



The Brennan & Rogers, PLLC Journal

July 2019 Edition



July Awareness Month Highlight

UV Safety Month- The U.S. Department of Health and Human Services has named July as National UV Safety Month with the goal of this campaign to educate the public about the risks and dangers of the two types of UV Rays- **UVA and UVB**.

UVA rays have longer wavelengths that penetrate the dermis which is underneath the outer layer causing genetic damage to cells, photo-ageing i.e., wrinkling, blotchiness, etc... and immune-suppression reducing your ability to fight off these and other ailments. Scientists have just recently discovered that UVA rays possibly lead to the



Check out the Medicare's New "What's Covered" App!- The "What's Covered" app, available from the **App Store for IOS** or **Google Play for Android** allows you to search or browse to learn what's covered and not covered under Medicare Parts A and B, how and when to get covered benefits, basic cost information and other eligibility details. You can also see a list of covered preventive services.

How Your Death Affects Your IRA-Regardless of who is inheriting the IRA, the heir must take the RMD (required minimum distribution) for the year the account owner died. The full RMD must be withdrawn by December 31 in the year the account

development of skin cancers.

UVB Rays are shorter wavelengths that penetrate the superficial layer of skin known as the epidermis. The most robust times for UVB exposure is 10AM-4PM from April to October. These rays are responsible for sunburns, which can lead to the risk of melanoma and other skin cancers such as Basal Cell Carcinoma and Squamous Cell Carcinoma.

With people lathering on the sunscreen more and more, a [New York Times Article came out about the safety of sunscreens](#). The Environmental Working Group is a non-profit, non-partisan group that puts out a [rating of all sunscreens yearly](#).



owner died, even if he or she died at the beginning of the year.

[Planning Your Celebration of Life](#)-Okay so we're happy you are reading this- we understand there are a million things out there you'd instead be reading- heck doing- other than reading about the importance of planning your funeral. Who will be in charge of this and have you put your preferences in writing, so you have communicated your wishes to this person and the rest of your family? One thing people forget at times is that you need to figure out a way to pay for your celebration of life as well.

July Awareness Days

[7/27- Korean War Vet Armistice Day](#)

[7/28- National Parent's Day](#)

[7/28- World Hepatitis Day](#)



Local Events in July and August



South Berwick's New Police Station Open

House- July 20, 2019 from 10am-2pm (Ribbon Cutting Ceremony at 10:30) at 1 Farmgate Rd in South Berwick. Free Family Event!

York Days- July 25- August 4, 2019 in York, ME

York Days 5K: Miles for Smiles- Sunday July 28 at 8AM starting at York High School. Register by June 24 to receive a t-shirt!

Christmas in July: Lighting of the Nubble- Saturday July 28, 2019 from 7PM-9PM Sohier Park.

Wells HarborFest- August 3, 2019 11am-4pm at 331 Harbor Rd in Wells, ME.
Maine Sunflower Festival- Dates TBA (Tentatively the First Week of August)
at Pumkin Valley Farm in Dayton, ME.

South Berwick Lanternfest- August 14, 2019 (Rain Date of August 15, 2019)
at Spring Hill Restaurant.



July Tidal Chart for York



After what seems to have been an extended spring with all the rain we have had, it appears summer is **FINALLY** here! We hope you enjoy July with your friends and family. Get out there and enjoy the beautiful Maine start to summer!



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Monday - Friday: 9am - 5pm
Saturday: By appointment
Sunday: Closed

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