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CAROLING  
 CHRISTMAS  
 COOKIES  
 HAPPY  
 HOHOHO  
 ORNAMENT  
 PRESENTS  
 REINDEER  
 SANTA  
 SNOW

Happy Holidays

Word search grid with circled words: CAROLING, CHRISTMAS, COOKIES, HAPPY, HOHOHO, ORNAMENT, PRESENTS, REINDEER, SANTA, SNOW.

419.626.0684

Call Our Office for a Consultation

December/January 2021

# BRUMBAUGH ELDER LAW REPORT



News and Helpful Information for Seniors and Those Who Love Them

December/January 2021 Volume 25

A Bi-Monthly Newsletter from The Law Office of Michael Brumbaugh

REGISTER TODAY!

## REFLECTIONS By Pam Brumbaugh, LSW

### Do You Have Your Ducks in a Row?

You're invited to participate in Weekly Webinars to Learn about Estate Planning, Asset Protection & Medicaid. As some people feel comfortable in public settings, we have resumed some in-person seminars with video option.



**Wed Jan 6th:**  
**Get your Ducks in a Row: 9 Things you Need to Know for the 2nd Half of Life**  
 2pm Virtual/live Sandusky Yacht Club  
 6pm Virtual only

**Tues Jan 12th:**  
**Estate Planning 101: 5 Essentials You Need to Know to Protect Your Loved One**  
 1PM -Virtual

**Wed Jan 20th**  
**Dementia Action Plan: 7 Critical Actions to Take in Case of Dementia with Kevin Jameson, Founder of Dementia Society of America**  
 1pm Virtual/ILive

**Tues Jan 26th:**  
**7 Secrets You Need to Know to Protect Your house.....**  
 1PM Virtual

RSVP for a Seminar or Schedule a Consultation

Call 419.626.0684

Wow! What a year! As I sit here and listen to holiday music and enjoy the sights of sounds of Christmas (it is my favorite holiday) and in spite of the world around me, I can take the time to think about how grateful I am: for family, for health, for time to be slowed and enjoy the present because we tend to spend so much time looking forward to something, that we don't take the time to be in the moment.

As I reflect on the year, just last Christmas, Michael and I were enjoying visits with family and friends, attending holiday events (from the traditional tree lighting ceremony to the symphony to the Candlelight Tour of Homes), and participating in the general hustle and bustle of the holiday (is there ever enough time to do all that we want to do?). We eased into the New Year, looking forward to putting plans into place to accomplish those professional and personal goals we set. But before we knew it, life came to a halt! We had no idea what we were in for!

But, we moved forward. Michael and I adapted at home, and we adapted at the office. Our team has been fantastic and have been diligent in being cautious ( so much extra cleaning, and planning), so we could all stay healthy and not pass any illness to each other or to our clients and the many families that trusted that we were being cautious. We had to rethink how to work safely with our clients and how to continuing educating people about estate planning and its importance.

The fresh air of summer allowed us to believe that life was more normal but as we entered into the holidays, Covid became more than many of us (including me) wanted to believe. I know many have lost loved ones to Covid, clients were frustrated because they were not able to have good visits with their loved ones, and those with cognitive impairments are feeling lost. As a social worker, it is important to listen and help people find solutions; yet so often, all I could do was listen and validate. We don't have hugs or kisses, or human interaction that we are used to. I struggle that I cannot comfort with touch of a hand or a hug – it feels awkward to offer comfort with only words (and not even expressions since we can't see an entire face). I, and others, have experienced feelings of loneliness, stress, anger and frustration. But, at the end of the day, I can recognize that we are all dealing with the pandemic differently and will continue to do so. People will try to be positive and do what they can. We all have our own opinions of what we should do, could .

Brumbaugh Elder Law 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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## REFLECTIONS Cont'd:

do or won't do. But, no matter what, time moves forward, for most of us. Because it has become evident that we may not have a tomorrow, we should enjoy our "todays" and put a plan in place for the tomorrows that will not come.

I have found planning ahead to be a challenge, because there are changes beyond my control that affect my plans. I have learned to control what I can and make decisions because I have faith that I will have a tomorrow. I can make goals, but realize how I accomplish them may need to change based on current situations. I could be frustrated and angry, but I find it does not help.

So why am I grateful? Because I have: family, health, and the ability to help the people that entrust us to take care of them and their families. Sometimes, it is just that simple.

I am most definitely looking forward to 2021! And if there is anything we can do to help you in the new year, please let us know.

## Calendar of Events



Dec 25 - Christmas Day and Pam's Birthday

Dec 29—Maris' Birthday

Dec 31 - Office Closed and Kris' Birthday

Jan 1 - Happy New Year!!

\*\* Check our website at [BrumbaughElderLaw.com](http://BrumbaughElderLaw.com) for all of our Seminars and Webinars

## Pick Up & Drop Off of Documents— Please call Us for Arrangements

As many of you know, we are a smaller office and, at times it can get quite congested. For everyone's protection, we are trying to minimize clients coming in to pick up and/or drop off documents without an appointment. We have set times that you can come I or we will be happy to schedule a time that is convenient for all parties. For our out of town clients, we understand it can be an inconvenience and we appreciate your understanding.

## Estate Planning



Is your Estate Planning up-to-date? When was the last time you looked at your documents? We recommend a review every 3 years because so much can change in that time! Please call us for a review—we will be happy to sit down with you!



## Testimonials



"I needed help fast and Michael Brumbaugh and the Brumbaugh Law Firm **came to my rescue!** I had tried to deal with the Veterans Administration on my own in order to get VA benefits for my mother, and it was a nightmare. I was ready to quit, when a bank manager recommended that I speak with the Brumbaugh Firm. I'm sure glad I did! Mike did a **fantastic** job; he took care of everything. Things turned out very well. I can't imagine anyone going it alone with the VA, and getting the results that Michael with his knowledge and experience got for us! He's a **very caring person**. The Brumbaugh Law Firm has my **highest recommendation**. - Nancy A.

## 7 Ways Caregivers Can Create That Holiday Feeling Amid the Pandemic

Adapt old traditions, or start new ones, to help loved ones adjust. In a recent survey of caregivers by Care.com, 85% of respondents named the holidays as the primary time of year when their family comes together with an older loved one. More than 2 in 5 say they will not be able to see their care recipient in person this holiday season.

Many care recipients may feel depressed or abandoned, or have difficulty understanding the changes due to cognitive issues. That makes it all the more important to make the holidays as full of meaning and connection as possible, within the limits of safety precautions. Make it your goal to create shared experiences — for most people, that's what makes the holidays the holidays. Here are some tips on how to adapt holiday traditions to make them uniquely special this year.

1. *Make frequent contact:* If you generally call your loved one once a week, call more often. If your family gatherings were centered around holiday, try spreading out activities.

2. *Avoid all-or-nothing thinking:* Feeling like holiday activities aren't worth doing if you can't do it all can leave you everyone feeling empty. Some overwhelmed caregivers feel a bit relieved that certain holiday activities are canceled this year; others will adapt and focus on what is easiest, like holiday table linens to create a festive feeling.

You may even want to go all out more than ever for some activities — it's all OK. Just try to anticipate how your loved ones will feel and talk over plans with them if possible. If they balk at adapting old traditions for current circumstances, take a new approach and surprise them.

3. *Focus on activities that mean the most:* There is comfort in the familiarity of holiday traditions. Ask loved ones what seasonal rituals are most important, and get creative about ways to adapt them.

4. *Create a mood with holiday decorations:* If you are avoiding indoor visits, ask family and friends to help with outdoor decorations that can be enjoyed from windows. Share videos and photos of your holiday decorations, or those you see in your neighborhood or online.

5. *Take your traditions virtual:* Virtual connections can go beyond a short conversation. Do you sing carols, bake, create crafts, or watch It's a Wonderful Life every year like my family does? We're doing them from a distance with video chat apps like FaceTime, Zoom and Skype.

6. *Start new traditions:* Those old family traditions had to start somewhere, right? Some of your holiday adaptations this year will likely become traditions!

Daunting as it might seem to make the holidays memorable this year for something other than their difference, in future years we may look back and marvel at how creative we were. Please share your own ideas in the comments below, or with the AARP Family Caregivers Discussion Group

Borrowed from: <https://www.aarp.org/caregiving/basics/info-2020/making-holidays-special-during-covid.html>

## What's New with Me and My Own



# WELCOME TO THE TEAM HALEY!

As the Client Services Coordinator of Estate Planning, Haley works collectively with the legal team to exceed expectations and create a one-of-a-kind experience for our clients. She acts like the glue between our legal team and clients by maintaining client relationships through telephone, email and/or direct face to face communications. You may speak or meet with Haley when scheduling appointments, phoning into the office with questions, during signings or during a Trust Funding appointment. Maintaining all client matters and assuring files and deadlines are met, Haley works diligently behind the scenes to ensure quality satisfaction for each and every client we serve.

Haley is a 2012 Bachelor of Arts graduate of Heidelberg University in Tiffin, Ohio. She lives in Clyde, where she was born and raised, with her husband, Nathan. They have two adorable puppies, Harley and Baker. In her free time, Haley enjoys spending time with her family, having game nights with friends and watching scary movies with her sister, Bre.

## 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, and associates to us.

A special thank you to JoEtta Crupi, Jim Kimberlin, and Tim Parkison. We work hard to justify your confidence!