

Legal Notes:

Everyone Should Have a Will

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The only downside to a Will is not having one. Everyone should have a Will. I have heard a lot of excuses over the years regarding why a client does not have one. The excuses go something like this:

1. I cannot decide.
2. I am going to leave it for my children to figure out.
3. I don't need one.
4. My life is too complicated right now.

Do yourself and, especially, do your family a favor by taking the time to make out a Will. If you do not make out a Will, then the laws of the Commonwealth of Massachusetts will dictate where your house or your money goes and those laws may not be in accord with your wishes.

A Will makes it easier for your family to make legal decisions after your death, especially selling your house. There are special clauses that can go into your Will that provide your Executor with

special powers to make selling decisions easier and faster and cheaper.

If you already have a Will, you should dig it out and read it to make sure that your Will reads the way you want it to be. You might have changed your mind, for example, about which child you want to be your Executor or you might want your home to go to a particular child who may be living with you and taking care of you. You should also make sure you know where your original Will is and you should give that information (the location of the Will) to the person you have named as Executor in your Will.

You owe it to your family to have a Will and you also owe it to your family to check it every 5 years to be sure it is exactly the way you want it to be.

Remember, the only downside to a Will is not having one.

The views expressed in this column represent general information. To address your particular and specific needs consult your own attorney or call the Franklin County Bar Association at (413) 773-9839 or the Worcester County Bar Association at (978) 752-1311.

Information Please!

Not sure where to turn with questions about programs and services that support older adults, caregivers or persons with disabilities? Contact the Information and Caregiver Resource Center at Franklin County Home Care (FCHCC). A Resource Consultant will be happy to help you!

Resource Consultants are trained professionals who serve the communities where they live. They will talk to you about your specific needs and offer you some options. Your needs may be met in one phone call or email. Or the Resource Consultant may connect you with another program at FCHCC.

Resource Consultants have access to many resources. They know the right questions to ask callers so an individualized plan can be created. Resources Consultants are connected to a nationwide network, so if your loved-one-in-need lives away from this area they can help you find resources in their community. If you live out of this area but your loved one lives here they can help you too.

Contact the Information and Caregiver Resource Center at info@fchcc.org or 413-773-5555 r 978-544-2259.

Read more at fchcc.org

Circuit Breaker Tax Scam

Last year the Circuit Breaker Tax Credit helped nearly 80,000 Massachusetts senior citizens receive a refundable tax credit. Unfortunately, several unscrupulous tax preparers coaxed elderly public housing residents to fraudulently apply for the credit. You are not eligible for the Circuit Breaker Tax Credit if you are receiving federal or state rent subsidy (like Section 8). You are also ineligible if your landlord DOES NOT pay property tax.

The unscrupulous tax preparers who participated in this scam asked for a payment to submit the fraudulent application, and some seniors received the credit without actually qualifying for it. Then the Department of Revenue notified those senior residents that the refund was obtained fraudulently and must be paid back.

INHERITED IRA'S - NON SPOUSE

If you inherit an IRA from anyone other than a spouse, you must begin regular annual distributions from the IRA regardless of your age. The required minimum distribution must be large enough to withdraw the entire inherited IRA over your lifetime.

Tip...

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A Happy Healthy New Year starts here!

At its December 2011 meeting, the Massachusetts Medical Society compiled the following list of resources relevant to health and wellness for LGBT persons:

Lesbian, Gay Men or Transgender Health Care General Information

www.amsa.org/lgbt/wcc.cfm

AMSA is the American Medical Student Association/Gender and Sexuality Committee.

National Coalition for LGBT Health
www.lgbthealth.net

Parents, Families, and Friends of Lesbians and Gays (PFLAG) National
www.pflag.org

PFLAG Franklin/Hampshire County
Jane Harris, President. Meets in Ashfield, MA. More info at
413-625-6636 or jcmalinski48@gmail.com

Gay and Lesbian Medical Association
www.glma.org

Center's for Disease Control & Prevention
www.cdc.gov/lgbthealth

National Center for Transgender Equality
www.nctequality.org

"Becoming an Ally" handout
Stonewall Center at UMASS Amherst
stonewall@stuaf.umass.edu

HIV AIDS Resources in MA
www.mass.gov/dph/aids

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Business sponsors are needed for the
2012 Walk for Meals on Wheels.

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Robert Cohn, Cohn Real Estate

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Athol Savings Bank

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Baystate Home Infusion

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Buckley Health Care

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Charlene Manor

Hospice of Franklin County

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Thayer Street Associates

Channing Bete

Attorney Richard Bishop

(represents pledges as of 1/17/2012)

Contact Pam Kelly at pkelly@fchcc.org or 773-5555 Ext 2226 or 978-544-2259 Ext 2226



The Good Life:

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❖ Franklin County Home Care Corporation/Area Agency on Aging (FCHCC) is a private, non-profit corporation, which develops, provides, and coordinates a range of services to support the independent living of elders, people with disabilities and caregivers.

❖ FCHCC serves all Franklin County towns plus Athol, Petersham, Phillipston and Royalston in Worcester County. ♦ (413) 773-5555 ♦ (978) 544-2259 ♦ info@fchcc.org ♦ www.fchcc.org ♦



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