



# SEEKONK HUMAN SERVICES

## Open Office



540 Arcade Avenue ~ Seekonk, MA ~ 508-336-8772

Monday, Tuesday & Thursday 8:30am - 4:30pm

Wednesday 8:30am - 5:30pm \* Friday 8:30am - 12:00pm

### January 2024

The office will be closed on:

**Monday, January 1, 2024 for New Year's Day**  
**and Monday, January 15, 2024 for Martin Luther King Jr.**

#### Holiday Seasons' Thank you!

Seekonk Human Services would like to take the opportunity to thank all those who helped out during the holiday seasons. We would like to thank those who donated food, gifts, and items needed for the holiday season. Without your help we couldn't have made this a successful holiday season!

#### Arts & Crafts

**Friday, January 5, & January 19, 2024 @ 9:30am**

New Arts & Crafts class twice a month. Classes will be held on January 5 and January 19 from 9:30am - 11:30am. Class will be taught and run by Daisy. Fee will be dependent on project. January 5th project is the art of decoupage on shells. January 19th will be Zentangle. **Contact our center for more information and to sign up at 508-336-8772.**



#### Glenn Schultz - MA Specialized Phones Wednesday, January 17, 2024 @ 1:00pm

The Massachusetts Equipment Distribution Program (MassEDP) is a service that provides residents with a permanent disability access to the telephone network in their homes. By offering specialized telephones for free or at a reduced cost, depending on income, this program fosters independence, empowerment, and freedom of choice. You must be resident of Massachusetts and have access to residence telephone service. Preregister by calling 508-336-8772

#### Healthy Aging - Lunch & Learn Wednesday, January 31, 2024 at 11:30am

"How to Read a Nutrition Facts Label" for healthy aging! The presentation will be about debunking common nutrition advice seen across television and in the media with Bristol Elder Services Registered Dietitian, Dawn DiMarco. Most nutrition advice in the media is not accurate. If you are looking for nutrition advice, always ask a Registered Dietitian. The menu is: meatball calzones, broccoli, breadsticks, lemonade, and cake. **Preregistration is required by calling our office at 508-336-8772.**



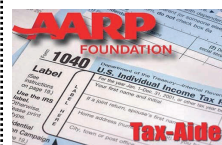
#### The Renaissance

**Wednesday, January 24, 2024 @ 1:00pm**



The 15th and 16th centuries saw an intellectual and artistic flowering in Europe. Many of their greatest works of art (painting, sculpture, architecture, literature) were created during that epoch. This talk will examine the origins of the Renaissance and explore some of the major artistic works of the period. Also, discussed will be the continuing cultural influence of the Renaissance. **Preregistration is required by calling our office at 508-336-8772.**

#### Income Tax Appointment



The AARP Foundation Tax Aide, will be here at Seekonk Human Services, on Thursdays. They will start preparing taxes from February 1, - April 11, 2024. Appointments will be at 9:00, 10:00 and 11:00am. Please be on time for your appointment so, the tax appointments can go smoothly. Please call our office to set up an appointment at 508-336-8772.

**Podiatry Clinic**  
**Wednesday, January 3, 2024**  
**10:00am - 2:30pm**

Dr. Lechan provides monthly Podiatry Clinics. An appointment is required. Items needed are insurance cards with your primary doctor's name, date of last doctor's visit, summary of last visit, and list of medications. \*Please check with your insurance regarding co-pays. Please call 508-336-8772 for appointment.

**Blood Pressure & Glucose Clinic**  
**Wednesday, January 17, 2024**  
**9:00am - 11:00am**

Seekonk Human Services continues to work with the **Seekonk Fire Department** to provide free monthly blood pressure & glucose screenings.

**Independent Insurance Consultants**

Independent Medicare Consultants are trained counselors who are well educated in Medicare and provide FREE and unbiased health insurance counseling to Medicare beneficiaries or those who will soon qualify for Medicare benefits. All of our counselors are well trained in Medicare and will review your options. These options include Medicare Parts A and B, Medicare Advantage (Part C), Medicare Prescription Drug Plans (Part D) and Medicare Supplemental Plans (Medigaps). We will also review eligibility for Public Assistance programs such as Prescription Advantage, Extra Help from Social Security, MassHealth and other programs to assist beneficiaries with limited resource to pay for health care costs. Independent Medicare Insurance Consultants are available to assist Seekonk residents navigate the Medicare maze to help make informed and educated decisions on their health care options.

**Telephone Reassurance Program**

Our office will make a telephone call to an individual's home at approximately the same time each day Monday through Friday (during our operating business hours only). This program is designed to connect people in need with ongoing, caring human contact and conversation. If we do not receive an answer, we will call back shortly after. If we do not receive an answer the second time, Public Safety will be called to check on the individual's status.

The Telephone Reassurance Program provides peace of mind for the individual and their loved ones. This program is designed for senior citizens, disabled persons and shut-ins living in Seekonk who may be at risk of loneliness, social isolation, illness or injury.

If you, or anyone you know is interested in this program, please call Nicole at Human Services at 508-336-8772.

**Women's Lunch**  
**Wednesday, January 3, 2024 @ 11:30am at**  
**Davenport's in East Providence, RI**

The Women's lunch group meets the 1st Wednesday of the month at 11:30am. Everything is Dutch treat. If you are interested in joining for good food and good conversation, while supporting our local restaurants, please call Seekonk Human Services at 508-336-8772.

**Let's Learn Together!**  
**Tuesday, January 30, 2024 @ 2:30pm**

Do you have questions about using your smartphone, or tablet? Bring them to the Tech Help Hour. The goal of this session is to help each other learn how to use technology better. There is no set agenda, just your questions and answer, favorite tips and tools. This program is moderated by library staff. Bring your own tablet, phone, or laptop. Please make sure your device is fully charged. Contact our office to register by calling 508-336-8772.

**Fuel Assistance**

If you have never had fuel assistance and would like to apply or if you need help filing out your application, please call Seekonk Human Services at 508-336-8772 to make an appointment with the Outreach Caseworker. Fuel assistance applications are accepted **until April 30, 2024**.

Income guidelines: Maximum income for one person is \$45,392, for two people is \$59,359, for three people is \$73,326 and for four people is \$87,294.

Returning applicants must provide proof of income (pension, interest, dividends, 401K/IRA distribution). New applications must provide income, mortgage or rent bill, real estate taxes, homeowners insurance, utility bills (electric, gas and/or oil), social security card, government photo ID, and birth certificates for those under the age of 18.

**Beginner Sign Language**  
**Wednesdays - 10am - 12pm**  
**Starting up January 17, 2024**

A new 10-week session of sign language begins Wednesday, January 17, 2024. If you are interested in this beginner class, please call Seekonk Human Services at 508-336-8772 to register.

**Tuesday Luncheons**  
**Tuesday's at 11:45am**

Seekonk Human Services has partnered with The Cook's House to offer weekly lunches! Lunches will cost \$4 for residents and \$5 for non residents. The menu will be available at the office and on Facebook. Sign up and payment is required one week in advance.

## **Should I Transfer my Home to my Kids to Protect it from the Nursing Home Care?**

By: Brandon C. Walecka, Esq., Walecka Law, P.C.  
774-203-9003, Brandon@WaleckaLaw.com

I often get asked whether transferring someone's home to their children would protect it from nursing home costs. The short answer - probably not. The correct answer depends on your family's unique situation, including health and financial situation. There are several things to consider when transferring property.

Are there tax consequences to transferring my home to my kids?

Tax consequences must be considered when transferring your home to your children. If, for example, none of your children live with you when you transfer the property to them, then later when the property is sold, your children will need to pay capital gains on the sale of the home. The long-term capital gains rate in 2022 is 20%. So, if, for example, when you purchased your home in 1970 it was valued at \$50,000 but when your children sell it is worth \$200,000, then your children will have to pay as much as 20% on the \$150,000 growth. Wow, that's a lot of tax.

What about the consequences of Medicaid eligibility in the future?

In the event you need long-term care, there is a five-year look-back period that applies to gifts (transfers of assets for less than fair market value) you make to anyone other than your spouse (and a few limited exceptions). Thus, if you are faced with a chronic disease or catastrophic illness within five years after you transferred the home to your children, then such a transfer may impact your ability to obtain Medicaid benefits. You cannot control what may happen in the future. What if your children cannot transfer the property back so you can apply for Medicaid? What if there is a creditor or divorce that prevents the child from giving it back? How will you get the care you need?

What are some other consequences of gifting the property outright to the children?

When you gift the property outright to your children, you no longer own the property. Therefore, there is a risk that your children could potentially kick you out of your home. Now, most clients tell us that their children would never do such a thing, but it is possible. For example, a creditor of a child could force the sale of the property out from under you to satisfy your child's debts. Also, if your child files for bankruptcy, gets sued, or goes through a divorce, then suddenly what the child would want to do, and what he or she must do, could be quite different. So, the property you worked so hard for may be lost.

If an outright gift of the house is not a good idea, then what other option is there?

In most situations, the best way to transfer your home to your children is a properly drafted Irrevocable Trust. An irrevocable trust is created for the purpose of protecting any property placed into the trust from (1) having to be spent on nursing home care for the person who created the trust (that's you, the Grantor), (2) having the property in the trust count as an asset when you apply for Medicaid, and (3) having the property placed in the trust be subject to "estate recovery." Estate recovery is the process whereby Medicaid (MassHealth in Massachusetts) looks to be paid back for the care paid by Medicaid from the deceased person's estate.

An Irrevocable Trust works particularly well for protecting the home or any other real estate. Other assets such as cash and stocks can also be placed in an Irrevocable Trust as well, but it is often not as advantageous as putting real estate into the trust

The advantages of an irrevocable Medicaid protection trust are:

- You retain control over your home, The property cannot be sold, mortgaged, or conveyed by the Trustee without the written permission of a Trust Protector, You have the right to live in the home for the rest of your life, You retain the right to change who receives the property at your death, While the property is in trust during your lifetime, your property is not at risk if your Trustee divorces, gets sued or declares bankruptcy, You may remove or change the Trustee and/or beneficiaries, You maintain all current income tax, capital gains tax and estate tax status, You maintain the I.R.C. Section 121 capital gains tax exclusion, Your children should get a step-up in basis on your death tax return, If the trust invests in rental property, the income could flow through the trust and be paid to you. The income would be taxable on your, You can continue to deduct real estate taxes on your personal income tax return.

The disadvantages of an irrevocable Medicaid protection trust are:

- Although the income from the trust could be available to pay for your care, you cannot take any principal out of the trust, The transferring of property into the trust is a disqualifying transfer, with an associated five-year look-back period. You will not be approved for Medicaid to pay for your nursing home care if you apply within five years of Putting your property into the trust.

Interested in learning more about Medicaid and how to plan for long-term care? Call a qualified elder law attorney. Don't let long-term care costs drain in months what you saved a lifetime to achieve. As you can see, the transfer of your home is something that requires careful consideration and sound legal counsel.

*The information contained in this article is not intended to make you an expert on estate planning nor is this article intended to replace the need for the advice of a professional. Rather, this article is simply intended to provide a basic understanding of why estate planning is important for everybody and a basic understanding of some of the more common estate planning tools. This article does not constitute legal advice.*

## FRIDAY

**NOTE: Fitness programs are paid through grant funds from the Executive Office of Elder Affairs (EOEA). Seekonk residents are strongly urged to make a donation toward fitness programs to help offset the costs.**

## **Veteran's Corner**

### **Agent Orange exposure and VA disability compensation**

The VA has added presumptive diseases, as well as locations and times for possible exposure based on years of research as they continue to receive disability compensation applications.

If you have a health condition caused by exposure to the herbicide Agent Orange during your service, you may be eligible for VA disability compensation. Compensation provides tax-free monthly payments and many other possible benefits.

#### **The type of cancers that are presumptive for agent orange exposure include:**

- Bladder cancer, Chronic B-cell leukemia, Hodgkin's disease, Multiple myeloma, Non-Hodgkin's lymphoma, Prostate cancer, Respiratory cancers (including lung cancer) and/or Some soft tissue sarcomas

#### **Other conditions that are presumptive to agent orange exposure include:**

- AL amyloidosis, Chloracne (or other types of acneiform disease like it), Diabetes mellitus type 2, High blood pressure (hypertension) \* new PACT Act presumptive, Hypothyroidism, Ischemic heart disease, Monoclonal gammopathy of undetermined significance (MGUS) \* new PACT Act presumptive, Parkinsonism, Parkinson's disease, Peripheral neuropathy, early onset and/or Porphyria cutanea tarda

#### **Here are the locations that are required in order to make your illness a presumptive:**

**Between January 9, 1962, and May 7, 1975, you must have served for any length of time in at least one of these locations:**

- In the Republic of Vietnam, **or**
- Aboard a U.S. military vessel that operated in the inland waterways of Vietnam, **or**
- On a vessel operating not more than 12 nautical miles seaward from the demarcation line of the waters of Vietnam and Cambodia

#### **Or you must have served in at least one of these locations that we've added based on the PACT Act:**

- Any U.S. or Royal Thai military base in Thailand from January 9, 1962, through June 30, 1976, **or**
- Laos from December 1, 1965, through September 30, 1969, **or**
- Cambodia at Mimot or Krek, Kampong Cham Province from April 16, 1969, through April 30, 1969, **or**
- Guam or American Samoa or in the territorial waters off Guam or American Samoa from January 9, 1962, through July 31, 1980, **or**
- Johnston Atoll or on a ship that called at Johnston Atoll from January 1, 1972, through September 30, 1977

#### **Or at least one of these must be true for you:**

- You served in or near the Korean DMZ for any length of time between September 1, 1967, and August 31, 1971, **or**
- You served on active duty in a regular Air Force unit location where a C-123 aircraft with trace of Agent Orange was assigned, and had repeated contact with this aircraft due to your flight, ground, or medical duties, **or**
- You were involved in transporting, testing, storing, or other uses of Agent Orange during your military service, **or**
- You were assigned as a Reservist to certain flight, ground, or medical crew duties at one of the locations listed here

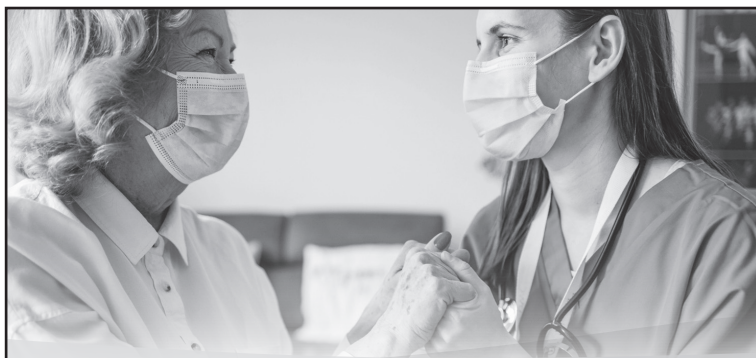
**If you or someone you know may be eligible for compensation due to agent orange exposure, I encourage them to see me, their local VSO or a National Service Officer to assist them with the claim.**

**James LaFlame, Veterans Services Officer**

**Office: 508-336-2940**

**Email: [jlaflame@seekonk-ma.gov](mailto:jlaflame@seekonk-ma.gov)**





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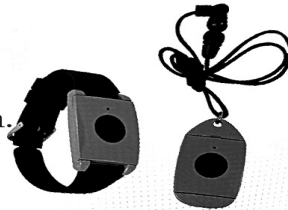
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### **Musical Entertainment**

**Wednesday, February 14, 2024 at 11:30am**

Join us for an afternoon of entertainment, fun and a lunch & dessert from the Cook's House. Steve Burke, RI musician is a one man band that plays the keyboard, sax, smooth jazz vocals and dances. You can sit down, relax and listen to songs from Sinatra to Santana and some of his own songs too. The menu for this activity is to be determined. **Preregistration is required by calling our office at 508-336-8772.**



### **Healthy Aging - Lunch & Learn**

**Wednesday, February 28, 2024 at 11:30am**



February's Topic is to be determined for healthy aging. The presentation will be about debunking common nutrition advice seen across television and in the media with Bristol

Elder Services Registered Dietitian, Dawn DiMarco. Most nutrition advice in the media is not accurate. If you are looking for nutrition advice, always ask a Registered Dietitian. The menu for this activity is to be determined. **Preregistration is required by calling our office at 508-336-8772.**

**Seekonk Human Services Staff**  
**P. 508-336-8772 F. 508-336-2239**

#### **Director**

Brittney Faria, LSWA

#### **Assistant Director**

Ashley Cartwright, MBA

#### **Outreach Caseworker**

Nicole Buffington

#### **Clerical Assistant**

Kimberly Mallon

#### **Community Liaison**

Maggie Perkins

#### **Program Assistant/Receptionist**

Holly Fiola

#### **Veterans Service Officer**

James LaFlame

#### **Parks & Recreation Coordinator**

Erica Harris-Grimes

### **Encore Casino**

**Wednesday, March 20, 2024**

**Price: \$39.00 Per Person**

**Location: Boston Harbor**

**Departure 8:30am Return Approximately 5:30pm**

Join us at Boston's Premier Casino!! The casino at Encore Boston Harbor brings glamour on a grand scale to the river-front. Enter the main floor - open and airy, colorful and vibrant! Try your luck with 2,800+ slot machines, including classic favorites, automated tables and the newest game titles. Enjoy 166 table games, from craps and roulette to blackjack and baccarat, all at state-of-the-art tables with superior service. It all adds up to an exciting, memorable five-star experience unlike anywhere else in Boston.



**Trip Includes: \*Casino Time: 10:00am-4:00pm (Casino Package subject to change). \*Casino Package - \$20 free slot play. \*Deluxe Motorcoach Transportation. Gratuity.** Contact: Seekonk Human Services 508-336-8772

### **Medical Loan Closet**

Our FREE Medical Loan Closet is available for Seekonk residents. Our inventory is dependent on donated items received, but may be limited based on need and space. For more information, please call 508-336-8772 **\*30 Day Rental**

### **Human Services Council**

#### **Chairperson**

Michelle Hines

#### **Vice Chairperson**

Maria Duarte

Irene Andrews

Cheryl Camara

Beverly Della Grotta

Keith Perry

Josephine Veader

**Council meets fourth Monday of the month**  
**@ 3:15pm at**  
**Seekonk Human Services**  
**Conference Room**