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ELDER LAW THOUGHT LEADER DISCUSSES IMPORTANCE OF PREPARATION FOR FUTURE OF AGING POPULATION

Shatz, Schwartz, and Fentin, P.C., Attorney Carol Cioe Klyman presents before professionals who represent elder clients, families of individuals with dementia

SPRINGFIELD, Mass. – Carol Cioe Klyman, a shareholder of [Shatz, Schwartz and Fentin, P.C.](#), and a leader in the field of elder law, has devoted herself to counseling and representing elders and younger individuals with disabling illnesses and their families. Attorney Klyman also works with family attorneys and other professional advisors on the complex issues facing these clients and, as an expert in her field, is a frequent lecturer of elder law. Her thought leadership was recently sought by both professionals who represent elder clients and families of individuals suffering from dementia.

Attorney Klyman lectures locally and nationally to professional and civic groups. She taught as an adjunct professor of elder law in the Western New England University School of Law master of laws degree program. She graduated magna cum laude from Western New England University School of Law and earned a Bachelor of Arts degree in journalism from the University of Rhode Island. Between college and law school she worked for 20 years as a newspaper reporter and editor.

“Asset planning is an important part of elder law planning. Anyone looking to plan their own long-term care or support and care for family members needs unique estate planning advice,” said Attorney Klyman. “There is an important distinction that needs to be made between financial planning for retirement and estate planning. A proper estate plan should include your property and financial assets, children and medical decisions.”

For elders, planning now is the best way to ensure peace of mind later. To better prepare the aging population for the future, Attorney Klyman was recently a guest speaker for a seminar designed for estate planning professionals who represent elder clients, sponsored by the American College of Trust and Estate Council (ACTEC). She also presented before the Dementia Initiative in Northampton, which provided basic estate planning tools, including a checklist for financial planning for families with a disabled member.

“While health insurance and Medicare and supplemental insurance plans cover medical and hospitalization costs associated with acute illnesses, they do not cover chronic, long-term illnesses requiring nursing home care,” said Attorney Klyman. “Individuals unfortunate enough to contract a debilitating illness often face financial ruin if they have not planned well in advance for this staggering expense.”