



SIPPICAN SOUNDINGS

News from the Marion Council on Aging
November 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.

Festival of Trees

November 27th—December 10th

Benjamin D. Cushing Community Center

*Opening Reception— Saturday, November 27th
1:00 p.m.—3:00 p.m.*

Organizations, businesses, community groups or interested individuals are invited to sponsor and decorate a tree for this year's festival. Five foot, pre-lit trees will be made available to participants. Raffle tickets will be sold for a chance to win a decorated tree, and on December 10th at Noon, winners will be drawn.

At the festival reception there will be an artisan sale, music, refreshments and basket raffles.

For more information, to sponsor a tree or donate a basket please contact Karen Gregory at 508-748-3570. Deadline to register for sponsorship of a tree is November 15th.

Baskets may be donated up to 3:00 p.m. on Tuesday, November 23rd.

Sponsored by the Friends of the Marion Council on Aging to benefit The Parks Project at the Community Center.



Special Events

Fall Cuttings: Create Beautiful Beginnings with Diane Cook
Monday, November 8th 1:00 p.m.

As we trim, cut and clear our outdoor plantings, we can prepare something beautiful for our indoor environments. There are many ways to create new plants for you to enjoy while the winter is upon us. This workshop will demonstrate how this is done with cuttings from the COA window boxes, indoor plants, and some of our indoor plants. You will learn various ways to propagate new plants from those trimmings we all throw away. "Parting is such sweet sorrow," but it does not have to be.

Southeast New England Maritime History and its Shipwrecks
Monday, November 15th 9:00 a.m.

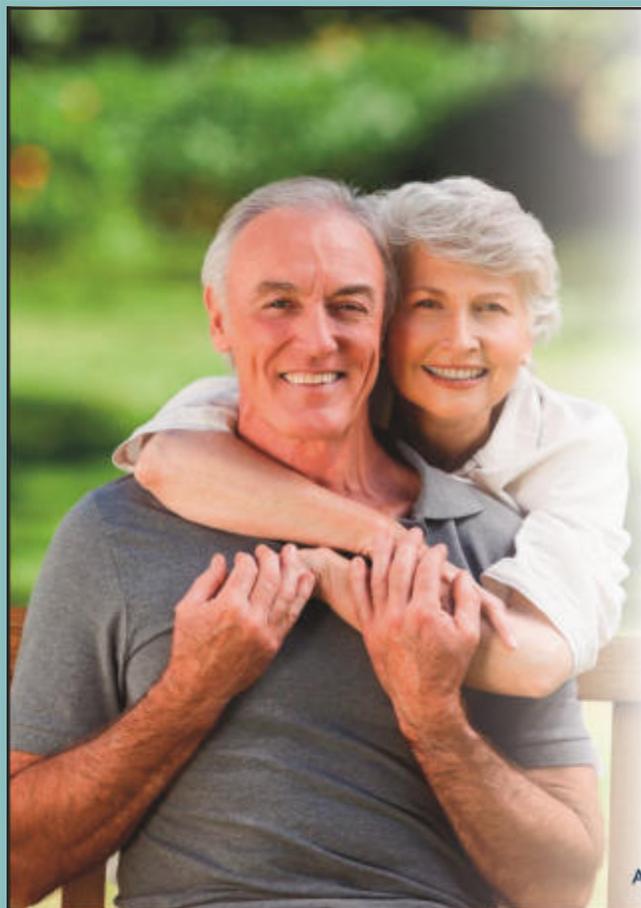
The U.S. Atlantic Coast has historically been active in the shipping of cargo north and south as well as across the Atlantic. Prior to the Cape Cod Canal, Southeast New England was a barrier that ship captains were challenged to transit...and these waters remain a challenge. Vineyard Sound Lightship, at the entrance to Buzzards Bay, was an important navigational aid for many years and was lost in the 1944 Hurricane. Another wreck, a rumrunner, sank after her crew were murdered. Even a trans-Atlantic liner had a serious incident nearby. Buzzards Bay and surrounding waters have a variety of shipwrecks, from a Spanish American warship to some recent fishing vessels. Arnold Carr, Senior Marine Biologist, has explored and surveyed sea beds via SCUBA, sonar and submersibles. He has found many notable shipwrecks including three that are on the National Register. This fascinating lecture and slide show will start with a continental breakfast with the presentation beginning shortly thereafter. Register for this program by calling 508-748-3570.





ATRIA FAIRHAVEN
Discover Exceptional Senior Living
391 Alden Rd. • Fairhaven, MA
508.994.9238
www.atriafairhaven.net

THIS SPACE IS
AVAILABLE



Rest assured that they'll receive the best of care at Sippican Healthcare Center.

- Exceptional **short-term** rehabilitative care.
 - Highest quality **long-term and respite** care.
 - **Specialized** programs tailor-made by physicians.
 - Personalized **therapy systems** - PT, OT and Speech.
 - **Comprehensive care** for patients suffering with COPD and respiratory distress.
 - **Newly renovated** facility features redesigned resident rooms, bathrooms and common areas.
- 123 bed, family owned & operated skilled nursing facility
 - Joint Commission Accredited & Medicare Certified
 - Accepts most HMO's, Medicare and Commercial Insurance

15 Mill Street, Marion, MA
(508) 748-3830
www.whittierhealth.com



A MEMBER OF THE WHITTIER HEALTH NETWORK: DEDICATED TO YOUR WELL-BEING

Member, Southcoast Physicians Network Inc. - Post Acute Care Program

Special Events Continued

Council on Aging Board:

Harry Norweb, Chair
Caroline Bolick, Secretary
Eric Pierce, Treasurer
Barbara Brown
Madeline Cooke
Dianne Cosman
Margaret Gee
Nancy Moore
Paul Naiman
Lenka Nolan
Helen Westergard

Affiliate Board Members:

Merry Conway
Jeanne Daly
Frank McNamee
Joseph Napoli
George Pina

Council on Aging Staff:

Karen Gregory, Director
kgregory@marionma.gov
Mike Poznysz, Transportation
Coordinator
mpoznysz@marionma.gov
Linda Jackvony, Program
Coordinator
ljackvony@marionma.gov
Gloria Solano, Outreach
Coordinator
gsolano@marionma.gov
Paul Garib, Van Driver
Norman Johnson, Van Driver

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 Coast-line Elderly Services, Inc., Massachusetts Executive Office of Elder Affairs and the Federal Administration for Community Living.

Cooking Demonstration with Linda Medeiros

Tuesday, November 16th Noon

Linda Medeiros will be on hand to whip up a quick appetizer and offer suggestions on what to do with all of that leftover turkey. There is a \$5.00 suggested donation for this program. Call 508-748-3570 to register.



Trip to Cape Cod Mall, Christmas Tree Shop and Trader Joe's

Thursday, November 18th 10:00 a.m.

Enjoy the mall, get some lunch and spend the afternoon at Christmas Tree Shop and Trader Joe's. Sign ups begin on November 8th. Call 508-748-3570.

Ask A Doctor

Friday, November 19th 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 anonymous questions in the box at the COA office entrance.



Holiday Fraud Prevention

Friday, November 19th 1:00 p.m.

Join Robin Putnam from the Massachusetts Office of Consumer Affairs and Business Regulation & Danielle Bass from the Better Business Bureau for a discussion on topics such as: Black Friday shopping tips, return policies, defective merchandise, warranties, lost or stolen packages, gift certificates, credit card skimming devices and how to spot them, and identity theft and fraud prevention.

Old Colony Manicures

Monday, November 22nd 9:30 a.m.

We will be getting a complimentary manicure from the Cosmetology students. Beautiful nails just in time for the Thanksgiving Holiday. Call 508-748-3570 beginning November 8th to reserve your spot.

Bingo

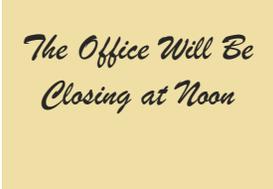
Monday, November 29th 1:00 p.m.

Try your luck in this game of chance. Cost to play is \$5.00 for a standard pack of play, \$1.00 coverall & \$1.00 50/50 game.



Open Enrollment

Open enrollment is from October 15th—December 8th. This is the time of year to review and change your Medicare coverage for 2022. If you would like help understanding upcoming changes and options, a SHINE counselor can help. Call 508-748-3570.

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY |
|---|--|--|---|---|
| 1 10:00 a.m. Yoga, free | 2 9:00 a.m. Strength & Conditioning, free 10:30 a.m. Meditation 1:00 p.m.—3:00 p.m. Mah Jong | 3 9:00 a.m. Tai Chi 12:00 p.m.—2:00 p.m. Memory Café 1:00 p.m.—3:00 p.m. Nursing Clinic | 4 9:00 a.m. Tai Chi 12:00 p.m. Soup's on 1:00 p.m.—2:00 p.m. Memory Loss Support Group 1:00 p.m. Bridge, \$2.00 | 5 9:00 a.m. Zumba, \$6 12:30 p.m. Strength & Conditioning, free |
| 8 10:00 a.m. Yoga, free 1:00 p.m. Lecture | 9 9:00 a.m. Strength & Conditioning, free 10:30 a.m. Meditation 1:00 p.m.—3:00 p.m. Mah Jong | 10 9:00 a.m. Tai Chi 12:00 p.m.—2:00 p.m. Memory Café 1:00 p.m.—3:00 p.m. Nursing Clinic | 11  | 12 9:00 a.m. Zumba, \$6 12:30 p.m. Strength & Conditioning, free |
| 15 9:00 a.m. Lecture 10:00 a.m. Yoga, free | 16 9:00 a.m. Strength & Conditioning, free 10:30 a.m. Meditation 12:00 p.m. Cooking Demonstration 1:00 p.m.—3:00 p.m. Mah Jong | 17 9:00 a.m. Tai Chi 12:00 p.m.—2:00 p.m. Memory Café 1:00 p.m.—3:00 p.m. Nursing Clinic | 18 9:00 a.m. Tai Chi 10:00 a.m. Trip 12:00 p.m. Soup's on 1:00 p.m.—2:00 p.m. Memory Loss Support Group 1:00 p.m. Bridge, \$2.00 | 19 9:00 a.m. Zumba, \$6 10:15 a.m. Ask a Doctor 12:30 p.m. Strength & Conditioning, free 1:00 p.m. Holiday Fraud Prevention |
| 22 9:30 a.m. Trip to Old Colony 10:00 a.m. Yoga, free | 23 9:00 a.m. Strength & Conditioning, free 10:30 a.m. Meditation 1:00 p.m.—3:00 p.m. Mah Jong | 24  | 25  | 26  |
| 29 10:00 a.m. Yoga, free 1:00 p.m. Bingo, \$ \$ \$ | 30 9:00 a.m. Strength & Conditioning, free 10:30 a.m. Meditation 1:00 p.m.—3:00 p.m. Mah Jong | <div style="border: 1px solid black; padding: 10px;"> <p>DUPLICATE BRIDGE: Duplicate Bridge for the intermediate player is held every Thursday at 1:00 p.m., cost is \$2.00. For more information or to sign up call M.J. Wheeler at 508-748-6688.</p> </div> | | |

ADT-Monitored Home Security
Get 24-Hour Protection From a Name You Can Trust

- Burglary
- Flood Detection
- Fire Safety
- Carbon Monoxide

ADT Authorized Provider | SafeStreets | 1-855-225-4251

WE'RE HIRING
AD SALES EXECUTIVES

BE YOURSELF. BRING YOUR PASSION. WORK WITH PURPOSE.

- Work-Life Balance
- Full-Time with Benefits
- Serve Your Community
- Paid Training
- Some Travel



Contact us at: careers@4lpi.com | www.4lpi.com/careers

Health & Wellness

Podiatry Clinic

Dr. Erik Henriksen, D.P.M. visits the Community Center to provide podiatry services. Please call 508-748-3570 to schedule your appointment.

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 for November 15th, call 508-827-6725.

Public Health Nurse

Lori Desmarais, Public Health Nurse for the Town of Marion is available on Wednesdays from 1:00 p.m.-3:00 p.m. for routine immunizations, blood pressure & blood sugar readings as well as home visits. You may contact Lori at 508-748-3507 or ldesmarais@marionma.gov.

George E. Curtis Charitable Trust

This trust is administered by Coastline and is designed to help seniors living in Marion who are having difficulty paying for fuel. This is a one-time payment for fuel assistance and benefits seniors 60 years of age or older who live on fixed incomes. Fuel assistance may be provided for oil, gas, electric, propane or other fuels. Call Gloria Solano for more information, 508-748-3570.

Memory Cafe

Wednesdays

12:00 p.m.—2:00 p.m.
Programming for individuals with Alzheimer's or other memory loss, with their care partner, family or friends in a safe, supportive and engaging environment.

Caregivers

Memory Loss Support Group
Thursdays—November 4th & 18th
1:00 p.m.—2:00 p.m.

This support group, led by Carol McAfee, LPN, CDP of Community Nurse Home Care, is designed for those in a caregiving role for loved ones afflicted with Memory Loss.

Tai Chi

We now offer two Tai Chi classes, on Wednesday & Thursday. They run on a 4 week session, where what you learn one week is built upon the following week. Registration is required to participate. Thanks to a grant from Coastline and the Massachusetts EOE and the Federal Administration for Community Living these classes will now be free of charge. Donations will be accepted to sustain programming beyond the grant cycle. Call 508-748-3570 to register.

Adult Incontinence Products

We have a number of items that have been donated to the Council on Aging. If you are in need of any such items, give us a call and we will be happy to match you up with the items that would work best for you.

Soup's On

There is no meal that evokes such fond memories as a bowl of homemade soup that heals the body and spirit. Karen & Mike are thrilled to be back in the kitchen serving up some of your favorite soups. Registration 48 hours in advance is necessary, call 508-748-3570. Please consider a donation of \$5.00 for each 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 a nice, homemade lunch. You will have the option to dine in or take out. Served at Noon.

November 4th— Minnestrone
November 18th—Clam Chowder



Art Show

Small Picture & Craft Show
October 27th—December 29th

Join us for the opening reception that will take place during the Festival of Trees, where the artists will be on hand. These works will make great holiday gift items.



Why You Shouldn't Co-Sign Your Grandchildren's Student Loans

By: Brandon C. Walecka, Esq.

Walecka Law, P.C.

774-203-9003

Brandon@WaleckaLaw.com

With the average cost of higher education ranging from \$25,000 to \$50,000 a year, it is understandable why many grandparents want to help their grandchildren pay for college. In some cases, a would-be college student may ask their grandparent with good credit for help.

Generally, federal student loans do not require co-signers, but private student loans typically do. Sometimes the parents do not have good enough credit or are not willing to co-sign, so a loving grandparent steps in.

While they may have the best intentions, most of the time, grandparents should decline when asked to co-sign a student loan. Here's why:

- The loan will show up on a grandparent's credit report and can have an impact on their ability to borrow money for their own benefit (e.g., re-finance a mortgage, get a loan on a vehicle);
- Late payments can negatively affect the grandparent's credit scores and subject them to collection calls, lawsuits, and potential wage garnishments or liens on bank accounts;
- If the grandparents take over the payments to preserve their good credit, the strain on their finances can endanger their retirement plans or savings;
- Such strain on their finances can cause grandparents to do without vital services such as prescriptions, medical procedures, and dental care;
- By co-signing for the student loan, the grandparents have made a gift to their grandchild. Such a gift means that the grandparent is ineligible for long-term (nursing home) Medicaid (MassHealth in Massachusetts) for five years following the gift. Thus, their generosity to their grandchild may adversely impact the grandparent should they need long-term care in the future;
- There may be gift tax implications by co-signing on the loan.

Another risk when co-signing for a grandchild is the possible consequences of a co-signing grandparent's death occurring with a remaining loan balance. Some private lenders have a clause in their loan agreement that makes the loan balance due immediately upon the death of a co-signer.

If you are a grandparent weighing the benefits and risks of cosigning, seek advice for a qualified professional before signing any paperwork to make sure that you do not inadvertently put yourself and your grandchild in a difficult position when helping your grandchild begin their adult lives.

Do you have a suggestion for a future article topic for Attorney Walecka? Reach out to him directly with a question or topic you think would be helpful to readers.

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.

Annie Maxim House, Inc. Housing Assistance Program

Does your home have a need for repairs that you cannot afford to fix? The Annie Maxim Housing Assistance Program may be able to help. The program provides funding for small home repairs in order to enhance the health, safety and quality of life for those 62 years of age or older. Projects are restricted budget wise to accommodate small vs. large repairs. Examples of past projects include: Repair of wooden steps, installing hand rails, funding a stair chair lift to access second floor bedroom, repair of broken window. If you experience financial hardship and have a need for a small home repair, please call the Annie Maxim House at 508-763-2494 for further information.

SAUNDERS DWYER

Home For Funerals

*“Our Family Serving
Your Family”*

508-758-2292

www.saundersdwyer.com



Chapman Cole & Gleason

FUNERAL HOMES ESTABLISHED 1862

2599 Cranberry Highway (Route 28), Wareham, MA 02571
(508) 295-0060 • www.ccgfuneralhome.com



- HOME CARE & PCA SERVICES
- CAREGIVER SUPPORT
- NUTRITION PROGRAMS
- VOLUNTEER OPPORTUNITIES
- MORE THAN 30 PROGRAMS

508-999-6400 • coastlinenb.org

Dedicated to Keeping the Heart in Home Care!

PERSONAL CARE, COMPANIONSHIP, HOUSEKEEPING, ALZHEIMER'S CARE,
DEMENTIA CARE, HOSPICE SUPPORT, MEDICATION REMINDERS,
TRANSPORTATION, HEALTHY MEAL PLAN & PREPARATION

24 Hour On Call Support

508-748-1331

www.TenderHeartsCare.com



Marion Antiques

APPRAISALS - FRANK McNAMEE
ON-SITE ESTATE SALES & AUCTIONS
ANTIQUES & ESTATES PURCHASED

335 Wareham Rd. (Route 6) Marion

748-3606

www.marionantiques.com
www.marionantiqueauctions.com

Marion's oldest and most reliable real estate company



CONVERSE COMPANY
REAL ESTATE

CONVERSE COMPANY REAL ESTATE

166 Front Street, Marion, MA 02738

508.748.0200

www.conversecompanyrealestate.com

AVAILABLE FOR A LIMITED TIME!

ADVERTISE HERE NOW!

Contact **Karen Fontaine**
to place an ad today!
kfontaine@4LPi.com or
(800) 477-4574 x6350

WE'RE HIRING

AD SALES EXECUTIVES

BE YOURSELF. BRING YOUR PASSION. WORK WITH PURPOSE.

- Work-Life Balance
- Full-Time with Benefits
- Serve Your Community
- Paid Training
- Some Travel



Contact us at: careers@4lpi.com | www.4lpi.com/careers

THIS SPACE IS AVAILABLE



Robin G Smith, LIA, BCPA

Licensed Insurance Advisor, Board Certified Patient Advocate

robin.g.smith@att.net

robingsmith.com

Insurance Advice and Advocacy for Seniors

Medicare

Consulting and Enrollment
Multiple Plans and Insurers, No Fee

888-363-3914

SUPPORT OUR ADVERTISERS!



Veterans Day Luncheon

Thursday, November 11th

We invite all Veterans, Active Duty Service Members, Spouses and their guest for a Soup & Sandwich luncheon. Please RSVP by Tuesday, November 9th.

Call 508-748-3570. Doors will open at 12:30 p.m.
Lunch will be served at 1:00 p.m.



Thank you



Thank you to all who donated items, purchased some treasures and those volunteers that helped set up and breakdown. We could not have done it without you. We are pleased to report that it was a resounding success! Proceeds will go to The Parks Project at the Community Center.



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.

Postage for this newsletter is
paid for through a grant from
The Executive Office of Elder Affairs.

PRRST STD
US POSTAGE PAID
ROCHESTER, MA
PERMIT NO. 115

Marion Council on Aging
465 Mill Street
Marion, Ma. 02738