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Planning for My Mother — Lessons Learned

By Jerold E. Rothkoff



For almost three decades, I have helped families navigate some of life's most difficult transitions. As an elder care law attorney, I have guided clients through Medicaid planning, long-term care planning, end of life planning, assisted living and nursing home admissions, estate planning, and difficult caregiving decisions. I have sat across the table from worried spouses, adult children, and aging parents trying to make the best decisions possible for their families.

I thought I understood what they were going through. Then my mother needed long-term care planning. Suddenly, I was not the attorney sitting across from a client. I was the son sitting beside his mother, facing many of the same questions, fears, and uncertainties that my clients experience every day.

I have often advised clients not to wait until a crisis occurs before planning for

future care needs. From a legal perspective, early planning makes sense. It provides more options, greater flexibility, and often better financial outcomes. When it came to my own mother, I discovered something many families already know: these conversations are hard.

No one wants to talk about losing independence. No one wants to discuss the possibility of needing home care, assisted living, or a nursing home. Even when planning is clearly the right thing to do, emotions often get in the way. I was not simply discussing legal documents. I was talking with my mother about aging, health challenges, and the future she hoped to maintain.

This experience gave me a new appreciation for the emotional hurdles families face when beginning the long-term care planning process, and I believe has made

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Registration for Rothkoff Law Group Elder Care Symposium Now Open

On Thursday, October 15, 2026, Rothkoff Law Group will host our 9th Annual Elder Care Symposium from 8:30 am to 4:30 pm at Live! Casino Hotel in South Philadelphia. There will also be an opportunity to participate in a virtual format. This is your chance to join industry leaders and explore groundbreaking updates for older adults.

In addition to the live presentations, Symposium attendees can visit the exhibit hall and engage with 60 vendors who work with seniors. Symposium attendees will be eligible for four Continuing Education (CE) credits. For further details and to register, go to rothkoffsymposium.com.

Elevating Voices in Elder Care

October 15, 2026 | 8:30AM - 5:00PM

Hosted At: Live! Casino & Hotel Philadelphia Event Center



Rothkoff Law Group Recognitions

Well-deserved congratulations to Bryan Adler, Jerry Rothkoff and Ryan Krockner on being selected for Super Lawyers 2026. This honor is a testament to the passionate work Bryan, Jerry, and Ryan put in every day at Rothkoff Law Group. This is the 9th consecutive year for Bryan to be named a Super Lawyer, 14th for Jerry, and 2nd for Ryan.



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Rothkoff Law Group Symposium Caregiver Award: Nominate a Professional Caregiver

Professional caregivers are an invaluable part of our society, offering not only essential care and support but also compassion and meaningful human connection. At Rothkoff Law Group, we are proud to recognize the dedication and kindness of these remarkable individuals.

We invite you to nominate a full-time professional working in the senior care industry who consistently goes above and beyond in providing exceptional care.



The recipient of this special honor will be announced at our 9th Annual Elder Care Symposium, taking place on Thursday, October 15, 2026 at Live! Casino and Hotel Philadelphia.

Join us in celebrating the heroes of senior care. You can nominate an outstanding professional caregiver today at bit.ly/Caregiver-Award-Nomination.



Planning for My Mother *(Continued from front page)*

me a better elder care law attorney.

Many people assume that long-term care planning is primarily about protecting assets or qualifying for Medicaid benefits. Those goals are certainly important, but helping my mother reinforced a deeper truth. What mattered most to her was maintaining control over her life. She wanted to make her own decisions. She wanted to remain involved in choices about her healthcare, living arrangements, and finances. She wanted to preserve her dignity.

Additionally, even close families may have different opinions on how care should be provided. Questions about care options, finances, medical decisions, and future planning naturally generated different opinions and

perspectives. Not because anyone was wrong, but because everyone cared.

Moreover, I witnessed firsthand the difficulty of trying to juggle taking care of your own family and work, while tending to your caregiving duties. It can place enormous pressure on family members. Adult children often struggle to balance careers, raising their own children, and caring for aging parents. Spouses may feel overwhelmed by increasing responsibilities. Everyone wants to do the right thing, but there is often uncertainty about what that is.

Helping my mother reminded me that long-term care planning is ultimately about family. It is about reducing uncertainty. It is about preserving dignity. It is about

creating a plan that reflects an individual's values and wishes. Planning is about giving families confidence when they face difficult decisions. The legal strategies matter. The financial protections matter. But, behind every elder care law matter is a family trying to care for someone they love.

Helping my mother reminded me that elder care law is not simply about documents, regulations, and legal strategies. It is about people, families, and preserving dignity through life's most challenging transitions. The experience reinforced why I chose to practice elder care law: to help families protect the people they love while preparing for the future with clarity and confidence.

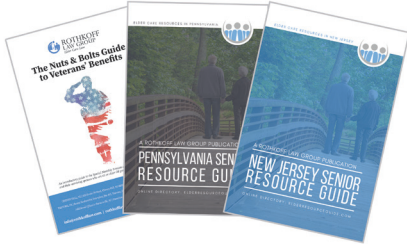
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The success of our firm is a direct reflection of our clients and the referral sources who have supported us. Therefore, we actively welcome your referrals as well as your input regarding the contents of this newsletter. We also welcome comments on the quality of legal services our offices provide.



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Events Calendar



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Spring Staff Happy Hour

Every successful team has something special behind it: trust, respect, and genuine connection. Our spring happy hour at the Other Half Brewing Company in Philadelphia was a chance to celebrate the people who make Rothkoff Law Group what it is.

We enjoyed great conversations, lots of smiles, and time spent together away from the office. We're thankful for this team and the positive energy they bring to our clients, colleagues, and community every day.



All information presented in the Rothkoff Quarterly newsletter is general and does not constitute legal advice. Please do not act upon this information without consulting an attorney. Anyone facing a legal issue discussed in this publication is advised to seek legal advice from a competent professional.