



Getting Your Affairs In Order!

Some Thoughts and Suggestions
offered by
The TSRA Surviving Spouse Group

October 21, 2010

Surviving Spouse Group

Barbara Brown

Nancy Ann Burnham

Eileen Burns

Dan Cheetham

Suzette DiMercurio

Bob Gaumont

Martha Grimmett

Janice Joyce

Larry Smart

Shelly Weisman

Vivian Ytterhus

Mark Obremski

Ron Milauskas, Group Facilitator



Getting Ready!

We spend our lives..... “Getting Ready”

.... to go to college or to start a career

.... to get married and buy a house

.... to raise a family and pay the last tuition bill

.... to retire and enjoy the “Good Life”

.... and then we stop getting ready!

The reality is that we don't really get ready for the “End Game”



“Why Is This Important?”

- Whether you are married or single, you have a wealth of knowledge and information that is valuable to those who you will leave behind
- If you have not captured that knowledge and information, it may be lost to the detriment of your spouse or next of kin.
- So we’re here today to focus on helping the one(s) left behind to deal with the stresses and challenges of being the “surviving spouse” or “heir”.

This is not about you, it is about the gift you can give to your spouse or heirs



Disclaimer

- The following recommendations are a compilation of the experiences and lessons learned by a group of fellow TSRA members who have become surviving spouses. They do not claim to exhaust all of the possibilities, opportunities or strategies that might be employed by couples preparing for the eventuality that life brings. Nor do they suggest that implementing any or all of these recommendations provides a guarantee for a problem-free experience in one of life's most challenging transitions.
- This is not to be considered or construed as legal advice! **Legal advice comes only from your lawyer.**



Contents by Section

Section I: Becoming Prepared

A set of recommendations on **actions that you might take** to help your spouse during the transitional times of widowhood.

Section II: Lessons Learned

A set of **Lessons Learned** from those who have experience.

Section III: Reference Information

Sources where you may gain further insights and help in preparing.

Section IV: Sources of Help

Some suggestions on **sources of help** that you may find useful.

Section V: Literature Handouts

Literature and forms that you might want to use.



Indicates when a form is also provided to capture this information

F

An Index by Section

Section I: Becoming Prepared

- A. Document All Your Vital Information
- B. Get Legal Paperwork In Order
- C. Assure Common Property is Listed Appropriately
- D. Plan and Prepay your Funeral
- E. Co-locate all of Your Vital Information
- F. Know all of your House Maintenance Requirements
- G. Understand and plan for the survivor's financial stability
- H. Prepare by sharing all household responsibilities
- I. Prepare a call list of those who "Need-to-Know"
- J. Prepare a list of Organizations to be notified
- K. Prepare for the "unlikely" as well
- L. Consider Becoming an Organ Donor



An Index by Section

Section II: Lessons Learned

- A. Everyone is Different
- B. Aging requires new strategies
- C. Prepare as much as possible
- D. Name the Estate Executor carefully
- E. Consider Life Insurance needs
- F. Involve next of kin
- G. Remember who is the beneficiary
- H. Become Computer Savvy!

Section III: Reference Information

- A. Help with Preparing
- B. Help with Coping
- C. Understand Estate Planning



An Index by Section

Section IV: Sources of Help

- A. Elder Affairs
- B. Veteran's Administration
- C. Meals-On-Wheels
- D. SHINE
- E. Councils On Aging/Senior Centers
- F. Fee Based Service Companies
- G. Church Groups

Section V: Handouts

- A. NH Advanced Directive Card Instructions
- B. MA Health Care Proxy Form
- C. Funeral Trust Information
- D. HIPAA Forms and Instructions
- E. MA Homestead Act Form and Instructions
- F. Application for Tax Filing Extension
- G. Life Event Planner
- H. Blank Forms



Section I: Becoming Prepared

A. Document All Your Vital Information

1. Bank Accounts

- Account Number and Passwords
- How to access them and current balances
- Location of most recent statements

2. Credit Cards

- Number, type, account numbers and current balances
- Telephone and/or internet contact information
- Pin Numbers

3. Investments

- Name and contact information of your Financial Advisor or Broker
- List of accounts and value of assets held in each account
- Stock and Bond Certificates held separately
- Location of Contract Documentation

Vital Information

Date Prepared _____

BANKS							
Name	Account Number	Authorized Signatures	Password or Pin #	Statement Location	Tel/Web Contact Information	Current Balance	Date
<i>Sovereign (Reading)</i>	<i>123-456-789</i>	<i>Only Mary</i>	<i>1A2B3C</i>	<i>Den File Cabinet</i>	<i>781 944-1515</i>	<i>\$12,050</i>	<i>8/1/10</i>
Credit Cards							
Name or Issuer	Account Number	Authorized Signatures	Password or Pin #	Statement Location	Tel/Web Contact Information	Current Balance Due	Date
<i>American Express</i>	<i>098-765-432</i>	<i>Mary and John</i>	<i>CherryBlossom</i>	<i>Den File Cabinet</i>	<i>800 444-1515</i>	<i>~\$2,000</i>	<i>8/1/10</i>
Investments							
Financial Firm	Advisor	Account Type	Account Number	Statement Location	Tel/Web Contact Information	Net Asset Value	Date
<i>Fidelity</i>	<i>Joe Stockpicker</i>	<i>IRA</i>	<i>1029384756</i>	<i>Den File Cabinet</i>	<i>800-777-1515</i>	<i>~\$30,000</i>	<i>8/1/10</i>
Other							
Financial Firm	Advisor	Investment Type	Account Number	Statement Location	Tel/Web Contact Information	Net Asset Value	Date
<i>Bank of America</i>	<i>None</i>	<i>CD</i>	<i>1029384756</i>	<i>Certificate in Safe</i>	<i>800 555=1515</i>	<i>\$10,000</i>	<i>6/1/12</i>



Section I: Becoming Prepared

B. Get and Keep⁽¹⁾ Your Legal Paperwork in Order

1. Consider engaging a lawyer to assist you with Estate Planning, to address future needs & questions and to store your Estate Plan Documents
2. Prepare an Estate Plan consisting of at least:
 - a. An Estate Will
 - b. A Living Will⁽²⁾
 - c. Health Care Proxy⁽²⁾
 - d. Durable Power of Attorney
3. At a minimum, at least know/document your spouse's wishes
 - a. Conditions under which there should be a “Do Not Revive” order
 - b. Hospice Care
 - c. Burial Provisions
 - d. Gifting from common assets
 - e. Long Term Health care options

⁽¹⁾ Review on a regular basis or as circumstances change

⁽²⁾ In NH, the two forms paired together are referred to as **An Advanced Directive Card**



Section I: Becoming Prepared

Estate Plan Documents

- A. An Estate Will: A document, signed and dated by you, that directs how your worldly goods are to be distributed upon your death. Your signature must be witnessed by two individuals who are neither heirs by law or by inclusion in the will.
- B. Power of Attorney: A document, signed and dated by you, that authorizes a designated person(s) to act upon your behalf under limitations and conditions that you specify. It does not survive the death of the assignee!
- C. A Living Will: A living will allows you to state in writing your preferences about life-prolonging medical treatment. You can declare that you wish medical professionals to withhold or withdraw life-sustaining procedures if you are in an incurable condition, near death, in a persistent vegetative state. Your living will takes effect only when you become incapacitated, cannot speak for yourself, and there's no hope for your recovery.
- D. Health Care Proxy: A health care power of attorney appoints someone to be your "agent" to make all health care decisions, not just those involving life support for you, if you lose the ability to make decisions for yourself. You also may include a description of your treatment preferences and special desires in this document to help guide the person making decisions for you. In this document you also may authorize your agent to admit you to a nursing home or community-based residential facility, and you may indicate your wish to donate body parts after death. It overrules a Living Will.



Section I: Becoming Prepared

C. Assure Common Property is Listed Appropriately

1. Residences
 2. Bank Accounts
 3. Automobiles and Other Vehicles
 4. Bank & Investment Accounts
-
1. Understand your situation(s) and the differences between:
 - Joint Tenancy
 - Tenancy in Common
 - Tenancy in the Entirety
 - Joint Tenancy with Right of Survivorship
 - Life Estate
 - Estate in Fee Simple
 - Sole Ownership
 - Common Property
 2. Your ability to access your spouse's accounts upon their death may be limited according to the "form of ownership" of your assets!
 3. Consult your attorney, financial advisor or financial institution if in any doubt

Ownership of Assets

Date Prepared _____

Residences					
Type	Legal Address	Owned By:	Outstanding Mortgages/ Held by:	Liens Amount	Location of Deed/Liens
Home	201 Lowell Street Wilmington M	Mary and John	Wilmington Trust Co	\$156,000	Safe Deposit Box
Condo	10 Shore Road, Wells, ME	Mary	None		
Insurance					
Type	Issuing Company	Amount	Beneficiaries	Contact Info	Location of Policy
Term Life	Fidelity (Textron)	\$5,000	Mary	781 555-1000	Den File Cabinet
Term Life	SBLI	\$50,000	Julie and Bob	800 555-4000	Safe Deposit Box
Estate Plan					
Element	Preparing Attorney	Contact Information	Location of Original Document(s)		
Will	Dewey, Cheetham & Howe	800 555-MONY	123 Main St. Boston, MA		
Power of Atty	Dewey, Cheetham & Howe	800 555-MONY	123 Main St. Boston, MA		
Living Will	Dewey, Cheetham & Howe	800 555-MONY	123 Main St. Boston, MA		
Trust	Dewey, Cheetham & Howe	800 555-MONY	123 Main St. Boston, MA		
Health Proxy	Dewey, Cheetham & Howe	800 555-MONY	123 Main St. Boston, MA		
Other					
Automobiles					
List	Title in the name of:	Garaged at:	Outstanding Loans/ Held by:	Liens Amount	Location of Title
Ford	Mary	Home	None		Safe Deposit Box
Acura	John	Home	Avco Credit Union	\$11,000	Safe Deposit Box
Safety Deposit Box					
Institution	Address	Held in name of:	Contents	Telephone	Location of Keys
Sovereign Bk	5 Main St. Wilmington, MA	John	Deeds, Policies, Jewelry, Meda	800 555-9000	Desk in Front Foyer



Section I: Becoming Prepared

D. Plan and Prepay for your Funeral

1. Take advantage of a *Funeral Trust*.
 - Provides for the pre-payment of a future burial at a fixed cost
 - Offers inflation-proof options
 - Allows you to chose level of services in a calm, unpressured setting
 - Can be created by most Funeral Homes at no added cost
 - Provides for funds to be placed in an independent financial institution
 - Can provide for all costs including a post-service “Mercy Meal”

2. Request at least 10 copies of the Death Certificate

3. Consider preparing your own Religious Service
 - Who knows you better than yourself?
 - Who knows your wishes better than yourself?

4. For the same reasons, consider writing your own obituary!



Section I: Becoming Prepared

F

E. Co-locate all of your vital information

1. Physically secure all certificates, deeds, and legal documents in a safe area protected from accidental fire, loss or theft
2. Identify the location and arrange access to all this vital information to a trusted and authorized person(s)
3. Vital information includes but is not limited to:
 - Wills
 - Trusts
 - Powers of Attorney
 - Automobile Titles
 - Social Security Data
 - Marriage License
 - List of Bank Accounts
 - Health Proxies and Living Wills
 - Property Deeds including Lien Releases
 - Stock and Bond Certificates
 - Birth Certificates
 - Equity Loan Documents
 - List of Credit Cards
 - Veteran's Benefits Documentation

Vital Information and Access

Vital Data	Location	Contact	Contact Information
Estate Will	Dewey, Cheetham & Howe	10 Main St. Boston, MA	800 555-MONY
Trusts	Dewey, Cheetham & Howe	10 Main St. Boston, MA	800 555-MONY
Power of Attorney	Dewey, Cheetham & Howe	10 Main St. Boston, MA	800 555-MONY
Health Proxy/Living Wills	Dewey, Cheetham & Howe	10 Main St. Boston, MA	800 555-MONY
Property Deeds	Safe Deposit Box	Sovereign Bank	800 555-9000
Automobile Titles	Safe Deposit Box	Sovereign Bank	800 555-9000
Stock Certificates	Wells Fargo (Charles Wealth Group)	1 Federal St. Boston, MA	800 555-WELL
Bond Certificates	Wells Fargo (Charles Wealth Group)	1 Federal St. Boston, MA	800 555-WELL
Social Security Information	Wall Safe	Combination in Safe Deposit Box	
Birth Certificates	Wall Safe	Combination in Safe Deposit Box	
List of Credit Card	Den File Cabinet		
List of Bank Accounts	Den File Cabinet		
Equity Loan Documents	Wall Safe	Combination in Safe Deposit Box	
Marriage License	Den File Cabinet		
Veteran's DD214 Form	Den File Cabinet		
Veteran's DD250 Form	Den File Cabinet		



Section I: Becoming Prepared

F

F. Know All Your House Maintenance Requirements

1. Locate and label all of your water shut-off valves
 - Main valve as well as local valves

2. Locate your Electrical Panel and label each circuit breaker

3. Create a list of Service Providers with contact information
 - Annual Maintenance services
 - Electrician
 - Plumber
 - General Contractor
 - Snow removal provider
 - Lawn maintenance provider
 - Any other service provider
 - Telephone provider
 - Cable provider
 - Internet provider

Home Maintenance Information

Date Prepared _____

Lawn Service	L&M Landscaping (Paul Ryder), Burlington	781 444-2341
Plumber	Leaky Faucet Experts, Wilmington	800 654-4321
General Home Repairs	Hire-a-Hubby, Reading, MA	888-987-7654
Snow Removal	John's Towing Service, Wilmington (see Mike)	978 555-1234
Telephone, Cable & Internet	Comcast	800-Comcast or www.comcast.com
Electrician	Light-You-Up Electrical Supply	978 876-5432



Section I: Becoming Prepared

G. Understand and Plan for “Individual Finances”

1. Your financial situation as a “surviving spouse” may be quite different than it was as part of a married couple.
 - Pension termination or alteration
 - Social Security adjustment
 - “Typical” expenses may change significantly
 - Life style changes may create a very different budget balancing
2. First of all, develop a list of monthly living expenses and income.
 - It is a good practice to be certain each understands your life situation
 - It forms the basis of the next planning process that is recommended
3. Then, consider the most likely scenarios of each of you as ‘the’ surviving spouse and develop a “first order” income/expense budget that matches each scenario
 - Feel comfortable with either outcome, or
 - Consider insurance or asset allocations that better provide for either case.
4. Update this process every few years or as circumstances change.



Section I: Becoming Prepared

H. Practice each other's normal "roles and responsibilities"

1. It is typical that couples tend to divide "day-to-day" responsibilities within the household by assuming total responsibility for some while totally relinquishing others to their spouse.
 - Who "takes care" of the checkbook?
 - Who cooks?
 - Who does the laundry?
 - Who worries about the car?
2. We suggest that you "practice" being "single" by occasionally taking care of the common chores that you currently don't do and with which you are unfamiliar.

Not only will you learn something, you'll probably appreciate your spouse more!



Section I: Becoming Prepared

I. Prepare a call list of those who “Need-to-Know”

1. Prepare a “call list” of everyone who should be informed of a spouse’s death
 - a. List names and contact information
 - b. Consider how certain friends and/or relatives can provide help in reaching everyone on you can the list
 - c. If you are computer literate, consider creating a “Contact Group” which you can directly reach quickly and efficiently by email

2. Prepare a log for recording the calls made and received during the first weeks following a spouse’s death
 - a. Name of who called or visited
 - b. Date and time of call or visit
 - b. Subject of the call or visit
 - c. Actions required as a result of the call or visit
 - d. Thank-you responses that have been or need to be made

F

F

Call List

Date Prepared _____

Timing	Category	Person	Contact Information	Comment
Immediately	Mary's Family	Joan Helsy	781 876-0987	Ask her to call Margaret
		Fran Knight	fknight@comcast.net or 978 999-0987	
		Ted	978 765-9876	
	John's Family	Brad Wonderman	Brad107@gmail.com or 978 567-4567	
		Jeff Wonderman	Jwond@comcast.net or 901 567-0987	
	Friends	Bill&Grace Fine	978 -765-4321	
		Joe Retiree	978 908-0987	Ask him to call Jack
		Will & Laura	wlbrdigeman@hotmail.com or 978 654-0987	Ask them to call Bridge Club
Next	Pastor	Rev. Goodperson	904 987-0987	Also ask about funeral dates
	Funeral Home	Jack Inground	888 951-0853	
	Neighbors	Mike & Louise	978 975-9865	
		Gerry & Ben	978 975-4321	
	Friends	Mary Powell	978 958-0273	
		Jim & Jane Flowers	JJFlowers@verizon.net	Ask them to notify the Club



Section I: Becoming Prepared

F

J. Prepare a list of Organizations to be notified

1. Prepare a list of organizations and entities to be notified, including:
 - a. Life Insurance Companies
 - b. Former employer, especially if pensions are being paid
 - c. Social Security Office
 - d. Banks where accounts are held in common or by deceased spouse
 - e. Registry of Deeds for change in titles of registered properties
 - f. Brokerage accounts
 - g. Credit Cards to be cancelled or have authorized signatures changed
 - h. Health & Dental insurance companies
 - i. Veteran's Administration
 - j. TSRA



Section I: Becoming Prepared

K. Prepare for the “unlikely” as well

1. There is no guarantee that either one of you will be able to deal with the challenges of being the “surviving spouse” without some help especially in the first weeks and months.
 - a. Inform some other next of kin of the information that has been prepared and its location
 - b. Fully brief the designated Executor of your legal documents
 - c. Assess the need for HIPAA Release Authority paperwork
(Health Insurance Portability and Accountability Act)



Section I: Becoming Prepared

L. Consider being an Organ Donor

1. If you choose to do this make sure that your spouse and/or next of kin is fully aware of your decision.
2. Always carry your *Donor Card* with you
3. Notify your local Hospital and Primary Care Physician



Section II: Lessons Learned

A. The Event is the same, but everyone is different!

“Do not let anyone tell you how long you should grieve”

*“Don’t hurry decisions that do not have to be made immediately,
take months or even years, if necessary,
especially with respect to where and how you live.”*



Section II: Lessons Learned

B. Take the time you need to make good decisions

“ As we age, it is more difficult to absorb and retain vital information. It is helpful to write out questions prior to visits and keep notes as to directions especially those provided by your Primary Care Physician. When possible, see if you can have someone accompany you. A second set of ears often hears things you missed. ”



Section II: Lessons Learned

C. Prepare as much as possible

“Everyone views themselves as living forever; even if they accept the eventual, most adhere to the belief that they will have plenty of time and notice to prepare.....that’s not the way it usually happens!”



Section II: Lessons Learned

D. Choose your Estate Executor with deliberation

“Give careful consideration in selecting and naming the Executor of your estate documents. While the role of an Executor is to implement your instructions, it can be a demanding job requiring tact, energy and wisdom. Make sure that you discuss with them your desire to have them serve in this capacity. It will provide an opportunity for them to clarify any issues, questions or concerns.”



Section II: Lessons Learned

E. Consider Life Insurance Needs

“Spouses provide each other many “services” that may have to be purchased by the surviving spouse. (e.g. home maintenance, laundry, meal preparation, etc.) In your analysis of your financial status as a surviving spouse, consider whether some level of term insurance is needed to offset these “new” expenses.”



Section II: Lessons Learned

F. Involve Next of Kin

“ Once the surviving spouse has dealt with the death of his or her mate, it is advisable to discuss and plan with their next of kin his or her own wishes regarding hospital, hospice, in-home or nursing care as may be required in the future.

At this point, the burdens fall upon children and/or next of kin to provide for your care and you owe them the consideration to help them fulfill this responsibility with the least amount of stress and disruption.”



Section II: Lessons Learned

G. Remember who is the Beneficiary!

“Preparation for widowhood is for the benefit of the surviving spouse or heirs. Do you care enough to take the time and effort to do this for your spouse or next of kin?”



Section II: Lessons Learned

H. Become Computer Savvy!

“ Acquire the capability to email, copy, scan and print documents OR arrange for someone who can do this for you. It will be invaluable in dealing with the communication and paperwork issues you will face! Consider taking a course that is available at places like Senior Centers.”



Home

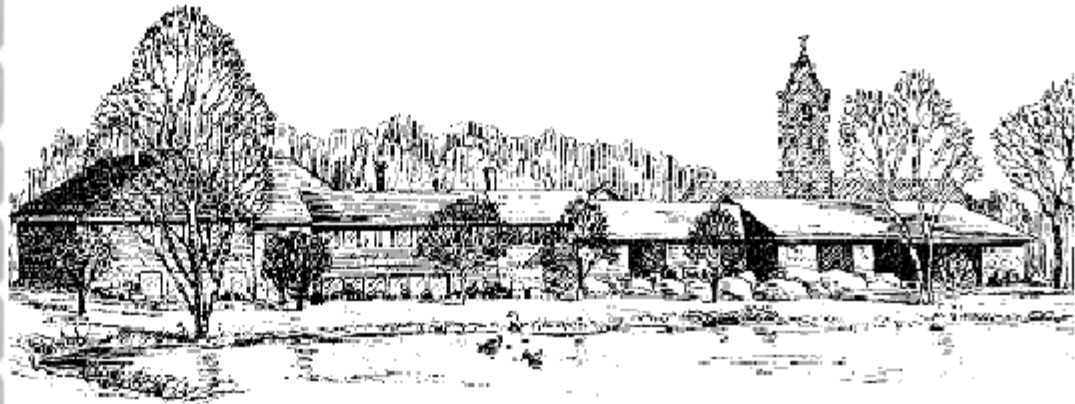
Seniors Assn

Council on Aging

Weekly News

Newsletter

Calendar



Chairperson

Frank McGrath

Instructors

William Fincke

Charles Finn

John Giles

Brooke Green

Mary Jane Mazzarella

Richard Russell

Maintenance

Phil Fleck

WINCHESTER

SENIORS' ASSOCIATION

COMPUTER COMMITTEE

The purpose of the WSA Computer Committee is to introduce seniors to the world of computers.

The WSA has 4 computers for use by the senior community. These are located in the lower level of the senior center.

Our primary activity is conducting an introductory course in computers for seniors. This course is an 8-week hands on course conducted by a group of volunteer instructors.

Our computers are available for general use of seniors when the courses are not in session.

COMMITTEES

- [WSA Trust](#)
- [Board of Advisors](#)
- [Building and Grounds](#)
- [Computer](#)
- [Eating Together](#)
- [Education](#)
- [Endowment Fund](#)
- [Event Planning](#)
- [Finance](#)
- [Fund Development](#)
- [Handyman](#)
- [Health Benefits Counselors](#)
- [Health](#)
- [Keep Well Clinic](#)
- [Hospitality](#)
- [Information and Referral](#)
- [Jenks Learning Connection \(JLC\)](#)
- [Library](#)
- [Meals on Wheels Advisory](#)
- [Newsletter](#)
- [Nominating](#)
- [Outreach](#)
- [Publicity](#)
- [Tax Assistance](#)
- [Transportation](#)
- [Travel](#)

Example of Computer Training for Seniors



Section III: Reference Information

A. Help with Preparing:

a. Rights of a Surviving Spouse

<http://www.wiserwomen.org/print.php?id-279>

b. A Gift to Your Spouse:

http://www.amegyretirementcenter.com/print.cfm?DocNumber+Retirement_LL_09Apr27

c. Records to Keep:

http://www.shackelfordfuneraldirectors.com/articles/records_to_keep.php

d. Health Care Advanced Directive Tool Kit:

<http://www.abanet.org/aging/toolkit/home.html>



Section III: Reference Information

B. Help with Coping:

a. Losing a Spouse: What Hurts and What Helps:

<http://mentalhealth.about.com/library/sci/1102/blspouse1102.htm?p=1>

b. Death of a Spouse:

http://www.shackelfordfuneraldirectors.com/articles/death_of_spouse.php



Section III: Reference Information

C. Understanding Estate Planning:

- a. Estate Planning Considerations:
<http://ohiolione.osu.edu/estate/003.html>
- b. Joint Ownership vs. Estate Planning
<http://www.unclefed.com/phpprint.php>
- c. Real Estate Law:
http://real-estate-law.freeadvice.com/real-estate-law/property_ownership_forms.htm
- d. Estate Planning: What If Your Ill Spouse Survives You?:
<http://www.caringtoday.com/handle-fiannces-legal/estate-planning-what-if-your-ill-spouse-survives-you>



Section IV: Sources of Help

A. Office of Elder Affairs

The US Administration on Aging maintains a website at which you can locate any elderly services agency operating within your area.

Contact information and program summary information are listed on this site for your area.

They can be reached;

by telephone at (800) 677-1116, or

at their website: <http://www.eldercare>



Section IV: Sources of Help

B. Veteran's Administration

The Veteran's Administration is a central source of information and action with regard to understanding and receiving benefits that accrue to those who have served in the Military and their spouses.

Contact them at:

<http://www.vba.va.gov>

1 (800) 827-1000 (General Information)

1 (877) 294-6380 (Beneficiaries in receipt of Pension Benefits)



Section IV: Sources of Help

C. Meal-On-Wheels

- A nation-wide non-profit organization that is associated with affiliated service agencies operating locally.
- Location of the nearest agency to you can be found by:
 - Telephone: (978) 281-1750, or
 - website: <http://mowaa.org/page.aspx?pid=253> and enter your zipcode
- Anyone over the age of 60 is eligible who:
 - Is unable to prepare a balanced meal because of physical, mental, or emotional limitations, or
 - Does not have a sufficient assistance from family, friends, or neighbors to prepare a balanced meal, or
 - Is unable to comfortably or safely participate in the Congregate Dining Program
- There are **no income eligibility requirements**. Elders meeting these requirements may be eligible to have a meal delivered weekdays by an agency volunteer.



Section IV: Sources of Help

D. SHINE

- SHINE (Serving the Health Information Needs of Elders) is an agency of the Massachusetts Executive Office of Elder Affairs
- Provides health insurance counseling services to elderly and disabled adults
- Information on contacting a counselor can be obtained by calling **(800) 243-4636**
- Accessing the Massachusetts Elder Affairs website (<http://www.mass.gov/?pageID=eldershomepage&L=1&L0=Home&sid=Elders>) provides links to many other senior services such as:
 - MA Medline
 - Elderly Meals
 - Center for Medicare and Medicaid
 - Councils on Aging
 - Federal Government Benefits
 - Area Agencies on Aging



Section IV: Sources of Help

E. Councils on Aging

- There are 348 Councils on Aging (COAs) in Massachusetts. The mission of these volunteer, municipally appointed agencies is to link elder needs and resources by developing and/or coordinating services, community education and advocacy.
- Each is unique to its community but generally all offer information and referral, transportation, outreach, meals, health screening, fitness and recreation programs.
- Some COAs also provide health insurance benefits, counseling (SHINE), food shopping assistance, telephone reassurance, friendly visiting, supportive day care, minor home repairs, computer training, and intergenerational programs.
- Your nearest COA can be found by contacting Massachusetts Elder Affairs.



Section IV: Sources of Help

F. Fee-Based Service Companies

- There are many companies that provide either general home maintenance services or provide linkages to contractors that are rated by past customers. This referral and rating process improves, but does not guarantee, the chances of finding reputable home contractors.
- Some typical examples are:
 - Angie's List - Requires a monthly subscription fee to participate
<http://www.angiesList.com>
 - Home Maintenance Org - A multi-service company providing all home maintenance services on a "menu" as-needed basis
<http://www.homemaintenance.org>

Note: TSRA neither endorses nor assures the quality of either of these examples of companies that are in the business of home service referrals. Examples are provided simply to point out that such services do exist. We have neither any direct experience or relationship with these companies. "buyer beware!"



Section IV: Sources of Help

G. Church Groups

- In times of distress, we sometimes overlook the most obvious sources of help, whether emotional, mental, physical, or spiritual. Most church groups provide a range of social and spiritual services to their members and their Pastors, Rabbis and/or Ministers stand ready to provide you support.



Section V: Handouts⁽¹⁾

- A. NH Advanced Directive Card Instructions
(<http://www.healthnh.com/fhc/initiatives/performance/eol/ACPG%202007%20revisions.pdf>)
- B. MA Health Care Proxy Form
(<http://www.massmed.org/AM/Template.cfm?Section=Search&CONTENTID=2570&TEMPLATE=/CM/ContentDisplay.cfm>)
- C. Funeral Trust Information
(See most Funeral Homes)
- D. HIPAA Forms and Instructions
(<http://www.ouhsc.edu/hipaa/forms.asp>)
- E. MA Homestead Act Form and Instructions
(<http://www.probatecourtianella.com/HomesteadAct.htm>)
- F. Application for Tax Filing Extension
(http://www.mass.gov/Ador/docs/dor/Forms/IncTax10/addl/m_4868.pdf)
(<http://www.irs.gov/pub/irs-pdf/f4868.pdf>)
- G. Life Event Planner
(<http://www.tsretirees.org>)
- H. Blank Forms

Note (1): *TSRA's website (<http://www.tsretirees.org>) has electronic files of this document and the Life Event Planner. Links to internet sites where hard copies of most of the remaining handouts can be downloaded are shown below each item.*



What Now ?

- Don't wait until "next month" to get startedwe are great at putting off those things with which we do not want to deal!
- Prioritize what actions are most important for **you** to accomplish first.
 - Consider assigning completion dates for each action
 - Keep track and stick with it until you're done
- Consider if you have some special needs that haven't been suggested here and deal with those as well.
 - Do some research in this area ... there is a lot of info out there.
 - Give us some feedback on these so we can improve this product
- Share this with your family and friends ... not everyone has a TSRA.

When you're done, feel good about what you have done for each other!