



BRUMBAUGH ELDERLAW REPORT

News and Helpful Information for Seniors and Those Who Love Them

June 28 2018

Volume 14

**REGISTER
TODAY!**

Do you have Your Ducks in a Row?

You're invited to one of our FREE Seminars. Come learn about Estate Planning, Asset Protection, Medicaid and VA.

July 18, 2018

10AM & 6PM
Huron Co. Chamber Office
10 West Main ST
Norwalk

August 14, 2018

2PM & 6PM
Quality Inn & Suites
1935 Cleveland

September 4, 2018

2PM & 6PM
Ida Rupp Library
Port Clinton



To RSVP for a seminar, or to schedule a consultation, you can contact us at: 419.626.0684 or Email team@brumbaughelderlaw.com

For more helpful information, visit our website

BrumbaughElderlaw.com or follow us on Facebook at www.facebook.com/BrumbaughElderLaw/

When Should You Update Your Estate Planning ?

Estate planning is important, not just as we age, but at all ages. Estate plans allow you to maintain control of your assets yet protect you should you become incapacitated. They take care of your family and even your pets. When carefully created, a good estate plan will reduce fees, taxes, time delays, and more importantly reduce stress for your loved ones.

Estate plans are written to reflect your life at any given point in time. However, as we age, and our lives continually change, so should our estate plans.

What our concerns are when we are young and raising our children, are much different than when we get older, the kids are raised and we are looking at retirement. When you review your plan, you want to make sure major life changes are noted.

If you fail to review and revise your plan when you have had a life change, or change of heart for some reason, then your estate could end up in the hands of someone that it is no longer intended for. The last thing you want is for someone to not get what you want them to have simply because you did not discuss the changes with your attorney and update your plan.

A comprehensive estate plan can consist of many documents that most people think of such as Wills, powers of attorney for finances and health care, and a living trust. Other things that may be included in your plan are life insurance, insurance to pay for long term care costs, retirement plans and even business succession planning if you are a small business owner.

Updating your documents is a process that can take time and that is why we encourage our clients to review them.

It is our belief that you should have your estate planning documents reviewed when any of the follow occurs:

- ☛ Retirement;
- ☛ Death of a spouse;
- ☛ Sell/purchase property or acquire or dispose of a significant asset;
- ☛ An adult child or a grandchild has a Disability;
- ☛ You or your spouse have been diagnosed with an illness that would ultimately require nursing home care;
- ☛ You or your spouse has been diagnosed with Alzheimer's disease or any type of dementia;

Continued Page 2

Brumbaugh Elderlaw 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.



When should You update your estate plan? Cont'd

- The individuals you have named as agents or beneficiaries are deceased;
- Divorce or marriage;
- If you recently moved to Ohio;
- You want to change your beneficiaries.
- You want to change who is in charge;
- You are approaching age 70½ and have an IRA, 401(k), or other qualified plan that requires you to begin to take distributions at age 70½. There may be opportunities to decrease taxes that you never thought of;
- If it has been three to five years since you had your documents last reviewed.
- If you own a business or plan to open a business, make sure that you have a business succession plan that includes who will own the business after you are gone.

If any of these situations have occurred in your life, since you last updated your estate planning, make sure you and your family are properly protected by calling our office to schedule a consultation to review your plan or RSVP to attend an upcoming seminar.

Call our office at 419.626.0684 so we can help you achieve a peace of mind!



Summer is time for Fresh Fruit & Vegetables!

Easy Strawberry Shortcake

- 1 quart sliced strawberries
- 1/4 cup white sugar
- 1 (12 ounce) package sponge cake dessert cups



1 (7 ounce) can whipped cream, or to taste

Place strawberries in a container with a lid; add sugar and stir to coat. Place lid on the container and refrigerate until sugar has dissolved, at least 15 minutes.

Place a 1 dessert cup in each serving bowl and smother with strawberries. Top each with whipped cream. Enjoy!

Find out more on our Facebook Page! In June, we offered our seminar via FB! Check it out!

<https://www.facebook.com/BrumbaughElderLaw/>



Brumbaugh Law Office Event Calendar

July 4th—Office Closed—Happy 4th!

July 18th Seminar at Huron Co. Chamber Office, Norwalk at 10a & 6p

August 14th Seminar at Quality Inn & Suites Sandusky at 2p & 6p

Sept 3rd—Office Closed—Happy Labor Day!



We strive to use our skills, dedication, and compassion to provide peace of mind to our clients while achieving their goals.

The Effects of Caregiving

We often hear: "My husband is the person with Alzheimer's, but now I'm the one in the hospital!" Such a situation is all too common. Many studies report the effects of caregiving on health and well-being of caregivers. For example, a caregiving spouse between the ages of 66 -96 who is experiencing mental or emotional strain, has a risk of dying that is 63% higher than that of people of similar age who are not caregivers. The combination of loss, prolonged stress, the physical demands of caregiving, and the biological vulnerabilities that come with age place caregivers at risk for significant health problems as well as an earlier death.

Baby boomer caregivers are also at risk if they are caring for parents while simultaneously juggling work and raising adolescent children. Baby boomer caregivers face an increased risk for depression, chronic illness, and a possible decline in quality of life.

Despite these risks, family caregivers of any age are less likely than non-caregivers to practice preventive healthcare. Caregivers report problems attending to their own health and well-being while managing caregiving responsibilities. They report:

- Sleep deprivation
- Poor eating habits
- Failure to exercise
- Failure to stay in bed when ill
- Postponement of or failure to make medical appointments for themselves

Family caregivers have an increased risk for depression and excessive use of alcohol, tobacco, and other drugs. Caregiving can be an emotional roller coaster. On the one hand, caring for your family member demonstrates love and commitment and can be a very rewarding personal experience. On the other hand, exhaustion, worry, inadequate resources, and continuous care demands are enormously stressful. Caregivers are more likely to have a chronic illness than are non-caregivers, namely high cholesterol, high blood pressure, and a tendency to be overweight. It is important for caregivers to take care of themselves and find support.

Excerpt: <https://www.caregiver.org/taking-care-you-self-care-family-caregivers>

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 them protect their assets.

Many thanks to our valued clients & friends who refer their own family, friends, patients and associates to us. We work hard to justify your confidence!

Valerie Kay Dave Linden

FLOWERS IN BLOOM

AZALEA	BEGONIA	CROCUS
DAFFODIL	DAULILY	GERANIUM
HYACINTH	IRIS	LILAC
ORCHID	PANSY	POPPY
PRIMROSE	ROSE	TULIP

V K U V T S X K H L V D M N T
B I N M V K F T F X A Y U B B
H T N I C A Y H H F F O I M K
Q J N D F R Y C F W R J N T P
V S E M G L M O R C Z E A A C
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Y D A L O I N I P T C Q E A L^E
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D N G A P S O I E E J F R A Q
O D N P P P E G R O Y K Z E C
G S O H B S J N X P M J W Z K
U P P J S H B E G O N I A T A
R X U O E K I R I S O S V N F
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YOUR QUESTIONS ANSWERED BY MICHAEL BRUMBAUGH

We received a question *Recently we were asked by Harriet when she should update her estate planning documents. It was such a great question, we answered on page 2. Keep those questions coming!*

Are you going to be changing your address? Make sure you stay on our newsletter for the latest elder law news, updates & events. Please email your new address to Team@Brumbaughelderlaw.com stay informed for a stress free second half of life. Or call the office at 419.626.0684.



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Puzzle solution

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