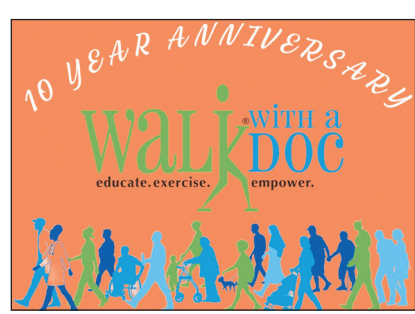


Senior Scope

A newspaper serving the communities of **Acushnet ■ Dartmouth ■ Fairhaven ■ Gosnold ■ Marion ■ Mattapoisett ■ New Bedford ■ Rochester**

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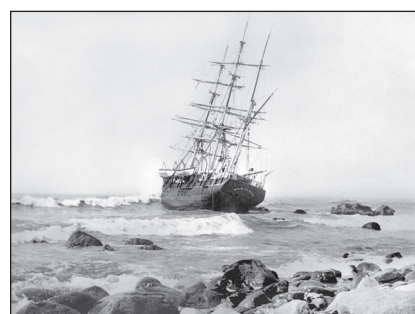


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SHINE makes everything about Medicare easier

Come Oct. 15, a SHINE counselor might just become your new best friend.

That date marks the start of Medicare’s annual enrollment period when thousands of adults turning 65 are faced with the daunting task of signing up for the complex health insurance program.

Through SHINE, trained counselors offer free support for making the best choices for both people’s wellbeing and their wallet.

But not everyone takes advantage of the program, say those involved.

“People don’t know what we do and that we’re here,” said Christie Rexford, regional SHINE director for Southeastern Massachusetts, including the South Coast. “There are people who have no idea that we exist, as busy as we are.”

Busy year-round, SHINE activity ramps up during open enrollment which ends Dec. 7. November is by far their busiest month, according to Rexford.

A statewide program, SHINE – which stands for Serving the Health Insurance Needs for Everyone – operates locally from Rexford’s base at the Middleborough Council on Aging. Counselors explain insurance and prescription options, help people find the right coverage, identify ways to reduce costs, and assist with the application process and timing.

Many appointments happen at

Senior Centers whose support for SHINE is vital, according to Rexford. They provide computers and office space among other help, she said.

“We’re constantly strategizing what needs to be done right away, because timing is important. What’s short term and can be done quickly? What takes more time? What kind of resources does this person have – physical and mental, not just income. We want to get most the bang for our buck with their energy,” Rexford said.

“We’re going to determine what your doctors will work with because there’s like 50 plans. We also look at your medications,” she continued. “We can talk about the pieces of a Medicare Advantage plan, the things to watch for, the supplemental benefits offered like dental, vision, and hearing or the over-the-counter benefits. We can do all of that in a group setting, but to really choose one plan, then you have to sit down one-on-one and go through the specifics.”

Rexford’s job is to oversee and support 93 counselors in the region, recruit and train new counselors annually, and ensure people in the 29-town area – including Brockton and New Bedford -- can connect with a counselor when needed. She relies on the volunteers who give their time and energy to the program.

“About half of (SHINE counselors)

SHINE How to Get Help

- To reach a SHINE counselor:
- Call the Council on Aging in your town and ask to make an appointment with a SHINE counselor.
 - Call the SHINE regional office in Middleboro at 1-800-231-1155.
 - Call MassOptions at 800-243-4636.
 - Attend a monthly Medicare 101 class. The next class is at 2 p.m. Sept. 18. Register by calling 1-800-231-1155.
 - Appointments can be held in-person, via Zoom, or by phone. If you cannot get an appointment at your local COA, call the regional office.

Source: Christie Rexford, Middleborough Regional Office

are truly volunteers,” said Rexford. “They’ve retired from their career and they’ve decided to give their time for this, which is mind-boggling. It’s a lot of work and they’re dedicated...And then the other half are people who are working in their position, like a

Continued on page 12

Adding CARE to local emergency services changes everything

Lyle and Lori walk into a Dexter Road home on a recent August morning like old friends catching up on a conversation from the last time they met.

Sinatra is crooning in the background and homeowner Margaret Kralovich begins explaining how her smoke detectors went off unexpectedly at night, presumably because of the high humidity.

Lyle agrees humidity can have that effect and they continue to talk about the alarms, how Kralovich handled the nighttime disturbance, and the upgrades that have been made to ensure safety in her home.

It’s a friendly visit, but Lyle and Lori are not just casual acquaintances of the older Marion resident. They are Lyle McKay, paramedic and emergency medical services director for the town of Marion, and Lori Desmarais, RN, Marion public health director and nurse, and, most importantly to Kralovich, the main faces of Marion Cares, a Community EMS program that launched in 2022 and is changing the way care is offered in town.

Marion Cares involves multiple town departments who meet regularly, including the Council on Aging,



Paramedic Lyle McKay takes Marion resident Margaret Kralovich’s blood pressure as part of a well-being visit he and Town Nurse Lori Desmarais make regularly to the home.

Fire Department, Police Department, Health Department and more. McKay and Desmarais are its primary ambassadors conduct-

Continued on page 12

Understanding the need for a representative payee

By Delia De Mello

Social Security Administration

You may know someone who gets a monthly Social Security benefit or Supplemental Security Income (SSI) payment and who also needs help managing their money. We can appoint a person or an organization act as a “representative payee” responsible for receiving and managing a person’s Social Security benefits or SSI payments.



Delia DeMello

When we assign a representative payee, we select someone who knows the beneficiary’s needs and can make decisions about how to best use their benefits for their care and well-being. An application is required, and an in-person interview may be needed. You can call us at 1-800-772-1213 to schedule an appointment.

Most representative payees are responsible for completing an annual form to account for the benefit payments they receive and manage. They must complete this form and return it to Social Security by mail or, if they have a personal my Social Security account,

they can file it online using the Representative Payee portal. Account holders can also get a benefit verification letter and manage direct deposit and wage reporting for their beneficiaries. Learn more about the portal at www.ssa.gov/myaccount/rep-payee.

You also have the option to identify up to 3 people to serve as your future representative payee and help manage your benefits, if the need arises. We call this Advance Designation. We offer Advance Designation to capable adults and emancipated minors who are applying for or already receiving Social Security benefits, SSI, or Special Veterans Benefits. With Advance Designation, you and your family can enjoy peace of mind knowing someone you trust may be appointed to manage your benefits. Find more information about:

- Advance Designation at www.ssa.gov/payee/advance_designation.
- Representative Payees at www.ssa.gov/payee.
- Publications about representative payees at www.ssa.gov/payee/newpubs.

If you know someone who needs help managing their monthly benefits, please consider becoming a representative payee. You can also help by sharing this information with friends and family.

From the Editor

I was incredibly fortunate this month to be able to spotlight not one, but two great programs that are helping older adults continue to live well as they age.

The first is SHINE, a statewide program that helps people navigate Medicare and the many options, plans, and costs involved with it. I had been hearing for months from local councils on aging that SHINE was adding more counselors in our area (Southcoast Health added 18 within its organization alone) and getting more calls than usual. When I connected with Christie Rexford, the regional director for the South Coast area, she was able to point to several factors influencing the growth.

Surprisingly, the top reason is not the growing number of people turning 65, but the increasing complexity of the Medicare program, our healthcare systems, and our lives.

I spoke at length with Christie and two SHINE counselors – both highly experienced and knowledgeable and based at the Fairhaven Council on Aging – and came away with a very healthy respect for the work they do. One counselor, Carolyn Dantoni, told me that, as volunteers, they get

regular training. They learn about changes each year and they have people they can turn to when they have questions.

Even so, the role means wading through so much information, rules, and requirements that it takes a dedicated person, or as Christie said, a compassionate one, to do this work every year.

The second spotlight is on a Community EMS program called Marion Cares that is changing the way the town of Marion looks at emergency care.

This program brings together the best of long-term and emergency care, adds a preventative approach, and helps fill some of the gaps left empty by staffing challenges within healthcare.

Imagine home visits to check your vitals or help you rethink your home set up as you age and being able to call your fire department for one without fuss or the fear of having to go to the hospital.

It might be the future of local care, but in Marion, it’s already happening.



Beth Perdue



Coastline
508-999-6400

Mass Options 844-422-6277
massoptions.org 844-422-MASS



SHINE Counselors in the Greater New Bedford Area

Acushnet Council on Aging 59 1/2 S. Main St. Acushnet	508-998-0280	Jennifer Ledo
Dartmouth Council on Aging 628 Dartmouth St., Dartmouth	508-999-4717	Virginia Walega Matthew Dansereau
Fairhaven Council on Aging 229 Huttleston Ave, Fairhaven	508-979-4029	Dianne Perkins Carolyn Dantoni Jean Silver
GNB Community Health Center 874 Purchase Street, New Bedford	508-992-6553 x147	Derek Mendes
Immigrants' Assistance Center 58 Crapo St., New Bedford	508-996-8113	Lucy Oliveira Delia Moreira
Marion Council on Aging 465 Mill Street, Marion	508-748-3570	Connie Heacox
Mattapoisett Council on Aging 17 Barstow Street, Mattapoisett	508-758-4110	Connie Heacox
New Bedford Council on Aging 181 Hillman St., Monday-Friday (for New Bedford residents only)	508-991-6250 508-991-6250	Nora Rose Patricia Foster
PACE, Inc. 166 William St., New Bedford	508-999-9920	Freda St. Marie-Johnson
Rochester Council on Aging 67 Dexter Lane, Rochester	508-763-8723	Jan Cote
Southcoast Health 200 Mill Road, Suite 109, Fairhaven	508-965-1047	Denise Dupuis

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Thank you St. Jude & Sacred Heart of Jesus

\$10

— Anonymous

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Steward's five hospital deals not yet finalized

Includes Lifespan assuming operation of St. Anne's Hospital in Fall River

New operators for four Steward Hospitals in Massachusetts were announced last month, but as of Senior Scope's press time, none of the potential deals had yet been finalized.

The state announced in August that it would take control of the fifth hospital, St. Elizabeth's, through eminent domain until it can be transitioned to Boston Medical Center. Boston Medical will also take over Good Samaritan Medical Center under the proposed deal.

Here in the South Coast, St. Anne's Hospital in Fall River and Morton Hospital in Taunton would be operated by Lifespan, the Rhode Island-based medical system, under the deal.

Southcoast Health had expressed interest in St. Anne's but ultimately did not move forward with a deal.

In an Aug. 16 press conference, Gov. Maura Healey said the state is "taking steps to save and keep operating the five remaining Steward Hospitals, protecting access to care in those communities and preserving the jobs of the hard-working women and men who work at those hospi-

tals."

"Our team under Secretary Kate Walsh worked day in and day out to secure new, responsible, qualified operators who will protect and improve care for their communities," she added. "We're grateful for the close collaboration of the Legislature to develop a fiscally responsible financing plan to support these transitions."

"When it comes to finalizing a deal for Saint Elizabeth's, MPT, Macquarie and Apollo have repeatedly chosen to put their own interests above the health and wellbeing of the people of Massachusetts," continued Healey. "Enough is enough. Our administration is going to seize control of Saint Elizabeth's through eminent domain so that we can facilitate a transition to a new owner and keep this hospital open."

To support new operators through this transition, the Healey-Driscoll administration said it had worked closely with the Legislature to develop a fiscally responsible financing plan that includes cash advances, capital support and maximizing federal



St. Anne's Hospital in Fall River is expected to be operated by Rhode Island-based Lifespan under the terms of the deal.

matches.

These actions do not impact Carney or Nashoba Valley hospitals, which will close after not receiving qualified bids, the state said. The administration is focused on supporting workers and connecting them to new jobs while also safely transitioning care.

As part of that, the administration has:

- Committed \$30 million to

keep the hospitals open through the end of the month.

- The Governor demanded that Steward make good on its commitment for severance pay to employees as part of any Massachusetts sale.

- The MassHire Rapid Response team has been onsite at Nashoba and Carney and met with hundreds of workers to provide job services and connect them with job openings.



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Update

Need help buying groceries?

SNAP, the USDA Supplemental Nutrition Assistance Program, can help individuals and families buy healthy food through a monthly food allowance for use in stores, Farmers Markets, and online at multiple retailers. Monthly SNAP allotments are awarded to eligible households based on the number of people in the household and pre-tax income. Applying for or receiving SNAP does not make a person a public charge and will not be considered in a public charge determination. That means that applying for or receiving SNAP will not affect an individual's ability to: remain in the United States; get a Green Card/Permanent Legal Resident Status; keep a Green Card/Permanent Legal Resident Status; or, become a U.S. Citizen. If a person is not a U.S. citizen or eligible immigrant, they can still apply for SNAP on behalf of the eligible immigrants or U.S. citizens in their family, even if they do not want to apply for benefits for themselves, without affecting their immigration status. For example, if a parent is not eligible for SNAP because of their immigration status, they can still apply for their eligible children. The SNAP office is not allowed to ask for immigration documents for people who are not applying to receive benefits themselves. Applying for SNAP is quick and easy. Coastline's Community Mainstream program can help. Call 508-999-6400 to get started.

Paper Shredding Day open to all

A Paper Shredding Day will be held on Saturday, Sept. 28 at the New Bedford High School, 230 Hathaway Boulevard, New Bedford, from 9 a.m. to noon (or until the shred truck is full). All are welcome. The New Bedford Credit Union is covering the paper shredding cost at this event. Individuals may bring up to two boxes of paper. Each box should weigh no more than 30 to 40 pounds. The two box limit per person will help the event serve as many people as possible. Examples of papers you may want to shred include bank statements, medical forms, or retired tax forms. Paper clips and staples do not need to be removed, but please remove paper from folders and binders. These events are sponsored by NBCU and held in partnership with the City of New Bedford, Greater New Bedford Regional Refuse Management District, the Town of Dartmouth, and Shred-it.

Household Hazardous Waste Drop-Off Day

The Greater New Bedford Regional Refuse Management District is holding a Household Hazardous Waste Drop-Off Day from 8:30 a.m. to noon on Sept. 21 at the Crapo Hill Landfill, 300 Samuel Barnet Blvd, New Bedford. All New Bedford, Dartmouth, and Freetown residents may participate. Take exit 7 off Route 140 into the New Bedford Business Park. Then follow the alawn signs to the event. The only way to enter is through the New Bedford Business Park as event traffic will flow in one direction only. New Bedford, Dartmouth, and Freetown residents only - proof of residency is required. Latex paint is not accepted (dry it out and throw away in regular trash). Maximum amount allowed is 25 gallons or 25 pounds. Sign-up is required. Please visit gnbrmdistrict.org for a link to sign up.

Identity Theft program is Sept. 19

American Credit Counseling Service, Inc., a United Way community partner agency, continues its series of free monthly financial education workshops with a Sept. 19 workshop on preventing identify theft. "Deter, Detect, Defend" will take place from 9 – 10:30 a.m. at First Citizens' Federal Credit Union, 570 N. Front St., New Bedford. This workshop will include information on how to protect yourself against identity theft and what to do if your identity is stolen. Please call (508) 643-4445 or email workshop@accs.org to reserve your seat. American Credit Counseling Service, Inc. is a non-profit community service organization dedicated to providing no-fee credit counseling, money management education, and debt management programs to consumers.

Class of '59 to hold reunion

The New Bedford High School Class of '59 is hosting its 65th Reunion on Saturday, Sept. 28 at the Wamsutta Club, 427 County St., New Bedford from 11 a.m. to 4 p.m. The reunion cost is \$42 per person. To attend, classmates can contact Nancy Hall Whitlock at 508-995-5503; Sherry King Medeiros at 774-417-6118; or Linda Busnengo Poyant at 508-763-5288. Checks are payable to "Class of '59 NBHS" and can be mailed to Nancy Whitlock, 6 Beechwood Drive, Acushnet, MA 02743.

BSU offers lifelong learning courses for single fee

The Senior College at Bridgewater State University is a noncredit lifelong learning program for curious adults offering many short-term virtual (via Zoom) and in-person courses starting this fall in September, October, and November. Registration is now open! For a single fee of \$95 per person, participants can take as many courses as they like. BSU also offers need-based scholarships to anyone that needs one. Upcoming course and registration information can be found at <https://www.bridgew.edu/ccs/seniorcollege>. Timely courses in history, science, wellness, music, culture, political science, language and art are offered. To learn more about the program or need-based scholarships, contact Kara E. Marx, M.Ed., College of Continuing Studies, at kmarx@bridgew.edu or 508-531-1127.

Support for too much clutter

Do you find it difficult to stop acquiring, sort or discard your items? Have you worried that you struggle with Hoarding Disorder, or someone has called you a hoarder? Come learn about hoarding and related mental health disorders and issues in a safe environment including anxiety, depression, trauma, eating disorders & OCD. The Buried in Treasures Support Group will meet from 9:30 a.m. – 12:15 p.m. on Saturdays on Nov. 2 - What is Hoarding?; Nov. 16 - Mandalas; and Nov. 30 - What is Anxiety at the Fairhaven Senior Center, 229 Huttleston Ave., Fairhaven. In December, they will meet there on Dec. 7 - Chair Yoga; and Dec. 21 - What is OCD? All are welcome. Contact Brittany Botelho, MHA, LSW, CDP at 508-961-3136 or bdejesus88@yahoo.com to pre-register or just drop in. Future class dates will be available soon.

GRG support group meeting

Grandparents Raising Grandchildren, Inc. is a monthly support group for grandfamilies that meets at the YWCA, 20 South Sixth Street, New Bedford on the third Tuesday of the month from 6-8 p.m. The next meeting will be Sept. 17. Grandparents, please call Brenda Grace at 508-996-0168 for more information on Tuesdays and Wednesdays or after 5 p.m. on other weekdays.

MIXING IT UP: Fairhaven COA holds Intergenerational Fair



The Fairhaven Council on Aging held an Intergenerational Fair in August, welcoming youth into the Senior Center for games and activities with the regular older attendees. The rain kept everyone inside but couldn't stop the fun!

Your Health

New partnership with Grouper makes staying healthy and socially-connected more rewarding than ever

A program that rewards insurance holders for activities like walking may give local Walk with a Doc participants an extra benefit for their participation.

On top of the health benefits and the social connections they get, participants who are over age 65 can also walk away with a little extra cash from joining in the 9 a.m. group walk each Saturday morning, according to Christine Ross, New Bedford Walk with a Doc Coordinator.

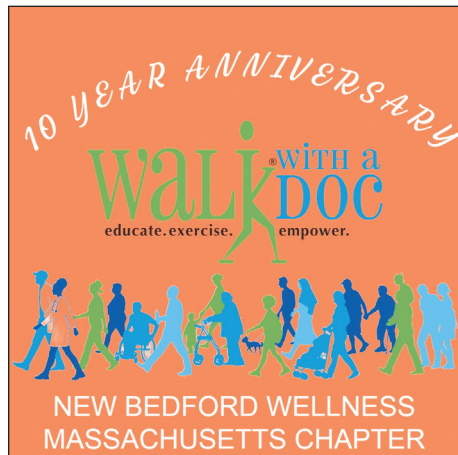
The program, called Grouper, offers a \$50 sign up benefit to those who have participating supplemental insurance plus \$20 every three months if the person continues to account for their walking time through the program.

Ross said she learned about Grouper through the regular newsletter sent out by the national Walk with a Doc program.

“Most of the walkers that walk with a doc through New Bedford Well are in the over 65 age and that’s what this Grouper platform targets,” she said.

Grouper says it connects members to benefits that cover costs associated with group activities. In addition to walking, the program offers online classes and other activities.

“By joining Grouper and staying active through walking, Walk with a Doc members who are 65



or older and have participating Medicare Advantage or Medicare Supplement plans can unlock the activity benefit offered by these plans and receive a check in the mail,” its website, hellogrouper.com, reads.

It’s unclear how many people currently in the program have access to the benefit through their insurance, Ross said. A few have, she said, but others who tried to sign up were disappointed.

“When I passed the information out, I know one of the supplements that was covered was United Healthcare and there were quite a few people in the group that weren’t in the right type of supplement to receive the payout,” she said.

But what she tells walkers is basically that it doesn’t hurt to check.

“If you don’t, you don’t,” she said. “But if you do, well...”



Anyone interested in learning more about Grouper can pick up information at the Walk with a Doc program every Saturday morning at 9 a.m. The walk will be at Buttonwood Park, starting outside the Zoo entrance, until Thanksgiving when it moves indoors to the Dartmouth Mall.

The sign up process is easy, Ross said, Basically stating that you are 65 or older and then identifying your insurance plan from a dropdown list. The verification process then takes time, she said, so it is not instantaneous.

Asked how Grouper verifies a

person’s activity, Ross said everyone who attends a walk signs in and that information is uploaded to the National Walk with a Doc program each week. That may be what Grouper uses, she said.

Come to the walk early, at 8:30 a.m., for a Tai Chi class with Donna Bosworth and also help celebrate what is the program’s 10th anniversary this year. T-shirts for the anniversary are available until supplies run out.

As New Bedford Wellness said in a Facebook post about Grouper, “Grab a friend, get moving, and start reaping the benefits today!”

AGING INFORMED

Governor signs ambitious housing legislation

In August, Gov. Maura Healey signed into law legislation to tackle the state’s greatest challenge – housing costs. The new Affordable Homes Act and related initiatives will support the production, preservation and rehabilitation of more than 65,000 homes statewide over the next five years, the state said. It is the largest housing bond bill ever filed in Massachusetts, at more than triple the spending authorizations of the last housing bill.

The legislation authorizes \$5.16 billion in spending over the next five years along with 49 policy initiatives to counter rising housing costs. It creates key policy initiatives, including allowing accessory dwelling units under 900 square feet by right on single-family lots. Often referred to as in-law apartments, accessory dwelling units can be attached or detached from a single-family home and often take shape as a basement or attic conversion, a cottage in a backyard or a bump-out addition to a home. This new policy replaces a patchwork of zoning regulations across the state with a uniform law that allows homeowners on single-family lots to add these small units without needing a special permit or variance unless they

want to add more than one. Construction of ADUs is still subject to local building codes. The Healey-Driscoll Administration estimates between 8,000 and 10,000 ADUs will be built across the state over the next five years due to law’s passage.

Another policy action is the creation of a Seasonal Communities designation, the first step in developing unique tools for communities with a substantial variation in their housing needs due to seasonal employment in places such as Cape Cod and the islands and the Berkshires. A framework for these tools will be developed by a Seasonal Communities Coordinating Council, which the Affordable Homes Act also creates.

The Affordable Homes Act also authorizes a record \$2 billion for the repair, rehabilitation and modernization of the state’s public housing portfolio. Massachusetts has the largest public housing portfolio in the U.S. with more than 43,000 units, but it has been underfunded for decades. Opportunities to develop vacant or underutilized commercial space into housing are also created through a new Commercial Property Conversion program and Commercial Property Conversion Tax Credit.

New Bedford considers easing restrictions on ADUs

New Bedford Mayor Jon Mitchell has proposed making it a little bit easier for residents to build accessory dwelling units, commonly known as in-law apartments, in the city. The zoning changes he is supporting could help older residents continue to live independently with their families.

The proposed ordinance would allow ADUs by-right on lots with single family homes, meaning homeowners would be able to build an in-law apartment without a special permit from the Zoning Board, which is a current regulation.

The proposal also allows detached ADUs, such as renovating a garage or building a small structure apart from the home to be built. Currently, regulations only allow ADUs that are attached to the home.

“As we outlined in our Building New Bedford housing plan, updating zoning requirements

for ADUs is one of many steps our city should take to increase the supply of housing, and help push prices downward,” Mayor Mitchell said, according to a media release from the city.

ADUs are increasing in popularity across the country as affordable housing options for older family members looking to downsize and live with relatives, or young adults seeking less-expensive options for independent living, the city said.

The proposed changes align with a new state law signed by Gov. Maura Healey and are comparable to ADU zoning regulations statewide.

The proposal was introduced at a recent City Council meeting and referred to its Ordinance Committee and the Planning Board. If accepted, the changes would not allow for renting units out but would create more options for families to create in-law or space for older family members.

National strategy to prevent suicide strives for health equity

Suicide is a growing public health crisis in the United States, according to the federal government, with one person dying by suicide every 11 minutes.

This year, as we enter National Suicide Prevention month, the nation has a new strategy for preventing suicide, and for the first time, one that focuses on creating health equity by supporting populations overly affected by suicide.

Between 2018 and 2021, for example, suicide rates rapidly increased among non-Hispanic Black populations ages 25–44 years (+22.9%), non-Hispanic American Indian and Alaska Native populations ages 25–44 (+33.7%), non-Hispanic multiracial populations ages 25–44 years (+20.6%), and Hispanic populations ages 25–44 years (+19.4%).

The 2024 strategy incorporates the latest research on risk and protective factors, emphasizes the need for people with suicide-centered lived experience in prevention efforts, and addresses the intersection of suicide and substance use. The plan updates the 2012 one and recommends building on progress made by the 988 suicide and crisis line. 988 is the nationwide, 24/7 hotline

for individuals in crisis which launched in 2022. Call it to speak to trained crisis counselors in English or Spanish. Those who speak other languages can call 988 and be provided translation in more than 240 additional languages through Language Line Solutions. When calling 988, Spanish speakers can press two; veterans can press 1 and LGBTQ+ youth press 3.

Estratégia nacional para prevenir o suicídio luta pela igualdade na saúde

O suicídio é uma crise de saúde pública crescente nos Estados Unidos, segundo o governo federal, com uma pessoa a morrer por suicídio a cada 11 minutos.

Este ano, à medida que entramos no mês nacional da prevenção do suicídio, o país tem uma nova estratégia para preveni-lo e, pela primeira vez, uma que se centra na criação de igualdade na saúde, apoiando as populações excessivamente afetadas pelo suicídio. Entre 2018 e 2021, por exemplo, as taxas de

suicídio aumentaram rapidamente entre as populações negras não hispânicas com idades compreendidas entre os 25 e os 44 anos (+22,9%), as populações indígenas não hispânicas americanas e nativas do Alasca com idades compreendidas entre os 25 e os 44 anos (+33,7%), populações multirraciais não hispânicas com idades compreendidas entre os 25 e os 44 anos (+20,6%) e populações hispânicas com idades compreendidas entre os 25 e os 44 anos (+19,4%).

A estratégia 2024 incorpora as pesquisas mais recentes sobre fatores de risco e de proteção, enfatiza a necessidade de pessoas com experiência vivida centrada no suicídio nos esforços de prevenção e aborda a interseção entre o suicídio e o uso de substâncias. O plano atualiza o de 2012 e recomenda que se aproveite o progresso alcançado pela linha de crise e 988 suicídios.

988 é a linha de apoio nacional, 24

horas por dia, 7 dias por semana para indivíduos em crise, lançada em 2022. Ligue para falar com os conselheiros de crise com formação em inglês ou espanhol. Aqueles que falam outros idiomas podem ligar para o 988 e receber interpretação em mais de 240 idiomas adicionais através da Language Line Solutions. Ao ligar para o 988, os falantes de espanhol podem premir 2, os veteranos podem premir 1 e os jovens LGBTQ+ podem premir 3.

La estrategia nacional para la prevención del suicidio aspira a la equidad en la salud

El suicidio es una crisis de salud pública creciente en Estados Unidos, según el gobierno federal, una persona muere por suicidio cada 11 minutos.

Este año al entrar en el Mes Nacional para la Prevención del Suicidio, la nación tiene una nueva estrategia para prevenir el suicidio y, por primera vez, una que se centra en crear la equidad en la salud apoyando a las poblaciones demasiado afectadas por el suicidio. Entre 2018 y 2021, por ejemplo, la tasa

de suicidio aumentó rápidamente entre la población negra no hispana de 25 a 44 años de edad (+22.9%), la población indígena americana y nativa de Alaska no hispana de 25 a 44 años de edad (+33.7%), la población multirracial no hispana de 25 a 44 años de edad (+20.6%), y la población hispana de 25 a 44 años de edad (+19.4%).

La estrategia 2024 integra las últimas investigaciones sobre factores de riesgo y protección, destaca la

necesidad de que las personas con experiencia vivida centrada en el suicidio participen en los esfuerzos de prevención y aborda el cruce entre el suicidio y el consumo de sustancias. El plan actualiza el de 2012 y recomienda aprovechar los avances logrados por la línea 988 de suicidio y crisis.

988 es la línea de atención telefónica para las personas en crisis que funciona 24 horas por día, 7 días a la semana, en todo el país y que se

inició en 2022. Llame para hablar con consejeros de crisis capacitados en inglés y español. Las personas que hablen otros idiomas pueden llamar al 988 y recibir traducción a más de 240 idiomas adicionales a través de Language Line Solutions. Al llamar al 988, las personas de habla español pueden presionar el 2, los veteranos el 1 y los jóvenes LGBTQ+ el 3.

Translations provided by:

 Southcoast Health

COASTLINE PRESENTS

September
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SEPTEMBER
20

6:00 PM

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Photo and information courtesy of Spinner Publications

BARK WANDERER ON THE ROCKS, 1924: Mattapoissett built its last whaleship in 1878. In a long and distinguished career, the bark Wanderer tallied 25 voyages in which she hunted whales in three oceans. In 1894, sailing out of San Francisco, the whaler landed more than 20,000 pounds of bone from the North Pacific. In 1913, the Wanderer returned to New Bedford from the Atlantic with 5,300 barrels of sperm oil. On Aug. 25, 1924, the last of the city's square-rigged whalers sailed from New Bedford bound for the South Atlantic on what was expected to be a year-long voyage. Her final trip lasted but one day. Captain Antone Edwards anchored off Cuttyhunk before recruiting additional crew. A sudden gale generated by the Hurricane of 1924 caused the Wanderer to drag anchor toward the rocks of Sow and Pigs Shoal, where she went aground. The anchor chain snapped, forcing the mostly Cape Verdean crew to abandon ship. All lives were saved but the vessel was a total loss. The bark had earlier starred as the Charles W. Morgan in the film, 'Down to the Sea in Ships.'

MassDOT unveils final 2050 Transportation Plan

The Massachusetts Department of Transportation (MassDOT) released its final Beyond Mobility plan, with an executive summary, and appendices available online at: www.mass.gov/beyond-mobility.

Considered the Massachusetts 2050 Transportation Plan, Beyond Mobility serves as a blueprint for guiding transportation decision making and investments in the state in a way that advances MassDOT's goals and maximizes the equity and resiliency of the transportation system. The project team, considering what the world will be like in 2050, has analyzed previous plans, public engagement responses, and results from a needs assessment and has identified six key priority areas of Massachusetts to focus on over the long term. These are: safety, destination connectivity, travel experience, reliability, supporting clean transportation, and resiliency. Within the plan, vision statements, values, problem statements, and over 100 action items have been developed and are organized by these six priority areas.

The 60-day public comment period for Beyond Mobility began April 1 and closed on May 31. During the public comment period, more than 500 individual comments were received and analyzed by the project team for potential incorporation into the final plan document. Comments were categorized into individual themes, and MassDOT will provide responses to each theme. The full list of comments and MassDOT responses has been posted to the plan website as Appendix E.

Save the Date!



A Matter of Balance workshop

Come join us and learn how to prevent falls, increase balance, strength and flexibility! Those who complete the workshop will receive a \$25 gift card to Market Basket!

For questions or to sign up, call Rachel Fouts at 774-510-5224.

Classes are held once per week for 8 weeks, from 10am -12pm at Coastline 863 Belleville Ave New Bedford, MA 02745 September 20-November 8th



This program is funded in part by the Executive Office of Elder Affairs & Coastline Elderly Services. Voluntary donations are accepted but not required, any voluntary donations received will be kept confidential and used to expand the program's services. You will not be denied services if you choose not to donate. Any consumer who is dissatisfied with or has been denied a service, has a right to file a grievance with Coastline Elderly Services within 21 days business days.



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Checklist of important steps for when a loved one dies

By **Brandon C. Walecka, Esq.**
Walecka Law, P.C.

After a loved one passes away, there are numerous legal and financial matters to address. Here is a comprehensive checklist to help guide you through the process:

Obtain Certified Copies of the Death Certificate

The funeral home will provide certified copies of the death certificate. The number needed will depend on the deceased's remaining assets.

Notify the Social Security Administration

The funeral home typically contacts the Social Security Administration to report the death. The surviving spouse is entitled to a one-time death benefit of \$255 and may begin receiving the deceased spouse's higher monthly social security payment.

Life Insurance Claims

Contact the life insurance company to report the death. They will send a claim form and request a certified copy of the death certificate. Once submitted, the death benefit proceeds will be issued to the beneficiaries. Retirement plans, such as IRAs and annuities, follow a similar process.

Pension and Benefits

If the deceased was receiving a pension from the VA or a former employer, notify the institution. The surviving spouse may be eligible for a death benefit or monthly pension payments.

Real Estate

If the deceased owned real estate in joint tenancy or in a trust, file a certified copy of the death certificate with

the county register of deeds. For vacant homes, check with the real estate insurance company regarding coverage limits.

Vehicles

For jointly owned vehicles, file a death certificate with the local Department of Motor Vehicles (DMV).

Other Assets

Handle remaining assets like bank accounts, CDs, stocks, and bonds similarly. Assets with Payable on Death (POD) or Transfer on Death (TOD) designations will require a death certificate provided to the respective financial institution. Any assets held by a trust typically avoid probate.

Probate Considerations

Probate is required only for assets titled solely in the deceased's name without a surviving joint owner or beneficiary designation. In such cases, you will need to the Last Will and Testament with the probate court. If there is no Will, a probate estate will need to be opened, and Massachusetts law will dictate asset distribution.

Regardless of the asset amount or how they are titled, consulting a qualified probate attorney for guidance is always advisable after the loss of a loved one.

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. This article does not constitute legal advice. Do you have a suggestion for an article topic for Attorney Walecka? Reach out with a question or topic at Walecka Law, P.C., 774-203-9003 or Brandon@WaleckaLaw.com.

Processed red meat raises risk of dementia

People who eat at least 1/4 serving of bacon, bologna or other processed red meat a day (about two servings a week) have a higher risk of dementia than those who eat less than 1/10 of a serving a day (about three servings a month), according to a study reported at the Alzheimer's Association International Conference® in July. Findings also suggest that people can decrease their risk of dementia by replacing one serving of processed red meat with one serving of nuts and legumes, such as beans and peas, every day.

Eating an overall heart-healthy diet may contribute to decreasing one's risk for cognitive decline and dementia. However, there isn't a single food or ingredient

that, through rigorous scientific research, has been shown to prevent, treat or cure Alzheimer's or other dementia. In fact, it is unlikely that one food or ingredient will have a significant beneficial effect against a disease as complex as Alzheimer's.

Researchers observed more than 130,000 participants in the Nurses' Health Study and Health Professionals Follow-Up Study and tracked them for up to 43 years to assess the association between red meat and dementia. Findings showed that people in the study who ate 1/4 servings or more of processed red meat daily had a 14% higher risk of dementia than those who ate less than 1/10 of a serving daily.

Trivia

FOR YOUR ENTERTAINMENT – KIM CAMARA

- 1.) What ingredient is impossible to overcook?
A.) Mushrooms B.) Eggplant C.) Tomatoes D.) Almond
- 2.) In the kitchen what is the purpose of a mandoline?
A.) Drying B.) Mixing C.) Washing D.) Slicing
- 3.) What is the word for cooking just below boiling?
A.) Braising B.) Straining
C.) Parboiling D.) Simmering
- 4.) One of the largest hot air balloon festivals is held in what US city?
A.) Albuquerque B.) Orlando
C.) Phoenix D.) Denver
- 5.) A "tosher" was someone who scavenged where?
A.) Sewer B.) Beaches C.) Landfills D.) Backyards
- 6.) Who wrote "Dr. Jekyll & Mr. Hyde"?
A.) Robert Louis Stevenson B.) Edgar Allen Poe
C.) Charles Baudelaire D.) Enid Blyton
- 7.) In the children's book, what animal is "Curious George"?
A.) Giraffe B.) Elephant C.) Monkey D.) Rhino
- 8.) Barry Minlow's "Copacabana" is about a nightclub located where?
A.) Miami B.) Las Vegas C.) Rio de Janeiro D.) New York City
- 9.) Who succeeded George Washington as president of the United States?
A.) Thomas Jefferson B.) James Monroe
C.) John Adams D.) Martin Van Buren
- 10.) How much paint is required to cover the outside of the White House one time?
A.) 320 gallons B.) 802 gallons
C.) 1,009 gallons D.) 570 gallons

[Answers listed on page 11]



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SUNDAY

SEPTEMBER 8, 2024

11 AM - 2 PM

FAIRHAVEN COUNCIL ON AGING / REC CENTER

229 HUTTLESTON AVE, FAIRHAVEN, MA 02719

RSVP: 508-979-4029 BY JULY 26, 2024

Vendor Contact: Zach Boyer zboyer@coastlinenb.org

Funded in part by Coastline Elderly Services, Fairhaven Council on Aging, the American Rescue Plan Act (ARPA) and the Executive Office of Elder Affairs

This public event is targeted to those who are caregivers for adults aged 60 years and older

Tips for preventing Medicare health insurance fraud

Engaged consumers can be the first line of defense in preventing fraud

By Carole Appleton, MA

Senior Medicare Patrol Program

Did you know that Medicare loses an estimated \$60 billion each year to fraud, errors, and abuse? Every day, people across Massachusetts and the country are affected. This can impact one's medical identity, and result in loss of money.

It is imperative that Medicare beneficiaries protect their Medicare card and number. The Massachusetts Senior Medicare Patrol (SMP) Program is ready to provide you with the information you need to PREVENT, DETECT and REPORT healthcare errors, fraud, and abuse.

The Massachusetts SMP Program is part of a national initiative that works in partnership with governmental, non-governmental, statewide agencies and local community-based organizations to activate consumers to become better engaged in their healthcare.

Engaged consumers are the first line of defense to combating healthcare errors, fraud and abuse which cost American taxpayers billions of dollars annually, and can also lead to poor health

outcomes.

Here are some important things you should know:

- Medicare does not call you! We suggest you let your calls go to voicemail and check regularly for important messages. Scammers often set caller IDs to familiar numbers and don't leave voicemails. If the call is important, the caller will leave you a message.

- Do not confirm your Medicare number or answer "Yes" to any questions! Scammers are using artificial intelligence to record your voice to misrepresent you and bill for care and services not provided.

- Guard your Medicare or Social Security card and number like a credit card!

- Don't share your Medicare number and/or Social Security number with anyone you do not know and trust;

- Do not laminate your Medicare and/or Social Security Card;

- Do not make copies of your Medicare and/or Social

“Engaged consumers are the first line of defense to combating healthcare errors, fraud and abuse which cost American taxpayers billions of dollars annually, and can also lead to poor health outcomes.”

—Carole Appleton, MA
Senior Medicare Patrol

Security Card; and,

- Don't let anyone else make a copy.

- Review your Medicare Summary Notice and/or Explanation of Benefits regularly! Report any suspicious charges.

- Be aware of email or text messages asking you to click on links. Scammers often have detailed information on their targets, who are typically of Social Security and Medicare retirement age. This generates further confidence in the credibility of the scam and the scammer.

- Keep a record of all your medical visits and procedures. The MA SMP Program has personal healthcare journals

“My Health Care Trackers” that can help. Please visit www.masmp.org or call us at 800-892-0890.

- Trust your instincts and report any suspected fraud. You are not alone. The MA SMP Program is here to help you. We have trained team members that help educate and empower Medicare beneficiaries, family members, and caregivers in the fight against fraud. We can help you with your questions, concerns, and file formal complaints related to healthcare errors, fraud, and abuse. We can also provide your community with informational and educational presentations. Contact the Massachusetts SMP Program at 1-800-892-0890 or visit www.masmp.org.

This article was republished from a publication supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$613,506.00 with 100 percent funding by ACL/HHS. The content is that of the author and does not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

MEDICARE DOES NOT CALL YOU!
Tips for Protecting Yourself and Your Medicare

SMP
Senior Medicare Patrol
Preventing Medicare Fraud

In 2018, Medicare updated the Medicare card from containing a person's Social Security number to a random identifier that includes numbers and letters. **There is no plan to update it again.**

WHAT DOES THE CARD LOOK LIKE?

- The card from Medicare is a paper card that has a blue banner on the top, a white middle, and a red banner on the bottom.

EXAMPLES OF MEDICARE CARD SCAMS

- Someone calls you claiming they are from Medicare:
 - o You are getting a new, plastic Medicare card.
 - o Medicare is switching to a card with chip in it.
 - o You need a black and white card.
 - o They need your Medicare number to see if you have received your new one yet.
 - o They need you to verify your Medicare number so they can confirm you have the correct Medicare card.

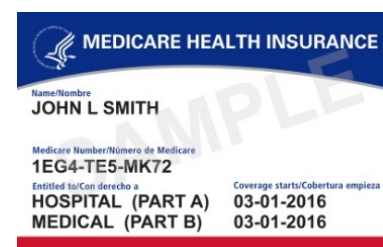
WHAT CAN YOU DO TO STOP NEW MEDICARE CARD SCAMS?

- Medicare does not call you. Let calls go to voicemail and check regularly. Scammers can set caller IDs to familiar numbers and don't leave voicemails. Important messages will be left.
- Do not confirm your Medicare number or answer "Yes" to any question.
- Guard your Medicare card and number like a credit card! Don't share your number, laminate it, make copies, or let anyone else make a copy.

HOW CAN MASSACHUSETTS SENIOR MEDICARE PATROL (SMP) PROGRAM HELP?

MA SMP is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, errors, and abuse; DETECT potential fraud, errors, and abuse; and REPORT your concerns. MA SMP and their trained team members help educate and empower Medicare beneficiaries, family members, and caregivers in the fight against healthcare fraud. MA SMP also provides informational and educational presentations.

Contact the Massachusetts Senior Medicare Patrol (SMP): www.masmp.org or call 1-800-892-0890.



Councils on Aging

Acushnet COA

For Acushnet Council on Aging programs and activities, see the COA newsletter in the Senior Center or online at <https://mycommunityonline.com/organization/acushnet-council-on-aging>. For more information, call the Acushnet Council on Aging at 508-998-0280. The center is located at 59 1/2 South Main St., Acushnet, MA 02743.

Halloween Salem Trip: Openings exist for the Halloween Salem trip on Oct. 17. Cost is \$65 per person. If anyone is interested they can contact the center at 508-998-0280.

NEW Watercolor Class: The first class will take place Monday 9/16 at 11:30 a.m. Cost is \$10 per person. (Additional dates to be announced.) Registration with the center is required.

Reverse Mortgage Presentation: With Mike Kennedy from East Coast Capital on Wednesday Sept. 25th at 1p.m. This is a free event, registration with the center is required.

Blood Pressure Checks and Wellness Visits: With Community Nurse Home Care. First Wednesday of every month. Next visit is Aug. 7 8:30 a.m. to 10:30 a.m.

Fall/Winter Trips: Nov. 7, Foxwoods Casino, \$35; Dec. 8, The Newport Playhouse/ Dinner Theater- Lend me a Soprano and Buffet Dinner, \$100. Details from the COA.

Strong Women, Strong Bones: With Karen, Monday - Thursday, 9 a.m. \$2/ suggested voluntary donation. Strength training, weight-bearing aerobic exercise, stretching, and balance.

Dartmouth COA

For more information, call the Dartmouth Council on Aging at 508-999-4717. The center is located at 628 Dartmouth St., South Dartmouth, MA 02748. Read the current newsletter or previous newsletters online at: www.town.dartmouth.ma.us/council-aging/pages/coa-newsletters.

Beach Bus: Wednesdays from 11 a.m. to 2 p.m. We will drop off riders for a two hour stay, alternating between Roundhill Beach and Horseneck Beach. Pre-registration required.

Music on the Lawn: Friday, Sept. 6 at 1 p.m. American Folk Revival with "Lewis and Shea." Free. Pre-registration required..

Ice Cream and Alpacas: Friday, Sept. 13 at 1 p.m. Visit the Hill Crest Farm in North Dartmouth and enjoy ice cream, alpacas and farm store on site. Pre-registration required.

Canal Cruise and Lunch: Sept. 17, Canal Cruise and lunch in Onset. Pre-registration required. Cost is \$25 for transportation and cruise. Pre-registration required..

Blue Cross, Blue Shield Outreach: Wednesday, Sept. 18, 9:30-11:30 a.m. Blue Cross /Blue Shield Outreach and one-on-one help. Bring questions about Original Medicare, Medicare, Dental and Geo Blue plans. Walk-ins welcome.

Audubon: Thursday, Sept. 19 at 1 p.m. Audubon presents "Monarchs and Milkweed." Pre-registration is required.

Beach Day: Tuesday, Sept. 24 10:30 a.m. - 1:30 p.m. COA Beach Day at Jones Park. Picnic lunch and music by Jordan Paiva. Cost is \$5. Pre-registration required.

Pelvic Floor 101: Wednesday, Sept. 25 at 10 a.m. Pelvic Floor 101 with Oshun Physical Therapy & Pelvic Health. Learn better ways to understand and support the pelvic floor. Free. Pre-registration is required.

The Pulse of Poetry: Thursday, Sept. 26 at 1 p.m. The Pulse of Poetry and Tips on Publishing with Dartmouth writer and poet, Teresa Hickey. Hickey will share her published poems and tips on the publishing process. Pre-registration required.

Movie: Monday, Sept. 30 at 1 p.m. "Everything , Everywhere, All At Once" Free. Pre-registration required.

Nutrition Clinic: Private nutritional counseling with registered dietitian - Set goals, establish meal plans, monitor results. Last Thursday of each month at 9-11 a.m. Contact Nancy at the Center for more info and appointment.

Senior Supper Club: First Tuesday of the month 4-6 p.m. Reservations required. Cost is \$5.

The Gala at Roundhill Fundraiser: Wine tasting, Hors d'oeuvres and Music, Saturday, Sept 21, 6:30-9:30 p.m. Proceeds benefit DCOA programs and site improvements. Cost is \$75 per person. Contact Maria Connor for tickets at 508-636-6453.

RMV Clinic: Last Friday of each month from 10 a.m. to 1 p.m. MADOT-RMV Clinic. Help with applications, paperwork review and appointment setting for Real ID, Senior ID, and Disability Placard as well as other RMV related forms and questions. Pre-registration required.

Meditation with Lynda: Tuesdays at 10:15 a.m. Walk-ins are welcome. Free.

Music with Friends: Do you love music, play an instrument, love to sing? Join this informal group on Tuesdays at 1:00 to share songs, sounds and stories. Free. Walk-ins and spectators are welcome!

Open Art Studio: Tuesdays 9:30 a.m. - noon. Beginners welcome. Bring your projects and art supplies. Art instruction and inspiration provided. Walk-ins welcome. Cost is \$10.

Family Caregiver Support Group: Join Coastline in a partnership with the Dartmouth COA for monthly support group the first Thursday of the month from 1-2:30 p.m. No pre-registration needed.

YWCA Widow Person Program: At the Center on the first and third Thursday of the month. Two sessions from 8:30-10 a.m. and 10:30 a.m. - noon. Walk-ins are welcome. Please call Jane Rocha for more information at 508-999-3255.

Fairhaven COA

For information on programs and activities, see Fairhaven Council on Aging Community Newsletter on the town's website at <https://www.fairhaven-ma.gov/council-aging/pages/calendars-menus-and-newsletters>. For more information, call the Fairhaven Council on Aging at 508-979-4029, located at 229 Huttleston Ave., Fairhaven, MA 02719. Open 7:30am-3:30pm and until 8pm on Wednesdays.

Bourne Walking Excursion: Aug. 24. Arrive at COA for 8:30 a.m. sharp. \$10. Please bring a bagged lunch, sunscreen, hat and water. Cape Cod Canal walk is flat, straight and 2.3 miles.

Mall Trips: Aug. 2, Plainridge Park Casino; Aug. 9, Hyannis Mall; Aug. 16, Warwick Mall; Aug. 23, Plymouth Shopping; and Aug. 30, Thames Street, Newport. Each trip is \$6. Please bring exact amount.

Monday Movie Matinee: 12:15 p.m. Aug. 7 movie is 'Ticket to Paradise.' Aug. 21 movie is 'Jerry & Marge Go Large.'

Massage Mondays: With Carol Flock. 20 minute massages for \$30.00. Please call the COA for dates and appointment times.

Cribbage: Mondays 10am to Noon.

Tai Chi: Mondays 11am-12pm with Joe Rebelo. \$30 for 8 Weeks

Osteo Class: Simple and safe Bone boosting exercises. Monday, Wednesday and Friday 8:30am-10am. \$1.

Marion COA

Call the center at 508-748-3570. The center is located at the Benjamin D. Cushing Community Center, 465 Mill St., Marion, MA. Like us on Facebook: [facebook.com/marioncoa](https://www.facebook.com/marioncoa). Marion Board of Health: 508-748-3530.

Lisa Yves Performs: Friday, Sept. 13, at 1 p.m. Lisa Yves is a highly accomplished musician, vocalist, songwriter, producer, creator and mentor with a diverse range of experience in the music industry. She has been writing and composing musical theater songs for over three decades. Lisa has released over 10 albums of original music across various genres. Her work has been featured in numerous tv shows, including Blue Bloods, The Young and the Restless, General Hospital and Dolly Parton's Heartstrings. She has also performed with Keith Lockhart at Symphony Hall. Come and enjoy the great songs that Lisa will be performing outside in the pavilion. Some of those songs will be favorites made popular by Barbara Streisand and Frank Sinatra.

Continued on Page 11




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CAREGIVERS FAIR

SUNDAY
SEPTEMBER 8, 2024
11 AM - 2 PM

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RSVP: 508-979-4029 BY JULY 26, 2024

Vendor Contact: Zach Boyer zboyer@coastlinenb.org



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- Laundry care-suite (apartments)
- Basketball court / Playground
- Professional, on-site management & 24-hour emergency maintenance

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*Income guidelines may apply. Please inquire in advance for reasonable accommodations. Info contained herein subject to change w/o notice.

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Art for Your Mind: The Visionary Van Gogh, Monday, Sept. 9 at 1 p.m. Take an indepth look at the famously troubled, yet brilliant artist and his innovative paintings. Learn about the complex and unique choices he made, leading to his remarkable and lasting impact on the world of art. Join local art historian Jill Sanford for an enjoyable hour of challenging yourself to see art in new ways.

Brain Builders Refresher Class: Sept. 16 at 1 p.m. and Sept. 27 at 1 p.m. After a summer break, Lisa wants to reinvigorate your thinking and memory skills with some entertaining activities. Classes this month will focus on practicing memory strategies in new and interesting ways. Challenge your skills in small groups, working with your peers to recall all kinds of information. Attended brain builders in the past? This is a great way to reinforce what you have learned. If you are a newcomer it is a great way to pick up some new memory skills. Call 508-748-3570 to reserve your space.

Cooking Demonstration: Sept. 10 at noon. Join us for a lunchtime cooking demonstration with Barbara Canuel, Registered Dietitian from Community Nurse Home Care. Learn new tips and tricks while preparing quick, nutritious meals.

History of Beverly Yacht Club: Tuesday, Sept. 17 at 11:30 a.m. Have you ever wondered what is happening in Marion's harbor? Please join the Marion Council on Aging for a tour of Marion's Beverly Yacht Club. Our speaker, Corinne Woodworth, a 20-year member of the Club, will give a presentation on its history that began in 1872! The Club has been a testament to the love for sailing, boating and the open waters in Marion. A buffet lunch will be served. Transportation from the Community Center will be provided as there is no parking at the Club. You must register to attend.

Mattapoissett COA

For more information, call the Mattapoissett Council on Aging at 508-758-4110 or go to mattapoissett.net/council-aging. The center is located at 17 Barstow St., Mattapoissett, MA 02739.

Supper & Speaker: Busting Myths and Getting Savvy about Memory Care Assisted Living. Supper served; or bring your own. Pizza and salad, courtesy of Oasis Senior Living, LLC. 5:30 p.m., Sept. 9. Free. Speaker is Jodi Tolman, Senior living expert with 15 years of experience in the senior living industry. Register by calling 508-758-4110.

Lunch & Speaker: Enjoy learning about the bridges—without the traffic! Don't miss this engaging, educational and entertaining presentation about the man-made Cape Cod Canal and its three bridges. Think about your memories and experiences at the Canal. Sept. 17 with lunch at noon and presentation at 12:30 p.m. \$5. Register by calling 508-758-4110.

AARP Smart Driver classroom course: Refresh your driving skills for ALL ages! This class provides tips you may not have known; reminders for things that may have been forgotten; and overall, information for safety behind the wheel. Oct. 3 9:30 a.m. to 3 p.m. \$20 AARP members & \$25 for nonmembers. Register by calling 508-758-4110.

Paint Party: Aug. 30, 10 a.m. Create your own whimsical acrylic paint artwork. Step-by-step painting instruction with "Paint Party with Lidia". No art experience needed. Join in the fun! Cost is \$5. Registration required.

Social Security 101: Are you still working? Would you like to retire someday? Can you retire? Have you retired? Are you considering work in retirement? If any of the above resonates, this program is for you! Learn how your income, savings, investments, pension (if applicable) and Social Security fit together. When can or should you start to receive Social Security benefits? Are you or are you planning to work while receiving benefits? What is the best way? Learn all this and more with speaker, Delia DeMello, Metropolitan Public Affairs Specialist at Social Security. 6 p.m. on Sept. 23.

Art for your Mind: Sept. 4 at 12:30 p.m. Free. The featured topic is The Three Wyeths. Take a look at three generations of artists from the famous Wyeth family. N.C.'s oil paintings of American leaders and heroes, Andrew's unique landscapes and still life paintings, and Jamie's imaginative images – all come together to reveal an interesting progression of American creativity. Join local art historian Jill Sanford for an enjoyable hour of challenging yourself to see in new ways!

Crafting with Sarah: Kanoko shibori is similar to tie-dye. It involves binding certain sections of the cloth to achieve the desired pattern. 1 p.m. Sept. 24. Registration required.

New Bedford COA

For assistance, contact the New Bedford Council on Aging at 508-991-6250. Brooklawn Senior Center is at 1997 Acushnet Ave. and Rosemary S. Tierney Senior Center is at 553 Brock Ave. A SHINE Counselor is available Monday-Friday. Call 508-991-6250 to schedule an appointment.

Adult Social Day: Now at Buttonwood Park. Contact the New Bedford COA for more information at 508-991-6250.

Strength & Conditioning with Larry: Mondays from 12:30-1:30 p.m. at Brooklawn. Fridays from 2-3 p.m. at Tierney.

Bingo: Tuesday & Thursday from noon-2 p.m. at Brooklawn and Monday, Wednesday & Friday from noon-2 p.m. at Tierney.

Zumba with Pati: Mondays from 10-11 a.m. and Thursdays from noon to 1 p.m., both at Tierney.

Chair Yoga with Sue: Mondays from 10-11 a.m. at Andrea McCoy Gymnasium, Tuesdays from 10-11 a.m. at Tierney, and Wednesdays from 10-11 a.m. at Brooklawn.

Rochester COA

For more information, call 508-763-8723. The Rochester Council on Aging is located at 67 Dexter Lane, Rochester, MA 02770. Visit the website at townofrochester.mass.gov/council-aging. Facebook: [facebook.com/Rochester, Mass.](https://www.facebook.com/Rochester,Mass)

Trips: Call 508-763-8723 or visit the front desk to sign up for a trip and please pay at the front desk. Monday, Sept. 16, we are headed to "the Big E" which is one of the top 5 fairs in the country! Six beautiful New England state buildings, great food, animals, games & more! Leave COA at 8 a.m. and return by 4 p.m. The van ride is \$10 round trip for Rochester residents and \$20 for non-residents. Monday, Sept. 23, "A Cranberry Grower's Experience." Hear the history of the Hartley Family cranberry bogs. Learn what goes into producing a harvest. Some gifts available for purchase. Lunch following at Captain Bonney's. Leave COA at 9:45 a.m. and return at 1 p.m. \$5 for the tour and the van ride is \$5 round trip for Rochester residents and \$10 for non-residents.

Monday Lunches: Next birthday lunch is at 11 a.m. on Sept. 30 for residents turning 60 or older in July, August or September. Cost is \$10. Call or visit the front desk to register.

Prescription Savings Program: Wednesday, Sept. 25 from 11 a.m. to noon. Are you curious about prescription savings programs? Are you a caregiver or someone helping a friend or family member with navigating their prescription options? Consumer Education advocate Patricia Prewitt of my Personal RX Advisor will de-mystify how various RX savings programs work and explain how and when to choose the best option for you.

Car Show: And Sock Hop Sept. 5th, (raindate Sept. 12th) from 3-6 p.m. Break out your 50's attire or come as you are. Music and hamburgers and hotdogs for purchase.

Dementia Directory

www.alzconnected.org

In-Person Groups

Alzheimer's Support Group: Every other Tuesday, 2:45 to 4 p.m. Held at the Dartmouth COA. Group is for caregivers and their care partners. Please contact Carolyn Greany at 508-304-4587.

Caregivers Support Group: First Thursday of the month from 1 to 2 p.m. Held at Fairhaven COA at 508-979-4029. Social Day options for person receiving care are available.

Caregivers Connection Group: Nov 29 at the Fairhaven COA from 11:15 a.m. - 12:15 p.m. With Moxie Mobility Training. Call the COA at 508-979-4029 for details.

Caregiver Group: First and Third Tuesdays 10 a.m. at the Rochester COA. Come join us and find out more. Register with Carol at 508-763-8723.

Family Caregiver Support Group: Every first Thursday of the month from 1 to 2:30 p.m. Meets at the Dartmouth Council on Aging. Open to any caregiver, regardless of illness of person cared for. Call Stephanie Gibson at Coastline at 774-510-5209.

Virtual Support Groups

Family Caregiver Support Group: Virtual Meetings are held the third Thursday of the month from 10:30 a.m. to noon. Call Stephanie Gibson at Coastline at 774-510-5209.

Additional Options: Call the Alzheimer's Association at 800-272-3900 or visit www.alzconnected.org.

LGBTQIA+ Bereavement Support Group: An 8-week free online support group for LGBTQIA+ meets via Zoom from Nov. 1 to January 3 on Tuesdays from 6-7:30 p.m. Email Lisa Krinsky at lkrinsky@fenwayhealth.org if interested.

September 2024 Trivia Quiz Answers

1. A | 2. D | 3. D | 4. A | 5. A
6. A | 7. C | 8. D | 9. C | 10. D

PROJECT INDEPENDENCE

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Marion Cares continued...

ing hundreds of home visits, mainly to older adults in town, to evaluate patients and check vitals, do home assessments including modifications to avoid slips and falls, and identify and resolve safety issues like outdated smoke detectors or the need for lock boxes. The town also recently added discharge care to its list of programs, offering home visits for people when they are discharged from hospital or nursing home settings.

The Community EMS program is a new way of looking at emergency services, says Marion Fire Chief Brian Jackvony, one that focuses on prevention and avoiding the need for emergency responses.

"We see the increase of older adults in the community like similar communities that surround us and we're trying to take the first step towards being proactive rather than just reactive," Jackvony said. "That was really the reason to get behind initiating the Community EMS program."

"It really focuses on interrupting the need to call 911 and preventing hospital visits," he continued. "I think the end goal, the big goal, is to keep people in their homes as long as possible."

The program has been a big success with McKay and Desmarais making more than 120 home visits in the first half of this year alone. It is one of only 16 in the state at the moment, including similar efforts in New Bedford and Fall River, according to data from the Marion program.

Ask those who need the care offered and their responses are enthusiastic. Kralovich called Marion Cares and its team wonderful and Fern Flynn, a Marion resident who also receives well-being visits said she appreciates having the option of a home visit.

"I've had blood pressure issues in the



Fern Flynn (seated) gets her vitals checked by Marion's Community EMS team.

past," Flynn said. "And this helps me keep ahead of it."

Surprisingly to EMS and Fire Department staff, the preventative focus has also boosted firefighter morale.

"It leaves you feeling embedded in the community," said Jackvony. "You feel like you're part of it. You feel like they trust you to not only respond in an emergency, but to help them prevent an emergency and when you build that level of trust, it pays all sorts of dividends for the department."

"We always look to build community equity, and when I say equity, I mean faith, trust, and confidence in the fire department," he continued. "And I think that's felt throughout the agency."

Much of the success of the program built upon existing relationships between town and regional networks and agencies, said McKay.

"I've been here four years and one of the unique features that was already established was relationships with other departments and agencies within the town. So it's really made moving into a Community EMS Program much

more seamless," he said. "Monthly meetings already took place between the Board of Health, Fire Department, Police Department, and Council on Aging. We've had representatives from Coastline and Bristol Elder Services as well. So we were able to have those outreach resources within our network."

Desmarais agrees. She started in her position at the height of the pandemic, quickly getting a feel for how the town operates. "I found that in this community everyone kind of works together," she said. "I was brand new...but coming here and doing vaccinations, COVID vaccines, I definitely got a lot of support from fire, police, everybody from town hall and also the Council on Aging. And if I didn't have all the support, I wouldn't have been able to pull off a lot of the things that we were able to do here."

The team points to many moments where an interaction led to medical intervention that left untreated might have caused more significant problems in the future. A blood pressure clinic, for example, exposed a hypertensive event where a quick response avoided a

potential stroke. A routine visit revealed fluid buildup in a patient's lungs that was then addressed before it could develop into a bigger respiratory problem.

"He was one of our patients that we were seeing on a normal basis and that's another benefit, that we kind of get to know the baseline of people," said Desmarais. "And when we see something off or we feel like they're not acting appropriately or even just sound different with the way they're breathing, we can initiate some type of plan to see if something's going on."

Care offered through the program can also go beyond medical treatment.

One local woman called Desmarais during a summer heat wave to say her home was very warm and she felt off. Desmarais, who checked the message despite being off work and in New Hampshire, relayed the concern quickly to her assistant who alerted the Fire Department.

The woman was transported to the hospital for care, but the team didn't stop there. The Council on Aging agreed to purchase an air conditioner for the home. The Fire Department checked with the woman's landlord and, using the COA's credit card, went out and bought the air conditioner.

The woman came home to a note on her door about contacting the police about a new air conditioner.

"Then the fire department went over and installed the air conditioner for her," said Jackvony, adding, "It does make us proud to be able to do the small things that make a difference on a regular basis within the community."

Interested in finding out more about the program? Regular clinics and awareness events are posted in the Council on Aging newsletter. Residents can also call the Fire Department at 508-748-3596 and ask for information or a home visit.

SHINE continued...

(Senior Center) outreach worker, and SHINE is just a piece of what they do."

Despite a dip in numbers during the pandemic, SHINE has been growing, getting more calls and helping more people. In 2023, the regional office helped 10,466 people with Medicare questions, Rexford said. To date, 2024 is trending above that number with a 17% increase in contacts during the first quarter of the year over the same period in 2023. The number of people connected to public benefits, including the Medicare Savings Program, has also risen, Rexford said, adding that 1,100 applications were submitted, a 132% increase over the year prior.

Beyond the numbers, the biggest change Rexford sees is how complicated the health insurance program has become, particularly with Medicare Advantage and the Medicare Savings plan.

"Things are much more complicated and more complex than they ever used to be with benefit programs and enrollment periods," she said. "The Medicare Savings Program is huge and a driving force with a lot of our work now."

"Also, Medicare Advantage has just expanded so much and with supplemental benefits they can be very attractive. We spend a lot of time sorting those out with people. And then

just complexities with people's health, with their finances, with mental health. There's a lot of things that intersect."

Medicare Advantage comes with pros and cons that people aren't always aware of, Rexford said.

"It's good for some and not good for others. So that's what's so difficult," she said. "And when you see the ads on TV, they're leading with all of the pros, but you have to know all the cons, too. There's more to the story. You can't just go by an ad on TV or a postcard in the mail."

Given the complexity of the topic, it's not surprising that people often reach out to SHINE not knowing how to get started or what questions they should even ask. That's normal, said area counselors, emphasizing people should call them anyway.

Fairhaven resident Dianne Perkins remembers that feeling of confusion when her parents needed to sign up for Medicare and she began looking into it for them. When she showed an aptitude for it, they encouraged her to keep "figuring it out." The Medicare instructor in the class she took also noticed Perkins, commenting on her smart questions and recommending she consider becoming certified as a SHINE counselor.

That was almost 20 years ago, Perkins said.

"That's how it all began," she said with a laugh. "Even though it's a

volunteer job you get to help so many people that if they didn't come see you, they would never have known about parts of the program. It's a volunteer job but it's also very, very rewarding."

Asked how she helps people, Perkins

"Things are much more complicated and more complex than they ever used to be with benefit programs and enrollment periods. The Medicare Savings Program is huge and a driving force with a lot of our work now."

**—Christie Rexford,
Regional SHINE Director**

rattles off a series of steps she takes with people for Medicare Parts A, B, and D. Part A is hospital coverage, B is medical coverage including doctors' services, bloodwork, etc., and D is prescription coverage, she explains. Part C is also known as Medicare Advantage plans.

"I tell them that when you do Medicare Advantage, it's also called Part C and it combines (Medicare) A, B, and D, so it's all on one card," she said.

Perkins also helps people understand what they need to do and when to

avoid any penalties if they are still working, a growing concern as more people continue to work past the age of 65.

"Also, what I do is list the costs of things," she said. "You don't want them to pay for the best insurance if they can't afford it and it means they can't eat. It's not going to do them any good."

Perkins and fellow SHINE counselor Carolyn Dantoni are both based at the Fairhaven Council on Aging. Both women have been doing this long enough that they've gotten a reputation for their skills, according to Rexford.

"Once people have worked with their community person, they usually stick with them and that's their person," she said, adding that's the case with both Perkins and Dantoni.

"I don't know what I'll do when they ever retire," she laughed.

Rexford encourages anyone interested in becoming a SHINE volunteer to take the annual spring training and certification test. Volunteers, she said, have come from many backgrounds, including health fields and just about any other role.

They always have one quality in common though, she said, and that's compassion.

"You're not going to do it if you're not compassionate."