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## Timely Opportunities

### Key Issues in Medicaid Planning



In one recent court case, a Pennsylvania man was ordered to pay nearly \$93,000 for his mother's unpaid nursing home bill under the state's "Relatives' Liability" law. While the case is unusual, it illustrates the need for families to plan ahead to pay for long-term care. Individuals may be eligible for Medicaid benefits, but they generally have to reduce their savings to near-poverty levels. This article explains the rules, how Medicaid planning strategies work, as well as the details of the Pennsylvania court case.

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## Personal Tax

### A Cautionary Tale About Charitable Donations



You can get a double bonus when you give appreciated assets to a charity. But don't donate too much! Here is some guidance on how you can maneuver large contributions to safeguard your tax deductions.

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## Estate Planning

### Your Children and Estate Planning



If you have a sizable estate that you'll be leaving to your adult children, then your children probably need an estate plan of their own. To encourage them to plan their estates, consider these tips.

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