



The Southborough Senior Sensation

VOLUME 17* ISSUE 04

July/August 2017

SENIOR CENTER

9 Cordaville Rd.

Southborough, MA

(508) 229-4453

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 Coordinator

Leslie Chamberlin

Clinic Nurse

Mary Moruzzi

Administrative Assistant

Lorraine Caporale

Administrative Assistant

William Harrington

COA Chairperson

Bob Myers

FRIENDS President

Bay Path

Meals on Wheels

508-573-7200

MWRTA

DIAL-A-RIDE

TRANSPORTATION

508-820-4650



Happy Summer



Due to the extreme heat during the last three years of our outside summer event, we have decided to schedule this years program in September. Stay tuned – the date will be announced in the next newsletter. We are changing it up a bit!

It will be worth the wait!



Taking the Summer Off

The following classes and programs will be taking the summer off and will resume in September!



Fitness
Yoga
Tai Chi
Senior Songsters
Exciting Women's Club
Book Club
Bingo
Friday Movies
Café Luncheons
Saturday Morning Openings



Holiday Hours at the Senior Center

July 4th – Closed for Independence Day



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 at the front desk or by calling (508) 229-4453. It is extremely helpful for us to have an accurate count when setting up for programs or ordering tickets, etc.

Thank you for understanding.

Lowell National Historic Park Bus Trip

Thursday, July 27th

Join us on a trip to Lowell National Historical Park where 200 years ago textiles were produced in water-powered textile mills. There is some walking involved over uneven cobblestone and brick walkways which could be difficult for some. Maximum of 24 people. (This trip is limited to 24 due to the seating on the canal tour).

The trip itinerary is as follows:

8:45am	Bus leaves from the Senior Center
10:00am	Arrive at the Visitors Center
10:15am	Video Program – Lowell: The Continuing Revolution
11:00am	Canal Tour “Working the Water” - 90 Minutes
12:45pm to 2:00pm	Luncheon – Cobblestones Restaurant – 5 minute walk from tour Cobblestones will offer an enjoyable Buffet Luncheon
2:30pm	Board the Trolley Car for the Mill and Trolley Tour
4:00pm	Back to Park Center
5:00pm	Return to the Senior Center

Friends Members Only – Suggested Donation – \$15.00

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

Annnnnnd the Race is on! Dinner at the Newbury Banquet Room Overlooking the Races at Plainridge Casino A fun Relaxing Summer Night Out

Tuesday, August 22nd

The bus will leave the Senior Center at 2:45pm

We will return to the Senior Center at approximately 9:15pm

Suggested Donation – \$25.00

Be the first out of the gate to sign up for a superb evening overlooking the racetrack. When you call to sign up, please pick from two top rated dinners; Boneless Atlantic Salmon Steak or Grilled Sirloin, both dinners will include a salad, dessert, coffee or tea. There will be a cash bar in the banquet room. Start out your trip at the casino or go watch the horses prepare for their races. The horse racing starts at 4:00pm and runs approximately every 15 minutes. You will receive \$25.00 bonus in slot play at the casino if we get 40 people or more (\$10.00 bonus if under 40). We will meet at the Newbury Banquet Room at 5:30pm for dinner. There will be additional time after dinner to go back to the casino or horse track. Please sign up by August 15th at the front desk or call (508) 229-4453.

Senior Center Program Policy:

Please be advised that programs need one full weeks notice for any event cancellations and bus trips require two weeks cancellation notice or we will be unable to refund your ticket amount – we prepay for most of events and bus trips. We also require one week advance payment for all programs – (except Café Lunches – pay that day).

Dr. Cooper, our Podiatrist will be coming to the Senior Center on Monday, July 17th from 9:30am to 12:00pm. Call the front desk at (508) 229-4453 to sign up or if you have any questions.

Suggested Donation: \$20.00



Ernie the Barber's Schedule

9:30 to 1:00 – \$10.00

Wednesday July 5th

Thursday July 20th

Wednesday August 9th

Thursday August 24th



TOWN INFORMATION



Free Transfer Station stickers for Seniors:

The Town Clerk's Office will be providing free Transfer Station stickers to seniors again this year. The event will run on weekdays between 7/5 – 7/28 from noon to 4 pm behind the Senior Center. Any Southborough senior can get 2 Transfer Stations for free. No paper work is needed. Just drive into the parking lot and we'll handle the rest.

SENIOR RESIDENTS:

Residents who are listed on the Southborough Town census and who will turn age 65 by 12/31/17 can receive up to 2 Transfer Station stickers for free.

Note the time of the event has changed to *noon to 4 pm*.
Any questions, call Town Clerk Jim Hegarty at (508) 485-0710 x 3005

What's Happening!

By: Peg Leonard

On May 3rd we held our Annual Volunteer Appreciation Event thanking all of our volunteers for their selfless time and energy making our Senior Center a better place. We recognized the tireless efforts of the Golf and Autumn Fair Committees for all their extensive work with these two very important Fund Raising Events. The Senior Center presented our annual Senior(s) of the Year to a well deserved couple that contributed in so many ways to the Senior Center as well as the Town of Southborough; Bill and Elaine Yetman. Bill Harrington gave a wonderful tribute to Bill and Elaine for all their accomplishments and contributions to our town for so many years. Thank you again to Bill and Elaine from all of us at the Senior Center and the Town of Southborough — you are two very special people and we are all lucky and blessed to have you both as a part of our town! We were thrilled to share this touching tribute with your daughter and her husband and your two sons (unfortunately your other son was unable to attend). Congratulations to all the award recipients and to all our volunteers for your dedicated service to our Senior Center, you help us make our center such an inviting place to join in on programs, activities or just come by for a visit with friends! There were recognitions to some of our volunteers for their extra special help with programs, kitchen service, and committees during the year. *We Appreciate All of You!*

Wishing you a wonderful summer. For those traveling, have a safe trip and we will see you back in September and welcome back to all our winter travelers! Hope to see many of you come by for a visit, take advantage of the movies, bus trips, walking group, knitting, adult coloring and card groups! We are all looking forward to a fun, leisurely, enjoyable summer at the Senior Center!



Walking Group



The walking group meets at the Senior Center on Thursday mornings at 8:30am. Come by and join the walk! Please call the Senior Center if you have any questions.
(508) 229-4453



Knitting/Crocheting Club



Tuesdays at 1:00pm

July 11th & 25th August 8th & 22nd

Thank You to Helen Varney for organizing this group each month.

Ladies Golf League

If you like golf, come join our very relaxed league at St. Mark's Golf Course, Monday mornings at 9:00am for nine holes. Any questions, call 508-481-3230. Leave a message.

Annual Senior Picnic with State Representative Carolyn Dykema

Monday, August 28th

Time: 12:00pm to 2:00pm

Come enjoy a fun afternoon picnic with friends and get a chance to chat with our State Representative *Carolyn Dykema*. This enjoyable picnic will take place at Camp Carol Pavilion located at the Hopkinton YMCA, 45 East St., Hopkinton, MA. Please call the Senior Center for more information and to sign up.

Southborough Senior Center

July 2017

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
2 09:30a Card Games/Pool	3 09:30a Card Games/Pool	4 08:30a Senior Center is Closed for the Holiday	5 09:30a Card Games/Pool 09:30a Ernie's Barber Shop 10:00a Health Clinic	6 08:30a Center Closed for the Day	7 08:30a Center Closed for the Day	8
9 09:30a Card Games/Pool 10:00a Health Clinic 10:30a The Circle of Healing	10 09:30a Card Games/Pool 10:00a Health Clinic 10:30a The Circle of Healing	11 09:30a The Savvy Caregiver Program 10:00a Boating at Hopkinton State Park 12:15p Pitch 01:00p Knitting Club	12 09:30a Card Games/Pool 10:00a Opioid Round Table 11:00a Health Clinic 03:00p Trailblazers Meeting	13 08:30a Walking Group 09:30a Mah Jongg 12:15p Pitch	14 10:00a Canasta 10:00a Dull Mens Club	15
16 09:30a Card Games/Pool 09:30a Dr. Cooper 10:00a Health Clinic 10:30a The Circle of Healing	17 09:30a Card Games/Pool 09:30a Dr. Cooper 10:00a Health Clinic 10:30a The Circle of Healing	18 09:30a The Savvy Caregiver Program 10:00a Boating at Hopkinton State Park 12:15p Pitch 01:00p Adult Coloring	19 09:30a Card Games/Pool 12:00p Movie - La La Land	20 08:30a Walking Group 09:30a Ernie's Barber Shop 09:30a Mah Jongg 12:15p Pitch	21 10:00a Canasta 10:00a Dull Mens Club	22
23 09:30a Card Games/Pool 10:00a Health Clinic 10:30a The Circle of Healing	24 09:30a Card Games/Pool 10:00a Health Clinic 10:30a The Circle of Healing	25 09:30a The Savvy Caregiver Program 10:00a Boating at Hopkinton State Park 12:15p Pitch 01:00p Knitting Club	26 09:30a Card Games/Pool 10:00a Health Clinic 11:00p Center will close	27 08:30a Walking Group 08:45a Lowell Historic Bus Trip 09:30a Mah Jongg 12:15p Pitch	28 10:00a Canasta 10:00a Dull Mens Club	29
30 09:30a Card Games/Pool 10:00a Health Clinic 10:30a The Circle of Healing	31 09:30a Card Games/Pool 10:00a Health Clinic 10:30a The Circle of Healing					

Southborough Senior Center

August 2017

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30	31	1	2	3	4	5
		09:30a The Savvy Caregiver Program 10:00a Boating at Hopkinton State Park 12:15p Pitch	09:30a Card Games/Pool	08:30a Walking Group 09:30a Mah Jongg 12:15p Pitch	10:00a Canasta 10:00a Dull Mens Club	
6	7	8	9	10	11	12
09:30a Card Games/Pool 10:00a Health Clinic 10:30a The Circle of Healing		09:30a The Savvy Caregiver Program 10:00a Boating at Hopkinton State Park 12:15p Pitch 01:00p Knitting Club	09:30a Card Games/Pool 09:30a Ernies Barber Shop 10:00a Health Clinic	08:30a Walking Group 09:30a Mah Jongg 12:15p Pitch	10:00a Canasta 10:00a Dull Mens Club	
13	14	15	16	17	18	19
09:30a Card Games/Pool 10:00a Health Clinic 10:30a The Circle of Healing		09:30a The Savvy Caregiver Program 10:00a Boating at Hopkinton State Park 12:15p Pitch 01:00p Adult Coloring	09:30a Card Games/Pool 12:00p Movie - The Shack	08:30a Walking Group 09:30a Mah Jongg 12:15p Pitch	10:00a Canasta 10:00a Dull Mens Club	
20	21	22	23	24	25	26
	09:30a Card Games/Pool 10:00a Health Clinic 10:00a Healthy Living for Your Brain and Body	10:00a Boating at Hopkinton State Park 12:15p Pitch 01:00p Knitting Club 02:45p Plainridge Casino Bus Trip	09:30a Card Games/Pool	08:30a Walking Group 09:30a Ernies Barber Shop 09:30a Mah Jongg 12:15p Pitch	10:00a Canasta 10:00a Dull Mens Club	
27	28	29	30	31		
	09:30a Card Games/Pool 10:00a Health Clinic 12:00p Annual Senior Picnic with Rep. Dykema	10:00a Boating at Hopkinton State Park 12:15p Pitch	09:30a Card Games/Pool	08:30a Walking Group 09:30a Mah Jongg 12:15p Pitch		

*Adult Coloring**July 18th & August 15th at 1:00pm*

Come enjoy a stress free activity that relaxes the brain and allows your mind to get the rest it needs. Adult Coloring Books will make your life a whole lot brighter. Supplies will be provided by the Senior Center (feel free to bring your own).

Dull Men's Group

Come join the Dull Men's group every Friday during the months of July and August for fun, informative, and casual conversation and a lot of laughs!

A real lot of laughs! Fridays at 10:00am
 ** There will be no Dull Men's Group on Friday, July 7th due to floor cleaning. **

HEALTHBEAT

By: Leslie Chamberlin R.N.

Clinic Hours: Monday & Wednesday 10-2. NO Health Clinic: July 3rd & 19th and August 2nd, 16th, 23rd & 30th

OPIOID EPIDEMIC

Wednesday, July 12th 10am

Join Leslie for coffee and a round table presentation /discussion about this current Public Health Emergency. Light refreshments will be served. Please call the front desk at (508) 229-4453 to sign up.

MATTER OF BALANCE

Please call Leslie if you are interested in attending the Matter of Balance class in September. Those people on the wait list from the first class will be signed up first.

TICKS ARE OUT IN MASS

How can I protect myself from tick bites? Ticks are most commonly found in grassy, brushy or wooded areas and only attach when you come in direct contact with them. Check yourself once a day, especially along your neck and hairline, back of knees, groin and armpits. It can take 24 hours or more for infected ticks to spread disease, so remove a tick as soon as you spot it. Use repellents that contact DEET on exposed skin, and spray shoes, socks and lower pant legs with a product called PERMETHRIN. Ticks tend to climb on shoes and crawl upwards and attach themselves to your skin. PERMETHRIN will help deflect ticks from your shoes and clothing. PERMETHRIN can be purchased at most hardware stores. Wear light colored clothing (so the dark tick can be spotted more easily) and long pants with socks tucked into your pants, especially if you are working in the yard. Tick pesticide can be sprayed in your yard by a professional pesticide company.

Tick-borne illness such as Lyme Disease, Anaplasmosis and Babesiosis are prevalent in your community due to the Deer runs that cross through Southborough. Tick-borne related illnesses are virulent and can make people very ill, sometimes for years. Take precautions and protect yourself and your family against tick bites. There is a card in the rack outside of Leslie's office that shows the differences between Deer ticks and American dog ticks. Lot's of information on the back of the card to help you learn more about this serious issue.

See you soon, Leslie

Southborough Meals on Wheels Needs Volunteers!

The Southborough Meals on Wheels Program is currently in need of some volunteer drivers. Volunteer routes are generally about an hour in length and most drivers deliver meals 2-4 times per month. Meal delivery is between 10am and noon, Monday through Friday. Meals for our Southborough consumers are picked up at the Westborough Senior Center. If you are interested in volunteering, please contact our Meals on Wheels coordinator Kathy @ 508-573-7246.

Reaching Out

By Cindy Beard

Memory Cafes are an accepting and supportive place for people with Dementia and their care partner to gather. They offer an understanding, stress-free environment for socialization. All Cafes vary in some way. Many offer refreshments or a meal, some have entertainment, some may focus on a topic of interest. Whatever the format, getting out and spending time around others can be so beneficial for both a caregiver and their loved one with dementia. Please see the insert for a list of near-by memory cafes. If you are a caregiver of someone with dementia and are in need of information and support, please note a six week workshop will be offered here, starting in July, called Savvy Caregivers.

The Circle of Healing

A circle of healing is especially beneficial for someone who has lost a love one through death. The goals of the healing circle are:

- * To begin or continue the healing process
- * To promote understanding
- * To learn from others
- * To build trust
- * To Respect each person and oneself
- * To share common experiences
- * To identify personal issues which help us to grow
- * to realize that *we are not alone*



This *six week* group begins on *Monday, July 10th through August 14, 2017*. Please call (508) 229-4453 by July 6th if you would like to participate in this group. This group is facilitated by the professional staff of West River Hospice. West River Hospice would like to extend a special thanks to the Southborough Senior Center for being receptive to the needs of their grieving population.

The group will meet at the Southborough Senior Center from 10:30am to 12:00pm. Lunch will be provided.

The Savvy Caregiver Program

Caring for a loved one with dementia? We can help!

The Savvy Caregiver Program is a FREE *six-week* session training series for family and friends who are active caregivers of a loved one with Alzheimer's or a related dementia.

Savvy Caregiver will help you:

- * Understand the impact of dementia on both you and the person you are caring for.
- * Learn the skills you need to manage daily life.
- * Take control and set goals.
- * Communicate more effectively
- * Strengthen family resources
- * Feel better about your caregiving.
- * Take care of you.

This six week training session will take place at the Southborough Senior Center starting *Tuesday, July 11th through August 15th, 2017*.

The workshop will be facilitated by certified instructors, Alicia Rego, the BayPath Elder Services Caregiver Specialist and Douglas Flynn, the Caregiving MetroWest Program Manager. Thank you to both Alicia and Douglas for offering this program at our facility.

The workshop will run from 9:30am to 11:30am each Tuesday from July 11th to August 15th.

Please call (508) 229-4453 if you have any questions.

Registration is required—No Charge

Funding for this program was provided by a grant from the Administration for Community Living in collaboration with the MA Executive Office of Elder Affairs and Elder Services of the Merrimack Valley.

Healthy Living for Your Brain and Body

Monday, August 21st 10:00 am to 11:00am No Charge

For Centuries, we've known that the health of the brain and the body are connected. But now, science is able to provide insights into how to make lifestyle choices that may help you keep your brain and body healthy as you age. Join us to learn about research in the areas of diet and nutrition, exercise, cognitive activity and social engagement, and use hands-on tools to help you incorporate these recommendations into a plan for healthy aging. This program is being brought to us by the Alzheimer's Association.

Please call (508) 229-4453 to sign up or stop by the front desk—registration is required.

Our Book Club will begin back on Wednesday, September 13th, discussing the book, Hillbilly Elegy: A memoir of a Family and Culture in Crisis by J. D. Vance.

A Very Special Thank You to our Mah Jongg group, led by Donna Lubofsky and our Dull Men's Group, led by Bill Harrington, for their continue support in making substantial donations to the Southborough Food Pantry.

Trailblazers

The Trailblazers is a group of seniors who work together to develop a program of activities throughout the year to meet the needs of more active seniors. The next meeting will be held on Wednesday, July 12th at 3:00pm. If this interests you, please plan on attending the meetings to see what it is all about. *Many of the trips are done by a car pool from the Senior Center parking lot.*

Boating at Hopkinton State Park

The Senior Center has purchased a boating pass for Hopkinton State Park. Each Tuesday in June, July and August, groups of up to 8 people can utilize the boating options; kayak, canoe, paddle board, rowboat, pedal boat. This is located at the Boat Rental Boathouse in Hopkinton State Park. Items provided are; life jacket, paddles, cushions, and safety demonstration. Sign up will be at the Senior Center front desk.

*****Required:***** Must purchase a one-time Senior Massachusetts State Park pass for \$10. Good for life-time. The pass can be bought at the gatehouse at Hopkinton State Park. One per car

A completed liability form must be filled out your first time—you only have to fill it out once. Copies are available at the front desk.

Suggested Donation per session (each Tuesday signed up) is \$3.00—please pay at the Senior Center front desk before each session.

Please Be Aware:

Seniors are getting calls telling them Medicare is going to change and asking for SS# and DOB. The calls came in the evening after offices would be closed. Do not give out your Social Security number or Date of Birth over the phone. Also, the IRS scam is back, asking for a return call or you will be arrested. This is not the IRS calling. One more time: Do not return their call or answer calls listed as "Unavailable", they're goal is to get your private information. Another scam unfortunately returning is the Grandparent call – making it sound like it's a grandchild in trouble asking for money. These scams are going to increase. Be Aware!

What is a MOON?

For people with Medicare, MOON has a new meaning: "Medicare Outpatient Observation Notice". This newly required notice must be given to some patients who have been admitted to a hospital for "observation". Hospitals are increasingly admitting patients under observation status.

You may be surprised to know that even if you are admitted to a hospital room overnight, you might not be an "inpatient". If you are under observation, you are considered an outpatient even though you may stay in a hospital bed for many days. This changes how your Medicare coverage works. The MOON will explain the reason for observation status and how it affects your Medicare coverage.

For example, if you have Original Medicare, with or without a Medigap plan, an inpatient hospital stay of at least three days is needed to get any coverage for skilled nursing facility (SNF) care. If you are under observation, you would not get any follow up SNF coverage paid for, even if it is medically necessary. However, if you are in a Medicare Advantage plan or your doctor is in an Accountable Care Organization, the rules are different and the three-day requirement may be waived.

For further assistance about this or any Medicare issue, contact the Senior Center at (508) 229-4453. Trained SHINE volunteers offer free, confidential counseling on all aspects of Medicare and related health and drug insurance programs. To schedule a SHINE appointment, call (508) 229-4453 and schedule an appointment with our SHINE Volunteer, Carolyn MacLeod. For other SHINE related matters, call 1-800-AGE-INFO (1-800-243-4636), then press or say 3. Once you get the SHINE answering machine, leave your name and number. A volunteer will call you back, as soon as possible.

It's that Time of the Year! — — — Bocce

We would like to start playing Bocce on our court out on the lawn. If you are interested in playing this summer and fall, please call the Senior Center (508) 229-4453 and leave your name and number. We will play on Friday's at 11:00am.

We are very excited about getting a group together.



FALCONI GOLF TOURNAMENT

It gives us great pleasure to announce our annual Falconi Golf Tournament. This tournament is in its 26th year! The tournament is scheduled for Monday, Sept. 18th, 2017. Thank you to James Falconi for continuing to sponsor this tournament that allows us to offer many more events at the senior center. We are thankful to all of you who have played in this tournament, our generous sponsors and the wonderful committees for making this special event take place for the past 25 years. We are always in need of golfers and sponsors. Please call the Senior Center (508) 229-4453 if you would like to golf, become a sponsor, join a committee, or if you have any questions.

Thank you for your support.

Community News from our Southborough Fire and Police Departments

From Lt. Chris Dano:



The Southborough Fire Department would like to let you know that they are continuing to do home safety visits. We will come to your house upon request and help you find hazards in your home. We will check to make sure your detectors are in working order and help you if they are not. We also check other hazards such as slippery area rugs, railings that might be in disrepair and will also assist you in organizing medications and cooking safety. If anyone is interested please call Lt. Chris Dano at 508-485-3235 and he can set up an appointment. This service is free and is not, in any way, an inspection of your home, just topics to keep you safe.

From Officer Aaron Richardson:



If you plan to take a vacation this summer away from your residence and would like the police to do a *drive by check*, please stop by the police station and fill out a House Check Form. Call the Police Station at (508) 485-2147 if you have any questions.

Our number one goal—to keep all of you SAFE! Let us know if you have any questions or concerns.

FRIDAY at the MOVIES!

La La Land

Wednesday, July 19th

Sebastian (Ryan Gosling) and Mia (Emma Stone) are drawn together by their common desire to do what they love. But as success mounts they are faced with decisions that begin to fray the fragile fabric of their love affair, and the dreams they worked so hard to maintain in each other threaten to rip them apart. This movie is rated PG-13 and runs approximately 2 hours and 8 minutes.

The Shack

Wednesday, August 16th

After suffering a family tragedy, Mack Phillips spirals into a deep depression that causes him to question his innermost beliefs. Facing a crisis of faith, he receives a mysterious letter urging him to an abandoned shack in the Oregon wilderness. Despite his doubts, Mack journeys to the shack and encounters an enigmatic trio of strangers led by a woman named Papa. Through this meeting, Mack finds important truths that will transform his understanding of his tragedy and change his life forever. This movie is rated PG-13 and runs for approximately 2 hours and 12 minutes.

Café lunches will return in September – but we are offering summer lunches below for a suggested donation of \$3.00 or feel free to bring your own lunch to enjoy before the movie. Pay that day in the kitchen.

July: Pizza

August: Assorted finger sandwiches

dessert and a drink also included

Lunch at 11:15am - Movies will start at 12:00pm
Please sign up at the front desk or call (508) 229-4453

Hearing Enhancement Devices Now Available

For those who need hearing assistance, we now have enhancement devices available for use in our Main Function Room during movies, bingo, events, and presenters. Please ask for a receiver when registering for programs. Four receivers are available.

Shred Day will be back in October

Plan ahead compiling all your documents and papers. The date will be announced in the next newsletter.

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 Mary
by Arthur P. Bergeron

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

WHAT ARE THE BENEFITS OF A POOLED TRUST?

Here in Massachusetts and in about 20 other states, there has always been a regulatory solution for single people who need to qualify for MassHealth long term care benefits, either at home or in a nursing home. You may transfer funds over the \$2,000 asset limit to a so-called "d4c pooled trust" administered by non-profits, which will "pool" your money with funds it holds for other people, invest and reinvest it, and use the money to supplement your care in any way that you or your agent believe would make your life better. After you die, MassHealth would have a claim on any remaining funds, but at least while you were alive, you would never be short of essential supplies or buy yourself a nicer wheelchair or furniture for your room, items MassHealth will not pay for.

This benefit may be coming to an end. As part of a set of sweeping proposed changes to their regulations, MassHealth is proposing to make any transfers to pooled trusts subject to the five-year look back gift rule. To me, this change makes no sense, in that the "gift" isn't to anyone but yourself, as a way of helping you preserve a little dignity despite your frailty. Legislation sponsored by over 20 state legislators has been filed to block it. If you have any questions on the proposed regulations or would like a status update, you can contact me at 508-860-1470 or abergeron@mirickoconnell.com. You can also watch my latest Elder Law 101 presentation and videos from my other educational seminars on my YouTube channel, www.YouTube.com/user/ElderLawFrankAndMary and commentary on our blog at <http://mirickoconnelltrustsandestateslawblog.wordpress.com/>.

The Senior Center will be closing at 11:00am on Wednesday, July 26th – the staff will be at Colonial Gardens running an event. Also, the Center will be closed from Thursday, July 6th through Saturday, July 8th for the cleaning of floors and rugs.

Thank you for your understanding.

