

HOW CAN WE HELP?

Estate and Long Term Care Planning

Guardianship

Estate and Trust Administration

Probate Litigation

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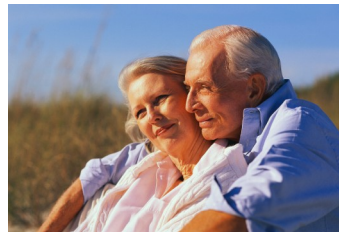
It Pays to Plan for Your Elder Years

If we were to ask an older person what his or her most important concerns for aging are, we would probably get a variety of different answers. According to surveys frequently conducted among the elderly, the most likely answers we would receive include three principal concerns or life wishes:

- Remaining independent in the home without intervention from others.
- Maintaining good health and receiving adequate health care.
- Having enough money for everyday needs and not outliving assets and income.

To make it happen, it simply takes a little preplanning, but few

people do it. It is human nature not to worry about an event until it happens. We may prepare financially for unexpected disasters by protecting our homes,



Planning ahead offers peace of mind.

automobiles and health with insurance policies. However, no other life event can be as devastating to an elder person's lifestyle, finances and security as needing long term care.

It drastically alters or completely eliminates the three principal lifestyle wishes listed above.

Lack of planning also has adverse effects on the older person's family, with sacrifices made in time, money and family lifestyles.

Let's look at some facts:

- Those older than 85 are the fastest growing group in America and at the highest risk for needing care.
- Medical science helps prevent sudden death, which means living longer with impaired health and higher risk of needing long term care.

See Planning Ahead on page 2.

Firm To Celebrate Five Years!

You know the drill for downtown commuters – long hours, fast pace and never enough time for what matters most!

Almost five years ago, Linda M. Strohschein started the adventure of a life-time by developing a practice close to home with cli-

ents she loves to serve. The mission - focused counsel and compassionate care.

She decided early on that her experience in estate planning and probate litigation would benefit her boutique estate planning and elder law firm, located in St.

Charles. Starting in the basement of her home with her family as support staff, she quickly outgrew the space and expanded to the practice today in the new location near Dean and Randall. But, she has never lost sight of her focus - "Protecting What Matters"!



Call 630-377-3241 to schedule a **FREE** one-hour consultation!

In the event of a tragedy, such as the death or serious illness of a loved one, dealing with related legal issues might seem like an insurmountable burden.

Caring for a caregiver is not an option, it's a necessity!

Take Care!

Planning Ahead *Continued from Page 1*

We know that more children are living away from aging parents, and government programs are stretched thin for long term care services. Some estimates indicate that 6 out of 10 people will need long term care sometime during their lifetime. All of these seem daunting.

One of the important things for planning is how to maintain your lifestyle as you age. Staying at home may mean getting help with maintaining your

home, preparing meals, supervision of your personal care, transportation, companionship and shopping services. This type of care is non-medical and may be provided by family or friends, or care paid for "out-of-pocket".

It is estimated that 80% of all long term care is non-medical and that 90% of that care is provided in the home. Adding additional resources, such as long term care insurance, may offset the cost of assisted

living or nursing home costs.

A reverse mortgage will also help pay for home care if staying in your home is an option.

Consider where you want to live in your elder years, as options are now available.

Now is the time to do estate planning with a professional, who will give you direction on how best to protect your assets for future needs and for Medicaid planning. Having knowledge and preparation are the keys to success!

Tips for Caregivers

The holiday season can be the most stressful time of the year for anyone caring for a loved one with chronic illness. That's because there are so many demands on caregivers' time during this busy season that it becomes difficult, if not impossible, to go it alone.

With a few adjustments, holiday caregiver stress can be avoided or greatly reduced!

- Know what you can change and what you cannot. Accept the "what is", learn about available resources, change what you can and let go of what you cannot change.
- Caregivers need to take care of themselves first! They need plenty of rest to have the strength to go about their care giving

chores. If you can't get rest with your loved one there, consider respite care, or calling in a friend or family member to give you a break.

- Be sure all the appropriate planning documents are in place, so you are not dealing with an emergency situation on your own during the busy holiday season.
- Look into available benefits. The general public is often shocked to find that there are at-home benefits available and that there are ways to cut the cost of nursing home care, if they only talk to someone skilled and knowledgeable in this area.

Remember, this doesn't have to be the most stressful time

of year. Holidays can be a wonderful time to reconnect with your friends and family. That's doubly true if you have a loved one who has Alzheimer's!

Knowledge taken from physicians, elder law attorneys and other experienced caregivers empower individuals and families to calmly face the situation.

The Strohschein Law Group offers free on-hour consultations to discuss particular family situations, to help you make informed decisions.

For more information about local caregiver support programs, contact our Elder Care Coordinator at (630) 377-3241; or contact the Northeastern Illinois Area Agency on Aging at (800) 528-2000, or on the Web at www.ageguide.org.

Linda's List of Who's Who at the Firm



As Client Services Director at Strohschein Law Group, Peggy is often the friendly voice you hear

Peggy Amenta, Client Services Director

when calling the firm. Peggy keeps the calendar up-to-date, schedules appointments, creates new client files and coordinates a wide variety of office mailings. Peggy's favorite tasks are shredding and filing—actually, they are her least favorite. But, you couldn't tell it because she always has a smile or something to make us all laugh.

Peggy has seen the need for Long

Term Care advocates first hand and brings a real world approach to the firm. She lives in the Tri-City area with her husband and a variety of adult children who temporarily return to the nest.

Peggy can be reached via e-mail @ Peggy@StrohscheinLawGroup.com.

To learn about the rest of our team, visit our web site:

www.StrohscheinLawGroup.com

"Being smart is not having all the answers, but knowing where to go to get the answers!"

2010 Educational Series - Save the Date!

Estate Planning Tips

Now that the new year is here, isn't it time you updated your will? Come learn about the types of documents you might need and how they will help you and your family.

Jan. 19, 2010 - 12-1 PM

Jan. 21, 2010 - 7-8 PM

RSVP—(630) 377-3241

VA Benefits and You

Did you know that veterans and their spouses may qualify for a pension benefit of \$1000-\$2000 per month of income tax free income? Come learn about these fabulous benefits that can help you pay for the care you need.

Feb. 16, 2010 - 12-1 PM

Feb. 18, 2010 - 7-8 PM

Guardianships and Special Needs

When a child turns 18, the parent no longer has decision making authority. But, what happens when the child is disabled and cannot make decisions for themselves?

Apr. 20, 2010 - 12-1 PM

Apr. 22, 2010 - 7-8 PM

2455 Dean Street, Suite G

St. Charles, Il. 60175

Rave Reviews

"I wanted to let you know how much I appreciated meeting you and your associates. My mother has been so upset these past few weeks. It was nice to see her finally feel some security. Your professionalism and sincerity were calming to her and made her feel at ease. I'm very glad we called."

- C.D. Carpentersville, Illinois

**Thank You.
Thank You.
Thank You.**

- G.R., Aurora, Illinois

"I appreciate all the help you have given to my father. This is very stressful for him. With his health not being the best, I want you to know your help and kindness means so much."

- P.B., Las Vegas, Nevada



Living Large and Loving It!



STROHSCHHEIN LAW GROUP LLC

2455 Dean Street, Suite G
St. Charles, Illinois 60175

Phone: 630-377-3241

Fax: 630-377-3244

E-mail: Info@StrohscheinLawGroup.com

Protecting What Matters

www.StrohscheinLawGroup.com

Life Care Planning The Interdisciplinary Elder Law Approach

What is “Life Care Planning”?

- A service that helps people find, get and pay for quality care for life.

What do you mean by the “Long Term Care Maze”?

- When the elder’s needs for long term care can no longer be met in the home, or cannot be met in the home without assistance (from family, friends or paid caregivers), the elder enters the long-term care maze.
- The maze quickly overwhelms families with multiple health, legal and financial issues.

What is “Acute Care”?

- Mostly reactive care for illness or injury at a crisis level and not

designed to support, coordinate or advocate for good chronic care on an on-going basis.

- Medicare covered.

How does a person with chronic illness find, get and pay for good long-term care?

- Maximize resources by setting goals, obtaining and understanding financial and health care information to help with decision-making.
- Get expert counsel to know how to apply funds to help maintain independence and choice.
- Long Term Care Insurance, Private Assets, Veteran’s Benefits and Medicaid may fund care.

Why Life Care Planning? Fitting the Pieces Together

- Arranging appropriate care, locating available public and private resources and preserving assets, allows you and your loved ones the opportunity for the highest possible quality of life.
- Empowering and educating elders, family members and caregivers can potentially ease fears of running out of money and not having care needs met when the need is most urgent.

*The experience you require.
The compassion you’ll appreciate.*



Life Care Planning
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