

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



1st Quarter 2023

Volume 33

*REGISTER FOR
OUR SEMINARS!*

**Is it possible that someday
you or a loved one will live
in a nursing home?**

**Maybe not... but why not
prepare financially!**

MARCH 21, 2023

1 pm - Norwalk (location TBD)

**more dates & locations
announced soon: check
brumbaughelderlaw.com**



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!



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information, future
webinars and resources*



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WORKING BACKWARDS TO ACHIEVE YOUR GOALS

Pam and I were at a conference at the beginning of this year. During one of the sessions, the speaker talked to us about the goals we have for the future. We actually had to write down our goals for January 1, 2025. We were asked to write down: What our health would look like? What our marriage would be like? What our business would look like? What our relationships with our family would look like? What would our financial situation look like?

We were to be specific as we set out our goals. We could not answer the health question by saying I will be healthy. We had to spell out what being healthy meant for us. We could put down a weight, a clothing size, working out so many times a week, being able to walk, bike or run a certain distance, etc. This was individual to each person. Along the same lines, we could not just say we wanted a good relationship with our spouse or family, we had to spell out what that means. People put down things like: I will have a certain amount of date nights per month with my spouse. I won't mindlessly watch tv or be on my phone each evening. I will call my parents a certain number of times per week. I will plan a set amount of family fun activities per week or month with my children. I will go to my children or grandchildren's activities or sporting events at least so many times per quarter. You get the idea.



Once we had done that, the speaker asked if the goals we had set for ourselves on January 1, 2025, were going to be true, what would we

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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.

WORKING BACKWARDS TO ACHIEVE YOUR GOALS *(continued)*

have had to accomplish by January 1, 2024, to be on target for each goal? For example, if someone said under their health goal that on January 1, 2025, they would have lost 80 pounds, then maybe they needed to have lost at least 40 pounds by January 1, 2024. We then had to work backwards further. To accomplish whatever we said needed to happen by January 1, 2024, we needed to ask what would have to happen by September 30, 2023? What would have to happen by June 30, 2023? By March 31, 2023?

Using the weight example again, if a person wanted to lose 80 pounds by January 1, 2025, and said they needed to be down 40 pounds by January 1, 2024, then 2023 might look as follows: I need to be down by 30 pounds by September 30, 2023. If I'm going to be down 30 pounds by September 30, then I need to be down 20 pounds by June 30, 2023. If I'm going to be down 20 pounds by June 30, then I need to be down 10 pounds by March 31, 2023. Of course, this means $3\frac{1}{3}$ pounds must be lost in each of the first 3 months which is a bit less than a pound a week. Then you have to

ask, how am I going to do that? Maybe I need to work out so many times a week or watch calories. The point is you work backwards to come up with a plan. This plan should feel more achievable because you have broken up the goal into small parts. It should also make you feel a sense of urgency. If you want to lose 80 pounds by January 1, 2025, and by June 30, 2023, you had only lost 5 pounds, you know you are behind and you need to step things up.

Here at our office, people tell us everyday that they don't want to leave a mess for their family. They don't want to be a burden on their kids. They want to avoid probate. They want to protect their home and other assets from nursing home costs. These are their goals. We help people achieve those goals when they come to see us. But you know what? These are most people's goals. If they are your goals, you need to work backwards to achieve them. If you don't want to leave a mess for your family or be a burden on your kids, you need to put a solid estate plan in place. This means you need to contact an estate planning attorney to get it started. If you

want to avoid probate, there are things you need to do before you pass. You need to make sure you have an estate plan that allows you to avoid probate. This means you need to contact your estate planning attorney to get started or to see if the plan you already have is good. If you want to protect assets from nursing home costs, then you need a long-term care plan. This means you need to contact an elder law attorney to add a long-term care plan to your estate plan.

Most of the things we want in life can be achieved if we set goals and then take action on those goals. Think about something you need to do or want to do. Work backwards to figure out the steps you need to take. Start taking those steps. If you need inspiration, you can play the "Put One Foot in Front of the Other" song sung by the Winter Warlock in one of the best Christmas movies ever (Santa Claus is Comin' to Town). That's really all it takes.

If you are ready to get your estate planning in place, or to update your plan, call us now at 419.601.6499.

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...

Jody Patynko

Don Signs

Kelly & Linda Moon

**Chris Stang, CPA
Stein, Olsen & Stang**

Attorney Luke Gallagher

Attorney Kristin Boone

Brandy Bennett



419.601.6499

Call Our Office for a Consultation

FIRST QUARTER 2023

MARCH IS NATIONAL SOCIAL WORKER'S MONTH

SOCIAL WORK

BREAKS BARRIERS

Why is Social Work Month in March?

National Social Work Month was first organized in March of 1963 by National Association of Social Workers as a way to encourage public support for the profession. Pam is a licensed Social Worker.

OFFICE & STAFF UPDATES

CONGRATULATIONS, PAMELA!

Rotary District 6600 is proud to announce Pamela Brumbaugh, from the Sandusky Rotary Club, has been selected as District Governor for 2025-2026!

Pamela Brumbaugh has been a Rotarian since 2007 in her hometown of Sandusky. She currently works with her husband, Michael, at Brumbaugh Estate Planning and Elder Law firm. She is a licensed social worker and holds a masters degree in Nonprofit Management and Leadership. Her career has spanned many areas, including working with victims of domestic violence, helping victims of crime navigate criminal justice,

and serving her community as the Director of United Way.

During her time in Rotary, at the Club Level, she: served on the Club Board for 6 years, including the years as Club Program Chair, President Elect and served as the Club's 100th President in 2016-17; initiated the Membership Orientation Committee and served for 3 years; served on the Scholarship Committee for many years, including chairing the committee; launched a Diaper Drive for Heartbeat for 2 years; wrote a district grant for literacy project for newborns in partnership with the Sandusky Library and Firelands Hospital, and that project continues

with club support; and participated at events and fundraising activities as needed.

At the District level, Pamela served as Chair of the Grants Committee for two terms and is currently an Assistant Governor for Area 12. She is a three-time Paul Harris fellow. She has attended three Rotary International Conventions and participated in one Zone event.

District 6600 looks forward to the experience, knowledge and ideas that Pamela brings to the leadership team. Congratulations Pamela and welcome aboard!

WELCOME TO THE TEAM

Candece Daly Fiel, Jr Paralegal and Suzan Nieset, Paralegal.

CALENDAR

February 23-25:

Michael and Pam attending MDS Dementia Conference

March 15-17:

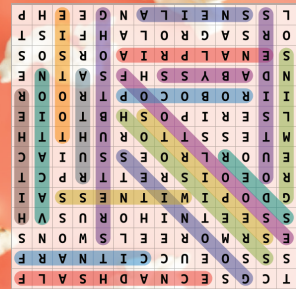
Michael, Pam and Amanda attending Leadership Training

THE MOVIES

Find these one-word-title films from the 1980s:

- HOOSIERS
- ARTHUR
- ABYSS
- GREMLINS
- AIRPLANE
- FOOTLOOSE
- GHOSTBUSTERS
- FLASHDANCE
- FRANTIC
- OUTSIDERS
- GOONIES
- ROBOCOP
- VACATION
- ALIENS
- STRIPES
- REDS
- TOOTSIE
- WITNESS
- HITCHER

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"I would like to express my gratitude to Michael & Pam for their understanding, compassion, expertise and dedication to me, as a client, during this hard time of organizing and streamlining my aging parents' estate planning."

M. Kaman



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