



Scheduling time for rest and vacation during July or August can protect your health, and help you get more done during the rest of the year. Be sure to give yourself time off this summer! To get into the spirit of summer, click here to listen to: Nat King Cole singing [Lazy-Hazy- Crazy Days of Summer](#) and an Olde Tyme Instrumental Version of [Lazy- Hazy-Crazy Days of Summer](#)

With Best Wishes to you for a Relaxing Summer Season. - John L. Roberts

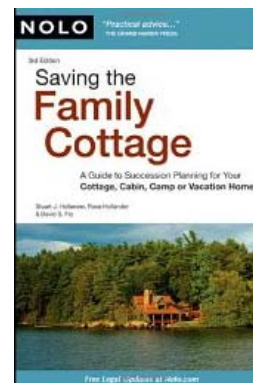
## Vacation Property

Protect the Memories Now, and in Future Generations

If you and your family have a second home or cottage, long term care planning is very important. Protect this treasure now by planning how you will pass it on to the next generation.

We provide a free book to all of our clients who own second homes. Saving the Family Cottage: A Guide to Succession Planning for Your Cottage, Cabin, Camp or Vacation Home by Stuart Hollander. [Click here to Borrow this book FREE from your public library.](#)

The book covers all the forms of real estate ownership that you could use to protect and manage family vacation property as the family grows, and ownership extends to new generations. The Author's conclusion: the best form of ownership includes an LLC: Limited Liability Company. We agree. While your family is not a "Company," the LLC does provide the most flexibility and protection for a priceless asset. LLCs can be used in combination with Trusts or Life Estate arrangements. Call us at (431) 567-5600 if you would like to discuss this further.



## Wait Until Next Year: IRA's Are Still Medicaid Countable in Massachusetts

Legislative Session Ends Without Action on IRA Protections

Medicaid's Long Term Care rules are different in every state. and every state has different rules for retirement savings of elderly people who need nursing home care. .

The Massachusetts legislature didn't pass the bill to protect IRA's this year. The bill will have to be refilled for the next session.

Click to read our [roundup of the national patchwork of Medicaid rules for retirement savings accounts](#). If you have a family member who needs nursing home care now, there is always something we can do to protect their retirement savings. [Read our 2010 Case summaries for examples.](#)



## Take the Day Off at A Pond Near You.



[Click for a List of Massachusetts Great Ponds close to your home](#) [Great Ponds Protected by Ch. 91](#)