



SIPPICAN SOUNDINGS

News from the Marion Council on Aging
August 2021



The Council on Aging's mission is to advocate on behalf of Marion's Older Adult population and to strive to enhance quality of life in the community by providing educational, recreational and cultural programs and activities.

Special Events

The Greatest Generation: A Tribute to the Heroes of WWII
Monday, August 2nd 7:00 p.m.
Presented on Comcast 9 and Verizon 36

Small Planet Dancers will present a program that focuses on the people who served our country during WWII. They will bring people back to the Big Band era and start off the program with a patriotic military formation dance honoring all the branches of our military. This 90-minute program commemorates the history of the war through routines set to Big Band Music and performed in authentic military and 1940's dress. Included are readings about the Tuskegee Airmen, the Navajo Code Talkers and the 442nd Infantry. Additionally through live streaming, the performers discuss the routines, share personal stories of their interest in World War II and relate the impact of the war back home. The program will be repeated on August 6th, 9th, 13th, 16th, 20th, 23rd, 27th & 30th on our public channel, Comcast 9 and Verizon 36 at 7:00 p.m.



Pizza & Movie

Thursday, August 5th Noon

Join us for pizza and a movie. Get ready to watch *Yesterday*. After an accident during a global blackout, a man wakes up to discover that The Beatles have never existed. Performing songs by the greatest band in history to a world that has never heard of them, he becomes an overnight sensation.

Lunch is served at Noon & reservations are required 508-748-3570. Please consider a donation of \$5.00 for lunch, but this is just a suggestion. We do not want to exclude anyone from joining us due to cost, as we encourage everyone to get out and enjoy.

Paint Party with Lidia

Thursday, August 12th

1:00 p.m.—3:00 p.m.

Come enjoy some time with friends and have fun while making a beautiful work of art that you will be able to take home with you. Cost of the class is \$20.00 and includes everything that you will need. Reservations are necessary. Call 508-748-3570.



Heart to Home Luncheon
Tuesday, August 17th Noon

For over 25 years Heart to Home has been creating quick and delicious meals with seniors in mind. Heart to Home is visiting the Marion Council on Aging and putting on a full course luncheon. Space for this event is limited, reservations are a must. Call 508-748-3570 to register to attend. Sign ups begin on August 3rd.



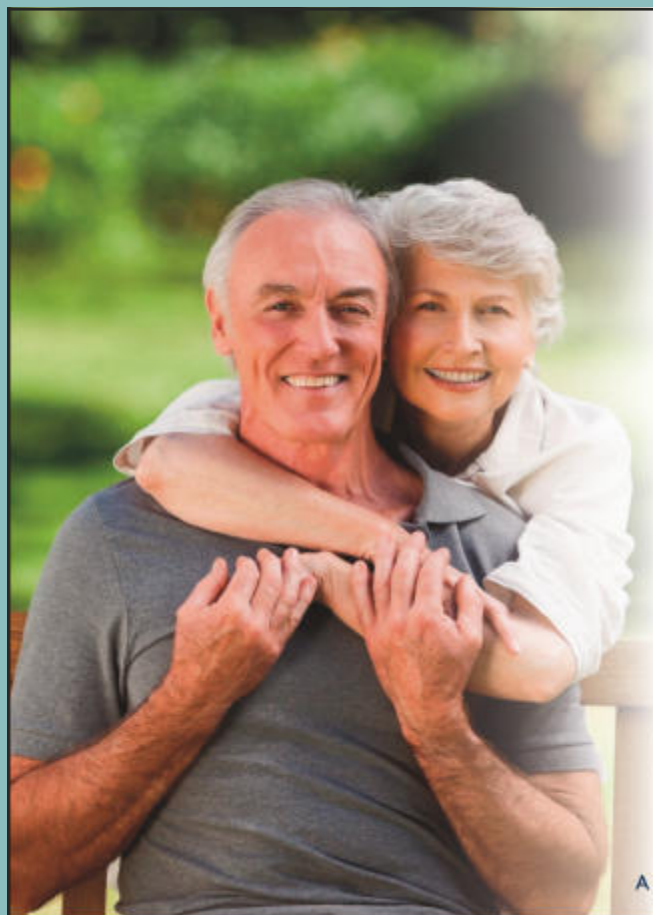
Ask A Doctor & Pharmacist
Friday, August 20th 10:15 a.m.

When your appointments seem shorter and doctors are pushed to deal with electronic records as well as responding to your needs, you might find you do not always get your questions answered. This meeting will let you get those questions answered. You can submit questions in the box at the COA office entrance. Note that these sessions will deal with questions in a broad manner— they are not intended to replace your doctors' advice, as they know many details about you that Dr. Hoffer will not know. This way, many people may benefit from each answer. Also joining us on this day will be Paula Evans of the Mass College of Pharmacy and Health Sciences to answer any medication related questions.



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COA Office Hours:
Monday - Friday
9:00 a.m. - 3:00 p.m.
465 Mill Street
Marion, MA 02738
508-748-3570

This agency and its programs are funded (in whole or in part) by a grant from Coastline Elderly Services, Inc., Massachusetts Executive Office of Elder Affairs and the Federal Administration for Community Living.



Looking for Resources? Try Options Counseling

What are Options Counseling services?

Options Counseling is a free program that guides adults age 60 and older, families and caregivers through resources that can help them remain in the community. An Options Counselor will work with you to meet your individualized goals, including your present or future planning needs. They can provide counseling to you, whether you're currently at home, in the community, or in a hospital or facility setting.

The program is part of the Aging and Disability Consortium of Southeast Massachusetts (ADRC), which partners with Independent Living Centers to assist people with disabilities of any age, and can assist with connecting you with a local partner to receive Options Counseling Services.

What will the Options Counselor do?

The Options Counselor may assist with setting up services that may be available to you through Coastline or provide you with local resources. The Options Counselor will follow-up to ensure that you have been connected with resources, to make referrals if needed, and ensure that no further needs have been identified prior to closing the referral.

Below are a few examples of what an Options Counselor may assist you with:

- They may provide you with information regarding what funding may be available to provide resources.
- They may provide you with resources for assistive devices or supports to assist you in the community.
- They can connect consumers who are looking to leave a facility with homecare services through Coastline, such as home-delivered meals, home-making, or personal care.
- They can provide resources to families, including local Shine Counselors to assist with completions of applications for Mass Health or lists of Assisted Living Facilities.

How do I make a referral for services?

A referral can be made through Coastline's Information and Referral Department at 508-999-6400.

The Information and Referral Specialist will take some information down, such as contact information, and place a referral to the Options Program. You will then be contacted by an Options Counselor.

Prescription Advantage

I am in the "donut hole". What can I do??

If you have reached or are about to reach that gap in your Part D plan, the Commonwealth's Prescription Advantage program can help. For individuals with an annual income less than \$38,640 (single) or \$52,260 (married), Prescription Advantage can lower your co-payments while in this gap. There is no premium for this state-sponsored pharmacy assistance program. Call today for more information at 1-800-243-4636. You can also learn more online at

www.prescriptionadvantagemma.org

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
2 10:00 a.m. Yoga, free 11:00 a.m. Literature Seminar	3 9:00 a.m. Strength & Conditioning, free 10:30 a.m. Meditation 7:00 p.m. The Greatest Generation	4 9:00 a.m. Barre Fitness Class, \$5 1:00 p.m.—2:00 p.m. Memory Café 1:00 p.m.—3:00 p.m. Nursing Clinic	5 9:00 a.m. Tai Chi 12:00 p.m. Pizza & a Movie, registration Required, \$5	6 9:00 a.m. Zumba, \$6 12:30 p.m. Strength & Conditioning, free
9 10:00 a.m. Yoga, free 11:00 a.m. Literature Seminar 12:30 p.m.—2:30 p.m. Basket Weaving, registration required, \$15	10 9:00 a.m. Strength & Conditioning, free 10:30 a.m. Meditation	11 9:00 a.m. Barre Fitness Class, \$5 1:00 p.m.—2:00 p.m. Memory Café 1:00 p.m.—3:00 p.m. Nursing Clinic 9:00 a.m.—11:00 a.m. 1:00 p.m.—4:00 p.m. Sharps Collection	12 9:00 a.m. Tai Chi 1:00 p.m.—2:00 p.m. Memory Loss Support Group 1:00 p.m.—3:00 p.m. Art Class, registration required, \$20	13 9:00 a.m. Zumba, \$6 12:30 p.m. Strength & Conditioning, free
16 10:00 a.m. Yoga, free 11:00 a.m. Literature Seminar	17 9:00 a.m. Strength & Conditioning, free 10:30 a.m. Meditation 12:00 p.m. Lunch with Heart to Home, registration required	18 9:00 a.m. Barre Fitness Class, \$5 1:00 p.m.—2:00 p.m. Memory Café 1:00 p.m.—3:00 p.m. No Nursing Clinic	19 9:00 a.m. Tai Chi 4:00 p.m.—7:00 p.m. An Evening on Sippican Harbor	20 9:00 a.m. Zumba, \$6 10:15 a.m. Ask a Doctor 12:30 p.m. Strength & Conditioning, free 1:00 p.m. Lecture: Reptiles & Raptors
23 10:00 a.m. Yoga, free 12:30 p.m.—2:30 p.m. Basket Weaving, registration required, \$15	24 9:00 a.m. Strength & Conditioning, free 9:30 a.m. Wang Theatre Trip 10:30 a.m. Meditation	25 9:00 a.m. Barre Fitness Class, \$5 1:00 p.m.—2:00 p.m. Memory Café 1:00 p.m.—3:00 p.m. Nursing Clinic	26 9:00 a.m. Tai Chi 1:00 p.m.—2:00 p.m. Memory Loss Support Group	27 9:00 a.m. Zumba, \$6 12:30 p.m. Strength & Conditioning, free
30 10:00 a.m. Yoga, free 1:00 p.m. Bingo, \$5	31 9:00 a.m. Strength & Conditioning, free 10:30 a.m. Meditation 1:00 p.m. Ice Cream Social, registration required	Returning in September: Mahjong: Tuesday, 1:00 p.m.—3:00 p.m. Beginning September 7 th . Do you like to play Mahjong? Do you want to learn how? Instruction available, all skill levels welcome. 2021 cards will be needed. Duplicate Bridge: Thursday, 1:00 p.m.—3:30 p.m. Beginning September 9 th . Duplicate bridge for the intermediate player. Call MJ at 508-748-6688 to register to play. \$2.00		

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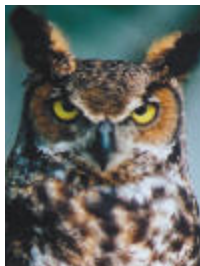
Special Events (continued)

New England Raptor & Reptile

Friday, August 20th 1:00 p.m.

Come learn the natural history, ecology, biology and management of native birds of prey using live raptors and artifacts such as skulls and feathers.

This workshop is funded in part by a grant from the Marion Cultural Council, a local agency supported by the Massachusetts Cultural Council, a state agency.



Ice Cream Social

Tuesday, August 31st 1:00 p.m.

Come out and enjoy everyone's favorite summer treat with your friends at the Council on Aging. Please register by calling 508-748-3570.



Cape Cod Canal Cruise

Thursday, September 9th 11:15 a.m.

Enjoy a 90 minute cruise along the Cape Cod Canal while listening to a commentary about the history and points of interest. Prior to boarding the boat we will stop at Marc Anthony's La Pizzeria in Onset. Cost of the cruise is \$13.00 and you will also be responsible for the cost of your lunch. Seating is limited and sign ups begin on August 12th.



Message from Marion Police



Beware of the "Zoom phishing emails"

By: Chief Richard B. Nighelli, Marion Police Department

First, on behalf of the Men and Women of the Marion Police Department we hope you had a great 4th of July. This month I'd like to make you aware of one of the top phishing emails scams. Here's how it works:

You receive an email, text, or social media message with the Zoom logo, asking you to click on a link because your account is suspended or you missed a meeting. Your initial thought may be to click on the link to re-activate your account or to hopefully catch some of the meeting that you believe you are missing. However, then you remember reading the August COA newsletter and Chief Nighelli said "Never Ever click on links in unsolicited emails, texts, or through social media messages!"

Clicking on these links can allow criminals to download malicious software onto your computer to access your personal information to use for identify theft or search for passwords to hack into your other accounts.

If you believe that there may be a problem with your account, visit Zoom's real website at [Zoom.us](https://zoom.us) and follow the steps for customer support.

If you are a victim of identity theft go to the Federal Trade Commission's website at www.Identitytheft.gov to report identify theft and create a personal, step by step recovery plan.

As always, if you have any questions please contact the Marion Police Department and an Officer will assist you.

Tai Chi

A new session of Tai Chi instruction will begin on August 5th. Space is limited. Call 508-748-3570 for availability.

What is a Trust?

By: Brandon C. Walecka, Esq.

Walecka Law, P.C.

774-203-9003

Brandon@WaleckaLaw.com

I often hear from prospective clients who ask, “What is a Trust?” A trust essentially is an agreement between two or more people to hold assets (e.g., a house, bank account investment, etc.) for the benefit of someone else—for the benefit of a beneficiary. So, it is a document, and a legal document at that.

I like to use the analogy that you should think of a trust as a basket, and in most cases the trust is not working for you unless you actually place some of your assets into that “basket.” Estate planning attorneys call that “funding the trust.” Sometimes I meet with a prospective client who did planning previously but the trust is only partially or incompletely funded. The failure to properly fund the trust can have unintended consequences for you and your loved ones, such as probate upon your passing (a costly, public, and lengthy court process), increased taxes, unintended individuals inheriting assets, and other consequences.

People who choose to create trusts do so for different reasons and therefore, I customize and personalize my draft of each trust for each particular client. Some common reasons why an individual would create a trust include: to avoid probate; to wipe out or minimize estate taxes; to protect assets from the cost of long-term care; to protect the assets from their children’s creditors, or divorce; or for special needs children and special needs planning.

There is a vast range of different types of trusts. For example, there are revocable trusts and irrevocable trusts. Most revocable trusts allow the creator (you) to retain control over the assets you put into your trust. Whereas an irrevocable trust, in contrast, surrenders some level of control for intended reasons, such as reducing taxes or protecting from the cost of long-term care.

As you can see, a lot goes into creating a trust and determining what type is appropriate for each person. Consult a qualified estate planning attorney so you have peace of mind that you have created a plan that accomplishes your goals.

The information contained in this article is not intended to make you an expert on estate planning nor is this article intended to replace the need for the advice of a professional. Rather, this article is simply intended to provide a basic understanding of why estate planning is important for everybody and a basic understanding of some of the more common estate planning tools. This article does not constitute legal advice.

Legal Consultations

We are very fortunate to have two highly respected attorneys that offer free legal consultations to the senior community in Marion. Attorney Harry Beach and Attorney Brandon Walecka will be available to offer free phone consultations to discuss any legal questions you may need help with.

Marion Community Fund

Applications will be available soon for qualified Marion residents to receive relief on their property taxes through the Marion Community Fund from the Community Foundation of Southeastern Massachusetts. The deadline is early October. Call the Council on Aging at 508-748-3570 for more information.

Health & Wellness

Dental Cleanings

Mobile Dental Hygiene Services

Teresa Simison, RDH, MSDH

Andrea Read, RDH, MSDH

This service provides consumers with a dental hygienist that travels to the Marion COA with a mobile dental unit providing dental cleanings, screenings, oral health information and education, including denture adjustments and cleanings. To schedule your appointment, call 508-827-6725.

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An Evening on Sippican Harbor
August 19th

4:00 p.m.—7:00 p.m.

The Friends of the COA will be hosting a special event to raise funding for a pavilion dedicated to the Community of Marion.

Tickets available now.

Music—Food—Fun



Second Annual Yard Sale

October 9th

Mark Your Calendar!

So it is time to clean out those closets, attics, garages & basements. No clothing, shoes or large furniture can be accepted. Any questions call 508-748-3570. Drop off hours are Monday-Friday 9:00 a.m.—2:00 p.m. Absolutely no dropping off after hours. Final day to donate is Friday, October 1st.

The Marion Council on Aging assures that no person shall, on the basis of race, color, national origin or income be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity receiving Federal financial assistance, as required by Title VI of the Civil Rights Act of 1964, as amended, and the Civil Rights Restoration Act of 1987 (P.L. 100.259), and federal Executive Order 12898 (Federal Actions to Address Environmental Justice in Minority Populations and Low Income Populations). Further the Marion Council on Aging will make every effort to ensure nondiscrimination in all of its programs and activities, whether they are federally funded or not, and that services and benefits are fairly distributed to all people.

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