

CLIMBING THE FAMILY TREE

New websites (and a book on English/Colonial history) to aid your research

BY LYNDA REGO

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It seems as if there's no end to the new websites you can find for genealogical research. Using a search engine to find just about any topic turns up something interesting.

I was doing a little more work on a mystery great-great-grandfather, who lived in Iowa at one point (my only ancestor in the "West") and found all types of fun things.

■ **The genealogybooklinks.com** site is a trove of material. The page for Iowa had over 100 directories, censuses, dictionaries, biographies, histories, pictorial histories, documents, who's who lists and more on towns, cities and counties in Iowa. On the homepage, there's also a list of subjects on the right side if you don't want to search by state.

■ **A friend couldn't find a place name in Canada**, so I went searching for new gazetteers online. At www.roadsidethoughts.com, there is a gazetteer for the U.S. and Canada that is added to regularly. They take recommendations, suggestions and corrections. The information is indexed by community, state, province and county. In addition to cities, towns and villages, they include mining and lumber camps, landings, seasonal fishing villages, railway stations, rural post offices, stage-coach stations and ferry crossings. It also has pictures of state quarters.

Unfortunately, they don't make any claims as to the listings' veracity. If they are uncertain of a location, they ask for advice. The Bristol Narrows was listed, but they didn't know where it was, so I sent them a link to a description. Take any information there and dou-

ble-check it elsewhere.

■ **The National Weather Service Cooperative Observer Program** has more than 10,000 volunteers who take daily weather observations across the United States. Scans of the original historical observation forms are available through a legacy interface at www.ncdc.noaa.gov/IPS/coop/coop.html, where you can read weather reports dating back to the mid-19th century for any weather station in the country. (There are some that go back even earlier to the 1700s).

Especially if you had ancestors who were farmers or fishermen or anyone affected by the weather (practically everyone), you will enjoy reading these reports.

I did a random search for Rhode Island, then Bristol, and then chose January 1887. The observer was N.G. Herreshoff. The first thing I saw was a note: "Brilliant meteor seen in west about 5 p.m. of 3rd." A second page has a chart that lists wind direction, rainfall, snow in inches, temperatures and remarks by the observer. This is a great way to add details to your ancestors' lives.

■ **Those of you who read my book reviews** know how much I love books (fiction or non-) about history. "At Home: A Short History of Private Life" by Bill Bryson was such a treat. If you have English ancestors and early Colonial ancestors, it has so much detailed information you won't find in any average history. These are the types of books to search out, as they detail people, times and places where your ancestors lived. It's amazing what you can discover. (His book about Australia? Ditto.)

We all know about the Stamp Act and the tax on tea in Colonial



Friday, 26 August 2016

Ancestry offers free access to Irish and UK records this weekend



My new 82-page e-book published!



Claire Santry's "Irish Genealogy News," a blog at irish-genealogy-news.blogspot.ie, is great at keeping up with free offerings, such as free weekends on ancestry.com

America, but I was astounded to hear that the Colonists didn't (and couldn't) make much of anything. "Britain's philosophy of empire was that America should provide it with raw materials at a fair price and take finished products in return," Bryson writes. But, it was ridiculous to the point that we shipped beaver pelts to England, where they were made into hats and sold back to us!

And, the English dumped clothes and furnishings here that were no longer fashionable in England. "You cannot really form an idea of the trash that is to be found in the best shops," an English visitor named Margaret Hall wrote home to a friend. An expression used in England was "It's good enough for America."

As Bryson says "British mer-

chants and manufacturers... had a fast-growing continent at their commercial mercy.

"America's small internal market and problems of distribution over such a large area meant that Americans couldn't compete even when they dared to try."

■ **Irish ancestors?** Visit Claire Santry's "Irish Genealogy News," a blog at irish-genealogy-news.blogspot.ie. She publishes info on free stuff being offered online, regular updates on the Irish Genealogy Projects Archives, updates on Irish records of all kinds, info on Irish journals, courses and conferences, and other tips.

■ **And, for those with immigrant ancestors**, ancestry.com has a new research guide to help make your search for passenger lists and

finding your ancestor here and in the homeland easier with tips and which key resources will garner the best results. Choose "Immigration and Travel" under "Search" on the homepage and look under "More Help" in the righthand column.

Or, for videos, go to Ancestry Academy in the pull-down menus on the homepage and type "finding your immigrant ancestors" in the search field for lots of videos, including some on specific countries.

Lynda Rego has a Facebook page at www.facebook.com/lynda.rego where she shares tips on genealogy and other topics. Stop by, click on Like and share any interests you have for upcoming columns.

AGING WISELY

Long-term veteran's assistance complicated by new rules

The Veteran's Administration (VA) offers a pension benefit to low-income veterans (or their spouses) who are in nursing

homes, assisted living or who need help at home with everyday tasks like dressing or bathing. The benefits are substantial, tax free cash payments (over \$21,000/year, veteran, over \$25,000/year, veteran with a dependent, and over \$13,000 veteran's surviving spouse) to veterans whose income is essentially wiped out by their medical expenses. Pending changes to the regulations for this pension benefit, called Aid and Attendance, will make it available to fewer veterans. The new regulations will specify maximum asset limits for qualification and impose a look-back period and transfer penalties similar to Medicaid. These restrictions on the benefit did not exist previously. However, the VA, facing criticism from the

General Accounting Office, frequently attempted to enforce artificial asset and lookback limitations not vetted through proper legislative and regulatory channels.

Currently, to be eligible for Aid and Attendance a veteran (or the veteran's surviving spouse), in theory, must meet certain income and asset limits. The asset limits, which are not contained in regulations, are thought to be about \$80,000 — but the VA has long been known to "age weight" this amount. In other words, the older a person is, the fewer assets the VA would historically permit him or her to own and receive the benefit. However, unlike with the Medicaid program, no penalties were imposed if an applicant divested him- or herself of assets before applying. In other words, the veteran could give all of his or her assets away on day one and apply for the benefits on day two without restriction.

The regulations will at least define the asset level required to meet the VA's definition of "low income" or "needs based." The proposed regulations set an

asset limit of \$119,220, which is the current amount (2016) that a Medicaid applicant's spouse is allowed to retain. But for the Aid and Attendance benefit, the net worth number will include both the applicant's assets and income. It will be indexed to inflation in the same way that Social Security increases. An applicant's house will not count as an asset, but there is a two-acre limit on the lot size that can be excluded.

The regulations also establish a three-year look-back provision, as opposed to Medicaid's 5-year look-back. Applicants who transfer assets within three years of applying for benefits will be subject to a penalty period that can last as long as 10 years! To avoid the penalty, applicants must present clear and convincing evidence that the transfer was not made in order to qualify for Aid and Attendance benefits.

Under the new rules, the VA will determine a penalty period in months by dividing the amount transferred by the applicable maximum annual pension rate (MAPR). The MAPR for surviving spouses is a

little more than half the MAPR for veterans, which means the penalty period for a surviving spouse would be almost twice as long as a veteran's penalty period would be for the same transferred asset.

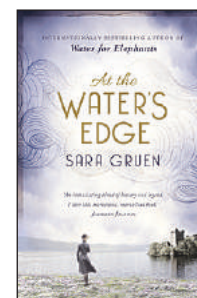
It isn't clear yet when the new regulations will take effect, and some VA offices are reportedly already processing applications under the new rules, which does not appear to be appropriate. If you are considering applying for Aid and Attendance benefits, you should contact a VA accredited attorney or agent for assistance because the applications involve many traps for the unwary, regardless of whether the new, the old or the VA imposed regulations apply.

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.

BOOK REVIEWS

From Page 4

in 1945. Madeline Hyde and her husband Ellis live in Philadelphia and are privileged, spoiled young things who live with his parents, party, drink too much and sleep late. Ellis has been kept from fighting because he's color blind. After embarrassing them one time too



many, Ellis' parents cut off his allowance. So, Ellis and a friend insist they all travel to Scotland, despite the war, to prove the Loch Ness monster exists. It sounds like

one of their escapades, but it will prove to be so much more for Maddie, who will learn about her husband, their marriage, the world, the war and herself. This book has it all, friendship, love, adventure, great characters and a beautiful setting in Scotland.

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