

Dartmouth Council on Aging 628 Dartmouth St., Dartmouth MA P: 508-999-4717 F: 508-999-0754

### A Message from our Director

"Here's to a Bright New Year and a Fond Farewell to the Old... here's to the things that are yet to come, and to the memories that we hold".

Reflecting back on the year, it seemed we were making progress on getting "back to normal", we were able to re-open many of our programs and offer lots of new and exciting activities. We had the chance to see many new faces and meet so many wonderful people. The outpouring of support we have received from our community has been nothing short of amazing. We Thank each and everyone of you!

As we move in to 2022, we encourage you to try

something NEW! Take a new class, make a new friend, explore different ways to be safe with those you love. Here at the center we can help you meet your New Year Resolutions! Let's make 2022 a Year to Remember!! *Amy* 

# Happy New Year!



### from all of us to all of you

clockwise from top left

Matt Brouillette, Veteran Service Officer
Ann Harb Raymond, Outreach
Bronson Collins, Custodian
Mark Leary, Receptionist
Nancy Miller, Program Coordinator
Amy DiPietro, Director
Angela Botelho, Administrative Clerk

# **NEVER MISS A NEWSLETTER!**

Sign up to have our newsletter emailed to you at www.mycommunityonline.com



#### the results are in for the

#### 2021 Veteran's Billiards Tournament

1ST PRIZE: JOHN PYE 2ND PRIZE: MARTY FLINN 3RD PRIZE: WAYNE SWEET

We had a great turn out for our Veteran's Billiards Tournament last month. Close to 40 spectators were on the edge of their seats throughout the matches. Eight area veterans competed for three cash prizes. The picture on the right shows (left to right) participant WW2 Veteran Earle Pye, Vet Service Officer Matt Brouillette, and winners Wayne Sweet (3rd place), John Pye (1st place) and Marty Flinn (2nd place). Congrats!



### January Programming

#### Guided Meditation with Lynda



#### 4 consecutive Tuesdays January 4th, 11th, 18th & 25th 10:15 - 11am

This is a step-by-step class that is great for those who are looking for potential new ways to release any tension and stress in the mind and body.

Come take this time to unwind and expand, and let Lynda be your guide into relaxation.

A yoga mat, meditation cushion, pillow, or blanket is required to be able to comfortably lay or be seated. **Free. Walk-ins welcome.** 



# Mind the Gap: Bridging Coverage Disparities in MassHealth & Medicare

Monday, January 10<sup>th</sup> at 1:00 Presented by South Coastal Counties Legal Services (SCCLS).

Medicare covers a significant amount of medical costs, but certainly not all. Learn how Mass Health coverage can help bridge the gaps in medical coverage for individuals who qualify.

Call the Center to preregister.



#### Make something beautiful that has meaning... Give as a gift or keep it for yourself!

The instructor will supply an assortment of frames, seashells, sea glass, glitter and odds & ends to create a one of a kind Memory Frame/Seascape.

If you would like to work with your own memorabilia, gather those small special items that hold meaning to you: photographs, wedding invitations, a loved ones old earrings, jewelry, dated pennies, or shells... You will be working with resin, which can get messy, so please dress accordingly. Cost is \$10.00. Call to preregister.



#### Tuesday, January 18th from 1 to 5:30pm

Please call 1-800-RED CROSS (1-800-733-2767) or visit <u>redcrossblood.org</u> and enter: DARTMOUTH COA to schedule an appointment.

You can streamline your donation experience and save up to 15 minutes by visiting **RedCrossBlood.org/RapidPass** to complete your pre-donation reading and health history questions on the day of your appointment.

Walk-Ins are also welcome.

# Two New Ongoing Programs starting this month!

Resistance Bands with group trainer Larry Bigos Is here to stay!

#### Wednesdays at 1pm

Resistance bands are typically used in physical therapy sessions and are a versatile and efficient form of exercise. These bands are also soft on the joints, and can be modified for everyone.

This class will include a stretching and balance component. Please bring your own bands if you prefer to use your own.

\$2/class. Walk ins are Welcome.



#### Gazebo Gals

**Wednesdays at 11:00** starting January 12th Enjoy a cup of coffee and conversation.

This group previously met outside in the Veterans Gazebo.

No sign up required. For more information contact Nancy at the Center.



Please take a moment to read our Inclement Weather Policy

- If the Dartmouth Public Schools are closed due to inclement weather, the Senior Center will close for classes, transportation, and other activities. The Council on Aging offices will operate for routine administrative operations only.
- If the Town Hall is closed, the COA is closed and staff will not report.



The Dartmouth Council on Aging reserves the right to change/cancel transportation based on weather conditions.





#### Refreshed, Redecorated and Ready for You!

Learn about our community refresh and Avita Memory care neighborhood expansiona much needed resource on the South Coast!

Connect with our helpful advisor:

508.992.8880

Independent Living, Assisted Living & Avita Memory Care
239 Cross Road | N. Dartmouth, MA | AutumnGlenatDartmouth.com



Assisted & Memory Care Living

Dartmouth, MA | 508-636-0590



FREE HEARING CLINIC
Please Check Newsletter
for Upcoming Free
Hearing Clinic Times

In the Comfort and Security of Your Home

#### **Lauren Warburton**

Hearing Instrument Specialist, MA #275 Call Today For A Free Hearing Test

508-250-9324

www.athomehearinghealthcare.com MassHealth Provider / Most Insurances Accepted



### Ongoing Programming

Always check our calendar on page 8 to verify that classes will be held as scheduled.

#### --- Game Players ---

**Billiards** - Monday-Friday 9-11:30am

Bridge -Mondays 12-3pm. Call the Center for

information.

Cribbage - Tuesdays 8:30-10:30am. Open for

players.

**Mahjong** - Fridays 1-3pm. Bring your own tiles.

# RUTHLESS RIVER

#### Everybody's Book Club Monday, January 10th at 1pm

This monthly group meets on the 2nd Monday of the month at 1pm at the Center. The book pick for January is:

"Ruthless River" by Holly Fitzgerald

#### Strength & Flex w/ Larry Bigos



Improve your strength, muscle, and flexibility with a full body routine using hand weights. This modified group class is a fit for all. Bring hand weights if you have them.

Walk ins are welcome.

# Pool Lessons for Beginners

#### Mondays & Thursdays 1 - 2:30pm

This class is for beginners or those interested in improving their skills. Limited to 4 people

No cost. Call or Preregister in person.

#### Osteo Exercise Mondays at 10:15, Free

Osteo Exercise focuses on balance and muscle



strengthening - for women *and* men. This strength training program halts bone loss. Exercising with weights stimulates the growth of bones and helps prevent bone fractures. It energizes the person and improves flexibility. It helps to trim and tighten muscles. Much of the class is done seated. Hand weights are needed.

Walk ins are welcome.

#### Tai Chi w/ Joe Rebelo Tuesdays 9-10

Register for 8 week session, (\$30/8 wks) Tai Chi can help maintain strength, flexibility, and balance and could be the perfect activity for the rest of your life. There is growing evidence that this mindbody practice has value in treating and preventing many health problems. Try 1st class free.





#### Mondays 10:30-11:30 (for Parkinson's Disease)

The Dance for PD® classes are an artistic activity that incorporates physical exercise, cognitive tasks, social interactions, music, and expression. In Dance for PD® classes, participants are empowered to explore movement and music in ways that are refreshing, enjoyable, stimulating and creative. Registration is open now. FREE. Call the Center for details. Led by Rachel Balaban, Regional Coordinator for Dance for PD®.



#### Gentle Yoga Dance with Jane Hoffman Tuesdays 1-2pm

Gentle yoga, combined with dance movements, is a great form of exercise, and uplifts the spirits.

Each class will begin with

centering the body and mind through your breathing techniques, combined with contle poses leading to simple and easy dance my This class is appropriate for the prior yoga or dance experience teed of Please wear sneakers or non-lip tibes.

Some of the poses can be practed or in a chair. ed on a yoga mat

Cost: \$5. Walk ins are welcome.

### Ongoing Programming continued ...



Tuesdays 9 - 12noon with Instructor Carol Veiga \$10 / class

This is a chance to work on your own projects in a pleasant, well lit space with other artists and get instruction on an as needed basis. Some group oil, acrylic and watercolor demonstrations will be given on the topics of color mixing, value and intensity, and how to highlight background, middle ground and foreground areas. Call the Center for info. Students must supply all their own materials.



#### ZUMBA GOLD with Michelle

Tuesdays 10:30 - 11:30 \$7. per class

**Zumba Gold** recreates the original moves of Zumba, but at a lower-intensity. The easy-to-follow choreography focuses on balance, range of motion and coordination. For beginners, Michelle offers modifications throughout the class!





#### Cam's Body Awareness & Adaptability Wednesdays 9:30-10:15 & Fridays 1- 1:45 \$2. I class

Exercise physiologist, Cam Bergeron, teaches participants proper body mechanics and gives them the knowledge of how to properly move to eliminate the risks of falls.

Walk-Ins Welcome.

#### French Conversation & Culture

Wednesdays at 10am Free



**Hathaway Manor** 

Extended Care Facility

508-996-6763 • www.hathawaymanor.org

We're Perfecting the Art of Superior Care.

A Member of Berkshire Healthcare

Bonjour and Bievenue to French Conversation and Culture! Come on in and spend a light-hearted and non-threatening hour in the world of French with retired French professor and Dartmouth resident Suzanne Pelletier. Walk-Ins welcome! A bientôt!

ADVANCED EYE CENTERS, INC

Scott M. Corin, M.D. • Marc P. Wladis, M.D. Kameran Lashkari, M.D. • Paul J. Botelho. M.D.

500 Faunce Corner Road, Suite 110 • N. Dartmouth, MA 508-717-0270

#### **ADT-Monitored Home Security**

**Get 24-Hour Protection** From a Name You Can Trust

- Burglary
- Flood Detection
- Fire Safety

ADULT DAY SERVICES Medical Monitoring by RN

**OVER 35 YEARS EXPERIENCE** WE FOLLOW CDC AND DPH COVID GUIDANCE.

250 Elm Street, New Bedford

508-997-1441 • www.piadhc.org

Caregivers grant funded by Title IIIE of the

Older Americans Act. sponsored by CESI

PROJECT INDEPENDENCE

• Free Visit

New Friends

Full Activity Schedule

Carbon Monoxide



Authorized Provider

Bilingual Staff

Transportation

Nutritious Meals

**SafeStreets** 

1-855-225-4251





JOHN T. VEALE, D.M.D., M.P.H. PETER G. VEALE, D.M.D.

General Dentistry

45 Slocum Road Dartmouth, MA 02747

Telephone: 508-999-3038



508-999-6400

In-Home Services | Support Services Meal | Delivery | Employment Programs 863 Belleville Ave., New Bedford, MA 02745 www.coastlinenb.org

# Ongoing Programming continued ...

#### Knitting for Charity Thursdays at 9am



Do you enjoy knitting or crocheting? Join the group and create handmade items that will be distributed thru local charities and organizations to those in need. *Walk ins are welcome!* 



#### Sewing for Charity Thursdays at 10am

Sewing for Charity meets at the Center on Thursdays at 10am. Join this wonderful longstanding group as they cut, sew, and create clothing and goods to send to the children of Haiti.

Contact Nancy for more information.





# Veteran's Corner Meets the 1st Friday of the month at 9am



Join Matt Brouillette, Dartmouth's Veteran Service Officer at 9:00 am on the first Friday of every month for a casual gathering of area veterans. Matt will also be available at that time to answer

Matt will also be available at that time to answer any questions and address any veteran concerns you may have.

Matt recently moved his office to the Center and can be reached at 508-990-1818.

## News for Veterans



# "Many Hands make the Load Lighter" Join Us to Provide School Supplies for the Children of Haiti

"Many Hands make the Load Lighter" Haitian Proverb

The Center is assisting <u>"A Better Tomorrow</u> Foundation" in gathering backpacks filled with school supplies for the children of Haiti. Most families have financial difficulty sustaining their children in the limited school system. These supplies are needed during the school year. We can help!

Supplies needed include: backpacks, pencils and pencil cases, pens, pads of paper, glue sticks, crayons, scissors (or backpack filled with supplies!)



Above: Thank-you for helping us to meet our goal with your generous donations! We would like to fill 100 backpacks!

# January 2022 Programming at a Glance

The DCOA is a meal site for the Regional Elderly Nutrition Program. Mon-Fri at 11:30. See page 10 for details.

The DCOA is a meal site for the Regional Elderly Nutrition Program. Mon-Fri at 11:30. See page 10 for details.					
Monday	Tuesday	Wednesday	Thursday	Friday	
9-11 Hand Quilting 3 9-11:30 Billiards 9am Strength & Flex \$2. 10-12 Watercolor 10:15 Osteo Exercise 10:30 Dance for PD 12-3pm Bridge 1-2:30 Pool Lessons	8:30-10:30 Cribbage 4 9am-12noon Art with Carol Veiga \$10. 9-11:30 Billiards 9-10 Tai Chi (\$30/8wks) 10:15-11 Guided Meditation with Lynda 10:30 Zumba Gold \$7.	9-11:30 Billiards 5 9:30-10:15 Cam's Body \$2. 10am Pound by Pound 10am French (See p 6) 1pm Resistance Bands	8:30-12:00 Widowed Persons (See p 8) 9am Knitting for Charity 9am Strength & Flex \$2. 9-11:30 Billiards 10am Sewing for Charity 1-2:30 Caregiver Support 1pm Seascape/Memory Frames Workshop \$10 1-2:30 Pool Lessons Podiatry Clinic by Appt	9-11:30 Billiards 7 9am Veteran's Corner 1-1:45 Cam's Body \$2. 1-3pm Mahjong	
9-11 Hand Quilting 10 9-11:30 Billiards 9am Strength & Flex \$2. 10-12 Watercolor 10:15 Osteo Exercise 10:30 Dance for PD 12-3pm Bridge 1pm Book Club (p 5) 1pm Mind the Gap 1-2:30 Pool Lessons	8:30-10:30 Cribbage 11 9am-12noon Art with Carol Veiga \$10. 9-11:30 Billiards 9-10 Tai Chi (\$30/8wks) 10:15-11 Guided Meditation with Lynda 10:30 Zumba Gold \$7. 3:00 Alzheimer Support	9-11:30 Billiards 12 9:30-10:15 canceled -Cam's-Body-\$2. 10am Pound by Pound 10am French (See p 6) 10-11 by Appt Elder Law Consultation 10am You Can Uke Too! 11am Gazebo Gals - NEW 1pm Resistance Bands	9am Knit for Charity 13 9am Strength & Flex \$2. 9-11:30 Billiards 10am Sewing for Charity 10-11 by Appt Elder Law Consultation 11am-1pm by Appt Diabetic Shoe Clinic 1-2:30 Pool Lessons	9-11:30 Billiards 14 1-1:45 Gam's Body \$2. canceled 1-3pm Mahjong	
Martin Luther King Jr.  Day Center is Closed	8:30-10:30 Cribbage 18 9am-12noon Art with Carol Veiga \$10. 9-11:30 Billiards 9-10 Tai Chi (\$30/8wks) 10:15-11 Guided Meditation with Lynda 10:30 Zumba Gold \$7. 1-5:30 pm BLOOD DRIVE	9-11:30 Billiards 19 9:30-10:15 Cam's Body \$2. 10am Pound by Pound 10am French (See p 6) 10am You Can Uke Too! 11am Gazebo Gals - NEW 1pm Resistance Bands	8:30-12:00 Widowed Persons (See p 8) 9am Knit for Charity 9am Strength & Flex \$2. 9-11:30 Billiards 10am Sewing for Charity 10-12 Hearing Clinic 1-2:30 Pool Lessons	9-11:30 Billiards 21 1-1:45 Cam's Body \$2. 1-3pm Mahjong	
9-11 Hand Quilting 24 9-11:30 Billiards 9am Strength & Flex \$2. 10-12 Watercolor 10:15 Osteo Exercise 10:30 Dance for PD 1pm Book Club (p 5) 12-3pm Bridge 1-2:30 Pool Lessons	8:30-10:30 Cribbage 25 9am-12noon Art with Carol Veiga \$10. 9-11:30 Billiards 9-10 Tai Chi (\$30/8wks) 10:15-11 Guided Meditation with Lynda 10:30 Zumba Gold \$7. 3:00 Alzheimer Support Podiatry Clinic by Appt		9am Knit for Charity 27 9am Strength & Flex \$2. 9-11:30 Billiards 10am Sewing for Charity 1-2:30 Pool Lessons	9-11:30 Billiards 28 1-1:45 Cam's Body \$2. 1-3pm Mahjong	
9 -11 Hand Quilting 31 9-11:30 Billiards 9am Strength & Flex \$2. 10:15 Osteo Exercise 10:30 Dance for PD 12-3pm Bridge 1-2:30 Pool Lessons	The next Dental Clinic Is on February 11th (see p 14)	For more inform programming listed including how to re - see p 3 for January - see p 4 - 7 for Ongo - see p 10 for Meal S - see p 14 for Clinics	d in this calendar, egister, if required: Programming hing Programming site details	If you have any questions regarding programming, call the Center at 508-999-4717	

A message from Ann Harb Raymond, Outreach

Happy New Year,

January is a time for fresh starts, organizing and purging. But some things are important to save! Many of you will receive your statements from Social Security/pension etc.

Put those in a safe place. Many of you have changed your health insurance during open enrollment. Place the new card in your wallet. There are programs to help you with organizing such as Fresh Start that are income based.

Many programs have raised their income guidelines or extended their deadlines so please don't hesitate to call and have a confidential conversation to see if you qualify.

Warmest Regards, Ann



START

PROGRAM

Non-New Bedford Residents

#### Services

Appraising possessions and selling them, with all profits going to the consumer

Finding "homes" for donated goods

Helping with housing search

Mediating landlord-tenant complaints

Mediating tenant-neighbor complaints

Packing and Moving

Organizing the home

Finding community resources to assist with "non-traditional" needs

Support groups available for people looking to reduce clutter

Free Elder Mental Health Counseling

Call Dartmouth COA for a referral to the program.



#### FUEL ASSISTANCE OPERATES BETWEEN

NOVEMBER 1st through APRIL 30th 261 UNION ST. NEW BEDFORD, MA 02740 P:508-525-4271

#### Can't pay your utility bills? Behind on paying your gas bill?

PACE Fuel Assistance administers the Low-Income Home Energy Assistance Program, a federal program that helps low income individuals and families with heating costs during winter months. Homeowners and renters, including those whose heat is included in their rent, can apply for fuel assistance.

#### We now have applications HERE at the COA.

ELIGIBILITY	HOUSEHOLD SIZE	GROSS ANNUAL INCOME
Eligibility for assistance to pay your fuel bil is based on gross annual income and	1	\$39,105
household size.	2	\$51,137
NOTE: For household sizes larger than 6, please speak with a Fuel Assistance staff	3	\$63,169
	4	\$75,201
member and mention your household	5	\$87,233
size.	6	\$99.265

#### Checklist for appointment

- Valid Photo I.D.
- · Social Security card or birth certificate for all household members
- · Proof of housing costs including taxes and water
- Gas & Electric bills
- Proof of all income such as Social Security statement.



#### DO YOU QUALIFY?

You live in Dartmouth.
You live alone or self-supporting.
You are having trouble making ends

You are a woman over 70 years of age.\*
The DCOA works with a non profit organization.
The association's mission is "to furnish financial assistance, provide friendship and promote the welfare and relief of elderly women."

#### **ELIGIBILITY GUIDELINES RAISED!**

AGE:

\*One-time assistance or Emergency funds (age 65+)
Ongoing support (age 70+)

#### INCOME:

Monthly income under \$1,500 (subsidized housing)
Monthly income under \$2,100 (non-subsidized housing)

Liquid assets under \$10,000 (excluding home and auto)

Please Contact Dartmouth COA at 508-999-4717 and have a confidential conversation with the Outreach Coordinator to see if you qualify for some extra help.

## Lunch Menu



# January 2022



#### www.coastline.org

508-999-6400 ext. 3

Monday		Tuesday		Wednesday		Thursday		Friday	
3		4 Sodium (mg	): Na'	5 Sodium (mg	): Na*	6 Sodium (mg	): Na"	7 Sodium (mg	(): Na
Cheeseburger Potato Wedges Chuckwagon Veg, HB Bun Pineapple	27 2	Beef Stew w/ Veg. Boiled Potatoes Oatmeal Roll Applesauce Cup	51 121	Grilled Chicken Parm. Fettuccine Broccoli Scali Bread Banana	3 12	Sweet n' Sour Meatballs Fluffy Rice Green Beans WW Bread Pound Cake	36 3 160	Cheese Omelet w/ Salsa Hash Browns Zucchini & Summer Squash Fruit Muffin Orange Juice	41 13
Total Sodium: Calories: 724 Carbs:	644 83	Total Sodium: Calories: 578 Carbs:	464 66	Total Sodium: Calories: 615 Carbs:	753 103	Total Sodium: Calories: 580 Carbs:		Total Sodium: Calories: 580 Carbs:	71
BBQ Pork Patty Baked Beans Hot German Slaw Corn Bread Peaches	36 81 280	Buttermilk Chicken Parslied Mashed Potatoes Tuscany Blend Veg. Multigrain Bread Chocolate Chip Cookie Diet: Low Sugar Cookie	53 56 190	Tuna Sandwich Pasta Salad Beet Salad Sub Roll Pineapple	56 173 162	Roast Turkey w/ Gravy Sour Cream & Chive Mashed Potatoes Winter Squash Whole Wheat Roll Apple	92	Ziti w/ Meat Sauce Peas Oatmeal Roll Pears	16 8 12
Total Sodium: Calories: 500 Carbs:		Total Sodium: Calories: 738 Carbs:		Total Sodium: Calories: 469 Carbs:		Total Sodium: Calories: 584 Carbs:		Total Sodium: Calories: 552 Carbs:	37
No Meals Served		"Catch of the Day" Florentine Sauce Whipped Sweet Potato Chickpea Blend Veg. Honey Wheat Bread Mandarin Oranges	109 33 52	Chicken Cantonese Pineapple Rice Multigrain Roll Chocolate Pudding Diet: Low-Sugar Pudding	35 190 191	Meatloaf w/ Onion Gravy Cheesy Mashed Potato Glazed Carrots Potato Bread Mixed Fruit	80 83	Crustless Chicken Pot Pie Oven Browned Potatoes Biscuít Flavored Applesauce	27 3 34 1
24		Total Sodium: Calories: 380 Carbs:	515 61	Calories: 538 Carbs:		Total Sodium: Calories: 526 Carbs:		Total Sodium: Calories: 510 Carbs:	66
Mac n' Cheese Escalloped Tomatoes Dinner Roll Fresh Orange	143 210	Grilled Chicken w/ Greek Sauce Orzo & Rice Pilaf Green Beans & Red Peppers WW Bread Peaches	118 173 68	American Chop Suey Trio Blend Veg. Onion Roll Strawberry Cheesecake Diet: Low Sugar Cake	15 260 320	Turkey a La King Garlic Mashed Potatoes Peas & Carrots Oatmeal Bread Pears	53 80 121	Fish Nuggets Tartar Sauce Potato Wedges Beans Bonanza Multigrain Bread Pineapple	15 26 2 3 19
Total Sodium: Calories: 604 Carbs:		Total Sodium: Calories: 530 Carbs:		Total Sodium: Calories: 596 Carbs:		Total Sodium: Calories: 530 Carbs:		Total Sodium: Calories: 629 Carbs:	66 8
<b>31</b> Hot Dog Baked Beans Cabbage & Carrots HD Roll	*550 36 47 210	Milk: 110 Calories 125mg Sodium		For weather emergencies and cancellations, pleas check 1420 AM WBS radio.	e M	We recommend that Home Delivered Mea clients with diabetes reserve some meal iter for a snack.	1 2	HAPPY NEW YEAR	4
Mixed Fruit  Total Sodium: Calories: 596 Carbs:	853 71	13g Carbs  Margarine: 36 Calories 47mg Sodium		For Reservations/ Cancellations, call (508) 742-9195 o (508) 742-9192 AT LEAST 24 hours in advance.		Congregate Meal participants may take home packaged bread desserts and milk.			

<sup>\*</sup> Indicates a food with more than 500 mg sodium.

Please inform Coastline if you have any food allergies.

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

The Dartmouth Council on Aging is a meal site for the Regional Elderly Nutrition Program.

Home delivery of meals is also available through the nutrition program.

Call Coastline at 508-999-6400 to sign-up for meals.

<sup>\*\*\*</sup>Consumers should anticipate frequent menu substitutions due to supply chain shortages.\*\*\*

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

# 1

#### The Number One Reason Why Trusts Fail

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

continued on next page

# BIG VALUE

Dartmouth St, So Dartmouth

CASTLE MORTGAGE BROKERAGE INC. ALWAYS THERE FOR YOU

Senior Homeowners over 62 Is a Reverse Mortgage an option?

Call Joe for a free consultation! 508-509-5539

Joseph Castelo NMLS #19243 MA Mortgage Broker Lic. MB1271



Assisted Living and Memory Care with a whole lotta heart.

## THE COTTAGES

274 Slocum Road • North Dartmouth (508) 321-7234 • CottagesAtDartmouthVillage.com

( A LEISURE CARE ASSISTED LIVING & MEMORY CARE COMMUNITY



Patricia Bloom-McDonald, Attorney-at-Law Your Attorney for Life's Planning

Call for a complimentary consultation: 508-646-9888

1105 State Road, P.O. Box 858, Westport, MA

**Satellite Office** 

781-713-4709 • Canton, MA

www.McBloomLaw.com





Estate Planning • Elder Law Probate



#### Robertson Painting and Home Repair

INTERIOR/EXTERIOR PAINTING & WALLPAPERING, HOME REPAIRS • LANDSCAPING

Call Sharen today at 508-996-4054

*Woman Owned · Insured* www.robertsonhomerepair.com





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.

loe 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 loe) 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 loe 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.

#### LOOKING FOR A NEW CPA?





### Megan E. Ercolani, CPA, MST, MBA

13+ years of public accounting experience in both tax and auditing. Megan will be by her client's side every step of the way providing a level of attention to your accounting needs that are unmatched.

867 Allen Street, Dartmouth Call 508-951-8056 today for a free consultation! megan@cpasouthcoast.com | www.cpasouthcoast.com

of the Dartmouth Council on Aging.

# FREE AD DESIGN

WITH PURCHASE OF THIS SPACE

CALL 800.477.4574



# Annual Holiday Party



### Clinics at the Center



Next Dental Clinic: February 11th with Visiting Dental Hygienists, Andrea Read & Teresa Simison. Call 508-827-6725 to schedule.



Diabetic Shoe Clinic
2nd Thursday of every month
11am -1pm by appointment
Call the Center to schedule.



Elder Law Legal Consultations with Atty Brandon Walecka
2nd Thursday of the month from 10-11am by appointment.
Call the Center to schedule.



Hearing Evaluations & Hearing Aid Checks with At Home Healthcare
3rd Thursday of the month 10-12 noon by appointment.

Call the Center to schedule.



**Justice Bridge**last Wednesday of every month 2-3pm by appointment **Call the Center to schedule.** 



Podiatry Clinic first Thursday and last Tuesday of every month by appointment Call the Center to schedule.



SCCLS Legal Clinic Phone Consultations



Contact the SCCLS New Bedford office at 508-979-7150. English, Spanish, Portuguese.



Project Lifesaver is a vital public safety program that locates missing people.

It is perfect for people who are at risk to wander off, such as those with autism, down syndrome, dementia, or Alzheimer's.

For years, we've located missing people throughout Bristol county and brought them home safely. Please reach out with questions or for enrollment details.

Contact Officer Chris Vaz: 508-995-6400 ext 3617
CHRISTOPHERVAZ@BCSO-MA.ORG

## Support Groups at the Center

#### Alzheimer's Support

January 11th & 25th in person (every other Tuesday) at 3pm

The Alzheimer's Support group has been meeting bi-monthly at the Center for many years. This professionally led group is for caregiver's and their care partners. Please contact Carolyn Greany, the trained facilitator of the group, prior to attending at 508-304-4587.

For online support go to Alzheimer's Connected at <a href="https://www.alzconnected.org">https://www.alzconnected.org</a>.

This is a free online community where you can find advice and support from others who affected by Alzheimer's or

Diabetes Wellness Support Group Last Wednesday of the month in person at 9am



Join the group for support, education and encouragement.
This group is led by Patricia Zukowski.
Preregistration is required.

# Pound by Pound Support Group In person every Wednesday at 10am

If you're looking for motivation and new ideas, Pound by Pound is a support group for people eager to adopt healthy lifestyles and eating habits. We offer weekly private weigh-in and monthly dietician visits for education.

On Wednesday, January 12th at 10am, Barbara Canuel, Community Nurse Dietician will present a topic of interest.

Widowed Persons Support in person January 6th & 20th - every 1st & 3rd Thursday Two sessions: 8:30-10:00 & 10:30-12:00



The Widowed Persons Program (WPP) is open to widowed persons of all ages who are going through the grieving process. It includes group sessions, a telephone service, a referral service, socials, and a newsletter.

Please call Jane Rocha, new WPP Director at 508-999-3255 for more information.

#### Caregiver Support

In person, 1st Thursday of the month from 1-2:30 pm

Join Coastline in partnership with the Dartmouth Council on Aging for the only family Caregiver Support Group in the surrounding area!

> For more information please contact Stephanie Gibson at 744-510-5209





#### January Raffle

Fill out the January Raffle Entry form below and mail in your entry. We will notify the winner by phone if needed. Please let us know if you are unable to get to the Center to pick up your raffle prize. We will be happy to deliver it to you!

Congratulations to Alison Nastanski who won one of the 3 door prizes at our annual holiday party!

	Jo	inuary	Raffle	Entry	Form
Return	by:	Wedne	sday, J	anuary	j 19th

Name:	Phone:			
Address:				

Directions: Enter your name and phone number (print),

and mail to: Dartmouth Council On Aging,

628 Dartmouth St., Dartmouth, MA 02748

**Attention: Nancy Miller** 

# FREE AD DESIGN

WITH PURCHASE OF THIS SPACE

🖭 CALL 800.477.4574

# AVAILABLE FOR

### ADVERTISE HERE NOW!

**Contact Karen Fontaine** to place an ad today! kfontaine@4LPi.com or (800) 477-4574

# **NEVER MISS** A NEWSLETTER!

Sign up to have our newsletter emailed to you at www.mycommunityonline.com





628 Dartmouth St., Dartmouth MA P:508-999-4717 F: 508-999-0754

#### STAFF CONTACT INFORMATION

#### Director

Amy DiPietro (508) 999-4717 x3302 adipietro@town.dartmouth.ma.us

#### **Program Coordinator**

Nancy Miller (508) 999-4717 **x3305** nmiller@town.dartmouth.ma.us

#### Outreach

Ann Harb Raymond 999-4717 x3312 araymond@town.dartmouth.ma.us

#### **Administrative Clerk**

Angela Botelho (508) 999-4717 x**3301** abotelho@town.dartmouth.ma.us

#### Custodian

**Bronson Collins** 

bcollins@town.dartmouth.ma.us

#### **COA BOARD MEMBERS**

KATHLEEN DENIZARD
OUIDA DOWD
JACQUELYN MCDONALD
ALISON NASTANSKI
ELEANOR J. WHITE
PATRICIA JEFFRIES ZUCOWSKI



- Programs offered at the Dartmouth COA are made possible, in part, by ARAW of New Bedford, Massachusetts Councils on Aging (MCOA) and the Executive Office of Elder Affairs. Thank-you.
- Thank you **Dartmouth Friends of the Elderly** for sponsoring our annual holiday party and our 2nd annual Veteran's Billiards Tournament. Thank-you for providing the Center with all the fresh wreaths and greens that made our grounds look so festive this year. Thank you for purchasing the wooden planters and window boxes that now adorn the front of the building.
- Thank you **Joe Maranhas** for acting as a referee for our Veteran's Billiards Tournament last month
- Thank you **Atty Brandon C Walecka** for your newsletter contribution.
- Thank you to the **Dartmouth Rotary Club, Cushman Elementary School, DeMello Elementary School, The Residence at Cedar Dell, Dartmouth Woods**, and the **Dartmouth Women's Auxiliary** for donations to our food pantry last month.
- Thank you **Stackhouse Street Club** for donating the hams for our holiday baskets.



Angela Botelho (center) with Louise McDonald on her left (Mom), and Lucille Mercier (Memere) on her right.

#### We're Open!

### Dartmouth Friends of the Elderly Thrift Store

NOICE STATE OF THE PARTY OF THE

Hours: Monday, Wednesday & Thursday 9am -1pm

You'll find clothing, accessories, collectibles, household items, linens, bedding, books, jewelry, games and more!

All proceeds collected in the store are used to support the Center and other community causes.

For more information call the Center at 508-999-4717 or follow the store on FB

dartmouththriftstores

We need help! If you'd like to volunteer at the thrift store this spring, apply NOW at the Center.



Shopping at the thrift store is one way to support the Dartmouth Friends of the Elderly. Another way is to become a member. Call the Center for more information.

Donations of any amount are greatly appreciated.

The **DARTMOUTH COUNCIL ON AGING NEWSLETTER** is composed and edited by Nancy Miller and Sheridan Smith. We would like to hear from *you* about your Newsletter. Is there anything you would like to see in the newsletter that would make you enjoy reading it more, or make it more useful to you? Contact Nancy at the Center with all your comments. Mail, stop by, call, or email. Thank-you!