Hello and thank you for listening to this podcast sponsored by the ABA Solo Small Firm and General Practice Division or GPSolo. Today’s program is a Lawyer’s Guide to Elder Law and I’ll now turn things over to our moderator (Tom Urquhart).

Thank you, (Molly). Well, hello and welcome to the ABA Solo Small Firm and General Practice Hot Off the Press Podcast. Today, we are speaking to L. Rush Hunt, author of the newly-released book, “A Lawyer’s Guide to Elder Law with Forms”.

Rush is a senior partner of Hunt and Greene PSC. He has been engaged in the practice of law for over 40 years in his hometown of Madisonville, Kentucky. He currently devotes his practice to the areas of estate planning, asset protection planning, tax law and business law.

Rush’s experience in these areas of law includes not only his legal experience, but also his prior experiences as a certified financial planner and his previous employment as the vice president of trust services for Citizens Bank of Kentucky where he supervised trust administration and investment.


(Molly Hesse):
Rush earned his BS in accounting from Murray State University and his JD from the University of Louisville Law – School of Law – and his PhD in public law at Southern Illinois University. Rush is a frequent lecturer at continuing legal education seminars for lawyers and accountants and he’s a member of the general practice solo and small firm section of the ADA, as well as the Kentucky Bar Association.


Leon Rushing Hunt III: Well, thank you, (Tom). Good to be here.

(Tom Urquhart): So, how did you become interested in elder law?

Leon Rushing Hunt III: Well, I think my clients forced it on me. I really was interested in estate and trust law and my early career was in general practice. I’m in a small of 20,000 people, so I was a typical general practice lawyer.

But at least a fourth of my practice tended to be in estate and trust law. That involved a lot of tax planning in the earlier years, as well as asset protection planning. But probably over the last 15 years, increasing questions from clients who had disabled adult children over how to pass their estates to avoid loss of the estate due to health care expenses, clients increasingly asking me questions about how their estate would be impacted if they were be in long-term care.

That wasn’t a question I ever had many questions about in the early years of my practice. But probably the last 15 years that increasingly comes up, longer life spans, higher cost of health care, more issues dealing with dementia.

And, unfortunately, a lot of family space not only disabilities for their adult children, but some of which were drug and use which creates some dynamics for drafting for estate planning also. So, it just kind of developed over the years, (Tom).
OK. So, I know you have a background in law, as well as financial planning. So, what motivated you to write this book? Why did you write it?

Well, I suppose, first and foremost, I had begun writing for the ABA back in the mid-'90s and my first book was the “Lawyers Guide to Financial – or to “Estate Planning”, I should say.

And being a general practitioner in my beginning years, I have a heart for that. I have a real desire to see large and small firms and general practitioners to be equipped to handle the issues they come up for them.

And I’ve thought a lot of the estate planning books and were a little heavy in technicalities and I wanted to write some books that were practical that a general practitioner could cut his or her teeth into, read it, refer to it, feel comfortable that they could practice in some of these areas. So, that’s kind of how that (passion).

And I have to see general practitioner (so far) is it caused me to do it. I didn’t want to say a general practitioner always have to refer cases to some urban lawyer who is a – who is a specialist because that’s not what small-town people want from their lawyers. So…

Right.

So, that was kind of a philosophical reason, I guess that I decided to tackle the elder law book just kind of coming from that background. And plus my practice had just moved into that direction and I just wanted to take a crack at pulling it altogether and trying to write all the accessible book like my first book on estate planning.

Well, that’s interesting, Rush. So, now, once you’ve decided to sit down and write the book, so what were your – what were your goals when you decided to write the book?

Well, I had several goals, (Tom). The – I wanted to write something that was accessible, so then one volume you could get into a lot of the different issues that come up in elder – what’s called elder law.
Elder law is kind of an umbrella that covers a lot of areas. I wanted to cover the drafting part. I wanted people to be – have an accessible book to get into if they were dealing with self-security or Medicaid issues or (records) administration issues, as well as the typical will and trust drafting.

So, I wanted to have something that was accessible. I wanted to have a fairly clear reference book that would be useful. I kind of had the idea of what (it means) a basic beginner’s (primer), if you will, for somebody who was in general practice and wanted to – and get into elder law or get a little bit more in-depth in that area that they would have a good beginning book to use.

I also, as I got into it, found (that there’s) a lot of really good ABA resources in elder law. So, part of my goal was – in volume was to make the reader aware of some early excellent ABA resources, other books, that deal with different aspects of elder so that, again, you have a kind of a quick reference there.

I also wanted to provide some forms to be used in the practice rather than just dealing with tax issues, so multiple issues there. I also wanted to provide some good webpage references because, if I got into the book, I found that there were some really excellent government WebPages on social security, Medicare, Medicaid, those kind of issues so that the government has really done a good job in recent years on making accessible information available on their web site. So, I tried to pool all that together in one book, (Tom).

(Tom Urquhart): OK. So, I know the topic of the book is obviously elder law and it’s detailed. But can you give us kind of a brief overview of what’s included in the book?

Leon Rushing Hunt III: Yes, let me do that for you and the listeners. I want to kind of go chapter by chapter and try not to wear you out with too much detail on the chapters, but it will give you at least an idea of what’s coming in the book.

We begin in the first chapter with just your basic lawyer interview and that we kind of – and the lawyers don’t need much help on that. But we did provide a real helpful interview checklist you could use.
We provided some sample employment agreements that will deal with some of the ethical issues or representation. We have a short section in the first chapter on ethics and then we cross-reference you to an ABA book on ethics in the practice of elder law that really goes into depth on some ethics issues.

We also talk just a little bit about living arrangements and housing for your elder client. That’s not something lawyers often think about in their drafting for their clients, but increasingly, that’s something that you might want to address with your elder clients, how are they going to be taken care of as they get older, who can they rely upon, what will their living arrangements be. So, it covers some of those things in the first chapter. It’s just kind of a practical getting started kind of a chapter.

The second chapter goes into something that most lawyers in general practice feel comfortable with, but we did want to cover some of the issues of health care and financial decision-making. So, I provided a little early background from 1990 for our younger lawyers who don’t realize some of the legal battles in the 1990s over patients’ rights to refuse treatment.

So, we gave a quick recap of the Nancy Cruzan and the Karen Quinlan cases that were pretty controversial back in that time and not so much anymore. But that led to reforms in the law that made all these advanced directives that we all use today are possible and the preferred way to handle health care decision making.

So, we kind of focused on that a little bit. We talked about the Uniform Health Care Decisions Act and provided some forms to help the lawyer who maybe hasn’t done too much work in this area. And then, we pick up with the traditional financial powers of attorney.

It’s a simple area of the law and most of us just have our favorite form. But there are about three different model acts over the years that have evolved with power of attorney law. And so, we make a quick reference to that, make the practitioner aware that there are several varieties of laws out there on powers of attorneys so they can be sure what their state law. And then, of course, we provide some forms to help in that area too.
So, that’s a pretty basic chapter. It does have some fundamental forms in it that a lawyer might want to use. Most lawyers have their favorite will forms, anyway, and perhaps their favorite revocable living trust form. But we did provide a sample of that just as a form of reference for the practitioner.

And then, we jump into the – what I kind of consider a little bit tedious and a little bit hard-to-wade-through chapters dealing with these different government benefits that form such a big part of elder law planning.

So, we begin in chapter three with social security and then we try not to wear the reader out with too much detail on these areas. But the law is so massive in these areas that we’re just trying to pick out the part of social security law that elder clients will be interested in.

We’re not particularly worried about a larger understanding how to qualify someone for social security retirement. That’s kind of a simple thing that the client does for themselves. But there are some things about social security that your client may not be probably aware of or they may be asking you questions about what kind of social security benefits, if any, their adult child who has a disability might be entitled to because the parents (earning a record) because if that child became disabled as a minor there would be social security benefits available.

And so, we want to be sure the lawyer is familiar with that as you begin to help your client with drafting for their adult disabled children if that were the case. We also deal with benefits for the surviving spouse, a divorced spouse, what benefits they would have under social security, and provide some helpful references to the Social Security Administration’s webpage which shows you how to estimate benefits and a few other things that are pretty helpful.

So, we try to – we felt like an elder lawyers needs to have a decent handle on social security. You don’t have to be an expert in it, but you need to know enough about it in terms of how it impacts will drafting and planning for the family, so we cover that.

I tried to balance what I thought a lawyer needed to know with trying to avoid too much depth of overkill. We, lawyers, tend to do that. So, I tried to avoid
that. I tried to pull in 20-page, 30-page, chapters that would give a good overview.

We did the same thing with veterans’ benefits. Lawyers, I don’t think, think about that very much, don’t know a whole lot about that when they’re drafting for clients. They just assume a – their client either has VA benefits or they don’t and they know more about it than you, as a lawyer, do and that’s probably true in most cases.

But you need to know a little bit about VA because there are some benefits for the survivors of the veteran that you may be aware of, your client may not be aware of. Let me give you a quick example.

My own father was a World War II veteran and he was never in combat, but he was a World War II vet. And he had no disability, so he had no pensions from the VA. But when he passed and my mother was a widow, she qualified for certain benefits when her income was below a certain level under what are the Aid an Assistance Benefits and that was – she was able to qualify for those which helped subsidized some of her living expenses in her elder years.

So, there’s a few VA benefits that the lawyer needs to be aware of and how to converse with the client on those and to assist the client in those benefits. And I’ve had that come up several times with my clients in recent years. Just – you just need to know to ask the question about military service and then which conflict qualifies for those benefits because not all military service would qualify for those benefits.

And those are available to for the – for the veteran if their income levels are low enough. So, hard to become an expert on VA, but at least you need to know enough about it to be able to help your client.

So, then, we jump into the fairly familiar Medicare laws. And, you know, if you’re already 65 like I am, you kind of know about Medicare law just because you have Medicare. If you’re a younger lawyer dealing with elder clients, you don’t really know too much about it.
So, we give you an overview of Medicare. And one of the things that I think is really important for a lawyer doing estate and trust work for their client is dealing with Medicare and is, again, do they have adult who are – who are disabled who became disabled as a minor or perhaps as an adult, depending on their earnings record.

So, does that adult child qualify for Medicare benefits from the parent? And that’s helpful when you’re drafting because your client may be wanting to provide a gift to their child and their will or they may want to do it in a trust. And it becomes important for you to know whether the benefits that child – that disabled child receives are Medicare benefits which were based on the entitlement of the – because of the parents’ earnings record or the child if they had had a period of employment as opposed to the Medicaid benefits which I’ll talk about in a minute.

And that’s a little more complicated because those are basically welfare benefits, then receiving an inheritance would disqualify you from some of those benefits. So, it’s important to a lawyer to understand the difference between Medicare and Medicaid as you begin to draft for your clients.

And then, we hit the SSI or the supplemental security income which, again, is welfare benefits. So, it should be a small monthly check. And that’s not going to come up a lot in your practice, but you need to be conversant with it because it ties into the Medicaid program. They’re kind of – kind of bookends of each other, those two benefits.

So, again, your client may have a disabled child who receives SSI benefits and you need to understand those benefits and how they would be impacted by how you write a will for the client who wants to pass some part of their estate on to their disabled child. So, that’s why we provide an overview of that.

And then, I guess, before I catch my breath here, and I’ll finish the last of kind of what I consider the tedious chapters, but essential, is advising your client which is the Medicaid program. And that’s kind of the one that most elder lawyers become pretty familiar with and that’s the one that comes up the most
when your client’s talking to you about nursing homes and who’s going to pay and how am I going to keep (visiting) my estate to the nursing home.

I guess in all my early years of practice, (Tom), people never asked about that question about their long-term care. They just assume they would grow old and die at home or in the hospital. They didn’t think about long periods in nursing home care and that’s …

(Tom Urquhart): Right.

Leon Rushing Hunt III: …the last 15 years in my practice, typically, if I don’t raise the issue myself, we’ve had a nice discussion about a client’s estate, we’ve had a good discussion about how they want to pass their estate.

And I think I’ve got all the information I need to do wills and trust and then I’ll – and then, they ask you a questions about nursing homes which tend throws you in an entire different direction because if you’re wanting the government to pay for your long-term care in a nursing home, the Medicaid program kicks in which is a welfare program.

So, that – we’ve spent quite a bit of time on the – on the chapter in terms of who’s eligible, what resources you can have, what counts as resources, what counts as income and doesn’t count as income, what exceptions there are under the Medicaid rules, the rights of the spouse who continues to live in the home if the couple’s married and one of the couple is in the nursing home.

You have these things called (stem down) rules and you have this five-year lookback period on gifts in the Medicaid area. You have a lot of technicality in that. That used to be something that lawyers never had to think about and I think most any lawyer drafting estate planning today, whether they consider themselves an elder lawyer or not just have to be conversant in Medicaid to understand how it impacts the drafting of will and trust documents.

So, we try to get a good initial perimeter for our readers on the Medicaid program. And then, I’ll come up with a few more discussions about it, but we do provide quite a few forms in that chapter also.
And then, lastly, the (completing) two chapters are just highlights of things that I thought the lawyer wanted to still kind of have in their arsenal of information they’re familiar with which talk about retirement plans and retirement benefits because that certainly a big part of anyone’s estate plan.

So, we have a little bit of discussion on that. We also pick up some of the survey of those parts of the income tax laws that would have – would tend to affect the elderly clients. We give a real quick survey of federal estate and gift tax laws and which, of course, under the current large estate tax exceptions are not as big an issue for most large clients.

I practice law so long time that I was – I was still practicing on the estate tax exemption with $60,000 and, of course, it’s $11.58 million. So, we’ve had quite a change over the years on the taxation of estates.

And most of our listeners and readers of the book won’t be involved with federal state taxes and tax (money) we did not cover that. We discussed what the rules are generally, but in terms of tax planning a much larger estate, that was something outside the scope of the book. So, I’m going to catch my breath. That’s a long-winded statement, if you will, as an overview of what’s in the book.

(Tom Urquhart): Well, thanks for that overview Rush. Now, I know the title of the book is obviously A Lawyer’s Guide with Elder Law with Forms and you talked briefly about some of the forms that are in your book. Can you kind of go into more detail on some of the checklists and forms that you included in your book?

Leon Rushing Hunt III: Yes. Let me – let me do that, (Tom). What we’ve done with most all of the chapters, we have a very short overview at the very beginning of the chapter. And what that overview was intended to do is pinpoint the lawyer to particular sections in the chapter that I felt they were most often be dealing with.

As opposed to just turning to a chapter on a Medicaid or veterans’ benefits and having to read the entire chapter, I wanted to (key) the lawyer to these are
couple of sections in the book and are in the chapter that you really going to want to focus on and kind of have quick access to.

So, that’s kind of one aspect of the book that I hope is helpful to the reader. I didn’t want to just give them a 300-page book and then you – we, lawyers, are busy people, so we need kind of a quick roadmap to where I can find the information I need.

(Tom Urquhart): Sure.

Leon Rushing Hunt III: Then, in terms of forms, it kind of comes in a couple of areas. The first chapter, I mentioned that a while ago. We do provide a pretty good checklist of the users and energy form which your clients because most lawyers have a – some type of checklist they use.

So, we provided that and we want to – that you might want to begin using that or some modified version of it just to be sure you collect all the information you need. I think it’s a handy thing to do as part of your practice, as part of your due diligence so that you have a regular form you use so that you’re always asking a certain series of questions of your client or you’re giving the form to your client to fill out to give you adequate information.

Because one of the big problems I’ve seen over the years is estate and trust lawyer. If you ask the client questions and they give you some general answers and they’re not always as aware of title ownership or beneficiary designations as you might expect them to be and you can make some pretty egregious mistakes as the lawyer assuming everything your client tells you is correct.

So, the checklist is designed to help you be thorough with asking questions and it’s critical to know what the beneficiary designations are to be certain that there’s not a transfer of death or payable-on-death arrangement.

Increasingly, you have a lot of those for brokerage accounts and that may thwart a good estate plan. So, the interview format makes this a little helpful. We gave a sample employment letter, engagement letter and that might be something you would want to look at and use some part of that perhaps in
your own engagement letters just, again, to cover some of the ethical issues. So, that’s kind of part of our first chapter, some of the forms that are helpful there.

In the second chapter, we provide the – what I would consider kind of a boiler plate simplistic basic form. And again, our listeners may have forms they prefer of their own and I’m just trying to give them something to look at in case they don’t have forms they prefer.

But, in your typical simple estate plan for an elderly client, it may be as simple as a simple will, a power of attorney dealing with financial matters and some type of advanced directive over a health care decision-making. So, we provide those sample forms in chapter two to give a – our reader something to look at to compare with our forms. Then, let me kind of pick up a couple of thoughts here, some kind of a little bit of a rabbit trail, if you will.

(Tom Urquhart): Sure, no problem.

Leon Rushing Hunt III: (Contrasting) for our listeners here. But something that just came up just recently with me – with a client – with two different clients, in fact – they were – they were both widowers. And they had the misfortune that their children were not responsible financially, that they didn’t have a particularly good relationship with their children and their children would be asked to gain control and probably embezzle the money of the parents because of drug use and some other bad life patterns.

So, (the client), we’re still confident came in with his cousin who already had power of attorney to handle the financial affairs of the man. But we began to talk some and their concern was the fact that, if the man became incompetent and his son was to go to court to be appointed the guardian, if the son became successful in that process and the son would be – would be preferred by law over a cousin, it very well might be that the son regain control.

The cousin’s power of attorney at least under our state laws would not be enforceable any longer because the guardianship would take over and (now realize the) guardianships are subject to court control, but (however) the (world) – or the people embezzle money.
So, my – we basically looked at the trust concept and you could start with the trust and the we have it (drafted) to and make some modifications to it to where you want to go. But we had the client create an irrevocable trust naming his cousin as trustee and transferring his assets into the trust so that there – all the assets were under his trust protection.

The trust presided and sort of his preamble why the man was doing this and named success to trustee to the cousin so that his assets were protected even if the – even if the son were to make a run at his money and thought of kin guardianship.

So, that’s kind of an area where – that you could take the forms we provided and streamline into your own situation. I had a similar case only a few weeks after that where the client had named his brother’s power of attorney.

He was no longer competent mentally. So, the brother was dealing with the same problem is that if I die, the brother who has the power of attorney, “If I die before my incompetent disabled brother, who’s going to take over?”

Well, again, we had the same story with the next generation not being trustworthy, but having the potential of receiving the estate as guardian. So, I had the brother who is power of attorney create a trust for his disabled brother naming the alternate trustees in case the brother was no longer able to serve because of death or disability himself.

So, again, we used the same kind of trust for him as in chapter in, modifying some particular situation. We did note that that example I just gave you would work in every situation, but at least it gave us a foot in the door to pool the money into a trust and sort of try to protect it from an attack by the (naughty) children who were trying to get to dad’s money (and then risk) a way to tell the court and show the judge that we had done a responsible thing to try to protect the money long term.

So, a couple of uses, so when I provide the forms, I provide them kind of in a boiler plate. But then you want to modify them as your practice requires to meet the needs of your clients. So, beyond that, (Tom), I guess we have – we
have several checklists and some of these technical chapters over (self-treat) benefits and SSI benefits just showing you the basics of the – of those benefits, some of what you – documents you would need if you were applying for SSI.

So, you have some checklists like that in some of the books. There’s also some really excellent other checklists that the ABA has in other publications and I cross-reference to a lot of those because I thought they were already really great documents, great books, real helpful for the reader. And so, I didn’t try to overlap some things that the ABA has already covered. So, we have some checklists throughout each of the chapters that I think are helpful.

The – and then, let me talk to the seventh chapter of our book, the one that deals with Medicaid. And that probably has some of the forms that (lies our) most emphasis in. But there was a couple of issues on that Medicaid chapter and we just put the forms there because that was kind of the convenient place to them. We started to put them at the end of the book as a separate form section, but they really kind of fit in the Medicaid chapter.

So, we dealt first with what I referred to as a third party special needs trust. So, that’s one whereas – for example, if I had a disabled child and I, as a parent, want to pass my estate to that child or some part of my estate to that child, I don’t want that child to lose Medicaid benefits if they are receiving them.

It might be that my child is only on Medicare from my earnings record and, if that was the only benefit, then you don’t particularly need the type of trust I’m going to talk about. But the problem though is, if the child is on Medicare, in their own latter years, they may wind up in long-term care in a nursing home, in which case, Medicare doesn’t pay for that. They would need to get on the Medicaid program.

So, the parent is looking to me and looking to us as lawyers (on) how to protect an inheritance and they’re always looking to you saying, “Should I just give my money to the other child or – to take care of their brother or sister if they have multiple siblings or what can I do?”
So, we give you two different trusts. One is the testamentary trust and the other is the inter-vivos trust, but they involve what I call third party special needs trust which means a third party, not a disabled person, is the source of the – of the resources, the source of the money going into the trust.

So, we create – we have two examples of those trusts and those trusts are written so that they have protected provisions that basically state that the – if the child is receiving government benefits in the form of Medicaid or other benefits that those dollars have to be sent first that the dollars that the parent puts in this special needs trust supplement the payments under the Medicaid program, for example.

And that’s permissible under the law. You have to be pretty (tied) in your wordings, so we’ve used some pretty traditional wording you see in these special needs trust. Some people call them the supplemental care trust.

What you’ll find is there’s a little bit of a variation among the states in what we call this trust, but I just used the term third party special needs trust. So, I think that will be real helpful to the – to the reader in their practice. So, if they’re already using a special needs trust, they just might want to look at the sample we gave to have a form or reference with what they’re also using. We think that will be real helpful.

Then, the other trust that we have is what I referred to as a first party special needs trust. Again, you – sometimes it’s called a payback trust. Somewhat technical, it’s a specifically permitted under the Medicaid laws and, basically and the difference in the two is the source of the funds is the disabled child.

So, if that disabled child was receiving the partial injury award or, in some cases, if that child is receiving an inheritance, (now where that’s) coming into money, but they’re already receiving Medicaid benefits and they’d ask for (SSSI) benefits and the child will lose those benefits because of the partial injury award of the inheritance.

So, the laws allow – the Medicaid laws allow those assets to be passed into a particular so-called first party special needs trust if it meets a certain criteria.
And one of the criteria – and we go through that in the Medicaid chapter real clearly.

One of the criteria is, when the child passes, what’s left in the trust in terms of trust assets would first reimburse to the Medicaid program for (its) expenses which might – which might wipe out trust, but the trust has been kept intact throughout the adult child’s lifetime supplementing what the Medicaid program pays.

So, none of those Medicaid benefits are lost. The child continues to receive those benefits here she was receiving the inheritance, so the partial injury award goes into a trust and a lot of technical requirements to it. But again, we’ve covered that in the chapter.

And then, the – those benefit supplement to Medicaid program provide things that the child could otherwise would never have. And so, that’s the real use for our tool and that comes up periodically and, again, (we all need) to be well versed on that.

Then, the other one in that same chapter is what I call an income-only trust. Again, there’s some other names used for that. But it’s particular exception in federal Medicaid laws that – and the right situation is a real handy one.

I’ve used it quite a bit with clients who had some real estate investments and others who had small farms and the client was worried about losing the real estate because of high nursing home cost if the client or the client spouse was in a nursing home.

And as most clients know, any transfers under the Medicaid – any transfers that involve trying to qualify for Medicaid, you have a five-year rule that basically says any transfers from the person to other family members or other third parties within five years of applying for Medicaid are prohibited transfers require disqualification from receiving any Medicaid benefits.

So, what we’re doing with the income-only trust is (dealing) with the statutory exception that says, if we create a trust in which the grantor of the trust, the
parent – we’ll use it in that example – can only receive the income off the trust.

They have no right to principal. They can only receive income. And if you get past the five-year rule, so if I was the parent of – creating the trust and wanting to pass my estate to my children and I lose it because of the high cost of nursing home care, I would take my small 500-acre family farm, transfer it into a trust and my wife and I would receive the income off of for (life) which is all I’m receiving off my farm, anyway, is income; (didn’t reduce) the principal of the farm because that’s land.

So, I receive the same thing I’ve always received which is the income. Once I’ve met the five-year requirement, if I were to go to a nursing home after five years, then I would qualify for Medicaid if my only asset was the – or the assets in the income-only trust.

The income would come from the trust, be paid to the nursing home or the long-term care facility, but the principal would not be subject to recoupment. And so, that’s a really handy tool to use if the client comes to you a little bit ahead of time as opposed to right before they’re headed to the nursing home.

And let me say this, with all the Medicaid planning, it’s just a little frustrating because the – you raise something and then everything – it really winds up telling you, “Well, even though it’s a federal program, it’s administered at the state level and there’s variations among the states on some of the fine points of what works and what doesn’t work.

So, I have to kind of hedge everything I’m saying to the listener with you still need to be familiar with your own state law as you’re reading my text on Medicaid and some of the planning tools that we provided for you. So, you have to know your state law on how to administer rather than just sort of blank car (blanch) using the forms we provided you.

So, you still need to know your own state law, but this does kind of get you a good start with some forms. And then, again, there’s a few other checklists in the book. So, that’s kind of an (awesome pass). I hope I didn’t put you to sleep on that one, (Tom). But that’s…
(Tom Urquhart): Not at all. Not at all. Well, Rush, it sounds like a great book for any lawyer that’s currently practicing elder law or, you know, a young lawyer who may be thinking about getting into the field of elder law. So, that’s a – it’s very interesting.

Leon Rushing Hunt III: I think so. And what I was really impressed with, as I began to write the book, I began looking at ABA resources and I felt like – (and outside) of those resources throughout the book, so that – and my intent was to make the reader aware of what really good resources are available from the ABA on elder law whether they’re ethics issues or checklists or substantive issues, there’s just a lot of good publications.

So, I think a reader could take my book, kind of get a good grounding in the basics of it and then begin to look at some of these other publications and they could build a really good base of knowledge in the area of elder law supplemented maybe by some state-specific seminars they go to.

(Tom Urquhart): That’s great. We’ve been speaking today to L. Rush Hunt, author of A Lawyer’s Guide to Elder Law with Forms. And as Rush mentioned during his presentation, the book provides an easily-accessible introduction to the basics of elder law.

It includes a number of useful sample legal documents, including wills, various trusts, powers of attorney and advanced directives of the types commonly used when drafting for elder clients. In addition to the forms, a number of checklists are provided that summarizes the laws and issues being discussed.

Each chapter begins with an overview that gives a quick reference to the particular sections of the chapter for which the lawyer will have the most use. Readers who wish to practice in this area of law are encouraged not only to read this book and other publications from the ABA, but also to attend our continuing legal education programs in order to become well versed in the state-specific application of many of these laws.
I want to mention that the book is available on the ABA web site and the discount – we have a discount code available for your book, Rush. It’s – the discount code is elder20, so E-L-D-E-R 2-0. And if you purchase that before February 28, you get a 20 percent discount using that code.

So, I want to thank you again for joining us today, Rush. It’s very, very interesting and very informative.

Leon Rushing Hunt III: Well, thank you, (Tom).

(Tom Urquhart): Thanks very much. Take care, Rush.

Leon Rushing Hunt III: All right. Bye now.

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