



LAW OFFICES OF AVIV S. BLIWAS, LLC

MEDICAID PLANNING, ELDER LAW and ESTATE PLANNING

Protecting Families' Life Savings from Nursing Home Costs

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Aviv Bliwas

20 Erford Road, Suite 304
Lemoyne, PA 17043

Ph: 717.761.4864

Fax: 717.761.4879

www.bliwas.com

aviv@bliwas.com

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If You Wait for the Right Time, You'll be Waiting Forever

I set out this month to write about knowing when was a good time to start talking to a professional about estate planning and protecting assets. It seems that people are often only starting a conversation with me when something has already happened, someone fell, someone hurt themselves, someone is already needing long term care. But then I realized, before you can even have a conversation with a third party, you need to know what you're even discussing. And to do that, you need to talk to your family. So this month, I'm going to write about when to have a conversation with each other and how to do it.



I bet you've seen a million articles on this subject. But I write mine, as always, with examples of what I did and what I saw in my own family. In this case, as I've said before, my parents and I had no conversation at all. That left me just guessing about what to do. And I'm telling you now, I would have done things differently.

I've always known that people prefer to be at home. And really, wouldn't you prefer to be in the comfort of your own home as opposed to a hospital, a nursing home, someone else's home? Now a hospital you don't have a lot of choice if you need a very high level of care (not yet, anyway). I haven't heard of a traveling operating room. But there are more and more programs and options to stay home, even if you aren't safe by yourself anymore.

So when my mom got sick, my first call was to hospice. I knew that hospice was supposed to help people stay home, so they could die at home rather than in a hospital. But hospice came in and my mom refused to accept it. As you may recall, not one doctor had yet told my mom she was going to die when she was lucid and not pumped full of pain medication. I think that when hospice came in, this may have been the first time she was

confronted with the idea. And worse, it was the first time any of us considered how we all wanted to be allowed to live when we couldn't do it by ourselves anymore.

Instead of spending the next few days talking with mom, maybe talking to a counselor with her, I just let her say no to hospice. Because it was a hard conversation, because I didn't want to force my mom to accept she was going to die, because she seemed to be making a fully informed decision. But she wasn't. Because her mind was already impaired—she was already partially incapacitated. Because she didn't understand that without hospice and without help, she was going to end up in a facility. Because I didn't understand that either.

So I struggled to keep up with her care by myself. And I failed. There was no way I could succeed. By doing nothing, we set ourselves up to fail. So I kept trying to take care of mom. And finally, she wasn't safe. She was falling, she was wandering, she was deteriorating rapidly. So I insisted that hospice was coming in whether she liked it or not. And they did. And it helped a little. But not enough. And she fell again, and wandered more. And I didn't sleep because I had to get up for her. And finally I said she had to go somewhere else, because I couldn't keep her safe at home. So she did, and I slept there at night and stayed there all day. And she died 5 days later. And all I could think was that I wished I had kept her at home. Because it would only have been 5 more days. And I can do anything for 5 days.

If that story sounded familiar to you are not alone. It is familiar to almost every family that has gone through something like this. Struggling to catch up to a situation that has gotten far beyond you.

So when should you have a conversation with your family about what happens if...? Well I was 28 years old when my mom died. And she was 67. So if you think there's still time, and everyone is healthy and will be for a long time, you are lying to yourself because you want to let yourself not do something hard. You need to have the conversation before you NEED to have the conversation. That's the only time it's going to help you.

If your kids are adults, start talking to them now. If your parents are still healthy, start talking to them now. If you aren't healthy, you needed to talk to your kids yesterday. If your parents aren't healthy, same thing. Don't let your family put you off.

I know what your next objection is, they don't want to talk about it. I bring it up and they refuse. I can't force them. So next month, I'll talk about what I did and maybe what I should have done and hope that it helps you guys.

What's New with Us

As I write, it is the weekend before that great national holiday of eating, Thanksgiving. It's been a good November for us. Things are relatively calm and we seem to be caught up on all our projects. That's a good thing because lucky Augusta will be on vacation for 2 weeks in December soaking up the sun in Mexico. We tried to convince her to take us with her but without success. Jennette and I will hold down the fort in December, though. Although the office will be closed the 24th and 25th, I will be checking email so if you have an emergency, email is the best way to get ahold of me.

I just booked plane tickets at the end of January for a 3 day business trip to Dallas, Texas, but have no fear—it's over a weekend. That's the only travel planned on the horizon, though I have been dreaming of warm sandy beaches so I may come up with something.

The house is very quiet now, without the sound of Josie's nails on my wood floors. I keep expecting to find her in my shadow when I make something to eat, or see her little head pop around the corner when I come home. I know eventually I'll find another furry friend, but I'm not quite ready yet.

We wish you all a happy end to 2014 and an even better 2015.



THEATRE CORNER

by Jennette Harrison



As I have mentioned previously, I'm currently working on the show *Bill W. and Dr. Bob at Open Stage of Harrisburg*. I initially went into the project to be the Assistant Stage Manager. However, I have become the Stage Manager. The person in charge of it all. No pressure! I have learned a lot

through the rehearsal process and I feel confident that by the time we open on November 28, I can make sure the show runs smoothly.

Our Tech week began the weekend of November 22-23. Tech week is the final week before the show opens. This is when actors finally get their costumes, props; the lighting and sound cues are worked out; and, the set is finished. I learned how to use the light board, so I can press the correct buttons at the right times for the lights to change when they are supposed to. I also learned when to push the button for the sound cues, also. As of right now, I don't have an assistant to help push the buttons for the sound cues. I'm nervous I may have to be up in the booth myself doing it all. I'm sure I can handle it; though, it's just not an ideal situation, especially when I also have a button to ring the phone and another button to cue the actors to come out at certain times. In one scene, many of those things are happening back-to-back. Please come out to see the show. It runs November 28-December 14.

Also, because of my busy schedule, I haven't had much time to check out any other shows in the area. I hope you are finding time to go see some of them.

Around Town:

The Santaland Diaries
at Open Stage of Harrisburg
from December 18-28;

Annie
at Ephrata Performing Arts Center
from December 4-20;

Christmas Belles
at Little Theatre of Mechanicsburg
from December 5-14.

Calendar

3-CPAFE meeting

4-BNI meeting

9-JFS committee meeting

15-Holocaust walk committee meeting

16-Hannukah begins at sunset

Happy Hannukah

24-25—Office closed Merry Christmas

January 1-Office closed Happy New Year

