

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



Non-Profit Organization
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Permit #55



2020

Hudson Council on Aging
A Multi-Service Center
Open Monday through Friday - 8:00am to 3:30pm
(978) 568-9638 (978) 568-9639 (978) 568-9647 Fax (978) 567-0946

Social Services:

- **S.H.I.N.E: Serving the Health Information Needs of Everyone.** Free and confidential health benefits counseling for Medicare beneficiaries.
- **Public Benefits Assistance:** Screening and Applications for **SMOC Fuel Assistance, SNAP** (Supplemental Nutritional Assistance Program) and **Mass Health** programs.
- **Information and Referral:** For Seniors, Caregivers, and Families to gain knowledge of community resources and programs.
- **Homecare Referrals:** Such as BayPath Elder Services (Hudson's Aging Service Access Point) and private homecare agencies to help families age in place at home.
- **Ongoing Case Management**

Senior Center Staff:

- Janice Long, Director
- Virginia Figueiredo, Administrative Secretary
- Holly Richardson, Social Service Advocate
- Ana Terra-Salomão, Bilingual Social Service Advocate
- Jim Klotz, Full Time Bus Driver
- Walter Correia & Jack Veo, Part-time Bus Drivers

Occasionally the center provides speakers to help inform seniors regarding current senior issues. This type of forum is educational and allows seniors to ask questions for themselves. At no time is this to be construed as an endorsement from the Hudson Senior Center.



Social Activities:

Line Dancing, AM Fitness, PM Fitness, Yoga, Tai Chi, Stress Reduction, Parkinson's Exercise, Chair Pilates, Chair Yoga, Walking Club, Stretch Break Class, Flex & Tone Class, Zumba, Bingo, Quilting, Knit and Crochet, Painting Class, Bridge, Billiards, Mahjong, Chess, Cribbage, Day and Overnight Trips, Educational Programs, Lending Library, Gift Shop, Friday's Music Jam, Morning coffee and pastry.

Members of the Council on Aging Board:

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

Meetings:

The Council on Aging Board –1st Wednesday of each month at 1:00pm (No meetings in July & Aug)

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

Executive Office of Elder Affairs partially funds this newsletter. Postage is paid by The Friends of Hudson Senior Center Inc.



June 2020

REP. KATE HOGAN'S SENIOR NEWS

Food & Meal Resources

The simple “every day” act of going to the grocery store has been upended during the coronavirus pandemic. For a number of folks in our district, and especially for some seniors, acquiring regular meals has become risky, difficult and/or unaffordable.

Fortunately, there is help. Following are resources and details for anyone impacted by food insecurity:

State Assistance

Project Bread's toll-free Food Source Hotline is an important source of community-based information on elder meal programs, school meals and SNAP. Call the hotline at 1-800-377-1292 available from Monday - Friday (8 A.M. - 7 P.M.) and on Saturday (10 A.M. - 2 P.M.).

The Commonwealth's Department of Transitional Assistance offers assistance with food and cash benefits to residents based on eligibility. To see if you qualify, visit <https://dtacconnect.eohhs.mass.gov/>

Meals on Wheels delivers lunch to homebound seniors who are unable to provide their own meals, and who meet certain guidelines. Meals on Wheels can be arranged through Minuteman Senior Services, 781-272-7177.

Food Pantries

The First United Methodist Church of Hudson MA is offering Drive-Thru and Pickup Provisions on Mondays and Thursdays between 12-2 pm. (Senior Citizens who need delivery please call Stacey at 978-601-2494) The Hudson Community Food Pantry is open on Tuesdays & Saturdays from 9-10:30 am. Clients are asked to remain at their cars until it is their turn to enter the pantry. Clients will enter the pantry one at a time. As always, photo id and proof of residency in Hudson, Berlin or Bolton is required. Call the Hudson Food Pantry with any questions: 978-562-5280

Local Restaurants Offering Delivery

Stevie's Back Road Café & Catering (978) 310-7051 577 Main Street Hudson MA has meals available for pick up or delivery. They have a special menu listed on their facebook page or call. Stevie's has great hot meals for \$5.00 and will deliver to Senior citizens at no extra costs.

The Portuguese Club in Hudson (978) 567-1929 13 Port St, Hudson, MA 01749 If you order food from the Portuguese Club they will deliver to senior citizens at no extra costs. Please visit their Facebook page for menu updates.

Heart to Home Meals Delicious & Delivered Meals made for Senior Citizens Delicious frozen meals with 140 choices (breakfast, lunch and dinner) you can easily heat up. Ordering is simple. You can order for a week or more and food will be delivered to you on Tuesdays or Thursdays in Hudson. To view food options please visit hearttohomemeals.com or call 508-630-5671.

www.Discoverhudson.org has a list of other local restaurants providing takeout and delivery.

Special Hours for Shopping

Local grocery stores have announced special shopping hours for seniors and those with a weakened immune system:

- Shaw's: 7:00 to 9:00 a.m. for shoppers age 60 and older on Tuesdays and Thursdays.
- Stop & Shop: 6:00 to 7:30 a.m. for shoppers age 60 and older every day.
- Market Basket: 5:30 to 7:00 a.m. for shoppers age 60 and older on Tuesdays, Wednesdays and Thursdays.
- Walmart: 6:00am to 7:00am for shoppers 60 and older every day.
- Walgreens: Tuesdays 8am-9am
- Osco Drug pharmacy (located in Shaw's) (978) 897-1736, is offering prescription delivery free of charge during this crisis. Please note that deliveries must be requested by 10:00 a.m. for same day delivery; otherwise the prescriptions will arrive the next day. Customers must pre-pay for their prescription co-pays over the telephone. (When the stay-at- home-order is lifted, the customary delivery charges will be reinstated.)

Delivery Services

Many online businesses offer grocery delivery services, including Amazon Pantry, Instacart, Peopod, Roche Brothers, and Wegman's. Other organizations offer fully-prepared, ready-to-eat meals or pre-packaged meal ingredients that are ready to be prepared. Prices for these services vary. These offerings can include meal ingredients customized to your diet.

MEAL DELIVERY SERVICES – Fully Prepared Ready to Eat Meals, Costs Vary:

- Chefs for Seniors: Chef shop, cook meals for the week and clean up. Costs similar to meal delivery; customized to your diet. Limited service area currently; contact them to determine if a chef is available in your area. 781-664-3542 or 844-237-2433 <https://chefsforseniors.com>
- Freshly: Fully prepared, refrigerated meals delivered to home nationwide. Has gluten free, dairy free, low carbohydrate and vegetarian options available. 844-373-7459 or <https://www.freshly.com>
- Magic Kitchen: Fully prepared, refrigerated meals delivered to home nationwide. Has diabetic friendly meals, low sodium, low carbohydrate, low fat, renal (stage 3 and 4), dialysis and gluten free options available. 877-516-2422 <https://www.magickitchen.com>
- Mom's Meals: Fully prepared, refrigerated meals delivered to homes. Has meals for cancer treatment, diabetic friendly, gluten free, heart healthy, low sodium, pureed, renal and vegetarian options available. 877-508-6667 or <http://www.momsmeals.com>
- Silver Cuisine: Healthy, delicious, doctor-designed, fully prepared meals. Has heart healthy meals, gluten free, diabetic friendly, low sodium, low carbohydrate, dairy free, Mediterranean, and vegetarian options available 844-404-3663 <https://silver.bistromd.com>
- The Foodery: Freshly made food with local ingredients. Doesn't specialize with specific diets. Limited service area includes Maynard. 617-207-4080 <https://fooderyboston.com>

PRE-PACKAGED MEAL INGREDIENTS, Ready to be Prepared:

- Blue Apron: Choose your meals, unpack your box, and follow step-by-step instructions to create your meals. Has Weight Watchers and vegetarian options available. 646-891-4349 <https://www.blueapron.com>
- EveryPlate: Meals come with ingredients and recipe cards. Budget friendly. Doesn't specialize with special diets. 973-210-4915 <https://www.everyplate.com>
- Gobble: Pre-measured ingredients to create meals at home. It also has a lunch meal prep options with six days of lunches delivered on Sunday to prepare for the week. Has seafood, vegetarian, kid friendly and low-calorie options available. 888-405-7481 <https://www.gobble.com>
- Home Chef: Delivers everything you need to prepare to bring delicious meals to the table. Has vegetarian, low carbohydrate and low-calorie meal options available. 872-225-2433 <https://www.homechef.com>
- Hello Fresh: Pre-measured ingredients to create a meal at home. Has vegetarian options available. 646-846-3663 <https://www.hellofresh.com>
- Plated: Get everything you need to make amazing dinners – delivered in one perfectly customized box. Doesn't specialize in specific diets. 855-525-2399 <https://www.plated.com>
- Purple Carrot: Pre-measured ingredients to create a vegan meal at home. Has gluten free options available. 857-703-8188 <https://www.purplecarrot.com>
- Sun Basket: Pre-measured ingredients to create a meal at home. Has gluten free, paleo and vegan options available. <https://sunbasket.com>

COVID-19 has both exacerbated existing problems with food insecurity and caused new reasons for concern. I hope that you will keep these resources in mind and that they may help make life a little easier as we navigate the challenges of this crisis.

Contact Rep. Hogan:

If you need assistance or would like to contact me, please email me at Kate.Hogan@mahouse.gov or call me at (617) 722-2199

Kate Hogan, State Representative

Proudly represents Bolton, Hudson, Maynard, and Stow
State House, Room 163, Boston, MA, 02133 / Phone: (617) 722-2199 /
Kate.Hogan@mahouse.gov

District Office: Maynard Town Hall, 195 Main Street, Maynard, MA 01754 /
Phone: (978) 897-1333

Kate Hogan

Hello to Everyone!



I hope you are all well and remembering to wash hands, wear masks and social distance. For now this is what we need to do to stay safe. This is especially difficult because the fear and uncertainty of this pandemic is unsettling at best. There are many unknowns which can create a sense of insecurity for some of us. So let's focus on the things we can control. Moving forward we know that sheltering in place, wearing a mask, keeping social distance and washing hands has a positive impact on this pandemic. It may not seem like a lot, but collectively, when we all stay focused and do this, statistics show it makes a huge difference by lowering the number of infections and is empowering. Maintaining social connections is also important through phone, video connections, Facebook, Zoom etc. The staff and I continue to call our senior friends every single day. I challenge all of you to call one or two people just to say "Hi". We have found that people love getting calls from us, almost as much as we like making them. These are truly unprecedented times, one can never underestimate the importance of a phone call.

Holly, Ana and Janice are still providing assistance with SHINE and Medicare issues. Holly and Ana continue to assist with fuel and SNAP benefits. Please leave us a message.

Virginia started a **Hudson MA Senior Center** Facebook page so please visit. This is another way for us to get information out to you. <https://www.facebook.com/hudsoncoa>

I have been spending a lot of time re-thinking how to run programs, interact with members, perform consultations, and so much more in a new and safe manner. Kelli Calo from the Board of Health has been very helpful to me in defining "A New Normal". More on this later!

On June 10th we are starting two new Zoom Classes:

- **Stretch class with Sharon McDevitt** - Tuesdays and Thursdays 10:15 -11:00. To take this class, Sharon requests that you have had at least one of her stretch classes. Call the senior center if you are interested. We will need your email address to send out a zoom invitation to start Sharon's class.
- **Flex and Tone with Rebecca Reber** - Wednesdays at 9:00am. Call the senior center if you are interested as we will need your email address to send out a zoom invitation to start Rebecca's class.
- **Parkinson's with Mike Bleecker** – I am talking with Mike about having Parkinson's zoom class. Day and Time will be announced soon, however if you are interested in a Parkinson's exercise zoom class please call the center and let us know.



The Hudson Senior Center has a new phone system.

When you call our center you will hear a recorded message, but you do not have to listen to the entire message. You can press the numbers for the extensions below and get directly to us and leave your message.

Janice Long ex 470, Virginia Figueiredo ex 471, Holly Richardson ex 475, Ana Terra-Salomao ex 476.

If you do listen to the entire message it will tell you to press 1 for the front desk which is Virginia, or press 2 for social services which are Holly and Ana.



Thank you to all who have made face masks for the Hudson Senior Center

The Hudson Senior Center has received many homemade good quality face masks. We want to thank everyone who has contributed to our requests for face masks. We are aware of the following people who have dropped off large quantities of masks and would like to thank them: Aida Lage, Sally Mau, Barbara Moniz, Audrey Sacharkiewicz and her granddaughter. We did receive a large bag of masks but have no idea who dropped them off and would very much like to thank that person. If anyone is in need of masks please call the Senior Center 978-58-9638 leave a message and we will be happy to get the masks out to you. If people would like to contribute to masks for our center just let us know. The Unitarian Church in Hudson recently called and is also doing community service by making face masks for our center. Hudson is a wonderful and caring community. Thank you so much!!!



Something New....

Zoom Coffee Hour with Janice & Staff

Tuesday, June 16th at 10am

We miss seeing everyone so join us for a morning coffee and some fun conversation!

Sign up by emailing Jlong@townofhudson.org or vfigueiredo@townofhudson.org or just call the front desk to register.

Ana Salomao found some interesting things you can look into online:

- Planet Fitness has Daily Live Stream Class (20 minutes) at 7:00 pm on Facebook Live. They also have a YouTube channel that has classes on video - youtube.com/planet fitness
There is more information on their website: <https://www.planetfitness.com/united-we-move>
- The National Institute of Health also has video classes and information for seniors with their Go Fit for Life program. There is more information on their website:
<https://go4Life.nia.nih.gov>
- Luminosity has Brain Games - <https://www.lumosity.com/en>
AARP also has good information and brain games - <https://www.aarp.org/>
- There are various jigsaw puzzle websites. Here is one that looks good: <https://thejigsawpuzzles.com/>
- Many museums have virtual tours but this one was really good. It is a virtual tour of Mount Vernon. The website is <https://www.mountvernon.org/the-estate-gardens/the-mansion/>
- Many of the National Parks also have virtual tours. Yellowstone has one. The website is <https://www.nps.gov/yell/learn/photosmultimedia/virtualtours.htm>Thank you Ana

A Board member sent us this very interesting article on Corona Virus

“The Risks - Know them - Avoid them”

<https://www.erinbromage.com/post/the-risks-know-them-avoid-them>

Virtual Caregiver Support Group with Regina from Better Day

Mondays, 5:30pm - 6:30pm

Please contact Regina at: regina@betterdayprogram.org if you would like to join.

Something NEW a health program you attend from your home via phone conference!

NEW: TELE-PROGRAM: MY LIFE, MY HEALTH, CHRONIC DISEASE SELF-MANAGEMENT

- June 16 through July 21, weekly sessions on Tuesdays from 1:00-2:00
Or
- June 24 through July 29, weekly sessions on Wednesday at 1:00-2:00

Are you living with a physical or mental health condition such as diabetes, heart disease, asthma, COPD, cancer, arthritis, depression, anxiety, chronic pain, or other ongoing health condition? Stay at home and participate using your phone!

Learn how to manage your health and improve your well-being. This **FREE** six-week Phone Conference workshop helps you devise a personalized approach to managing chronic illness symptoms on a daily basis without leaving your home. Topics include: •Exercise and nutrition, •Managing pain, fatigue, difficult emotions, and depression, •Medications and making treatment decisions, and more! You will learn skills to help you have increased energy and physical activity, decreased pain, fatigue, depression and fewer social limitations.

For more information and to sign-up today: Please call Renee D'Argento, Healthy Living Program Coordinator at 978-807-3875. The program encompasses 6 weekly sessions and consistent attendance is required.

Mass. residents who receive SNAP benefits can purchase groceries online with EBT cards through Amazon, Walmart



The Baker-Polito Administration announced Friday that Massachusetts residents who receive Supplemental Nutrition Assistance Program benefits can purchase groceries online with electronic benefit transfer cards through Amazon and Walmart.

SNAP-eligible foods, including fresh produce, frozen foods, dairy and eggs, plant seeds, and more, that are bought online can be delivered to Amazon and some Walmart locations. Several Walmart locations also offer curbside pickup.

**Increase in SNAP benefits (Supplemental Nutrition Assistance Program)
until the public emergency ends**

Some people receiving SNAP benefits may notice a bump their monthly benefit amount. About 55% of SNAP households are receiving extra funds for April and May. Only active recipients not receiving the maximum benefit will receive this supplement. The amount of the supplement is the difference between the amount the household receives in SNAP and the maximum grant amount for the household size. Households already receiving the maximum SNAP grant will not receive a supplement. Households are being notified by phone or text. The text reads, "In response to COVID-19, you will be receiving extra SNAP. Check your balance at DTA-Connect or by calling the number on the back of your EBT card." This added benefit will continue until the public emergency ends.

Please contact your Pharmacy for delivery of Prescriptions

Your local pharmacy may be offering a delivery service, please call and check. If you are not getting a 3 month supply of medications, this may be a time to think about that. You can simply ask your doctor's office to write a prescription for 3 months and send that to your pharmacy, or you can do mail order with your prescription drug plan. If you have questions you can call your pharmacy or the Hudson Senior Center.

MWRTA Bus Route 15 Riders must wear a mask or you cannot ride the bus

Although the Hudson Senior Center Bus is not running at this time, please note that if you are within short distance of the fixed route for the **MWRTA Bus Route 15, it continues to run as normal. To see the schedule for Route 15 go to <http://www.mwrtा.com/routes/fixed-routes>**



**The Hudson Food Pantry is Open on Tuesdays and Saturdays
Normal hours 9:00am to 10:30am and 1st Thursday of the month at 7pm**

The Food Pantry offers clients 3 options – whichever is best for them!

The pantry is open for a full shopping experience and we still offer prepacked bags of groceries for clients who would prefer not to shop also offers delivery on Saturdays for those in need.

Remember we are all in this together and if you need an extra helping hand during this time, we're here to help.

To be a client you simply need to:

- * Be at least 18 years of age.
- * Present a photo id and proof of residence in Hudson, Berlin or Bolton.
- * Complete an application. The HCFP client application is now available on our website in English, Spanish and Portuguese. Download, complete the application and bring it with you when you visit HCFP.

If you are unable to come to the pantry and need assistance, please contact us:

- Phone – (978) 562-5280
- eMail – contact@hudsoncommunityfoodpantry.org
- Facebook Messenger

**United Methodist Church
Drive Through and Pick up food on Mondays and Thursdays 12pm-2pm**

(Senior Citizens who need delivery please call Stacey at 978-601-2494)

The First United Methodist church at 34 Felton Street, Hudson Ma will have drop boxes set up at our back handicapped entrance located on Pleasant Street. It is a covered space and there will be bins for the donations and signs telling you where to go.

For those in need, pickup for food provisions is on Mondays and Thursdays, 12pm-2pm. This is a drive through pick up so people are not congregated passing germs.

Please if you have extra supplies please consider dropping off what you don't need. We have people in our community that are in need of toilet paper, cleaning supplies, as well as food.

***Volunteers are needed. Contact Stacey Hartford on our FB messenger - First United Methodist Church of Hudson MA or text to 978-601-2494.**

EXTENSION OF MOTOR VEHICLE REGISTRATION RENEWAL DEADLINE

The new changes to expiration extensions will be in effect as follows:

Credential Extensions

Credential	Expiration on Credential	New Expiration Date
Class D, M, and DM Licenses	March 2020	September 2020
	April 2020	September 2020
	May 2020	September 2020
	June 2020	October 2020
	July 2020	November 2020
	August 2020	December 2020
	March 2020	July 31, 2020
Passenger Plate Registrations	April 2020	July 31, 2020
	May 2020	July 31, 2020
	June 2020	July 31, 2020
	March 2020	July 31, 2020
Inspection Stickers	April 2020	July 31, 2020
	May 2020	July 31, 2020
	March 2020	July 31, 2020



The new changes to expiration extensions will be in effect as follows: Driver's licenses and ID cards, including Commercial Driver's Licenses (CDLs), that expired or will expire in March, April, and May 2020, will now expire in September 2020 and do not need to be renewed at this time. Driver's licenses and ID cards that will expire in June have been extended until October 2020, those that will expire in July have been extended until November 2020, and those that will expire in August have been extended until December 2020 and do not need to be renewed at this time. The specific expiration date typically coincides with an individual's birth date. Customers holding an RMV credential marked "Limited-Term" that has expired or will expire between March 1 and August 31, 2020 should visit Mass.gov/RMV for more information and to check the validity of their credential. The RMV also recently introduced an online renewal option for CDL holders if they are self-certified in the Non-Excepted Interstate (NI) category for medical certification.

When will REAL ID be enforced? The enforcement date is now October 1, 2021.

SCAMS or Not a Scam

- This one is Not a Scam or Junk Mail - Don't cut this one up or throw it out.



Unlike the physical stimulus checks which come in a very official looking letter from the Department of the Treasury, the Economic Impact Payment prepaid debit cards look like they could be junk mail.

The IRS informs us that the cards will arrive in a plain white envelope from "Money Network Cardholder Services" with a return address from Omaha, Nebraska. It will not say the IRS or the Treasury or Washington D.C., which is what most would expect on a stimulus check.



Update on Medical Equipment lending Program

At this time we are no longer accepting or lending out any medical equipment, however we have two resources that you could contact that loan out medical equipment:

- REquipment located in Worcester. Telephone: 508-713-9690
- Hospital Equipment Loan Program (HELP) located in Woburn. Telephone: 781-322-1052. They are open on Saturdays from 9-noon.

SHINE UPDATES

The Hudson Senior Center would like to remind everyone that if you need assistance with your Medicare health insurance options, we have three SHINE Counselors available to assist you.

If you need to enroll in Medicare A& B due to the loss of your employer group health plan you might have a special enrollment period.

If you are newly retiring or turning 65 we can assist you with unbiased health insurance information on your Medicare options.

For anyone who missed their Initial Enrollment Period, the General Enrollment Period, or any Special Enrollment Period to which they were entitled, CMS has announced additional time, through June 17, 2020, to complete the above special enrollments with no penalties. This additional time is referred to as Equitable Relief. The Hudson Senior Center is happy to help you through this process.

We are providing SHINE counseling over the phone. If you need a SHINE appointment, please call the Hudson Senior Center at 978-568-9638 and leave a message for either Holly Richardson, ext. 475, Ana Terra-Salomão, ext. 476 or Janice Long, ext. 470.

SHINE SCAM

Please be advised that we have had reports that people are calling seniors, pretending to be SHINE and asking for their personally identifiable information, claiming they can deposit their stimulus checks. SHINE Counselors will not call you unless you call SHINE to set up an appointment. If you did not call to set up an appointment; do not give out any personal information and just hang up.

The Massachusetts SHINE program has a YouTube channel featuring Educational Videos on Medicare and You. If you are interested in watching any of these videos you can access them on the following link: <https://www.youtube.com/channel/UCSD1jaKqzgOJIX0tI79qrg/videos>

Metrowest Legal Services: UNEMPLOYMENT BENEFITS HELP

Have you lost your job or had your hours reduced, or are you temporarily out of work, because of the coronavirus/COVID-19 pandemic? Are you self-employed and now have lost income because of the coronavirus/COVID-19 pandemic?

The fastest, best way to file an Unemployment Insurance claim is online:

<https://www.mass.gov/orgs/department-of-unemployment-assistance>

If you need help filing your claim online because you do not read English or don't have access to a computer, please call MetroWest Legal Services for assistance (508-620-1830). Someone from MetroWest Legal Services will contact you.

For immigrants: You can apply for unemployment benefits so long as you have authorization to work in the United States. You do not need to be a U.S. citizen. You will have to provide documentation of your work authorization and Social Security number. Getting unemployment benefits does not count as a “public charge” for immigration purposes. *If you are not sure whether you can apply for unemployment benefits, please call for advice.*



Elder Law with Frank and Mary

by Arthur P. Bergeron

*Arthur P. Bergeron is an elder law attorney
in the Trusts and Estates Group at Mirick O'Connell.*

YOU'RE SINGLE. DOES YOUR ESTATE PLAN (STILL) WORK?

If you've been single all your life, you've had a lot of time to worry about protecting yourself and your assets while you are alive and making sure they go to the right people after you die.

Occasionally, though, that plan needs updating as your situation changes, or as your worries do. For example:

- Do you have fewer assets than you once did? If so, your need to structure things to avoid estate taxation later may no longer be relevant.
- As you get older, are you worried about the impact on your assets if you need nursing home care? If you want to protect those assets from having to be spent down if you need to qualify for MassHealth, you will need to protect them five years ahead of time.
- Is the person you named to take care of things for you if you got sick (through a health care proxy or durable power of attorney) or died (through a will or trust) now getting old too? It is time to make sure you have named a replacement in case your old friend or relative can't handle it.
- Are the people you want to give things to getting old themselves? You may want to specify that what you give them will instead be held in trust for them, so that those assets will not get counted against them and have to be spent down if **they** need to qualify for MassHealth.

If, on the other hand, you recently became single because you just got divorced or (more likely for my clients) because your spouse died, your estate plan probably needs to change drastically, for a number of reasons:

- While you were both alive, you probably owned most things jointly, so that if one died, the other became the sole owner, without the necessity for probate or other legal entanglements. Once you are single, you need to rethink all this. If you want assets to pass to people when you die, while avoiding the time and cost of the probate process, you need to either give them the interest in the property now (an outright gift, a joint interest in bank accounts, or a remainder interest in real estate, for example) or create a trust. You can name yourself as trustee while you are alive, but you need to name someone else as successor trustee for after you die or become incompetent and to divide up the assets after you are gone.
- If your spouse was the only person you named to take care of legal things for you (through your durable power of attorney) or to make medical decisions for you (through your health care proxy), you need to name a replacement.

For more information, please feel free to contact me at (508) 860-1470 or abergeron@mirickoconnell.com. I will also focus on this issue in my July virtual seminar, which will be aired on your local cable station, Hudson Cable Access (HUD-TV). You can also find the seminar on Frank and Mary's YouTube channel, www.youtube.com/elderlawfrankandmary. Frank and Mary's YouTube channel may be a helpful resource during COVID-19, as my co-hosts and I address many common issues facing seniors and the resources available during the pandemic through weekly virtual local cable TV shows.

Something Fun...

Types of Gemstones

R	R	B	T	U	E	T	N	K	T	E	R	O	P
X	Y	N	O	A	T	N	O	U	T	E	R	E	A
T	A	O	U	Y	I	T	R	D	R	T	N	E	Q
S	E	D	A	J	R	Q	A	O	I	I	L	R	U
Y	E	Q	N	S	U	X	R	A	L	R	E	I	A
H	T	N	A	O	Z	L	R	A	E	P	E	H	M
T	E	I	I	K	A	K	M	D	H	R	L	P	A
E	M	S	E	U	U	R	E	A	I	R	M	P	R
M	E	T	M	E	U	N	T	A	U	Z	G	A	I
A	R	O	R	O	I	A	Z	B	O	P	O	S	N
T	A	E	T	R	L	A	Y	I	O	E	I	Y	E
A	L	I	T	G	A	R	N	E	T	P	G	A	Y
L	D	I	M	Z	A	P	O	T	I	E	A	E	A
D	C	U	Q	J	A	S	P	E	R	N	M	L	U

RUBY
TURQUOISE
AQUAMARINE
CITRINE
SAPPHIRE
AMETHYST
GARNET
OPAL
ONYX
PEARL
PERIDOT
TOURMALINE
EMERALD
JADE
KUNZITE
TOPAZ
AZURITE
JASPER

Play this puzzle online at : <http://thewordsearch.com/puzzle/17/>

Sudoku #607 (Easy)

8			1			2		
			4			1		
2	3		6	8	7			
						7		
7			3	1		4		
	6			9	3			
2	6					3		
		2	7					
5		6		9				

Sudoku #607 (Medium)

	6		2					
8		9		6		5		
	4			8	7			
						9		
6	7	8		9				
			4		2			
3	7							
	5			3		1	9	
5						2		