

JULIE OSTERHOUT

*Certified Elder Law Attorney
Of Counsel*

LANCE MCKINNEY

Certified Elder Law Attorney

BETH PRATHER

*Certified Elder Law Attorney
Certified Circuit Civil Mediator*

BRITTON G. SWANK

Elder Law Attorney

If you have clients who need assistance with finding the right place for their ill family member to live and determining how to pay for it, **we can assist them with becoming eligible for Medicaid.**

If you have clients who are unable to care for themselves and make their own decisions, **we can assist their loved ones with becoming their guardian.**

Osterhout, McKinney
& Prather, P.A.
3783 Seago Lane
Fort Myers, FL 33901
Telephone: 239-939-4888
Fax: 239-277-0601
www.omplaw.com

E-Mail:
info@omplaw.com

WORDS TO THE WISE

April 2008

Florida Marriage Protection Amendment

Amendment 2, the Florida Marriage Protection Amendment, defines marriage as the legal union of only one man and one woman and states that no other legal union will be recognized. The full text of the amendment can be found at the Florida Department of State, Division of Elections website, and will appear on the November, 2008 ballot. Both supporters and groups in opposition to the amendment are now focusing on how its passage would affect seniors. Supporters have held press conferences around the state featuring senior citizens who support the Marriage Protection Amendment. Opponents argue that it's not just same-sex couples who would be harmed by the amendment. Widowed or single retirees in unmarried relationships would be forced to marry as a result of Amendment 2, which could cause a decrease in their Social Security or pension payments. Those choosing to remain single would lose domestic -partner privileges. Amendment 2 requires the approval of 60 percent of Florida's voters to pass.

Sources: www.jacksonville.com/tu-online/stories/041808/met_269540946.shtml

Red Flags in Reverse Mortgage Sales

A recent article in Kiplinger's Personal Finance magazine explores complaints about the reverse mortgage industry. The author notes that major areas of concern are misleading marketing tactics, pressure to buy inappropriate investment or insurance products with the proceeds of the loan, and high loan costs. A policy adviser at AARP indicates in the article that reverse mortgage shoppers should steer clear of financial products offered by lenders. In fact, a recent AARP study reports that almost one out of every ten reverse-loan borrowers had other financial products recommended to them by lenders.

Source: www.kiplinger.com/magazine/archives/2008/03/reverse_mortgage.html

Save the Date!

Beth Prather will be speaking at the Dubin Alzheimer's Resource Center's educational series for family caregivers, *Caring Across Generations*. Beth will speak on Tuesday, May 13, 2008, at Encore Senior Village from 5:30 to 7:30 pm. For more information about this program or to learn more about the services provided to our community by the Alvin A. Dubin Alzheimer's Resource Center, please call 239-437-3007. You can also visit their website at www.alzheimersswfl.org/index.asp