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Tom Keller - Regional Director
508-361-7000
tom@seniorcentercommunications.com
Hello Everyone,

Happy Independence Day on July 4th! May your celebrations be safe and fun.

We have a great line-up of **FREE, educational and entertaining events on Tuesday evenings**: **Romantic Piano from Beethoven to Brahms** on July 9, followed by some classic Rock ’n Roll on July 16 with The **Workingman’s Band** and **Crooner Comedy** on July 23! We are grateful to the Framingham and MA Cultural Council and Rosanne Bergman Trust for funding these events, so you can enjoy them for FREE! Invite a friend or neighbor who has never been to the Callahan Center. On Thursday, 7/18 you can learn how to protect yourself from **Mosquitoes & Ticks** with Framingham’s own Department of Public Health Nurse, Kitty Mahoney. If you are curious about the risks and benefits of **Cannabis**, come listen to Dr. Dhanabalan on Tues 7/30 at 6 pm.

The Residence at Valley Farm will treat us to a delicious and refreshing **Ice Cream Social on Wed 7/24**. This month’s movie selection is **A Star is Born**, with Lady Gaga and Bradley Cooper on Thu 7/25.

If you or anyone you know is interested in finding how to add meaning to life, the **Transition Navigators at the Discovery Center** on Wednesday or Thursday can lead you in the right direction.

We encourage your responses to the survey you will receive about the programs we provide at the Center. We welcome your ideas for activities you would enjoy or topics for next year’s cultural council programming.

Please stay cool on these hot days and come to the Center to cool off and have some fun. Engage in some good natured competition with chair volleyball, table tennis, or pool. Try your hand at Bridge, Cribbage, Pinochle, or Poker. Test your skills at Scrabble or Mah Jongg. We have something for everyone.

If you are in need of an air conditioner, give us a call, sometimes we receive them as donations.

Enjoy the summer.

Grace
THE CENTER WILL BE CLOSED on Thursday, July 4 in observance of Independence Day.

JOIN US ON TUESDAY EVENINGS
Summer hours are back! The Callahan Center will be open on Tuesday evenings until 7:30 pm. As a result, the Center will close on Fridays at 1:30 pm. These hours will be in effect through November 1.

A NOTE ABOUT THE SUMMER
The Callahan Center is air conditioned during the summer. While we strive to keep the building comfortable for all, it may be helpful to bring a sweater or light jacket with you to programs.

LEGAL CLINIC
Tuesday, July 23, 9-11 a.m.
Meet individually with an attorney from MetroWest Legal Services to discuss legal issues (will not advise on estates and trusts). Appointments are required. Please call Paula at 508-532-5980, ext. 4110.

MORNING STRETCH & MEDITATE WITH LAILA – RETURNS IN JULY & AUGUST
Starts July 9 at 9 a.m. See page 6 for details.

REMEMBERING OUR CALLAHAN FRIENDS: There’s a new bulletin board located in the Recreation Room. In addition to providing information about friends who have passed, this board will also provide updates about those who have moved into assisted living or long-term care facilities (at the participant’s request only). Special thanks to Mary Megill (Friends’ Sunshine Lady) for managing this board. Notifications should be left at the front desk and addressed to the attention of Mary Megill. Please include your name and contact number.

WOULD YOU LIKE TO SAVE $1000 ON YOUR PROPERTY TAX BILL?
The Senior Property Tax Work-Off Program allows homeowners to earn up to a $1000 credit on their property tax bills by working in designated municipal departments, if they are approved for the program. Applications are now being accepted for the FY20 program for Framingham residents who meet all of the following criteria:
1) Are at least 62 years old as of July 1, 2019, and
2) Own their own home for five years or more, and
3) Have gross income of $50,000 or less for a single person or $60,000 or less combined gross income for couples. Preference is given to residents who have not participated in the program in previous years. Please call the Callahan Center for an application and additional details: 508-532-5980 or visit the website: www.framinghamma.gov/360/council-on-aging.

MONTHLY DROP-IN HOURS WITH CONGRESSWOMAN KATHERINE CLARK’S OFFICE
Wednesday, July 10, 9:30-10:30 a.m.
Meet with Jay Higgins, Constituent Services Representative for the Office of Congresswoman Katherine Clark. No appointment necessary. One-on-one meetings on a first-come, first-served basis.

PLEASE BE AWARE that the Callahan Center does not issue refunds for fee-based events or activities, unless those programs are cancelled by the Center.

UNION AVE. CONSTRUCTION UPDATE: Final paving for the Union Ave. Project has resumed. Please allow extra time for travel.

PARKING AT THE CALLAHAN CENTER: If the Callahan lot is full when you arrive, please consider parking at Bowditch Field in the spaces by the track. Please do not park in the areas in front of the Parks & Rec building. There may also be space available on adjacent streets where parking is allowed. Please observe any posted signs and restrictions.

Although we have more parking spaces dedicated for people with disability placards than state regulations require, sometimes that is still not enough for those who need closer access to the entrance. If you are more able-bodied, please consider parking in the further sections of the lot to allow others who might have difficulty a space closer to the entrance. We appreciate your consideration of others’ needs in this area.

FRAMINGHAM CONCERTS ON THE GREEN
During the summer months, Framingham Parks & Recreation Department features Friday night concerts on the Village Green at Framingham Center near Village Hall.

- July 5, 6:30 pm: Tom Nutile Band, Big Band Sound
- July 12, 6:30 pm: Little Red & the Riders, Jump & Swing
- July 19, 6:30 pm: Alan & The Alligators, Rock
- July 26, 6 pm: Dwayne Higgins, Country, Blues & Soul
- August 2, 6 pm: Local Freight, Blue Grass
- August 9, 6 pm: Back Pages, Classic Rock
- August 16, 6 pm: Rain Date

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**ROCK ‘N’ ROLL WITH THE WORKINGMAN’S BAND**

**Tuesday, July 16, 6 p.m.**

**Sponsored by: The Rosanne Bergman Trust**

Time to party with The Workingman’s Band as they perform vintage rock of the ’50s including songs by Chuck Berry, Buddy Holly and Elvis Presley, as well as classic rock of the ’60s by the Beatles, Eric Clapton, and Johnny Cash. They’ll also feature favorites from the 1969 Woodstock Festival (yes…50 years ago) by Santana, Canned Heat, Creedence Clearwater Revival, and Jimi Hendrix.

Band members include: Tom Yates on guitar & vocals, Rick Maida on bass, and Mike Avery on drums. Individually, they have played rock and roll music for over 50 years. The Workingman’s Band has performed together over the past 15 years in the Boston area at local night clubs, dance halls, music festivals, and community concerts.

**CANNABIS & WHAT SENIORS SHOULD KNOW**

**Tuesday, July 30, 6 p.m.**

**Presented by: Dr. Uma Dhanabal**

Get the facts about cannabis from Dr. Uma Dhanabal. Dr. Uma will cover the following topics: What is cannabis? What is endocannabinoid system? What are the methods of delivery? What are the indications, risks and benefits?

Dr. Uma Dhanabal is the Founder/CEO for Global Health & Hygiene Solutions, LLC. She has a medical degree from the University of Medicine & Dentistry in Newark, New Jersey and a Master’s degree in Public Health. She is a Fellow of the American Academy of Family Physicians. She is also certified by the American Academy of Cannabinoid Medicine as a Cannabinoid Medicine Specialist. She is an advocate, activist and educator and speaks globally about cannabis as a plant medicine.

**TICKS & MOSQUITOS: AVOIDING BITES AND ILLNESSES**

**Thursday, July 18, 1:30-2:30 p.m.**

**Presented by: Kitty Mahoney, RN**

For being so tiny, insects can pack a powerful bite. According to the CDC, illnesses from mosquito, tick, and flea bites have tripled in the U.S from 2004 through 2016. Nine new germs spread by mosquitoes and ticks were discovered or introduced into the United States during this same period. Join Kitty Mahoney, Chief Public Health Nurse for the City of Framingham, to learn how to protect yourself, as well as symptoms to look for if infected. Kitty Mahoney is a registered and board certified nurse, who is also active with the Framingham Medical Reserve.

**ICE CREAM SOCIAL**

**Wednesday, July 24, 12:30-1:30 p.m.**

**Sponsored by: The Residence at Valley Farm**

What better way to celebrate summer than at an ice cream social! The Residence at Valley Farm will provide all the fixings for a hot fudge sundae featuring their signature Hot Fudge Topping, developed in-house by Chef Christopher Ryan. This all-natural recipe was so well received that it has been taken on by LCB Senior Living as a signature dessert topping.

**MOVIE MATINEE: A STAR IS BORN (R)**

**Thursday, July 25, 1:30-3:45 p.m.**

Seasoned musician Jackson Maine discovers – and falls in love with – struggling artist Ally. She has just about given up on her dream to make it big as a singer until Jackson coaxes her into the spotlight. But even as Ally’s career takes off, the personal side of their relationship is breaking down, as Jackson fights an ongoing battle with his own internal demons. Starring: Lady Gaga, Bradley Cooper, and Sam Elliott.

**CALLAHAN CENTER LEARNING & CULTURAL PROGRAMS**

All programs are FREE.

**Please sign up at the front desk: 508-532-5980**

These programs are supported in part by a grant from the Framingham Cultural Council, a local agency which is supported by the Massachusetts Cultural Council, a state agency, and in part by the Rosanne Bergman Trust.

**THE ROMANTIC PIANO FROM BEETHOVEN TO BRAHMS**

**Tuesday, July 9, 6 p.m.**

**Presented by: Sivan Etedgee**

Learn about the composers and enjoy music from the beginning of the Romantic era with a focus on the works of Franz Schubert and Felix Mendelssohn. Part One of this series will feature live piano performances and recordings by these composers. Pianist Sivan Etedgee will also discuss their lives and major compositions.

Pianist Sivan Etedgee appears frequently as a recitalist, chamber musician, and lecturer. He is currently an adjunct piano instructor at UNH, and a faculty member at the Newton Music Academy, where he has taught since 2006. Sivan also has a thriving home studio in Newton and serves on the board of the New England Piano Teachers’ Association.

**CROONER COMEDY**

**Tuesday, July 23, 6 p.m.**

**Presented by: Frank King**

Crooner Comedy will make you smile as you listen to amusing songs by Jimmy Durante, Ethel Merman, Allan Sherman, Teresa Brewer, The Four Lads, and others. Along the way you’ll discover: the cute tune about the place in Massachusetts that has the longest name of any place in the USA, the surprising story of the life of Dale Evans, a funny song that commemorates the end of the Middle Ages, and more.

Frank King is a lifelong devotee of recorded music. He formerly hosted music programs on WBUR radio. His lectures draw from the music and art from his personal collection of over 2,400 record albums. He holds a Masters in Broadcasting from Boston University and a BA from Princeton.

**UNIQUE VOLUNTEER OPPORTUNITY**

Help launch Callahan’s new Discovery Center. As a Transition Navigator, you will use your experience and skills to help older adults discover new opportunities for meaningful engagement. For more information, please call Paula: 508-532-5980, ext. 4110.
TAI CHI WITH JON WOODWARD
Mondays, 12:30-1:30 p.m., $3 per class
Tai Chi is an ancient form of Chinese exercise that enhances the flow of internal energy in the body, utilizing slow, graceful movements, breath work and meditation to help promote relaxation, healing and well-being. In this class, you will learn many of the postures and movements of the forms, as well as basic concepts and deeper philosophies. Although no prior experience is necessary, this class involves one hour of movement without the assistance of a cane/walker.

Jon Woodward is a certified Tai Chi instructor who has studied Tai Chi for more than 30 years and has been teaching for more than ten years, including classes at senior centers in Sudbury, Wellesley and Weston. Jon strives to make his classes fun and enjoyable by sharing his passion for the art with his students.

NEW: MORNING STRETCH & MEDITATE WITH LAILA
Tuesday, July 9, 16, 23, & 30, 9-9:45 a.m., $3 per class
Awaken the body with a series of stretches and meditation. This class is designed to reduce morning stiffness, increase flexibility, and improve joint range of motion. It will end with meditation, so you're ready to face the day! Laila Vehvilainen is a certified fitness instructor and personal trainer who has been teaching exercise for more than 12 years.

STRENGTH TRAINING/CARDIO WITH DELANEY
Mondays, Wednesdays & Fridays 9:45-10:45 a.m., $3 per class
We will use large muscle groups in rhythmic motions to help you burn the most calories. Use core exercise to strengthen back muscles and abdominals. The class structure includes a 10-minute warm-up, 45 minutes of strength training/cardiio endurance exercise, and 5 minutes of cool down. Please bring: hand weights (3-5 lbs.), resistance bands, and a floor mat if you have them.

CALLAHAN BOCCE
Mondays, July 8, 15, 22, & 29, 10 a.m. Cancelled July 1
Join us each week for bocce at the outdoor court located on Dudley Road (across the street from the Chapel at Cushing Park). Weather permitting. For more information, please call Beverly at 508-545-1068.

SPORTS FANATICS
Mondays, July 8, 15, 22, & 29, 10-11:30 a.m.
This group is for the true sports fan who loves talking about the teams, athletes, weekly games...and more. Join in the spirited discussion as we look at the highs and lows of the week, both on and off the field.

MARY MAKE DO CRAFT CORNER
Mondays, July 8, 15, 22, & 29, 10 a.m.-4 p.m.
Whether you're a beginner or experienced sewer, join us for this project-focused program. All participants work on the same project. Plan to bring your lunch and stay the entire time. Projects vary according to group interest - some to take home and others to donate. Basic sewing machine skills needed. Please bring your own sewing machine, if you have one. The craft room is also available for Open Sew on Fridays, 9 am to 4 pm. Must be able to work independently. Not an instructional program.

CONVERSATION AND HUMOR
Mondays, July 1, 8, 15, 22, & 29, 12-1 p.m.
Do you want to laugh? Would you like to gripe about a pet peeve? Do you have a joke to share? Would you like to just listen? If you answered “yes” to any of the above questions, why not join us. What transpires here, stays here!

GENEALOGY GROUP
Mondays, July 1, 8, 15, 22, & 29, 1-4 p.m.
Are you interested in knowing more about your ancestors? Our Genealogy Group will help you find where they lived, with whom they lived, their occupations, and more. It may be possible to find their immigration records and signatures. The Genealogy Group will discuss free websites, as well as some that require a fee. All are welcome to attend.

CALLAHAN GOLF LEAGUE
Tuesdays, July 2, 9, 16, 23, & 30, 9 a.m. Southborough Golf Club Formerly St. Mark’s Golf Club Course is nine holes. Weekday pass for seniors for 10 rounds available for $150. Cart is extra. For more information, contact Paul Virginia at JVirginia@aol.com or 508-872-7984.

DUPLICATE BRIDGE FOR INTERMEDIATE PLAYERS
Mondays & Tuesday, noon-4 p.m.
Join us for a good game of bridge with friendly players. No partners required. Please try to arrive at 11:45 (prior to the start of play).

ZUMBA
Tuesdays at 11 a.m., Thursdays at 11:30 a.m. Cancelled July 4, $3 per class
Zumba mixes Latin rhythms and easy-to-follow moves so you have fun while exercising! This is an ongoing class, and newcomers are welcome to join at any time. Instructor Susan Craver has been teaching dance for over 25 years.

PRACTICALLY FIT CORE FUSION
Thursdays, 9:15-10:15 a.m. Cancelled July 4, $3 per class
Have fun and get in shape with this low-impact, low-intensity fitness class. We adapt traditional interval exercises and cardiovascular activities to help you strengthen your body and your mind. Set to music, this hybrid class will target your core and help alleviate stress through channeling the mind/body connection. Led by Fitness Instructor MaryEllen Giombetti. Bring hand-weights or resistance bands, if you have them.

ONE MORE BENEFIT TO STAYING FIT!
Did you know that many insurance providers offer a reimbursement for fitness classes. Check with your health plan provider for details and reimbursement instructions. The Callahan Center can provide you with documentation regarding your class attendance/expenses. By swiping your card at the lobby, we are able to generate the report that most insurers require.

Please be aware that due to state law, there can be no exchange of money during games played at the Center with the exception of Bingo, which has been licensed by the state.
CALLAHAN CENTER CHAIR
VOLLEYBALL GROUP
Tuesdays, 12:30-1:45 p.m.
Fridays, 12:15-1:30 p.m.
Stop in and join the fun. No experience necessary.

RED HAT HONEY BEES
Tuesday, July 23, 1-4 p.m.
$2 per month
Come and socialize at the monthly meetings of the Red Hat Honey Bees. Connect with friends and enjoy getting together with other women who like to have FUN! The group wears red hats and purple shirts to all meetings and events. Refreshments provided. For more information, please call Nancy at 508-872-6817.

MINDFUL LIVING & MEDITATION
Wednesdays, July 3, 10, 17, 24, & 31
10:30-11:30 a.m., $3 per class
Would you like to have less stress and more peace, happiness, and joy in your life? Let Lisa Campbell, certified meditation and mindfulness teacher, show you that what you seek is already within you. Each week we laugh, share mindful insights, practice different meditation and mindfulness techniques (including a practice that the Alzheimer’s Foundation recommends for boosting brain function!), as well as easy techniques you can use anytime and anywhere to help keep you feeling healthy.

BEADING WITH MARILYN
Wednesday, July 10 & 24
10 a.m.
Have fun, be creative! Come and make your own beaded jewelry creations. Marilyn will teach you basic techniques. Materials provided.

CRIBBAGE FOR NEW & EXPERIENCED PLAYERS
Thursdays, July 11, 18 & 25, 9:30 a.m.
Cancelled July 4
Please join us if you enjoy playing cribbage or would like to learn. Learn the ins and outs of playing this two, three or four-person card game. Explore the rules and strategy, play, and counting of the hand.

GROUP LATINOAMERICANO
Thursdays, July 11, 18, & 25, 10:30-12:30 p.m.
Cancelled July 4
This on-going social group is conducted in Spanish and meets weekly on Thursdays. We talk, share, and have diverse activities such as films, informational speakers, and occasional lunches and other outings. Please join us to socialize and make new friends. For questions, please call Martha Guevara at 508-532-5980, ext. 4111.
Este grupo social que se reúne todos los jueves conduce sus sesiones en español. Conversamos, intercambiamos ideas, y disfrutamos de diversas actividades tales como películas, presentaciones informativas, almuerzos y excursiones. Por favor venga a compartir y a hacer nuevas amistades! Para más información, haga el favor de llamar a Martha Guevara al 508-532-5980, extensión 4111.

BOOK DISCUSSION GROUP
Thursday, July 11, 1 p.m. Note date change
Carnegie’s Maid by Marie Benedict
NOTE: Book Group does not meet in August.
Thursday, September 5, 1 p.m.
The Restless Wave by John McCain and Mark Salter. This candid political memoir offers a positive vision of America looking beyond the current presidency. McCain at his best. For more information about the Callahan Book Discussion Group, please contact Eleanor Brody at 508-872-6162 or eleanorbrody1@gmail.com.

CALLAHAN CHORAL GROUP
Led by: Ilse Agte
Thursdays, July 11, 18, & 25, 2 p.m.
$3 contribution appreciated
Cancelled July 4
If you love to sing, share your voice with the Callahan Center Choral Group. Choral leader Ilse Agte is an experienced pianist and shares her love of music with the group. Participants sing a variety of songs including American Standards, Broadway tunes, and music of the ‘30s, ‘40s, and ‘50s, as well as more contemporary numbers.

CALLAHAN CENTER KNITTERS
Friday, June 26, 10:30 a.m.-noon
Come learn new patterns, chat with new and old friends, and have a good time! This isn’t an instruction class, but our experienced knitters can help answer most knitting challenges you may have.

DISCOVERY CENTER FOR CIVIC ENGAGEMENT NOW OPEN AT CALLAHAN
The Discovery Center can help you discover what’s possible in the second half of life. The Center will provide ideas, resources, and support for people seeking deeper community engagement and a stronger sense of purpose in their work. To learn more or make an appointment with the Transition Navigator, please call: 508-532-5980, ext. 4109 and leave a message. Office hours are: Wednesdays and Thursdays, 9:30 am-12:30 pm. Additional times available upon request.

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SUPPORT GROUPS AT CALLAHAN CENTER

Bereavement Support Group: Tuesdays, July 9 & 23, 1-2:30 p.m.
Facilitated by Good Shepherd Community Care

Better Breathers’ Support Group: Wednesday, July 10 at noon

Caregivers’ Support Group: Wednesday, July 24 at 1 p.m.

Evening Caregiver Support Group: Wednesday, July 10 at 6 p.m.

Grandparent Support Group*: Wednesday, July 10 at 7 p.m.

Low Vision Group: Wednesday, July 17, 1-2:30 p.m.

Parkinson’s Support Group: Tuesday, July 16 at 1-2:30 p.m.

NEW START TIME

*Contact Lisa at 508-532-5980 ext. 2 to arrange a pre-screening for the Grandparent Support Group.

SPOTLIGHT: LOW VISION SUPPORT GROUP
With New Facilitator Evie Dell
Wednesday, July 17, 1-2:30 p.m.

Are you facing the challenges of vision loss? The Low Vision Support Group provides a safe and supportive environment to receive helpful tools, resources, and strategies to help you maintain your highest level of self-reliance. You’ll have an opportunity to share with and listen to others who face the challenges of low vision. Join our new group facilitator, Evie Dell, on the 3rd Wednesday of each month. Evie is currently working with the Vibrant Program at the Natick COA. She trains visually impaired seniors on the use of devices (i.e. iPhone, iPad, computers) to enhance personal growth.

The Callahan Center’s new van is available to provide transportation to and from meetings...and throughout Framingham. Please call the Center at 508-532-5980 for more information about this new ride-share option.

BEREAVEMENT SUPPORT GROUP
Offered in partnership with Good Shepherd Community Care
Group meets the 2nd and 4th Tuesdays of the month, 1-2:30 p.m.
Bereavement Clinician Susan Kates, LICSW, facilitates this drop-in group. Susan has been a geriatric social worker for over 20 years and has experience leading bereavement and caregiver support groups. Good Shepherd Community Care is a not-for-profit health care organization in greater Boston focusing on hospice and palliative care.

BLOOD PRESSURE CLINIC: Wednesdays, 9:30 a.m.-12:30 p.m. in the Wellness Clinic. No appointment needed.

WOULD YOU LIKE TO SLEEP MORE SOUNDLY?
TRY COMMUNITY-STYLE EAR ACUPUNCTURE
Tuesdays, July 2 & 16, 11:30 a.m.-1:30 p.m.

Ear Acupuncture has proven to be very economical and excels at dealing with sleep issues, depression, anxiety, mental clarity, and overall health. Participants should plan to stay for 30 minutes or longer during the 11:30-2:00 p.m. time frame. Provided by Linda S. Thomas (MAc-Master of Acupuncture; LAc-Licensed Acupuncturist). Cost is $20. Sign up at the front desk: 508-532-5980.

VOLUNTER DRIVERS URGENTLY NEEDED
Volunteer drivers are urgently needed to transport older residents to mid-day medical appointments in the Boston, eastern Massachusetts, and Worcester areas. Tolls and parking fees to be covered.
Contact: Sam Swisher, Volunteer Outreach Coordinator, 508-532-5980, ext. 4113 or email: sps@framinghamma.gov.

VOLUNTEERS NEEDED FOR MINOR HOME REPAIR AND HANDYMAN PROGRAM
The Callahan Center is looking for volunteers to assist with minor household repairs to meet the routine maintenance needs of adults who are age 60 or older and living in their private homes. Tasks may include: replacing light bulbs, repairing door hinges and locks, putting up screens or storm windows, hanging curtains, turning over mattresses, installing fans/air conditioners, or setting up answering machines or TV accessories. Repairs do not require formal training and work will be scheduled according to your availability. Your participation will be meaningful in helping older adults remain independent and safe at home. If you could help with one or two small tasks every few months, please contact Sam Swisher for more information, 508-532-5980, ext. 4113.

SPECIAL THANKS: The Callahan Center is grateful for funding from the Older Americans Act, administered by BayPath Elder Services Inc., which was used to provide translators, translated materials, and refreshments for people who participated in the Department of Public Health’s Focus Groups on Age and Dementia Friendly during March and April. We are also grateful to 2Life Communities (formerly known as Jewish Community Housing for the Elderly) for providing gift cards to participants in appreciation for their involvement in the focus groups.

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SERVICES

FARMERS’ MARKET COUPON DISTRIBUTION GUIDELINES
We anticipate receiving Farmers’ Market coupons in mid-July. To be eligible you must be:
• A Framingham resident, 60 years of age or older
• Receiving or eligible for Mass Health, SNAP/food stamps, fuel assistance, or subsidized housing
If you are interested and meet these guidelines, please call the Social Service Department, 508-532-5980, ext. 2 by Monday, July 8. Please leave a message with your FULL name and phone number. All names will be placed in a lottery for the coupon booklets. When the coupons arrive, the Social Service Department will contact the individuals selected. Seniors must pick up their coupons in person, present a picture ID, and sign a verification of their eligibility. One Farmers’ Market coupon booklet per household.

PARTNER VOLUNTEERS: MAKING A DIFFERENCE
We are pleased to have several Partner Volunteers matched with seniors with memory impairment on site at the Callahan Center. The pairs meet together once a week for two hours to enjoy programs at the Center. The current partners participate in chair volleyball and muscle strengthening classes. If you’re interested in learning more about becoming a Partner Volunteer OR if you know of a Framingham resident age 55+ who has a diagnosed memory impairment, please contact Lisa at 508-532-5980, ext. 4108.

EVENING CAREGIVER SUPPORT GROUP
Wednesday, July 10, 6 p.m.
The Caregiver Support Group provides support and resources to help you ease stress and manage the challenges of caregiving. The group offers a safe and welcoming environment for all caregivers, especially those who are juggling work and family life. The group meets the second Wednesday of the month and is facilitated by Cheryl Lalavalle, LICSW and Assistant Social Services Supervisor at the Callahan Center. For information, please call Cheryl at 508-532-5980, ext. 4134.

A BRIGHTER DAY MEMORY CAFÉ
Thursday, July 18, 10:30-noon.
Held at the Callahan Center
A Memory Café is a comfortable and stimulating setting for adults with memory issues and their caregivers. The café offers an opportunity to socialize and relax in an accepting environment with entertainment and activities. Cafés are held at the Callahan Center on the third Thursday of the month from 10:30-noon. Please contact Karen at 508-875-3100, ext. 400 for more information and to RSVP.

MEDICAL EQUIPMENT AVAILABLE
Monday through Thursday, 9 a.m.-4 p.m.
Friday, 9 a.m.-1:30 p.m.
Durable medical equipment is available to borrow from the Callahan Center. Equipment MUST be reserved in advance. To reserve equipment or for more information, please call the front desk: 508-532-5980.

TRANSPORTATION ASSISTANCE IS AVAILABLE: If you are a Framingham resident over the age of 60, volunteers may be available to provide transportation to/from medical appointments, shopping trips or social events. Please call 508-532-5980 and ask for Sam or Lisa to see if a volunteer driver is available to meet your needs. Please call at least one week in advance of your appointment date.

MEDICARE’S FREE PREVENTIVE SERVICES
Many preventive services are covered by Medicare with no deductible or co-pay. These services are free whether you have Original Medicare or a Medicare Advantage plan, such as an HMO. Disease prevention and early detection services can keep you from getting certain diseases or can help you find health problems early, when treatment works best. Talk with your doctor or health care provider to find out what tests or other services you may need. There are rules which state when and how often Medicare will pay for these. Some of the free services include:
• Colorectal cancer screening (including colonoscopies)
• Mammograms
• Bone mass measurements
• Cardiovascular screening
• Diabetes screening and prevention program
• Flu and pneumonia shots
• Alcohol misuse screening and counseling
• Depression screening
• Obesity screening and counseling

For further assistance with any Medicare issue, contact the SHINE Program. Trained SHINE volunteers offer free, confidential counseling on all aspects of Medicare and related health insurance programs. To schedule a SHINE appointment, call the Callahan Center at 508-532-5980, ext. 0. For other SHINE related matters, call 1-800-AGE-INFO (1-800-243-4636), then press or say 3. Once you get the SHINE answering machine, leave your name and number. A volunteer will call you back, as soon as possible.

Carlyle House
342 Winter Street, Framingham, MA
www.carlylehouse.biz
508-879-6100

Carlyle House is proud to be serving the community for over 30 years.
We are a 55 bed, single-level skilled nursing facility nestled on beautifully landscaped grounds close to the heart of Framingham. We are responsive to the needs of both our short-term and long-term residents. Our new short-term wing, along with our innovative therapy team, is geared to provide the rehabilitation needed for your return home.
WHAT DOES IT MEAN TO BE A MEMBER OF THE FRIENDS

Dear Friends,

The Friends is a nonprofit 501(c)3 organization established in 1976 to raise funds to support programs at the Callahan Center. The Callahan Center offers people 55+, who might otherwise be isolated, a safe place to find comfort and enjoyment with others, while improving their physical and emotional well-being.

The mantra of the Friends is to work as a group to raise additional funds to help support these programs and services that keep seniors healthy, active and involved in their community. The Friends work to help cover the financial shortfalls of ever increasing costs in many areas.

The Board of the Friends of Callahan cannot do this alone. Volunteers are needed to help with activities and fundraising. There are openings on a number of committees and we would welcome your help. We are planning some new and exciting activities and look forward to seeing you at the Callahan Center.

Mark Goldman-Presdent

GIFT CARDS AVAILABLE FROM THE FRIENDS OF CALLAHAN
The Friends of Callahan Gift Card Program offers you the opportunity to conveniently purchase gift cards at the Callahan Center. An extensive assortment of cards are available. Choose from VISA Gift Cards as well as cards for popular grocery, department and home improvement stores, gas stations, hotels, and restaurants. Simply by using gift cards for your regular purchases, you will also help raise money for the Friends. A percentage of our gift card sales generates additional funds that support many different programs and events at the Callahan Center.

Purchase these cards at full face value and use them instead of cash, check or credit card for your everyday shopping or as a special gift. Credit cards are accepted for these purchases.

FRIENDS DINE AROUND
Come and support our FUNdraiser! Your participation supports many programs and events at the Callahan Center. Join us at:
Uno Pizzeria & Grill
Wednesday, July 17, good all day
70 Worcester Rd, Framingham
Please call the front desk if you plan to attend: 508-532-5980
FRIENDS OF CALLAHAN MEMBERSHIP DUES FORM

Name: _____________________________________________________ Friends New Membership $15 _____

If this is a NEW Membership or the information has changed please list the following:

Address: ___________________________________________ Additional Membership for Household $5 _____

City, State, Zip ___________________________________________ Friends Membership Renewal $15 _____

Telephone: ________________________Birth Date_________________ Additional Renewal for Household $5 _____

Emergency Contact: _______________________________________ Relationship to you: ________________

Telephone for Emergency Contact: ________________________

How did you hear about us? ___ Ad in Paper ___ Courier ___ Word of Mouth ___ Other (Please Specify Below) ________________

Total Enclosed _______________ Friends Membership includes 12 issues of the Courier Newsletter mailed to you.

The date listed on the mailing label is the expiration date of your membership.

$15 Membership Dues may be paid at the Center or by mail. Please make check or money order payable to the “Friends of Callahan.” Mail to: Callahan Center, 535 Union Avenue, Framingham, MA 01702. Thank you!

THE SUNSHINE LADY’S CORNER

The Friends would like to reach out to all our members in time of need. The Sunshine Lady can help brighten their day and/or offer condolences. Do you know of any members who are ill, hospitalized, recovering from surgery, or in rehab? Has any Friends member or a family member passed on? Please leave a message for the Sunshine Lady at the Front Desk so a card can be sent.

Memorial Donations:
Have you considered leaving a legacy through the Friends of Callahan?
By making provisions in your will, you help continue the good works and the services we offer for many years to come - making a connection between your life and those to follow. If you believe in us, consider our services in your estate planning, after you have made provisions for your loved ones.

A LIVING MEMORIAL
The form provided on this page is for your convenience in making a gift that will enhance senior services in our community today and tomorrow. The individual or families of those you have so honored will be notified of your contribution.
Your support is greatly appreciated.

Are you ready to rightsize to a smaller or newer place?
Are you overwhelmed at the thought of de-cluttering your current home?
Nancy & her team specialize in helping long-term homeowners transition.

508.561.0865
THE ANTONIO TEAM
161 Worcester Road, Suite 504
Framingham MA 01701 | nancyantonio.net

NANCY ANTONIO
Senior Real Estate Specialist,
Keller Williams Chestnut Hill/Metrowest

SOLD IN LESS THAN 20 DAYS
$20K+ OVER ASKING!

House de-cluttered, repaired then on to market & sold - all within 90 days!
3 MONTHS TO MONEY IN YOUR POCKET!
Find Local Businesses that Support and Service the Senior Community

Norton Funeral Home
Service Since 1912
53 Beech Street
Framingham
508-875-7871
Pre Need Planning & Counseling
www.nortonfuneralhome.com

Audiology Clinic
The Learning Center for the Deaf
Where innovation is a tradition
Certified/Licensed Audiologists fitting a wide selection of hearing aids including the most advanced technology available
Repairs - Most makes & models
Complete Diagnostic Hearing Tests
Adults - Infants - Children
Most Insurances & Credit Cards Accepted
848 Central Street, Framingham
508.875.4559
www.tlaudiology.org
Monday through Friday, 9:00am to 5:00pm by appointment

We Put The “Home” In Housing!

Framingham Green
136 Maynard Road, Framingham
508.872.0500
Heat and hot water included
Grand community gathering space
Scenic, landscaped setting with gazebo
On-site parking
Pet-friendly

Irving Square
75 Irving Street, Framingham
508.875.4400
Heat and hot water included
Open and airy living spaces
Vibrant community lounge retreat
Private, enclosed park area
Pet-friendly

Now Accepting Applications!

Our beautiful communities have quality options to make you feel at home with features that include 24-hour emergency maintenance, professional on-site management, laundry care suites, resident service programs & activities, nearby public transportation, shopping, restaurants, medical facilities and, so much more.

Framingham Green and Irving Square are designed for seniors age 62+ as well as persons with disabilities who are under age 62.

781-794-1000 | PeabodyProperties.com
Thanks to the sophomores, juniors, and teachers from Keefe Tech’s Health Career Services Program for making the Jewels of Framingham Luncheon a memorable afternoon for all who attended.

Director Grace O’Donnell welcomed Win Gemma (left) and Gloria Scott (right) to the Jewels Lunch.

Special wishes from Mayor Spicer at the Jewels of Framingham Luncheon as Sarah Cammarata celebrated a milestone birthday...100!

From l to r: Sam Brody, Eleanor Brody and Barbara Kaplan were among the guests at the annual Jewels Luncheon.

At your service...Callahan staff members serve guests at the Jewels Luncheon. From l to r: Martha Guevara, Cheryl Lavallee, Ralph Dunlea, Tricia Welsby, and Lisa Ushkurnis.
COMPUTER ROOM HOURS

Monday, Wednesday, Thursday 9 a.m.-4 p.m.
Tuesday 9 a.m.-7 p.m., Friday 9 a.m.-1 p.m.

The computer room is not open when computer classes are in session.

ONE-ON-ONE HELP WITH RALPH
APPOINTMENT REQUIRED

To ensure that Ralph Dunlea, Computer Room Coordinator, is available to help you with your computer problems and questions, please call in advance to make an appointment: 508-532-5980, ext. 4983.

COMPUTER LITERACY CENTER

CLASSES ARE FREE. PLEASE SIGN UP IN ADVANCE AT THE FRONT DESK: 508-532-5980. SPACE IS LIMITED.

NOTE FOR ALL CLASSES: PARTICIPANTS SHOULD KNOW THEIR USER NAMES AND PASSWORDS.

GETTING STARTED WITH EMAIL

Tuesday, July 16, 6-7:30 p.m.
Instructor: Ralph Dunlea
Email is omnipresent in today's world. While emailing is popular among family and friends, it has also become a common way to communicate with businesses, retailers...even doctors. This class will show you how to get started with email. We will review the different email services that are available and help determine which one would be best for you. We will also cover the process to send and save attachments, delete emails, block senders, manage your inbox, and preserve your security. Learn how to identify spam and suspicious activity in emails, so that you can protect your information.

INTRODUCTION TO IPADS AND IPHONES

Tuesday, July 23, 5:30-7:30 p.m.
Instructor: Ralph Dunlea
This class will provide an introduction to the use and navigation of Apple iPads and iPhones. Topics will include the main screen, settings and iCloud storage, as well as some of the pre-installed apps including: Photos, Mail, Messages, Face Time, and the camera.

ASK-THE-EXPERTS

Thursdays, July 11, 18, & 25
10 a.m.-noon
This free service is available by reservation or on a first come, first served basis.
Is your computer running slow? Does it take a long time to start up? Would you like to put new life and vitality back into your computer? The Callahan Center has a team of experienced PC users who can run cleaner and antivirus software on your computer. These programs can remove unwanted Malware programs such as viruses, spyware, and similar software, which impact your computer's performance. Also, the Ask-the-Experts team is available to answer questions regarding the use of personal computers for Internet browsing, Word, photo processing, etc.

DINING AROUND TOWN

Enjoy these discounts from some of the eateries in our Framingham area

---

**Burger King**

**FREE Whopper**

Purchase One Whopper at Regular Price and Receive 2nd Whopper FREE

**FREE Chicken Sandwich**

Buy One Chicken Sandwich at Regular Price and Receive 2nd Chicken Sandwich FREE

508-875-9832

www.bk.com

259 Cochituate Road
Framingham, MA 01701

**Bertucci’s**

**$5 OFF**

any purchase of $25 or more

Offer good at Framingham location only

508-879-9161

www.bertuccis.com

150 Worcester Road
Framingham, MA 01702

Hours: Mon-Thurs., Sun. 11AM-10PM, Fri. & Sat. 11AM-11PM

**McDonalds**

One FREE

Breakfast, Lunch or Dinner Sandwich

508-879-1650

www.mcdonalds.com

Route 30 Mall, 343 Cochituate Rd.
Framingham, MA 01701

---

**TERMS & CONDITIONS:**

- Not validation B: **Dine in Only**. Applicable to ordering purchases.
- Limit one coupon per order per guest. May not be combined with any other discounts or offers. **You must be 18 or older to redeem this offer.**
- **Valid only at participating locations.**

---

**TERMS & CONDITIONS:**

- Not valid with any other offer, discounts or purchase of gift cards or alcohol. Tax and gratuity not included.
- One per person per visit. Reproductions of coupon are not valid. No cash value. Expires 3/31/19.
**FRIENDS OF CALLAHAN TRAVEL - A 55+ TRAVEL SERVICE**

**OFFICE HOURS:** Monday – Thursday, 10 a.m.-2 p.m. | Telephone: 508-532-5980, Ext. 3

The Friends of Callahan Travel Office is located at the Callahan Center, 535 Union Avenue, Framingham.

**For all trips:** Please park at Stop & Shop at the corner of Rt. 9 and Temple Street, Framingham. Please park to the right of the health club, near the fence. The price of all day trips includes a tip for the driver and escort.

**TICKETED EVENTS ARE NON-REFUNDABLE. CANCELLATIONS MUST BE CALLED INTO OUR OFFICE 10 (TEN) BUSINESS DAYS PRIOR TO TRIP TO ENSURE A REFUND.**

All those who travel on Callahan Center trips are REQUIRED to become members of the Friends of Callahan.

Come in and pick up flyers for details. Times & prices for trips scheduled July to December are available in the office.

### DAY TRIPS

**July 2019**
- 7/10/2019 Ferry to Peaks Island Maine, The Inn on Peaks Island 8:30 am - 6:30 pm $116
- 7/17/2019 Mystic Seaport Museum, Lunch at Latitude 41° Restaurant 8 am - 6 pm $135
- 7/30/2019 Fosters Clambake, Shopping at York Beach 10 am - 6 pm $81

**August 2019**
- 8/7/2019 Cape Ann Lobstering Cruise, Rockport for Lunch & Shopping 9 am - 5 pm $68
- 8/17/2019 “Hello Dolly” Boston Opera House 10:30 am - 5:30 pm $147
- 8/18/2019 SUNDAY: Tanglewood, Mazzo’s Restaurant 8:30 am - 7 pm $129
- 8/28/2019 Ferry to Peaks Island Maine, The Inn on Peaks Island 8:30 am - 6:30 pm $116

**September 2019**
- 9/4/2019 Theatre by the Sea “Saturday Night Fever” 9:30 am - 6 pm $121
- 9/10/2019 Nantucket Day Trip by Ferry, The Tavern on Harbor Square 8:30 am - 8:45 pm $132
- 9/18/2019 Historic Deerfield Village, Deerfield Inn, Emily Dickinson House 8 am - 6 pm $98

**We are now accepting bookings for trips in October, November and December.**

**October 2019**
- 10/3/2019 Mystery of Lizzie Borden Fall River, Lunch Tea Room 7:45 am - 5:15 pm $92
- 10/22/2019 Adams National Historic Park, JFK Museum, Fox & Hound Restaurant 8 am - 5 pm $129
- 10/29/2019 Stonewall Cooking School 9 am - 6:15 pm $85

**November 2019**
- 11/30/2019 A Christmas Carol with Gerald Charles Dickens 10:30 am - 5 pm $93

**December 2019**
- 12/1/2019 SUNDAY Boston Ballet Nutcracker – Maggiano’s 10 am – 5 pm $146
- 12/29/2019 Salem Cross Inn Fire Place Feast – Prime Rib 11:15 am - 5 pm $98

### OVERNIGHT TRIPS 2019

<table>
<thead>
<tr>
<th>Trip Description</th>
<th>Cost</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tours of Distinction: Saratoga &amp; Lake George</td>
<td>from $380 pp/dbl</td>
<td>7/31-8/1/2019</td>
</tr>
<tr>
<td>Collette: Spain’s Classics Book now &amp; save $300</td>
<td>from $3999 pp/dbl</td>
<td>10/5-15/2019</td>
</tr>
<tr>
<td>Collette: La Belle Seine Book now &amp; save $500</td>
<td>from $4299 pp/dbl</td>
<td>10/29-11/6/2019</td>
</tr>
<tr>
<td>Collette: Bluegrass Country &amp; Smokey Mountains Book now &amp; save $100</td>
<td>$2949 pp/dbl</td>
<td>11/7-15/2019</td>
</tr>
<tr>
<td>Friends of Callahan: White Mountain Holiday Tour with Brenda Erickson</td>
<td>$489 pp/dbl</td>
<td>12/4-6/2019</td>
</tr>
</tbody>
</table>

**Planning on taking a trip in the USA or Europe in 2019 or 2020?**

**GO THE EASY WAY!** One hotel and all sightseeing from your one hotel. Visit our travel office and ask for the IDEA BOOK. 508-532-5980, ext. 4112

The Friends of Callahan greatly appreciate the generosity of the MutualOne Charitable Foundation for funding the purchase of new travel software to improve the administration of these trips.
<table>
<thead>
<tr>
<th>Monday</th>
<th>Tuesday</th>
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<tbody>
<tr>
<td>8:30-4 Pool Tables Open</td>
<td>8:30-7 Table Tennis</td>
</tr>
<tr>
<td>8:30-4 Table Tennis</td>
<td>8:30 Contract Bridge</td>
</tr>
<tr>
<td>9-11 SHINE, by appt.</td>
<td>9-7 Computer Room</td>
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<tr>
<td>9-4 Computer Room</td>
<td>9 Golf at Southborough Golf Club (St. Mark's)</td>
</tr>
<tr>
<td>9 Pinochle</td>
<td>9 Pinochle</td>
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<tr>
<td>9:45 Strength Train/Cardio $3</td>
<td>9-11 SHINE by appt.</td>
</tr>
<tr>
<td><strong>10 Bocce at Dudley Rd.</strong></td>
<td>10 Aerobics</td>
</tr>
<tr>
<td>10:15-10:30 Sports Fanatics</td>
<td>11 Zumba</td>
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<tr>
<td>10-4 Mary Make Do</td>
<td>11-4 Mah Jongg</td>
</tr>
<tr>
<td>11 Skip-Bo</td>
<td><strong>11:30-1:30 Acupuncture, by appt. $20</strong></td>
</tr>
<tr>
<td>12 Conversation &amp; Humor</td>
<td>12-4 Duplicate Bridge</td>
</tr>
<tr>
<td>12-4 Duplicate Bridge</td>
<td>12:30 Chair Volleyball</td>
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<tr>
<td>12:30 Tai Chi with Jon Woodward $3</td>
<td>1-2:30 Bereavement Support Group</td>
</tr>
<tr>
<td>1-4 Genealogy Group</td>
<td>1:2:30 Parkinson’s Support Group</td>
</tr>
<tr>
<td>2 Chair Yoga $3 - NEW START TIME</td>
<td>3:0-6:30 SHINE, by appt.</td>
</tr>
<tr>
<td><strong>12-3 Scrabble</strong></td>
<td><strong>4:30-7 Pool Tables Open</strong></td>
</tr>
<tr>
<td><strong>20:4 Tai Chi with Jon Woodward $3</strong></td>
<td><strong>CENTER OPEN UNTIL 7:30 P.M.</strong></td>
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<tr>
<td><strong>4:30-6:30 SHINE, by appt.</strong></td>
<td><strong>TRIP: Fosters Clambake</strong></td>
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<tr>
<td><strong>4:30-7 Pool Tables Open</strong></td>
<td><strong>12-4 Duplicate Bridge</strong></td>
</tr>
<tr>
<td><strong>6-7:30 Getting Started with Email</strong></td>
<td><strong>12:30 Chair Volleyball</strong></td>
</tr>
<tr>
<td><strong>6 Rock ’n’ Roll with Workingman’s Band, Sponsored by the Rosanne Bergman Trust</strong></td>
<td><strong>1 Red Hat Honey Bees</strong></td>
</tr>
<tr>
<td><strong>CENTER OPEN UNTIL 7:30 P.M.</strong></td>
<td><strong>6 Cannabis &amp; What Seniors Should Know with Dr. Uma Dhanabalan</strong></td>
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<tr>
<td><strong>CENTER OPEN UNTIL 7:30 P.M.</strong></td>
<td><strong>CENTER OPEN UNTIL 7:30 P.M.</strong></td>
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<td>Weekday</td>
<td>Time</td>
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<tr>
<td><strong>Wednesday</strong></td>
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<td>9:45</td>
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<td>10:30</td>
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<tr>
<td></td>
<td>1 Discussion Group</td>
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<td>1-3</td>
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<tr>
<td></td>
<td>1 BINGO</td>
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<tr>
<td><strong>Thursday</strong></td>
<td>8:30-4</td>
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<td>8:30-4</td>
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<td>1 Discussion Group</td>
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<td>1-3</td>
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<td></td>
<td>1 BINGO</td>
</tr>
<tr>
<td></td>
<td>Closed in observance of <strong>Independence Day</strong></td>
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<tr>
<td><strong>Friday</strong></td>
<td>8:30-4</td>
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<td>9-1</td>
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<td>9 Poker</td>
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<td>10 &amp; 11 SHINE</td>
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<td></td>
<td>11 Skip-Bo</td>
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<td></td>
<td>12:15</td>
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<tr>
<td></td>
<td>CENTER CLOSES AT 1:30</td>
</tr>
</tbody>
</table>

**TRIPL: Peak's Island, Maine**
8:30-4 Pool Tables Open
8:30-4 Table Tennis
9-4 Computer Room
9:30-12:30 Discovery Center
9:30-12:30 Blood Pressure Clinic
9:45 Strength Train/Cardio $3
10:30 Mindful Living & Meditation $3
1 Discussion Group
1-3 SHINE, by appt.
1 BINGO
11:30 Friends Lunch, $6 per person, registration required
12 Better Breathers Support Group
1 Discussion Group
1-3 SHINE, by appt.
1 Book Discussion Group
2 Choral Group

**TRIPL: Mystic Seaport**
8:30-4 Pool Tables Open
8:30-4 Table Tennis
9-4 Computer Room
9:30-12:30 Discovery Center
9:30-12:30 Blood Pressure Clinic
9:45 Strength Train/Cardio $3
10:30 Mindful Living & Meditation $3
1 Discussion Group
1-2:30 Low Vision Support Group
1-3 SHINE, by appt.
1-3 Bingo
2 Friends Dine Around – All Day
Uno Pizzeria & Grill
70 Worcester Rd. Framingham

**DIRECT CREMATION**
$1,375

**BURIALS STARTING AT $8,979**

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Funeral & Cremation Services
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**318 Union Avenue, Framingham | 508-875-8541**
**Director: David Comeau**
A Service Family Affiliate of AFFS/Service Corporation Int1, 206 Winter Street, Fall River, MA 02720, 508-676-2452
Elder Law with Frank and Mary

by Arthur P. Bergeron
Arthur P. Bergeron is an elder law attorney in the Trusts and Estates Group at Mirick O’Connell.

PROTECTING THE COTTAGE

Are you lucky enough to own that special place, whether it’s a camper in Maine or a house on the Cape, where you, your children and your grandchildren can go to enjoy some time away together during our all-too-brief New England summers? If so, you most likely would like to leave that vacation home to your family to enjoy for generations to come, without worrying about having to sell it in order to qualify for MassHealth, either because you need nursing home care or because you need a lot of care at home in order to stay out of a nursing home.

If you are married and you need to qualify for MassHealth, you can usually transfer your assets to your spouse. Since your home is not a countable asset, it will be safe. If your spouse has more than the allowable maximum (now $126,420) in other assets, your spouse can simply use the extra assets to buy an annuity. Unlike your main residence, a vacation home may be considered a countable asset, and therefore would need to be sold with the proceeds used to buy that annuity. Of course, if you and your family love that vacation home, that sale is exactly what you are trying to avoid.

Your vacation home, then, is the one asset you’d need to protect ahead of time. Typically, you would do that by conveying a so-called “remainder interest” in that home to your children, or to one or more of them as trustee of an irrevocable trust for their benefit. You would retain a “life estate” in the property, allowing you control of the home while you are still alive. Five years after you have transferred this reminder interest, it will no longer be countable or lienable if you later need to qualify for MassHealth. By taking this precaution, you are also avoiding probate. At the moment of your death, your life estate will expire, leaving your children (or the trust for their benefit) as the owner of the summer home without going through the probate process. Also, when you die, the tax basis of the property will jump to its date of death value, so that if your children end up needing to sell the summer home, any capital gains tax will be eliminated or reduced substantially.

So while your kids are visiting this summer, talk with them about protecting this family treasure. You may also want to talk with your lawyer about it. In the meantime, kick back and enjoy the summer! If you need more information on this, you can contact me at 508-860-1470 or abergeron@mirickoconnell.com. You can also view my YouTube Channel, www.youtube.com/elderlawfrankmary and find more in-depth commentary on legal issues on Mirick O’Connell’s Trusts and Estates blog, “Getting All Your ‘Docs’ in a Row.”
BRAIN GAMES

Game answers for this issue will be published in next month's issue.

Sudoku

Fill in the grid so that every row, column and 3x3 box contains the numbers 1 through 9.

ACROSS
1 Jewish month
5 Regent
9 Women's Army Corps (abbr.)
12 Parrotfish
13 Holy
14 Adjective-forming (suf.)
15 Robot
17 Fr. medieval tale
18 Demolish Brit.
19 Course
21 Tablespoon (abbr.)
24 Religious rites
27 Loop trains
30 Pledge
32 Madam
33 Totem pole
34 Large E. Indian tree
36 Videocassette recorder (abbr.)
37 Flightless bird
39 Tempo: music

DOWN
1 Axilla
2 Sullen
3 Gulf of the Ionian Sea
4 Porch
5 Sheep's cry
6 Superlative ending
7 Heb. zitherlike instrument
8 Dirge
9 Apera (2 words)
10 Amer. Automobile Assn. (abbr.)
11 Cost of living index (abbr.)
16 Afr. dried apricots
20 Air-to-air missile (abbr.)
22 Milk (Fr.)
23 Famous violin
25 Sprint
26 W. Indian hog plum
27 Executive (abbr.)
28 Tibetan priest
29 Risier (2 words)
31 Increase
35 Employees
38 Television channel
42 Supporters of Mohammed
44 Rustic
46 Indian butter
48 Quenon monkey
49 Sicilian resort
50 "The Jungle Book" python
51 Revolutions per minute (abbr.)
53 Out (Scot.)
54 Compass direction
55 Pat

Answer to Previous Sudoku

1 6 8 5 9 7 1 2 3 4
2 9 3 5 6 4 7 1 8
7 4 1 2 3 8 6 5 9
5 7 4 3 1 6 9 8 2
1 6 8 4 9 2 3 7 5
3 2 9 7 8 5 1 4 6
8 3 2 1 4 9 5 6 7
9 1 6 8 5 7 4 2 3
4 5 7 6 2 3 8 9 1

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2019 CONCERT SERIES CONTINUES...

All Events are FREE

For more information or to RSVP, call Dominic Librandi at 508.665.5370 or email AskHeritage@HeritageAssistedLiving.org

Saturday, July 13
2:30-3:30PM
Shades of Gray
Civil War Era Camp Band

HERITAGE
AT FRAMINGHAM
747 Water St, Framingham, MA
www.heritageassistedliving.org
Part of the Mary Ann Morse Healthcare Corp. Family.
What’s really special here about Carriage House is the way everyone, from the director to the folks who serve in the dining room, know the individual residents. They know my parents, they know what they like, and they make them feel right at home.

Carriage House was a great choice for my parents, my mom is doing more things here than she ever did in her life!

- Gloria C. // resident daughter

For more information: 508.358.2800
or email: amy@carriagehousewayland.com