

# FAIRHAVEN SENIOR LIFESTYLES

*Dedicated to Serving Fairhaven's Finest, Our Senior Citizens*



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## AUGUST 2022





**FAIRHAVEN SENIOR CENTER**

229 Huttleston Avenue  
Fairhaven, MA 02719

Phone: 508-979-4029

Fax: 508-979-4116

Social Day: 508-993-9455

**WEBSITE:**

<https://www.fairhaven-ma.gov/council-aging>

**HOURS:** Monday - Friday 7:30 am to 3:30 pm

**MISSION STATEMENT**

*The Council on Aging  
Is an Advocate for Improved  
Quality of Life for Seniors through Education,  
Programs & Services.*

**MEET THE STAFF**

Director	Martha Reed
Principal Office Assistant	Jocelyn Bowers
Volunteer Coordinator	Christine Alfonso
Office Assistant	Phyllis Pequita
Environmental Coordinator	Rich Walker
Van Drivers	
Frank Barcellos, Leon Hebert	
Ron Dexter, James Hennessy	
Newsletter Editor	Jocelyn Bowers

**BOARD OF DIRECTORS**

Chairperson	Bob Ryan
Vice Chairperson	Jack Oliveira
Secretary	Lee Allaire
Member	Joan Mello
Member	Carol Burt
Associate Member	Susan Oiestad



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**EMAIL ADDRESS:**

southcoastelite@gmail.com

**WEBSITES:**

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**Call Bill today at 508.441.1186**

86 Huttleston Ave., Fairhaven

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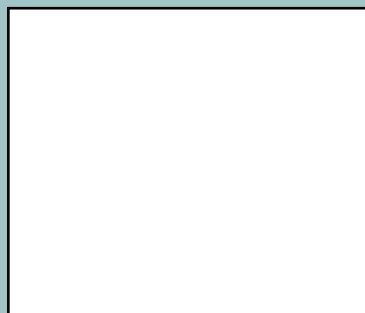
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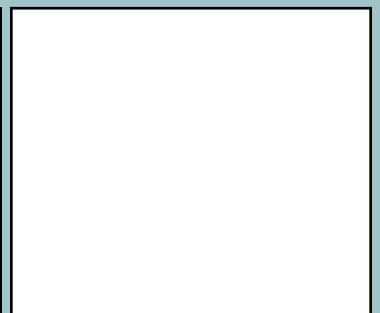
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### INSIDE OUR AUGUST LIFESTYLE

Meet the Staff	Page 2
Mall Trips	Page 3
Recipe - Zucchini Skillet Lasagna	Page 3
From the Director's Corner	Page 4
Welcome to Jocelyn Bowers	Page 4
Staycation with Grandkids	Page 5
Fitness, Wellness, Support, Education and Legal	Page 6
State Primary Voting Information	Page 6
Senior Center Events and Activities	Page 7
August Menu	Page 8
PT Screenings & "Hey Kathy"	Page 9
Number One Reason Trusts Fail	Page 10
Puzzle - Farmer's Market Search	Page 11

### COPS AND DONUTS UPDATE August 10th at 10 am



Detective Janis Guerreiro will be coming back to the center for another **Cops and Donuts**. As promised, Det. Guerreiro has followed up with the Do Not Call Registry phone number which is 1-888-382-1222.

Please call the center to register for the August session. Detective Guerreiro wants to make sure there are enough doughnuts for all!

### MONDAY MOVIE MATINEE

In celebration of Senior Citizen Day the center will be showing the movie "Poms" **1:00pm August 22, 2022**  
Popcorn, ice cream, treats, and light refreshments will be available.

### GREEDY DICE Fridays

9 am to 11 am  
Fairhaven Senior Center

**Come to the Fairhaven COA for a fun and exciting new game! Call for more information.**

### MALL TRIPS

Reservations accepted beginning the 15<sup>th</sup> of the prior month. There is a \$6.00 charge unless marked. The van leaves the Center promptly at 9:00 am.

#### AUGUST 2022

August 3	Tiverton Casino
August 10	Hyannis Mall, Xmas Shop, Trader Joe's & Whole Foods
August 17	Warwick Mall
August 24	Plymouth Shopping
August 31	Thames St., Newport, RI

#### SEPTEMBER 2022

September 7	Tiverton Casino
September 14	Mashpee Commons
September 21	Thames Street, Newport, RI
September 28	Wrentham Village

### ZUCCHINI SKILLET LASAGNA

#### Ingredients:

- 1 tablespoon olive oil
- 2lb medium zucchini, halved lengthwise and cut in 1/2-inch slices (about 6 cups)
- 1/4 teaspoon salt
- 1/4 teaspoon pepper
- 1 1/2 cups chopped cooked chicken
- 1 1/2 cups roasted garlic pasta sauce
- 1 cup whole milk ricotta cheese
- 1/4 cup grated Parmesan cheese
- 1/4 cup chopped fresh basil leaves
- 2 cups shredded mozzarella cheese (8 oz)

#### Directions:

1. In 12-inch nonstick skillet, heat oil over medium-high heat. Add zucchini, salt and pepper; cook 8 minutes, stirring frequently. Stir in chicken; reduce heat to medium. Continue cooking 3 to 5 minutes or until vegetables are crisp-tender. Stir in pasta sauce.
2. In small bowl, mix ricotta cheese, Parmesan cheese and 2 tablespoons of the chopped basil until mixed well. Drop spoonfuls of ricotta mixture on top of vegetable and chicken mixture. Top with mozzarella cheese.
3. Cover and cook over medium heat 5 to 10 minutes or until heated through and cheese is melted. Let stand 5 minutes before serving. Garnish with remaining 2 tablespoons chopped basil.

6 servings

*Pillsbury*

"The best and most beautiful things in the world cannot be seen or even touched - they must be felt with the heart."

-Helen Keller



AUGUST 21, 2022  
**NATIONAL SENIOR CITIZENS DAY!**

### A Message from Director, Martha Reed.....

*Hello Friends,*

Happy August everyone! I hope you've all had a chance to take advantage of this spectacular weather we've been having these past few weeks. It's hard to believe that summer is more than half over. I'm pleased to announce the addition of Jocelyn Bowers to the staff at the COA. Jocelyn comes to us from the Board of Health and is taking over the principal office assistant position; we are so excited to have her as part of our team. I would like to express my sincere gratitude to Anne Silvia who has spent many hours since her retirement in February volunteering here at the COA to cover the duties of this position until Jocelyn's arrival. Anne has been my mentor and rock over these past few months, and I'm forever thankful to her.

As you know, the Veteran's Services Office for the Town has moved its office to the COA, which has already become an amazing partnership. To celebrate, there will be a Cookout on Wednesday, August 10th at Noon in the Courtyard at the COA. If you'd like to attend, please call the COA by Friday, August 5, 2022. Also in August, our Summer Music series concludes with Matt York on August 11th at 1PM. Please check our Calendar of Events for more programs this month including Cops & Donuts, Single Senior Supper Club, and new PT Screening Services. Come celebrate National Senior Citizen Day with us on Monday, August 22, 2022, with an afternoon Movie Matinee at 1:00 PM.

We hope you'll visit the COA for any resources you need, as well as the social activities we offer. We are here for you, and if there are other programs or services you'd like to see at the COA, don't hesitate to let us know. Stay Cool!

—Martha

#### WELCOME JOCELYN BOWERS



The Council on Aging is happy to announce a new Office Assistant, Jocelyn Bowers. She was previously the Assistant at the Board of Health at Fairhaven Town Hall and made the transfer to the Council on Aging at the beginning of July. She has filled the position Cynthia Vandenburg previously held. Jocelyn is a Bachelor's Degree graduate of New England Institute of Technology, enjoys spending time with her family, and loves all kinds of music. She currently resides close to Fairhaven with her husband and their little boy. The Council on Aging is excited to have Jocelyn on board!

#### CHAIR YOGA WITH INSTRUCTOR BETT



**Monday  
and  
Thursday**

**10:15 to  
11:15 am**



**\$3.00**



#### JULY 4TH 2022



Never too old to enjoy a parade! Members of the Fairhaven Senior Center, with Director, Martha, boarded the Center's van to be part of the town July 4th Parade.

**COME JOIN US!  
SEE ALL OUR ACTIVITIES ON PAGE 7**

## ENJOY A STAYCATION WITH THE GRANDKIDS



Building a strong bond with your grandkids requires spending quality time together. During the school year, when children are busy with homework and extracurricular activities, that can be difficult to do. This is especially true when families are geographically dispersed.

Summer may be ideal for an intergenerational vacation. The good news is you don't have to leave home or spend a lot of money to host the grandkids. You can plan fun days in your own home and neighborhood.

### Building Strong Families

Intergenerational bonds are the backbone of strong families. Research shows both generations benefit from time spent together. The benefits are immediate and long-lasting.

For kids, spending time with family elders offers many unique benefits. From increased self-esteem to healthier attitudes about aging, these intergenerational relationships are important.

For older adults, the benefits of spending time with children and teens are varied, too. Grandparents find joy when they engage meaningfully with their grandchildren. Then there are the physical benefits of spending time with younger generations: they keep seniors active.

If you aren't sure how to go about planning activities for a staycation with your loved ones, we have a few ideas that will help you get started.

### Planning an Intergenerational Summer Staycation

#### 1. Don't overschedule your days

Don't feel like you must plan every minute of every day. Remember, the grandkids are on summer vacation. They will likely appreciate some time just to hang out and enjoy themselves.

You'll probably find spending downtime by the pool or playing video games together promotes conversation and bonding, too.

#### 2. Involve the grandkids in planning

Planning your summer staycation together is another way to bond with the younger generation. If you live far from each other, you can plan via email, phone, or video chat. You'll learn what the kids like doing so you can find places of interest to them.

For example, if your grandchild is interested in baseball, explore your local community for options related to baseball. It might be attending a local baseball game or hitting a few balls at a nearby batting cage.

#### 3. Create a list of options

Create a list of indoor activities for rainy days and outdoor activities for sunny days. Your local craft store will likely be a treasure trove of ideas and ready-to-make projects.

Then there are tried-and-true activities everyone enjoys: baking cookies, visiting a local park, playing board games, and browsing the toy store.

If the grandkids are staying for a week or more, come up with long-term projects you can engage in together. You could plant and nurture a garden. A container garden or window box can be fun if space is limited.

You could also create a family cookbook together. Type each recipe and add photos of the recipe or clip art. Print enough copies for everyone in the family. (Send one to the Senior Center for the newsletter!)

The bottom line in planning your intergenerational staycation is simple. Schedule enough activities to keep the grandkids engaged and happy while allowing you time to get to know one another better. ©LPi

### AUGUST EVENTS IN FAIRHAVEN

#### **Huttleston Marketplace**

Saturdays, 10:00 a.m. to 3:00 p.m.

#### **Henry H. Rogers Walking Tour**

Tuesday and Thursday mornings, 10:00 a.m.

Tours begin outside the Town Hall, 40 Center Street, Fairhaven

#### **Pirates & Privateers Presentation**

Friday mornings, 10:00 a.m., until September

#### **Riverside Cemetery Tour**

Wednesday, August 10, 2022, 6:00 p.m.

#### **Summer Concert Series**

Thursday August 4th and 11th, 7:00 p.m.

**ALL EVENTS ARE WEATHER PERMITTING**

**For more information please call Fairhaven Office of Tourism at 508-979-4085**

# SENIOR CENTER HAPPENINGS FOR AUGUST 2022

## FITNESS

**Chair Yoga** - Chair yoga is a general term for practices that modify yoga poses so that they can be done while seated in a chair. These modifications make yoga accessible to all people. Yoga is an excellent way for older adults to loosen and stretch painful muscles, reduce stress, and improve circulation.

It also reduces anxiety, helps lower blood pressure, protects joints, and builds strength and balance.

Mon. and Thurs. 10:15-11:15 am \$3.00 - Modified yoga program in a seated/standing position.

**Osteoporosis Class** - Mon. and Wed., 8:30-10 am - Simple, safe, bone-boosting exercises. \$1.00

**Walking** - Monday to Friday, 12:30 - 1:00. Check schedule and sign up at Senior Center. No walking until August 29th.

**Zumba** - July and August, 1:00 pm at Oxford Terrace. \$7.00

## HEALTH AND WELLNESS

**Mobile Dental Hygienist** - Preventative dental services are being offered at the Fairhaven Council on Aging by Mobile Dental Hygiene Services. We are excited to offer dental cleanings, exams, desensitizing treatments, denture care, temporary fillings and crown re-cements if needed. Services are covered for anyone with Mass Health Standard/Medicaid. We offer affordable rates for individuals without dental insurance, as well as grant funded services for eligible individuals. Please call 508-827-6725 with any questions and to make appointments. Smile@mobiledentalhygiene.com

**Foot Care** - 2nd Thursday of the month by appointment - \$30.00 - Assessment of podiatric health

**Note:** Wellness Clinic is now at the Fairhaven Council of Aging. See page 9.

## SUPPORT

**Reassurance Program** - A free service for elders wanting a daily telephone check-in with a responsible person, ensuring all is well

**Health Awareness** - Thursday, 9 -10 am Supportive group for health and fitness awareness

**Southcoast VNA and Hospice Support Groups** - 2nd Thursday of the month: Widow and Widowers Grief Support Group 5:00 - 6:30 - 3rd Thursday of the month: General Loss Grief Support 5:00 - 6:30.

**Caregivers Support Group** - 1st Wednesday 1-2 pm

## EDUCATION

**Computer Class** - No class for the summer. Class will resume in September.

**Sewing Circle** - Wednesday evenings 5:45 - 7:45 pm

**Mahjongg** - Tuesdays, 10 am to 2 pm. Mahjongg is a rummy-style game that uses Mahjongg tiles instead of playing cards.

## LEGAL

**Attorney Suzanne J. Seguin** - Free 15-minute consultation. Call the Senior Center for dates and information.

## MASSACHUSETTS STATE PRIMARY VOTING INFORMATION

Early voting will be:

Saturday, August 27th from 11 am to 5 pm

Monday, August 29th through Friday September 2nd from 8:30 am to 4:30 pm.

at Fairhaven Town Hall Auditorium

STATE PRIMARY ELECTIONS, TUESDAY, SEPTEMBER 6TH

Election day polling hours 7 am to 8 pm



<b>Precinct ONE</b>	<b>Town Hall</b>	<b>40 Center Street</b>
<b>Precinct TWO</b>	<b>Elizabeth Hastings Middle School</b>	<b>30 School Street</b>
<b>Precinct THREE</b>	<b>Elizabeth Hastings Middle School</b>	<b>30 School Street</b>
<b>Precinct FOUR</b>	<b>Fire Station Meeting Room</b>	<b>146 Washington Street</b>
<b>Precinct FIVE</b>	<b>Recreation Center</b>	<b>227 Huttleston Avenue</b>
<b>Precinct SIX</b>	<b>Recreation Center</b>	<b>227 Huttleston Avenue</b>

Do you need a ride? Please call the Senior Center to schedule a ride.

## FAIRHAVEN SENIOR CENTER EVENTS AND ACTIVITIES AUGUST 2022

### MONDAY

**Board Meeting** August 8th, 9:00 am  
**Bridge** 1:00 to 3:00 pm  
**Chair Yoga** 10:15-11:15 with Bet, \$3.00  
**Computer Class** No class for summer.  
**Medical Transport** Monday-Friday  
**Nutrition Program** 11:30 am \$2 donation  
**Osteo Class** 8:30 - 10:00 am \$1.00  
**Outreach Services** Call for an appt.  
**Reassurance Program** Daily telephone check-in  
**SHINE Rep.** Call for an appointment  
**Transportation** **8:00 am**  
**Walking** **No walking until August 26th**  
**Movie Matinee** **August 22nd** 1:00pm treats & light beverages

### TUESDAY

**Attorney General** Consumer Mediator by appt. only  
**Dental Hygienist** **Mobile - Next visit October 4th.** Call 508-827-6725 for an appt.  
**Mahjongg** 10 am - 2 pm  
**Medical Transport** Monday-Friday  
**Nutrition Program** 11:30 am \$2 donation  
**Outreach Services** Call for an appt.  
**Reassurance Program** Daily telephone check-in  
**SHINE Rep.** Call for an appointment.  
**Single Senior Supper** **Aug. 16th, 3rd Tuesday 4-6pm**  
Partially funded by Coastline Elderly Nutrition Program  
**Transportation** **8:00 am**  
**Walking** **No walking until August 26th**

### WEDNESDAY

**Caregivers Support** August 3rd 1-2 pm  
**Computer Class** No class for summer.  
**Foot Care \$30** 2nd Thursday, August 11th by appointment  
**LGBTQ Supper Club** August 24th  
George Whitaker Fund and Coastline Elderly Nutrition Program  
**Mall Trip** 9 am-3 pm, \$6, Call to reserve seat  
**Medical Transport** Monday-Friday  
**Nutrition Program** 11:30 am \$2 donation  
**Osteo Class** 8:30-10:00 am \$1.00  
**Outreach Services** Call for an appt.  
**Reassurance Program** Daily telephone check-in  
**Sewing Circle** Evenings 5:45 to 7:45  
**SHINE Rep.** Call for an appointment.  
**Transportation** **8:00 am**  
**Walking** **No walking until August 26th**  
**Wellness Clinic** **Wed. 8/17 & 8/31**  
 1-3pm. **No clinic August 3rd**  
**Welcome Cookout** **Noon at the Center, August 10th**

### THURSDAY

**Chair Yoga** 10:15 to 11:15 with Bet \$3.00  
**Grief Support** **August 11th**, 2nd Thurs. of month Widow & Widowers 5-6:30 pm  
**Augusts 18th**, 3rd Thurs. General Loss Grief Support 5-6:30 pm  
**Health Awareness** 9:00 -10:00 am - Supportive group for health and fitness awareness

### THURSDAY continued

**Medical Transport** Monday-Friday  
**Legal Services** Call for an appointment.  
**Nutrition Program** 11:30 am \$2 donation  
**Outreach Services** Call for an appointment.  
**Pitch** 12:30-3:00 pm  
**Reassurance Program** Daily telephone check-in  
**SHINE Rep.** Call for an appointment  
**Transportation** **8:00 am**  
**Walking** **No walking until August 26th**

### FRIDAY

**Bingo** 1:00-3:00 pm  
**Greedy Dice** **9:00 - 11:00 am** Call for info.  
**Medical Transport** Monday-Friday  
**Nutrition Program** 11:30 am \$2 donation  
**Outreach Services** Call for an appt.  
**Reassurance Program** Daily telephone check-in  
**SHINE Rep.** Call for an appointment  
**Transportation** **8:00 am**  
**Walking** **No walking until August 26th**  
**Zumba** **July and August Zumba will be at Oxford Terrace - 1:00 pm August 26th, 10am-11am**  
 Hey, Kathy



## Welcome Cookout

AUGUST 10, 2022 12:00 NOON

PLEASE JOIN BRAD AND JANE ALONG WITH MARTHA REED, COA DIRECTOR FOR A COOKOUT!

THE VETERANS OFFICE IS NOW AT THE SENIOR CENTER AND THIS COOKOUT IS TO CELEBRATE THE GRAND OPENING OF THE OFFICE.

WEATHER PERMITTING, THE COOKOUT WILL BE HELD IN THE COURTYARD, IF IT DOES RAIN, IT WILL BE HELD INSIDE.

★ ★ ★



## 2022 Summer Music Series

Fairhaven Council on Aging  
1-2pm

Join us for light refreshments and Music

August 11th - Matt York  
September 8th - Judy & Barry DeRossi



"Celebrating 40 Years of Carina"



# August 2022



www.coastlinenb.org  
508-999-6400 ext. 3

Monday		Tuesday		Wednesday		Thursday		Friday	
1	Sodium (mg): Na*	2	Sodium (mg): Na*	3	Sodium (mg): Na*	4	Sodium (mg): Na*	5	Sodium (mg): Na*
Chicken a La King	183	Salisbury Steak w/	200	Chicken Cordon Blue	*550	Shrimp Mozambique	393	Hot Dog	*550
Egg Noodles	35	Onion Gravy	110	Red Bliss Potatoes	4	Yellow Rice	22	Mustard	55
Spring Blend Veg.	57	Mashed Potatoes	52	Mixed Vegetables	41	Green Beans	3	Baked Beans	36
Oatmeal Roll	121	Peas & Mushrooms	133	Dinner Roll	210	Restaurant Pop	260	Cabbage & Carrots	47
Peaches	5	Multigrain Bread	190	Pineapple	1	Fresh Orange	0	Hot Dog Roll	210
		Pears	4					Mixed Fruit	10
Total Sodium:	402	Total Sodium:	690	Total Sodium:	806	Total Sodium:	678	Total Sodium:	908
Calories: 520	Carbs: 64	Calories: 612	Carbs: 80	Calories: 554	Carbs: 76	Calories: 520	Carbs: 80	Calories: 599	Carbs: 72
8		9		10		11		12	
Beef & Broccoli	108	Grilled Chicken Parm.	410	Boneless Ribs w/	403	Roast Turkey w/ Gravy	373	Macaroni & Cheese	404
Asian Rice	78	Italian Pasta	1	Sazon Sauce		Cranberry Sauce (2)	6	Tomato Florentine	121
Whole Wheat Roll	160	Genoa Blend Veg.	40	Roasted Yams	31	Mashed Potatoes	52	Snowflake Roll	210
Applesauce	14	Scali Bread	310	Collard Greens	33	Winter Squash	57	Mandarin Oranges	7
		Pineapple	1	Oatmeal Roll	121	Multigrain Bread	190		
				Peaches		Iced Brownie	162		
						Diet: Lorna Doone's	147		
Total Sodium:	360	Total Sodium:	763	Total Sodium:	592	Total Sodium:	838	Total Sodium:	742
Calories: 528	Carbs: 55	Calories: 583	Carbs: 87	Calories: 408	Carbs: 61	Calories: 826	Carbs: 128	Calories: 572	Carbs: 74
15		16		17		18		19	
Chicken Divan	282	Shepherd's Pie	271	Chicken Bruschetta	394	BBQ Pulled Pork	454	Seafood Newburg	*569
w/ Broccoli		Carrot Coins	62	Au Gratin Potatoes	154	Baked Beans	140	Fluffy Rice	36
Confetti Rice	43	Dinner Roll	210	Peas & Carrots	80	Hot German Slaw	81	Spring Blend Veg.	57
Multigrain Roll	190	Pears	4	Whole Wheat Bread	160	Hamburger Roll	230	Wheat Bread	115
Cookie	171			Cantaloupe	0	Mixed Fruit	10	Mandarin Oranges	7
Diet: Low Sugar Cookie									
Total Sodium:	685	Total Sodium:	547	Total Sodium:	788	Total Sodium:	915	Total Sodium:	784
Calories: 771	Carbs: 84	Calories: 592	Carbs: 85	Calories: 412	Carbs: 51	Calories: 531	Carbs: 72	Calories: 409	Carbs: 52
22		23		24		25		26	
Chicken Cacciatore	446	Swedish Meatballs	343	Pork w/ Adobo Sauce	280	Cheese Lasagna	345	Cheeseburger	384
Italian Pasta	1	Mashed Potato	52	Red Bliss Potatoes	4	w/ Tomato Basil Sauce	55	Ketchup	82
Jardinière Blend	39	Scandinavian Blend Veg.	42	Brussel Sprouts	12	Roman Blend Veg.	26	Potato Wedges	27
Multigrain Bread	190	Oatmeal Bread	121	Whole Wheat Roll	160	Dinner Roll	210	Chuckwagon Corn	2
Peaches	6	Lemon Pudding	174	Banana	1	Pineapple	1	Hamburger Roll	230
		Diet: Low Sugar Pudding	100					Pears	
									4
Total Sodium:	682	Total Sodium:	655	Total Sodium:	457	Total Sodium:	651	Total Sodium:	728
Calories: 526	Carbs: 77	Calories: 574	Carbs: 71	Calories: 358	Carbs: 56	Calories: 375	Carbs: 64	Calories: 707	Carbs: 78
29		30		31			<p><b>For weather emergencies and cancellations, please check 1420 AM WBSM radio.</b></p> <p>For Reservations/ Cancellations, call (508) 742-9192 AT LEAST 24 hours in advance.</p>		
Fiesta Omelet	270	Chicken Stew w/ Veg.	273	Pot Roast w/ Gravy	364	All Meals include:			
Hash Browns	136	Red Bliss Potatoes	4	Cheesy Mashed Pota	80	<u>Milk:</u>			
Tomato & Zucchini	72	Biscuit	340	Italian Blend Veg.	26	110 Calories			
Fruit Loaf	170	Pineapple	1	Multigrain Bread	190	125mg Sodium			
Fresh Orange	0			Mini Red Velvet Cake	209	13g Carbs			
				Diet: Low Sugar Cake	210	<u>Margarine:</u>			
						36 Calories			
Total Sodium:	648	Total Sodium:	619	Total Sodium:	868	47mg Sodium			
Calories: 576	Carbs: 86	Calories: 513	Carbs: 66	Calories: 797	Carbs: 106				

\* Indicates a food with more than 500 mg sodium.

Please inform Coastline if you have any food allergies.

\*\*\*Consumers should anticipate frequent menu substitutions due to supply chain shortages.\*\*\*

**Your voluntary \$2 donation today, provides more meals tomorrow.**

~~~~~To schedule lunch call the day before by 10:00 am.~~~~~

**If you would like to enjoy lunch at the Senior Center and do not have a ride, call 508-979-4029.**





*Free Screenings with Sean Baker*  
 PT of Select Outpatient Services of Dartmouth  
 August 25, 2022 10am- Noon

A screening is a free, private 15-20 min assessment performed by a licensed physical therapist.


What's involved?  
 Assessment of Upper and Lower Body Strength, Balance, Flexibility, Pain – and you will be given a recommendation for next steps towards improvement, i.e. consulting a physician, starting physical therapy or establishing a gym program.

After the Screening?  
 You will be given a personalized care plan to meet your needs.

**FREE Wellness Clinics**  
 Public Health Nurse is available for Blood Pressure Screens along with addressing any health and wellness questions or concerns

**Fairhaven Council on Aging**  
**229 Huttleston Ave**  
 August 17th & 31st  
 1:00pm - 3:00pm



*"Hey Kathy!"*  **Discussion time from 10:00am-11:00 am**  
**Last Friday of the month, August 26th**  
**Free to residents, Non-Residents \$5**

Come chat with Kathy Clark from Moxie Mobility Training, LLC about:

- Exercise ideas and exercise safety
- Have your vitals (blood pressure, O2 level, and heart rate) checked
- Get tips on navigating healthcare agencies from hospital to home care and beyond
- Find answers to questions on how to achieve your best fitness
- Discuss home modification ideas including home safety
- Ways to reduce your fall risk and fall prevention
- And more!

Kathy is a Senior Fitness Instructor, Personal Trainer and Licensed Physical Therapist Assistant; she specializes in Fall Prevention, Brain Injury, and Lymphedema. Handouts available and show and tell items will be displayed. Feel free to bring your toughest questions! Light refreshments will be served.

**Fairhaven Village**

Contact the Management Office for Additional Info.  
 330 Main St.  
 Fairhaven, MA  
**508-994-1908**  
 PeabodyProperties.com



- 1 & 2 Bedrooms
- **Heat Included**
- On-site Maintenance
- On-site Professional Mgmt.
- Laundry Facilities
- On-site Parking
- Planned Resident Events and Activities

\*Income limits apply. Housing for 62 years+, HP/disabled person 18 years+. Please inquire in advance for reasonable accommodations. Info contained herein subject to change without notice.

### THE NUMBER ONE REASON WHY TRUSTS FAIL

**By: Brandon C. Walecka, Esq.** Walecka Law, P.C. 774-203-9003 Brandon@WaleckaLaw.com

A trust can have powerful benefits – avoiding probate and saving legal costs, reducing estate taxes, protecting assets from long term care costs, addressing unexpected events, preserving benefits for the disabled, and the list goes on.

But many trusts fail to work as intended.

I know because I see failed trusts all the time. In my experience, there is one primary reason why a trust fails: it wasn't properly "funded."

What does it mean to "fund" my trust? Funding your trust is the process of transferring your assets from you to your trust. To do this, you physically change the titles of your assets from your individual name to the name of your trust. Think of the trust like a basket. In order for the instructions you set up in your trust to work as intended, there need to be assets in the "basket."

It seems like a simple concept, but I am often amazed at how many clients come to me with unfunded trusts from other firms (which leaves me to wonder whether the importance may not have been emphasized enough).

Let me give a simple example. Suppose Joe wants to avoid probate. He owns a checking account, a brokerage account, a house, and a vacation home in another state. His son, who would be the Personal Representative if Joe had a probate estate, lives in California.

Joe wants to avoid probate for various reasons, including avoiding an ancillary probate proceeding for his out-of-state property, saving his son the inconvenience of having to travel to deal with probate proceedings, and reducing legal fees for his estate.

Joe decides to create a revocable living trust that will own his assets while he is alive. Joe will be the trustee. When he dies, his son will become the trustee and will pay Joe's debts and taxes before distributing the assets to Joe's loved ones. Good plan – if done properly, Joe's estate will avoid probate. His son can probably manage the estate without setting foot in a probate court room.

To make his plan work, Joe needs to do two things: (1) create a revocable trust, and (2) fund the trust.

Joe goes to a lawyer to have his revocable trust drawn up.

Now comes the crucial next step: funding the trust. Joe needs to go to his bank to have the checking account changed so that the bank records show the trust (not Joe) as the owner. He needs to sign new deeds that transfer ownership of his house and vacation home from Joe to the trust. He also needs to re-title ownership of the stock into the name of the trust.

If Joe does those things, his trust should work as intended.

Now imagine, when Joe dies, his son discovers that significant assets are still titled in his father's name, not in the name of the trust. So, now we will need to administer the trust, and file a probate with the court. Unfortunately, situations like this occur all the time.

Seek advice and guidance from a qualified estate planning attorney who is committed to making all trust clients aware of the importance of trust funding and working with them to ensure each trust prepared is properly funded.

*The information contained in this article is not intended to make you an expert on estate planning nor is this article intended to replace the need for the advice of a professional. Rather, this article is simply intended to provide a basic understanding of why estate planning is important for everybody and a basic understanding of some of the more common estate planning tools. This article does not constitute legal advice.*

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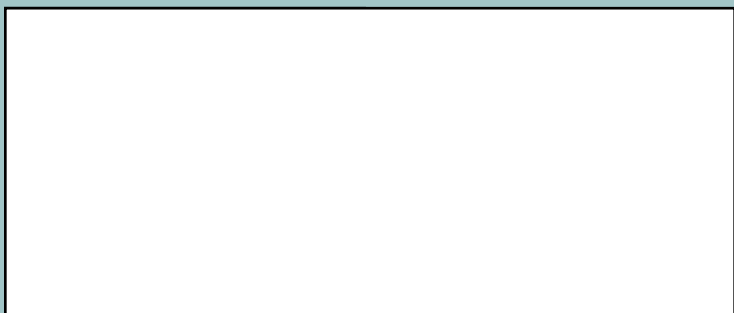


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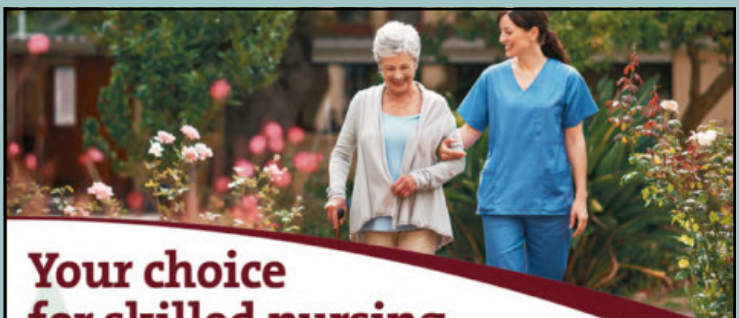


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