

The Southborough Senior Sensation

VOLUME 21* ISSUE 02

March/April 2021

<u>CLOSED AT THIS TIME</u> 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 Director

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 The Senior Center remains closed until further notice. The Staff continues to work 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. We know this is very trying times—so please call if you have any questions or concerns.

<u>Director's Corner</u> 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-January. Our zoom fitness programs have been going really well with classes that are full or almost full. We hope those who joined are enjoying the new classes that were offered starting in January. Also we are going to take our best shot at continuing some drive through programs into the Spring, please wish us luck with the weather in March! 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 time 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. Hopefully, for our members 75+, you were able to receive your vaccine if you chose to either through your provider or through the Hopkinton Senior Center. We miss you all. Hopefully we can all be together again soon.

Pam

Please read the enclosed insert:

- * <u>Southborough Snow Shoveling Program</u> with Local Southborough Students.
- * Circuit Breaker Tax Credit
- * Tax-Aide Program

Date for Registering for Programs: Starting at 10:00am: ---->

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

PROGRAMS AND MORE: ~ Peg Leonard

I am having a hard time believing that the last time we published a newsletter which offered programs at the Senior Center was one year ago, our March/April 2020 newsletter, which we had to cancel 95% of it. By the time you are reading this—Spring will be close in sight. We will all be looking forward to the nice weather approaching with longer brighter days.

I was looking at our DVD library and noticed that there are a good amount of DVD's still signed out. For those of you that have them, I hoped they helped with your "at home" time this past year. If you are done with them and you are driving by the Senior Center, we would appreciate it if you would drop them off.

John Horrigan has offered a different alternative to watching some of his past presentations if you are unable to get on the towns Cable stations. The two shows are Martin Luther King and the Great Blizzards of NE. Please email me if you would like the link—*pleonard@southboroughma.com* or call the Senior Center and leave me a message.

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

<u>HEALTHBEAT</u> 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.

COVID VACCINE UPDATE

In my May, June 2020 newsletter article, I wrote about the "saving grace" vaccine to get us through and over this miserable virus and pandemic. Fortunately, the 2 dose vaccine is here and is 90% - 95% effective against Covid 19. The Federal Drug Administration (FDA) determined the vaccine to be safe and effective based on data taken from large numbers of volunteers in the clinical trials. A vaccine, like other drugs are FDA approved after the determination is made that the benefits of the drug OUTWEIGH the risks of taking it.

At this time (Feb 1) the rollout of the vaccine is in Phase 2 and people age 75 and older are eligible to receive it. Hopefully, by the time you are reading this, the eligibility has progressed to others listed in Phase 2. I know many of you have referenced the state's website <u>mass.govcovid</u> to keep updated on when and where you can make an appointment to get the vaccination. If you need assistance using the <u>mass.govcovid</u> website, please ask a family member or friend to help you with this. It is the most accurate and up to date source of vaccine information. In addition to communication from your Primary Care Physician as to whether or not their offices will be providing it, pharmacies and urgent care centers will be advertising when they receive their allotments. The distribution of vaccine to the states, and then down to the local levels is of course about supply and demand.

The town departments have been planning and are presently working together to hold clinics in Phase 3 (Starting April 2021) depending on the timeframe of vaccine distribution to Southborough. Phase 3 is open to the general public. Please continue to check the towns website for ongoing Covid vaccine updates. As always, please feel free to call and leave me a message about questions or concerns you may have. Lastly, we have all been very patient during this ordeal. Hang in a little longer, the projection is there will be enough vaccine for all that wish to take it.

Looking forward to seeing everyone again.....Leslie

REACHING OUT

By Cindy Beard

It is that time of year that the air has a little bit of nip and the nights are getting chilly. You've probably turned the heat on by now. So, let's talk about how to get help with the cost of oil. If your annual gross income is less than <u>\$39,105</u> or for a couple, <u>\$51,137</u> you may be eligible for some amount of fuel assistance. If you are interested in applying for fuel assistance, you can call the senior center and leave a message for me and I will call you back. I will mail or email you the required documents (Identification requirements, income verifications, fuel and electric bills, property tax bill, etc.) and once you have gathered that information, we can set up an appointment to do the application by phone. Once the application is complete and documents are gathered and copied, everything is sent into SMOC. They then determine eligibility and depending on your income, the amount of your benefit. So, although the process may be a little different this year due to COVID, I am available to answer any questions you might have and make sure anyone who is in need of assistance gets that help.

Puzzle Swap (Why Not!)

Time to donate your gently used newer puzzles one day and pick up a gently used newer puzzle another day. Message from Pam- "<u>No attic or basement smelling puzzles</u>" (LOL). Drop off Wednesday, April 7th from 10:00am to 2:00pm and pick up Wednesday, April 14th from 10:00am to 2:00pm. There will be a box outside for drop off. Pick up will also be outside on tables.

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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 *one full weeks'* notice or we are unable to give refunds.
- * Cancellations for Bus Trips require *two full weeks*' 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.

<u>Please Note</u>:

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

<u> Program Payment Policy</u>

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 <u>banjobillo@verizon.net</u> 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.

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Southborough Senior Center	Senior Center					March 2021
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PROTECTING SENIORS NATIONWIDE MEDICAL ALERT SYSTEM CALL NOW! 1.877.801.5055 • WWW.24-7MED.COM SPECIAL \$29.95/MO BILLED QUARTERLY 1 If you are interested in selling or buying a home in Southborough please visit Michelle Jandrue Horan, Realtor[®] MySouthboroughHome.com 774-258-0423



Ask about our Senior Citizen Discount!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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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. Check(s) 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.



<u>Strength Training</u>

Tuesday and Thursday at 9:00am to 9:45am Tuesday, March 2nd – Thursday, April 29th



Suggested Donation for this 9 week class is \$54.00 (18 classes at \$3.00 per class)

This class will be conducted by Sharon Gallant 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. <u>All fitness levels are welcome to join</u>. 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.



<u>Stretch Break</u>

Monday and Wednesdays at 10:15am to 11:00am 7 week class – Starting Monday, March 1^{st–}Wednesday, April 29th (No Class on April 19th)

Suggested Donation for this session is \$51.00 (17 classes at \$3.00 per class)

Sharon Gallant 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 9 week class – Thursday, March 4th through April 29th Suggested Donation for the eight week session is \$27.00 (9 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 <u>www.rebeccareberyoga.com</u>. Space is limited so please sign up early.

March/April 2021

QiGong

Tuesdays, March 2nd — April 27th from 11:00pm—12:00pm Suggested Donation for this session is \$27.00 (9 classes at \$3.00 per class)

Bob Doherty will be your instructor through the <u>Zoom</u> 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. Call the Senior Center to sign up for this wellness class.

<u>The Joys of Nature</u> (Zoom Format)

Please join Joy Marzolf in the following two presentations that will bring you virtually to different parts of our world or right here in New England. 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." Please call the Senior Center to sign up.

<u>The Netherlands: Land of Wind, Water & Wildlife</u> Tuesday, March 9th from 1:00pm to 2:00pm

To many, windmills are the iconic symbol of the Netherlands. For many centuries, the Dutch have controlled the flow of water with dikes and windmills in order to reclaim land from the sea. In more recent years, they have added vast storm barriers to protect their population from stronger storms and higher seas. While much of the land is engineered, there have been great efforts to protect the nature that remains. From year round and migratory birds to mammals, butterflies and flowers, signs of nature can be found in surprising abundance across the grasslands, forests, wetlands and seashores. Join us for a tour of the history and amazing wildlife of the Netherlands.

<u>A Seasonal Springing to Life: Vernal Pools & Their Wildlife</u> Tuesday, April 13th from 1:00pm to 2:00pm

What is a vernal pool? It is an essential seasonal habitat for many species from salamanders to wood frogs and many other species. Learn about these seasonal pools and the many creatures that might inhabit them during the year.

"Zoom Chat" with the Staff

Mondays, March 29th and April 26th at 11:15am

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 participants. If you would like to join the conversation, please call the Senior Center and provide your email address and phone number. I am really looking forward to continuing this program since our general Senior Center daily conversations have not happened for a year. I have a strong feeling there will not be any loss for words with our great group of members. Come Join In!

We are truly looking forward to chatting! ~Peg





One More Zoom program listed on page 8 Let's Celebrate St. Patrick's Day Zoom Style!



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<u>Southborough Access Media Station (S.A.M.) Programs</u> 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.*

Evacuation Day

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

Award-winning historian John Horrigan talks about why the British evacuated Boston on March 17th, 1776 and why the city celebrates such a unique holiday. He will go over the journey of the Henry Knox expedition, where he took 59 cannons from Fort Ticonderoga and hauled them by sled and oxen to Boston, a distance of 300 miles. The guns were then place atop Dorchester Heights, which forced the British to evacuate Boston.

Rosa Parks: It's My Seat

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

Award-winning historian John Horrigan talks about the women who refused to give up their seats to white riders, and later became civil rights activists. Learn about Rosa Parks, Elizabeth Jennings Graham, Claudette Colvin, Aurelia Browder, Mary Louise Smith, Irene Morgan and Charlotte L. Brown, who fought for their human rights and an end to segregation.



St. Patrick's Day Show – Zoom Style



Wednesday, March 17th – 2:30pm-3:30pm

Let's join Michael Goodwin with the "<u>The Songs and Stories of Ireland and the Irish</u>". The program is a musical trip through Ireland and some history of St. Patrick's Day and the people of Ireland. It's a combination of lecture and singing and video clips, and it's a lot of fun. Michael usually has lyrics up on the screen, so anyone who knows the songs is always welcome to sing along. Come kiss the Blarney & sing along to some Irish favorites. To sign up, call the Senior Center at (508) 229-4453 and provide your email in order to receive the Zoom invitation. Brighten up your day with the music and stories!

Virtual Legal Advice from Attorney Arthur Bergeron

Wednesdays, March 10th & April 14th – 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, January 13th & Wednesday, February 10th from</u> <u>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. Call the Senior Center to sign up for one of these advice sessions.

<u>Garden News</u> (on the insert): Please take a look at our insert containing information from Carol Yozzo regarding Garden News and a fun way help name the Garden. ~Thank you Carol~

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 during registration time to secure a spot or anytime after that if there is still room. 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.

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 for St. Patrick's Day.

St. Patrick's Luncheon Drive Through

Even though we cannot be together celebrating in our usual fashion, we still wanted to bring you the annual Corned Beef and Cabbage dinner. Brought to us by TJ's Spirits in Ashland. Drive through will be from 12:00pm to 12:30pm. Suggested Donation: \$5:00 Sign up early.

Opening Day Luncheon Drive Through

Celebrate the *Red Sox Opening Day* with this Drive Through Luncheon featuring a hamburger, hot dog, chips and a surprise dessert. Meal is brought to us by Kennedy's. Drive through will be from 12:00pm to 12:30pm. Sign up early Suggested Donation: \$5:00

Tina Bemis

Tina from Bemis Farms will be putting together kits that you can pick up at the senior center then plant safely at home with printed instructions. Tina is featuring a Pansy & Friends cold tolerant Port Pot. Drive through will begin at 1:00pm and run to 2:00pm. (space is limited – sign up early) Suggestion Donation: \$15.00

Drive Through Luncheon

Sign up for this yummy luncheon from Kennedy's—Macaroni & Cheese with a Vegetable and Roll. Drive through will be from 12:00pm to 12:30pm. Sign up early Suggested Donation: \$5:00

Spring is in the Air In With the New 2021

The BURPEE catalog has arrived and it holds the promise of wonderful opportunities. We need a few Seniors who would like to give growing a vegetable or herb a try. Every year I tell myself to just purchase plants and then the catalog arrives and it is hard to resist. BURPEE is offering Mix and Match any 3 plants for \$19.95. We would like to order six plants. We will order tomato, pepper eggplant and some herbs. This is where you come in. You can be a foster plant parent. You will nurture the plant and we will plant them in the raised bed planters at the Senior Center around Memorial Day. If your plant does not make it (as often happens) don't worry we will have ample time to purchase plants. This is of no cost to you it will only require your TLC of the plant. Please let me know if you are interested by emailing me at <u>imacknauskas@southbouroghma.com</u>. I will make sure you get your plant and will provide support as needed. This event as with everything the Senior Center is offering will be in accordance with the Governor's restriction regarding COVID. Let's have some fun and get our hands dirty in a safe way.

Winter Walkers Challenge

Hey, congratulations Winter Walkers! We are nearing the Home Stretch for this winter! Spring will be here in a few days and we know what that means: the Spring/Summer Walk Challenge! Yes! Are you ready? The Winter Walk ends March 31 and the Spring/Summer Challenge begins April 1! Drop me an email at skiess2@verizon.net and sign up your sneakers (with you in them) to join your peers on the pavement or trails – it's all good! You've done great and I hope you will continue into the next season. And if you haven't walked with us before but want to join in -Welcome! Walk at your own pace at your own time and enjoy the great out of doors. It's only 1 mile a day, 3 days a week until September 30. 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.

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Wednesday, April 14th

Wednesday, April 28th

Thursday, April 1st

Wednesday, March 17th

Mirick O'Connell Legal Clinics

Presented by Attorney Arthur Bergeron

All About Taxes

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

It's that time of year again. Do you need to file an income tax return? Can the state Circuit Breaker program entitle you to a check from the Commonwealth? Do you really need to file a gift tax return? Can you deduct the home care you have been paying for as a medical deduction? For the answers to these and other tax questions, tune in to this month's seminar with elder law attorney Arthur Bergeron.

Managing Your Money

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

Managing Your Money. Do you wish to remain independent and at home? Join elder law Attorney Arthur Bergeron for this informative seminar on how to determine if your budget strategy supports these and other life goals. Learn ways to minimize your taxes while taking into account your investment returns from annuities, savings, IRAs and other accounts.

Closed on the following date:

April 19th Patriots Day

SHINE

Even though the Senior Center is closed, our SHINE Counselor, Carolyn MacLeod, is still available to assist people with any Medicare or MassHealth issues over the phone. Just call the Senior Center at (508) 229-4453 to set up an appointment.





Friends of Southborough's Council on Aging 9 Cordaville Road Southborough, MA 01772

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Please verify your address label information. If corrections are needed, please call the Senior Center.

Elder Law with Frank and Maryby Arthur P. Bergeron and Leah A. KofosArthur and Leah are elder law attorneys in the Trusts and Estates Group at Mirick O'Connell

A FEW TIPS FOR TAX SEASON

Here are a few quick tax tips that are especially relevant to Frank and Mary and the many seniors like them:

Under federal law, the filing requirement is not based on your income, but on the amount of your combined federal standard deduction and the deduction you get from being 65 or older. For 2020, if you're single, that amount is \$14,050; if you're married filing jointly, it is \$27,400.

- Up to 50% of Social Security payments are taxable if your 2020 income exceeds \$25,000 if single, \$32,000 if married, or up to 85% of the payments are taxable if your income exceeds \$34,000 if single, \$44,000 if married. In determining amount of income, add 50% of Social Security payments to your other income.
- Certain improvements to your home, as well as payments to health care providers, may be deductible as medical deductions. Improvements you made to your home may be tax-deductible, as well as the costs of the aides that help you stay home. By paying for these with some of your IRA or other tax-deferred funds, you are effectively eliminating the tax on those funds.
- I will be discussing taxes 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 on your local cable station, SAM, along with the Frank and Mary in Southborough cable TV show, where my co-host, Doug Peck and I address many common issues facing seniors and the resources available during the pandemic. If you have any questions, 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.
Name
Address
Phone
E-mail
Friends 2021 Membership Donation
Date