

SAFE PLANNING

Seniors' Asset & Family Estate Planning

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NOVEMBER 2014



Remember the Rhinestone Cowboy?

By Ric Cochran

I'm a longtime fan of Glen Campbell. I asked my kids if they'd heard of him. They told me Glen was before their time. My son-in-law knew he was a country singer. He was that and more. Campbell said he never considered himself a country singer—just a singer. He was one of the most prolific session musicians in the sixties and seventies, playing guitar on more than six-hundred songs with artists as varied as Frank Sinatra, Dean Martin, Elvis Presley, Merle Haggard, Nat King Cole, Phil Spector, The Monkeys, The Byrds and way too many to name. He was so versatile he filled in for Beach Boys' founder, Brian Wilson, for a few months on tour. By the late sixties, Campbell had his own hit songs, his own hit television show and starred with John Wayne in True Grit, for which the Duke earned an Academy Award for Best Actor and Campbell a nomination for Best Song. Campbell went on performing with a veritable Who's Who. He's sold over 50 million albums, received numerous awards, including nine Grammys, been cited as an inspiration and praised by artists like Keith Urban, Alan Jackson, U2's The Edge, and Bruce Springsteen. Not too shabby for a sharecropper's son from Pike County, Arkansas.

But Glen remembers less and less of his life because he was diagnosed with Alzheimer's in 2011. He moved to a fulltime facility in Nashville this summer after family grew unable to keep him safe at home, even with twenty-four hour help. Even families of financial means frequently find a normal home can become fraught with hazards. Someone with dementia craves structure and routine as life gets harder to keep track of even familiar people, places and daily events.

Campbell soldiered on longer than most of his contemporaries. At 78, he'd recently completed his Goodbye Tour, begun after his diagnosis, with three of his youngest children in his band who became adept at smoothly getting him through moments on stage when he'd lose track or start to play a song twice. Audiences loved him and understood. Campbell, at the time, said he couldn't be happier to have his family around him. Technology helped. Monitors near his feet showed set lists and lyrics. Keyboardist and daughter, Ashley, said she was often amazed at the guitar licks he still came up with. Ashley related in a recent People Magazine interview that people in the facility love listening to him when he picks up his guitar, saying that on the day he arrived he performed a few songs in the visiting area and thanked everyone for coming out. Then he walked over to the couch and went to sleep. With Alzheimer's, you learn to treasure the humor in those moments.

In a 2012 interview, posted on YouTube, Campbell said he didn't feel any different, remembered the past really well and said he wasn't sure he had anything wrong with him. Kim, his wife of thirty years, smiled; but there was a look I frequently see in faces of family members. I know it well. To me, it's a sign of PTSD from longtime hyper-vigilance as the disease demands more and more from loved ones and caregivers. There are times a patient doesn't believe there's anything wrong, and it can grow harder for family members to remember how to separate the person they love from the disease inside of them.

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Visit our website at
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LA S.A.F.E. workshop: November 6. Reserve your seat!

November is National Caregiver's Month



The second annual Celebrating Family Caregivers' event is scheduled for Friday, November 7, from 11:00 am to 1:00 pm at Hamilton/South Caddo Branch Library, Bert Kouns Industrial Loop, Shreveport, LA.

During November, National Family Caregivers' Month, events to honor and recognize the more than 65 million family caregivers occur around the nation. An estimated 15 million of this number reflects the family caregivers for those diagnosed with Alzheimer's and dementia. November is also the month which focuses on awareness of these diseases. Caregivers, authors, and representatives from community service agencies are hosting a free event to celebrate the contributions of family caregivers and recognize them for their unpaid service to their loved ones. Guests may obtain information, register for drawings, and enjoy refreshments.

Attendees are encouraged to bring cans of fruit, vegetables, or meat (tuna, chicken) for a donation to the Food Bank of Northwest Louisiana.

For information contact Bonita Bandaries at (318) 402-5618 or www.bbandaries@comcast.net.

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A strong faith has helped. Glen grew up in a rural church that didn't allow musical instruments. He would sneak off to a black church to listen to gospel music through the window. He and his wife, Kim, have been adherents of Messianic Judaism for over two decades. Describing Messianic Judaism, in a 2008 Reuters article by Dean Goodman: "It's Jews who believe that Christ is the risen savior," Campbell said. "I think it will all come around to that."

Since going public with his diagnosis, he generously shared this part of his life with the Alzheimer's Association, and with a film crew for a documentary, *Glen Campbell... I'll Be Me*, in theaters this month. Previews are on YouTube. I'll be seeing it. In 2012, he took the stage at the Grammy Awards to join fellow stars in a tribute to his career. Tracks from his recent, and likely last, album, *Ghost on the Canvas*, are on YouTube with a rich collection of videos from his amazing life and career.

Veteran's Day, November 11

We are proud of the veterans who work in our office.



Steve Rainey joined the US Marine Corps when he was 17 years old. He landed in Vietnam in 1965 in the first major troop commitment of the war. His first station was at Chu Lai, south of Da Nang, providing security for the airstrip there in his position as a gunner on 155mm Howitzers. Later, his regiment moved into the mountains around Laos where Rainey's unit got commendations during Operation Starlight for their high number of kills.



Sharon Calhoun, Medicaid Case Manager, is a 20 year veteran of the USAF. Sharon enjoyed tours of duty in US, Azores, Panama, Korea, Germany, and the Netherlands. She achieved rank of E-7 Master Sergeant, and began her career in radar electronics on the KC-135 Stratotanker in the Strategic Air Command at Altus AFB, OK. She ended her career as the Chief of Systems Analysis at Barksdale AFB, LA.



Ric Cochran served in the Air National Guard from 1973 to 1979. He says it taught him how people working together could accomplish practically any task. After they met at S.A.F.E., Ric and Sharon discovered that they were both stationed at Keesler Air Force Base in Biloxi at the same time.



Faison Autrey, Administrative Assistant, served in the United States Army as a Military Police Officer for eight years. After training in the Military Police Corps at Fort McClellan, Alabama, she served at the 24th Military Police Company (Mechanized) at Fort Stewart, Georgia. She served in Seoul, South Korea with the Criminal Investigations Division as a Drug Suppression Team member in charge of drug trafficking and contraband investigations. She also holds a secondary job identifier in the administration division of the military. A member of Faison's family has served in every branch of the military since World War II. Faison credits her strong work ethic to her family and her military service, and considers her service to her country as one of her highest accomplishments to date.

*We're all especially indebted to those who serve in harm's way.
Don't let this Veteran's Day go by without thanking a veteran.*

Thanksgiving *By Elaine Marze*

November 27



This month, family and friends will come together to share a meal, fellowship and hopefully give thanks for our blessings. Many of us volunteer our homes for the big gatherings, and sometimes it can get a bit stressful cleaning house and preparing the perfect holiday meal for a large group.

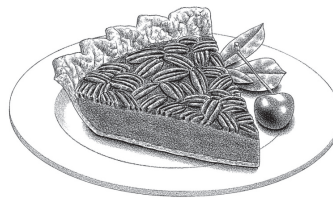
A few Thanksgivings ago we invited aunts, uncles, cousins and friends to join the rest of our family for seafood gumbo. I had spent hours chopping onions and peppers, stirring roux, and peeling shrimp. Two, huge cast iron pots held bubbling gumbo when my husband decided that it would be better to pour them up into one giant crock-pot. Guests were due to arrive shortly so I didn't think it was a good idea, but I began ladling the gumbo into the crock-pot. My hubby decided it would go faster if he picked up the heavy, hot pot and poured it into the crock-pot. I don't know what went wrong, but my helpmate dropped the pot of hot gumbo! The only place it didn't land was in the crock-pot.

Cast iron bounced off the stove top, splashing hot gumbo on its way to the ceramic tile floor where it crashed and splashed a lot more! Gumbo was everywhere—even the ceiling! We were standing in gumbo, and it was dripping off our hair and faces. A shrimp was dangling from Mr. Helpful's glasses, and pieces of chicken and sausage were sliding down the walls. As blistering dark roux soaked into my clothes, I asked my husband to leave the kitchen cleanup to me, but that I'd appreciate it if he emptied the Rainbow (vacuum that cleans with water) before our guests arrived.

So it was that my clumsy kitchen assistant was taking the basin of dirty Rainbow water to dump it when the doorbell rang, startling my husband into dropping the two gallon container of nasty liquid right in front of the front door. His response was not fit for most ears!

Since Mr. Supreme Mess-Maker wasn't in a mood for cheerful welcoming, I opened the door to discover that most of our guests had arrived en masse. Standing in a large puddle of dirty water and dripping gumbo, I smiled sweetly and invited, "Y'all may want to hold the hugs and just slip-slide through the water and gumbo to wherever you can find a clean spot."

There was a shortage of gumbo that Thanksgiving Day, but thankfully there was plenty of pecan pie. Everyone agreed it was their most memorable Thanksgiving dinner.



Steve Rainey traveled to Huntsville, Arkansas October 1, where he held a S.A.F.E. Planning Workshop for 40 people who were very appreciative of the information he shared with them. Some attendees were so impressed by what they learned about the importance of having the correct paperwork done with the RIGHT wording, their rights to qualify for Medicaid assistance, the truth about spend-downs, etc. that they planned to fill a bus and drive to Shreveport for more Medicaid education before Steve assured them he would come back up to North Arkansas to help them!

Remember: A lot of what you think you know about paying for a nursing home is WRONG. There's no excuse for making mistakes that cost your loved one thousands of dollars when help is available. Informed decisions are the best decisions!



Blake once again conducted an accredited Continuing Education class in October for healthcare providers at the 23rd Annual R.E.A.C.H Conference in Longview, Texas. The subject was "Medicaid Spend-Down Prevention When It's Too Late to Purchase Long-Term Care Insurance."

Louisiana News

**COMPLIMENTARY
PUBLIC WORKSHOP
10 am**

**THURSDAY
November 6, 2014**

**SHREVE MEMORIAL LIBRARY
BROADMOOR BRANCH
1212 CAPTAIN SHREVE DRIVE
(ONE BLOCK NORTH OF EAST PRESTON)**

**S.A.F.E. Planning : Don't Lose
Your Home & Savings To Pay For
A Nursing Home**

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Invite friends, family members, and anyone you care about to attend our workshops. This is important to everyone who wants to protect an estate from devastating nursing home costs and / or costly investing mistakes.
Ask about our RAM Workshop.

*Because they had no
reservations at a
busy restaurant,
my elderly neighbor and his
wife were told there would be a
45 minute wait for a table.
"Young man, we're both 90
years old," the husband said.
"We may not have 45 minutes."
They were seated immediately.*

'Aprons'



You have to be a certain age to appreciate aprons. The principal use of Grandma's apron was to protect the dress underneath because she only had a few, and aprons required less material. But there were many other uses. It served as a potholder for removing hot pans from the oven.

It dried children's tears and dirty noses. The apron was used for carrying eggs, fussy chicks, and sometimes half-hatched eggs to be finished in the warming oven. When company came, those aprons were ideal hiding places for shy kids.

And when the weather was cold, Grandma wrapped it around her arms. Those big old aprons wiped many a perspiring brow, held pine chips and kindling wood. It carried all sorts of vegetables from the garden, and after the peas had been shelled, it carried out the empty shells.

In the autumn, the apron was used to bring in apples that had fallen from the trees.

When unexpected company drove up the road, it was surprising how much furniture that old apron could dust in a matter of seconds. When dinner was ready, Grandma walked out onto the porch, waved her apron, and the men folk knew it was time to come in from the fields.

Life changes:

Grandma used to set her hot baked apple pies on the window sill to cool. Her granddaughters set theirs on the window sill to thaw.

Three friends from the local congregation were asked, "When you're in your casket, and friends and congregation members are mourning over you, what would you like them to say?"

Artie said, "I would like them to say I was a wonderful husband, a fine spiritual leader, and a great family man."

Eugene commented, "I would like them to say I was a wonderful teacher and servant of God who made a huge difference in people's lives."

Al said, "I'd like them to say, 'Look, he's moving!'"

