SERVING FAIRHAVEN'S FINEST, OUR SENIOR CITIZENS







508.979.4029



Mreed@Fairhaven-ma.gov



最 508.979.4116

229 Huttleston Ave Fairhaven, MA 02719 www.Fairhaven-MA.gov





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

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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 AUGUST LIFESTYLE

PAGE DIRECTORY

PG 2 MEET THE STAFF & CONTACT INFO

PG 3 MALL TRIPS & RECIPE

PG 4 DIRECTOR'S LETTER, , MASSAGE, MOVIE MATINEE & SENIOR WALKING, WATERCOLOR

PG 5 MEMORY CAFE, MOVING WITH MOXIE, BURIED IN TREASURES

PG 6 SENIOR CENTER HAPPENINGS

PG 7 AUGUST ACTIVITIES CALENDAR

PG 8 AUGUST NUTRITION MENU

PG 9 WALECKA LAW ARTICLE

PG 10 SOCIAL DAY PROGRAM

PG 11 SOCIAL DAY AUGUST HAPPENINGS

PG 12 INTERGENERATIONAL FIELD DAY!

PG 13 LOCAL ADVERTISEMENTS

PG 14 TOWN HAPPENINGS & COA TRANSPORT

PG 15 AUGUST WORD SEARCH



Why do fish swim in salt water?





Because pepper water would make them sneeze.

MALL TRIPS \$6

<u>AUGUST</u>

AUGUST 2 Plain Ridge Park Casino
AUGUST 9 Hyannis Mall, XMas shop,
Trader Joes & Whole Foods

AUGUST 16 Warwick Mall
AUGUST 23 Plymouth Shopping
AUGUST 30 Thames St, Newport, RI

SEPTEMBER

SEPT. 6 Tiverton Casino

SEPT. 13 Mashpee Commons

SEPT. 20 Thames St, Newport, RI

SEPT. 27 Wrentham Village

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

Thank you!

Find Nemo throughout this newsletter. Call in with your count by August 25th. 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 August 28th and notified by phone! The previous months winner will be posted in the COA Lobby.



Pina Colada Dip

Ingredients

1-1/4 cups cold 2% milk

• 3/4 cup pineapple yogurt

 1 package (3.4 ounces) instant coconut cream pudding mix

1 carton (8 ounces) frozen whipped topping, thawed

Optional: Toasted unsweetened coconut flakes and maraschino cherries

Fresh pineapple wedges

Vanilla wafers

Directions

 In a large bowl, whisk milk, yogurt and pudding mix 2 minutes (mixture will be thick). Fold in whipped topping. Refrigerate, covered, at least 2 hours.

2. If desired, top with coconut and cherries before serving. Serve with pineapple and wafers.

TasteOfHome.com



\$10.00 Please arrive at the COA for 8:30am SHARP

Please bring a bagged lunch, sunscreen, hat and water.



Walking excursion in
Bourne Massachusetts
along the Cape cod
Canal. Flat, straight, 2.3
mile walk. Departing from
parking lot nearest MA
Maritime Academy -walking straight to the
mid canal viewing parking
lot.

Bathroom will be available before departure at Fairhaven Council On Aging.
Bathrooms available before walking excursion at Cape Cod Canal!
Lastly, bathrooms, available inside welcome station at mid canal, viewing and parking area!



A message from the Director

Happy August Everyone,

Thank you for taking time out of your busy summer schedule to read our newsletter. There's a lot going on in August at the COA and I hope you will be able to join us. We are so excited to be partnering with the Fairhaven Recreation Department's Kool Kids Summer Program for our first-ever Intergenerational Field Day on Wednesday, August 23rd from 10-3, featuring a Magic Show with Illusionist Lyn Dillies. This will be a day filled with fun, laughter, magic, and ice cream! We also have two movies this month, so take a break from the heat and enjoy refreshments and a movie. Don't forget to enter your photos for our September Newsletter! We are here with the resources you need to navigate programs and services available to seniors, their families, and caregivers. If there are other programs or services you'd like to see at the COA, don't hesitate to let us know.

NEWSLETTER FRONT COVER CONTEST!

Do you have a photo that you think would look beautiful on the cover of our newsletter? If so, we would like to see!

> Requirements: -Must be vertical -No faces -Not blurry -Nothing controversial

Any images submitted must be sent in digitally via Email to JBowers@Fairhaven-ma.gov

All images submitted will be taken into consideration. The top contending images will be posted on Facebook as well as displayed at the COA to our community to vote on. The image with the most votes will be featured as the cover for the September Newsletter.

ALL entries will be entered into a raffle to win a gift

Any questions, please contact Martha Reed or Jocelyn Bowers at the COA. 508.979.4029

Monday Movie Matinee

-Martha



August 7, 2023 12:15pm

A divorced couple teams up and travels to Bali to stop their daughter from making the same mistake they think they made 25 years ago.

Lunch will be Grilled Chicken Parm



August 21, 2023 12:15pm

Based on the true story about longmarried couple Jerry and Marge Selbee, who win the lottery and use the money to revive their small town.

> Lunch will be Lasagna Roll up

alzheimer's \begin{aligned} \Gamma\begin{aligned} association \\ \\ \\ \end{aligned}

August 3, 2023 1:00pm- 2:00pm Fairhaven Council on Aging Please email to register: Donna Leary - MimiDonna29@gmail.com



August 11th & August 21st 20 Minute Sessions for \$30.00

6 Time slots available: 10:00 , 10:30 , 11:00 , 11:30 , 12:00 , 12:30 Please call or see the front desk to sign up 508.979.4029

Senior Walking Summer Schedule

Summer walking is available in the Recreation Center on Thursdays while the children at the Rec. Summer Camp are away on their field trip. Indoor walking is subject to change if the field trip is outdoors and it is raining.

August 3 & 10 & 17 & 24



SENIOR WALKING WILL RESUME AUGUST 28TH 12:30-1:00PM MONDAY - FRIDAY

Memory Café August 24, 2023 12:00-2:00pm 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. It's a time and place where everyone can interact, find support, establish friendships and share concerns without feeling embarrassed or misunderstood.

Please call to reserve a spot by August 21, 2023.

Entertainment will be Karaoke with Rick Ferreria

Lunch will be Teriyaki Chicken with Rice & Veggies

SPACE IS LIMITED PLEASE CALL TO RESERVE YOUR SEAT 508.979.4029

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.

BURIED IN TREASURES 44

Do you or someone you know struggle with living among too much "stuff"? Join this FREE support group to learn how to live a life less cluttered!

Acushnet Senior Center 59 1/2 Main Street Acushnet BURIED in TREASURES Support Group. When: Saturdays 9:30am- 12:00pm

August 58 26, 2023

Contact: 508.961.3136 Brittany Botelho bdejesus88@yahoo.com or just drop In 😂





August 14, 2023 10:00am

David D. Flaherty Jr., RS, Health Agent for the Town of Fairhaven, will be at the Senior Center for a friendly chat (and to munch on donuts!) about all things public health. If you are unfamiliar with what the Fairhaven Board of Health is all about, or you have questions, this will be a great event to attend!

Dave wants to hear your questions, your thoughts and your suggestions! Please help by writing down your thoughts, questions and suggestions at the front desk at the COA or call it in! 508.979.4029







The Massachusetts Registry of Motor Vehicles (RMV) would like to inform you that customers aged 65 and older, and customers with disabilities, can schedule an appointment at (most) Service Center locations during any available time Monday through Friday between 9:00 a.m. and 5:00 p.m.

- An appointment is required for Driver's License related transactions.
- An appointment is required for ID related transactions.
- An appointment is not required for Registration-related transactions.

How to make an Appointment

Customers aged 65 and older and customers with disabilities can ask for assistance with an appointment by sending an email to:

MassDOTRMVSeniors@dot.state.ma.us

Customers can expect to receive a response from the RMV within 48 hours.

Friendly Reminder

Massachusetts law requires customers age 75 and older to renew their driver's license in person.

Select RMV Services Available at AAA Branches

AAA members may be eligible to renew your license/ID or registration at AAA. You must make a reservation to conduct RMV transactions at AAA. Learn more here.

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 PG 7

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. SEE PG 5

FITNESS

CHAIR YOGA Wednesday'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. <u>Summer Schedule is listed on page 5</u>

ZUMBA

Zumba will be taking a summer break. Please check back in August!

TAI CHI

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

MOVING WITH MOXIE

FITNESS(CONTINUED)

2nd & last Wednesday at 1pm Moving with Moxie is a unique, mobile, therapy-based 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. Smiles@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!

11:15 - 12:15pm Free for residents, \$5 for non-

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

Reiki will be taking a summer break! This program will return in the fall. Please call with any questions.

MASSAGE MONDAY

August 7th & 21st. 6 Time slots available. Please call the COA to reserve your time.
20 minute sessions \$30.00

<u>SUPPORT</u>

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

AUGUST EVENTS & ACTIVITIES 2023

MONDAY

TUESDAY

WEDNESDAY OPEN UNTIL 8!

THURSDAY

FRIDAY

Every Day

- SHINE Rep Please call for an appointment
- Transportation -Please call in advance if you need a ride
- Reassurance Program- Daily telephone check-in's

Mahjongg 10:00-2

- Osteo Class 8:30-10
- Mall Trip 9-3 S6.00
- Chair Yoga 10:15-11:15
- Wellness Clinic 11:15-
- Sewing 5:45-7:45pm

- Health Awareness 9-10
- Walking 11:00-11:30
- Care Givers Support

- Osteo Class 8:30-10 \$1.00
- Greedy Dice 10-12
- BINGO! 1-3

- Osteo Class 8:30-10:00 S1.00
- Tai Chi 11:00-12:00
- Movie Matinee 12:15 See page 4



- Board Meeting 9am
- Mahjongg 10:00-2

- Health Awareness 9-10 Osteo Class 8:30-10 \$1.00
- Mall Trip 9-3 S6.00
- Chair Yoga 10:15-11:15 \$3.00
- Moving w/Moxie 1pm S5
- Wellness Clinic 11:15-1:15 Sewing 5:45-7:45pm

Walking 11:00-11:30

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

11

- Osteo Class 8:30-10 \$1.00
- Greedy Dice 10-12
- BINGO! 1-3

- Osteo Class 8:30-10:00 S1.00
- Tai Chi 11:00-12:00 S30 for 8 Weeks
- Massage Monday See pg 4
- Donuts & Dave 10am

15

- Mahjongg 10:00-2 Single Senior Supper
- 4:00 6:00PM Partially Funded by Coastline Elderly Nutrition

Program

16

- Osteo Class 8:30-10 \$1.00
- Mall Trip 9-3 S6.00
- Chair Yoga 10:15-11:15
- Wellness Clinic 11:15-1:15
- Water Color Class 1:00pm See pg 5
- Senior Palooza! 1-4pm See page 9
- Sewing 5:45-7:45pm

17

10

- Health Awareness 9-10
- Walking 11:00-11:30

18

- Osteo Class 8:30-10
- Greedy Dice 10-12
 - Stamp Club 10am
- BINGO! 1-3

21

- Osteo Class 8:30-10:00 S1.00
- Tai Chi 11:00- 12:00 S30 for 8 Weeks
- Movie Matinee 12:15 See pg 4



22

Mahjongg 10:00-2

Be an Angel Day!

Show your love and kindness

on Be An Angel Day -

spread joy, lend a helping

hand, or surprise someone

with an unexpected gift!

23 Osteo Class 8:30-10 S1.00

- Mall Trip 9-3 S6.00 Chair Yoga 10:15-11:15
- Wellness Clinic 11:15-1:15
- Water Color Class 1:00pm See pg 5
- LGBTQ+ Supper Club 5-7pm
- Sewing 5:45-7:45pm
- Intergenerational Field Day! See page 12

24

- Health Awareness 9-10
- Walking 11:00-11:30
- Memory Café 12:00-2:00pm
- **Bourne Walking Trip** See page 3

25

- Osteo Class 8:30-10 \$1.00
- Greedy Dice 10-12
- **BINGO! 1-3**

28

- Osteo Class 8:30-10:00 S1.00
- Tai Chi 11:00- 12:00 S30 for 8 Weeks
- Massage Monday See page 4

29

Mahjongg 10:00-2

30

- Osteo Class 8:30-10 S1.00
- Mall Trip 9-3 S6.00
- Chair Yoga 10:15-11:15 \$3.00
- Wellness Clinic 11:15-1:15
- Water Color Class 1:00pm See pg 5
- Hey Kathy! 11:15-12:15pm
- Moving W/Moxie 1pm S5
- Sewing 5:45-7:45pm

31

- Health Awareness 9-10
- Walking 11:00-11:30
- Memory Café 12:00-2:00pm

- **Every Day** Medical Transport -
- Please call **Nutrition Program** 11:30 am S2.00 donation,
- menu on page 8 Outreach Services-Please call for an appointment



August 2023 🌋

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

Your guide to independ	ent tiving								
Monday		Tuesday		Wednesday		Thursday		Friday	
For weather emergencies and cancellations, please check 1420 AM WBSM radio.		1 Sodium (mg): Na [*]	2 Sodium (mg	500000	3 Sodium (n		EQ. 10440 0400 0400	g): Na
		Sweet & Sour Chicken	324	Tossed Salad w/ Dressing	124	Chicken Cordon Blue	*550	"Catch of the Day"	180
		Egg Noodles	35	Salisbury Steak	386	Red Bliss Potato	4	with Herb Sauce	76
		Spring Blend Veg	57	Onion Gravy	110	Mixed Vegetable	41	Rice Florentine	112
		Oatmeal Roll	121	Mashed Potatoes	52	Dinner Roll	210	Green Beans	3
For Reservations/ Cancellations, call (508) 999-6400 ext. 3 AT LEAST 24 hours in advance.		Peaches	5	Multigrain Roll	190	Pineapple	1	Whole Wheat Roll	160
		100		Pears	5			Fresh Orange	(
					200				
		Total Sodium:	542	Total Sodium:	868	Total Sodium:	806	Total Sodium:	53:
advance.		Calories: 456 Carbs:	64	Calories: 688 Carbs:	74	Calories: 557 Carbs:	77	Calories: 376 Carbs:	5
7	Α	8	Α	9	А	10	А	11	-
Grilled Chicken Parm.	410	Beef and Broccoli	108	Sloppy Joe's	221	Roast Turkey	303	Macaroni & Cheese	404
Italian Pasta	1	Asian Rice		Potato Wedges	27	w/ Gravy	70	Tomato Florentine	12
Genoa Blend Veg.	40	Whole Wheat Roll		Brussel Sprouts		Yukon Potatoes	51	Oatmeal Roll	260
Scali Bread		Applesauce		Hamburger Roll		Squash Blend	-	Mandarin Oranges	
Pineapple	1	Price and C		Peaches		Multigrain Roll	190	The second of th	,
тисарые	1			Caciles	3	Brownie	162		
						Diet: Graham Wafer			
Total Sodium:	760	Total Sodium:	260	Total Sodium:	206	Total Sodium:	95 787	Total Sodium:	792
Calories: 583 Carbs:	100 (200)	Calories: 528 Carbs:	2000	Calories: 463 Carbs:		Calories: 578 Carbs:		Calories: 622 Carbs:	83
14	77.77	15		16		17		18	0.
BBQ Chicken Sandwich		Shepherd's Pie		Summer Vegetable Soup		Pulled Pork		Cod w/ Chickpea Sauce	28
Confetti Rice		Carrot Coins		Chicken Bruschetta		Baked Beans		Yellow Rice	36
	3975.5	Wheat Roll		Au Gratin Potato		Hot German Slaw	77.77		
Mixed Vegetable								Spring Blend Veg.	57
Corn Muffin	280	Applesauce	14	Whole Wheat Roll		Hamburger Roll	-	Wheat Bread	115
Fresh Peach	0	(25		Cantaloupe	0	Oreo Cookies		Mandarin Oranges	7
						Diet: Graham Wafer	95		
		, , , , , , , , , , , , , , , , , , ,							
Total Sodium:	207	Total Sodium:	522			Total Sodium:	100000	Total Sodium:	503
Calories: 483 Carbs:		Calories: 588 Carbs:		Calories: 383 Carbs:		Calories: 719 Carbs:		Calories: 350 Carbs:	50
	0.000	Meatball Sub		Roast Pork			- 12	The state of the s	
Lasagna Roll Up						Teriyaki Chicken		Cheeseburger	384
w/Primavera Sauce	1000	Cavatapi Pasta		Apple Gravy		Brown Rice		Ketchup	82
Roman Blend Veg.	17.7	Italian Blend Veg		Red Bliss Potatoes		Oriental Blend Veg		Potato Wedges	27
Wheat Roll		Sub Roll		Brussel Sprouts		Multigrain Bread		Chuckwagon Corn	2
Fresh Pear	2	Peaches	5	Whole Wheat Roll	160	Lemon Pudding	174	Hamburger Roll	230
				Applesauce	14	Diet: Diet Pudding	100	Pineapple	1
Total Sodium:	575	Total Sodium:	459	Total Sodium:	367	Total Sodium:	904	Total Sodium:	72
Calories: 456 Carbs:		Calories: 498 Carbs:		Calories: 462 Carbs:		Calories: 516 Carbs:	53	Calories: 733 Carbs:	8
28	779	29		30		31	В	All Meals include:	
Fiesta Omelet	382	Kale Soup	173	Meatloaf w/ Gravy		Hot Dog	*550	and the same of the same of	
Hash Browns	136	Portuguese Chicken	364	Cheesy Mashed	80	Mustard	55	Milk:	
Tomato & Zucchini	39	Red Bliss Potato	4	Potatoes		Baked Beans	36	The state of the s	
Fruit Loaf	160	Biscuit	340	Glazed Carrots	83	Cabbage & Carrots	47	125mg Sodium	
Fresh Orange	0	Pineapple		Multigrain Bread		Hot Dog Roll	210	13g Carbs	
		223		Key Lime Pie		Mixed Fruit	10		
				Diet: Low Sugar Cake	230	(1) (2) (2) (3) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	10	Margarine:	
Total Sodium:	717	Total Sodium:	979	Total Sodium:		Total Sodium:	908	36 Calories	
Calories: 559 Carbs:	120000	Calories: 497 Carbs:		Calories: 644 Carbs:		Calories: 599 Carbs:	72	47mg Sodium	
calones. 559 Carbs:	11	Calones. 497 Carbs:	/1	Calories, 644 Carbs:	90	Calories. 399 Carbs:	12		

^{*} 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.

~~~~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.

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

# Walecka Brandon C. Walecka, Esq. Law, P.C. 774-203-9003

I often get asked whether transferring someone's home to their children would protect it from nursing home costs. The short answer probably not. The correct answer depends on your family's unique situation, including health and financial situation. There are several things to consider when transferring property.

## Are there tax consequences to transferring my home to my kids?

Tax consequences must be considered when transferring your home to your children. If, for example, none of your children live with you when you transfer the property to them, then later when the property is sold, your children will need to pay capital gains on the sale of the home. The long-term capital gains rate in 2022 is 20%. So, if, for example, when you purchased your home in 1970 it was valued at \$50,000 but when your children sell it is worth \$200,000, then your children will have to pay as much as 20% on the \$150,000 growth. Wow, that's a lot of tax.

## What about the consequences of Medicaid eligibility in the future?

In the event you need long-term care, there is a five-year look-back period that applies to gifts (transfers of assets for less than fair market value) you make to anyone other than your spouse (and a few limited exceptions). Thus, if you are faced with a chronic disease or catastrophic illness within five years after you transferred the home to your children, then such a transfer may impact your ability to obtain Medicaid benefits. You cannot control what may happen in the future. What if your children cannot transfer the property back so you can apply for Medicaid? What if there is a creditor or divorce that prevents the child from giving it back? How will you get the care you need?

## What are some other consequences of gifting the property outright to the children?

When you gift the property outright to your children, you no longer own the property. Therefore, there is a risk that your children could potentially kick you out of your home. Now, most clients tell us that their children would never do such a thing, but it is possible. For example, a creditor of a child could force the sale of the property out from under you to satisfy your child's debts. Also, if your child files for bankruptcy, gets sued, or goes through a divorce, then suddenly what the child would want to do, and what he or she must do, could be quite different. So, the property you worked so hard for may be lost.

## Should I Transfer my Home to my Kids to Protect it from the Nursing Home Care?

## If an outright gift of the house is not a good idea, then what other option is there?

In most situations, the best way to transfer your home to your children is a properly drafted Irrevocable Trust. An irrevocable trust is created for the purpose of protecting any property placed into the trust from (1) having to be spent on nursing home care for the person who created the trust (that's you, the Grantor), (2) having the property in the trust count as an asset when you apply for Medicaid, and (3) having the property placed in the trust be subject to "estate recovery." Estate recovery is the process whereby Medicaid (MassHealth in Massachusetts) looks to be paid back for the care paid by Medicaid from the deceased person's estate.

An Irrevocable Trust works particularly well for protecting the home or any other real estate. Other assets such as cash and stocks can also be placed in an Irrevocable Trust as well, but it is often not as advantageous as putting real estate into the trust

The advantages of an irrevocable Medicaid protection trust are:

- You retain control over your home.
- The property cannot be sold, mortgaged, or conveyed by the Trustee without the written permission of a Trust Protector.
- You have the right to live in the home for the rest of your life.
- You retain the right to change who receives the property at your death.
- While the property is in trust during your lifetime, your property is not at risk if your Trustee divorces, gets sued or declares bankruptcy
- You may remove or change the Trustee and/or beneficiaries.
- You maintain all current income tax, capital gains tax and estate tax status.
- You maintain the I.R.C. Section 121 capital gains tax exclusion.
- Your children should get a step-up in basis on your death.
- If the trust invests in rental property, the income could flow through the trust and be paid to you. The income would be taxable on your tax return.
- You can continue to deduct real estate taxes on your personal income tax return.

The disadvantages of an irrevocable Medicaid protection trust are:

- Although the income from the trust could be available to pay for your care, you cannot take any principal out of the trust.
- The transferring of property into the trust is a disqualifying transfer, with an associated five-year look-back period. You will not be approved for Medicaid to pay for your nursing home care if you apply within five years of putting your property into the trust.

Interested in learning more about Medicaid and how to plan for long-term care? Call a qualified elder law attorney. Don't let long-term care costs drain in months what you saved a lifetime to achieve. As you can see, the transfer of your home is something that requires careful consideration and sound legal counsel.

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

The Fairhaven COA offers legal, financial, medical, recreational and other services or activities by volunteers or nominal cost practitioners. Seniors participating in these services or activities do so with the understanding that the Fairhaven COA, the Town of Fairhaven or its employees do not assume any legal or other responsibility for any advice or services rendered by such volunteers or nominal cost practitioners.





The Fairhaven Supportive Social Day Program is a structured and supervised program for seniors, in need of socialization while also providing caregivers much needed respite.

Our dedicated staff provides a fun day of activities in a safe and socially stimulating environment maintaining a 1:8 ratio. The staff is CPR, AED & First Aid certified and receive in-service training.

Serving 60 Years old and older, or those who may have cognitive disabilities .Who are independent with eating, ambulation, medication administration, continent and are not an elopement risk. Residing in Fairhaven, New Bedford, Acushnet, Dartmouth, Marion, Mattapoisett & Rochester.





# ACTIVITIES SUPPORTIVE SOCIAL DAY PARTICIPATES IN



- · Bingo
- Birthday & Holiday Celebrations
- Brain stimulating activities
- · Certified pet therapy visits
- Cooking for special occasions
- **Community events**
- **Competitive Games**
- · Daily seated exercises
- Health & safety education
- Indoor bowling & mini golf
- Intergenerational programs
- Knitting & sewing projects
- Music & Dancing
- Luncheon outings
- Manicures
- · Nostalgic readings & discussions
- Theatrical performances

Fairhaven Council on Aging 229 Huttleston Ave. Fairhaven, MA 02719 508.993.9455

Council on Aging Director: Martha Reed **Program Coordinator: Sally Bourke Activities Coordinator: Anne Silvia** 



If you are interested in Social Day and would like to try it out, please clip this coupon for a FREE one day pass.

New persons only.

The program at Fairhaven Supportive Social Day is a fee-based and funded in part by the Executive Office of Elder Affairs, Massachusetts Councils on Aging and Coastline Elderly Services - the Area Agency on Aging.



### FOR THE MONTH OF AUGUST SOCIAL DAY WILL BE PARTICIPATING IN THE FOLLOWING ACTIVITES:



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# **Town Happenings**

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markecplace
sacurbays, may 20 through september 20, 2023\*
arcs • crafts • farm produce • food
10:00 a.m. to 3:00 p.m.
Fairhaven Visitors Center Lawn/Fairhaven High School Lawn,
141 Main Street, at Route 6, Fairhaven

All images on this page are courtesy of
Fairhaven Tourism
If you would like to contact Fairhaven Tourism
for any events listed here in Town, please call
508-979-4085



#### Fairhaven Office of Tourism

Call for more information on what Tourism offers below: 508-979-4085

Henry Huttleston Tours
Dreadful Medicine "Living HIstory"
Pirates & Privateers
Riverside Cemetery Evening Tour
Fort Phoenix with Fairhaven Village Militia





#### **COA Transportation Update**



We are experiencing a large increase in transportation services, and want to ensure that we are able to meet the rising demand for rides. Please keep the following in mind:

In-Town Transportation

The Fairhaven COA provides in-town transportation Monday through Friday from 8:00 am to 12:00. There is a limited number of 10 people per day so we ask that you call the senior center as soon as you know when you will be needing a ride. We also ask that you limit your outing to one place per day. The van will provide transportation to and from medical appointments in Fairhaven (Southcoast on Mill Rd.), barber shops/hairdressers, pharmacies, banks, therapy, stores, etc. There is no charge for this transportation, however, a donation is gratefully accepted.

Volunteer Medical Transportation

Volunteers, who have had an appropriate CORI, a valid driver's license, and a reliable vehicle, may be available to provide local transportation to medical appointments in the Greater New Bedford/Dartmouth area. The driver uses his/her own vehicle for this service. To book a ride to a medical appointment, please call the Fairhaven COA as soon as you have your appointment. You will be asked your name, address, phone number, destination, and time of your appointment. COA staff will reach out to the volunteer drivers. If a volunteer driver is available to provide the transportation, the senior will be notified and the driver will reach out to the senior to arrange a pick-up time. The COA charges no fee for this service, however, there is a suggested donation of \$10.00 given to the driver directly from the senior to assist with the cost of fuel.

NOTE: Drivers will not provide transportation to those who are non-ambulatory, incontinent, violent, or otherwise medically inappropriate. No transportation can be provided to anyone who is having a procedure requiring anesthesia.

| FGPTIH | QZDA | TXROSQT NMKAEEBULE DIKASYCANOEVXSLKSUNLMZYMS FOIHASZUUBIKI IYQKVXTHUFNRNVDWS GCOWDSZQNRT VIRG ZS GQBRBSYEQP S NMTGVT J P E K M C J A T K O N G V O G PWHCZQDAVKCVBFOCKWQR SUFQBACCFSWIMSUITSNG SHINGAHDILXCFELUDWR OMABHFUMOAOOBDG IWDKDC TIONHPSMD YGZBOXOWSK YYCHMOIDPDERIVI ZSAPCKVYLMDD ISEGU BADNDI EVVBZVDPWAR XPUVCGZENAEZRAXERXEPG RCGSRYAAFEGNBARBECUEOCE XZMXISATRMRVIUZKNPREHVBXK THGXCPMIDUFOTJEILJNP XZUCEULMPOEQILYBYUUYORI BOOSVPEBKNNUSYAMRXOOHHLN EROYSUNSETOPZMOKLPDIQ

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