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Greetings, and welcome to volume IV and our last newsletter of 2020. What a difference a year can make. In volume IV of our 2019 newsletter, we were excited for the cooler weather. This time around, while we're grateful for the nice weather, we'd be happy to exchange it for a little less chaos, a little less fear, and a lot more civility.

There is comfort in sharing the same circumstances; we're all going through it, and there is no controlling the external forces at play. Yes, "it is what it is." We can't control it, but we can control how we respond.

And in the spirit of addressing matters that are outside of our control, in this edition we look at long-term care and insurance planning.

Until next time, we wish you all good health and safety.

Waste no more time arguing what a good man should be. Be One.

-Marcus Aurelius

Planning for the Unexpected: Long-Term Care



What is long-term care?

Long-term care consists of a variety of services designed to meet the health and personal needs of an individual who can no longer perform all or some of their activities of daily living on their own. Activities of daily living can include everything from maintaining personal health, emotional health, and providing access to support services that can improve their daily lives. These are the same aspects you will find in short-term care as well - the difference being that short-term care implies the individual will recover enough to be completely independent again. When that isn't the case, long-term care serves a vital purpose to help people live safely and maintain independence in a home-based setting by providing assistance and resources for activities of daily living, such as:

- Bathing and personal hygiene
- Dressing and grooming
- Maintaining a clean, healthy environment
- Preparing and eating meals
- Transportation to appointments and events

Who needs long-term care?

Those who are more likely to benefit from long-term care are those with chronic, ongoing health conditions or disabilities. For example: people with Alzheimer's or cognitive disabilities, or people on dialysis. Some of these chronic, ongoing health conditions or disabilities can arise suddenly and without warning, such as those who have suffered a heart attack or stroke that lead to a decreased ability to safely maintain independence. Most commonly, however, long-term care is needed by those who are simply aging or have worsening illness or disability.

Should I plan for long-term care?

The truth is that you never know when you may need long-term care. A person may never need it, or they may experience an unforeseen medical event a year from now that leaves them in need of long-term care. Unexpected accidents, illness, or injuries can be life-changing; the best time to learn about and plan for long-term care is before you need it.

Working with an estate and elder law attorney can not only make the process much easier to learn about, but it can enhance the outcome of your experience when you need long-term care. Take the weight of uncertainty off your shoulders and start planning today!

Quirky Facts About U.S. Presidents



Something we can all agree on is how unfathomable the year 2020 has been, with its new highs, difficult lows, and everything in between. On top of all that, it's an election year! Amid the overwhelming amount of information, we've all been taking in daily as this year progresses, it wouldn't hurt to reflect on Presidencies from (many) years past and revel in their quirkiest moments:

George Washington (1789-1797)

We all know about the wooden teeth story, right? Except that they weren't wooden. Washington's infamous teeth were made of several materials, from hippopotamus ivory to animal bones and even human teeth. It's suspected that the wood theory came from his love of red wine, which stained the fractures in his false teeth and created a wooden texture!

John Adams (1797-1801)

A lesser-known fact about John Adams is that he had a bone to pick with Shakespeare. Despite having met on several occasions, one meeting wound up with Adams and Thomas Jefferson chipping off a piece of Shakespeare's furniture and bringing it home as a "souvenir" of their fated encounter.

Thomas Jefferson (1801-1817)

On the topic of Jefferson, he then later squalled with John Adams despite their rendezvous with Shakespeare. Adams ran ads opposing Jefferson with colorful and century-specific insulting terminology, only to then lose and later die on the same day as Adams: July 4th, 1826, on the 50th anniversary of the writing of the Declaration of Independence.

Andrew Jackson (1829-1837)

While this quirky fact about Andrew Jackson is only allegedly true, it's too good to pass up: Jackson had a beloved pet parrot who he was believed to have taught several curse words. This made for a fun party trick until the parrot attended Jackson's funeral. The parrot reportedly wouldn't stop cursing and had to be escorted out!

Our estate and elder law attorneys at [Brady Cobin Law Group, PLLC](#), are committed to honoring the life, work, and charity of every individual. [Contact us today](#) at (919) 694-6276 to request a callback for all of your [estate planning](#), [administration](#), [litigation](#) needs, and more.

Recipe of the Month Harvest Chicken Casserole



This satisfying casserole has ALL your fall favorites and makes enough to feed a large family.

Ingredients

- 2 tbsp. extra-virgin olive oil, divided, plus more for baking dish
- 2 lb. boneless skinless chicken breasts
- Kosher salt
- Freshly ground black pepper
- 1/2 onion, chopped
- 2 medium sweet potatoes, peeled and cut into small cubes
- 1 lb. brussels sprouts, trimmed and quartered
- 2 cloves garlic, minced
- 2 tsp. fresh thyme leaves
- 1 tsp. paprika
- 1/2 tsp. ground cumin
- 1/2 c. low-sodium chicken broth, divided
- 6 c. cooked wild rice
- 1/2 c. dried cranberries
- 1/2 c. sliced almonds

Directions

1. Preheat oven to 350° and grease a 9"-x-13" baking dish with oil. In a large, deep skillet over medium-high heat, heat 1 tablespoon oil. Season chicken with salt and pepper. Add chicken to skillet and cook until golden and cooked through, 8 minutes per side. Let rest 10 minutes, then cut into 1" pieces.
2. Heat another tablespoon oil over medium heat. Add onion, sweet potatoes, Brussels sprouts, garlic, thyme, paprika, and cumin. Season with salt and pepper and cook until softened, 5 minutes. Add 1/4 cup broth, bring to a simmer, and cook, covered, 5 minutes.
3. Place cooked rice in a large baking dish and season with salt and pepper. Stir in chicken, cranberries, cooked vegetables, and remaining 1/4 cup broth. Top with almonds and bake until dish is hot, and almonds are toasted, 15 to 18 minutes.

Recipe courtesy of [delish.com](#)

What's Happening in North Carolina

The COVID-19 pandemic has caused many large events to be cancelled or postponed. To ensure public safety, we would like to encourage you to enjoy some socially distant outdoor activities in your area.

[Raleigh Road Outdoor Theater](#)
Raleigh, NC

[Capital Drive-In](#)
Wake Forest, NC

[Dix Park](#)
Raleigh, NC

[Juniper Level Botanic Garden](#)
Raleigh, NC

[Eno River State Park](#)
Durham, NC

[American Tobacco Trail](#)
Durham, NC

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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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