



# BRUMBAUGH ELDER LAW REPORT

News and Helpful Information for Seniors and Those Who Love Them

December 2018

Volume 17

**REGISTER TODAY!**

## Goal Setting to Finish This Year Strong

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

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

**January 8, 2019**

2PM & 6PM

Bellevue Public Library  
224 East Main Street  
Bellevue

**February 5, 2019**

2PM & 6PM

Holiday Inn  
The Solutions Room  
1515 Cedar Point Drive  
Sandusky

**March 12, 2019**

10AM & 6PM

Huron Chamber of Commerce  
10 West Main Street  
Norwalk



To RSVP for a seminar, or to schedule a consultation, you can contact us at: 419.626.0684 or Email team@brumbaughelderlaw.com

For more helpful information, visit our website

BrumbaughElderlaw.com or follow us on Facebook at www.facebook.com/BrumbaughElderLaw/

The holidays are upon us. In fact, we just celebrated Thanksgiving. We were able to have a wonderful meal at our house with our daughter, Deidre and her husband, Tyghe and the grandsons present. Pam's sister, Kim, stopped in for a while after she got off work. Kim is a nurse and often spends her holidays taking care of people. Her husband, John, was spending time with his brothers doing their part to thin out the deer population. Or maybe just visiting and socializing with one another. It's never quite clear to me of their priorities on their "deer hunting" trips. Our daughter, Amanda, and her husband, Josh, who live in Raleigh, called a few times over the day. While we would rather have them home for Thanksgiving, we are glad that they will join us for Christmas soon. It was a good day with family and good food. The scale said it was a very good day as I was up about 3 pounds on Friday!

We had a lot to be thankful for this year. Although Deidre messed up her ankle and needed surgery, we are all doing well; everyone is healthy. We have been blessed to help more people in our business and have added great staff to make that happen.

We wanted to take a moment to let you know we are thankful for all of you that we have had the honor to help over the year. As well as everyone who has helped us or our clients, and all of you we have had a chance to meet. Thank you.

Looking forward, Christmas is almost upon us. That's a big day in our house, because Pam is also a Christmas baby! Early in our relationship she told me that any birthday gift could not be wrapped in Christmas paper. Over the years she has received birthday gifts from me wrapped in baby shower paper, Incredible Hulk birthday paper, wedding paper...well, you get the idea. The first year, I put her gift under a little indoor tree we had although she said the gifts, so long as **not** in Christmas paper could go under the Christmas tree. The kids then put their birthday gifts under that tree. My birthday came up in February and the kids put my gifts under that tree. Pam asked what they were doing and they said "putting the gifts under the 'birthday tree'". And thus are traditions born.

One thing I have not accomplished this year is losing weight. Sadly, this is on my list every year. It is a struggle. On January 1, I weighed 211.6. In late May, I got down to the low 190's and told myself, I'd never be above 200 again. I stayed in the 190's most of the rest of the year never making it into the 180's (I was 183 in law school which was probably just a bit heavy for me.)

In November, I went the wrong direction. Eating too much while traveling and not getting back on track when home. My weight went up to 205.6.

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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 at 419.626.0684.

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So, here I am closing out the end of the year not much different than where I started.

So, a goal I have for next year, that I'll start this year, is losing weight. I know it's a bit crazy to start during the holidays and I'm not worried about losing much between now and the end of the year, but I could easily pack a lot on. I had also mostly stopped exercising sometime in September. I tried to tell Pam exercising was dangerous, as that is how Deidre hurt her ankle. Pam did not agree with me that all exercise is dangerous...that's the takeaway from Deidre's injury. So, back to exercising and eating healthier.

What is something you have been meaning to do that did not get done? Is there anything we can help you with? Have you been meaning to update your Will or Trust? Do you have everything in place to allow someone to make financial and health care decisions for you if you got sick? (Hint: Unless you have a current health care power of attorney and financial power of attorney, the answer is probably no.) Have you been worried about how you or a loved one might pay for the cost of nursing home care?

Come in and see us and we will help you get your ducks in a row. Or come to one of our free upcoming public programs (you can find how to register in this newsletter).

From all of us, we wish you a Merry Christmas and a Happy New Year!



Please welcome Yvette Rankins, Client Concierge, to the Brumbaugh Law Team!



Yvette comes to us from the Erie County Board of Elections where she held the position of Deputy Director. She attended Edinboro University of Pennsylvania where she studied Communications. Yvette obtained paralegal certification from Lorain County Community College.

Yvette is originally from Norwalk, but now resides in Sandusky with her husband Ken. They have 2 children, Ryan and Haley, and a granddaughter Adrienne.

Welcome to the team, Yvette!

*"What lies behind you and what lies in front of you, pales in comparison to what lies inside of you."*

- Ralph Waldo Emerson

### Brumbaugh Law Office Event Calendar

- Dec. 7 - Ottawa County Resources Open House at Ottawa County Fairgrounds
- Dec. 25 - Office Closed
- Jan. 1 - Office Closed

## 7 Winter Safety Tips for Seniors

written by: Andrea Lee with care.com

1. **Avoid Slipping on Ice** - Make sure to wear shoes with good traction and non-skid soles, and stay inside until the roads are clear. Replace a worn cane tip to make walking easier.
2. **Dress for Warmth** - Don't let indoor temperatures go too low and dress in layers. Going outside? Wear warm socks, a heavy coat, a warm hat, gloves and a scarf. In very cold temperatures, cover all exposed skin.
3. **Fight Wintertime Depression** - Family members should check in on seniors as often as possible. A short, daily phone call can also make a big difference.
4. **Check the Car** - Get your car serviced before wintertime hits. Checking things like the oil, tires, battery and wipers can make a big difference on winter roads.
5. **Prepare for Power Outages** - Make sure you have easy access to flashlights and a battery-powered radio in case the power goes out. Stockpile warm blankets.
6. **Eat a Varied Diet** - Consuming foods that are fortified with Vitamin D, such as milk, grains and seafood options will eliminate nutritional deficits while spending more time indoors.
7. **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.

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.

## We Appreciate Your Referrals

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

Many thanks to our valued clients & friends who refer their own family, friends, patients and associates to us.

A special thank you to Kathi Flew, Peg and Paul Drake, Barb Miller, Gary Shoop, and Jim Tabellion. We work hard to justify your confidence!

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| BELLS     | NUTCRACKER |
| GARLAND   | SNOWFLAKE  |
| NATIVITY  | WREATH     |
| PRESENTS  | COOKIES    |
| TREE      | LIGHTS     |
| CANDYCANE | ORNAMENT   |



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## YOUR QUESTIONS ANSWERED BY MICHAEL BRUMBAUGH

**We received a question from Lisa!** She asked, "At what age should I start thinking about estate planning?"

**Your answer:** You should start thinking about estate planning at the age of 18. The reality is that we never know what the future holds. The sooner you get an effective estate plan in place, the sooner you will be able to rest assured that you, your loved ones and your legacy will be protected, regardless of what tomorrow may bring.

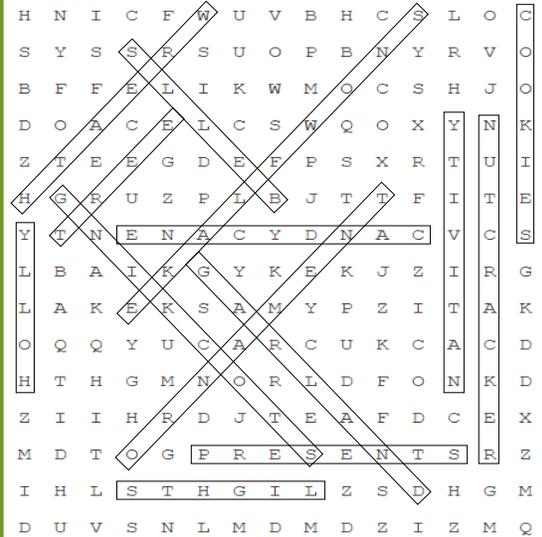


### Change of Address

Are you going to be changing your address? Make sure you stay on our newsletter for the latest elder law news, updates & events. Please email your new address to [Team@Brumbaughelderlaw.com](mailto:Team@Brumbaughelderlaw.com).

Stay informed for a stress free second half of life. Or call the office at 419.626.0684.

### Puzzle Solution



*Merry*  
CHRISTMAS AND A HAPPY  
*New Year*

Phone: 419.626.0684

310 E. Boalt Street Suite E  
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