

This Weekly Newsletter
is brought to you by

Denial About Aging

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It's probably not a surprise that most people in America are in denial about aging, and therefore, they are unprepared for the costs of long-term care when a serious, long-term illness strikes. In fact, a new study reports that 2/3 of people over 40 say they have done little to nothing about long-term health care planning. 3 in 10 say they would really don't like to even think about the subject. I guess you could say that they have the ostrich-head-in-the-sand theory of getting old. Just hide, and maybe it won't get you. What's more surprising in this group of people is that more than half of the over-40 crowd have already had to function as caregivers for older relatives. Yet, somehow, they still think getting "old" won't happen to them. Or they think that their own offspring or other younger relatives will step up to the task when they become infirm.

Susan Reinhard of the AARP's Public Policy Institute recommends that, if you are planning to have relatives assume your care, you should have that discussion with them ahead of time. They may be OK with taking you to doctor appointments and grocery shopping, but more than that, they may not be in a position to do. Be assured, the day will come when you will need some type of help as you age. According to government records, 7 of 10 people will need some type of long-term care at some point, once they are over age 65. The average period of care is 3 years. However, that is just an average. In my own family, my father was in a nursing home for 1 month before his death at age 81. My mother, age 95, entered at the same time with Alzheimer's, and she still resides there. In short, averages can be misleading.

Denial About Aging (con't)

The misinformation about what is covered by Medicare is equally large. 37% of the over-40 group believe that Medicare will cover long-term care, which it does not. Medicare covers some assistance by in-home health aides, but that is only under certain conditions. Medicaid can pay for long-term care, but only after most of the individual's assets have been spent. So the best advice is begin early to plan for your old age. In some ways, consider yourself lucky to be in the over-65 group. However, with that good fortune, comes some negatives. These can greatly be reduced by seeking the advice of an elder law attorney, who is an expert in these matters. Hook Law Center has a competent, and caring staff, willing to assist you.

(Source = <http://www.washingtonpost.com/politics/aging-america-poll-finds-people-in-denial-about-need-for-long-term-care-as-we-get-old>, 5-2-2013)



A Soldier and A Cat

Hook Law Center: Kit Kat, did a cat and a soldier really save each other in Afghanistan?

Kit Kat: .: Yes, and let me tell you the story. There was a staff sergeant named Jesse Knott, who was serving in Afghanistan. At the same time, there was a cat named Koshka on the military base in Maiwand District. Koshka was a mouse catcher, but he wasn't taken care of very well. There was paint in his fur, and then someone shaved his back. That's when Sgt. Knott intervened and made him a home in his office, even though he was prohibited to do so. In December 2011, Koshka repaid his master's kindness. That's when 2 of Sgt. Knott's friends were killed by a suicide bomber. Sgt. Knott was really depressed about the whole situation, to the point of crying. Koshka came over when he saw this, put his paw to Sgt. Knott's lips, and then curled up in his lap. After that, Sgt. Knott knew he had to do something. He had to get Koshka out of Afghanistan.

So he hatched a plan--with the help of a local Afghani who really risked his life, too. He had to go to a local person, because the military would not transport the cat. The Afghani man got him to the Kabul airport, passing through many checkpoints with the cat being undetected. This was no small feat, since Koshka had a purple collar and was in a cat carrier that definitely looked foreign. He was then boarded on to a plane to

Oregon with Knott's family paying the \$3,000 fee. Today, Koshka lives with Sgt. Knott's family in Oregon , awaiting the end of his military service in Washington state. Knott calls Koshka his "saving grace." Without him, he might never have been able to survive that tour of duty.

Isn't it remarkable what we cats can do? We quietly observe, and our humans don't even notice it, until we do something completely unexpected.

(Source = <http://shine.yahoo.com/author-blog-posts/u-soldier-stray-cat-other-afghanistan-14170...> 5/20/2013)

Upcoming Events

■ Hook Law Center will be presenting at the VSB Trusts and Estates Section - Virginia State Bar - 75th VSB Annual Meeting in Virginia Beach on **June 14, 2013**.

■ Hook Law Center will be presenting a seminar on Estate and Long-Term Care Planning at the Norfolk Yacht and Country Club, 7001 Hampton Blvd., Norfolk on **June 19, 2013 at 11:30 a.m.**

■ Hook Law Center will be presenting a seminar at the Airport Hilton, 1500 North Military Highway, Norfolk, VA 23502 on **July 17, 2013 at 8:00 a.m.**

■ Hook Law Center will be presenting at an Advanced Elder Law Seminar in Richmond, VA on **September 11, 2013**.

Moving On! Services LLC is a company that specializes in personal property dispositions. They are sponsoring a Scarf Up & Wig~gle® drive in which scarves, hats, and wigs are donated to the Women in Cancer Treatment program. The drive lasts until **June 15, 2013**. Please leave any donations at either our Virginia Beach (295 Bendix Rd.-Suite 170) or Suffolk (5806 Harbour View Blvd.-Suite 203) locations. Jennifer Pagano, a Client Benefit & Care Coordinator at Hook Law Center, serves on the task force for the drive. We thank you in advance for any donations you are willing to give!

Currently, more than 5 million Americans have Alzheimer's disease and that number is expected to grow to as many as 16 million by 2050. Our future is at risk unless we can find a way to change the course of this devastating disease.

This year, to help those affected by Alzheimer's, **Hook Law Center** is participating in the Alzheimer's Association Walk to End Alzheimer's to raise funds and awareness. Everyone either has someone in their family, or they know someone whose life has been changed forever by Alzheimer's. For those individuals whose lives were taken by this unrelenting thief of memories and destroyer of lives, and for the many patients and their families, we invite you to donate and support the research that will beat this heartless thug of a disease into submission.

The Alzheimer's Association is the world's leading voluntary health organization in Alzheimer's care, support and research, and funds we raise will go directly toward supporting their efforts. We know **Team Hook Law Center** can make a difference with your support! It's easy to give online using the link below.
http://act.alz.org/site/TR/Walk/VA-SoutheasternVirginia?team_id=87329&pg=team&fr_id=3766

The end of Alzheimer's starts here – with a gift from you.

Thank you in advance for your generosity.

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