

The Southborough Senior Sensation

VOLUME 21* ISSUE 01

January/February 2021

CLOSED AT THIS TIME

SENIOR CENTER

9 Cordaville Rd. Southborough, MA 01772

(508) 229-4453

Fax (508) 229-1753

www.southboroughseniors.com

OPERATING HOURS

Monday - Friday 8:30am - 3:00pm

Saturdays

(unstructured activities) 9:00am—12:00pm

Pam Le Francois

Cynthia Beard

Outreach Coordinator

Peg Leonard

Program Manager

Leslie Chamberlin

Clinic Nurse

Lorraine Caporale

Administrative Assistant

Doug Peck

COA Chairperson

Bob Myers

FRIENDS President

Bay Path

Meals on Wheels

508-573-7200

MWRTA DIAL-A-RIDE TRANSPORTATION

508-820-4650

~~ Wishing you a Safe & Healthy New Year ~~



Pam, Leslie, Cindy, Lorraine and Peg



The Senior Center remains closed until further notice. The Staff is working and is available by phone—all voicemails will be sent to us directly through e-mail. We will return your call as soon as possible. Please call if you need anything or have a question.

Director's Corner

By Pam LeFrancois

Hello Everyone,

I hope this newsletter finds you safe and well. Please bear in mind that our newsletter is written about a month in advance so we can get it printed and in the mail to you on time, so I am writing this in mid-November. Our zoom fitness programs have been going really well with classes that are full or almost full. As you will note, we are added more classes beginning in this newsletter for you to join. Also we are going to take our best shot at continuing some drive through programs through the winter, please wish us luck with the weather! Behind the scenes: If you know of a senior in town that is need of a phone call from the senior center for services or just some cheering up through this unique winter please call us. We do a number of volunteer programs each month that hopefully lift the spirits of many seniors. If you or someone you know needs a little something to brighten up their day please give Cindy Beard, our Outreach Coordinator a call at 508-229-4453. Also, as always please plan ahead for some snowy days. Please keep a supply of batteries and flashlights on hand as well some extra groceries. Please call us if you need assistance with planning ahead.

We miss you all. Hopefully we can all be together again soon.

Pam

Please read the enclosed inserts:

- * Thank you to our very generous donors during the "<u>Virtual Falconi Golf Tournament Challenge</u>"
- * **Southborough Seniors** Town information on the <u>Taxation Fund Program</u> and a new Snow Shoveling Program with Local Southborough Students.

Date for Registering for Programs:

Starting at 10:00am: ---->

Please do not leave any registrations on voicemail. You must connect with a <u>staff member</u> to register for all programs. If you leave a voicemail regarding a registration, we will <u>not</u> be returning calls during that time. ~ Thank You

PROGRAMS AND MORE: ~ Peg Leonard

Let's hope 2021 brings us joy and a renewed outlook on life, with positive changes in the world which will guide us back together safely (at least after the first few months of the year). I truly look forward to our Drive Through Programs so I can see your smiling faces.

For those that have viewed the two History Cable Shows, the two Cable Sing A Longs and Legal Seminars during the months of November and December, please give me a call or an email with your experiences or thoughts. We have no way of knowing how many are watching our Cable Shows and we want to make sure you are enjoying them so we can continue. (508) 229-4453 or pleonard@southboroughma.com.

We held a very successful <u>Veterans Day Luncheon Drive Through</u> on November 10th. I would like to personally thank <u>Steve Whynot</u> for helping gather our Local Veterans to assist with the long line of cars and delivering meals to each car. Thank you to <u>Steve</u> (Navy & Coast Guard), <u>Erik Hall</u> (Army), <u>Stan Adamcyck</u> (Air Force) and <u>Paul Cimino</u> (Army) for their tireless efforts during this program. <u>Steve</u>, <u>Erik</u>, <u>Stan</u> and <u>Paul</u>—I thank you for your service and for all your help, it truly gave this day a special meaning!

<u>Toys for Tots</u>—Thank you to all that came out and donated to our Toys for Tots Drive Through on Friday December 4th. I was able to deliver quite a lot of toys to the program which I guarantee will bring many smiling faces this Holiday season.

<u>New Classes</u>—we are offering two new Zoom Fitness classes. You will see a Strength Class and a QiGong Class. Please take a look at the descriptions and call on the Registration Date to enroll if interested.

Our November <u>Shred Day</u> was a huge success—there were close to 150 cars that past through the Senior Center parking lot with documents to go through the shredder—The staff is so happy this turned out to be a very valuable service. We hope to do it again sometime next year.

Please note that programs may be subject to change due to the many different rules and regulations set by our Governor as each week approaches.

The Best to All of You During This Time Away! Thinking of You Always ~Peg

HEALTHBEAT

By: Leslie Chamberlin R.N.

No Clinic hours at this time. Call me at 508-229-4453 Leave a message and I will call you back.

HOW TO AVOID THE FLU

This year, more than ever we need to get our FLU shot and dodge the FLU. If you become symptomatic here are some tips of what to do within the first 48 hours. FLU symptoms come on quickly and are characterized by high fevers, headache, muscle aches, sore throat, cough and fatigue. It is also possible to experience nausea and vomiting; You will know this is not an ordinary cold. Severe symptoms can last 5 days with residual illness up to 2 weeks.

The FLU is spread by droplet infection, meaning when someone with the FLU coughs or sneezes into the air and you come into contact with the droplets, either by breathing them in or touching a surface then touching your mouth. Antiviral prescription medication, if taken within the first 48 hours, can lessen FLU symptoms and shorten the course of severe symptoms to 2 days. So, if you experience rapid FLU symptom onset, call your Doctor immediately. If you cannot get an appointment or prescription over the phone for an antiviral medication, go to an urgent care center. Tamiflu, Rapivad, and Relenza are antiviral medications that can be prescribed during the first 48 hours for optimal relief. Even after 48 hours, they can still help those with a bad case of the FLU, are over 65, and have a weak immune system. Other medications such as Tylenol or Ibuprofen treat fever and body aches. In addition, decongestants cough syrup, a room vaporizer and hot liquids help allay symptoms. Get emergency help right away if you have...

- 1. Shortness of breath, trouble breathing
- 2. Pressure or pain in your chest or stomach
- 3. Are dehydrated due to vomiting
- 4. Feel confused.

Wearing our masks and washing our hands, as we are all doing to prevent Covid 19 certainly will help to decrease the spread of the FLU. Excerpts from Web MD. The Board of Health still has High Dose and Regular dose Flu vaccine available..... call 508-481-3013 for an appointment. It is NOT too late to get a FLU shot!

Stay well Leslie

FRIENDS OF THE SOUTHBOROUGH COUNCIL ON AGING

2021 ANNUAL MEMBERSHIP

The Friends of the COA is a non-profit fundraising group that supports our Senior Center. They help to pay for many of the events held at the senior center and help purchase supplies and furnishings. This is a very small group of people who work very hard to make the Falconi Golf Tournament and Autumn Fair a success (which will hopefully return in 2021). If you are interested in helping out with these or other fundraising events, please contact the President of the Friends, Bob Myers at the Senior Center.

Membership is \$15.00 per year—form is on the back page

Senior Center Programs

The Senior Center programs are often subsidized or funded through the town budget and/or the Friends of the Council on Aging. Suggested donations are voluntary contributions to the Friends of the Council on Aging. All donations made to the Friends are always used to support the Senior Center. Please sign up for all programs starting with the date and time on the front page of the newsletter. Make your check(s) out to Friends of the Southborough COA.

Program Registration Policy

- * Payment for programs needs to be made one week after signing up or unfortunately you will be taken off the list.
- * Cancellation for programs requires <u>one full weeks</u>' notice or we are unable to give refunds.
- * Cancellations for Bus Trips require <u>two full weeks</u>' notice or we are unable to give refunds.
- * We are obligated to prepay all the costs to our caterers, presenters, buses and tickets, etc. for all our programs.

Please Note:

Every effort is made during the writing and production of this newsletter to assure the accuracy of the information included. There are times when we inadvertently leave something out, make an error or the information we received has changed after the printing. Always feel free to contact the Senior Center if you have any questions regarding a program. (508) 229-4453

Program Payment Policy

We understand writing separate checks for each program is not ideal. But due to our current accounting system and check and balance requirements, it is the way we must continue to proceed. We ask for your understanding by continually to assist us in this process.



The Dull Men's Club is Zoomin'



If you're a guy. If you're not doing anything special on Friday mornings. If you enjoy stimulating conversation either as a talker or a listener or both. If you enjoy a good cup of coffee (It's bring your own!) Then the Dull Men's Club is for you. We are a group of about 20 men who meet casually on Zoom almost every Friday morning from 10 to 11 AM and we make a concerted effort to solve all the world's problems which we generally do! There's stories about past lives (Before retiring), some generally sound advice, catching up on town doings, occasional speakers and always a "good" joke or two. It all makes for the fastest hour of the week. If this all might appeal to you and you would like to dip your oar in the water, you can request an invite from Bill Harrington, the adult in charge, at banjobillo@verizon.net and he will see to it that you get an email invite to our next meeting from our illustrious Zoom Meister Elliott Simons. Looking forward to seeing all you guys on Friday.

Southborough Senior Center

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17.00a Cable - Legal Seminar 04:00p Cable - MLK	18 08:30a Closed in Observance of Martin Luther King Day 11:00a Cable - Legal Seminar 04:00p Cable - MLK	19 11:00a Zoom - QiGong 01:00p Zoom - The Joy of Nature 02:00p Cable-Legal Seminar 04:00p Cable - MLK	20 11:00a Cable - Legal Seminar 12:00p Luncheon Drive Through 04:00p Cable - MLK	21 01:00p Zoom Chair Yoga 02:00p Cable-Legal Seminar 04:00p Cable - MLK	22 10:00a Zoom Dull Mens Club 11:00a Cable - Legal Seminar 04:00p Cable - MLK	10:00a Zoom Dull Mens Club 02:00p Cable-Legal Seminar Seminar 04:00p Cable - MLK
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31 11:00a Cable - Legal Seminar						

Michelle Jandrue Horan, Realtor® Ask about our Senior Citizen Discount!

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If you are interested in selling or buying a home in Southborough please visit

MySouthboroughHome.com

774-258-0423



04:00p Cable - MLK

Southborough Senior Center

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01:00p Cable Great Bizzards of NE

11:00a Cable - Ligal Seminar

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ZOOM Programs



Please register for each Zoom program by supplying your email address and phone number. Closer to the program date, you will receive an email with the link to access the program you signed up for confirming your attendance, program name, date and time. To sign up, please call the Senior Center on the date and time listed at the bottom of the <u>FRONT PAGE</u>. Please send in your payment to the Senior Center by check prior to the program you plan to attend. Checks should be made out to <u>Friends of the Southborough COA</u>.

Please Note: Only Current Friends Members can sign up for the programs in this newsletter.



Strength Training



Tuesday and Thursday at 9:00am to 9:45am Tuesday, January 5th – Thursday, February 25th (no Classes the week of January 18th)

Suggested Donation for this 7 week class is \$42.00 (14 classes at \$3.00 per class)

This class will be conducted by Sharon Longo and will consist of total body strengthening and conditioning. At the end of class, there will be core/abs/low back strengthening as well as full body stretching. All fitness levels are welcome to join. Please contact Sharon prior to the Class if you have orthopedic issues or limitations that we need to work with and modify. Call the Senior Center for Sharon's contact information. Two sets of hand weights is recommended. Possibly 3lbs and 5lbs, or 5lbs and 8lbs if you've worked with weights in the past. Also a mat for the end of class. The Senior Center can supply you with weights of your choice and a band. Please let us know when signing up if you need equipment. We can put it together for you and make arrangements for pick up. Sign up early.



Stretch Break



Monday and Wednesdays at 10:15am to 11:00am

7 week class – Starting Monday, January 4th-Wednesday, February 24th (No Class on January 20th)

Suggested Donation for this session is \$39.00 (13 classes at \$3.00 per class)

Sharon Longo has been teaching and training for over 30 years. Currently working with the senior population, she has found her passion with this generation. Seeing this generation becoming stronger and more flexible has been very rewarding. The "Stretch Break" class (45 minutes) consists of mat based (and standing as well), flexibility, mobility and stability exercises. If participants have a chair, pillow or strap (can be a necktie or belt), Sharon will be utilizing these as props for a complete and total body functional class. This class can be taken by anyone at any fitness level. You will need to be able to get onto the floor/mat and back up. Also weight bearing on hands and knees in a "tabletop" position. If you have any orthopedic issues, it's best to discuss them with Sharon before taking this class so she can adapt any modifications for you if necessary. If you would like to talk to Sharon before signing up, let us know as we can get you in touch with her to discuss any concerns.



SEATED CHAIR YOGA



Thursdays at 1:00pm — 2:00pm 8 week class — Thursday, January 7th through February 25th Suggested Donation for the eight week session is \$24.00 (8 classes at \$3.00 per class)

Instructor Rebecca Reber has been practicing yoga for about 15 years. In this one hour class you will stretch, twist and lengthen your bodies through a series of easy to follow repetitive movements. Rebecca will combine this with inhales and exhales as we work with props to get the most out of every movement. The hour session will end in a relaxing Savasana. This class is for beginners to more experienced yogis as any type of movement is wonderful. Come and have fun while enjoying the benefits of movement. with calming the mind and relaxation. This class begins with a meditation and gentle warm-up to an easy flow of postures in which choices will be given depending on experience level and then ending in a final relaxation or Savasana.

Rebecca has received her 200 certification three years ago and teaches at local COA. To find out more about her please visit www.rebeccareberyoga.com. Space is limited so please sign up early.

QiGong

Tuesdays, January 12th—February 23rd from 11:00pm—12:00pm Suggested Donation for this session is \$21.00 (7 classes at \$3.00 per class)

Bob Doherty will be your instructor through the Zoom format. Bob is a Certified QiGong Practitioner with expertise in may other areas of wellness; Reiki, Tui Na, Meditation and Author of many wellness books. Join Bob with this new offering of QiGong. The QiGong Movement is an exercise for health and wellness. With roots in ancient China, QiGong is part of Traditional Chinese Medicine – AKA Chinese Yoga. It is still practiced today along with modern western healthcare in China – and beyond. In QiGong Movement class, exercises are soft and gentle with focused breathing and an intentful mind. Movements are performed both seated and standing and suitable for all ages. There is no experience necessary. Scientific research and experience has shown QiGong to be good for balance – posture – strength – quieting the mind - breath work – wellness and healing and much more.

The Joys of Nature

(Zoom Format)

Please join Joy Marzolf in the following two presentations that will bring you virtually to different parts of our world. A Little Biography from Joy: I have loved animals from the time I was a child growing up in New England and would always take advantage of any outdoor time to explore nature. Now, I still love to explore, but also to share my knowledge about wildlife and nature in general. In addition to a BA in Biology, I have been doing a variety of animal-related education programs in my professional life for over 20 years. One of my favorite things to do is break people's misconceptions about many animals, especially those that people fear, such as predators including sharks, reptiles, spiders and insects.

New Zealand: Penguins, Parrots & Pods Tuesday, January 19th from 1:00pm to 2:00pm

New Zealand is home to many rare birds and marine mammals including the comical yellow-eyed penguin. Watch and listen as the bell bird and Antipodes Island parrot, demonstrate that they have it all-"looks, personality and talent." Not to be outdone, rare New Zealand sea lions make quite an impression as they interact on isolated South Island beaches, pods of rare Hector's dolphins frolic near coastal shores and dusky dolphins play with kayakers as they travel deep into the fiords of southern New Zealand. Join us for sights and sounds of animal personalities from this amazing country.

<u>Wales: Castles, Butterflies and more</u> Tuesday, February 16th from 1:00pm to 2:00pm

Although part of the present day United Kingdom, Wales is a country of ancient origins and wild lands. Stone monuments from its pre-historic past still can be found across parts of the country today, along with ancient castles, remains of magnificent abbeys and even Roman ruins. The wild nature of this land can also be found in abundance, from the beautiful and colorful moors and butterflies of the Isle of Angelsea to the numerous birds and other wildlife of the coastal wetlands. More inland, the magnificent Kite can now be found again soaring as it looks for prey. Join us for castles, butterflies, birds and much more in a journey across Wales.

Zoom Chat with the Staff

Mondays, January 25th and February 22nd at 11:00am

We are excited to offer a new program to take a break and chat with the Senior Center Staff (Pam, Leslie, Cindy, Lorraine and Peg). We would love to hear from you, your thoughts, concerns or anything you would like to share with us and other attendees. If you would like to join the conversation, please call on Registration day and provide your email address and phone number. I am really looking forward to starting this program since our general Senior Center daily conversations have not happened for so many months. I have a strong feeling there will not be any loss for words with our great group of members. We are truly looking forward to chatting! ~Peg

Southborough Access Media Station (S.A.M.) Programs
Verizon FIOS Channel 38 and Charter Channel 191
Times for viewing are listed with each program—No Charge

Put your local Cable station on for two very informative and entertaining presentations by <u>Historian John</u> <u>Horrigan</u>. John has been entertaining us with very interesting cable presentations since September. Tune in to enjoy the January and February Presentations.

<u>Martin Luther King</u>

This program will air daily during the month of January on Monday, Wednesday, Friday and Sunday at 1:00pm and Tuesday, Thursday and Saturday at 4:00pm

Five-time Boston/New England Emmy Award-winning folklorist John Horrigan presents a biography of civil rights leader Martin Luther King. He will also play some of his most epic speeches.

The Great Blizzards of New England

This program will air daily during the month of December on Monday, Wednesday, Friday and Sunday at 1:00pm and Tuesday, Thursday and Saturday at 4:00pm

Five-time Boston/New England Emmy Award-winning folklorist John Horrigan presents a chronology of great blizzards to strike New England over the last 400 years.

Mirick O'Connell Legal Clinics

Presented by Attorney Arthur Bergeron



Qualifying for MassHealth

This program will air daily during the month of <u>January</u> on Monday, Wednesday, Friday and Sunday at 11:00am and Tuesday, Thursday and Saturday at 2:00pm



Every senior who requires nursing home care or at-home care can qualify for MassHealth, even at the last minute. In this seminar, elder law Attorney Arthur Bergeron will discuss estate planning techniques that you can use to qualify for MassHealth. Know your options so you can make an informed decision as to whether or not qualifying for MassHealth makes the most sense for you.



Staying Home

This program will air daily during the month of <u>February</u> on Monday, Wednesday, Friday and Sunday at 11:00am and Tuesday, Thursday and Saturday at 2:00pm



Is your wish to remain in your home for the rest of your life? Join Elder Law Attorney Arthur Bergeron for this informative seminar on estate planning strategies that may help that wish come true. He will discuss qualifying for local tax abatements; deferring real estate taxes; reimbursement options through the state Circuit Breaker program; financing for home modifications; pros and cons of reverse mortgages; and more.

Stop by <u>Falconi's Shell Gas Station</u> at 29 Boston Road (Route 30), Southborough to purchase your gas. This is a <u>full service</u> gas station open 7 days a week, Monday through Friday 6:30am to 7:30pm, Saturday and Sunday 8:00am to 4:00pm. Spread the word to your friends and families. Mr. Falconi donates 2 cents of every gallon purchased on <u>Tuesdays</u> to the Senior Center. It's a wonderful gesture by Mr. Falconi.

Tuesday is now "GAS" day!

We would like to thank <u>Kennedy's Pub</u> from Marlborough (247 Maple Street—508-485-5800) and <u>TJ's Spirits</u> from Ashland (355 W. Union Street—508-881-1565) for catering our Drive Throughs since the Pandemic. The Staff would like you to know that these two restaurants will be open during the winter for indoor seating, catering and pick up ordering. If you find yourself wanting to go out for a bite to eat, please think about these two establishments as your choice. They have been extremely good to us at the Senior Center.

Senior Center Drive Through Programs

The following programs will be drive through only. Unfortunately there will be no stopping to enter the building at this time. We hope that will change in the near future, but for now, this has been our New Normal. We request that you wear your facemasks when attending the following programs. Drive up to the table slowly following the guidelines of our parking lot signs.

To sign up, please call the Senior Center on the date and time listed at the bottom of the <u>FRONT</u> <u>PAGE</u>. The times for the drive through programs and suggested donations are listed below. Please send in your payment to the Senior Center by check prior to the program you plan to attend. A separate check is needed for each program.

Please Note: Only Current Friends Members can sign up for the programs in this newsletter.

We are heading into winter, please be aware that in the case of inclement weather, we will call you if we need to cancel or reschedule. Let's keep our fingers crossed that the weather will cooperate.

Luncheon Drive Through

Wednesday, January 20th

Sign up for this Drive Through Luncheon featuring a Turkey and Cheese Sandwich with a cup of Chowder. Brought to us by Kennedy's of Marlborough. Drive through will be from 12:00pm to 12:30pm. Please sign up early.

Suggested Donation: \$5:00

Luncheon Drive Through

Wednesday, February 24th

Sign up for this Drive Through Luncheon featuring a Chicken Parmesan meal. Brought to us by TJ's Spirits of Ashland. Drive through will be from 12:00pm to 12:30pm.

Suggested Donation: \$5:00
Please sign up early.



Virtual Legal Advice from Attorney Arthur Bergeron



Wednesdays, January 13th & February 10th - 10:00am to 10:45am

Elder Law Attorney Arthur Bergeron, who has given seminars at the Senior Center on a wide variety of elder law topics, will now offer free services by phone or through ZOOM, <u>Wednesday</u>, <u>January 13th & Wednesday</u>, <u>February 10th from 10:00am to 10:45am</u>. Attorney Bergeron will "see" interested Southborough seniors, either by phone or by scheduling a live remote meeting via Zoom to give you free individualized legal advice. If you would like to sign up, please call the senior center at (508) 229-4453 to book a 15-minute advice time slot. Attorney Bergeron will follow up the conversation with a letter to you discussing your meeting and will, if necessary, follow up with additional advice, free of charge. Attorney Bergeron will continue these Virtual Legal Advice sessions the 2nd Wednesday of each month. Registration begins with the date and time listed on the bottom of the front page.

Winter Walkers Challenge

Hey, everyone! It isn't too late to sign up to be a Winter Walker 2021! We have 25 hearty Southboroughites and neighbors already registered to walk 1 mile or more a day, 3 or more days a week between now and March 31, 2021. Jot down your mileage on your journal log or paper. Walk where you want, when you want. Think of breathing in fresh, crisp air and getting energized! And if we are really lucky to have a mild winter think of all you might gain or lose by being active, maybe seeing some neighbors with whom to chat. There are a number of safe off-street locations around our community, Town trails, Trottier track when school and recreational activities are not in session, the town cemetery, plus neighborhood streets, roads with sidewalks, etc. Send an email to skiess2@verizon.net to sign up or ask any questions. Hope to hear from you soon! Sandy Kiess

A very Special Thanks to Sandy for keeping us all motivated—her messages make us want to get out and take that walk.

Nutrition Tips from Heidi

Heidi McIndoo, is a registered dietitian with Hannaford Supermarkets. She's been helping people eat healthier for more than 25 years. She loves helping people realize that eating nutritiously doesn't have to mean sacrificing flavor and pleasure. And, that giving up favorite foods is not a must.

As summer heat disappears, drinking enough fluids is still important. Aim for a total of 6-8 (8 oz) servings of liquid per day (enough so your urine isn't dark--could vary person to person). Fluids can come in the way of water, various milks, 100% fruit juice, tea, coffee, soups, watery fruits and veggies like lettuce, cucumber, watermelon.

As the days get cooler, soups are a great vehicle to help boost your veggie intake. Load up homemade soups with assorted vegetables. Or you can also add leftover cooked vegetables, drained canned vegetables, or frozen vegetables to canned soups to increase fiber and nutrients but also help make one can of soup go further.

Heidi McIndoo, MS RD LDN

www.foodiemomrd.com

Food & Nutrition Expert, Writer & Spokesperson

Closed on the following dates:

January 1st New Years Day

January 18th Martin Luther King Day

February 15th Presidents Day

Enjoy your Holidays





Neary School



The Neary School will not let COVID interfere with our Senior Center connection! We hope you enjoyed our holiday messages (on the Senior Center Website). Our students were very excited to create messages to make our Southborough Seniors smile. We look forward to creating Kindness banners for the January 20 and February 17 Drive-Through Luncheons. We are also in the planning stage of a virtual spring concert to enjoy. Stay tuned!

NEVER MISS A NEWSLETTER!

Sign up to have our newsletter emailed to you at www.ourseniorcenter.com





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Elder Law with Frank and Mary by Arthur P. Bergeron

Arthur P. Bergeron is an elder law attorney in the Trusts and Estates Group at Mirick O'Connell

SINGLE? NEED TO QUALIFY FOR MASSHEALTH?

Whether you are married or single, you can always qualify for MassHeath even if you own your home. MassHealth limits the amount of cash or cash equivalent assets you may have to \$2,000 or less. Below are three ways you can meet that requirement, even at the last minute.

- * Spend the money on yourself (no gifts) by fixing up your house, pre-paying your funeral, buying some new clothes, furniture, things for the house, a new car, or maybe just throwing yourself a party.
- * Buy an annuity. As long as it calls for equal monthly payments for the rest of your life expectancy, the purchase is legitimate.
- * Put the funds into a "d4c pooled trust."

Once you have qualified, the bed rate will decrease from the private pay rate to the MassHealth rate. While MassHealth will have a lien regarding its payments on your behalf after your death, the repayment amount will be vastly smaller than what you would have paid privately.

I will be discussing qualifying for MassHealth in more depth during this month's elder law virtual seminar, which can be watched on Frank and Mary's YouTube channel, www.youtube.com/elderlawfrankandmary, and your local cable station, SAM (Verizon 38, Charter 191), along with Frank and Mary's local SAM TV cable shows, where my co-host, Doug Peck and I address many common issues facing seniors and the resources available during the pandemic. As always, if you have any questions or would like additional information, please contact me at (508) 860-1470 or abergeron@mirickoconnell.com.

FRIENDS OF THE SOUTHBOROUGH COUNCIL ON AGING 2021 ANNUAL MEMBERSHIP

The Friends of the COA is a non-profit fundraising group that supports our Senior Center. They help to pay for many of the events held at the Senior Center and help purchase supplies and furnishings. To become a "Friend of the Southborough COA" member, please complete the form on the right. Priority for certain special limited seating events may be given to Southborough residents regardless of "Friends" membership status. Please call (508) 229-4453 if you have any questions.

Membership is \$15.00 per year.
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Date