



# WALT SHURDEN LAW

January 2016

611 Druid Road East, Suite 712 • Clearwater, FL 33756

## Cheerleading is Not About the Football Team

By Walt Shurden

Over the New Year's break I attended a large two day gathering of pre-teen cheerleaders in Orlando. There were hundreds of girls. Each girl had a smart phone, a pony tail, a sparkly uniform, and lots of stage makeup. Lots. Their fathers wore shirts that said, "Cheer Dad." My daughter Hayes was ecstatic!

The cheerleaders and their families had come to Orlando from different parts of the country. This was the end of the season. The squads had already experienced competing in their respective state championships. They had been drilling hard, getting all the kinks out of their routines. This was it for these synchronized teams of girls! This was the big time, "Nationals." And they were bringing it.

Months earlier, I had been a little reluctant about my daughter participating in cheerleading. When she had first shown interest I was lukewarm. But she was so excited. She had never really taken to sports that involved a ball, so wanting her to get exercise and be physical, and never really having a choice in the matter anyway, I was put on board.

At first she enjoyed the practices and she worked hard on off days on her splits and on improving her cartwheel and handstand. Then her excitement waned. It seemed the practices were long, she suffered an injury, the routines were not coming together, and the instructors were demanding. We encouraged her and she stayed with it.

Her last few practices had been intense. Every step



of her routine required precision to ensure success at the tournament and the safety of the girls being hoisted in the air. It was a lot of pressure for a seven year old girl.

It was great to start the New Year by watching these young, confident cheerleaders do their very best when it was their turn to take the stage. They completed a character building experience never to be forgotten. It reminded me that this year, like every year, building skills and character, powering through obstacles, and doing instead of watching are among my highest priorities. Happy New Year!

### Our Goal

*To provide exceptional  
legal service to our clients.*

Estate Planning • Fiduciary Services • V.A. Benefits • Irrevocable Trusts • Medicaid Eligibility

## Is the Cost of Medicare Part B Going Up?

Many people are talking about the cost of Part B premiums going up for all Social Security recipients. The facts are that the standard Part B premium amount is \$121.80 (or higher depending on your modified adjusted gross income as reported on your IRS tax return from 2 years ago). Following is a chart provided by *Kiplinger Today* to help you determine what you will be paying.

How Much You'll Pay for Medicare Part B in 2016		
Single Filer Income	Joint Filer Income	2016 Monthly Premium
Up to \$85,000	Up to \$170,000	\$121.80 or \$104.90*
\$85,001 - \$107,000	\$170,001 - \$214,000	\$170.50
\$107,001 - \$160,000	\$214,001 - \$320,000	\$243.60
\$160,001 - \$214,000	\$320,001 - \$428,000	\$316.70
More than \$214,000	More than \$428,000	\$389.80

\*If protected by the hold-harmless provision

## This Month's Spotlight



### For Your Referrals

To those of you who have referred people to us over the past year, we thank you for the people you've allowed us to help. We always make sure the client knows you are the hero for having made the connection. If this month you find yourself talking about long term care or estate planning with a friend or acquaintance, please give that person the Walt Shurden Elder Law number, 727-443-2708 or [waltshurdenlaw.com](http://waltshurdenlaw.com) website. Ask them to tell us that you sent them so we know who to thank.



### Mary Jane Clendening

Mary Jane moved to Florida from Independence, Missouri about 10 years ago to escape the winter weather. She worked in Healthcare administration for 30 years.

Her husband was a volunteer at Largo Medical center and encouraged her to join him, which she did, over a year ago.

In her many hours of volunteering she transports patients in wheel-chairs and works at the front desk. Her favorite part of the job is meeting and interacting with the patients and visitors. She makes them feel comfortable in difficult times. She finds the work very rewarding.

Thank you Mary Jane!

## Italian Style Winter Soup



Recipe by: Darrin Hands

### Ingredients:

2 Tbsp. olive oil                      1 tsp dried oregano  
3 cloves garlic, mince              1 Tbsp. dried basil  
2 Tbsp. chopped onion              ¼ cup chopped fresh parsley  
4 (3.5 oz) links sausage,            ½ cup heavy cream  
(I used bratwurst)  
2 cups uncooked rice (not too soupy with this much rice)  
8 cups chicken stock

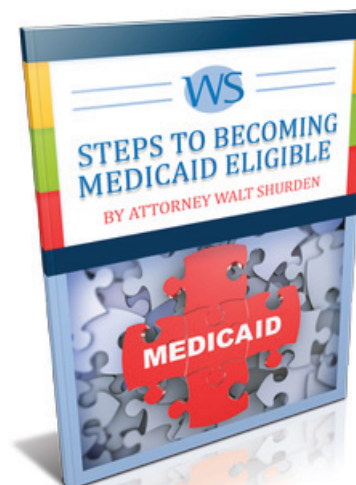
### Directions:

1) Heat oil in a large pot over medium heat. Add garlic and onion and saute for 3 minutes, or until tender. Add the sausage, browning well on all sides, about 5 minutes.

2) Add the chicken stock, oregano, basil, and parsley. Bring to a boil, reduce heat and simmer for 1 hour.

3) Add the rice and simmer for 30 more minutes. Finally, add the cream, stirring well. Remove from heat and let soup rest for 5 minutes before serving.

(I found this recipe on allrecipes.com and it is wonderful! You really should try it. Bette)



## FREE Instant Download Steps to Becoming Medicaid Eligible

Do you or a loved one need help paying for long term care? Does the whole process seem daunting to you?

This short, easy-to-read eBook will help you get past your fears by walking you through specific steps to becoming eligible.

Go to [www.waltshurdenlaw.com](http://www.waltshurdenlaw.com) to get your free download now or call 727-443-2708 to have a copy mailed to you. Click on the "free info" tab at the top and select "library" from the drop-down menu.



### IN OUR EAR

**“Since My Durable Power Of Attorney document says my “Attorney-In-Fact” can act on my behalf, does that mean my lawyer can make transactions on my accounts?”**

**No.** In its most general sense, the term “Attorney” denotes an agent, or someone who is appointed and authorized to act in the place of another. So when you authorize your “Attorney-In-Fact” to transact on your bank accounts, to sign deeds, or to enter into long term care planning with your assets, you are referring only to that spouse, child, or close friend that you selected to help you during your incapacity.

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## Legal Term of the Month

**Attorney in fact** – An agent authorized to act on behalf of another person.

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