

ESP TV to Focus on Senior Issues

Reverse Mortgage, Long Term Care Insurance, Medicare Benefits Kickoff Broadcasts

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Lathrup Village, Michigan –

On Monday, December 10, 2007, ESP TV reports premiere at www.esp123.net. ESP TV is programming about issues, products and resources of relevance to grandparents, senior citizens and their families. Each report features an in-depth look at a specific topic, researching below the headline to provide seniors the detail necessary to make informed decisions.

ESP TV's initial reports focus on reverse mortgage, long term care insurance, and welcome to Medicare benefits. In each report, experts in their field assist seniors in finding out if these services are a good fit, how to pursue them safely, and why including family in making these decisions is important.

Participants in the kickoff of ESP TV include:

- Mike Gruley, President of First Financial Reverse Mortgages:

"We create a lot of wealth. Some of us do a great job of it, but most of it is in our house. So, it's not liquid. So, you can't go to the grocery store with a brick from your house. So, if you borrow against the house you have a payment. So, by turning this thing backwards, it allows people to get at some of the wealth they've created without having the burden of the payment."

- Dorothy McMahon, President of McMahon and Associates, a LTC Insurance Consultant:

"We're getting closer and closer to Medicaid for mom, because we've already spent all of her money. We've gone through most of our retirement income. So now this leaves them exposed and hopefully not dependent on their own children someday if they need to have care. So, this all has that domino effect."

- Sandy Mall, Elder Law Attorney:

"A classic phone call that we'll get periodically in our office, is someone who is in the hospital about to be discharged to go to the nursing home realizing what it's going to cost and they'll say you know, 'I think I want to buy long term care insurance. Can you refer me to someone who will sell it to me?' Well, obviously it's not going to be right for them because unfortunately they've waited too long."

- Jim Schuster, Elder Law Attorney:

“These questions, these analyses are so complicated. I’m sure there’s a check list somewhere and that’s a good idea to find it. Here’s the but, try to talk to more than one provider on any of these products.”

- Jennifer Houghton, Area Agency on Aging, 1-B, on Medicare preventive benefits:

“It’s important because it’s better to catch diseases early on so if a preventative screening is able to diagnose something in its early stages, than that’s going to give the beneficiary more options in the way of care that’s offered to them.”

ESP is an online community committed to providing grandparents, senior citizens and their families products and services designed to enhance their lives. ESP’s critically-acclaimed computer training program for grandparents and grandchildren has been featured on NBC’s Today Show.

For more information on ESP, visit www.esp123.net.

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