Town Of Hudson Council on Aging Multi-Service Center 29 Church St. Hudson, MA



Hudson Senior Center

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2020



Hudson Council on Aging *A Multi-Service Center* Open Monday through Friday - 8:00am to 3:30pm (978) 568-9638 (978) 568-9639 (978) 568-9647 Fax (978) 567-0946

Social Services:

- S.H.I.N.E: Serving the Health Information Needs of Everyone. Free and confidential health benefits counseling for Medicare beneficiaries.
- Public Benefits Assistance: Screening and Applications for SMOC Fuel Assistance, SNAP (Supplemental Nutritional Assistance Program) and Mass Health programs.
- Information and Referral: For Seniors, Caregivers, and Families to gain knowledge of community resources and programs.
- Homecare Referrals: Such as BayPath Elder Services (Hudson's Aging Service Access Point) and private homecare agencies to help families age in place at home.
- Ongoing Case Management

Senior Center Staff:

- Janice Long, Director
- Virginia Figueiredo, Administrative Secretary
- Holly Richardson, Social Service Advocate
- Ana Terra-Salomão, Bilingual Social Service_Advocate
- Jim Klotz, Full Time Bus Driver
- Walter Correia & Jack Veo, Part-time Bus Drivers

Social Activities:

Line Dancing, AM Fitness, PM Fitness, Yoga, Tai Chi, Stress Reduction, Parkinson's Exercise, Chair Pilates, Chair Yoga, Walking Club, Stretch Break Class, Flex & Tone Class, Zumba, Bingo, Quilting, Knit and Crochet, Painting Class, Bridge, Billiards, Mahjong, Chess, Cribbage, Day and Overnight Trips, Educational Programs, Lending Library, Gift Shop, Friday's Music Jam, Morning coffee and pastry.

Members of the Council on Aging Board:

- John Gill- Chair 978-568-1107
- Trisha Desmond Vice Chair 978-562-2492
- Melissa Esteves Secretary 978-568-1791
- Nina Smith Treasurer 978-562-3077
- Vinny Giombetti 978- 562-6343
- Tony Monteiro 978-562-6185
- Edward Silveira 978-568-3438
- Charles Corley 978-568-8840
- Diane M. Durand 978-621-9665

Meetings:

The Council on Aging Board –1st Wednesday of each month at 1:00pm (No meetings in July & Aug)

The Friends of Hudson Seniors - 2nd Tuesday of each month at 9:30am

Executive Office of Elder Affairs partially funds this newsletter. Postage is paid by The Friends of Hudson Senior Center Inc.

Occasionally the center provides speakers to help inform seniors regarding current senior issues. This type of forum is educational and allows seniors to ask questions for themselves. At no time is this to be construed as an endorsement from the Hudson Senior Center.

February 2020

REP. KATE HOGAN'S SENIOR NEWS

As we turned the calendar page to 2020 last month, you likely saw across the evening news and morning headlines a flurry of discussion about this year's namesake: this is the year for seeing in 20/20. Look up synonyms for 20/20 vision and here is what you might find: Experience. Clear-sightedness. Clarity. It is

important to me as your state representative to connect my senior constituents to the tools and resources they need to access state programs with, if not 20/20 vision, something not far from it – confidence.

As many of you embark on filing your annual tax returns, I wanted to outline key supports that can bring wisdom and foresight to what I know can be a challenging process. This newsletter is a one-stop shop for information on some of our community's most-accessed – and asked about – tax relief programs for seniors. Keep it on hand for 20/20 vision on cost savings and assistance that might be available to you.

- Senior Circuit Breaker Tax Credit: If you rent or own your primary residence in the Commonwealth, you might be able to claim a substantial credit on your income taxes through a state relief program called the Senior Circuit Breaker Tax Credit. The credit is available to income-eligible seniors and it is based on the amount you pay in real estate taxes. Learn more: https://www.mass.gov/how-to/apply-for-the-circuit-breaker-credit
- Senior Property Tax Work-Off: If you are interested in lending a hand in town, you might be eligible to participate in a program that exchanges volunteer hours for a property tax credit up to \$1,500. Since this is a popular program, be sure to contact the Hudson Council on Aging (COA) at (978) 568-9638 to see if new applications are available.
- **Publication 554:** This booklet explains all the benefits available to seniors at the federal level. Call Rep. Hogan's District Director Karen Freker at (978) 897-1333 for a copy.
- Local exemptions for Hudson seniors: State law gives municipalities the ability to decide which property tax relief programs it will offer town residents and set income-eligibility requirements. These local exemptions are particularly important for seniors, because they can provide property tax relief for residents 65 and older, Veterans and surviving spouses, and those living with disabilities. For more detailed information on exemptions that might be available to you, contact the Hudson Department of Assessors at (978) 568-9620.
- **COA Volunteer Assistance Program:** The COA will once again partner with the AARP Foundation Tax-Aide program to provide free tax-return assistance. Starting in February, local AARP volunteers will be available to meet with Hudson seniors on Tuesday mornings. Call the COA at (978) 568-9638 to schedule your 60-minute appointment and learn more about which documents to bring with you.

Speaking of 20/20, here is a quick, but important tip for the year ahead: When signing and dating legal documents in 2020, be sure to write out the full year rather than using 20 as an abbreviation. Law enforcement recommends this simple move as an important safeguard against potential fraud, since 20 can be easily changed to other years – 2/14/20, for example, becoming 2/14/2018. What does this mean for you? Instead of writing 2/14/20, write 2/14/2020 instead.

Rep. Hogan's Office Hours

• **Stow Office Hours** will be held on Thursday, February 13th from 6 to 7 p.m. at the Randall Library, 19 Crescent Street, Stow

If you are unable to attend office hours, please call the State House at (617) 722-2199 to schedule an appointment. Staff is also available at the District Office on Thursdays from 10 a.m. to 3 p.m.

Kate (1)

Kate Hogan, State Representative

Proudly represents Bolton, Hudson, Maynard, and Stow State House, Room 163, Boston, MA, 02133 / Phone: (617) 722-2199 / <u>Kate.Hogan@mahouse.gov</u> District Office: Maynard Town Hall, 195 Main Street, Maynard, MA 01754 / Phone: (978) 897-1333

Hudson Senior Center News.....from Janice Long





Tuesday, March 3rd at 11:30am... join us for Corn Chowder &Wheel of Fortune with Diane Durand. *(Limited to 40 people)*

We will start with hearty corn chowder with warm rolls from Buffet Way. Diane will start Wheel of Fortune around noon till 1:30ish. Cost is \$3.00 for corn chowder. You must sign up for this!

The Hudson Senior Center is sponsoring: Peter Baldwin, Author of *"Heaven Is Beautiful"* Tuesday March 10th 10am - 11:30am at our center He will discuss how dying taught him that death is just the beginning. His story is incredible! You must sign up for this by calling the Senior Center at 978-568-9638



When Peter Baldwin Panagore died on the side of a mountain, his life was forever changed. Decades later, the intense spiritual journey continues, In March of 1980, college senior Peter Panagore went ice climbing on the worldfamous Lower Weeping Wall, along the Ice Fields Parkway in Alberta, Canada. His climbing partner was an experienced ice climber, but Panagore was a novice. On their

descent, they became trapped on the side of the mountain. As the sun set, he was overcome by exhaustion and hypothermia. He died on the side of that mountain. And in those minutes on the other side, he experienced hell, forgiveness, and unconditional love. Heaven was beautiful.

Panagore's death experience changed his life and resulted in an intense spiritual journey that has continued for decades. It impelled him to pursue a master's degree at Yale Divinity School, focusing on systematic theology and Christian mysticism. His educational background coupled with 30 years of meditative practice and 20 years of professional work with the dying and grieving has given him unique insight, language, and perspective on heaven, God, death, life, love, beauty, and hope. *I have told my story to audiences large and small for a decade now.... My story touches people's hearts; every time I tell it the audience is gripped and silent.... This book is about hope. It is meant to give real hope to the dying, hope to the fearful, hope to the hopeless, hope to the grieving.--from the book*



Parking at the Senior Center

For a short period of time we have to give up a few parking spaces in our main parking lot due to pending construction. We understand that this is an inconvenience and we ask for your patience during this time. ©

Please be aware that our buses frequently park in front of the building to drop off or pick people up. It may be difficult for you to back out if the bus is in your way. We ask that you please wait before backing out until the busses leave. In most cases the drivers are in and out of the building quickly. If not you can use your cell phone and call our office; 978-568-9638 to let the front desk know you are waiting for the bus to leave.



We are looking for people to join the "Team Hudson" Pool League.

Here are some reasons why you should join a fun and exciting 10 week Pool League starting in March 2020.

- It is a place to meet new people and have a social life
- Practice makes perfect...You can improve your game.
- You get to travel to play different teams from Framingham, Northborough, Marlborough Southborough and Hopkinton. (Carpooling available)
- It's great time away from the house!
- You can increase your pool abilities by challenging yourself (mentally, emotionally and physically).
- If you are competitive, this is a great sport to compete.
- You can play pool at any age.
- Health reasons...burning calories, hand eye coordination etc.
- Pool helps with your decision making and thinking on your feet.
- It sharpens your mind and your math skills.

Please join Team Hudson! You are sure to meet some great people, have tons of fun and improve your game! Call 978-568-9638 for more info.

Homeowners this presentation is for you!

Habitat for Humanity Critical Home Repair in Hudson Wednesday March 18th at 9:30 at the Hudson Senior Center



Habitat for Humanity of North Central Massachusetts launched a new Critical Home Repair Program in 2015. This is a home preservation program that provides needed interior and exterior repairs for low-income homeowners, so that they may maintain a safe, decent, and affordable place to live.

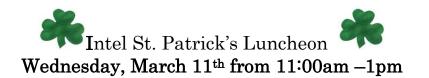
This program focuses on safety, security, accessibility, weatherization, and keeping houses up to city codes. Through project management oversight which typically includes volunteer labor, Habitat will assist families with completing home repairs.

The Critical Home Repair Program is designed to provide a hand up, not a hand out, to homeowners who are in need such that they may feel proud and dignified about the place they call home.

With a max of up to \$15,000 Your No-Profit Loan can cover:

- Replacing your roof and gutters
- Installing new vinyl siding
- Replacing driveway and sidewalk
- Replacing your porch and steps
- Installing an energy-efficient furnace and/or water heater
- Upgrading your electrical service
- Installing new copper plumbing
- Remodeling the kitchen or bathroom
- And many more repairs...

PLEASE CALL THE SENIOR CENTER TO SIGN UP FOR THIS 978-568-9638



This is the "Main Event" in Hudson for the month of March! Lunch will be the classic St. Patrick's Day feast with corned beef, cabbage, Irish bread and more! The Intel band will be present playing songs from Ireland. Raffle tickets (2 people per ticket) will be available at the Senior Center. Only **115 tickets** are available. **(See below for details).** Please come in to fill out a raffle ticket for a chance to enjoy this luncheon with Intel and their wonderful employees!

**Two names per raffle ticket and only one entry per person. (Your name can only be entered on ONE ticket.) Tickets will be available anytime between Monday, February 10th through Friday, February 21st by noon.

We will then draw 115 names to attend the luncheon. Names will be posted at the center on Monday, Feb 24th at the front desk. Please come in or call to find out if your name has been drawn.



Assabet Technical High School's Tech Savvy students are back again to answer your technology questions on Wednesday March 4th at 10am

Assabet's Computer Programming & Web Development Teacher will have his top tech savvy students come to the center to help you with your **Ipads**, **Cell phones and Tablets**. Please bring in your devices and learn from the experts how to transition from iphones to androids and vice/versa, use and manage apps, emails and Facebook and much more. You must sign up for this. **Call the Center at 978-568-9638 to reserve your seat**.

Based on income, some may be able to lower their Medicare Cost.

On **January 1, 2020** the income and asset limits for the Medicare Savings Programs* increased. If you qualify, these programs will pay your Part B premium and in some cases your Part A and B deductibles, co-pays and Part A premium (if you have one). In addition, you will automatically receive Extra Help, a program that will lower your Medicare Part D premium and co-pays.

Income and asset limits effective 1-1-20

	Income / month	Assets
Individual	\$1,738	\$15,720
Married couple	\$2,346	\$23,600

If you have any questions please call Holly, Ana or Janice at 978-568-9638

Reminder: The Center will be CLOSED on Monday, February 17th Presidents Day Please check the Fitness page with any class cancellations.

Bye for Now...Janice



From Holly Richardson

Outreach

Reminder about the Medicare Advantage Open Enrollment Period which is from January 1 until March 31. This Medicare Advantage Open Enrollment Period is ONLY for those who are enrolled in a **Medicare Advantage Plan** (HMOs, PPOs for example), **not** for those enrolled in a stand-alone drug plan with a Medigap (Medex for example). You MUST be enrolled in a Medicare Advantage Plan on January 1 to use this MA OEP (Medicare Advantage Open Enrollment). This can be used ONCE, and the new plan effective date is the first of the following month.

During this period of time, you can switch to another Medicare Advantage plan (with or without drug coverage), you can leave your Medicare Advantage plan and join original Medicare (with or without supplement) and receive a coordinating Part D special enrollment. Your current plan is cancelled with enrollment into your new plan. The Hudson Senior Center SHINE counselors can be reached at 978-568-9638. Please remember we go by appointments. Remember this is *only* from January 1-March 31 so don't wait to schedule an appointment.

If you are not in a Medicare Advantage plan and have missed the Open Enrollment Period, contact the SHINE department to see if you qualify for a Special Enrollment to make a change to your insurance, or see if you qualify for an assistance program that may provide a Special Enrollment for you during the year.

Please be advised that every year income and asset guidelines change for some of the public benefits that are available to apply to. If you are interested in being rescreened for these programs or were barely over the guidelines last year, call us to schedule an appointment, we would be glad to re-visit this with you.

For SMOC recipients: It has come to our attention that they just recently started to pay the benefits for utility clients. If you have questions or concerns about payments that have or have not been made on your behalf, please call us at the Hudson Senior Center and we would be more than happy to look into this for you. As always, if you are interested in applying or reapplying for this benefit, you have until April 30, 2020 to do so.



INFORMAÇÃO DADA POR ANA TERRA-SALOMÃO O meu horário é o seguinte: Segundas às Sextas das 9:00 às 3:00 da tarde. O número de telefone é 978-568-9638 ext.16

"MEDICARE ADVANTAGE PLAN OPEN ENROLLMENT PERIOD"

De 1 de Janeiro de 2020 a 31 de Março de 2020, as pessoas com "Medicare Advantage Plan" (com Tufts, Harvard, Fallon, Blue Cross, etc.) podem trocar de plano de seguro. Durante este período pode mudar o seu plano de "Medicare Advantage" para outro "Medicare Advantage Plan" ou Medicare tradicional com um plano separado de medicamentos ("Medicare Part D"). Caso tenha algumas perguntas, não hesite em contactar o Senior Center e falar com Ana Terra-Salomao – 978-568-9638 x 16.

INFORMAÇÃO IMPORTANTE

Se as Escolas Publicas de Hudson estiverem fechadas devido a neve o Senior Center também estará fechado. Por favor não venha ao Senior Center se estiver mau tempo. Estamos preocupados com a segurança dos nossos clientes. Telefone para verificar que o Senior Center esta aberto.

DIAS DE IR ÀS COMPRAS!!

Os dias de ir às compras são terça-feira e quinta-feira para todos os idosos de Hudson a partir das 10:00 da manhã. Às **terça-feira** pode escholher entre os seguintes supermercados: Stop & Shop, Shaws ou Walmart. Às **quinta-feira** vamos ao Market Basket. **Limitado a 13 pessoas.**

DATAS IMPORTANTES

Dias 3, 10 e 24 de Fevereiro - Grupo de croché às 9:00 da manhã. Venha fazer croché com um grupo alegre.

Dia 11 de Fevereiro – Reunião dos Amigos do Senior Center às 9:30 da manhã.

Dia 11 de Fevereiro – Almoço de "Valentine's Day" às 11:30 da manhã no Assabet Valley High School. O menu é galinha ou carne de porco. O custo é \$10.00 por pessoa. Bilhetes a venda no Senior Center a partir do dia 23 de Janeiro.

Dia 12 de Fevereiro – Consulta grátis com o Advogado Bergeron à 1:00 da tarde. Telefone para marcar um apontamento.

Dia 17 de Fevereiro – O Senior Center estará fechado devido ao feriado do "President's Day."

Dia 11 de Março - Almoço grátis do "St. Patrick's Day" no Intel em Hudson às 11:00 da manhã. So haverá 115 bilhetes. Vamos fazer uma rifa para os bilhetes durante os dias 10 de Fevereiro a 21 de Fevereiro ao meio-dia. Venha ao Senior Center nestes dias para preencher a sua rifa. Os nomes das pessoas que foram escolhidas para os bilhetes estarão numa lista no dia 24 de Fevereiro.

NOTE: THIS PAGE IS BEING TRANSLATED FOR NON-ENGLISH SPEAKING SENIORS AND IS THE SAME INFORMATION FOUND IN THE NEWSLETTER FOR ALL SENIORS!)



FREE HELP with State and Federal Income Tax Returns

Each year the Hudson Senior Center is pleased to pair with the AARP TAXAIDE Program to offer a free income tax service to seniors in the Hudson area. Local AARP volunteers staff the program, supported by the staff from the Senior Center. We are pleased to offer this opportunity again this year.

The AARP TAX-AIDE program helps low and middle income taxpayers file their Federal and Massachusetts personal income tax returns. Special attention is given to senior citizens with Federal Adjusted income of under \$80,000. The program also helps those who would not normally file a tax return but who qualify for the Massachusetts Senior Circuit Breaker, a partial tax refund of up to \$1100 for low income seniors whose real estate taxes or rent meets certain requirements. Residents of subsidized housing do not qualify for the Senior Circuit Breaker.

AARP TAX-AIDE volunteers are trained to assist in filing the basic income tax forms and schedules, including most forms for earned income, retirement income, interest and dividend income, simple business income, itemized deductions, the earned income credit, and Child Tax and Education credits. Volunteers are not trained to assist with depreciation, business returns, complex financial income, and taxpayers subject to the Alternate Minimum tax.

The AARP volunteers meet with taxpayers by appointment at the Hudson Senior Center on **Tuesday mornings, starting February 4 and ending April 14.** Appointments are about an hour, with the first starting at 8:45 and last starting about 12:45.

Appointments fill up fast. Call or sign up at the front desk

You are asked to bring all your tax documents to your appointment.

- Please bring your copy of your 2015 Federal and State tax return.
- We will require proof of identity (a photo ID) and a Social Security Card or letter from the Social Security Administration documenting all Social Security numbers.
- Bring proof of health care coverage and the 1095-A if you purchased insurance on the MASS Connector.
- Bring all income statements wage statements (W2), interest statements (1099-I), dividend statements (1099-D), retirement income statements (1099-R), social security statements, and brokerage statements (1099-B).
- Bring proof of real estate tax and water bill payments or rent payments.
- Bring mortgage statements, charity contributions, medical expenses, and tuition payment statements.

Not having the required forms will usually mean rescheduling another appointment on a future Tuesday.

If you have questions, we suggest that you stop in any Tuesday morning during the tax season and the volunteers will assist you to get ready for your appointment.



VALENTINE'S LUNCHEON Tuesday, February 11, 2020 at 11:30am at the Epicurean room at Assabet Technical High School

Please join us for a wonderful lunch which includes tomato basil soup, rolls & butter, chicken marsala or pork tenderloin with apple stuffing, roasted wedge potatoes, peas with pearl onions and red peppers chocolate mousse for dessert. **Cost is \$10.00 (still some tickets available)**



"Mobile Library" at the Center Monday, February 10th at 10am



Look for our "Mobile Library" every month. Our traveling library will head to the Hudson Senior Center for people to check out books, DVDs, Books on CD, Playaways, and more. You can also bring in your books that you would like to return!

> The Diversity through Collaboration Group will be showing: "Love, Simon" Thursday, February 13th from 1pm – 3pm. At the Marlboro Senior Center 40 New Street Marlboro MA



Everyone deserves a great love story, but for 17-year-old Simon Spier, it's a little more complicated. He hasn't told his family or friends that he's gay, and he doesn't know the identity of the anonymous classmate that he's fallen for online. Resolving both issues proves hilarious, terrifying and lifechanging.

Coffee & Conversation with Lauri Ryding, Assistant Program Director - Inclusion & Diversity How did and do you celebrate PRIDE! You will love Lauri she is approachable, fun and informative. Please join her on any or all of the following days and locations. Members of the LGBTQ community, friends and allies are welcome.

• Thursdays with Lauri in Hudson – $4^{\rm th}\,$ Thursday of the month from 10AM -11:30AM

Winter Weather



If the Hudson Public Schools are Closed or Delayed then the Senior Center will also be closed or delayed.

If it is snowing or sleeting and the schools are **NOT** closed, for **your safety**, we ask that you please delay coming to the center by at least 1 hour to allow town employees the time needed to shovel and treat walkways and ramp and to allow the bus driver time to clear the bus. Also please call the center before you come to see if your class or program instructor is on schedule or has cancelled due to inclement weather. Thank you!

Preparing for Winter Weather...

What you need in your Winter Emergency Supply Kit: flashlight and extra batteries, portable radio or NOAA Weather Radio with extra batteries, charged cell phone, essential prescription medications, non-perishable food, manual can opener, one gallon of water per person per day, fire extinguisher, extra blankets. BE SAFE!!!

"VETS TALK"

A program for Veterans Please join us at the Senior Center for talk, coffee and pastries on...

Thursday, February 13th & 27th at 9am

Vets Talk is a chance for only veterans to get together to talk about what's going on in the world or anything else that comes to mind over coffee. There's no agenda or structure, just the opportunity to shoot the breeze in a way only those who have served can do and understand.



Legal Clinics with Arthur Bergeron

Tuesday, April 21st at 1 pm: Married Couples: Update on Estate Planning Strategies:

When was the last time you reviewed your estate plan? As we age, our needs may change. The law may also change. It is good practice to review, and update if need be, your estate plan every five or ten years, especially if your health, living, marital, or financial situations have changed. At his next elder law seminar, Attorney Arthur Bergeron will provide an elder law update so you can decide whether or not your existing plan addresses your current situation and goals.

Tuesday, June 16th at 1 pm: Estate Planning Strategies for Singles:

If you are single, widowed, or divorced, your estate planning strategies are different, and oftentimes more complicated, than if you were married. One common concern we all have as we age is that we worry about things like the costs associated with nursing homes, estate taxes and probate avoidance, and just making sure we keep control of our daily life. Attorney Arthur Bergeron's next elder law seminar will get you to rethink your strategies so you can sleep better at night.



Assabet Valley Camera Club Program

"The Best of the NECCC Prints" Program at Assabet Valley Camera Club



On Wednesday, February 5, the Assabet Valley Camera Club (AVCC) is pleased to host Art

Vaughan, Vice-President and Master Member of the NECCC and its current Print Competition Director. Vaughan will present "The Best of the NECCC Prints," a program showing all the award-winning color and black-and-white prints from this summer's annual New England Camera Club Council (NECCC) Conference. Approximately 35 prints covering a diversity of subjects will be presented with critique and commentary. Attendees will have the opportunity to hear what the judges had to say when making this collection of images the conference winners. The program encourages photographers to develop a keen competitive and analytical eye.

Art Vaughan has worked in photomicrography (digital images taken through microscopes) for decades at different high tech companies. His interests include many other types of imaging, including 3-D and infrared photography. Art enjoys digital restoration of antique images and is an active lens "hacker." In this role, he looks for new uses for broken lenses and other optical components.

The presentation is free and open to the general public. AVCC welcomes anyone interested in learning more about photography as a visual art and its practical application as a science. This program will be held at 7:30 PM in the Great Room at the Hudson Senior Center, 29 Church Street, following a short business meeting. For more information check out the AVCC website at **assabetvalleycc.com** or contact John Gill, club President, at 978-293-5192.





Please join the Jim Culhane Memorial Bridge group at the Hudson Senior Center Monday Feb 10th and 24th from 6PM to 8:45 PM (WEATHER PERMITTING)

We will have a power-point session by Edward Jeffrey Newcombe, then 2+ hours of bidding and playing. It is organized in "duplicate" style, in a relaxed, friendly and informal setting. The card fee is \$5/ person for players; but, visitors are very welcome to observe at no charge. There are plenty of seats. For more information or questions please contact Edward at <u>EJNewcombe@msn.com</u>



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.

DOES YOUR POWER OF ATTORNEY DO WHAT YOU NEED IT TO DO?

Oftentimes at my elder law seminars I ask guests if they have a Durable Power of Attorney. Most people raise their hands. A Power of Attorney is needed to authorize someone to handle all your financial and legal affairs if you are not able to do so yourself. If there's no Power of Attorney, only a Court-appointed conservator can do those things. Next, I ask how many people have recently read their Power of Attorney. Fewer hands go up. You should make a point of reading it, *and updating it* every few years, as situations may change over time.

Here are the factors you should check:

- Be sure your Power of Attorney is "Durable." This means it will remain effective even if you become incompetent. A standard Power of Attorney is not "durable" and will no longer be valid if you become incompetent. The Power of Attorney must state that it remains valid even if you become incompetent.
- Name an alternate. Many seniors have a Power of Attorney that they signed when they were younger, and that names their spouse only. As you get older, you want to make sure there is a successor named in case your spouse is also sick or has passed away. Instead of naming only one of your children, you may want to name two or three of them "jointly and severally." That way, any one of them can handle things for you at any time. (But check with your financial institution as some of them refuse to honor this format even though it is allowed under the law.)
- Include the power to make gifts. Many of my clients initially come see me because their spouse needs nursing home care or otherwise needs to qualify for MassHealth and they are concerned about protecting their assets or how they will afford the nursing home. Having a Power of Attorney that specifically authorizes gifts to the person named as the agent (the healthy spouse) will allow the healthy spouse the ability to transfer the assets from the "sick" spouses name into his/her own name. This issue also comes up if a dying person has told his/her Attorney to make gifts to people before he/she dies so that those people can avoid probate or reduce estate taxes.
- Exclude a cap on gifts. The federal gift tax exclusion amount is currently \$15,000 per person per year. I will often see Powers of Attorney that limit gifting to this exclusion amount. Typically, this exclusion amount is irrelevant to my clients, since people may give as much as they want to their children (or anyone) as long as lifetime gifting does not exceed a federally established amount of \$11.4M. Therefore, including a cap on gifts can make it impossible for someone who is trying to qualify for MassHealth or trying to distribute their assets before they die.

So, do yourself a favor and read your Durable Power of Attorney. If you're not sure it's correct, talk with your lawyer about it. If drafted correctly, this inexpensive legal document can save you and your family a lot of money, time, and aggravation. If you need more information on this, you may contact me at (508) 860-1470 or abergeron@mirickoconnell.com. You may also view my 10-minute Q&A Fireside Chats and Frank and Mary TV Shows on Frank and Mary's YouTube Channel, <u>www.youtube.com/elderlawfrankandmary</u>.

DayBreak Now at the Hudson, Northborough and Marlborough Senior Centers A Social Day Program Providing Respite for Caregivers

Professional staff will provide a healthy lunch and engaging activities for those who require some supervision. You can participate one, two or three days per week. DayBreak provides a structured, quality time for your loved ones at three locations:

- Northboro Senior Center 119 Bearfoot Road Tuesdays 11:30am-2:30pm.
- Marlboro Senior Center 40 New Street Wednesdays 11:30am-2:30pm.
- Hudson Senior Center 29 Church Street Thursdays 11:30am-2:30pm.

This project funded in part by the MetroWest Health Foundation.

A suggested voluntary donation of \$15 would be appreciated but not necessary to participate in the program.



Calling all Bingo players! Games start at 12:30pm

Scrabble on Fridays at

12:15pm!

Mondays and Wednesdays!



Genealogy Family Research with Charles Corley Wednesday, February 19th at 10:30am

Genealogy class is open to everyone who is interested in researching their ancestry. Beginners welcome!

Painting Classes

Please leave your contact info at the front desk

Open Painting Studio: Tuesdays at 10am -1pm in the craft room.



Water Color Class Wednesdays 10 am to 12 noon



Cost: \$6.00 per class paid directly to the instructor. Class on the 2nd floor in the Craft Room.



The Senior Center Lending

Library appreciates all of the donations made to our Library. However, at this time, we NO longer are accepting books with a Copyright date before 2011.

Check out our new Large Print section!

A special thank you to all of the volunteers who work hard to keep the library organized and up to date!

Looking for Canasta/Hand & Foot Players

Come join our card players on Wednesday afternoons! Don't know how to play? Our seasoned players will show you how to play!!

Stress Reduction with

Qigong Class

Classes meet on Tuesdays from 9:30am to 10:30am

Sign up at the front desk

FRIENDS MEETING ~ Tuesday, February 11th at 9:30am

Tuesday is "Movie Day "at the Center

Here is the listing of movies for February. Come and join us at 12:30pm for the following movies:



February 18th – The Good Liar

Roy Courtnay is a con man in search of a new



swindle. While online, he comes in contact with Betty McLeish. The widow gives him a place to stay and begins to share everything in her life with him. The con suddenly changes as Roy finds himself developing feelings for the

woman he plans to rob. As he come to terms with the problem, he also finds that the balance between his past and future is far less clearer than he though it was. *Rating: R Runtime: 1hr 49min*

February 25th – Ford v Ferrari

It's 1966 and Carroll Shelby, a visionary car



designer, teams up with Ken Miles, a fearless race car driver from Britain. Together they develop a car for the Ford Motor Company to challenge the dominant Ferrari team at the 24 Hours of Le Mans race.

Rating: PG-13 Runtime: 2 hr 32 min

Pool Room

Come play on our 2 beautiful pool tables Monday-Friday.

Knit and Crochet Mondays at 9:30am

Come to the Center and meet some talented ladies! Share your talent and ideas!

Experienced Line Dancing

Every Monday at 10am. Cost is \$3.00 paid to the instructor. Please call 978-568-9638 to enroll

Blood Pressure

Come in every Thursday from 9:30-11am and have your blood pressure checked at our Senior Center. No appointment necessary © ©

The Podiatrist Monday, February 10, 2020

Starting at 9am. Please call for an appointment at 978-568-9638

In Memory Of...



The Hudson Senior Center is appreciative of Donations made on behalf of Gladys LaPan, Joseph Arbelli and Mary McGuire. Our thoughts and prayers are with their Family and Friends.

SILVER THREADS QUILTING GROUP Thursdays & Fridays at 10am!

Hudson Silver Threads are a wonderful group of women who are fun, warm and friendly.

Fiscal year 2020 Fitness Programs

AM Fitness 3 Mornings a week Cost: \$12/month for all 3 classes

- Monday mornings 8:30am Cardio and Weights
- Tuesday mornings 8:30am Cardio
- Thursday mornings 8:30am Cardio and Weights

(PM Fitness is changing - Due to low attendance and winter months we are canceling Monday and Thursday evening fitness classes for the months of December, January and February. We will keep the Tuesday 4:30 Stretch class. Cost for Tuesday 4:30 stretch class is now \$5.00 per month)

• Tues evenings 4:30pm stretch

AM Yoga: Wednesday mornings 8:30am. Cost: \$10.00 per month

This gentle yoga class includes breath work, grounding seated stretches, key standing poses and guided meditation using essential oils.

PM Yoga: Wednesday evenings 5:30pm. Cost: \$10.00 per month

<u>Flex and Tone</u>: Wednesdays at 9:30am Cost: \$5.00 per month This class will use props- blocks and straps - along with a variety of stretching methods to improve flexibility, range of motion, promote circulation and improve strength and flexibility.

<u>Stretch Break : Fridays at 9am :</u>

Cost is \$5.00/month or Free if you are taking 3 or more fitness classes

This 45 minute class will consist of mat-based stretches for the entire body. If you find yourself sitting a lot during the day, weak lower back, tight chest and neck soreness, this is the class for you. This class will help you to become more flexible, strengthen your lower back and abdominals and rid yourself of neck and shoulder pain.

Stress Reduction With Qigong Class: *No Class Tuesday, February 4th*

Tuesdays at 9:30am. Cost is \$3.00 per class, payable to the instructor. Are you interested in reducing the stress in your life and in better coping with the day-to-day activities making demands on your time? This class may be right for you. The class utilizes both a western approach based on the work of Dr. Herbert Benson, of Harvard University, and Dr. Jon Kabat-Zinn, of UMass, in combination with simple, easy to learn Chinese Qigong exercises.

Zumba : *No Class February 20th *

Thursday at 11:00am Cost is \$10.00 per month. Zumba Your Way: Zumba dance to a little Latin, a bit of Big Band, some Broadway Show Tunes and get in shape the fun way!

Chair Pilates: Mondays at 9:30am & Fridays 11:15am

Cost: \$12.00 per month Chair Pilates takes the benefits of pilates with the help of a chair for those who have trouble getting on and off the floor. The class is designed to restore strength and balance in the core retraining the body to function more effectively. Give this a try and meet Jennifer Davidson certified yoga / pilates instructor and massage therapist.

Fitness program designed for Parkinson's but works for everyone: * No Class Feb 11th, 13th & 18th *

Tuesdays at 10:40am and Thursdays at 1pm

The first half of the class is conducted with participants in the seated position and work on optimizing, flexibility, range of motion and balance. The second half of the class is done standing up and emphasizes correct posture, balance, dexterity, flexibility and walking techniques.

Chair Yoga: * No Class March 4th & 11th *

Wednesdays at 2pm Cost is \$10 per month

Classic Yoga poses and postures both seated and standing to increase strength and flexibility, improving overall wellbeing. First half seated stretching and warm-ups, second half standing and balancing poses and flows along with a modified sun salutation using the chair for support. This Yoga class offers mindful movements coordinated to your breath. Adaptations are offered so that students with varying levels of abilities and physical limitations may participate to the best of their ability.

Hudson Senior Center Trips 2019

May 8th -9th New York City 2 Days/1Night

May 15th – 22nd Boston to Bermuda Cruise

Board the Norwegian Gem out of Boston and discover the quaint neighborhoods and pristine pink beaches of Bermuda. This trip includes roundtrip transfers, 8day/7night cruise, Beverage package, Luggage handling fees plus much more!! Depending on availability **Price: starting at \$1199pp**

Wednesday, May 20th Home Again: The Carole King Tribute

Deb DeLucca, joined by her band of seasoned musicians, take the audience on a journey through Carole's impressive and expansive repertoire. Home Again prides itself in recreating an authentic look, feel and sound of Carole king live in concert. This tribute is live at the Danversport Yacht Club which includes a plated luncheon choice of stuffed breast of chicken or baked schrod with salad, potato, vegetables, breads, dessert and coffee/tea. Price: \$94.00 pp

Wednesday, September 16th A Chicago Celebraton: Relive the hits

The music of Chicago lives on as the talented group of musicians; Beginnings bring these timeless classics to the stage. Enjoy this concert at the Danversport Yacht Club which includes the show and a plated luncheon of your choice of stuffed breast of chicken of baked schrod. Price: \$94.00 pp

Sunday, October 18th The British Invasion Years

A 60's musical revolution with hits from both sides of the atlantic. The first half of the show is the British invasion featuring chart toppers by the iconic groups such as The Zombies, Dave Clark Five, The Rolling Stones and many more. The second half of the show features the American response with artists like The Mondees Simon & Garfunkel, The Beach Boys just to name a few. This trip includes a Bunch buffet of pastries, Danish, eggs, variety of quiches, French toast, salad, chicken, potatoes, dessert and much more. **Price: \$92.00 pp**

> Collette Travel Presentation: Tuesday, February 25, 2020 at 1pm Come find out more about this Great New Trip!

Rome & the Amalfi Coast : October 29 – November 7, 2020



Book Now & Save \$200 Per Person: Double \$3,599* Single \$3,899 Triple \$3,549. For bookings made after Apr 30, 2020 call for rates. (prices reflect \$200 savings) Included in Price: Round Trip Air from Logan Intl Airport, Air Taxes and Fees/Surcharges, Hotel Transfers. Not included in price: Cancellation Waiver and Insurance of \$315 per person.

• In Minori, sample some of the local specialties at a family-owned limoncello factory.

• Enjoy a tasting and lunch at a local winery at the foot of Mount Vesuvius.

- Discover the amazing mountaintop monastery of Montecassino.
- Tour a buffalo milk mozzarella factory.
- Visit the fascinating National Archaeological Museum in Naples.
- Take a panoramic tour of Classical Rome featuring an in-depth, guided visit of the spectacular Colosseum.
- Visit the seaside resort town of Sorrento.
- Discover the excavated ruins of Pompeii at the foothills of Mount Vesuvius.

Informational Flyers available at the front desk



Transportation News...



Do not forget about Food Shopping days!

Food shopping days are <u>Tuesdays and Thursdays</u> for all Hudson seniors regardless of where you live. Pick-ups begin at 10am.

Tuesdays choose from the following grocery stores: Stop and Shop, Shaws or WalMart. **Thursdays** is Market Basket.

To sign up, please call 978-568-9638 the day before. Limited to 13 people.

Another cold lunch option at our center...just for you!

BayPath is now offering cold lunches every day at our center. In order to participate you need to sign up at least the day before (before 12:30pm) at the center with the kitchen staff or call the center 978-568-9638 and ask for the kitchen ext. 14 and leave a message Cost is a \$3.00 donation. If you are busy at the center with activities and its lunch time, this is a great option to pick up a quick meal with your friends!

Cold Menu February 2020								
Monday	Tuesday	Wednesday	Thursday	Friday				
3-Feb	4-Feb	5-Feb	6-Feb	7-Feb				
Tuna Salad Israeli Cous Cous Salad Cole Slaw	Chef's Salad Roasted Potato Salad Mixed Fruit	Sliced Turkey Breast Chick Pea & Cilantro Salad Sesame Cucumber Salad	Tortellini & Turkey Salad Beet & Onion Salad Broccoli Salad	Bourbon Chicken Salad Quinoa with Roasted Veggies Roman Blend Veg Salad				
10-Feb	11-Feb	12-Feb	13-Feb	14-Feb				
Turkey Cranberry Salad Wild Rice Salad Broccoli Salad	Cilantro Chicken Corn & Black Bean Salad Sesame Cucumber Salad	Mixed Greens w/Salmon Tangy 4 Bean Salad Peaches	Ham Salad Quinoa w/Roasted Veggies Roman Blend Veg Salad	Egg Salad Potato Salad Pineapple				
17-Feb	18-Feb	19-Feb	20-Feb	21-Feb				
HOLIDAY No Meals Served	Roast Beef Mediterranean Rice Salad Beet & Onion Salad	Egg Salad Potato Salad Tropical Fruit	Tuna Salad New Pasta Salad Cole Slaw	Asian Chicken Salad Asian Pasta Salad Mandarin Oranges				
24-Feb	25-Feb	26-Feb	27-Feb	28-Feb				
Tortellini & Turkey Salad Chick Pea & Cilantro Salad Broccoli Salad	Chicken Caesar Salad Potato Salad Mixed Fruit	Cheese Omelet Hash Browns Pineapple	Turkey Apple Salad New Pasta Salad Carrot & Raisin Salad	Egg Salad Roasted Potato Salad Beet & Onion Salad				

What's Going on...

- Senior Center Closed: Monday, Feb 17th
- Hudson Mobile Library: Mon, Feb10th at 10am
- Podiatrist: Monday, Feb 10th by appt only
- Friends Meeting: Tuesday, Feb 11th at 9:30am
- Valentine's Lunch at Assabet: Tues, Feb 11th at 11:30am
- Hearing Clinic: Tues. Feb 11th at 9:30am by appt only
- Vets Talk: Thursday, Feb 13^{th} & 27^{th} at 9am
- Movie Day: Tuesday, Feb 18^{th} & 25^{th} at 12:30 pm
- Genealogy: Wednesday, Feb 19th at 10:30am
- Rome & Amalfi Coast Travel Presentation: Tues, Feb 25th at 1pm
- Corn Chowder & Wheel of Fortune: Tues, March 3rd
- Tech Savvy: Wednesday, March 4th at 10am
- Heaven Is Beautiful: Tues. March 10th at 10am
- **Cribbage:** Every Day except Thursday
- Food Shopping Days: Tuesdays and Thursdays 10:00 am
- AM Fitness: Mon. Tues & Thur. mornings 8:30 AM
- Chair Pilates: Monday at 9:30am & Friday at 11:15am
- Knit and Crochet: Mon. at 9:30 am
- Line Dancing: Mondays at 10am. Cost \$3.00 per person.
- **Bingo:** Monday and Wed 12:30 pm. See you there!!!
- Mah Jong: Mon and Thurs. at the center 12pm to 3:15pm
- Bridge: Every Tues. 9:30am and Friday at 12:30pm
- **PM Stretch:** Tuesdays at 4:30 pm
- Stress Reduction with Qigong: Tues. at 9:30 to 10:30
- Open Studio for Painting: Tuesdays at 10am
- Gift Shoppe: OPEN Wednesdays 9:30am -12:30pm and Thursdays 9:30 am - 12:30pm and Fridays 9:30-12:00pm
- Chess Club: meeting every Tues at 1pm
- Parkinson's Exercise: Tues. 10:40am & Thurs. 1pm
- AM Yoga: every Wednesday 8:00am
- Walking Club: Every Wednesday meet at 9:00am
- Flex and Tone: Wednesdays at 9:30am
- Water Color Class: Wed. 10a -12 noon
- Chair Yoga: Wednesdays at 2pm
- PM Cards: Wednesdays at 1pm
- Blood Pressure: Thursdays 9:30am 11:00am
- Zumba: Thursdays at 11am
- DayBreak every Thursday 11:30am 2:30pm
- Stretch Break: Fridays at 9am
- Music Jam: Fridays at 11:30 am
- Scrabble: Fridays at 12:15pm
- Camera Club: 1st & 3rd Wednesday of the month



The Hudson Senior

Center Bus begins running at 8am and ends at 3:30pm between Hudson and Marlborough Mon –Fri. **Call 978**-**568-9638 the day before** your schedule appointments and call 2 days before appointments if you need **the wheel chair lift**. This is a FREE service but donations are greatly appreciated! Give us a call ©

Come play chess at The Hudson Senior Center

Chess Tuesdays are at 1 pm at the Hudson Senior Center. All levels are welcome. *Come on down!*

Free Legal Advice with Attorney Bergeron

15 minutes of Free Advice Wednesday, February 12th 1pm-3pm~by appointment only

Meals on Wheels

Please call 508-573-7200 and ask for Meals on Wheels. You must sign up for all congregate meals at the center by 12:30pm at least the day before.



All musicians wanted

If you play an instrument come to the Senior Center on Fridays and join our Music Jam Session at 11:30am! It is very entertaining! All are welcome. PLEASE COME AND SHARE YOUR TALENT.

Hearing Clinic Tuesday, February 11th

Starting at 9:30am With Michael Drennan from Rogers Hearing Solutions Call 978-568-9638 for an appointment

	MONDAY		TUESDAY		WEDNESDAY		THURSDAY		FRIDAY	
3		Na+	4	Na+	5	Na+	6	Na+	7	Na
	Beef and Lentil Chili	250	*Mediterranean Chicken	517	Butternut Bisque	149	Chicken a la Vodka	493	Salisbury Steak w/Gravy	26
	Brown Rice	5	Israeli Cous Cous	24	Roast Pork w/Rosemary Graw	156	Penne Pasta	1	Sour Cr & Chive Mashed	(
	Carrots	64	Genoa Vegetable Blend	45	Yukon Gold Potatoes	4	Spinach	65	Green Beans	;
	Wheat Bread	170	v		Rye Bread	150	Dinner Roll	132	Multigrain Bread	1 16
	Mandarin Oranges	7	Diced Pears	5	Vanilla Yogurt	50	Cranapple Crisp	56	Ů	-
	5				0		Diet: 1/2 Crisp	28	6	-
	Total Sodium(mg):	621	Total Sodium (mg):	880	Total Sodium(mg):	634	Total Sodium (mg):	872	Total Sodium (mg):	
	Calories:		Calories:	685	Calories:	566	Calories:	979	Calories:	76
10	High Sodium Mea	Na+	11 SPECIAL	Na+	12	Na+	13	Na+	14	Na
	Minestrone Soup	152	Beef Burgundy	159	Roast Turkey w/Herb Gravy	443	Cream of Broccoli Soup	275	Potato Pollock	27
	*Chicken Parmesan	860	Scalloped Potatoes	125	Bread Stuffing	316	BBQ Beef Burger	139	Tartar Sauce	e_10
	Cavatappi Pasta	1	Creamed Spinach	55	Scandanavian Veg Blend	61	Potato Wedges	273	Butternut Squash	
	Italian Bread	230	Wheat Dinner Roll	105	Multigrain Bread	164	Hamburger Bun	230	Mixed Vegetables	8
	Apricots	10	Cherry Brownie	165	Clementine	1	Applesauce	14	Wheat Bread	_
	·		D: 1/2 cherry brownie	83					Fruit Yogurt	t 7
			,						Ū.	
		###	Total Sodium(mg):	734	Total Sodium(mg):	1109	Total Sodium(mg):	###	Total Sodium (mg):	
	Calories:	820	Calories:	818	Calories:	616	Calories:	719	Calories:	59
17 P	resident's Day Holiday		18	Na+	19	Na+	20	Na+	21	Na
			Chicken Corn Stew	265	White Bean & Kale Soup		Homestyle Chicken Drummer	450	Roast Pork w/Apple Gravy	_
			Winter Vegetables	29	Lasagna Roll Up w/Tomato Sce	705	O'Brien Potatoes	34	Mashed Sweet Potatoes	3
	PRESIDENT'S		Multigrain Bread	164	Dinner Roll	132	Green Peas	66	Spinach	66
			Butterscotch Pudding	317	Mixed Fruit	10	Wheat Bread	170	Multigrain Bread	16
	JAY.		D: SF butterscotch pudding	173			Almond Cookie	181	Fresh Apple)
	* * * * * * *						D: Apple Cinnamon Grahams	95		
N	o Meals Served		Total Sodium (mg):	900	Total Sodium(mg):	1183	Total Sodium (mg):	###	Total Sodium(mg):	
			Calories:	564	Calories:	688	Calories:	826	Calories:	
24		Na+		Na+	26		27	Na+	28	Na
	Vegetable Soup	115	Shepherd's Pie w/Grawy	221	Gypsy Soup	272	Kielbasa&Cabbage Casserole	364	Macaroni & Cheese	48
Honey (Ginger Grilled Chicken	408	Green Beans	3	Baked Pollock Florentine	121	Red Bliss Potatoes	5	Stewed Tomatoes	15
	Vegetable Fried Rice	98	Pumpernickel Bread	155	Orzo Pilaf w/Spinach	57	Carrots	64	Wheat Bread	17
	Wheat Dinner Roll	105	Pineapple Chunks	1	Multigrain Bread	164	Rye Bread	150	Lorna Doones	10
	Fortune Cookie	6			Fresh Pear	2	Sliced Peaches	5		
	Gingerbread Cake	314								
D:	1/2 Gingerbread Cake	157								
	Total Sodium(mg):	###	Total Sodium(mg):	505	Total Sodium(mg):	741	Total Sodium(mg):	713		
	Calories:	778	Calories:	556	Calories:	590	Calories:	614	Calories:	: 83
Sodium	n (Na+) is listed in		Meals are based on a No		This program has been		29 PC			
	ams next to each		Added Salt (3,000-4,000m)	a)	possible in part by funding		"Andal"		N	
nenu it			diet for healthy older adu	- /	from the Older Americans		2 - A Charles			
	with		Higher sodium items are		Act as granted by BayPath		J-JAKE-6			
Δ11 M.~	als include 1% Milk:		marked with an asterisk*		Elder Services, Inc.		, YFR		- Salar - Sala - Salar - Salar	
	a a HIGHUUCE I /0 WIIIK.									