# **FAIRHAVEN MAY 2023** SENIOR LIFESTYLES

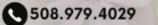
SERVING FAIRHAVENS FINEST, OUR SENIOR CITIZENS





229 Huttleston Ave, Fairhaven, MA 02719

www.Fairhaven-MA.gov





Mreed@Fairhaven-ma.gov 6 508.979.4116







Fairhaven Senior Center 229 Huttleston Ave, Fairhaven, MA 02719 Phone: 508.979.4029 Fax: 508.979.4116 Monday - Friday 7:30am - 3:30pm WEDNESDAYS OPEN 7:30am-8:00pm Website:

www.fairhaven-ma.gov/council-aging www.facebook.com/Fairhavenseniorcenter

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 & Newsletter Editor - Jocelyn Bowers

Volunteer Coordinator - Christine Alfonse

Office Assistant - Phyllis Pequita

Environmental Coordinator - Rich Walker

SHINE - Dianne Perkins & Carolyn Dantoni

Social Day Program Coordinator- Sally Bourke

Social Day Activities Coordinator- Anne Silvia

#### Van Drivers -

Frank Barcellos, Ron Dexter, James Hennessy, Leon Hebert, Steve Almeida

#### **Board of Directors**

Chair- Bob Ryan Secretary- Lee Allaire Member - Carol Burt Member- Jacqueline Kenworthy Member - Susan Oiestad

Member - Joan Mello Member - Terry Pereira

#### **VETERANS SERVICES STAFF**

**Bradford Fish** Veterans Services Office

Direct line: 508.202.4603



Jane Bettencourt Administrative Secretary

Direct Line: 508.658.3719

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# INSIDE THE MAY LIFESTYLE

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# MALL TRIPS \$6

#### MAY

MAY 3 Plain Ridge Park Casino MAY 10 Prov. Place Mall MAY 17 Derby Street Shops MAY 24 South Shore Plaza MAY 31 Wrentham Village

#### JUNE

JUNE 7 Twin River Casino JUNE 14 Hyannis Mall, Xmas shop, Trader Joe's Whole Food's

JUNE 21 South Shore Plaza JUNE 28 Thames St, Newport, RI

Mall Trips are \$6/trip. Please be sure to bring the exact amount for the trip fee. Thank you!

#### ASPARAGUS HAM DINNER

#### Ingredients

- 2 cups uncooked corkscrew or spiral pasta
- 3/4 pound fresh asparagus, cut into 1-inch pieces
- 1 medium sweet yellow pepper, julienned
- 1 tablespoon olive oil
- 6 medium tomatoes, diced
- 6 ounces boneless fully cooked ham, cubed
- 1/4 cup minced fresh parsley
- 1/2 teaspoon salt
- 1/2 teaspoon dried oregano
- 1/2 teaspoon dried basil
- 1/8 to 1/4 teaspoon cayenne pepper
- 1/4 cup shredded Parmesan cheese

#### **Directions**

Cook pasta according to package directions. Meanwhile, in a large cast-iron or other heavy skillet, saute asparagus and yellow pepper in oil until crisp-tender. Add tomatoes and ham; heat through. Drain pasta; add to mixture. Stir in parsley and seasonings. Sprinkle with cheese.



TasteOfHome.com

Find Buzzy the Bee throughout this newsletter. Call in with your count by May 26th. If you have the correct amount, you will be entered to win a \$10 gift card of your choice. The winner will be posted on Facebook on May 30th and notified by phone!



How does a bee

With a honeycomb.

"As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them."

- John F. Kennedy

# A message from the Director



# Happy May Friends!

May is a hope-filled month. The winter has finally passed, flowers are blooming, and the sun shines longer by 2 minutes every day. We celebrate all the mothers in our lives, and we honor all those in military service who made the ultimate sacrifice in defense of freedom. May is also Older American's Month, which recognizes all older adults and the countless contributions they have made and continue to make in our community.

We have many exciting events and programs at the COA in May. We are proud to be able to participate in Fairhaven's Memorial Day Parade; Veterans and their loved ones who would like to ride the COA van are asked to meet at the Senior Center by 9:00 AM on Monday, May 29, 2022. We are kicking off a series of watercolor color art classes, there's a movie matinee, and a Memorial Day Cookout too. The usual Senior Supper Clubs, bingo, cards, and clubs are also happening, so please join us when you can, there is truly something for everyone.

As always, I hope you will reach out to the COA if you have a need, question, or help to navigate the programs and services available to elders, their families, and caregivers. Please call on us if we can assist.

Stay well and take good care!



# Technology Classes

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There are various classes available, from learning cellphones, understanding emails, flash drives and more! Please come to the center to see which class is the best fit for you and to read the full descriptions/skill level of the classes. Sign up is required.

9:00 am - 10:30 am

May 1 & 3 Learn all about the iPhone Smartphone Part 1 & 2 Basic skill level. Must have an iPhone

May 8 & 10 Learn all about the Android Smartphone Part 1 & 2 Intermediate skill level. Must have an Android phone.

May 15 & 17 Smartphone Apps for Seniors Part 1 & 2 Intermediate skill level. Must have one of the following smartphones: LG, Samsung, Google Pixel, Motorola, Sony or iPhone.

# alzheimer's $\Omega$ association

May 4, 2023 1:00pm- 2:00pm (First Thursday of each month) Fairhaven Council on Aging Please email to register: Donna Leary -MimiDonna29@gmail.com

With Diana Boucher

Second and Fourth Monday of the month. Please see the calendar. For Seniors. \$25.00

4 Appointment times :

•10:00-10:20

•10:40-11:00

•11:20-11:40

·12:00-12:20

The session will take place in the Recreation Center. Please call to sign up 508.979.4029

# Massage Monu



MAY 1ST & MAY 15TH, 2023

20 Minute Sessions for \$30.00

<u>6 Time slots available:</u> 10:00 - 10:20am 10:30 - 10:50 am 11:00 - 11:20 am

11:30 - 11:50 am

12:00 - 12:20 pm

12:30 - 12:50pm

Please call or see the front desk to sign up 508.979.4029





Please sign up for the movie. If you would like to come for lunch prior the movie, lunch will be served at 11:30.

Lunch will be CHICKEN STEW \$2 Donation for the lunch

508.979.4029

# Memorial Day Parade

MONDAY, MAY 29, 2023 MEET 9:30AM STEP OFF 10:00AM

ALL VETERANS ARE INVITED TO MARCH
PARADE ROUTE FROM UNION AND MAIN ST.
NORTH TO FAIRHAVEN HIGH SCHOOL AND
CONTINUE TO RIVERSIDE CEMETERY.

#### PROUDLY SUPPORTED BY:

VETERANS OF FOREIGN WARS POST 2892, FAIRHAVEN LIONS CLUB AND VETERANS SERVICE OFFICE

FURTHER INFORMATION CONTACT BRAD OR JANE 508-979-4023 X114 OR X115

Any Veteran, their spouse, or guest wishing to participate in the parade can join us on the COA bus. Please call the COA 508.979.4029

# The Wandering Brush

Always loved watercolor but intimidated to try painting with watercolors? Join Lana Quann, of The Wandering Brush in a weekly workshop where we learn a variety of techniques, "rules", methods and playful ways to explore watercolor and many types of tools and materials. Join once or for all sessions- every week we practice and play to bring out your inner artist.

\$18.00/class or

\$60 for a 4 week session (Savings of \$12!)

Wednesdays 1:00pm - 2:30pm Beginning May 10th

All materials included. Deposit Required.

Please call or visit the COA to obtain more information

about the program.

508.979.4029

# Memorial Day Cookout

Tuesday May 30,2023 11:30-12:30pm

Sponsored by Coastline Elderly Services

Please RSVP by Wednesday May 24, 2023





# Memory Café

"One person caring about another represents life's greatest value." -Jim Rohn

May 25, 2023 12:00pm - 2:00pm Location: Fairhaven COA

A Memory Café is a gathering that individuals with early to moderate Alzheimer's or other memory loss and their care partner, family or friends can attend in a safe, supportive and engaging environment. It's a time and place where everyone can interact, find support, establish friendships and share concerns without feeling embarrassed or misunderstood. The Café provides a relaxed atmosphere that focuses on strengths and meeting new people.



Please call to reserve a spot by May 22, 2023.



#### **BASEBALL THEME**

Lunch will be Hot Dogs, Nachos & Ice Cream. Entertainment will be a Movie, "Fever Pitch"

# SPACE IS LIMITED PLEASE CALL TO RESERVE YOUR SEAT

If you are interested in sponsoring a future Memory Café, please reach out to Martha Reed at the Fairhaven Council on Aging 508-979-4029.



## Sunday, May 14th

"Motherhood is the biggest gamble in the world. It is the glorious life force. It's huge and scary – it's an act of infinite optimism."



What creature is smarter than a talking parrot?

A spelling bee



# SENIOR CENTER HAPPENINGS

## LEGAL HELP

ATTORNEY SUZANNE J. SEGUIN
Free 15 minute consultation. Call the Center
for more information.

SOUTH COASTAL COUNTIES LEGAL SERVICES
Advocates for older adults 508-979-7150

# EDUCATION & ACTIVITIES

SEWING CIRCLE Wednesdays 5:45 - 7:45pm

MAHJONGG Tuesday's 10:00am - 2:00pm

<u>BINGO!</u> Friday's 1:00 - 3:00pm

Water Color Painting Classes
Wednesday's 1:00pm-2:30pm Session fee and deposit required. Please call or visit the COA for more information.

# FITNESS

CHAIR YOGA Wednesday's & Friday's 10:15 - 11:15 \$3.00

OSTEOPOROSIS CLASS
Simple, safe bone boosting exercises
Monday, Wednesday & Friday 8:30am 10:00am \$1.00

WALKING

Walk with friends in the Recreation Center Gym. Last day for indoor walking will be June 16th! Everyday from 12:30 - 1:00

**ZUMBA** 

Come to Zumba Gold with Michelle on Friday's from 11:30 - 12:30 \$8.00

TAI CHI

Monday's from 11:00 - 12:00pm Call the Center for more information for the schedule and cost.

# → FITNESS(CONTINUED)

MOVING WITH MOXIE

2nd & last Wednesday at 1pm in the Rec Center. Moving with Moxie is a unique, mobile, therapybased balance class that is essential for people of all ages who want to improve their balance and mobility. \$5.00 Please call to sign up. Class is limited to 10 people.

# HEALTH & WELLNESS

MOBILE DENTAL HYGIENIST

Preventative dental services are being offered at the Fairhaven Council on Aging by Mobile Dental Hygiene Services. Please call 508-827-6725 with any questions and to make an appointment. Smile@mobiledentalhygiene.com

**FOOT CARE** 

Assessment of podiatric health. By appointment only \$30.00

HEY KATHY!

Come chat with Kathy Clark from Moxie Mobility Training, LLC about exercise, vitals, navigating healthcare, home modification, home safety, fall prevention and more!

April 26th 11:15 - 12:15pm Free for residents \$5 for non-residents

WELLNESS CLINIC & BLOOD PRESSURE CHECKS
Public Health Nurse every Wednesday at the Center
from 11:15- 12:15.

**REIKI** with Diana

May 8th & 22nd. 4 Time slots available. Please call the COA to reserve your time.

20 minute session \$25.00

MASSAGE MONDAY

May 1st & 15th. 6 Time slots available. Please call the COA to reserve your time.
20 minute sessions \$30.00

## SUPPORT

REASSURANCE PROGRAM

A free service for elders wanting a daily telephone check-in with a responsible person ensuring all is well.

**HEALTH AWARENESS** 

Thursdays 9:00-10:00am. A supportive group for health and fitness awareness.

SOUTHCOAST VNA & HOSPICE SUPPORT GROUP

2nd Thursday of the month: Widow and Widowers Grief, General Loss & Grief support 5:00-6:30pm

CAREGIVERS SUPPORT GROUP
1st Thursday of the month 1:002:00pm

Older Adult LGBTQ+
Support Group
For more information
please contact
Sue Roque
508-678-7542



# MAY EVENTS & ACTIVITIES 2023



#### MONDAY

#### **TUESDAY**

#### WEDNESDAY **OPEN UNTIL 8!**

#### **THURSDAY**

Osteo Class

8:30-10:00 S1.00 Computer Class

9-10:30 Tai Chi 11:00-12:00

Walking 12:30-1:00

Massage Monday See pg 4

 Mahjongg 10:00-2

 Walking 12:30-1:00

Osteo Class 8:30-10 S1.00

Computer Class 9-10:30

Mall Trip 9-3 S6.00

Chair Yoga 10:15-11:15 \$3.00

Wellness Clinic 11:15-1:15

Walking 12:30-1:00

Sewing 5:45-7:45pm

Health Awareness 9-10

Pitch 12:30-3

Care Givers Support 1-

Walking 12:30 -1:00

 Osteo Class 8:30-10 \$1.00

Chair Yoga 10:15-11:15 \$3.00

Greedy Dice 10-12

Zumba 11:30-12:30 \$8.00

Walking 12:30-1:00



Osteo Class

8:30-10:00 S1.00

Board Meeting 9am

Computer Class 9-10:30

Tai Chi 11:00-12:00 S30 for 8 Weeks

Walking 12:30-1:00

Reiki with Diana See pg 4

 Mahjongg 10:00-2

 Walking 12:30-1:00

Osteo Class 8:30-10 S1.00

Computer Class 9-10:30

Chair Yoga 10:15-11:15

Mall Trip 9-3 S6.00

Chair Yoga 10:15-11:15 \$3.00

Wellness Clinic 11:15-1:15

Walking 12:30- 1:00

Moving with Moxie 1:00pm \$5.00

Water Color Class 1:00pm See pg 5

Sewing 5:45-7:45pm

Health Awareness 9-10

Pitch 12:30-3

Walking 12:30 -1:00

Widow & Widowers, General Loss & Greif Support Group 5-6:30pm

12

 Osteo Class 8:30-10 \$1.00

Chair Yoga 10:15-11:15 \$3.00

Greedy Dice 10-12

Zumba 11:30-12:30 \$8.00

Walking 12:30-1:00

BINGO! 1-3

 Osteo Class 8:30-10:00 S1.00

Computer Class 9-10:30 Tai Chi 11:00-12:00

S30 for 8 Weeks Movie Matinee 12:15

see pg 5 Walking 12:30-1:00

Massage Monday See pg 4

16

Mahjongg 10:00-2

Walking 12:30-1:00

 Single Senior Supper Club

4:00 - 6:00PM Partially Funded by Coastline Elderly Nutrition Program

17

Osteo Class 8:30-10 S1.00

Computer Class 9-10:30

Chair Yoga 10:15-11:15

Mall Trip 9-3 S6.00

Chair Yoga 10:15-11:15 \$3.00

Wellness Clinic 11:15-1:15

Walking 12:30-1:00

Water Color Class 1:00pm See pg 5

Sewing 5:45-7:45pm

18

• Health Awareness 9-10

Pitch 12:30-3

Walking 12:30 -1:00 19

Osteo Class 8:30-10 \$1.00

Chair Yoga 10:15-11:15 \$3.00

Greedy Dice 10-12

Stamp Club 10am

Zumba 11:30-12:30

Walking 12:30-1:00

BINGO! 1-3

22

Osteo Class 8:30-10:00 S1.00

Computer Class 9-10:30

Tai Chi 11:00- 12:00 S30 for 8 Weeks

Walking 12:30-1:00

Reiki with Diana See pg 4

Mahjongg 10:00-2

Walking

23

12:30-1:00

24

Osteo Class 8:30-10 S1.00

Computer Class 9-10:30

Chair Yoga 10:15-11:15

Mall Trip 9-3 \$6.00

Chair Yoga 10:15-11:15 S3.00

Water Color Class 1:00pm

Wellness Clinic 11:15-1:15

Walking 12:30- 1:00

See pg 5 LGBTQ+ Supper Club 5-7pm

Sewing 5:45-7:45pm

25

Health Awareness 9-10

Memory Café 12:00-2:00pm

Walking 12:30-1:00

Pitch 12:30-3

26

 Osteo Class 8:30-10 \$1.00

Chair Yoga 10:15-11:15

Greedy Dice 10-12 Zumba 11:30-12:30

\$8.00

Walking 12:30-1:00

29 Thank you to those who served. **CLOSED FOR** MEMORIAL DAY Parade

30

Osteo Class 8:30-10:00 S1.00

Computer Class 9-10:30 Memorial Day

Cookout 11:30-12:30 Walking 12:30-1:00

• Osteo Class 8:30-10 S1.00

Computer Class 9-10:30

Chair Yoga 10:15-11:15

Mall Trip 9-3 S6.00

Chair Yoga 10:15-11:15 S3.00

Wellness Clinic 11:15-1:15 Hey Kathy! 12pm Walking 12:30- 1:00

Moving W/Moxie 1:00 S5 Water Color Class 1:00pm

See pg 5 Sewing 5:45-7:45pm

BINGO! 1-3

<u>Every Day</u>

Medical Transport - Please call Nutrition Program 11:30 am S2.00 donation,

menu on page 8 Outreach Services- Please call for an appointment

SHINE Rep - Please call for an appointment Transportation - Please call in advance if you

need a ride Reassurance Program-Daily telephone check-in's.





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



# May 2023 \*\*\* www.coastlinenb.org 508-999-6400 ext. 3



www.coastlinenb.org

Please inform Coastline if you have any food allergies.

Monday			Tuesday		Wednesday		Thursday		Friday	
1 Sodium (mg): Na <sup>+</sup>										
Shielena O 18/6	nite Bean Chili		Meatballs				Roast Turkey w/ Gravy		Salmon w/ Peach Salsa	
		250000	Penne Pasta	250000000000000000000000000000000000000	Tossed Salad w/ Dressing Chicken Cordon Blue	15300000			Rice & Beans	10
				_			Whipped Potato			3
Corn Bread			Tuscany Blend	, ~ 20,000	Sweet Potatoes		Winter Squash		Mexicali Corn	
Mandarin Oranges		7	Dinner Roll		Oatmeal Roll	0.000	WW Bread		Multigrain Bread	19
			Oatmeal Raisin Cookie	124	Mixed Fruit	10	Banana	1	Pears	
			Diet: Graham Wafer	95					SUNISH MAYUY	
Total Sodiur		100000	Total Sodium:		Total Sodium:		Total Sodium:		Total Sodium:	3
Calories: 39	95 Carbs:		Calories: 562 Carbs:		Calories: 525 Carbs:		Calories: 566 Carbs:		Calories: 491 Carbs:	
8			9	2070	10	1000	11	100	12	
		2.7	Chicken & Rice Soup	0.00	Mac n' Cheese	(1)	Bourbon Steak Tips		Baked Cod w/	2
Mustard Packet			Adobo Chicken Filet	173	Zucchini & Tomato	39	Garlic Mash. Potatoes	53	Lemon Vinaigrette	3
Potato Wedges 2		27	Chopped Broccoli		Wheat Roll	160	Green Beans	3	Rice Pilaf	1
Mixed Veggies 4		41	WW Roll	236	Mandarin Oranges	7	WW Bread	160	Broccoli & Cauliflower Blend	9
Hot Dog Roll 210		210	Mixed Fruit	10	. 1852		Strawberry Shortcake	176	Crusty Roll	2
Fresh Orange		0					Diet: Low Sugar Cake	230	Fresh Apple	
							7			
Total Sodiur	n:	883	Total Sodium:	727	Total Sodium:	610	Total Sodium:	821	Total Sodium:	5
Calories: 65	66 Carbs:		Calories: 487 Carbs:	68	Calories: 553 Carbs:	73	Calories: 772 Carbs:	93	Calories: 488 Carbs:	
15		Α	16	1,605	17	1000	18	Α	19 High Sodium	Me
Chicken Stew w/		273	Shepherd's Pie	271	Spring Vegetable Soup	115	Pork Lo Mein	254	Filet O' Fish Sandwich	4
Egg Noodles		35	Glazed Carrots	83	Barbecue Chicken	497	Asian Vegetable Blend	26	Tartar Sauce	2
Oatmeal Roll		121	Multigrain Roll	190	Rice Medley	43	Dinner Roll	210	Potato Wedges	
Mandarin Oranges		7	Chocolate Chip Cookie	171	Whole Wheat Roll	160	Peaches	5	Hot German Slaw	
The state of the s			Diet: Graham Cookie	95	Banana	1			Hamburger Bun	2
				-					Pears	
Total Sodiur	n:	436	Total Sodium:	715	Total Sodium:	856	Total Sodium:	495	Total Sodium:	10
Calories: 5:			Calories: 872 Carbs:	101	Calories: 545 Carbs:		Calories: 550 Carbs:		Calories: 786 Carbs:	
22			23	В	24	В	25		26	
Spanish O	melet	382	Popcorn Chicken	456	Tossed Salad w/ Dressing	124	Roast Pork w/	66	Shrimp Mozambique	4
Hash Brown Potatoes		136	Ketchup Packet	82	Meatloaf w/	2000	Mint Gravy	8	Yellow Rice	1
Stewed Tomatoes			Confetti Rice		Rosemary Gravy		Delmonico Potato		Carrot Coins	
Fruit Muffin		1000	Beets	100	Whipped Potato	1000	Spring Blend		Snowflake Roll	2
Mixed Fru		-	Honey Wheat Bread		Oatmeal Roll		Multigrain Bread		Pears	-
WIINEU FTU	10	10	Fresh Orange		Applesauce		Chocolate Pudding	191	rears	
			rresh Orange	U	Applesauce	15				
Total Sodiur	w.:	021	Total Sodium:	070	Total Sodium:	676	Diet: SF Pudding Total Sodium:	100	Total Sodium:	8
Calories: 56			Calories: 463 Carbs:		Calories: 532 Carbs:		Calories: 609 Carbs:		Calories: 783 Carbs:	٥
29	or Carbs.	70	30		<b>31</b>	Α		- 00	Calones. 765 Carbs.	
200000		*	Cheeseburger	5800	Honey Lime Chicken	393	All Meals include:		For weather	
	1	-	Ketchup		Whipped Potato				emergencies and	
	4			0.00		52	TVIIIICI .		cancellations, plea check 1420 AM WB	se SM
			Baked Beans	100000	Tarragon Carrots	77	110 Calories		radio.	J. 1
1			Country Blend		Wheat Bread	115			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	A A		Hamburger Bun		Mini Red Velvet Cake	230			For Reservations/	
	1		Pineapple Chunks	1	Diet: Low-Sugar Cake	210			Cancellations,	
			5000000				Margarine:		call (508) 742-9192	
							20.0-1	- 1	ATIFACTORI	
MEM	ORIAL DAY	Y	Total Sodium:	765	Total Sodium:	867	36 Calories 47mg Sodium		AT LEAST 24 hours in advance.	n

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

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

~~~~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.

# FAIRHAVEN

# Social Day

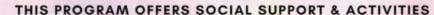
Fairhaven Council on Aging 229 Huttleston Ave Fairhaven, MA 02719 508-993-9455

Program Coordinator: Sally Bourke **Activities Coordinator:** Anne Silvia

For May, Social Day will be participating in: Mothers Day Brunch Karaoke with Rick Movie at Memory Café

Clip this coupon for a FREE one day pass.

For new persons only

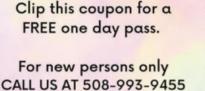


- Coffee Social
- **Current Events**
- Exercises
- Arts & Crafts
- Intergenerational Programs
- **Baking Group**
- Special Event Celebrations
- Musical Entertainment
- Manicures

- Dancing
- **Educational Programs**
- **Nutritious Lunch**
- Light Breakfast
- Knitting and Sewing
- Bingo
- Cookouts
- Health & Safety Classes
- Therapeutic Games













The Supportive Senior Day Care Program is partially funded by the Massachusetts Executive Office of Elder Affairs, Coastline Elderly Services & Massachusetts Councils on Aging Grant. Locations we serve: Fairhaven, Acushnet, Marion, Mattapoisett, New Bedford, Rochester & Dartmouth





# An Estate Planning Warning for Married Massachusetts Residents who are Not US Citizens

Married couples in Massachusetts can take advantage of unlimited gifting between spouses. This is an effective and useful strategy that makes planning to minimize estate taxes relatively straightforward in most situations.

What if one spouse is a non-citizen, however? The estate tax rules are different. It is still possible to protect your assets and provide for your spouse, though you just must plan more carefully.

#### The unlimited marital deduction

The reason there are no estate taxes at the first death when both spouses are US citizens is due to a deduction in the estate tax world known as an unlimited marital deduction. So, regardless of the wealth of the couple, there's no estate tax at the first death. All assets are passed to a surviving spouse who is a U.S. citizen, so the unlimited marital deduction just zeroes out that tax.

#### If the spouse is not a U.S. citizen

However, if a spouse were not a U.S. citizen, there would be a significant tax. There is no unlimited marital deduction. This is the case because the government's concern is that if the non-citizen spouse inherited all the wealth from their deceased spouse, there is a possibility they may return to their home country where the U.S. government would never be able to levy the estate tax against their estate.

#### There are solutions

There are solutions to this. It's best to do advanced planning while you and your spouse are alive to ensure that this tax doesn't get levied on the widow(er) who's a non-U.S. citizen. But don't fret, there are options for our clients in which one or both spouses are non-U.S. citizens.

So, seek out proper legal advice from a qualified estate planning attorney to ensure you're not subject to this tax.

Do you have a suggestion for a future article topic for Attorney Walecka? Reach out to him directly with a question or topic you think would be helpful to readers.

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.

#### COA DISCLAIMER

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