

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



3rd Quarter 2023

Volume 35

*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!**

August 9, 2023 · 1 pm & 6 pm

August 10, 2023 · Put-in-Bay

September 5, 2023 · 1 pm & 6 pm



**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!



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



brumbaughelderlaw.com

419.601.6499

team@brumbaughelderlaw.com

ARTIFICIAL INTELLIGENCE

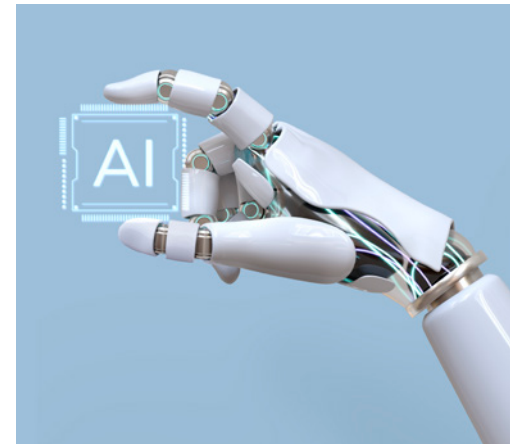
I've been wondering if artificial intelligence, also known as AI, is going to be a blessing or a curse to all of us. From the articles I have been reading, artificial intelligence has the potential to bring some wonderful and amazing things to us. We could see improved healthcare with more accurate diagnoses. Our doctors might be able to spend more time taking care of us versus filling in paperwork. Artificial intelligence combined with robotics could allow us to stay at home longer as we age.

I've also read that countries around the world are working on combining artificial intelligence with robotics to create new "soldiers" for the battlefield. There is a race going on to perfect this as soon as possible. It's hard for me to read such articles and not think of the Terminator or Matrix movies and how "smart" machines turned on the humans who created them.

We humans have the ability to create wondrous and amazing things but sometimes those wondrous and amazing creations are destructive.

As for me, I downloaded an artificial intelligence "app" on my phone early this year and I pondered what wondrous and amazing thing I could ask it to help me do. So, I tried to get it to order me a pizza. This seemed like a fairly simple task to delegate. However, I failed as the AI app told me it could not order me a pizza but could help me find some pizza places to order from by guiding me through an internet search for pizza places that deliver. Obviously, the world doesn't have to worry about me using AI to take over the world anytime soon!

(continued on next page)



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.

ARTIFICIAL INTELLIGENCE *(continued)*

After finding dinner on my own, I moved on to other matters and asked the AI app if it could write me a short children's story about elder law. This turned out to be more successful than my pizza ordering attempt. The AI app quickly created the following story which made me laugh.

*In a small town by the sea,
There lived a man named Lee.*

*Lee was getting old, you see,
And he wondered, "What will be?"*

*He thought of his family,
His wealth and his property.*

*What will happen when I'm gone,
Will my kids get along?*

*Then he remembered, "Aha!
Elder law will show the way!"*

*He went to a lawyer down the
street,
A man named Pete, so kind and
neat.*

*Pete explained the law with ease,
Taking away Lee's unease.*

*Elder law is there to help,
Protecting assets with a yelp.*

*It will help to make a plan,
For the future of each man.*

*Lee felt so relieved and bright,
Knowing everything was right.*

*He went home to his family,
And shared his good news with
glee.*

*He told them all about elder law,
And how they'd never have to
gnow,*

*On bones of contention and strife,
With elder law there's a better life!*

*So remember, when you get old,
Elder law will never leave you cold.*

*It will guide you with a gentle hand,
Making sure your family will always
stand.*

*And with that, Lee went to bed,
Happy knowing what lay ahead.*

Okay. It's obvious Hollywood writers do not have to worry about me using AI at this point in time to take away any of their jobs. But, as far as coming up with a story about elder law, it did okay. I was disappointed it used Pete as the attorney as the obvious choice was Michael. However, I must agree, it is a lot easier to rhyme with "Pete" than "Michael".

As I've mentioned before, long term care costs keep going up. Some of the nursing homes around us raised their rates 10% at the beginning of this year and now exceed \$100,000 per year per person for care. Also, probate is a slow expensive process. Please make sure you have a solid elder law plan in place. I would never want you or your family to have to gnaw on the bones of contention and strife! Remember, all you need is a good elder law plan in place, to provide you and your family a better life!

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, Walker
Funeral Home**
Attorney Kim Hedgewood
Attorney Julie Steinbacher
Attorney Adam Williams
Don Lochotzki



Walk to End Alzheimer's Event & Fundraiser



Time:

Saturday, September 9, 2023
9:00 am Check in and activities; 10:00
a.m. Opening and Promise Garden
Ceremony



Location:

Shoreline Park
411 E Shoreline Dr. Sandusky
Sandusky, OH 44870

Pam Brumbaugh, Director of Client Services with the Law Office of Michael L Brumbaugh, joins the Alzheimer's Association Northwest Ohio as the 2023 Walk to End Alzheimer's Event Chair for the Erie Shores/

Sandusky Walk to End Alzheimer's.

To register a team and receive the latest updates on this year's Walk to End Alzheimer's, visit alz.org/walk.

Fundraiser Support or join our Team!
Presented by:



JOIN US FOR A SPECIAL HAPPY HOUR TO BENEFIT THE WALK TO END ALZHEIMER'S

WEDNESDAY, SEPTEMBER 7TH
6PM TO 8PM
THE SANDUSKY YACHT CLUB

LIGHT APPETIZERS-CASH BAR-RAFFLES

**BRUMBAUGH
LAW FIRM WILL
MATCH ALL
DONATIONS!!!!**



RSVP PREFERRED BY
CALLING
419-626-0684
OR EMAILING MARIS
AT
Maris@brumbaughelderlaw.com

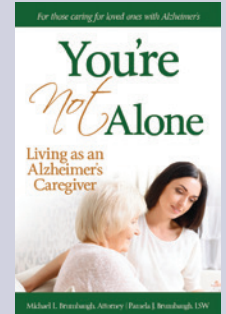
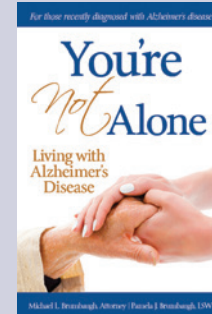
call 419.626.0684 or email
team@brumbaughelderlaw.com
to get your free book

TWO FREE ALZHEIMER'S BOOKS

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. In their two ***You're Not Alone: Living with Alzheimer's Disease*** and ***You're Not Alone: Living as an Alzheimer's Caregiver***, author and local attorney

Michael Brumbaugh and his wife, author and social worker, Pamela Brumbaugh, taps into their years of experience of helping people in the Firelands area to share current and must-have information to guide those recently diagnosed with Alzheimer's and their caregivers to cope, prepare and protect themselves. These short books are designed to be easy and quick to read and offers practical advice on exactly what one needs to do.

These timely and practical guides go beyond the general information available online and from healthcare organizations.



CALENDAR

July:

Pam's anniversary

8/10:

Suzan Nieset's birthday

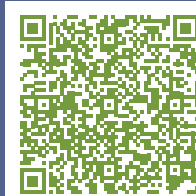
9/6:

Amanda Fitzhum's birthday

WILL YOU GIVE US A GOOGLE OR FACEBOOK REVIEW?

If you would like to share your experience with Brumbaugh Law Firm through a Google Review and/or Facebook 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 codes with your smartphone and share your reviews and experiences!



COMPASSIONATE DEDICATED KNOWLEDGEABLE

brumbaughelderlaw.com

SUMMER FUN



- BICYCLE
- GARDEN
- BASEBALL
- BAREFOOT
- CRAFTS
- FISHING
- SMORES
- SPRINKLER
- SUNFLOWER
- SWIMMING
- PARK
- PICNIC
- SUNSET
- FIREFLIES
- BBQ
- CAMPING
- FIREWORKS
- HIKING
- FESTIVAL
- TENNIS
- FRISBEE
- SHADE
- BEACH

B	A	S	E	B	A	L	L	S	I	N	N	E	T
H	T	F	I	R	E	W	O	R	K	S	S	E	A
H	T	I	B	L	E	E	B	S	I	R	F	S	B
C	G	N	I	M	M	I	W	S	E	S	N	U	A
B	E	A	C	H	C	N	C	S	U	H	T	N	R
F	B	P	F	Y	F	A	E	N	G	T	G	S	E
I	G	B	C	P	M	R	F	N	I	N	R	E	F
R	N	L	Q	P	O	L	I	P	I	G	R	T	O
E	E	F	I	M	O	H	A	K	E	A	S	E	O
F	R	N	S	W	S	R	I	R	R	R	T	D	T
L	G	C	E	I	K	H	I	C	G	D	F	A	S
I	L	R	F	C	I	N	C	I	P	E	A	H	S
E	E	F	E	S	T	I	V	A	L	N	R	S	E
S	P	R	I	N	K	L	E	R	A	G	C	H	K

brumbaughelderlaw.com Visit our website for information, future webinars and resources

“Focused, caring, and professional. Pam and Michael were able to guide us through a tough situation and provided sound advice with timely actions. Their knowledge of elder care is very commendable, especially as they deal directly with nursing care and rehab facilities on behalf of their clients. Highly recommended!”

Jim R.



BRUMBAUGH
LAW FIRM
ELDER CARE AND ESTATE PLANNING
COMPASSIONATE • DEDICATED • KNOWLEDGEABLE

310 E. Boalt Street E
Sandusky, OH 44870