012)

So which pet makes the best therapy animal? Well, that depends. For an elderly person who doesn't like a lot of activity, a cat may be best. For someone with a physical disability, a dog may assist in some simple tasks like getting objects for the person or guiding them through streets and buildings. Children with physical impairments also enjoy riding therapy horses. It helps them to feel as if they are not restricted by the physical limits of their bodies. Whatever the pet, make sure you have the time and money to care for your pet adequately. My parents, Andy and Maureen Hook, have 5 cats, and at times just yearly, routine care can get expensive. But I think they will tell you that we're worth it!

Upcoming Events

Hook Law Center is presenting a Veterans Aid & Attendance Seminar this Thursday, September 27th at Churchland House, 4916 West Norfolk Road, Portsmouth, Virginia 23703. It's not too late to R.S.V.P. for this seminar. Please call 757-483-1780 or 757-399-7506. For more information on other upcoming seminars, please visit hooklawcenter.com/resources/upcoming-seminars.html or call (757) 399-7506.

Andrew Hook is speaking to the Princess Anne Art Group on October 9, 2012 on the topics of Estate Planning, Financial Planning and Long Term Care Planning. The Princess Anne Art Group is located at 2321 Santa Fe Drive in Virginia Beach, VA 23456.

Andrew Hook is speaking on the subject of Elder Abuse at the Sullivan House on October 17, 2012. The Sullivan House is located at 2033 General Booth Blvd., Virginia Beach, VA 23454.

Upcoming Events

Montero Medical Missions is sponsoring the **Health Fair For Veterans**. The opening ceremonies will be held on Saturday, October 27, 2012 at 9 a.m. at the Chesapeake Regional Medical Center, Lifestyle Building, 800 N. Battlefield Blvd., Chesapeake, VA 23320. The health fair will be held from 9 a.m. until 3 p.m. Veterans will receive assistance with their health care needs including ten screening stations. Future locations for the health fair will be announced at a later date.

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Cindy Morris

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