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Early onset Alzheimer’s

Last week Golf Channel’s veteran journalist, Tim Rosaforte, died of Alzheimer’s disease at the age of 66. If you are not a golf fan you may not recognize Mr. Rosaforte’s name. However, Mr. Rosaforte’s age shocks many people seeing he passed from complications of Alzheimer’s at age 66.

Alzheimer's disease at a younger age is called early-onset Alzheimer’s, if it affects a person under 65 years of age. Those diagnosed with early-onset Alzheimer’s have unique challenges as it relates to family, work and future care. In many early-onset cases individuals may not have yet retired and lack the resources to pay for long-term care.

Alzheimer’s and other types of cognitive impairments are the leading cause of needing long-term care. The burden on the family when someone needs long-term care can be enormous. But when the need for care is caused by Alzheimer's, the burden can seem both overwhelming and never-ending.

The average duration from the date of diagnosis to date of death is over nine years. Patients with Alzheimer’s eventually reach the point where round-the-clock care is needed. Even with a loving, devoted family, it is often impossible to keep a loved one home as Alzheimer's ravages their ability to be home by themselves safely. That is why many people with the disease end up in nursing homes. Nursing homes are uniquely able to provide comprehensive, round-the-clock care that most families cannot provide.

If you or a loved one has been diagnosed with Alzheimer's disease, it is important to start planning immediately. There are several essential documents to help you once you become incapacitated, but if you do not already have them in place, you need to act quickly after a diagnosis.

Having dementia does not mean an individual is not mentally competent to make planning decisions. The person signing the documents must have “testamentary capacity,” which means he or she must understand the implications of what is being signed. Simply having a form of mental illness or disease does not mean that you automatically lack the required mental capacity. As long as you have periods of lucidity, you may still be competent to sign planning documents.

The following are some of the essential documents for someone diagnosed with dementia:

Power of Attorney. A power of attorney is the most important estate planning document for someone who has been diagnosed with Alzheimer’s disease or some other form of dementia. A power of attorney allows you to appoint someone to make decisions on your behalf once you become incapacitated.

Health Care Representative. A health care representative, like a power of attorney, allows you to appoint someone else to act as your agent for medical decisions. It will ensure that your medical treatment instructions are carried out.

Living Will. Living Wills explain what type of care you would like if you were unable to direct your own care.

Will and other Estate Planning Documents. In addition to making sure you have people to act for you and your wishes are clear, you should make sure your estate plan is up to date, or if you do not have an estate plan, you should draw one up.

Few seniors have the ability to afford the cost of a nursing home. In Connecticut, the average cost of a nursing home is about $200,000 a year. Those who had the foresight to purchase long-term care insurance are in good shape, but only seven percent of seniors have such insurance. Others must pay out of pocket until they qualify for Medicaid, the joint federal and state health care program for the poor. Medicaid now covers more than half of the cost of nursing home care in this country. Its rules permit the protection of significant assets for the nursing home resident, for his or her spouse, and for other family members. However, the rules are complicated, ever-changing, and full of traps for the unwary. An experienced elder law attorney is uniquely qualified to guide the senior and his or her family through the long-term care planning process.

CBS legendary golf announcer, Jim Nantz, spoke of Tim Rosaforte’s courageous battle with Alzheimer’s. Nantz, whose father died of Alzheimer’s has set up the Nantz National Alzheimer’s Center in Houston and personally knows the heartache of this insidious disease. Nantz noted, “It’s the untold story of Alzheimer’s. There are more people whose lives are changed almost overnight than just the one who is suffering from the disease.”

Daniel O. Tully is a partner in the law firm of Kilbourne & Tully, P.C., members of the National Academy of Elder Law Attorneys Inc., with offices at 120 Laurel St., Bristol. Contact him at 860-583-1341. kteldelaw.com. kteldelaw.com
Smart gift-giving strategies

Czepiga Daly Pope & Perri

It’s a nice thing to be able to give someone you love a gift, especially when that gift can help ensure their security, wellbeing, and even happiness. But you have to be careful when giving gifts—either cash or property.

The annual gift tax exclusion is $16,000 per recipient in 2022, or—if you and a spouse are making the gift jointly—$32,000 per recipient. If you want to give gifts in excess of those amounts, you need to be strategic about your approach so that you can maximize the gift while minimizing the tax liability.

Here are a few tips that can help you do just that:

1. Make direct gifts for tuition or medical expenses. The Federal gift tax law allows for unlimited gifts if those gifts are in the form of direct payment for qualifying education (tuition, books, fees, but not room and board) or medical expenses.

2. Contribute to a 529 plan. If a loved one is saving for college, 529 plans can offer a lot of advantages from an estate planning perspective. In addition to the fact that contributions qualify for the annual gift tax exclusion, a 529 plan also allows donors to combine up to five years’ worth of exclusions in one lump sum (up to $80,000 per beneficiary). These plans are also very flexible, allowing the plan owner to change the beneficiary at will and also retrieve assets from the account at any time for any reason.

3. Make direct payments to cover bills. Instead of gifting the money to an individual, you can choose to make direct payments for things like summer camps, vehicles, vacations, and other items. This can be a good solution in cases where it's preferable to avoid giving cash.

4. Choose when to give your gift carefully. While most people wait until the end of the calendar year to make gifts, there are advantages to giving early or at a specifically strategic time. Giving early in the year, for instance, transfers any appreciation-based income from the donor’s tax return to the beneficiary's. You might also choose to give a particular gift when the value of the asset in question is down based on market prices or some other criteria.

5. Give gifts that will likely appreciate in value; hold onto those that have already appreciated or have depreciated. Cash is nice, but it's also very easily spent. Sometimes, it’s a better option to give someone property that you expect will appreciate over time. This not only deters them from liquidating the asset in the short term, it also removes the future appreciation from your estate tax free.

6. Choose your property gifts wisely. You want to hold on to properties that have already appreciated substantially while you’ve owned them because your gift recipient will be subject to the same tax basis you had in appreciated property. This means that if the beneficiary sells the property, they will owe capital gains on the overall appreciation, not just any appreciation that occurred after the property was gifted.

At the opposite end of the spectrum, it’s best to hold onto a piece of property if its value has decreased while you’ve owned it, otherwise you forfeit your right to deduct the loss. A better option in such circumstances is to sell the property, deduct the loss on your own return, and gift the cash proceeds.

7. Include contingent beneficiaries in your trust. You can make trust contributions up to the annual gift tax exemption amount for each beneficiary of certain irrevocable trusts. So, for example, you may set things up so that your children are the main beneficiaries while your grandchildren are contingent beneficiaries. In this case, your total tax-free contribution will amount to the $16,000 annual times however many beneficiaries and contingent beneficiaries you have on the trust. However, the irrevocable trust must provide that each beneficiary has the right to withdraw the gifted amount (known as a Crummey power) annually for this strategy to work.

Czepiga Daly Pope & Perri is an estate planning, elder care, special needs, litigation and probate law firm with five offices in the state, including Berlin and Simsbury. More information is available at czepigalaw.com
Documents you need for veteran’s benefits, Medicaid

Mail, junk mail and emails never stop coming. Like most people, you probably put most of this in the circular file or hit the delete button. There are some documents and records that are a must have if you ever need to apply for government programs, such as Medicaid and VA Aid and Attendance. They can be retrieved from banks, or investment firms, or public agencies, both federal and state, but that can have its own set of aggravating problems.

For anyone old enough for social security and Medicare, the social security card and Medicare card is a must. These are not often misplaced because every American getting social security or Medicare has them readily at hand. Your birth certificate and marriage certificate may be needed to prove age, or parentage and marriage, because a widow of a wartime veteran, or a healthy spouse trying to protect spousal assets for Medicaid, may need that proof. If one spousal has died and the survivor needs care, a record of the first ones death will be needed. Town clerks in Connecticut have those records, but it’s easy to keep them when issued, instead of running around when a crisis hits. Divorce decrees are needed to prove there is no spouse whose assets would have to be counted towards program eligibility. And a military separation records, called a DD214 is necessary for Aid and Attendance for home care.

The above list does not tell the whole story, because many means tested programs require many years of bank and investment account records. Medicaid requires five years, and VA three, so having 5 years of records, either in paper or electronic form is a wise rule of thumb. Now all such institutions have your records in their computers, so they can be retrieved, sometimes for free and sometimes at a price. But if you keep five years of such financial records it may save you or your kids much effort on retrieving them.

One way to have ready access to records is to have online accounts. The social security administration has a site at SSA.gov that can be accessed to set up an account, change your address, or change direct deposits. Medicare also allows you to set up a Medicare.gov account. It will allow you to get all your health insurance information. You can also print out temporary insurance and Medicare cards if you are waiting for new ones in the mail.

Original documents such as wills, trusts, powers of attorney and health care directives must not only be kept in a safe place, but your family members who need them must know where they are. For someone very ill or forgetful, it may be wise to have a trusted child or other family member keep them. They do no good for you if they cannot be found. And those documents can’t be replaced if an original or a copy cannot be found. For example, if a child is named as power of attorney, they will not be able to handle financial matters if they do not have it, or if it has not already been entered into the records of a bank or financial institution. And if you are rushed to a hospital because of an accident or sudden serious illness, and are unable to communicate, your spouse, child or other person you have named to make decisions must know where the power of attorney or living will is located. The old saying that an ounce of prevention is worth a pound of care just needs a bit of tweaking when it comes to records, because an organized file box of records can save days or weeks of time and effort in the future.

Attorney Stephen O. Allaire and Attorney Halley C. Allaire are partners in the law firm of Allaire Elder Law, members of the National Academy of Elder Law Attorneys, Inc., with offices at 271 Farmington Ave., Bristol, 860-259-1500, or on the web at www.allaireelderlaw.com. If you have a question, send a written note to either Attorney Allaire at Allaire Elder Law, LLC, 271 Farmington Avenue, Bristol, CT 06010, and they may use your question in a future column.
Leaders of an international veterans' service organization shook hands with local veterans this winter and promised to fight for their rights.

National American Legion Commander Paul Dillard came to the May-Davis-Stotzer Post 117 at 294 Willard Ave., Newington Jan. 26, right down the street from one of Connecticut’s main Veterans’ Medical Centers.

“It’s always great to be around veterans, especially Legionnaires,” the native Texan told a packed hall, going on to share some of the legislative initiatives being pursued by the organization on a federal level.

One proposal would expand healthcare to veterans suffering due to potentially-deadly exposure to burn pits in Iraq and Afghanistan.

The American Legion is also asking the U.S. Department of Veterans Affairs (VA) to exempt
World War II veterans from the means test needed to receive healthcare services.

“We think it’s past time we honor the greatest generation of veterans,” Dillard said.

His visit to Newington was part of a worldwide tour the American Legion executive officers are taking, which was delayed due to the ongoing covid-19 pandemic.

The American Legion has 55 departments across the U.S. and the globe, including France, the Philippines and Puerto Rico. Covid has cancelled trips to the Far East and Europe is still an uncertainty, according to Dillard.

“It’s beautiful,” he said after spending a few days in CT. “The welcome’s been great and the hospitality, out-of-sight.”

Vietnam veteran Michael Fox was proud to welcome Dillard and fellow officers to Post 117, home to the weekly Veterans Coffee House, where those from across the region share in camaraderie and get assistance with services.

“That has put us back on the map,” Fox said of the coffee house. “It’s an honor to have a department commander here, never mind a national commander.”

Veterans Coffee House founder Chris Veilleux and his wife Michelle, veterans chair of the GFWC Newington/Wethersfield Women’s Club, work hard to help local veterans.

Veilleux called Dillard’s visit “huge” and “unexpected.”

Newington Mayor Beth DelBuono and her husband Scott are both longtime Post 117 members.

“To have this honor bestowed upon the Post shines a light on Newington,” DelBuono said.

Dillard pointed out that all American Legion members and veterans are important.

“They serve, they put the uniform on and they raise their hand,” he said. Not everyone can go to the national conventions, so it’s good for them to hear what’s happening in our organization.”

When he was thanked for his service in the U.S. Navy, Dillard responded, “You were worth it.”

Erica Drzewiecki can be reached at edrzewiecki@centralctcommunications.com.
By JESSICA RICHARDSON
RD, CDN, BRISTOL HEALTH

New Year’s resolutions, are they sustainable? During the month of January, about two thirds of the people who made New Year’s resolutions will abandon them. This sense of “giving up” leaves them feeling dissatisfied and disappointed.

Instead, start identifying places you can make small changes. Avoid setting unrealistic goals. If you currently do not exercise, it is unrealistic to say that you will exercise for 45 minutes every day. Instead, try making a SMART goal.

A SMART goal is specific, measurable, achievable, relevant and time-based. A SMART goal would be, “I will walk for 15 minutes, 2 times per week for the next month.” Once this goal is accomplished, you can now increase to 30 minutes, 3 times per week, and continue to gradually increase the duration of exercise and number of days. As you can see, the goal started off small by working out for 15 minutes, 2 times per week, but over time, you can achieve your ultimate goal of 45 minutes of daily exercise. Do you typically walk outside and do not have a gym membership? Are you unsure what to do for exercise now that it is cold outside? Here are some suggestions: set a timer and walk up and down the stairs at your home or apartment; once you walk or drive to the grocery store or mall, set a timer to walk; use YouTube or phone apps to do at-home exercises such as yoga or Pilates.

Exercise goals are similar to making healthier food choices. If you typically hate vegetables or fruits, and the recommendation is 3 servings of vegetables, 2 servings of fruit per day, your goal could just be to try a new fruit or vegetable one time in a month. If you typically eat a sleeve of cookies per day, perhaps each week you subtract 2 cookies from your daily intake and replace them with a protein (such as nuts, peanut butter, a cheese stick or Greek yogurt) paired with a fruit or vegetable. Over time, your fruit and vegetable intake will increase while decreasing your fat and sugar intake. Think small to get big results!

Sweet and crunchy craving? Candy your own pecans, walnuts and almonds by combining a sugar-free sweetener with cinnamon and bake, or make a trail mix with unsalted nuts, dried fruit and a low sugar cereal such as shredded wheat or Cheerios. Looking for a sweet, no-bake option? Peanut butter protein balls are easy and delicious. Combine peanut butter (or peanut butter powder mixed with water), rolled oats, crushed walnuts, honey, and mini chocolate chips into a bowl. Make small balls and place on a cookie sheet and refrigerate until firm. For the full recipe: https://www.allrecipes.com/recipe/279137/easy-peanut-butter-energy-balls/. Roasting chickpeas is another snack that is packed with protein and fiber. Chickpeas can be flavored in endless ways, from cinnamon to cocoa to ranch to garlic. Simply take a can of unsalted chickpeas, pat dry, drizzle with olive oil and seasoning such as garlic and paprika, and bake. For the full recipe: https://www.thespruceeats.com/roasted-chickpeas-with-garlic-and-paprika-1665746.

Helping the elderly to stay independent

By BETTY DUCAN
GERIATRIC CARE MANAGER, HARTFORD HEALTHCARE

Older adults who wish to remain as healthy and independent as possible as they age can often find challenges to these goals. Among those challenges can be the confusing maze of services and organizations available to seniors, as well as the sometimes complex systems of financial and medical support.

Circumstances can be exacerbated by the fact that their loved ones and caregivers may live far away and need assistance in connecting their aging loved one with services and resources.

The Hartford HealthCare Center for Healthy Aging was developed in 2004 as a free resource and assessment center designed to make it easier for seniors, their loved ones and caregivers to access essential information and services to attain the optimal quality of life.

At the Center, we have a team of professionals with expertise in human services, education, gerontology, nursing, and social work. We also have certified dementia practitioners. Our team includes:

- Resource Coordinators
- Transitional Care Nurses
- Dementia Specialists
- Geriatric Care Management

We provide an array of free services, including needs assessments and resource coordination. These assessments are done by healthcare professionals in any of our centers or in the comfort of your home.

We offer dementia care support, working thoughtfully with families and caregivers to provide education, answer questions, and assist with future planning.

We also have expertise in geriatric care management, so that children or other loved ones can have peace of mind knowing you or your aging parent or relative can have an advocate.

Our team also includes

- Transitional Care RNs for assistance:
  - Medication management/safety
  - Assess if appropriate for homecare
  - Recent hospitalization or ER visit
  - Cognitive concerns
  - Complex medical history

- Frequent falls
- Nutrition education
- Disease specific education
- Family dynamics/dysfunction
- Clinical concerns

Our team members work with local community agencies and providers to ensure our clients are receiving all the services they need. This can run the gamut from housing to transportation to medication management to applicable state or federal benefits.

We also offer services for a fee, including Geriatric Care Management. A Geriatric Care Manager can:

Betty Ducan is a geriatric care manager at Hartford HealthCare.
Ongoing

Gishrei Shalom Jewish Congregation seeking info
Gishrei Shalom Jewish Congregation is seeking to compile photos, newspaper articles and personal stories in preparation for its 40th anniversary in 2024. The Jewish Community Group began in 1983 as the Southington Jewish Community Group and was incorporated as the Greater Southington Jewish Congregation in 1984. Those who are interested in learning more about the congregation and/or participating in this project can call Laura Minor at 860-978-1210 or Marc Romanow at 860-276-9113 or email president@gsjc.org or membership@gsjc.org.

Elderly homeowners tax program
Applications are now being accepted for the Southington Assessor’s Office’s elderly homeowners program which helps reduce property taxes. “Income limits are $38,100 for single residents and $46,400 for married couples. One spouse in the household must be at least 65 years of age as of last Dec. 31. Those who are receiving Social Security Disability benefits may apply regardless of age,” stated the office in a release. “The office is also accepting applications for Tax Stabilization (tax freeze). One spouse in the household must be 65 years of age as of last Dec. 31, and if married, his or her spouse is 62 years of age or over as of last Dec. 31.” For more information, call the Assessor’s Office at 860-276-6205.

Ice Skating is back
Ice skating returned to Rockwell Park. People will be able to skate at their leisure as long as conditions remain safe. Guests should bring their own ice skates and the city will provide hot chocolate and a fire to warm up with at the Mrs. Rockwell Pavilion.

Museum is offering free admission for healthcare workers
The American Clock and Watch Museum is offering free adult admission for healthcare workers this month. From Wednesday through Sunday one free adult admission will be given from 10 a.m. to 5 p.m. to those who work at healthcare facilities or a doctor’s office in Bristol. The workers will need to show their work ID to the admission staff. The museum is located at 100 Maple St., Bristol.

Thursday | 3
Women’s Club of New Britain meeting
The Women’s Club of New Britain will meet at 2 p.m. The meeting will be at the First Congregational Church, 830 Corbin Ave. in New Britain. The program will be The Mythical Trunk in the Attic. Edwin W. Strickland brings will tell of documents and artifacts. There will be coffee, tea and cookies will be served. Guests are welcome to attend for a $10 fee.

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FEBRUARY, 2022

CROSSWORD

CLUES ACROSS
1. One point east of due south
4. City in Maine
10. Inquire too closely
11. Make dirty
12. Small Greek island
14. Bitterly regret
15. Millisecond
16. ___ the ante
18. Without value
22. Eurasian ryegrass
23. Authentic
24. Having a mournful quality
26. Not out
27. Salvador ___, Spanish artist
28. Cargo (abbr.)
30. This (Spanish)
31. Sino-Soviet block (abbr.)
34. Slang for trucks with trailers
36. Helps you hear
37. Steer a boat
39. British School
40. Genus of olive
41. Computer term (abbr.)
42. Horse gear
48. Give off
50. A type of salt
51. Exposing human vice or folly to ridicule
52. One who watches birds
53. Sailboat
54. A major division of geological time
55. Sodium
56. American state
58. Soak in water
59. Thin decorative covering of fine wood
60. Affirmative

CLUES DOWN
1. One of the four seasons
2. Its sultan is famous
3. A lens for correcting defective vision in one eye
4. College degree
5. Soldiers need it
6. Japanese car manufacturer
7. A way to address
8. Obstruct
9. Atomic number 45
12. Ill-mannered
13. Opaque gem
17. Indicates before
19. Remove
20. Populous Argentine city
21. More cunning
25. Rich dessert
29. Payment (abbr.)
31. Footwear
32. Famed Alabama city
33. Sheep’s cry
35. Arrogance
38. Clergical vestment
41. Serving no practical purpose
43. An evening party
44. Print errors
45. Not good
46. Egyptian Sun god
47. Industrial German city
49. Scottish island
56. Early multimedia
57. Atomic number 18

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CALL 860-225-4601 FOR ADVERTISING INFORMATION
How to Handle Common Trust Problems

A trust is an estate planning document that disposes of your assets after your death. Trusts are an effective planning tool for those with detailed plans for their worldly goods. Will your trust achieve the purpose it was created for? Not if you make one of the following errors:

**Failure to fund.** You have to fund your trust by transferring ownership of your assets from your name to the name of the trust. Assets titled in your name will have to go through probate.

**Failing to name a beneficiary.** A trust is a contractual relationship established between you as the creator of the trust and the trustee, the person charged with managing the trust. Without at least one beneficiary, there can be no viable trust agreement.

If a beneficiary dies or becomes incapacitated after the trust is created and the trust is not amended or doesn’t address this issue, the trustee may need to seek direction from a court before proceeding with the trust administration.

**Failing to protect beneficiaries from lawsuits or divorce.** You have the power to draft the trust so that assets are protected from creditors or divorce proceedings for the beneficiaries. This is a valuable protection for your children and grandchildren.

**Choosing the wrong trustee.** Your trustee should be someone you can genuinely expect to live up to the fiduciary duty, managing your assets and your trust effectively and in line with your wishes.

**Failing to put your trust in writing.** It’s a common misconception that a trust created orally between family and friends can be legally binding. In fact, trusts that involve real property must be in writing.

**Failure to provide a pour-over provision in your will.** This clause transfers any remaining assets to your trust when you die. Without this, any assets or property that have not been transferred to your trust at the time of your death will need to be probated and may not be disposed of correctly.

**Failure to name a successor trustee.** You may find that the person you selected to manage your affairs is not a good manager. Your choices for successor trustees should be family members or friends you can trust. Corporate trustees, such as banks, also are an option.

**Pairing sibling trustees.** This is not necessarily a mistake, but should be considered carefully. Siblings do not always get along and family infighting is the fastest way for your estate to be squandered in court.

**Forgetting to review your trusts.** This can lead to unwanted consequences, so review what your trust says at least once a year to ensure the terms still align with your overall estate planning goals.

Trusts are versatile and powerful estate planning tools, but only if used correctly. Work closely with qualified professionals and be sure to make your wishes known and ask questions about anything that is not clear.

Please feel free to contact us if you need assistance updating any of your legal document that make up your estate plan.

*Robert Scalise is a partner of Ericson Scalise & Mangan PC.*

*Practicing Estate Planning Elder Law, and Asset Protection Planning.*

*Call 860-515-3399 for a consultation. www.esmlaw.com*

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111 Simsbury Rd, Avon, CT
Do you have a loved one in a nursing home? Do you want to protect your assets?

Kilbourne & Tully, P.C.,
Helping Your Loved Ones Get The Care They Deserve While Legally Protecting Your Family’s Home and Assets.

TOTAL CARE PLANNING for seniors combines legal representation, asset protection and care coordination and advocacy into a single solution that answers all of the tough questions about your loved one’s long term care, NOW and in the future.

It is the ultimate protection for elders and their families. It is a customized plan of action that specifies how our team will help you plan and coordinate every aspect of your loved one’s care during a long-term care illness or incapacity. It describes how your loved one’s medical, housing, legal and care needs will be met until the end of life without placing unnecessary burdens on relatives.

Don’t leave your loved ones to suffer due to lack of planning, even if a loved one is already ill or in a nursing home.

Call 860-583-1341

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The Bristol Press
READERS' POLL
BEST OF 2021