THE SPIRIT OF BELLINGHAM

May 2024 Newsletter

From the Council on Aging

40 Blackstone Street • Bellingham, MA 02019 **Phone: 508-966-0398** • Fax: 508-966-5843

www.bellinghamma.org





2024 GARDEN SEASON IS UNDERWAY!

Here we grow again! The new growing season is upon us and already a "Spring Planting" has been done. (Thanks to volunteers pictured above.)

This would not be possible without the help of some really great volunteers, including about 10 high school students brought to the garden by teacher Carlos Costa.

(Continued on page 12)

HONORING & RECOGNIZING VETERANS IN MAY

The month of May holds many opportunities to salute our vets (and there are about 600 of them in Bellingham).

The VFW's National Day of Service begins on May 4... Armed Forces Day is May 18... the Memorial Day Parade is May 19... and Memorial Day itself is May 27.

You can find more about events/ celebrations on page 11.

Spiritual Book Club

LET'S READ & DISCUSS

It's 9am on a Monday, and folks are gathered for a weekly, 60-minute Zoom meeting to talk about a book they are reading.

The Spiritual Book Club is coming up on its fourth anniversary. It began, under the guidance of Josie Dutil (Senior Center Director) in October, 2020, during the COVID pandemic.

"We were concerned about isolation," explains Dutil, "people couldn't get outside. So we tried to offer them happiness and comfort within."

(Continued on page seven)

SENIOR CENTER

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Van Drivers:

Carl Malo, Kevin Knehr, Arthur Linnell, Ed Nugent, Bob Greenhalgh, Jack Stuart, Miguel Morillo, Marcia Mendell, Wayne Goodale, and Joe Alger.

LOOKING FOR THE RIGHT ASSISTED LIVING COMMUNITY? READ THIS:

Most people will make a few visits to an assisted living site before making a final decision. In many ways, it's like moving to a new town and choosing a home.

Your first meeting will likely take place with the sales manager who will probably offer some refreshments and try to learn about your situation and what you are looking for. This brief discussion (it shouldn't take more than about 20 minutes) will guide the sales manager in deciding which things to highlight on your tour.

A well-run tour isn't random. Apartments to look at and the entire route should be thought about ahead of time. These are often large buildings and it can feel disorienting if there is lots of wandering involved.

When the tour ends, you will go back to the room where you started to talk about pricing, availability, and any questions you may have. Overall, expect to spend about 60-90 minutes from start to finish

Nursing homes can feel busy with pagers and alarms and, of course, they feel more clinical. Still, do your best to get a sense of the comfort level of the residents; **trust your gut.**

(Continued on page four)

QUILLING

Presented by our Quilling Queen, aka Helen Whiting, you'll learn to produce fabulous pieces of art!

It's an art form that involves the use of strips of paper that are rolled, shaped, and glued together to create decorative designs. \$10 per person; helps pay for supplies.

9am until noon on Friday, May 10. Call ahead to reserve your spot!

GET YOUR NUTRITION CHECK UP!

Join us on Tuesday, May 28, at 11:30 a.m. to learn what contributes to malnutrition, its consequences and what to do about it. This session will include a three-question quiz to check your own nutrition status. Led by Tara Hammes, RD of the Massachusetts Councils on Aging, this lively session will share resources and ideas for next steps.

Please call ahead to let us know you'll be attending.

COUNCIL ON AGING MONTHLY REPORT

The COA provides support and leadership to our senior community through advocacy and by implementing educational, nutritional, recreational and wellness programs to meet their needs. **508-966-0398**

Our next public Board Meeting will be at the Center on May 14 at 11am

COA Officers and Board Members

Chair: Kay Page. Treasurer: Dave Dunbar. Secretary: Brenda Griffin. Board Members: MingMing He, Glenna Laverdiere, Tsune Roberts, Wendy Wright. Associate Members: Steve Racicot, Tina Arsenault.

Hello all,

Welcome May -- you are getting us closer to consistent warm weather and we are not only happy but are sooo ready! Spring cleanup in the yards is happening, decks are getting ready for the patio furniture and flowers bought awaiting the planting season -- how we look forward to the summer and enjoying the outdoors!

I want to wish all the mothers, the dad moms, aunt moms, grammy moms, sister moms and all the friend moms a very happy Mother's Day -- it does take a village! On a personal note, Happy Moms Day to my wonderful daughter, who is also an amazing woman. Mothers enjoy your special day -- you are all so deserving!

Memorial Day is the first official "cookout" so it has been said! We always hope for really good outdoor cookin' weather so we can gather and celebrate but I hope everyone takes a moment or two on Memorial Day to remember those who gave their lives so we can enjoy our celebrations and our many freedoms! All gave some and some gave all! Let's not forget!

We are very excited that our Ladies' Tea is about a week away and happy so many have signed up and will be there! We have a great day planned for you -- delicious little sandwiches, fun appetizers, yummy desserts, and surprise entertainment!!! Looking forward to seeing you May 7 at 1:00pm. Sign up by May 1.

Tuesday, May 14, at Coffee and Conversation, 9:30–11:00am we will have Meet the Candidates. It is such a great opportunity to meet those who are spending your money, and making decisions for you so plan to be at Meet the Candidates and ask the questions! It is a great opportunity for us to have a one-on-one! See you on May 14!

Remember, the COA is the eyes, ears and advocates for the senior community. If you have any suggestions, comments or concerns please call the Senior Center at (508)966-0398.

Thank you! Kay Page, Chair



NEWS BRIEFS

LADIES' TEA PARTY — Wear your hats, ladies! Come on Tuesday, May 7, at noon. \$5 includes sandwich, dessert, drinks, and entertainment. Reservations are requested by May 1, but there may be a spot or two still available after that.

COFFEE & CONVERSATION — Special this month... Meet the Candidates on Tuesday, May 14, at 9:30am. Bring your questions! C&C happens every Tuesday... and you are invited!

WELCOME BACK — Grab-and-Go lunches continue this month. PJ's Bar & Grill will be supplying the lunches. The same price at \$5 for Bellingham seniors (\$10 for non-residents). Tuesdays and Thursdays at 11:30am. Lunches are limited to 35, so please call a week prior to sign up.

WEAR RED, WHITE, AND BLUE -- It's always appropriate, and usually very chic. Because after all, what wearing red-white-and-blue really does is make you feel French, which might be a totally unpatriotic answer, but it sure is a fashionable one. Show the colors all day, Friday, May 24, at the Senior Center.

HEALTH FAIR — The Senior Center's Third Annual Health Fair will be on Friday, May 3, from 10am until 1pm. It's free and it's where you can get answers to your health questions. Be among the first 150 people to sign up and get a FREE lunch! Call now: (508) 966-0398.

iPads ARE AVAILABLE from the Senior Center. There's no charge and you can keep an iPad for up to 30 days. You can use it to explore the Internet, send emails, and visit Facebook. Ask for Terri or Lisa at the Welcome Desk.

THE RIGHT ASSISTED LIVING COMMUNITY (From page two)

Does the facility smell clean? If not, it may be because residents are not attended to in a timely manner. Do staff seem engaged and responsive working there? As said many times before: happy staff equals happy residents.

The first visit is about getting a *feel* for a community. If you are busy taking notes or ticking through a list of prepared questions, you are likely to miss the more subtle (but important!) aspects — aspects which require engaging all five of your senses.

You can get answers to all your specific questions about pricing, availability, level of care, staff turnover, etc., after your initial visit. But none of that will even matter if your overall gut impression is not positive. Use your first visit to soak it all in.

Visit only one place per day, and certainly no more than two. Otherwise, they can all start to blend together in your mind. Of course, if you are visiting from out of town for just a few days you may have no choice. But try to spread visits out when possible.

Try to make eye contact with the people you encounter on your tour. When possible, stop and chat with them, whether they live there or work there. You can learn a tremendous amount about what a community is like by spending a minute or two engaging with residents and staff.

Choosing an assisted living or nursing home is a big decision. After all, where we live, at any age, has a huge impact on our quality of and appreciation for life. **Take your time and trust your instincts.**

(Editor's note: Our thanks to Michelle Woodbrey of 2Sisters Senior Living Advisors for contributing this article.)

BELLINGHAM ELDER SERVICE GROUP

Bill Eltzroth, *President;* Jim Fitzpatrick, *Vice President;* Ray Conklin, *Treasurer;* Muriel Day, *Secretary;* Gail Milgram, *Sunshine Lady Board Members*: Paul Arsenault, Peg Brooks, Barbara Eltzroth, Linda Drohan, Eva Gamache, Pat Goodale, and Greg & Doreen MacLellan

For more information about the BESG and its programs, please call the Senior Center at 508-966-0398 for specific event dates and times.

Greetings!

The ham dinner sponsored by our State Rep Mike Soter was a great success and everyone enjoyed themselves. We thank Mike for all the hard work he does for all the seniors in his district.

We started our cookouts on April 11th which is a bit early, but we had entertainment! I cannot tell you how it makes us feel when you all come out and support the things we do. We enjoy making you happy... and that makes us happy!

April also brought our annual meeting and election of the BESG Board of Directors for the next year. We hope you've been satisfied with what we've done... and if you aren't, then please let us know. Every senior should be a member of the BESG. It's only \$5 per year and you'll save \$25 on a BJ's membership!

Our monthly cookout at 4pm on May 9th will feature meatball subs as the specialty sandwich. On Armed Forces Day, Saturday the 18th, at 5pm, we'll be offering a spaghetti, sausage, and meatball dinner for free to vets and \$15 for others. The profits from the dinner all go to the Semper Fi Fund, and The Catholic Charities will match the amount.

On May 19, we'll be decorating a float for the Bellingham Memorial Day Parade. Last year was the first time the Senior Center had a float in the parade, and we had a great time! The May birthday party will be held on Thursday, May 30, at noon. It's our annual Chinese Buffet for only \$15 per person.

June 13, a Thursday, will mark our third cookout. No cookout in July because our State Rep Mike Soter will be doing his cookout on July 11... more to come.

Last year, we had a late Fourth of July party in August. That's when the town puts on "Bellingham Days" complete with fireworks. We had a great time, and we'll have more to say about this year's festivities coming up. It would be nice if everyone would come out and support events like this that the town puts on.

We hope to see you at these events... it's because of you that we plan things to do around town and at the Senior Center.

BESG IS THE HEART AND SOUL OF

THE SENIOR COMMUNITY

Bill Eltzroth

BESG President



UPCOMING BESG TRIPS

A JOURNEY THROUGH THE DECADES

Tuesday, August 13, 8:45am—5pm



"Legends Live..." at the Aqua Turf Club in Plants-ville, CT. Your favorite songs from Frank Sinatra, Kenny Rogers, Ella Fitzgerald, Roberta Flack and more will come to life! \$139 per person; \$15 deposit due with sign up.

CONTACT

Tours are organized and run by the BESG, and coordinated by board member Doreen who can be reached at (508) 966-4221 or by email at doreenandgreg@gmail.com

Tour operator is Bloom Tours and all motorcoaches will depart from the Bellingham Senior Center.



CAPE COD LUNCH TRAIN TOUR Wednesday, July 10, 8:30am – 5:45pm \$149 per person. \$15 deposit due by June 10.

Two-hour train ride and three-course meal. Then, to Hyannis for exploring and shopping at a variety of specialty stores and consignment shops.

FALL IN LOVE WITH MASSACHU-SETTS...

Three stops on this tour beginning with the Red Apple Farm.. then the Old Mill Restaurant



(pictured) in Westminster... and ending with a stop at Kimball Farm. **Tuesday, September 10, 8:30am—6:45pm.** \$105 per person; deposit of \$15 with sign up.

COME TO SEE DANIEL IN PENNSYLVANIA...

"Daniel" is a biblical character that you'll see portrayed in an elaborately-staged presentation at the Sight & Sound Theatre in Lancaster, PA. This three-day trip includes a three-hour tour of the Amish countryside, a stop at Peddler's Vil-

lage, and dining at several great restaurants. Plus, two nights at the Heritage Hotel. **October 8-10**; leaving 8am on the 8th and returning 7pm on the 10th. \$599 per person double occupancy; \$75 deposit per person at sign up.



Fabulous Fridays

Why is Monday so far away from Friday, but Friday is so close to Monday? Anyway, at the Senior Center, Fridays are fabulous and here are some opportunities to learn, be entertained, and work on your spirit, mind, and body during the month of May.

HEALTH FAIR. 10am-1pm on May 3 features lots of vendors with answers to your health questions.

WALKING CLUB. 9am every Friday. Meet at the SNETT on Center Street.

CHAIR 4094. 9:15am every Friday. No experience needed. It's free; please reserve your spot weekly.

ENTERTAINMENT. On the 10th at 1pm, see a one-act play about Mrs. F. Scott Fitzgerald. On the 17th at 11:30am, come see singer/pianist Patrick Durkin. On the 31st at 11:30am, come see singer Alex Connolly.

PLAY & LEARN. Every Friday play cribbage at 9am. **On the 10th** between 9am and noon, explore Quilling (\$10). **And on the 24th**, at 1pm, learn about using the internet to research your genealogy.



Please call the Senior Center for more information, and to reserve your spot. (508) 966-0398

"Welcome to Friday. In preparation for takeoff, please ensure all negative attitudes are properly stowed. On behalf of your captain, Jack Daniels, and myself, welcome aboard. I expect sunshine and good attitudes today for our trip. Enjoy the ride."

~ Unknown

THE SPIRITUAL BOOK CLUB

(Continued from page one)

On a recent Monday morning, the Zoom group was talking about *The Third Jesus* by Deepak Chopra. They will read a few chapters each week and then discuss what they read and how it might apply in their lives.

The thoughts that were expressed included words like enlightenment, love, Godconscious state, judgement ("meet yourself where you are"), faith, forgiveness, the Lord's Prayer, inspiration, praying, and religion.

"I look forward to the book club to share different perspectives with open-minded people who are on a similar spiritual journey," says Jo Ann Laliberte. "Sometimes, the book is just a jumping off point for stimulating conversation... you never know where the topic will take us!"

"This group is really curious, they are looking for more, turning inward," says Dutil.

Beginning this month, they'll be reading and discussing The Book of Joy by the 14th Dalai Lama and Desmond Tutu.

"I love to read about a variety of subjects," explains Carla Kirton, "and discussing spiritual matters with the others reminds us all to be our best selves. Kindness is key, so it's a nice place to be."

You can find out more by contacting Josie Dutil at (508) 966-0398 or email jdutil@bellinghamma.org

WHAT'S COMING IN

MONDAY

TUESDAY

WEDNESDAY

1

9:15am Adaptive Yoga (\$5) 10am Walking Group 10:45am Motion to Music 1pm Art Anyone can Paint 1pm Bingo

8

9:15am Adaptive Yoga (\$5) 10am Walking Group 10:45am Motion to Music 1pm Art Anyone can Paint 1pm Bingo

15

9:15am Adaptive Yoga (\$5)
10am Walking Group
10:45am Motion to Music
11am Financial Advice
1pm Bingo
2pm Legal Advice
3pm Pop Up Pantry

22

9:15am Adaptive Yoga (\$5) 10am Walking Group 10:45am Motion to Music 1pm Bingo

29

9:15am Adaptive Yoga (\$5) 10am Walking Group 10:45am Motion to Music 1pm Bingo

6

9am Knitters & Quilters 9:30am Guitar/Ukulele Practice 10am Chair Volleyball 10:30am Joyful Noise 1pm Poker 1pm Chair Exercise

<u>13</u>

9am Knitters & Quilters 9:30am Guitar/Ukulele Practice

10am At Home Hearing Health

10am Chair Volleyball 10:30am Joyful Noise 1pm Poker 1pm Chair Exercise

<u>20</u>

9am Knitters & Quilters 9:30am Guitar/Ukulele Practice 10am Chair Volleyball 10:30am Joyful Noise 1pm Poker 1pm Chair Exercise 1pm Summer Garden Planting

27

Senior Center will be closed for Memorial Day 2024

7

9:30am Coffee & Convo 10am Gentle Yoga (\$5) 10am Blood Pressure 11:30am Line Dancing (\$5) 1pm Tech Connect iPhones 1pm Ladies' Tea Party (\$5) 1pm Pitch

14

9:30am Coffee & Convo and Meet the Candidates
10am Gentle Yoga (\$5)
10am Blood Pressure
11am COA Board Meeting
11:30am Line Dancing (\$5)
1pm Pitch

<u>21</u>

9:30am Coffee & Convo 10am Gentle Yoga (\$5) 10am Blood Pressure 11:30am Line Dancing (\$5) 11:30am Reverse Mortgage Presentation 1pm Tech Connect— Androids 1pm Pitch

28

9:30am Coffee & Convo 10am Gentle Yoga (\$5) 10am Blood Pressure 11:30am Line Dancing (\$5) 11:30am Nutrition Check-up 1pm Pitch

MAY

THURSDAY

<u>2</u>

9:30am Stretch & Strength Yoga (\$5) 10:30am Bereavement Group 1pm Mahjong

9

9:30am Stretch & Strength Yoga (\$5) 1pm Mahjong 2:30pm Rainbow Café 4pm BESG Cookout

<u> 16</u>

9:30am Stretch & Strength Yoga (\$5) **9:45am BESG trip to Cape Ann** 10:30am Bereavement Group 1pm Mahjong

23

9:30am Stretch & Strength Yoga (\$5) 1pm Mahjong 1pm Real ID—Presented by AAA

<u> 30</u>

9:30am Stretch & Strength Yoga (\$5) NOON BESG Birthday

Party

1pm Mahjong

FRIDAY

3

10am-1pm Health Fair All regular programming will be suspended today.

<u> 10</u>

9am Walking Club 9am Cribbage 9am-Noon Quilling \$10 9:15am Chair Yoga 1pm I am Zelda

<u>17</u>

9am Walking Club 9am Cribbage 9:15am Chair Yoga 11:30am Singer/ Pianist Patrick Durkin

24 Red, White, & Blue Day—Wear the colors!

9am Walking Club 9am Cribbage 9:15am Chair Yoga 1pm Genealogy research on the internet

31

9am Walking Club 9am Cribbage 9:15am Chair Yoga 11:30am Singer Alex Connolly

NOTES

ONCE-A-MONTH offerings are listed in **bold.** Program dates and times change so please call the Center to confirm all activities.

WALKING GROUP meets
Wednesdays at 10am at the
Town Common (weather
permitting). WALKING
CLUB meets Fridays at
9am at the SNETT.

MEN'S GROUP meets every Wednesday at 11am at Liz's Tavern.

POOL ROOM — Opens at noon on Mondays. 8am-4pm Tuesdays, Wednesdays, Thursdays. 8am-3pm on Fridays.

CANASTA — Every Tuesday at noon... come play with us!

ARMED FORCES DAY DINNER — Saturday, May 18, 5pm, vets eat for free!

VIRTUALLY YOURS -

Every Monday at 9am, the Spiritual Book Club meets via Zoom. Contact Josie Dutil at (508) 966-0398 to sign up.

ENHANCE FITNESS —

8am on Tuesday, Wednesday and Friday; 11:30am on Monday, Wednesday and Thursday.



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Don't just watch TV — Make it me on down to the ABMI-TV stud and learn the "ins-and-outs of video production.. We're always looking for interested volunteers! Access Bellingham-Mendon, Inc WILLIAM WAY (OFF RTE. 140) • BELLINGHAM, MA 0. Tel: 508-966-3234 • Email: abmi8@comcast.ne Visit us on the web at abmi8.org



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To be a sponsor in the next **Bellingham Senior Center Newsletter! Please contact Tom Reily** 508-336-6633 x 337



Member FDIC Member DIF

SALUTE!

(from page one)

Recognizing and honoring members of the U.S. military, passed and present.

At the VFW in Bellingham, "National Day of Service" will begin on May 4th and continue throughout the month.

It's an opportunity for veterans to help fellow vets who need assistance. VFW Commander Kevin Calnan says, "We have about 10 volunteers who will help clean up the yards of vets who need assistance clearing debris, mowing lawns, and doing general yardwork." He adds, "This is the first year we're doing this, so we'll see how it goes." Other volunteering can be done at animal shelters or at assisted living facilities.

At the Memorial Day parade on May 19, the VFW will have a float decorated with artwork from high school students. "We want to highlight the students' efforts to support the Post," says Calnan. The artwork is in the form of murals, that will go from the float to outside at the Post. And following the parade, there will be a buffet meal at the Post.

On Memorial Day, the VFW will have a "Poppy Drive" and folks who stop by the post to make a donation will get a poppy or a tiny American flag.

At the Senior Center, veterans will be treated to a free pasta, meatball and sausage supper on Saturday, May 18, at 5pm. Others can attend for \$15 each. There will be some surprise entertainment. Vets are encouraged to bring photos of themselves in uniform which can be included in a large display. RSVP, please, to (508) 966-0398.

Bellingham celebrates Memorial Day with a parade

with a parade that begins at the Memorial Middle School and ends with speakers and music at the Town Common. All this will happen between 1



and 4pm and feature a performance by the **Old Colony Highlanders Pipe Band.**

INTERNET RESEARCH FOR GENEALOGY

Internet searches are an integral part of today's genealogical research. Doing them efficiently may require a few tips.

Come along as we explore types of searches, places to search, and the results of searches; all with an eye on genealogy, but all applicable to your everyday use of the internet.

Join us on Friday, May 24, at 1pm... and please call ahead to reserve your spot.

Presenter Seema-Jayne Kenney owns Ancestral Books, Legacy & Education and offers her services to genealogists of all skill-levels and interests. This program is supported by a grant from the Bellingham Cultural Council, a local agency, which is supported by the Mass Cultural Council, a state agency.



MAKE A JOYFUL NOISE

Come hear it Mondays at 10:30am! Or, if you play an instrument, come in at 9:30am to practice. Please call ahead to the Center at (508) 966-0398.

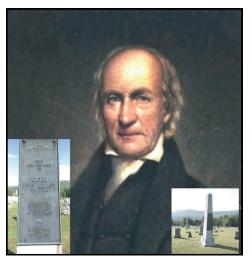
HISTORICAL BELLINGHAM

Who was John Leland and how is he connected to Bellingham?

John Leland was born May 14, 1754, in Grafton, Massachusetts. He was an American Baptist minister, Abolitionist and Hymn writer. He preached in Massachusetts and Virginia as well as being an outspoken abolitionist. He is an important figure in the struggle for religious liberty in the United States.

Leland was baptized in June 1774 by Elder Noah Alden. Leland joined the Baptist Church here in Bellingham. In 1775 he left Bellingham for Virginia and ministered there until 1791 when he returned to western Massachusetts.

In 1802, Leland was invited to preach to Congress and President Jefferson. Leland was a great influencer to both James Madison and Thomas Jefferson. Leland was elected to the House of Representatives representing Cheshire County in 1812.



Leland died January 14, 1841, at 86 years old. He is buried in North Adams, Massachusetts. His tombstone reads, "Here lies the body of John Leland of Cheshire who labored 67 years to promote piety and vindicate the civil and religious rights of all men."

Content above was provided by Rick Marcoux, a long-time Bellingham resident and Chairman of the Town's Historical Commission. You can reach the Commission by calling (508) 966-5838 or email: history@bellinghamma.org The Historical Museum is located at 3 Common Street in Bellingham; check the Historical Commission page on the town website for Museum hours. (Rick wants to thank all those readers who have reached out to him. "I appreciate your support!")

GARDEN UPDATE

(from page one)

Volunteers prepared and planted in late March in four of our eight raised beds. This was the first time we've done a "Spring Planting" to allow more time for the vegetables to grow. Spring plants and seeds include kale, pea, lettuce, onion, chard, radish, beet, potatoes, spinach, and carrot. Plus, there will be strawberries and garlic this year!

Everything raised in the Senior Center Garden is available free of charge to older adults in Bellingham.

The next step will be the "Summer Planting" on Monday, May 20, at 1pm. We'll be preparing and planting in the remaining four raised beds. We could use some help! To volunteer, please either stop by the Welcome Desk at the Center or call (508) 966-0398.

And speaking of gardens, the Bellingham Community Garden located adjacent to the SNETT parking lot on Center Street is open for plot holders and new folks who want a place to grow vegetables. More information is available from garden manager Scott Rice who can be reached at (617) 877-0585 or email: scottie6@comcast.net

GET YOUR REAL ID!

AAA Franklin will be hosting an informative session at the Senior Center to prepare you for the Real ID license.

You will discover how to ready yourself for the process and why the Real ID is important.



"We will be happy to answer any questions during the program," says Linda Hanson, AAA Branch Manager and program presenter. Bring your questions! **Thursday, May 23, at 1pm** and please call ahead to let us know you will be attending.



Friday May 10th at 1 pm





For more information, call 508-966-0398

LEARN THE FACTS ABOUT REVERSE MORTGAGES

This presentation will cover how Reverse Mortgages work and hopefully

dispel many of the falsehoods. The presenter, Jerry Congdon, Esq., has been originating reverse mortgages for 20 years. In addition to being a loan officer, he is a practicing Elder Law attorney.



The discussion will provide an overview of this financial product and the benefits it can provide to borrowers.

It is an option for individuals, 62 years and older, to age in place, by utilizing the equity in their homes without a monthly mortgage payment. Single family, multiple family, condominiums, and manufactured homes are all eligible.

The funds from a reverse mortgage can be used for any purpose.

Many borrowers pay off mortgages, pay for health care or get additional income to supplement their social security. It is important to note that the available funds are tax free, and that borrowers always own their home, and they continue to be responsible for property taxes and homeowners' insurance.

The amount of funds available to a homeowner are based on the age of the borrower, the current interest rates, and the value of the home. All current mortgages must be paid off at closing.

Borrowers must complete telephone counseling which educates them by an independent, third party. Once that is completed, an application is completed followed by an appraisal.

Join us on Tuesday, May 21, at 11:30am for this informative presentation, and please call ahead to reserve your spot.

Seconds Count

Ask us how.



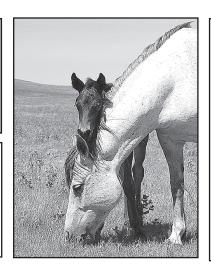
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