



## Partners' Letter

"A college degree is not a sign of a finished product but an indication a person is prepared for life."

— Reverend Edward A. Malloy  
Monk's Reflections

Dear Clients and Friends:

The **"Dog Days"** of summer are upon us; July and August, with their unbearable heat and oppressive humidity, and little to no cooling rain to bring us relief.

According to the **Farmer's Almanac**, "in ancient Greece and Rome, the Dog Days were believed to be a time of drought, bad luck, and unrest, when dogs and men alike would be driven mad by the extreme heat!"

In 2022, **"Dog Days"** don't conjure up such scary images anymore. They are more often ones of warm summer afternoons spent swinging in a hammock with a glass of lemonade and your favorite book... *or perhaps your beautiful SSB blue estate plan documents binder.*

There is no better time than a quiet summer afternoon to review your estate plan documents to make sure that they are still in line with your goals and plans. And should you find that your goals and/or plans have

this issue ↓



changed, please contact one of our attorneys to discuss how we may help you update your documents to achieve your new goals and plans.

For many of our clients, the end of August will mean the beginning of a new chapter. The empty nest chapter. A time when your child heads off to college for the first time. It's exciting watching your teen take their first steps into adulthood. However, this is also a time when you learn that you no longer have any say in your child's life from a legal perspective.

As you may know, once your child reaches the age of 18, you can no longer make decisions for them. Academic institutions, financial institutions, and medical facilities will no longer give you information regard-

**P3** Article: Who is taking care of your pets?

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## Smart Counsel Series Webinar September 15 Reverse Mortgages

Please join us for the next presentation in our Smart Counsel Series on **Thursday, September 15, 2022**, from 6:00 pm to 7:30 via Zoom.

Your host, Attorney Abigail Poole, and guest Steve Pepe, attorney and Home Equity Conversion Mortgage counselor, of Reverse Mortgage Funding LLC, will discuss what a reverse mortgage is, the advantages and disadvantages, and how the process works. Attendees will have an opportunity to ask questions.

Contact Victoria Ung at 781/461-1020 or [ung@ssblc.com](mailto:ung@ssblc.com) to reserve a spot for you and a friend. **The program is free but registration is required.**

### Partners' Letter continued...

ing the status of your young “adult.” This can be quite distressing to parents. So what is a parent to do?

First, read Attorney Megan Bartholomew’s article on the “Importance of Estate Plan Documents for College Bound Children.”

Then, sign your child up for Attorney Megan Bartholomew’s **“College Kids Bootcamp,”** where she will help your child get the appropriate documents completed.

Please see the flyer in this month’s newsletter for more information.

Our **Smart Counsel Series** continues on September 15th, with host Attorney Abigail Poole and guest Steve Pepe, attorney and Home Equity Conversion Mortgage counselor, of Reverse Mortgage Funding LLC, who will discuss the ins and outs of Reverse Mortgages.

In this newsletter, Attorney Poole gives us some great insight as to the documents you may need to have in place in case your *child* is of the 4-legged, furry variety.

Have you ever wondered what a Testamentary Trust is? Read Attorney Maria Baler’s article on page 4 to see if this may be something to consider when updating your estate plan documents.

We have some exciting news to share in our **What’s New** section below, and Deb give us a magnificent summer recipe that’s perfect for these warm summer nights.

And wrapping up our newsletter this quarter is a staff profile on paralegal Kenzie Sayward.

Please reach out to Deb Hayes ([hayes@ssblc.com](mailto:hayes@ssblc.com)) with any questions you might have after reading this newsletter, or ideas for future newsletter articles or topics for our Smart Counsel Series, and please feel free to share this with your family and friends.

We wish you and yours a safe and wonderful summer,

Suzanne R. Sayward  
Maria C. Baler





## It's Vacation Time – Who Is Taking Care of Your Pets?

By Attorney Abigail V. Poole

A friend of mine recently contacted me to see if I could take care of her pets while she and her family went on a short vacation. I was happy to oblige, and as I hung up the phone it got me thinking. While most pet owners often have a plan to take care of their pets for a short period of time, it is just as important to have a plan for the long-term care of your pets if you become incapacitated or pass away.

Luckily, there are several ways to ensure your pets are cared for if the unthinkable happens, and you can incorporate these plans into your estate plan.

- **Durable Power of Attorney:** A document that designates an attorney-in-fact to make financial decisions if you are incapacitated, and may also include directions to your attorney-in-fact to pay for your pet's on-going veterinary visits and food.
- **Last Will and Testament:** You may instruct the Personal Representative of your estate to give your pet to a specific person along with a small monetary gift (if you wish) to assist with your pet's care after your death.
- **Revocable Living Trust:** If you wish to provide more detailed directions and larger funds in connection with the care of your pet after your death, you may include this information in a Revocable Living Trust or a stand-alone Pet Trust. For example, if it is important to you that your dog goes to doggie day care for socialization or is professionally groomed or works with a trainer regularly, then provisions in your Revocable Living Trust or a Pet Trust may be a better fit for you.

If you would like to learn more about the estate plan options available to provide for your pets if you become incapacitated or pass away, please contact our office to schedule an appointment with one of our attorneys.

This article is not intended to provide legal advice or create or imply an attorney-client relationship. No information contained herein is a substitute for a personal consultation with an attorney. For more information visit [www.ssblc.com](http://www.ssblc.com) or call 781/461-1020.

# Five Things to Know about Testamentary Trusts

By Attorney Maria Baler

Testamentary Trusts are less popular than their well-known cousin the Living Trust, but in the right situation can be the perfect solution to a vexing problem – protecting assets for a surviving spouse when he or she may need nursing home care. Testamentary Trusts may be the one solution where it may be possible to have your cake and eat it too in the world of long-term care planning.

Here are five things to know about Testamentary Trusts

## 1. What is a Testamentary Trust?

The word “testamentary” means “relating to or bequeathed or appointed through a Will.” The “testament” in the phrase “Last Will and Testament” comes from this definition. A Testamentary Trust is, as the definition implies, a trust that is created by the terms of a Will. Because the Will does not take effect until death, the Testamentary Trust created by the Will does not come into existence until after the creator (or “testator”) of the Will has died.

This is very different than the more popular Living Trust, which is a trust created by the maker of the trust (the “grantor”) during the grantor’s lifetime. Living Trusts can own assets during the grantor’s lifetime; Testamentary Trusts cannot. Assets owned by a Living Trust at the grantor’s death avoid probate which is one of the primary reasons for creating a Living Trust. You may recall that probate is the court proceeding necessary to transfer title to assets owned by a person in his or her name alone (with no beneficiary named) at death.

Because Testamentary Trusts do not come into existence until after death, they cannot own assets during their creator’s lifetime. The assets that will be held in the Testamentary Trust after the creator’s death will pass through the probate estate of the testator, and into the Testamentary Trust as provided under the terms of the creator’s Will, to be held in trust for the benefit of the trust beneficiary.



## 2. Why Create a Testamentary Trust?

If a Testamentary Trust does not allow you to avoid probate with the trust assets, and does not come into existence until after death, why would you create one?

The answer is in the regulations that determine whether assets held in a trust created by a husband or wife are “countable” when determining whether or not either will be eligible for Medicaid benefits to pay for nursing home care.

If a husband creates a Living Trust and transfers \$500,000 into that Trust during his lifetime, and names his wife as the beneficiary of that trust after his death, the Trust assets will be fully “countable” if either husband or wife tries to qualify for Medicaid benefits to pay for nursing home care during their lifetimes. If the husband passes away, and if his Living Trust allows the Trustee to use the trust assets for his wife’s benefit during her lifetime, the Trust assets, and any other assets the wife may own, will be “countable” and must be spent on the wife’s care before she will be eligible to receive Medicaid benefits to pay for her care.

However, Medicaid regulations provide that if a Testamentary Trust is funded by Will at the death of one spouse, and the assets are held in that Testamentary Trust for the benefit of the surviving spouse, the assets in that Testamentary Trust will not be countable in determining the surviving spouse’s Medicaid eligibility. This is an important distinction and one that can allow a spouse to set aside assets in trust for the benefit of his or her surviving spouse.

A Testamentary Trust works especially well in situations where one spouse is ill and is being cared for by the other spouse. In such a situation, if the caregiver spouse were to die, the ill spouse would almost certainly need a nursing home level of care as they could not live alone or care for themselves. In this case, if the caregiver spouse (the husband) creates a Testamentary Trust through his Will for the benefit of his wife, and if the caregiver spouse dies before his wife, any assets owned by the caregiver spouse in his name alone would pass through probate and fund the Testamentary Trust created by his Will for the benefit of his wife. The Trust assets could be used for his wife’s benefit during

her lifetime, to pay for anything his wife needs that is not covered by Medicaid – things like flowers, books, hearing aids, haircuts, a new television, new clothes, companions or additional caregivers, or any number of other things outside of the cost of skilled nursing care. When the wife passes away, any assets remaining in the testamentary trust will be distributed according to the Will's provisions – for example, to the couple's children, or other individuals or charities.

### 3. Who Can be the Trustee of a Testamentary Trust?

The Trustee of the Testamentary Trust is responsible to manage the Trust assets for the benefit of the Trust beneficiary – the wife in the previous example. Anyone other than the wife can be the Trustee of the Testamentary Trust for the wife's benefit. For example, when the husband creates his Will with a Testamentary Trust for his wife's benefit, he names his son Jack as the Trustee. Jack will have the authority to manage and invest the assets in the Testamentary Trust after his father's death, and the discretion to use the assets in the Testamentary Trust for his mother's benefit during her lifetime.

There may be a conflict of interest if Jack is also a beneficiary of the Testamentary Trust after his mother's death, in that the fewer assets he uses for his mother's benefit while she is living, the more that will be left for Jack and the other beneficiaries of the Trust after her death. This is something that should be considered when choosing the Trustee for the Testamentary Trust. It may be appropriate to choose someone who is not an ultimate beneficiary of the Trust after the primary beneficiary passes away.

### 4. Ownership of Assets is Key

In order for a Testamentary Trust to work properly, the creator of the Will that includes the Testamentary Trust – the husband in our example - must own assets in his name alone. Assets that are owned jointly will typically pass automatically to the surviving joint owner and will not pass through probate and into the Testamentary Trust at the husband's death. Similarly, assets that name a beneficiary will pass automatically to the named beneficiary and not through probate and into the Testamentary Trust.

For this reason, if a Testamentary Trust is created, a change in the way assets is owned is often required. In our example, the home that is jointly owned by husband and wife should be transferred into the husband's name alone, so that when he dies the home will pass via the husband's Will into the Testamentary Trust for his wife's benefit. Similarly, a joint bank account should be transferred into the husband's name. Perhaps beneficiaries should be removed from CD accounts, etc. How assets should be restructured is specific to each person's situation, and should be done only with the advice of an at-

torney. However, if assets are structured properly to fund a testamentary trust, those assets will be available to provide for the surviving member of the married couple even if they are receiving Medicaid benefits.

### 5. What are the Disadvantages of Using a Testamentary Trust?

One of the main disadvantages of using a Testamentary Trust is that the assets must pass through probate before they are protected under the Testamentary Trust. Probate is an expensive and time-consuming process, made even more time consuming by the impact COVID-19 has had on our probate courts in Massachusetts. For this reason, it may be best to make sure the intended Trust beneficiary has some assets in her name that can be used for living or care expenses until the Testamentary Trust is established when the probate process is complete.

If the husband in our example creates a Testamentary Trust, holding assets in his individual name in order to fund his Testamentary Trust at death will subject those assets to a Medicaid claim at the husband's death if he receives Medicaid benefits during his lifetime. For this reason, Testamentary Trusts are typically created by individuals who have not and do not expect to receive Medicaid benefits during their lifetime, although their spouse likely will receive those benefits.

Finally, if the ownership of assets is not structured properly and thoughtfully, the Trust may not work at all, or may not work to its fullest advantage. For this reason, this type of planning should not be undertaken without advice from an experienced elder law and estate planning attorney.

Testamentary Trusts can be a very effective planning tool in a very specific situation – when one spouse wants to protect assets for the surviving spouse in the event the surviving spouse is expected to require a nursing home level of care and wishes to qualify for Medicaid benefits to pay for that care after the first spouse passes away. If this is your situation, seek out the advice of an experienced elder law and estate planning attorney who can assess your situation and discuss whether a Testamentary Trust is the right planning strategy for you.

This article is not intended to provide legal advice or create or imply an attorney-client relationship. No information contained herein is a substitute for a personal consultation with an attorney. For more information visit [www.ssbllc.com](http://www.ssbllc.com) or call 781/461-1020.



## Terms to Know

### Beneficiary

— A beneficiary of a trust is the individual or group of individuals who are entitled to receive income or principal from a trust.

### Conservator

— A person appointed by the court to make financial decisions on behalf of an incapacitated or incompetent person after a court proceeding in which notice is given to the incapacitated person and proof of incapacity is offered and assessed.

### Distribution

— A payment of cash or assets to a beneficiary who is entitled to receive it.

### Durable Power of Attorney

— A Durable Power of Attorney appoints one or more individuals (the “attorney(s)-in-fact” to act on your behalf with respect to legal and financial matters, and is intended to be used primarily in the event you become incapacitated.

### Estate

— In general, assets left by an individual at death. The probate estate consists of assets owned by the deceased in the deceased’s name alone, without a beneficiary or joint owner. The taxable estate consists of all assets in which a deceased person owned an interest at the time of death and subject to federal and/or state estate tax as a result of the deceased’s death.

### Fair Hearing

— The official name of the initial proceeding to appeal a denial or other adverse decision made by MassHealth.



## Ask SSB

**Q:** I’ve heard the terms “heirs” (or “heirs-at-law”), “devisees,” and “beneficiaries.” Do these all mean the same thing, or are they different?

**A:** This question comes up a lot from our clients, especially in estate and trust administration cases after a person has died. The short answer is that, although these terms are related and can sometimes all refer to the same person or people, they do not mean the same thing and should not be used interchangeably.

An “heir-at-law” (or simply an “heir”) is a person who would be entitled to receive all or a share of a decedent’s probate estate if the decedent died intestate (without a Last Will and Testament). A decedent’s heirs-at-law are determined by the laws of the state in which the decedent was domiciled at their death and cannot be changed. Common heirs-at-law include surviving spouses, children, parents, and siblings. In Massachusetts, a decedent’s heirs-at-law are entitled to receive notice of any probate proceedings even if they are not actually going to receive property from the decedent’s probate estate.

A “devisee” is a person designated in a Last Will and Testament to receive all or a share of a decedent’s probate assets. For example, if your Will leaves everything to your spouse, your spouse would be a devisee. Similarly, if your Will leaves \$10,000 to your best friend and the rest equally to your children, your best friend and each of your children would be devisees.

A “beneficiary” is a person who is designated to receive income and/or principal under a trust (either now or in the future) or a person designated to receive all or a portion of a life insurance policy, annuity, retirement account (pension, 401(k), IRA, etc.), brokerage account, bank account, etc. outside of the probate process. Beneficiaries for life insurance and other such assets are typically designated on a separate form provided by the insurance company or financial institution (usually called a “Beneficiary Designation Form”).

As was mentioned at the start, it is entirely possible for a person to simultaneously be an heir, a devisee, and a beneficiary. For example, a person’s surviving spouse is an heir-at-law under Massachusetts law and will frequently be a devisee (if not the sole devisee) under the Will and a beneficiary (if not the sole beneficiary) of any life insurance, retirement accounts, etc. Nonetheless, each of these roles carries with it different rights and responsibilities, and it is therefore important to know the differences between them, particularly when administering a deceased loved one’s estate or trust.

**SS&B**

Samuel, Sayward & Baler LLC  
Smart Counsel. for Life





## Importance of Estate Plan Documents for College Bound Children

By Attorney Megan Bartholomew

**S**oon you will find yourself running to Bed, Bath and Beyond, Target and Walmart, getting your new college student ready to go off to school. It's an exciting time for everyone. You're probably prouder than you can say, but you're a little afraid, too. How can you make sure your child is going to be safe at school, whether far away from home, or just around the corner?

No one ever thinks a trip to the emergency room will be in their future, especially college students relishing new experiences. But it is possible that your child may end up in the university clinic or an ER as a result of an unfortunate decision, mishap or mental health crisis.

Mom, dad, it is important to remember that your 18 year-old "adult" may still want you at their side if they get sick, or hurt, and end up at a medical facility, but even as a parent you cannot authorize medical care without their expressed, written consent.

This becomes a hinderance if your child becomes incapacitated, if he or she is abroad, or if your child is otherwise unavailable. If your child does not have specific estate plan documents in place that give you authority to do so, it will be very hard for you as a parent to access his or her medical and financial information or make decisions for an incapacitated child.

Having these documents in place before your child goes to college avoids complications later on and prevents you from having to go through a lengthy court process to get authority on behalf of your child.

### Recommended documents:

- **A FERPA Release:** Despite the fact that you are paying for their education, the FERPA law says you no longer have access to your child's grades once they turn 18. The Family Educational Rights and Privacy Act (FERPA) is designed to protect a college student's privacy. A properly worded release allows school officials to speak with you and release your child's records to you.

- **HIPAA Authorization:** This document is especially important if your child gets sick or has an accident and you need to find out his or her medical status. Because hospitals do not want to be fined for violating HIPAA, most will err on the side of caution and refrain from disclosing any information to family members without permission. Without this exchange of information, families can feel helpless and doctors may miss important family medical history and information. A HIPAA Authorization can give parents permission to receive information.

- **Health Care Proxy:** This document allows your child to appoint another person as their health care agent to make health care decisions on their behalf if they cannot do so because of illness or incapacity. It also allows the appointed person to discuss treatment options, admit or discharge the child from the medical facility, order the dispensing of medications and hire medical personnel.

**Power of Attorney:** This is a legal document that allows you to handle all financial matters for your child (banking, income taxes, school loans, sale of a car) either because your child is not available or is ill. This is especially important for payment of tuition, applying for financial aid, withdrawing from school, insurance claims, transferring personal property attending IEP meetings or Title IX.





# COLLEGE DOCUMENT BOOTCAMP

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**Presentation:** August 11, 2022 at 6:30 PM on Zoom

**Meetings:** August 12 and 16, 2022, by appointment, on Zoom

**Signings:** August 19, 20 or 21, 2022, by appointment,  
at our office in Dedham

**Join Attorney Megan Bartholomew for an informative discussion on the important documents your child should have in place before heading off to college in September.**

**What you will learn:**

**What is a FERPA? What is a Health Care Proxy?**

**Why does my child need a Durable Power of Attorney?**

**What information you can get with a HIPAA Authorization form?**

**all this and so much more!**

If your child would like to create these important documents, they will schedule an appointment to **meet with Attorney Bartholomew by Zoom on August 12 or 16**, so that she can discuss the appropriate documents with your child. After that meeting Attorney Bartholomew will prepare the documents and send them to your child to review prior to signing. Your child will then meet with Attorney Bartholomew at our office in Dedham on **August 19 (Friday), August 20 (Saturday) or August 21 (Sunday) to sign the documents.**

**The Presentation is free but registration is required –  
please call the office at 781-461-1020 or email Victoria Ung at [ung@ssbllc.com](mailto:ung@ssbllc.com) to register.**

**If your child wishes to create documents, they will be charged a flat fee of \$550,  
which will include both meetings with Attorney Bartholomew as well as the preparation of the documents.**



# What's New at SSB

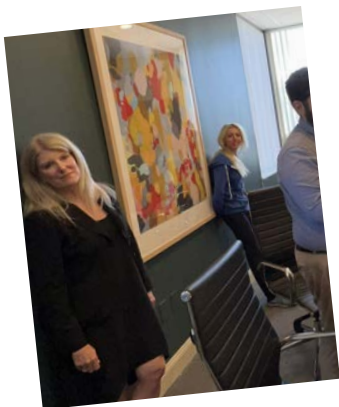
## CONGRATULATIONS

*to Attorney Megan  
on her recent  
engagement to Rob!*

*We wish the both of you a lifetime  
of love and happiness!*



*I scream!*



*You scream!*



*We all scream  
for ice cream!*



## FROM DEB'S\* KITCHEN TO YOURS

Piggy-backing on last quarter's fresh fish recipe, this easy to make - snap to clean up - seafood boil is sure to please all the seafood lovers in you know. A hearty meal perfect for those last minute get togethers with family and friends on a warm summer night. So stick this recipe to the fridge door and pop a nice bottle or two of white inside. You're gonna wanna make this one again!

### SATURDAY NIGHT SUMMER SEAFOOD BOIL

#### INGREDIENTS

- 1 lb kielbasa, sliced 1/4" thick (Bratwurst works too)
- 2 chopped onions
- 3 cups dry white wine\*
- 1 cup salt
- 3 lemons
- 6 qts ice water
- 1 cup old bay
- 3 lbs red bliss potatoes, cut into quarters
- 2 - 1 1/2-2 lb whole live lobsters
- 3 dozen little neck clams
- 6 ears fresh corn, halved
- 2 dozen **jumbo\*\*** shrimp, cleaned (deveined)

\* Use a pinot grigio or sauvignon blanc. Avoid chardonnay

\*\* Always use jumbo shrimp. Shrimp shrink when cooked and smaller shrimp will not hold their taste.

- Try mixing colored potatoes - Red Bliss, Fingerling and/or purple

- Try mixing clams, oysters and mussels

\*Cajun spices and/ or red pepper flakes optional

#### DIRECTIONS

- In a deep steam pot/lobster pot remove the strainer and brown the sliced kielbasa on the bottom of a steam pot for 5-8 minutes

- Add chopped onions and cook until they are translucent

- Add white wine, salt, juice of **1 lemon** and 6 quarts of ice water to the pot

- Cover the pot and let it come to a boil. Cook for 30 minutes on low medium

- Add Old Bay and increase the heat

- Insert the steamer basket to the bottom of your pot and add potatoes (large potatoes should be quartered)

- Cover and cook for 10 minutes.

- Add whole live lobsters (head first), 3 dozen little neck clams, and 6 ears of corn, halved. Return to a boil and cook for 5 minutes.

- Add shrimp and cook through, about 5-6 minutes.

- Remove from heat. Let sit for a few minutes.

- Strain all contents and put in a very large serving bowl or a large baking pan. Keep a little juice for those who like extra.

Serve with melted butter, warm corn bread or cheddar biscuits.

Enjoy a nice strawberry lemonade or ice tea, or kick it up a notch with a cold pilsner or lager. For those who are looking for something a bit more, try a delicious Chelsea Sidecar (1oz of gin, triple sec and lemon juice) add the ingredients with ice in a cocktail shaker and give it a nice shake then strain into a glass and you are good to go or a Stinger (1 oz. Dry Gin. 1/4 oz Chartreuse and 3 dashes of bitters), pour over ice, shake, strain and enjoy.





# Meet Paralegal Kenzie Sayward

1

## What do you do at SSB?

In my role as a paralegal, I print and organize our client's estate plan documents in preparation for signing. Once the documents have been signed, I record real estate documents with the appropriate Registry of Deeds, and assist clients with title insurance matters. Once complete, I compile a binder containing copies of the clients' final documents and ensure the binder's safe delivery to our clients.

I also help clients with Trust funding and removing real estate from Trust when refinancing their mortgage.

2

## What do you like best about your job?

I love interacting with our clients. Every opportunity that I have to help ease the stress or frustration that may come along during the estate planning process is such a rewarding feeling for me.

3

## What do you like to do when you aren't working?

I enjoy fishing and spending time outside when I'm not working. I love all of the seasons in New England and I try to find something fun to do whether it's snowing outside, or sunny and 97 degrees. I also love spending time with my boyfriend and both of our families who live nearby.

4

## What is the best career lesson you've learned so far?

"Measure Twice, Cut Once" is a quote that I have found applies to all areas of work. Carefully considering a situation from all possible perspectives and coming up with a plan before taking action is so important, no matter what kind of job I'm doing.

5

## Where's your favorite place in the world?

My favorite place in the world is Cape Cod. Although I've traveled to much more exotic and interesting places, Cape Cod holds a special place in my heart. It is where my family has gathered for an annual vacation since well before I was born, and is where I've made more memories than any other place I've known. Although I do not live directly on the Cape, when I am there I feel at home.



# SSB SUMMER CROSSWORD

## Across

1. Choice of colors
8. Charlotte hoopsters
15. Extreme pains
16. Native New Yorkers
17. Fraternity parties
18. Ankle-to-waist wear
19. Harpist's progression
21. F.B.I. worker: Abbr.
22. Pancho and the Cisco Kid, e.g.
25. Prepare, in a way, as beans
27. Like some treated lawns
28. Launch of 2/20/86
29. Some deer
32. Sugar suffix
33. 1960s-'80s Red Sox great, informally
34. Locale of seven C. S. Lewis novels
36. With 38- and 40-Across, grocery purchase ... or what can be found in some other Across answers in this puzzle

38. See 36-Across

40. See 36-Across

41. Milk snakes

43. Moo

44. Global financial org.

45. Facts

46. No. before or after a colon

47. Yemen's capital

49. "You're \_\_\_ One, Mr. Grinch"

51. Coolest, in rap slang

52. Kwik-E-Mart owner on "The Simpsons"

55. 1957 Buddy Holly hit

57. Extreme poverty

59. "Eat your \_\_\_!" (mom's order)

63. Tropical woe

64. Fighting words

65. Move quickly (over)

66. Save

## Down

1. Nuclear power since 1998: Abbr.

2. Turn gray, say

3. Captain's charge

4. Captivate

5. Steering system component

6. Univ. of Maryland athletes

7. Latin infinitive

8. "The Wizard of Oz" scarecrow portrayer

9. "\_\_\_ by land ..."

10. Irish exclamation

11. It might be bummed, for short

12. "\_\_\_, I do believe I failed you" (opening of a 1998 hit)

13. Aftertaste, e.g.

14. Army NCO

20. Turning gray

22. You might get it coming and going

23. Say  $2 + 3 = 6$ , e.g.

24. Marcos of the Philippines

26. Days of \_\_\_

28. Red leader

30. Driver

31. Summation signs

33. Gridiron stats: Abbr.

34. Point just past 11 on a clock: Abbr.

35. Comparable to a pig

37. Greek salad ingredient

39. Long time

42. Castle fortification

46. Hungarian

47. Nancy's pal, in the comics

48. Sour brew

50. Spooky

51. "\_\_\_ a Letter to My Love" (Simone Signoret film)

52. Some mil. defenses

53. Like some airline travel periods

54. Wrinkly fruit

56. Actor Montand

58. Gangbanger's gun

60. Dander

61. Follower of "harvard."

62. Back-to-school mo.

