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Local Business Goes to the Dogs By Cathy Dausman Heartfelt & Jare 3645 Mt. Diablo Blvd., Suite D Lafayette (beside Trader Joe's)

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Advertising

Baby Boomers Take Advantage of Long Term Care Planning Options in Their Estate Planning Documents

Many "Boomers" have children who are grown and may, like the undersigned, have grandchildren. Many Boomers have taken care of their own children, and are now taking care of, or have taken care of, elderly parents. Many have struggled with issues over how to pay for nursing home costs and in-home care for parents, while trying to protect their parents' home and their parents' assets in the process. We want to make this process as easy as possible for our loved ones, who may take care of us when we are older. Fortunately, Boomers can now update their estate planning documents to include these long term care planning provisions.

When we Boomers were younger, our estate plans, including revocable living trusts and financial durable powers of attorney, were primarily geared toward what happens when we die. We were most concerned with how to take care of our children with our assets if we die and our children are still young. Now that we are older and have experienced the ageing process of our parents, we are concerned with what happens if we don't die and become ill. We want to know how our in-home care, assisted living facility and nursing home costs will be paid for, and how we can preserve our assets for our loved ones in the process.

Updating Your Estate Planning Documents

The majority of estate planning documents, which include revocable living trusts and financial durable powers of attorney, do not have the appropriate provisions and language for government benefits planning and asset protection. Most of our clients want to be able to qualify for Medi-Cal, to help pay for a nursing home stay, and they want to protect their assets from a Medi-Cal lien if they die after having been on Medi-Cal.

The home is usually our clients' biggest asset, and is the part of their legacy that they most want to preserve for their loved ones. By following the regulations for Medi-Cal planning, at the appropriate time, we can transfer the home to a spouse or a child, for example, as a gift, without a Medi-Cal qualification penalty. The transfer must be accomplished in a specific manner so that we avoid the various tax issues. This step will also protect the home from a Medi-Cal lien if you pass away after having been on Medi-Cal. However, if you lose capacity and we need to take these steps for you when a crisis occurs, we will be required to look at the language in your revocable living trust and financial durable power of attorney for the appropriate provisions. If your documents do not have these provisions, we will not be able to take these steps without going to Court. Court petitions are expensive, and results from various Courts can be difficult to predict.

Other Provisions for Making Gifts:

Medi-Cal regulations provide for gifting of other assets, but penalties can result from the transfers. If you lose mental capacity however, gifting may not be possible at all, unless you have the appropriate language in your estate planning documents.

Additionally, planning language for gifting of assets can be included in estate planning documents as part of qualification for the VA Aid and Attendance Pension benefit. This information is not to be taken as legal advice, and you should see your elder law attorney for further information.

Learn more about these subjects at our **free workshops** to be held on Thursday, Sept. 19 and Thursday, Sept. 26 from 3:00 to 4:30 at the Law Offices of Michael J. Young at the address below.

Please RSVP to the telephone number below.

By: Michael J. Young Elder Law Attorney 925-256-0298

LawYoung1@Gmail.com 1931 San Miguel Dr., Ste. 220, Walnut Creek www.WalnutCreekElderLaw.com

Nathalie Lambrecht with Rudolph.

Nathalie Lambrecht's business has gone - quite literally - to the all her money when she was younger. dogs. She's happy with that. Lam- When she reached college, she took brecht, you see, is a self-employed on the additional task of house-sit-Lamorinda dog sitter with a 10-year ting. track record and a host of loyal customers, both the two- and four-footed when she was a high school freshkind.

"It's been incredible for me," Lambrecht said of her dog-sitting decade. "It's been a great way to get to know my neighbors." She admits being scared of dogs as a child, but two neighbor dogs - Bailey, an English springer spaniel, and Snickers, a mixed breed - changed that one summer

"I'd knock on those families' doors, and ask to play with the dogs," she said. It didn't hurt that her older brother cared for neighborhood dogs, and she trailed after him when he worked.

"Word spread pretty fast," she said, and by the time she was in middle school she was dog-sitting regularly. Lambrecht fostered two dogs one summer and became a certified Guide Dogs for the Blind handler, almost bringing a puppy home before changing her mind. "This [dog sitting earn a medical or doctoral degree in a job] has taught me a lot about animal research field. care," she said.

Photo Cathy Dausman ake no bones about it: ting have been "a reliable income source," especially since she saved

> Nancy Bennett met Lambrecht man. "She came around with business cards explaining her dog sitting business," Bennett said. "We have used Nathalie ever since and she has been wonderful." Bennett's dog, Jake, "loves her and gets excited every time she comes over or when we see her at Saint Mary's," she added.

> Another longtime client said, "When Nathalie stays at our home, we are always confident that our pets are being showered with love and attention, and that, when we return, our house will look better than the way we left it."

Lambrecht begins her senior year at Saint Mary's College this month. The health science major said her dog and house sitting has helped pay her tuition, and she uses those same animal handling skills when running lab tests on rats. Eventually, she hopes to

When asked how her clients As a child Lambrecht thought she would feel if she moved away, she might become a veterinarian. At 16, said some have insisted "you can't Although she admits it will be a readjustment for those dog owning ways been dog heaven, she said, re- neighbors, she hopes to see a couple calling the time she was bitten by the middle school students take her place. "It's kind of time [for me] to get out of here," she said.



she took a job at Rheem Veterinary ever leave!" Medical Hospital, where she worked for about a year. The work has not aldog she was walking, who wanted to chase a passing dog. But she persists in walking and training her charges, using only affection and correction.

Lambrecht said her years of sit- mer might beg to disagree.

Rudolph, Oliver, Scout, Jake, Snowball, Amberite, Koa and Sum-

Watercolor Students put on Abstract Art Show to **Honor Beloved Teacher**

... continued from page B2

anne; you can find your own voice, and she's very supportive."

Brown, who taught her first class in 1972 and now teaches at the Hacienda de las Flores through the Moraga Parks and Recreation program, was extremely touched by her students' thought to honor her through the art show.

"I've got wonderful students," I'm going to an art show. I get a reward from their work, their personnew ideas."

Most of the paintings featured in the show will be abstract water-

You don't have to paint like Mari- color pieces, with the exception of Goldstein's works, which are primarily painted with acrylic paint and sometimes include India ink, charcoal, and collage. Some of Rosenheim's ceramic pieces are inspired by ikebana, a Japanese form of flower arrangement. All four of the artists featured will be selling many of their pieces at the show. Brown describes the exsaid Brown. "I am happy that I go hibit's pieces as "individual, imagto class every week and I feel like inative, experimental, fresh, and inventive."

The show will be held Sept. 4alities, their individuality, how they 30 at the Orinda Library Art think, and how they come up with Gallery. A reception open to the public with light refreshments will be held at the gallery from 3 to 5 p.m. Sunday, Sept. 8.

Submit stories and story ideas to storydesk@lamorindaweekly.com

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