



June 2010

Caregiver Tools - The website, www.eCareDiary.com provides a a set of online tools designed to make coordination of care and sharing of information easy among family members and other caregivers. The site is also full of information which may be helpful to caregivers in locating or assessing professional services.

Everyone Loves a Summer Fair - Games, Food, Crafts, Raffles, Barn Sale, Music and more . . . Caroline Church Summer Fair, Saturday, June 19th, on the Village Green, in Setauket. Call 631-941-4245 for more information.

More Movie Deals - A reader e-mailed me that Commack Multiplex also offers reduced price movies on Mondays at 1:00 p.m., for \$2.00. Here is their phone number: 631-462-6952

On the Lighter Side - The following has been circulating on the internet:

My Living Will

Last night, my kids and I were sitting in the living room and I said to them, I never want to live in a vegetative state, dependent on some machine and fluids from a bottle. If that ever happens, just pull the plug.

They got up, unplugged my Computer, and threw out my wine!!!

The little monsters

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This is attorney advertising.

This Month's Articles:

- [Make Sure Your Life Insurance Is Not Taxed at Your Death](#)
- [Investigative Report Questions Five-Star Rating System for Nursing Homes](#)
- [Book Review: *The Savage Number: How Much Money Do You Need to Retire?*](#)
- [How Risky Is Buying a Limited-Duration Long-Term Care Insurance Policy?](#)
- [Getting Social Security While Living Overseas](#)

Make Sure Your Life Insurance Is Not Taxed at Your Death

Although your life insurance policy may pass to your heirs income tax-free, it can affect your estate tax. If you are the owner of the insurance policy, it will become a part of your taxable estate when you die. You should make sure your policy won't have an impact on your estate's tax liability.

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Investigative Report Questions Five-Star Rating System for Nursing Homes

How reliable are the ratings given nursing homes under the five-star rating system that the federal government recently instituted? Not very, according to an investigative report by a Massachusetts magazine.

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Book Review: *The Savage Number: How Much Money Do You Need to Retire?*

A prominent personal finance expert helps you find your magic number: how much you need in order to retire.



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How Risky Is Buying a Limited-Duration Long-Term Care Insurance Policy?

More consumers are buying shorter-duration policies as a way to keep the cost of long-term care insurance affordable. For example, in 2009 almost one-third of individual buyers purchased a three-year benefit period policy, according to an industry trade group. But is that sufficient coverage or is the policyholder likely to run out of benefit dollars?

[more...](#)

Getting Social Security While Living Overseas

Retirees who decide to move to another country are still entitled to Social Security benefits. Once a retiree has been outside the country for 30 days in a row, he or she is considered outside the United States and the rules for collecting benefits apply.

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