



COMMUNITY CONNECTIONS

Making the South Shore a Better Place

Ron Kearns Brings Unique Perspective to Elder Law

AS A NURSE ATTORNEY, RON KEARNS R.N., ESQ., OF FALCO & ASSOCIATES, brings a unique focus to Elder Law, advising on care needs and helping families develop Estate and Medicaid Plans. Falco & Associates, P.C. is affiliated with Senior Resource Center, Inc., which helps Massachusetts seniors and their families with comprehensive solutions for Medicaid (MassHealth) planning and care coordination, as well as the coordination of financial and estate planning services.

"Being a nurse has helped me tremendously in my day-to-day Elder Law practice, both professionally and personally," said Ron, who has been with the firm since 2004. "By being a nurse, I understand the complex levels of care—hospital, rehab, nursing home, assisted living, independent living, and home care as well as what might be best for our clients."

On a personal level, being a nurse is very rewarding for Ron. "I think that Elder Law and Estate Planning brings me the closest satisfaction level to being a nurse. In Elder Law, you are helping someone, often in very

trying times when health fails, things need to be put in order, and crucial decisions need to be made," said Ron. "We're bringing families together and supporting them."

After practicing nursing for three years, Ron decided that he wanted to continue his education. One of his favorite high school teachers, Mr. Richard Brown, was also an attorney. "His law classes in high school were my most interesting subject. So, I went to law school full time, which takes 3 years post college, worked as a nurse on the weekends, and worked for a criminal defense lawyer during the week."

Ron's favorite area of study was estate planning, including Wills and Trusts. "I'm a practical guy. Not everyone will need a criminal defense attorney or a corporate attorney, but everyone, no matter how simple or how complex, will need an Estate Planning attorney at some time during their life."

Ron offers Continuing Education Units (CEU) presentations for Elder



Ron Kearns is a Registered Nurse and attorney at Falco & Associates.

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Lieutenant Joseph Callahan of Quincy (second from left) with Chief Joseph Jackson, Captain Tim Lynch, and Mayor Thomas Koch.

For more information or
to request an inspection,
call **617.376.1016**.

If Lt. Callahan is not available,
leave your name and number
and he will return your call
as soon as he is able.



Home Safety Inspections for Seniors in Quincy

THE QUINCY FIRE DEPARTMENT, IN PARTNERSHIP WITH THE RED CROSS, is working to conduct free home safety inspections to those 65 and over in Quincy. When necessary, these inspections will provide smoke and carbon monoxide alarms as well as installation at no cost to the homeowner. This applies to those who occupy the household.

While people 65 and older represent only 17 percent of the population in Massachusetts, they were about 50 percent of all fatal fire victims in the state last year. Both statewide and nationally, people over 65 have a greater risk of dying in a fire.

"The statistics show [seniors] are at significantly higher risk," said Lieutenant Joseph Callahan. "We come in and we check all their smoke detectors and CO detectors, and if they need replacing, we will do that. When we come in and do an inspection, we'll make sure that they have the proper number of smoke alarms."

Proper smoke alarm installation and maintenance is key to increasing the amount of time to escape in case of a fire. Modern furniture materials burn faster than the natural materials used in the past. About 60 percent of fatal fires nationwide occur in homes without working smoke alarms. To be up to code, there must be a smoke alarm on every level; every stairway; and within ten feet of every bedroom in the house. ■

Fire Prevention Safety is Important for Seniors

WHILE PEOPLE 65 AND OLDER REPRESENT ONLY 17 PERCENT of the population in Massachusetts, unfortunately, they were about 50 percent of all fatal fire victims in the state last year. Both statewide and nationally, statistics show that people over 65 have a greater risk of dying in a fire.

Fire Prevention Division Coordinator Captain Tom Still said that the department participates in fire prevention safety education for seniors in Weymouth. Prior to COVID, the department would visit elderly housing located at 95 Broad Street in Weymouth one or two times a year as well as St. Gerome for a tutorial on fire prevention. They educated seniors on important safety tips, such as the risk of candles, especially around cats or pets; the risks of cooking in the kitchen; and making sure to leave three feet clear around heaters.

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To request a visit for fire prevention education or for more information, contact Deputy Still of the Weymouth Fire Department at **781.340.5000**.

Safety Check List

Follow these top fire prevention tips to increase your safety:

- ☑ Install smoke and CO detectors on each level, ideally at the top and bottom of the stairs on the flat part of the ceiling.
- ☑ Test smoke alarm batteries monthly and change them at least once a year.
- ☑ Keep kitchen area organized and flammable materials away from the stove.
- ☑ Never leave stove unattended while cooking and keep a lid nearby to smother a fire.
- ☑ Avoid the use of candles in the home, as open flames present a serious fire risk. Consider electric candles as an alternative.
- ☑ Never smoke in bed or in the presence of oxygen tanks. Smoking outside is best to eliminate risk of fire.
- ☑ Don't overload electrical outlets.
- ☑ In case of a fire, crawl or stay low to the ground, beneath the smoke. Get out. Stay out.

**GET OUT.
STAY OUT.**



To request a visit for the Senior Home Safety Program, Hull seniors can contact Captain Roy Ahlquist at **781.925.1350.**

Senior Home Safety Program in Hull

THE HULL FIRE DEPARTMENT IS WORKING TO CONDUCT FREE SENIOR HOME SAFETY inspections to those 65 and over. The Office of Fire Prevention will do an assessment to check smoke alarms and carbon monoxide alarms, making sure the alarms are installed in the correct location. While at the home, they also check for trip hazards and other safety issues.

Captain Roy Ahlquist of the Office of Fire Prevention gets requests for a home inspection directly from residents but also gets referrals from the senior center and Wellspring, a multi-service center in Hull. “The word has spread about what the fire department does for fire prevention as far as the senior safe programs,” said Capt. Ahlquist.

Last year, the department received a grant to provide battery-operated smoke alarms and carbon monoxide alarms free of charge. “We have a lot of situations where seniors can’t afford fire protection, so we’ll actually go in and install the battery-operated smoke alarms and carbon monoxide alarms when needed. It’s a good thing that we got that grant last year,” said Capt. Ahlquist.

School Safe Program

During Fire Prevention Week, Capt. Ahlquist visits the elementary schools to teach about fire safety. He often brings other firefighters dressed up in their gear. The curriculum builds from pre-K to the upper grades. The younger kids might learn about “stop, drop, and roll” while the older grades learn a low crawl under the smoke.

Each year, the fire department sponsors a poster contest based on the theme of Fire Prevention Week. Last year, the theme was “Fire Won’t Wait, Plan Your Escape.” Capt. Ahlquist judges the posters based on who has the best message. “One student from each grade wins the poster contest for their grade and they win a ride to school on the fire truck, and that’s what really gets them into learning what they need to do,” said Capt. Ahlquist. ■





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Care professionals, including nurses and social workers. “We talk the same language and have shared experiences. I like educating health care professionals on the important legal issues and concerns of seniors. I like to simplify the complex maze of MassHealth regulations so it will help nurses and social workers in their daily practice with patients and their families,” said Ron.

Ron graduated from Fitchburg State College Cum Laude with a Bachelor of Science degree in Nursing in 1985. He graduated with Honors from Suffolk University Law School in 1991 and has practiced Estate Planning, Real Estate, Medical/Legal and Elder Law since then. Ron is a member of the National Academy of Elder Law Attorneys, Inc., (NAELA).

Ron has been married to his college sweetheart, Karen, for 30 years. They have two adult children. Their son, Rob, is a Climate Specialist at the Charles River Watershed Association and very passionate about the environment. Their daughter, Lauren, is a new RN working on a medical-surgical unit at a Boston hospital. His hobbies include going to the Y, boating, and reading about history. He and Karen hope to travel more in the future.

Teaming Up with Keohane

For many years, Ron and Joe Reardon, V.P. for Community Development and Advance Planning at Keohane, have teamed up to present Estate and Advance Planning seminars for the public.

“Estate Planning and Medicaid Planning go hand and hand with Funeral Pre-Planning. Any planning is really peace of mind for your loved ones. Just like our Elder Law firm,

Keohane Funeral Home is passionate about educating the public about being prepared,” said Ron.

The live seminars feature both experts. Joe discusses the options available and the benefits of planning for funeral and cremation services, and Ron discusses financial and legal strategies and requirements for effective estate planning and asset protection, including Medicaid and Veterans’ benefits.

“We have worked together for 20 years. Ron is extremely knowledgeable and skilled at what he does. He has helped many families,” said Joe. “Working on the seminars with Ron is an opportunity for us to add value to the service we provide. Families appreciate the fact that we care enough to help them navigate estate and Medicaid planning through the seminars and our relationship with Senior Resource Center, Inc.” ■



Funeral planning can help ease the worry of rising costs and provide peace of mind.

Keohane Helps Control Future Funeral Costs

INFLATION CONTINUES TO PLAGUE ALMOST EVERY SECTOR IN AMERICA. While energy prices are slightly down, they are still up 13.1 percent over the past year, and an egg shortage has sent the prices of eggs soaring. According to Forbes, “A combination of pent-up consumer demand, supply chain disruptions and a tight labor market has driven prices sharply higher throughout 2022.”

How Does Inflation Affect Future Funeral Costs?

“First of all, prices for all goods never goes down—there is always a continual progression up. Families that choose to prearrange have the ability to lock in the price of their funeral at today’s costs, thus taking the inflation fear away,” said Co-President John Keohane.

At Keohane, we let families know that they are in control of the costs. Funerals are no longer one size fits

all, and there are more options than ever before. Funerals have become personal celebrations of life and continue to evolve. “We listen to each family’s emotional and financial needs and custom design services that meet those needs. We also help create a ceremony that fits the life of the deceased,” said Keohane.

How Does Pre-planning Control Funeral Costs in Advance?

The best way to save money and prevent emotional and financial burdens on your family is to plan ahead. Many people find it helpful to get an idea of costs in advance at a time when they are not overwhelmed by emotion. With a clear head, you can better understand your options, provide a written record of your wishes, and take care of funeral costs in advance, if you choose. “While no one looks forward to addressing end of life issues, they are a reality and have become more complicated as

people live longer. Being prepared, especially when it comes to advance funeral planning, makes difficult situations far easier to manage,” said Joe Reardon, Vice President for Community Development and Advance Planning at Keohane Funeral Home.

While advance funeral planning does not require pre-payment, paying in advance offers financial benefits such as inflation protection and assistance with public health benefit eligibility. “If you choose, you can pre-pay the funeral home to be held in trust,” said Reardon.

There are many affordable options for final disposition. Cremation is increasingly common, and many families who choose it also choose complete funeral services, including a viewing. Because there is no need for a burial plot and casket as well as opening and closing of the grave, cremation saves on costs.

Whole-body donation is another affordable option, with agencies often covering all costs, including transporting the body, death certificates, embalming and cremation. It is a generous gift toward aiding medical research and training for physicians and surgeons. Most whole-body donation agencies will even return the cremated remains at no additional expense. ■

For more information on planning a cost-effective funeral, visit our blog ▼



To speak to our Certified Funeral Planning Specialist or to request a copy of our free funeral planning guide, please contact Joe Reardon at joe@keohane.com or 1-800-Keohane (800-536-4263).

OUR TEAM



Brigitte Gibson serves as both Bookkeeper and Apprentice Funeral Director at Keohane Funeral Home.

BRIGETTE GIBSON

BRIGETTE GIBSON serves as both Bookkeeper at the three Weymouth locations and Apprentice Funeral Director. Brigitte is working towards her funeral director's license by serving a two-year apprenticeship with Keohane.

"Brigitte was hired as a bookkeeper but was always helping families and our funeral directors. While watching her at work, we realized that she is a natural funeral director. We approached to see if she had an interest and she was thrilled," said John Keohane, Co-President. "She has excellent people skills, she is very kind, and she deeply cares about funeral service and the important role we play in the community."

Brigitte began her journey into a funeral apprentice program in 2022. "Growing up in a very large Irish family, the Keohane family and the business itself has always been there for our family in our time of need. I'm grateful for the push they gave me to start my apprenticeship in July 2022," said Brigitte.

Brigitte's bookkeeping responsibilities include handling accounts receivables and payables and processing insurance claims for the families. She is always the first to volunteer for tasks, including answering phones, running errands, greeting visitors—and she does it all with a smile!

Brigitte entered the Funeral/Embalmer Program at Cape Cod Community College and plans to continue to apprentice at Keohane Funeral Home throughout her schooling. Brigitte loves making intentional connections with the families that Keohane serves. All it takes is that one connection to make a person feel heard in their time of need.

She grew up in Quincy, and she lives across the street from her childhood home. She and her wife, Brooke, and their son, Colin, love traveling as a family and trying out new restaurants and food across New England.

"Brigitte grew up in Quincy. In fact, my wife, Karen, taught her at Sacred Heart School!" said John. ■

Learn About Funeral Planning

Watch the video interview with Joe Reardon, Vice President for Community Development and Advance Planning at Keohane:



How are Funeral Directors Trained?

IN MASSACHUSETTS, ASPIRING FUNERAL DIRECTORS are required to complete two years of education and two years of an apprenticeship with a local funeral home. After completing these requirements, state exams must be passed to become a licensed funeral director.

“Some apprenticeships are in person, but many new apprentices are opting for the online solution, as it offers more flexibility and the ability to work extra hours,” said Co-President John Keohane. “Continuing education is also important, and all of our funeral directors continue to attend additional training sessions.”

A Day in the Life of an Apprentice

Francesca DeVito and Frank Maggiore are Funeral Director Apprentices at Keohane. Francesca graduated college with a bachelor’s degree in Business Management during the pandemic. After graduation, she wanted to do something that would help people and make a difference and realized that funeral directing was a perfect fit for her.

Frank became interested in funeral service during college while working a summer job as a pallbearer and groundskeeper at a local crematory. He finished his schooling at FINE Mortuary College. “The degree is all encompassing. You learn about public speaking, management and accounting, and the sciences behind funeral directing, such as embalming,” said Frank.

Francesca and Frank perform a variety of tasks. On any given day, they may be involved in transferring decedents, picking up death certificates, or assembling stationery packages with register books and prayer cards. Responsibilities may also include serving as a pall bearer, setting up visiting hours, taking phone calls overnight, and applying cosmetics.

“We aid the funeral directors in any way possible,” said Frank.

Associate Degree in Mortuary Science

Training for funeral directors includes a two-year Mortuary Science program, most of which is provided online. Francesca is completing her schoolwork at FINE Mortuary College in Norwood and her apprenticeship simultaneously. “Thankfully, the Keohanes have been so accommodating. I was able to go home early some days

if I had a scheduled class. It wasn’t as much travel time as going to school. I just had to go home and log onto my computer,” said Francesca.

Classes range from business courses to funeral merchandising. Other courses include anatomy, embalming, history of funeral service, and psychology of grief. The final stretch includes a comprehensive class to review for the board exams as well as two clinical courses. The first set of clinicals include observing and reporting on embalming with a licensed embalmer, sitting in on a number of funeral arrangements with a funeral director, and attending funeral services. The second clinical includes completing a certified embalming with a certified instructor at a funeral home.

Funeral Director Licensure

Francesca completed her schoolwork last fall and will complete her apprenticeship in April. That’s when she can apply to take her state board exams to receive her funeral director’s license. In Massachusetts, candidates must pass the state exam to receive their degree and license, but many opt to take national boards to provide flexibility in their work placement.

Frank has completed his school and apprenticeship. “The last thing I have to do is pass state board exams, and then I’m sworn in as a funeral director,” said Frank.

Francesca feels the entire training process has prepared her well. “At Keohane, I’m very hands-on, as I’m close to licensure. They want us to succeed, which is fantastic,” said Francesca.

Frank also feels well prepared. “I work with the best around here, and I’ve been very lucky to have a lot of help and a lot of people teaching me how to interact and react to certain situations.”

Many of apprentices remain at Keohane once they become licensed. “For many years, we have been fortunate to train some of the best future funeral directors in our community. We currently employ four apprentices and are always looking to add new apprentices,” said John. “If we have an opening for a funeral director and they are a good fit for us, then we offer them a job.” ■