

LEGAL NOTES

Consider prepaying for a funeral

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The topic of funerals is not the most pleasant one to discuss; however, the idea of a prepaid funeral is gaining more prominence especially when it comes to spending down one's assets in order to become eligible for MassHealth. To not count toward the asset limit for these programs, the prepaid funeral arrangement must be "irrevocable," that is, it cannot be changed. There is no "lookback" period for the purchase of a prepaid funeral.



It is always a wise choice to prepay a loved one's funeral if that loved one (for example, a spouse or a parent) enters a nursing home for permanent placement. If a spouse is the one who must enter the nursing home on a permanent basis, it makes good sense to prepay the funerals of both spouses (i.e. the one who is in the nursing home as well as the spouse who remains in the home). Prepaying both funerals may become part of the spend down for MassHealth eligibility. Although it is a sensitive topic, I have found the area funeral directors to be quite helpful in guiding people in choosing funeral arrangements. I counsel my clients to be sure to have the funeral director include in the prepaid funeral the cost of minister/priest/rabbi as well as the cost of multiple death certificates.

In addition to prepaying the funeral, one may establish a burial fund account with a local

bank. The total amount that can be deposited into this account is \$1500. This expenditure is also an allowable one for MassHealth eligibility and may become part of the spend down. One may ask the question: why set up a burial fund account if the funeral is already prepaid? Theoretically, the burial fund account may be used to pay for a funeral luncheon and flowers and various extras that fall outside the parameters of a funeral. This account may not be touched until the person's passing or else all of the money in the account becomes countable toward the MassHealth asset limit.

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Prepaying a funeral will serve to take the burden off your loved ones because you will be the one making the decision as to what you want as well as which funeral home directs the arrangements. It will also settle any disagreement as to what you want and

what your family members want for you; for example, you may want to be buried, but your family, if the decision were left to them, might have you cremated. If the funeral is prepaid, then the choice is already made, you have covered the expense and saved your family the financial burden and you will receive the funeral that you paid for.

The topic of funerals is not one any of us look forward to discussing but it is becoming increasingly important in any advanced planning.

The views expressed in this column represent general information. To address your particular and specific needs consult your own attorney. If you need help with referral to an attorney, contact the Franklin County Bar Association at (413) 773-9839 or the Worcester County Bar Association at (978) 752-1311. Elder law resources may be found through the National Academy of Elder Law Attorneys, Massachusetts Chapter, at massnaela.com or 617-566-5640.

Community Legal Aid (CLA) provides legal services free to people age 60 and older for civil legal matters with an emphasis on access to health care coverage (MassHealth and Medicare) and public benefits as well as tenants' rights. A request for legal assistance can be made by phone at 413-774-3747 or toll-free 1-855-252-5342 during their intake hours (Monday, Tuesday, Thursday, and Friday from 9:30 a.m. to 12:15 p.m. and Wednesday from 1:30 p.m. to 4:15 p.m.) or any time online by visiting www.communitylegal.org.

MANAGING PAIN SERIES

Part 3: Expanding the options

The alternatives to opioids we have now don't work for everyone's pain. More non-opioid, non-addictive treatment options could help reduce the number of opioids prescribed each year.

Recently, the National Institutes of Health (NIH) launched the Helping to End Addiction Long-Term (HEAL) Initiative (www.nih.gov/research-training/medical-research-initiatives/heal-initiative) to address the shortage of effective medications for chronic pain and other issues contributing to the opioid crisis.

Some of the research funded by HEAL will focus on understanding how chronic pain develops. A better understanding of how acute pain becomes chronic could reveal new treatment targets.



The Healthy Living program at LifePath is offering several workshops during the 2019 winter season, including a free Chronic Pain Self-Management workshop that helps people build self-confidence to assume an active role in managing their chronic pain. Participants explore the cause of pain; distraction and relaxation techniques; dealing with difficult emotions, stress, fatigue, isolation, and poor sleep; appropriate exercise; strategies on healthy eating, weight management, and nutrition; pacing activity and rest; and more. The next six-week Chronic Pain Self-Management workshop series starts on February 14 at North Quabbin Recovery Center. To learn more about this and other workshops, contact Andi Waisman, Healthy Living Program Manager, 413-773-5555 x2297, 978-544-2259 x2297, or awaisman@LifePathMA.org, or visit LifePathMA.org/events/healthy-living-workshops.

Researchers funded by HEAL also hope to learn how to predict who will develop chronic pain from acute pain. This information could be used to guide early pain management, Oshinsky explains. HEAL will fund research into new treatments for opioid misuse and addiction as well.

More options for pain management could help doctors better personalize pain treatment. "It could be a little more like precision medicine, where you try to identify what flavor of pain the patient has, and then match the treatments we have available to the needs of that patient," explains Dr. David Williams, an NIH-funded pain researcher at the University of Michigan.

Article adapted from the NIH October 2018 [News in Health](http://newsinhealth.nih.gov), available online at newsinhealth.nih.gov.

LOCAL EDUCATIONAL OPPORTUNITIES FOR OLDER PEOPLE TO CONSIDER IN 2019

No matter your age, expanding your mind through learning is always a worthy pursuit, and in this season of new year's resolutions, there's never been a better time to try your hand at something new. Thankfully, in our "knowledge corridor," local resources abound for educational opportunities.

Greenfield Community College (GCC) offers many options targeted to learners who are over age 50 – though the following programs are open to people of all ages.

One option is the "Senior Symposium," a collaborative effort between GCC and area residents to provide a way to continue your education in a format that best suits your needs, interests, and resources. Inspired by the motto, "you're never too old to learn something new" these two-hour programs take place from 2 to 4 p.m. at the GCC Downtown Center (270 Main Street, Greenfield), individual sessions are only \$10 per person, and a full season pass to all eight presentations can be purchased for \$70, which includes a \$10 discount. Financial assistance is always available.

The first workshop in the early 2019 series will be "The Common Pot: Native Writing and Native Spaces in the Connecticut River Valley," led by Professor Lisa Brooks on Thursday, February 21. According to the website description, Professor Brooks will demonstrate "the ways in which Native leaders – including William Apess – adopted writing as a tool to reclaim rights and land in the Native networks in what is now the northeastern United States."

Additional presentations include:

- Thursday, February 28: "King Philip and the Renegade Skaters Of Warren Falls" with Wesley Blixt
- Wednesday, March 6: "Architecture and Place: The Details of Eighteenth-Century Connecticut River Valley Dwellings" with Eric Gradoia
- Wednesday, March 20: "Fungi Foraging & Forest Mushroom Farming in the Foothills of Franklin County" with Paul Lagreze
- Thursday, April 4: "The Story of the Buffalo Soldiers" with Alyssa Arnell
- Wednesday, April 10: "Marijuana in Massachusetts" with Bob Mayerson
- Tuesday, April 16: "Notes from a Contemporary Art Curator" with Amy Shannon Halliday
- Wednesday, May 1: "New England Takes Flight: 100 Years of Aerospace History" with Amanda Goodheart Parks

New this year are "Senior Workshops," which are six-session programs and cost \$125 each:

- "The Non-Fiction Film" will be led by Helen von Schmidt & Carolyn Anderson on Mondays, March 11 through April 15, from 1 to 3:30 p.m.
- "Butterfly Biology and Wonderful Wildflowers" will be led by George Locascio on Tuesdays and Wednesdays, May 28 through June 12, from 10 a.m. to 12 p.m.

According to the website, the butterfly and wildflower



You're never too old to learn, whether outside of a classroom or in one.

course "begins with classroom lecture-based learning and hands-on laboratory experience identifying plant herbarium specimens and pinned insect specimens. We then move our skills outdoors to conduct plant and insect field identification at three different sites."

To learn more, call Mark Rabinsky, director of workforce development and community education, at 413-775-1611 or visit www.gcc.mass.edu/creditfree/senior-symposia where registration links and full descriptions are available.

Another local college-learning program for older people is through the "Five College Learning in Retirement Program." There is a \$125-\$250 membership fee, but an assistance fund is available. A catalog with the spring 2019 offerings is available on their website at www.5clir.org. Most seminars run for ten weeks and start in late February. Locations vary but are all handicap accessible.

A sampling of seminar topics in spring 2019 include:

- "Dealing with Dying & Death" with Jeanne Ballantine
- "Techniques of Memoir Writing" with Dick Bentley and Nancy Denig
- "Victorian Britain" with James Harvey
- "The Lure of Mars" with Martha Hanner and Dorothy Rosenthal
- "1800's Massachusetts Architecture" with Linda Honan
- "Appalachian Food" with Katy van Geel and Nina Scott
- "Language and Evolution" with Kathy Campbell

For more information, visit www.5clir.org or call 413-585-3756.

If you're interested in obtaining an associate or bachelor's degree or enrolling in a certificate program, consider tuition waivers for seniors. The Massachusetts Department of Higher Education's Office of Student Financial Assistance offers **Categorical Tuition Waivers**, including those for people over the age of 60; additional qualification requirements apply. Contact the financial aid office at the institution you are attending or plan to attend for application requirements or deadlines. You can also call the Office of Student Financial Assistance at (617) 391-6070 to obtain more information.

The recently renamed **MassHire Franklin Hampshire Career Center** offers job search strategy workshops and skills training to support vocational goals for those in Franklin and Hampshire counties. Call 413-774-4361 or visit masshirefhcareers.org.

If you're currently working, your employer may offer **college education assistance**. You typically do not need to pay federal income tax on the first \$5,250 of assistance, and many employers will cover expenses for studies that are not directly related to your work. Websites like **Fastweb.com** and **FinAid.org** help students find fellowships, grants, and scholarships, including those available to older students.

Websites that offer free or mostly free "massive open online courses" (MOOC) taught by instructors from elite universities include Coursera.org, Edx.org, and Lynda.com. GCC offers economical, online classes for \$10 per credit. Hundreds of workshops are available to choose from at www.ed2go.com/greenfieldcc.



"You learn some great history and stories that you'd never have known without meeting these people. They're all unique and special in their own way."

—Alan Coutinho, Volunteer Meals on Wheels Driver

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