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**November 2018  
Edition**

## Parents: Help Your Children Now To Make an Important Decision Affecting Your Future

By  
Philip Kavesh, Attorney

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### Living Trust Seminar

**For the public and also  
for our existing clients  
who want to bring  
family or friends!**

**Thursday,  
November 1st  
Torrance Main Office**  
9:30 - 11:30 am  
990 W. 190th St.  
Suite 500  
Light Refreshments

**REGISTER**

**Saturday,  
November 3rd  
Torrance Marriott  
Hotel**

9:00 - 11:30 am  
3635 Fashion Way  
Full Breakfast

**REGISTER**

**Saturday,  
November 24th  
Torrance Marriott  
Hotel**

9:00 - 11:30 am  
3635 Fashion Way  
Light Refreshments

**REGISTER**

**Tuesday,**

Many readers responded to my last article, "They Tried to Steal Mom's Money," ([click here to read](#)) where I described in detail how my Mom's long-term nursing care insurance carrier attempted to wrongfully deny coverage upon her admission to an assisted living facility.

One compelling follow up question I received was, "How did you go about choosing the care facility that was the best fit for your Mom?"

I could probably write an entire book on this, but I'll answer as briefly here as I can - - and end with an important piece of advice to parents that can help spare your children a great deal of time, expense, anxiety and anguish.

### First, Assess the Level of Needed Care

You may not be aware that there are different levels of senior care - - from in-home care to outside the home day care to assisted living facilities to skilled nursing homes, and everything in between. So the first step is to determine what level of care will be appropriate.

That's not so easy, but you can seek help. The starting point may be to have the senior in question examined by a gerontologist (I took Mom to a doctor at the UCLA Hospital gerontology clinic in Westwood). The doctor can assess the senior's condition (such as Alzheimer's or dementia) and the needed care level both now and in the foreseeable future.

The second step is to have the doctor refer you to a Geriatric Care Manager. This person is often a nurse or other experienced senior care professional. The Care Manager then can help look for the appropriate care giver

**December 4th  
Main Office**  
9:30 - 11:30 am  
990 W. 190th Street  
Suite 500  
Light Refreshments

**REGISTER** 

### **Medi-Cal Asset Protection Seminar**

**For the public and also  
for our existing clients  
who want to bring  
family or friends!**

**Tuesday,  
November 13**  
Torrance Main Office  
9:30 - 11:00 am  
990 W. 190th Street  
Suite 500

**REGISTER** 

### **Office Locations**

**For your convenience,  
we have multiple office  
locations throughout  
Southern California.**

#### **Main Office:**

**Torrance Office**  
990 W. 190th St.  
Suite 500  
Torrance, CA 90502

#### **Other Local Offices:**

**Pasadena Office**  
790 E. Colorado Blvd.  
9th Floor  
Pasadena, CA 91101

**Woodland Hills Office**  
5850 Canoga Ave.  
4th Floor  
Woodland Hills, CA 91367

**Orange Office**  
333 City Drive West  
17th Floor  
Orange, CA 92868

**Newport Beach Office**  
5000 Birch St.  
Suite 8000  
Newport Beach, CA 92660

#### **Contact Us**

**You may contact us to  
make an appointment  
for your initial  
consultation, to  
schedule a review of  
your current estate  
plan, or to make a  
referral.**



1-800-756-5596

and/or facility. (Note: sometimes a Geriatric Care Manager may also be able to do the initial care level assessment in connection with or in place of the gerontologist).

The Care Manager I was referred to (also at UCLA) helped me decide what was best for my Mom (who has early dementia), specifically whether in-home care coupled with outside day care a few hours a day, or an assisted living facility made more sense. This was probably the most painstaking and difficult part of the decision-making process. With the help of the Care Manager, I and my siblings went over the pros and cons of the alternatives and finally came to the conclusion that an assisted living facility would be best.

### **Next Choose the Right Care Facility (or Care Provider)**

The Care Manager then helped save me countless hours of time and effort by recommending several assisted living facility "placement agencies" (also known as "senior living advisors"). They do the initial scouting of available facilities in a particular geographic area, matching the level of care desired against what is offered by each. Based on the living advisor's past experience with various facilities, he or she can narrow the choices down and recommend a few. (Be aware that the living advisor usually is paid a referral fee by the facility you choose; this doesn't increase the cost but does mean you should get several recommendations of living advisors and maybe do a little online checking of facilities yourself.)

The Care Manager not only referred me to several living advisors but provided me the following links to help me when touring assisted living facilities:

[www.seniorhousingnet.com/assisted-living/al\\_community\\_tour\\_checklist.pdf](http://www.seniorhousingnet.com/assisted-living/al_community_tour_checklist.pdf)

[www.aplaceformom.com/planning-and-advice/articles/assisted-living-residential-checklist](http://www.aplaceformom.com/planning-and-advice/articles/assisted-living-residential-checklist)

[https://assets.aarp.org/external\\_sites/caregiving/checklists/checklist\\_assistedLiving.html](https://assets.aarp.org/external_sites/caregiving/checklists/checklist_assistedLiving.html)

The living advisor I chose (Bonnie Davis, [bonnie@ahomethatcares.com](mailto:bonnie@ahomethatcares.com)) helped me with every step. She spoke with me about the doctor's and Care Manager's assessments, my Mom's likes and dislikes, my preferences in terms of location, amenities (such as a private versus shared room), memory care programs, daily activities and cost (which I'll get into in a moment). She then sent me a list to go online and check myself. Once I decided upon the facilities I was most interested in, she scheduled visits for me. After each visit, she debriefed me as to what I liked and didn't, which helped me further narrow down the number of additional facilities I needed to spend time to see. Lastly, she helped me with finalizing the arrangements at the facility I chose.

But don't let me skip an important item here. Before I chose the appropriate facility, I had to. . .

### **Consider Budget Restrictions (and Know What The Care Provider Really Charges!)**

[www.kaveshlaw.com](http://www.kaveshlaw.com)  
[info@kaveshlaw.com](mailto:info@kaveshlaw.com)

## OUR WEBSITE



Learn more about important estate planning issues by visiting our website.

[kaveshlaw.com](http://kaveshlaw.com)

Also, visit our blog to keep up on the latest developments in estate planning.

[blog.kaveshlaw.com](http://blog.kaveshlaw.com)

At the same time I was evaluating facilities, I determined what was financially feasible by meeting with a financial advisor (Mom had one at [Pence Wealth Management](#)). Based on Mom's available resources and long term care insurance, I was able to come up with a range of what was possible. (By the way, when comparing the costs of facilities, I would caution you that you need to clearly understand not only their "base" fee but all the other "additional charges" that may be involved, so you stay within budget!)

With all the good, professional help I received, the process of choosing the facility was a lot easier. But...

### **Then The Most Difficult Part Arrived: Taking and Admitting Mom into the Facility!**

Mom never had "the conversation" with her children as to her senior care preferences. For years, she had merely expressed that she never wanted to go to a nursing home (because she had seen her mother suffer and die in one). Mom simply declared she wanted to live at home for as long as possible. However, it eventually became clear that Mom couldn't be alone and none of her children could provide the almost 24 hour care she needed. Unfortunately, when it was time for the decision to move her to an assisted living facility, Mom's dementia had increased to the point that the decision couldn't be left to her. So we had to make it for her.

Moving Mom wasn't easy, but after Mom's initial shock - - and numerous late-night phone calls complaining and pleading to leave (very gut - wrenching!) - - Mom did get settled in. Now she even raves about her new life, her new friends and all the interesting daily activities she enjoys!

But I can tell you that the week leading up to her admission and the first three afterwards amounted to about the worst month of my life. I was physically and emotionally exhausted. My wife and my friends told me they had never seen me look so worn-out.

### **So Here's My Advice to Parents**

You've probably done an estate plan (or should do one, if you haven't!), in order to ease the transition of your financial, medical and personal matters to your loved ones when you become disabled and pass away. But, given the reported statistic that more than 70% of those over age 60 will require some form of senior care during a "twilight period" of anywhere from 2 to 10 years (or more), you can and should do more. Develop a senior care plan with your children now. If you don't take the lead, your children probably won't feel comfortable talking about it - - until it becomes a very different situation for you and them, like what I and my siblings went through.

Actually visit some facilities while you still have the physical and mental ability. By choosing ahead of time where you would like to spend your later years and communicating it to your loved ones, you will make life so much easier on yourself - - and them!

Second Article

## **New Federal Law Puts**

# Focus on Preventing Elder Abuse

A new federal law is designed to address the growing problem of elder abuse. The law supports efforts to better understand, prevent, and combat both financial and physical elder abuse.

The prevalence of elder abuse is hard to calculate because it is under-reported, but according to the National Council on Aging, approximately 1 in 10 Americans age 60 or older have experienced some form of elder abuse. In 2011, a MetLife study estimated that older Americans are losing \$2.9 billion annually to elder financial abuse.

The bipartisan Elder Abuse Prevention and Prosecution Act of 2017 authorizes the Department of Justice (DOJ) to take steps to combat elder abuse. Under the new law, the federal government must do the following:

- Create an elder justice coordinator position in federal judicial districts, at the DOJ, and at the Federal Trade Commission
- Implement comprehensive training on elder abuse for Federal Bureau of Investigation agents
- Operate a resource group to assist prosecutors in pursuing elder abuse cases

The law requires the DOJ to collect data on elder abuse and investigations as well as provide training and support to states to fight elder abuse. The law specifically targets email fraud by expanding the definition of telemarketing fraud to include email fraud. Prohibited actions include email solicitations for investment for financial profit, participation in a business opportunity, or commitment to a loan.

As ElderLawAnswers has previously reported, flaws in the guardianship system have led to elder abuse. The law enables the government to provide demonstration grants to states' highest courts to assess adult guardianship and conservatorship proceedings and implement changes. "Exploiting and defrauding seniors is cowardly, and these crimes should be addressed as the reprehensible acts they are," said Senator Chuck Grassley (R-Iowa), a co-sponsor of the legislation, adding that the legislation "sends a clear signal from Congress that combating elder abuse and exploitation should be top priority for law enforcement."

Article from [elderlawanswer.com](http://elderlawanswer.com)

## Recipes of the Month

# Next Day Turkey Soup



**Prep Time: 15m - Cook Time: 45m - Ready In: 45m**  
**Servings: 6 - Calories: 311**

### Ingredients

- 2 cloves garlic, crushed and finely chopped
- 2 tablespoons olive oil
- 1 onion, chopped
- 1 carrot, finely chopped
- 1 stalk celery, finely chopped
- 1 tablespoon chopped fresh sage leaves (optional)
- 2 (32 ounce) cartons Progresso® chicken broth
- 1 bay leaf
- 2 cups green beans, cut into 1 inch pieces
- 1 sweet potato, diced
- 1/2 cup uncooked small pasta, such as orzo or pastina
- 3 cups diced cooked dark turkey meat

### Directions

1. In a large soup pot, heat garlic in the olive oil. Allow to brown slightly and add onion, carrot and celery. Cover; sweat over medium-low heat until softened, 7 or 8 minutes. Add the chopped sage to the soup pot along with the broth and the bay leaf. Bring to a simmer. When simmering, add the green beans, sweet potato and pasta to the soup. Bring it back up to a simmer; lower heat and cook for about 10 minutes or until vegetables are tender and pasta is cooked. Stir in turkey. Turn the heat off. Cover, and allow to sit and steam for 5 to 7 minutes.

Recipe from [allrecipes.com](http://allrecipes.com)

**Thank You**



Here is a very special thanks to all of our clients who have referred family and friends, or forwarded our newsletter to them! If you are part of a group or club and you would be interested in having us speak to the members on important estate planning topics of interest, please contact us at [info@kaveshlaw.com](mailto:info@kaveshlaw.com).

### **Quote of the Month**

" Other things may change us,  
but we start and end with the  
family."

**-Anthony Brandt**

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