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### Introduction

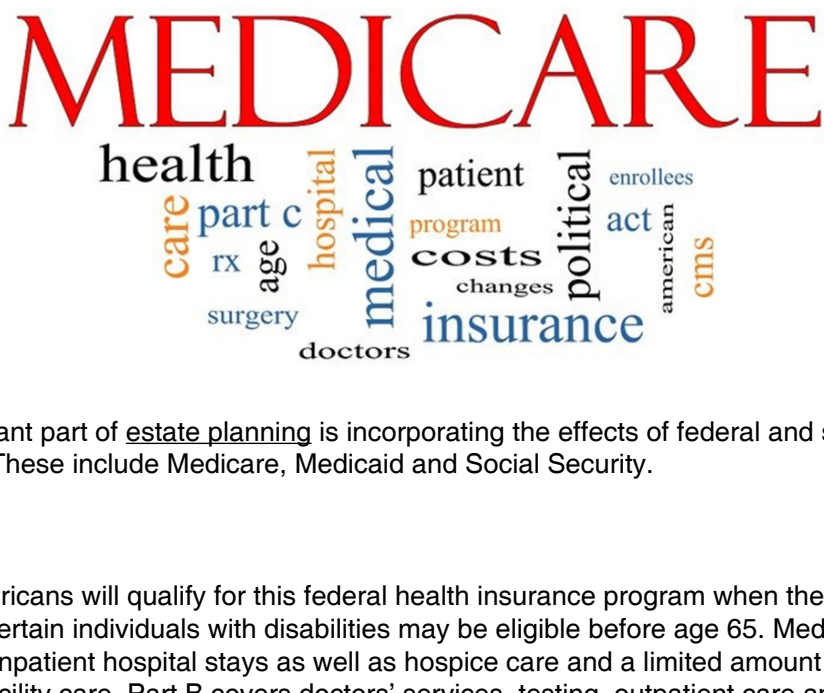
In this edition of our newsletter we joyfully enter into the last quarter of the year. So long dog days of summer, and welcome autumn with your temperate days, football weekends and holiday precursors. For our second newsletter we take a look at planning for Medicaid, Medicare and Social Security. The latter two are programs that touch all of us, provided we live long enough, and the former could very well be in our future. On the lighter side, and in anticipation of Veterans Day, we identify some well-known veterans – upon whose shoulders our freedoms stand.

We hope you enjoy.

The Brady Cobin Law Group Team.

We are [ncstateplanning.com](http://www.ncstateplanning.com)

### Estate Planning: Medicare, Medicaid and Social Security



An important part of estate planning is incorporating the effects of federal and state benefits. These include Medicare, Medicaid and Social Security.

#### Medicare

Most Americans will qualify for this federal health insurance program when they reach age 65. Certain individuals with disabilities may be eligible before age 65. Medicare Part A covers inpatient hospital stays as well as hospice care and a limited amount of skilled nursing facility care. Part B covers doctors' services, testing, outpatient care and medical supplies. Part D is prescription drug coverage.

Planning considerations:

- Be sure to sign up for Medicare when you become eligible (3 months before your 65th birthday), although you may defer if you are still working.
- Medicare Part A coverage is free for most seniors but you must pay for Part B. The monthly premiums may be adjusted upward based on your income. Part D, if you elect this coverage, has a separate cost.
- You may consider applying for a Medicare supplement or Medigap plan offered through private insurance companies to help pay some costs that Medicare doesn't cover.
- There is no family coverage under Medicare; each beneficiary must qualify on his or her own.

#### Medicaid

Medicaid is a federal and state partnership and is need-based, meaning that qualified applicants must meet a financial eligibility test. Medicaid provides broad health care coverage including hospital expenses, doctor visits, home health care and nursing home care. Medicaid also covers long-term care such as in a nursing home.

Planning consideration:

- It is possible to qualify for Medicaid in order to cover long-term care costs, such as a nursing home. This takes quite a bit of planning and expert consultation with an attorney experienced in estate law. With the right plan in advance, you can safeguard your assets and property and pass on assets to your family.

#### Social Security

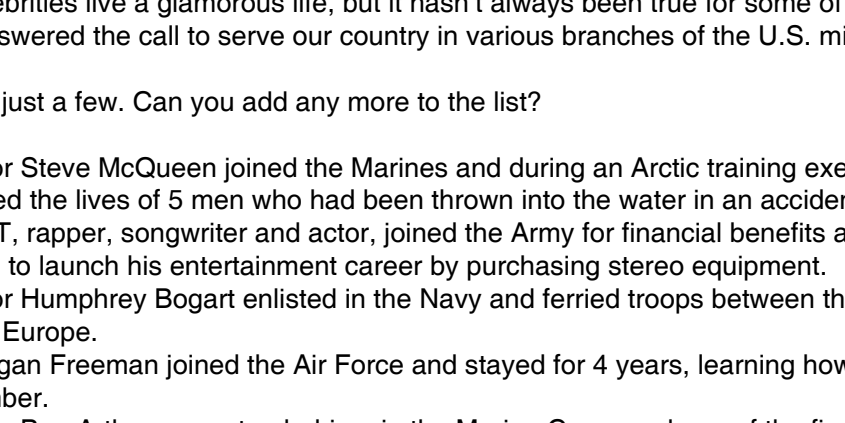
Social Security is a federal benefits program that provides income to retired workers age 62 and over, as well as certain family members. Workers who have become disabled may also qualify for Social Security Disability benefits at any age. Social Security Retirement (SSR) benefits, along with private pensions and personal savings, are important components of your retirement income.

Planning considerations:

- It's important to decide when you want to start your SSR benefits. Payments that start before your full retirement age, which is based on your birth year, will be discounted.
- Working while receiving SSR benefits may cause your benefits to be reduced, depending on how much you earn. Once you have reached your full retirement age, there is no limit.
- SSR benefits may be taxable depending on other sources of income
- Social Security retirement and survivor benefits are also available for your spouse.

There are many more complexities to these components of an estate plan. Let us help you understand how they work and devise the right plan for you.

### Celebrities Who Also Served in the U.S. Military



Most celebrities live a glamorous life, but it hasn't always been true for some of them. Some answered the call to serve our country in various branches of the U.S. military.

Here are just a few. Can you add any more to the list?

- Actor Steve McQueen joined the Marines and during an Arctic training exercise saved the lives of 5 men who had been thrown into the water in an accident.
- Ice-T, rapper, songwriter and actor, joined the Army for financial benefits and was able to launch his entertainment career by purchasing stereo equipment.
- Actor Humphrey Bogart enlisted in the Navy and ferried troops between the U.S. and Europe.
- Morgan Freeman joined the Air Force and stayed for 4 years, learning how to pilot a bomber.
- Actor Bea Arthur was a truck driver in the Marine Corps and one of the first members of the Women's Reserve.
- Country music star Johnny Cash joined the Air Force and spent 4 years in Germany as an intercept operator, using his military pay to buy his first guitar.
- Producer and director Mel Brooks helped defuse landmines in World War II and fought in the Battle of the Bulge.
- Professional baseball catcher, team manager and coach Yogi Berra trained as a gunner's mate and served in World War II's D-Day.
- Jimmy Stewart, who played many war heroes on the screen, enlisted in the Air Corps and remained in the Air Force Reserve after World War II when he retired at the rank of brigadier general.
- Actor Clark Gable served as a tail-gunner on bombing missions over Germany in the Army Air Corps.
- Entertainer Josephine Baker worked for the French Military Intelligence during World War II. After she died, she was buried with full French military honors in Monte Carlo.

If you or a family member needs help with estate planning, estate administration, estate litigation, planning for long-term care or elder law, it's important to get an attorney experienced in these types of cases involved immediately. Call (919) 355-9141 or contact us via the website, [BradyCobinLawGroup.PLLC](http://BradyCobinLawGroup.PLLC), estate attorneys in North Carolina, can help you with all your estate and elder law needs.

### Recipe of the Month Pumpkin Muffins



These muffins make a tasty, nutritious breakfast or anytime treat. When you whip up a batch, the house will smell of pumpkin spice!

#### Ingredients

- Cooking spray
- 1 cup all-purpose flour
- 1 cup whole-grain pastry flour
- 1 teaspoon baking soda
- 1/2 teaspoon salt
- 1 teaspoon ground cinnamon
- 1/2 teaspoon ground ginger
- 1/4 teaspoon ground cloves
- 1/8 teaspoon ground nutmeg
- 3/4 cup packed dark brown sugar
- 3 tablespoons unsulphered molasses
- 1/4 cup canola oil
- 2 large eggs
- 1 cup canned pumpkin
- 1 teaspoon vanilla extract
- 3/4 cup lowfat buttermilk
- 1/4 cup raw, unsalted pumpkin seeds

#### Directions

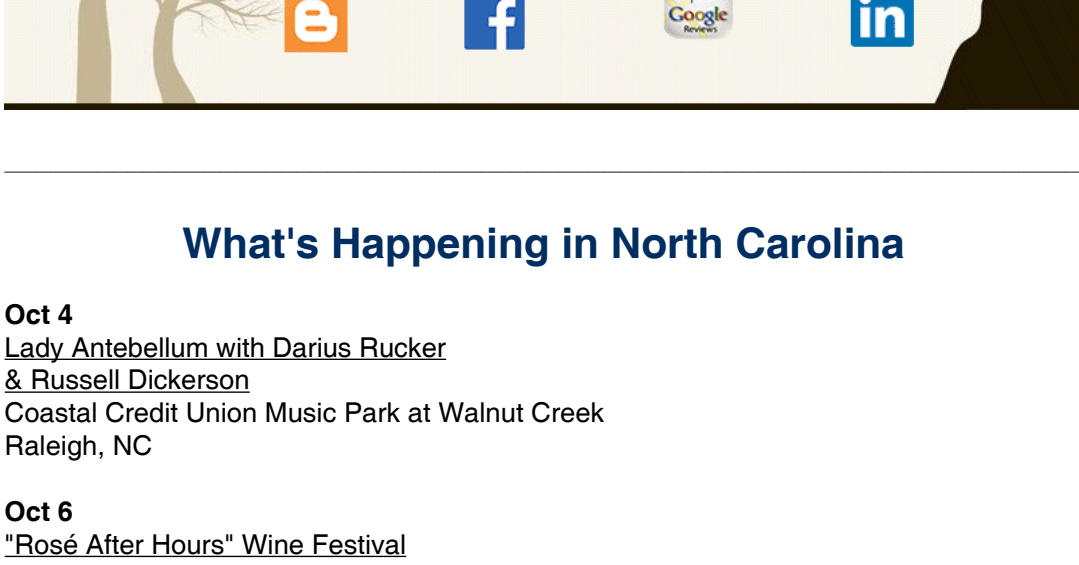
Preheat oven to 400 degrees F. Coat a 12-cup muffin pan with cooking spray. In a medium bowl, whisk together the all-purpose and whole-wheat flours, baking soda, salt, cinnamon, ginger, cloves, and nutmeg.

In a large bowl, whisk the sugar, molasses, oil and 1 egg until combined. Add the other egg and whisk well. Whisk in the pumpkin and vanilla. Whisk in the flour mixture in 2 batches, alternating with the buttermilk. Whisk just until combined.

Pour the batter into the prepared muffin pan and sprinkle with the pumpkin seeds. Tap the pan on the counter a few times to remove any air bubbles. Bake for 20 minutes or until a wooden pick inserted in center of 1 of the muffins comes out clean.

Let cool on a wire rack for 15 minutes. Run a knife around the muffins to loosen them and unmold. Cool completely on the rack.

*Recipe courtesy of Ellie Krieger*



### What's Happening in North Carolina

**Oct 4**  
Lady Antebellum with Darius Rucker & Russell Dickerson  
Coastal Credit Union Music Park at Walnut Creek  
Raleigh, NC

**Oct 6**  
"Rosé After Hours" Wine Festival  
Koka Booth Amphitheatre  
Cary, NC

**Oct 6**  
World Beer Festival  
Durham Bulls Athletic Park  
Durham, NC

**Oct 27**  
The 4th Annual NC Wine Festival at North Hills  
Midtown Park at North Hills  
Raleigh, NC

**Oct 31**  
A Neighborhood Halloween Parade  
North Carolina Museum of History  
Raleigh, NC

**Oct 31 – Nov 1**  
Halloween Pumpkin Run  
(Cucu Clock Horror House)13.1/10k/5k/1k  
Raleigh, NC

**Nov 3**  
Bob Dylan  
DPAC - Durham Performing Arts Center  
Durham, NC

**Nov 22 – 27**  
Turkey Trot 13.1/10k/5k/1k  
Durham, NC

**Nov 24 – 27**  
North Carolina Chinese Lantern Festival  
Koka Booth Amphitheatre  
Cary, NC

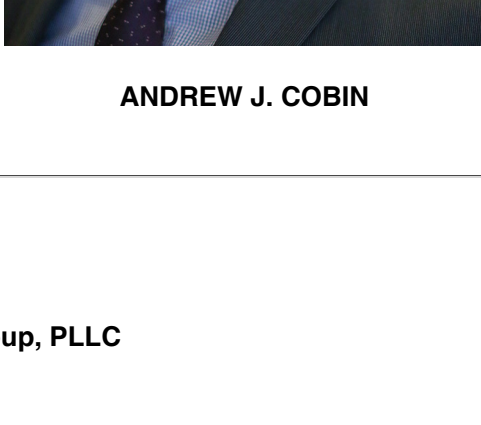
### Follow us...



### Meet our Attorneys



R. DANIEL BRADY



ANDREW J. COBIN

### Our Office:

**Brady | Cobin Law Group, PLLC**  
4141 Parklake Avenue  
Suite 130  
Raleigh, NC 27612-2332  
(919) 782-3500

### Hours of Operation:

Monday : 8:30AM - 5:00PM  
Tuesday : 8:30AM - 5:00PM  
Wednesday : 8:30AM - 5:00PM  
Thursday : 8:30AM - 5:00PM  
Friday : 8:30AM - 5:00PM

Scheduled appointments after hours

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