

Town Information from Southborough Town Clerk, James Hegarty

Annual Town Meeting

The Annual Town Meeting will be held at 6:30PM on May 4th and May 5th at the Algonquin Regional High School, located at 79 Bartlett Street in Northborough. We will reserve 20 handicapped parking spaces next to the building. We'll have large banners and police officers in the parking lots to direct people to the entrance.

Annual Town Election

The Annual Town Election will be held at the Trottier School gym from 6:30AM to 8:00PM on Tuesday May 10. If you will be unable to vote in person on election day, please call us and we'll mail you an absentee ballot application. Our phone number is (508) 485-0710 x 3005.

Southborough Tercentenary 2027

Southborough turns 300 in 2027 and we want to know how you want to celebrate! A committee will be created to plan and execute a tercentenary community-wide celebration. Please share your ideas and look out for volunteer opportunities. Please email SelectmenOffice@southboroughma.com with proposals, requests and volunteer interest.

.....

Southborough Gardeners Flower Show & Plant Sale

Saturday, May 21st - 8:00am to 1:00pm at the Community House, 28 Main Street

Here Comes 5G

What you need to know to stay connected -- 3G, the third generation of wireless mobile communication technology, has been one of the primary means of wireless communication since 2002. Wireless Technology has evolved rapidly in the past 20 years; 4G and 5G wireless technology is hundredfold faster and more efficient than 3G. While this upgrade in technology may provide better quality communications services, those who do not know how to adjust may lost service altogether. Unless otherwise extended, companies plan to end 3G service in 2022. This means that you may no longer be able to call 9-1-1 and you medical or emergency devices may no longer work. *When in doubt, ask your provider if you will be affected.* If you use a 3G device, you will be affected. Call your phone service provider to see if and when you will be impacted. You may need a new device. All 3G devices will be disabled from accessing communication services. If your device is affected, you will need to purchase a device that operates on 4G or 5G wireless networks. Financial assistance may be available. For more information, contact Lifeline at (800) 234-9473.

.....

Virtual Legal Advice from Attorney Arthur Bergeron

Wednesdays, May 11th & June 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 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.

Mirick O'Connell Legal Clinics
Presented by Attorney Arthur Bergeron
Southborough Access Media Station (S.A.M.) Programs
Verizon FIOS Channel 38 and Charter Channel 191

ELDER LAW FOR COUPLES

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

While you are both alive, you as a couple have unique opportunities to plan so that when one of you dies, the other can qualify for MassHealth, and when you both die, your family can avoid estate taxes. Elder law attorney Arthur Bergeron explains why you need to get this planning done before one of you dies.

Elder Law for Singles

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

Are you single? If you are incapacitated, who will manage things for you? What if you need to qualify for MassHealth? When you die, is it clear who will take care of what? In this seminar, elder law attorney Arthur Bergeron addresses these and other issues that may affect you and your loved ones.



Elder Law with Frank and Mary
By Arthur P. Bergeron O'Connell

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

PROTECTING YOUR SPOUSE

There are two important strategies for couples to consider that would need to be done while both of you are alive.

QUALIFYING FOR MASSHEALTH

If you need nursing home care and want to qualify for MassHealth, you can do so in most cases by shifting all your assets to your spouse, even at the last minute. If the surviving spouse owns all the assets and needs to go into a nursing home, everything but the home will need to be spent down to less than \$2,000 before qualifying for MassHealth. In the alternative, if the spouse who dies first has a trust as part of the will, your assets can be protected for the benefit of the surviving spouse and not be spent down to qualify.

ESTATE TAX AVOIDANCE

Due to escalating real estate values and large IRAs, most people die with assets exceeding \$1M, which is when the Massachusetts estate tax applies. You can eliminate that tax by directing up to \$1M to a trust for the benefit of the surviving spouse. The surviving spouse can be the trustee of that trust and can have access to those assets, which will not be taxed when the second spouse dies, thus avoiding the estate tax. To get this benefit, you must have your estate plan structured properly prior to the death of the first spouse.

It's important to plan ahead and work with an elder law attorney who can help develop a plan that is suited for your goals and needs. For more information, visit Frank and Mary's YouTube channel, www.youtube.com/elderlawfrankandmary. These programs also air on SAM (Verizon Channel 38; Charter Channel 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.