

LIVING WELL

The royal treatment

Queen Mary: Luxury liner turned luxury hotel

BY LINDA FASTESON | FOR THE SUN CHRONICLE

When we needed a place to stay in the Los Angeles area before our Panama Canal cruise aboard Cunard's newest ship, the Queen Elizabeth, we thought of Cunard's legendary Queen Mary.

She has been a floating hotel steeped in history and has been docked in Long Beach, Calif., since ending her transatlantic runs in 1967.

Who could resist the opportunity to stay in a unique, former first-class stateroom or a suite named for its famous inhabitants? It's a chance to walk in the footsteps of the rich and famous passengers whose photographs line the hallways. Although modern comforts and conveniences

like the king size beds and flat screen TVs have been added to the guest rooms, non-operational original features are reminders of the vintage ship's heritage. There are faucets for hot and cold salt and fresh bath water from times when salt water baths were considered therapeutic. The round air vents provided climate control with warm air from the boiler room or cool air from the sea.

Little round holes in bedside shelves kept a Bakelite water thermos and drinking glass in place. Some rooms still have the metal bars that secured steamer trunks to the walls.

SEE LUXURY, PAGE E4 ►



ROGER FASTESON / FOR THE SUN CHRONICLE

The legendary Queen Mary has been docked in Long Beach, Calif. since her last transatlantic run in 1967.



Undertaking a journey to healing following personal tragedy
Columnist Bonnie Ryvicker, E2

Apparently Heinz knows ketchup ... and timepieces.
Antique or Junque, E4



It's never too early to plan for nursing home expenses
Columnist Robert Deschene, E4



Planning ahead for nursing home expenses

Have timeline in mind to help manage rising costs

Over the next 15 years, about 78 million Baby Boomers will be reaching retirement age. According to the Centers for Medicare and Medicaid Services, over 40 percent of them will need some period of nursing home care in their lifetimes.

This social tidal wave presents Baby Boomers and their families with a daunting financial challenge: How to pay for high-cost nursing home care if and when it becomes necessary?



ROBERT DESCHENE

In Massachusetts, the average

cost of a nursing home is about \$293 per day, or almost \$107,000 annually. At that rate, it doesn't take long to run through hard-earned life savings. The good news is that, with advance knowledge, sensible steps can be taken to protect family and property.

You should keep in mind three time posts for planning effectively against catastrophic nursing home costs.

► First, look now into whether you can obtain affordable long-term care (LTC) insurance.

If you need to go into a nursing home, your LTC insurer will pay all or part of the cost, either for a number of years or for your lifetime. The best time to seek this insurance is before you need it, when you are relatively healthy and young (preferably before age 60). Some preexisting conditions may disqualify you. LTC/life insurance "combination" policies are also available which allow you to accelerate your death benefit if you need LTC. LTC insurance premiums can be expensive, but if you can qualify for and afford them, they can

more than pay for themselves by protecting your life savings.

► Second, the federal Medicaid program (administered in Massachusetts by MassHealth) pays for nursing home costs, but to qualify, you cannot earn too much income or own too many assets.

The asset limit is only \$2,000 for an individual, and \$3,000 for a married couple. If you own a house, MassHealth will not make you sell it during your lifetime, but it will put a lien against the house for the amount of money it eventually pays your nursing home during your lifetime. After your death, your children may have no choice but to sell your home to pay off MassHealth's claim.

But when you apply for LTC benefits, MassHealth only counts up assets you owned at any time in the five years before your application. So if you plan on leaving property to your children anyway at your death, you could give it to your family during your lifetime, as long as you do so at least five years before you think you will need nursing home care.

For example, you could give away your home to your children now, either by a deed reserving a life estate, or by placing the house in a trust. Either way, you are guaranteed the right to live in the home for the rest of your life.

Do note, though, that transferring your home outright to your children is rarely a good plan, since they could lose it to creditors or through divorce. And if you do not apply for MassHealth benefits for at least five years after the transfer, your home will no longer be considered your asset. No lien, and no need to sell it after your death. The older we get, the more we should keep this five-year lookback period in mind.

► Finally, many people are misled by this five-year rule into thinking they cannot do any asset-protection planning if they failed to plan five years ahead, and find themselves about to enter a nursing home. To the contrary, there is a lot of crisis planning that can occur at this stage. The idea is to spend down any

assets you own in excess of \$2,000 in a way that benefits you or your family, rather than using them to pay a nursing home. This involves converting countable assets — like cash — into non-countable assets. For example, you might be able to buy a bigger home, put a new roof on your existing home, buy a pre-paid burial contract, purchase hearing aids or upgrade an old vehicle.

You also could transfer assets to a blind or disabled child, or give your home to a caretaker child who lived with you for at least two years prior to entering the nursing home.

Even if you have done no advance planning, much can be done on the eve of entering the nursing home to protect your assets.

ROBERT DESCHENE is an attorney who does estate and elder law planning from his office in North Attleboro. The information provided in this column is for informative purposes only. Contact him at 508-316-3853.



PHOTOS COURTESY OF THE QUEEN MARY

The intact wheelhouse is part of the self-guided shipwalk aboard the Queen Mary.

LUXURY: Historic Queen Mary now a floating hotel

FROM PAGE E1

Without the sounds of the engines, sounds pass easily through the steel walls between staterooms. Ear plugs are available at the purser's desk.

We were unable to get a reservation at the five-star Sir Winston restaurant and instead we enjoyed traditional favorites at the newly renovated Chelsea Chowder House. There's a Sunday champagne brunch in the elegant grand salon, originally the first-class dining room, and a breakfast buffet at the promenade café. Snacks or light fare were available just outside the café, and tea is served from 11 a.m. to 4 p.m. in the tea-room.

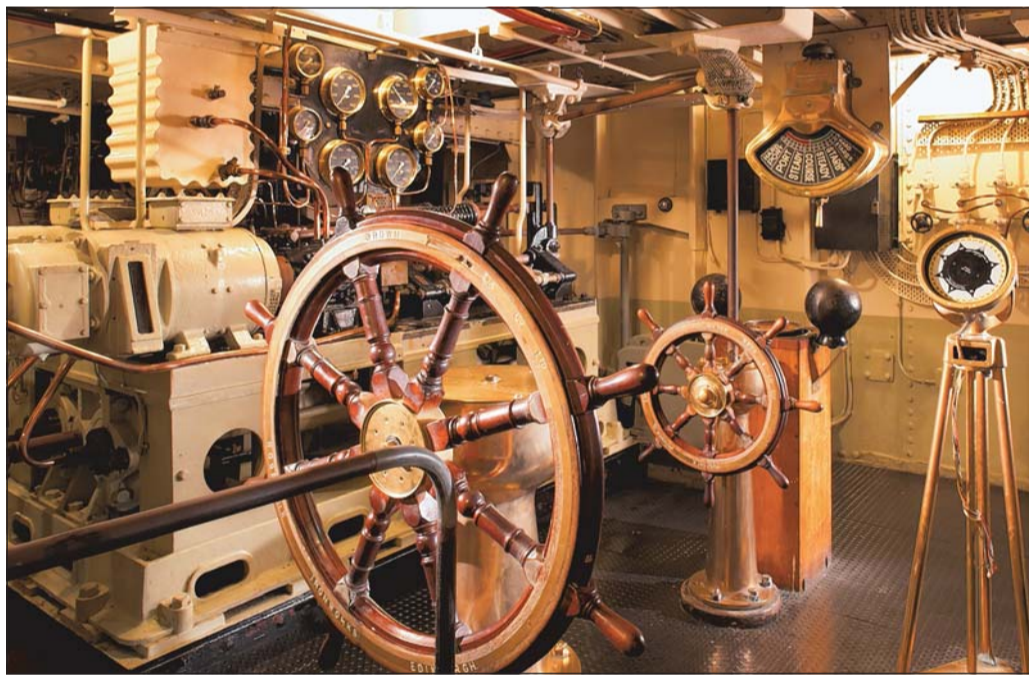
With the morning free, we took Long Beach's complimentary Passport shuttle that runs from the Queen Mary parking lot to the downtown area every 15 minutes. The Aquarium of the Pacific is one of the best in America, and our visit was topped off by meeting divers and feeding fish during the behind the scenes tour.

If we had more time we would have taken the seasonal AquaBus that connects Long Beach Aquarium with the Catalina Express. It's great fun to watch for whales and dolphin on the way to Catalina Island.

But we were there to get to know the Queen Mary, and returned for the self-guided shipwalk, which took us throughout the ship, from the engine room to wheelhouse.

Combination tickets are available for those who have time for the variety of tours, from the glory days to haunted encounters.

We spent the rest of the afternoon at the Diana, Legacy of a Princess exhibit. Although the highlight is the collection of gowns and dresses donated to charity by Princess Diana just before her tragic death, it was



The engine room is also a part of the self-guided shipwalk

the abundance of Windsor family royal artifacts that kept us there for hours — things like handwritten letters and memorabilia surrounding Queen Mary's son Edward VIII's abdication, including Wallis Simpson's hot pink lingerie. It was an entertaining reminder of our British history.

As for history, Samuel Cunard of Nova Scotia began a transatlantic steamship route between Liverpool and North America with the RMS Britannia in 1840 after winning the bid for transporting royal mail. With the motto "We never lost a life," Cunard ships were known for safe and reliable service and held the coveted Blue Riband for crossing the Atlantic in record time.

Cunard's company went on to build ocean liners, including the *Mauretania* and the *Lusitania*, which was torpedoed by a German U-boat. Before long, grander ships like the French *Normandie* and the Italian *Rex* were built.

The *Normandie's* opulent decor included a larger version of the dining room at Versailles that also served as a grand ballroom. The Italian *Rex* had exquisite mosaics and murals and

was known as "the Riviera afloat." She topped Cunard's speed record and won the Blue Riband.

Not to be outdone, Cunard began to build an even better luxury liner. Then the impact of the Great Depression of 1929 and United States immigration quotas put construction on hold.

Hoping to regain the Blue Riband and boost the economy, the British government stepped in. They offered to fund two ships for weekly transatlantic service if Cunard merged with the struggling White Star Line, a company renowned for its service but best remembered for its Titanic.

The first of the new ships was to be called the *Queen Victoria* in keeping with the names of earlier ships. When King George was approached about naming the ship for England's greatest Queen, he said his wife would be delighted. She became the *Queen Mary*.

The Art Deco decor exuded British understated elegance. No expense was spared for this "Ship of Beautiful Woods." Fifty-six varieties of rare and precious woods and veneers from throughout the British Empire were used, from the

polished wall panels to the statuary.

The first class passenger list for her sold-out maiden voyage in 1936 included aristocrats, industrialists, statesmen, and stars of stage and film. Six thousand onboard visitors left minutes before she sailed to "Rule Britannia." King Edward VIII wired a congratulatory message. Airplanes buzzed overhead and boats sounded horns. More fanfare awaited in New York.

Queen Elizabeth, the Duke and Duchess of Windsor, Fred Astaire, Great Garbo, Lynn Redgrave, Liberace, Clark Gable, Audrey Hepburn, Dwight Eisenhower and Elizabeth Taylor were but a few of her renowned passengers.

Sir Winston Churchill and his wife, Clementine, made six voyages aboard the *Queen Mary*. He signed papers finalizing the D-Day Invasion of Normandy in the first-class drawing room on the promenade deck.

The *Queen Mary* was retired in 1967. Too large to go through the Panama Canal, she traveled from Southampton around Cape Horn to Long Beach. The 14,500 miles was her longest peacetime journey.

This talking tomato will tell you what time it is

BY ANNE McCOLLAM
CREATORS NEWS SERVICE

Q: I am enclosing a photo of a plastic talking Heinz alarm clock that I bought at auction over 20 years ago. The Heinz tomato figure is wearing a top hat, a monocle, a black tux jacket with grey pants, gloves, black bow tie, spats and is holding a cane, and he has green leaves on his head.

It stands about nine inches tall, and he is in perfect condition. When the alarm begins,

Antique or junkie

it says, "It's time to get up, get up right away. Wake up before you play catsup all day. Remember Heinz is the thick rich one."

The alarm, time, minute and volume set buttons are on the back. It runs on a quartz battery.

Could you tell me if it's worth anything?

A: Heinz Soup Company made this advertising/promotional clock around 1985. It has sold as high as over \$300 in the past, but now can be seen on eBay in the range of \$25 to \$120.

Q: This is a copy of the mark that is on the back of a porcelain plate that I have. It is 10 inches in diameter and decorated with a blue and white scene of a building titled "Detroit New County Building." On the border are images of a school and other municipal buildings.

Anything you can tell me about its age, history and value will be greatly appreciated.

A: This mark was used by New York importers, Rowland and Marsellus. They imported porcelain made in Europe from around 1860 to 1938. The wares were distributed by businesses in the United States. They specialized in souvenir and historical wares.

The scenes were usually blue and white transfer ware designs and often featured borders decorated with fruits and flowers. S. Hancock and Company, located in Stoke-on-Trent, England and British Anchor Pottery Company, Staffordshire, England, were two of the potteries that produced the historical wares.

Your plate was made around 1908 and would probably be worth \$25 to \$50.

ADDRESS YOUR QUESTIONS to Anne McCollam, P. O. Box 247, Notre Dame, IN 46556. Items of a general interest will be answered in this column. Due to the volume of inquiries, she cannot answer individual letters.



CREATORS NEWS SERVICE

This plastic, talking Heinz alarm clock is hardly an antique, but is getting between \$25 to \$120 on eBay.