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## **Falls Church-Based LTC Leader Suggests a Gift That “Gives Back” to Aging Parents: Long-Term Care Insurance**

Falls Church, VA December 18, 2012 – Why are some middle-aged Americans buying long-term care insurance (LTCi) for their aging parents? It's partly because Mom and Dad may need help with the tasks of daily living, but can't afford a policy to pay for it, according to Patricia O'Neill, Falls Church-based long-term care insurance agent with LTC Financial Partners. It's also because the kids don't want to end up paying the bills out of savings, jeopardizing their own retirement, or to disrupt their lives to tend to Mom or Dad personally.

There's a deeper motivation for the gift of LTCi, though. “The grown kids want to give back to those who gave them so much,” says O'Neill. “This was pointed out by one of our senior specialists, Paula Taylor of Oakland, CA.” According to Taylor and O'Neill, the grateful children express their feeling in many deeply-felt ways. For example --

“My father put me through school, and I will take care of him now so he can spend his remaining years at home.”

“Mom taught me so much, how to play the guitar and read before other kids knew how. Dad taught me to raise and pluck chickens, shoot a gun safely, and own up to my mistakes. They never neglected me, and I'm not going to neglect them now.”

“She changed my diapers, bandaged my fingers, kissed my bruises. I'm going to make sure she's cared for too.”

“They gave me the gift of life and everything that followed. I can give them a policy.”

For reasons of your own, the gift of long-term care might be worth considering whether you celebrate Christmas, Hanukkah, or another end-of-year holiday. But, “it may be an invaluable gift any time of year,” says O'Neill.

Patricia O'Neill is a leading long-term care insurance agent in VA, serving consumers as well as organizations seeking long-term care insurance. “We're glad to help them learn if this type of protection is right for them, and if it is, to find the best, most affordable policy for their situation,” O'Neill says. Information is available at pat.oneill@lctfp.net, <http://PatONEill.lctfp.com> or 703-534-3255.

In California the company is known at LTC Partners & Insurance Services; in other states, as LTC Financial Partners. The corporate website: <http://www.lctfp.com>.

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