



ESTATE & ASSET PROTECTION INSIDER



DID YOU KNOW?

THE ESTATE & ASSET PROTECTION LAW FIRM'S WEBSITE PROVIDES RESOURCES, INFORMATION, AND ANSWERS TO ANY AND ALL OF YOUR ESTATE AND ASSET PROTECTION QUESTIONS!

*INCLUDING THE ANSWERS TO THE WORD PUZZLE ON
PAGE 6*

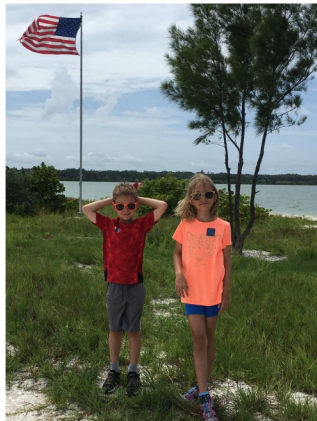
!!!MEDICAID ALERT!!!

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JULY 4TH - INDEPENDENCE DAY

By Victoria Collier, CELA

When I was in the military Independence Day meant something very different to me than it does today. Back then, I would stand at attention and focus on what the flag represents, with tears streaming my cheeks, feeling blessed for our freedoms.



Twenty-five years later, my life mission is to assist people in remaining as independent as possible, with the highest quality of life, as they age and/or live with disabilities. Tears stream down my clients' cheeks, their family members' cheeks, and my cheeks when independence is stolen and quality of life is compromised. How and why does this happen? Sometimes it is the result of being victimized by the actions of others. But, most often, it is the product of not taking our own actions when we can. Actions to take to maximize independence and quality of life include: **(1)** communicating with our loved ones what we want and don't want, **(2)** sharing critical information that would be necessary to know during a crisis, **(3)** putting estate and asset plans in place using legal documents, and **(4)** having a solid financial plan for long term care that is aligned with the legal plans. If you don't have a plan, or if it has aged with you and needs a tune-up – call us to schedule a consultation.

Stand strong, look at the flag and think about all the different ways it can represent independence and what that means to you.

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LEAVING A LEGACY MEANS MORE THAN JUST MONEY

As an estate and asset protection law firm, we help families and business owners design their plans that affect others' futures. When I ask the question, "what legacy would you like to leave?", most often the replies are focused around monetary gifts. Yet, not everyone has a nest egg they consider enough to be defined as a "legacy." Nonetheless, we all have values, visions, and dreams we can leave to others.

As my children age (they are now nine), I have now asked myself that same exact question. Money was not the first thing that came to me. Rather, the legacy I want to leave includes: integrity, independence, authenticity, leadership, kindness, and altruism. I believe if my children can learn and live by these principles, then they will be happy and wealth of all kinds will follow.

Good business skills also helps. My daughter specifically asked if she could work in my firm to earn money to save for her horse breeding farm she would like to buy, own and operate (within the next

year). Like any other prospective employee, she provided a resume and went through a one hour interview with my COO. To my delight, she was truly authentic in the interview (something we rarely see from adults) and was offered a job. You are reading this newsletter because of her – she operates the machine that stuffs all of the newsletters into envelopes and then she puts them through another machine to stamp them. But more than operating a machine, Katherine joins and contributes at team meetings, learning how it takes an entire team to run a business and provide value to our clients and community.



PROTECTING OUR COMMUNITIES

The Estate and Asset Protection Law Firm hosts several educational events throughout the year to educate the public of the peace of mind and quality of life that comes with proper planning. If you have an organization that you would like us to speak at — work community, church, country club, etc. — give us a call. Our goal is to make sure that everyone has the knowledge necessary to age with dignity and grace, thus we offer these presentations for **free**.

(470) 235-7868

My son, inspired by his sister, has also submitted a resume and is hopeful to join the firm soon.

That, in my opinion, is leaving a legacy.

To your health and happiness,

Victoria L. Collier

Victoria L. Collier, CELA*

***Certified Elder Law Attorney**

!!!MEDICAID ALERT!!!

We have recently become aware that the State office is not sending Medicaid “Renewal” notices to nursing home Medicaid recipients or to their representatives when the annual renewal information is due. Notwithstanding that, the State is denying on-going benefits because the Medicaid recipients are not furnishing the required information on time (because they never got the notice).

APPEAL the denial as soon as you get it. You only have **30 days** to file a

“timely” appeal, but if you want benefits to continue during the appeal (so you don’t have to pay privately for the nursing home), then the appeal must be filed within **15 days** of the notice. Unfortunately, the date of the notice is generally a few weeks “old” by the time the person even receives it.

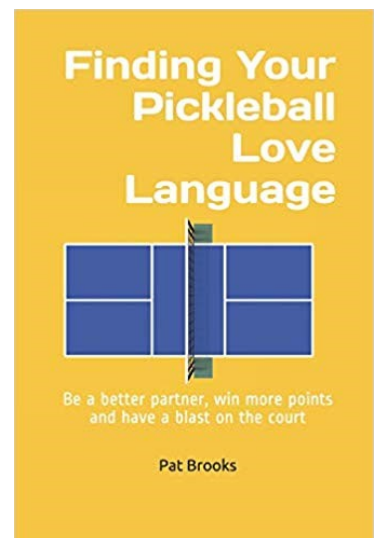
If you or a loved one has lost Medicaid because of this reason or any other – and you want help getting back on as soon as possible – call us TODAY. We have an entire department devoted exclusively to Medicaid benefits, applications, and appeals.

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Pickleball is a Thing?

Pickleball is not only a “thing” but it is the fastest growing sport among people aged 50 – 80. Perhaps that is why I had not heard of it until recently, as I am only 49. But within one week I had heard about the game two times – one by my chiropractor – an avid player – and the second by a mentor of mine when he was highlighting a follower of his who wrote a book called, *Finding Your Pickleball Love Language*, by Pat Brooks.

It seemed the world was guiding me to research this, so I bought and read the book. The author clearly knows his audience – using humor and notable events from the 1980’s. It is an enjoyable, quick read. It is a must-have if you play Pickleball and want to enjoy the game – and the relationships among the players – more. Perhaps next year, when I am 50, I’ll even take up the sport.



IT'S HERE!

The Estate & Asset Protection Law Firm is proud to announce that our *Senior Salute Radio* is now available for listening on iTunes Podcasts!



What does this mean?...

This means that you now have unlimited access to our podcasts with new features that allow you to stay current on all things Senior Salute. By simply subscribing to our *Senior Salute Radio* and turning on notifications, you'll be the first to know when a new topic of interest is being discussed.

Unfamiliar with Senior Salute Radio and what we discuss? Senior Salute Radio brings timely information to leading age Boomers and Seniors addressing the issues of aging, care-giving and maintaining quality of life.

What is a Home Equity Conversion Mortgage/ Reverse Mortgage and how can it help seniors?

From "Explaining Reverse Mortgages for Seniors"

“Now, this is a program for seniors, being able to take some of your equity, not all of it, but some of it out to use during your lifetime. And the beauty of it is...”

Why/how some digital assets (such as airline mileage rewards) can be considered income.

From "Digital Asset Administration"

“Say you apply for a credit card and let's just make an absurd number. You get a million airline miles when you apply. And once you've gotten those miles, what does that mean? Well, the IRS would say that those miles do not count as income. But...”

How to handle the succession of your business if you have an unexpected healthcare crisis.

From "Business Planning and Succession Planning for Seniors"

“As we age, we have a higher probability of needing long-term care. And one aspect is if I'm still working in the business day in and day out and it needs me, and if I have a healthcare crisis, then that means the business is not going to continue to be able to operate without me. But let's pretend...”

***Don't have access to iTunes? Not a problem. Senior Salute Radio Podcasts can also be found on our website at TheEstateAndAssetProtectionLawFirm.com > Blog > Podcasts.**



LAW FIRM CELEBRATIONS



We are delighted to announce that Shannon Pawley, the firm's Chief Operations Officer, a licensed attorney in Michigan with her Masters in Tax, is now also licensed to practice law in Georgia. Shannon's addition to the team in April of 2018 has greatly benefited the law firm and our clients. Having a GA Bar further enhances the value she brings.



Our law clerk, George Ligon, III, graduated from University of Georgia Law School in May and is studying for the bar. He accepted a full-time position with the firm and we are most grateful.

CONGRATS TO YOU BOTH!

THANK YOU!

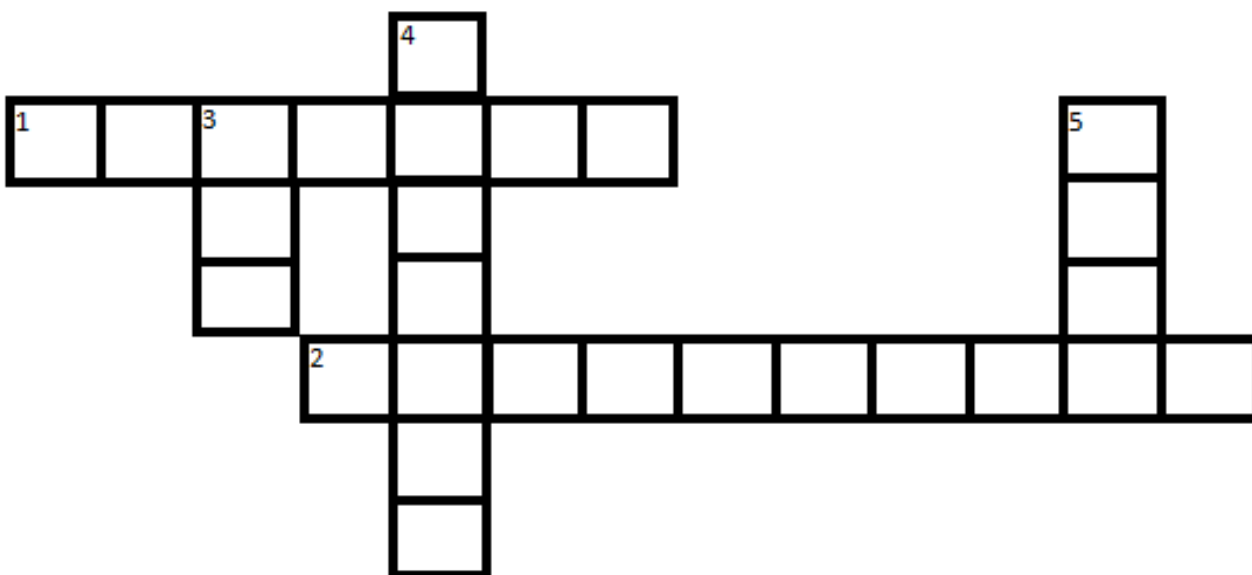
We want to take a moment to thank our referral sources. Without you we would not be able to help our community on the level that we do. Our largest referral base comes from prior or existing clients. Due to client confidentiality, we cannot name them, but are most grateful for their trust in us to take care of their family and friends. We also get a large amount of referrals from our colleagues and want to say thank you to our top 3 referral colleagues for the past month:

1. Mike Prieto — Prieto, Marigliano, Holbert & Prieto, LLC (404) 856-0069
2. Beth Boswell — Boswell Real Estate Partners, LLC (404) 907-3972
3. Sunrise of Decatur — (Assisted Living Facility) (404) 377-6111

WHAT'S THE WORD?

The answers to the questions below can be found throughout the Estate & Asset Protection Law Firm's opening video on the home page of our website. Watch the video, fill in the blanks/ answer the questions, and use those answers to complete the crossword puzzle. Call us with your answers to claim a gift from the firm!

(470) 235-7868



Across

1. Prior to joining the military, Victoria worked in a _____ home.
2. Victoria's mission is "to ensure people live with highest quality of life, no matter age or _____."

Down

3. What color is the balloon seen in the first client's family photo?
4. The Estate and Asset Protection Law Firm's main goal is to make sure that people age with _____ and grace.

Bonus - answer this question for an additional prize!

5. The answer to the Flag Semaphore game at the end of our June Newsletter was FREE _____.

*prizes eligible for the month of **July only***