

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



SEPTEMBER/OCTOBER 2021

Volume 28

*REGISTER FOR
OUR SEMINARS!*

Get your Ducks in a Row – 9 Things you Need to Know for the 2nd Half of Life

OCTOBER 12

2 pm - *live**
6 pm - *virtual*

NOVEMBER 9

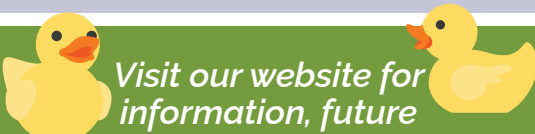
2 pm - *live**
6 pm - *virtual*

DECEMBER 7

2 pm - *live**
6 pm - *virtual*

**at Holiday Inn, Cedar Corner Complex*

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! Most of the public does not yet realize that the laws on asset protection and long-term care planning changed. It is extremely important that you know about these changes and how they may affect your long-term care planning!



Visit our website for
information, future
webinars and resources

brumbaughelderlaw.com

419.626.0684

team@brumbaughelderlaw.com

INVESTING IN MEMORIES

I just got back from our week-long family vacation. Our adult children, their spouses and the grandchildren joined me and my wife, Pam, on our vacation. Pam and I started this tradition after the kids had moved out and started their own families. It is something we do every other year. As the kids started their own families, we did not see them as much. One of our daughters moved out of state for more than 10 years. We know that as the grandkids get older and grow up, we won't see them as much. When they get married, and have kids, they will be busy with their lives. This is all normal and natural. It is our hope, though, that by having the expanded family vacation tradition that at least every other year our family, including new spouses and great-grandchildren, will all get together to reconnect.

One thing I didn't think about when we first started the expanded family vacations was all the memories we were creating. Now, when we get together, we tell stories about past vacations and relive those experiences.

In the times we are now living in, we have lots of things to do to keep us busy. Many people work long hours. We also have plenty of distractions such as social media and tv. Additionally, with 24 hour news, it seems there is always a new crisis to worry about. We often put off doing things that will last; that are memorable.

I found myself recently talking to a couple in their 50s who are proactive planners. They do not want to leave a mess for their kids. They want to keep their assets out of probate. And if one of them goes to the nursing home in the future, they do not want all the assets to go towards paying for their care. It is really important to this family to take care of each other and to leave something for their kids. So, we are working with them to put an estate plan together to achieve these goals. However, I also took some time to talk to them about making sure that they also have a plan for enjoying their hard work. Because

(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.

INVESTING IN MEMORIES *(continued)*

right now it seems like they are very busy and not taking much time to enjoy life.

Over the course of my career as the owner of an estate planning and elder law firm, we have worked with many different families. It's not unusual for us to help people who are dealing with horrible illnesses such as Alzheimer's or other types of dementia, or other health difficulties. And at this point of life, it is difficult to add more memories and happy experiences. I'm not saying it is always impossible, but it is more difficult.

My parents came on some of our expanded family vacations but they didn't join us on this one. My dad doesn't get around as well as he used to. He has pain when he walks very far. As my Mom has grown older, she has a lot more things she is allergic to that bother her when she is outside and she can no longer tolerate the heat. Don't get me wrong, my parents are doing well and are still making memories. They enjoy playing games and cards and visiting family. But some of the things they could have done in the past, like travel, have probably come to an end or at the very least, will be more limited or difficult.

One of the things I do every year is think about what I want accomplish or experience before I pass. And then I try to knock out a few of those things as I know there is no guarantee that I'll be able to do everything I want to do if I wait. I'm intentionally working on creating memories and experiences. This is something we can all do. We can choose things that take money or are free. One of the things our family enjoys doing is playing games or cards together. Pam and I like to take walks along the Sandusky Bay.



As we grow older, and our bodies do not work as well as they once did, it is our memories that will bring smiles to our faces and re-telling the stories will allow us to relive the good moments. Are you taking time right now to create new memories that will make you happy later in life?

I urge all of you to take the time to make some good memories. Have some fun. Spend some time with family and friends. As life goes by, there will be a time when all of us won't be able to do as many things to create new memories. And that is the point of life where we will want to have lots of memories already on hand that we can reminisce about.

Don't put all those plans and dreams you have off into the indefinite future. Go ahead and start investing in some of those good memories now!

NEW BOOK AVAILABLE

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

Finding out you have been diagnosed with dementia is one of life's major challenges.

While nobody welcomes such disconcerting news, you

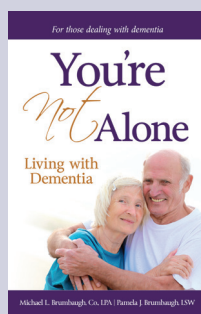
can have a rich and fulfilling life with proper care and preparation. *You're Not Alone: Living with Dementia* is a simple and easy-to-read book that will help guide you.

In this book, you will discover:

- What dementia is
- Other causes of dementia
- Different types of dementia
- Planning ahead for legal matters and care costs
- Dementia and caregiving

If you have recently been diagnosed with dementia, you must set aside an hour or two and read this important and impactful book.

If you or a loved one has been diagnosed with cognitive impairment, dementia, or Alzheimer's, it is important to get your estate planning in order while you are able to make decisions. Call our office now to schedule a consultation at 419.626.0684.



419.626.0684

Call Our Office for a Consultation

SEPTEMBER/OCTOBER 2021

September is World Alzheimer's Month: Know the Warning Signs



If these signs are new, they may be a sign of dementia.

Dementia is not a normal part of ageing.

Speak to your doctor or contact your dementia and Alzheimer association.

www.alzint.org



Covid Update

Starting in June, we are asking clients if they have been vaccinated and whether or not they prefer staff to wear masks for appointments. We will check in during the reminder phone call.

Document Drop Off Box

We now have a secure Document Drop Off box outside our front door. People can feel free to drop off their documents any time, even during business hours.

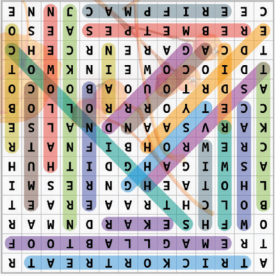
HAVE YOU OR A FAMILY MEMBER RECENTLY MOVED?

If you would like to update the contact information for you or a family member, please send us an email with your new phone number, address or other information to team@Brumbaughelderlaw.com.

Autumn

JACK-O-LANTERN
HARVEST
SEPTEMBER
FOOTBALL GAME
TRICK OR TREAT
CAR SHOW
COOL NIGHTS
OCTOBER
CIDER
COSTUME
CAMPFIRE
BLACK CAT
GOURD
HALLOWEEN
RAKE
GHOST
BONFIRE
FLOWER
RAIN
HAYRIDE
ACORN
WITCH

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



brumbaughelderlaw.com

Visit our website for information, future webinars and resources



"I really appreciate the level of customer service I received doing estate planning with the Brumbaugh Law Firm. You can say that their 'bedside manner' was phenomenal! They were very helpful. They're very knowledgeable, and make you feel very comfortable and relaxed to speak with them. Everything went very well. They are a great group of people!"

Peter Latta, Toledo, OH



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

310 E. Boalt Street E
Sandusky, OH 44870