

**JULIE OSTERHOUT**

*Certified Elder Law Attorney  
Of Counsel*

**LANCE MCKINNEY**

*Certified Elder Law Attorney*

**BETH PRATHER**

*Certified Elder Law Attorney  
Certified Circuit Civil Mediator*

**BRITTON G. SWANK**

*Elder Law Attorney*

If you have clients who need assistance with finding the right place for their ill family member to live and determining how to pay for it, ***we can assist them with becoming eligible for Medicaid.***

If you have clients who are unable to care for themselves and make their own decisions, ***we can assist their loved ones with becoming their guardian.***

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## WORDS TO THE WISE

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### Make Your Final Arrangements Green

A recent National Public Radio story detailed the increasing number of options available for those who want an environmentally friendly cremation or burial. But just what is a green burial, you say? For starters, formaldehyde-based embalming and concrete vaults are prohibited. The decedent is buried in a shroud alone or in a biodegradable casket such as cardboard, wicker or pine. If you prefer cremation, you might be interested in having your ashes be part of a memorial reef. Eternal Reef is a company that will mix your cremated remains with concrete, which is then used to create new marine habitats for fish and sea life. For more information, visit the websites listed below.

Sources: [www.npr.org/templates/story/story.php?storyId=17232879](http://www.npr.org/templates/story/story.php?storyId=17232879)  
[www.eternalreefs.com/index.html](http://www.eternalreefs.com/index.html)

### Medicaid Income Limit for 2008

Those of you with a client or loved one on Medicaid know that the Medicaid rules impose a limit on the amount of income a Medicaid applicant or recipient can have. In 2007, the limit was \$1,869.00, but it has now been raised to \$1,911.00 for 2008. Please note that even if a Medicaid applicant or recipient's income exceeds the income limit, federal law provides for the establishment of an Irrevocable Medicaid Income Only Trust, which can help create or maintain Medicaid eligibility. If you or someone you know would like more information about an Irrevocable Medicaid Income Only Trust, please contact our office for an appointment.

### Giving Tree Results

Thank you to all who participated in our 2007 Holiday Giving Tree. As a result of the generous support of our clients, local professionals and our employees, we were able to provide gifts to 143 residents in area nursing homes. Your generous donations truly made a difference in the lives of local seniors and your participation is greatly appreciated.

### Save the Date

Attorney Beth Prather will be a presenter at the Lee Memory Care Caregiver's Seminar hosted by Arden Courts in Ft. Myers on March 5<sup>th</sup> and by Clarebridge Village in Cape Coral on March 7<sup>th</sup>. The educational training seminar is designed to meet the needs of those caring for a loved one with memory impairment. For more information or to register, please call 334-5857.