



The Southborough Senior Sensation

Volume 23* Issue 01

January/February 2023

Senior Center
9 Cordaville Rd.
Southborough, MA
01772
(508) 229-4453
Fax (508) 229-1783
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

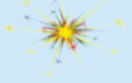
Bob Myers
FRIENDS President

Bay Path
Meals on Wheels
508-573-7200

MWRTA
DIAL-A-RIDE
TRANSPORTATION
508-820-4650



*~Wishing you a Safe & Healthy New Year~
Pam, Leslie, Cindy, Lorraine, Ellen & Peg*



Director's Corner

Hi Everyone,

I am writing this right after thanksgiving but while you are reading this newsletter I need to say happy holidays! A new year will hopefully bring you some new programs to try. Despite the possibility of not so great weather we have scheduled a full slate of programs for you that I hope you will enjoy. Also if you are in need of assistance or services please reach out to us.

All the best for the New Year!

Pam

The Senior Center will be closed on the following dates



January 2nd
January 16th
February 20th

Holiday for the New Year
Martin Luther King
Presidents Day

Please Be Advised

If the Southborough Schools are Closed or Delayed due to inclement weather conditions, the Senior Center is closed that day and all programs will be canceled. Please watch the news or listen to the radio before venturing out. Please do not drive if you are at all concerned with the road conditions. We want you to be safe!



Date for Registering for "ALL" Programs:

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

Do not leave any Program Registrations on Voicemail, please connect with a staff member to register for all programs at all times.

~Thank You For Your Understanding~

*When signing up for the programs in this newsletter,
please review our Program Registration Policy on page 2.*

FRIENDS OF THE SOUTHBOROUGH COUNCIL ON AGING

2023 ANNUAL MEMBERSHIP (*January through December*)

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 small group of people who work very hard on Fundraising Events. If you are interested in helping out with our events, please contact the President of the Friends, Bob Myers at the Senior Center.

This current membership is for the calendar year January—December 2023

Membership is \$15.00 per year (per person) —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 checks and balances requirements, it is the way we must continue to proceed. We ask for your understanding by continually assisting us in this process.

Important Notice — Please Read

- * We require a call if you have signed up for a program and find you are unable to attend.
- * We appreciate your consideration so there are not "*the day of the event empty seats*" due to no shows (this happens a great deal, especially "No Charge" programs.)
- * We understand there are times when things come up on the day of the event and make it difficult for you to attend (but please do your best to let us know).
- * There are continuous waiting lists for all our programs. Knowing you are not attending a program will give us the opportunity to call the next person on the waiting list who would be thrilled to attend. Thank you for your understanding.

Chocolate Tasting 101

January 18th - 12:30pm Suggestion Donation—\$6.00

Did you know that eating chocolate releases endorphins that make you happy? Why not try it for yourself? Come experience an array of experts from Cocoa Beantown and Therapy Gardens. Milk, Dark and LOW SUGAR chocolate will be offered for sampling. Learn about ingredients, processing, and where cocoa pods are grown. Information on where to locate hard-to-find gourmet chocolate will also be shared.

Light lunch will be served so you will have enough room for your *Chocolate!* Offering Chicken Salad and Tuna finger Sandwiches with Potato Salad from TJ's Spirits of Ashland.

Bingo

Wednesday, January 25th at 1:00pm

Come join us for a wonderful afternoon of Bingo, fun, and prizes. Our Bingo Leader, Bob Myers will start selling cards promptly at 1:00pm. Bingo will begin once everyone has their cards.

Snacks will be provided at break time!

Cooking Demonstration

Wednesday, February 1st at 11:30am Suggested Donation \$3.00

Comfort food good for your heart and soul. What's better than a warm bowl of creamy tomato soup and a gooey grilled cheese sandwich on a cold winter day. Join Hannaford dietitian Heidi McIndoo, MS RD, to enjoy these yummy dishes and find out how they benefit your heart. Plus, top it all off with some chocolate banana cake. Space is limited—sign up early.

Game Day at the Senior Center

Wednesday, February 22nd — 11:00am — \$3.00

Sign up for our first Indoor Game Day at the Senior Center. Game options will include Corn Hole, Pool, Ladder Toss, Card Games, Board games (Cribbage, Chess, Checkers, Scrabble) and more (if you have a game you would like to share—just let us know). Pub Food will arrive from TJ's Spirits of Ashland to enjoy while playing in your favorite game.

EXCITING NEWS on Medicare Savings Programs

Effective January 1, 2023, MassHealth has expanded the income and asset limits for all three of its Medicare Savings Programs.

The Senior Buy-In (QMB) pays Medicare Part B Premiums, Medicare Advantages deductibles and co-pays as well as qualifying individuals for a federal program – Extra Help, which helps with drug plan premiums and co-pays. The new income limits will be Individual Monthly income of \$2,151/Couple \$2,899.

The Buy-In (SLMB) pays Medicare Part B Premiums and qualifies individuals for Extra Help. The new income limits will be Individual \$2,378/Couple \$3,204.

Qualified Individual (QI-1) same as above for assistance from MassHealth. The new income limits will be Individual \$2,548/Couple \$3,433.

The asset limits will not be known until the end of December but will be in the range of Individual \$33,600/ Couple \$50,400. If you think you may be eligible for one of the three plans, make an appointment in January with Carolyn MacLeod, our SHINE counselor here at the Southborough Senior Center.

Southborough Senior Center

January 2023

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|---|---|---|---|---|----------|
| 1 | 2 08:30a Center Closed Happy New Year | 3 08:30a Strength Class 09:30a Yoga-Pilgrim Church 09:45a Adv Tai Chi 11:00a Songsters 12:00p Bridge | 4 08:30a Walking Group 03:00p Trailblazers Meeting | 5 08:30a Strength Class 09:45a Adv Tai Chi 10:00a Mah Jongg 12:30p Chair Yoga | 6 10:00a Dull Mens Club 10:00a Health Clinic 11:15a Canasta | 7 |
| 8 | 9 08:30a Walking Group 10:00a Health Clinic 10:15a Stretch Class 01:00p Bereavement Support Group 01:00p Knitting Club | 10 08:30a Strength Class 09:30a Yoga-Pilgrim Church 09:45a Adv Tai Chi 12:00p Bridge | 11 08:30a Walking Group 10:00a Phone Legal Advice 12:30p Movie Matinee | 12 08:30a Strength Class 09:45a Adv Tai Chi 10:00a Mah Jongg 12:30p Chair Yoga | 13 10:00a Dull Mens Club 10:00a Health Clinic 11:15a Canasta | 14 |
| 15 | 16 08:30a Closed in Observance of Martin Luther King Day | 17 08:30a Strength Class 09:30a Yoga-Pilgrim Church 09:45a Adv Tai Chi 12:00p Bridge | 18 08:30a Walking Group 12:30p Chocolate Tasting 101 | 19 08:30a Strength Class 09:45a Adv Tai Chi 10:00a Mah Jongg 12:30p Chair Yoga | 20 10:00a Dull Mens Club 10:00a Health Clinic 11:15a Canasta 01:00p Book Club | 21 |
| 22 | 23 08:30a Walking Group 10:00a Health Clinic 10:15a Stretch Class 01:00p Knitting Club | 24 08:30a Strength Class 09:30a Yoga-Pilgrim Church 09:45a Adv Tai Chi 12:00p Bridge | 25 08:30a Walking Group 01:00p Bingo | 26 08:30a Strength Class 09:45a Adv Tai Chi 10:00a Mah Jongg 11:30a Wayside Inn Bus Trip 12:30p Chair Yoga | 27 10:00a Dull Mens Club 10:00a Health Clinic 11:15a Canasta | 28 |
| 29 | 30 08:30a Walking Group 10:00a Health Clinic 10:15a Stretch Class | 31 08:30a Strength Class 09:30a Yoga-Pilgrim Church 09:45a Adv Tai Chi 10:00a Technical Assistance 12:00p Bridge | | | | |



Southborough Senior Center

February 2023

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|---|---|--|--|--|---|-------------------------------------|
| 29 | 30 | 31 | 1 | 2 | 3 | 4 |
| | | | 08:30a Walking Group 11:30a Cooking Demo 03:00p Trailblazers Meeting | 08:30a Strength Class 09:45a Adv Tai Chi 10:00a Mah Jongg 12:30p Chair Yoga | 10:00a Dull Mens Club 10:00a Health Clinic 11:15a Canasta | |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 08:30a Walking Group 10:00a Health Clinic 10:15a Stretch Class | 08:30a Strength Class 09:30a Yoga-Pilgrim Church 09:45a Adv Tai Chi 12:00p Adult Coloring 12:00p Bridge | 08:30a Walking Group 10:00a Phone Legal Advice 12:30p Movie Matinee | 08:30a Walking Group | 08:30a Strength Class 09:45a Adv Tai Chi 10:00a Mah Jongg 12:30p Chair Yoga | 10:00a Dull Mens Club 10:00a Health Clinic 11:15a Canasta | 12:00p Cub Scout Valentine Bingo |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 08:30a Walking Group 10:00a Health Clinic 10:15a Stretch Class 01:00p Bereavement Support Group 01:00p Knitting Club | 08:30a Strength Class 09:30a Yoga-Pilgrim Church 09:45a Adv Tai Chi 12:00p Bridge | 08:30a Walking Group 09:00a Encore Bus Trip | 08:30a Walking Group 09:00a Encore Bus Trip | 08:30a Strength Class 09:45a Adv Tai Chi 10:00a Mah Jongg 12:30p Chair Yoga | 10:00a Dull Mens Club 10:00a Health Clinic 11:15a Canasta 01:00p Book Club | |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 08:30a Center Closed in Observance of Presidents Day | 08:30a Strength Class 09:30a Yoga-Pilgrim Church 09:45a Adv Tai Chi 10:00a Technical Assistance 12:00p Bridge | 08:30a Walking Group 11:00a Game Day | 08:30a Walking Group | 08:30a Strength Class 09:45a Adv Tai Chi 10:00a Mah Jongg 12:30p Chair Yoga | 10:00a Dull Mens Club 10:00a Health Clinic 11:15a Canasta | |
| 26 | 27 | 28 | | | | |
| | 08:30a Walking Group 10:00a Health Clinic 10:15a Stretch Class 01:00p Knitting Club | 08:30a Strength Class 09:30a Yoga-Pilgrim Church 09:45a Adv Tai Chi 12:00p Bridge | | | | |



Movie Matinee

Elvis

Wednesday, January 11th

As one of the most iconic rock stars of all time, Elvis Presley (played by Austin Butler) rose to the top of the music charts like a rocket. The film follows the life of the rock and roll icon, singer, and actor, Elvis Presley, told from the perspective of his manager, Colonel Tom Parker (played by Tom Hanks), whose financial abuse of him is a major focus of the film. Rated PG-13 and is 2 hours and 40 minutes long.

Where the Crawdads Sing

Wednesday, February 8th

Where the Crawdads Sing tells the story of Kya, an abandoned girl who raised herself to adulthood in the dangerous marshlands of North Carolina. For years, rumors of the "Marsh Girl" haunted Barkley Cove, isolating the sharp and resilient Kya from her community. Drawn to two young men from the town, Kya opens herself up to a new and startling world; but when one of them is found dead, she is immediately cast by the community as the main suspect. Rated PG-13 and is 2 hours and 5 minutes long.

We will be serving lunch at 12:00pm before each movie. January — Offering a Nantucket Chicken Salad Sandwich on Wheat Bread or Egg Salad Wrap brought to us by Festive Breads of Northborough, and February we will offer your choice of Turkey Sandwich or Chicken Caesar Wrap from Roche Brothers.

Feel free to bring your own lunch or just come at movie time!

Suggested Donation—\$6.00 for each lunch—served at 12:00pm - no charge for just the movie

Movies will start at 12:30pm

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



Adult Coloring & Lunch — Tuesday, February 7th—12:00pm



Lunch will be Lasagna and Caesar Salad brought to us by TJ's Spirits of Ashland
Suggested Donation—\$3.00

Come join our fun Adult Coloring group beginning with a nice lunch. You will view a variety of books to pick out your coloring option to start your creation. All supplies will be available or feel free to bring your own. This will be a nice time to eat, chat and enjoy coloring together. There are lots of conversations and laughter. Give it a try. We would love to have you participate.

Bereavement Support Group

Mondays, January 9th & February 13th

The Bereavement Group will meet from 1:00pm to 2:00pm. This group is open to all grieving the loss of a loved one.

The *Worcester Talking Book Library* loans reading materials in accessible formats, including large print, braille, and digital talking books. Massachusetts residents are eligible for these free services if they struggle to read traditional print materials due to a visual, physical, or reading disability. Patrons can access items via postage-free mail or by download to the free BARD (Braille and Audio Reading Download) app.



Technology Help is Here!

Tuesdays, January 31st & February 21st — 5 one hour time slots
These sessions will be one on one with a Sayva Technology Specialist
Appointments will begin at 10:00am — No Charge



Are you getting the most of your smartphone, E-Readers, Laptops, Tablets, Alexa or Zoom or just frustrated? No worries, we have help, SayvaServices LLC, a local company, will be coming to help answer all your questions and show you tips and tricks to get the most of your devices. SayvaServices will give you ways to navigate different features that you may not know you even have access to using. Bring your electronic device with you to your session. Feel free to sign up again if you have attended a prior session.

Fitness at the Senior Center

Please sign up for the following classes on Registration Day. There is a Suggested Donation of \$3.00 per class. A basket will be in the room for your donation. Please call the Senior Center for details on any of the classes listed below and to make sure there is space available.

***Many Medical Insurance companies offer a Fitness reimbursement for classes attended during the year. Please see Pam LeFrancois at the end of your yearly enrollment period to have this form signed. If you are new to any of our fitness programs – please stop by the front desk to fill out a registration form.

| <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 |
| Strength | Tuesday & Thursday | 8:30am | Sharon Gallant |
| Chair Yoga | Thursday | 12:30pm | Rebecca Reber |
| Advanced Tai Chi | Tuesday & Thursday | 9:45am | Jeanne Friswell |
| Yoga | Tuesday | 9:30am | Michelle Landes |

(The Yoga class above will take place at the Pilgrim Church, 15 Common Street, Southborough)

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

The following programs are opened to all. Please review the calendar in case of any changes and to see what programs are on-going, weekly, bi-weekly or monthly.

| <u><i>Program</i></u> | <u><i>Day of the Week</i></u> | <u><i>Time</i></u> |
|--|------------------------------------|--------------------|
| Bridge | Tuesday | 12:00pm |
| Senior Songsters | Tuesday | 11:00pm |
| Mah Jongg | Thursday | 10:00am |
| Canasta | Friday | 11:15am |
| Book Club | Friday | 1:00pm |
| Billiard (Pool) Play | Daily (not on large program dates) | 8:30am – 3:00pm |
| Knitting Club | Monday | 1:00pm |
| Dull Men's Club | Friday | 10:00am |
| Walking Group | Monday (Trottier Track) & | 8:30am |
| <i>(Depending on Weather Conditions)</i> | Wednesday (Southborough Cemetery) | 8:30am |

Knitting Club

Mondays

January 9th & 23 – February 13th & 27th

1:00pm

Thank you to Dr. Heather Alker, our Board of Health Director for Volunteering to lead our Knitting Club. We are thrilled to bring it back. Please call to let us know you will be attending for planning purposes. Beginners Welcome – Supplies will be provided, but feel free to bring a creation you may currently be working on. It will be a welcome site to see our knitters back at the Senior Center.

Annual Southborough Cub Scout Valentines Day Bingo Lunch

Saturday, February 11th at 12:00pm

Southborough members sign up and enjoy this fun lunch and bingo game sponsored by our Southborough's Cub Scout Pack 26. The Cub Scouts will take your lunch order, their parents will be busy in the kitchen fulfilling the orders and the cub scout will deliver it for your to enjoy. This will be followed with an enjoyable Bingo game.

Southborough residents only.

Bus Trips

Wayside Inn

Thursday, January 26th

Suggested Donation—\$23.00

Bus will leave the Senior Center at 11:30am and return at approximately 3:00pm

Sign up and enjoy a luncheon at the quaint Longfellow's Wayside Inn. The bus will leave the Senior Center at 11:30am proceed to Colonial Gardens to stop for a pick up and then off to the Wayside Inn. Please choose one of the following: Yankee Pot Roast, Chicken Picatta or Boston Baked Scrod. After lunch, we will make a stop at the Wayside Country Store followed by our return to the Senior Center.

Encore Casino

Wednesday, February 15th

Suggested Donation—\$10.00

Bus will leave the Senior Center at 9:00am and return at approximately 3:00pm

Encore is located on the beautiful mystic Boston Riverfront. Upon arrival an Encore Representative will greet us with a \$20.00 free slot play card. Please bring your Wynn card if you have one—if you do not—you can get one with your license in the casino. Lunch will be on your own. Encore does have a Café area offering options as well as many various restaurants. Make sure you bring your license in order to claim all your winnings.

Town Information from Southborough Town Clerk, James Hegarty

The Annual Town Census will be mailed to every household in early January. You can return the census in person, drop it in the Town House mailbox, mail it, or take a picture and email it to census@southboroughma.com.

- * The Annual Town Meeting will be held in the auditorium of the Trottier Middle School on Saturday, March 25, 2023, at 1:00PM.
- * The Annual Town Election will be held in the gymnasium of the Trottier Middle School on Tuesday, May 9, 2023, from 6:30AM to 8:00PM. For this election, there won't be any in-person Early Voting but anyone can request a ballot be mailed to them so they can Vote by Mail! Go to 01772clerk.com to download an application or call us at (508)485-0710 x 3005 and we'll mail an application to you.

Here are the most common baby names:

1965 – 1980 Jennifer and Michael — 1981 – 1996 Jessica and Michael —
1997 – 2012 Emily and Michael — 2013 – present Olivia and Benjamin

Please call us at (508) 485-0710 x 3005 if you have any questions.

MCOA Walk MA Challenge 2022

Thank you and Congratulations to the 31 Walkers participating in the MCOA Walk MA Challenge – 16,141.76 MILES! Great job, everyone.

If you'd like to participate in the Winter Walkers program organized through the Southborough Senior Center please email me at skiess2@verizon.net to register and you're all set to go! We have regularly scheduled group walking on Mondays at the track by Trottier School at 8:30 and Wednesdays at the Southborough Cemetery at 8:30. Both are loops so if you don't see anyone just start walking and you're bound to run into us. Or feel free to walk on your own schedule wherever your feet want to take you. If you would like a walk journal I'd be happy to email you a sheet for recording your miles walked. Thanks, everyone! Give yourself a wonderful start to 2023 and keep moving. Sandy Kiess

Stop by The Falconi Pit Stop on Tuesdays located at 29 Boston Road (Route 30), Southborough to purchase your gas. This is a full service 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. James Falconi donates 5 cents of every gallon purchased on Tuesdays to the Senior Center.

Thank You Mr. Falconi

Tuesday is now "GAS" day!

HEALTHBEAT

By Leslie Chamberlin R.N.

Nurses Clinic: Monday & Friday 10 -1

**Medical Equipment Available:** Silver walkers, shower chairs and benches, Depends.**Accepted Donations:** Shower chairs , rollator walkers with bench, Raised hand bars for toilet.

We do NOT need: commodes, silver walkers, canes or crutches. You can call the front desk to ask if your donation is needed. Please no drop-offs without checking first. All equipment we do not take can be dropped at the Swap Shop.

FREE OPTELEK CLEARVIEW DESKTOP MAGNIFIER: For people with low vision. Perfect for reading mail or any documents you would like to view in much larger print. Please call Leslie at 508-229-4453 for more information.

Future Program Topics If you have any interest in learning about Pelvic Floor Therapy for weakness in the bladder or colon please speak to Leslie. I always welcome suggestions for future topics you would be interested in learning about.

See you soon, Leslie

Need Help Paying Heating Costs???

Help is available! The Fuel Assistance Program helps income eligible households pay a portion of their heating costs. If your gross income falls within the limits shown below, you may be eligible! You may also qualify for electricity discounts and weatherization programs.

**Deadline to apply is April 30, 2023**

For a single household, the maximum gross income is \$42,411
 For a household of two, the maximum gross income is \$55,461
 To apply make an appointment with Cindy Beard 508-229-4453

**PROGRAMS AND MORE** ~ Peg Leonard

Happy New Year to all. I just want to personally thank those of you who made donations to the organizations that were listed in the last newsletter. While writing this newsletter, I am happy to say that I have delivered well over 100 toys to the Toys of Tots organization. I am absolutely thrilled and want all of you to know how appreciative this organization is with your generosity.

We conducted our first in-house Veterans Day Celebration at the Senior Center since 2019. I would like to personally thank Steve Whynot for all his help announcing the celebration to our local Veterans who assisted, along with Steve with the Opening Flag Ceremony. Thank you to our own Southborough Songsters for the beautiful tributes to each of the Armed Forces. Another special thank you to Bill Harrington who was our Master of Ceremonies for the day. Our tables were decorated with beautiful Flag themed centerpieces from one of our local Girl Scout troops, we appreciate their efforts.. Proved to be a wonderful day honoring all our Veterans. Also in line with that, we held our first in-house Holiday Party since 2019. It was a wonderful time. Warmed our hearts to see lots of our members dancing and singing up a storm. We enjoyed beautiful Holiday themed centerpieces decorating our tables, again made by our local girl scouts. Also brightening our day was a surprise guest visit from Santa Claus and his Elves.

I hope you enjoy what we are offering in this newsletter. Wishing you health, safety and happiness.

AN IMPORTANT UPDATE — **REAL ID** Credential Won't Be Needed Until 2025 to fly Domestically or Enter Some Federal Facilities. *U.S. Department of Homeland Security has extended REAL ID full enforcement date to May 7, 2025*

Mirick O'Connell Legal Clinic
Southborough Access Media Station (S.A.M.) Programs

Presented by Attorney Arthur Bergeron
Verizon FIOS Channel 38 and Charter Channel 191

Make a Resolution

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

Does your estate plan still work? This year, make a resolution to review your existing estate plan to make sure it still works for you. Your health or financial situations may have changed. Attorney Arthur Bergeron will review key considerations when reviewing your estate plan.

Things to Consider in your 60's

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

For most of us, our 60's is a time when we either retire or are considering retirement; and, when our income stops growing but perhaps our assets are substantial. In this program, Attorney Arthur Bergeron will broadly discuss when you should apply for Social Security and Medicare; whether to start pulling tax-deferred funds before your RMD kicks in; estate tax planning for those with more than \$1M in assets; and, Long-Term Care Insurance (LTCI).

Virtual Legal Phone Advice from Attorney Arthur Bergeron

Wednesdays, January 11th & February 8th

10:00am to 10:45am (4 – 15 minute sessions)

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 from 10:00am to 10:45am. Attorney Bergeron will talk with interested Southborough seniors 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.



BayPath is now Springwell

Providing MetroWest families of all income levels the resources necessary when facing the challenges of aging. On July 1, 2022, BayPath merged with Springwell.

Now, proudly serving 22 communities.



Learn more at
www.springwell.com



Same great services

Same great people

Same great community



TRAIN with SHAIN

IN HOME PERSONAL TRAINING
FOR SENIORS

Gait, Balance/Fall Prevention
& Strength Training

(508) 231-6378

www.trainwithshain.net

FULLY INSURED

MORRIS-JOHNSTON FUNERAL HOME

40 Main Street

Southborough, MA

Scott A. Johnston, Director

We handle all types of Funerals,
Pre-need Planning, Cremations
& Payment Plans

508-485-4111

www.morrisjohnstonfh.com

Golden Rule Home Care

Experience "The Golden Rule"

PERSONAL CARE • MEAL PREPARATION
ERRANDS • TRANSPORTATION
LIGHT HOUSEKEEPING • CAREGIVER RESPITE



Call for a FREE
Consultation!

John Paul Plouffe

508-769-6621

www.goldenrule.care

MIRICK O'CONNELL

ATTORNEYS AT LAW

To learn how Mirick O'Connell's
Estate Planning
Elder Law Attorneys
can assist you and your loved ones, contact

Arthur P. Bergeron

508.860.1470

abergeron@mirickoconnell.com



Watch our elder law
legal clinics on YouTube:
"ElderLawFrankAndMary"



Follow our Blog:
"Getting All Your 'Docs'
in a Row"

Excellence in our work.
Excellence in client service.
Excellence in value.

800.922.8337

www.mirickoconnell.com

Providing a Continuum of Top-Rated Senior Living & Healthcare Services

Assisted Living, Memory Care
& Mental Health,
Adult Social Day Program
2022 CARING STAR AWARD
508-665-5300

MARY ANN
MORSE
AT HERITAGE

Medicare Certified
Skilled Nursing &
Private Duty Home Care
SERVING METROWEST
508-433-4479

MARY ANN
MORSE
HOME CARE

Long Term & Memory Care,
Short Term Rehab,
Outpatient Rehab
5-STAR CMS RATING
508-433-4404

MARY ANN
MORSE
HEALTHCARE CENTER

maryannmorse.org



CHRISTOPHER HEIGHTSSM of Marlborough

AN ASSISTED LIVING COMMUNITY

Private Apartments • New Friendships

A Call Away - 508-281-8001

99 PLEASANT STREET, MARLBOROUGH, MA 01752

www.ChristopherHeights.com



MARBLEHEAD MEMORIALS



- Granite Headstones
- Flat Grave Markers
- Bronze Plaques
- Engraving
- Cleaning & Restoration



Daniel Cedrone

781-248-1374

Marbleheadmemorials@gmail.com
www.marbleheadmemorials.com

proud to

SUPPORT

The Southborough Senior Center

We accept several Medicare plans!



Visit reliantmedicalgroup.org/Medicare to learn more.



ADT-Monitored Home Security

Get 24-Hour Protection
From a Name You Can Trust

- Burglary
- Flood Detection
- Fire Safety
- Carbon Monoxide



Authorized
Provider

SafeStreets

833-287-3502



Info. 1-800-477-4574 • Publication Support 1-800-888-4574 • www.lpicommunities.com

Southborough Senior Ctr., Southborough, MA

06-5172

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

PRSR
STANDARD MAIL
US POSTAGE PAID
SOUTHBOROUGH, MA
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

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

AN EASY NEW YEAR'S RESOLUTION: REVIEW YOUR ESTATE PLAN

Happy New Year! Reviewing your estate plan is a simple "resolution" that shouldn't take much time, and may actually save you time, aggravation, and money down the road. Ask yourself some questions:

HEALTH CARE PROXY. Is the agent you named still alive and healthy? Have you named an alternate in case there's an emergency and your primary agent is not around? Most importantly, make sure they understand all of your wishes.

DURABLE POWER OF ATTORNEY. All seniors should have one so that someone you trust can handle your affairs if you become incapacitated. If you already have a POA, is the person you designated as your agent still the one you want?

ASSETS. Have your assets increased/decreased? Remember, the initial Massachusetts tax rate on assets over \$1M is 40%. Many people now find themselves with assets worth over \$1M because their house value significantly increased. Your estate plan may need to be adjusted accordingly.

HEALTH STATUS. As we age, our risk of needing additional care increases, and so does the need to plan for that. If you anticipate that your health situation will change over the next year, you may want to restructure your assets now.

These topics are unsettling for many, but hoping they go away or that they take care of themselves is not a plan. Don't wait for things to go downhill, resolve to have a strategy in place that fits your needs. Then, review that plan. For more information, visit Frank and Mary's YouTube channel, www.youtube.com/elderlawfrankandmary. These programs also air on SAM (Verizon 38; Charter 191), along with "Frank and Mary in Southborough," where Doug Peck and I address common issues facing seniors and available resources. If you have any questions, please contact me at (508) 860-1470 or abergeron@mirickoconnell.com.

FRIENDS OF THE
SOUTHBOROUGH COUNCIL ON AGING
CALENDAR YEAR 2023
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.

January to December 2023

*Membership is a Suggested Donation of
\$15.00 per year. Per Person*

Name _____

Address _____

Phone _____

E-mail (s) _____

Friends 2023 Membership Donation _____

Date _____