



## "Long Term Care is a Family Affair"

Surprenant & Beneski, P.C. invites the public to a **FREE** presentation on developing a long-term care strategy on **Tuesday, March 10th from 1:00pm to 2:30pm** at our office.

The guest speakers will be **Brad Maltby from Ameriprise Financial and Lynn Pohl from Genworth.**

They will be discussing the best course of action you should take to protect your nest egg and help provide a plan to help control the rising cost of assisted care. We strongly recommend that maturing parents bring their adult children to learn how to work together towards protecting their assets and why it is so important to plan ahead.

**Seating is limited so please be sure to RSVP to 508-994-5200. Light refreshments will be served. Parking is also available.**



March, 2009

35 Arnold Street, New Bedford, MA 02740  
P: 508-994-5200 F: 508-994-2227

2 Oak Street, Suite 202, Mashpee Commons,  
Mashpee, MA 02549 P: 508-477-1102

## What Can Seniors' And Their Families Do To Legally Protect Themselves In These Dire Economic Times?

It feels like the sky is falling. Every week a client is coming in and telling us of a job loss or home loss. MassHealth has cut back on funding. The local senior service agencies like Coastline and Bristol Elder Services have three to six month waiting lists for home health care services. The Visiting Nurses are telling us that Medicare has changed how it pays for home care after a hospital stay as well. It looks like quite a few people will be losing services. So what can you do to legally protect yourself in these dire economic times?

First, make sure your legal house is in order. Being pro-active and preparing for the potential need for services can save you thousands of dollars and protect your family from bearing the cost of your care. Have you picked someone to help take care of you if you can't take care of yourself? Have you legally authorized them so they actually can take care of you if needed? This can be done by you signing a Durable Power of Attorney and a Health Care Proxy. If you don't have these and something happens and you can't take care of yourself then your family will have to go into the Probate court and get legal authority to take care of you through a guardianship process. A guardian proceeding often costs at least two thousand dollars. A Durable Power of Attorney and Health Care Proxy cost only a few hundred dollars.

Next educate your self about all of the government benefit programs that you may need in the future. Most people have heard about the five year look back period but few people understand how it works. Most people haven't heard of the Veteran's Aid and Attendance benefit. There are ways to protect your home from a Medicaid lien if you need nursing home care. There are at least three ways to protect your home from a Medicaid lien that do not have a five year penalty period. There are also several others that do incur a five year penalty period. We offer several free booklets on both these topics. Call 1-800-929-0491 and leave a message to request our **FREE Consumers Guide to Medicaid or our FREE Nuts & Bolts Guide to Veteran's Benefits.** We usually offer at least 2 free seminars a month in Southeastern Massachusetts. Call our office at 508-994-5200 to get a list of upcoming events. Nothing is sold at the programs, they are purely educational. Listen to our radio program on Wednesday's at 1pm on WBSM 1420. We often talk about these topics and you can call in to ask questions. After you educate yourself you can make wise choices and prepare yourself in case you need benefits. If you wait until you need the services it will probably be too late. You worked hard to accumulate what you have. Now more than ever you need those funds to take care of yourself and your family.

Third, think ahead for your family. Did you know that you can leave your children and grandchildren an inheritance that is protected from the claims of their creditors? Yes if they get divorced, go bankrupt or get sued the money you left them can be lost or can be protected. This isn't something a child can do for herself but it is something that you can do for them. With the divorce rate at nearly sixty percent and this scary economy wouldn't it be nice to have the peace of mind knowing that your child's inheritance is protected. In future articles I will go into more detail on all of these topics.

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SURPRENANT & BENESKI  
Estate Tax, Medicaid and Disability Planning



**Schedule  
Change**

As of March, the time of our radio show will change! We will now be on the air every Wednesday from **1:00pm-2:00pm.**

As always, the radio show is part of our continued effort to educate the community. Every week we will have a variety of guests covering many different and interesting topics. So be sure to tune in and call in and have your questions answered live on the radio with Surprenant & Beneski, P.C.!

**Introducing:**

**ESTATES  
TO  
PLATES**

Given the current economic crisis, our local food pantries are running at an all-time low shortage of supplies. More and more of our family members, friends, neighbors are out of work and cannot afford even the basics. Many times we think canned food drives are for just around the holiday season. The truth is, the need is year-round. Here at Surprenant & Beneski, P.C. we believe that little actions can make big differences in our communities. We ask that when attending one of our seminars or consultations that you bring a non-perishable/canned item with you. This is NOT mandatory but rather a free will donation. Donations can also be dropped off at our office on 35 Arnold Street, New Bedford, Monday-Friday 10am-5pm. All donations of canned goods will be collected and then dispersed to local food banks within the community. This canned food drive will be on-going.

**Thank YOU**

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

Carol Barton	Patricia & Lawrence Mulvey
Elizabeth Cabral	Muriel Natho
Elizabeth Dean	Attorney Sara O'Leary
Alice de Oliveira-Rebello	Dianne Pereira
Attorney Elizabeth Kunz	Attorney Raymond Quintin
Patricia Midursky	Michael Surprenant

*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.*

**Attention Nurses  
and  
Social Workers!**

New Bedford Rehabilitation Hospital is offering two CEUs on **Thursday, March 26th from 9am-11am**

Attorney Michelle Beneski will be presenting the topic of Veteran Benefits and how your clients may qualify and show you how it can help your facility!

Seating is limited so it is important to reserve your seat right away!

**Call Maria Lawton at 508-717-2754**

*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 2 Oak Street, Mashpee Commons, Mashpee, MA 02649*

**Mark Your Calendars For These Upcoming Events in  
March and April! Call 1-800-929-0491 To Reserve Your  
Seat!**



**Living Trust Seminar\***

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

**Wednesday, March 11th (code: NBCC)**

**Thursday, April 9th (code: NBCC)**

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

**Long Term Care Presentations, including Veteran Benefits\***

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

**Thursday, March 19th (code: Cedars)**

Cedars Assisted Living, 626 Old Westport Road, North Dartmouth, MA.

**Thursday, March 26th (code: Kimwell)**

Kimwell Nursing Home, 495 New Boston Road, Fall River, MA.

**Thursday, April 16th (code: Sunrise)**

Sunrise Assisted Living, 274 Slocum Road, North Dartmouth, MA.

**Thursday, April 23rd (code: NBHCC)**

New Bedford Health Care Center, 221 Fitzgerald Drive, New Bedford, MA

**Veteran Benefits Only Presentation\***

6:30pm-8:00pm

**Thursday, April 30th (code: Tremont)**

The Tremont, 605 Main Street, Wareham, MA

**Long Term Care Presentations on the Cape\***

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

**Thursday, March 12th (code: Mashpee)**

**Tuesday April 14th (code: Mashpee)**

the Club at New Seabury, 95 Shore Drive West, Mashpee, 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!