

CONNECTICUT PrimeTime FEBRUARY 2023

FREE

REAL, DEEP SOUL

*New Britain High School
alum talks about music*

ALSO INSIDE

Gift Tax Law vs.
Medicaid Law

PAGE 4



Daniel O. Tully

Contributed photos | New
Britain native Bob Orsi and his
band, The Mighty Soul Drivers



Four things to
do if you inherit
a house

See Story on Page 7

COURTESY OF



LAW OFFICES OF
ERICSON, SCALISE & MANGAN, PC
Building Relationships Since 1945.

35 Pearl St. 301 Suite, New Britain, CT 06051
111 Simsbury Rd, Avon, CT



Shady Oaks

Assisted Living w/Strong Nursing

Call the owner, Tyson,
at 860-583-1526.

The Bristol
Press

READERS' POLL

BEST OF
2022

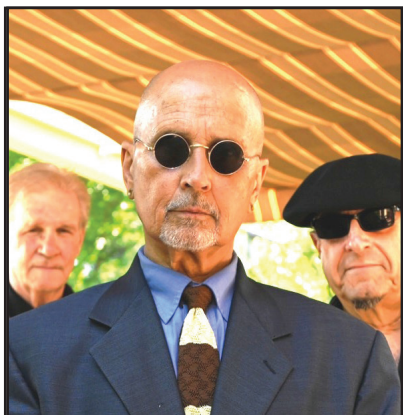
2021

2020

Voted 2022

Best Assisted Living!
*So far, we had only 1
resident w/COVID.*

INSIDE February



Talking about music
PAGE 3

FEATURES

- 4 Daniel O. Tully
- 5 Ericson, Scalise & Mangan
- 6 Puzzles

Connecticut Prime Time is published monthly by Connecticut News Media Inc., One Liberty Square, P.O. 1090, New Britain 06050. Free copies are distributed throughout Central Connecticut. For a location near you, call 860-225-4608.

Prime Time is a free newspaper and is delivered at no cost. Should you choose to receive copies, or have delivery stopped, please call 860-225-4608.

James Drzewiecki
Managing Editor

jdrzewiecki@centralctcommunications.com
860-973-1804

Erica Drzewiecki
Staff Writer

edrzewiecki@centralctcommunications.com
860-225-4601

Comprehensive medical care for routine eye exams,
the treatment of eye disease, and ocular surgery

Alan L. Stern, MD

Corneal Surgery
Cataract & Anterior Segment Surgery
Laser Vision Correction

Patricia A. McDonald, MD

Cataract & Anterior Segment Surgery
External Diseases

Edward P. Fitzpatrick, MD

Disease & Surgery of the Retina & Vitreous
Diabetic Retinopathy
Macular Degeneration

Martin C. Seremet, MD

Cataract & Anterior Segment Surgery
Glaucoma Therapy & Surgery

Sarit M. Patel, MD

Oculoplastic &
Reconstructive Surgery

Christopher J. Russo, MD

Cataract & Anterior Segment Surgery

Dr. Charles R. Robinson, MD

Cataract & Anterior Segment Surgery

Tracey L. Asmus, OD

Routine Eye Exams
Contact Lens Exams & Fittings



Locations

One Lake Street, Building C, New Britain, CT 06052 • 860-826-4460
1345 Farmington Avenue, Bristol, CT 06010 • 860-585-0000
1 (800) 889-6008 • www.starlingphysicians.com



Myranda LaPira
HIS

Bristol
— HEARING AIDS, LLC —
860-506-3720

*Our goal is to listen to you, understand your
hearing loss, find a solution, and help you
lead an active and healthy life.*



**VOTED BEST
HEARING SPECIALIST
YEAR AFTER YEAR**



72 Pine St., Suite B, Bristol
www.bristolhearingaids.com



Reaching new heights

New England Music Hall of Fame inductee talks about making music

ERICA DRZEWIECKI

@DRZEWIECKINBH

City native Bob Orsi is reaching international heights of fame for the latest release by his band The Mighty Soul Drivers.

The 72-year-old New Britain High School Class of 1967 alum and New England Music Hall of Fame inductee sat down with his hometown newspaper recently to discuss making music.

“Growing up it was just assumed I’d play an instrument,” said Orsi, whose father was a guitarist and played the mandolin, while his mother was a singer. “I was seven when they asked me what I wanted to play. I said I want to play the Hammond B3 like Jimmy Smith...he was a great showman.”

Back then the accordion was all the rage, so that’s what Orsi met first.

“I learned to sight-read,” he said. “I got a lot of satisfaction from mastering the instrument.”

At age 10 he and his father built a Crystal Radio using the basic hobby kit and he got his first set of headphones. And then he heard the Rolling Stones.

“I lost interest in the accordion really

fast,” Orsi recalled. “The sounds that made my gut churn were from Little Richard, Fats Domino...Etta Jones..I was unconsciously attracted to music by and for black people. I didn’t figure that out until a few years later but that’s what I liked.”

In his teen years he got a bass guitar and started mimicking the vocals of his heroes during performances in local bars.

“I had transcended the high school experience,” Orsi said. “I wanted to be James Brown, Benny King.”

He attended the University of CT for a short time but left to make music with various bands.

There was Fancy, The Scratch Band, Mr. Big and the D. Smith Blues Band, which recorded several albums between the mid-1990s and early 2000s.

In 2012 he got an invitation from drummer and blues DJ Pete Rost, aka River City Slim, to join in forming The Mighty Soul Drivers.

Orsi sings vocals and plays rhythm guitar while Rost is the drummer. There’s also bassist Tony Deliso, trumpeter Neil Tint, saxophonist John

Smayda, guitarist Larry Wiley and Steve Donovan on the keyboard.

The group’s second album, I’ll Carry You Home, has spent over 13 weeks at #1 in the Root Music Report’s Top 50 Soul Blues Chart since its Oct. 7, 2022 release. It’s also remained in the RMR’s Top 30 Blues chart since that time.

“They’re playing us in France, Scotland, Australia, Poland, Spain...to have that kind of validation from people who don’t even know who I am, it’s surreal,” Orsi said. “I don’t know what it means in the long run but right now it’s very gratifying.”

Music writer Rick Bowen said the group’s second album “celebrates ten years of bringing their collective joy and energy for this music to the people, showcasing seven new original tunes along with four carefully chosen covers. This strong recording, I’ll Carry You Home, shows just how much fun The Mighty Soul Drivers are having delivering their own brand of rockin’ Memphis Soul and down in the alley Blues.”

In her review, Christine “the Beehive

Queen” Ohlman, former vocalist for the Saturday Night Live Band, said “New England’s Mighty Soul Drivers deliver the real, deep soul thang. Robert Orsi’s vocals cut to the bone - and go straight to the heart...On a series of finely-chosen covers and finely-tuned originals, they weave a spell that is southern/urban with just the right touch of voodoo and grit.”

Orsi said it’s taken some time to hone his craft.

“At one point I was told to stop singing like my heroes,” he explained. “Sing like Bob. I started to write about my life and the things that happened to me and my friends. I had to learn how to explain complicated emotions in a simple, straightforward way. That was how I found my voice.”

Orsi and The Mighty Soul Drivers have several tour dates coming up: Feb. 4 at Black Eyed Sally’s in Hartford, Feb. 8 at Jimmy’s Jazz & Blues Club in Portsmouth, NH, Feb. 18 at the Parrot Delaney Tavern in New Hartford and March 4 at The Cellar on Treadwell in Hamden.

Gift Tax Law vs. Medicaid Law

Are you being told by a friend, accountant, or financial planner that you can give away \$17,000 per year to your children and do not have to worry if you need nursing home care? Depending upon your age and health, this could be very dangerous.

Daniel O. Tully Financial planning doesn't always take into consideration long-term care planning. Many people have heard of the federal Gift Tax provision that allows them to give away \$17,000 per year without paying any gift taxes. What they do not know is that this refers to a Gift Tax exemption. It is not an absolute right. Having heard of the exemption, they wonder, "Can't I give my assets away?" The answer is maybe, but only if it's done within the strict allowances of the law.

Even though the federal Gift Tax law allows you to give away up to \$17,000 per year without incurring tax, those gifts could result in a period of ineligibility for months, and in some cases years when it comes to applying for Medicaid. Still, some parents want to make gifts to their children before their life savings is all gone.

Consider the following case study: After her 73 year old husband, Harold, suffers a paralyzing stroke, Mildred and her daughter, Joan, need advice. Dark circles have formed under Mildred's eyes. Her hair is disheveled. Joan holds her hand.

"The doctor says Harold needs long-term care in a nursing home," Mildred says. "I have some money in savings, but not enough. I don't want to lose my house and all our hard-earned money. I don't know what to do."

Joan has heard about Medicaid benefits for nursing homes, but doesn't want

her mother left destitute in order for Harold to qualify for them. Joan wants to ensure that her father's medical needs are met, but she also wants to preserve Mildred's assets.

"Can't Mom just give her money to me as a gift?" she asks. "Can't she give away \$17,000 a year? I could keep the money for her so she doesn't lose it when Dad applies for Medicaid."

Joan has confused federal Gift Tax law with the issue of transfers and Medicaid eligibility. A "gift" to a child in this case is actually a transfer, and Medicaid has very specific rules about transfers.

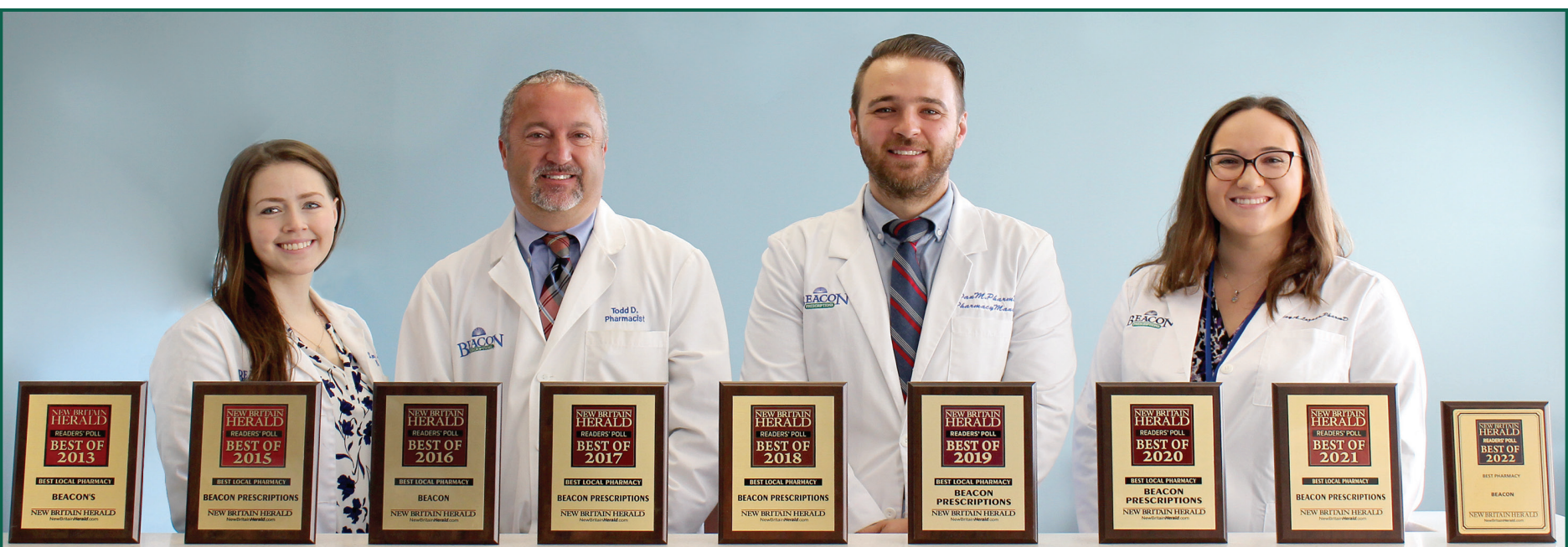
At the time Harold applies for Medicaid, the state will "look back" five years to see if any gifts have been made. The state won't let you just give away your money or your property to qualify for Medicaid. Any gifts or transfers for less than Fair Market Value that are uncovered in the look-back period will cause a delay in Harold's eligibility for

Medicaid.

For example, three \$17,000 gifts made during the five years prior to a Medicaid application creates a significant period of ineligibility.

So, what can Harold and Mildred do? They can institute a plan to save a good portion, if not all, of their estate, and still qualify for Medicaid. The plan may involve transfers of money for value received, such as a care contract. However, as we stated above, the gifts must not violate the federal law or the Medicaid rules. There are legal strategies to protect all of the assets in the healthy spouse's name. Generally, if done properly, you can often save as much as one half of your assets or more this way.

Attorney Daniel O. Tully is a partner in the law firm of Kilbourne & Tully, P.C.; members of the National Academy of Elder Law Attorneys, Inc., with offices at 120 Laurel St., Bristol, CT 860-583-1341 or ktelderlaw.com



CALL US TO EASILY TRANSFER YOUR PRESCRIPTIONS
KNOW US...LIKE US...TRUST US.



233 MAIN STREET, NEW BRITAIN
860-356-3270

www.BeaconRx.com

543 W MAIN STREET, NEW BRITAIN
860-225-6487

Blended Families and estate planning

ERICSON, SCALISE & MANGAN, PC

A blended family can be a blessing. However, it does mean you have to take special care with your estate plan — although you want to take care of your spouse and stepchildren, you do not want to inadvertently cut out your biological children. Take the following steps:

Check your beneficiaries. Who is the beneficiary of your 401(k) or IRA? This overrides your Will, so it's important to ensure it is updated.

Update health care directives, including your health care representative, making sure it's the correct person who is in charge of making medical decisions in case you become incapacitated. It may be your current spouse, a child or step-child. When a family is blended, some members may feel hurt or resentful, so choose someone who's level-headed and able to get along with all family members. Make your intentions public in advance so there's minimal squabbling upon your death.

Often, a Will in a blended family is designed to give the surviving spouse the assets upon death, and then, upon the surviving spouse's death, give the remaining assets to all the children.

Review your will. Often, a Will in a blended family is designed to give the surviving spouse the assets upon death, and then, upon the surviving spouse's death, give the remaining assets to all the children. This requires good faith among all parties. A contract can require a spouse to maintain a Will, but such contracts are not always recognized. Work with an attorney: Trusts may help direct the money to the proper recipients.

Take stock of family items. No matter how well everyone gets along, there may be strong sentimental attachments to Grandpa's war medals or Grandma's necklace, even though they may have

little monetary value. A codicil to your Will or a letter of instruction to your executor can see that these remain in the family.

Consider what is "fair treatment." You and your spouse may not have been financial equals when you married. Your new spouse may have moved into your house, but you may want your children, rather than your spouse's children, to get the proceeds should the house be sold. If you brought more assets to the marriage, you may want more to go to your heirs than to your spouse's. At the same time, you may want to provide for your spouse by establishing a trust and specifying

that when your spouse passes, the trust is distributed among all the children.

Think about gifts now. Not only will you get the pleasure of seeing your family use the money, but you will be also assured they receive the assets you want them to. (Of course, keep on top of gift tax rules.)

Life Insurance. Consider naming biological children as beneficiaries of life insurance. This ensures that they receive an inheritance upon your death without disrupting the assets left for your spouse.

Ex-spouses, blended families and commingled assets definitely raise the complexity quotient. It's been estimated that more than half of all Americans have been or will be included in a blended family during their lifetimes. A key to minimizing stress on your heirs and family members is a well-thought-out estate plan that honors your spouse and provides an inheritance that protects your own children.



KINDCARE
AT BRISTOL

Bringing the **best in wellness, lifestyle and care services** to Bristol.

It's vibrant senior living at an all-inclusive price.

860-596-7178 | www.kindcarebristol.com

Leasing Office: 430 North Main Street | Bristol, CT 06010

Future Community Opening Spring 2023: 483 North Main Street | Bristol, CT 06010

Managed by Charter Senior Living



**IF LAUGHTER IS THE BEST MEDICINE
THEN A SMILE IS PART OF THE CURE**

High Quality Care is not complete without the kindness and compassion of a dedicated staff. At our center, we strive to provide excellence in care with the friendliest of smiles.

Our staff is committed to going the extra mile to make your time spent with us a five-star experience.

Let our smiles be a part of your road to recovery. | **Visit us online or call to schedule a personal tour today!**

The Pines
at Bristol
Center for Health & Rehabilitation

- Physical, Occupational and Speech Therapies
- Orthopedic Injuries and Post-Surgical Care
- Respite Care
- Cardiac & Pulmonary Recovery Programs
- Hospice Services Coordination

860-589-1682
61 BELLEVUE AVENUE
BRISTOL, CT 06010
www.PinesBristol.com



MEDICARE 5 Star Rating
★★★★★





FEBRUARY, 2023

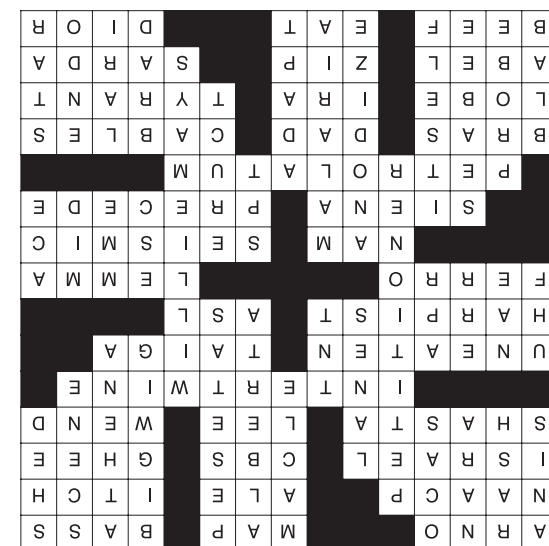
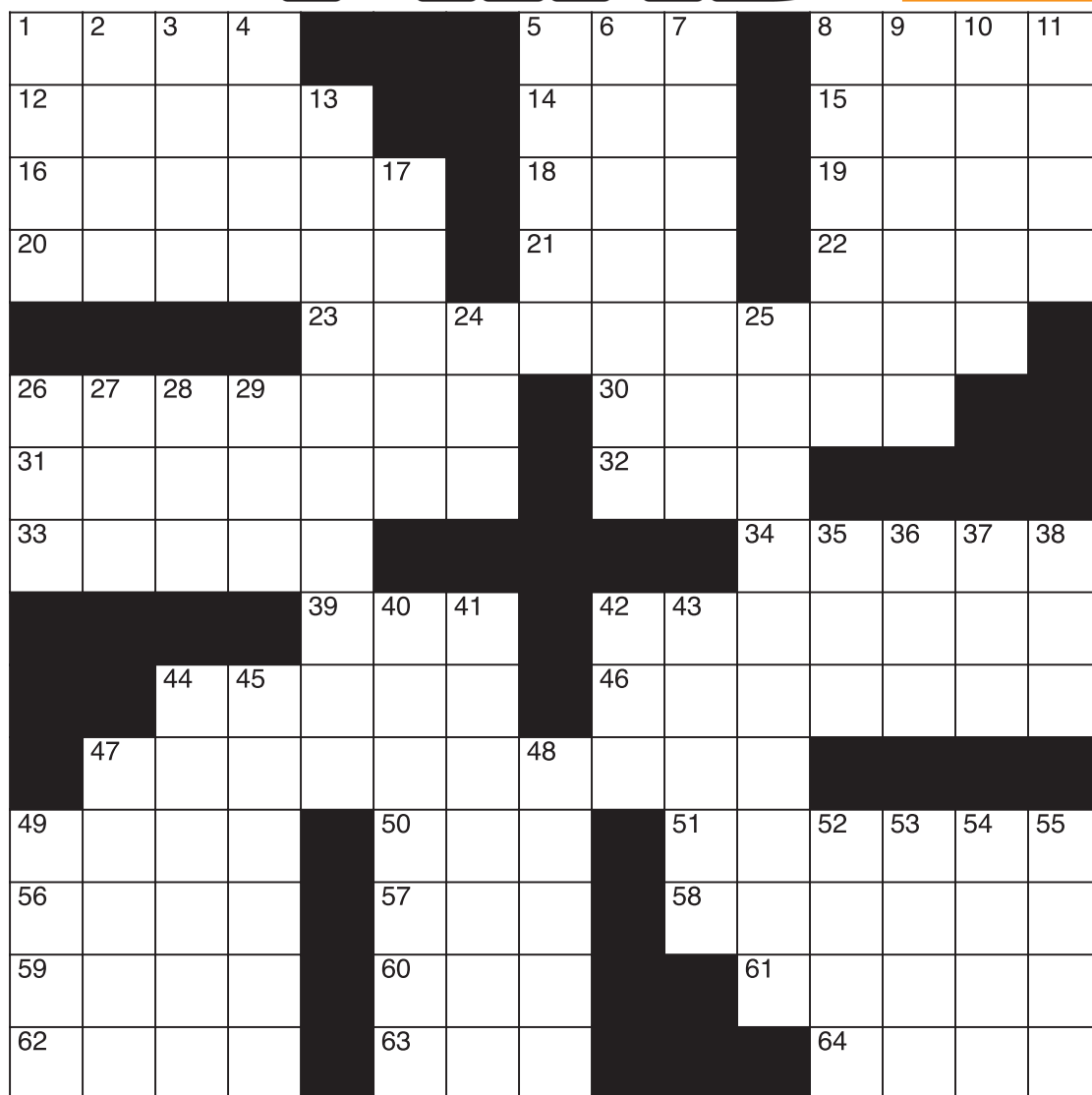
CROSSWORD

CLUES ACROSS

1. River in Tuscany
5. A way to represent
8. Rocker's guitar
12. Civil Rights group
14. Brew
15. Scratch
16. W. Asian country
18. The Eye Network
19. Clarified butter
20. Part of the Cascade Range
21. Downwind
22. A way to steer
23. Loop
26. Not ingested
30. Swampy coniferous forest
31. Musician
32. Signing
33. Containing iron
34. Part of a theorem or proof
39. Veterans battleground (slang)
42. Of enormous proportions
44. Italian city
46. Come before
47. Balm
49. Undergarments
50. Male parent
51. Ropes
56. Ear part
57. Investment vehicle
58. Dictator
59. Cain and ___
60. A type of code
61. Border river along India and Nepal
62. It's what's for dinner
63. Consume
64. Christian ___, designer

CLUES DOWN

1. Cuckoos
2. Skin issue
3. City in central Japan
4. Sorrels
5. Twinned diamond
6. Canadian province
7. Monetary units
8. Head honcho
9. Goddess of wisdom
10. Part of a play
11. Get rid of
13. Applicant
17. Bowling alleys have many
24. Explosive
25. "The Say Hey Kid"
26. Ultrahigh frequency
27. No (Scottish)
28. Make a mistake
29. Credit card term
35. Keyboard key
36. Woman (French)
37. In the middle of
38. Score perfectly
40. Coat a metal with an oxide coat
41. Deadly disease
42. A place to dock a boat (abbr.)
43. Belch
44. Member of U.S. Navy
45. "In ___": separate from others
47. Examine extensively
48. Adjust
49. Tattle
52. Actor Pitt
53. Gulls
54. Within
55. Exceptionally talented performer



**10% SENIOR DISCOUNT
ALL DAY, EVERY DAY!**

**177 East St., Plainville
860-846-0747**

**Full Menu at:
frankiesplainville.com**

Four Things to Do If You Inherit a House

Property as an inheritance is commonplace across the country. Your parent or other elderly family member may have left you a home or a piece of land in their will. Now that you own this new place what are the right steps to ensure that everything is properly taken care of?

Talk to a tax professional.

The best thing you can do is learn about the tax issues that come along with taking possession of the home. Should you decide to lease the property to someone else, the rental payments will influence your income taxes. A tax professional can help you understand important tax details.

Is the house paid for or did you inherit a mortgage?

There will be significant differences in the legal implications if the home has a mortgage. If you're related, chances are you will be able to assume the mortgage, but if you inherit a house from an individual to whom you're not related there are multiple steps that need to be taken.

Talk to family members about options.

The death of a loved one can be intensely stressful and emotions sometimes get the better of people involved. About the only way to avoid sibling rivalry is to be an only child. If you have siblings, we can help you keep the peace by discussing all your options. We can give you comparable sales to help estimate the property's value so you can come up with a fair buyout price or sales price. One of our attorneys can discuss ways to share ownership, too.

Have the house thoroughly inspected.

You wouldn't buy a home without an inspection, so don't automatically assume the risk of a family home without the same protection. You may find it needs major repairs and it's easier to sell the home and buy something in better shape. You want to know as much as you can about the structure and systems in the property as possible.

Ericson, Scalise and Mangan attorneys are here to guide you through your real estate and estate planning transactions. Contact us today for sound legal guidance.



Please feel free to contact us if you need assistance updating any of your legal documents that make up your estate plan.

Robert Scalise is a partner of Ericson Scalise & Mangan PC.

Practicing Estate Planning, Elder Law, and Asset Protection Planning.

Call 860-515-3399 for a consultation. www.esmlaw.com



LAW OFFICES OF

ERICSON, SCALISE & MANGAN, PC

Building Relationships Since 1945.

35 Pearl St., Suite 301, New Britain, CT 06051
111 Simsbury Rd, Avon, CT



Do you have a loved one in a nursing home? Do you want to protect your assets?



Attorney Daniel O. Tully

Kilbourne & Tully, P.C., Helping Your Loved Ones Get The Care They Deserve While Legally Protecting Your Family's Home and Assets.

TOTAL CARE PLANNING for seniors combines legal representation, asset protection and care coordination and advocacy into a single solution that answers all of the tough questions about your loved one's long term care, **NOW** and in the future.

It is the ultimate protection for elders and their families. It is a customized plan of action that specifies how our team will help you plan and coordinate every aspect of your loved one's care during a long-term care illness or incapacity. It describes how your loved one's medical, housing, legal and care needs will be met until the end of life without placing unnecessary burdens on relatives.

*Don't leave your loved ones to suffer
due to lack of planning, even if a loved one
is already ill or in a nursing home.*



KILBOURNE & TULLY P.C.
CONNECTICUT ELDER & DISABILITY LAW FIRM™

www.ktelderlaw.com

Call 860-583-1341

BRISTOL
120 Laurel Street

GLASTONBURY
2389 Main Street

NORTH HAVEN
605 Washington Avenue