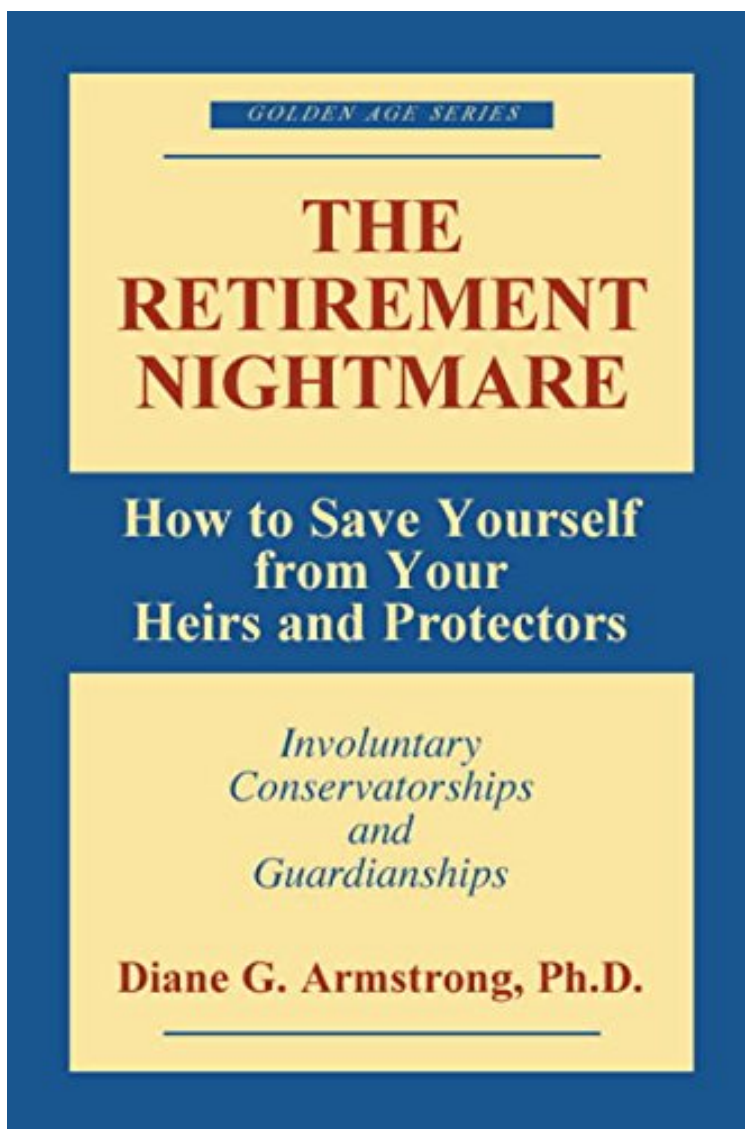


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Involuntary Conservatorships and Guardianships (Golden Age Series)

The Retirement Nightmare: How to Save Yourself from Your Heirs and Protectors : Involuntary Conservatorships and Guardianships (Golden Age Series)

Diane G. Armstrong Ph.D.

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Diane G. Armstrong Ph.D. : The Retirement Nightmare: How to Save Yourself from Your Heirs and Protectors : Involuntary Conservatorships and Guardianships (Golden Age Series) before purchasing it in order to gage whether or not it would be worth my time, and all praised The Retirement Nightmare: How to Save Yourself from

Your Heirs and Protectors : Involuntary Conservatorships and Guardianships (Golden Age Series):

3 of 3 people found the following review helpful. Everyone over 55 should read this book and take action. By Dr. Oceanfront I bought this book the first time almost 10 years ago and sent it to an elderly woman I was worried about, so I could get her to an attorney to set up her life, so no one could steal her assets. It worked, and saved her from a horrific fate. This book opened her eyes and kept her from being a victim of a thankless child. This book will alarm and shock you as you read the things people (especially family members and children) will do for money...your money! Heirs can set the elderly up in involuntary conservatorships and guardian proceedings before they even know what happened to them. All of a sudden, the elderly person has no control of their assets, how to spend their money, or the authority to even manage their own property. They can't even make their own medical decisions or decide where they want to live. This book will leave you frightened and outraged, but that is a lot better than not reading this book and finding yourself in a guardianship you never wanted. Read this book and get a sad education, that could save your life. 10 of 13 people found the following review helpful. Finally the real truth about this national disgrace! By I am you only different This is a must read book about the truth of the rampant fraud and abuse of conservators and guardians. While this author writes about family members trying to get "Granny's dough", she does touch on another perverse type of guardian, that is a "court appointed" guardian. In Florida, and in many other states, they only require a high school education and a 40 hour course. But whether educated or not, from the lawyers/guardians in the recent New York case, to the high-school educated sociopaths here in Pinellas County, Florida, they are getting away with fraud and abuse. To avoid a guardianship in the State of Florida should be of paramount importance. Find out how to protect yourself and your loved ones with alternatives: health care surrogate, durable power of attorney, mediation and more. Consider that if you leave your parents to fend for themselves, and ignore the deterioration associated with aging, a guardian can gain a guardianship over them and their assets, without informing you. That guardianship will nullify the most meticulous of plans. To really cover your aging parents, make sure they create a "Pre-need" guardianship and name someone they trust, this is the only way predators in the retirement homes will not be able to force guardianship on them. Also create an irrevocable trust. 0 of 0 people found the following review helpful. Five Stars By S Thank You !

The above warning, sent to all allegedly incapacitated seniors in the state of Virginia, summarizes the nightmare that can befall senior citizens anywhere in the United States as a result of involuntary conservatorship or guardianship proceedings. Statutes originally designed to help elderly friends and relatives who are unable to look after their own personal or financial needs are now being increasingly abused by calculating heirs to direct the transfer of family assets to themselves-with the courts' blessings. Based on fifty-five cases drawn from courtrooms across America and the author's own bitter experience, *The Retirement Nightmare* describes what can happen to competent senior citizens when such proceedings are filed against them by relatives or other so-called protectors in the social welfare community. Dr. Armstrong, who was forced to battle her own siblings in a million-dollar court battle to place her competent mother in an involuntary conservatorship, reveals how these arcane conservatorship and guardianship codes function in our courts today; unfortunately, as the author learned firsthand, the actual application of these codes is determined almost solely by the competence and attitudes of individual judges and investigators. She highlights the key problem areas common to the codes that should be changed and recommends ways that seniors can protect themselves to preserve their personal and financial freedom in their retirement years. She also suggests alternatives to conservatorships and guardianships that exist in every state to help the elderly with various aspects of daily living, such as balancing checkbooks, paying bills, grocery shopping, preparing meals, etc. This breakthrough book exposes the secretive world of involuntary "protective proceedings" and more importantly gives seniors the tools they need to protect themselves from this predatory litigation.

"...as close as you'll get to a first-rate piece of modern-day muckraking . . . a painstakingly documented and frightening expose..." -- Bloomberg Wealth Manager, August 2000 "...shows how unsuspecting seniors can fall victim to involuntary conservatorships and guardianships that label them incompetent..." -- The Legal Reformer, Summer, 2000 From the Author THE RETIREMENT NIGHTMARE would not exist had it not been for the eighteen-month involuntary conservatorship battle waged against my mother by four of her seven children. To you, Mom, and to my remaining sisters, Cathy and Cynthia, I give my thanks. Let us hope this book will help others avoid the legal nightmare that befell our family. About the Author Diane G. Armstrong, Ph.D. (Santa Barbara, CA) is a clinical psychologist who works as a writer and consultant specializing in conservatorship/guardianship issues.