

CONNECTICUT PRIME TIME

JANUARY 2023

FREE



CELEBRATION

Seniors celebrate the holidays, look ahead

ALSO INSIDE

Now that the New
Year is upon us -
be prepared

PAGE 4



Daniel O. Tully

Erica Drzewiecki | Staff - Friends at the New Britain Senior Center's Annual Holiday Party Dec. 22, from left, Helena Chrzanowski, Mary Lacic and Henry Ye.

Out-of-State Properties Can Be a Probate Headache

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 January



Seniors show up
to big celebration
PAGE 3

FEATURES

- 4 Daniel O. Tully
- 5 Stephen O. Allaire
- 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



Joanne Cyr-Callaghan
BC-HIS

Bristol
— HEARING AIDS, LLC —

860-506-3720



Myranda LaPira
HIS

*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

Erica Drzewiecki | Staff
**People dance during
the New Britain
Senior Center's
Annual Holiday
Party Dec. 22.**



It's a celebration

Seniors celebrate the holiday, look forward to New Year

ERICA DRZEWIECKI

@DRZEWIECKINBH

There wasn't a jollier place in the city the Thursday before Christmas.

People were rocking and rolling inside the New Britain Senior Center, whose Annual Holiday Party was attended by upwards of 150 people.

"Everybody is enjoying themselves," said New Britain Alderman Alden Russell, the Common Council's liaison to the senior center, who stopped by to partake in all the fun. "I'm enjoying myself too," he added. "There are a lot of nice people who come here. They're older and they need to go out and be around other people and have fun."

And fun they had - dancing to all the

upbeat holiday classics like "Dominick the Donkey" and "Rockin' around the Christmas Tree". Mostly everybody was dressed in red and green, adorned with sparkles and wearing antlers or a santa hat.

The Happy Travelers Band performed live on stage and the dance floor was decorated with Christmas trees, mistletoe and red ribbons.

"They are good friends with one of our seniors," Senior Center Director Rex Cone said of the musicians.

On the menu were spaghetti and meatballs from Angelo's Market and Christmas cupcakes.

The party was sponsored by Autumn Lake Healthcare, a skilled nursing,

rehabilitation and long-term care facility in New Britain.

"Autumn Lake has sponsored these programs for the past five years now," Cone said. "Every year the party gets a little bigger."

The New Britain Senior Center is a popular venue for music and dancing among the older crowd, since there is live music and dancing every Wednesday.

Helen Chrzanowski drives up from her home in East Hampton for the occasion.

"I come every week for dancing," she said. "I used to live in Newington so I have a lot of friends here."

Chrzanowski's crew were all adorned

with Santa hat scarves she brought.

Mary Lacic and her dance partner Henry Ye were two of those friends.

"I think this is awesome," Lacic pointed out. "We go to a lot of different dances together."

Seniors are looking forward to the New Year. The New Britain Senior Center has partnered with the New Britain YWCA to start up a new indoor pickleball program. There will be a certified trainer at the senior center twice per month to assist members using the fitness center. For more information call 860-826-3553.

Erica Drzewiecki can be reached at edrzewiecki@centralctcommunications.com.

Time to take stock

Now that the New Year is upon us - be prepared

The start of a new year is a good time for everyone to take stock of your legal matters to see if your wishes are still as presented in your estate planning documents. If you don't have these documents in place, now is a good time to set down in writing what your wishes are. You may find that your health



Daniel O. Tully

has declined, more members are added or subtracted from your families. You may also recognize that someone may be facing the need for long-term care in a nursing home.

Singer/songwriter John Mayer in his song, "Stop this Train," wrote:
"I'm so scared of getting older
I'm only good at being young
So I play the numbers game
To find a way to say my life has just begun

Had a talk with my old man
Said, "Help me understand"
He said, "Turn 68, oh, you'll re-negotiate"

The past few years and recent events have shown us the fragility of life. It is easy for me to say in this column week after week, "You need to plan; you need to plan," but is not always easy. There are things that underlie why people don't plan.

First and foremost is our mortality. We don't like to think about the fact that one day we or a loved one will die. We don't like to come to grips with the fact that every day we are aging. It's heady stuff that cannot easily be explained in a Monday morning newspaper column.

Second, families with open access to the same information, the same materials in the same time can react differently. If you knew a hurricane was coming directly at you and your beach front property, you would probably board up your house, secure



Metro News Service

everything outside and prepare for the possibility of a direct hit. It's very similar to what can happen to families that get an early diagnosis for Alzheimer's. Now that times get tough, there are two different ways to address this. Some people "board of the home" and get ready for the storm and some "stick their head in the sand" and hope that nothing happens.

Caregivers of those with an Alzheimer's diagnosis may put on a "happy face," smile and say everything is fine because caring for a loved one with Alzheimer's can be overwhelming. It's easier to brush it off than to deal with the truth. Let's put aside your "happy face" and talk about Alzheimer's disease, what it is and how you can take control of your life again.

Alzheimer's is a deadly and degenerative disease. Alzheimer's

warning signs are often downplayed. Nobody even wants to say the word, "Alzheimer's." It's a cruel disease. Not only does it rob its victims of their memory, but if they live long enough, it robs them of their life. And ultimately, Alzheimer's can also rob the entire family of their finances.

But, you don't have to fight this battle alone. We've all heard the saying "knowledge is power." That certainly is true when trying to cope with memory loss and Alzheimer's disease. But there's more to it than that. If you don't even know the right question to ask of doctors, accountants and lawyers, how can you possibly get the right answers?

An elder law attorney is uniquely qualified to help you prepare for the rough waters ahead. He can lay out a roadmap so that you can get from

"here to there" safely and can properly prepare you for what to expect. He can help you determine the place best suited for your loved one as the disease progresses and help so that the caregiver is not emotionally, physically and financially destroyed. An elder law attorney can help you navigate the complex and confusing Medicaid process. He can help preserve assets so that the family is protected. And that is why I always say that "You need to plan. You need to plan."

Kilbourne & Tully wishes you and your family a bright, healthy and happy New Year for 2023!

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.

Bright side of things

Families with ageing loved ones are naturally dismayed over a decline in their physical and mental capabilities. There is often no way to stop that natural progression in life, but there are ways and means to help cope with handling everyday life. The first is for the spouse or younger family members to observe the functions

that are declining; such as memory, balance, judgement, movement and safety awareness. In early stages of decline, just checking on mom or dad over the phone or in person may be enough to evaluate if there is any risk of harm. I can still remember a phone call from a friend of my mother's calling me to say "I saw her go through a stop sign." That is a dreaded call for any child, as it leads to a decision at some point on no longer driving. For many that can be an extremely difficult decision, because that car is the means and symbol of independence. Fortunately for our family, she willingly relinquished driving as she lived in an apartment building with numerous friends her own age who were willing to take her to her usual stores and church.

The need for help with feeding, dressing, bathing, toileting and being safe is where the significant problems arise. If someone can't use that fork or spoon to put food into their mouth, a helper must do it. If a person doesn't dress themselves appropriately for the weather, that can lead to injury. If they don't bathe regularly, or soil their clothes without cleaning up, health problems will ensue. If mom or dad would try to cook and turn on the stove burner and not remember to turn it off, tragedy is a risk. Enough of the dark side of decline.

The bright side, is that in Connecticut there are various programs that can pay for significant help to keep peo-

ple in their own homes, or at other places that are the least restrictive possible. And for those who served as active duty military during wartime, VA Aid and Attendance can offer about \$2,000 per month for those who financially qualify.

Connecticut has its own programs called the Connecticut Home Care Program for Elders (CHCPE) which can provide significant funds to have an aide do housework, prepare meals, assist with personal hygiene and make sure the elder is safe. The highest version of CHCPE is Medicaid, which at the highest level, can pay for a live-in caregiver.

That is significant and allows many people who would otherwise need a nursing home, to remain in their own home or apartment. To be sure, Connecticut has some of the strictest eligibility rules in the country, but if the family gets the assistance of an experienced elder law attorney who knows how to satisfy those rules, it is often possible to get that live-in care at home.

Another bright side is that there are many very competent homecare agencies in Connecticut that have experienced and dedicated staff who can provide part time or full time care so that families can keep their loved ones at home. And if the care needs are so great that homecare is not realistic, there are assisted living, memory care, and full skilled care facilities. And that does not necessarily mean the healthy spouse will lose their assets, because in Connecticut, even with its very strict rules, the average couple will not lose their home and most of their other assets even though the sick one goes on Medicaid. Let's face it, staying home is preferable, but for many, assisted living can provide not only a certain level of support, but socialization. I still fondly remember years ago, when my super experienced elder care coordinator, Charlotte, said to me, "Your mother needs more socialization to thrive." Staying at

her apartment with aides coming and going was not enough. We moved her to an independent living facility, kept all her aides, paid for by the VA and Medicaid, and in three months she put on twelve pounds. One thought to keep in mind when hiring aides is that it is helpful to use a company that is Medicaid approved, even if you are paying with your own funds. That way, if Medicaid is ever needed, you won't have to switch agencies or aides, because Medicaid won't pay for a company that is not Medicaid approved. It will pay in some cases for family members who are giving care.

The gist of this article is that there are many solutions to the problems of keeping mom or dad safe without being in a skilled nursing facility.

That could be in their long time home, an apartment, or an independent living facility. This is being written at the end of the old year, and hopefully gives you a bright side of what long term care is possible.

Attorney Stephen O. Allaire and Attorney Halley C. Allaire are partners in the law firm of Allaire Elder Law, members of the National Academy of Elder Law Attorneys, Inc., with offices at 271 Farmington Avenue, Bristol, (860) 259-1500, or on the web at www.allaireelderlaw.com. If you have a question, send a written note to either attorney at Allaire Elder Law, LLC, 271 Farmington Avenue, Bristol, CT 06010, and they may use your question in a future column.



Stephen O. Allaire



**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

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

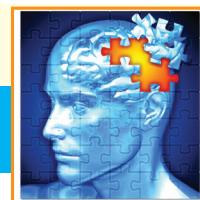
- Physical, Occupational and Speech Therapies
- Orthopedic Injuries and Post-Surgical Care
- Cardiac & Pulmonary Recovery Programs
- Hospice Services Coordination
- Respite Care



WORK

Your

MIND



JANUARY, 2023

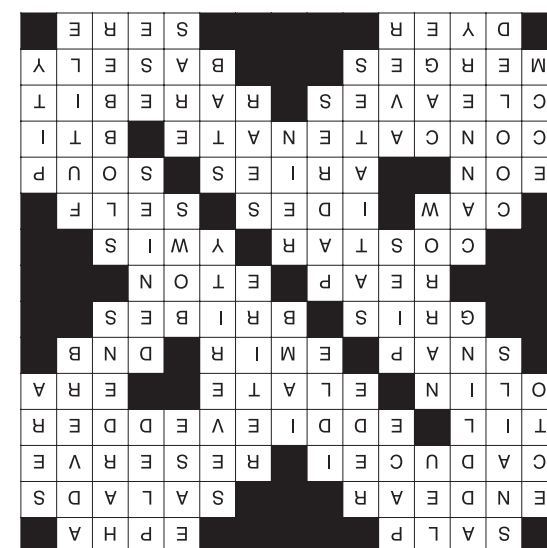
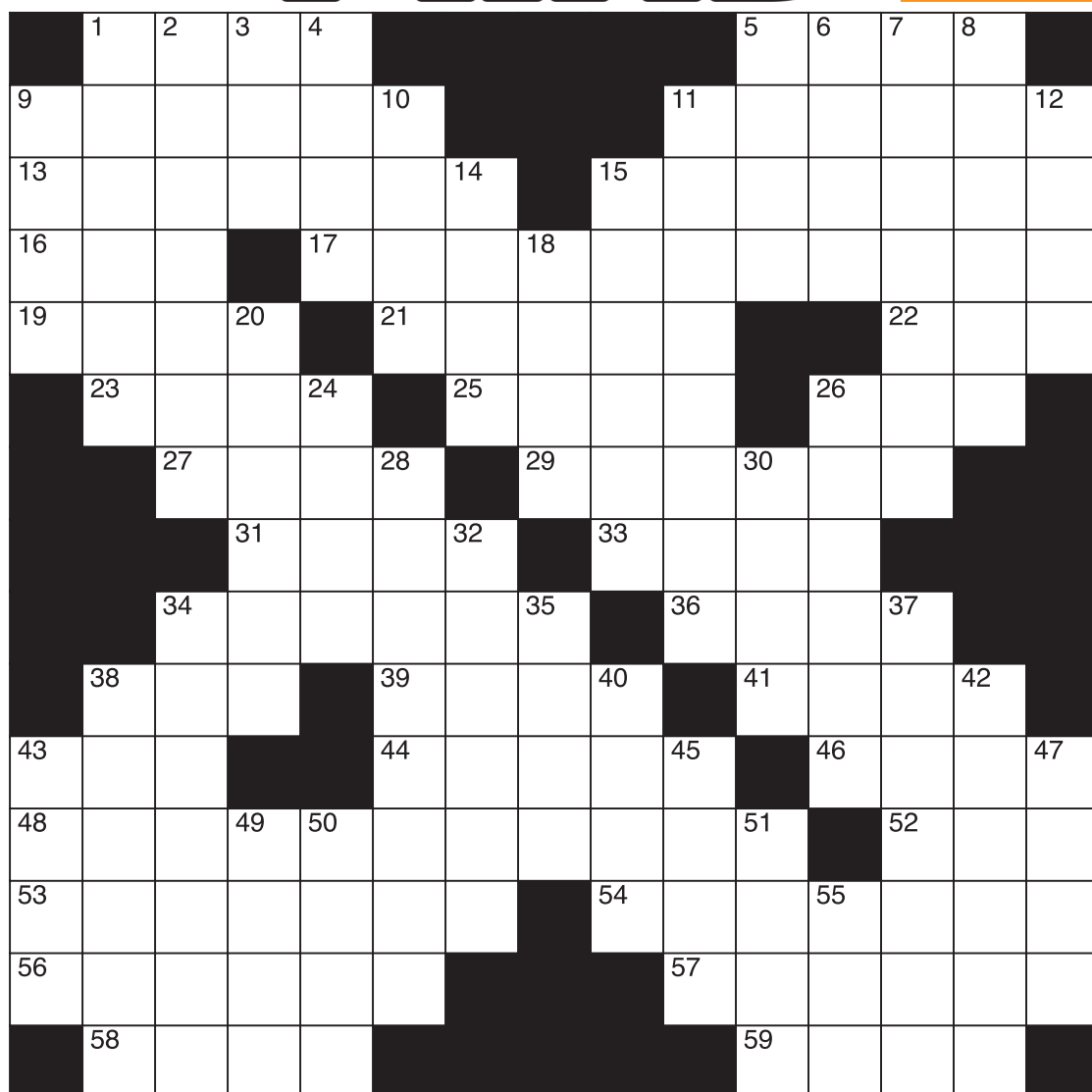
CROSSWORD

CLUES ACROSS

1. Sea grape
5. European public health group (abbr.)
9. A way to delight
11. Appetizers
13. Ancient heralds' wands
15. Make a booking
16. '___ death do us part
17. Pearl Jam frontman
19. Spider genus
21. Fill with high spirits
22. A major division of geological time
23. Catch
25. An independent ruler or chieftain
26. Electronic music style (abbr.)
27. Influential Spanish cubist painter
29. Illegally persuades
31. A way to derive
33. British School
34. Appear alongside
36. Surely (archaic)
38. Harsh cry of a crow
39. A day in the middle
41. Kansas hoops coach Bill
43. The longest division of geological time
44. The first sign of the zodiac
46. Appetizer
48. Link together in a chain
52. A bacterium
53. In a way, forces apart
54. Cheese dish
56. Combines
57. In an inferior way
58. Colors clothes
59. Dried-up

CLUES DOWN

1. Gastropods
2. Confusing
3. Romanian monetary unit
4. The rate at which something proceeds
5. A prosperous state of well-being
6. Asked for forgiveness
7. Makes less soft
8. Part of speech
9. Outside
10. Advice or counsel
11. Badness
12. Protein-rich liquids
14. Not moving
15. Call it a career
18. Poetry term
20. Not wide
24. Pastries
26. Turns away
28. Satisfies
30. Gift adornments
32. San Diego ballplayers
34. Manufacturing plant
35. Check or guide
37. Dogs do it
38. Chilled
40. Scorch
42. Unproductive of success
43. Electronic counter-countermeasures
45. Attack with a knife
47. Feel bad for
49. Enclosure
50. Assert
51. Geological times
55. Midway between east and southeast



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

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

**Full Menu at:
frankiesplainville.com**

Out-of-State Properties Can Be a Probate Headache

Probating a will can turn into a drawn-out process, and unfortunately, you can't always avoid multiple probate processes. When a person dies and leaves property in one state to someone in a different state, it is typically necessary to obtain probate for each jurisdiction.

On the other hand, if you plan ahead and take care to organize your properties with your estate in mind, you may be able to sidestep some of these nuisances. But why is there an added layer of complication? Ultimately, this comes down to the fact that the rules may differ from one state to another. The probate court in the state where the person lived is known as the domiciliary probate, and this is the state that has jurisdiction over the majority of the assets.

On the other hand, certain property — namely homes, land, tangible property, cars and boats as well as livestock, oil, gas or mineral rights — is governed by the laws of the state in which the property is located. Suppose, for example, that Sally lives and works in Connecticut for most of the year. At the same time, she maintains a small house in northern New Hampshire, which she utilizes as a retreat from the heat during the hot summer months.

On this same property, she also keeps a boat that is registered in New Hampshire, which she uses on a nearby lake. When Sally passes away in Connecticut, her domiciliary probate will be Connecticut. The summer house and the boat will come under New Hampshire jurisdiction as part of the ancillary probate.

Time and money

Certain shortcuts can make matters easier. In some places, out-of-state executors may be excused from obtaining letters testamentary from a court in the secondary state. In other words, the secondary court may recognize the letters, which are the official documents that confirm executorship. If the executors have already been authorized in the domiciliary state, they can proceed directly to filing both the letters and a copy of the will.

From here, the ancillary probate will start to cost a significant amount of money. The probate process will require outlays for court fees, accountants and local attorneys. Even with the benefit of an abbreviated proceeding, the legal fees can reach upwards of several thousand dollars, all of which will whittle down the estate.

More months will go by as the process continues to drag on, and the estate cannot be settled until all the ancillary proceedings are put to rest. Paperwork will also pile up in most cases, particularly if more creditors need to be addressed. Estate taxes may be payable in each of the states, which will likely necessitate professional accounting.

Caveat executor! If you are asked to serve as an executor, be sure to ask about assets in other locations before you bite off more than you expected to chew.

Are there workarounds?

Three standard solutions can help you avoid ancillaries or any other probates.

- Joint tenancy with right of survivorship: You can retitle property with joint ownership. However, if you later change your mind and you ultimately decide to revoke the joint tenancy, all other owners must be in agreement with your decision.
- Revocable living trust: The deed that designates the trust as legal owner of the property is recorded in the town or county where the out-of-state property is located.
- Transfer on death or other beneficiary deeds: In about 28 states, named beneficiaries only need to record an affidavit with the county or town clerk after your death. Your attorney can check the rules when planning your estate documents.

Different distinctions and formalities will apply in each state, as every state has its own set of requirements. Make sure you take the time to discuss your options with an estate attorney to better understand how these details will affect you and your property, no matter where you are situated.



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™

Call 860-583-1341

www.ktelderlaw.com

BRISTOL
120 Laurel Street

GLASTONBURY
2389 Main Street

NORTH HAVEN
605 Washington Avenue