

NORTHBOROUGH TIMES

NORTHBOROUGH SENIOR CENTER NEWS AND ACTIVITIES | VOLUME 7, NO. 12, DECEMBER 2020

HAPPY
HOLIDAYS!



COLDWELL BANKER **KAREN SCOPETSKI**
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SENIOR CENTER HOURS:

Monday, Wednesday, Thursday: 8 AM – 4 PM
Tuesday: 8 AM – 7 PM | Friday: 7 AM – 12 PM

119 Bearfoot Road Northborough, MA (Handicapped Accessible)
Phone/After Hours Answering Machine: **508-393-5035**
Fax: **508-393-1503** / Web Address: **town.northborough.ma.us**

TOWN OF NORTHBOROUGH PHONE NUMBERS
ONLINE VIEWERS CLICK HERE FOR LINK

MISSION STATEMENT

As the hub for all aspects of healthy aging, the mission of the Northborough Council on Aging/Senior Center is to enrich and enhance the lives of older adults in our community.



STAFF

Director: Liz Tretiak
Office Assistant: Nancy Dragon
Outreach Coordinator: Jocelyn Ehrhardt
The Bistro@119 Program Coordinators:
Vickie Killeen, Carolyn Harrington
Van Drivers: Dennis Parker, Bob Lang, Keith Cofer
SHINE Counselors: Pauline O'Bray, Susan Goellner

COUNCIL ON AGING MEMBERS

Chairperson: Adrienne Cost
Vice Chairperson: Jarl Anderson
Secretary: Linda Cragin
Members: Lee Beavers, Virginia Simms George,
Phylis Muthee, Muriel Swenor
Liaison to Selectmen: Tim Kaelin
Liaison to School Committee: Joan Frank
Bay Path Elder Services Rep: Jarl Anderson

DISCLAIMER: Dear Reader, We plan our programs and prepare our newsletter weeks in advance. This means that our **December** newsletter was sent to print **November 9th**. Given how quickly the COVID 19 pandemic has evolved and impacted day-to-day operations, the content of this newsletter may not reflect our current status at the time you receive it. We therefore recommend that you call us at **508-393-5035** for updates on our programs and other information that may be subject to change

THE SENIOR CENTER WILL BE CLOSED
on Friday, December 25 for the Christmas Holiday.

DIRECTOR'S CORNER

Dear Friends,
As we enter into the winter's colder months and the pandemic continues on, we understand that many of us will encounter challenges. As of writing this article, at the end of October, the Covid-19 holiday celebration guidelines are just coming out, and it is understandably frustrating that we are still in this period of physical and social distancing. We miss you all terribly and are awaiting the day we can welcome you all back into the building safely.

Here at the Senior Center, we are a month into making another large-scale round of community outreach phone calls to check-in on you, your neighbors, and your friends here in town. We are creating opportunities for you to socialize and connect safely - on Zoom, on the telephone, on cable, and even drive-thru events. If you need help this winter, please don't hesitate to reach out to us. You can even find us on Facebook now!

We wish you all peace, love, and comfort during this holiday season.

- Liz

INCLUSION STATEMENT: The Northborough Senior Center values the diversity of our participants, staff, volunteers, vendors, and community members. Throughout our center, our services, and our programs, we promote and honor diversity, equity, and inclusion, and believe it inspires people to share their unique perspectives and passions with one another. We welcome all people regardless of race, color, socioeconomic status, cultural background, marital status, sexual orientation, gender identity, ability, national origin, and other forms of uniqueness.

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- Social events and recreation



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- SALMON VNA & Hospice



I'm very excited to take on my new role as President of the Friends of the Northborough Senior Center. The Friends' Board thanks outgoing President, Anita Hagspiel, for her 9 years of dedicated service. She will certainly be a tough act to follow and I thank her for her guidance during this transition!

You may be wondering how someone a few years short of retirement became interested in getting involved with the Senior Center. I'd like to share with you what got me here.

Several years ago, my father began his battle with chronic illness, and I became responsible for his care. The first thing that I learned is that medication is shamefully expensive and where no generic version exists, woefully unaffordable. Thus, became my first step into the Medicare matrix, trying to figure out the difference between Medicare part A, B, D, supplemental insurance and the two words that kept me up at night - "donut hole."

I also constantly worried about my father being home alone. Was he becoming socially withdrawn, did he fall in the middle of night, is he eating, did he remember to take his medication?

What despair I felt during this time. I had no idea where to turn. Until one fateful day, someone mentioned that I should call his local Senior Center. So, I did! The director told me that I could make an appointment with a Shine Counselor to help us to

Our Mission - The purpose of the Friends is to financially assist the Northborough Council on Aging in providing programs and selective social services to the senior residents of Northborough and providing for the purchase of non-budgeted items for the Senior Center through membership dues, fund-raising events, grants, donations and corporate gifts. www.friendsofnorthboroughseniors.org

You're invited to join the Friends in support of Senior Center activities. Please use the form on this page. All seniors of Northborough and surrounding towns are welcome to take part in Senior Center activities, and all are welcome to visit at any time!

navigate Medicare (since even with an MBA, I had failed to do so). She then said that my father could sign up for Meals on Wheels, which would also serve as a daily "wellness check." And, they would send a van to pick him up and take him to the center for social engagement.

I took out my wallet fully expecting to pay hundreds of dollars for this miraculous service. She told me that all of these services were FREE! I couldn't believe it. I felt such gratitude for this Senior Center, the angel-on-earth Shine Counselor, and the wonderful director who patiently guided me through it all.

It then became my full intention to give back to this invaluable community resource and hopefully share it with others like me.

Since that time, I've learned that there is much more to the Senior Center than I even first experienced - events, programs, lunches, dinners, and friendships. I feel truly lucky to have the opportunity to be a part of the Senior Center and look forward to working together with the amazing Friends' Board of Directors, Council on Aging, and Senior Center Director in ensuring that the Northborough Senior Center continues to thrive for many years to come!

Sincerely, *Kerri Martinek*

FRIENDS OF NORTHBOROUGH SENIOR CENTER, INC.
MEMBERSHIP & DONATION FORM

Today's Date _____ Note: Membership renewal is due annually in January.

Name(s) _____

Address _____

Town, State, Zip _____

Phone _____ Email _____

\$5 Individual \$10 Couple \$10 Non-resident INDIVIDUAL \$20 Non-resident COUPLE

\$25 Family \$100 Life* per person

Optional Donation: \$25 — \$35 — \$50 — \$100 — \$150 — \$250 — Other —

Payable to: Friends of Northborough Senior Center, Inc.
119 Bearfoot Road • Northborough, MA 01532



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ONGOING ONLINE OPPORTUNITIES

Zoom Classes and Conference Calls...More ways to Connect! Check out these new ways to stay involved and engaged. A new revised waiver will need to be signed going forward for all exercise class participants. Call the Senior Center for details. See full descriptions throughout the newsletter. Suggested donation for each class is \$3, it may be mailed or dropped off at the senior center monthly.

SUPPORT

- Bereavement Support Group** / Telephone Conference Call / Thursdays @ 12:45 PM
- Low Vision Support** / Telephone Conference Call / Thursday/December 10 @ 1:00 PM.
- Better Day Caregiver Support** / Zoom Call / Mondays @ 5:30 - 6:30 PM
Email Regina for the Zoom invite regina@betterdayprogram.org
- Bridges Virtual Caregiver Support Group** /
December 9th @ 1:00 PM, held monthly / Call **978-261-3468** for registration

FUN & GAMES

- Trivia** / Zoom Call / Tuesdays @ 1:00 PM
- Memoir Writing** / Zoom Call 2nd & 4th Wednesdays / December 9 & 23 @ 1:30 PM
- The Dune Shack Art Group** / Zoom Call / Thursdays @ 11:00 AM
- Pathways Virtual Coffee Hour** / Zoom Call / Tuesdays @ 11:00 AM

FITNESS

- Balls and Bands** / Zoom Call / Wednesdays @ 10:00 AM - 10:45 AM
- Mat Yoga with Rebecca** / Zoom Call / Wednesdays @ 1:00 PM
- Seated Yoga with Rebecca** / Zoom Call / Tuesdays @ 1:00 PM
- Strength Training with Linda Video** / On Demand / Northborough Cable Channel
- Strength Training with Sharon** / Zoom Call / Fridays @ 9:00 AM
- Stretch Break with Sharon** / Zoom Call / Fridays @ 10:15 AM
- Tai Chi with Helen Morin**
 - Beginner Tai Chi - Mondays @ 10:00 AM
 - Tai Chi for Arthritis - Tuesdays @ 9:30 AM
 - Advanced Yang Tai Chi - Tuesdays @ 11:00 AM
 - Beginner Yang Tai Chi - Fridays @ 10:00 AM
 - Advanced Yang Tai Chi - Fridays @ 11:30 AM
- Traditional Chinese Yang Style Tai Chi** / Zoom Call / Wednesdays @ 10:00 - 10:40 AM
- Zumba Gold** / Zoom Call / Thursdays @ 2:15 PM

INFORMATION & SERVICES

- English as a Second Language** / Zoom Call / Tuesdays @ 11:30 AM
- Legal Clinic** / Telephone conference call / Dec. 8 @ 1:45 - 2:45 PM / Atty. Pember

BIRTHDAY LUNCH

Birthday lunch coupons are mailed out to Town Residents to be used the day of the birthday lunch at the Bistro@119. If you have a birthday in December, the Friends will treat you to a lunch at the Bistro@119, which includes a sandwich of your choice, and of course, cake and ice cream. Since the Bistro is currently closed, your birthday coupon will be good through 2021! If you do not receive yours in the month of your birthday, please call us and pick up your coupon here.

ZOOM COFFEE BREAK SOCIAL HOUR

**Hosted by Senior Center Staff /
Call for the Zoom link**

Date: December 16 • Time: 9:00 - 10:00 AM

We miss you! Join us for a casual coffee hour on Zoom!

SENIOR2SENIOR PENPAL PROGRAM

One of our high school volunteers recently contacted us. Megan Harrington misses her weekly involvement at the Senior Center (and we miss her too!). She is proposing a way of connecting during this time of physical distancing. Megan, a high school senior, would like to match other high school seniors with Senior Center members interested in exchanging letters. Megan's idea of old school 'Pen Pal, snail mail' letter writing may be just the antidote for these times. Please contact Jocelyn in Outreach if you would like to be matched with a teen letter writer!

BAYPATH ELDER SERVICES, INC.

BayPath provides an array of services and programs for older adults, caregivers, and persons with disabilities to support their independence and dignity. Some programs have eligibility criteria, such as age, need, income, and/or insurance. To find out more, please visit their website www.baypath.org or call **508-573-7200** and ask for the Information and Referral Department.

Want to Reach Seniors?



ADVERTISE TODAY

www.seniorcentercommunications.com

Email: advertise@scccentral.com

Call: **508-361-7000**

TUESDAY TRIVIA

(VIRTUAL CLASS)

Day: Tuesdays • Time: 1:00 PM • Cost: Free

Looking for a lot of fun while sharpening your mind? We've all heard how important it is to use the mind and continually challenge it. Being involved in leisure activities that help stimulate your brain can help you live a longer and happier life. Studies have shown that time spent stimulating the brain can help prevent dementia and Alzheimer's disease. Why not try Tuesday Trivia? Enjoy sharpening your mind in a non-competitive environment.

PATHWAYS VIRTUAL COFFEE HOUR

(VIRTUAL CLASS)

Tuesdays at 11:00 AM

Grab your favorite mug and pull up a comfy chair for a casual chat!

LGBTQ+ folx and SOFFAs (Significant Others, Family, Friends, and Allies) always welcome! Please RSVP to Julie at jnowak@baypath.org

ENGLISH AS A SECOND LANGUAGE - INTERMEDIATE

*(*NEW VIRTUAL CLASS)*

Date: Tuesdays • Time: 11:30 AM - 12:30 PM

Cost: FREE but Students purchase textbook

Instructor: Meredith Bohne

This is a free class, but students purchase the textbook. This month, we'll practice grammar, vegetable names, popular foods and names of States. As always, we'll discuss topics requested by the class. Meredith Bohne has been teaching for more than 20 years and welcomes you to this class.

THE DUNE SHACK

Day: Thursdays • Time: 11:00 AM

(VIRTUAL CLASS)

This is a chill, cozy space where you can work on a project in progress, or spark your imagination with a fun weekly art project that you can make with materials you already have at home! LGBTQ+ folx and SOFFA (Significant Others, Family, Friends, and Allies) always welcome! Let your inner child play! Please RSVP to Julie at JNowak@baypath.org



DULL MEN'S CLUB

(Outdoors, Weather Permitting)

Day: Wednesdays

Time: 10:00 - 11:00 AM

Cost: Free • Leader: Bernie Gillon

The Northborough chapter of the Dull Men's Club is looking for a few more dull men who celebrate the ordinary. It is a place where dull men share thoughts and experiences, freeform glitz and glam, free from pressures to be in and trendy. We are free instead to enjoy simple, ordinary things. It is an opportunity to hang-out and to chat about issues of great or little importance. Serious politics or religion are strictly verboten subjects. We are not boring and we are not grumpy. Check out our international Dull Men's Club Website dullmensclub.com and come join us.



MEMOIR WRITING GROUP

(VIRTUAL CLASS)

Day: Wednesdays

Dates: December 9 & 23

Time: 1:30 PM • Cost: Free

Participants enjoy writing and sharing their stories from various stages in their lives. Join this fun group as they remember and write about the interesting times of their lives. Some of the members arrive at 12 noon for lunch at the Bistro. New members are welcome.

LEGAL CLINIC

Day: Tuesday • Date: December 8

Time: 1:45 to 2:45 PM

Attorney: George Pember

Cost: Free

Phone appointments available

The Legal Clinic will be staffed by Attorney George Pember. Call the Senior Center at **508-393-5035** to schedule your free 15 minute appointment to privately discuss any legal issue.

PUZZLE SWAP!

Day: Fridays • Time: 9:00 - 11:00 AM

Tons of options! Let us know what type of puzzles you are looking for and we will put together a bag for you to pick up. Call to get your personalized bag!



MEMORIES Shared LIFE Honored Embraced by COMMUNITY

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Director: Jeff Koopman | Jeff@haysfuneralhome.com

NEW **"BOOK AND A BITE"**
Call the Senior Center or Library to sign up!
 The Northborough Senior Center and Northborough Free Public Library, and Wegmans have created a new collaboration to help senior residents feel less isolated during the on-going pandemic this winter. Starting in December, seniors may request a book (that will come with a special treat from Wegmans) from the library or senior center, and a volunteer from the Library-On-The-Go program will home deliver it to you. We will help you choose a book based on your interests if you don't have a book in mind!

NEW **'TIS THE SEASON, OR IS IT?**
Zoom seminar, December 9th at 1:00 PM
Call the Senior Center to register!
 Gifting may help you avoid probate, avoid estate taxes, and protect your assets if you later need nursing home care; but you may be giving the recipient increased tax liability, and the gifts may need to be given back later if you get sick. In this seminar elder law Attorney Arthur Bergeron will discuss the advantages and disadvantages of gifting to help you determine the best approach for you. Call the Senior Center to register!

NEW **HOLIDAY COOKIES IN A JAR!**
When: All December • Cost: Free
 Looking for a simplified way to bake your holiday cookies this year? Our incredible student volunteers from Algonquin have created jars with all the dry ingredients you need, just add your own wet ingredients. Call the Senior Center to get your jar!



NEW **"COCKTAIL CULTURE: THE MAD MEN ERA"**
December 8th at 4 PM on Zoom,
Call the Senior Center to register!
 Cocktail parties in the home have been popular since the 1920s, after the onset of Prohibition. Join us for a look at cocktail culture fashion as we travel through time. We will focus on silhouettes in clothing from the late 1940s through the 1960s, as we explore the connections of fashion and cocktails during this interesting period, not only in clothing styles, but also in home décor and accessories.



Our presenter: Karen (Ren) Antonowicz received her Master's Degree in Textiles, Fashion Merchandising, and Design, with a concentration in Historic Costume & Textiles from the University of RI. She then taught History of Fashion and other courses full time at the college level for 13 years, and taught part time in the CE Program at the RI School of Design.



NEW **SAND FOR SENIORS:**
 Sand for Seniors is a program collaboration between the Northborough Senior Center and the Northborough Rotary Club designed to increase safety during the winter.
 This program was created for eligible seniors who are physically or financially unable to acquire their own bucket of an ice melt product. This program is available to Northborough residents who meet the following criteria: aged 60 or older; live in own home; unable to physically get ice melt product OR unable to afford ice melt product. If you are interested in the program, please call the Senior Center to confirm your eligibility. If you qualify, you will have a bucket of ice-melt product delivered to your door by a Rotary volunteer for use on your property. For more information or to sign up for the program please call **508-393-5035**.



NORTHBOROUGH COA VAN SERVICE *

Monday
 Appts no sooner than 7:30 AM
 Medical Appts, Work

Mondays (1st)
 Wal-Mart/Target - Afternoon

Monday (2nd)
 Christmas Tree Shop - Afternoon

Monday (3rd)
 Lyman Street Plaza - Afternoon

Monday (4th)
 Solomon Pond Mall - Afternoon
 (If there is a fifth Monday
 Westmeadow Plaza)

Tuesday
 Appts. no sooner than 7:30 AM

Wednesday
 Appts. no sooner than 7:30 AM
 Senior Center, Medical Appts.,
 Work, Grocery Shopping@
 Hannaford in Marlboro Plaza,
 Work Trips, Library

Thursday
 Appts. no sooner than 7:30 AM
 Senior Center, Medical Appts.,
 Work

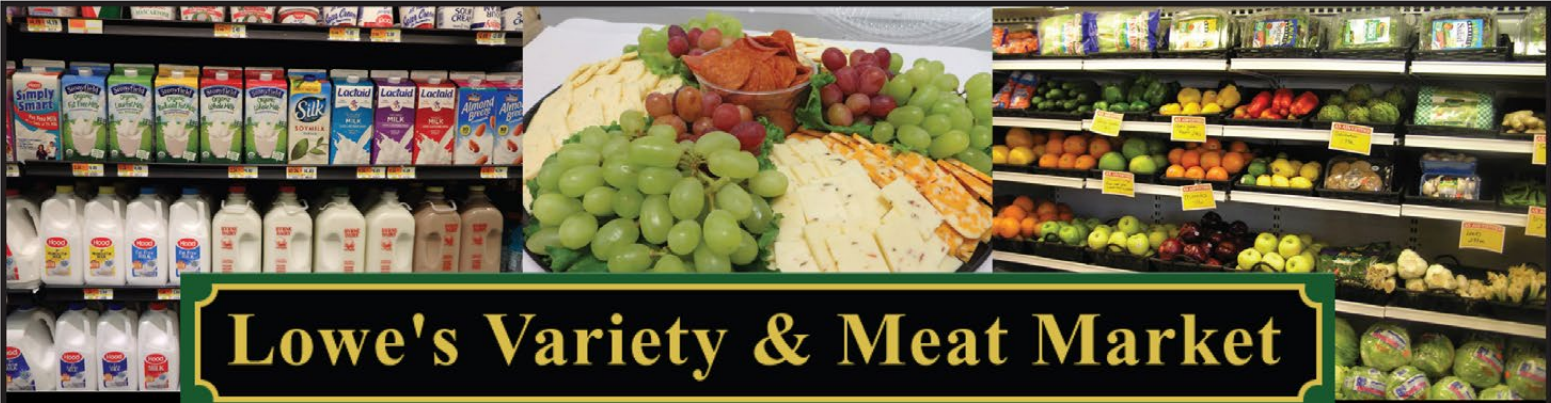
Friday
 Appts. no sooner than 8:15 AM
 Senior Center, In-town Errands,
 Work, Hairdresser

*** Please call the Senior Center at 508-393-5035 for details.**

In-Town Trips and Out-of-Town Trips provided to Marlboro, Westboro, Shrewsbury, Worcester, Boylston, Northborough, Southborough Monday-Friday as scheduled. Reservations taken up to seven business days in advance. Minimum of 24 hours notice is required for all reservations. **508-752-9283 press 1**. No out-of-town trips unless pre-authorized. Trips to and from the Senior Center are available daily.

AUTOMATIC FARE COLLECTION SYSTEM

Beginning January 1, 2019, WRTA implemented an Automatic Fare Collection System. There will be **no increase** of fares. The current fare collection system will transition from a cash & ticket system to a prepaid automatic system. Please call **508-791-9782** with any questions.



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STORE HOURS
 Mon. - Sat. 10am - 7pm
 Sun. 7am - 2pm



NEW RESOURCE FOR NORTHBOROUGH RESIDENTS OF ALL AGES!

Northborough residents now have access to INTERFACE Referral Service, a new mental health resource. INTERFACE is a program of William James College, designed to increase awareness of mental health issues impacting children, families and adults and to facilitate access to appropriate outpatient services. Resource information and or provider referrals from trained resource and referral counselors can be obtained by calling the Interface Helpline (888-244-6843). The Helpline is available Monday through Friday from 9am to 5pm. The INTERFACE website has additional information and guides to assist with the process of seeking outpatient mental health services.

Events of the past year have given rise to a number of mental health concerns. Access to INTERFACE is timely. The Northborough Special Benevolent Fund Trustees have helped to support and fund this effort championed by your Northborough Youth & Family Services Department.

BEREAVEMENT GROUP

(VIRTUAL CLASS)

Day: Thursday • Time: 12:45 - 2:15 PM

Presenter: Rev. Sharron Lamothe • Cost: Free

When we lose a loved one caused by illness, an accidental traumatic event or even natural causes, we can expect that we are going to go through some kind of a grief process. The one whom we have loved so dearly is no longer with us, so we need to mourn that loss if we are ever going to move forward with our lives. Our grief and mourning has no time line or limit. It never moves forward logically or step-by-step, and we may feel its grip over and over again.

Everyone experiences grief when a loss occurs. There is no way around it or over it or under it. We must work through it so healing can take place. This is hard work. A support group is one of the ways to help one move through the grief process.

Faith and Family Hospice of Marlborough, Ma. is offering a bereavement support group at the Northborough Senior Center. Rev. Sharron Lamothe, one of the chaplains with Faith and Family Hospice, will be the facilitator along with assistance from colleagues from Faith and Family.

No matter how dark and frightening the winters of struggle have been after the death of a loved one, we can be assured that spring will always come birthing new life. It is our hope that if you are experiencing the loss of a loved one, you will consider attending the bereavement support group. Then maybe you can begin to feel a sense of peace, solace and healing in such a difficult time in your life.

Rev. Sharron

LOW VISION SUPPORT GROUP

(VIRTUAL CLASS)

Day: Thursday • Time: 1:00 PM

Cost: Free • Leader: Agnes Sagerian

This month participants can join in a telephone conference call instead of meeting at the Senior Center. Please call Agnes Sagerian at **508-393-8353** for the telephone number to call and the code to put in.

VIRTUAL CAREGIVER SUPPORT GROUP

Better Day Adult Social Day Program from Marlborough, MA is hosting a weekly caregiver support group on Zoom. It is held on **Mondays from 5:30-6:30 PM**. Interested persons should email Regina Wolf Fritz at regina@betterdayprogram.org for an invitation.

NEW

GRAB N' GO LUNCH WITH HEART TO HOME MEALS

Day: Wednesday

Date: December 9th, 2020

Time: 11:30 AM - 12:30 PM,

Cost: Free, RSVP REQUIRED as space is LIMITED!

Call the senior center at 508-393-5035.

The team at Heart to Home Meals is offering a free Grab n' Go lunch to celebrate the 1-year anniversary of their service. Meals are frozen and can be stored in your freezer until you are ready to heat and enjoy! The company provides a selection of over 160 healthy and nutritious meals, soups and desserts, hand delivered by a local driver right to your freezer. Their friendly, convenient service can be adapted to suit many dietary preferences, with free delivery and no contract or minimum commitment required. Easy, curb-side pickup will be provided at the Northborough Senior Center.

PLEASE CHOOSE ONE MEAL OPTION

1. Traditional Turkey Dinner:

Slices of tender, white turkey breast under a delicious gravy served with homestyle stuffing, mashed potatoes, and vegetables. *(This meal is suitable for anyone following a low fat, low calorie, low sodium or high fiber diet.)*

2. Tomato and Herb Glazed Haddock:

A haddock fillet topped with a tomato and herb glaze served alongside a rice pilaf and vegetables. *(This meal is suitable for anyone following a low fat or low calorie diet.)*

NEW

NEW FRIENDLY VOICES

During our outreach telephone calls to the seniors in our community throughout the COVID pandemic, we found that many people that were feeling isolated. A phone call made a world of difference. Many people did not realize how much the senior center offered, even with the building itself being closed. There is a definite need to connect to each other, so we will continue to reach out to seniors who would like to hear a 'friendly voice'. If you would like to be on that list of recipients, please call us! **508-393-5035**



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OUTREACH NOTES

As the end of the year approaches and we enter the ninth month of the pandemic, I am mindful of the many examples within the community of caring, support and resilience that have come to my attention throughout this experience. Members of the community have benefited in large and small ways. I am mindful also that the past few months have taken a toll on members of our community. The extent to which the stress and loss inflicted by the pandemic has affected people has varied considerably. Importantly, I want to remind people that we are here.

Throughout this experience the Senior Center has collaborated with other town departments and agencies to share information and facilitate assistance. More workarounds, strategies and resources have developed over the past few months in order to work better with more people. Even though 'social distancing' is in effect, you don't have to wait to address concerns in a safe manner.

On another note.....Recently a few people have shared with us their experiences with troublesome scam phone calls. Phone calls that raise suspicion and concern can cause considerable distress. If your telephone identifies the phone number of the incoming call, it is recommended that you answer only the calls from numbers you recognize and let the rest go to voicemail. It is also recommended that you register your phone number with the National Do Not Call Registry 1-888-382-1222 or www.donotcall.gov and the Massachusetts Do Not Call Registry 1-866-339-1475 or www.mass.gov/donotcall. Your number should be blocked from certain callers (but not all). You may also have to redo your registration on the Do Not Call list if for any reason your number was disconnected. Although not a perfect solution, it may be a step towards reducing the number of nuisance calls and headaches.

Jocelyn Ehrhardt, MSW, Outreach Coordinator

NATIONAL VETERANS LEGAL SERVICES PROGRAM

The NVLSP is a nonprofit organization that has worked since 1981 to ensure that the government delivers to our nation's 22 million veterans and active duty personnel the benefits to which they are entitled because of disabilities resulting from their military service to our country. By using their legal expertise, advanced advocacy skills, and extensive knowledge of veterans law, National Veterans Legal Services Program attorneys help veterans free of charge in their battle to secure the proper disability benefits from the United States Department of Veterans Affairs and the military service departments. Visit them on the web at <https://www.nvlsp.org/>

PATHWAYS OF BAYPATH ELDER SERVICES

Did you know-? Our LGBTQ+ Initiative works constantly to increase outreach and connections to LGBTQ+ older adults, people with disabilities, and other isolated individuals... and it's here for YOU, too! Our coordinator Julie is always happy to help find information and support. You are warmly welcome to contact her with questions at jnowak@baypath.org or **508-573-7288** (direct line w/voicemail). Keep up with our Pathways programming by joining our confidential email list and watching posts to our homepage (www.baypath.org) and social media. **PRIDE** never stops and neither will Pathways!



MEDICARE OPEN ENROLLMENT ENDS DECEMBER 7! IF YOU WANT TO CHANGE YOUR MEDICARE PLAN, DON'T WAIT! CALL 1-800-MEDICARE NOW!



Time is running out to review your options and see if there is a better plan for you for next year. There are new drug plans and changes to current ones. The Envision (Elixir) and Mutual of Omaha drug plans have had big premium increases. Some plans have lowered the cost of insulin. There have also been some major changes to Medicare Advantage plan options. **December 7 is the last day of Open Enrollment to make a change for 2021.**

Trained **SHINE** volunteers offer free, confidential counseling on all aspects of Medicare and related health insurance programs. To schedule a SHINE phone appointment, call your local Senior Center. For other SHINE related matters, call 1-800-243-4636, then press 4. Once you get the SHINE answering machine, leave your name, town, and number. A volunteer will call you back, as soon as possible.

GROCERY SHOPPING OPTIONS DURING COVID

From our friends at The Residence at Orchard Grove, Shrewsbury, MA 508-389-4808.

The coronavirus pandemic and accompanying safer-at-home orders have changed a lot about our daily routines and activities this year. Research shows that online grocery shopping has **doubled**, with COVID-19 having a significant impact on that increase. A recent survey found that, of first-time online grocery shoppers, **39%** are seniors over the age of sixty.

Grocery delivery services are a no-brainer for those that want to stock their fridge without going to the store. Even beyond the coronavirus pandemic, grocery delivery services are great options for seniors who no longer drive or have limited mobility. Here are a few options:

Instacart can be easily accessed on a laptop or smartphone. Simply enter your zip code and choose from area grocery stores, as well as pet stores and pharmacies. Deliveries typically arrive within a couple of hours but beware of add-on fees for service, delivery, and tipping.

Fresh Direct has been around for many years and provides its inventory, so this isn't the best option for those loyal to a specific grocery store. However, Fresh Direct delivers food directly from their fulfillment centers at the peak of freshness, and their products are said to be of the highest quality. There is a minimum order and delivery fee, which varies by location, as well as subscription options.

Shipt is known to be one of the more cost-effective grocery delivery services. With a monthly or annual subscription fee, members can order as often as they like and receive free delivery with a minimum order. Like Instacart, Shipt members can order from their preferred stores and communicate directly with their shopper via the app.

Local Grocery Stores are offering their own delivery services that don't require using a third-party app or delivery service. Head to your preferred store's website to see if they offer delivery or even a curbside pick-up option. In these instances, delivery times may take longer or may not be available until the next day, so be sure to plan ahead.

Meal Kit Delivery Services are perfect for those who love to cook and try new things but don't necessarily want to deal with the hassle of online shopping. Meal kits also limit waste and are ideal for those living alone and only cooking for themselves. There are a number of meal kits services available these days, and many cater to specific dietary needs. Popular choices include *Heart to Home Meals*, *Blue Apron*, *Hello Fresh*, *Purple Carrot*, and *Sun Basket*.

While it may seem a bit overwhelming at first, assess your grocery budget to decide which service will best suit your needs and finances.

AARP TAXAIDE PROGRAM UPDATE

The 2019 tax year ended rather abruptly as covid19 shut down the AARP TAXAIDE program. The TAXAIDE program is planning for the 2020 season and our Local Coordinator has prepared this update.

The TAXAIDE program is a partnership between the AARP Foundation, local TAXAIDE volunteers and the host site. Each group has input into how the program is run.

- As of late September, AARP TAXAIDE has given the ok for three ways of doing taxes – the traditional in person session with social distancing and face masks; a modified method where the taxpayer is interviewed, gives the counselor his documents, and waits in a waiting area while his taxes are done, and when done, reviews and signs the completed form; or a virtual method where an TAXAIDE volunteer interviews the taxpayers, scans his documents, and the taxpayer leaves and returns at another time to review and sign a completed return. Addition methods are under review.
- Volunteers need to feel safe in interacting with the taxpayers. Most of the volunteers are people at high risk for covid19. When a site chooses a method for doing returns, the volunteers must agree. To prepare for any eventuality, TAXIDE is asking all volunteers to train and be certified so they can volunteer when site plans are known.
- The host site needs to comply with all state and local regulations on opening to serve taxpayers. Current Massachusetts guidance is for host sites not to open. Site are waiting for the Governor’s Phase four to begin so they can open again. Everyone’s safety is a primary concern.

The TAXAIDE Local Coordinator will begin working with sites in November to plan for the 2020 tax season; however, the covid19 situation keeps changing, so it will likely be January before some sites are ready to commit. When a site does open, we expect the first week or so to be mostly cleanup of 2019 returns. If you are expecting a refund, you can still file 2019 returns without a penalty. Watch this newsletter for updates.



‘Dolls and More’ of the American Sewing Guild, Boston Chapter, donated its 1,000th doll with complete wardrobe!



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STRENGTH TRAINING

(ON CABLE)

Day: Mondays & Wednesdays
Time: 9:00 – 10:00 AM
Suggested Donation: \$3/class
Instructor: Linda Bonazzoli

Make your workout fun with this active class. You'll begin with a warm-up and ease into strength training with weights. The class incorporates aerobics and stretching as well. Linda has been an instructor at the Senior Center for more than 15 years. This class is adaptable to all capabilities so plan on checking it out soon.

NEW **STRENGTH TRAINING WITH SHARON**
 (VIRTUAL CLASS)

Dates: Fridays • Time: 9:00 AM
Suggested Donation: \$3

This class will target both upper and lower body muscles for strength and for toning. I will also take you through a series of exercises that will focus on core strength and balance. Abs and lower back will also be targeted. You must be able to get down onto a mat or floor space. All fitness levels are welcome to join. Please let me know before class begins if you have any orthopedic issues which may need to be addressed with modifications.

SEATED CHAIR YOGA

(VIRTUAL CLASS)

Day: Wednesdays
Time: 1:30 PM
Instructor: Rebecca Reber
Suggested Donation: \$3/class



Pauline Berkes (Rebecca's Mom)

Join us for a seated chair yoga class where we will move with our breath through stretches, bends and twists. Come enjoy the movement and leave feeling relaxed and refreshed!

TAI CHI-TRADITIONAL CHINESE YANG STYLE

(VIRTUAL CLASS)

Dates: Wednesdays
Time: 10:00 – 10:40 AM
Suggested Donation: \$3/class
Instructor: Yunping Hu

Come and learn Traditional Chinese Yang Style Tai Chi, the most popular and relaxing Tai Chi style. It will be taught by Ms. Yunping Hu, the champion of multiple international Tai Chi competitions held in US and the student of Tai Chi master Sitan Chen. Both beginners and experienced Tai Chi practitioners are welcome.



TAI CHI FOR ARTHRITIS

Day: Every Tuesday
Time: 9:30 – 10:30 AM
Suggested Donation: \$3/class
Instructor: Helen Morin
 (VIRTUAL CLASS)

Exercise helps arthritis! Studies show that Tai Chi is a great exercise. Join us for this special

form of Tai Chi designed specifically for arthritis by Dr. Paul Lam, an arthritis sufferer, who wanted an alternative to medication. We begin with gentle stretching known as Qi Gong, then we learn step by step the Sun Arthritis form. After practicing Tai Chi for 45 minutes we have a guided healing meditation. Then you will be ready for a beautiful day!

TAI CHI/QI GONG/MEDITATION MIND BODY & SPIRIT

(SEVERAL VIRTUAL OPTIONS, SEE PAGE 4 FOR DATES & TIMES)

Suggested Donation: \$3/class
Instructor: Rev. Helen Morin

Join us for a wonderful session of stretching known as Qi Gong, to improve your health increase energy and stimulate blood flow. Then relax into some Ancient Shaolin Temple exercises (all low impact). Then step gently into a progressive step by step learning of a modified Yang T'ai Chi form, from Villari's Self Defense studios. This one hour class will end with a guided healing meditation and you will begin your weekend balanced, focused and aware. Led by Rev Helen J. Morin, a certified teacher of Tai Chi.

STRETCH BREAK

(VIRTUAL CLASS)

Day: Every Friday • Time: 10:15 AM
Suggested Donation: \$3/class
Instructor: Sharon McDevitt

Stretch Break is a 45 minute class that consists of mat-based stretches for the entire body. Class will begin with about 5 minutes. Then, the relaxation begins! The rest of the class will be gentle stretching to bring your body through range of motion exercises which will lengthen your muscles and increase movement within each joint of your body. If you find you sit a lot, have a weak lower back or neck/shoulder soreness, this is the class for you. The goal for you is to have you become more flexible, strengthen your lower back and abdominals and rid yourself of neck and shoulder pain.

ZUMBA GOLD

(VIRTUAL CLASS)

Days: Zoom Classes Thursdays
Time: 2:15 PM • Instructor: Mary Abate
Suggested Donation: \$3/class

This easy-to-follow program allows anyone any age or either sex to be able to perform the Zumba Gold dance moves to upbeat and fun music. Join us and let the party begin!

YOGA WITH REBECCA

(VIRTUAL CLASS)

Day: Every Tuesday • Time: 1:00 PM
Suggested Donation: \$3/class
Instructor: Rebecca Reber

The benefits of yoga are amazing including greater flexibility, balance, strength along with calming the mind and relaxation. This class begins with a meditation and gentle warm-up to an easy flow of postures in which choices will be given depending on experience level and then ending in a final relaxation or Savasana. Rebecca has been practicing yoga for over 15 years. She received her 200 certification three years ago and teaches at local COA. To find out more about her please visit www.rebeccareberyoga.com

BALLS AND BANDS FITNESS ON ZOOM

(VIRTUAL OPTION)

Dates: Wednesdays
Time: 10:00 AM
Suggested Donation \$3/class
\$5 to purchase a ball & band
Instructor: Derry Tanner

Come join Derry Tanner, retired nurse and certified personal trainer for a new Balls and Bands exercise class on Zoom beginning Nov. 4th. Balls and Bands is a 45-minute class using body weight movement and exercises with 8" balls and resistance bands to build muscle strength, improve balance and increase flexibility and joint range of motion. Many exercises will be done standing, and you will need a sturdy chair for support. The exercise balls and resistance bands will be provided for pick up at the senior center prior to the first class. WHO SHOULD PARTICIPATE: Independent seniors who are able walk and climb stairs without assistance. HOW TO REGISTER: Call the Senior Center- Space is limited!





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.

GIVING IT ALL AWAY (OR AT LEAST SOME OF IT)

Every December my clients ask whether or not it makes sense to make gifts to their loved ones. In addition to getting to hear "thank you", there are several advantages to giving assets away before you die, with few disadvantages.

GIFT AND INCOME TAX IMPLICATIONS. Despite common misconception, Massachusetts has no gift tax. There is also a myth that a federal gift tax applies if you give someone more than \$15,000 in a year; but federal gift tax only applies when you have exceeded your lifetime giving limit, which is now over \$11M. However, you still are required to file a federal gift tax return to report the gift if it's over \$15,000, even though no tax is due.

MASSACHUSETTS ESTATE TAX. The amounts you give away will be subtracted from your taxable estate for Massachusetts estate tax purposes, thereby reducing the estate tax that would otherwise be owed. This applies even if you give assets away the day before you die, so you may want to talk with your agent named in your Power of Attorney (you must have a Durable Power of Attorney) about giving things away shortly before you die if it appears that you are failing.

HELPING TO AVOID PROBATE. Gifting can also be a handy way to avoid probate. Once again, talk with your agent under your Power of Attorney about giving assets away if you are failing.

THINGS TO CONSIDER BEFORE MAKING ANY GIFTS. If your health deteriorates and you need to qualify for MassHealth within the next five years, the MassHealth caseworker may require that the gift be given back before you can qualify. If you are thinking about giving away so-called "capital gains" property like real estate and stock, it may be more advantageous to the recipient if you leave it to them at death, so they can take advantage of something called the "step up in basis."

It is important that you consult your accountant and lawyer before you make any large gifts. I will be discussing gifting in more depth during this month's elder law virtual seminar, which can be watched on Frank and Mary's YouTube channel, www.youtube.com/elderlawfrankandmary and your local cable station, along with Frank and Mary's weekly local cable TV shows, where my co-hosts 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.

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AGE-RELATED VISION PROBLEMS



As you age, so do your eyes. You might find that you have difficulty reading small print or that you need brighter lighting at your desk. In addition, eye diseases that could lead to more-serious vision problems become more common with age. Consider cataracts. A cataract is a clouding of the normally clear lens of the eye. Most cataracts develop slowly and don't disturb eyesight early on. At first, stronger lighting and eyeglasses can help you deal with cataracts. Eventually cataracts can interfere with your vision. Left untreated, cataracts can lead to blindness. However, even with advanced cataracts, vision can usually be restored with surgery. Be sure to have regular checkups with your ophthalmologist so that any developing vision problems can be caught early.

— Source: Mayo Clinic



Have a question for the pharmacist?
Email questions to: pharmacist@bouvierpharmacy.com

Sudoku

Fill in the grid so that every row, column and 3x3 box contains the numbers 1 through 9.

			9			6		
				4				
3	1							
	2		9		3	1		
	5			2			3	
		8			1	4		6
1	6				2	8		
			3				5	4
				5				

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DIFFICULTY: ★★☆☆☆



Thank you to all of the Election Workers and Volunteers!

6	1	4	8	9	3	5	2	7
2	5	8	1	4	7	3	9	6
9	3	7	6	5	2	4	8	1
1	4	2	3	7	6	9	5	8
3	7	6	5	8	9	2	1	4
5	8	9	2	1	4	6	7	3
4	6	1	7	2	5	8	3	9
7	9	5	4	3	8	1	6	2
8	2	3	9	6	1	7	4	5

~ Answer to Previous Puzzle



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ENIGMA™ CRYPTOGRAM

Enigma cryptograms are created from quotations and proverbs from around the world. Each letter stands for another letter. Hint: "H" = "I"

"GNPREHEC HV GHBN RDAHEC
TYVSRNPM: EDS SD PUJPEZN HV SD
URDY XPZB."

— ZQHENVN YRDJNRX

PREVIOUS SOLUTION: "He is a fool who cannot be angry; but he is a wise man who will not." — English proverb

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E006

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CROSSWORD PUZZLE

ACROSS

- 1 White matter of the brain
- 5 Tactical Air Command (abbr.)
- 8 Semitic deity
- 12 Outbreak
- 13 Harem room
- 14 High (pref.)
- 15 Tidy
- 16 Entangle
- 17 Broad structural basin
- 18 Again
- 20 Regard
- 22 Never (Ger.)
- 23 Red deer
- 24 Reef (2 words)
- 28 Arrow poison
- 32 Kwa language
- 33 Goddess (Lat.)
- 35 John, Gaelic
- 36 Tanzania island
- 39 Military formation
- 42 Legendary celt
- 44 Computer aided

manufacturing (abbr.)

- 45 Last section
- 48 Husband/brother of Isis
- 52 Down with (Fr., 2 words)
- 53 Central processing unit (abbr.)
- 55 Take on cargo
- 56 Ignoble
- 57 Brown
- 58 Key
- 59 Tennyson character
- 60 Eight (pref.)
- 61 Attention-getting sound

DOWN

- 1 Wild buffalo
- 2 Willingly
- 3 Swine
- 4 Be present
- 5 Blonde

ANSWER TO PREVIOUS PUZZLE

ETC	SABA	ARPA								
RAH	SHUL	MEAN								
SKA	NARAS	SIMHA								
TERA	BREAD									
	ARA		MSSRS							
MOCK	BLOW	TEEL								
OAT	RABAT	ADE								
SHES	ROYAL	ROD								
SURAT	EEC									
	TEEST	IHRE								
ADORATION	FAA									
FEPANOCT	ORC									
BEEP	ANKH	REH								

- 6 "Fables in Slang" author
- 7 Pole in Gaelic games
- 8 Ram nickname
- 9 Wings
- 10 Tamarisk salt tree
- 11 Loess language
- 19 Family relative
- 21 Old Fr. coin
- 24 Small drink
- 25 Presidential
- 26 Name (Fr.)
- 27 Caddoan Indian
- 29 Trouble
- 30 Indo-Chin.
- 31 Roadhouse
- 34 Report
- 37 Oblique
- 38 Atlantic (abbr.)
- 40 Laughter sounds
- 41 Wife of Iago
- 43 Hundred (pref.)
- 45 Gooseberry
- 46 Dayak people
- 47 Heb. patriarch's title
- 49 Skin eruption
- 50 Inactive
- 51 Appear
- 54 Lumberman's boot

1	2	3	4		5	6	7		8	9	10	11	
12						13				14			
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32						33		34			35		
36				37	38		39		40	41			
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52						53	54			55			
56								57			58		
59								60			61		

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Dear Family, Friends & Clients...

WARM WISHES

from our family to yours!

"Karen was very knowledgeable and professional. She had excellent local contacts when I needed recommendations. Karen was patient and calm when I wasn't so much so.

She talked me through computer applications that were new since the last time I sold a house. Karen was very supportive through the whole process of selling my home. I enjoyed working with Karen and recommend her to anyone local who is selling their property."



"I chose Karen to sell my home as she is the queen of Northborough. The house was listed and offer accepted in 2 days. Closing process went smoothly and Karen was able to assist in a pinch with certain matters. Karen is knowledgeable, professional, and is good at what she does."



As we approach the holiday season, I feel extremely blessed when reflecting on the past. Twenty-seven years ago, I began my career as a real estate agent. I never could have imagined the amazing journey that was ahead. I have met incredible individuals along the way, many of whom I feel honored to now call friends. This adventure has seen the growth of my four children, the marriage of four children, and the birth of my two grandchildren.

Throughout the years there have been several discussions about the key to success. Though there are many different opinions, I truly believe that the real key to my success is all of you; my clients, friends and family. I want to take this opportunity to express my heartfelt gratitude to each and every one of you. I am deeply touched by the kind words, referrals, loyalty, and constant support that I have been shown over the years and want you to know that I sincerely appreciate everything you have done.

I look forward to the opportunity to assist you with any of your real estate needs in the years to come.

Best wishes for a happy & healthy holiday season and a wonderful year filled with laughter, love, and happiness.



Warm Regards,

Karen Scopetski

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