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# LONG-TERM CARE Your Financial Planning Guide



"Anyone thinking about buying long-term care insurance

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# **Long Term Care Your Financial Planning Guide**

Sara Palmer, Jeffrey B. Palmer

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citizens And by 2041 it is estimated nearly one in four Canadians will be over 65 The aging population will radically change society as individuals face the challenges of growing older caring for parents and often times for children still at home As our life spans increase so do our options for how we will spend our later years However this large group of elders is facing a crisis Many have made few if any plans for retirement Without clear goals plans to support dependants and means of paying for financial commitments in addition to increasing health risks retirement could be a time of misery and uncertainty The Canadian Retirement Guide solves that problem It sets up a process by which we can plan for retirement as a family taking into consideration the retiree the spouse and those who depend on them Topics covered include estate planning wills taxation how to choose financial professionals your role as a caregiver physical and mental health issues and the different challenges facing us as we enter our golden years When Your Spouse Has a Stroke Sara Palmer, Jeffrey B. Palmer, 2011-04-15 A stroke can alter two people s lives in an instant For the person who has had a stroke simple tasks suddenly become difficult or impossible For that person s partner life seems to revolve mostly around the stroke survivor s needs Such a drastic change naturally requires making many sometimes taxing adjustments In this book two experts in stroke recovery help couples deal with the impact of stroke on their lives and their relationship Drs Sara and Jeffrey Palmer explain how to overcome three major challenges providing quality care for your partner maintaining or rebuilding your relationship caring for yourself as an individual The book invites you into the lives of real couples who are themselves coping with these challenges Their experiences model how you can improve essential aspects of your relationship including communication roles and responsibilities and sexuality A list of practical tips summarizes each chapter providing a handy reference guide to meeting each day s challenges More than just a discussion of the medical and practical aspects of stroke and stroke recovery this book focuses on the emotional psychological and social consequences of stroke and the deeply personal side of caregiving When Your Spouse Has a Stroke will relieve your burden and strengthen your partnership

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