

In our senior centers



SUBMITTED PHOTOS

In Foxboro

Many attended the Foxboro Council on Aging's annual Club 90 Birthday Celebration at the center April 17 for Foxboro residents age 90 and above.



Mattie Sayce, left, Marie Bergamo, center, and Louise Corcoran on a trip to the Newport Playhouse in April.



Many participated in the center's recent line-dancing class.



Many seniors took part in the Mother's Day Social held at the center May 8.

In Attleboro

From left, Susan Hannon, Rig-mor Clark, Mary Titus and Pauline Macomber were honored at the Rev. Larson Senior Center's April birthday celebration.



The Rev. Larson Senior Center's AARP income tax preparers and volunteers were, top row, Bob Dumas, Bob Morris, Joe Feroc, Wally Gordon, Lance Jusczyk, Don Bates; bottom row, Mary George, Linda Hoffmann, Regina Dreimanis.

In Mansfield

The Mansfield Council on Aging recently held its annual Volunteer Recognition Program for new and longtime volunteers May 2. Pictured here are, back row from left, Rep. Betty Poirier; Rose Kimmel, COA activities coordinator; Gale Farrugia, director; Volunteers Bob Bell, Betty Emerson, Steve Backstrom, Maria Mullaly, Town Manager, Bill Ross; Rep. Jay Barrows; Selectmen Chairman, Jess Aptowitz. In the front row, from left, are volunteers Beverly Sidman, Joan Hoare, Donna O'Leary, Jean Miller and Loretta Mason. Volunteers were presented with certificates.



A trip of discoveries

Grandkids keep a vacation to Israel busy, fun

Eight years ago, my daughter and her husband moved to Israel with their three children. Their family has since grown to six children, each of whom is the most beautiful child in the world to me, their grandmother. They are wonderful, happy children and I miss them, so twice each year, I make the journey to visit them. It's a long trip, but always well worth it.

BONNIE RYVICKER
TRANSITIONS

On my most recent trip, I arrived on a Monday morning and didn't get much sleep while on the airplane. I was told that another family was joining us to celebrate a holiday (I usually time my trips around holidays when everyone has more time). This family also has six children, all of whom are boys. I realized that there wouldn't be any sleep for the weary on the first day. While busy, the kids were great as they worked on their art projects, decorated macaroon cookies and played games.

After that, I unpacked and then repacked to take my children and grandchildren on a two-night trip to the north of the country. I especially enjoy doing this as it's my special treat to them. The kids never get an opportunity to go anywhere, so they were really excited.

On the day we left, we needed two cars to hold us all and an itinerary to keep us all happy. My son-in-law is terrific in terms of finding places that will be of interest for the kids. We always have a history lesson on something that was special in the formation of Israel, and on this trip we visited a beautiful garden and a small historic town and then went to Caesaria, a town on the Mediterranean coast built by the Romans. The view of the sea and port was gorgeous. The amphitheater was in amazing condition and it was special to see my grandchildren at home in their country as they explored their history and heritage.

And then there was dinner. What a treat for these children to be allowed to choose what they wanted to eat off a menu. After dinner, my son-in-law took the younger children back to the hotel to get ready for bed while my daughter, my four older grandchildren and I went shopping. It was a great day.

After a hearty breakfast of salads, fish, eggs and matzah the following day, we started out on the day's events only to discover that the place that my son-in-law had selected was closed because of possi-



SUBMITTED

Bonnie Ryvicker with one of her grandchildren.

ble inclement weather.

Although disappointed, we quickly came up with an activity that was equally as exciting — bungee jumping, trampoline jumping and wall climbing at an extreme sports facility. Even the youngest of the children were able to participate in this adventure that pushed them all into learning something more about themselves than they knew before.

I watched them all and admired how independent each child was in terms of finding what interested them. They didn't need their mom or dad to be next to them. It was fun to watch.

If I had decided to bungee jump — which I didn't — I would have been the 100th grandma to take part in the activity at this location. I asked if there was a special prize if I did and when they told me no, I was dissuaded from taking that risk.

After dinner, where one of my granddaughters only wanted to eat french fries, we discovered that there was a small pool in the hotel and the kids went swimming and I acted as the lifeguard. The pool was only big enough to hold about five kids, but they all had a blast.

My family and I packed a lot into two days, and there were many happy memories that I feel privileged to have shared with them. I know that my husband would have been thrilled to have been a participant in this special trip because I remember that he enjoyed himself thoroughly last year.

There's more to my vacation story, so stay tuned next month for part two.

BONNIE RYVICKER is the community liaison for Community VNA providing home, health hospice care, private care and adult day health care serving towns in the Attleboro area. Contact her at bryvicker@communityvna.com.

Lesser-known A&A benefit helps veterans

Many who are eligible don't even think to apply

As a nation, we owe our veterans a huge debt of gratitude for their selfless service and sacrifice to our country. Our government offers veterans many types of financial aid, such as pensions, home loans, life insurance and education grants (the GI Bill).

One of the lesser-known benefits available to wartime veterans is Aid and Attendance (A&A), which helps elderly or disabled veterans or their surviving spouses pay the costs of long-term care, whether in-home or in an assisted-living facility or nursing home. Surveys show that over one-third of veterans don't know about A&A, which can provide up to \$1,758 in tax-free benefits per month to a qualified veteran, \$1,130 to a surviving spouse or \$2,085 to a couple.

The veteran's disability doesn't have to be service related. All that is required is that he or she have served at least 90 days on active duty, one day of which was during wartime, and haven't received a dishonorable discharge. A surviving spouse must have been married to a qualified veteran for at least a year, or had a child together and co-habitated until the veteran died.

An applicant must provide a written evaluation from their doctor describing a medical condition that makes them unable to care for themselves, and must document their assets, income and expenses. Unlike Medicaid, which requires applicants to own less than \$2,000 in assets to qualify for long-term care benefits, A&A does not require an applicant to impoverish themselves. There is no fixed dollar cut-off for assets.

Instead, the Veteran's Administration uses a subjective test, evaluating whether the applicant has sufficient net worth to pay for his or her own expenses for the remainder of their lives without A&A. It reviews each application on a case-by-case basis, looking at the applicant's particular circumstances, such as income, other medical and non-medical expenses and life expectancy. It doesn't count the home, a vehicle or personal belongings as assets, but other assets — like savings accounts, investments and retirement accounts —

may be considered. Some elder law attorneys consider \$80,000 in assets as a safe asset amount, but the subjective net worth standard can make it difficult to predict an A&A application's approval.

If an applicant has too many assets, he or she can transfer them to an irrevocable trust or to children in order to qualify for A&A, but caution should be taken, since such transfers might disqualify the applicant from other benefits, such as Medicaid long-term care, if he or she needs nursing home care within five years of the transfer.

An applicant or surviving spouse also must have limited income. A&A limits a veteran to about \$21,000 in annual income, \$13,500 for a surviving spouse, or \$25,000 for a couple. Countable income includes any earned income (like wages), but also unearned income, such as investment income, annuities, pensions and Social Security. But the individual is then allowed to deduct from this gross income amount all medical expenses not otherwise covered by other insurance or benefits. These include the out-of-pocket cost of an assisted living facility or a nursing home, any home health services, health insurance or Medicare premiums and prescriptions.

Applicants must provide the VA with supporting documentation, including certified discharge papers, death or marriage certificates, a doctor's affidavit, and proof of assets, income and expenses. Approval of an A&A application may take many months, but payments then will be made retroactively to the date of application.

A&A is a lesser-known benefit designed to help wartime veterans and their spouses pay for the high costs of in-home, assisted living and nursing home care. If you know of an eligible vet or spouse whose financial burden might be eased by A&A benefits, contact the VA's Providence Office at 800-827-1000 (or www.benefits.va.gov/providence), or call the VA toll free at 877-222-8387.

ROBERT DESCHENE is an estate and elder law planning attorney at Deschene Law Office in North Attleboro, and a member of WealthCounsel and the National Academy of Elder Law Attorneys. Contact him at 508-316-3853, by email at rmd@deschenelaw.com.