

# Byrd & Byrd, LLC

November, 2010



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**Dear Jacqueline D.,**

WELCOME to the latest edition of the Byrd & Byrd email newsletter! We hope that you enjoy this newsletter and find helpful information along with the latest news from Byrd & Byrd. Happy Reading!



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to visit our  
website

## Jackie and Toby Welcome Grandbaby #6 to the Byrd Family Tree



Baby Sammy

Samuel Richard Byrd made a dramatic entrance into this world on his dad's birthday, October 19 2010! Weighing 9 lbs, 14 oz., Sammy was born able to stick up for himself. That will stand him in good stead, because among the first family he met was his big 20 month old brother, Jason II. It won't take Jason long to show him the ropes! Excited cousins include Toby, Anna, Jack and Timothy Babcock (on the Byrd family side) and Sophia and Ivan Edillion and Josie McIntyre (on the MacKenzie side)

Congratulations all around!

## What About Long Term Care Insurance?

Byrd and Byrd recommends Long Term Care Insurance for clients age 55 or

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### Byrd & Byrd Voted Best Attorney in Bowie



**Attorney Profile**

older:

- Who cannot pay nursing home from income;
- Who have assets to protect;
- Who can pass the physical;
- Who can afford it without substantially reducing their lifestyles.

If you or someone you know is interested in information regarding Long Term Care Insurance, please call us at (301) 464-7448.



Jackie Byrd

## Baby Boomers Consume the Most News

Two months ago, Byrd & Byrd found that baby boomers were the fastest growing demographic to engage in social networking websites such as Facebook and Twitter. Now we have found that the baby boomers also consume the most overall news.

A recent study has found that those ages 50 and older spend an average of 81 minutes a day reading, listening to, or watching the news compared to the total population average of 70 minutes. Nearly 50% of baby boomers read a traditional, printed newspaper whereas only 26% of the remaining population read from the traditional newspaper. However, those individuals between the ages of 20 and 50 are more likely to read news headlines online and two times more likely than baby boomers to stay up-to-date with current events through social media networks such as Twitter and Facebook.

This study also found that baby boomers are the biggest viewers of television news programming, with nearly 40% of baby boomers watching evening television news programs compared to 28% of the overall population.

Once again, the baby boomers are topping the charts! To read the entire article, click [here](#).

## More Reason for Seniors to Get the Flu Shot



A new study found the seasonal flu vaccine may actually reduce the chances of a first heart attack by nearly 19 percent. This study found that influenza vaccination within the past year was associated with a significantly reduced rate of heart attack and that the earlier the vaccination, the higher the possibility of reduction in the rate of heart attacks. To read the entire article, click [here](#).

**It is never too late to get your flu shot. If you are looking for a nearby flu clinic, search this [Flu Vaccine Finder](#) to find a location nearest you.**

## How to Deal with "Negative Inheritance"

**A Sneak Peek at Jackie's Most Current Senior Moments Column**

Jacqueline D. Byrd (Jackie) worked on Capitol Hill more than twenty-five years, ending her career there as Assistant to the Clerk of the United States House of Representatives. She graduated from the Senior Managers in Government program at Harvard in the summer of 1994. In 1995, she entered the University of Baltimore School of Law, and now practices law with her husband, Toby, in the firm of BYRD & BYRD, LLC in Bowie. Her undergraduate work was done at North Texas State University in Denton, Texas where she received a BA in Speech and Drama, and earned membership in the honorary forensic fraternity, Phi Kappa Delta.

Jackie focuses her practice in the areas of Elder Law - including estate planning, wills and trusts, powers of attorney, special needs trusts, Medicaid eligibility, and asset preservation. In 2004, 2007, and 2009, Jackie has been named in Washingtonian magazine's list of "Top Washington Attorneys."

For many years, Jackie

Recently, an individual was talking about how long her 91-year old mother had been in an assisted living facility. The mother's financial assets and resources had run out long ago and, for the last four years, the four siblings were alternately paying the facility. That means that, three times per year, each child paid close to \$5,000 to meet the shortfall between their mom's monthly income and the cost of facility care. Mom has Alzheimer's disease, but is physically very healthy.

The concept in the first paragraph has actually been given a name by economists. It is called "negative inheritance." It happens when the amount your children are required to pay to provide for your care exceeds whatever they might inherit. It means that when parents' savings run out due to the need for long term care, their children inherit the long term care bills - not hoped-for assets. This phenomenon is becoming more and more common. When your children promise (as they should definitely NOT do) that they will never let you go to a nursing home, it probably makes you feel loved and comforted.

However, most likely the children have no idea what they are actually promising and no real idea of the expensive and challenging task they have set for themselves. It is possible that your assets may not cover the cost of needed care, even if you include the value of your home and retirement accounts. What can you do to avoid leaving your children a "negative inheritance?"

To learn how to protect yourself and children from "negative inheritance" and read the column in its entirety, click [here](#).

## YouTube Video of the Month

Here at Byrd & Byrd, we want to make the monthly newsletter enjoyable to read, attractive to view, and interactive for our readers. What better way to accomplish that than to post our favorite YouTube video each month.

This month, the National Academy for Elder Law Attorneys (NAELA) posted a video created by high school students and older adults on the issue of fighting Ageism. What is Ageism, you ask? Well click on the link below to view the video and join the fight against Ageism.

<http://www.youtube.com/watch?v=xdhk1XE-LM>

**If you are interested in having an Attorney from Byrd & Byrd speak to your organization, or at a special event, please contact us at 301-464-7448.**

has been the "senior issues" columnist for The Bowie Blade-News and the Crofton Crier newspapers. Her column "Senior Moments" is widely read in the Bowie/Crofton community.

Jackie is a proud grandmother who delights in spending every possible moment with triplets Toby, Jack and Anna, their little brother Timothy and her two most recent grandsons, Jason and Sammy. Jackie also loves reading, playing piano, movies and traveling.

To contact Jackie, email [jbyrd@byrdandbyrd.com](mailto:jbyrd@byrdandbyrd.com)

### Testimonials

"Many thanks for making a tedious task easy and pleasant. But most of all, we feel we have met a friend to treasure."

-Mr. & Mrs. C.  
Bowie, MD

"Thanks for all your kindness and understanding. You helped make the process go very smoothly. I hope this will be the beginning of a long friendship."

-Ms. B.  
Mount Rainier, MD

### Senior Moments Publications

Jackie Byrd has published two books in recent years. *Senior Moments* and *Senior Moments 2*; both comprehensive and clearly written books for "Seniors and those who love them". They

are based on weekly "Senior Moments" columns originally written for publication in the Bowie Blade-News of Bowie, Maryland and the Crofton News-Crier of Crofton, Maryland.

**Click Below to  
Purchase Your Copy  
Today**

[Senior Moments](#)  
[Senior Moments 2](#)

## About Our Firm

The Law Firm of Byrd & Byrd, LLC provides services in Elder Law and Construction Law, a rare combination that reflects the passion and life experience of its partners. The firm is also a general practice firm that manages issues of personal injury, family law, personal injury, wrongful death and medical malpractice.

Known for building strong long-term relationships with our clients, the firm's attorneys excel at making complicated legal issues easier to understand. Whether assisting a contractor, subcontractor, builder or property owner with contract or construction litigation, or helping an elderly client find appropriate housing, apply for Medicaid eligibility, or execute powers of attorney, the firm offers wise and experienced counsel and guidance.

## [Our Mission Statement](#)

Byrd & Byrd, LLC is dedicated to protecting and serving senior citizens and those who love them. Our key objective is to give our clients the gift of information, so that with their knowledge, they can achieve all the benefits that the law guarantees. We will always perform our mission in strict accordance to the law and the highest possible moral and ethical standards

## Contact Information

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