

Venus and the Big Dipper putting on a show this month

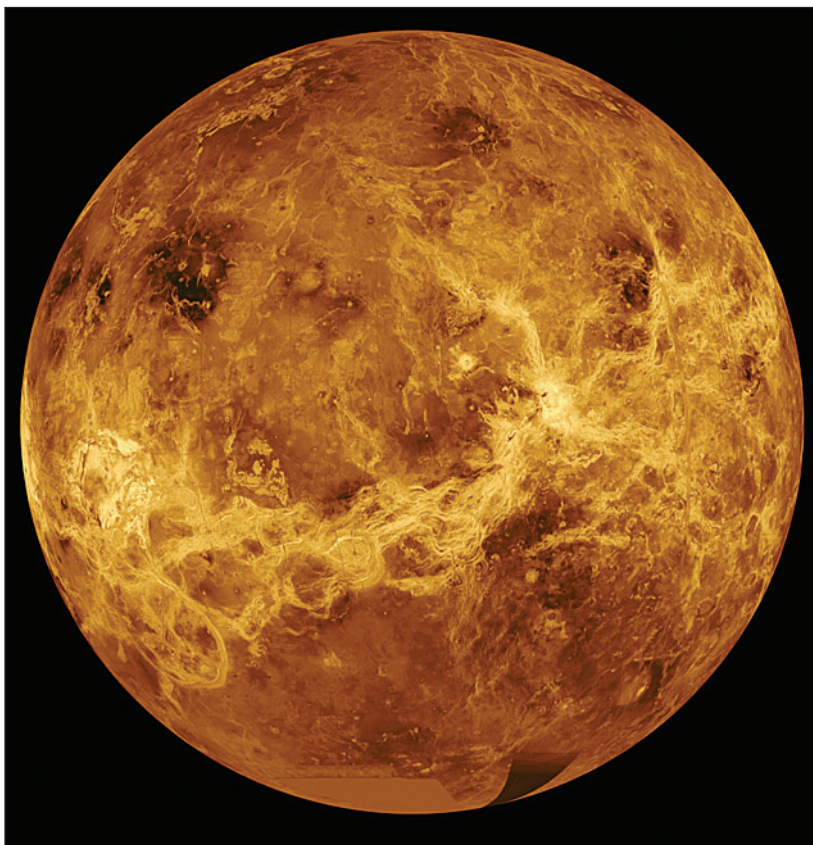
Worldwide, May is the best month to see the Big Dipper. A fixture of the northern sky, the Big and Little Dippers circle Polaris, the North Star, once every 23 hours and 56 minutes.

Here in the northern U.S., the Big Dipper is circumpolar, meaning it's always above the horizon. Just remember "spring up and fall down" for the Dipper's appearance in our northern sky. It ascends in the northeast on spring evenings, and descends in the northwest on fall evenings.

To find Little Dipper, notice that the Big Dipper has two parts – a bowl and a handle. Imagine a line drawn between the two outer stars in the bowl of the Big Dipper, Dubhe and Merak. This line goes to Polaris, the North Star (which is why Dubhe and Merak are known in skylore as The Pointers.)

Polaris marks the end of the Little Dipper's handle. Like the Big Dipper, the Little Dipper has 7 stars, but it is more difficult to find in the night sky because the 4 stars in between Polaris and the outer bowl stars – Kochab and Pherkad – are dim. You will only be able to see all 7 on a dark night, away from sources of light pollution.

As for Venus, never mind astronomy books that will tell you that it's impossible to see Venus in the middle of the night. This upcoming week, the third week of May, it will be setting at about 11:45 p.m. (EDT) in our



night sky.

Venus reaches its greatest angular distance, 45 degrees to the east of the sun, the first week of June, and will appear brightest as it heads back down, reaching its greatest brilliancy around the evening of July 10.

Looking ahead, mark your calendar to watch for a double planet appearance on June 30. Short-

ly after sunset, Venus and Jupiter, will be strikingly close together, bright, in the west-southwest sky. They will appear to be only about half the size of the moon, but if the weather cooperates, it could make for a very unique sight.

Sources: Space.com; EarthSky.com

AGING WISELY

The top eight mistakes people make with medicaid

Medicaid planning can be a difficult and confusing process. The following are some common mistakes people make when considering qualifying for Medicaid benefits.

Thinking it's too late to plan. It's almost never too late to take planning steps, even after a senior has moved to a nursing home.

Giving away assets too early.

First, it's your money (or your house, or both). Make sure you take care of yourself first. Don't put your security at risk by putting it in the hands of your children. When you give your home to



Macrina G. HJERPE

your children, you are exposing a valuable asset to your children's "creditors and predators" such as a potential ex-spouse, creditors of a failed business, a litigation claim, etc. Hasty transfers can cause difficult tax and Medicaid problems as well.

Ignoring important safe harbors created by Congress. Certain transfers are allowable without jeopardizing Medicaid eligibility. These include: transfers to disabled children, transfers of a home to caregiving children living with their parents for a two year period (in certain cases), transfers of a home to certain siblings and transfers into trust for anyone who is disabled and under age 65; a transfer to a "pay-back" trust if the Medicaid applicant is age 65; and a transfer to a pooled disability trust at any age.

Failing to take advantage of protections for the spouse of a nursing home resident. These

protections include the purchase of an immediate annuity or Medicaid compliant promissory note, petitioning for an increased resource allowance for the spouse at home, and in some instances petitioning for an increased income allowance.

Applying for Medicaid too early. This can result in a longer ineligibility period in some instances.

Applying for Medicaid too late. This can mean the loss of many months of eligibility.

Not getting expert help. This is a complicated field that most people deal with only once in their lives. Tens of thousands of dollars are at stake. It's penny wise and pound foolish not to consult with people who make their living guiding clients through the process.

Failing to plan for estate recovery. Under Medicaid law, following the death of the Medicaid recipient a state must attempt to recover from his or her estate whatever long-term care benefits it paid for the recipient's care. States also have the option of recovering all Medicaid benefits from individuals over age 55, including costs for any medical care, not just long-term care benefits. However, no recovery can take place until the death of the recipient's spouse, or as long as there is a child of the deceased who is under age 21 or who is blind or disabled.

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.

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