

The Brennan & Rogers, PLLC Journal January 2020 Edition



We wish all of our clients and their families a very
Happy, Healthy and Prosperous 2020!

Estate Planning Information for the New Decade



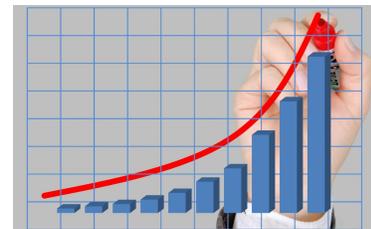
President Trump has signed a spending bill that makes major changes to retirement plans. The new law is designed to provide more incentives to save for retirement, but it may require workers to rethink some of their planning.

[New Law Makes Big Changes to Retirement Plans](#)



There are three main options when you inherit real estate: move in, sell, or rent. Which one you choose will depend on your current living situation, whether or not you have siblings, your finances, whether the house has a mortgage or liens, and the physical condition of the house.

[When Inheriting Real Estate, Consider Your Options](#)



Now that Medicare open enrollment is closed for another year and you have chosen your plan specifics, the next concern for most is how much more is it going to cost me? After a few years of small or no changes, costs are rising sharply in 2020. Are you one of the thirty percent that doesn't fall under the "hold harmless rule" that will be subject to these increases? What are the new payment figures for 2020? And what does CMS say is the reason for these increases?

January Awareness Month



National Blood Donor Awareness Month

Observed every January since 1970, the goal of National Blood Donor Month has been to increase awareness of the need for blood and platelet donations, which, in the winter, is the most challenging time to collect blood products.

Harsh winter weather and illnesses such as the flu can hinder blood drives and collection efforts during the bleak winter months; however, this is when they are needed the most.

Besides the life-saving benefits that donating blood provides, there are also added health benefits as well, including:

- Free blood tests – donated blood is tested, and the donor can be asked to be informed if any irregularities are found.
- The satisfaction of saving human lives
- Calorie burn – Blood donation process burns 650 calories – about the same as an average spin class!
- Reduced risk of heart disease – helps eliminate excess buildup of iron in the blood
- Reduced risk of cancer – also due to reduction of excess iron buildup in the blood

There are different types of donating that have different sets of requirements for eligibility. You can learn more about the specifics of each set of conditions [here](#).

The Red Cross has made donating effortless with its [Red Cross Blood Donor App](#) and is free in the app store or google play. You can find drives, complete your [RapidPass](#), keep track of your donations, and more.

Give the gift of life. Find upcoming local blood drives [here](#).



Glaucoma Awareness Month

January is also Glaucoma Awareness Month. Glaucoma has been coined "the sneak thief of sight" because there aren't any symptoms, and once it occurs, vision loss is permanent; a person can lose 40% of their vision without even noticing the problem. As of 2019, more than 3 million people in the United States suffer from glaucoma. The National Eye Institute projects this number will reach 4.2 million by 2030 at a rate of a fifty-eight percent increase.

Glaucoma consists of a group of eye diseases that gradually steal sight without warning. While the most common forms primarily affect the middle-aged and the elderly, glaucoma does not discriminate when it comes to age. Damage to the optic nerve, which behaves like an electric cable with millions of wires, results in images not being carried from the eye to the brain.

There are two main types of glaucoma: primary open-angle glaucoma, or POAG, and angle-closure glaucoma. These are caused by an increase in pressure inside the eye, also known as intraocular pressure. When a patient has normal eye pressure but still experience optic nerve damage, this is known as normal-tension glaucoma. Secondary glaucoma occurs when it leads to optic nerve damage and vision loss by increasing eye pressure.

Regular eye exams by a qualified optometrist or ophthalmologist are an easy way to keep

Local Happenings



January

Mary Kathryn will be attending a speaking event on Monday January 6, 2019 from 12 pm to 3 pm at [A Place to Start for Dementia](#) located at 41 Main Street, Unit 2 Kennebunk, Maine 04043.

[Active Maine Expo](#) on Saturday January 11, 2020 from 10 am- 4 pm at [The Point in South Portland](#). This event will showcase multi-seasonal, physically active activities and lifestyle options found in Maine. Individual, Groups, and Family Friendly activities for all skill levels.

Brennan & Rogers, PLLC Meet and Greet Event!

~We cordially invite you to a New Year's Meet & Greet Event at our offices in [York at 279 York Street](#) from **9:00 am to 11:00 am** and [Kennebunk at 2 Storer Street Ste 111](#) from **1:00 pm to 3:00 pm** on **Thursday, January 30, 2019**. You'll have the opportunity to meet our attorneys Smilie G. Rogers and Mary Kathryn Brennan, who has just been recognized by SuperLawyers as a Rising Star for the 5th straight year!~

February

Mary Kathryn and Smilie will be on vacation from Monday February 17, 2019 through Friday February 21, 2019. Thank you for your understanding!



We hope you are finding some time to enjoy the winter show that mother nature blesses us with this time of year. We often look at it as a hindrance, but it can be genuinely majestic (well, once the shoveling is done, and everyone is inside by the fire with a hot refreshment!)

Brennan & Rogers, PLLC

279 York Street
P.O. Box 467
York, Maine 03909

207-361-4680

Monday - Friday: 9 am - 5 pm
Saturday: By appointment
Sunday: Closed

*Satellite office located in **Kennebunk, ME** is staffed for scheduled appointments made through the York office only *

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Brennan & Rogers, PLLC
279 York Street (PO Box 467)
York, ME 03909 207-361-4680
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