



The Southborough Senior Sensation

VOLUME 21* ISSUE 06

November/December 2021

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

Pam Le Francois

Director

Cynthia Beard

*Outreach
Coordinator*

Peg Leonard

Program Manager

Leslie Chamberlin

Clinic Nurse

Lorraine Caporale

*Administrative
Assistant*

Ellen Miller

*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

Director's Corner

By Pam LeFrancois

Hi Everyone!

I hope that you have been enjoying the programs that we have been offering. If you look at the overall calendar, we try and offer something for everyone. Due to COVID we do limit the number of people that can sign up for a program and in following the town guidelines we do require masks be worn. As much as Peg and I like to plan ahead, we are trying to plan only a few months at time since things change often. Please know that we are doing our best to bring you a variety of interesting and safe activities and would love to hear any suggestions that you might have. Hopefully we will be able to bring back larger events and bus trips after the New Year. Please stay safe and enjoy the activities in this newsletter.

Pam

Town Information from Jim Hegarty, Town Clerk

Trivia Question: What are the most common names for dogs in Southborough?

Special Town Meeting Monday November 1, 2021 7PM – Trotter Gym - Masks required! We've relocated the meeting so we can hold the meeting in a social distanced safe place. Seats will be at least 6 feet apart. Everyone will be required to wear a mask. Voters will be asked to vote on a new zoning plan for the Downtown Business District.

Absentee Voting for 2022 Elections Starting on Jan 1, 2022, voters can submit Absentee Ballot applications. **THE POST OFFICE IS NOT ALLOWED TO FORWARD ABSENTEE BALLOTS.** So if you change your mailing address after you submit your application - vacation, winter in Florida, etc., be sure to submit a new Absentee Ballot request. You can download an application from the Town Clerk's webpage or you can call us and we'll mail one to you (508) 485-0710 x 3005, or stop by the office.

2021 Federal Census update The 2021 Federal census determined that our town's population is now 10,450. Thank you for completing the Federal census!

Answer to trivia question: The most common dog names are: COOPER 22, LUCY 21, DAISY 17, ROSIE 16, BELLA 15, and CHARLIE 15. There are 1,538 dogs in town with a total of 826 unique names.

Please call Town Clerk Jim Hegarty at (508) 485-0710 x 3005 if you have any questions.

Date for Registering for Programs:

Starting at 10:00am: -----> Tuesday, November 2, 2021

Please do not leave any Voicemail Registrations on this day. You must connect with a staff member to register for all programs. After Registration Day, we can accept voicemails.

~Thank You For Your Understanding~

PROGRAMS AND MORE: ~ Peg Leonard

Hope you are safe and well. We continue to be at a crossroads in future programming. We are still scheduling programs working around the increase in COVID variant numbers and social distancing guidelines (at least as of September, when this newsletter was prepared). Regarding Exercise/Fitness classes, please call or stop by the front desk to check availability. Classes filled up quickly during the September/October timeframe and we have to maintain a similar size for November/December due to existing COVID guidelines. There are definitely spaces in some classes.

Thank you to all that have donated to Alice's Gift Shop and to our Book Library. We have been getting great feedback regarding the variety. The Gift Shop is looking for Pierced Earrings and Bracelets if you would like to donate. All donations can be delivered to the front desk. Our DVD library has also been stocked with new DVD releases, come see our Holiday DVD section with some new and old favorites.

"Toys for Tots" Donation Program

If you would like to donate this year and put a HUGE smile on a child's face—please bring your unwrapped toy to the Senior Center during the dates of Wednesday, December 8th through Wednesday, December 15th. Thank you for donating during times like these, it gives special meaning. If you have any questions, please give me a call.

Since the Thanksgiving Holiday is fast approaching, the Southborough Food Pantry is looking for some help with the following: Gravy, Green Beans, Stuffing, Cranberry Sauce and Gift Cards. There are totes behind the Pilgrim Church where donated items can be dropped off. Gift cards can be mailed to Southborough Food Pantry, PO Box 281, Southborough. Thank You! (Pilgrim Church is located at 15 Common Street).

I will schedule a Shred Day in Spring of 2022—start saving your unwanted paper documents now.

If the state of affairs has not moved in a healthier directions, the staff will continue to look into different alternative programming to keep us all connected. Please know your well being is always on our minds! Let me know if you have any ideas, comments or concerns or just want to chat.

Senior Center Drive Through Programs

The following programs will be drive through only. Since we are limited with the amount of people we can have inside—we decided to do a drive through for the following two programs in order to have as many members as we can sign up. The staff is thrilled to be able to say "hi" and wish you all a Happy Meaningful Veteran's Day and Holiday Season. Please drive up to the table slowly and put your car in park. Registration Required. The times for the drive through programs and suggested donations are listed for each program below. Please Note: Only Current Friends Members can sign up for the programs in this newsletter.

Veterans Day Luncheon Drive Through

Wednesday, November 10th

Sign up for a Drive Through Luncheon honoring our Veterans. You will enjoy a Stuffed Chicken Dinner from TJ's Spirits of Ashland. Drive through will be from 12:00pm to 1:00pm.

Our Most Honored Veterans are free—Thank You for your Service.

Suggested Donation: \$5:00

Holiday Lunch Drive Through

Wednesday, December 15th

Sign up for this Drive Through Luncheon to celebrate the Holidays. You will enjoy a wonderful Roasted Turkey Dinner from TJ's Restaurant of Ashland. Drive through will be from 12:00pm to 12:30pm.

Suggested Donation: \$5:00

2021 Autumn Fair Cancelled

The Friends of the Southborough Council on Aging made the difficult decision to cancel the 2021 Autumn Fair. The health and safety of our community is foremost important to our senior members and supporters. Once again, we would like to recognize the volunteers and donors from previous years and hopefully, look forward to their return for next year's Autumn Fair. As we continue to thrive, stay strong until we can celebrate the return of the Autumn Fair 2022! Thank you Mary Ann Anderson and all our wonderful volunteers for their past hard work—fingers crossed for 2022.



FRIENDS OF THE SOUTHBOROUGH COUNCIL ON AGING

2022 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 successes. 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.

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.

Virtual Annual Senior Conference

Hosted by State Senator Jamie Eldridge
Thursday, December 9th, 2021
11:00am—3:00pm

The day consists of:
Informational workshops
Fitness Programs (See Rebecca Reber/Yoga)
Resources for Seniors
Fun Activities and Raffle Prizes
For more information contact District
Director, Bianca DeSousa at (978) 460-8564

PATHWAYS VIRTUAL COFFEE HOUR

(Sponsored by BayPath Elder Service)

Join our LGBTQ + Initiative Coordinator, Julie Nowak for coffee and a chat about this 'n' that!

Grab a Cup—Log On—And Chat

LGBTQ + folx and SOFFAs of all ages welcome!

11:00am on the first, second and fourth Tuesday of each month.

RSVP to Julie for login info: jnowak@baypath.org

Southborough Senior Center

November 2021

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
31	1 10:15a Stretch Class 10:30a Health Clinic 11:15a QiGong Movement 07:00p Special Town Meeting	2 08:30a Strength Class 09:45a Advanced Tai Chi 11:00a Senior Songsters 12:30p Bridge 01:00p Knitting Club	3 03:00p Trailblazers Meeting	4 08:30a Strength Class 09:45a Advanced Tai Chi 10:00a Mah Jongg 01:00p Chair Yoga	5 08:30a COA Board Meeting 10:00a Canasta 10:00a Dull Mens Club 10:30a Health Clinic	6
7	8 10:15a Stretch Class 10:30a Health Clinic 11:15a QiGong Movement	9 08:30a Strength Class 09:45a Advanced Tai Chi 12:30p Bridge	10 10:00a Virtual Legal Advice 12:00p Veterans Day Drive Through	11 08:30a Center Closed in Observance of Veterans Day	12 10:00a Canasta 10:00a Zoom Dull Mens Club 10:30a Health Clinic	13
14	15 10:15a Stretch Class 10:30a Health Clinic 11:15a QiGong Movement	16 08:30a Strength Class 09:45a Advanced Tai Chi 10:00a Sayva Services Technical Assistance 12:30p Bridge 01:00p Knitting Club	17 12:30p Movie Matinee	18 08:30a Strength Class 09:45a Advanced Tai Chi 10:00a Mah Jongg 01:00p Chair Yoga	19 10:00a Canasta 10:00a Dull Mens Club 10:30a Health Clinic	20
21	22 10:15a Stretch Class 10:30a Health Clinic 11:15a QiGong Movement	23 08:30a Strength Class 09:45a Advanced Tai Chi 11:00a Senior Songsters 12:30p Bridge	24 12:00p Senior Center Closed for the Day	25 08:30a Closed for the Thanksgiving Holiday	26 08:30a Closed for the Thanksgiving Holiday	27
28	29 10:15a Stretch Class 11:15a QiGong Movement	30 08:30a Strength Class 09:45a Advanced Tai Chi 11:00a Senior Songsters 12:30p Bridge				

Southborough Senior Center

December 2021

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	1	2	3	4
			12:30p Gary Hylander Presentation 03:00p Trailblazers Meeting	08:30a Strength Class 09:45a Advanced Tai Chi 10:00a Mah Jongg 01:00p Chair Yoga	08:30a COA Board Meeting 10:00a Canasta 10:00a Dull Mens Club 10:30a Health Clinic	
5	6	7	8	9	10	11
10:15a Stretch Class 10:30a Health Clinic 01:00p QPR Gatekeeper Training	08:30a Strength Class 09:45a Advanced Tai Chi 11:00a Senior Songsters 12:30p Bridge 01:00p Tina Bemis	10:00a Virtual Legal Advice 11:00a Caregiver Meal Delivery 12:30p Movie Matinee	08:30a Strength Class 09:45a Advanced Tai Chi 10:00a Mah Jongg 11:00a Virtual Senior Conference 01:00p Chair Yoga	08:30a Strength Class 09:45a Advanced Tai Chi 10:00a Zoom Dull Mens Club 10:30a Health Clinic		
12	13	14	15	16	17	18
10:15a Stretch Class 10:30a Health Clinic 11:15a QiGong Movement	08:30a Strength Class 09:45a Advanced Tai Chi 10:00a Sava Services Technical Assistance 12:30p Bridge 01:00p Knitting Club	12:00p Holiday Drive Through	08:30a Strength Class 09:45a Advanced Tai Chi 10:00a Mah Jongg 01:00p Chair Yoga	08:30a Strength Class 09:45a Advanced Tai Chi 10:00a Dull Mens Club 10:30a Health Clinic		
19	20	21	22	23	24	25
10:15a Stretch Class 10:30a Health Clinic 11:15a QiGong Movement	08:30a Strength Class 09:45a Advanced Tai Chi 11:00a Senior Center closed	10:00a Stop by for Coffee and Treats 11:00a Caregiver Meal Delivery	08:30a Strength Class 09:45a Advanced Tai Chi 10:00a Mah Jongg 01:00p Chair Yoga	08:30a Senior Center is Closed for the Holiday		
26	27	28	29	30	31	
08:30a Senior Center is Closed for the Holiday	08:30a Strength Class 09:45a Advanced Tai Chi 12:30p Bridge	10:00a Stop by for Coffee and Treats	08:30a Strength Class 09:45a Advanced Tai Chi 10:00a Mah Jongg 01:00p Chair Yoga	08:30a Senior Center is Closed for the Holiday		

Fitness at the Senior Center

We have been thrilled with the return of Fitness back at our center which started in September. If you would like to attend one of the classes below, call the Senior Center to see if there is room available for a particular class, some classes are full due to dealing with limited space. If you have already been taking a class – please continue to come, you are all set. There is a suggested donation of \$3.00 per class. Enjoy the benefits of exercise while you get stronger, gain balance and improve mindfulness. (508) 229-4453

<u><i>Class</i></u>	<u><i>Day of the Week</i></u>	<u><i>Time</i></u>	<u><i>Instructor</i></u>
Stretch Break	Monday	10:15am	Sharon Gallant
QiGong Movement	Monday	11:15am	Bob Doherty
Strength	Tuesday	8:30am	Sharon Gallant
Advanced Tai Chi	Tuesday	9:45am	Jeanne Friswell
Strength	Thursday	8:30am	Sharon Gallant
Advanced Tai Chi	Thursday	9:45am	Jeanne Friswell
Chair Yoga	Thursday	1:00pm	Rebecca Reber

Games, Cards, Knitting, Dull Men's Club, Senior Songsters and Billiard Play

The following programs are opened to all.
Please review the calendar. All programs are not weekly.

<u><i>Program</i></u>	<u><i>Day of the Week</i></u>	<u><i>Time</i></u>
Senior Songsters	Tuesday	11:00am
Bridge	Tuesday	12:30pm
Knitting Club	Tuesday	1:00pm
Mah Jongg	Thursday	10:00am
Canasta	Friday	10:00am
Billiard (Pool) Play	Ongoing	8:30am – 3:00pm
Dull Men's Club (11/12 & 12/10 on Zoom)	Friday	10:00am

(Call the Senior Center if you would like to be put on the Dull Men's Club e-mail list for the Zoom sessions)

If you are new to our Senior Center – please register at the Front Desk – we would love to have you join.

Technology Help is Here!



November 16th & December 14th

10:00am – 2:00pm



(4, 1-hour sessions available – these sessions will be one on one with the specialist)

Please sign up for a 1 hour time slot – sign ups will begin with the 10:00am slot

Are you getting the most of your smartphone or just frustrated? No worries, we have help, SayvaServices LLC, a local company, will be come to help answer all your questions and show you tips and tricks to get the most of your smartphone. SayvaServices will help answer your questions or just give you ways to navigate different features that you may not know you even have access to on your phone. If you need help with an E-Reader, Laptop or Tablet, SayvaServices will also assist you with any questions. Bring your electronic device with you to your session

Call (508) 229-4453 to reserve your hour slot. — No Charge

EMERGENCY BROADBAND BENEFIT (EBB)

The EBB is a program that helps low-income households pay for internet and equipment. The program will last until funds run out or the pandemic ends. If you qualify, you could get: Up to \$50/mo. towards broadband internet; Up to \$100 to buy one piece of equipment – a laptop, desktop computer, or tablet. You can get EBB if anyone in your household: receives SNAP, MassHealth, SSI, Federal Housing assistance, Lifeline, VA Pension, or Tribal Assistance; experienced a substantial loss of income since Feb. 29, 2020; is approved for free/reduced -price school lunch/breakfast or received a Federal Pell Grant in the current award year.

How to get EBB: Go to <https://www.getemergencybroadband.org/> to find a provider online, or print an application to mail in. You may also call and enroll with an internet provider directly. For assistance, call the EBB Support Center at 1-833-511-0311 or the DTC's Consumer Hotline at 1-800-392-6066.

HEALTHBEAT

By: Leslie Chamberlin R.N.

Nurse Clinic Hours: Monday and Friday 10:30 - 2:30

No Clinic Hours - Monday, November 29th

TIPS FOR A HEALTHY BACK

Ouch my aching back! Odds are, most of you reading this article have suffered with back pain in the course of your life. Here are a few tips for keeping your back healthy and strong. (resourced from Wellness at Work Mass DPH)

STANDING - Take pressure off your lower back by keeping one foot in front of the other with knees slightly bent.

SITTING - Sit with your knees slightly higher than your hips. This provides good lower back support.

MOVING OBJECTS - Pushing is easier on your back than pulling. Use your arms when you start to push. If you must lift a heavy item, ask someone to help you.

SLEEPING - To reduce pressure on your back while sleeping, use pillows under your knees or lie with pillows between your knees.

WEIGHT CONTROL - Extra weight puts a strain on your back. Keep your weight within 10 pounds of your ideal weight.

LOWER BACK PAIN can occur because of poor posture, weak supporting abdominal muscles, overuse of muscles, stress and muscle tension, age, osteoporosis and protruding discs in the spine. Regular exercise helps to keep your back muscles strong and flexible. In addition, there are specific light abdominal core muscle exercises I can share with you if you would like to stop by my office and pick up a copy.

See You Soon, Leslie

Virtual Legal Advice from Attorney Arthur Bergeron

Wednesdays, November 10th & December 8th – 10:00am to 10:45am

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, from 10:00am to 10:45am. 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. Call the Senior Center to sign up for one of these advice sessions.

Review the calendars to see what days the Center will be closed for the Holidays.

Movie Matinees!

Queen Bees

Wednesday, November 17th

After reluctantly agreeing to move temporarily into a senior home environment while her house was undergoing repairs, a fiercely independent woman encounters a clique of mean-spirited women. She encounters lusty widows, cutthroat bridge tournaments and a hotbed of bullying "mean girls." This entertaining movie contains comedy, Drama and romance. The fun cast includes Ellen Burnstyn, James Caan, Ann Margaret, Jane Curtain and Christopher Lloyd and many more. It is rated PG-13 and is 1 hour and 40 minutes long.

The Holiday

Wednesday, December 8th

Iris is in love with a man who is about to marry another woman. Across the globe, Amanda, realizes the man she lives with has been unfaithful. Two women who have never met and live 6000 miles apart, find themselves in the exact same place. They meet online at a home exchange website and impulsively switch homes for the holidays. Both women find themselves in very different environments they would have never expected. This a heartwarming, funny and totally charming story. The cast includes Kate Winslet, Cameron Diaz, Jude Law and Jack Black. It is rated PG-13 and is 2 hours and 18 minutes.

We will be serving lunch at 12:00pm before each movie—November will be a Burger Breakfast sandwich with cheddar cheese, bacon, fried egg and home fries (a little breakfast with your lunch). December will be Charbroiled Chicken Marinated boneless breast sandwich topped with melted swiss, tomato, lettuce and fries. Both lunches will be from Kennedy's of Marlborough. Feel free to bring your own lunch or just come at movie time! Call the front desk to sign up and let us know if you are just attending the movie or would also like order lunch. *Suggested Donation—\$5.00 for each day.*

Movies will start at 12:30pm

Please sign up at the front desk or call (508) 229-4453

Mirick O'Connell Legal Clinic

Presented by Attorney Arthur Bergeron

Southborough Access Media Station (S.A.M.) Programs

Verizon FIOS Channel 38 and Charter Channel 191

HOW TO APPROACH MEDICARE OPEN ENROLLMENT THIS YEAR.

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

How do you figure out what you want to spend on health insurance for 2022? In this seminar, elder law attorney Arthur Bergeron helps you develop a plan to sort out Medicare A and B, look at your Medicare Supplemental Insurance options, look at your possible Medicare D drug plan options and, where available, compare all that with next year's Medicare Advantage plans.

WHAT'S NEW FOR THE GIVING SEASON?

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

As the holidays and the end of the year approach, elder law attorney Arthur Bergeron discusses what's old and what's new about how federal and Massachusetts tax laws might affect your giving strategy.

Reaching Out

By Cindy Beard

Fuel Assistance

It is now Fuel Assistance season and if you need assistance paying for your heating costs, help is available. If you are income eligible, the Fuel Assistance Program can pay a portion of your costs. If your gross income falls under \$40,951 for a household of 1 or \$53,551 for a household of 2, you may qualify. If you qualify, it may also reduce your electric bill. To learn more about what documents are required please call the senior center to speak with Cindy. Assistance in filling out an application is done by appointment only.

John and Abigail Adams: An American Story

Presented by Professor Gary Hylander

Wednesday, December 1st — 12:30pm Suggested Donation — \$5.00

Both John and Abigail Adams played important roles in the many pivotal events of their era. He was a key figure in the Continental Congress and later wartime emissary to France; she was an important eye witness reporter during the siege of Boston and in John's absence left alone to raise the family and manage the farm. After the Revolution, John and Abigail were deeply caught up in the political turmoil of the 1790's which almost pulled the new nation apart. The Adams' story also provides us with a glimpse into the marriage of true companions and the challenge of parenthood and family tragedy.

We will be serving a Chicken Parmesan luncheon from TJ's of Ashland at 12:30pm
Presentation will begin at 1:00pm. Registration required.

QPR Training

December 6th -- 1-3 pm

Older adults make up 12% of the US population, but account for 18% of all suicide deaths. This is an alarming statistic, as the elderly are the fastest growing segment of the population, making the issue of later-life suicide a major public health priority.

So how can we help our friends and loved ones? By getting trained to become a QPR Gatekeeper. This two-hour training, taught by QPR Certified Training Instructor and Southborough Youth and Family Services Program Coordinator Shannon Kinayman will teach you how to ask the "suicide Question", how to Persuade someone to stay alive and seek help, and Refer to help by learning what resources are available. Space is limited to 12 participants to allow for questions and an opportunity to practice your skills. Please call Shannon at 508-481-5676, ext 3 or email her at skinayman@southboroughma.com to reserve your spot or if you have any questions.

Call or stop by the Senior Center if you would like to sign up —Registration Required

2nd Annual Winter Walkers

Hi Walkers, are you ready to lace up your sneakers and hit the roads, trails, tracks, treadmill, etc? Our Winter Walk Program started October 1st but you can join in at any time, NOW seems to be as good as any! Walk where you want, when you want for as long as you are comfortable. Get out with a friend and the miles add up more quickly. This is a beautiful time of year to be out doors with nice crisp air, fall foliage pleasing the eye. Drop me an email at skiess2@verizon.net and let me know you're interested. Share a good location for walking and I will pass it on to others. I like the cemetery, the track at Trotter and Hopkinton State Park. Hope to see you along the way and thanks for participating!.....~Sandy Kiess



Tina Bemis — — Holiday Centerpiece

Tuesday, December 7th, 2021 Suggested Donation — \$15.00 1:00pm

Come join Tina in making a beautiful Holiday Centerpiece.
Tina is keeping it a surprise.



We Love Surprises

Call the Senior Center at (508) 229-4453 to sign up.

Be a Part of Nature's Present

The native plant garden name winner is Bonnie Power, Marlborough. "Nature's Present" says that a garden is a *gift, here, and now*. Bonnie donated her prize plaque to the Friends of the COA.

Thank you to all who generously supported the Friends with garden stones markers - stop by to see them! Open spots remain. To join the garden, email Carol Yozzo, cay0131@verizon.net, for information or to send a Memorial stone name.

SHINE

Open Enrollment is from October 15th through December 7th!

Although the Center is now open to the public, all SHINE appointments will continue to be conducted via phone. Last year during the height of the pandemic when the Center was closed, SHINE appointments had to be conducted via phone. Most clients were able to follow along on their computers and mirror what the counselor was doing on hers – a method which proved to be very successful. Those that didn't have the computer access were able to follow along over the phone with the counselor, who then sent them all the necessary supporting documents for their Medicare plan choices.

If you feel that an in-person meeting is *absolutely* necessary, please give your reasons when booking your appointment with the scheduler. Requests for in-person meetings will be handled on a case-by-case basis and the final determination will be at the discretion of the SHINE Counselor. To schedule an appointment with our SHINE Counselor, Carolyn MacLeod, please call the Senior Center at (508) 229-4453.

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

PRSR
STANDARD MAIL
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PERMIT NO. 10



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



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

WHAT'S YOUR HEALTHCARE PLAN FOR 2022?

The Medicare Open Enrollment period began on October 15 and runs until December 7. It's time to assess your health and plan your healthcare budget accordingly. Maybe nothing has changed. As you age, the likelihood of an annual change in your health is much greater. Health changes can cost money, so you should plan for them to the extent that you can. First, of course, you need to look at your prescription plan, Medicare Part D. As you know, these plans can change even if your health does not. Every year, each plan lists which drugs they cover, the amount of your deductible, and the cost of your co-pay every time you get a refill. Prices may vary from drugstore to drugstore too. It is important that you take the necessary time to figure all this out ahead of time as it may reduce your costs in 2022. Next, figure out how much you want to risk in other healthcare costs next year and plan accordingly. Your Medicare Part A and B co-pays and deductibles, all based on the services you get, are predictable and do not change from year to year. Do you know what a day in the hospital would cost you? How about an MRI? If you have a sense of those costs, you'll have a better sense of how much you want to spend next year to have them covered. Each provider of Medicare supplemental insurance policies will give you a variety of plans at a variety of premiums, all depending on how much risk you want to take. If you think this is confusing, you're not alone. The senior center can connect you with the volunteer SHINE counselors and private consultants to help you wade through all this. If you want to learn more about this topic, check out my November seminar on Frank and Mary's YouTube channel, www.youtube.com/elderlawfrankandmary, and on Nantucket's cable station, NCTV-18, along with the Frank and Mary on Nantucket cable TV show, where my co-host, Alison Forsgren, 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 2022 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 2022 Membership Donation _____

Date _____