

# Humenik

FUNERAL CHAPEL

14200 SNOW ROAD  
BROOK PARK OH 44142  
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*Celebrating Service to Our Community*

## HUMENIK'S HIGHLIGHTS



[www.HumenikFuneralChapel.com](http://www.HumenikFuneralChapel.com)

Mar / Apr 2015

[www.facebook.com/Humenik.Funeral.Chapel](http://www.facebook.com/Humenik.Funeral.Chapel)

### A ST. PATRICK'S DAY WISH

Over the years, the rainbow has meant different things to different people. For electricians, the colors of the visible spectrum, unify and codify their work. For the ancient Hebrew people, the rainbow was a symbol of God's promise never again to flood the earth. For animal lovers, the "Rainbow Bridge" poem is a comfort when they lose their pets. For Irish Americans, the legend of the rainbow speaks of a pot of gold at it's end. While you may not find "gold," perhaps you might find something greater: Peace in your hearts, in your homes, and in our troubled world. Peace be with you this St. Patrick's Day!



### LAST CALL FOR USAF MUSEUM

There are plenty of seats still available for the April 24th trip to the Wright-Patterson Air Force Base and USAF National Museum. Since the weather outside has been mostly "frightful," and staying home so "delightful," this is a perfect opportunity for an indoor tour. If you have never been to the museum, just the enormity of the planes on display will have you wondering, "how is it that something that big and heavy can fly?" Cost of the trip is \$75.00 per person which includes transportation and dinner. Lunch is paid for on your own. Please park your cars at the CVS end of the parking lot when you arrive. We will be departing from Humenik's at 6AM and returning by 11PM. Reservations and payment must be made by March 23rd. Call today! 216-265-8700



**Joseph F. Humenik, Jr.**

Funeral Director

**Mary Lou Babal**

Facility Manager

**Bill Meixner**

Dept. of Defense Authorized  
Military Funeral Honors Provider

### CLEVELAND VS. CHICAGO CUBS AND TOUR OF THE WINDY CITY



On June 16-18 we will be visiting Chicago, IL. Nothing is more "Chicago" than the Chicago Cubs and Wrigley Field. We'll take in an evening ballgame at the historic stadium to top off our first day. Day two will be a "choose your own adventure" day as we set you loose to explore the city at your own pace with a day ticket on the Gray Line Trolley system. Your on and off privileges will take you to the door step of world class venues such as the Shedd Aquarium, the Art Institute, and much more. Cost of the trip is \$395.00 per person based on double occupancy; \$557.00 single occupancy. The trip includes, two breakfasts, two dinners, baseball ticket, trolley day pass, transportation and lodging. Your \$150 deposit is due by May 1st. Payment in full by Jun 1st.

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216-265-8700

[humenikfunerals@roadrunner.com](mailto:humenikfunerals@roadrunner.com)

**Matthew O'Donnell**

Funeral Director

**Matthew Humenik**

Office Associate

Social Media Director

**Lynn Saber-Eiswerth**

Memorialist

## INVITE A FRIEND TO REGISTER TO RECEIVE HUMENIK'S HIGHLIGHTS!

### -DATA FORM-

Name \_\_\_\_\_

Email \_\_\_\_\_

Address \_\_\_\_\_

USAF Museum April 24th, \$75 per person

City \_\_\_\_\_ Zip \_\_\_\_\_

Chicago Tour June 16-18th \$395 per person  
(Based on double occupancy; \$557.00 single)

Phone \_\_\_\_\_

Interested in Washington, D.C. Tour

Mail To HUMENIK FUNERAL CHAPEL  
or drop off: 14200 Snow Road, Brook Park OH 44142

Trip ideas: \_\_\_\_\_

Humenik Phone Number: 216-265-8700

NOTE: To guarantee seating on the tour, your non-refundable payment must be received with tour order form.

## ...and Now, the News

### CONSUMER ALERT!

As you well know, we like to have fun with our trips and our newsletter. Sometimes, however, we need to take a moment to discuss a serious matter with you. As you know, placing a loved one in a long term nursing home facility is a decision wrought with painful fallout. The emotional side of the decision is tough enough, but don't allow that to cloud your thinking on the financial side of the equation. Recently we served a family whose loved one upon entering the nursing facility, had over \$100,000 in assets. Those funds have been completely exhausted by paying for the nursing home stay with cash. Sadly, unknown to them, there are legal ways to "spend down" assets to qualify for Medicaid assistance to pay for nursing home expenses. Call us first; prior to applying for Medicaid, we can help you make informed choices and do our best to serve you in your present and your future needs.

You first need to know what assets are exempt from being counted when applying for Medicaid. These assets are things such as: a home (however, the home must be the main place of residence for the spouse); personal belongings and household goods; one car for the spouse; burial spaces and irrevocable pre-paid funeral contract; value of life insurance if the combined face value is less than \$1500. If the face values exceed this amount, they are counted assets.

Non-exempt, or counted assets are things such as: Cash, savings, and checking accounts, credit union share and draft accounts; certificates of deposit; U.S. Savings bonds; IRAs, 401k and 403bs; prepaid funeral contracts which can be cancelled (they must be irrevocable); Trusts, depending on the terms of the trust; real estate (other than the residence); more than one car; boats or recreational vehicles; Stocks, bonds, or mutual funds; and Land contracts or mortgages held on real estate sold.

Lastly, and most importantly, it is paramount to this plan to know that there is a 5-year "look back," to see how assets have been divested. Most of us don't look that far ahead. The look back formula is thus: Every \$6023 given away creates a 1 month period of ineligibility. In the short term, you can enter irrevocable pre-funded funeral contract or contracts (for immediate family members too), protecting assets for final expenses. Feel free to contact us for an elder law attorney referral. We want to help you protect what you worked so hard for.

### WASHINGTON, D.C.

Hopefully sometime soon Old Man Winter will give us a break and we can escape from our virtual "cocoon" and flutter forth like a Monarch butterfly. We're still looking for travelers to join our trip to Washington D.C. this August 17th to 20th. *En route* to Washington D.C. we will be making a stop at the Flight 93 Memorial in Somerset, PA. We will be staying in nearby Arlington VA in an effort to cut down on the infamous daily D.C. traffic jam. Every morning will greet you with a breakfast buffet to get you fueled up for some serious sightseeing. We'll start off Day two early on Tuesday morning stepping off at the National Archives. Lunch will be on your own. We will be picked up at the Air and Space Museum and head to Red Hot and Blue for dinner. Those who wish can join us at the nearby Iwo Jima Memorial for the famous Marine Corps "Silent Drill. The rest of the evening is yours to relax perhaps in the cocktail lounge overlooking the historic Georgetown area. Day three will be a tour of George Washington's estate at Mount Vernon. Lunch at Mount Vernon is included with the cost of the trip. After a better part of the day at Mt. Vernon we'll visit Arlington National Cemetery. Day four, after checking out of the hotel will be a walking tour of the west end of the National Mall, including the Lincoln Memorial, VietNam, WWII, and Korean War memorials. Lunch will be on your own. After lunch we will re board for the ride home.

**\*\*NOTE\*\***

Due to the high level of security in some areas of this tour, it is vitally important for your immediate response. To sign up for these tours you must provide: Your first name, middle or initial, last name, date of birth, social security number, citizenship, country, gender, city, state, and zip code. The cost of the tour is based on double occupancy, which includes: transportation, lodging, 3 breakfasts, 3 dinners, and 1 Lunch (at Mt. Vernon), including all taxes and gratuities. Cost of the trip will follow in future newsletters. Interested? Check above.

