



Holiday Time

- COOKIES
- STUFFING
- CANDLES
- PUMPKIN
- STOCKING
- ICICLES
- SHOPPING
- MIDNIGHT
- PRESENT
- PARADE
- TURKEY
- NEW YEARS EVE
- SNOWFLAKES
- THANKSGIVING
- HANUKKAH
- CHRISTMAS
- FAMILY
- LIGHTS
- RIBBON

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

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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



NOVEMBER/DECEMBER 2021 Volume 29

REGISTER FOR
OUR SEMINARS!

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

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!

REGISTER ONLINE TODAY!

THE INTERESTING WAY WE THINK ABOUT TIME

We are reaching that wonderful time of the year where we will enjoy spending time with our friends and families. We will tell stories, miss lost friends and family, and create new memories. We will probably say and hear more than once, "I can't believe how fast this year has gone" and things like "I can't believe it's already Thanksgiving". I know I say some variation of this quite a bit. When I do, it's pretty common for me to remember a summer when I was about twelve and as my dad walked by me, I uttered how bored I was. Immediately, I regretted saying this out loud. I felt sure dad would tell me I could be working on splitting wood and ricking it for the winter (a chore that was mine to do) or find me some other task. Much to my surprise, he stopped and told me to enjoy the feeling as when I got his age (he would have been about thirty-seven), the weeks and months would fly by. I remember feeling relieved Dad didn't put me to work and I remember thinking what he had just told me was one of those things parents say that is flat out the opposite of reality. You remember those days where you were sure your parents didn't know what they were talking about. Years later, when visiting Mom and Dad, I told him this story. Dad told me that now the years and even the decades seemed to fly by for him. This time I believed him!



So, on one hand, time seems to keep speeding up. It never feels like there is enough time to do what I want during the day, the weekend, or the week. On the other hand, though, I often tell myself I have time. I have time to do those things I need to do or want to do. I have time to call that friend I haven't talked to for a while, to lose that weight I should lose, to take that trip I've been wanting to take, to read that book I've been wanting to read. And for a while, it's true. I do have time but none of us ever know when we no longer will have time. We may end up

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

310 E. Boalt Street E
Sandusky, OH 44870



"There were some issues that came up that we needed help with so we turned to Michael Brumbaugh at the recommendation of a friend. They found them to be very helpful. They took the time to listen and to understand what we wanted and needed to accomplish our goals. We are very pleased and would highly recommend Brumbaugh Law Firm."

Kathy G.

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.

THE INTERESTING WAY WE THINK ABOUT TIME *(continued)*

losing our health, taking care of a family member, or, passing early. Are there things we should be putting in order now? Is there someone we should forgive or make up with? Is there someone toxic in our life that we should limit our contact with?

Working in an estate planning and elder law office, we often see the effects of people and "time". We are generally encouraging people to put plans in place today as there is no guarantee about tomorrow and no one wants to leave a mess. Some people get their ducks in a row and have updated and well thought out and crafted plans that cover who is in charge if they are sick or pass and where things go. Some people pass before they get around to their planning. Some people pass thinking they have their planning done, and their family finds out that isn't the case. Let me share some stories from this year.

We had a husband come in this year who told me that before his wife passed, a child that they hadn't talked to in years made up with them when the child learned mom was gravely sick. While he was grieving the loss of his wife, he was very happy to have his child back in his life. I'm glad time allowed that to happen. It doesn't always.

We had a wife come in whose husband passed unexpectedly. They had been meaning to come and see us for years to get their plan updated but hadn't got around to it. She assumed the house was in both of their names and that she was the beneficiary on his accounts. It turns out that the house was just in his name and he had no beneficiaries on his accounts. We helped her get through the probate process. I'm sure

her husband never meant for everything to have to pass through probate to get to her. Maybe he thought because they were married nothing would have to go through probate. Maybe he wrongly thought that his leaving everything to her in his will kept it out of probate. Maybe he just thought they had time to come in and get a plan in place. I don't know.

We had a person named as executor in a will come in to have us help with probate. The person who passed had done a fill in the blank will. The will wasn't done correctly and only covers some of the assets. So, most of the person's assets won't pass the way the person wanted. The time to fix this mistake has passed as the only person who could have fixed it passed away.

Before we know it, this year will be over. What do you need to get done that you've been telling yourself, "I've got time"?

If you want to put a plan in place that takes care of your family, call us now at 419.626.0684 while you still have time.



OFFICE & STAFF UPDATES

BRUMBAUGH LAW FIRM IN THE BEST OF THE BEST READERS' CHOICE AWARDS

We would like to thank everyone who voted for us in the Tandem Media 2021 Firelands Best of the Best Readers' Choice Awards. We are proud to have received second place in the "Best Law Firm" category!

It is an honor and privilege to have the trust of those we have contact with, be it our clients, referral sources, colleagues, and friends. Your confidence in us is much appreciated!



CONGRATULATIONS, KRIS & MARIS!

Congratulations to Kris, our Legal Assistant. She is celebrating 5 years with Brumbaugh Law Firm. She has grown so much during her time with us and our families always enjoy working with her.



Congratulations to Maris, our Client Concierge, also known as the Zoom Whisperer. She is celebrating her one year anniversary with Brumbaugh Law Firm. Maris loves talking to our clients and likes to make their special days more special.



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...

Ted Peters
and
Gene Gnidovec



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.

HOLIDAY OFFICE SCHEDULE

November 25: closed for Thanksgiving

November 26: closed

December 6: seminar

December 23 – 24: Office Closed for Christmas Holiday

December 25: Pam's birthday

December 29: Maris's Birthday

December 31: Office Closed

December 31: Kris' Birthday