

Marble Memories

Helen has been collecting marbles since she was ten years old. It all started with a corkscrew marble and an imagination. She loved how the colors swirled inside of the marble. She thought if she could collect a few and place them in a jar, maybe when the sun hit the glass the colors would look like the rainbow. The rest, as they say, is history.

At the age of 79, Helen has collected over 100,000 marbles.

As you can imagine, along with all the marbles, Helen collected at least that many stories. That isn't surprising considering Helen's past. Helen spent many years driving a tour bus for the Lansing School District, taking children to various historical points throughout the City. Among the highlights of Helen's tours were the site of Lansing's first teepee, first hardware



Helen shares her prized collection

store, and even the first fire station. Helen even wrote a book about the history of Lansing.

"Every marble is washed, dried, and sorted," Helen said. "Each piece has a special meaning and history."

Helen had enjoyed collecting her marbles over the years and loves every last one of them. Even though they don't have a monetary value, their sentimental value is immeasurable. That makes it all the more special when she graces one of her friends with a carefully selected jar of marbles as a gift. She's even been known to share her favorite corkscrew marbles or the large marbles with animals formed inside.

There are many memories attached to Helen's jars of marbles. Over the years, as age has taken some of those memories from the surface, her marbles have brought back the past. There is a joy to collecting things we love and that joy can be found in a jar on a shelf in Helen's "marble room".

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Elderlaw & Estate Planning Update

Chalgian Writes Book on Medicaid Planning

The Michigan Institute of Continuing Legal Education has released a new book: The Michigan Medicaid Planning Handbook. The book is authored by attorney Douglas G. Chalgian, of Chalgian and Tripp Law Offices. The book is a comprehensive authority on the rules regarding Medicaid eligibility for people in nursing homes and needing long term care assistance. The book is written for attorneys and other professionals as a means of educating them regarding these complicated issues.



Attorney Chalgian

"There are few areas of the law which are more confusing than this issue of qualifying for Medicaid benefits in a nursing home," said Attorney Chalgian.

Chalgian said many people look for information about these rules at a time when they are facing the devastating cost of long term care for a loved one. These circumstances can heighten stress and make decisions seem more difficult.

"Because the rules are so complicated, and because few

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Social Worker Joins C&T Staff

Meet Jill Clouser, RSW, the newest member of Chalgian & Tripp Law Offices, PLLC. As the firm's first social worker, Jill will be playing a unique role. Part of her job will involve helping clients with long term care placement issues, and part of the time she will be maintaining contacts with the numerous organizations and entities that the firm interacts with.

"We feel like this is a great step for us" said Firm Partner Rhonda Clark. "The nature of elder law is such that the needs of our clients often cross over from law to social work. Clients often have questions about the best place for their loved ones to be cared for, or what types of services would be necessary to keep them safe in their home. These are issues that attorneys are not particularly well-suited to answer."

Clark also stated: "there are only a few elder law firms in the nation that have taken the step of bringing a social worker into their firm to help clients with these non-legal issues. We are very pleased to be taking this step now. Jill is just a great person, and we are confident that her education and personal skills are going to add a lot of value to what we can do for our clients."

Ms. Clouser brings a wealth of experience to the firm. Her background includes Director of Marketing for Lloyd Ganton Retirement Centers/Arbor Manor Rehab, Hospice Social Worker, and Case Manager Eligibility Specialist with the Region II Area Agency on Aging. Jill is a graduate of Western Michigan University where she received her Bachelors in Social Work. In addition to her employment, Jill volunteers with the Humane Society and as co-chair of the Jackson County TRIAD, and as Chair of the Jackson Catholic Charities Senior Services Advisory Board.



Jill Clouser, RSW

Upcoming Presentations

C&T attorneys will be speaking at the following events, which are open to the public. Please call for details and to reserve attendance.

February 14, 2007, 6:30 PM—8:30 PM
Meridian Senior Center, Okemos
Powers of Attorney, Wills and Trusts
(517) 364-7590

March 8, 2007, 5:30 PM—7:30 PM
Foote Hospital, Jackson, MI
Alzheimer's Association – legal & financial issues
(800) 272-3900
Please note: advance registration is required.

March 21, 2007, 6:00 PM
Spring Arbor Assisted Living, Spring Arbor, MI
Financial Resources for Aging
Contact is MaryAnn (517) 750-2700

Medicaid Planning Book, continued.....

professionals work closely in this area on a regular basis, it is very difficult for people to get accurate advice about these matters on an urgent basis," Chalgian said. "My hope is that this book will allow other attorneys to provide good advice to their clients about these important issues."

Michigan Institute of Continuing Legal Education is the leading source of education for Michigan lawyers. Attorney Chalgian is certified as an elder law attorney by the National Elder Law Foundation, and is the only attorney in this region of the state with that distinction. Attorney Chalgian is also an editor of Advising the Older and Disabled Client.

Michigan Moves Toward Asset Protection Insurance Plan

A new state law opens the door to a significant advance in long term care planning options. Public Act 674 signed into law December 30, 2006, directs the Michigan Department of Community Health to establish a procedure whereby people



who purchase qualified long term care insurance policies, will be provided new protections from the Medicaid asset spend down rules.

For example, when the necessary steps have been taken, a person who has \$300,000 of long term care insurance, and who uses all of the available funds to pay for their care, will be eligible for Medicaid benefits when they have countable resources of no more than \$300,000. Currently Medicaid eligibility is achieved only when a person has less than \$2,000 of countable resources.

The new law directs one state agency (Department of Community Health) to obtain the necessary approval from the federal government, and directs another state agency (Office of Insurance and Financial Services) to establish a process for certifying that policies meet the requirements to be "qualified" long term care insurance policies. The law also requires the state to pursue agreements with other states so that if someone purchases such a policy in Michigan, and seeks Medicaid benefits in another state, the same Medicaid "spend down" protections will be afforded.

Many questions remain about how these policies will work, and when they will become available. However, if these policies come about as anticipated by this new law, they promise to offer an attractive new option for planning for long term care.