

# 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



4th Quarter 2023

Volume 36

*REGISTER FOR  
OUR SEMINARS!*

### MEDICAID SEMINAR

**How to Protect Assets and Qualify  
for Medicaid Nursing  
Home Benefits: 5 things  
you need to know NOW to protect  
your loved one's assets  
& get help paying for care**

**November 1, 2023**

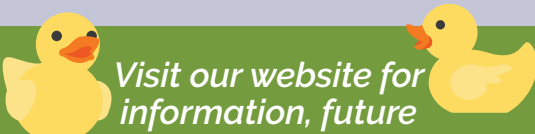
*6 pm at Sandusky Yacht Club*

### FIDUCIARY SEMINAR

**Are you a Financial Power of  
Attorney, Trustee or appointed to  
be an Executor? Do you understand  
your responsibilities for the role?  
This seminar is for you.**

**November 29, 2023**

*6 pm at Sandusky Yacht Club*



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

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

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## SEASONS OF LIFE

The view from our front conference room window is beautiful this time of year. I get to see the vibrant colors of the fall leaves. I try to remember to look at them daily as it won't be long before they are gone.

It seems like the seasons have flown by this year. My dad warned me that time would speed up as I got older. It seems like it was not very long ago that we were putting away our snow scrapers and doing spring yard clean up. Next, I was waiting for the weather to get nice enough to get my motorcycle out of storage and enjoy summer rides along the water. Last weekend, I put my motorcycle back into storage for the winter. Now, fall is here. Fall is my favorite time of the year with the great weather, interesting skies, fires in the firepit, and turning leaves to view. However, I'm not a huge fan of the months of winter right around the corner. Sure, I love the holidays and getting together with friends and family. Pam and I enjoy watching lots of Christmas movies from classic to cheesy. But I'm not a fan of more night than daylight and the daylight

*(continued on next page)*

often has gray skies. And often not interesting, stormy gray skies but blah gray skies. And while I am complaining, I have to say, I don't like being cold. I'm never sure why I am even cold at home in the winter. I ask Pam why our house is cold and windy on the inside in the winter. She says it's not windy. But then again, she also says it's not cold and she is definitely wrong about that



which makes me doubt whether she is correct about it not being windy. I guess it does create the right setting for watching those Christmas movies though. For all that, I am glad to live somewhere where we have four seasons even if I'd wouldn't mind winter being a lot shorter.

The seasons of our lives also fly by. It doesn't seem that long ago

## SEASONS OF LIFE *(continued)*

that I was teaching our youngest daughter how to drive. Now, our grandkids are driving. It probably won't be long before they are married and have kids of their own. Our oldest daughter will hate that last sentence as she doesn't like how quickly her kids are growing up!

Did you know, the different seasons of our lives also require different estate plans? When kids turn 18, their parents will no longer be their natural guardians. This means they can't automatically make health care decisions for their children even if the kids are incapacitated. At 18, young adults should at least have health care and financial power of attorneys. As this season progresses and the young adults marry and have kids of their own, they should also have Wills. While most people think of Wills as being necessary to spell out where the assets go when we are gone, Wills also are used to say who would raise children under the age of 18 if both of the parents pass.

The next season of adult life is where homes are purchased, and assets are accumulated. We also typically have more debt as that

home probably has a mortgage. Now, we need to keep an eye on whether we have the right beneficiaries on life insurance, 401ks and IRAs. We need to figure out whether we need more life insurance so that if something happened and one spouse passed, the surviving spouse and kids would be okay and have enough money without the deceased spouse's income. Additionally, will the surviving spouse be mentally able to work, or would it be better if they could take some time off to recover and take care of the kids and help them through this difficult time? Life insurance can make the difference on whether this is possible or not. It might also be time to add a trust to the estate plan to manage assets for minor children or immature adults if something happens to both parents.

The next season of life is around retirement age. Generally, now it is time to update all the estate planning documents. The kids are likely able to step into decision-making roles as back up executors, trustees, and power of attorney agents. It is time to think about avoiding probate. People at this stage may be thinking about

protecting assets from nursing home costs. They may need a trust if they don't already have one. If they do have one, it might need some maintenance. Whether anyone is thinking about nursing home costs probably depends on whether a parent or family member has spent time, and money, in the nursing home.

In the last season of life, we often have to update estate plans again. We may need to make tweaks to remove a sick or deceased spouse as trustee, executor or agent. We might also be dealing with long-term care planning situations. We will have to deal with post death matters such as probate or trust administration at some point as well.

Just as the seasons of the year flow one into another, so do the seasons of life. Just as we do planning and maintenance for the changing seasons of the year, it is important to keep our estate plans up to date for the changing seasons of life.

Please call our office at 419.601.6499 if you need to create or update your estate plan.

## 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...

**Tarina Sidoti**  
**Bob Boeck**  
**Beatrice Beckum**  
**Justin Toft**



419.601.6499

Call Our Office for a Consultation

FIRST QUARTER 2023

# Walk to End Alzheimer's



Our office had a team. Pam was the Chair of the Walk Committee and some of our staff participated in the walk. Maris manned our table.

Thus far we have raised \$2000 for the Alzheimer's Association.



## STAFF ANNIVERSARIES

**Maris Brenner**

October 23, 2020 – 3 Years

**Candace Daly**

November 28, 2022 – 1 year

**Amanda Fitzthum**

December 5, 2019 – 4 years

**Kris Andrews**

December 26, 2016 – 7 years

**coming soon!**

## REFERRAL CONTEST

Beginning November 1<sup>st</sup>, for every referral that you send to us and calls our office to schedule an initial consultation, earn points.

The winner will receive a basket of gift cards valued at \$500 and 2nd place will win a basket valued at \$100.

Winner to be announced on December 15<sup>th</sup>.

## STAFF BIRTHDAYS

**11/8:** Seth Arcillas

**11/13:** Sheryll Bulatoa

**12/25:** Pam Brumbaugh

**12/29:** Maris Brenner

**12/31:** Kris Andrews

## WILL YOU GIVE US A GOOGLE OR FACEBOOK REVIEW?

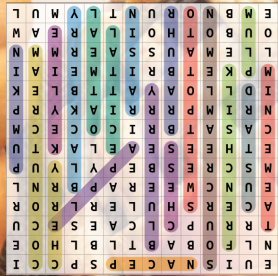
If you would like to share your experience with Brumbaugh Law Firm through a Google Review and/or Facebook Review we would be most appreciative! These digital word-of-mouth recommendations make an impact on other people looking for our elder law services. In fact, people often trust Google Reviews just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

Please scan the QR codes with your smartphone and share your reviews and experiences!





# Pies



- FRENCH SILK
- KEY LIME
- SWEET POTATO
- APPLE
- RAISIN
- PUMPKIN
- OATMEAL
- COCONUT CREAM
- PECAN
- SOUR CREAM LEMON
- CUSTARD
- PLUM
- CHESS

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O	U	B	O	T	H	O	I	L	A	R	E	A	W
E	M	B	N	O	R	U	N	T	L	Y	M	U	L

- MINCEMEAT
- BLUEBERRY
- BLACKBERRY
- RHUBARB
- LATTICE
- CHERRY

[brumbaughelderlaw.com](http://brumbaughelderlaw.com) Visit our website for information, future webinars and resources

“Michael Brumbaugh and staff helped us with our trust and estate planning. It was a great learning experience which was made easier to develop and understand with his knowledge. We also wish to thank his caring staff who were always available to assist us and answer any questions. What a great team!!”  
Kurt and Alice W.



**BRUMBAUGH**  
LAW FIRM  
ELDER CARE AND ESTATE PLANNING  
COMPASSIONATE • DEDICATED • KNOWLEDGEABLE  
310 E. Boalt Street E  
Sandusky, OH 44870