

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 2024 Volume 37

*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!

February 13, 2024

1 pm & 6 pm, Holiday Inn, Sandusky

March 12, 2024

2 pm & 6 pm, Huron County
Chamber Office, Norwalk

more seminars & events:

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!

REGISTER ONLINE TODAY!

CLIENT UPDATE SEMINAR

February 28, 2024

6 pm, Holiday Inn, Cedar Point Drive

Visit our website for
information, future
webinars and resources

brumbaughelderlaw.com

419.601.6499

team@brumbaughelderlaw.com

WHAT I DIDN'T KNOW...

I want to talk about knowledge and the impact it can have on our lives. Knowledge can give us hope and confidence. Knowledge can help us make and keep money. Knowledge can cause us despair and anxiety. We have many sayings about knowledge. We even have a saying about the lack of knowledge.

I'm sure you have heard it said that ignorance is bliss. If you don't know about something that would otherwise worry you or cause you stress, then you can avoid worrying about it so long as you stay uninformed. I have many times learned something and immediately said some version of "I wish I had never known this" or "I wish you hadn't told me that." Usually, when I wish I hadn't learned something, it is because what I learned is sad or causes me to feel upset and I have no ability to change what is going on. I believe that limiting the amount of negative news we consume can help us be happier. This is especially true for negative news that we feel powerless to do anything about.

Here's a similar saying but with a different meaning: "He turned a blind eye to it". This often means there was something you

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intentionally avoided learning or noticing. You did this because once you had knowledge, you would need to take action, or you would be faced with the fact that you created a situation you don't like. When one of our daughters was around 11 or 12, when I came home she was excited to show that she had re-arranged her bedroom. I told her that her room looked nice. I also said that her bed was now blocking the heat vent, and come winter, it would cause her room to be cold. I suggested she figure out a way to move her bed a bit so the heat vent would not be blocked. She said that's the same thing mom said. And then, of course, she turned a blind eye to the knowledge we shared with her. I laughed when at some point during the winter, she complained about how cold her room was. When I

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.

WHAT I DIDN'T KNOW... *(continued)*

reminded her that me and her mom told her this would happen because she had blocked the heat vent with her bed, she did not remember either one of us telling her that!

I recently gave a presentation to a roomful of people who had come to hear me talk about protecting their home and assets from nursing home costs. I started by talking about the costs of nursing homes and common mistakes people make. I talked about the rules for protecting assets and how difficult those rules can be. But I also spent quite a bit of time talking about how you can actually protect assets from nursing home costs. At the end of my 90 minute or so presentation, I asked if anyone had questions. One gentleman had more of a statement than a question. He was visibly dejected and stated that the whole presentation had been depressing because I had said there was nothing that could be done to protect assets from nursing home costs. I was surprised to hear this. I asked him: "Didn't you hear me talk about how we can generally protect about half of the assets from nursing home costs for someone already in the nursing home?" He said he didn't hear that. I asked him: "Didn't you hear me say we could protect substantially more assets for someone who starts planning ahead

of time?" He said he did not. I then asked everyone in the room to raise their hands if they had heard me talk about various ways we could protect assets from nursing home cost. I could tell the gentleman was surprised to see all the hands go up around him. He had truly blocked out this part of my talk. He had been able to "turn a blind eye" to the solutions I had talked about. I can only guess that he was not ready to take action. Or maybe it was too painful to hear because his parents had lost everything to nursing home costs. I really am not sure what was going through his head.

I bet you have heard that a little bit of knowledge is a dangerous thing. This is often said where someone knows a bit about something but not enough to really know the full picture; not enough to really be able to know what they are doing. I see this often where someone knows that nursing homes are expensive. They also have heard somewhere from someone that they should get their house out of their name. So, having a little knowledge, they put their house in their kid's name. They don't realize how unsafe this is. They haven't considered what will happen if their child passes before them, gets divorced, gets in a car wreck and gets sued, ends up in a nursing home or has a falling out with them.

They don't realize they create a capital gains tax nightmare where a lot of taxes that could have been avoided will need to be paid when the house is sold sometime in the future. They don't know how a trust could have prevented these issues.

There is also a saying that knowledge is power. This means that the more you know, the more you have the ability to take action and control events. I see this happen when I inform people that having a Will doesn't avoid probate. Having that knowledge, the person now can take the proper action to avoid probate.

I recommend we all add a little bit of ignorant bliss to our lives by not listening or reading as much negative news. We all stay vigilant and avoid turning a blind eye to things we need to know. We be careful of taking action where we only have enough information to be dangerous. And we gain power though knowledge that allows us to take proper action to make our lives better.

If you want to get more knowledge, then register for one of our upcoming seminars. If you are ready to discuss, update, or review your estate plan, then call our office 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...

Kyle Brubaker
Otterbein
Genoa Care Facility
Gaymont
Paul Koch
Heather Catri



419.601.6499

Call Our Office for a Consultation

FIRST QUARTER 2023

call 419.601.6499 or email
team@brumbaughelderlaw.com
to get your free book

PROBATE BOOK

Unlock the mysteries of probate with insights and guidance. Whether you're an executor, heir, or legal professional, this booklet is tailored to simplify the process, saving you time and ensuring a smooth settlement.

In this booklet you will discover:

- * The 7 Immediate steps to accomplish after your loved one passes and
- * Guidance on working with probate courts

Empower yourself with knowledge and confidence. Secure your copy of the Guide to Probate: Useful Tips Booklet today and gain the peace of mind that comes with understanding the probate process.

GUIDE TO PROBATE: USEFUL TIPS



BRUMBAUGH
LAW FIRM
ELDER CARE • ESTATE PLANNING • WEALTH PROTECTION
COMPASSIONATE • DEDICATED • KNOWLEDGEABLE

STAFF ANNIVERSARIES

Suz Neiset

January 2 – 1 year

Sheryll Bullato

January 26 – 2 years

Candece Fiel

February 28 – 2 years

BON VOYAGE!

We wish the best to Tye Martheze who left us after 3 years to pursue a career in marketing, she will definitely be missed!

FEBRUARY 4 IS HOMEMADE SOUP DAY

When the weather is frightfully cold and you need something quick to warm you up, try this recipe for Tomato-Tortellini soup. With only 4 ingredients, you'll be warm and cozy in no time.



TOMATO-TORTELLINI SOUP

- 2 14-ounce cans reduced-sodium chicken broth
- 1 9-ounce package of refrigerated tortellini
- 1 8-ounce tub cream cheese spread with chive and onion
- 1 can tomato soup
- Fresh chives (optional)

1. In a medium sauce pan bring broth to a boil. Add tortellini then reduce heat to simmer uncovered for 5 minutes.

2. In a bowl whisk 1/3 cup of hot broth into the cream cheese spread. Whisk until smooth. Pour contents into sauce pan.

3. Stir in tomato soup and heat through.

4. Serve with fresh chives, if desired.

STAFF BIRTHDAYS

1/12: Lisa Marks

2/3: Michael Brumbaugh

3/22: Jody Patynko

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.

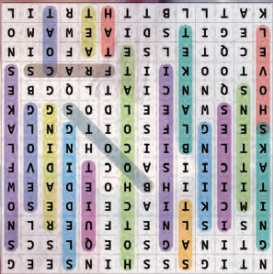
Please scan the QR codes with your smartphone and share your reviews and experiences!



WINTER



- HOT CHOCOLATE
- ICICLES
- HAT
- SNOWFLAKES
- SKIING
- COAT
- BLANKET
- READING
- SALT
- SCARF
- BOOTS
- MITTENS
- QUIET
- SHOVEL
- ICE FISHING
- SLEDDING
- GLOVES
- SKATING
- TEA



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Visit our website for information, future webinars and resources



"Michael and his team guided us through the process to set up a trust to protect some assets as well as updating our wills and POA's. They were extremely knowledgeable on estate laws etc. Very professional and friendly. My wife and I would highly recommend them."

Terry and Carol B.



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