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## **In the Sandwich Generation – Mastering care, estate planning and filial responsibility**

Paoli, PA — James J. Ruggiero Jr., Esq., certified Accredited Estate Planner (AEP) by the National Association of Estate Planners & Councils, speaks to sandwich generation caregivers on July 25<sup>th</sup> at Main Line Adult Day Care in Bryn Mawr, PA.

The sandwich generation is characterized by working adults caring for both young children and aging parents. With the challenging economy, baby boomers struggle with the need to work and face demands on their time and financial resources to care for their family members.

“A key piece of advice for caregivers is to form strong relationships with professional advisors,” says James Ruggiero, Esq. “Spending time with legal & financial advisors can put you on a targeted path for optimal care, protection of assets and save you time. Additionally in PA, filial responsibility statutes exist. In PA, adult children are legally responsible to pay for necessities like food, clothing, shelter and medical attention for their indigent parents. Professional advice is paramount”, says Mr. Ruggiero.

In addition to legal advice, emotional support and connection to local resources improves the lives of the caregiver. “Taking breaks each day is vital to the caregiver’s health. Too often caregivers forgo scheduling their own medical appointments and executing their own legal documents. The stress of caregiving impacts aging, mental health and mortality” says James Ruggiero.

James Ruggiero founded the Ruggiero Law Offices in 1990 to offer personalized guidance to individuals to protect their life’s work and utilize resources available to remain independent and enjoy their golden years. His practice areas include Estate Planning, Estate Administration, Elder Law, Business Law and Real Estate. Key services include Guardianships & Orphan’s Court Litigation, Special Needs Trusts, Inheritance & Estate Tax Returns and Medicaid Planning.

To learn more about the firm, visit [www.paolilaw.com](http://www.paolilaw.com).  
For more information on Main Line Adult Day Care, visit  
<http://www.mainlineadultdaycenter.org>

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