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



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2019

### 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 and SNAP (Supplemental Nutritional Assistance Program).
- Information and Referral: For Seniors, Caregivers, and Families to gain knowledge of community resources and programs.
- Homecare Referrals: For BayPath Elder Services (Hudson's Aging Service Access Point) and for private homecare agencies
- 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, Bus Driver
- Walter Correia, Part-time Bus Driver

#### Social Activities

Line Dancing, AM Fitness, PM Fitness, Yoga,
Tai Chi, Stress Reduction Class, Parkinson's
Exercise, Chair Pilates, Walking Club, Bingo,
Quilting, Knit and Crochet, Painting class,
Bridge, Billiards, Mahjong, Specialty luncheons,
Educational programs, Lending Library,
Cribbage, Chess, Day and Overnight Trips, Gift
Shop, Friday's Music Jam, and Morning coffee.

#### Members of the Council on Aging Board

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

#### Meetings:

The Council on Aging —1st Wednesday of each month at 1:00pm

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

Partial Funding from Executive Office of Elder Affairs Postage Paid by the "Friends of the 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 Center.

### February 2019 REP. KATE HOGAN'S SENIOR NEWS



I find it important this time of year to highlight tax programs designed specifically for seniors and retirees. They can help you take advantage of deductibles and exemptions you might not have known about and provide some relief – both for your wallet and your state of mind. It can seem like there is a lot to navigate and that's why the state is actively working to make the process as simple as possible. These are some of the tax programs local seniors have found most worthwhile and useful:

**Senior Circuit Breaker Tax Credit:** Whether you rent or own your primary residence in Massachusetts, incomeeligible seniors can receive meaningful relief on their property taxes with a credit calculated based on your real estate tax bill. If you would like to see whether you meet the eligibility requirements or watch a helpful video tutorial, visit: https://www.mass.gov/how-to/apply-for-the-circuit-breaker-credit

**Senior Property Tax Work-Off:** There is another interesting pathway to tax relief for civic-minded seniors. Here's how it works. The Property Tax Work-Off program invites seniors to volunteer in their community in exchange for a break in their property taxes. This program is popular, so contact the Hudson Council on Aging (COA) at (978) 568-9638 to learn more about applying.

**Property Tax Exemptions:** Seniors may also qualify for local exemptions to their property taxes if they meet specific ownership, residency, income, and asset requirements. **Clause 41** is the basic exemption for residents 65 and older; **Clause 17** provides for a smaller benefit, but with less stringent eligibility requirements. There can be some local variations, so reach out to the COA for guidance about the exemption for which you might be able to apply.

**Publication 554:** This is a booklet that explains all the benefits available to seniors at the federal level and what the eligibilities are. If you would like a copy, call Rep. Hogan's District Director Karen Freker at (978)-897-1333.

There are a wide-range of additional personal exemptions you might be able to claim if you meet certain eligibility requirements. You can reach out to the COA for help getting started; for more detailed information on these exemptions and an application call the Hudson Board of Assessors at (978) 568-9620.

I hope you find these resources helpful as you begin preparing for tax season. Please do not hesitate to contact my office or the COA if you need assistance taking advantage of some of these programs.

#### Rep. Hogan's Office Hours

Kate Hol

- **Stow Office Hours** will be held on Tuesday, February 19<sup>th</sup> from 6 to 7 p.m. at the Randall Library, 19 Crescent Street, Stow
- Maynard Office Hours will be held on Friday, March 15<sup>th</sup> from 10 to 11 a.m. at the Maynard Public Library, 77 Nason Street, Maynard

If you are unable to attend office hours and have an issue or concern, please call the State House at (617) 722-2130 to schedule an appointment. In addition to Rep. Hogan's office hours, her staff is available in the District Office at Maynard Town Hall, 195 Main Street, on Mondays from 10 a.m. to 3 p.m. (Closed Holiday Mondays)

## Save The Date for my annual St. Patrick's Day Celebration! March 8, 2019

This March I will host my 9th Annual St. Patrick's Day Celebration at the Maynard Country Club to support the work of The Boys & Girls Club of Assabet Valley. I hope to see you there – Erin Go Bragh!

Proudly represents Bolton, Hudson, Maynard, and Stow

State House, Room 130, Boston, MA, 02133 / Phone: 617-722-2130 / Kate. Hogan@mahouse.gov District Office: Maynard Town Hall, 195 Main Street, Maynard, MA 01754 / Phone: 978-897-1333

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



### Book Discussion: Being Mortal by Dr. Atul Guwande Wednesday, February 27<sup>th</sup> 10am-11am

Kathy Benson, LICSW at Nashoba Nursing Service & Hospice will lead a book discussion on "Being Mortal" by Dr. Atul Gawande. Being Mortal is a sensitive, intelligent and heartfelt examination of the processes of aging and dying. The program highlights portions of the Frontline program to introduce the book, so that the program is not dependent on attendees reading or completing the book for the program and discussion. Please call 978-568-9638 to sign up for this!

A fun short performance.....

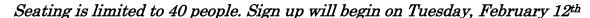


Atul Gawande

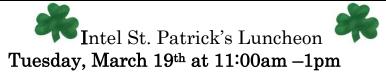
Being Mortal

### 13 Things about Ed Carpoletti

Monday, March 4<sup>th</sup> 10:00am-11:00 am (at the senior center)
This is FREE Coffee and light refreshments.



Virginia is alone in her home for the first time after her husband, Ed (they were childhood sweethearts), passes away. Worse, she discovers that Ed's business has been failing for years. As president of the company now, Virginia finds herself on the hook for almost \$2 million, including money borrowed from a loan shark. The vultures surround her, demanding funds immediately, when, most troublingly, a blackmail note arrives from an anonymous villain, demanding an additional \$1 million, or else 13 awful things about her husband and his associates will be revealed to the world.



This is the "Main Event" in Hudson for the month of March! Lunch will be the typical 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 4th through Wed. February 27th at noon. We will then draw 115 names to attend the luncheon. Names will be posted at the center on Thursday, Feb 28th at the front desk. Please come in or call to find out if your name has been drawn.

#### Update:



As you all know we were one of the recipients of the \$100,000.00 grant from the Cummings Foundation. We wrote a grant for 2 buses. Our first new bus is expected to arrive in February. We are grateful to the Cummings Foundation and our Friends Organization for this wonderful gift. Our second bus will be ordered some time in the summer.



### Free Brain Health Workshop for adults 50 plus returns Wednesday, March 13<sup>th</sup>

Choose between 2 sessions: 9:30am-10:30am and 10:30am-11:30am

Baycrest Health Sciences is a 23- acre campus focused on serving the aging population which houses Canada's largest geriatric hospital (www.baycrest.org), the largest educational training institute for geriatric doctors and nurses in North America, as well as the Rotman Research Institute for the study of human brain functionality. To date, we have visited over 500+ senior and community centers across the United States, Canada, and the United Kingdom to start the conversation on brain health and memory changes. This is provided through our free Brain Health Assessment, which provides older adults who are 50+ a brain health report, as well as tips on how to stay brain healthy!

#### What is the Structure of the Brain Health Workshops?

We will run (2) sessions, one hour each with up to 15 older adults per session. You can sign up for the first session 9:30-10:30 or the second session 10:30-11:30. You must call to the center to sign up for the workshop. Testimonials include:

"Our Seniors LOVED the workshop and were thrilled that many of them had a first-time experience using a computer. Matthew, who led the workshop, was terrific."

- Leila Hertzberg, Damascus Senior Center, Maryland, USA

"The Cogniciti Brain Health workshop was an interesting and active program for my senior guests. The professional and organized setup was impressive. The time and patience with all our seniors at every point and at every ability level was greatly appreciated. I would recommend this program to any Senior Center."

Have fun and sign up for this fun workshop. Please call 978-568-9638 for the 9:30 or 10:30 sessions.

# Update on \$30K grant we received from MetroWest Health Foundation for the expansion of our DayBreak Program.

In 2018 we received a \$30K grant from MetroWest Health Foundation to expand the Hudson DayBreak Social Day Program to the Marlborough and Northborough Senior Centers. Our goal has been to help decrease caregiver stress by providing some much needed respite to caregivers while offering socialization through lunch and activities for their loved ones. The grant started in January 2018 with 16 families utilizing this great service. As of December 2018 we have 42 people from 8 different communities enrolled in our expanded DayBreak Social Day Program. Offering the DayBreak program in Northborough on Tuesdays, Marlborough on Wednesdays and Hudson on Thursdays is proving to be beneficial to both caregiver and their loved ones. In 2018 our total duplicate number for attendance was 744. All three Senior Centers continue to see interest and growth in this program. I am happy to report that MetroWest Health Foundation awarded us another \$25K to continue DayBreak or another year. I would like to thank MetroWest Health Foundation for their continued support. For more information contact Lisa Gardner at the Hudson Senior Center 978-568-9638.

\*\*Reminder: The Senior Center will be CLOSED on Monday, February 18th for President's Day\*\*

Bye for now.....Janice ©

### From Holly Richardson





#### NEW Medicare Advantage Open Enrollment Period

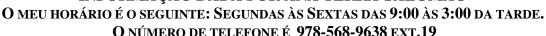
Reminder about the NEW 2019 Medicare Advantage Open Enrollment Period which is from January 1 until March 31. This NEW period of time is taking the place of what was formally called the Disenrollment Period. This New Medicare Advantage Open Enrollment Period is ONLY for those who are enrolled in a Medicare 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 new 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 remember we go by appointments. Remember this NEW period of time 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.

**FUEL UPDATE:** Please be aware that there is some lag time this year for the fuel assistance season. The applications are being processed somewhat slower than they have been in the past so it may take a bit longer to hear back about your eligibility. You can check the status of your application by contacting the SMOC hotline at 508-620-1230 and using their automated system. If you have any questions or concerns about your application specifically, please call the person that assisted you with completing this (Ana or Holly).

### INFORMAÇÃO DADA POR ANA TERRA-SALOMÃO





#### "MEDICARE ADVANTAGE PLAN OPEN ENROLLMENT PERIOD"

De 1 de Janeiro de 2019 a 31 de Março de 2019, 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 19.

#### 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 terças-feiras e quintas-feiras para todos os idosos de Hudson a partir das 10:00 da manhã. Às **terças-feiras** pode escholher entre os seguintes supermercados: Stop & Shop, Shaws ou Walmart. Às **quintas-feiras** vamos ao Market Basket. **Limitado a 13 pessoas.** 

#### **DATAS IMPORTANTES**

Dias 4, 11 e 25 de Fevereiro - Grupo de croché às 9:00 da manhã. Venha fazer croché com um grupo alegre.

Dia 12 de Fevereiro – Reunião dos Amigos do Senior Center às 9:30 da manhã.

Dia 13 de Fevereiro — Consulta grátis com o Advogado Bergeron à 1:00 da tarde. Telefone para marcar um apontamento.

Dia 14 de Fevereiro – Almoço de "Valentine's Day" no Clube Português de Huson às 12:00 da tarde. O menu será galiha (piccata), arroz, salada, pão e manteirga e mousse de chocolate. O custo é \$10.00 por pessoa. Bilhetes a venda no Senior Center a partir do dia 15 de Janeiro.

Dia 18 de Fevereiro – O Senior Center estará fechado devido ao feriado do "President's Day."

Dia 4 de Março – Espectaculo grátis – "13 Things About Ed Carpoletti" das 10:00 às 11:00 da manhã no Senior Center. Os lugares são limitados. Telefone para o Senior Center para reservar o seu lugar.

Dia 19 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 4 de Fevereiro a 27 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 28 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!)



#### VALENTINE'S LUNCHEON



### Thursday, February 14<sup>th</sup> at 12:00pm At The Riverview at the Hudson Portuguese Club

Please join us for a wonderful lunch which includes chicken piccata with rice, salad, bread and butter and chocolate mousse for dessert. Cost is \$10.00



# Assabet Technical High School's Tech Savvy students are back to answer your technology questions Wednesday, February 13th at 10am

Mr. Steven Pleau, Assabet's Computer Programming & Web Development Teacher and his top tech savvy students will help you with your **Ipads, Cell phones and Tablets**. Please bring your devices and learn from the experts how to transition from iphones to androids and vice/versa, use and manage apps, emails, Facebook and more. **Call 978-568-9638 to sign up** 



### Snowy Owls to Saw-Whet Owls





On Wednesday, February 6, the Assabet Valley Camera Club (AVCC) is pleased to host Norman Smith, a Massachusetts-based naturalist who has worked with Mass Audubon since 1974 and is the current Director of Blue Hills Trailside Museum in Milton, MA. Norman has studied birds of prey for over 35 years, including the rehabilitation of the injured and the successful fostering of over one thousand orphaned hawk and owl chicks into adoptive nests.

Since 1981, Norman Smith has spent countless hours relocating Snowy Owls at Logan International Airport and collecting data on the owls' roosting and hunting behaviors at their wintering grounds. Since 2000, satellite transmitters attached to snowy owls have provided additional information about these visiting raptors. Smith is best known as "The Man Who Saves Snowy Owls at Logan Airport". His work has been featured on several Boston TV stations and in various newspapers as well as scientific journals. More information about Norman can be found on the Mass Audubon website <a href="https://www.massaudubon.org">www.massaudubon.org</a> under the Snowy Owl Project.

Norman Smith's mission is to use the information gathered from his research to stimulate a passion in everyone he meets to help us better understand, appreciate and care for this world in which we live. Join us to find out what has been learned to date, what questions remain, and how this project has broadened to include research on saw-whet owls.

"Snowy Owls to Saw-Whet Owls" is supported in partby a grant from the Hudson Cultural Council, a local agency which is supported by the Massachusetts Cultural Council, a state agency.

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. Meetings are held at 7:30 PM on the first and third Wednesday of each month from now through early June in the Great Room at the Hudson Senior Center, 29 Church Street. For more information check out the AVCC website at **assabetvalleycc.com** or contact John Gill, club President, at 978-293-5192.

### "Mobile Library" at the Center Monday, February 11<sup>th</sup> at 10am

Look for our "Mobile Library" every second Monday of the 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!



### "VETS TALK"

A program for Veterans

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

### Thursday, February 14th & 28th 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.

### Life's Transitions... Thursday, February 7th and February 21st at 10:00 AM



Transitions meets in the library on the first and third Thursday of each month. We are a change-based group, motivated to share our experiences as positive educational tools. Members often find simple solutions in the wisdom-filled narratives of other participants. Love and gratitude will be part of our topics during the February meetings, which we welcome you to attend.

<u>Transitions Team Tip:</u> "The future has a name, and its name is Hope. It's the virtue of a heart that doesn't lock itself up, that doesn't dwell on the past, and not only survives the present, but is able to see a tomorrow." Pope Francis

### Coming in March:

### Vestibular System Presentation and Information

Feeling dizzy? Experiencing verigo? Jenna Enrico PT, DPT with Nashoba Nursing Service and Hospice will present on the subject matter of the Vestibular System. Information will include what and where the Vestibular System is (anatomy and physiology), why it's important, possible problems that may occur (diagnoses), potential treatments and who to seek out for care and /or treatment. The presentation will also include why the Vestibular System isn't always to blame if you're dizzy. Date will be in the March newsletter.



### Winter Weather

If the Hudson Public Schools are Closed then the Senior Center will also be Closed.

If Hudson Schools are Delayed then the Senior Center also has the same delayed opening and all activities and busing will be Cancelled prior to the delayed opening!

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!** 



### FREE HELP with State and Federal Income Tax Returns

### Do I need my taxes done this year?

The news is full of stories about the 2018 tax cuts. Many people assume they do not need to file an income tax return. The AARP TAX AID program is urging all Americans to file in 2018 so they can take advantage of the many credits designed to help low and moderate income taxpayers. Massachusetts has not changed its tax filing requirements, so anyone with income of over \$8800 must file a Massachusetts return. And If you are not required to file a MASS return, you probably qualify for the Senior Circuit Breaker and a refund of up to \$1100. So, yes, you should have your taxes done this year.

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. The AARP volunteers meet with taxpayers by appointment at the Hudson Senior Citizen's Center on **Tuesday mornings, starting February 3 and ending April 9**. Appointments are about 60 minutes with the first starting at 8:30 and last starting about 12:30. Please call the Senior Center at 978-568-9638 to schedule your appointment.

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 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, and complex financial income.

- You are asked to bring all your 2018 tax documents to your appointment.
- 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), and tuition statements (1099-T).
- Bring proof of real estate tax and water bill payments or rent payments.
- You most likely will not itemize deductions, but if you have mortgage statements, large charity contributions or medical expenses, bring those to see if you might benefit by itemizing.
- It is important to bring your copy of your 2017 Federal and State tax return.
- Not having the required forms will usually mean rescheduling another appointment at a future date.

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.



## 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

#### THINGS TO CONSIDER WHEN TRYING TO AVOID PROBATE

Probate is the court process of determining who gets your assets when you die. A Will does not avoid probate, but it governs who will get your assets owned in your sole name. To avoid probate, you need to structure things so that, when you die, your assets pass automatically to the persons you want to receive them. Here are some ways to avoid the probate process:

- Name a Beneficiary. Many assets, such as IRAs, life insurance, annuities, etc. require the naming of a beneficiary. For bank accounts and brokerage accounts, you may be able to make a "pay on death" (POD) or "transfer on death" (TOD) designation so that probate can be avoided.
- Own assets jointly with someone else. With a joint account, title passes to the surviving joint owner automatically.
- <u>Use Deed with Retained Life Estate</u>. You can give a "remainder" interest in real estate to the person you want title to go to when you die. You reserve a "life estate" so you get to live there for life. Title passes automatically when you die and does not have to go through probate.
- <u>Don't Forget Trusts</u>. In the right situation, trusts can avoid probate and ensure that your assets go to the persons you want to benefit. They are also great to provide asset protection for your beneficiaries.
- <u>Give assets away early</u>. I often joke with my clients that, by giving things away early, you get to avoid probate while also getting to hear people say "thank you." Don't give away things you might need, of course (like all your money). One variation on this strategy is to have the agent you have named in your Power of Attorney (you do have a Power of Attorney, right?) give your property away just before you die.
- <u>Deal with the car</u>. Because the car has a title, you can't sell it unless the title shows it is yours. If you die and your spouse survives you, it is presumed that he/she is the surviving joint owner. Otherwise, there needs to be probate. The most common way to avoid this is to name a joint owner. Remember, though, that the joint owner may be liable if you get into an accident. So you may want to get additional insurance if you own your car in joint name.
- <u>Don't forget anything</u>. The old jalopy, the old passbook account you forgot about, the life insurance policy where you forgot to change the beneficiary when your spouse died. These all need to be dealt with, and name a beneficiary, if possible.

If you need more information on this, you can contact me at (508) 860-1470 or abergeron@mirickoconnell.com. You can also view my 10-minute Q&A Fireside Chats on Frank and Mary's YouTube channel, www.YouTube.com/ElderLawFrankAndMary and find more in-depth commentary on legal issues on our blog at <a href="http://mirickoconnelltrustsandestateslawblog.wordpress.com/">http://mirickoconnelltrustsandestateslawblog.wordpress.com/</a>.

#### DIVERSITY THROUGH COLLABORATION 2019

This is a joint effort among five Councils on Aging in Metrowest; Natick, Framingham, Marlborough, Hudson and Northborough Senior centers, to connect with people 60 and older, who are LGBTQ and their allies.

Thursday, March 21st at 12:30pm
Road Map to Aging: A discussion on programs, classes, Outreach and SHINE at the Northborough Senior Center 119 Bearfoot Road.

Lunch is provided.

### 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 will be 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 the day before 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!

### **February Cold Menu**

Monday	Tuesday	Wednesday	Thursday	Friday
,	,	,	,	2/1/19
				Cilantro Chicken Corn & Black Bean Salad Broccoli Salad
2/4/2019	2/5/19	2/6/19	2/7/19	2/8/19
Asian Chicken Salad Asian Pasta Salad Mandarin Oranges	Chicken Breast/Red Pepper Pesto Mediterranean Rice Salad 3 Bean Salad	Sliced Ham Wild Rice Salad Carrot & Raisin Salad	Egg Salad Orzo & Spinach Salad Beet Salad	Chef's Salad Macaroni Salad Applesauce Cup
2/11/19	2/12/19	2/13/19	2/14/19	2/15/19
Tortellini & Turkey Salad Broccoli Salad Chick Pea & Cilantro Salad	Ranch Chicken Salad Wild Rice Salad Roasted Vegetables	Cheese Omelet Hash Browns Peaches	Tuna Salad Israeli Cous Cous Salad Cole Slaw	Chicken Caesar Salad Beet & Onion Salad Sesame Cucumber Salad
2/18/19	2/19/19	2/20/19	2/21/29	2/22/19
Holiday No Meals Served	Egg Salad Pasta Salad Roman Blend Veg Salad	Tuna Salad Israeli Cous Cous Salad Cole Slaw	Turkey Apple Salad New Pasta Salad Roasted Vegetables	Ham Salad Pasta Salad Sesame Cucumber Salad
2/25/19	2/26/19	2/27/19	2/28/19	
Tortellini & Turkey Salad Beet & Onion Salad Roasted Vegetables	Asian Chicken Salad Asian Pasta Salad Mandarin Oranges	Roast Beef Roasted Potato Salad Chick Pea & Cilantro Salad	Chicken Breast/Red Pepper Pesto Macaroni Salad 3 Bean Salad	

### 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.

Support for this project provided in part by the MetroWest Health Foundation.

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



### Hudson Senior Center Gift Shoppe Hours

Tuesdays 9:30am until 11:30am Wednesdays 9:30am until 12:30pm Thursdays 9:30am until 12:30pm



# Scrabble on Fridays at 12:15pm!

Challenge your mind while enjoying a relaxing afternoon of conversation and play.

All skill levels welcome.



### Calling all Bingo players!

Come join us on Mondays and Wednesdays! Games start at 12:30pm



### Genealogy Family Research with Charles Corley Wednesday, February 20<sup>th</sup> at 10:30am

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

Beginners welcome!

### Open Painting Studio:

Tuesdays at 11:30am -1pm in the craft room.



# See as

#### Water Color Class

Wednesdays 10 am to 12 noon on

the  $2^{nd}$  floor in the Craft Room.

Cost: \$6.00 per class paid directly to the instructor

# 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 2009**.

A special thank you to all of the volunteers

Check out our new Large Print section!



### **Assabet Valley Camera Club**

Please visit their website www.assabetvalleycc.com

 $1^{st}$  &  $3^{rd}$  Wednesday of the Month

### 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 12th 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 12<sup>th</sup> - The Wife



An ageing wife and mother undergoes a latelife crisis in the wake of her husband's Nobel Prize for Literature. Burdened by evidence of her husband's infidelities and her own unrealized literary ambitions, she refuses to play the role of a self-effacing and supportive wife any longer.

Rating: R Runtime: 1hr 40min

### February $26^{th}$ - A Star is Born



In this new take on the tragic love story, seasoned musician Jackson Maine (Bradley Cooper) discovers—and falls in love with—struggling artist Ally (Lady Gaga). She has just about given up on her dream to make it big as a singer... until Jack coaxes her into

the spotlight. But even as Ally's career takes off, the personal side of their relationship is breaking down, as Jack fights an ongoing battle with his own internal demons.

Rating: R Runtime: 2hrs 15min

### Pool Room is Open!

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

Open play except on Monday & Wednesday from 10am-12pm for the Senior Pool League.

#### Looking for Pool players for the Team Hudson

### **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 11<sup>th</sup>, 2018

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 Wilfred Freve and Mary Vickers. Our thoughts and prayers are with their family and friends.

### SILVER THREADS QUILTING GROUP

Thursdays & Fridays at 10am!

If you would like to learn how to quilt or if you are a seasoned quilter, join the Hudson Silver Threads. They are a wonderful group of women who are fun, warm and friendly.

### Fiscal year 2019 Fitness Programs

#### AM Fitness 3 Mornings a week

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

#### PM Fitness 3 Evenings a week

- Mon evening 4:30pm Cardio and Weights
- Tues evening 4:30pm stretch
- Thurs evening 4:30pm-Cardio and Weights

#### AM Yoga: Wednesday mornings 8:00am. Cost: \$10.00 per month

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

#### Flex and Tone Thursdays 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. All are welcome!

#### Stretch Break: Fridays at 9am

### Cost is \$5.00/month or Free if you are taking 3 or more fitness classes at our center.

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 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 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 \*No Pilates Monday, Feb 4th and Friday, February 15th \*

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.

Walking Club: every Wednesday leaving the Center for 9:00am or the Mall in cold or rainy weather.

#### Fitness program designed for Parkinson's but works for everyone

#### 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:

#### Wednesdays at 2pm Cost is \$10 per month

Classic Yoga poses and postures both seated and standing to increase strength and flexibility, improving overall well-being. 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**

#### Tuesday, March 12th Celtic Angels of Ireland

In the spirit of Riverdance and Celtic Woman, two of the most acclaimed shows form Ireland will transport us to their homeland. This day trip includes a plated luncheon at the Venus De Milo in Swansea, MA with your choice of Corned Beef and Cabbage or Baked Haddock, transportation, show, and gratuity.

Price: \$92.00pp

#### Wednesday, April 24th Dancing Dream ~ ABBA Tribute Band

Dust off your disco boots and leisure suits. Shine up those platform shoes and be transported back to the groovy 70's with beautiful harmonies, elaborate costumes and exciting choreography by the tribute band "Dancing Dream". This day-trip includes the show, plated luncheon at Danversport Yacht Club with your choice of Stuffed Breast of Chicken or Baked Schrod both served with salad, potato, vegetables, breads, dessert, coffee and tea.

Price: \$92.00pp

#### May 10<sup>th</sup> – 17<sup>th</sup> 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!! Full payment is due by January 4<sup>th</sup>. More information in brochure at the front desk.

Price: starting at \$1199pp

#### Sunday, May 19th The Edwards Twins with a Sunday Brunch

Direct from Las Vegas spend an afternoon with world famous Impersonators, The Edwards Twins. All of your favorite legendary superstars come alive in this extraordinary show. Sonny & Cher, Billy Joel, Elton John, Celine Dion, Tom Jones, Neil Diamond and many many more! You will also enjoy a Sunday Brunch and the show at Lake Pearl in Wrentham, MA.

Price: \$92.00pp

#### October 3<sup>rd</sup> & 4<sup>th</sup> The Common Man – New Hampshire Getaway

Roundtrip transportation, 1 night lodging at the Common Man Inn & Spa in Plymouth, NH, 3 meals (1 lunch, 1 dinner & 1 breakfast), Vineyard tour and wine tasting, tour of Canterbury Shaker Village, Traom Rode pm the Hobo Railroad, Gondola ride to the top of Loon Mountain and a tour director!

Price: \$349pp double \$449 pp for single

Informational Flyers available at the front desk

Save the Date.....

Document pick up: Wednesday, March 20<sup>th</sup> at 2:30pm For...Discover Scotland

Collette Travel Presentation: Wednesday, March 20<sup>th</sup> at 3:00pm For....America's Music Cities featuring New Orleans, Memphis & Nashville

October 6-13, 2019

8 Days  $\sim$  10 Meals: 7 Breakfasts and 3 Dinners

**Trip Highlights**: French Quarter, Choice of French Quarter walking Tour of Panoramic coach tour of New Orleans, Swamp tour, Mardi Gras world, Jazz Revue, Graceland, West Delta Heritage Center, grand Ole opry show, Ryman Auditorium, Country Music Hall of Fame,

Historic RCA Studio B and Whiskey Distillery.

### Message from the Friends...

#### FRIENDS NEED FRIENDS

The Friends of the Hudson Senior Center is a nonprofit organization that raises funds to provide items and activities for the Senior Center and Hudson Seniors beyond what is provided by the Town of Hudson.

The Friends of the Hudson Senior Center is reaching out to Hudson and surrounding area residents to garner new participation and involvement at our monthly meetings. There is no age requirement to be a Friend of Hudson Seniors and the present Friends members are great! We are looking for new ideas to improve our annual fair, fundraisers and fun activities at our beautifully renovated center.

Meetings last less than an hour and commitments are not time consuming on a long-term basis.

Please consider attending a meeting to see what we're all about. Meetings are held on the second Tuesday of the month at 9:30am at the Hudson Senior Center.

Jackie Kapopoulos President Friends of the Hudson Senior Center

### Next Friends Meeting: Tuesday, February 12th at 9:30am

The Friends of Hudson Senior Centers' mission is a non-profit organization that will render a program of services to institute fundraising projects for items not provided for by the Town of Hudson or Commonwealth of Massachusetts. This will insure greater community interest and perpetrate the dignity and will-being of Senior Citizens of Hudson by our efforts,

enterprise and endeavors. This group is self-governed, but will work with the Senior Citizens, the Council on Aging and the Senior Center Director. All persons who sign up for membership at the Center and receive the monthly newsletter are all members of the Friends Organization.

#### ONCE AGAIN THE ANNUAL DUES ARE DUE.

## THEY ARE STILL ONLY \$7.00 PER PERSON FOR 2019!

(This helps with the p	ostage of the monthly newsletter, thank you)
IAME	DUES
ADDRESS	DONATION
TELEPHONE	TOTAL
EMAIL	
EMERGENCY CONTACT	RELATIONSHIP
PHONE	

### What's Going on...

- Center Closed: Monday, February 18th
- **Transitions:** Thursday, February 7th & 21th at 10am
- **Hudson Mobile Library:** Mon, February 11<sup>th</sup> at 10am
- **Podiatrist:** Monday, February 11<sup>th</sup> by appt only
- Friends Meeting: Tuesday, February 12th at 9:30
- **Hearing Clinic**: Tues. Feb. 12<sup>th</sup> at 9:30am by appt only
- Movie Day: Tuesday, February 12th & 26th at 12:30pm
- **Tech Savvy:** Wednesday February 13th at 10am
- **Atty Bergeron Advice**: Wed. Feb 13th by appt. only
- Vets Talk: Thursday, February 14th & 28th at 9am
- **Valentine's Lunch:** Thursday, February 14<sup>th</sup> at Noon
- **Genealogy**: Wednesday, February 20th at 10:30am
- **Book Discussion: Being Mortal:** Wed, Feb 27<sup>th</sup> 10-11am
- **13 Things about Ed Carpoletti:** Mon, March 4<sup>th</sup> at 10am
- Brain Health: Thurs, March 13th at 9:30am & 10:30am
- **Cribbage:** Every Day except Thursday.
- 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:** Mondays and Thurs. at the center 12pm to 3:15pm Played by the National Mah Jong rules.
- **Bridge:** Every Tues. 9:30am and Friday at 12:30pm
- PM Fitness Classes: Mon. Tues & Thurs. 4:30 pm
- **Stress Reduction with Qigong:** Tues. at 9:30 to 10:30
- **Open Studio for Painting:** Tuesdays at 10am
- **Gift Shoppe**: OPEN Tues 9:30-11:30 and Wednesdays 9:30am -12:30pm and Thursdays 9:30 am - 12:30pm
- **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
- Water Color Class: Wednesdays at 10am
- Chair Yoga: Wednesdays at 2pm
- **Blood Pressure:** Thursdays 9:30am 11:00am
- **Zumba:** Thursdays at 11am
- DayBreak every Thursday 11:30am-2:30pm
- Flex and Tone: Thursdays at 9:30
- Stretch Break: Fridays at 9am
- Music Jam: Fridays at 11:30 am
- Scrabble: Fridays at 12:15pm
- **Camera Club:** First and third Wed. of every 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 13<sup>th</sup> 1pm-3pm~by appointment only

### 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 12th

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

То со	ancel call: 508-573-	7246	Sherborn, Dover, Hud	son, Si	iudl	bury, Natick February 201	19 w	ayland, Holliston, Hopkinton, Ash	land	Menu Subjec	t to
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	Multigrain Bread	164	Brussels Sprouts	12	2	Whipped Potatoes	66	Wild Rice Pilaf	140	Broccoli	10
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	Green Peas	66	Wild Rice Pila	f 140	0	Penne Pasta	1	Wheat Dinner Roll	105		
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