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UCIGB2 - DARION NICKOLAS

The growing use of housing equity to support a range of activities and needs raises complex issues, particularly for older owners. In an environment in which older owners are pushed towards housing equity transactions to meet income and welfare costs, they are required to make choices from a complex and sometimes bewildering range of options. The transactions which facilitate the use of home equity as a resource to spend in later life - from 'trading down' and 'ordinary' secured and unsecured debt to targeted products including reverse/lifetime mortgages, home rever-

sion plans and sale-and-rentback agreements - raise important legal and regulatory issues. This book provides a contextual analysis of the financial transactions that older people enter into using their housing equity. It traces the protections afforded to older owners through the 'ordinary' law of property and contract, as well as the development of specific regulatory protections focused on targeted products. The book employs the notion of risk to highlight the nature and causes of the 'situational' vulnerabilities to which older people are now subject as 'consumers' of housing equity, showing that the older owner's personal sit-

uation is crucial in determining whether and why they may seek to release equity, the options and products available to them, and the impact of harms resulting from adverse transactions. The book critically evaluates the extent to which this context is incorporated in the legal frameworks through which these transactions are governed, as a measure of the 'appropriateness' of existing legal provision, as well as considering the arguments surrounding 'special protection' for older owners in housing equity transactions.

Vols. for 1971 include Review of significant California legislation; for 1972- the annual

Review of selected California legislation, and , 1982- the annual Review of selected Nevada legislation.

The Answer to All Your New York Elder Law Questions New York Elder Law provides analysis and commentary on the laws and regulations affecting the elderly in New York. As the New York companion to Tax, Estate & Financial Planning for the Elderly and Tax, Estate & Financial Planning for the Elderly: Forms & Practice from Matthew Bender, this new handy "how-to" practice guide covers a broad spectrum of legal and financial issues of special concern to the elderly and their families. It includes: planning for disability; Medicaid eligibility, spousal rights, financial responsibility of third parties, transfer of assets, liens, estate recovery, and fair hearing advocacy; supplemental needs trusts; guardian-

ships; estate planning and wills; health care coverage and resources; financial planning; income and estate tax, and elder abuse.

"What makes the profession of social work distinctive and exciting? How do social workers differ from sociologists, psychologists, and other counselors, advocates, and helping professionals? Which degrees, licenses, and credentials can social workers obtain? And in what kinds of work, or fields of practice, can social workers specialize? All these questions are worth considering when one feels led to become a professional social worker"--

Contributors in municipal studies, law, and philanthropic studies discuss property-tax exemption for charities and how public perception on property-owning charities differs from reality. They survey the legal and political landscape of property-tax ex-

emption for nonprofit organizations, examine the development of the current structure of nonprofit property-tax exemption and its legal rationales, and assess mechanisms adopted by local municipalities to offset some of the revenue lost because of exempt properties. Material originated at the December 1997 26th Annual Conference of the Association for Research on Nonprofit Organizations and Voluntary Action. Annotation copyrighted by Book News, Inc., Portland, OR.

Everyone wants to be rich. A select few take the steps necessary to reshape their reality and make that dream come true. My old man was one of those select few, and this book will show you how he actually conquered the elusive dream of being rich and became a "King of the Middle Class."