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EDUCATION:

Yale University Law School
J.D. 1976 (no designations made)

Indiana University, Bloomington, Indiana
B.S. 1970 (summa cum laude)

EMPLOYMENT EXPERIENCE:

Post-Law School:

University of Illinois
Champaign, Illinois 61820
 Guy Raymond Jones Chair in Law (since 2017)
 Peer and Sarah Pedersen Professor of Law (2004-2017)
 Professor of Law (1985-2004)
 Associate Professor of Law (1982-85)
 Assistant Professor of Law (1979-82)

Visiting appointments:

Boston College Law School (Fall 1983)
Emory University School of Law (Spring 1984)

Baker & Botts (1976-79)
Houston, Texas 77002

Pre-Law School:

Arthur Andersen & Co. (1970-73)
Atlanta, Georgia 30303

PROFESSIONAL QUALIFICATIONS:

State Bar of Texas (admitted 1976)

Certified Public Accountant (since 1972)

Court admissions:

U.S. Supreme Court (1979)

U.S. Court of Appeals - Seventh Circuit (1991)

U.S. Court of Appeals - Fifth Circuit (1976)

U.S. District Court - Southern District of Texas (1977)

U.S. Tax Court (1979)

U.S. Court of Claims (1979)

PUBLICATIONS:

Books:

ELDER LAW IN A NUTSHELL (8th ed. West Academic Publishing Co. 2023).

ELDER LAW IN A NUTSHELL (with Lawrence A. Frolik) (West Publishing Co. 1995; 2d ed. 1999; 3d ed. 2003; 4th ed. 2006; 5th ed. 2010; 6th ed. 2014; 7th ed. 2019).

MATERIALS ON FAMILY WEALTH MANAGEMENT (contributing author; edited by Grayson McCouch and William Turnier) (Thomson/West 2005). With Teachers Manual.

WEST'S FEDERAL TAXATION: AN INTRODUCTION TO BUSINESS ENTITIES (with Eugene Willis, Jon S. Davis, William A. Raabe, and Howard S. Engle) (Southwest College Publishing Company 1997; 2d ed. 1998; 3d ed. with James E. Smith, William A. Raabe, David M. Maloney, and Howard S. Engle, 1999; 4th ed. 2000). With Solutions Manual, and Test Bank Questions and Answers.

WEST'S FEDERAL TAXATION: ADVANCED TAXATION (with Jon S. Davis, Wayne H. Shaw, Karen H. Molloy, Howard S. Engle, and William A. Raabe) (Southwest College Publishing Company 1998). With Solutions Manual, Test Bank Questions and Answers, and Instructor's Guide.

BEYOND ESTATE PLANNING: TAX AND FINANCIAL IMPLICATIONS OF LIVING LONGER (University of Illinois Executive Development Center 1993; updated 1994, 1995; extensively revised 1996).

FEDERAL TAXATION OF INTERNATIONAL TRANSACTIONS -- PRINCIPLES, PLANNING & POLICY (West Publishing Co. 1988). Teacher's Memorandum 1989.

Articles and Book Chapters:

“The Declining Appeal of Inherited Retirement Accounts,” 42 *Va. Tax Review* 267-85 (2023).

“Preferencing Nonmarriage in Later Years,” 99 *Wash. U. L. Rev.* 1957-82 (2022).

“When the Stepped-Up Basis of Inherited Property is No More,” 47 *ACTEC* [American College of Trust and Estate Counsel] *L. J.* 77-85 (2021).

“The New Income Projection Rules for Defined Contribution Plans,” 172 *Tax Notes Fed.* 897-906 (2021) (with Barry E. Federici).

“Medicare for All vs. Medicare As Is: Eight Key Differences,” 12 *J. Aging L. & Pol’y* 115-40 (2021).

“The Era of Low Taxes is Over,” *Illinois Law Review Online*, PRESIDENT BIDEN'S FIRST 100 DAYS IN OFFICE, April 30, 2021 (solicited), <https://www.illinoislawreview.org/wp-content/uploads/2021/04/Kaplan.pdf>.

“What Every Student Loan Borrower Needs to Know About the New Relief Law,” *Crain’s Chicago Business*, March 22, 2021, online.

“Estate Planning for Retirement Benefits after the SECURE Act,” 46 *ACTEC* [American College of Trust and Estate Counsel] *L. J.* 79-84 (2020).

“Les assurances sociales du point de vue des États Unis d’Amérique (“Social Insurance from an American Perspective”) (in French), in *La Sécurité sociale Universalité et Modernité* 363-74 (Isabelle Daugarelilh & Maryse Badel, eds. 2019)

“What Rights to Insurance Policies Do Divorced Spouses Have?,” *Monitor on Psychology*, Jan. 2019, at 33 (with Jennifer K. Robbennolt)

“Family Caregiving and the Intergenerational Transmission of Poverty,” 46 *J. L., Med. & Ethics* 629-35 (2018)

“Property Transfers to Caregivers: A Comparative Analysis,” 103 *Iowa L. Rev.* 1997-2025 (2018) (with Adam Hofri-Winogradow)

“Tax Policy,” *The Encyclopedia of Elder Care: The Comprehensive Resource on Geriatric Health and Social Care* [eBook] (4th ed. 2018) (E. Capezuti et al., eds.)

“Founding Faculty Advisor’s Perspective,” 25 *Elder L.J.* 1-6 (2017)

“Health Care Policy in the Trump Administration’s First 100 Days,” *U. Ill. L. Rev.* online (symposium) (April 2017); available at:
<https://illinoislawreview.org/symposium/first-100-days/healthcare-policy/>

“Improving the Long-Term Care System by Compensating Family Caregivers,” *Voice of Experience* (ABA Senior Lawyers Division online, December 2016) (symposium); available at:
http://www.americanbar.org/publications/voice_of_experience/20160/december-2016/improving-the-long-term-care-system-by-compensating-family-careg.html

“The Cadillac Tax and Its Potential to Transform How Americans Purchase Health Care Services,” *NYU Rev. Emp. Benefits & Executive Compensation*, 3-1 to 3-24 (2016).

“Religion and Advance Medical Directives: Formulation and Enforcement Implications,” 2016 *U. Ill. L. Rev.* 1737-1748 (symposium).

Revised and updated as Chapter 19 in *THE CONTESTED PLACE OF RELIGION IN FAMILY LAW 501-14* (Robin Fretwell Wilson, ed.) (Cambridge University Press 2018).

“What Now? A Boomer’s Baedeker to the Distribution Phase of Defined Contribution Retirement Plans,” *NYU Rev. Emp. Benefits & Executive Compensation* 4-1 to 4-31 (2015).

“What’s the Matter with Retirement Savers?,” 47 *Conn. L. Rev.* 1281-1315 (2015) (with Kate S. Poorbaugh) (symposium).

“Reflections on Medicare at 50: Breaking the Chains of Path Dependency for a New Era,” 23 *Elder L. J.* 1-39 (2015) (lead article).

“Intergenerational Conflicts in the U.S. Recent Health Care Reform Law: Allocating Health Care Resources in an Ageing Society,” in *INTERNATIONAL AND COMPARATIVE LAW ON THE RIGHTS OF OLDER PERSONS* 111-19 (Ralph Ruebner et al. eds., 2015).

Noted favorably in Book Review, 17 *Care Management J.* 61 (2016).

“Change and Continuity in Fringe Benefit Taxation: Seeking Sense and Sensibility,” 59 *N.Y.L. Sch. L. Rev.* 285-306 (2014/15) (with Dawson J. Price) (symposium).

“Desperate Retirees: The Perplexing Challenge of Covering Retirement Health Care Costs in a YOYO World,” 20 *Conn. Ins. L.J.* 433-58 (2014) (symposium).

“Financial Planning for the Non-Retiree,” *ElderLaw Rep.* (Oct. 2013), at 1-5.

“Tax Policy,” *Encyclopedia of Elder Care* 729-31 (3d ed. 2013)

“Teaching Trusts & Estates and Elder Law,” 117 *Penn St. L. Rev.* 987, 1013-20, 1026, 1035-36 (2013) (symposium).

“Reforming the Taxation of Retirement Income,” 32 *Va. Tax Rev.* 327-65 (2012).

“Healthcare costs—the most uncertain and expensive component of retirement security,” *Aging Today*, Nov.-Dec. 2012, pp. 9-10.

“Top Ten Myths of Medicare,” 20 *Elder L.J.* 1-32 (2012) (lead article).

“Rethinking Medicare’s Payroll Tax After Health Care Reform,” *TAXES—The Tax Magazine*, Aug. 2011, at 43-46.

Reprinted in *CCH FINANCIAL & ESTATE PLANNING* ¶33,541 (2011).

“Older Americans, Medicare, and the Affordable Care Act: What’s Really In It for Elders?,” *Generations*, Spring 2011, at 19-25.

Reprinted in *Experience* (2011), at 24-29.

“Supreme Court *CIGNA* Ruling Allows Workers to Reverse Harmful Pension Changes,” BNA (Bureau of National Affairs) *Daily Rep. for Executives*, June 1, 2011, at B-1 to B-2.

“Analyzing the Impact of the New Health Care Reform Legislation on Older Americans,” 18 *Elder L.J.* 213-45 (2011) (lead article).

“Elder Law as Proactive Planning and Informed Empowerment During Extended Life,” 40 *Stetson L. Rev.* 15-71 (2010) (symposium lead article).

“Financing Long-Term Care After Health Care Reform,” *J. Retirement Plan.*, July-Aug. 2010, at 7-16, 43.

“To Roth or Not to Roth: Analyzing the Conversion Opportunity for 2010 and Beyond,” BNA (Bureau of National Affairs) *Daily Tax Rep.*, Sept. 22, 2009, at J-1 to J-4.

“Retirees at Risk: The Precarious Promise of Post-Employment Health Benefits,” 9 *Yale J. Health Pol’y, L. & Ethics* 287-356 (forthcoming 2009) (with two former students).

“Formalizing the Informal: Family Care Agreements in Canada and the United States,” 1 *Canadian J. Elder L.* 52-86 (2008).

“A Law and Economics Approach,” chapter 6 in *THEORIES ON LAW AND AGEING: THE JURISPRUDENCE OF ELDER LAW* (Springer eBooks 2008; Israel Doron, editor).

“A Guide to Starting Social Security Benefits,” *J. Retirement Planning* 33-38, 48 (July-Aug. 2008).

Reprinted in *CCH FINANCIAL & ESTATE PLAN. REP.* ¶33,181 (2008).

“Back to School: The New Parameters of Funding a Grandchild’s College Education,” *J. Retirement Planning* 21-32 (Jan.-Feb. 2008).

Reprinted in *CCH FINANCIAL & ESTATE PLAN. REP.* ¶33,111 (2008); updated and adapted as *Funding a Grandchild’s College Education*, chapter 3 in *TOP FINANCIAL AND ESTATE PLANNING ISSUES FOR 2009* 45-67 (2009).

“Retirement Planning’s Greatest Gap: Funding Long-Term Care,” 11 *Lewis & Clark L. Rev.* 407-450 (2007) (Symposium).

“Honoring Our Parents: Applying the Biblical Imperative in the Context of Long-Term Care,” 21 *Notre Dame J. L. Ethics & Pub. Pol’y* 493-515 (2007) (Symposium).

“Means-Testing Medicare: Retiree Pain For Little Governmental Gain,” *J. Retirement Planning* 22-28, 48-49 (May-June 2006).

Reprinted in *CCH FINANCIAL & ESTATE PLAN. REP.* 32,911 at 27,949-27,955; and in *TOP FINANCIAL AND ESTATE PLANNING ISSUES FOR 2007* (CCH).

“Federal Tax Policy and Family-Provided Care for Older Adults,” 25 *Va. Tax Rev.* 509-562 (2005).

Reprinted in *Monthly Digest of Tax Articles* (August 2006), at 39-63.

“The Medicare Drug Benefit: A Prescription for Confusion,” 1 *NAELA* [National Academy of Elder Law Attorneys] *J.* 167-186 (2005).

“Who’s Afraid of Personal Responsibility? Health Savings Accounts and the Future of American Health Care,” 36 *McGeorge L. Rev.* 535-568 (2005) (Distinguished Speaker series)

“Consumer Choice on Drugs: Medicare and Medications” in *CONSUMER CHOICE: SOCIAL WELFARE & HEALTH POLICY*, 14 *POLICY STUDIES REVIEW ANNUAL* 145-167 (2005).

“The Security of Social Security Benefits and the President’s Proposal,” 16 *ElderLaw Rep.* 1-5 (April 2005).

“Cracking the Conundrum: Toward a Rational Financing of Long-Term Care,” 2004 *U. Ill. L. Rev.* 47-89 (Symposium).

“The Mother of All Conflicts: Auditors and Their Clients,” 29 *J. Corp. L.* 363-383 (2004) (Symposium).

Reprinted in 2 *ICFAI* [Institute of Chartered Financial Analysts of India] *J. Audit Practice*, April 2005, at 7-26.

“Enron, Pension Policy and Social Security Privatization,” 46 *Arizona L. Rev.* 53-90 (2004).

“Crowding Out: Estate Tax Reform and the Elder Law Policy Agenda,” 10 *Elder L.J.* 15-46 (2002).

“Funding a Grandchild’s College Education,” 3 *Elder’s Advisor* 76-88 (Summer 2001).

Revised to reflect the Tax Relief Act of 2001 and reprinted in *Journal of Retirement Planning* 15-24, 46-47 (Sept.-Oct. 2001).

“Financing Long-Term Care in the United States: Who Should Pay for Mom and Dad?,” in AGING: CARING FOR OUR ELDERS, 11 International Library of Ethics, Law, and the New Medicine, chapter 5 (Kluwer Academic Press 2001).

“Retirement Funding and the Curious Evolution of Individual Retirement Accounts,” 7 *Elder L.J.* 283-311 (1999).

Reprinted in 87 *Tax Notes* 671-684 (2000).

“Taking Medicare Seriously,” 1998 *U. Ill. L. Rev.* 777-799 (Symposium).

“Top Ten Myths of Social Security,” 3 *Elder L.J.* 191-214 (1995).

Revised and condensed as “The Major Myths of Social Security,” *Experience*, Winter 1997, pp. 6-10, 40. Reprinted in AGING AND THE LAW: AN INTERDISCIPLINARY READER 132-143 (Temple University Press 1999); ELDER LAW: READINGS, CASES, AND MATERIALS 154-155, 164-165, by Gallanis, Dayton, and Wood (Anderson Publishing Co. 2000); ELDER LAW: CASES AND MATERIALS by Frolik and Barnes 183-186 (LexisNexis 3d ed. 2003).

“Tapping the Equity of Older Homeowners With Reverse Mortgages,” 175 *J. Acct.* 36-39 (1993).

Reprinted in *Shepard's Elder Care/Law Newsletter* 9-11 (Sept. 1993).

Revised as “Tax and Long-Term Care Considerations: Can Reverse Mortgages Meets Income Needs of Older Clients?,” chapter 9 of REVERSE MORTGAGES: A LAWYER’S GUIDE TO HOUSING AND INCOME ALTERNATIVES (American Bar Association 1997).

“Perspectives on International Tax Compliance and Enforcement: Transfer Pricing in the United States,” 6 *Australian Tax Forum* 423-54 (1989).

Revised and updated as “International Tax Enforcement and the Special Challenge of Transfer Pricing,” 1990 *U. Ill. L. Rev.* 299-328.

Preview of *United States v. Stuart*, 1988-89 *Preview of United States Supreme Court Cases* 136-37 (1988).

“Accountants' Liability and Audit Failures: When the Umpire Strikes Out,” 6 *J. Acct. Pub. Pol'y* 1-8 (1987).

“Saving for College Expenses Without Taxes,” 28 *Tax Notes* 801-02 (1985).
Reprinted in *St. Louis Post-Dispatch* and in *Central Illinois Business*.

“Creeping Xenophobia and the Taxation of Foreign-Owned Real Estate,” 71 *Geo. L. J.* 1091-1128 (1983).

Described at length in *Congressional Record* S13471 (daily ed. October 3, 1983). Excerpted in *FUNDAMENTALS OF INTERNATIONAL INCOME TAXATION* (Michael J. Graetz, ed. 2003), at 341-348.

“The Shifting Burden of Federal Taxes,” 19 *Tax Notes* 3-4 (1983).
Reprinted in *The Houston Lawyer* (August 1983).

“A Critical Examination of the Treasury Department's Report on the Arab Boycott,” 1983 *U. Ill. L. Rev.* 23-36.

“The Debt-Equity Debates: Stupefaction by Sloganeering,” 16 *Tax Notes* 963-64 (1982).

“New Variations on an Old Enigma: The Treasury Department's Debt-Equity Regulations” (with Lowell D. Yoder), 1981 *U. Ill. L. Rev.* 567-623.
Reprinted in 24 *Corp. Prac. Commentator* 376-432 (1982).

“Intercollegiate Athletics and the Unrelated Business Income Tax,” 80 *Colum. L. Rev.* 1430-73 (1980).
Quoted in *Chicago Tribune*, July 9, 1991.

“Income Taxes and the Arab Boycott,” 32 *Tax Law*. 313-47 (1979).

“Effective Corporate Tax Rates,” 2 *J. Corp. Tax'n* 187-98 (1975).

“Taxation and Political Campaigns: Interface Resolved,” 53 *Taxes* 340-51 (1975).

Book Reviews:

Capsule Review in 33 *Comp. Lab. L. & Pol'y J.* 321-22 (2012) of IMAGINING THE IDEAL PENSION SYSTEM: INTERNATIONAL PERSPECTIVES (Dana M. Muir & John A. Turner, eds.).

Review in 27 *Comp. Lab. L. & Pol'y J.* 297-304 (2006) of John Turner, INDIVIDUAL ACCOUNTS FOR SOCIAL SECURITY REFORM: INTERNATIONAL PERSPECTIVES ON THE U.S. DEBATE.

Review in 58 *Nat'l Tax J.* 831-35 (2005) of Michael Graetz & Ian Shapiro, DEATH BY A THOUSAND CUTS: THE FIGHT OVER TAXING INHERITED WEALTH.

“*Social Security Reform and the Structure of 401(k) Plans*,” 106 *Tax Notes* 369-70 (2005) of Alicia H. Munnell & Annika Sunden, COMING UP SHORT: THE CHALLENGE OF 401(K) PLANS.

“Economic Inequality and the Role of Law,” 101 *Mich. L. Rev.* 1987-2006 (2003) of Kevin Phillips, WEALTH AND DEMOCRACY.

16 *Int'l J. Legal Information* 226-27 (1988) of Deloitte, Haskins & Sells, TREATY SHOPPING.

129 *U. Pa. L. Rev.* 486-96 (1980) of E. Fry, FINANCIAL INVASION OF THE U.S.A.; unannotated version published in *The New Republic*, Oct. 18, 1980, at 39.

INVITED CONGRESSIONAL TESTIMONY:

U.S. Senate Committee on Finance, Repeal of Foreign Investment in Real Property Tax Act, S. Hrg. 98-947, at 157-71 (1984).

U.S. House of Representatives Committee on Ways and Means, Research and Experimental Source Allocation Rules, Serial 98-38, at 217-21, 233-34 (1983).

U.S. Senate Committee on Finance, Taxation of Financial Services Industry, S. Hrg. 98-278, at 123-34, 154-59 (1983).

Also: Invited Testimony on Proposed Rule Respecting Auditor Rotation, Public Company Accounting Oversight Board, March 21, 2012.

PRESENTATIONS:

“SECURE 2.0 and Pension Plans as Catchall Social Benefit Arrangements,” 13th Annual Employee Benefits and Social Insurance Conference, April 5, 2024.

“SECURE 2.0: What Is It Good for?,” East Central Illinois Estate Planning Council, May 10, 2023.

“What Every Healthcare Provider Should Know About Elder Law,” Carle Foundation Hospital Bioethics Seminar, December 20, 2022.

“The Declining Appeal of Inherited Retirement Accounts,” 12th Annual Employee Benefits and Social Insurance Conference, November 4, 2022.

“Teaching Elder Law: Speed Idea-Sharing,” AALS Aging and the Law Section, June 28, 2022.

“The New Distribution Rules for Inherited Retirement Accounts,” East Central Illinois Estate Planning Council, May 25, 2022.

“Making Sense of Significant Potential Tax Reforms: From Global Minimums to Personal Estates,” interrogator for the Federalist Society of Chicago, November 3, 2021.

“Preferencing Nonmarriage in Later Life,” Roundtable on Nonmarriage and the Law, October 1, 2021.

“Incorporating Cultural Sensitivity in Elder Law Courses,” Aging, Health, Equity, and the Law, September 13, 2021.

“Incorporating Current Issues in Teaching Aging and the Law,” AALS Section of Aging and the Law, April 9, 2021.

“Elder Law Impact of COVID-19,” East Central Illinois Estate Planning Council, March 17, 2021.

“A 4-Letter Response to COVID-19: PLAN,” Champaign West Rotary Club, December 9, 2020.

“Creating a Scholarly Journal for Elder Law,” Campus Research Administrators Working Group, December 4, 2020.

“Compensating Family Caregivers: Why, When, and How,” DePaul University College of Law Family Law Center Symposium: The Current State of Elder Law, October 12, 2020.

“Income Tax Responses to the COVID-19 Pandemic,” University of Illinois Alumni CLE Series, July 15, 2020.

“What the Income Tax Debate in Illinois is All About,” League of Women Voters, February 5, 2020.

“The Uncertain Translation of Scholarship into Policy,” IGPA Fiscal Health Working Group Conference, November 1, 2019.

“When Cities Compete for Employers: A Policy Analysis of Tax Incentives,” 6th International and Comparative Urban Law Conference, July 11, 2019.

“Compensating Family Caregivers: Why, When, and How,” 46th Annual Midwest Estate, Tax & Business Planning Institute, June 7, 2019.

“Gentrification Through Taxation: For Whose Benefit?,” University of Illinois College of Law Faculty Retreat, May 9, 2019.

“Compensating Family Caregivers: Why, When, and How,” Central Illinois Estate Planning Council, March 27, 2019.

“Tax Reform Under Trump: The Good, The Bad, and The Ugly,” Alumni Student Career Conference, February 23, 2019.

“What Actually Happened When Tax Reform Finally Happened,” Annual Indiana Tax Institute, November 29, 2018.

“The New Pass-Through Tax Benefit,” Annual Indiana Tax Institute, November 29, 2018.

“The New Pass-Through Tax Benefit and Elder Law Attorneys,” National Academy of Elder Law Attorneys Annual Summit, November 16, 2018.

“Evaluating Three Models for Compensating Family Caregivers,” Asian Conference on Aging & Gerontology, June 9, 2018.

“The New Tax Reform Act: The Good, The Bad, and The Ugly,” Central Illinois Estate Planning Council, March 21, 2018.

“Withdrawal Options in Social Security and Retirement Savings,” Annual Indiana Tax Institute, November 30, 2017.

“Significant Developments in Individual Income Taxation,” CPAmerica National Tax Conference, November 13, 2017. Also: Annual Indiana Tax Institute, November 30, 2017.

“Family Caregiving and the Intergenerational Transmission of Poverty,” Symposium on The Medicalization of Poverty, November 3, 2017.

“Reforming the Tax Code: How Hard Can It Be?,” Eastern Illinois Estate Planning Council, October 17, 2017.

“Property Transfers to Caregivers: A Comparative Analysis,” Symposium on Wealth Transfer Law in Comparative & International Perspective, September 8, 2017.

“As the Trump Era Begins: Four Major Areas Affecting Older Persons to Watch This Year,” Central Illinois Estate Planning Council, March 15, 2017.

“Significant Developments in Individual Income Taxation,” Annual Indiana Tax Institute, December 2, 2016.

“Three Models of Compensating Family Caregivers,” International Long-Term Care Network, London School of Economics, September 5, 2016.

“Evaluating Three Models of Compensating Family Caregivers,” Women’s Empowerment and International Development Symposium, April 15, 2016.

“New Social Security and Medicare Legislation Affecting Upper-Income Beneficiaries,” Central Illinois Estate Planning Council, January 20, 2016.

“Significant Developments in Individual Income Taxation,” Annual Indiana Tax

Institute, December 3, 2015. Also: “Social Security Claiming Options.”

“Long-Term Care: Who Will Pay?,” Circuit Court of Cook County Elder Justice Center Senior Enrichment Seminar, October 8, 2015.

“Religion and Advance Medical Directives: Formulation and Enforcement Implications,” Law & Religion Symposium, September 11, 2015.

“Honor Your Parents: Legal and Ethical Obligations When Parents Age,” National Jewish Law Conference, August 26, 2015.

“Legal and Financial Considerations in Evaluating Three Models of Compensating Family Caregivers,” World Congress on Healthy Aging, July 31, 2015.

“Funding Retirement in a DC-Plan World,” Central Illinois Estate Planning Council, March 18, 2015.

“Significant Developments in Individual Income Taxation,” Annual Indiana Tax Institute, December 4, 2014. Also: “Funding Retirement in a DC-Plan World.”

“Intergenerational Conflicts in the Health Care Reform Legislation,” Interdisciplinary Conference on Aging and Society, November 7, 2014.

Webinar on “Counseling Clients on Social Security and Medicare Elections,” American Law Institute - Continuing Legal Education, October 24, 2014 (with Professor Lawrence Frolik and Ms. Barbara Hughes).

“Long-Term Care: Who Will Pay?,” Circuit Court of Cook County Elder Justice Center Senior Enrichment Seminar, October 9, 2014.

“Ten Keys to Understanding U.S. Social Security,” International Elder Law and Policy Conference, July 10, 2014.

“Options for Financing Long-Term Care,” Chicago Older Women’s League, June 14, 2014.

“Long-Term Care: Who Will Pay?,” Circuit Court of Cook County Elder Justice Center Senior Enrichment Seminar, March 21, 2014.

“Prospects for Major Income Tax Reform This Year,” Central Illinois Estate Planning Council, March 19, 2014.

“Who, Me? What Is Elder Law and Why It Matters,” Champaign Rotary Club, January 27, 2014.

“The Retirement Income Challenge of the 21st Century: Making Your Money Last,” AALS Annual Meeting, Section on Employee Benefits and Executive Compensation, January 4, 2014.

“Covering Health Care Costs in Retirement,” AALS Annual Meeting, Section on Aging and the Law, January 3, 2014.

“Financial Planning Considerations for the *Non-Retiree*,” Annual Indiana Tax Institute, December 12, 2013.

“Social Insurance from a U.S. Perspective,” International Symposium on Social Insurance: Implementation and Improvement, Peking University Law School, December 7, 2013.

“Significant Developments in Individual Income Taxation,” Annual Illinois Tax Conference, November 7, 2013. Also: Annual Indiana Tax Institute, December 12, 2013.

“The Impact of the Affordable Care Act on Older Americans,” Osher Lifelong Learning Institute, October 7, 2013.

“After *Windsor*: Income Tax Implications,” UI OUTLAW, September 10, 2013.

“ObamaCare and Upper-Income Taxpayers,” Midwest Estate, Business and Income Tax Planning Institute, June 14, 2013.

“Covering Retirement Risks in a YOYO World,” University of Connecticut Conference on Defined Contribution Pensions, April 5, 2013.

“Prospects for Major Income Tax Reform in 2013,” University of Illinois Law Alumni Lecture, January 31, 2013.

“Conflicts of Interest in Elder Law versus Trusts and Estates Law,” AALS Annual Meeting, Joint Presentation of the Section on Aging and the Law and the Section on Trusts and Estates, January 5, 2013.

“ObamaCare and Upper-Income Taxpayers,” Annual Indiana Tax Institute, December 6, 2012. Also: Central Illinois Estate Planning Council, March 20, 2013.

“Significant Developments in Individual Income Taxation,” Annual Illinois Tax Conference, November 1, 2012. Also: Annual Indiana Tax Institute, December 6, 2012.

“How Should Medicare Be Financed: Options and Considerations,” AARP Policy Council, May 24, 2012.

“Implementation of the Affordable Care Act and Older Americans,” Annual Meeting of the American Society on Aging, March 29, 2012.

“Covering Health Care Costs in Retirement,” Elder Law Primer CLE Program co-sponsored by the Chicago Bar Association, Cook County Circuit Court Elder Law Division, and 16 other legal entities, March 22, 2012; also, “The Impact of Health Care Reform on Older Americans,” March 23, 2012.

“The Impact of ObamaCare on Older Americans,” Central Illinois Estate Planning Council, January 18, 2012.

“Demystifying College Financial Aid,” Annual Indiana Tax Institute, December 8, 2011.

“Significant Developments in Individual Income Taxation,” Annual Illinois Tax Conference, November 1, 2011. Also: Annual Indiana Tax Institute, December 8, 2011.

“Can America Afford Its Retirement Programs?,” Foundation Weekend Seminar, September 23, 2011 (co-presenter).

“Prospects for Major Income Tax Reform,” NewBridge on the Charles (MA), March 21, 2011.

“Financing Long-Term Care After Health Care Reform,” Central Illinois Estate Planning Council, March 16, 2011.

“Feminist Legal Theory and the Financing of Long-Term Care,” Feminist Theory Workshop on *Aging as a Feminist Concern*, Emory University, January 22, 2011.

“Significant Developments in Individual Income Taxation,” Annual Illinois Tax Conference, November 9, 2010; Annual Indiana Tax Institute, December 2, 2010. Also: “Financing Long-Term Care After Health Care Reform,” Annual Indiana Tax Institute.

“The Impact of ObamaCare on Older Americans,” McLean County Bar Association, September 21, 2010; Academy for Capitalism and Limited Government, September 30, 2010.

“Covering Health Care Costs in Retirement,” 37th Annual Midwest Estate, Tax & Business Planning Institute, June 4, 2010.

“When to Start Social Security Benefits,” East Central Illinois Estate Planning

Council, March 9, 2010.

“The Increasing Diversity of the Aging,” World Study Group on Elder Law, Stetson University College of Law, November 20, 2009.

“Significant Developments in Individual Income Taxation,” Annual Illinois Tax Conference, November 10, 2009; Annual Indiana Tax Institute, December 3, 2009. Also: “To Roth or Not to Roth: Now Is The Question,” Annual Indiana Tax Institute.

“Medicare After Obama’s Healthcare,” Social Science Club of Champaign and Urbana, October 21, 2009.

“Obama’s Tax Policies and Older Americans: An Examination of The American Recovery and Reinvestment Act of 2009,” Central Illinois Estate Planning Council, March 18, 2009; also presented at the Annual Meeting of the National Academy of Elder Law Attorneys, Washington, DC, April 2, 2009; and Eastern Illinois Estate Planning Council, May 12, 2009.

“Significant Developments in Individual Income Taxation,” Annual Illinois Tax Conference, November 12, 2008; Annual Indiana Tax Institute, December 4, 2008. Also: “Covering Health Care Costs in Retirement,” Annual Indiana Tax Institute.

“Health Care and the Election,” Health Law Society, UIUC, October 29, 2008.

“Retirees at Risk: The Perilous Promise of Post-Employment Health Benefits,” Joint Faculty Symposium with Chicago-Kent Law School, October 24, 2008.

“Medicare: A System Like No Other,” Illinois State Bar Association CLE Program, “Hot Topics for the General Practitioner,” October 17, 2008.

“The Perilous Prospects of Retiree Health Care Coverage,” Central Illinois Estate Planning Council, May 21, 2008.

“IRAs: New Distribution Options,” Section on Employee Benefits, Annual Meeting of the Association of American Law Schools, January 4, 2008.

“Significant Developments in Individual Income Taxation,” Annual Tax Conference, Illinois CPA Foundation, Chicago, November 15, 2007; also Indiana Tax Conference, Indianapolis, November 29, 2007.

“The Hidden Inheritance Threat of Long-Term Care Expenses,” East Central Illinois Estate Planning Council, September 11, 2007; Seattle, WA Estate Planning Council, September 19, 2007.

“Long-Term Care: Who Will Pay?,” Osher Lifelong Learning Institute/UI Alumni Association Lecture Series, August 27, 2007.

“The Other Crisis in Long-Term Care: Who Will Do It?,” Annual Meeting of the Council of Advanced Practitioners, National Academy of Elder Law Attorneys, August 25, 2007.

“Making It Last: The Steady-Income Challenge for Today’s Retirees,” Symposium on Senior Investor Protection, U.S. Securities and Exchange Commission, Chicago, IL, May 18, 2007.

“Medicare in Overview” *and* “Elements of Medicaid Eligibility,” American Law Institute/American Bar Association program entitled “Elder Law: Issues, Answers, and Opportunities,” Chicago, IL, April 26, 2007.

“Means-Testing Medicare and Upper-Income Beneficiaries” *and* “Family Caregiver Agreements: Promises and Pitfalls,” Joint Conference of the American Society on Aging and the National Council on Aging, Chicago, IL, March 8-9, 2007.

“The Inheritance Threat That Dares Not Speak Its Name: Financing the Cost of Long-Term Care,” Annual Heckerling Institute on Estate Planning, Orlando, January 12, 2007.

“Significant Developments in Individual Income Taxation,” Annual Tax Conference, Illinois CPA Foundation, Chicago, November 14, 2006; also Indiana Tax Conference, Indianapolis, November 30, 2006.

“Who Should Pay for Long-Term Care?,” Symposium on *Aging America*, Notre Dame Law School, South Bend, IN, November 9, 2006.

“Tax Treatment of Gifts to Family Caregivers,” Panel on *Looking a “Gift” Horse in the Mouth: When a “Gift” Is Not a Gift?*, American Bar Association, Taxation Section Meeting, Denver, October 20, 2006.

“Retirement Planning’s Greatest Gap: Funding Long-Term Care,” Lewis & Clark Law School Business Law Symposium, September 29, 2006.

“Whatever Happened to Tax Reform?” Institute for Government and Public Affairs, UIUC, April 12, 2006.

“Significant Developments in Individual Income Taxation, including Social Security and Federal Tax Reform,” Annual Tax Conference, Illinois CPA Foundation, Chicago, November 10, 2005.

“Formalizing the Informal: Family Care Agreements in Canada and the United States,” Canadian Conference on Elder Law, Vancouver, B.C., October 29, 2005.

“The Hidden Estate Tax of Long-Term Care,” Central Illinois Estate Planning Council, Decatur, March 16, 2005.

“Social Security Reform,” Illinois Program on Law and Economics workshop, February 22, 2005.

“Significant Developments in Individual Income Taxation,” Annual Tax Conference, Illinois CPA Foundation, Chicago, November 11, 2004; and National Tax Education Program, American Institute of Certified Public Accountants, Indianapolis,

July 28, 2004.

“Demystifying College Financial Aid,” Annual Tax Conference, Illinois CPA Foundation, Chicago, November 11, 2004.

“Consumer Choice on Drugs: Medicare and Medications,” McGeorge Faculty Workshop, October 1, 2004.

“Who’s Afraid of Personal Responsibility: Health Savings Accounts and the Future of American Health Care,” Distinguished Speaker lecture, McGeorge School of Law, University of the Pacific, September 30, 2004.

“Health Savings Accounts and Medicare Changes,” National Tax Education Program, American Institute of Certified Public Accountants, Indianapolis, July 27, 2004.

“What Happened to Medicare Reform?”, Central Illinois Estate Planning Council, Decatur, March 17, 2004.

“Significant Developments in Individual Income Taxation,” Annual Tax Conference, Illinois CPA Foundation, Chicago, December 4, 2003; National Tax Education Program, American Institute of Certified Public Accountants, Indianapolis, July 23, 2003.

“Pension Policy After the *Enron* Implosion” and “Auditor Independence After the Sarbanes-Oxley Act,” Institute for Management Accountants, Decatur, September 18, 2003.

“The Mother of All Conflicts: Auditors and Their Clients,” Conference on Evaluation and Response to Risk in Law and Accounting: the U.S. and EU, Champaign, April 5, 2003.

“Legal Aspects of Caregiving,” Parenting Workshop of UI Vice Chancellor for Administration and Human Resources, March 19, 2003.

“Current Tax Proposals of the Bush Administration,” Central Illinois Estate Planning Council, Decatur, March 12, 2003.

“Elder Law in Overview: Planning for Incapacity and Financing Health Care,” Training Education Coordinating Committee, Urbana, IL, January 24, 2003.

“The Scope and Impact of Elder Law” and “Issues in Advance Health Care Directives,” Multi-Disciplinary Certificate Program in Geriatrics for Non-Physicians, Urbana, IL, September 20; Springfield, IL, October 4, 2002.

“Financing College: New Options and Opportunities,” East Central Illinois Estate Planning Council, Champaign, September 10, 2002.

“IRA Options and Opportunities,” Annual Tax Developments Conference of the America Institute of Certified Public Accountants, Indianapolis, July 24, 2001.

“Significant Developments in the Taxation of Individuals,” UI Executive Development Center, October 19 (Champaign), October 26 (Oakbrook), 2001; also presented at the Annual Illinois Tax Conference, November 15, 2001 in Chicago.

“Financing the Cost of College,” Annual Tax Developments Conference of the American Institute of Certified Public Accountants, Indianapolis, July 26, 2001; also presented at the Annual Illinois Tax Conference, November 15, Chicago.

“The Scope and Impact of Elder Law” and “Issues in Advance Health Care Directives,” Multi-Disciplinary Certificate Program in Geriatrics for Non-Physicians, Bloomington, IL, November 16, 2001.

“Coping with Complexity: Staying Sane in an Increasingly Insane Tax World,” Annual Illinois Tax Conference, November 2000.

“Significant Developments in the Taxation of Individuals,” Annual Illinois Tax Conference, November 2000; UI Executive Development Center, Champaign and

Oakbrook, October 2000.

“Financing Long-Term Care Expenses,” Annual Tax Developments Conference of the American Institute of Certified Public Accountants, August 2000.

“Significant Developments Affecting the Taxation of Individuals,” UI Executive Development Center, Champaign and Oakbrook, October 1999.

“A Practical Guide to Tax Research,” Olive & Company, Indianapolis, October 1999.

“Health Care Decisionmaking in Illinois,” and “Legal Considerations in Nursing Home Placement,” Multi-Disciplinary Workshop in Geriatrics, sponsored by the UI Office of Gerontology and Aging Studies, September 1999.

“IRA Options and Opportunities,” American Institute of Certified Public Accountants, August 1999.

“Significant Developments Affecting the Taxation of Individuals,” 44th Annual Illinois Tax Conference, November 1998; UI Executive Development Center, Champaign and Oakbrook, October 1998; American Institute of Certified Public Accountants, July 1998.

“Health Care Decision-making in Illinois” and “Financing Long-Term Care,” Multi-Disciplinary Workshop in Geriatrics, September 1998.

“International Tax for Small Business Advisors,” “Social Security Benefit Options,” and “Financing the Cost of College,” National Practitioners Symposium, June 1998; American Institute of Certified Public Accountants, July 1998.

“Significant Developments Affecting the Taxation of Individuals,” 43rd Annual Illinois Tax Conference, November 1997.

“Key Provisions of the Taxpayer Relief Act,” UI Executive Development Center, Champaign and Oakbrook, October 1997.

“Health Care Decision-making in Illinois” and “Legal Considerations in Nursing Home Placement,” Fellowship in Geriatrics for Non-Physicians, September 1997.

“Judicial Developments in Individual Income Taxation,” “Medical Savings Accounts,” and “Financing Long-Term Care,” American Institute of Certified Public Accountants, July 1997.

“International Tax for Small Business Advisors” and “Planning Considerations for the Older Client,” National Tax Practitioners Symposium, June 1997.

“Major Issues in U.S. International Taxation: Transfer Pricing, Foreign Investment into the United States, Tax Treaties, and Proposed Legislation,” European-American Tax Institute, May 1997.

“The Ethics of Long-Term Care,” Carle Clinic Association Bioethics Seminar, April 1997.

“Significant Developments Affecting the Taxation of Individuals,” University of Illinois Tax Update Conferences, in Champaign, Oakbrook and Springfield, October and November 1996; 42nd Annual Illinois Tax Conference, November 1996.

“Judicial Developments in Individual Income Taxation,” American Institute of Certified Public Accountants, July 1996.

“Major Issues in U.S. International Taxation: Transfer Pricing, Foreign Investment into the United States, Tax Treaties, and Proposed Legislation,” European-American Tax Institute, May 1996.

“Legal Considerations in Nursing Home Placement,” Geriatrics for Non-Physicians, November 1995.

“Federal Budget Reform and Retirees’ Health Care Programs,” Southern Illinois University College of Medicine Alzheimers Conference, November 1995; Chancellor’s Pre-Retirement Conference, March 1996.

“Recent Cases, Rulings and Legislation Affecting the Taxation of Individuals,” University of Illinois Tax Update Conferences in Champaign, Oakbrook, and Springfield, October and November 1995; 41st Annual Illinois Tax Conference, November 1995.

“Contract with America Tax Changes,” American Institute of Certified Public Accountants, July 1995.

“The Flawed Conception of the Final Transfer Pricing Regulations,” The American Tax Institute in Europe, May 1995.

“The Prospects for Substantive Health Care Reform and Its Significance for Older Americans,” Covenant Hospital V.I.P. Convocation Series; East Central Illinois Estate Planning Council; College of Law Rededication Ceremonies; September-November 1994.

“Recent Cases, Rulings and Legislation Affecting the Taxation of Individuals,” University of Illinois Tax Update Conferences in Champaign, Oakbrook, Springfield and St. Louis, October and November 1994; 40th Annual Illinois Tax Conference, November 1994.

“Medical Care Decisionmaking in Illinois,” Springfield Illinois Estate Planning Council, September 1994.

“The International Tax Provisions of the 1993 U.S. Budget Act,” The American Tax Institute in Europe, January 1994.

“Long-Term Care: The Missing Element in the Clinton Health Care Initiative,” The Busey Forum; Central Illinois Estate Planning Council in Decatur; Urbana Rotary Club; November 1993-January 1994.

“The Amazing 1993 Tax Act and Its Implications for Individual Taxpayers,” University of Illinois Tax Update Conferences in Champaign, Oakbrook, Springfield, and St. Louis, October and November 1993; 39th Annual Illinois Tax Conference, November 1993.

“Soaking the Foreigner: The International Tax Provisions in the Clinton Budget Proposal,” The American Tax Institute in Europe, May 1993.

“Prospects for Tax Legislation in the New Administration,” Oregon Tax Forum, December 1992.

“International Taxation for Small Business Advisors,” 38th Annual Illinois Tax Conference, December 1992.

“Recent Cases and Rulings Affecting the Taxation of Individuals,” University of Illinois Tax Update Conferences in Champaign, Oakbrook, Springfield, and St. Louis, October and November 1992.

“Tax and Medicaid Aspects of Planning for the Principal Residence,” American Institute of Certified Public Accountants Conference on Planning for the Older Client, June and September 1992.

“Using Tax Incentives to Encourage Business Sponsorship of the Arts: The U.S. Experience,” Commission of the European Communities Conference on Arts Sponsorship, April 1992.

“A U.S. Constitutional and Policy Perspective on Tax Treaty Overrides” and “The Flawed Conception of the New Transfer Pricing Regulations,” The American Tax Institute in Europe, March and December 1992.

“Treaty Shopping: What Is At Stake?,” American Bar Association Section on Taxation Mid-Year Meeting, February 1992.

“The Tax Provisions of the 1990 Budget Reconciliation Act,” University of Illinois Tax Update Conferences in Champaign, Oakbrook, Springfield, and St. Louis, October and November 1991; 37th Annual Illinois Tax Conference, December 1991.

“Simplifying the Taxation of Controlled Foreign Corporations,” American Bar Association Section on Taxation Mid-Year Meeting, February 1991.

“Significant Developments in the Federal Income Taxation of Individuals” and “The Like-Kind Exchange Regulations in All Their Glory,” University of Illinois Tax Update Conferences in Champaign, Oakbrook and Springfield, October and November 1990; 36th Annual Illinois Tax Conference, November 1990.

“Measuring Taxpayer Compliance: The Structure of Law and Illegal Behavior,” National Tax Research Symposium, October 1989.

“Implementing and Understanding the Passive Loss Regulations,” University of Illinois Tax Update Conferences in Champaign, Oakbrook and Springfield, October 1989.

“International Tax Compliance and the Transfer Pricing Dilemma,” Invitational Conference on Tax Compliance, Sydney, Australia, August 1989.

“Teaching Techniques for Upper Level Courses,” University of Illinois College of Law Faculty Workshop, May 1989.

“Funding College Education Expenses: An Anxiety Model Analysis,” Eastern Illinois Estate Planning Council, May 1989; Sangamon Valley Estate Planning Council, September 1989; St. Louis Illini Club, July 1990; Central Illinois Estate Planning Council in Decatur, March 1991.

“International Tax Strategies for Cross Border Activities,” The American Tax Institute in Europe, March 1989 and January 1990.

“The Taxpayer's Bill of Rights: A Professional's Perspective,” University of

Illinois Tax Update Conferences in Champaign, Oakbrook and Springfield, October 1988; Illinois State Bar Federal Taxation Conference, Bloomington and Chicago, January and February 1989.

“The Prospects for and Durability of Further Tax Legislation” Association of American Law Schools Taxation Section Annual Meeting, January 1988.

“International Tax Aspects of the Tax Reform Act of 1986,” The American Tax Institute in Europe, January and May 1988.

“Current Tax Legislative Proposals and the Federal Deficit Reduction Process,” 38th Annual Oregon Tax Forum, December 1987.

“Tax Reform and Deform,” Illinois Society of Certified Public Accountants' Annual Attorney Appreciation Program, November 1987.

“Tax Shelters After the 1986 Tax Reform Act,” University of Illinois Tax Update Conferences in Champaign, Oakbrook and Springfield, October and November 1987.

“Tax Reform and the Federal Budget Process,” Illinois Congressional Delegation Legislative Seminar, Washington, D.C., March 1987.

“The Impact of Tax Reform on Legal Education,” Association of American Law Schools Executive Committee Program at the Annual Convention, January 1987.

“The Impact of Recent Tax Reforms,” University of Illinois Law School Alumni Seminar, November 1986; American Association of University Professors-UIUC Chapter, December 1986; Secretariat, January 1987; Eastern Illinois Estate Planning Council, March 1987.

“Analyzing the Tax Reform Act of 1986,” University of Illinois Tax Update Conferences in Champaign, Oakbrook, and Springfield, September and October 1986; Northwestern University School of Law Symposium, December 1986; National

Convention of Medical Practice Managers, April 1987.

“Tax Considerations Upon Retirement,” UIUC Chancellor's Pre-Retirement Planning Conference, March 1986.

“The Reagan Tax Proposals and Family Tax Planning” 28th Annual Southern Illinois Tax Institute, October 1985; University of Illinois Law School Alumni Conference, November 1985.

“Teaching Tax Policy and Professional Responsibility in the Tax Curriculum,” Association of American Law Schools Workshop on Teaching Federal Taxation, September 1985.

“Tax Simplification and Other Grim Fairy Tales” Eastern Illinois Estate Planning Council, February 1985.

“Contributions When Benefits Are Received,” Special IRS Hearing on the Deductibility of Contributions to University Athletic Clubs, January 1985.

“Major Provisions of the Tax Reform Act of 1984,” Residential Construction Employers Council of Chicago, December 1984.

“Impact of the Tax Reform Act of 1984 on the Taxation of Individuals,” University of Illinois Tax Update Conferences in Champaign, Oakbrook, and Springfield, October 1984.

“Flat Rate Taxation: Cure or Disease?,” The Social Science Club of Champaign and Urbana, November 1982; Champaign Rotary Club, June 1983.

“Legal Responses to the Arab Boycott,” Champaign-Urbana B'nai Brith Foundation, September 1979; University of Illinois Law School, October 1979; University of Illinois Hillel Foundation, February 1980; Chicago-Kent School of Law Decalogue Society, October 1980.

PUBLIC SERVICE

Association of American Law Schools, Section on Aging and the Law, Executive Committee (2020 to present)

Director, Circle of Friends Adult Day Care Center (1997-2011)

Advisory Committee, Office of Gerontology and Aging Studies, University of Illinois (1993-2001)

American Institute of Certified Public Accountants, National Tax Education Program Steering Committee (1991-2000)

Association of American Law Schools, Taxation Section, Executive Committee (1984-89; Chair 1987-88)

American Law Institute, Tax Advisory Group (1982-86)

American Bar Association, Section on Taxation, Task Force on Tax Havens (1981)

UIUC Senate Committee on Faculty Benefits (1981-82, 2007-15)

Illinois Committee on Accountancy; National Association of State Boards of Accountancy (1980-93)

American Bar Association, Section on Taxation, Committee on Foreign Activities of U.S. Taxpayers (1980-1999)

Sinai Temple, Board of Trustees (1991-94), Music Committee (1985-94), Education Committee (1990-91)

UI Hillel Foundation, Governing Board (1979-81), Finance Comm. (1980-81)

TEACHING AWARDS:

Urbana-Champaign Campus Award for Excellence in Graduate and Professional Teaching, 1994 (first winner from the law school).

UI College of Law Cribbet Award for Excellence in Teaching, 2000-03 (inaugural winner).

Named “Outstanding Professor in the Law School” 1982, 1993, 1996, 2005, 2018.

Commencement Hooder (practice began in 2005) by the Classes of 2006, 2008, 2009, 2010, 2011, 2012, 2014, 2015, 2016, 2017, 2019, 2020, 2021, 2023, and 2024.