



Jim Koewler <jameskoewler@gmail.com>

Protecting Seniors News letter - January 31, 2014

1 message

The Koewler Law Firm <Newsletter@protectingseniorsnews.com>
Reply-To: The Koewler Law Firm <Newsletter@protectingseniorsnews.com>
To: Jim <protectingseniorsnewsarchive@gmail.com>

Fri, Jan 31, 2014 at 9:01 AM

With help, seniors can keep some of their assets in the family rather than lose their entire life savings to the costs of long term care.

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Protecting Seniors News

Family is the other F word

I need to start with an acknowledgement. I can't take credit for coining the title of my article today. I first heard this line from my friend Sydney Campanaro (now of [A Place for Mom.](#)) Sydney, I hope you don't mind.

While this line is funny, it is also sad. Worse yet, it is all too true. Families can be horrible to each other. In my work, it is usually battling siblings that cause the dysfunction.

Often, while Mom and Dad are healthy, siblings manage to keep the peace. (It's not much different than spouses who would like to divorce but stay together for the children.) There may be an undercurrent of strife, but outwardly, the siblings avoid open war. It's hard to say what caused the ill feelings. Maybe one sibling embarrassed another at a terribly awkward time. (Isn't that what siblings are for?) Maybe one stole the other's boyfriend or girlfriend (or watch, or sneakers, or dress, or baseball glove.) When I give presentations about battling siblings, I usually suggest that one child broke the blue crayon 50 years ago, and the other children haven't forgiven him or her. Who knows what it might be?

When the parents' age or illness starts to take its toll (or the parents pass away,) the cold war usually ends, and open conflict starts. If the parents need long term care, the care providers, social workers, and sometimes the elder law attorneys get caught in the middle. If the parents have passed away, the executor and the probate attorney get caught in the middle. (If the

executor is one of the combatants, the probate attorney may be alone in "no man's land.")

I have spoken with a number of social workers with hospitals, assisted living facilities, nursing homes, and in-home care providers, and the same response comes back again and again. These social workers tell me that 10% of the families they encounter get along and 90% do not. Those numbers are staggering.

I will admit that my information was not gathered in a scientific manner. It's hard to believe that 90% of families whose parents are in long term care fail to get along. Because my information is based on the impressions of the social workers to whom I've spoken, the 90% could come from the amount of time that the social worker's spend on dysfunctional families. Or, 90% could be the social workers' "emotional energy" that dysfunctional families use up. The numbers are still staggering.

Considering the anger that these siblings sometimes have towards each other, I can understand how social workers feel this way.

I always explain that I resolve family disputes by giving everyone a baseball bat and locking them in a room until a decision is made. Then I set fire to the place and walk away because no decision will ever come out. Obviously I can't resolve disputes this way, but there are times that I want to.

Social Media Posts from the past week

1-30-2014 Spotting #Fraud against your parents #SeniorCare <http://ow.ly/sgeXg>

1-29-2014 Should your elderly parent live alone? #SeniorCare <http://ow.ly/sgefn>

1-28-2014 How much money do you need for #LongTermCare and how #LongTermCareInsurance can help <http://ow.ly/svEj8>

1-27-2014 Working with a Paid Caregiver in your Home #SeniorCare <http://ow.ly/sT1ch>

1-26-2014 Getting organized for #LongTermCare of a family member #SeniorCare <http://ow.ly/svEPH>

1-25-2014 Veterans Aid and Attendance (Pension) can help pay for #SeniorCare #Veterans <http://ow.ly/svDJy>

1-24-2014 The Most Frustrating Words that People Say to Me #ElderLaw #SeniorCare <http://wp.me/p47F09-1S>

Older social media posts can be found in the [social media post archive](#) on the firm's website, ProtectingSeniors.com.

The Koewler Law Firm news

2-12-2014 Jim Koewler will present "Preventing Senior Fraud" at Lakewood Hospital. Continuing Education credit is available to Certified Case Manager, social workers, counselors, and nurses.

2-20-2014 Jim Koewler will present "Preventing Senior Fraud" at The Galaxy Restaurant in Wadsworth. Continuing Education credit is available to Certified Case Manager, social workers, counselors, and nurses.

5-14-2014 Jim Koewler will present the continuing education program "Helping Patients navigate Medicaid, Medicare, and Healthcare Changes" at the Cleveland Clinic. Continuing Education credit is available to Certified Case Manager, social workers, counselors, and nurses.

9-26-2014 Jim Koewler will present "Preventing Senior Fraud" at the meeting of Eldercare Professionals of Ohio at Heart Home Care in Euclid, Ohio.

Older items of firm news can be found in the [news archive](#) on the firm's website, ProtectingSeniors.com.

Jim's available presentations

- Preventing Senior Fraud (Continuing Education credit available for social workers, counselors, nurses, and Certified Case Managers)
- Legal Issues for People with Dementia (Continuing Education credit available for social workers, counselors, and nurses)
- Protect your Life Savings from the Costs of Long Term Care (Continuing Education credit available for social workers, counselors, and nurses)
- Veterans Benefits for Long Term Care (Continuing Education credit available for social workers, counselors, and nurses)
- Advance Directives – Powers of Attorney, Living Wills, etc. (Continuing Education credit available for social workers, counselors, and nurses)
- Buying Long Term Care Insurance Wisely (Continuing Education credit available for social workers, counselors, and nurses)
- Planning Ahead to Protect against Long Term Care Costs (Continuing Education credit available for social workers, counselors, and nurses)
- “Protecting your Money when you need Long Term Care” and “Essential Estate Planning Considerations” (with free living wills for the audience)
- Myths about Long Term Care
- How to help your Parents Manage their Affairs

Upcoming meetings

2-4-2014 Aging Services Network of Euclid, Euclid Hospital's Waltz Auditorium, 8:30 a.m.

2-5-2014 Stark Senior Services Network, Canton Baptist Temple, 9:00 a.m.
2-5-2014 Richfield Chamber of Commerce luncheon, Richfield Days Inn and Suites, 11:45 a.m.
2-5-2014 Medina County Senior Services Network's Client Services Committee, Sully's 3:00 p.m.
2-12-2014 Medina County Senior Services Network, Medina County District Library, 8:00 a.m.
2-12-2014 Summit Senior Sales, Administrators and Marketers Association, Wesley Towers, 2:30 p.m.
2-13-2014 Lorain County Senior Services Network, Hospice of the Western Reserve, 8:30 a.m.
2-14-2014 Eldercare Professionals of Ohio, HCR ManorCare, North Olmsted, 9:00 a.m.
2-17-2014 Medina County Senior Services Network's Education Committee, Tres Potrillos in Medina, 11:30 a.m.
2-18-2014 UH Bedford Senior Network, Light of Hearts Villa, 8:30 a.m.
2-19-2014 PASS, Chagrin Falls Community Center, 8:30 a.m.
2-25-2014 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, 8:00 a.m.
2-25-2014 Professional Networking Group, Jennings Center for Older Adults, 8:30 a.m.
2-27-2014 Parma Hospital Senior Resource Network, The Heights Care & Rehabilitation Center, 8:30 a.m.
2-27-2014 Portage Senior Services Network, Coleman Adult Day Services, 8:30 a.m.
2-27-2014 The Association of Specialists in Aging, Mentor Senior Center, 8:30 a.m.
2-28-2014 Eldercare Professionals of Ohio, The Oaks of Brecksville, 9:00 a.m.

Newsletter Archive

Past issues of this newsletter can be found in the [newsletter archive](#) on the firm's blog site, ProtectingSeniors.com.

Contact Jim Koewler

If you'd like to contact Jim, this newsletter has a dedicated [contact page](#) on the firm's blog site, ProtectingSeniorsNews.com.

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The Koewler Law Firm
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Richfield, OH 44286



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