

# Senior Scope

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

Vol. 7, Issue 5

Published by Coastline Elderly Services, Inc.

February 2025

## Inside



Medicare Appeals Allowed, page 8

- SHINE Counselors..... 2
- Social Security..... 2
- From the Editor..... 2
- SRTA Upgrades ..... 3
- Updates ..... 4
- Holiday Fun ..... 4
- Heart Matters ..... 5
- Health Insurer Fined ..... 5
- Prescription Costs..... 7
- Medicare Appeals ..... 8
- Trivia..... 8
- Aging & Independence ..... 9
- At the COAs..... 10
- COAs Continued..... 11
- Dementia Directory..... 11
- Spinner Photo ..... 12
- AI Safety (cont.) ..... 12

- Los Artículos en Español ..... Página 6
- Os Artigos em Português..... Página 6



SSA info. for those over age 70, page 2

## Gift or Curse? Older adults weigh AI benefits against concerns of scams and fraud

There's no denying artificial intelligence is here to stay. If you've ever gotten personalized show recommendations from a streaming service like Netflix or Spotify, or used GPS apps like Google Maps or Waze to provide directions and real-time traffic updates, you've benefited from AI.

Have you had a doctor's appointment without leaving your home? There's AI present there too. Telehealth services use AI to help facilitate video appointments and also to triage symptoms or interpret data for medical staff.

AI is also at work in devices like Fitbit or other wearables that tell you how well you slept the night before or track your heart rate. Apps like Medisafe use it to remind people to take their medications, and hearing aids tap the technology by helping to block out background noise and adapt usage to different sound envi-

ronments.

Given all these benefits, it's no surprise usage is increasing.

AI has been in development for decades, since the 1950s. By the start of the 21st century, the pace of development had picked up and more recently, within the past four to five years, it has exploded.

That means that new AI uses are being created constantly, including new ways of helping to prevent fraud and scams.

Sadly, however, AI improvements have also led to new tools that can be

**"It used to be so easy to identify scams because the grammar was horrible. It had the wrong tense or the wrong word.... Now they're grammatically correct, using more recent logos from a company and grabbing an actual footer that might be on the real (webpage)."**

—Dale Senechal,  
 Artificial Intelligence Instructor, SeniorU

used by scammers to up their game and swindle others more easily.

Across the country, consumers are expressing concern about the use of AI and access to the power it represents, according to the Federal Trade Commission whose job it is to protect consumers and prevent fraud.

Just last month, in a blog post titled 'AI and the Risk of Consumer Harm,' the FTC wrote that it "is increasingly taking note of AI's potential for real-world instances of harm—from

*Continued on page 12*

## Beyond Posting: How social media can help older adults socialize

One woman's desire to connect with others and build new friendships has led to a growing Facebook group that more than 700 women joined in its first four months.

Mary Stanton, of Wareham, created the group called Southeastern MA Female Friends Over 50, at the end of September as a way to stay active and meet new people at the same time.

"I've met several people already and I've already seen them at several events," Stanton said. "It's just a really nice way to connect with other older women looking for friendship."

The group's Facebook page feed includes posts and events created by Stanton and group moderator, Jackie Zora. Typical events might be a group lunch or dinner, trivia times, bowling, a book swap, or coffee and scrabble at a local café.

"I create events for what I want to do," said Stanton, adding that anyone in the group is welcome to create an event. In fact, group members are actively encouraged to do so.

At a time when people are losing connections and finding fewer opportunities to make new ones, social media can be a beneficial option to explore. Beyond posting updates and images from one's "real life," social media sites like Facebook can provide a place to help bring people together.

That's important—even crucial—as we age.

The Centers for Disease Control and Prevention



One of the popular events hosted by the Facebook group is eating out together at area restaurants.

ranks social connections and staying active among the most important factors contributing to longevity and extended quality of life.

In a 2020 conversation on the topic, the CDC said loneliness and social isolation affect a significant number of older adults, putting them at greater risk for serious medical conditions including dementia and premature death. Quoting a 2020 report from the National Academies of Sciences, Engineering, and Medicine, they pointed out that more than one-

*Continued on page 3*



# Age 70 or older and not yet receiving Social Security benefits? Read this.

By Delia De Mello

Social Security Administration

Retirement is not one-size-fits-all. It can mean different things to different people.

Perhaps you have not applied for Social Security retirement benefits because you're still working or are delaying applying so you can get a higher benefit.



Delia DeMello

If you're age 70 or older, you should apply now for the benefits you're owed. Your benefits will not increase if you continue to delay applying for them because you are 70 or older.

Did you know that you can receive benefits even if you still work? Your earnings can increase your monthly benefit amount – even after you start receiving benefits.

Each year that you work, we check your earnings record. It's possible your latest year of earnings is one of your highest 35 years. If so, we will automatically recalculate your benefit amount and pay you any increase due.

The best and easiest way to apply for your benefits is with a personal my Social

**“If you're age 70 or older, you should apply now for the benefits you're owed. Your benefits will not increase if you continue to delay applying for them because you are 70 or older.”**

—Delia De Mello,  
Social Security Administration

Security account. You can create your free account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

Once you create your account, you can get an estimate of how much you might receive each month based on when you want to start receiving benefits and then apply.

In your account, you can also:

- Access publications like our fact sheet for workers ages 70 and up at [www.ssa.gov/myaccount/assets/materials/workers-70andup.pdf](http://www.ssa.gov/myaccount/assets/materials/workers-70andup.pdf).

- Learn about benefits for your spouse and family members.

- Manage your benefits once you start receiving them.

We're here to help you secure today and tomorrow and we invite you to learn more about applying for retirement benefits at [www.ssa.gov/apply](http://www.ssa.gov/apply). Please share this information with those who need it.

## From the Editor

Readers will be familiar with Senior Scope's regular roster of columnists who, each month, offer important regulations, rules and information for people age 60 and above to know.

This month, for example, officially designated American Heart Month, well-known local cardiologist Dr. Mike Rocha spent time with us to talk about heart health. Rocha is one of several authors of New Bedford Wellness' monthly column.

In his detailed and informative comments this month, he offers specific information on the symptoms, risk factors, and medical treatment that people need to stay heart healthy in 2025 and assistance in understanding which symptoms need to be brought to your doctor.

If you've ever had any concerns about the condition of your heart, this is a good column to read.

For anyone who has experienced Medicare coverage denial because of observation status (as opposed to inpatient) at a hospital, this month's legal column from South County Coastal Legal Services' Andrew Bardetti is one to read carefully.

A recent court order is forcing Medicare to create an appeals process for these decisions that retroactively extends back to Jan. 1, 2009, Bardetti writes, as well as a new expedited appeals process going forward.




Beth Perdue

There are criteria to meet but for those who had to pay unnecessarily, it's worth looking into and seeking a refund. Get the full story on page 8 including the link to the forms needed and options for help.

Readers who have put off applying for Social Security benefits to maximize the amount they'll receive should pay close attention to columnist Delia De Mello's timely tips on how benefit amounts are calculated and where to find an estimate.


Not to be left out, each month Kim Camara offers readers a little levity in his monthly trivia quiz. Don't miss it!

Connect with Beth at [bperdue@coastlinenb.org](mailto:bperdue@coastlinenb.org).

 **Coastline**  
508-999-6400

**Mass Options** 844-422-6277  
[massoptions.org](http://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

## Donations for February 2025

Our donors help *Senior Scope* carry out its mission, and we cannot thank you enough for your support. Voluntary donations can be mailed to Coastline, 863 Belleville Ave., New Bedford, MA 02745. Checks can be paid to the order of: *Coastline*. We cannot process checks made out to "*Senior Scope*." You can also call Coastline's Payment Department at 508-742-9114 to donate with a credit card or use the QR code below to donate online.

**In Memoriam**

**In memory of (missing you) Marilyn Audette.**

**\$25**  
— Herb Baker


**In Honor**

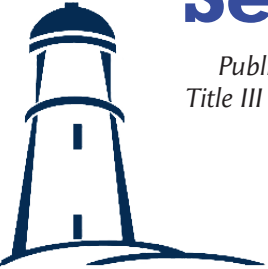
**In honor of my children, grandchildren and great grandchildren.**

**\$20**  
— Ethel Souza

**Year-to-Date: \$75**

**Donate online via PayPal here:**



 **Senior Scope**

*Published by Coastline Elderly Services, Inc. with Title III funds from the Executive Office of Elder Affairs*

**Justin Lees, CEO Coastline**  
**Beth Perdue, Editor**  
**Gerami Pacheco, Distribution**

For further information on advertising rates, please call: 774.438.2729 or e-mail: [bperdue@coastlinenb.org](mailto:bperdue@coastlinenb.org)

**Senior Scope at Coastline**  
**863 Belleville Ave.**  
**New Bedford, MA 02745**

**To our readers:** We are able to publish the *Senior Scope* newspaper through the support of grant funders, such as the Massachusetts Executive Office of Elder Affairs, our advertisers and donors. As the publisher, Coastline is not responsible for the content of third party advertising.

To: Coastline, 863 Belleville Ave., New Bedford, MA 02745

Yes, I want to support Senior Scope. My voluntary donation in the amount of \$ \_\_\_\_\_ is enclosed. (Checks paid to: Coastline.)

My name: \_\_\_\_\_

My address: \_\_\_\_\_

You may list my name in a future issue (Your address will never be published)

Do not list my name; I am an anonymous donor

Donating in honor of:

In memory of  For prayers answered  In thanks

\_\_\_\_\_



# Free bus fares boosts SRTA riders by 55 percent

**Transit authority brings back Sunday service, launches express route to Fall River, and reduces climate impact. Next up is commuter rail.**

If you haven't been a regular bus rider in the New Bedford area, you may have missed recent changes at the region's local transit authority that are boosting ridership numbers and lowering climate impacts.

The Southeastern Regional Transit Authority, which serves 10 communities in the Fall River and New Bedford areas, has added cleaner, low-emission hybrid vehicles to its fleet, brought back bus service on Sundays, and created an express route between the two major cities it serves, among other improvements.

But perhaps the biggest change for passengers came through the state-funded decision to move to free bus fares (previously \$1.50 per ride) for all bus routes as well as on-demand transport. Free bus fare has been available sporadically since the pandemic, but lasted all year long in 2024, and is set to continue through August, according to Erik Rousseau, SRTA administrator.

Then it will be up to the state legislature to approve additional funding for it, he said. Free fares are supported through revenue from the state's Fair Share Amendment, also known as the millionaire's tax.

"We have the funding to get us (through August) which will really help the legislature have time to decide what their next step is going to be," said Rousseau.

SRTA will also continue its Sunday bus service which was

reinstated in January of last year. The adoption rate for Sunday bus routes was highly positive, Rousseau said, nearly matching Saturday ridership numbers in its first two months.

As a result, SRTA's Advisory Board voted to keep Sunday buses in service permanently, he said.

Increases in riders from the free fare program and new Sunday bus service were noted in a January report from the Massachusetts Budget Center which found that SRTA ridership was up by 55.5% in the first five months – July through November – of fiscal year '25 over the same time period as the previous year.

That percentage represents a gain of 555,878 bus rides, according to the MBC report.

Similar increases have been seen in other state RTAs that, like SRTA, moved to free fares using support from funds through the Fair Share Amendment.

"RTA ridership has risen in Fiscal Year 2024 as the Commonwealth utilized funds generated by the Fair Share tax on incomes over \$1 million. These funds were used to provide grants to RTAs which suspended fare collection. By contrast, public transit ridership nationwide remained 28 percent below its pre-pandemic level. Ridership at the Boston-area MBTA, which continues to collect fares, remained 35 percent below pre-pandemic levels," report authors wrote.

A new express route between

New Bedford's and Fall River's downtowns is saving riders a tremendous amount of time, according to Rousseau. The express trip, available in 2021 but not sustained, was brought back after SRTA applied for and received funding for the route in its operating budget.

"It's over an hour to make that trip with all the stops at the (Dartmouth) Mall and (University of Massachusetts Dartmouth) campus," Rousseau said. "Now with express connect between the downtowns, we can do it in about 25 minutes."

"I'm really excited about the ridership growth, and about express service and being ready and able to help with connecting to rail service," he added.

SRTA has also been upgrading its infrastructure, getting new hybrid buses that allowed it to retire older buses. The new systems gave SRTA staff the chance to get accustomed to using and maintaining new high-voltage transport systems, Rousseau said. On the user side, passengers are enjoying a smoother quieter ride from these buses. Bus upgrades will continue in 2025, with SRTA's first all electric buses expected at the end of the year.

Also expected in 2025 is the start of South Coast Rail.

Rousseau said SRTA is working on a complex schedule to meet train riders transit needs in both Fall River and New Bedford. They will have buses as close to train arrival and departure times as possible, he said, especially at high commuter times of day.

It's complicated because the

## How to access SRTA Demand Response

SRTA offers a special transportation service for people with disabilities in all 10 communities it serves.

### To use this service:

- Fill out an application and have your doctor sign it. (You can get the application online at <https://bit.ly/SRTADemandResponse>.)
- If you need to travel with a helper (Personal Care Attendant), make sure to write that on the application.
- No photo ID is needed.

Demand Response service is available every day of the week, but times may vary. For the schedule, visit [www.SRTAbus.com](http://www.SRTAbus.com) or call 508-997-6767 for more information.

MBTA also needs to change its schedules regularly, Rousseau said, so solutions will include regular bus routes and a plan to provide microtransit solutions.

Microtransit is an on-demand, shared ride service that is a public transit version of services like Uber or Lyft, Rousseau said. It will allow riders to request a ride from or to the train station when needed.

"It will feel like that shared ride experience but be limited to geographic area around the stations," he said.

## Socialization continued...

third of adults in the U.S., aged 45 and older, feel lonely, and the number is even higher for those age 65 and older.

While the CDC looked to medical and public health resources to address the concern nationwide, local solutions like a Facebook group can help both men and women access the benefits that come with engaging with others, trying new things, and connecting on an emotional level.

**"I think it's the perfect thing. They can just come and sit at the table. Everybody's there for same thing."**

—Mary Stanton,  
Southeastern MA Female Friends Over 50

For Stanton, her changing abilities after a stroke led her to create the women's Facebook group. She had already started other groups and participated in others. One, in particular, let her connect with people who shared her love of hiking.

When that activity became more difficult, Stanton turned to groups promoting events she could still participate in and enjoy. Most, however, were not in the New Bedford to Wareham area.

So she took matters into her own hands and, with help from a few others including Zora, created the group she wanted to join. Women who participate answer two simple questions

before being allowed in: are they over age 50 and what town do they live in.

Although the range of ages invited is wide, Stanton said it's hard to tell what ages participate most.

"They all seem young and vibrant to me, but we have events for all seniors, regardless of age or abilities," she said.

Most come alone, she said, hoping to meet others to connect with. Some are widowed or divorced or have adult children who have left the home. It's a safe option, she said.

"I think it's the perfect thing," said Stanton. "They can just come and sit at the table. Everybody's there for same thing."

Women who participate can promote their own events and invite others to join them. For many events, people can decide to attend when they are free, especially those being held outdoors or with lots of space.

Other events, particularly those at restaurants where reservations are made, require RSVPs and Stanton relies on people to update their responses should their availability change.

For women over 50 who would like to join the group, go to Facebook.com, search for Southeastern MA Female Friends Over 50, and click join.

Facebook groups for just about any interest exist, many with goals similar to Stanton's including many for men. Keep in mind too that Facebook groups are not the only option for people looking to enjoy group activities and



Members of the Facebook group enjoy a nature walk together.

meet new people. One of the best places is your community's local Council on Aging where varied activities are available each month.

Websites, like Eventbrite, also offer a smorgasbord of educational programs, activities, and fancy evening events, some of which are free. Go to [eventbrite.com](http://eventbrite.com) and search your location to see what's available near you.



# Updates

## Rail tests continue in 2025

The MBTA's South Coast Rail team wants area residents to know that train tests are still happening along local train tracks in 2025 and people should remain aware of them. Test trains will continue to run along the South Coast Rail right-of-way during both daytime and overnight hours. As test runs, trains are not on a regular schedule and should be expected on any track, in any direction, at any time 24 hours/day, seven days/week in the Middleborough, East Taunton, Freetown, Fall River and New Bedford area, the SCR team said. These trains are running up to 79 miles per hour. The MBTA advises people to practice caution when crossing the tracks whether in a vehicle or while walking. Don't walk on or along the tracks, they say, both because it is illegal and is life threatening; and, when driving, don't stop (or park) on tracks at grade crossings or anywhere - make sure you have space to clear the tracks before proceeding.

## Coastline schedules new iPad classes

Coastline continues to add new technology classes to help older adults better use and benefit from the internet and their smartphones and devices. New iPad classes and a series of lecture-style classes both were held in January. The iPad sessions allow participants who meet certain requirements to keep their iPad at the end of the course. Classes have filled up fast but more are being scheduled every month. To get on the waiting list, call Dionne at 508-742-9160.

## Fuel assistance available for Tri-town residents

Coastline Elderly Services is providing fuel assistance to people age 60 or older in Marion, Mattapoisett and Rochester. The funds, up to \$300 per household, will pay for gas, electric, propane, wood, or other heating needs for elders who have difficulty with these purchases. Funding is from the George E. Curtis Charitable Trust. Income eligibility limits, based on pre-taxed monthly income, are set at \$2,510 for a household of one person; \$3,407 for a household of two people; \$4,303 for a three-person household; and \$5,200 for a four-person household. Contact the Council on Aging in each town to complete a simple application. For Marion, call 508-748-3570; in Mattapoisett, 508-758-4110, and in Rochester, 508-763-8723.

## Rail update scheduled

The Friends of the Dartmouth Libraries are holding an update on the South Coast Rail project on Thursday, February 6, at 6:30 p.m. Come hear Jean Fox, South Coast Rail Director of Public Engagement, give an update on the commuter rail project that is reconnecting Southeastern Massachusetts with Boston. After 35 years of effort, South Coast Rail will reconnect the cities of Taunton, Fall River, and New Bedford with Boston, providing a safe, reliable and convenient transportation link to and from the region. The state-funded project will offer 32 daily trips between Southeastern Massachusetts and Boston and will include some weekend service as well. The construction contractors hired many local workers to build the railroad. Already, the project has spurred local development efforts in the area's cities and surrounding towns, promising solid economic return on the state's \$1B investment. The presentation is free and open to the public and will be held at the Dartmouth North Branch Library, 211 Cross Road. For information, please e-mail [fodl.libraries@gmail.com](mailto:fodl.libraries@gmail.com).

## Bristol Elder changes name

Bristol Elder Services has changed its name to Bristol Aging & Wellness and created a new logo and tagline to go with the name change. The image is the outline of a small home with the sun rising behind it. Underneath it reads: One Source, Many Services to describe the services the organization provides to support elders and disabled individuals in its communities. Based in Fall River, the state-designated Aging Services Access Point provides aging services in 15 area municipalities from Westport to Seekonk and north to Mansfield. Its protective services department includes those 15 and an additional seven communities extending east to Marion. For information, visit [www.bristolelder.org](http://www.bristolelder.org).

## GRG meets Feb. 18

Grandparents Raising Grandchildren, Inc. will hold its monthly meeting from 6-9 p.m. on Feb. 18 at the YWCA, 20 South Sixth Street, New Bedford. The organization, which offers support for grandfamilies, hosts a support group on the third Tuesday of the month. Grandparents, call Brenda Grace at 508-996-0168 for more information on Tuesdays and Wednesdays or after 5 p.m. on other weekdays.

## Sippican Healthcare changing ownership

Sippican Healthcare Center in Marion, one of six skilled nursing facilities in Massachusetts owned by Whittier Healthcare, is being sold to Atlas Healthcare Group who will assume operations in mid-to-late March of this year. Whittier made the announcement on its website, saying all six skilled nursing facilities will now be owned and operated by Atlas. In addition to Sippican in Marion, other Massachusetts facilities affected by the deal are in Framingham, Haverhill, Middleborough, Newburyport, and Topsfield. In a statement signed by the Arcidi Family, Whittier said, "It is with mixed emotions that we announce the change in ownership of the six Whittier skilled nursing facilities, including Sippican Healthcare Center. We believe (Atlas) to be first-class operators and know that they will continue to operate, as Whittier has always done, by putting the patients' and residents' best interests first. We believe Atlas will carry on the mission that our father, Dr. Arcidi, started so many years ago: to treat our patients, residents, and staff as if they are family." Whittier said it will continue in the care community with its two rehabilitation hospitals and their transitional care units.

## Weighed down by stuff? Buried in Treasures can help.

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 in a safe environment including topics like anxiety, depression, trauma, eating disorders & obsessive-compulsive disorder. The Buried in Treasures Support Group will meet from 9:30 a.m. – 12:15 p.m. on Saturdays Feb. 1, Scrapbook Cards; Feb. 15, What is Grief?; March 1, Painting Cardinals; March 15, What is Depression?; March 29, DIY Recipe Boxes; April 12, What is Trauma?; and April 26, Water Color Painting. Meetings are held at the Fairhaven Senior Center, 229 Huttleston Ave. All are welcome to attend. For information or to pre-register, contact Brittany Botelho, MHA, LSW, CDP at 508-961-3136 or [bdejesus88@yahoo.com](mailto:bdejesus88@yahoo.com). Pre-registration is recommended but you are also welcome to just drop in.

## Mental fitness for older adults

Buzzards Bay Speech Therapy's free Brain Builders course is available to older adults in multiple formats, including online via Zoom on Mondays from 10:30 to 11:30 a.m. and Wednesdays from 7 to 8 p.m. Participants can join the class by phone or online or choose at-home programs delivered each week by mail or email. Classes are also scheduled at local senior centers. Currently, the Rochester COA is offering classes. Check in with your local COA to see if an upcoming class is planned. The class is designed to improve memory, word-finding skills, thinking skills, and socialization. Brain Builders is led by Lisa Yauch-Cadden, MS CCC-SLP, Kari Star, MS CCC-SLP, and Lori Yauch, MA CCC-SLP. For information and to obtain the link to connect to the class, contact Lisa at 508-326-0353; [lyeslp@gmail.com](mailto:lyeslp@gmail.com); or [@buzzardsbayspeech](https://www.buzzardsbayspeech.com). Funded in part by Coastline Elderly Services, Inc. and the Massachusetts Executive Office of Aging & Independence. Classes are for education and socialization and not intended to diagnose/treat any condition/problem.



## A Festive Celebration

Coastline held holiday lunches at area housing sites including Anderson Way new tablets during their final class at Coastline in New Bedford. The class completed five sessions with instructor Kraig Perry to earn the certificates and be able to take their tablets home with them. Upcoming classes that come with tablets/iPads have filled up fast but more are being scheduled. To get on the waiting list, call Dionne at 508-742-9160.



# Community

## What you need to know to stay heart healthy in 2025

### Dr. Michael Rocha speaks about risks of heart disease, symptoms, and strategies for better health

For American Heart Month 2025, Senior Scope interviewed Dr. Michael Rocha, a cardiologist at Hawthorn Medical Center and Director of New Bedford Wellness Initiative, about heart disease and how people can remain healthy as they age.

#### Are there any specific risk factors people should be aware of based on their medical history or lifestyle?

**Dr. Rocha:** The major risks for heart disease include high blood pressure, high cholesterol, a family history of a heart attack in relatives in their 40s or 50s, obesity, diabetes, tobacco, inactivity, excessive alcohol intake (raises BP and triglyceride levels) and stress. Some of this list can be improved or managed through lifestyle, others may require medications at different stages.

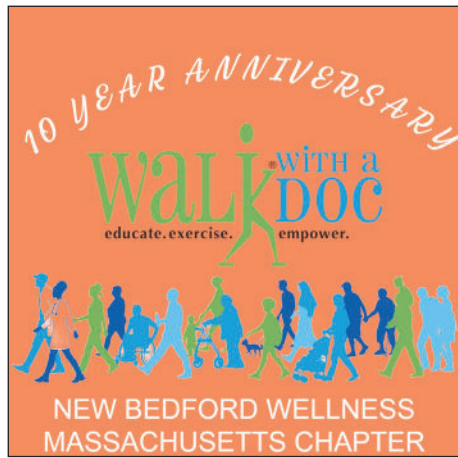
#### What symptoms should people watch for that might indicate a serious heart issue?

**Dr. Rocha:** Two important symptoms to look out for include significant shortness of breath or chest discomfort in particular circumstances. Symptoms vary making it tricky and the context of these symptoms is very important.

If you are exercising to an extreme, some shortness of breath is expected and other factors that can contribute to increased shortness of breath are weight gain or inactivity. However, if people experience breathing issues on short distances such as a couple of blocks or a couple flights of stairs that are new, they should reach out to their doctor to discuss or make a visit. Breathing issues can be subtle for people with good physical reserves. Sometimes people express their shortness of breath as tiredness or fatigue with activity. Shortness of breath can be from many things including lung issues but if it is becoming a concern, always discuss with your doctor at a visit.

Some types of chest discomfort can indicate a heart attack or a narrowed heart artery. The description when heart related is most often a burning, pushing, pressure, tightness or squeezing sensation that feels deep and doesn't change with movement or touching the spot. If it happens all of a sudden, it can indicate a heart attack especially if other symptoms such as the discomfort goes to the jaw and left arm and people are sweaty, nauseated and short of breath. If this is going on for 15 minutes, CALL 911.

Sometimes, an artery narrowing is in the moderate to severe range and people start with the above discomfort symptoms with



more vigorous activity and then it goes away with rest in seconds to minutes. This is a supply and demand issue where, with more activity, the heart needs more blood and oxygen which it isn't getting because of the narrowing. Sometimes these symptoms increase in severity or come on with less activity, this warrants a check up especially if this is new. Not all artery narrowings require a stent to open the artery and sometimes medicines can make a big difference depending on the circumstances. Keep in mind sometimes symptoms don't fit the textbook including indigestion feelings not associated with foods or eating, so if in doubt, get checked out.

#### What tests or screenings should people undergo to assess heart health?

**Dr. Rocha:** It is important to know your numbers: blood pressure, cholesterol and fasting blood sugar. Ideally, we are looking for blood pressure on average to be 120/80 or below. Total cholesterol under 200 with an LDL below 130 for those at lower risk or below 100 for higher risk. Fasting blood sugar less than 100. These goals can be achieved through a combination of lifestyle and medications if appropriate.

#### Should people be concerned about arrhythmias?

**Dr. Rocha:** Heart rhythm can be very important but usually a doctor can often determine if it is regular at that time on examination by listening. If in doubt, a confirmatory EKG can help them. The challenge is that rhythm issues can come and go, making diagnosing them difficult if not present at the time of the examination.

We are living in a time where there are many wearable devices, including the Apple Watch or similar devices. Some of these are accurate but not always and many have different settings. Therefore, some normal findings can be over-interpreted by these devices and lead to anxiety. If there are alerts on the wearable device, it is worth reviewing them with your doctor.



There have been times when an Apple Watch has picked up an arrhythmia such as atrial fibrillation which is a risk for stroke that may warrant further evaluation and treatment. At this point, we are not routinely recommending everyone get a wearable and use the information case by case. I do recommend some monitoring devices in certain settings.

Palpitations may indicate an arrhythmia and can vary in description including a fast heart, skipping, pounding, fluttering and several other sensations in the chest. These symptoms can at times indicate an abnormal rhythm but many times patients are sensitive to some early beats or a normal faster rate at times which we all have. However, if we are sensitive or paying more attention, we may notice.

**“Keep in mind sometimes symptoms don't fit the textbook including indigestion feelings not associated with foods or eating, so if in doubt, get checked out.”**

—Michael Rocha, M.D.  
Hawthorn Medical Associates

Certainly, if palpitations are increasing or worrisome, there can be rhythm issues and letting your doctor know is the next step. If you have palpitations and are passing out, this is definitely something that requires evaluation to make sure that there is not a significant arrhythmia.

Importantly, stress can result in more input to the heart and lead to more early beats, a faster heart rate, or even some arrhythmias. The heart responds to the increase in adrenaline or stress hormones. Finding ways to manage stress and anxiety is very important to heart rhythm health.

#### What dietary changes should people make to improve heart health?

**Dr. Rocha:** The most studied

diet for heart health is the Mediterranean Diet approach with a focus on vegetables, fruit, nuts, olive oil, fish, chicken and limiting red meat, dairy, sugar and processed foods. Gaples Institute has a great free learning module that I strongly recommend and is free. (Visit [www.gaplesinstitute.org/nutrition\\_course/](http://www.gaplesinstitute.org/nutrition_course/))

#### How much physical activity is recommended?

**Dr. Rocha:** Walk as much as you can is my number one overall tip for cardiovascular health here, but definitely do stretching, balance exercises and strengthening. Everything counts. 150 minutes a week is the current recommendation for moderate activity such as walking and it doesn't have to be 10,000 steps a day. We don't know the exact number of steps for everyone but more than 2,300 steps has been shown to have potential heart benefits and somewhere in the 4,000 to 10,000 steps has been shown to reduce the risk of death and death from cardiovascular disease based on recent studies over the past 4-5 years.

The exact number of steps based on age is different in each study, but it may be reasonable to have a goal for about 8000 steps a day for those less than 60 and lower for over 60. Join our Walk with a Doc Group, currently at the mall on Saturdays, 9 a.m., starting near the theater. We will be back at Buttonwood in April on Saturdays.

#### Are there specific lifestyle habits people should adopt or avoid to protect their heart?

**Dr. Rocha:** Continue to make attainable goals to reduce stress, sleep 7-8 hours, eat a Mediterranean diet, maintain strong social connections and get out and walk with us! We also welcome everyone to join our free wellness offerings on Sunday mornings at the Boys and Girls Club of New Bedford.

Happy Heart Month everyone!



## Keep personal information safe when upgrading your phone

Are you planning to upgrade your mobile phone soon? When getting a new phone, don't forget to clear out personal data from your old one to ensure it can't be used for fraud. Keep your data safe with these easy steps recommended by the Federal Trade Commission.

First, save your information by backing up your data. Whether you're

going to trade in, sell, or donate your phone, start there, the FTC says. You'll need this data when setting up your new phone.

Next, remove the SIM and SD cards from your phone. These small, thin cards store information on them and should not be given away. A SIM card, for example, is needed to authenticate mobile phone users. SD

cards are optional storage devices that hold data and information.

If you're keeping your current phone number, check with your mobile service provider to see if you can transfer it to the new phone. Otherwise, destroy it once you no longer need it.

Finally, reset your phone to factory settings using instructions from the manufacturer. This step, the FTC says,

will erase all your personal information, like your account numbers, passwords, messages, videos, and photos.

If you've been scammed, report it to the FTC. Reports can be made at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud), or in Spanish at [ReporteFraude.ftc.gov](https://www.ftc.gov/report-fraude). For other languages, call (877) 382-4357 and press 3 to speak to an interpreter in your preferred language.

## Mantenga su información personal segura al actualizar su teléfono

¿Está pensando en actualizar su teléfono celular? Al adquirir un teléfono nuevo, no olvide eliminar su información personal de su teléfono anterior para asegurarse de que esta no se use de manera fraudulenta. Mantenga su información segura siguiendo los pasos recomendados por la Comisión Federal de Comercio (Federal Trade Commission).

Primero, haga una copia de seguridad

de la información del teléfono. Ya sea que vaya a cambiar, vender o donar el teléfono, empiece por ahí, dice la FTC (por su sigla en inglés). Necesitará esa información cuando configure su nuevo teléfono.

Luego, quite las tarjetas SIM y SD de su teléfono. Estas tarjetas pequeñas y delgadas permiten guardar información y no debería deshacerse de ellas. Una tarjeta SIM, por ejemplo, es necesaria para autenticar a

los usuarios de teléfonos celulares. Las tarjetas SD son dispositivos de almacenamiento opcionales que guardan información y contenido.

Si va a seguir usando el mismo número de teléfono, verifique con su proveedor de servicios móviles si lo puede transferir al nuevo teléfono. De lo contrario, elimínelo una vez que ya no lo necesite.

Por último, restablezca el teléfono a la configuración de fábrica siguiendo

las instrucciones del fabricante. Este paso, según dice la FTC, borrará toda su información personal, como sus números de cuenta, contraseñas, mensajes, videos, y fotos.

Si le han estafado, denúncielo a la FTC. Las denuncias pueden hacerse en [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud), o en español en [ReporteFraude.ftc.gov](https://www.ftc.gov/report-fraude). Para otros idiomas, llame al (877) 382-4357 y oprima 3 para hablar con un intérprete en su idioma preferido.

## Mantenha as suas informações pessoais seguras ao atualizar o seu telemóvel

Planeja atualizar o seu telemóvel em breve? Ao adquirir um novo telemóvel, não se esqueça de remover os dados pessoais do seu telemóvel antigo, para assegurar-se de que ele não poderá ser usado para cometer fraudes. Mantenha os seus dados seguros com estas simples etapas recomendadas pela Federal Trade Commission (FTC, Comissão Federal do Comércio, pelo acrónimo em inglês).

Primeiro, salve as suas informações fazendo uma cópia

de segurança dos seus dados. A FTC recomenda que faça isso, não importa se vai trocar, vender ou doar o seu telemóvel. Precisarás destes dados ao configurar o seu novo telemóvel.

Então, remova os cartões SIM e SD do seu telemóvel. Estes cartões pequenos e finos armazenam informações e não devem ser entregues a ninguém. Por exemplo, um cartão SIM é necessário para autenticar os usuários de telemóveis.

Os cartões SD são dispositivos de armazenamento opcionais que mantêm dados e informações.

Se mantiver o número atual do seu telemóvel, verifique a sua transferência para o novo telemóvel junto ao seu provedor de serviços de telefonia. Do contrário, destrua-o caso não mais necessite dele.

Finalmente, restaure as configurações de fábrica do seu telemóvel conforme as instruções do fabricante. Segundo a FTC,

isso apagará as suas informações pessoais, como números de conta, senhas, mensagens, vídeos e fotos.

Caso tenha sofrido uma fraude, denuncie o ocorrido à FTC. As denúncias podem ser feitas em: [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud), ou em espanhol em [ReporteFraude.ftc.gov](https://www.ftc.gov/report-fraude). Para outros idiomas, ligue para (877) 382-4357 e pressione 3 para falar com um intérprete no idioma da sua preferência.

Translations provided by:

 Southcoast Health

## Health insurers to pay \$165M+ for deceptive practices

Massachusetts Attorney General Andrea Joy Campbell announced last month that her office had obtained a court order requiring three UnitedHealth insurance companies, to pay over \$50 million in restitution for Massachusetts consumers and over \$115 million in civil penalties to the Commonwealth for misleading consumers.

Each of the defendants, HealthMarkets, Inc. and its subsidiaries, The Chesapeake Life Insurance Company, and HealthMarkets Insurance Agency, Inc. f/k/a Insphere Insurance Solutions, Inc., is owned by UnitedHealth Group.

The court order is believed to impose the largest total of civil penalties in an action brought by the Attorney General's Office under the Massachusetts Consumer Protection Act, the AG's office said in a media release.

The order comes after a Suffolk Superior Court complaint, filed by the AG's Office in 2020, alleged that the companies violated the state's consumer protection law by misleading consumers into buying unnecessary health insurance products and also violated a prior consent judgment meant to protect consumers.

"For years, the defendants preyed on financially vulnerable individuals, deceiving them into buying products they didn't need or couldn't afford. This order holds the companies accountable and will provide meaningful restitution to consumers across the Commonwealth," said Campbell.

The companies are based in Texas and have operated in Massachusetts and around the country.

In April 2022, the Superior Court found all three defendants liable for violating the prior consent judgment and the Massachusetts Consumer Protection Act.

The court found the companies deceived consumers about their sales agents and insurance products; deceptively advertised claims that sales agents were objective and represented all insurance carriers; and that the companies' claims of objectivity were untrue and that the agents "did not, in fact, represent all health insurance licensed in Massachusetts or even all insurers that issued supplemental health insurance in Massachusetts."

The court also found that the defendants' sales agents deceptively passed off separate, supplemental health insurance policies (which provide less-comprehensive coverage than major medical insurance), such as specified disease insurance, as part of or included with major medical insurance in a variety of ways, including providing insurance quotes with a single price, that combined premiums for major medical insurance and supplemental health insurance.

Based on defendants' widespread misrepresentations, the court ordered them to pay back over \$50 million that consumers had paid for policies and imposed over \$115 million in civil penalties.

## SUBSCRIBE TO SENIOR SCOPE

You can have a one year subscription (12 issues) of the print edition of Senior Scope delivered to your door for \$18.

*Senior Scope* is available for free at Senior Centers, grocery stores, medical offices and more in the South Coast.

If you'd prefer to have the newspaper mailed directly to your home, you can subscribe for a full year, by mailing an \$18 check made payable to "Coastline" (not "Senior Scope") to 863 Belleville Ave., New Bedford, MA 02745, Att. Senior Scope. Please include your full name, and mailing address.

If you have questions, call or email Beth Perdue at 774-438-2729 or [bperdue@coastlinenb.org](mailto:bperdue@coastlinenb.org).



## Newly signed laws look to cap prescription drug costs, reform industry

Comprehensive reforms to lower prescription drug costs, improve oversight of the pharmaceutical industry, and close loopholes in the health care market regulatory process were signed into law by Gov. Maura Healey in January. The laws seek to lower health care costs, cap prescription costs at \$25, improve access to primary care and increase oversight of the health care industry to protect patients and providers, the state said in a media release.

“We know that one of the biggest strains on Massachusetts family’s budgets is the high health care costs,” Healey said in the release. “These new laws will lower out-of-pocket costs by capping copays at \$25 for lifesaving prescription medications and increasing transparency in the industry. They also close loopholes in our regulatory processes so that for-profit providers like Steward Health Care are subject to the same transparency rules as non-profit providers.”

Healey signed into law two related acts. The first, ‘An Act relative to pharmaceutical access, costs and transparency’ will require insurers to eliminate cost-sharing requirements for one generic drug and to cap co-payments on one brand-name drug at \$25 per 30-day supply for diabetes, asthma, and certain heart conditions. It also ensures that consumers are not charged a co-pay if it would be cheaper for them to purchase a drug without using their insurance, and it requires insurers to provide continuity

of coverage for new members’ existing prescriptions when they switch to a new plan.

The second, ‘An Act enhancing the market review process’ expands the scope of data collection and public review of health care and health care transactions by the Health Policy Commission and the Center for Health Analysis and Information, with the goal of increasing visibility and accountability for transactions involving private owners of health care resources. This will help to close gaps in oversight that were exploited for years by Steward Health Care and Ralph de la Torre.

For example, it prohibits the Department of Public Health from issuing hospital licenses to hospitals or systems where the main acute care campus is on Real Estate Investment Trust (REIT)-owned property. It also seeks to increase transparency around health care entities and their ownership, including more rigorous data sharing requirements and expanding participation in regulatory process to nontraditional healthcare entities.

The bill also includes a provision establishing a primary care task force, co-chaired by Health and Human Services Secretary Kate Walsh and the Executive Director of the HPC. The task force will study primary care access, delivery and payment, and develop recommendations to stabilize and strengthen the primary care system, increase recruitment,

and increase financial investment and patient access.

“If you live with a condition that requires prescription medication, you deserve the right to access that drug, without worrying about how expensive it is or whether it will be available,” said Senate President Karen E. Spilka (D-Ashland) in a Dec. 30 legislative media release on the passing of the legislation. “Today’s legislation will lower costs at the pharmacy counter and hold pharmaceutical companies and pharmacy benefit managers accountable—an important step towards making that right a reality for every resident, and especially those who are disproportionately impacted by chronic illness.”

Approximately nine percent of Massachusetts residents have diagnosed diabetes and 6.2 percent of adults over 35 live with heart disease. In 2015, more than 10 percent of residents lived with asthma. Black residents face each at a higher rate—over 12 percent live with diabetes and nearly 14 percent of Black adults live with asthma.

The bill drastically increases state oversight of pharmacy benefit managers who currently negotiate prescription drug prices with little oversight, making it unclear if they consistently act in the best interest of consumers, according to the legislative release. To do so, the legislation authorizes the Division of Insurance to license and regulate PBMs. PBMs are also prohibited from making payments

to pharmacy benefit consultants or brokers who work on behalf of health plan sponsors during a contracting or bidding process.

Steps will also be taken to collect drug cost information from pharmaceutical manufacturers and PBMs via CHIA, legislators said via the release. With the data, CHIA can offer a more complete examination of the drivers of health care costs in its annual health care cost report, allowing policymakers and consumers to better understand the role of pharmaceutical manufacturers and PBMs in the health care system.

In addition to CHIA’s cost analysis, pharmaceutical manufacturers and PBMs will be included in the HPC’s Annual Health Care Cost Trends Hearing for the first time.

Participation in the hearings will require manufacturers and PBMs to provide public testimony on the factors that influence drug costs, allowing those factors to be taken into account as the commission identifies how to improve care and reduce costs for residents.

Further, the legislation establishes the Office for Pharmaceutical Policy and Analysis within HPC, which will be tasked with analyzing trends related to pharmaceutical access, affordability, and spending in Massachusetts. The office will publish an annual report with recommendations for strategies to mitigate pharmaceutical spending growth, promote affordability and enhance pharmaceutical access.

## Avian flu suspected in Plymouth geese deaths

State environmental and health officials are informing the public that Highly Pathogenic Avian Influenza (HPAI), which very rarely infects humans, is suspected to be the cause of over 60 deceased Canada geese, swans, and other birds in Plymouth. The Division of Fisheries and Wildlife, the Massachusetts Department of Agricultural Resources, and the Massachusetts Department of Public Health are advising the public to refrain from handling birds or other animals that are dead or appear sick.

The announcement came via a media release on Jan. 19.

In the release, the state asks that the public report observations of sick or deceased birds if five or more birds are found at a single location using a simple form found at [mass.gov/reportbirds](http://mass.gov/reportbirds).

The public should also report sick or dead poultry or other domestic birds by calling MDAR’s Division of Animal Health at (617) 626-1795.

Any sick or dead birds or other animals should not be handled and sightings should be reported as indicated above or by calling the local Animal Control Officer. Pets should always be kept away from wildlife.

Cats are highly susceptible to HPAI and may die from an infection. Cat owners in affected areas should keep their pets indoors to

prevent them from being exposed to infected wildlife.

While eating wild game meat is generally considered safe, licensed hunters can minimize risk from wildlife diseases by following best practices when handling and processing game.

The recent outbreak at Billington Sea in Plymouth has impacted over 60 Canada geese, swans, and ducks. Smaller outbreaks of suspected HPAI impacting fewer than 15 geese at each location have been reported in recent weeks in other parts of the state. Officials responded quickly and are collecting, testing, and safely disposing of dead birds. Prompt reporting of sick and dead birds by the public will expedite testing and diagnosis in cooperation with state and federal partners who have been monitoring HPAI for several years.

Humans are rarely infected with avian influenza viruses, the state said in its release. Humans that have prolonged close contact with sick or dead birds infected with HPAI are the most at risk of becoming infected. People with questions about the public health impact of HPAI can visit DPH’s Avian influenza webpage or call the Division of Epidemiology (available 24/7) at 617-983-6800.

For more information about HPAI, please visit MDAR’s Avian Influenza webpage at [www.mass.gov/info-details/avian-influenza](http://www.mass.gov/info-details/avian-influenza).



### Estate Planning • Elder Law • Probate

HEALTHCARE PROXY • ADVANCE DIRECTIVE • LAST WILL & TESTAMENT  
HIPAA AUTHORIZATION • DURABLE POWER OF ATTORNEY

TRUST PLANNING TO ACHIEVE YOUR GOALS

MASSHEALTH/MEDICAID PLANNING FOR LONG-TERM CARE

ESTATE ADMINISTRATION, GUARDIANSHIPS AND CONSERVATORSHIPS



**Surprenant & Beneski, P.C.**

*Strategic Planning for Your Peace of Mind*

NEW BEDFORD • HYANNIS • EASTON

508-994-5200 • [www.MyFamilyEstatePlanning.com](http://www.MyFamilyEstatePlanning.com)





## Medicare beneficiaries may now appeal observation status issues

By **Andrew L. Bardetti**  
Supervising Attorney, Elder  
Law Unit, South Coastal Counties  
Legal Services, Inc.

Exciting news—Medicare may now refund you for money you paid out of pocket because of being placed on observation status.

As a result of a class action lawsuit, Medicare beneficiaries may now file appeals to have Medicare pay for nursing home coverage that was denied in the past.

Historically, Medicare did not allow appeals of a patient's status in the hospital. Your status—whether admitted to the hospital or placed on observation—matters because Medicare requires a three-day inpatient (Part A) hospital stay for Medicare to then cover a nursing home or short term rehab stay.

For example, if you spent one day inpatient, and then two days observation, Medicare would not cover the nursing home coverage. In addition, people without Part B could owe full costs for hospital services.

Therefore, beneficiaries had to decide to pay thousands out of pocket or go without care.

In November 2011, the Center for Medicare Advocacy, Justice in Aging, and Wilson Sonsini Goodrich & Rosati filed a class action lawsuit: *Alexander v. Azar*, 613 F.Supp. 3d 559 (D. Conn. 2020) aff'd sub nom. *Barrows v. Becerra*, 24 F. 4th 116 (2d Cir. 2022).

As a result, the court ordered Medicare to create an appeals process for class members who did not have the process available at the time (retrospective) and expedited appeals for class members going forward (prospective).

The retrospective period covers anyone who was hospitalized from Jan. 1, 2009 to Feb. 14, 2025. If you win, you could be refunded for out-of-pocket costs you paid to the nursing home or hospital.

In order to be eligible, you must meet three criteria.

First, you had to be a Medicare beneficiary who was reclassified from hospital inpatient to "outpatient receiving observation services" on or after Jan. 1, 2009. Second, you must have received a notice showing the hospital stay was not covered by Part A. This is typically a Medicare Summary Notice (the ones you may get every quarter) or a Medicare Outpatient Observation (MOON) notice.

**"The retrospective period covers anyone who was hospitalized from Jan. 1, 2009 to Feb. 14, 2025. If you win, you could be refunded for out-of-pocket costs you paid to the nursing home or hospital."**

Last, you either had to stay in the hospital for at least three days—but inpatient fewer than three days—and were admitted to a nursing home within 30 days after leaving the hospital.

You could also qualify if you were not enrolled in Part B at the time of the hospitalization.

You have until Jan. 2, 2026 to file a request with Medicare. If this happened to you, then you should gather as many of your medical records as possible.

For more information on how to file a request, and what forms to use, please visit: <https://medicareadvocacy.org/new-resources-on-observation-status-appeals/>.

*This information is provided by South Coastal Counties Legal Services (SCCLS) which provides free legal services to eligible clients. If you are an older adult look for legal help with this issue, or another civil legal matter, you are welcome to contact our New Bedford office at 774-488-5979 or submit an inquiry online at [sccls.org](http://sccls.org).*

# Trivia

## FOR YOUR ENTERTAINMENT – KIM CAMARA

- 1.) What is a baby's first poop called?  
A.) Mnemonic B.) Muddy C.) Malarkey D.) Meconium
- 2.) On average, how many bones does the human body have?  
A.) 106 B.) 206 C.) 306 D.) 406
- 3.) How old was George Washington when he was elected in 1789?  
A.) 35 B.) 41 C.) 57 D.) 66
- 4.) In which of these US states is it legal to own a monkey as a pet?  
A.) New York B.) Massachusetts  
C.) Ohio D.) Kentucky
- 5.) What is the only US state with NO seatbelt law for adults?  
A.) New Hampshire B.) Texas C.) Maryland D.) Vermont
- 6.) How many right angles are in a triangle?  
A.) None B.) One C.) Two D.) Three
- 7.) "Machu Picchu" translates to what?  
A.) The City B.) Old Mountain  
C.) Land of Sun D.) Big Volcano
- 8.) Which of these places is the driest?  
A.) Mojave desert B.) Death Valley  
C.) The Aral Sea D.) The Atacama desert
- 9.) What food item did Elvis Presley advertise on TV?  
A.) Tacos B.) Cheeseburger  
C.) Pizza D.) Donuts
- 10.) What is the longest street in New York City?  
A.) Fifth Avenue B.) Broadway  
C.) Washington Street D.) Park Avenue

[Answers listed on page 11]

## No matter your path, we have a health plan for you.

WellSense Senior Care Options offers coordinated care for seniors 65+ with MassHealth Standard



Personalized team to help schedule medical appointments and manage medications



Free dental, vision and hearing coverage



Free transportation to and from doctor's appointments, including 10 social rides per month



**WellSense**  
HEALTH PLAN

Learn more at  
[wellsense.org/sco](https://wellsense.org/sco)

855-833-8124 (TTY: 711)

H9585\_MASCO\_Newspaper\_2024\_M



## EOEA's new name is official

The Executive Office of Elder Affairs has officially been renamed the Executive Office of Aging & Independence to better represent and reflect the values of older adults in Massachusetts, the state announced on Jan. 9. Legislation to make the new name official has been signed by Gov. Maura Healey.

Renaming the agency reduces negative images around aging, normalizes aging as a natural process, and recognizes that older adults value independence and self-determination, while emphasizing that the Healey-Driscoll Administration is here to support residents as they age, the state said in its announcement.

"Our population of adults aged 60+ continues to grow, and it is essential that we evolve to meet the changing needs of this group," said Healey. "We want residents to feel reflected in our agencies and to know where to turn when they need support. I'm grateful to the Legislature for advancing this bill, and I look forward to seeing the work that our incredible team at the Executive Office of Aging & Independence will do for the people of Massachusetts."

The new name was selected following significant research that included focus groups, surveys, and conversations with older adults, caregivers, service providers, and advocacy organizations. This research revealed

**"Our population of adults aged 60+ continues to grow, and it is essential that we evolve to meet the changing needs of this group."**

—Maura Healey,  
Governor of Massachusetts

that aging adults do not connect with the term "elder," and often associate the term with someone who is at the end of their life. Instead, residents prefer neutral terms such as "aging" and "older people."

"We are all aging. Growing older is not one agency's focus. Across the Administration, policies and programs impact our older population," said Aging & Independence Secretary Robin Lipson.

In addition, the name change legislation replaces outdated language across state statutes, such as "elder," "elderly person(s)," and "handicapped" with "older adult(s)" and "adult with a disability."

On the state website, Mass.gov., the agency is described as providing "quality aging-related resources, tools, and support through a network of regional non-profit agencies and municipal agencies across the state."



The design of the proposed Melville sculpture shows the author standing with sea swirls around his feet as three large whale ribs emerge from the water.

## City chooses sculptor and design for Melville statue

Acclaimed sculptor Stefanie Rocknak was selected by the city of New Bedford to create a new Herman Melville statue to be located at the Seaman's Bethel when complete.

Titled Melville and Jonah's Journey and described in detail in her proposal, the design captures the famous author standing firm and composed with sea swirls around his feet as three large whale ribs emerge from the water "representing Melville's own journey into and out of the whale."

"Melville, like Jonah, was on a journey of transformation," the sculptor wrote in her project proposal.

A committee of artists and city planners selected Rocknak's proposal out of 41 submitted from across the United States and beyond.

Mayor Jon Mitchell unveiled

the design and introduced Rocknak in a ceremony at Seamen's Bethel.

Rocknak's previous work includes Poe Returning to Boston, a life-sized statue of Edgar Allan Poe in Boston.

Last January, when the city began its search, Mitchell said the project would be supported with a combination of public and private funds.

In August, the city reached an agreement with the New Bedford Port Society to locate the statue at the Seamen's Bethel. The Port Society also agreed to contribute 20% of the statue's cost up to \$50,000. The Port Society is accepting donations to support the statue project on its website: Seamensbethel.org.

The Melville statue is expected to be completed and installed in 12-15 months.



Preventing Medicare Fraud

**Medicare Open Enrollment 2025**

October 15 – December 7

Starting October 1, 2024, you will receive in your mail:

**MEDICARE & YOU 2025**  
the official U.S. Government Medicare Handbook.

We recommend you review the entire book to learn if your insurance plan is still available and what changes have been made to Medicare for 2025.

Make sure you read pages 105-106 on how you can protect yourself from fraud and medical identity theft.

## LET'S FIGHT FRAUD TOGETHER!



### THINGS TO REMEMBER:

- Medicare will not call you to offer you a new Medicare card. It is likely to be a scam.
- Scam calls can increase during Medicare Open Enrollment. We recommend that you let calls go to voicemail.
- Do not give or confirm personal information with these callers.
- If you talk to scammers long enough they could mimic your voice and turn it into a recording of you agreeing to products and services you don't need.
- If you do talk to a scammer and provide them with your Medicare number, contact the Massachusetts Senior Medicare Patrol (SMP) Program at 1-800-892-0890, and we can walk you through the process of protecting yourself.

Contact the Massachusetts Senior Medicare Patrol (SMP) Program: [www.masmp.org](http://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 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.

**Watercolor Classes:** Feb. 5 and 19, 10:30 a.m. Beginner classes with The Wandering Brush. \$10 per person.

**Nutrition Demonstration:** Feb 12 12:30 p.m. with Dietician Barbara Canuel from Community Nurse.

**Valentines Bingo:** Feb 13th 12:30 p.m.

**Veterans Coffee Social:** With Brad Fish, Acushnet's Veterans Service Officer, will take place the first Tuesday of every month. Next meeting is 8:30-9:30 a.m., Feb. 4.

**Travel Program:** Sign ups begin Feb 4 for the following trips: Foxwoods, Thursday March 13; Back Stage Tour of the Boston Boch Wang Center, Tuesday April 15; The Clambake Restaurant and Len & Libby's Chocolates, Thursday May 15; and Charles River Cruise & Lunch at the Cheesecake Factory, Thursday June 19.

**Blood Pressure Clinic:** Feb 13 Noon-2 p.m. with Community Nurse.

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

**Tai-Yo-Ba:** With Cameron. Mondays, 10:30 a.m. \$1. Gentle movements inspired by elements of tai chi, yoga and physical therapy. Can be done seated or standing up.

## 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](http://www.town.dartmouth.ma.us/council-aging/pages/coa-newsletters).

**COA "Cash" and Gift Certificates:** A great gift idea! Can be used to pay for any class, activity or event at the Center. For more info. contact Angela at the Center.

**MADOT-RMV Clinic:** Last Friday of the month 10 a.m. - 1 p.m. Assistance with applications, paperwork review and appointment setting for Real ID, Senior ID, and disability placard as well as other RMV related forms and questions will be available. Pre-registration required.

**Geriatric Consultation, Counseling and Psychotherapy:** at the Center with Alexa Moniz, LICSW on the third Monday of each month by appointment. Consultation 9-11 (telephone consultations available). Counseling 11-3:30 by appointment. For more information, contact Alexa directly at 508-717-4039.

**Thrive Dartmouth:** Feb. 6, 5-6:30 p.m., "Sleepless in Southcoast" An introduction to the science of sleep and a potent practice to support it with Carly Baumann, educator, certified yoga nidra facilitator and yoga teacher and Nanci Winterhalter, MSPT /Yoga therapist. Call 508-999-4717 to pre-register. Bring your yoga mat.

**Busting Myths and Getting Savvy About Senior Living:** Feb. 10, 1-2:30 p.m. Oasis Senior Advisors provide free personalized concierge service to help seniors avoid the often overwhelming, confusing and time-consuming research necessary to find the right option. Call the Center to pre register. Lunch will be provided.

**Charcuterie Workshop:** Feb. 11, 1-2 p.m. Learn how to create a themed Charcuterie Board with Carla Elis from "NeverBoard" Charcuterie! Hands on workshop will teach you how to build your own scrumptious Valentine's Day themed charcuterie board to share. Make it and take it! Cost is \$15. Pre-registration is required.

**Valentine themed mugs:** Feb. 12 at 1 p.m. Painting class with the New Bedford Art Museum. Cost is \$5. Pre-registration required.

**Watch Netflix series:** Join us on Thursdays for the eight-episode first season of the hit Netflix series, "A Man on the Inside." Ted Danson plays Charles, a retired professor. Charles, who is grieving the loss of his wife, secretly accepts a job as an undercover spy investigating a potential theft in a retirement community. 2/13, 2/20, 2/27 1-2:30 p.m. Pre-registration is required.

**National Honor Society Valentine Dance:** Friday, Feb. 14, 1-3 p.m. Dartmouth High School at the Center. Pre-registration is required.

**The Listening Hour:** With Jennie Kristel MA, REAT, APTT, RMT, Wednesday, Feb. 19, 1-2:30 p.m. or Feb. 26 1-2:30 p.m. The Listening Hour has been used worldwide in multiple countries by trained guides. Its purpose is to share meaningful stories from our own experiences with each other, marking who we are, where we are, and how we feel about our lives. Sharing them can build resilience in difficult times and in this way as a community, we can build wisdom. Limited to 5 participants. Cost is \$5. Pre-registration is required.

**Macrobiotic Cooking demonstration:** Feb. 26, 11:30 a.m. to 12:30 p.m. With Carol Lauro who has taught macrobiotics for over 35 years. In this presentation Carol will show you the correct way to prepare some easy whole food dishes to improve your health and well-being. Pre registration is required.

**Blood Pressure Screenings:** 2nd Thursday & last Tuesday from 9-11 a.m. Walk-ins welcome.

**Chair yoga with Vickie:** Fridays at 11:30 a.m. Cost is \$5. Walk-ins welcome.

**Coffee Hour:** Tuesdays and Thursdays 9:15-10:30 a.m.

**Open Art Studio:** Tuesday 9:30-12:00 cost is \$10. Bring you Art. Christene will provide instruction and inspiration.

**Parkinson's Support Group:** 2nd Thursday of month from 1-2:30 p.m. This group is designed for people with Parkinson's and their caregivers. Contact Donna Valente at 617-899-1892 or [davalente@comcast.net](mailto:davalente@comcast.net).

## Fairhaven COA

For information on programs and activities, see Fairhaven Council on Aging Community Newsletter at <https://www.fairhaven-ma.gov/council-aging/pages/calendars-menus-and-newsletters>. For more information, call the COA at 508-979-4029; located at 229 Huttleston Ave., Fairhaven. Open 7:30 a.m.-3:30 p.m. and until 8 p.m. on Wednesdays.

**Cribbage:** Mondays 10 a.m. to noon.

**Tech Cafe:** Every Thursday 3-4 p.m. (See FCOA newsletter for any changes.)

**Single Senior Supper Club:** Third Tuesday of month, 2:30-4:30 p.m. Must sign up at the front desk or call a week before. Now \$5 due to meals increase from provider.

**Zumba:** Mondays 10-11 a.m., \$6.

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

**Osteo Class:** Simple and safe bone-boosting exercises. Monday, Wednesday, and Friday 8:30-10 a.m. \$1.

**Chair Yoga with Bet:** 10:15-11:15 a.m. \$3. Wednesdays

**Chair Yoga with Diana:** 9:30-10:30 a.m. \$3. Fridays.

**Memory Cafe:** Feb. 27 at 11:30 a.m. Memory Cafe is a gathering that individuals with early to moderate Alzheimers or other memory loss and their care partner, family or friends can attend. Join us for lunch and entertainment!!

**Monday Movie Matinee:** 12:15 p.m. Feb. 3 movie is 'Fine Me Falling;' Feb. 10 movie is 'Wine Country;' and Feb. 24 movie is 'Love at First Sight.' Call to sign up.

**Valentine's Music Bingo:** Feb. 14 from noon to 2 p.m. With Crazy Eddie. No regular Bingo. Sign-up required. Call 508-979-4029. Note: As of Feb. 7, Bingo cards will increase to \$0.50 per card.

**Moxie Motion:** 2nd and last Wednesday of the month at 1 p.m. Free. Build strength and endurance safely. Engage in exercise at your own pace, supported by the group.

**Free Acting Program:** Thursdays, Feb. 6-March 13, from 10:30 a.m. to Noon. No experience required. Call to register. See COA newsletter for details.

## 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.

**Caregiver Connection:** Monday, Feb. 10, 1 p.m. The mission of Moxie Mobility Training, LLC is to increase safety and well being in the lives of seniors and their caregivers through physical fitness, education, community resources and compassion. It is their goal to keep people engaged in their communities as long as they choose to. Use their wealth of clinical knowledge to discover solutions and strategies to improve the quality of your life. Discussion topic for this session will be Independence vs. Interdependence.

**COA Book Club:** Feb. 19, 1 p.m. Discussing 'The Elephant Whisperer' by Lawrence Anthony. Copies can be checked out at town library. New members welcome.

Continued on Page 11

**SENIOR SCOPE**  
*Advertise here*

Senior Scope offers advertising packages at great rates.

Get your ad seen by older adults in New Bedford and surrounding communities.

Contact Beth Perdue at [bperdue@coastlinenb.org](mailto:bperdue@coastlinenb.org) or call 774-438-2729.

**Senior Scope**

**SIGN UP NOW**

GET SENIOR SCOPE DELIVERED STRAIGHT TO YOUR INBOX

**SIGN UP AT:**  
<https://coastlinenb.org/news/seniorscope/>

**Now Accepting Applications\***

**Bedford Towers**  
 62+ Senior Living Community

- 1 & 2BR Apts./ 2 & 3 BR Townhouses
- Modern appliances
- Wall-to-wall carpeting
- Window shades
- Washer/dryer hook-up (townhouses)
- Air-conditioning
- Emergency call system
- Grand community gathering space
- Laundry care-suite (apartments)
- Basketball court / Playground
- Professional, on-site management & 24-hour emergency maintenance

231 Middle St., New Bedford  
 508.992.9603 | [PeabodyProperties.com](http://PeabodyProperties.com)

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

Professionally managed by:  




**Waterfront Memory Cafe:** Wednesdays, 1 p.m. - 2 p.m. An engaging gathering for individuals with memory loss and their care partner. Enjoy an afternoon of conversation with some new and old friends and take in some music, play a game or a different form of entertainment. To join for lunch beforehand, make lunch reservations 48 hours in advance by calling Linda at 508-748-3570.

**Flower Arranging:** Tuesday, February 11th 1 p.m. Members of the Marion Garden Group will be on hand to help us put together a beautiful Valentine's floral arrangement. There is a \$5 materials charge due at sign up. Space is limited, call 508-748-3570 to RSVP. Please bring scissors or shears with you that day.

**Valentine's Day performance:** Celebrate Valentine's Day with the musical stylings of Lisa Yves Friday, Feb. 14, 1 p.m. Lisa is a highly accomplished musician, vocalist, songwriter, producer, creator and mentor. She has been writing and composing musical theater songs for over three decades and has released over 10 albums of original music across various genres. Spend the afternoon listening to Lisa play our piano and sing great songs made famous by Barbara Streisand and Frank Sinatra, just to name a few.

**Cooking Demonstration:** With Linda Medeiros of Pampered Chef. Thursday, Feb. 13 at Noon. Learn some new techniques from Linda as she helps share some ways to save money as you prepare delicious meals. Call 508-748-3570 to make your reservation. There is a \$5 donation requested to cover the cost of the food.

**LGBTQ+ Senior Supper Club:** Meets Wednesday, Feb. 12 from 5-7 p.m. at the Marion COA. Join us for food, drink & great conversation! Please call 508-748-3570 so we know to expect you.

**Mattapoisett COA**

For more information, call the Mattapoisett Council on Aging at 508-758-4110 or go to [mattapoisett.net/council-aging](http://mattapoisett.net/council-aging). The center is located at 17 Barstow St., Mattapoisett, MA 02739.

**Blizzard of '78:** You won't want to miss this! Feb. 11. Lunch at noon, presentation at 12:30 p.m. \$5 cost. Nancy Franks presents an engaging, educational "talk down memory lane" about the "Great New England Blizzard"! We each have a memory about that blizzard—and Nancy Franks bring it all to life again with facts and anecdotes that will make you smile (no shoveling required!) The presentation ends with a festive raffle of 6-8 small prizes. Presentation sponsored by the Friends of Mattapoisett COA.

**What is AI:** Feb. 28, 10 a.m. to Noon. Our world is changing and A.I. is on its way to affect every industry. Learn more in this FREE introductory session, facilitated by Dale Senechal from SeniorU. Dale will take your questions during the program. Call to register.

**Palentine's Party:** You're invited to enjoy a hot lunch and the musical stylings of professional cellist, Ian Legge. Ian is a graduate of Berklee School of Music and has brought his love of the cello to new audiences and genres. Palentine's Day is a global holiday celebrating friendships and all other form of platonic love. It is celebrated annually on Feb. 13, but can also be observed on Feb. 14. Friday, Feb. 14. Lunch served at 12:15 p.m. Performance from 12:30-1:30 p.m. Cost: \$8 Register: 508-758-4110 or [coadirector@mattapoisett.net](mailto:coadirector@mattapoisett.net)

**Crafting with Sarah:** Kanoko shibori is what is commonly thought of in the West as tie-dye. It involves binding certain sections of the cloth to achieve the desired pattern. Using this Japanese method, create unique tea towels to use in your own home or gift to someone special. Tuesday, February 18th, 1 p.m. Cost: \$10 (everything included). Registration required.

**Art for your Mind:** Feb. 5 at 12:30 p.m. Free. The featured topic, 'Massachusetts' Art Revealed.' Enjoy a selection of images from the Pilgrims to modern skylines. See how Massachusetts' famous people, events, architecture, landforms and industries come to life in surprising and interesting ways— through a variety of art styles. Join local art historian Jill Sanford for an enjoyable hour of challenging yourself to see in new ways!

**Drum Circle:** Wednesdays at 1 p.m. on Feb. 12, March 19, April 16, May 14, and June 11. Free. Did you know that drumming increases dopamine and serotonin levels, which help to help elevate our mood? In addition, it can help reduce stress, among other benefits Instructor, Sam Holmstock. 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.

**Beginner's Spanish:** Mondays, 9:00-10:00 a.m.

**Tai-Yo-Ba:** Wednesdays, 8:30-9:1 a.m. with Cameron Bergeron.

**Tai Chi:** Fridays, 10:00-11:00 a.m. with Joe Rebelo.

**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.com/council-aging](http://townofrochester.mass.com/council-aging). Facebook: [facebook.com/Rochester, Mass.](https://facebook.com/Rochester,Mass)

**Brain Builders:** Feb. 6 and 20. Classes are from 12:30-1:30 p.m.

**Trips:** No trips in February. Will resume in March. Call 508-763-8723 or visit the front desk for more information.

**Free Tax Preparation:** AARP is sponsoring free tax preparation for the 15th year in Rochester. Four volunteers are ready to help. Tax preparation is open to all regardless of age or residency. For the second year all charitable contributions are tax deductible on the Massachusetts state form. For an appointment, please call the COA office at 508-763-8723 and leave a message for Lynn. She will reach out to schedule your appointment. The volunteers will be at the COA on Wednesdays starting Feb. 5, 2025 until April 9, 2025 (from 9 a.m. to Noon on those Wednesdays). By appointment only.

**Free Blood Pressure Screening:** During tax season, now through April, our blood pressure screening clinics will be on Tuesdays from 10 a.m. to Noon instead of Wednesdays. Please visit the town nurse in her office at the COA for your blood pressure check.

**Free Balance Class (New!):** Improve your Balance and Flexibility & help prevent falls with this 45 minute class. Modifications will be made for all fitness levels. Class led by Larry Bigos on Fridays from Noon to 12:45 p.m. Class is FREE but a \$2 donation will be greatly appreciated.

**Caregiver Support:** Are you the caregiver for someone with Alzheimer's? We have a support group here at the COA with a trained professional and our outreach personnel. The support group meets on the first and third Tuesdays of the month at 10 a.m. in our conference room. Next meetings are Feb. 4 and 18.

**Dementia Directory**

[www.alzconnected.org](http://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](http://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](mailto:lkrinsky@fenwayhealth.org) if interested.

**February 2025 Trivia Quiz Answers**

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

**PROJECT INDEPENDENCE**  
Serving adults with medical needs for more than 35 years

**Adult Day Services**  
Brittany B. Botelho, MHA, LSW  
Executive Director  
250 Elm Street,  
New Bedford, MA 02740  
Phone: 508-997-1441  
[www.piadhc.org](http://www.piadhc.org)  
Caregiver Grant Funded by Title III-E  
of O.A.A. Sponsored by Coastline Elderly



**SUBSCRIBE TO SENIOR SCOPE**

You can have a one year subscription (12 issues) of the print edition of Senior Scope delivered to your door for \$18.


Mail your check made payable to "Coastline" (not "Senior Scope") to 863 Belleville Ave., New Bedford, MA 02745, Att. Senior Scope. Please include your full name, and mailing address.

Now Accepting Applications

**Melville Towers**  
508-993-3077  
[melville@peabodyproperties.com](mailto:melville@peabodyproperties.com)  
[www.peabodyproperties.com](http://www.peabodyproperties.com)  
850 Pleasant Street  
New Bedford, MA  
Hours: 8am - 4:30pm  
Monday - Wednesday - Friday

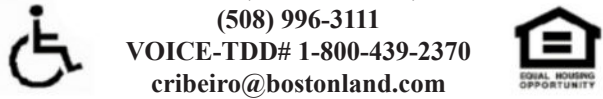
- 1 & 2 Bedrooms
- Beautiful Common Areas including community room, hair salon and laundry facility
- 24-Hour Emergency Maintenance
- On-Site Professional Management
- On-Site Parking
- Wide range of resident services programs and social activities

Housing for 62 yrs+ & handicapped & disabled person. Rent based on 30% of adjusted gross income.

Privately owned building in the North End of New Bedford. Taber Mill is now accepting applications for bright 1 & 2 bedroom apartments. Specially designed for people 62 years old and over and for handicapped and disabled persons who are 18 years old and over. Rent based on 30% of adjusted income. Income requirements, please call for more info.

217 Deane Street, New Bedford, MA 02746  
(508) 996-3111  
VOICE-TDD# 1-800-439-2370  
[cribeiro@bostonland.com](mailto:cribeiro@bostonland.com)





# Community





**ST. MARY'S SCHOOL, NEW BEDFORD 1968:** Students present their heartfelt Valentine messages at St. Mary's School in New Bedford for Valentine's Day 1968. (Photo courtesy of Spinner Publications.)

District Attorney Tom Quinn and the US Attorney's Office will host a Free Luncheon and Presentation on Scams, Fraud and Abuse for our Seniors of Bristol County.

"Protecting Seniors from Abuse and Exploitation is One of our Top Priorities."

**Venus de Milo**  
75 Grand Army Hwy, Swansea, MA 02777  
Friday February 21, 2025  
11:30am - 2pm

   
Thomas M. Quinn III

RSVP To Reserve Your Spot  
508-961-1972 or  
Brian.Rose@mass.gov  
We look forward to seeing you there!

## DA's office to hold free event for seniors

Bristol County District Attorney Thomas M. Quinn III and his office are sponsoring an event for older adults to present information on scams, fraud and abuse they need to know.

The event, which includes lunch, is free for seniors living in Bristol County.

The event will be held from 11:30 a.m. to 2 p.m. on Friday, Feb. 21 at the Venus de Milo in Swansea.

Lunch will be served at noon followed by a presentation by DA Quinn, the US Attorney's Office, and the Internal Revenue service. There may also be additional speakers.

To reserve your seat, RSVP to Brian Rose by calling 508-961-1972 or emailing [Brian.Rose@mass.gov](mailto:Brian.Rose@mass.gov).

## Artificial Intelligence continued...

incentivizing commercial surveillance to enabling fraud and impersonation to perpetuating illegal discrimination."

AI is not exempt from laws on the books, the FTC said, noting that those using AI systems "have an obligation to abide by existing laws, including the competition and consumer protection statutes that the FTC enforces."

In particular, the FTC notes that AI requires a massive amount of data for the training processes used to improve its language models and said it has provided guidance to businesses to protect privacy of consumers and sued or issued complaints if they "failed to abide by their legal obligations."

The oversight is important but people also need to know how to protect themselves from scams using AI.

"It used to be so easy to identify scams because the grammar was horrible. It had the wrong tense or the wrong word....," said Dale Senechal of Senior U, an organization that offers technology classes to older adults. "Now they're grammatically correct, using more recent logos from a company and grabbing an actual footer that might be on the real (webpage)."

That's because AI has become more sophisticated, Senechal noted, which makes it harder to determine what is real and what is fraud. New technology can create images to mimic real communications from your bank, or capture and use the voice of a trusted relative to call and ask for financial support.

"If you think it's a scam, treat it as if it is," Senechal advises. And then verify the information by calling the person at a number you know is correct or checking a favorited url for your bank or other organization.

Another example, Senechal said, is letting any phone call go to voicemail if you don't recognize the number or caller ID. "If they can't leave me a voice

mail, it's not worth my time," he said about his own decision to do this.

Whatever choice others make, he stresses never to use the link or number provided by the potential scammer.

Even with new sophisticated AI-driven attacks, taking a breath and using common sense can help everyone avoid being scammed.

"(Scams) are designed to make you panic and panic and commonsense don't go hand-in-hand," he said. "They're opposite."

For example, a text message that says thank you for renewing your geek squad membership for some enormous sum and then gives you a link to use is meant to get you to click that link in a panic to contest a payment that you never approved.

As in the prior example, Senechal said, you need to go to sources you know first. In this case that means checking your bank account from your own saved information first.

"Don't assume that it's real. Assume that it's probably not," he said.

As extra precaution he also recommends that all of your subscription renewal dates are marked on a calendar so you have easy access to that information when faced with a fake renewal message.

Despite the risks, Senechal is a strong believer in the power of AI to help older adults.

In SeniorU classes, he helps people tap this power, explaining how it can be used to help people know what questions to ask their doctor when they receive a new diagnosis. It can also help someone plan a talk to give to their garden club or plan a trip to a new location.

"Don't be afraid to explore with it," he said. Check out SeniorU classes on artificial intelligence on their website at [www.senioru.com](http://www.senioru.com).

## What is AI?

Senior Scope asked AI, specifically OpenAI's free ChatGPT-4 version, how they would explain the development of artificial intelligence in 150 words or less. Here is their unedited, full response.

"Artificial Intelligence (AI) began in the 1950s when scientists started designing computers to mimic human thinking. Early AI focused on solving math problems and playing games like chess. Over time, AI evolved, becoming more advanced as computers became faster and smarter.

Today, AI helps in many everyday ways—like virtual assistants (Siri or Alexa), recommendations on Netflix, and tools like GPS that give driving directions. It's also used in healthcare, helping doctors diagnose illnesses and creating reminders for medications.

AI now learns patterns from large amounts of data, making it more capable of understanding speech, recognizing faces, and even holding conversations. It's not perfect and still needs humans to guide it, but AI continues to grow, improving life by solving problems and making tasks easier.

It's a powerful tool, not a replacement for people, and it's here to support, not take over."