

# BRUMBAUGH ELDERLAW REPORT

News and Helpful Information for Seniors and Those Who Love Them

January 5, 2016

Volume 1

**REGISTER TODAY!**

### Do you have Your Ducks in a Row?

You're invited to one of our FREE Seminars. Come learn about Asset Protection, Medicaid and VA

#### January 26th

10AM & 3PM

Huron Co. Chamber of Commerce

#### February 23rd

2PM & 6PM

Quality Inn & Suites

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Bellevue Public Library

Space is limited at the monthly seminars.

To register, call our office at 419.626.0684.



## Is your long term care plan based in reality or make believe?

My grandsons used to believe I made clouds from my office on the moon, but all too soon they grew older and no longer believed in this fantasy.

They thought I flew to work each day with my buddy, Charlie Rocket where I oversaw the making and releasing of clouds. I sometimes forgot about where they thought I worked, but was reminded when they asked if I could call the office and turn off the rain clouds.

Living in fantasy is fun and fine when you are 5 years old, but can be a problem when you are 75. Too many people live in a type of fantasy world when it comes to their possible long term care needs. Most people when asked about their plan to protect assets if they ever end up needing nursing home care will say they won't end up in a nursing home. In fact, I hear this so often, I have to wonder where all those people who live in nursing homes come from!

The sad fact is 70% of people over the age of 65 will need long-term care at some point in their lives and more than 40% will need care in a nursing home

according to U.S. Department of Health and Human Services in September 2008.

It is never too late to put a plan in place to protect yourself and your loved ones from the potential devastating costs of long term care. A plan is like fire insurance on your home; you put it in place and hope you never need it. But there is a huge difference in putting a plan in place and hoping you don't need it, versus putting no plan in place because you pretend there is no chance you will ever live in a nursing home.

If you want to put a plan in place, let us know as we can help you. If you believe there is no chance you could ever live in a nursing home, then you should talk to my grandchildren and learn about how their Pappy used to make clouds from his office on the moon.



Grandsons: Logan and Brayden Windau.

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*Brumbaugh Elderlaw Report* is written to inform and entertain our clients, referral sources and friends. This is not legal advice. If you need help for your specific situation you should call The Law Office of Michael Brumbaugh 419-626-0684. © 2016 by Michael Brumbaugh



# BRUMBAUGH ELDERLAW REPORT

## What Is Elder Law?

What is elder law? Elder law is a growing field of law that deals with the issues faced by the fastest growing segment of the U.S. population, seniors. With the goal of Asset Protection and aging in place, this area of law combines parts of Long Term Care Planning, Medicaid Planning, Estate Planning, and Veterans' Benefits, where applicable.

With proper planning (getting your "ducks in a row"), you can protect your hard earned money from the devastating cost of a nursing home, perhaps even allowing yourself to stay in your home rather than move into a nursing home. You can do this without selling your house, without wiping out your life savings, without leaving your spouse penniless, and still leave an inheritance for your children.

Laughter is the best medicine  
~ Old Proverb



© Dave Carpenter

"...and just when I had begin to understand Medicare, Part D."

## "Protect Your Family: Planning for the Second Half of Life"

Michael Brumbaugh recently published a book titled *Protect Your Family: What You Really Need to Know for the Second Half of Life*.

The book is a collaborative piece of elder law and retirement planning literature which lays out the blueprints needed for a well-organized and stress-free second half of life.

Book contributions have come from highly-respected and knowledgeable attorneys from across the country. These attorneys are prominent members in their communities

and have established successful practices concentrating on second half of life planning.

Aspects of the book highlight various subject matters from wills and powers of attorneys to common social security and nursing home questions. The book also features ways to achieve a financially-rewarding retirement and how to die with dignity.



PROTECT YOUR FAMILY!

WHAT YOU  
REALLY NEED  
TO KNOW  
FOR THE  
SECOND HALF  
OF LIFE



Come and meet  
Michael and have  
your book  
autographed at  
these locations:

Saturday	January 16	11am-3pm	Mr. Smiths Coffee House
Monday	February 8	6:30pm	Bellevue Public Library
Thursday	March 10	6:30pm	Huron Public Library
Thursday	March 24	6:30pm	Ida Rupp Library Port Clinton

To get your copy of a book, you can borrow from a local library or purchase a copy from Amazon or Barnes & Noble. There will also be a limited number of books available at the book signings.

# BRUMBAUGH ELDERLAW REPORT

## Winter safety tips for seniors.

During the winter months, ice, snow and cold temperatures can make life challenging for everyone. Here is some helpful advice for preventing common winter dangers that the elderly population faces.

### Avoid Slipping on Ice

Icy, snowy roads and sidewalks make it easy to slip and fall. Often these falls cause major injuries such as hip and wrist fractures, head trauma and major lacerations.

Make sure to wear shoes with good traction and non-skid soles. Replace a worn cane tip to make walking easier. Take off shoes as soon as you return indoors because often snow and ice attach to the soles and, once melted, can lead to slippery conditions inside.

### Dress for Warmth

Cold temperatures can lead to frostbite and hypothermia -- a condition where the body temperature dips too low. When going outside, wear warm socks, a heavy coat, a warm hat, gloves and a scarf. In very cold temperatures, cover all exposed skin. Use a scarf to cover your mouth and protect your lungs.

### Fight Wintertime Depression

Because it can be difficult and dangerous to get around, many seniors have less contact with others during cold months. This can breed feelings of loneliness and isolation.

To help avoid these issues, family members can check in on seniors as often as possible; even a short, daily phone call can make a big difference.

### Prevent Carbon Monoxide Poisoning

Using a fireplace, gas heater or lanterns can lead to carbon monoxide poisoning. Ensure your safety by checking the batteries on your carbon monoxide detector and buying an updated one if you need to.

The most important tip to keep in mind during the colder months is to ask for help. If you need to clear your property of snow and ice, don't hesitate to ask a family member or neighbor, or hire a professional. Arrange rides to the grocery store and doctor's appointments. Many communities have shuttle services specifically for seniors. Don't be afraid to reach out for help.

Wintertime certainly poses challenges for seniors, but with a bit of planning and awareness, you will stay healthy and experience the joys of springtime soon enough.

*Excerpts taken for this article was written by Andrea Lee who lives in Silicon Valley, Calif., and is a part-time college instructor and a full-time mom of two boys -- one in college, the other in preschool.*

## Thanks for your referral!

### We Welcome Your Referrals

*For our happy clients and family members, please consider telling your friends and other family about us. If you know anyone in the nursing home and they are still private pay, please let them know we can still help them protect their assets.*

*Many thanks to our valued clients & friends who refer their own family, friends, patients and associates to us. We work hard to justify your confidence!*

Ollie Slauterbeck      Dave Riedy  
Eda Roggeman      Lori Dillender  
Dr. Steve Prentice  
Erie Co. Chamber of Commerce

*We also love to hear from you and your testimonials. Please call 419.626.0684 or send us an email to [team@brumbaughelderlaw.com](mailto:team@brumbaughelderlaw.com)*

## Just For Fun!

### Happy New Year!

Can you find the words in the box below? They may go up, down, forward or backward.

BABY                      JANUARY  
BALL                      KISS  
CELEBRATE              MIDNIGHT  
CHAMPAGNE              NOISEMAKERS  
COUNTDOWN              PARTY  
FAMILY                      RESOLUTIONS  
HATS

M G Q D C O R Y Y B P P H M S  
J Y L L H J C T R M A H Q R T  
Y P V R A X R E N A A L E K U  
X H U E M A O G L T U K L I H  
N A N O P S S V S E A N A S R  
A O X C A W Z B S M B C A S J  
B A B Y G E S H E O J R E J C  
B S Q H N E I S B E E O A O X  
M H P Z E W I J P M D K U T N  
Z B R E S O L U T I O N S Y E  
T H G I N D I M W Q T J A L U  
U Q N Q H H F T X D P T X I G  
N O C A H E R B O C I R D M C  
Y G I O O U Q W F D S N F A Q  
W A V N H C N W U T C X W F B

# BRUMBAUGH ELDERLAW REPORT

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## Notes from Michael...

If you are a veteran, or the spouse or widow of a veteran who served during a time of war (including Korea and Vietnam) and you have large out of pocket health or long term care expenses, you may be eligible for benefits through the Veterans Administration. Please contact us for a free initial consultation to determine if you may be eligible. Also, this VA benefit will likely change in the spring of this year and make (no surprise here!) getting benefits more difficult. So, it is better to act sooner rather than later.

Next month I'll be talking more about our recent trip out to Los Angeles where we were on the Kerri Kasem radio show. Kerri is the daughter of Casey Kasem. Although Pam has been on live radio many times, that was a first for me! We'll tell you a little bit about how Kerri's step-mom denied visitation to Kerri and her siblings and even tried to hide Casey from them. In fact, you may have heard about some of this on the news. It was quite horrible.

### Solution

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+	+	+	+	A	+	R	E	+	A	A	L	E	K	+
+	+	+	+	M	A	+	+	L	T	U	K	L	I	+
+	+	+	+	P	+	+	+	S	E	A	N	+	S	+
+	+	+	+	A	+	+	+	+	M	B	+	A	S	+
B	A	B	Y	G	+	+	+	E	+	+	R	+	J	C
+	+	+	+	N	+	+	S	+	+	+	+	A	O	+
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