

Book Review

Hegland, K. F., & Fleming, R. B. (2010). *New Times, New Challenges: Law and Advice for Savvy Seniors and Their Families*. Durham, NC: Carolina Academic Press.

Reviewed by Peter A. Kindle, Ph.D., CPA, LMSW
The University of South Dakota, Vermillion, South Dakota

Written by two attorneys who have not forgotten how to laugh, *New Times, New Challenges* is filled with legal advice for those nearing their senior years. While it addresses every conceivable end-of-life issue, this is not a book about dying, but rather a book about how to age well. Rights and benefits change with age, so the savvy senior needs to know how to assert the former and acquire the latter. Family members of savvy seniors will learn nearly as much about the new challenges of aging and an awareness of the new pitfalls that may come for some. This book is highly recommended for both readers.

For anyone who has not made full and complete preparations for the last days of their or their loved ones' lives, a better resource is unlikely to be found. Death, as the authors remind us, is overrated, but unavoidable. The only way to leave the legacy one might intend to leave is through preparation; the only way to spare your family unnecessary turmoil is through preparation. The easiest and most enjoyable way to begin preparing may be to read this dry, witty, and amusing book.

Divided conveniently into 42 short chapters—the longest is merely 12 pages—the book is designed to be used as a handy reference rather than read from cover-to-cover as a story. The table of contents increases the ease of use by providing both a summary of chapters and a detailed outline of each chapter even though the book includes an eight-page index. Organized into seven sections (introduction, retirement, problems in aging, wills and estates, disability, death, and where to find help), readers will find that the contents are quite comprehensive, but delivered in the voice and tone of a folksy great uncle. Readers will find few pages that sound like legal advice, despite the wealth of legal material provided.

When read from cover-to-cover there is some repetition, but that is to be expected by the authors' intent to make the book a useful, handy reference. The most common and most important of the repetitions are those directed at encouraging the reader to talk things over with her or his family. Wills can be challenged in court. Medical treatment for the incapacitated is more likely to follow family wishes than written documentation. The best way to make sure that one's wishes are followed is to make sure that the entire family understands what is wanted. This takes candid conversations about touchy subjects. This book is filled with conversation-starting ideas and phrases to help.

If there is an antagonist in this book, it is the litany of bad excuses often used to put off end-of-life planning, and the authors will have none of it. They are very high on hospice—which takes planning on many levels, including how to select and communicate with a doctor, how to apply for Medicare benefits, and how to deal with pain medications. Avoiding family conflicts and rivalries are equally important. Surprisingly, a will is not always called for, but a Health Care Durable Power of Attorney is absolutely essential. Living wills, in contrast, may carry little import without family support.

After reading this book, I started the conversations with my wife and daughter. I believe other readers will do so as well. Social work practitioners working with seniors and their families will find this a useful reference tool if only because it will be quite difficult to address these issues in more accessible language. I felt like I was listening to *insider* information without having to wade through jargon or technical language. This one is a keeper.