



Surprenant & Beneski, P.C.

Estate, Tax, Medicaid and Special Needs Planning

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www.myfamilyestateplanning.com

January, 2012

Elder Law Today

2012! I can hardly believe it. Personally, I'm so glad 2011 is over. It was a long difficult year for me with Joe away in Africa. Joe will be home the end of January. The kids and I are getting so excited! Professionally 2011 was a very successful and eventful year. Despite the continuing slow economy, Surprenant & Beneski, P.C. has continued to grow thanks to all of your support. Here are some highlights of Surprenant & Beneski, P.C. 2011 year:

We opened our third office in Brockton by the Easton line in June. This office allows us to serve clients south of Boston who live further north than New Bedford. We opened this office in part because many clients had family and friends whom they wanted to refer to us but the potential client did not live close to the South Coast. Now we have a place to conveniently serve them. Thank you for your support in making this possible.

I was appointed to the Board of Directors for Coastline Elderly Services. I am proud to be able to serve this great organization that helps so many seniors in the greater New Bedford area.

Dan was elected to the Board of Directors of the Massachusetts chapter of the National Academy of Elder Law Attorneys. Dan will be working with some of the best elder law attorneys in Massachusetts to educate elder law attorneys and lobby for laws that help our clients.

We are proud to announce that Brandon Walecka has joined the firm as an associate attorney. At Surprenant & Beneski, P.C., Brandon will be focusing on elder law and estate planning. He has been an intern at our firm for the past several years. Brandon graduated *cum laude* from the University of Massachusetts, School of Law in June, took and passed the Bar exam over the summer and was sworn in as an attorney in November. While in law school Brandon was Student Bar President. He also worked full time, interned for us and volunteered as an ombudsman at a nursing home. As you can see Brandon is an impressive person. However, what has really impressed us over the last several years is Brandon's commitment to seniors, his friendly disposition and strong work ethic. Brandon grew up and currently lives in Dartmouth. To further his education in the practice of elder law, Brandon is enrolled in an online Master of Law (LL.M.) program at Stetson University College of Law in Gulfport, Florida.

With the help of Slocum Studios, Dan has revamped our web site. It now has many educational video in addition to the existing educational materials. If you haven't checked it out at www.myfamilyestateplanning.com and let us know what you think. Maria Lawton and Karen Leary have gotten Surprenant & Beneski, P.C. on Facebook! If you have not "liked" us yet please do.

So what will 2012 hold for us? We aren't sure at the moment but I am hopeful that we will continue to grow and serve clients. We wish you a happy, healthy and prosperous 2012!

Michelle D. Beneski

Some New Year's Resolutions for Seniors

Many people make New Year's resolutions to start off the New Year. These resolutions usually have a self improvement theme: lose weight, get in shape, read more books, watch less TV, eat less junk food, make new friends, etc. Most of these good intentions will not last beyond a month or two. Senior citizens might want to consider making some New Year's Resolutions too.

Each year we provide a few suggestions to help you get started on yours. Following are resolutions designed to help you maintain your physical and mental health, improve your social life and help you live a happier and fuller life:

1. Visit your local senior center. If you have not been to your local senior center, you do not know what you are missing. The folks there are not, as my 83-year-old mother used to say, "just a bunch of old people." The senior centers are alive with all sorts of activities including games, crafts, lectures, exercise classes, educational courses, special interest clubs, entertainment, travel, parties and dances and hot lunches. Involved seniors are alive and vibrant and in reasonably good health.

2. Plan to eat regular nourishing meals. If you have lost interest in eating because you live alone or do not want to make the effort, get out of your rut! Plan to eat at least one nourishing meal a day — not junk food or fast food, but a real meal. Too many seniors lose interest in eating because they are alone and don't want to bother fixing a meal just for themselves. If this is the cause of your reluctance, occasionally invite a neighbor or friend to join you or plan to watch a special TV show while you dine. Prepare more food than you need for one meal and eat it over two or three days.

3. Increase your social contacts. You can make new friends at the senior center and church or reach out to your neighbors and host a tea party. The increased social and mental stimulation will be good for you. If you live alone and do not have a lot of family nearby, resolve to increase your social contacts for your own mental well being. Try to make at least one new friend this year.

4. Consider getting help if necessary. If you live alone and do not have family that you see regularly and are finding it difficult to get out to shop, houseclean, do laundry, or get to appointments, consider contacting an agency to provide you with a companion or home-helper for a few hours each week. A companion can keep you company, help you to get out, cook a meal, houseclean, shop, run errands and provide transportation to appointments and events.

5. Make a scrapbook about your life. Do you remember the TV show "This Is Your Life?" Each show featured in detail the life of some person. The format involved flipping through a scrapbook. Pretend you're getting ready to be on that show. You'll need a scrapbook to tell your life story; where were you born, who was in your family, what happened to you as a child, when and whom you married, etc. Include pictures and other mementos. You have a great story to tell and your family and friends would love to experience it with you through your scrapbook.

If a scrapbook does not excite you, consider writing a journal. By the way, you can probably learn how to design a sophisticated scrapbook or write a journal at the senior center.

6. Clean house. Go through your residence to identify items you no longer want, need or will never use again. Arrange to give them to family, friends or charity. Find someone who would like that item you have been saving for 50 years in case you ever need it again. Bite the bullet and get rid of it.

7. Get your papers/affairs in order. Do you have your important documents and information (insurance, social security number, mortgage/deed/lease, investments, savings accounts, auto registration, will, Medicare/Medicaid info, etc.) together in a safe place? Does anyone else know where to find them? Get them together in one location, make a list of them and let someone know where to find them.

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8. Learn how to use the Internet. Even if you do not have a computer, you can learn how to use the Internet. This skill will open up a whole new world of interesting information and communication possibilities to you. Ask a family member, especially grandkids, to teach you. It's easy and you can use the computers at the library, senior center or friends or relatives. Email on the Internet will provide you with an easy, fun way to stay in touch with family and friends. Want a recipe? Look it up on the Internet. Want to purchase a special, obscure item? Can't get to the store to purchase an item? Find it and purchase it on the Internet. You do not need to understand how a computer works or other technical stuff. All you need to know is the Internet and e-mail.

9. Schedule regular exercise. As you age, even a little regular exercise will help you feel better, maintain muscle tone, improve balance and keep those joints loose. Walking is great exercise. Plan on a daily walk. Walk with a friend or engage a companion to walk with you. Senior centers offer exercise classes. If you don't want to go out and can afford a treadmill, purchase one for your residence and set it up in front of a TV.

10. Consider a personal emergency response system. If you live alone, you should seriously consider one of these devices that can immediately summon help if you need it. Contact your local hospital for information on where to acquire one of these systems. You will be provided with a small device that you can wear around your neck or on your wrist. If you have difficulty, you can press a button on the device and help will be on its way immediately.

11. Engage your mind. It is important to keep both body and mind fit. Regular mental stimulation will help you stay sharp, reduce memory loss, and some say, prevent or delay Alzheimer's disease. Start a new hobby (senior center can help); teach your hobby to another, perhaps a grandchild, join a book club or books-on-tape club.

Have a happy, healthy, satisfying new year!

Jack Cross is President of Home Instead Senior Care-Lexington a provider of companionship and home care for the elderly. He can be reached at 781-402-0060 or jack.cross@homeinstead.com. See his Web site at www.homeinstead.com/404.

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**Thank YOU
for recognizing our efforts by sending your
friends & family!**

Ann Ellsworth
Atty. Craig Rockwood
Atty. Dana Sargeant
Atty. Thomas Carpenter
Atty. Tiffany Gillis
Brenda Dufresne
Catholic Social Services
Charlton Memorial Hospital
Thomas Perry, CPA

Dartmouth COA
Donald Dumont
Henry & Lorraine St. Laurent
Judy Lyons
Karen Garcia
Rene Poyant
Rochester COA
St. Luke's Hospital

We invest 100% of our time & energy to delivering first-class service to our clients. As a result, our valued clients, partners, & friends refer their family, clients, friends & associates to us. We build strong, lifelong relationships, one person at a time!

Mark Your Calendars For These Upcoming Events in January!

Estate Planning 101 presentations! Call 1-800-929-0491 to reserve your seat! You can also register by going on-line to: www.myfamilyestateplanning.com

Is it Time to get your Ducks in a Row?

Tuesday, January 10th (code: Hyannis) 1:30pm-3:00pm
The Cape Codder, 1225 Iyannough Road, Hyannis, MA 02601

Thursday, January 19th (code: Wamsutta) 1:00pm-3:00pm OR 6:30pm-8:00pm
The Wamsutta Club, 427 County Street, New Bedford, MA 02740

Thursday, January 26th (code: Brockton) 6:30pm-8:00pm
Holiday Inn Taunton, 700 Myles Standish Blvd, Taunton, Ma 02780



Here's What You'll Learn...

- How living trusts avoid probate, why wills don't and what good trust planning costs.
- How your Healthcare Proxy, Living Will and the new HIPAA release must work together.
- How to avoid death taxes, guarantee IRA stretch outs and plan for disabled kids or grandkids.
- How to "bulletproof" your children's and grandchildren's inheritances from their divorces, debts, lawsuits, medical expenses, irresponsible life styles and transfers out of your bloodline.
- How to protect your home and savings from \$8,300/month nursing home bills and Medicaid without buying long-term care insurance – even if you or a loved one is in a nursing home now.
- How qualified veterans and their spouses can get up to \$1949/month for at-home health care or assisted living costs from a little-known VA benefit for non-service connected disabilities.



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