

# BRUMBAUGH

## ELDER LAW REPORT

News and Helpful Information for Seniors  
and Those Who Love Them

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



JANUARY/FEBRUARY 2022

Volume 30

REGISTER FOR  
OUR SEMINARS!

Get your Ducks in a Row –  
What You Need to Know for  
the 2<sup>nd</sup> Half of Life

**FEBRUARY 8**

2 pm - live: Holiday Inn, Cedar  
Corner Complex, Sandusky  
6 pm - virtual

**MARCH 15**

2 pm - live: Huron County  
Chamber of Commerce, Norwalk

One of the biggest fears that many people have today is the fear of having their life savings wiped out if they end up in a nursing home. Whether you or a family member is in a crisis or not, it is important that you understand what you can do to protect your hard-earned assets! Most of the public does not yet realize that the laws on asset protection and long-term care planning changed. It is extremely important that you know about these changes and how they may affect your long-term care planning!

**REGISTER ONLINE TODAY!**

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[brumbaughelderlaw.com](http://brumbaughelderlaw.com)

419.626.0684

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## RESOLUTIONS, PRIORITIES & GETTING THINGS DONE

The calendar just flipped to 2022. Some of us worked on setting New Year's resolutions. Some of us said "no, thank you" to doing that. I used to set resolutions but largely, I'd forget about them. I'd then set the same resolutions year after year after year. Things such as, lose some weight, exercise more, get more sleep.

I don't set resolutions anymore. Now, I set goals each year. What's the difference, you might be asking? The dictionary says a resolution is a firm decision to do or not do something and a goal is something I'm trying to do or trying to achieve. So, in the past, I made a firm decision to lose weight. Now, I set a goal to try and lose weight. Okay. Maybe there isn't too much difference.

However, my approach is different. Instead of just

*(continued on next page)*



## Does someone you love need nursing home care now or in the near future?

**Are you afraid your loved one will have to spend all their savings to qualify for benefits? If so, they can't afford for you to miss this important workshop.**

SANDUSKY, OH - Many people find themselves in a crisis situation when a loved one suddenly needs more care than the family can provide. With care in a nursing home in Northern Ohio routinely costing \$72,000 per year or more, it's easy to see that the stakes are high! Without the right advice many people needlessly spend down their life savings, thinking they have no other option. The good news is that this can almost always be avoided. Even if your loved one is already in a nursing home, if there are assets left to protect, there are often strategies to help save what they have left, and qualify for benefits to pay for the care they need. You just have to know how.

**At this meeting, here is some of what you will discover:**

- Why what you've heard about qualifying for nursing home benefits is probably wrong!
- How to avoid having your loved one's savings wiped out by a nursing home spend down.
- How Medicaid works: the default rules that often don't have to apply to you.
- Why the "default" rules are not the end of the story: strategies that can be used to gain eligibility for benefits, while protecting your loved one's assets.
- What can be done NOW to protect the home from being taken by the State through Medicaid Estate Recovery.



**February 23 • 6 pm**  
Sandusky Yacht Club • Sandusky, Ohio

*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.*

## RESOLUTIONS, PRIORITIES & GETTING THINGS DONE *(continued)*

a goal to lose weight. The goal will be to lose a certain amount of weight with a plan to do it. For example, I'll lose one pound a week by tracking my calories, staying underneath my daily calorie goals and exercising. I review how I'm doing each week and make changes as needed. Oh. I know this isn't anything earth shattering. Some of you have probably been setting up your resolutions like this for years and crushing them. But for me, I've been lazy with my resolutions for most of my life.

This new approach of setting goals has helped me to achieve, or at least make progress, on some of my goals. I've made great progress on learning another language which had been a resolution of mine for years. I've made progress on my weight goal and then ... I backtrack. The progress I've made, I watch disappear. I track my calories but still eat too much and then just stop tracking calories. I exercise for a while and then stop. But since I'm looking at my goals regularly, I keep trying.

I had the opportunity at the beginning of this year to participate in a self-improvement program. The first week's assignment was to make a list of the things I say are my priorities. One of the things I said was a priority was my health. Part of the assignment was to then ask each day, for anything I said was a priority that I didn't do, what did I let get in the way? At the

end of the week, I was to look at my list of what I said was a priority and if I didn't do anything towards that goal or did a minimal amount, I was to reflect on whether it was truly a priority. Can I say being healthy is a priority if I choose watching a movie, reading the news, or being on social media, instead of exercising? If I choose to eat like a teenager every weekend? If a whole week goes by and I don't exercise, can I truly say it is a priority? Well, not really. It might be a goal, but it's not a priority. The good thing is I can fix that.

The first week was a bit of an eye opener. I have things I say are important and they are important to me but I don't devote any time to them or too little time. So, I've not made them a priority.

One of the other lessons was that I could have the momentary discomfort of doing something I don't feel

like doing. Or I can live with the regret of not doing the things I said are important.

I am more motivated this year. I have more awareness on how I am and am not spending my time. Do I think I'll achieve my weight goal? I do. Because in addition to setting a goal, being more aware that how I spend my time hasn't been in alignment with what I say are my priorities, I've

reached out to an outside expert to help me replace some bad habits with better ones. I mean, I've had the knowledge on how to lose weight and I've had the desire but it wasn't happening. There's no point in figuring this year will be any different unless I change things up.

If you've read this far, you may be wondering how in the world this has anything to do with the topics I generally write about: estate planning and elder law. Well, one of the goals we often hear from our estate planning clients is not leaving a mess for their spouse and children. In fact, most people will honestly say that is one of their goals. I had someone in this week, who has had as his goal since the date he got married to get a Will in place. That was seventeen years ago! He is now getting it done. It finally became a priority.

If one of your goals is not leaving a mess for your family, then make it a priority and get to an attorney and get it started this quarter. If one of your priorities is to lose weight, don't give up the struggle but if you've been doing the same thing each year and it hasn't worked, change it up. Get an expert involved to help you.

Good luck to all of us this year in achieving our goals! Please call our office at 419.626.0684 if getting an estate plan is your priority in 2022.

## 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 and friends who refer their own family, friends and associates to us.

A SPECIAL THANK YOU TO...

**Kyle Brubaker**

**Randy & Cheryl Taylor**

**Bridget Castle**

**Jeff Lucas**

**Chris Stang**



419.626.0684

Call Our Office for a Consultation

JANUARY/FEBRUARY 2022

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team@brumbaughelderlaw.com  
to get your free book

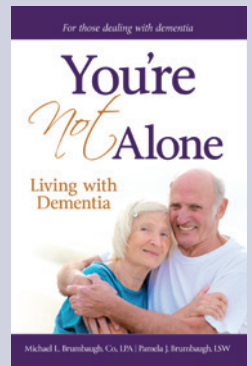
## GET A FREE COPY OF OUR BOOK

Finding out you have been diagnosed with dementia is one of life's major challenges. While nobody welcomes such disconcerting news, you can have a rich and fulfilling life with proper care and preparation. *You're Not Alone: Living with Dementia* is a simple and easy-to-read book that will help guide you.

In this book, you will discover:

- What dementia is
- Other causes of dementia
- Different types of dementia
- Planning ahead for legal matters and care costs
- Dementia and caregiving

If you have recently been diagnosed with dementia, you must set aside an hour or two and read this important and impactful book.



## OFFICE & STAFF UPDATES

### CERTIFIED DEMENTIA PRACTITIONER

On Saturday, January 15th, our team received 8 hours of training from Michael and Pam on the topic of Alzheimer's Disease and Dementia Care. Michael and Pam became Certified Dementia Practitioners and Trainers in 2020 by the National Council of Certified Dementia Practitioners (NCCDP). Now that the

training is complete, the team will complete the process of also becoming Certified Dementia Practitioners. Brumbaugh Law Firm works with many families who have a loved one that is dealing with some form of dementia therefore it is important for team members to have the skills and knowledge to better assist our clients.



### CONGRATULATIONS, AMANDA!



Amanda joined our office in December 2020. She was promoted to Operations Manager in 2021. She is instrumental in staff recruitment and development and overseeing our office processes.

### WILL YOU GIVE US A GOOGLE REVIEW?

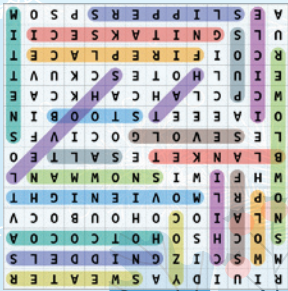
If you would like to share your experience with Brumbaugh Law Firm through a Google Review we would be most appreciative! These digital word-of-mouth recommendations make an impact on other people looking for our elder law services. In fact, people often trust Google Reviews just as much as personal recommendations from friends and family members.

Please scan the QR code with your smartphone and share your review!



# It's Winter!

- SNOWMAN
- SNOWBLOWER
- CHILI
- ICICLE
- BLANKET
- ICE SKATING
- HAT
- SHOVEL
- BOOTS
- MOVIE NIGHT
- SLIPPERS
- SLEDDING
- MITTENS
- HOT COCOA
- COZY
- SWEATER
- FIREPLACE
- PLOW
- GLOVES
- SCARF
- SOUP
- SALT



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“Mr. Brumbaugh is a caring, knowledgeable and kind attorney. We often speak with families who have been helped by Michael, and they appreciate his responsiveness and assistance getting estate matters in order. Our community is lucky to have such a professional person to turn to when the time comes to plan for the future.”



Groff Funeral Homes & Crematory

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