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Seniors and Special Needs News - August 7, 2015

1 message

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With help, seniors and people with special needs can keep some of their assets in the family rather than lose their entire life savings to the costs of long term care. They can use these protected assets to enhance their quality of life beyond what long term care alone will provide.

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The Koewler Law Firm
 JAMES L. KOEWLER, JR.



Seniors and Special Needs News

Legal Issues when someone has Dementia Consider Pre-Planning a Funeral

Today's newsletter continues the discussion of Legal Issues when someone has Dementia. The introductory newsletter (May 1, 2015) put forth the issue of "Who can speak for someone with dementia?" The May 15, 2015 newsletter discussed the situation where the person with dementia has Advance Directives in place. The May 22, 2015 newsletter discussed the legal issues in determining whether a dementia sufferer can choose to have new Advance Directives prepared. The May 31, 2015 newsletter discussed options in preparing a Health Care Power of Attorney. The June 5, 2015 newsletter discussed how to decide whether to prepare a Living Will. The June 12, 2015 newsletter discussed the General Power of Attorney. The June 19, 2015 newsletter discussed the importance of making the General Power of Attorney "durable." The June 26, 2015 newsletter discussed whether to make General Powers of Attorney "springing." The July 3, 2015 newsletter discussed revoking prior Powers of Attorney. The July 10, 2015 newsletter discussed Do Not Resuscitate orders. The July 17, 2015 newsletter discussed the Right of Disposition designation. The July 24, 2015 newsletter discussed the Will (aka Last Will and Testament.) The August 1, 2015 newsletter discussed Beneficiary Designations on IRAs, bank accounts, etc. To continue the series on legal issues when someone has dementia, today's newsletter will discuss whether to pre-plan a funeral.

Today's installment continues the discussion of issues to manage when someone finds out that they have dementia. These issues should be managed before the dementia gets worse, taking away the person's ability to make

decisions.

A person who finds out that he or she has dementia should consider pre-planning his or her funeral, if it is not already planned.

The person may be reluctant to talk about his or her funeral, but it can be a cathartic experience. Nonetheless, some people feel that planning the funeral, like preparing a will, is tempting fate. That's okay. While I think it's a good idea to pre-plan a funeral, it's not going to change how the person's disease will be managed. If the discomfort thinking about a funeral is too great, then the person should not do it.

There are, however, several good reasons to pre-plan one's funeral.

First, pre-planning a funeral allows the person to have the funeral that he or she wants. If the person doesn't leave instructions, then his or her loved ones must make their best guesses on the funeral details that the person would have wanted.

Second, pre-planning a funeral allows the person to set aside money for the funeral. With a plan for a funeral, the person can have confidence that the money set aside is the right amount.

Third, pre-planning one's own funeral relieves the emotional burden of one's family to plan it at the time of death. Just as the worst time to shop for groceries is when hungry, the worst time to shop for a funeral is when grieving. If my mother were to die (sorry, Mom,) I might feel the need to show the world how much I loved my Mom by getting her the platinum casket with the silk lining and the gold accents and spend tens of thousands of dollars for it. My mother, might have wanted a simple maple casket costing much less. Now, I know that my Mom has a funeral plan already prepared. If she didn't have a funeral plan, though, my grief might cause me to spend much more on her funeral than she would have wished and cause me to arrange a funeral very different than what she would have wanted.

In summary, I urge anyone with early stage dementia (frankly, anyone over retirement age as well) to consider pre-planning his or her funeral. Someone with early stage dementia has more of a timing concern before the dementia advances, but any senior should consider whether to pre-plan his or her funeral.

Suggest a Newsletter Topic

I try to write something new (and useful) in my newsletter every week. So, I know that I will sometimes have writer's block. I'd like your help, please.

If you have a topic for my newsletter that you'd kindly suggest, I promise to consider it. (I don't promise to pursue it. I just promise to consider it.) I try to write about issues concerning seniors, health care, long term care, special

needs, Veterans Pension (aka Aid and Attendance) benefits, and Veterans Compensation benefits. Please keep your suggestions within or near to those topics.

Please submit your suggestion [here](#). If I use your topic suggestion, I'll put the content in both my blog and newsletter.

Thank you for your help.

Social Media Posts from the past week

08-06-2015 Program to help children with #SpecialNeeds to develop #MotorSkills <http://ow.ly/PQIc9>

08-05-2015 The #FamilyCaregiver and #CommunityServices combine to help an #AgingParent <http://ow.ly/PRxjU>

08-04-2015 #LongTermCareInsurance products that can protect #LifeSavings from #NursingHome costs <http://ow.ly/PT7Wd>

08-03-2015 Be extra watchful of #AgingParent when #NursingHome changes owners <http://ow.ly/PREXk>

08-02-2015 Congress threatens to cut #VA benefits for aging #Veterans <http://ow.ly/PRCOK>

08-01-2015 #Legal Issues when someone has #Dementia – Update Beneficiary Designations <http://wp.me/p47F09-d3>

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

8-24-2015 Jim Koewler will discuss Advance Directives (General Power of Attorney, Health Care Power of Attorney, Living Will, etc.) at the Soprema Senior Center in Wadsworth, Ohio. Jim will provide help for a limited number of people to prepare and execute their Living Wills.

9-3-2015 Jim Koewler will discuss Helping Reluctant Seniors accept the benefits of Long Term Care at Stow-Glen Retirement Village in Stow, Ohio. Continuing education credit is available for Certified Case Managers, social workers, counselors, and nurses.

9-22-2015 Jim Koewler will discuss Money Management for Seniors at Chambrel of Montrose, a Brookdale Community, in Akron, Ohio.

10-28-2015 Jim Koewler will discuss Preventing Senior Fraud at Southwest General Medical Center in Middleburg Heights, Ohio. Continuing education credit is available for social workers, counselors, and nurses.

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

Jim's available presentations

- Overcoming Seniors' Resistance to Long Term Care (Continuing Education credit available for social workers, counselors, nurses and Certified Case Managers)
- Preventing Senior Fraud (Continuing Education credit available for social workers, counselors, nurses and Certified Case Managers)
- My Care Ohio and Medicare/Medicaid “Dual Eligibles” (Continuing Education credit available for social workers, counselors, and nurses)
- Navigating Medicaid, Medicare, and the Affordable Care Act (Continuing Education credit available for social workers, counselors, and nurses)
- What people Know about Long Term Care that is Wrong (Continuing Education credit available for social workers, counselors, and nurses)
- Government Benefits that can help Pay for Long Term Care (Continuing Education credit available for social workers, counselors, and nurses)
- Legal Issues for People with Dementia (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)
- Organizing for Long Term Care (Continuing Education credit available for social workers, counselors, and nurses)
- Pre-planning your Funeral (Continuing Education credit available for social workers, counselors, and nurses)
- Elder Law: A Primer (Continuing Legal Education credit available)
- Protecting your Money when you need Long Term Care and Essential Estate Planning Considerations (with free living wills for up to 20 audience members)
- Myths about Long Term Care Costs
- How to help your Parents Manage their Affairs

Upcoming meetings

8-12-2015 Medina County Senior Services Network, Hospice of Medina County, Medina, Ohio, 8:00 a.m.

8-12-2015 Summit Senior Sales, Administrators and Marketers Association, Summit Villa Care Center, Tallmadge, Ohio, 2:30 p.m.

8-13-2015 Lorain County Senior Services Network, Oak Hills, Lorain, Ohio,

8:30 a.m.

8-14-2015, Eldercare Professionals of Ohio, Westlake Village, Westlake, Ohio, 9:00 a.m.

8-17-2015 Medina County Senior Services Network's Education Committee, Tres Potrillos, Medina, Ohio, 11:30 a.m.

8-18-2015 UH Bedford Medical Center Senior Network Mixer, Village of Marymount, Garfield Heights, Ohio, 4:00 p.m.

8-19-2015 Geauga Professional Association Specializing in Seniors ("PASS"), Geauga County Department on Aging, Chardon, Ohio, 8:30 a.m.

8-25-2015 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.

8-25-2015 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.

8-27-2015 Portage Senior Services Network, Family and Community Services Building, Ravenna, Ohio, 8:30 a.m.

8-27-2015 The Association of Specialists in Aging, Mentor Senior Center, Mentor, Ohio, 8:30 a.m.

8-28-2015 Eldercare Professionals of Ohio, The Atrium at Anna Maria, Aurora, Ohio, 9:00 a.m.

9-1-2015 Aging Services Network of Euclid, Picnic, 3:00 p.m.

9-2-2015 Stark Senior Services Network, Canton Baptist Temple, Canton, Ohio, 9:00 a.m.

9-2-2015 Richfield Chamber of Commerce luncheon, Days Inn and Suites, Richfield, Ohio, 11:45 a.m.

9-2-2015 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.

Newsletter Archive

Past issues of this newsletter can be found in the [newsletter archive](#) on the firm's website, 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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