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SAVE THE DATE

The Cardozo and Maimonides Societies of the Jewish Federation of Greater Harrisburg jointly present a screening of the film *The Farewell Party* and related panel discussion.

The panelists will include Rabbi Eric Cytryn, Robert Hoffman, Esq., Aviv Bliwas, Esq., and Dr. Arlene Bobonich.

Thursday, November 12, 2015

Jewish Community Center

3301 N. Front Street, Harrisburg

5:45 - Food

6:00 - Film, Followed by Panel Discussion




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Protecting Families



Learning to Salsa!

What's New with Us

Well I know you've been dying to hear how Cuba was. In a word: AMAZING! Yep, absolutely loved the trip and very glad I went (it's going to change A LOT). Some of my favorite parts: the old American cars, of course, but also the people were incredibly friendly and the fact that it was nothing at all like I expected. I love travel that catches you by surprise and teaches you new things and Cuba was definitely that. Thinking about going? Well, unless you like a true adventure, maybe now's not the time. They certainly aren't quite used to tourists yet. So if you prefer your travel with lots of creature comforts, wait a couple years for Cuba. I loved it—but I'm crazy like that!

In other news, I know I said my next trip wasn't until February, but who can wait that long?! So in November, I've got two trips on the agenda. I'll be headed to Disney World in Florida for the Wine and Food festival and also to cheer on my good friend, Dawn, as she runs the Wine & Dine Half Marathon. Then for Thanksgiving I am off to Israel to visit some good friends, transplants from the US who live in Israel but still host a Thanksgiving dinner every year. But don't worry, this is nothing like Cuba—both those places have excellent internet and phone availability.

I have started training for the half-marathon in February, because I'm doing a 10k in October to get a better time placement for February. Yes, I'm turning into one of those crazy running people! Training has been on a bit of a hiatus because I had a slight back issue the day I left for Cuba but I'm recovering and hopefully will be back to my regular training this week.

Lastly, save the date for November 12. I've been asked to be a member of a panel along with a Rabbi, a doctor and another lawyer (sounds like the start of a bad joke!) for a discussion on end of life planning and assisted suicide. The discussion will include a screening of the film, *The Farewell Party*, which is a unique, compassionate and unlikely funny film about a group of friends at a Jerusalem retirement home who decide to help their terminally ill friend. When rumors of their assistance begin to spread, more and more people ask for their help, and the friends are faced with a life and death dilemma. It won an Israeli Academy Award among other awards. It's going to be screened at the Jewish Community Center on Front St. in Harrisburg. If you're interested in attending, feel free to be in touch with me or go directly to the website: <http://jewishharrisburg.org/get-involved/annual-campaign/cardozo-society/cardozo-society-cle-program>.



Driving around Havana in style!

Our Age of Mis-Information

You know, I wish I could say it surprised me how often people give me the wrong information but it no longer does. Some people think they know what they're talking about but really don't. Some are simply too lazy to verify information but too insecure to simply tell you they don't know the answer to something. And I don't know which type of person I have been running into lately, but it has made me more and more concerned for all of you. Because I'm talking to people who work for the government agencies who run the programs I'm asking questions about and the people who work there are giving me wrong information! And not simply wrong information, they are telling me that a person can only qualify for benefits if they have x number of assets and it's wrong! If one of you called by yourself, you'd probably be discouraged from even applying because you would think you didn't qualify!

So what can we do about it? The first step is always taking a very close look at everything yourself. If you can understand it yourself, great. Something like a credit card bill. Most of you probably glance at that credit card bill every month and make sure you remember making all those purchases. And if something looks fishy, you call them up.

But this world of ours has gotten so darn complicated most of us probably don't understand half of our lives. I don't know about you, but I certainly don't really question my electric meter reading or my water bill. Now if I had a really unusual month I might take a second look. But otherwise, I just pay it and move on with my life.

Now let's take it one step farther, how about medical bills? How complicated are those? You get an explanation of benefits which you don't understand; you've got your co-pay, your deductible, your coinsurance. If you've got more than one insurance it's even worse. And you'd be amazed how many times medical bills are wrong. But most of us probably just pay it.

Now let's talk about some of the government programs I help people obtain eligibility for. I went to school for 12 years. Then college for 4. Then law school for another 3. I take continuing education on all this stuff for at least 12 hours every year (usually more). And I have an entire bookshelf full of books and binders to consult. And frankly, I would never presume to say I know everything. So how on earth are you expected to be a savvy consumer and know the right questions to ask or know if something doesn't sound right? You can't. So what can you do?

Obviously the best choice is to be able to hire or at least consult with someone like me to either do it for you or at least make sure you were told all the right things. But I understand that's not always possible.

Use The Internet

So what's the next best thing? As inept as I find a lot of government employees (although there are many excellent ones), the government websites are often chock full of the exact information you need. The problem, is that the websites are often poorly designed and hard to navigate and also that they are often written by people who understand what they are talking about and therefore incomprehensible to the rest of us. But you may be able to ask the employee at the government agency to point you to the part of the website (or law, regulation, handbook, etc.) that confirms whatever information they are conveying to you. If they cannot do this, I'm not sure I'd trust what they are saying. When in doubt, ask to speak to their supervisor—supervisors often know a lot more.

Keep a Log

Another good practice, get the full name of whoever is giving you this information and where they are located (if it's the main office or a local branch). Sometimes, even if they tell you the wrong thing, this will help you make a case later if you need to. Keep a log book handy by the phone, don't just write the note down on the back of a receipt or envelope, chances are you'll never see that again (I'm guilty of that too, sometimes).

Call for Reinforcements

And don't discount the professionals that may already be a part of your life. You may not already have an elder law attorney in your corner, but maybe you have an accountant, or a financial advisor, or even a bank manager who often know enough to either help you, or know who to call who can. I work with a lot of these professionals and as a professional courtesy to them, I'm often happy to help them work through a few questions for a client for no charge. That might be all it takes. Just because it's not strictly about your taxes or your finances, doesn't mean they don't know who to ask—so don't be afraid to give them a call.

There are some non-profit advocacy groups out there for different groups depending on what you're dealing with, whether it's for Veterans, Medicare, people with disabilities. They are too numerous to mention but a web hunt would help or just call our office and we can give you a point in the right direction.

Most important, never feel like you have to somehow struggle through this alone. Like you have to somehow just accept whatever answer someone gives you without understanding it. Never ever settle for that. As I always tell my clients: you have the right to make a FULLY INFORMED decision for yourself. My job is always to help you be fully informed, never to make the decision for you.