Legacy Building For Life

Volume 2, Issue I January 2008



Inside this issue:

Which Choice is the Right Choice? Page 2

FREE Workshops, invite your friends and family Page 3

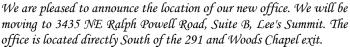
> Fun Ideas for 2008 Page 3

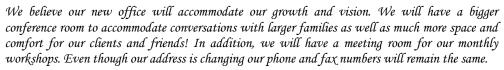
From the Trusted Team Page 3

A Message from Aaron Page 4

We're Growing....

Clients, Colleagues, and Friends,





We invite you to join us for an Open House on:

Wednesday, March 26, 2008, 3-5 p.m. Friday, March 28, 2008,

We are looking forward to visiting with you and would love to show you around and let you get familiar with our new location. Thank you for all of your support. May your 2008 be great!!!



Character Building Corner

CREATIVITY

Approaching a need, a task, or an idea from a new perspective.

Being creative does not mean you have to be an incredible painter, sew a dress, or invent something never seen before. Creativity can be living life from a point of view that can make it better or unique. Discovering ways to make household chores fun can be creative. Play music while working or go out for a treat after work is done. Or creativity could be starting traditions, creating new games, or finding new places to go on birthdays or vacations. Creativity can be simple like learning to make your own unique thank-you cards to

brighten someone's day. Turning homework into learning games and putting memory work to music can make schoolwork and learning creative.

I WILL:

- -Use my talents for good.
- -See things from more than one perspective.
- -Use principles to solve problems.
- -Learn all I can.
- -Look for new ways to be a person of character.

"The significant problems we face today cannot be solved at the same level of thinking we were at when we created them."-Albert Einstein

Source: Achieving True Success



"Which Choice Is the Right Choice?"

The decision to move a parent or loved one into a nursing home or assisted living environment is difficult and fraught with pitfalls. Doing one's homework and being informed about acceptable standards of care can go a long way in avoiding those pitfalls.

A few years ago my brother and I had the difficult task of placing our dad in an assisted living center. He lived in a small Midwestern town and the choices were few. We both lived over an hour away from Dad, but wanted to keep him in a familiar environment. Our investigation led us to a program that several of his and Mom's friends had already moved to. That was our first endorsement. The director and social worker paid Dad a visit and assessed his ability to perform various



simple chores. We visited the center and toured an available apartment. Though Dad was adamant that he couldn't survive away from his home, he made an excellent adjustment. The staff was very attentive to his needs & we had fabulous communication with them. He lived there until he suffered a stroke and passed away about a year after moving there. Consider using this checklist when considering what is best for your loved one:

- Pick a location that works for you. If your parent is at the point of needing nursing home care, they need your availability more than the familiarity of their hometown. If you have a relative able to act as a family representative in your hometown a move out of town may not be necessary.
- Visit and assess the homes you are interested in. Be very observant during your tour of various care facilities. Use all of your senses to detect both pros and cons to the environment. How does the environment smell? Odors reveal lax hygiene practices and inadequate staff. Observe staff and patients. How do they interact? What is the staff/patient ratio? Listen to conversation and verbal communication between patients and staff. Are they friendly and uplifting? Join in a meal, if possible. At least observe during a mealtime. Would the quality of food reasonably meet your loved one's expectations? Inspect such things as public bathrooms and lounge areas. If what is visible is not kept clean, the chances that that which is not visible is clean are lower. Engage the staff with direct questions and expect direct, thorough answers that are understandable.
- Do the homework. Check this website: medicare.gov/NHcompare.

 This website can give you specific information about facilities in your vicinity. You can find out staffing information, status of residents' health, results of the facility's inspections, etc.
- Stay involved. Do your research and make an informed decision. After that challenge has been faced, you must stay involved. Visit frequently, even for a short chat. If you observe something that concerns you talk to administrators and resolve the issue. If they know that you are an active participant in the care of your loved one, they will be more alert to his/her needs. Observe your loved one's changing condition and be proactive in making sure that immediate needs are met, as well as ongoing needs.

This checklist can be a great help in securing the ideal living situation for your loved one and will go a long way to provide you with peace of mind that they are safe and well cared for.

Source: Reader's Digest by John Mitchell, 11/08/06

PROFESSIONAL PROFILE:

Jill Garcia is an independent property and casualty agent that focuses her business mainly on personal lines, home, auto, umbrella, boat, motor cycle, and investment properties & she does commercial insurance as well.

Jill got her start in the insurance industry by working as a receptionist in a large agency in downtown Kansas City. What began as a summer job during college evolved into a 30 year career in the insurance field. Jill learned the insurance ins and outs of the industry by working in virtually every department of the agency, from accounting, to the personal lines department, managing the mailroom. Jill accumulated much experience and knowledge in personal insurance coverage, such as home, auto, umbrella, boat and motorcycle. She has experience in commercial insurance and "self insured pools" and has worked in quality control for huge commercial policies.

As a result of Jill's decades of experience she has developed great expertise, which is an essential ingredient to her success as an insurance professional. Ten years ago she became an independent insurance agent, selling out of Gary Tipton and Associates Agency.

Jill's focus is back on personal lines. She says she has found her "professional purpose," assisting her customers with their unique insurance needs. She is quick to counsel that every risk is unique and should not be compared to that of someone else's coverage. Jill is intent upon finding the best coverage for any person who approaches her for insurance advice. She will give people her personal attention, searching for the best coverage at the best rate, whether she writes the policy or the person returns to his current agent. She prides herself on her honesty and desire to do the right thing for the client. She considers it a privilege to give anyone a quote and an honor to become their agent. At the very least, getting a quote from Jill is a good insurance check-up! You can reach Jill at: 816-779-7400 or email her at jdg@fairpoint.net

"For all your insurance needs"

Bodies Revealed

Union Station will host the North American

debut of Bodies Revealed in its new, 15,000-square-foot gallery space. Bodies Revealed takes visitors on a journey through 20 human bodies to explore the complexities that lie just below the skin. On display Feb. 29-Sept. 1, 2008.

Big 12 Tournament

The Phillips 66 Big 12 Men's Basketball Championship will return to Kansas City

and take place at the new Sprint Center. The four-day, 11-game men's basketball championship is scheduled for March 13-16. For more information on dates and times visit:

www.big12sports.com

Make 2008 Great with the Family

Metropolitan Lawn & Garden Show

Dates: Feb. 8-10

Location: Near Convention Center Address: American Royal Center, 1701 American Royal Ct., KC, MO. Phone: 816-931-4686 Admission: Adults \$7.50, children under 12 Free. Hours: 10am-9pm, Fri- Sat.;

10am-6pm, Sun.

The Metropolitan Lawn & Garden Show is KC's premier consumer show dedicated to the green industry. Each year over 30,000 consumers attend the Metropolitan Lawn & Garden Show to shop for the latest products and services for their gardens and outdoor lifestyles. For more info. visit www.patrihaproductions.com.

Christian Youth Theater

Christian Youth Theater is dedicated to developing

character in children and adults through the arts and by producing wholesome family entertainment. Local upcoming performances are The Phantom Tollbooth, February 14-16 and Seussical, Feb 28-March 2 at YouthFront Auditorium. For more information on times and other shows visit www.cytkc.org.

Crown Center Ice Terrace

KC's only public outdoor ice skating rink is open for its 35th season! Enjoy one of the city's favorite winter traditions. Open November 2, 2007-March 16, 2008. For more details on admission and skate rental Call 816-274-8411.

Location: Crown Center Square

Nursing Home Insert: Included in our newsletter this month is an insert that highlights four of our local assisted/retirement living or extended care facilities. We have recently toured these facilities and others in our area. While we cannot endorse any one facility, we do believe in the continued education of our clients, advisors and friends. If you are facing the decision of moving a parent or a loved one into a nursing home or assisted living environment, or if you are considering any facet of retirement living, we encourage you to make a phone call or take a tour of the many facilities that we have in our area.

Why You Shouldn't Transfer Your Assets

Topics will include planning solutions for long-term care, the dangers of transferring assets without a plan, the differences between Medicare and Medicaid, a new planning paradigm and much more! Call and encourage a friend or relative to call **816-554-3330** to reserve a seat today. Admission is FREE, but reservations are required.

Monday, February 18, 2008 2:00-4:00 pm at Honkerbean's Café

Tuesday, February 19, 2008 6:45-8:15 pm at Wilshire at Lakewood



From the Trusted Team...

- We are excited about the upcoming move, please feel free to swing by and see us at our new location!
- Just a reminder that our monthly emails will begin this year as a part of our efforts to better serve and inform you. We want to include most of the information in the newsletter for your convenience; however, there are several services that we can provide through email that are quick to read and beneficial for you. If you have not given us your email address you're welcome to send your email to us at audrey.allawoffice@sbcglobal.net. Or if don't already have an email, there are several free email accounts that are available to you so you can make the most of our services.

Here for you, January

If you are receiving this newsletter and you are not one of our clients, then the following disclosure and statement are required by rule of the Supreme Court of Missouri. The choice of a lawyer is an important decision and should not be based solely upon advertisements. Disregard this solicitation if you have already engaged a lawyer in connection with the legal matter referred to in this solicitation. You may wish to consult your lawyer or another lawyer instead of us. The exact nature of your legal situation will depend on many facts not known to us at this time. You should understand that the advice and information in this solicitation is general and that your own situation may vary. [Note: Some of the pictures featured herein represent simulations.]

FREE WORKSHOPS

LAW OFFICE OF AARON L. LOVE, PC

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Email: aaronlovelaw@sbcglobal.net

Inside this issue: Happy New Year!

- We are moving to a new location!
- Do you know which choice is the right choice?
- You can still attend a FREE workshop
- Make 2008 great, with Family Fun
- Join us for our Open House!

[If you are not a client this newsletter is considered an ADVERTISEMENT.]

From the desk of Aaron....

There is nothing like a move to force a person to get organized! I confess, some people who know me well have accused me of being a pack rat. It's hard to part with something I might need "sometime in the future." Consequently, stuff tends to pile up. It's actually somewhat of a "family trait." It's the "save it, just in case" philosophy. It's really hard to keep track of all the stuff we accumulate. That's one benefit to our move; I have been forced to take stock of what should be weeded out and what we will need at our new location. Cindy, Audrey, and Brenda are optimistic our new offices will stay uncluttered and that my tendency to create stacks won't be necessary with the additional space.



[You can see by the picture, the family is excited for the move.]

All joking aside, we are excited to expand our space! We love the feel of downtown Lee's Summit and are glad to remain within minutes of the charm of the shops and restaurants there. We are confident our new offices will enhance our ability to serve you with efficiency and accuracy. When you seek our counsel, we will listen to your needs and address the pertinent issues before you. You can rest assured that we will examine your situation thoroughly and provide comprehensive planning which will address your specific needs. When you leave our office, you will be certain your legacy plan is organized and complete. We will give you the necessary tools and instructions to fund your legacy plan, promptly and efficiently. We don't want your legacy plan to become part of the stuff that clutters our houses in the "save it, just in case" stacks. That is our pledge to you. Hope to hear from you soon!

Dedicated to your legacy planning,