



Estate Preservation Law Offices  
Joseph C. Cove Law

## Bridging the Gap

*between traditional estate planning and asset protection*

SPECIAL EDITION

March 2020

### *From Joseph Cove*

You may recall that in late 2018, I established a business agreement with Estate Preservation Law Offices (EPLO) located in Worcester, MA. In taking that step, I turned over the trust and estate planning, elder law and probate practice areas of my business practice to EPLO while maintaining my municipal law, real estate and land use practice areas.

During my 44 years of business, I have always believed that a law firm must act properly and in the best interest of its clients. It should provide knowledge and expertise, work in a timely manner, and be disciplined. Plus I believe in developing strong personal relationships and understanding.

I undertook a diligent search to transition my non-municipal clients to a firm that could best serve their needs and that shared my vision of superior client service. I selected Brendan King and Linda Cammuso, founders of EPLO, because of their expertise and reputation in estate and asset preservation and their commitment to providing competent estate planning solutions. It's been over a year since the transition, and I am pleased with my decision, as are those of you who have already had the experience of working with the EPLO attorneys and their excellent staff.

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**Attorneys Joseph Cove, Linda Cammuso and Brendan King (seated).**

### *From Brendan King and Linda Cammuso*

When Joe Cove approached us about transitioning his estate planning and elder law practice, we were flattered and excited. Over time, we have come to truly appreciate the weight of this decision, not only for Joe as a conscientious attorney who is a pillar in his community, but for his many long-time, devoted clients who speak of him with fondness and admiration.

Change is never easy, but this mutual enterprise between EPLO and Joe's practice has proven to be a wonderful fit. We have had the pleasure of meeting with and working with many of Joe's clients, who can now personally call EPLO their firm. With the ability to meet clients in Joe's beautiful North Main Street building, we can offer the expertise and resources of a larger firm with the convenience and personal touch you've come to expect. We also welcome all clients to our own beautiful historic building on Elm Street in Worcester with a large free parking lot.

In our dealings so far with Joe's clients, we have seen several distinct categories of clients who have been able to benefit from our services:

- **Clients who find themselves moving into a new stage of life** requiring a reexamination of their planning objectives and documents, particularly if any health developments or simply the passage of time has brought nursing home planning more into the forefront. We offer innovative and flexible estate planning designs, particularly for married couples looking for nursing home protection but with flexibility and access.
- **Clients whose family situations have changed** – for instance, children who are now grown but may still require

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## From Joseph Cove

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My current practice, Joseph C. Cove Law, now focuses on the governance of local government, specifically city and town administration, fiscal affairs, revenue sharing from the Commonwealth. It also addresses land use, zoning and planning and permits, real estate titles, easement, municipal law, and conservation easements. I have a long history in this field in Central Massachusetts and Bristol County where I have served as a general and special counsel to numerous communities and water and sewer districts.

In 2017, I had some health issues. The good news is that I'm fine now, feeling great. And, I'm working on my 20-year plan! I continue to have space available at the North Main Street office where my nephew, Michael, operates Cove Insurance. That office is fully staffed five days a week. Both the EPLO attorneys and myself will meet with clients by appointment at North Main (an office where many of you have become accustomed to meeting). Additionally, estate clients are also welcome to meet at the main EPLO office at 71 Elm Street in Worcester.

Although the EPLO attorneys are the primary resource for my estate planning clients, please know that I'm still available to you - my longtime clients - to respond to your questions. We have a long history together, and should you

have a sudden change in circumstances (like a death, nursing home, or other unexpected concerns) you can still call me and I am willing to meet and talk with you.

Specific questions about existing or new estate plans, Medicaid, long-term care and related matters will primarily be handled by the EPLO attorneys. Their energy and resources will serve you well, and their ability to deliver quality service in this ever-changing legal landscape is a critical advantage. Particularly for my clients who may find themselves anticipating long-term care/nursing home issues, their expertise in this area is notable. I also urge you to look at EPLO's practice area listing below. To highlight a few, it includes Special Needs and Disability Planning, Veteran's Benefits, Asset Protection, and Pet Trusts. It's an impressive list.

My decision to transition the estate planning arm of my business to EPLO was the right one for you and for me. I wanted my clients (some of you whom I've known for three generations) to receive exceptional estate planning services, the same kind of service that you have come to expect from me through the years. I am confident that EPLO will meet our expectations. If you haven't already, I encourage you to contact EPLO; I know you will be impressed by their high caliber of knowledge and service.

### Practice Areas

***Our practice area includes:***

Estate Planning  
Asset Protection Planning  
Elder Law and Medicaid Planning  
Business and Corporate Planning  
Special Needs and Disability Planning  
Estate and Trust Administration  
Guardianships and Conservationships  
Tax Planning: Corporate and Individual  
Charitable and Exempt Organizations  
Equine and Pet Trust Planning  
Veterans' Benefits Planning  
Financial Aid Planning

### Locations

***EPLO main office:***

71 Elm Street, Suite 100  
Worcester, MA 01609  
508-751-5010  
[www.estatepreservationlaw.com](http://www.estatepreservationlaw.com)

***Uxbridge office:***

9 N Main Street  
Uxbridge 01569  
508-278-6711

For our clients' convenience, we also have offices in Leominster, Braintree, Hyannis, MA.

## From Brendan King/ Linda Cammuso

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protection for the assets they will someday inherit, for reasons ranging from disability, creditors, marital issues or substance abuse.

- **Clients whose estates have grown** and may now benefit from estate tax planning to avoid the punitive MA estate tax that applies to all estates over \$1 million.
- **Clients who simply haven't reviewed/updated their documents in a number of years.** Several years ago, Massachusetts enacted changes in the probate and trust laws that may affect terminology or other aspects of documents. The new SECURE Act also significantly changes the inheritance of IRAs, 401(k)s and other pre-tax accounts as of January 1, 2020.

### Complimentary Consultations

EPLO is pleased to offer complimentary consultations – whether by phone or in person. Please feel welcome to reach out to us at anytime to explore your estate planning and elder care needs and any other matters.

Our committed and highly-skilled estate planning professionals are ready to meet and help you.

You may rely on us for steadfast, friendly and skillful service.

Brendan J. King  
[bking@estatepreservationlaw.com](mailto:bking@estatepreservationlaw.com)  
Linda T. Cammuso  
[lcammuso@estatepreservationlaw.com](mailto:lcammuso@estatepreservationlaw.com)  
Carol F. Barton  
[cbarton@estatepreservationlaw.com](mailto:cbarton@estatepreservationlaw.com)  
Mariah L. Heppe  
[mheppe@estatepreservationlaw.com](mailto:mheppe@estatepreservationlaw.com)