



Surprenant & Beneski, P.C.

Estate, Tax, Medicaid and Special Needs Planning

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www.myfamilyestateplanning.com

November, 2011

Elder Law Today

7 Ways To Help Protect Senior Finances

With the difficult economic times we are experiencing we are also experiencing an unfortunate increase in elder abuse. Financial exploitation takes many forms. Those include taking money or property, forging an older person's signature and getting an older person to sign a deed or will through deception or coercion.

Family members can be undetected predators

Most cases of financial exploitation involve family members. Usually it's someone who is dependent on Mom and Dad. They need that big pot of money. They're unemployable, or didn't try to work, or have substance abuse problems. They end up isolating Mom and Dad. The other kids are not sure what's going on. It's easy to transfer the house to their name or take out mortgages on the house. They might use some of the money for Mom and Dad, but they use some for themselves, too. Increased longevity is contributing to the problem. Children with a sense of entitlement grow increasingly impatient awaiting their inheritance. Southeastern Massachusetts has an elder abuse hotline: 1-800-922-2275. Signs of potential financial exploitation can include unpaid bills, withdrawals from bank accounts and transfers that the older person cannot explain. Sometimes a predator becomes the new "best friend," getting access to funds and bank accounts. Anyone can call the hotline and report the abuse. If you suspect an elder you know is being abused please call. An investigator will be assigned to look into the situation.

Pay attention to estate planning

To guard against such problems, legal and financial advisers suggest taking care of estate planning early. Picking who you know and trust as health care agent and durable power of attorney is very important. Do it while you have the mental capacity to make the best possible decision for yourself. If possible, let other people know about it. If putting adult children in charge is problematic, consider hiring a third party -- an attorney, a CPA -- who is not emotionally attached. By planning early and letting everyone know what the plan is there is less chance that the senior will be taken advantage of in the future.

Some safety tips for seniors

To help older people protect their finances, we offers these tips:

- Arrange for direct deposit of Social Security checks and other retirement benefits.
- Do not give anyone access to your ATM cards or passwords.
- Take great care in choosing someone to appoint as power of attorney and in completing or revising a will.
- Be careful about permitting family, friends or tenants to live in your house. Have a written agreement about expectations of services to be performed or rent paid.
- Treat home attendants like employees, not friends.
- Keep valuables hidden if someone comes into the house on a regular basis.
- Maintain contact with family, friends, neighbours and/or your community center. The more active you are, the less likely you are to be exploited.

If you need help establishing your estate plan call our office for a consultation. To set an appointment for a consultation, call our office at 508-994-5200. We generally charge \$500 for a consultation but this fee will be waived if you mention this article. This information is for general informational purposes only and does not constitute legal advice. For specific questions you should consult a qualified attorney. This article was written by Attorney Michelle D. Beneski of Surprenant & Beneski, P.C. The law firm has offices in New Bedford, Hyannis and Brockton that specialize in estate, tax, Medicaid and special needs planning.

Fancy Thanksgiving Green Beans– courtesy of Paula Deen

- 2 tablespoons of lower sodium teriyaki sauce
- 1 tablespoon of honey
- 1 tablespoon of butter
- 1 tablespoon of fresh lemon juice
- 1 1/2 pounds of fresh green beans
- 2 slices of lower sodium bacon
- 1/2 cup of red bell pepper strips
- 1/2 cup thin onion wedges
- 1/2 cup of whole cashews or slivered almonds



In a small bowl, stir together the teriyaki sauce, honey and butter. Fill a bowl with cold water and ice cubes. Bring a pot of water to boil and add lemon juice. Drop the beans in and cook for 5 minutes or until they are bright green. Drain beans in a colander and then plunge into the iced water. Drain again and set aside. In a skillet, cook the bacon until very crisp, crumble and set aside. Sauté the bell pepper and onion in the bacon fat for 2 minutes. Add the beans, nuts and bacon to the skillet. Add the teriyaki and honey sauce and toss gently.



*Are you a caregiver for an elderly relative or friend,
or a grandparent raising a grandchild?*

Come join us for a “time out” to learn
about all things caregiver:

- Elder law
- Reverse Mortgages
- Alzheimer Disease
- Skilled Home Health Care
- Non-Medical Home Care
- Geriatric Care Management
- Long Term Care
- Hospice
- Home Care Services
- Social Day Care
- Transportation
- Grandparents Raising Grandchildren
- Immigrant Assistance
- In-Home Dementia Education
- Health Eating

Wednesday, November 16th

4:00pm-7:00pm

at

The Century House

107 South Main Street,

Acushnet, MA

There will be light refreshments and door prizes.
Free transportation and/or respite services are available upon request. For more information,
please call Coastline Elderly Services at **508-999-6400**

*Funding is provided by the Title III of the Older Americans Act through the Massachusetts Executive Office of Elder Affairs
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*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.
New Bedford • Brockton • Hyannis*

Mark Your Calendars For These Upcoming Events in November!

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, November 1st (code: Cape) 6:30pm-8:00pm

The Cape Cod Realtors Association, 22 Mid Tech Drive, West Yarmouth, MA 02673

Tuesday, November 8th (code: Landmark) 6:30pm-8:00pm

Landmark Assisted Living, 400 Columbia, Fall River, MA 02721

Thursday, November 10th (code: Cedars) 6:30pm-8:00pm

Cedars Assisted Living, 628 Old Westport Road, North Dartmouth, MA 02747

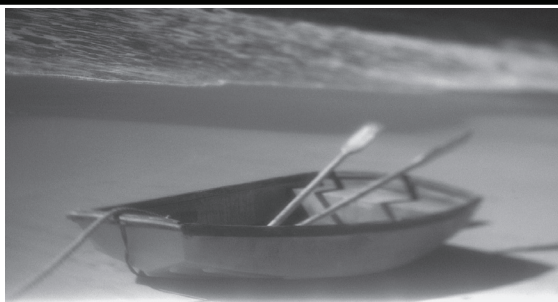
Thursday, November 17th, (code: Brockton) 6:30pm-8:00pm

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.



New England Burials At Sea®, is the largest east coast provider for customized ash scattering memorials and full body burials at sea. Based in Marshfield Hills, MA, the company operates year round from Maine to Miami serving all faiths with personalized and affordable services. Recommended and approved by most funeral homes. Properly insured, USCG licensed, uses over thirty eight different vessels for up to 400 people (some vintage

yachts dating back to 1935) that are clean, current and with the latest safety gear. Prices start at just \$495.00. Events include an official ship's parchment sea burial certificate marking the coordinates of the decedent's final resting place complete with a Sea Memory™ memento bottle.

For more information and a free info kit, call toll free (877) 897.7700 or visit online at www.NewEnglandBurialsAtSea.com

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

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|---------------------------|-----------------------------|
| Atty. Heath Antonio | Christopher & Julia Joncas |
| Brandonwoods of Dartmouth | William & Lorraine Joncas |
| Claire Sullivan | Elizabeth Moorehead |
| Brad Nelson | Gentiva Health Care |
| Jennifer Shepley | Jim Moran |
| John Perry | Lucille Connolly |
| Lynne Gaudette | Mary Lou Spinelli |
| Msgr. Tom Harrington | Atty. Susan Mandra Thompson |
| Oren Eldgridge | Karen Mitchell |
| Stephen Coleman | Dick Brown |
| Atty. Mike McGlone | Ann Elsworth |
| Nancy Gorge | |

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 observance of Thanksgiving, our office will be closed on Thursday, November 24th and will re-open on Monday, November 28th!

From our family to yours, we wish everyone a safe and happy Thanksgiving!



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