

Legacy Building For LifeTM

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**LAW OFFICE
OF AARON L. LOVE, PC**
Legacy Planning for All Seasons of LifeSM

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Holiday Health Legacy

Holidays are rich with family traditions and no matter how many times we have experienced Christmas morning, most of us look forward to it with great anticipation. The holidays can also cause stress and anxiety in the midst of the anticipation. Daylight is diminished and temperatures become cooler, which leads most people to come inside earlier than during other seasons of the year.

The pace of life seems to pick up, as gift shopping is added to the daily routine and additional groceries are needed to accommodate entertaining and family gatherings. Delicious treats made especially during the holiday present great temptations to even the most disciplined of diners. (A recent Weight Watchers report states that the average American

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Character Building Corner

Generosity:

Carefully managing my resources so I can freely give to those in need

Generosity expresses itself regardless of one's financial resources. There is a paradox in that, often those with more ability to give, give less of their time and resources. Still, those who possess true generosity discover that the more they give away, the happier they become.

Generosity is usually associated with charitable contributions. Though this has a tangible benefit, a far greater benefit is received when a relationship is developed between the giver and the recipient. There is no way to measure the value of a generous spirit, of one who is willing to give of his time and energy for someone else's benefit, with no expectation of reciprocation on the

part of the person on the receiving end.

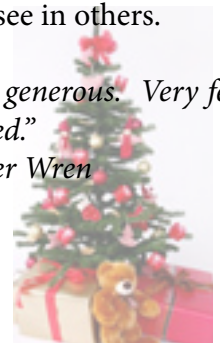
A generous person operates from the perspective of seeking the benefit of others as well as his/her own benefit.

I WILL:

- Share what I have with others.
- Recycle
- Not expect anything in return for my generosity.
- Give of my time and talents.
- Praise the good I see in others.

"One cannot be too generous. Very few try; and none succeed."

-Percival Christopher Wren



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gains seven to ten pounds between Thanksgiving and New Year's.)

This IS the season of great expectations. Crafters are busy gathering supplies, staying up late stitching, painting, carving, gluing...to create the perfect customized gift for their special someone(s). Shoppers don't want to leave anyone out, for fear of offending them, but trying to remember everyone can become stressful and expensive. Clearly, the holidays can also be a season of great excess. Sometimes the joy of the season seems to fade with the increase of the stress. Holidays can also bring difficult memories to mind and, if distance separates loved ones, a melancholy can settle in.

As the holidays overtake us, we might be tempted to let the festivities take control of our habits, in the name of family and fellowship! This can be a slippery slope that is hard to climb out of as we get past the holiday season. Planning for time with family and friends is very much a part of the season we are in, but the pitfall we fall into is the loss of proper perspective. This loss of perspective even crosses over into our mood and disposition.

Researchers and specialists in the field of health and wellness suggest that there are definitely pitfalls to avoid in this most merry of seasons, which will reduce stress, increase enjoyment, and encourage healthful living in the midst of the merriment. First of all, maintain control of your calendar. There are aspects of life that must continue, even in the midst of the hustle. Choose events and activities from a select list of options that mean the most to you; then graciously decline additional invitations. If the early nightfall and chillier temperatures tend to put you in a melancholy mood, be sure to remain active, taking brisk walks, even if they are brief. Keep your house well lit inside. Research has shown that lighting is very important to lifting moods. Though the tendency during the holidays is to sacrifice rest for party preparations,

shopping/wrapping chores, and cooking and baking, regular, consistent rest helps to bolster stamina for the additional emotional and physical strain the holidays place on our bodies.

Cooking and eating during the holidays is an integral part of the celebration, but, again, maintaining control of these festive activities is key. Be assertive, without guilt, declining offers of more helpings or another beverage. If you know you will be attending an event where the food will be central to the celebration, build a healthy, lean menu for the days preceding and following the event. When cooking for yourself, choose the least costly [in the caloric sense] dishes, saving your calories for social events. Never omit regular meals in anticipation of an event; merely eat leaner, healthy food to "bank" calories for the celebration. Moderation is always a handy rule to follow. Depriving oneself of a favorite food altogether only creates a craving for just what one is trying to avoid.

When we find ourselves separated from loved ones by distance or circumstances, we may be tempted to sink into a blue mood, letting the holidays become something we dread, rather than anticipate. It might be helpful to take an inventory of the positive aspects of our lives. Then, draft a list of opportunities to brighten someone else's holiday season. This can be as simple as volunteering at a nearby nursing home to serve the holiday meal or read holiday stories to the residents, or as involved as adopting a needy family. Churches are always preparing for Christmas programs, needing actors, singers, artistic people, willing to give their time and talents to the cause. Focusing on others is a natural way to lift one's spirits and take our minds off our own sadness and disappointments.

Finally, when we reflect upon past holidays, the ones that will most likely rise to the top of your "all-time favorite" list, will be the holidays that had less hustle and bustle and more quiet family moments; that allowed us to really focus on the "True Reason for the Season". Merry Christmas!

[Material used for this article from: "12 Healthy Ways to Survive a Holiday Eating Frenzy", www.betterhealthusa.com, and "Healthy Habits: Avoiding stress, SAD during the Holidays", by Betsy Wadland of Visiting Nurses of Natrick]

Plan while You Still Can

An old Pennsylvania Dutch proverb says "We get too soon old and too late smart". Unfortunately,



this happens to a number of our nation's senior citizens when it comes to the concept of elder law. Quite frequently, an elder law attorney will be contacted by a child or spouse who is suddenly faced with the reality that their loved one requires some form of skilled nursing or long-term care. Usually, the flood of questions and "what if" scenarios from other family members and health care professionals can start to overwhelm even the strongest of spouses or the most reliable of children.

While much of the emotion and uncertainty in common situations like this cannot be preempted or resolved in advance, some of the most complicated matters, such as establishing who will make the health care decisions, what health insurance coverage exists, and what the best way is to protect the family home can be addressed by an experienced elder law attorney before you get "too soon old".

Failure to address these issues in advance of a health care crisis will certainly cost more money and cause more stress, and usually requires court intervention. You can plan ahead to avoid a crisis situation by being armed with accurate knowledge and having in place the necessary tools and mechanisms to help if such a situation arises.

The field of elder law, like estate planning, is not an isolated field of law confined to single set of statutes and regulations, as you would typically find with other areas of the law. Rather, elder law is defined by the various needs of the client to be served. For example, elder law encompasses most issues a typical senior citizen will face during the second half of his or her life: legal; financial; tax; health insurance; asset protection; housing; and government benefits. Addressing these issues in advance will help you to avoid a crisis situation. While everyone should establish a proper estate plan when we begin our family and/or our careers, a good rule of thumb in establishing our "elder law plan" is to meet with

an experienced elder law attorney when you receive your Medicare card at 65 years of age.

A typical elder law plan includes both advice and legal documentation. The advice revolves around achieving the following common goals: maintaining your current standard of living; reducing or eliminating taxes and administration expenses; establishing who will handle your financial and health care decisions; and planning for and minimizing the expense of potential long-term health care needs.

The experienced elder law attorney can help you achieve these goals by advising you of the legal and financial strategies available and helping you evaluate the benefits and limitation of the Medicare and Medicaid programs, long-term care insurance and the concept of self-insuring, and by helping you implement an elder law plan through documentation that balances these goals and issues. Your elder law plan must be completed before incapacity strikes, as you must have the ability to understand and express your decisions regarding the necessary legal documents, such as a Health Care Directive, Durable Power of Attorney, Last Will and Testament, and perhaps, a Trust, or Family Agreement.

The exorbitant cost of long-term health care is typically the motivator when it comes to addressing the various elder law concerns. Long-term health care, which is usually not paid for by Medicare, is typically required when someone suffers from chronic or disabling conditions that require either skilled nursing care or custodial assistance with common activities of daily living such as bathing, walking, and toileting. The out-of-pocket costs for these services can range from \$2,000 per month up to \$10,000 per month, or more.

There are only a few payment options when the need for this type of care exists. First, Medicare offers only a limited benefit for those services that are skilled or therapeutic in nature. When Medicare coverage ends, families that have not planned in advance are faced with the extreme costs of paying for the needed care themselves until eligibility for

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coverage ends, families that have not planned in advance are faced with the extreme costs of paying for the needed care themselves until eligibility for Medicaid is obtained. The eligibility process is very challenging itself.

The last, and most recommended option for elder law planning, is to consider long-term health care insurance. A properly placed long-term care insurance policy can help protect the lifestyle of your spouse and/or family from the high cost of long-term care and can help protect your assets for your heirs. Each state is encouraging its residents to consider purchasing this type of insurance. There are several variables to consider when obtaining this type of insurance. Your elder law attorney and/or a qualified/experienced insurance agent can help you sort through the various options.

While most agree that we do get "too soon old", it is very important to realize we don't also have to be "too late smart". Be encouraged that there are proactive steps you can take in advance of any long-term health care need that can help you maintain control and security even as you face new challenges.

Adapted from an article by Brian Andrew Tully, in Estate Planning Strategies

If you are receiving this newsletter and you are not one of our clients, the following disclosure and statement are required by rule of the Supreme Court of Missouri. The choice of a lawyer is an important decision and should not be based solely upon advertisements. Disregard this solicitation if you have already engaged a lawyer in connection with the legal matter referred to in this solicitation. You may wish to consult your lawyer or another lawyer instead of us. The exact nature of your legal situation will depend on many facts not known to us at this time. You should understand that the advice and information in this solicitation is general and that your own situation may vary. [Note: Some of the pictures featured herein represent simulations. Neither the Supreme Court of Missouri nor the Missouri Bar reviews or approves certifying organizations or specialist designations.]

From The Trusted Team...

We are in the thick of the holiday season and time seems to be speeding up! Shopping, decorating, cooking, baking, entertaining, and wrapping gifts consume our time...not to mention the normal chores and obligations of life! It is a busy time of the year here at the office as well. We continue to make your legacy planning our top priority! We have scheduled various workshops in the near future which will provide invaluable education for the protection of your assets and equipping you with action steps to begin preserving your legacy right now.

Our Upcoming Workshops Include:

Friday, January 6th at 1:30 pm., at
Bishop Spencer Place in the Westport Room

Monday, January 9th at 10:15 am., at
Shepherd's Center in Lee's Summit

Estate Planning Essentials
Thursday, January 12, 6:30-8:00 p.m.

Medicaid and VA Planning
Thursday, January 19, 4:00-5:30 p.m.

Call our office to secure a reservation to one of these educational seminars. 816-554-3330

*Gina Cindy Gina
Jillie Brenda*

Christmas Breakfast Favorite



Here is comfort food that is simple and simply good! Surprise your family with a breakfast treat that seems more like a warm oatmeal cookie, than a bowl of wholesome oatmeal.

Baked Oatmeal

½ cup butter, melted
1 ½ teaspoons cinnamon
¾ cup brown sugar
2 teaspoons baking powder
2 eggs, slightly beaten
1 cup milk
1 teaspoon salt
1 teaspoon vanilla
3 cups quick oatmeal

Mix everything together and pour into greased 8x8 inch baking dish. Bake at 350 degrees for 25-30 minutes. Serve warm with cream and your fruit of choice. (assorted berries are delicious). May want to add raisins, dried cranberries, or nuts.

Here's An Easy Memory Maker...

Are grandkids, cousins, nieces, or nephews spending time at the house this Christmas? Try this easy, fragrant craft and make a memory!

Cinnamon-applesauce Ornaments

1 four ounce bottle of ground cinnamon
¾ cup applesauce
Thoroughly mix these two ingredients.

Traditions - Memories that Warm the Heart

We can all look back to specific family traditions that have stood the test of time. These events that we return to year after year bring comfort and strengthen bonds of family and friends. The Love family enjoys a tradition which has endured years of tight schedules and travel plans – the cutting and decorating of our Christmas tree. Early on, we established Thanksgiving weekend as the designated ideal time for this family event.

We have kept the tradition through the years, and have added dimensions to it which have embellished the evening, adding to its universal family appeal. We enjoy spiced shrimp and baked potatoes, instead of turkey leftovers, sometimes trying out new recipes just for the fun of it.

Ornaments are spread out, which by now, could cover two trees. Each of our kids inspects their own special ornaments, gifts from Aunt Mary over the years. Christmas music fills the air. We break out the eggnog and coffee. Our dinner is leisurely, filled with animated conversation and reflections of the past year's highlights.

Someone suggests popping in a movie, and bedtime comes much too late, but the fact that all six (some years the number increases) are in the same room together makes it all worth it. As our kids grow older, and move out from under our roof, these moments become more dear to us each year. The pace of life and of the holiday season slows down, just for the moment, and we feel most truly blessed!

You may need to add more cinnamon to create a stiffer dough. Dust a smooth surface with cinnamon. With a rolling pin, roll the dough to about 1/4 inch thickness. Use cookie cutters to create ornament shapes. With a straw, cut a hole toward the top of each shape to thread with a string to hang on the tree after drying on wax paper for several hours.



“Food For Thought”

As people age, one aspect of the process that is annoying, and at times, troubling, is how we tend to become somewhat more forgetful and our processing seems slower. The Franklin Institute has compiled a list of foods that are considered to be great choices for keeping our brains healthy.

Apricots	Avocados
Artichokes	Bananas
Beef, lean	Berries
Bran flakes	Broccoli
Brown rice	Brussel sprouts
Cabbage	Cantaloupe
Cheese	Cherries
Chicken	Collards
Cranberries	Eggs
Fish	Hummus
Kiwi	Legumes
Milk	Oatmeal
Oranges	Peanut butter
Peas	Peppers
Potatoes	Romaine lettuce
Salmon	Soybeans
Spinach	Strawberries
Tuna	Turkey
Wheat germ	Whole wheat
Yogurt	

Who knew eating so many good foods could keep our brains working well! If some of these foods have not been on your “can’t wait to eat” list, branch out! Experiment with something new! Then again, there’s nothing wrong with sticking to a good ‘ole pb and j on whole wheat! If you try something on this list, you are sure to make your brain waves happy! It might give your taste buds a kick, too! Happy Eating!

“Procrastination is attitude’s natural assassin. There is nothing so fatiguing as an uncompleted task.” William James

Our American Legacy

Our American culture has been the recipient of many entertainment greats who have endeared themselves to us by their gift of identifying our lives, often portraying them in “larger than life” scenarios. Their exaggerations have allowed us to put our own experiences in perspective.

None was more gifted in helping us to forget our own troubles by diverting our attention to himself, than Jack Benny. Jack was born Benny Kubelsky, on Valentine’s Day in 1894, the son of a Polish immigrant haberdasher. His parents recognized he had a bent toward music, so placed their son in private violin lessons from an early age. Though he portrayed an inept musician, he really was a competent violinist, and relished opportunities to play. Benny’s career spanned over fifty years, beginning in the vaudeville circuit, moving on to radio, then expanding to TV and movies. He skillfully honed the persona of the cheapest, meanest, vainest man around, though his real life personality was as far removed from his stage character as was humanly possible. Jack Benny played the ego-obsessed miser, but was, in reality, very gracious.

He helped pioneer the ensemble cast sitcom, sharing the laughs with all actors in the ensemble. His comedic timing was classic, and he was able to get as many laughs from what he didn’t say as from what he did say. His onstage character was so well known to America that, when he was invited to throw out the first pitch of the baseball season, instead of throwing the first ball he looked at the ball and pocketed it; bringing down the house.

Interestingly, Jack never felt that his success was due to any intentional act or plan, saying it all happened by accident. In fact, he accidentally lived out an incredible example of resourceful flexibility. Initially trying out a career in music, which did not materialize as he hoped, he seized the opportunity to capitalize on comedy when he experienced success in that. It was natural to move into radio as the vaudeville era waned, then on to TV and movies. What an American Legacy! *Biography from: Answers.com*



Healing for the Holidays

As the holidays approach an undercurrent of anxiety can develop. Holiday gatherings can create stressful dynamics between family members and friends. When one faces the prospect of interacting with a person with whom there have been differences in the past, dread can replace the anticipation that should be there for the festivities. Perhaps feelings have been deeply hurt and healing has not taken place.

Here are some thoughts to consider that might allow a change in perspective to develop within. For one thing, unforgiveness takes a lot of energy, and, in reality, steals the joy of the person who has not forgiven. It is safe to say that nobody is perfect and no one has lived without making mistakes. If we really reflect upon our own actions, we are sure to identify instances when we have been forgiven for something somewhere along the road of life.

Forgiving someone is not easy, especially when the hurt is still deep within. The truth is, forgiving the person who has wronged you does more for you than for the trespasser. Forgiveness lifts a load from your heart, releasing energy that has been wasted on carrying around a grudge to be spent on wholesome, life-giving endeavors. There is proof that a person who forgives feels better physically, rests better at night, and is able to focus more clearly on living in the present, rather than staying put in the past. It may astound someone who has been carrying a grudge against someone for much too long, to discover that the offender has completely forgotten the circumstances that resulted in the offense being taken. Bearing a grudge often does nothing to the guilty party, but places the grudge bearer in bondage to the grudge.

Don’t allow unforgiveness to steal your joy this Christmas season! Take steps to forgive and let go of past hurts. Life is too short to carry around extra baggage that has no useful purpose. This holiday season enjoy the freedom of keeping short accounts with those who are a part of your life. Ask forgiveness of others, if necessary and have a clean slate. You’ll feel better physically, emotionally, mentally, and spiritually!

Adapted from “What Y’all gon’ Do with Me?” by Gloria Thomas Anderson

Coping and Hoping--Getting the House in Order for the Future--Finding Joy in the Moment

It’s hard to believe that the New Year is just a matter of a few short weeks away! For some it is a time for making resolutions. For others, it is a time to avoid making them. No matter which camp you may fall into, January is an ideal time to “get one’s house in order”. If I were to apply that phrase to myself, I would be overwhelmed with the prospect of needing to go through every single room of our home, pitching unneeded paraphanelia, sorting and organizing. A simpler application of the phrase is to ask oneself five simple questions:

- If you couldn’t talk for yourself because of a life-threatening illness, what would you want done?
- Have you told someone you trust what your wishes would be if you could no longer speak for yourself?
- Do you have somebody you trust to handle your health care and personal family business?
- Have you consulted with a trustworthy estate-planning attorney to draw up legal documents indicating your wishes in case of incapacity?
- Have you identified a person you have complete trust in with whom you can go over these details?

Now, take a moment:

- Reflect on the past. This can be a source of strength. Hold on to the good. Let go of the bad.
- Trust in God. Even when you feel you can’t pray, just knowing God is there, brings a peace that the world cannot understand.
- Put your attention on something or someone else. Stop the “woe is me!”
- Find something to laugh about. Laughter is great medicine and reveals the good in life.

Adapted from “What Y’all gon’ Do with Me?” by Gloria Thomas Anderson

LAW OFFICE
OF AARON L. LOVE, PC

Legacy Planning for All Seasons of LifeSM

3435 NE Ralph Powell Rd., Suite B
Lee's Summit, MO 64064
Phone: 816-554-3330
Fax: 816-554-3306
Email: aaronlovelaw@sbcglobal.net

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[If you are not a client, this newsletter is considered an ADVERTISEMENT.]

From the desk of Aaron.....

My wife and I are learning the value of perspective – parenting tends to do that. You see, the day after Christmas, our 19 year old daughter travels halfway around the world to Kenya. She will be spending 3 ½ months serving with Africa Inland Mission. We always thought when Meredith learned to ride a bike, she would be all over the neighborhood. It didn't go quite like that—still Meredith has a divine discontent, compelling her to go serve. So, what's our perspective? Not the most convenient time for a major trip...Africa's a long way from home...*gratitude our daughter is answering God's call to serve.*

You're looking at a picture of sweet baby Jackson Lee. He's our cousin. He was born 9 weeks early, weighing in at 3 pounds, 8 ounces. He's now up to a whoppin' 3 pounds, 11 ounces! He's had tubes and wires connecting him to machines that monitor his progress since his early arrival, just over 2 weeks ago. His folks, Jenny and Nick, quickly learned the value of perspective. Jackson's arrival certainly didn't unfold according to their plan...if you asked them, I wager they would've preferred to begin parenting under less stressful conditions. *Their response to their circumstances has been moving.* The pride they already express at Jackson's fight to grow and thrive...the teary eyes and obvious emotion when they talk about how much they love him; how grateful they are for the love expressed toward them by others during this trying, scary time.

There's great power in perspective. Whatever twists or turns in life we experience, our perspective influences the legacy we build, then leave, for our loved ones, both tangible and intangible. This Christmas season our hope is that you will find joy in your circumstances, however inconvenient or stressful they may be. *Our office knows firsthand, that legacy isn't just about your stuff.* We wish you peace on earth! **Merry Christmas!**



Aaron