

This Weekly Newsletter
is brought to you by

HOOK LAW CENTER
Legal Power for Seniors

Tel: 757-399-7506
Fax: 757-397-1267

Locations:

Virginia Beach
295 Bendix Road, Suite 170
Virginia Beach, VA 23452

Suffolk
5806 Harbour View Blvd.,
Suite 203
Suffolk, VA 23435

***Get the Latest from
Hook Law Center***

On the Web: hooklawcenter.com

"Like" Us on Facebook

"Connect" with Us on LinkedIn

"Follow" Us on Twitter

This report is not intended as a substitute for legal counsel. While every precaution has been taken to make this report accurate, Hook Law Center assumes no responsibility for errors or omissions, or for damages resulting from the use of the information in this report.

© 2013 Hook Law Center
All rights reserved.

Respecting Privacy

by Natalie A. Hale, CECC, Public Benefits Specialist

We all have our individually defined 'space'- how much we disclose about ourselves, our circumstances, our finances... but there are situations that demand total disclosure!

Many of us are agents for our aging parents. Parents that have kept everything 'between themselves' so not to worry the children. Now you are faced with deciphering bank accounts, searching through stacks of documents, all to come up with a full financial snapshot to help your parents get the excellent level of care they deserve and protect what they have put away for their 'rainy day'.

This is the first in a series of articles dealing with the delicate 'conversation' that we all need to have with our family and loved ones.

One such situation is planning for and applying for public benefits. Let's be honest- it feels like an invasion of privacy!!! All with good reason-the government expects us to provide for ourselves with what we have before asking for assistance.

Many of us have the perception that 'those that have' will not qualify for assistance and 'have to spend everything' before they qualify. This is not exactly true. Yes, you do need to meet the established asset and income guidelines, but there are numerous ways of protecting your hard-earned nest egg for your spouse and heirs.

In order to begin to protect those assets, you have to fully disclose your total financial worth.. Your Elder Law Attorney needs all the information to effectively plan for your future and to develop a plan to protect your assets from taxes, probate, and long -term care expenses. This will prevent costly mistakes; and begin damage control for transactions that may have already taken place.

Respecting Privacy (con't)

How do you begin accumulating the necessary information? Start by gathering the basic financial paper work, including deeds, vehicle titles, insurance policies (life, health, property, and long term care), annuity contracts, retirement plan (including IRA, 403B, Thrift Savings and 401K) statements and designations of beneficiary, financial account statements, loan paper work, prepaid burial arrangements, and income tax returns & records (including Forms W2 and 1099). Next, summarize this information on a financial statement. Your Elder Law Attorney will provide you with a template for this statement. Attach copies of the accumulated financial paper work to the financial statement. We recommend providing this information to your Elder Law Attorney in advance of your meeting to permit it to be reviewed by the attorney in preparation for the meeting..

So, whether you're doing long-term planning for 'just in case', applying for veterans benefits, or long-term care services covered by Medicaid, full disclosure is the only way to go.



The Perfect Match

Hook Law Center: Kit Kat, are there perfect matches between cats and their owners?

Kit Kat: Well, that's a matter of opinion. You could think of the business of matching a cat with a specific type of owner like a date between a guy and a girl. Both have to like each other for the relationship to go forward. It's kind of like that with us cats. In fact, we cats all have our own personalities, but they generally fall into 1 of 9 types, according to Katie Watts, a senior feline behavior counselor at the SPCA. Some of us like to be petted, and some of like to be left alone. Some of us are extroverts, and some of us are introverts. It also depends on how they are raised. One of my parents' cats, Bella, was rescued from a Williamsburg parking lot. She was an adult cat that was spayed, but she was let out near the parking lot and was anemic. She had to be given iron for several weeks to bring her back to a normal level. She's been a part of our family for almost 3 years now, but she is still extremely skittish. She will only let my parents pet her with 1 hand at a time. If my mom starts to cradle her face with 2 hands, she backs off. Those adopted as kittens usually bond to the family early, and have fewer adjustment problems.

So if you are considering adopting a cat from a shelter, pay attention to what the staff at the facility say about the particular cat, says Watts. They have seen them in action, and know their personalities. Also, some of the newer shelters have rooms where the potential owner and the cat can interact before formalizing the adoption. We want all adoptions to be "the purr-fect match!" Good luck!

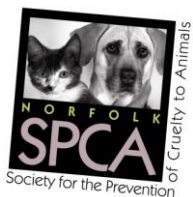
(Kelli B. Grant, "10 things cats won't tell you," [Item #4] [The Wall Street Journal](#), May 24, 2013)

Upcoming Events

- Hook Law Center will be presenting a seminar on Special Needs Trusts at Hope House, 801 Boush Street, Suite 302, Norfolk, VA 23510 on **August 6, 2013 at 6:00 p.m.** This event, hosted by ARC of South Hampton Roads, is free and open to the public.
- Hook Law Center will be presenting at the Advanced Elder Law Seminar sponsored by Virginia Continuing Legal Education at The Place at Innsbrook, 4100 Cox Rd., Glen Allen, VA on **September 11, 2013.**
- Hook Law Center will be presenting a seminar on Providing for Pets in Estate Plans at Care-A-Lot Pet Supply, 5457 Indian River Road, Virginia Beach, VA on **September 19, 2013 at 6:30 p.m.** This event, hosted by the Norfolk SPCA and Care-A-Lot Pet Supply, is free and open to the public.
- Hook Law Center will be hosting a shred event at our Virginia Beach office on **September 21, 2013 from 9 a.m. - 12 p.m.**
- Hook Law Center is participating in the Alzheimer's Association Walk to End Alzheimer's on **October 13, 2013** to raise funds and awareness. We know **Team Hook Law Center** can make a difference with your support! It's easy to give online using this link: http://act.alz.org/site/TR/Walk/VA-SoutheasternVirginia?team_id=87329&pg=team&fr_id=3766. If you would like to join **Team Hook Law Center**, raise funds and walk with us, please email **Jennifer Woods-Pagano, CECC**, our team captain, at pagano@hooklawcenter.com for more information.
- Hook Law Center will be presenting on Estate and Long-Term Care Planning at the Medicare Health Fair at the Virginia Beach Convention Center, 1000 19th Street, Virginia Beach, VA on **November 16, 2013.** This event, hosted by Senior Services of Southeastern Virginia, is free and open to the public.

Special Offer for Subscribers of Hook Law Center News: **This Summer, Bring Home a New Best Friend!**

The Norfolk SPCA is offering subscribers of Hook Law Center News a discount on adoptions this summer. As kids get out of school, it's a perfect time to welcome a new family member into your home! The adoption discount lasts through Labor Day. Bring the whole family and find a wonderful new addition for your home!



Adoption Discount

Bring a copy of this ad at the time of adoption and receive a 20% discount off adoption fees:

- **\$30 off of the regular dog adoption fee of \$150.**
- **\$20 off of the regular cat adoption fee of \$100.**

View all the adoptable pets and check out the hours of operation at www.NorfolkSPCA.org/adopt. The Norfolk SPCA is open seven days a week and has lots of loving, homeless pets in need of new, forever homes. The shelter is located just off I-264 at the Ballentine Blvd. exit. Phone: (757) 622-3319.

HOOK
LAW CENTER

**This Weekly Newsletter
is brought to you by**

HOOK LAW CENTER
Legal Power for Seniors

Tel: 757-399-7506
Fax: 757-397-1267

Locations:

Virginia Beach
295 Bendix Road, Suite 170
Virginia Beach, VA 23452

Suffolk
5806 Harbour View Blvd.,
Suite 203
Suffolk, VA 23435

Get the Latest from Hook Law Center

On the Web: www.hooklawcenter.com

"Like" Us on Facebook

"Connect" with Us on LinkedIn

"Follow" Us on Twitter