

Elder Law Today



SURPRENANT & ENESKI
Estate, Tax, Medicaid and Disability Planning

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35 Arnold Street, New Bedford, MA 02740
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336 South Street, Hyannis, MA 02601
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July, 2009



Nice People Wanted

We have nice clients and we notice that nice people refer other nice people. We would like you to encourage your friends and family to come to our office for their estate planning. During the month of July and August: we will waive our \$500 initial consultation fee for any prospective new clients referred to our office and will offer a 10% discount to those who schedule an appointment and come in during July and August 2009 because of your referral. In order to qualify the prospective client must follow our usually new client procedure, call and set an appointment and come in during July or August 2009, and tell us who they were referred by at the time they set the appointment.

Why are we doing this? Well, the fall gets really busy for us and we want to move some of that business into the summer to even out our work load. Also we would rather gain a referred client than one that comes to us from other means. Why? Because nice people refer nice people. So tell your friends and family to call our office at 1-508-994-5200 to make an appointment for their consultation. If they call, set an appointment and come in for the appointment by 5 pm on August 31, 2009 we'll give them a 10% off for any services they engage us in at that first appointment. Remember this offer is only good for the referral appointments that set their appointment and come in during July and August 2009, so tell your friends and family to call right away! We do only have a limited number of appointments and we are all taking some summer vacations so call today before all the appointments are gone!

Reverse Mortgages Offer Financial Solutions For Seniors

Many older Americans want to find a way to increase their monthly income. Facing fixed pensions, medical expenses that will increase as they age, and limited Social Security benefits, a growing number of seniors are looking at reverse mortgages as a way to access the equity in their homes to guarantee tax free income that will let them stay in their homes as long as they want and maintain a higher standard of living. Homeowners are realizing they can take advantage of the equity in their homes. Furthermore, a reverse mortgage provides a way to convert home equity into additional funds available to the homeowner without ever giving up title to the home and without incurring mortgage payments. For people who are at least 62 years of age and own their own home—and know they want to stay there—a reverse mortgage makes sense. A senior homeowner can use funds from a reverse mortgage to supplement their monthly income or to help meet expenses such as in-home care. With a reverse mortgage, the loan becomes due when the owner sells the home or no longer uses the home as the primary place of residence. By utilizing a reverse mortgage, they can continue to live independently and comfortably right where they are.

This article was generously submitted by Mike Kennedy of Wells Fargo Bank.

Thank YOU

for recognizing our efforts by sending your friends & family!

Attorney David Ball	Attorney Laura Krohn	Dianne Pereira
Chuck Bishell	Dr. Roger LaCoste	Alice Rebelo
Jeff Bourgeois	Lakeville COA	Barbara Sullivan
Cecily Brown	Atty. Michael Lahti	Conrad Surprenant
Brandon Woods of Dartmouth	Patricia Midurski	Charlie Tapper
Robert Davidson	Melanie Muir	Donald Tucker
Forest View Nursing Home	Celia O'Neil	St Luke's Hospital
Philomena Figuerido	Claire Geggatt	Tobey Hospital
Sheila Freitas	Charlie George	

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.

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Mark Your Calendars For These Upcoming Events in
July & August! Call 1-800-929-0491 To Reserve Your Seat!



Living Trust Seminar*

All programs are from 6:30pm-8:00pm

Wednesday, July 15th (code: NBCC)

New Bedford Country Club, 585 Slocum Road in North Dartmouth.

Wednesday, August 12th (code: WCC)

Wamsutta Club, 427 County Street, New Bedford, MA.

Long Term Care Presentations, including Veteran Benefits*

Two convenient times available, 1:30pm-3:00pm or 6:30pm-8:00pm

Thursday, July 23rd (code: Wamsutta)

Thursday, August 13th (code: Wamsutta)

Wamsutta Club, 427 County Street, New Bedford, MA.

Long Term Care Presentations on the Cape*

All Programs are from 1:30pm-3:00pm

Tuesday, July 14th (code: Cape)

Tuesday, August 11th (code: Cape)

Cape Cod & Island Association of Realtors Conference Center,

22 Mid Tech Drive, West Yarmouth, MA

*As you may know, many of our local food banks are overwhelmed with requests. Many are running low or are empty. Together, we can make a difference to help fill their shelves. We ask that you bring one canned good or other non-perishable item with you to one of our free seminars. All donations will go to our local food banks. In advance, we thank you for support!

Elder Law Today is produced by Robert L. Surprenant, 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 NUTRITION NEWS

From the desk of Kim Ferreira, MS, RD, LDN, Coastline Elderly Services, Inc

Give Your Metabolism a Boost

Your metabolic rate is the rate at how your body uses energy (calories) over a given amount of time. This includes (1) energy needed for basic body functions (basal metabolic rate), (2) energy needed for eating/digesting food, and (3) energy needed for physical activity. Metabolism is very complex given there are multiple factors that will influence one's metabolic rate.

It is a known fact that as we age, our metabolism gradually declines. This makes it difficult to consume the same amount of food each year without gaining weight. However, there are things you can do and possibly foods you can eat to give your metabolism a little boost!

Eating frequent small meals instead of two or three larger ones: Your metabolic rate increases to process the foods you have eaten so consuming smaller meals more frequently will help to maintain an elevation in metabolism.

Caffeine: Caffeine has been shown to stimulate energy expenditure and energy intake but evidence remains controversial.

Green tea supplements: Green tea extract may assist in metabolism due to certain phytochemicals in tea. However, studies have been inconsistent and any effect on metabolism is likely to be small and brief.

Capsaicin: Evidence supports that a meal containing capsaicin (red peppers) may increase energy expenditure. However, long term use of capsaicin has not been shown to be feasible due to its strong flavor/spiciness.

Getting enough sleep: Studies have found a link between inadequate sleep with weight gain and possibly reduced metabolic rate BUT, the effect of sleep has not been directly measured.

There is no simple trick to magically boost your basal metabolic rate. However, including **EXERCISE** will pump up your activity-related energy expenditure. Aerobic exercise (walking, biking, running) burns more ~~calories~~ than strength training and is more likely to significantly boost your metabolic rate afterwards (at least briefly). Keep in mind, it's always important to balance your workouts with both aerobic and strength activities.

Source: UC Berkeley Wellness Letter, December 2008; Diepvens, K, et al Obesity and thermogenesis related to the consumption of caffeine, ephedrine, capsaicin and green tea. Am J Physiol Regul Integr Comp Physiol 2007;292:77-85.

Factors Influencing Basal Metabolic Rate (BMR)

Women tend to have lower BMR than men.
Older people have lower rates than younger.
People who fidget or move around a lot unconsciously tend to have a higher BMR.
BMR rises in hotter climates/temperatures.
Fever increases BMR, while fasting and malnutrition reduces BMR.

CUTTING CALORIES CORNER

Did you know?

1 cup of vanilla ice cream has 290 calories and 16 g of fat, while 1 cup of low-fat vanilla yogurt has about 200 calories and just 3 g of fat.

Save about 90 calories and 13 grams of fat!

Please contact me with any questions at (508) 999-6400 x194 or email: ksferreira@coastlineelderly.org