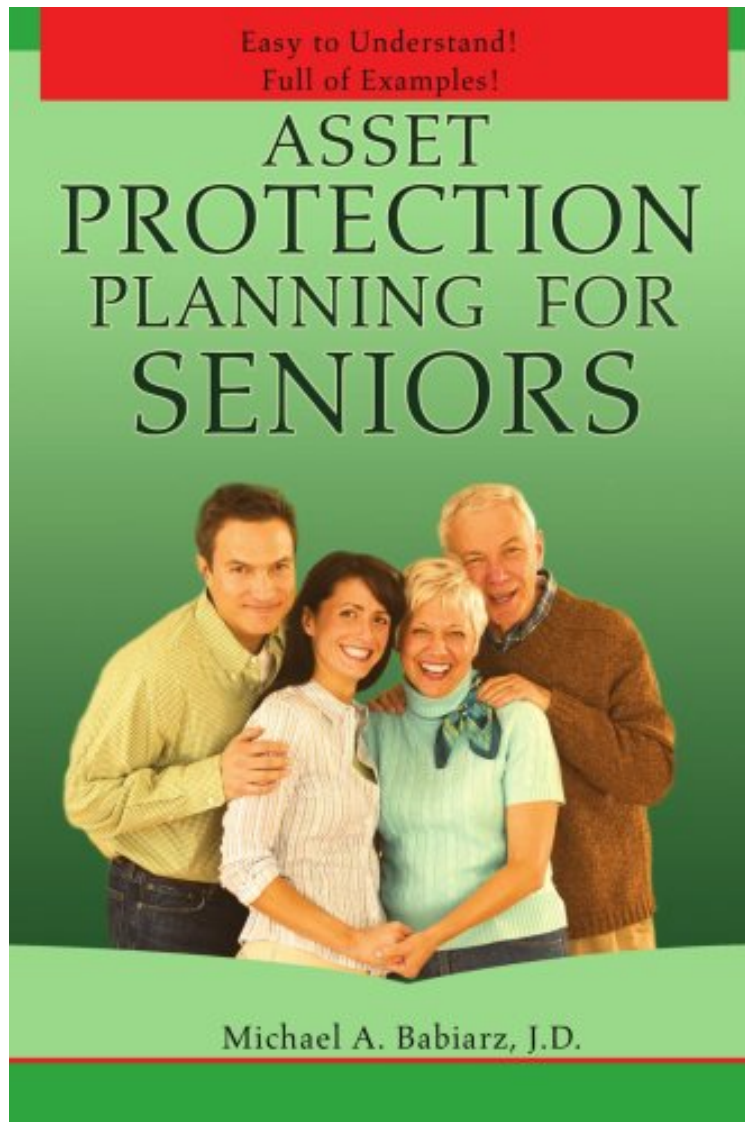


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About the AuthorMichael A. Babiarez served as chairman of the American Bar Association Committee on Elder Law. He has published more than thirty articles in various professional periodicals and is a long-standing member of the National Academy of Elder Law Attorneys. Michael is a practicing attorney in Palatine, Illinois.