

PLAIN AS THE NOSE ON YOUR FACE

HOW I FAILED MY FATHER... AND HOW I AM FIXING IT

NONE SO BLIND AS THEY WHO WILL NOT SEE

YOU PROBABLY KNOW MY DAD

Everyone knows somebody like my father. I bet you are a lot like him in many ways. My Dad is the sort who always goes the extra mile. Always giving everything he had. Looking out for others. Going out of his way. Generous. Hard-working.



Dad enlisted in the Navy during WWII, as soon as he could. Following his older brother, an officer and PT boat commander. Dad served stateside, as a Photographer's Mate, at the Philadelphia Naval Air Station. Mostly taking pictures of crashed airplanes. And the remains of the trainees who crashed them.

After the war, he went to college on the GI Bill. Surrounded by other sailors, soldiers, airmen and Marines. A generation of men and women who did not feel sorry for themselves. They had seen evil and death. The world was balanced on the edge of a knife. And they did their duty. They saved the world. Look it up.

Then they came back and went to college. And got married. And raised families. And were grateful for the ordinariness of life. Thirty years ago, when I first started my law practice, I was privileged to meet many of these men and women. So many heroes. The real kind.

They are almost all gone now. But they made a lasting impression. Among them, my dad is not unusual. But how many of us have the same quality?

When Dad met Mom, he settled down. Became a teacher, like so many of his Navy buddies. Teachers in the 1950's were not paid very much. All worked through the summers. Most had a second job. Mom wanted a large family. Dad came from a large family. He knew what was required. So.

My father got up early... had to be at school by 8 a.m. A tough school in a bad neighborhood. When the bell rang at 3 in the afternoon, Dad came home and took a nap. By 6 in the evening, he was punching the clock at the local brewery. Bottled beer all night. Dad clocked out at 2 in the morning. Came home. Took a nap. At 7 a.m., he started all over again. For 16 years.

Did I mention he was also taking college courses for his master's degree? Yeah, he did that too. Eventually he took on enough extra jobs at school to quit the brewery. He ran the breakfast program, lunch program, after-school program. He was pretty happy that he did not have to work until 2 a.m. anymore.

Like you, he was active at church. Joined the Lions Club. Volunteered for stuff. Helped out in ways no one ever saw... no one ever knew.



Dad and Mom raised 8 children. Five boys, three girls. I'm the second. I have an older sister. Their example was powerful. And we are all doing quite well. Thank you.

Mom died ten years ago. Dad still lives on his own. Pretty much. At 96 years old, he cannot do what he used to. But he keeps trying. A few weeks ago, he was painting the handrail on the brick stairs leading the front door. Lost his balance. Fell to the brick stairs. Fell on his face. Not the first time. Still OK. He insists.

So, the kids take turns staying with Dad. Just to be there. Just in case. My two weeks is coming up soon. We talk together to set the calendar, to make sure someone is always with Dad. And we talk about options. Including assisted living.

This is where my failure became obvious.

WHAT TO DO ABOUT DAD (OR MOM): THE KIDS' CONVERSATION

Your children are talking about you. Deny it if you wish, but it is the truth. What to do about Mom? What to do about Dad? How long can they stay at home? What sort of behaviors do you see? What does it mean? What do we do now? Well-meaning questions. By good-natured people. Who truly love you. But are concerned. With your best interests in mind. What they think are your "best interests" anyway.

Recently, as we were setting the Visiting Kids Calendar, one of my brothers asked, "Why isn't Dad on this PACE program you keep talking about?"

I had no answer. Honestly. You have heard the old saying, "The shoemaker's kids go barefoot!"

It is not that bad. When Mom needed skilled nursing home care for the months before she died, we were ready. LifePlan™ to the rescue.

Dad was not impoverished. There was no Medicaid Mortgage. Mom got the care she needed, at a top long-term care facility. Dad's years of taxpaying and planning were rewarded.



Ten years later. Dad's needs are increasing. With 8 kids, he will never be alone. But we are not medical people. What about those needs?

My brother saw what I did not. PACE – the Program of All-inclusive Care for the Elderly was designed for my Dad. He stays at home. With his woodwork shop. Puttering around, fixing this, painting that. Independent. Proud. And getting just the right amount of help to keep him that way.

Was I embarrassed to have overlooked the contribution PACE could make to my own father's ability to live life on his own terms? You bet. I wish I had proposed the solution. But a good idea is a good idea, whomever comes up with it.

SEE THE LIGHT, OVERCOME BLINDNESS

Most folks who seek answers are relieved and pleased they learn that effective solutions do exist. Thousands of families have honored my team and me with their confidence and trust. And those families have received the benefits they have earned and deserve.

But I have often been puzzled when some families reject the same answers that other families have embraced. It is not unusual for some folks to come back to us, often after months and sometimes years of “spending down,” exhausting their lifesavings. Selling the farm.

If you are like me, you learn from your mistakes. And you try not to repeat the same- old, same-old. I failed my Dad by not seeing how the PACE program could greatly improve his quality of life. But I see it now, and I am taking action. To preserve his independence. His choices. My Dad, and yours, and you, deserve to enjoy life. On your own terms. Not crammed, shoved, or stuffed into someone else’s idea of what you need.

Most people have never heard of PACE. But now you will know. You will be the expert.

COVID NURSING HOME DEATH TRAP

Everyone knows COVID -19 decimates older folks. National reporting confirms the worst place for COVID victims is a long-term care facility. The undeniable tragic history: if you were in a nursing home, your risk of death from COVID-19 was 70 times greater. Did autocratic Executive Orders in New York, New Jersey and Michigan cause thousands of extra deaths? Of course they did. We know that now. But what can we do?

Over the last couple of years, we reported good news about at-home care. Michigan changed the Program of All-inclusive Care for the Elderly - PACE. Eligibility expanded for thousands of new families. Families can now keep their life savings, cottage, farm, rental properties, business. Poverty is no longer required... provided you follow the complex rules. Care services are free. Keep your income. No co-pay, doughnut hole or other contribution.

Many Michigan families have acted on this new information. They have secured at-home care for their loved ones. PACE has kept them safe from the deadly COVID-19 virus stalking long-term care facilities. Healthier at home!

HEALTHY SKEPTICISM OR DEADLY DOUBT?

Many more families cannot believe it is possible. But they could benefit from PACE. Healthy skepticism hardens into stubborn rejection. Everyone suffers. Clinging to the idea that it is “too good to be true” or “fake news”?

Pitiful. Naturally, some folks are uncertain and suspicious. Rightfully so! But accurate information and proof beat unfounded fears every day. Fact: You do not have to accept nursing home poverty for yourself or your loved one.

DO YOU OR YOUR LOVED ONE QUALIFY?

ANSWER YES TO 3 QUESTIONS:

1. Need help with activities of daily life? Memory problems? Oxygen therapy? Blindness? Dialysis? These are just a few of the many ways to qualify.
2. Are you safe at home?
3. Gross social security less than \$2382? (Special rules for pension income.)

Let's do the homework together. Most folks get the benefits they need for independence and security. Information costs nothing. You can find out. Today.

**Get Answers Now:
800-317-2812**

COVID-19 RULE CHANGES WILL NOT LAST

COVID-19 emergency rules are temporary.

The benefits are permanent. When the emergency is over, these favorable rules will be gone. Of course, this may not be for you. Why not find out? Is it so bad to get back a little from the tax dollars you have paid?

WHAT BENEFITS DOES PACE PROVIDE?

Folks always want to know: What can PACE do for me? You have a team on your side. Your PACE team is doctors, therapists, dieticians, nurses, physician assistants, administrators. All work together to provide the best solution. Want more detail? You can receive:

ADULT DAY HEALTH CENTER

- On-Site Physician/Medical Supervision
- Nursing Care
- Physical Therapy
- Occupational Therapy
- Recreational Therapy
- Activities and Exercise
- Breakfast, Lunch, Snack
- Nutritional Counseling
- Social Services
- Dental Care
- Audiology
- Optometry
- Podiatry MEDICAL SPECIALISTS
- Women's Services
- Dentistry and Dentures
- Optometry and Eyeglasses
- Audiology and Hearing Aids
- Podiatry, Diabetic Shoes and Orthotics
- Cardiology
- Rheumatology OUTPATIENT SERVICES
- Lab Tests
- Radiology

- X-Rays
- Outpatient Surgery

PRIMARY CARE PHYSICIAN

- On call 24 hours a day, seven days a week.

HOME HEALTH AND HOME CARE SERVICES

- Skilled Nursing and Assisted Living
- Physical and Occupational Therapy
- Personal Care
- Chore Services
- Meal Preparation

INPATIENT SERVICES

- Emergency Room Visits
- Hospitalizations
- Inpatient Specialist
- Skilled Inpatient Rehabilitation

TRANSPORTATION SERVICES PRESCRIPTIONS And OVER-THE-COUNTER MEDICATIONS

FAMILY/CAREGIVER SUPPORT SERVICES

- Respite Care and Caregiver Education

REHAB And DURABLE MEDICAL EQUIPMENT

- Wheelchairs
- Walkers
- Oxygen
- Hospital Beds
- Diabetic Testing Supplies
- Adult Day Care

Get the straight story. Your loved one is counting on you. Don't let them down. It's simple and free.

Call 800-317-2812.

Your Discovery meeting and Analysis meeting are waiting for you. Get it done.