

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



Hudson Senior Center

Non-Profit Organization
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Hudson, MA 01749
Permit #55



2021

**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
- 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

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 2021

REP. KATE HOGAN'S SENIOR NEWS

Massachusetts Annual Budget Prioritizes Seniors

Just like a household's budget, the Commonwealth's annual budget reflects its spending priorities (after fixed or mandated expenses are accounted for). The FY21 budget that was passed last month prioritizes seniors in several ways. Following are highlights from the joint House and Senate version of the bill:

The FY21 budget recognizes that COVID-19 has been particularly hard on our elder population. It includes a significant additional investment of **\$58 million beyond the FY20 budget** on programs for aging adults, and adopts several important policies that will benefit older adults.

My colleagues and I have made a commitment over time to building a continuum of care so that older adults who choose to remain in the community, rather than live in a nursing home, will be able to do so. We voted to support this approach by making a **new investment of \$17 million for rate adjustments for home care services**. Additionally, we establish a commission to develop a **licensure process for home care agencies**, a move that will pave the way for ensuring quality home care. Also, there is now a requirement in the home care line item that a range of home care providers receive training to **ensure sensitivity to the LGBTQ community**.

The pandemic has heightened our awareness of the supports that aging adults need in order to live successfully in the community. With that in mind, the budget increases the appropriations for **geriatric mental health services, elder protective services, and supportive senior housing**.

The House Elder Affairs committee has heard testimony indicating that there seems to be transmission of the virus from individuals leaving hospitals when their care is concluded and returning to nursing homes. Therefore, we included a requirement that DPH issue a report on **preventing the transmission of COVID-19** from hospitals to nursing homes, in order to prevent future outbreaks.

This has been a difficult time for many of us, and my colleagues in the legislature and I have kept the welfare of our seniors on our minds as we listened to testimony, filed amendments, and considered the budget. If there's one silver lining coming out of the pandemic, it's that we have become more aware of human suffering and how to respond, while moving toward a public health care system that works for all.

Contact Rep. Hogan: If you need assistance or would like to contact me, please call me at (617) 722-2199 or email me at Kate.Hogan@mahouse.gov.

May the New Year be happy and healthy for all!

Kate Hogan, State Representative
Proudly represents Bolton, Hudson, Maynard, and Stow
State House, Room 163, Boston, MA, 02133 / Phone: (617) 722-

2199/ Kate.Hogan@mahouse.gov

District Office: Maynard Town Hall, 195 Main Street, Maynard, MA 01754 / Phone: (978) 897-1333

Hello to Everyone!



I am sharing with you the latest update I have received regarding the vaccine. Presently, Marlborough UMass Memorial Hospital is offering vaccines to people 75 and older. The registration site for UMass Memorial Hospital is <https://bit.ly/361gNvq>. At this time everyone has to register online for an appointment. If you are not able to register online, you can ask a family member for help or call the Senior Center. Pharmacies in Town may be offering vaccines soon and they will also require an online registration, you cannot just walk in. Some Primary Care Physicians have been calling their patients to let them know that they are expecting to have the vaccine within a few weeks. Check with your doctor's office to see if and when they plan to have the vaccine and when you can schedule your appointment! Everyone who wants the vaccine will be able to get it but it may take a few weeks before you get an appointment. Do not get discouraged! I am sure within a short period of time we will learn of other vaccination sites. Presently we do not know any more than you regarding the vaccine, however as more information becomes available to us we will let you know. So please stay the course, the vaccine is here! Continue to wear your mask,

Massachusetts Update on COVID-19 Vaccine for Individuals Ages 75 and Older

Beginning Monday, February 1st, people ages 75 and older are eligible to receive the COVID-19 vaccine in Massachusetts. The COVID-19 vaccine is provided free of charge.

When can I get vaccinated?

Vaccinations for people ages 75 or older will begin on February 1st and continue throughout the remainder of the winter and into the spring and summer. Appointment scheduling for these individuals will start to become available as early as Wednesday, January 27th.

The current COVID-19 vaccines require two doses. You will not be fully vaccinated until you receive both doses, and both doses should be administered at the same site.

Eligibility: People ages 75 and older are eligible for the vaccine beginning on February 1st. **Please note, it may take several weeks to get an appointment at a location near you.** As more vaccine supply arrives in Massachusetts, additional appointments will become available.

Locations to Get Vaccinated

There are several locations where individuals who are ages 75 or older may receive vaccinations. Because vaccine supply is limited, **you may need to wait several weeks to schedule an appointment.** Please visit the Commonwealth's webpage with vaccination sites for the current list of open sites, including:

1. A **mass vaccination site** launched by the Commonwealth of Massachusetts. Examples of these sites include Gillette Stadium, Fenway Park, the Eastfield Mall in Springfield, the DoubleTree Hilton Hotel in Danvers, the Reggie Lewis Center in Roxbury and others. These sites currently have the most availability for appointments.
2. Some **local Boards of Public Health** administering the vaccine.
3. Some **local pharmacies** administering the vaccine.
4. Some **primary care providers will be offering vaccines to patients later in the vaccine distribution process.** If you are interested in receiving the COVID-19 vaccine from your primary care provider, there is no need to contact your provider at this time. Primary care providers may reach out with more information or to schedule an appointment when vaccine is available. There is no vaccine waitlist or similar sign-up process with primary care providers.
5. **Your housing property.** If you live in an eligible public or private affordable low income senior housing there may be an onsite clinic being planned.

Please note that this list will be updated frequently as new sites come online.

Planning for Medicare Webinar: Countdown to 65

Friday, February 26, 2021 time 9am to 10am

Call the senior center 978-568-9638 to sign up or register at:

https://well-b.zoom.us/webinar/register/WN_jgPeRcvuS1mEWRePLFWmuA

As you approach Medicare eligibility, you may have a lot of questions. Planning for Medicare-Countdown to 65 can help you understand your health insurance options after your employer-sponsored plan has ended. Whether you're planning to retire soon or will continue working, this seminar will provide you with the information you need to make informed decisions about your future health care needs.

What will Planning for Medicare—Countdown to 65 cover?

Planning for Medicare is a presentation and discussion led by a Blue Cross Blue Shield of Massachusetts representative. The topics typically include:

- Medicare and Medicare Parts A and B
- Medicare enrollment timeline
- Medigap plans that help supplement Medicare coverage
- Medicare Advantage plans, such as HMOs and PPOs
- Medicare Part D prescription drug plans
- Plans and programs available to early retirees, such as COBRA

Grab and Go

Valentines lunch Friday, Feb 12th



Sweet and sour Chicken over rice with salad rolls butter and dessert.

Cost to you is \$5.00 which you can bring when you pick up your meal at 12:00pm. Please wear your mask. As always we look forward to seeing you!!!

Call 978-568-9638 beginning Thursday, February 4th to sign up

Senior Hours on Wednesdays extended through March for customers who need to conduct RMV transactions.

The RMV will designate Wednesdays in February and March at 17 RMV Service Centers to serve customers age 75 and older. These service centers will be dedicated to processing all Registry transactions for older customers. A reservation is required. Providing older adults with a designated RMV service center every Wednesday through March will result in a safer space for customers to visit. **The designated RMV service centers for customers 75+ are:**

Brockton, Danvers, Fall River, Greenfield, Lawrence, Leominster, Martha Vineyard, Nantucket, New Bedford, North Adams, Pittsfield, Plymouth, Revere South Yarmouth, Springfield, Watertown, Worcester

Customers 75 and older will be able to visit the RMV service centers listed above by reservation only, Wednesdays through March.

Select the "Senior Transaction" option in the "Make/Cancel a Reservation" transaction at www.Mass.Gov/RMV to view availability and make a reservation at one of these locations.

Below are the options for an appointment:

If you are a AAA member, you may make a reservation now to renew your driver's license/ID or registration at a AAA location. Visit www.aaa.com/appointments to schedule your visit.

If you are not a AAA member, visit Mass.Gov/RMV to make a reservation to visit an RMV Service Center. Select the "Senior Transaction" option on the "Make/Cancel a Reservation" transaction. Email the RMV for assistance

at MassDOTRMVSeniors@dot.state.ma Call the RMV at 857-368-8005.

AARP Tax Aide Information:

I have been talking with Mr. Frank Dutt who oversees the AARP Tax Aide program in our area. Below, you will see a correspondence from him explaining how the Tax Aide program will look this year, if it is safe to do so. We are hoping by February 15th we will be able to make a decision based on the current aspects of the pandemic. We appreciate your patience and if you have any questions please call Janice at 978-568-9638 ext 470. Thank you!

AARP Tax Help:

Will you be able to get your taxes done?

The AARP TAXAIDE team is planning to open for the season on March 1st. That assumes that the COVID19 infection rate declines, the town allows people into our facility, and volunteers are willing to come out. We will reassess the situation in early February. Therefore, we will not make appointments before February 15th

The process will be very different this year. The process begins by calling the Center after February 15. We will take your contact information and make an appointment for your Intake Interview. You will need to collect all your papers and if doing itemized deductions or filing a Circuit Breaker, you need to summarize all your data. Your Intake Interview will be on the phone or via Google Meet. You will need to agree to have your documents scanned to a cloud account. After your interview, you will be given an appointment to come to the center to have your documents scanned. The scanned documents will be sent to a counselor to complete your return. When your return is finished, you will be scheduled for a time to come to the center to receive a copy of the return and sign a release to e-file the return. Your return will be e-filed and all documents deleted from the cloud account.

Again, there is no guarantee we will open on March 1st because several things need to fall in place for that to happen. We will know more in mid-February. If the timing or process makes you nervous, the only alternative is to engage a paid preparer to do your taxes.

Economic Stimulus Update

The federal government has sent two economic stimulus payments to millions of taxpayers. You can check "Get my economic impact payment" at [IRS.gov](https://www.irs.gov) to determine if the government has sent you a check. That federal web site instructs people to not call the IRS for help. Taxpayers are instructed to file a 2020 income tax form to determine if they received all the refund they are entitled to, even if there is no other reason to file the return. There is no other way to request the payment.

In general, to qualify for a stimulus payment, you must meet the following conditions: (others may apply – see [IRS.gov](https://www.irs.gov) for specific questions)

- Have a valid Social Security number
- Be the taxpayer and spouse on a 2020 tax return
- Have income below \$75,000 filing single and \$150,000 married filing jointly
- Be listed as a qualifying child on a 2020 tax return and be less than 17 years old.

The first round of payments was \$1200 each for the tax payer and spouse and \$500 for each qualifying child. The second round was \$600 each for the tax payer and spouse and each qualifying child. If you did not receive what you were entitled to, it will come as a refund on your 2020 Tax Return. (Recovery Rebate Credit)

What is the Recovery Rebate Credit?

The **Recovery Rebate Credit** is authorized by the Coronavirus Aid, Relief, and Economic Security (CARES) Act and the COVID-related Tax Relief Act. It is a tax credit against your 2020 income tax. Generally, this credit will increase the amount of your tax refund or decrease the amount of the tax you owe.

The Recovery Rebate Credit was eligible to be paid in two rounds of advance payments during 2020 and early 2021. These advanced payments of the Recovery Rebate Credit are referred to as the first and second Economic Impact Payments.

Individuals who received the full amounts of both Economic Impact Payments do not need to complete any information about the Recovery Rebate Credit on their 2020 tax returns. They already received the full amount of the Recovery Rebate Credit as Economic Impact Payments. You received the full amounts of both Economic Impact Payments if:

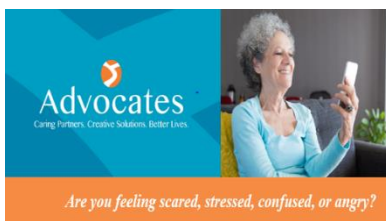
- Your first Economic Impact Payment was \$1,200 (\$2,400 if married filing jointly for 2020) plus \$500 for each [qualifying child](#) you had in 2020; and.
- Your second Economic Impact Payment was \$600 (\$1,200 if married filing jointly for 2020) plus \$600 for each qualifying child you had in 2020.

Who can claim the Recovery Rebate Credit?

Eligible individuals who did not receive the full amounts of both Economic Impact Payments may claim the Recovery Rebate Credit on their 2020 Form 1040 or 1040-SR. To determine whether you are an eligible individual or the amount of your Recovery Rebate Credit, complete the Recovery Rebate Credit Worksheet in the Instructions for Form 1040 and Form 1040-SR.

Generally, you are eligible to claim the Recovery Rebate Credit if you were a U.S. citizen or U.S. resident alien in 2020, cannot be claimed as a dependent of another taxpayer for tax year 2020, and have a Social Security number valid for employment that is issued before the due date of your 2020 tax return (including extensions).

You must file Form 1040 or Form 1040-SR to claim the Recovery Rebate Credit even if you are normally not required to file a tax return. Anyone with income of \$72,000 or less can file their Federal tax return electronically for free through the IRS [Free File](#) Program. Free File is a public-private partnership between the IRS and many filing and tax preparation software providers who provide their brand-name products for free. The safest and fastest way to get a tax refund is to combine electronic filing with [Direct Deposit](#).



COVID-19 Discussion & Support Group *for Older Adults*

Wednesdays at 10:30 a.m. | Virtual

Living during COVID-19 has many challenges that we are still adapting to and learning about. For many, it's a time of isolation, distress, and uncertainty. In this group, people experiencing these difficulties can find support from others encountering similar challenges. Groups will be held via Zoom and are open to residents of the MetroWest area.

To Register: Email

Nancy King-Bolger LICSW

NKing-B@Advocates.org

*Please write **COVID Support Group** in the email subject line. Please include contact number.*

This group will be free to participants due to generous funding by the MA Department of Mental Health, through the Behavioral Health Urgent Care (BHUC) grant. Those in need of grief support and/or individual services due to COVID-19 can contact us at the number or email above. Referrals and resources will be provided.

Questions? John DeRonck | (508) 277-5420

Southbury CT Library is offering for FREE Jazz and the Civil Rights Movement Presentation on February 23, 2021

On Tuesday, February 23rd, 2021 from 1-2:30pm on Zoom, join us for a musical presentation of the history of jazz and its place in the Civil Rights Movement.

Join us for a musical presentation of the history of jazz and its place in the Civil Rights Movement. Enjoy an informative lecture on the link between jazz and civil rights, and a jazz flute performance.

Galen Abdur-Razzaq is an extraordinary flautist with an extensive performance career. He is also a riveting speaker on the topic of jazz, and has performed at colleges and universities for over thirty years.

Registration is required. Zoom invitation links will be sent via email on the day of the program.

Please visit the link below for more information and to register. Registration link

<https://www.southburylibrary.org/events/jazz-and-civil-rights-movement>

Virtual Field Trip to the Wolf Conservation Center Wednesday, February 17th 1pm – 2pm



Experience the wonderful world of wolves from the comfort of home! In this virtual field trip to the Wolf Conservation center, viewers will learn about the history and biology of wolves in North America, and will meet the WCC's ambassador wolves. There's even a chance to potentially see endangered red wolves and Mexican gray wolves!

Dana Goin works as the Wildlife Outreach Specialist at the Wolf Conservation Center. She is focused on educating the public on the local wildlife with whom we share the landscape, and how to best foster peaceful coexistence with them. After receiving her degree in Wildlife Conservation from the University of Delaware, she went on to travel around the country as a wildlife technician. Her study species include mountain lions, coyotes, bobcats, gray foxes, raccoons, opossums, and white-tailed deer.

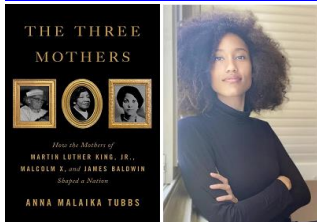
Registration is required. Zoom invitation links will be sent via email on the day of the program.

Please visit the link below for more information and to register. Registration link

<https://www.southburylibrary.org/events/virtual-field-trip-wolf-conservation-center>

The MA State Library is offering a virtual Author talk with Ana Malaika on her new book:
The Three Mothers: How the Mothers of Martin Luther King, Jr., Malcolm X, and James Baldwin Shaped a Nation

REGISTER ONLINE by searching



Virtual Author Talk with Anna Malaika Tubbs

Tuesday, February 23, 2021—6:00-7:00 p.m. EST on Zoom

Tubbs celebrates Black motherhood by telling the story of the women who raised and shaped three of America's most pivotal heroes: Martin Luther King, Jr., Malcolm X, and James Baldwin.

New Monthly Cooking Show with MCOA (Massachusetts Council on Aging)

MCOA has started a monthly nutrition education/cooking segment called Cooking as Self Care. The program will run through 2021. Each 30-60 minute show will be posted to MCOA's YouTube channel and available through their website.

I will also post this fun show on Hudson Cable, and give you the youtube link so you can watch it on your own computer, tablet or smart phone when you want.

January's cooking show is how to make White Chicken Chili

youtube link is : www.youtube.com/watch?v=qAON3CEQpZo&feature=youtu.be

Ingredients and directions:

1 small onion, diced 1 tbsp olive oil 2 cloves garlic, minced 4 cups broth (reserve one cup) 2 (4 oz) cans diced green chilies ½ tsp dried oregano 1½ tsp cumin ½ tsp paprika ½ tsp ground coriander ¼ tsp cayenne pepper 4 oz Neufchatel (light cream cheese, cubed) 1¼ cup corn 2 (15 oz) cans cannellini beans, drained and rinsed (reserve one cup) 2½ cups chicken, cooked and cubed or shredded salt and pepper to taste 1 tbsp lime juice Optional to taste: chopped fresh cilantro, tortilla chips, shredded cheese (cheddar,

Heat olive oil in a 6 quart pot over medium-high heat. Add onion and sauté four minutes. Add garlic and sauté 30 seconds. Add three cups of the broth, chilies, oregano cumin, paprika, coriander, and cayenne. Bring to a boil then reduce heat and simmer for 15 minutes. Blend together one cup of the beans and the reserved broth (one cup) until smooth. Add cream cheese, corn, whole beans, pureed beans and chicken. Simmer 5-10 minutes, until chicken is heated through. Serve with optional ingredients: chopped fresh cilantro, tortilla chips, shredded cheese (cheddar, Monterey or Pepper Jack), sliced avocado.

Harvard University is providing intergenerational companionship during the pandemic with phone calls! This is FREE and FUN! Staying connected.

The Concordium is a Harvard-based social impact venture that matches Harvard undergrads with elders from Massachusetts, based on shared interests. In this manner, they can engage in friendly and interesting conversations via phone once a week. Due to COVID-19, students and elders alike are feeling especially isolated and can benefit from additional social support.

Due to COVID-19, students and elders alike are feeling especially isolated and can benefit from additional social support.

Many engaging, caring, intelligent students are ready to speak on the phone with interested elders.

Besides English, available languages include Mandarin, Cantonese, Spanish, and French. All participating students are required to attend training before speaking with the elder they are matched with, along with filling out a weekly check-in document after their conversations.

Members of The Concordium also check in with participating elders to ensure that the conversations they are having with student volunteers are suitable and

beneficial. The Concordium members have received very positive feedback from the elders and volunteers they have recently paired, as well as from the senior centers and nursing homes with whom they have already partnered. **If you are an elder who is interested in talking to a college student on a regular basis about shared interests, please call 508-246-9826 or email concordiumteam@gmail.com.** They can't wait to talk to you!

Our Zoom fitness classes

Please see our new classes and join the fun below:

- **Stretch class with Sharon - Thursdays 10:15 -11:00am.** Call the senior center if you are interested. We need your email address to send out a zoom invitation to start the class.
- **Zoom Strength Training Class with Sharon -Mondays and Wednesdays 8:30-9:15am**
Strength Training class will consist of a small total body warm up, then an overall conditioning, toning and core strengthening workout. You should have a set of at least 5lb hand weights and a mat or comfortable rug for lying on. This class will be from 8:30am- 9:15am on Mondays and Wednesday's. Please call to sign up 978-568-9638 we will need your email so Sharon can send you a zoom invitation. * There will be modifications for each exercise for those with orthopedic issue
- **Flex and Tone/ Chair Yoga with Rebecca Reber - Wednesdays at 9:00am.** Call the senior center if you are interested as we need your email address to send out a zoom invitation to start the class. (waitlist)
- **Chair Pilates with Jennifer Davidson – Tuesdays at 9:30am.** Call the senior center if you are interested as we need your email address to send out a zoom invitation to start the class. (waitlist)
- **Back to Basics Chair Pilates with Jennifer Davidson- Thursday at 9:30am**
This class will review the basics of chair pilates for new and regular class participants. (waitlist)
- **Zoom Parkinson's Class with Mike Bleecker- Tuesdays at 10:30-11:30am**
Mike Bleecker is happy to offer his wonderful Parkinson's class via zoom. You will have to call the center 978-568-9638 and leave a message we will need your email address so Mike can send you a zoom invitation.



Zoom Genealogy Family Research with Charles Corley Wednesday, February 17th at 10:30am

Genealogy class is open to everyone who is interested in researching their ancestry. Beginners welcome. Please call the center to sign up!

Busing News:



The senior center bus is now running for medical appointments and grocery shopping. Please call at least a day ahead. Per the Hudson Board of Health, we can only take one person at time. If the rider needs an escort they may be accompanied by their husband or wife, family member or caregiver; then we can take two. Grocery shopping can be any day of the week, call the day before. One person on the bus at a time. Masks must be worn.

Face Masks

The Hudson Senior Center has received many homemade good quality face masks. We want to thank everyone who has contributed to our requests for face masks. If you need a mask, please call the center 978-568-9638 leave a message and we will call you. Thank you to everyone who has provided the senior center with so many masks. Your time and effort is much appreciated. Thank you to all who have made face masks for the Hudson Senior Center

Something new on Hud TV!

- Comcast channels for Hudson - Public=Ch.8, Education=Ch.9 and Government Ch.99
- Verizon channels for Hudson - Public = Ch.47, Education = Ch.43 and Government = Ch.4

A Conversation with Donna McCormick of the Medicare Advocacy Project A Conversation With Donna McCormick of the Medicare Advocacy Project (MAP) - YouTube

Every Monday and Friday at 9am

Kathleen Gouveia of the Massachusetts SHINE program interviews Donna McCormick, Senior Attorney with Greater Boston Legal Services to learn more about how MAP can help Medicare Beneficiaries with legal issues related to their Medicare coverage (This is very informative)

You can watch this on YouTube https://youtube.com/watch?v=LA1dxG_5QT4

Intro to Social Security Part 1 of The Basics

Every Monday and Friday at 9:30

You can watch this on YouTube:

<https://www.youtube.com/watch?v=JPv5n2xs2hI&feature=youtu.be>

Cooking as Self Care – One Pot, One Pan

Every Wednesday at 9:30 am on cable

The first segment of Massachusetts Councils on Aging's cooking and nutrition series for older adults with Tara licensed and registered Nutritionist for MCOA.

You can also watch this on YouTube:

www.youtube.com/watch?v=qAON3CEQpZo&feature=youtu.be



Great New England Blizzards:

Five-time Emmy Award-winning historian John Horrigan talks about great snow storms to strike New England over the past 400 years.

Every Wednesday 10-11 AM

<https://youtu.be/jV8h165iayY>





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 MirickO'Connell.*

PLANNING TO STAY HOME

Most seniors, like my friends Frank and Mary, hope they can live in their home until they die. But hope is not a plan. Here are some tips:

- **Make your home safe.** The older you get the greater the risk that you might fall or hurt yourself. This could lead to hospitalization or, worse, having to move out of your home or pay for care at home. Many falls and injuries are preventable if you take steps to adapt your home to age safely. Contractors and other services can come to your home to make recommendations for how to make it safer. There is a special state-funded loan program, the Home Modification Loan Program (HMLP) that may lend you up to \$50,000 (often interest-free) to make improvements that make your house safer.
- **Make sure you have the money to stay home.** Take a hard look at your income and expenses to determine how you can make them last. A couple of suggestions:
 - Depending on your income, you may be able to defer real estate taxes until you die or sell the house. Talk to your local assessors about that. While the taxes will have to be paid eventually, and will reduce the proceeds that will go to your beneficiaries after you die, you worked hard for your home, so now you can use it to stay in it.
 - Consider a reverse mortgage, which is like a line of credit on which you owe no interest unless you use it and, even then, only after you die or sell the house. Getting that reverse mortgage in place now is a handy way to make sure you have cash for home repairs, home care, or whatever will keep you at home.
- **Learn about programs that can help you.** Do this before you need them. The first place to go is the senior center. The next place is BayPath Elder Services. There are great programs available to help you exercise, eat right and stay healthy, as well as programs to help you find help with shopping, cleaning, and much more. Many of these programs are available to all seniors, regardless of their asset situation.

It's February. You're stuck inside because of COVID-19. Now is a great time to do planning that will keep you at home. I will be discussing staying at home 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 on your local Hudson cable access station, HUD-TV (Comcast Channel 8; Verizon Channel 47), along with Frank and Mary in Hudson, where my co-host, John Parent 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.



Legal Advice with Attorney Arthur Bergeron Wednesday, February 10th, 2021 from 1pm to 3pm

Attorney Bergeron will be available for private 15-minute sessions via zoom conference call or telephone call. To book your private session please call the Hudson Senior Center at 978-568-9638 and leave a message on extension 471 or the front desk. Thank you

OUTREACH



Medicare Advantage Open Enrollment Period

The Medicare Open Enrollment period ended on December 7, 2020. This means, that unless you qualify for a Special Enrollment Period, you are unable to change your plan until the next Open Enrollment (October 15-December 7, 2021), with a start date of January 1, 2022.

There is however a 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.

What can you do during this Medicare Advantage OEP? 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. If you missed the Open Enrollment Period and want to have your insurance reviewed during this Medicare Advantage Open Enrollment period, you can contact a SHINE representative for assistance. The Hudson Senior Center SHINE counselors can be reached at 978-568-9638. Please be advised that all appointments are currently being done telephonically. Remember this period of time is only from January 1-March 31 so don't delay.

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.

FUEL ASSISTANCE UPDATE: SMOG fuel assistance is still available to apply for until April 30, 2021. Call 978-568-9638 to see if you are eligible for this benefit. New applications and Recertifications are being done CURBSIDE or by mail. If you would like our help with fuel applications, we are scheduling appointments to drop off paperwork/sign forms curbside at the Hudson Senior Center. Once again, things look a bit differently this year, but we are still here to help you with your application needs!

Please be aware it is taking some time for fuel assistance applications to be processed. If you have already applied and haven't heard back about the status of your application, you can call us and we can try to look into this for you by calling the Fuel Assistance Hotline.

DIAL-A-LAWYER: FREE LEGAL ADVICE by phone for elders. The Massachusetts Bar Association sponsors a monthly Dial-a-Lawyer program and encourages members of the public to call The hotline for free legal advice. Dial-a-Lawyer attorney volunteers are in good standing and have a wide variety of legal expertise. On the first Wednesday of the month, from 5:30-7:30 PM attorneys are available at 617-338-0610 or 877-686-0711 to answer questions on a variety of topics, including family law, bankruptcy, employment, estate planning, real estate, consumer rights and more.

SENIOR FRAUD HELPLINE: 1-800-297-9760 Concerned about being threatened or targeted by phone, email or in-person? Want to learn more about scams and frauds in this era of COVID-19? Call the Senior Fraud Helpline and speak with a compassionate listener who can help with your next steps.



FOOD ASSISTANCE

The Hudson Food Pantry is opened on Tuesdays and Saturdays

Normal hours 9:00am to 10:30am and 1st Thursday of the month at 7pm

Phone – (978) 562-5280/ e-mail – contact@hudsoncommunityfoodpantry.org or Facebook Messenger

The First United Methodist Church at 34 Felton Street, Hudson MA

Will deliver food twice a month on the first and third Fridays of the month for those in need. To receive a delivery, you must call Stacey first at 978-601-249.

Agape Café – Take Out Dinners Thursdays from 5pm to 6:30pm Our team will be practicing Social Distancing to prepare and deliver your meal. Your dinner will be delivered right to your car. We ask that you comply to Safe Distancing by wearing a mask and stay in your car. The free dinners are for everyone and all are welcome to partake.

Update on Medical Equipment Lending Program



At this time, we are NO longer accepting or lending out any medical equipment, however we have two resources that you could contact that loan out medical equipment:

- REquipment located in Worcester. Telephone: 508-713-9690
- Hospital Equipment Loan Program (HELP) located in Woburn. Telephone: 781-322-1052. They are open on Saturdays from 9-noon.

Looking to Donate Equipment? **Northborough Helping Hands** accepts donations of durable medical equipment in good condition. email: equipment@NorthboroughHelpingHands.org

Phone: 508-393-5020 (Northborough Family and Youth Services)

Caregiver Support options

- **Virtual Caregiver Support Group with Regina from Better Day**

Mondays, 5:30pm - 6:30pm

Please contact Regina at: regina@betterdayprogram.org if you would like to join.

- **Caring for Caregivers**

Meetings resume at Hudson's First United Methodist Church at 34 Felton St. on the 1st & 3rd Monday of the month, from 11 a.m. to noon in Lamson Hall on the first floor of the church.

In these current difficult times of isolation, caregiving for a loved one may have become more challenging. Come talk about your concerns and feelings with those who know what you are going through. More information is available at 978-562-2932 or at www.hudsonfumc.org

- **Minuteman Senior Services Together with Emerson Hospital**

We are launching a virtual caregiver support group for family and friends caring for older adults. Space is limited. To register or with questions, contact us at (781) 221-7079 or

K.Sullivan@MinutemanSenior.org

INFORMAÇÃO DADA POR ANA TERRA-SALOMÃO
O MEU HORÁRIO É O SEGUINTE: SEGUNDAS À SEXTAS DAS 9:00 ÀS 3:00 DA TARDE.
O NÚMERO DE TELEFONE É 978-568-9638 EXT.476

MUDANÇAS NOS SEGUROS DE SAÚDE DO “MEDICARE”
“MEDICARE ADVANTAGE OPEN ENROLLMENT PERIOD”

De 1 de Janeiro de 2021 a 31 de Março de 2021, 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”). Se precisar de ajuda, telefone para o Senior Center para marcar um apontamento com Ana Terra-Salomão.

PROGRAMA DO “SMOC” PARA AJUDAR COM O AQUECIMENTO

Este inverno, precisa ajuda com as depressas de aquecimento? O programa do “Smoc” chamado “Fuel Assistance” pode ajudar. O auxílio é baseado no rendimento anual e o número de pessoas na família. Este programa começa no dia 1 de Novembro de 2020 até o dia 30 de Abril de 2021. Para requerer este auxílio telefone para o Senior Center e fale com Ana Terra-Salomão.

Número de Pessoas na Família

1
2
3

Rendimento

\$39,105
\$51,137
\$63,169

AJUDE A EVITAR A DISSEMINAÇÃO DE DOENÇAS RESPIRATÓRIAS COMO A GRIPE E A COVID-19:

Lave as mãos frequentemente com água morna e sabão ou use um álcool gel higienizador para mãos.

Evite tocar seus olhos, nariz e boca.

Limpe os objetos que você toca frequentemente com sprays para limpeza caseira ou lenços umedecidos desinfetantes.

Cubra sua boca quando tossir ou espirrar, usando um lenço de papel ou a parte de dentro de seu cotovelo, não as mãos.

Fique em casa se estiver doente e evite contato próximo com outras pessoas.

Pense com antecedência sobre como vai cuidar de si mesmo e das pessoas que você ama.

Mais informações em: www.mass.gov/2019coronavirus

DATAS IMPORTANTES

Dia 12 de Fevereiro – **“Grab and Go” Almoço ao meio-dia** no Hudson Senior Center. O custo é \$5.00 por pessoa. No modelo “Grab and Go” a pessoa vem no seu carro e as funcionárias do Senior Center dão um saco com o pequeno almoço através da janela do carro. A pessoa não sai do carro. **Telefone para o Senior Center – 978-568-9638 a partir do dia 4 de Fevereiro para reservar o seu lugar. Limitado a 50 pessoas.**

Dia 15 de Fevereiro – O Senior Center estará fechado pelo feriado do “President’s Day”.

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

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Valentine's Day Word Search

C U U U V A L E N T I N E S J
 F U A H U E Q J J X N Q R K P
 U T P H R Q Z P S W E E T C Q
 X J W I J A U H A A W M A R V
 Q I F R D R C D E O C X J B L
 Z M D O Z R C X L A C T G Z L
 S H P Y U O H F L M R K A S C
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 G S U L D Q O M U N O E E N G
 I S Q W U U L D L V M O Q J S
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 T S X R F Y T V K N S J Z G B
 A O W X G N E F C Z A Y O C H
 A O J Z K Q H P D T C O R D F



- Gift
- Hugs
- Love
- Arrow

- Candy
- Cupid
- Heart
- Sweet

- Kisses
- Flowers
- Chocolate
- Valentine

