

**A Review from Booklist** *(for 1st Edition)*: The author endeavors to help seniors understand their rights involving medical care, bank accounts, retirement accounts, housing, and discrimination. She explains health insurance options and how to choose health-care providers. Also discussed are financial matters, such as applying for and receiving benefits and pensions as well as bank accounts and investments. A chapter examines options on where seniors can live: nursing homes, assisted living arrangements, continuing care communities, in-home care, staying with a family member, or hospice care for seniors with a life-ending illness. Sember, a lawyer, offers advice on ways to deal with and protect yourself from nursing-home problems, elder abuse, scams, home dangers, predatory mortgage lenders, credit card theft, and dishonest telemarketers. The first step to protecting your rights, as she indicates, is understanding them, and this book will help seniors achieve that goal.

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