

THE

Golden Chronicle

THE SOUTH HADLEY COUNCIL ON AGING

45 Dayton St., South Hadley MA 01075

Tel. 413-538-5042 • Fax 413-532-8206

Follow us on



JULY 2018

South Hadley Council on Aging MISSION STATEMENT

The South Hadley Council on Aging, with the support and participation of the community identifies, advocates, and implements meaningful educational, cultural, social, volunteer and wellness activities for persons over age 55.

HOW CAN WE HELP YOU?

538-5042

Leslie: Dir. Ext.....204

Lisa: Asst. Dir. Ext. 203

Ann: Social Services Coord. Ext 206

Ola: Transportation ...Ext 201

Nancy: Programs/Volunteer Coord. Ext...205

Kathy: Donations...Ext. 211

Paris: Media & Activities....208



Ice Cream Social Sundaes

Sponsored by the Friends of
South Hadley Elderly

FRIDAY, JULY 20th

Call Ola at 538-5042, Ext 201

To choose your topping:

Chocolate

Strawberry

Caramel or

Pineapple



LISTEN TO MUSIC!!

on

THURSDAY, JULY 12TH

12 pm-1:15 pm

Entertainment with

JERRY NOBLE



Sponsored by our
FRIENDS

BUSY ALL DAY... WORKING 'TIL 5:00PM?? NO PROBLEM !

The Senior Center has evening
programming & activities
planned throughout the summer
months!!

JULY HAPPENINGS:
5pm to 7pm

Wednesday, JULY 4th
Center is CLOSED

Wednesday, JULY 11th
Summer Movie Spectacular
DIRTY DANCING

Wednesday, JULY 18th
Are you a Grandparent Raising
your Grandchildren?
Come hear Speaker: Colleen Pritoni

Wednesday, JULY 25th
Card Making with Tammy is
back!!!

The Center will also be opened on
Wednesday Evenings for use of the
Fitness Center, Pool Room and
Library.

Come Join Us in the evening for
your usual Activities: Puzzles, Card
Games & FUN!

Lunch & Learn
Wednesday, July 25th
@11:15am

Topic: Property Tax
Abatement

Presented by: Melissa Couture-
Rimbold,
Associate
Assessor at
Town Hall



The Laughter
Pharmacist

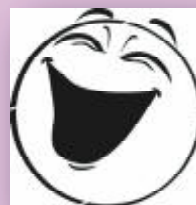
Tuesday, July 17th

@12:15pm

“Laugh for the Health
of It”

with Mark
Sherry!

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FRIENDS





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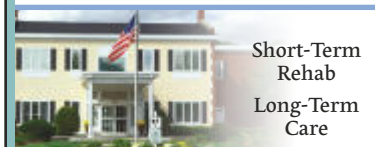
CALL BARBARA FOR AN APPOINTMENT

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Village Eye Care, PC

Dr. Steven A. Markow, Optometrist

EYE EXAMS – EYEGASSES

7 Hadley Street, South Hadley, MA • (413) 536-6100



STATE REPRESENTATIVE JOHN W. SCIBAK

P.O. Box 136, South Hadley, MA
(413) 539-6566
Fax: (413) 539-5855
John.Scibak@mahouse.gov



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South Hadley COA - South Hadley, MA 06-5294

Hello Everyone,

SAVE THE DATE!!! We will be holding a fundraiser for the new senior center on Saturday, September 22nd at Buttery Brook Park. Freddie Marion & Dan Kane will perform, as well as, Moose and the High Tops. BBQ lunch, Raffles, Beverages provided by "The Beer Guy". Tickets will be available soon. More information will follow.

Starting Wednesday, July 18th, the mini-van will be going to Memorial Drive!!! Wednesday afternoons the mini-van will provide stops at CVS, Walgreens and Price Rite. Make reservations with Ola between 8am to 1pm daily: 538-5042 Ext. 201.

Our Annual COA Picnic will be held on Monday, August 13th at Buttery Brook Park in South Hadley — Transportation to and from the park will be free!! The Building will be closed to activities, clubs and programs. Your hosts, the COA staff, will be at the park to ensuring a safe and fun time for all. We hope to see you at the park!!!



Focus on Fiber

By Amanda Abrams, UMass Dietetic Intern

Dietary fiber is the part of plant foods that your body cannot break down or absorb. Fiber does not provide calories, but it is an important nutrient!

Benefits of Fiber

Fiber is famous for its bowel health benefits; it improves regularity and reduces the risk of colon cancer and diverticulosis. There are many other benefits of fiber. Foods with fiber keep you feeling full for longer, which can help you maintain a healthy body weight. Fiber also helps your heart by lowering "bad" (LDL) cholesterol and helps with diabetes by slowing the rise in your blood sugar after eating.

How much fiber do you need?

Men: 30 g per day

Women: 21 g per day

Easy Ways to Get More Fiber

Try using whole grains such as brown rice, barley, and whole wheat pastas in soups, casseroles, and main dishes.

Include beans, peas, lentils, and lots of vegetables in main dishes and soups.

Try oatmeal with fruit and nuts for breakfast.

Use high-fiber breads for sandwiches.

Spread hummus as a condiment on sandwiches or use as a dip with veggie sticks.

Try cut up raw vegetables for snacking, such as carrots, celery, or bell peppers.

Use whole wheat crackers with cheese sticks, peanut butter, or fruit slices.

High-fiber cereal can be a great snack any time of day!

Eat whole fruits instead of fruit juice.

Add granola and fruit to yogurt to make a parfait.

Remember

Increase fiber slowly over a few weeks and make sure you are drinking plenty of fluid throughout the day to reduce gas and bloating!



Charlene Johnson

It is with a heavy heart that we acknowledge the passing of Charlene Johnson, our COA friend and Low Vision Group Facilitator. Charlene was instrumental in starting the COA Low Vision Group and was a dedicated and dependable leader. Charlene will be deeply missed by many.

Fitness Center Circuit Workouts with Ryan

Certified, fitness instructor Ryan Davis will lead participants through a five-station workout utilizing a range of equipment.

A focus on increasing general strength, balance, & coordination.

Mondays 8:30-9:30am

You must call in advance to reserve a spot in this class: 538-5042

Orientation in Fitness Center needed before joining the circuit workouts



The South Hadley

Every 2nd Tuesday of the Month: 10am to 11:30am at the Center:

Next meeting: July 10th
Music & Storytelling with Davis Bates

A welcoming place for people with memory loss to spend time with family or a friend. Coffee & Snack Served —Call 538-5042

TRAVEL CLUB & FRIENDS OF SOUTH HADLEY ELDERLY, INC

**Travel Club Hours: Wednesdays: 12pm to 1:30pm &
~ NEW HOURS ~ Thursdays: 10am to 11am**

July 26, 2018. Whale Watch, Plymouth, MA: Luncheon at the John Carver Inn, stop at Plymouth Rock and head to Cape Cod Bay and Stellwagen Bank, a whale feeding ground. You will see Humpback, Finback, Minke, Pilot and endangered Right Whales. Cost \$99.00 - Call Susan Canedy @ 536-2106.

August 20, 2018. Block Island: A visit to Block Island, Rhode Island. Once on Island, we will enjoy lunch at the National Hotel, sit on a wrap-around porch and view the harbor and Atlantic Ocean. Our trip will include an **Island Tour** which takes us along sandy beached and beautiful vistas. Cost \$99.00 - Call Dolores Giroux @ 536-2779.

September 26, 2018. Washington Irving's Tales of the NY Hudson River Valley: A theatrical program of 3 entertaining one-act plays begins your day. Luncheon at the Red Brook Restaurant featuring your choice of vegetable pasta, grilled chicken or grilled pork chop. After lunch, depart on a two-hour cruise on the Hudson River aboard the Rip Van Winkle. Cost \$110.00 - Call Susan Canedy @ 536-2106.

October 15, 2018. Winnepesaukee Railroad Luncheon Train. We will travel to New Hampshire and the Lakes Region. Combines historic old-fashioned charm and a friendly atmosphere with the national beauty of rolling hills, lakes and scenic mountains. We will enjoy a complete Turkey dinner aboard the train catered by Hart's Turkey Farm. A stop at **Kellerhaus Ice Cream** in the Weirs Beach where we will be on our own to try tasty treats. Cost \$99.00 - Call Dolores Giroux @ 536-2779.

November 8, 2018: Dreamland Wax Museum, Boston, MA. View spectacular works of art, enjoy lunch at Maggiano's Little Italy and shopping at Faneuil Hall. Cost \$90.00 - Call Howie Walsh @ 593-6286.

December 10, 2018. Aqua Turf Club, Plantsville, CT. White Christmas featuring Rob Zappulla and his 13 piece Big Band, dining and dancing. Coffee and donuts on arrival and delicious family style lunch. Cost \$95.00 - Call Howie Walsh @ 593-6286.

South Hadley Senior Travel Club is not responsible for any personal injury incurred on the trip. No refunds for cancellations within 30 days of a trip. Non refundable for NO shows the day of the trip. A \$5.00 non refundable deposit required upon signup for all trips. Full payment for all trips is due 30 days prior to trip.

FRIENDS OF THE SOUTH HADLEY ELDERLY, INC. CORNER

Get ready, all; the Friends of the South Hadley Elderly's Annual Ice Cream Social is coming fast. Please plan to join us on July 20 after lunch at 12:45. McCray's will be there packing their delicious ice cream and toppings. This year's selections are hot fudge, caramel, strawberry, and pineapple. Reservations and one topping selection are **required**. Call the Senior Center at 538-5042 to sign up for the ice cream social and be sure to pick your favorite sweet tooth treat. Though you might be a regular for lunch, you **must** sign up for the ice cream in order that we can let McCray's know "how many".

The Friends group is working on a fundraiser that will be available late summer – early fall. Right now the most definite thing I can say is "Tiger Country." Details will follow in subsequent issues of the Chronicle and other venues.

Our next quarterly meeting will be at 1:00 on July 12 at the Senior Center. Hope to see more of our "Friends" here. Remember, we accept memberships, donations and memorials at any time during the year.



Sponsored By Our Friends of South Hadley Elderly, Inc.

Any day the temperature is 90 degrees or over— Come in for a Complementary Popsicle See Ola or an office volunteer for a ticket!

Thank you
**Homewatch Caregivers
&
our FRIENDS GROUP for
sponsoring the
ART FESTIVAL**

**The Art Festival was a
Success!!!**

**Thank you to our wonderful
painters, knitters, quilters &
our Eric Carle collage designers.
\$163.00 was donated to the
New Senior Center Fund**



SERVICES & INFORMATION

Support Services at the Council on Aging

Alzheimer's Caregiver Support Group, weekly, Thurs. 10am Free *(Grant funded: WestMass ElderCare)

Memories Café, 2nd Tuesday of the month, 10am to 11:30 Free. *(Grant Funded: WestMass ElderCare)

Medical Appointment Transportation call Ann, 538-5042 Free. *(Grant Funded: WestMass ElderCare)

Veterans Support Group, 2nd Thur. of month 10am –11am Free.

Blood Pressure Screening, 2nd Thur. of month 12:30-2:00pm Free.

NEW EARS Hearing Screening with Gary Winn, H.I.S., 2nd Tues. of the month 1:00pm to 3:30pm Free.

Low Vision Group, 3rd. Tues. of the month 10am –11:15am Free.

SHINE Counseling, by appt. Call 538-5042 Free.

TRANSPORTATION SERVICES

Rides must be scheduled 24 hr./advance.

Driver cannot assist with carrying grocery bags. **THREE bag maximum suggested**

Make reservations with Ola between 8am to 1pm daily: 538-5042.

.75 each way

To & from the Council On Aging

\$1.25 each way

Pharmacy, Grocery shopping & Local medical appointments

SENIORS ON THE GO....!

Summer Exercise, Dance, Yoga & Tap Dancing Classes

Mondays

Circuit Training with Ryan
8:30– 9:30

Tai Chi at 10am

Fit & Fun at 11:15am

Tap Dancing with Loryn at 1pm

Wednesdays

Asley Kohl's Dance Class at 9:15

Healthy Bones & Balance 10:30am.

Thursdays

Seated & Standing Yoga at 10am

Fridays

Healthy Bones & Balance 10:30am.

The Maurice "Fitz" & Margaret Fitzgerald Memorial Fitness Center (call 538-5042 for orientation)

Beginning Exercise will be back in September !



Here we come CVS, Walgreens, & Price Rite On Memorial Drive, Chicopee!

Starting **July 18th** we will begin service to more shopping, pharmacy and grocery choices. Call early to reserve your seat:

Make reservations with Ola between 8am to 1pm daily
538-5042 Ext. 201




~Save the Date~
MONDAY, AUGUST 13TH
The COA Picnic at
Buttery Brook Park

South Hadley Senior Center Stats
For May 2018 we served **1,030 meals** in the dining room and **1,954 Hot Meals on Wheels** to our homebound seniors in South Hadley

FLAG DAY CEREMONY



JULY 2018

MONDAY	TUESDAY	WEDNESDAY
<p>2 10:00 Music Appreciation (Rm#3); 10:00 Tai Chi (NO CLASS TODAY) 11:15 Berkshire Hills: Patriotic Music (Dining Room) 1:00 Pinochle & Canasta (Dining Rm) 1:00 Color Me Calm (Rm#3) 1:00 Tap Dancing (Rm#5) 1:00 Mah Jongg (Rm#2); 1:00 Color Me Calm (Rm#3)</p>	<p>3 BIG Y GROCERY SHOPPING 9:30 SOCIAL STROLLERS (Pre-register/Office) 12:45 Movie: "The Right Stuff" (1983) - Rm#5 1:00 Bingo (Rm#2) 1:00 Needlecraft (Rm#3)</p>	
<p>9 9:30 Foot Nurse (by Appointment Only) 10:00 Music Appreciation (Rm#3) 10:00 Tai Chi (Rm#5) 11:15 Fit & Fun (Rm5) 1:00 Tap Dancing (Rm#5) 1:00 Pinochle & Canasta (Dining Rm) 1:00 Mah Jongg (Rm#2)</p>	<p>10 BIG Y GROCERY SHOPPING 9:30 SOCIAL STROLLERS 10:00 MEMORIES CAFÉ (Rm#2) 12:45 Movie: "Yankee Doodle Dandy" (1942) Rm#5 1:00 Bingo (Rm#2); 1:00 Needlecraft (Rm#3) 1:00—3:30pm Gary Winn Hearing Screening—(Rm#1)</p>	<p>11 9:15 Dance with As 10:00—Nat'l Blueberry Muffin Making (Sign-) 10:30 Healthy Bones & E 1:00 Mah Jongg (Rm #3) 1:00 Pitch (Rm#2) 5:00 Movie "Dirty Danc</p>
<p>16 9:30 Strawberry Shortcake Making with Paris in the Dining Room—signup by 7/12) 10:00 Music Appreciation (Rm#3) 10:00 Tai Chi (Rm#5); 10:00 Dining Room Décor Class 11:15 Fit & Fun (Rm5) 1:00 Tap Dancing (Rm#5) ; 1:00 Color Me Calm (Rm#3) 1:00 Pinochle & Canasta (Dining Rm) 1:00 Mah Jongg (Rm#2)</p>	<p>17 BIG Y GROCERY SHOPPING 9:30 SOCIAL STROLLERS 10:00 LOW VISION GROUP—(RM#1) 10:00 BROWN BAG (Rm#3) 12:15 Laughter Pharmacist (Dining Room) 12:45 Movie: "Gl Joe" (1997) - Rm#5 1:00 Bingo (Rm#2) 1:00 Needlecraft (Rm#3)</p>	<p>18 9:15 Dance with As 9:30 Jewelry Class w/S 10:30 Healthy Bones & E 1:00 Mah Jongg (Rm #3) 1:00 Pitch (Rm#2) MINI-BUS TO MEM SH</p>
<p>23 9:30 Foot Nurse (by Appointment Only) 9:45 SHINE (By Appointment Only) 10:00 Music Appreciation (Rm#3) 10:00 Tai Chi (Rm#5); 11:15 Fit & Fun (Rm5) 1:00 Tap Dancing (Rm#5) 1:00 Pinochle & Canasta (Dining Rm) 1:00 Mah Jongg (Rm#2)</p>	<p>24 BIG Y GROCERY SHOPPING 9:30 SOCIAL STROLLERS 9:00 NEWSLETTER COLLATING (Rm#3) 12:45 Movie: "Private Benjamin" (1980) - Rm#5 1:00 Bingo (Rm#2); 1:00 Needlecraft (Rm#3)</p>	<p>25 9:15 Dance with A 10:30 Healthy Bones & E 11:15 Lunch & Lean: P 1:00 Mah Jongg (Rm #3) 1:00 Pitch (Rm#2) 5:30-7:00 Card Making Signup by 7/23</p>
<p>30 10:00 Music Appreciation (Rm#3) 10:00 Tai Chi (Rm#5); 11:15 Fit & Fun (Rm5) 1:00 Tap Dancing (Rm#5) 1:00 Pinochle & Canasta (Dining Rm) 1:00 Mah Jongg (Rm#2)</p>	<p>31 BIG Y GROCERY SHOPPING 9:30 SOCIAL STROLLERS 12:45 Movie: "Mr. Smith Goes to Washington" (1939)— (Rm#5) 1:00 Bingo (Rm#2); 1:00 Needlecraft (Rm#3)</p>	<p>Our Lunch Pr By the Fed Older An</p>

SOUP OF THE DAY EVERY FRIDAY FOR CONGREGATE MEALS AND HMOW 1ST & 3RD FRIDAY OF THE MONTH. FOR FULL MENU GO TO: WWW.SOUTHHADLEY.ORG/867/COA-LUNCH-MENU

July 2—Broccoli Quiche
July 3—Stuffed Shells
July 4—**CENTER IS CLOSED/ HOLIDAY**
July 5—Sweet & Sour Chicken
July 6—Ruben Sandwich

July 9—Macaroni & Cheese
July 10—Cold Plate: Egg Salad
July 11—Roast Turkey
July 12—Roast Pork
July 13—Chicken Breast Patty

July 16—Cheese Lasagna
July 17—Baked Ham
July 18—Swedish Meatballs
July 19—BBQ Chicken
July 20—Fish Sandwich

July 23—Stuffed Cabbage
July 24—Veal Parmesan
July 25—Oven Baked Chicken
July 26—Beef Stew
July 27—Cold Plate: Tuna Salad

July 30—Liver & Onions
July 31—Chicken Teriyaki



CALENDAR

WEDNESDAY	THURSDAY	FRIDAY
	<p>5 10:00 Seated & Standing Yoga (Rm#2) 10:00 Alzheimer's Support Group (Rm#1) 1:00 Chip Poker (Rm#4) 1:00 Quilting (Rm#3) 1:00 Scrabble (Library)</p>	<p>6 BIG Y GROCERY SHOPPING 9:30 SOCIAL STROLLERS (Pre-register/Office) 10:00 Coffee & Conversation (Dining Room) 10:30 Healthy Bones & Balance (Rm#5) 1:00 Bridge (Rm#3) 1:00 Canasta (Dining Room) 1:00 Cribbage (Rm#2); 1:00 Knitting (Library)</p>
<p>shley (Rm#5) Day-Blueberry up by 7/6) Balance (Rm#5)) ing”</p> 	<p>12 10:00 NO Veteran's Group Meeting 10:00 Seated & Standing Yoga (Rm#2) 12:00 Jerry Noble Entertainment 12:30-2:00 Blood Pressure with Nurse 1:00 Chip Poker (Rm#4); 1:00 Scrabble 1:00 Quilting (Rm#3); 1:00 FRIENDS OF SO. HADLEY ELDERLY MEETING (General Meeting—ALL are Welcome to attend)</p>	<p>13 BIG Y GROCERY SHOPPING 9:30 SOCIAL STROLLERS 10:00 Coffee & Conversation with Leslie (Dining Room) 10:30 Healthy Bones & Balance (Rm#5) 1:00 Bridge (Rm#3) 1:00 Canasta (Dining Room) 1:00 Cribbage (Rm#2); 1:00 Knitting (Library)</p>
<p>shley (Rm#5) andy (Rm#2) Signup by 7/16 Balance (Rm#5)) ORIAL DRIVE FOR MORE HOPPING</p>	<p>19 10:00 Seated & Standing Yoga (Rm#2) 1:00 Chip Poker (Rm#4) 1:00 Quilting (Rm#3); 1:00 Scrabble (Library)</p>	<p>20 BIG Y GROCERY SHOPPING 9:30 SOCIAL STROLLERS 10:00 Coffee & Conversation (Dining Room) 10:30 Healthy Bones & Balance (Rm#5) 12:45 ICE CREAM SOCIAL 1:00 Bridge (Rm#3) 1:00 Canasta (Dining Room) 1:00 Cribbage (Rm#2) ; 1:00 Knitting (Library)</p>
<p>shley (Rm#5) Balance (Rm#5) roperty Tax Abatement Talk) with Tammy (Dining Room)</p>	<p>26 9:10:00 Seated & Standing Yoga (Rm#2) 1:00 Chip Poker (Rm#4) 1:00 Quilting (Rm#3) 1:00 Scrabble (Library)</p>	<p>27 BIG Y GROCERY SHOPPING 9:30 SOCIAL STROLLERS 10:00 Coffee & Conversation (Dining Room) 10:30 Healthy Bones & Balance (Rm#5) 1:00 Bridge (Rm#3); 1:00 Canasta (Dining Room) 1:00 Cribbage (Rm#2) 1:00 Knitting (Library)</p>
<p>rogram is Funded ederal Title III-C mericans Act</p>	<p>LUNCH IS SERVED—M-F 11:45-12:15 Make reservations at least 24 hours in advance by calling 538-5042. The suggested donation for lunch is \$2.25 for participants 60 or older; guests <u>under</u> 60 will be charged \$6.00— Per Federal Regulations</p>	<p>COMMUNITY OUTREACH WITH ANN At 2:00 p.m. Newton Manor—Thurs, July 12 Hubert Place—Wed, July 11 Lathrop Village—Wed, July 25</p>



SOCIAL SERVICES

RMV NEAR ME



The Registry of Motor Vehicles is partnering with area Councils on Aging to provide five of the most common transactions at COA sites to hopefully decrease wait times at registry branches. Beginning July 1st, the **South Hadley Senior Center** will be one of those sites. The most common transactions include: license renewals (for licensed drivers younger than age 75), registration renewals, change of address, duplicate license or registration, report a lost or stolen disability placard and how to request a replacement. We can also complete necessary paperwork on line and print the forms to take to RMV saving unnecessary wait time.

You must have a valid checking account or credit card to process any transaction; no cash will be accepted. An appointment with Ann is required for assistance with this service. For additional information or to make an appointment, call Ann at 538.5042 extension 206.



The **Low Vision Group** would like to welcome new members. The group will be meeting on the 3rd Tuesday of each month at 10:00 a.m. in Room #1. Members share the current information from **The Massachusetts**

Commission for the Blind and lend support to each other. If you or a loved one is living with a debilitating eye disease and would like to hear more about the **Low Vision Group**, please contact Ann at 538.5042 extension 206. Coming in September a special program with **Valley Eye Radio**.

The South Hadley Council on Aging Veterans Group are looking for local Veterans to join their group. The group meets on the 2nd Thursday of each month at 10:00 a.m. in Room #1. Larry White, Group Coordinator is here to share updated information regarding Veterans benefits. Occasionally a movie is shown or the group will host a guest speaker. Time is spent sharing and supporting each other. Veterans are encouraged to stay for lunch and those wishing to do so, should call the main office at 538.5042 and make a reservation prior to the meeting. We welcome the new **Veterans Agent for the Town of South Hadley, Paul Seifert**. Paul's hours are Monday thru Thursday from 12:30 to 4:30 p.m. He can be reached at 538.5017 extension 137. **NO JULY MEETING**
NEXT MEETING: Thursday, August 9th at 9:00 am
Movie: "The Finest Hour"



We recently took a van trip to see the Granby Barn Quilts. Thanks to Ken for driving us and Sally G. for telling us about the back story of the quilts. What a fun



ride!
 Stay tuned as we will be repeating this trip (possibly August/October).



We are looking for the following games-Uno, Scrabble, Life,



Monopoly.

Please only donate games

with ALL the pieces intact!

We're also looking for muffin tins, any condition

baseballs,

cans of whipped



cream or tubs of Cool Whip.

Our quilting group is looking for clean, quilting cotton fabric, batting, thread to be used for charity projects.



Is anyone interested in learning a new card game called Skip-Bo? Please let Nancy at ext 205 know if you are interested. We will set a time/day if there's enough interest.

ACTIVITY/VOLUNTEER COORDINATOR PAGE

July movies– “Patriotic” films at
12:45 on Tuesdays

**July 3 - “The Right Stuff” (1983)
with Sam Shephard, Scott Glenn**

**July 10 -“Yankee Doodle Dan-
dy” (1942) with Jimmy Cagney**

**July 17 - “GI Jane” (1997)
with Demi Moore**

**July 24- “Private Benjamin” (1980)
with Albert Brooks & Goldie Hawn**



Our quilting group has been hard at work making “fidget mats.” In recognition of Alzheimer’s Month, the group recently presented several mats to Geri B., the coordinator of our Memories Café program. Several mats were also donated to local agencies

**Laugh
for the Health of It
with Mark Sherry** 😄
the “Laughter Pharmacist”
has been rescheduled to
TUESDAY, JULY 17
at 12:15 in Din Rm.
Join us for some laughs!



including Wingate of South Hadley.
Thank you to Linda H. who
inspired the group with her
idea and **THANK YOU** to the
quilters for all their hard
work!



COMING IN JULY...

**Berkshire Hills performs
patriotic music 7/2**

**Make blueberry muffins 7/11
@10am**

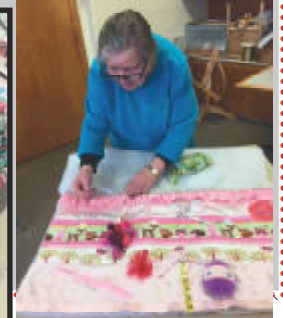
**Make strawberry shortcake
7/16 @ 9:30am**

**Jewelry class with Sandy 7/18
@ 9:30am**

Ice cream social 7/20

**Card making with Tammy
7/25 @5:30pm**

JOIN US!



LEGAL TIPS

ELDER LAW ATTORNEY KAREN G. JACKSON SPECIAL NEEDS TRUSTS ARE VERY SPECIAL!

Special Needs Trusts, also called Supplemental Needs Trusts ("SNTs") are very special. Why? Because SNTs hold money and other assets safely for the beneficiary's wants and needs.

I call all trusts a "piggy bank." The Grantor, the person who will put the money and other assets into the trust, signs the SNT. The trust is also signed by the Trustee, the person who will take care of the financial needs of the beneficiary. The initial Trustee is usually the Grantor, but not always, and successor Trustees are named in the SNT. Once the transfer of assets has been accomplished, the piggy bank now has the "coins" in its belly.

There are two major types of beneficiaries: 1) a person who will lose public benefits if the assets are given directly to the beneficiary; and, 2) a person who is unable to manage his/her financial affairs. The assets in the SNT can only be used for the benefit of the beneficiary named in the SNT. The beneficiary can never be a Trustee.

There are two types of SNTs: First Party and Third Party. First Party SNTs must be used if the Grantor is the beneficiary. In other words, the assets are owned by the beneficiary. A couple of examples: the beneficiary received an inheritance; or, received money from a personal injury case; or, the beneficiary saved funds from employment or was given gifts from others. A First Party SNT has strict rules and is audited annually. And, at the beneficiary's death, any remaining funds in the SNT must be paid to any federal or state agency owed money for supporting the beneficiary; this is known as "the pay-back" clause. A Third Party SNT is much preferred because there is no payback clause and the rules are much looser. It is important for a parent, for example, to set up this type of SNT so the SNT, not the beneficiary, receives the inheritance. For more information, jlawma.com or 413-532-1200.



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Adele, Terri & Sandy
for volunteering to
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The printing and mailing of the newsletter is made possible through Formula Grant funds, advertising and your generous support.

Funding from the **Older Americans Act** through the Massachusetts Executive Office of Elder Affairs and The Administration for Community Living provide GRANTS FROM WESTMASS ELDERCARE, INC. The programs include: Alzheimer's Caregivers Support Group, and Companion/Escort transportation. Call the COA at 538-5042 and ask for Ann (Ext. 206) or Leslie Ext. (204) for more information.

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