

Elder Law Today



DURPRENANT & ENESKI
Estate, Tax, Medicaid and Disability Planning



www.myfamilyestateplanning.com

January, 2011

35 Arnold Street, New Bedford, MA 02740
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336 South Street, Hyannis, MA 02601
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THIS IS YOUR DO WHAT YOU LOVE, AND DO IT OFTEN. LIFE.

IF YOU DON'T LIKE SOMETHING, CHANGE IT.

IF YOU DON'T LIKE YOUR JOB, QUIT.

IF YOU DON'T HAVE ENOUGH TIME, STOP WATCHING TV.

IF YOU ARE LOOKING FOR THE LOVE OF YOUR LIFE, STOP;

THEY WILL BE WAITING FOR YOU WHEN YOU

START DOING THINGS YOU LOVE.

STOP OVER ANALYZING,

LIFE IS SIMPLE. EVERY LAST BITE.

OPEN YOUR MIND, ARMS, AND HEART TO NEW THINGS AND PEOPLE, WE ARE UNITED IN OUR DIFFERENCES.

ASK THE NEXT PERSON YOU SEE WHAT THEIR PASSION IS, AND SHARE YOUR INSPIRING DREAM WITH THEM.

TRAVEL OFTEN;

SOME OPPORTUNITIES ONLY COME ONCE, SEIZE THEM.

LIFE IS ABOUT THE PEOPLE YOU MEET, AND

THE THINGS YOU CREATE WITH THEM

SO GO OUT AND START CREATING.

LIFE IS LIVE YOUR DREAM,

SHORT. AND WEAR YOUR PASSION.

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 11th (code: Cape) 1:30pm-3:00pm
Cape Cod Island Association of Realtors Conference Center
22 Mid Tech Drive, West Yarmouth

Thursday, January 20th (code: Wamsutta) 1:30-3:00 and 6:30pm-8:00pm
The Wamsutta Club, 427 County Street, New Bedford, MA

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.



Elder Law Attorneys Reveals the Legal Steps You Should Consider Right Now If Your Loved One Is In a Nursing Home Or About To Enter One Soon.

Crabby Appetizer

15 min | 10 min prep
48 pieces

- 3 **green onions**, chopped into small pieces
- 1 (6 ounce) can crabmeat, picked over
- 1/3 cup **mayonnaise**
- 1 cup shredded **cheddar cheese**
- 1 cup shredded **mozzarella cheese**
- 1/2 teaspoon **chili powder**
- 1/2 teaspoon **pepper**
- 6 muffins, halved

Mix everything except muffins.

Spread about one generous tablespoon of mixture onto muffin halves.

Broil for about 5 minutes until cheese gets bubbly.

Cut each muffin into 4 pieces.

Serve warm.

** To make a healthier version of this recipe, substitute ingredients with low-fat ingredients!*



Elder Law Today is produced by Robert L. Surprenant, of counsel, Daniel M. Surprenant & Michelle D. Beneski, Attorneys at Law. This newsletter is published as a service of Surprenant & Beneski, P.C., 35 Arnold Street, New Bedford Massachusetts 02740 and 336 South Street, Hyannis, MA 02601



COASTLINE ELDERLY NUTRITION NEWS

From the desk of Kim Ferreira, MS, RD, LDN Coastline Elderly Services, Inc.
Contact me with any questions at (508) 999-6400 x194 or email: ksferreira@coastlineelderly.org

Eating Right in the New Year

With the New Year upon us, it's important to remind ourselves of basic nutritional concepts that help us maintain an appropriate weight, a balanced diet and a healthy well-being.

Never Skip Breakfast. Try to eat within an hour of waking to keep your metabolism at its optimal level.

Stay Hydrated. Drink ~8 glasses of fluids daily to maintain regularity, beat fatigue and limit false hunger signals. Fluids include coffee, milk, juice, water, flavored waters, etc.

Limit Processed Foods. These foods tend to be higher in sugar, fat and sodium and contain less vitamins & minerals. This includes prepackaged foods, frozen dinners, cured meats, & cheese.

Be Mindful of Portions. Each year, the portions we are served and eat continue to escalate. Examples of proper portion sizes are below.

Listen to Your Hunger Signals. It's a basic concept that most people do not follow: "Eat when you feel hunger, Stop when you feel full".

Love Your Kitchen. Research has shown time and time again that cooking from home is usually more nutritious than eating out.

Portion Control Reminders

3 ounces of meat = a deck of cards
 1/2 cup of cereal, rice, pasta = ice cream scoop
 1 teaspoon butter, mayo or oil = a thumb tip
 1 ounce cheese = small matchbox
 1 tablespoon of salad dressing or peanut butter = size of your thumb

CUTTING CALORIES CORNER

Did you know?

1 plain English muffin 2 grams fiber
 VS.

Whole Wheat English muffin 3.8 grams fiber

3/4 cup Cornflakes cereal 0.5 grams fiber
 VS.

3/4 cup wheat bran cereal 5.1 grams fiber

1/2 cup apple juice 0.1 grams fiber
 VS.

1 medium whole apple 3.7 grams fiber

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

Ronald Pikul	Atty. Jeff Sanders
Maria Lawton	Robert & Helen Dumas
Mike Medeiros	New Bedford Police Dept
Atty. Jack Kowalski	David Leroux
Pauline & Robert Plaud	Community Nurse & Hospice
Robert Santos	NB Health Care Center
St. Luke's Hospital	Rock Funeral Home
Mattapoisett COA	Michael Surprenant
Diane Silva	Tremont Nursing Home
Betsy Bienvenue	Rock Funeral Home

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!

IN-SERVICE TRAINING AVAILABLE AT YOUR OFFICE OR FACILITY ON TOPICS RELATED TO:

- ◆ Division of Assets
- ◆ Powers of Attorney
- ◆ Special Needs Planning
- ◆ Medicaid Planning
- ◆ Health Care Proxies

Call Maria Lawton at 508-717-2754
to set up a date & time!

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