The Spirit of Bellingham

February 2021 Newsletter
From the Council on Aging

The Senior Center is currently open for one-on-one appointments. Call us!
Josie Dutil, Executive Director • jdutil@bellinghamma.org • www.bellinghamma.org

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

Estate Planning 101
What you need to know...

What is estate planning? For many people, estate planning is meant for the wealthy or it means you just need a Will to state what happens to your property when you die. They may think that the person they name as executor in their Will can also play a role in health care decisions or finances if help is needed while they are alive. However, a Will is not enough. A Will has no effect until you pass away, leaving you vulnerable should you become incapacitated and need help managing your finances and medical decisions.

Paula Nedder, founding member of Nedder Law, LLC, continues her description on page two of her upcoming Zoom series on Estate Planning.

The Jab of Hope

With COVID vaccinations becoming available across the country, Bellingham seniors began getting the “Jab of Hope” this month.

Phase Two of the national vaccination roll-out which was scheduled to begin this month includes “adults 65+” as well as individuals with comorbidities, early education, K-12 grades, and more front-line workers. Phase Three, beginning in April, will include everyone.

Vaccination locations include local pharmacies, clinics, and primary care providers. A useful resource is Bellingham’s town website — www.bellinghamma.org — and, specifically, the Board of Health’s page.

(continued on page two)
The Jab of Hope  
— continued from page one

The Town’s Health Agent is Bruce Wilson. You can email him from the town website or call (508) 657-2860.

Another helpful resource is the Center for Disease Control’s website: www.vaccinefinder.org where you can get answers to questions about vaccination locations and more.

The vaccine is provided free of charge to all individuals by the federal government. But please be aware that there are lots of moving parts and schedules, availability, etc. are subject to continuing change.

___________________________________________________________

Estate Planning... (from page one)

Everyone wants to believe they will live out their lives in their own home and in control. But the fact of the matter is, assisted living, nursing home facilities, and diminished capacity are realities for many of us. Thus, it is critical to execute appropriate documents while you have the capacity to do so – while you are in the driver’s seat.

SESSION 1. If we are not competent to make such decisions for ourselves, then who will? With a Durable Power of Attorney, we can designate someone to help make financial decisions for us. With a Health Care Proxy, we can designate someone to make medical decisions for us. While these documents are critical at any age, they are a necessity for a senior individual. Session 1 will help you understand what it means to be incapacitated, what makes someone a good candidate to be your power of attorney and your health care proxy, and what these legal documents do for you.

SESSION 2. Likewise, it is critical that a proper Will be part of a basic estate plan. A Will governs the distribution of assets and appoints the appropriate person to manage our affairs after we are gone. It is not simply a matter of everything going to the surviving spouse, if you are married and pass away first. It is even more important if you are single or widowed. Session 2 provides an overview of what you need to consider and what it means to probate an estate – it is not as bad as you think!

SESSION 3. As we age, our needs and concerns change with us. These concerns are often about protecting assets from long term care costs (nursing home, assisted living and in-home assistance). Session 3 provides the five most common myths about what happens to your assets if you end up in a nursing home.

Session 1: Thursday March 4, 4 – 4:30pm — Planning for Incapacity. Session 2: Thursday April 1, 4 – 4:30pm — What is Probate and Why do I Need a Will? Session 3: Thursday, May 6, 4 – 4:30pm — Five Myths about Medicaid and Nursing Home Coverage All sessions are FREE. Email Terri at tgraham@bellinghamma.org to sign up.

Three Ways to Avoid COVID-19 Vaccine Scams

While vaccination details are getting refined, here’s what you can be sure of:
1. You can’t pay to put your name on a list to get the vaccine. SCAM!
2. You can’t pay to get early access to the vaccine. SCAM!
3. Nobody legit will call about the vaccine and ask for your Social Security, bank account or credit card. SCAM!
Our mission is to provide 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 via Zoom on Feb. 9 at 11am

COA Officers and Board Members
Chair: Kay Page, Treasurer: Tina Tyler.  Secretary: Brenda Griffin.  Board Members: MingMing He, Glenna Laverdiere, Tsune Roberts, Wendy Wright,  
Associate Member: Steve Racicot

Hello everyone & Happy Valentine’s Day,

Well it is hard to believe it is February already — we will be celebrating Valentine’s Day soon and of course the ground hog has to make up his mind either he does or doesn’t see his shadow. In any event, we have more winter, so bundle up!

HAPPENINGS AT THE SENIOR CENTER: Again, check with Terri Graham for Zoom links to programming. Such a variety — little something for everyone!

VAN SERVICE remains for medical appointments only as of this writing. Subject to change so keep posted!

BOOK LOVERS: The Book Club will be getting together February 23 @ 6:00pm via Zoom to discuss The Great Alone by Kristin Hannah. The book promises to be a good read so join us and take part in the discussion.

PLEASE everyone remember the three words: MASK, SANITIZE and DISTANCE! Such small things to do to help keep us safe! Stay well — Stay safe — God Bless Everyone!

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

Our Mission Statement

The mission of the Bellingham Council on Aging is to serve older residents, caregivers, and younger disabled people who are in need of services and referrals. Programs are developed to benefit these individuals as well as to educate our community about the needs of its elderly.
News Briefs

FREE MEAL — Thanks to Heart To Home Meals, seniors are invited to a Drive-By-Lunch on Tuesday, March 9, from 11:30am until 12:30pm. On the menu: Crumb Topped Cod in Lemon Sauce or Chicken a la King. Please call ahead: (508) 966-0398.

BLOOD DRIVE — Saturday, February 6 is the date; the time is 9am-2pm; the location is the Senior Center. Three more Blood Drives are scheduled for later in the year. Sign up at www.redcross.org

FORE! — The Bellingham Senior Men's Golf League is preparing for the new season and invites interested golfers to sign up. Play will be at Bungay Brook on Tuesday mornings. Contact Tom Carey at (508) 380-0698 for more information.

SPIRITUAL BOOK CLUB — This book club meets every Monday via Zoom at 10:30am to socialize and discuss nonfiction and fiction books regarding personal/spiritual growth. This month, Oprah’s “The Things I Know for Sure” will be discussed. This is for people interested in self improvement, personal growth, increased happiness and productivity. If interested in joining, please email Josie at jdutil@bellinghamma.org for the link.

VIRTUAL PROGRAMS — Each week, Terri Graham sends out emails that describe the days, times, and programs that you can participate in. They’re FREE via Zoom and include Holistic Wellness, Morning Stretch, Chair Exercise, Tai Chi, and Self-Care. To sign up, please email: tgraham@bellinghamma.org

ABBY’S KNITTERS HAVE DONE IT AGAIN — This past Christmas, her group has made, and donated, 377 hats, mittens, and scarfs... 58 lap throws and shawls... and 10 additional hats for retired priests.

Well Wishes

“Despite these many, many months of turmoil caused by the pandemic, the BESG still remembers our friends who need well wishes,” reports “Brownie” (Gail Milgram).

The cards of caring are still flowing. During the months, from April through December, 2020, 181 cards were sent by your Bellingham Elder Service Group, and here’s how they’re organized by group:

- Sympathy - 136
- Get Well - 12
- Thinking-of-You - 31
- 100th Birthday - 2

If you know of someone who is ill, lonely, has had a loss or has a landmark birthday or anniversary, please contact “Brownie” at the Senior Center.

“Let’s Fall in Love”

Join us for a Valentine’s Day concert by The Modernistics Trio on Friday, February 12 at 12:30pm.

You can join by phone: 1-929-205-6099, meeting ID is 85996623025# or Zoom: https://us02web.zoom.us/j/85996623025

Too hard? Call Terri Graham at (508) 966-0398 at the Senior Center and she will be glad to help!
What’s coming in February

The Senior Center continues to make weekly decisions on in-door programming based on the number of COVID cases in Bellingham. However, all the virtual classes and one-on-one appointments will still be available and are listed below. To sign up, please call the Center at (508) 966-0398 or email tgraham@bellinghamma.org for more information. Email gbourrasa@bellinghamma.org to join Women’s Wellness. As usual, stay tuned for changes because we’re taking this week-by-week!

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<td>2 Chair exercise 10am / Games &amp; Conversations 11am / Self Care 2:15pm</td>
<td>3 SHINE 9-noon / Men’s Group 10:30am / BINGO 11am / Bereavement Group 4pm</td>
<td>4 Yoga 9:30am $5 / Supportive Day Program Hour 1pm / Women’s Wellness 1:30pm / Estate Planning 4-4:30pm</td>
<td>5 Walking Club 9am at the YMCA</td>
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<td>8 Spiritual Book Club 10:30am</td>
<td>9 Chair exercise 10am / COA Board meeting 11am / Self Care 2:15pm</td>
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<td>12 Walking Club 9am at the YMCA / “Let’s Fall in Love” 12:30pm</td>
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<td>16 Chair exercise 10am / Games &amp; Conversations 11am / Financial Planning 2-4pm / Self Care 2:15pm</td>
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The Men’s Group meets every Wednesday at Devlin’s Tavern in Bellingham.
Greetings!

Well, 2021 is here and we certainly hope it will be a better new year.

For almost a year now, we’ve had our lives changed by the Corona virus. Hope is on the horizon, though, because of the development of at least two vaccines. And for people over 65 years of age, vaccines are planned to be available this month. Details seem to change rapidly so stay tuned... and safe! Keep your chins up!

Dues letters have been mailed out and everyone should have received one by the time you read this. Please, if you are not a member, consider becoming one, and help us support the Senior Center and all our elders.

I would like to commend our fabulous caterers who have supported us for the past few years (and especially last year)! They are Chef du Jour Custom Catering (508-616-9936) and Mickey G’s Clam Shack (401-651-1769). I know for a fact that they’ve suffered these past 12 months. The pandemic has resulted in no graduation parties and no weddings that usually take place during the summer and fall.

The BESG would like to thank each and every one of you for your support. Be safe. Wear your mask.

Bill Eltzroth, President

BESG is the Heart and Soul of the senior community
When God made You
- Matthew Paul Turner

“You, you, when God made YOU,
God made you all shiny and new.
An incredible you, a you all your own,
A you unlike anyone else ever known.

An exclusive design, on God refined,
You’re a perfectly crafted one of a kind.

Case when God made you,
Somehow God knew
That the world needed someone exactly like you.”

I never saw my beloved grandmother, that tough, kind, wise lady, who had 18 children, buried six, and loved one hell of a stubborn man for 79 years, doubting her place in this world. Probably, her devoted husband, incredibly extensive progeny and strong work ethic did not give her time. Probably, growing up in the early 1900s and living in a traditional culture protected her against the foolish ideation that after 65 years old, your certificate of worthwhileness expires for society. Now, from my distant earthly place, I can only conjecture.

Reading about COVID-19 vaccines and the scientific and moral debate raised about what population groups should be prioritized for a vaccine, brought an eerie but maybe necessary debate in the face of scarcity of resources about which population groups should society immediately protect from the virus rampages. The Center for Disease Control and Prevention (CDC) weighted either focusing on the immediate preservation of human life by protecting people over 65, 15.2% of the population (Profile of Older Americans, 2018) and people with underlying conditions, those who were dying at higher rates; or preserving societal function by protecting essential workers who were at higher risk of infection, comprising 70% of the American workforce (Goodnough & Hoffman, 2020).

Thinking about this pragmatic and cruel debate about how different we value human life stages, I questioned once again the significance and worth each of us gives to our own lives, particularly when we grow older, and achieved each one of the goals society placed for us, like family, work, productivity. When you or I am alone, thinking about the changes growing older and changing brings about, who are we, what do we have to achieve still, what do we have to offer to this world, even more, do we deserve to keep asking life for more?

Currently, the CDC has approved two vaccines: Pfizer-BioNtech and Moderna, both requiring two dosages, offered about three weeks apart. Those vaccines, administered to seniors during the next phase of inoculation against the virus, bestow a unique gift to begin again, recover or re-invent our lives, and remember that no matter how old we are, we still have something to learn and a lot to offer. Now that the world is opening again, what is our role and space in this world? If there is none for people over 65, isn’t it about time there was one?
THANK

The Senior Center gratefully acknowledges the contributions in time, money and services of the following:

COACHMEN’S LODGE — Donating meals for 126 seniors at the Drive-By-Dinner last June. (508) 883-9888, also on Facebook

DEVLIN’S TAVERN — Low-cost lunches during the summer and fall, plus a generous financial contribution. (508) 657-0196, www.devlinstavern.com and on Facebook

AT HOME HEARING HEALTHCARE — Providing free auditory services through one-on-one appointments at the Senior Center. (508) 250-9324, www.athomehearinghealthcare.com

CARDI’S FURNITURE & MATTRESSES — Providing two beautiful recliners for our Supportive Day Services. www.cardis.com

YMCA — Supplying weekly shopping bags full of food for seniors. (508) 528-8708, www.hockymca.org/franklin and on Facebook

WALGREENS — Holding a flu shot clinic at the Senior Center. www.walgreens.com

JOHN ORTHMAN — Providing free financial advice each week. John is with The Moody Street Group which you can find at: www.moodystreet.com

MICKEY G’S — Providing, most recently, food for the annual Christmas Party (130 attendees). Plus countless low-cost meals for other occasions at the Senior Center last year. (401) 651-1769

MIKE PADULA — For some extraordinary trumpet playing entertainment at our cookouts.

ATRIA DRAPER PLACE — For sponsoring our Memory Café during 2020. www.atriaseniorplace.com

And from the Senior Center’s Josie Dutil...

“We are fortunate to live in a community that ‘sees’ seniors and ‘listens’ to what the needs of seniors are. If there is anything positive that we can take away from this pandemic it is that Bellingham truly cares about its senior citizens.

From high school students offering to shovel driveways to local business owners making financial donations, this small town continues to surprise our Senior Center with support.”
effort, and money over the past year by businesses in Bellingham.

**DANIEL T. DOYLE** — Offers free legal advice to our seniors (and has been for years). Weekly meetings available at the Senior Center. (508) 883-1130

**THE LION’S CLUB** — Providing 120 Thanksgiving dinners. franklinmalions@gmail.com

**AMAZON** — The Senior Center is a most-grateful recipient of a $15,000 grant from Amazon that will make possible the construction of an all-weather pavilion next to the building. www.amazon.com

**MY FM RADIO** — For some beautiful poinsettias at Christmas time and promotional support all year long. www.myfm1013.com

**PJ’s BAR & GRILL** — Providing low-cost (and free) meals for Bellingham’s elder population. On Facebook; (508) 657-1787

**TRI VALLEY, INC.** — Helping seniors and people with disabilities to live independently with dignity in their own homes or settings of their choice. And for 10-pound boxes of frozen food to distribute FREE for our seniors. (508) 949-6640

**CHEF DU JOUR CATERING** — For support of our monthly dinners and, most recently, supplying tons of Christmas cookies! On Facebook and (508) 616-9936

**SHINE** — To Jean Roy for providing healthcare information to our seniors all year long.

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**We also offer our gratitude to...**

The Town of Bellingham and its fine school, public works, police, and fire departments for the support given to the Senior Center and all the town’s elders. The Council on Aging... Bellingham Elder Service Group... Dial-A-Ride drivers... Senior Center staff and volunteers... our media friends at Abmi Cable 8 and MyFM radio. *The Spirit of Bellingham* would cease to exist without the generous support of businesses including Benchmark Senior Living at Forge Hill, Harvey Waste & Recycling Services, UNIBANK, National Grid, Mass Renewables, Cooks Roofing, MASS RENEWABLES, Charlie’s Tire, Medical Supply, Inc., and Dean Bank.
GULF WAR ILLNESS CAUSE STILL ELUSIVE: More than 30 years since the beginning of Operation Desert Shield, there are still more questions than answers when it comes to the conditions known as Gulf War Illness. A VA physician says it could make veterans of the war more susceptible to COVID-19 due to weak immune systems.

VA’S GULF WAR ILLNESS PRESUMPTIVE CONDITIONS: VA presumes certain chronic, unexplained symptoms that exist for six months or more are related to Gulf War service without regard to cause. These presumptive illnesses must have appeared during active duty in Southwest Asia since Aug. 2, 1990, and be at least 10 percent disabling.

These illnesses include: Myalgic Encephalomyelitis or Chronic Fatigue Syndrome, Fibromyalgia, which causes muscle and soft tissue pain, functional gastrointestinal disorders, undiagnosed illnesses, such as weight loss, fatigue, joint pain and cardiovascular disease. Also headaches, indigestion, insomnia, dizziness, respiratory disorders, memory problems. Gulf War veterans who have any of these presumptive conditions do not need to prove a connection between their military service and illness to receive disability compensation.

THE NATIONAL SUICIDE PREVENTION LINE can be reached at 1-800-273-8255. It provides a free veterans crisis line by pressing "1" after a call is made. Veterans also can text 838255 and chat online at www.veteranscrisisline.net to seek help.

To the vets, thank you for bravely doing what you are called to do so we can safely do what we are free to do.


*Bellingham's Veteran Service Officer is Bob Greenhalgh and you can contact him at (774) 292-2437*

**Outreach**

Terri Graham and Lisa Mottola provide Outreach services for the Senior Center. You can contact them by email at tgraham@bellinghamma.org or lmottola@bellinghamma.org or call (508) 966-0398.

“Our role is to serve as advocates for seniors in the Bellingham community. Outreach workers assess and facilitate connections to services and programs for seniors despite their income or assets. We conduct home visits independently to assist seniors and their families to assess their needs and facilitate access to programs and services.”

**SHINE**

Medicare Advantage Open Enrollment Period: Now to March 31

Did you know that if you’re unhappy with your Medicare Advantage Plan (Medicare Part C), you have options? Each year, there’s a Medicare Advantage Open Enrollment Period from January 1 – March 31. During this time, if you’re in a Medicare Advantage Plan and want to change your health plan, you can do one of these:

Switch to a different Medicare Advantage Plan with or without drug coverage OR go back to Original Medicare and, if needed, also join a Medicare Prescription Drug Plan. If you have a Medicare Advantage Plan and want to change your plan, check out your options today. Remember, this Medicare Advantage Plan Open Enrollment Period ends March 31.

You can make a telephone appointment to speak with our SHINE representative, Jean Roy, by calling the Center at (508) 966-0398. Here are the dates she will be available this month: **Wednesday, February 3 and Wednesday, February 17.** Appointments are 45 minutes long and are scheduled between 9am and noon; please call ahead or you can email Jean at jmroy327@gmail.com
Tech Corner

Karen Jasinski-Dutil, the Information Technology Director for the Town of Bellington, writes each month about the challenges faced by local seniors in dealing with the rapidly-changing world of technology. She offers some advice below regarding online safety tips for older adults.

Hello everyone and welcome to Tech Corner! I hope you will find this information helpful as you navigate the wonderful world of technology!

Consider these tips from the National Cybersecurity Alliance, the Stop Think and Connect campaign’s online safety tips for older adults, Public Safety Canada and the Home Instead Senior Care network:

Create passwords and make them strong. Half of seniors do not use the password feature on at least one of their Internet-enabled devices, leaving it open to whomever may pick it up, according to research conducted by Home Instead, Inc. Lock your devices including computer, tablet and smartphone with secure passwords. That will keep prying eyes out and add a line of defense in case your devices are lost or stolen.

Secure access to your accounts. Since passwords can be stolen, adding two-step authentication to accounts provides a second layer of protection. Many online services, including apps and websites, offer free options.

When in doubt, throw it out. Clicking on links in emails is often how scammers get access to personal information. If an email looks unusual, even if you know the person who sent it, it’s best to delete it. Turn on spam filters for your email account(s) to help filter suspicious messages.

Share with care. Be aware of what you share publicly on social media sites like Facebook. Adjust your privacy settings to limit who can see your information. Avoid sharing your location.

Use security software. Install security software on your devices from a reliable source and keep it updated. It is best to run the anti-virus and anti-spyware software regularly. Be wary of security updates from pop-up ads or emails.

Adjust your browser safety settings. You likely search for news, information, and products by using an Internet browser such as Firefox, Google Chrome, Internet Explorer and Safari. Adjust your settings in each of those browsers to set your options for optimum security. Consider clearing your browsing history at the end of your session so you don’t leave a trail of sensitive data.

Log out. Remember to log out of apps and websites when you are done using them. Leaving them open on your computer screen could make you vulnerable.

Consider support. If you live alone or spend a lot of time by yourself, consider a trusted source to serve as a second set of eyes and ears. Adult family members and grandchildren who are computer savvy may be willing to help.

The ‘good’ thing about scams is that there are so many out there, people are becoming more aware and guarded when online. The Internet can be a wonderful way to communicate with family and friends, but we must be aware that the bad guys are out there and will continue to find a way to infiltrate whoever they can. Remember… Think Before You Click!
Western Gunslingers: The Truth Behind the Westerns

Daniel R. Seligman is an established member of the volunteer organization Norfolk County RSVP. He offers this description of his upcoming series:

It consists of 10 Powerpoint seminars on the life and times of gunslingers who lived in the American West in the late 19th century and are well known in American popular culture.

The seminars are generally broken up into two series: five on the “Good Guys” and another five on the “Bad Guys,” however each seminar is designed to stand alone.

The American West has been portrayed extensively in westerns and other media and subjected, on the one hand, to broad exaggeration, and, on the other, to a more recent tendency to uninformed debunking. The intent is to present the unvarnished truth, as far as it can be ascertained from historical records.

The Good Guys series consists of the following five figures: Wild Bill Hickok, Wyatt Earp, Bat Masterson, Buffalo Bill Cody, and Annie Oakley.

The Bad Guys series consists of the following: Jesse James, Billy the Kid, Belle Starr, Black Bart, and Butch Cassidy.

The weekly Zoom program began on January 25 and will run on consecutive Mondays through the end of March. It’s FREE.

To register, email Dan at drseligman@comcast.net

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From Helen Whiting...
“This recipe came from my first cousin, Lorraine. It’s gotten LOTS of happy, positive reviews. And it’s so simple to make!”

SIMPLE WHITE CLAM CHOWDA

Use a very large pot. Put all ingredients in one pot, except potatoes (see below).

1 quart Heavy Cream
2 large cans Cream of Chicken Soup (Family Size 22 oz.)
2 large cans of Campbell’s Chunky New England Clam Chowder
3 bottles Clam Juice (6.5 oz. each)
1 stick of Butter
1 pound of Bacon cut into small chunks. I use pre-cooked-easy, peezy.

Pre-Cooked Potatoes: I use 6 - 8 potatoes cut into small pieces. I like it thick.

Minced Clams. I like tasting clams in my chowda so I add 3-4 pounds of minced clams. A bit expensive but the compliments are well worth it!

IMPORTANT TIP: Cook all the potatoes BEFORE adding them to chowda. Firm but NOT mushy and watch this carefully. Overcooked potatoes make paste.

This makes a big batch to share or freeze. I’ve never had leftovers to freeze! Nephews LOVE their own take-home containers!
To be a sponsor in the next Bellingham Senior Center Newsletter! Please contact Tom Reily 508-336-6633 x 337

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Proudly supporting those who make a difference for our community.

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Ask us how.
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www.rocaddick.com

Thank you!
On behalf of the Bellingham Senior Center for your support of our newsletter

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Tom Reily 508-336-6633 x 337
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We offer activities and information for seniors.

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When the Senior Center fully reopens, we’ll be able to report on more upcoming events and provide a monthly calendar of all regular activities inside the Center.