



When Should You Start Thinking About Elder Law Planning?

Key Milestones to Keep in Mind

As we age, the complexities of managing health care, finances, and legal matters grow, making it increasingly important to have a proactive approach to planning for the future. While many people are familiar with estate planning, which focuses on the distribution of assets after death, fewer understand the importance of elder law planning. Elder law is a specialized area of legal practice that addresses the challenges of aging, including long-term care, Medicaid eligibility, and financial protection.

Knowing when to start thinking about elder law planning can be tricky, but recognizing key milestones can guide you in making the right decisions. Here's a closer look at the critical moments when you should begin considering elder law planning and how to ensure you are prepared for the future.

1. Before Retirement: Lay the Foundation Early

One of the best times to start thinking about elder law planning is before you retire. This is when your financial situation becomes more stable, and you begin to prepare for a change in income. Establishing an elder law plan early on can help ensure you're set up to protect your assets from potential long-term care expenses, which can be devastating if not planned for.

Starting elder law planning before retirement is often the best and cheapest time to begin planning for the future.

2. When You Experience Health Decline or Chronic Illness

Health is one of the most important factors in elder law planning. If you are

experiencing health issues, such as chronic illness, cognitive decline, or the possibility of requiring long-term care, it's time to start planning in earnest. Illnesses that impair your ability to make decisions or care for yourself should be planned for well in advance with powers of attorney and potentially other legal documents. Otherwise, your family could end up having to spend years dealing with probate court.

3. When You Start Thinking About Leaving an Inheritance for Your Family

Estate planning typically revolves around what happens to your assets when you pass away, but elder law planning is just as important for ensuring your loved ones are taken care of while you're still alive. When you start thinking about how to pass on your wealth or provide financial support to family members, you should also consider how elder law planning can safeguard your resources from potential long-term care expenses.

Otherwise, your entire estate may end up going to a nursing home or to otherwise pay for long-term care expenses.

However, many government programs that could help pay for long-term care require planning five years or more before you need help paying for the care. We highly recommend meeting with an elder law attorney well in advance of actually needing care to advise you on your options.

4. If You Have a Family History of Cognitive Decline or Serious Illness

Some individuals have a family history of dementia, Alzheimer's disease, or

other cognitive disorders, which increase their likelihood of experiencing similar conditions later in life. If you are aware that these issues run in your family, you should begin elder law planning sooner rather than later. Planning in advance can help protect your quality of life and your assets in the event you experience cognitive decline or other serious health issues.

5. When You Begin to Make Major Life Changes

Certain life events, such as remarriage, the birth of grandchildren, or moving to a new state may necessitate the update of your estate and elder law plan. Life changes can affect your assets, your family structure, and your health care needs, making it essential to review and adjust your plans.

Any major life change should trigger a review of both your estate and elder law plans, ensuring your wishes are followed and your family is properly protected.

Conclusion

Elder law planning is an essential part of ensuring your needs are met as you age and goes hand-in-hand with good estate planning. While many people wait until a crisis occurs, starting elder law planning at the right milestones — before retirement, during health declines, or after major life changes — can provide peace of mind and financial protection. By addressing these issues early on, you ensure your assets, health, and wishes are properly safeguarded. Remember, elder law planning is not just about preparing for death; it's about ensuring you have control over your future, no matter what challenges arise. We have several experienced attorneys who can help you and your family plan for the future. Call us today to schedule a consultation to discuss your elder law planning in more detail.

-TC and Charity

THE TRUTH ABOUT TUCK-IN TIME

Sleep's Surprising Perks and Pitfalls

It's common knowledge that sleep does a body good, but *how much* slumber affects our overall health may surprise you. Here are three of the most unexpected ways sleep impacts our everyday lives.

Less Pillow Time Equals More Pain

If you're having trouble sleeping due to chronic pain, you may have unwittingly trapped yourself in a cycle that's wreaking havoc on your body. A poll by the National Sleep Foundation revealed that two-thirds of respondents who noted experiencing persistent physical discomfort weren't getting enough sleep at

night. Additionally, a University of California, Berkeley study of 24 young adults determined that reduced sleep can disrupt the brain's mechanisms for recognizing pain signals and relieving affected area(s). While losing sleep due to pain may be a classic chicken-or-the-egg scenario, it's no secret that getting a proper night's sleep is essential for restoring our bodies to proper health.

Sleep Deprivation Is a Diet Destroyer

Are you having trouble losing weight? Cutting calories likely won't help you achieve your goal if you're cutting your sleep hours at the same time. Sleep deprivation negatively affects two of our body's most important hormones: leptin and ghrelin. Leptin informs our brain when we're full, while ghrelin lets it know when we're hungry. The less we sleep, the longer we're awake — and the more time ghrelin has to make us think about snacking. A lack of sleep may also make you feel too tired to hit the gym, causing you to lose out on another opportunity to keep your diet on course.

The Slumber-Suppressing Mutation

Do you jump out of bed most mornings after sleeping six or fewer hours? You may be powered by a mutation in your family's genetics. People who inherited a rare variation of the *ADRB1* gene, which affects the coding of receptors that influence a person's sleep-wake cycle, are likelier to start the day feeling fine despite having a shorter night's rest than most people. That's right — being a morning person may be built into your DNA!



Stratton and Reynolds Opens New Office in Columbia, South Carolina

Stratton and Reynolds is excited to announce the immediate opening of its new office in Columbia, South Carolina. This new location underscores the firm's continued growth and its dedication to providing high-quality, personalized legal services to clients in the region.



Located at 914 Richland Street, Suite 102A, near the Governor's Mansion, the office is designed to create a welcoming and efficient environment for clients seeking assistance with estate planning and related services. While smaller in scale, this new office enables Stratton and Reynolds to expand its presence in South Carolina, offering the same level of exceptional service clients have come to expect.

The Columbia office will provide convenient access to our experienced estate planning attorneys. It reflects the firm's core values of professionalism, integrity, and results-driven service. As Stratton and Reynolds continues to grow, it remains committed to offering trusted legal advice and ensuring clients feel heard and supported at every stage of their legal journey.



Initially, the Columbia office will operate as an appointment-only location. For more information about Stratton and Reynolds and the services offered, visit StrattonReynolds.com or call 803-358-7214.

TAKE A BREAK!

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Solution on page 4

The Happiness Hack

Why Small Plans Can Make a Big Difference

When life feels overwhelming, or you just aren't feeling your best, it can be difficult to find hope or joy. Sometimes, the best medicine is a little self-care in the form of simple activities and treats that you enjoy most. One of the best ways to boost your mood is by planning something to look forward to. Whether it's a favorite movie, a new painting class, or a tasty latte, prioritizing things that bring us happiness can empower us with hope. It's like adding a bright spot in the future, making the tough days more manageable.

What do you love?

Your plan doesn't have to be grand or complicated. Start by identifying activities that make you happy or that interest you. Do you love comedy movies or enjoy going to concerts? You might sign up for an improv class or buy tickets to see a play. It can be anything that brings a smile to your face.

Plan it.

Once you know the activity, start planning. Our busy lives sometimes lack time for the little things that make us feel good. Treat your happiness like a necessary appointment and get it on your calendar. Spending time with your loved ones and friends also has a wealth of benefits for your mental health, so decide whether you want someone to join you.

By planning to do things that bring you joy, you'll feel more hopeful, balanced, and better equipped to handle whatever life throws your way.



Citrus-Herb Pork Roast

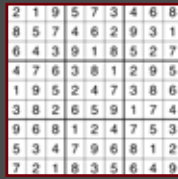
INGREDIENTS

Inspired by TasteOfHome.com

- 1 boneless pork sirloin roast (3–4 pounds)
- 2 tsp dried oregano
- 1/2 tsp ground ginger
- 1 tsp pepper
- 2 medium onions, cut into thin wedges
- 1 cup plus 3 tbsp orange juice, divided
- 1 tbsp sugar
- 1 tbsp grapefruit juice
- 1 tbsp steak sauce
- 1 tbsp reduced-sodium soy sauce
- 1 tsp grated orange zest
- 1 tsp salt
- 3 tbsp cornstarch
- Egg noodles, cooked

DIRECTIONS

1. Cut roast in half. In a small bowl, combine oregano, ginger, and pepper; rub over pork. In a large skillet coated with oil, brown roast on all sides. Transfer to a slow cooker; add onions.
2. In a small bowl, combine 1 cup orange juice, sugar, grapefruit juice, steak sauce, and soy sauce; pour over roast. Cover and cook on low for 4–5 hours or until meat is tender. Remove meat and onions to a platter.
3. Transfer cooking juices to a small saucepan. Add orange zest and salt. Bring to a boil. Combine cornstarch and remaining orange juice. Gradually stir into the pan for 2 minutes or until thickened. Serve with pork and noodles.



INSIDE THIS ISSUE

Key Milestones to Keep in Mind With
Elder Law Planning
PAGE 1

Slumber's Hidden Secrets
PAGE 2

New Office Opening in Columbia, South Carolina
PAGE 2

The Power of Planning Something to Look
Forward To
PAGE 3

Citrus-Herb Pork Roast
PAGE 3

Vacation in Tropical Panama
PAGE 4

DISCOVER PANAMA

An Unforgettable Tropical Paradise

The Central American country of Panama, home to the titular Panama Canal that allows easy passage of maritime traffic between the Pacific and Atlantic oceans, is more than a hub for international trade: It's a scenic tropical paradise. Just 30,000 square miles in size — smaller than South Carolina — Panama packs a lot of incredible sites into one compact package. The country uses the American dollar, so you don't need to exchange currency to make a worthwhile trip there. Here are three locations you can look forward to on your vacation to Panama!

Panama City

Founded in 1519, Panama's capital is a metropolis amidst lush tropical rainforests. Around 40% of the country's population resides in the city, which is full of amazing historical and entertainment districts that attract tourists worldwide. The Casco Viejo historical district, comprised of Spanish colonial architecture, was named a World Heritage site in 1997.

Isla Bastimentos National Marine Park

This amazing national park, established in 1988, covers over 50 square miles and over 130 islands of the Bocas del Toro Archipelago, including the popular coral reefs of the Cayos Zapatillas. If you are interested in rubbing shoulders with monkeys, sloths, crocodiles, and countless marine species, this is the spot for you!

Panama Canal

No list would be complete without mentioning one of the greatest engineering feats in human history: the Panama Canal. The canal, which runs for roughly 40 miles through the Isthmus of Panama, was completed in August 1914, just a month after the outbreak of World War I. The canal works via a system of locks, filled and emptied of water to raise and lower boats. Ships up to 950 feet long transport over 200 million tons of cargo annually through the canal. If you visit Panama, you have to see the canal for yourself!