

# Elder Law Today



**SURPRENANT & BENESKI**  
Estate, Tax, Medicaid and Disability Planning

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Estate, Tax, Medicaid and Disability Planning

35 Arnold Street, New Bedford, MA 02740  
P: 508-994-5200 F: 508-994-2227  
2 Oak Street, Suite 202, Mashpee Commons,  
Mashpee, MA 02649 P: 508-477-1102



MAY, 2009

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

Alex Brito	Marion COA
Denise Boisvert	Pat Midurski
Brooklawn COA	Attorney Sara O'Leary
Dartmouth COA	Eugene Savage
Sandee Fleet	Pat Thibeault
Peter Hamm	Westport COA

*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.*



Happy Memorial Day  
from the staff of  
Surprenant & Beneski, P.C.!

In observance of this holiday,  
our office will be closed on  
Monday, May 25th  
and will re-open on Tuesday, May 26th!

## **THAT COULD NEVER HAPPEN TO ME!**

One of the sadder things in life is the unexpected death of a young person. Last month's death of Natasha Richardson is a note worthy example. She leaves behind a husband and two young sons. She died in what may be considered a freak and rather unique accident. She fell on the bunny slope while learning to ski. The natural inclination of all of us is to say that could never happen to me. It just seems such an unusual thing to happen. My husband, Joe and I were discussing this when he pointed out to me that Sonny Bono the celebrity singer and politician died in a skiing accident just a couple years ago again leaving behind a spouse and young children. My point isn't that skiing is dangerous. My point is that the unexpected happens on a regular basis. Are you prepared? Have you done what you need to do to protect your family and yourself if you should pass away or become incapacitated unexpectedly?

It's unfortunate but many people use "That could never happen to me!" as an excuse for not taking care of the estate planning that needs to be done to protect yourself and your family. Burying your head in the sand doesn't help you or your family when the unexpected occurs. Whatever your age, you need certain basic estate planning documents such as a power of attorney, health care proxy and a will. These documents allow you to pick who will take care of you if you can't take care of yourself. If you have young children you must legally name guardians who will raise your children if you can't raise them yourself because of death or disability. Don't assume "my mom will raise my kids". Your mom may want to but the court may not let her if you don't take the time to properly name guardians.

Grandparents, what do you think the chances are that your child has taken care of this important duty? Show your child this article and ask, has he or she taken care of naming guardians? If you are over 65 or diagnosed with a chronic debilitating disease such as Alzheimer's or Parkinson's you need to plan for the possibility of needing long term care. The cost of long term care (whether at home or in a nursing home) is the greatest threat to the financial security of most retired Americans. Planning is never wasted. Those who plan usually have more options, protect assets for themselves and their loved ones and have things move much smoother when the unexpected occurs.

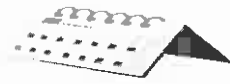
So I ask you: Have you done what you need to do? Or, are you burying your head in the sand? If you haven't planned but want some more information on planning the call and request a free copy of our "Seniors Planning Guide" if you are over 65 or if you are under 65 and have minor child(ren) order a copy "Wear Clean Underwear" a fast, fun, friendly guide to legal planning for busy parents written by Alexis Martin Neely a nationally known estate planning guru. We'll send you either one free. Call us at **1-800-929-0491**, leave your contact information and indicate the guide or book you desire and we'll mail it right out to you. This offer is limited to while our supplies last. We have a very limited supply of the "Wear Clean Underwear" book.

Many of you receiving this newsletter are our clients. Thank you and congratulations for doing what is necessary to care for yourself and your loved ones. You should be proud yourself. You should have the peace of mind of knowing that if the unexpected happens you and your family will be in the best possible position to deal with what ever comes your way. Here at Surprenant & Beneski, P.C. we are passionate about protecting families. You can help us. Share this article with friends and family who you think can benefit. Encourage them to get their *dicks in a row* and gain the peace of mind you have knowing you and your family are well taken care of. Remember just because death or disability is unexpected don't confuse that with it being unusual. Unfortunately both happen much more often that we like to admit. Not taking care of ourselves is not only a disservice to our selves but to our families as well.

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Mark Your Calendars For These Upcoming Events in May and June! Call 1-800-929-0491 To Reserve Your Seat!



**Living Trust Seminar**

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

**Thursday, May 7th (code: NBCC)**

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

**Wednesday, June 10th (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, May 14th (code: Atria)**

Atria Assisted Living, 391 Alden Road, Fairhaven, MA.

**Thursday, May 21st (code: BWNB)**

397 Brandon Woods of New Bedford, County Street, New Bedford, MA.

**Thursday, June 4th (code: Cedars)**

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

**Thursday, June 11th (code: Landmark)**

Landmark Assisted Living, 400 Columbia Street, Fall River, MA.

**Thursday, June 18th (code: Sacred Heart)**

Sacred Hearts Nursing Home, 359 Summer Street, New Bedford, MA

**Long Term Care Presentations on the Cape**

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

**Tuesday, May 12th (code: Mashpee)**

the Club at New Seabury, 95 Shore Drive West, Mashpee, MA.

**Tuesday, June 16th (code: Mashpee)**

the Club at New Seabury, 95 Shore Drive West, Mashpee, MA.

**Veteran Benefits Only Presentation**

6:30pm-8:00pm

**Tuesday, May 19th (code: Oaks)**

*Our Office has grown by two feet!!*

*Congratulations to  
Attorney Dan Surprenant  
and his wife*

*Dr. Katherine LaCoste Surprenant  
on the birth of their son!*

*Many blessings and good thoughts to the entire  
Surprenant family!*



Surprenant & Beneski, P.C. and the Cedars Assisted Living are proudly co-hosting a **Legislative Breakfast** for the Southeast Partnership of the Alzheimer's Association. This special event will take place on Friday, May 22, 2009 at the Wamsutta Club located on 427 County Street in New Bedford. Breakfast will be served at 8:30am. Our legislative representatives and guest speakers will begin at 9:00am. If you are interested in attending please **RSVP** to our office at **508-994-5200** by Monday, May 18th!



**ESTATES TO PLATES:**



*Pictured from left to right: Maria Lawton, Community Liaison for Surprenant & Beneski, P.C., Dartmouth Council on Aging Director, Debra-Ann Raymond and Administrative Clerk Susan Pierce. On March 26th, Surprenant & Beneski, P.C. donated several boxes of food items to the Dartmouth Food Pantry thanks to the generous donations of our clients. Thank you for helping to make a difference in our local communities!*

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.