

# SAFE PLANNING

Seniors' Asset & Family Estate Planning

TEXAS  
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JULY 2014



## Time is Money in a Nursing Home

By Ric Cochran

Every month that families pay for a nursing home is money gone. Around the middle of the month, as I write this, I think about family members struggling with a decision of whether or not to get help. The difficulty may be compounded by their financial advisors giving them bad advice, serving their own self-interests. Would some financial advisors rather their clients spend it all at a nursing home rather than take steps that involve others to preserve an estate? It happens. Advisors might feign concern over issues that while important are nickel and dime compared to nursing home costs. It can be like stressing over a broken finger when a patient is bleeding to death.

Family care givers are often at wits end, just trying to put one foot in front of the other and get through another day. Some are listening to family, friends, or others who have no reluctance to give advice no matter how ill-informed. We invite families to bring everyone who has a question or an opinion in to meet with us to get the facts. Better to get the facts than spend month after month wading through lots of misinformation while solutions already exist to stop spending thousands of dollars each month paying nursing home bills.

Many struggle with decisions under the best of circumstances. They agonize over appliance purchases that cost less than a single month in a nursing home. It's not surprising when they squander tens of thousands of dollars in indecision while the nursing home bills keep coming. Some spend it all. I'm reminded of a deer in the headlights of an oncoming truck which rarely ends well for the deer.

Time is the enemy of anyone paying for a nursing home, or someone who may enter one, without effective planning. There are usually steps that can be taken to tame time, often to make it an ally. But lost time can rarely be recovered. That's why first steps are so important! You get nowhere without them.

More of you are coming to us having heard about us from friends. You know how that personal recommendation can make all the difference in stressful times. It's easier to engage the services of someone you've heard about from a friend. So I want to thank all of you who are telling others about us. We work hard to live up to your recommendations.

Many of you may have heard our radio commercials or seen print advertising we've done over the years. Yet people still come to us having paid hundreds of thousands of dollars over a few years caring for a family member. It breaks my heart to hear them ask, "Why have we never heard of you before? I could have saved so much of what I spent!" In many of those cases, effective planning could have saved practically all of it! So often, when someone has been paying a nursing home for many years, we'll employ the same strategies we could have used years before. The good news is that we can help preserve assets going forward; the bad news is that we could have often saved so much more if they had engaged us sooner.

When is it too late? It's rarely too late if there are assets left to protect, even if a patient is already in a nursing home. But the earlier the better; time is money in a nursing home.

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Newsletter Editor, Elaine Marze

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**LA S.A.F.E. workshop: July 16. Reserve your seat!**

# Prime Time Magazine

Be sure and get the last issue of Prime Time Magazine. Steve and Blake Rainey and I were partners in this publishing venture, but after two years we are shutting it down. The Rainey's shouldered the printing / publishing costs of the popular publication, and I did the editorial. Everybody we hear from loves the magazine, but readers are not what pays the bills; it's the advertisers – which we did not have enough of so as much as we hated to do it, we decided to give it up.

Too bad because it is a good sign that readers like it when businesses like Yokem Toyota, car washes and physicians offices reported that their clients / patients came in asking for new Prime Time Magazines. If YOU haven't been able to find the summer issue, you can always come to the SAFE / RAM office to pick yours up. We also have older issues available in case you missed them. I get calls and emails all the time from people commenting on articles published months ago. "I keep it on my night stand until I finish the magazine, then I pass it on," is typical of the comments we get.

We hope you enjoyed Prime Time, and I appreciate Steve and Blake for their financial backing and support! S.A.F.E. Planning agent, Ric Cochran was our financial writer, and Blake's mom and step-dad, Kay and Tom Brown, did a great job distributing the magazine. Local writers shared their experiences and knowledge on a wide range of topics that readers could relate to and frequently responded. It was nice while it lasted!



See the new issue of  
**PRIME TIME MAGAZINE**  
at [www.issuu.com/  
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OR

When you come by the  
office, be sure and pick  
up your **FREE** copy!

## Walk in Their Shoes

By Elaine Marze

Until we walk in someone else's shoes we'll never really understand their issues, difficulties or challenges. Among our clients we have many single women who face each day without the knowhow and physical strength needed to accomplish the tasks they would like to get done. Among their circle of neighbors, friends, church members and family there are probably some people who would help them if they knew of their needs. But these ladies hate to be needy; they don't want to be a bother to others so they don't ask for help. Boy, though if some man stops by and says, "Is there anything I can do for you?" it is an occasion for joy and celebrating!

It helps if you take the initiative. My husband noticed that it was dark where my widowed mother parked her car on the side of her house so he went to Lowe's and bought a big night light and installed it without even asking her. She was so appreciative because she hadn't been able to see at night, but it was not something she would have asked anybody to do.

With the high ceilings many homes have, changing light bulbs is often a problem. For some of us height-challenged people regular ceilings are a problem. Many older folks don't like to climb because at some time or other they have broken a hip or leg, and they sure don't want a do-over. My husband was tall and changing the battery in smoke detectors or bulbs in light fixtures was no problem for him, but since my widowhood, I keep bulbs on hand, and whenever a tall person comes over I usually hand them a new light bulb to replace a dead one. Oh yeah, and those five-year light bulbs ... that's a lie.

Things that some people consider little inconveniences can often be a big deal to others. I'm so thankful to my neighbor men who have walked over and screwed my water hoses on so the water doesn't spray from the faucet. There's got to be a man secret about how to do this because I'm not the only woman incapable of getting a hose screwed onto a faucet without a continuous spray, then a man comes along and does a little adjusting. Presto, all the water comes out the end of the hose!

Add being short to being older, alone, off-balanced and unskilled in handy-man tasks, and the situation is even more troublesome. People come into my house and open cabinets and laugh because there is nothing higher than the bottom shelf, but why would there be? I can't reach anything higher. Of course there are always those tall people who put away dishes or objects on the taller shelves when I'm not watching, and I don't find out till they are gone. I'm never sure if they are being cruel or are just not thinking.

One of my granddaughters worries that she's going to be short like me, and she asks if there is any advantage to being short. I tell her that when we trip we don't have as far to fall before we hit the ground and when tall people have to stoop to get into low-ceiling structures, we can stand proudly and walk through unbowed. On the other hand, when we hang pictures and objects on the walls at eye level, our taller friends will be bending down to see them. It's all a matter of perspective. I left my house one morning while a cabinet maker (Thurman Speakes) was building an island in my kitchen. He asked me how high I wanted it, and I told him "waist high". When I got home I walked in to find an island chin high to me, and I wasn't happy about it, whereas the builder walked over and stood by the cabinet and said, "You told me you wanted it waist high." He was six foot, four inches. I'm not quite five feet tall.

I speak at retirement centers sometimes, and women often tell me that they sold out their beloved home and moved in the retirement facility simply because they got so tired of having to ask others to do things for them they were unable to do themselves. The trauma of losing a home where precious memories, flower gardens and familiar neighbors are a comfort can be very difficult, especially on older folks. If younger, taller, fitter, and willing people would offer their help to those not able to do for themselves, how much nicer their world would be. And, just maybe they would be able to stay in their homes a little longer.

# Summer is Travel Time

By Elaine Marze

Summer is Travel Time, and those interested in the Civil War are making plans to explore historic sites between Chattanooga and Memphis where breathtaking views from the cliffs of Chattanooga's Lookout Mountain stir the heart as the journey back in time replays details of that terrible war that tore our nation apart. Pope's Tavern Museum in Florence, Alabama served as a stagecoach stop and hospital for both Confederate and Union forces during the conflict, while the unique town of New Madrid also features awesome vistas and a wealth of history for those seeking enlightenment or researching the past.

Many people head to Branson for their vacation, and I can highly recommend the All American Gospel Show at God & Country Theater on Highway 76 next door to Applebee's. Yes, I'm prejudiced because my daughter, Phaedra, who grew up singing in North Louisiana, is one of the featured singers for the show, which features old time gospel songs such as Peace in the Valley, Old Rugged Cross, Step Into the Water, Amazing Grace, and many more favorites. Call (417) 334-6806 for reservations or information.



# Home Remedies

**GINGER** relieves motion and morning sickness as well as over-the-counter drugs. Make tea with one teaspoon of powdered ginger and one cup of boiling water. Steep 10 minutes, strain and drink.

**CINNAMON** helps ease diarrhea and dries up the sniffles. Make a tea with one teaspoon powder to one cup of boiling water, but let it steep 15 minutes.

**THYME** is rich in germ-killing compounds and acts as an expectorant and antiseptic. Make a tea the same way as the ginger tea, or for sore throats: brew two teaspoons thyme in one cup boiling water for 10 minutes. Gargle, then spit.

**TURMERIC** and ginger are both anti-inflammatories, and will help with osteo and rheumatoid arthritis. To make a tea, bring 2 cups of water to a boil, add ½ teaspoon each ground ginger and ground turmeric. Reduce heat and simmer for 10-15 minutes. Strain, add honey to taste, and enjoy twice daily. This makes 2 servings.

*If you can't be kind,  
at least have the decency  
to be vague.*

# Louisiana News

**COMPLIMENTARY  
PUBLIC WORKSHOP  
10 am**

**WEDNESDAY  
July 16**

**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**

**Please call ahead to make your  
reservation! (318) 869-3133**

**Ask about our RAM Workshop.**

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.

*Sometimes the  
easiest way to get  
your husband to  
do something is to  
simply suggest that  
he is just too old to  
do it anymore!*



Seniors' Asset & Family Estate Planning

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## Independence Day

Independence Day, commonly known as the Fourth of July, is a federal holiday in the United States commemorating the adoption of the Declaration of Independence on July 4, 1776, declaring independence from the Kingdom of Great Britain (now officially known as the United Kingdom). Independence Day is commonly associated with fireworks, parades, barbecues, carnivals, fairs, picnics, concerts, baseball games, family reunions, and political speeches and ceremonies, in addition to various other public and private events celebrating the history, government, and traditions of the United States.



*At the conclusion of the  
Constitutional Convention, Benjamin Franklin  
was asked, "What have you wrought?"  
He answered,  
"... a Republic, if you can keep it."*

### *July 4th Louisiana Events*

**Mainstreet Band** will be playing at the American Legion out on Cross Lake 6:30 – 10:30 on the 4th.

**The Independence Day Festival** at Festival Plaza on July 4 will have a fireworks show, along with some great music.

**Lee Greenwood**, best known for the song 'God Bless the U.S.A.' will be in concert at Margaritaville Resort Casino in Bossier City for a patriotic show for the 4th of July.

*Drive carefully ...  
it's not only cars that can be  
recalled by their Maker.*

If your church, group, civic or social organization would like to schedule Steve, Blake or Ric to speak, please call our office at (318) 869-3133, or toll-free at 1-888-836-2738.