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AGING WISELY

Navigating long-term veterans care benefits

Long-term care costs can add up quickly. For veterans and the surviving spouses of veterans who need in-home care or are in a nursing home, help may be available. The Veterans Administration (VA) has a pension benefit called Aid and Attendance that provides money to those who need assistance performing everyday tasks. Even veterans whose income is above the legal limit for a VA pension may qualify for the Aid and Attendance benefit if they have large medical expenses for which they do not receive reimbursement.



Macrina G. HJERPE

Aid and Attendance is a pension benefit, which means it is available to veterans who served at least 90 days, with at least one day during wartime. The veteran does need to have service-related disabilities to qualify. Veterans or surviving spouses are eligible if they require the aid of another person to perform an everyday action, such as bathing, feeding, dressing, or going to the bathroom. This includes individuals who are bedridden, blind, or residing in a nursing home.

To qualify the veteran or spouse generally must have less than \$80,000 in assets, excluding the home and vehicle. In addition, the veteran's income must be less than the Maximum Annual Pension Rate (MAPR). Following are the MAPRs for 2014:

- Single veteran - \$21,107
- Veteran with one dependent - \$25,022
- Single surviving spouse - \$13,562
- Surviving spouse with one dependent - \$16,179

Income does not include welfare benefits or Supplemental Security Income. It also does not include unreimbursed medical expenses actually paid by the veteran or a member of his or her family. This can include Medicare, Medigap, and long-term care insurance premiums; over-the-counter medications taken at a doctor's recommendation; long-term care costs, such as nursing home fees; the cost of an in-home attendant that provides some medical or nursing services; and the cost of an assisted living facility. These expenses must be unreimbursed (in other words, insurance must not pay the expenses.) The expenses should also be recurring, meaning that they should recur every month.

How it works

The amount a person receives depends on his or her income. The VA pays the difference between the veteran's income and the MAPR. If, for example, John, a single veteran, has income from Social Security of \$16,500 a year and a pension of \$12,000 a year, his total income is \$28,500 a year. If he pays \$20,000 a year for home health care, \$1,122 a year for Medicare, and

\$1,788 a year for supplemental insurance, so his total medical expenses are \$22,910. Subtracting his medical expenses from his income (\$28,500 - \$22,910), John's countable income is \$5,590. John could qualify for \$15,517 (\$21,107 - \$5,590) in Aid and Attendance benefits. For 2014, the most a single veteran can receive is the same as the MAPR which is \$1,759/month, for a married veteran, \$2,085/month and for the surviving spouse of a veteran, \$1,130/month.

One issue is that the Veteran's Administration generally does not act on Aid and Attendance applications quickly. I have had applications approved in as little as 2 months and as long as 24 months, perhaps longer if the veteran or spouse has dementia and needs a third party to receive the funds. However, once approved, the benefits will be paid retroactive to the application date. Unfortunately, if the veteran dies without a spouse or dependent before the benefits are received, any retroactive benefit will be lost.

For more information visit www.va.gov.

Attorney Macrina G. Hjerpe is a partner in the Providence law firm Chace Ruttenberg & Freedman. She practices in the areas of Estate Planning, Probate, Estate Administration, Trust Administration, Trust Litigation, Guardianship, Business Succession Planning, Asset Protection Planning, Elder Law and Estate Litigation.

MUSIC NOTES

A Conversation with Marc Lopes

“What would Bruce do?” In the pantheon of New England metal bands, when I was coming of age in this business, there was one band that stood apart from the rest. In 1992 there was really only one powerhouse local metal act: Hammersmyth. “In a dark room” was a triumph of the local music scene. The one thing that stood out on that album, besides the impressive musicianship, was the searing, over-the-top vocals of Marc Lopes.



Bryan MARTIN

Marc is a vocalist who lives and breathes the philosophy of metal. His dedication to his fans and his art is unmatched — onstage and off, metal is his life. His vocal prowess can be heard on several projects and his talented singing style recently landed him a gig with none other than national recording artist Meliah Rage. Currently, he performs in Hellspeak, Meliah Rage, and Metal 101. The Hellspeak album, “The Slaughter Rule of Agony” is one of the best local CDs I have come across and it rocks from start to finish. Lopes

took a few moments from his busy, metal-making world to speak with me. I found him to be genuine and truly passionate about his music, the fans, and heavy metal in all its forms.

TELL ME ABOUT THE LIVE SHOWS COMING UP WITH HELLSPEAK, I KNOW THE FIRST GIG IS JUNE 21ST AT AXLE'S ROCK HOUSE IN CONNECTICUT? It's going to be great. We have 4 to 5 new Hellspeak songs in a heavier vein that we are also working on. We won't do the mellower tunes for that show.

WILL THERE BE A TOUR WITH MELIAH RAGE? Not this year. The guitar player just shattered his wrist. So we won't tour with this album until next year. That band has had a stream of bad luck this year.

HOW DID MELIAH RAGE GET A HOLD OF YOU? Through a friend, Jonathan Jacobs, who has worked with them and Fate's Warning. He recommended me and they checked out a YouTube video from another band with me in it. They called me up and had me send in songs. My audition was recording “These Scars” — that song appeared on a compilation album.

BESIDES HELLSPEAK, MELIAH RAGE, AND METAL 101, ARE YOU WORKING ON

ANY OTHER PROJECTS? Yes. Actually, another band in the vein of Nevermore and Soilwork; and a few other things. I'm trying to stay busy.

WHEN DO YOU SLEEP? Ha ha. Well, you know — I nap a lot.

DO YOU DO ANYTHING SPECIAL TO KEEP YOUR VOICE IN SHAPE? I rehearse every day. I go to the gym every day, I work, and I rehearse. I have a vocal routine that I do. I have a regimen.

DID YOU TAKE LESSONS? I took lessons for years. I have a vocal coach, Jaime, who I have been with for years. After singing for thirty years you just get your own thing that works for you.

HOW DO YOU FEEL THE METAL SCENE HOLDS UP IN NEW ENGLAND? There are a lot of bands. It's cool. But I would like to see them do your own thing — there are too many bandwagon bands. But at least they are out there.

HOW DO YOU FEEL ABOUT SOCIAL MEDIA IN REGARDS TO THE INDUSTRY? Obviously no one of a five block radius would know you without social media. It is tremendous for young bands. I wish I had it when