

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



NOVEMBER/DECEMBER 2022

Volume 32

*REGISTER FOR
OUR SEMINARS!*

Fiduciary Seminar

NOVEMBER 30, 2022
1 pm - Sandusky Yacht Club

**Get your Ducks in a Row –
What You Need to Know for
the 2nd Half of Life**

DECEMBER 6, 2022
1 pm - Sandusky Yacht Club

JANUARY 18, 2023
1 pm - Huron (location TBD)



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! It is extremely important that you know about the changes in asset protection and how they may affect your long-term care planning!

REGISTER ONLINE TODAY!



*Visit our website for
information, future
webinars and resources*



brumbaughelderlaw.com

419.626.0684

team@brumbaughelderlaw.com

WHAT KIND OF FUTURE ARE YOU CREATING?

Have you ever thought about how your past choices and decisions help create the future you have right now? A decision and then taking action based on that decision can create a different future than a different decision and action would create (You ask Pat out for a date instead of Jody and now you are married to Pat). Sometimes, the decision is not to take action (You decide not to ask Pat or Jody out and now they are both married to others and you married some wonderful person that you didn't even know when you were thinking about Pat and Jody). Sometimes, the decision is made but no timely action is taken (You are going to ask Jody out as soon as you get a better job or better car or get in shape ... and Jody ends up in love with someone else).

Sometimes our decisions are well thought out and sometimes not. Sometimes we make the best choices we can based on the information we have, and our decisions and actions change as we get better information.

When I was young, my summers were full of playing outside with just shorts on and no suntan lotion. I'm pretty sure almost no one knew they should wear sunscreen back then and my parents weren't at fault for letting me run around without it because they were making the best decisions they could on how to raise me based on the information available. In my teens, I worked construction often with no shirt on. Again, I'm pretty sure wearing sunscreen still wasn't a thing yet. Or if it was, as a teenager, it wasn't on my radar. As an adult, my vacations and time off often include spending time outside. At times, in or near the water. Other times, on my motorcycle. We live in a beautiful location

(continued on next page)



Brumbaugh Edler 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.

WHAT KIND OF FUTURE ARE YOU CREATING? *(continued)*

with plenty to do and see outdoors. Generally, I still put no sunscreen on or just enough sunscreen to get a base tan. At some point during my adult years, I was fully aware that health professionals said we should wear sunscreen to limit damage to our skin and reduce the chance of skin cancer. In the last 10 years, my dad started having skin cancer spots removed. He's fair complected and grew up on a farm and worked construction as an adult. This didn't cause me to change my ways for the most part. I did start going to a dermatologist for once-a-year skin checks but otherwise I still mostly wear no sunscreen. I told myself that I take more after my mom who tans easily than dad who couldn't tan.

This fall, at my annual dermatologist appointment, a "mole" on my forehead was removed and sent off for testing. Later I got a call that I had basal cell skin cancer and I needed to come back in for an additional procedure. They removed the cancer and told me it was caused by a lifetime of sun exposure. They said I should keep coming back for annual exams. Of course, they also said I should be wearing sunscreen. So, now I'll be wearing sunscreen.

But let's take a look at what led to my skin cancer. A period where there was no knowledge that I needed to wear sunscreen, then some knowledge, and then many decades of knowledge that doctors said I should wear sunscreen. And then my dad having skin cancer and my still making a decision not to wear sunscreen. And then getting skin cancer and only after that have I decided, yeah, I should wear sunscreen.

This pattern shows up in other ways in my life. I've been carrying extra weight for some time. I know that's unhealthy. I keep saying I'll lose the weight but then my actions show it isn't a priority. A fair question would be am I going to make losing the weight a priority now or wait until something bad happens and then, if I get the chance, make losing the weight a priority. I can make a decision and take action now and give myself and my family a better future or continue like I have been and most likely have a worse future.

I don't think I'm alone when it comes to such patterns. Ask yourself, what is something now that you are doing, have done, or chose not to do, that you know will give you or your

family a better future? Maybe you maintain good health, or have saved money for your retirement, or spend quality time with your family. What is something that you are doing or not doing that will likely lead to a gloomier or messier future?

I see wanting a better future as one of the main driving forces for people to get their estate planning done. People tell us all the time, they don't want to leave a mess for their spouse and kids. Parents tell us they didn't work so hard to have everything go to a nursing home. They say it is important for them to not leave their spouse broke and they want to leave something behind for their kids because they want them to have a better future.

Don't we all want a better future for ourselves and our families? Let's all work on making those decisions and then taking action based on those decisions so that our journey through life will lead us to a better future for ourselves and our families.

If you want to make better choices for your family and not leave a mess, call us so to schedule a consultation so you can start the new year out right!

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...

Luke Gallagher
Becky Gast
Don Lochotzki
Chris Stang



NATIONAL CAREGIVERS MONTH

Celebrated every November, National Family Caregivers Month (NFCM) is a time to recognize and honor family caregivers across the country. It offers an opportunity to raise awareness of caregiving issues, educate communities, and increase support for caregivers.

Families are the primary source of support for older adults and people with disabilities in the U.S. Many family caregivers work and provide care, experiencing conflicts between competing responsibilities. Research indicates caregiving takes a significant emotional, physical, and financial toll. ACL is a



proud observer of NFCM, but we work year-round through programs and councils to support and empower family caregivers.

OFFICE & STAFF UPDATES



WELCOME OUR NEW EMPLOYEES

Please help us welcome our newest employees!

Susan Strickfaden is an Administrative Assistant who joined our firm in August 2022.

Seth Arcillas is a Junior Paralegal who joined our firm in July 2022.

CONGRATULATIONS!

Congratulations to our employees who are celebrating their anniversaries with Brumbaugh Law Firm! We so appreciate all their hard work for our clients and their families.

Maris - 2 years

Amanda - 3 years

Kris - 6 years

HOLIDAY OFFICE SCHEDULE

November 24-25: closed for Thanksgiving
December 26-30: Closed for Christmas Holiday

December 25: Pam's birthday

December 27: Maris's Birthday

December 31: Kris' Birthday

A CHRISTMAS CAROL



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| TREE | GHOST | FEZZIWIG |
| SNOW | PAST | TINY |
| CRATCHIT | CHARLES | FUTURE |
| TIM | PRESENT | GENEROUS |
| MARLEY | DECORATIONS | AUTHOR |
| TURKEY | EBENEZER | |

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“Michael knows everything you need to do to protect your assets and family when the time for it will come. The staff here is amazing, friendly and helpful.”
J. Grenier



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LAW FIRM
ELDER CARE AND ESTATE PLANNING
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310 E. Boalt Street E
Sandusky, OH 44870