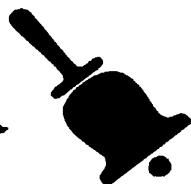




SEEKONK HUMAN SERVICES

Town Crier



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

April 2022

FITNESS CLASS FEES

There is a \$2.00 charge for Non-Seekonk Residents for the all instructor paid classes (Strength & Cardio, Drums Alive, Zumba, Belly Dancing and Tai Chi). All Seekonk residents will be free of charge. Fees are subject to change.

Belly Dancing

Wednesday, April 13 at 11am
Wednesday, April 27 at 11am

Are you interested in trying out a new type of dance exercise? Cheryl from Kalilia Dance will be coming to our center to teach a new kind of exercise that will have everyone up and moving. Belly dancing is an excellent way to burn calories and be active. Did you know that belly dancing can also help with muscle control and improves memory? Belly dancing can also improve your balance, coordination, posture, and flexibility. Why not come out and try this class? The first class is FREE on April 13, then going forward the class will be \$2 for non-residents (Seekonk residents are always FREE). Call 508-336-8772 to sign up!

SPRING SOCIAL

Wednesday, April 20, 2022 at 11:30am

Tom Quigley will be here to perform for us. He is not an imitator but he brings the songs alive in his performances. He sings songs by Neil Diamond, Bobby Vinton, Beach Boys as well as the songs of the 50's & 60's. Tom encourages the crowd to sing along with him as well. Along with his performance he also has some interesting tidbits to share about the songs and the artist as well. Preregistration is required by calling 508-336-8772. Lunch will be Chicken salad sandwiches, chips & dessert. Cost: \$5.00 residents & \$7.00 non-residents.

CLOSED FOR PATRIOTS' DAY ON APRIL 18, 2022

Water Coloring

1st & 2nd Tuesday at 10:00am - 12:00noon



Are you interested in learning water colors or starting a new hobby? Classes will be held on the first and second Tuesday of the month, from 10:00-12:00. Cost: \$3.00 residents & \$5.00 non-residents. If you would like to attend this activity, preregistration is required. Please call our office at 508-336-8772 to sign up. *Materials are required for this class.

FREE N95 Masks



Seekonk Human Services has partners with the Board of Health to offer our residents N95 masks, surgical masks and hand sanitizer. We appreciate the Board of Health for supplying these masks in efforts to keep our residents safe during this pandemic. Masks and hand sanitizer can be picked up during normal business hours.



Katie's Kookies - Cookie Decorating Wednesday, April 27, 2022 @ 11:30am



Katie will be coming here to show you how much fun you could have decorating cookies. Everyone who attends this activity will be able to design 2 cookies for \$15. So, come out and see what it's like to design your own cookie. Preregistration is required by calling 508-336-8772.

**Arts & Crafts
Mondays in April
1:00pm**

Preregistration is required for this class. The cost for this class is \$5 for Seekonk residents and \$7 for Non-Seekonk residents. All classes have limited availability.

April 4 - Egg Display
April 11 - Bird House
April 18 - No Class (Holiday)
April 25 - Bee Hive

**Podiatry Clinic
Wednesday, April 13, 2022
10am - 2pm**

Dr. Lechan provides monthly Podiatry Clinics. An appointment is required. Items needed are insurance cards with your doctor's names, date of last doctor's visit, summary of last visit, and list of medications. *Please check with your insurance regarding copays.

**Blood Pressure & Glucose Clinic
Wednesday, April 20, 2022
9:00am - 11:00am**

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

**Let's Learn Together!
Tuesday, April 26, 2022 at 2:00pm
Help From Siri/Google**

Weren't computers supposed to help us? Join librarian Michelle Gario in this 90 minute basic class to explore how to take advantage of Siri, Google and accessibility options. Bring your e-mail ID (and password if not saved) and laptop, tablet or phone. Please make sure your device is fully charged. Contact the Seekonk Human Services to preregister for this activity at 508-336-8772.

Future Special Activities

Phil Campbell - May 17 at 1:00am - Join musical story-teller Phil Campbell for a journey to a land now shrouded in the mists of time: Camelot—A land where it never rained 'til after sundown and where the snow never slushed upon the hillside. Registration is required for this activity. Cost: \$5 Seekonk Residents, \$7 Non-Residents. *Sponsored by the Seekonk Cultural Council.

If interested in this activity please call 508-336-8772

Silver Tea

You are cordially invited to attend a
Silver Tea
Honoring women in Seekonk
Age 75 and older



The tea will be held at
Seekonk Human Services
540 Arcade Avenue
Wednesday, May 11, 2022
@ 12 noon

Hosted by Seekonk Human Services &
Funded by Friends of Friends

Limited seating available
Please register by May 3, 2022

*For those who need to bring an escort the cost is \$20 per person

Women's Brunch

We meet every 3rd Thursday of the month at 10 am supporting our local restaurants. Everything is Dutch treat. If you are interested in joining our group of women for good food, & good conversation, please call Beverly at 401-749-4841.

These are the restaurants for the next two months:
April 21, 2022 - Vino's in Rehoboth

May 19, 2022 - Toti's in Seekonk

Computer Stations

Computer access is now available at Seekonk Human Services. If you're without a computer at home but you need to access one, we may be able to help. Residents are welcome to use our laptops to surf the internet and check emails etc. For more information, or to check for availability, please call 508-336-8772.

Email List

Join our email list! Things are changing so quickly these days and we want to be able to get the word out to you quickly. Please give us a call and give us your email address; we want to share fun activities, links to Zoom and other virtual programing you may like.

Library Homebound Delivery

Residents of Seekonk who are homebound due to physical limitations or illnesses that are long term or temporary are able to enjoy library materials through our Homebound Delivery Service.

Seekonk Public Library's Homebound Delivery Service is for residents who have no one in their household to go to the library for them. Adult Services staff will coordinate deliveries and can work with participants to choose materials that meet their needs and interests. Volunteers will deliver the materials to the participant's door contact-free and return borrowed materials to the library. For more information, call Adult Services at the library at (508) 336-8230 or email library@seekonkpl.org.

Pitch (Hi-Lo-Jack) Tuesdays at 1:00pm

Join our Pitch (Hi-Lo-Jack) game at Seekonk Human Services . If you are interested in playing please call the office at 508-336-8772 to preregister.

Nutritional Meals To Go Tuesdays & Wednesdays

Seekonk Human Services will be working with Bristol Elder Services to provide nutritional meals for lunch on Tuesdays and Wednesdays to go. Meals come completely cooked and prepackaged. All you need to do is heat it up! Meals need to be ordered the day before by 9:30am. Payment is \$2.50 per meal which will be due at the time of pickup. Pick up will be between 11am - 12pm. April's menu is available on our Facebook Page and by calling our office at 508-336-8772.

Community Questions for our Police Liaison

Officer Maria Vicenzo is welcoming community questions to be answered. Questions can be mailed to the center, dropped off in person, or placed in our lock box that is attached to the building at the entrance. We will post answers to the questions in the monthly newsletter and on our Facebook page, if requested. If you prefer to be called, please leave your contact information and we will be in contact.

Fuel Assistance

If you have never had fuel assistance and would like to apply or if you need help filing your application, please call Seekonk Human Services at 508-336-8772 to make an appointment with the Outreach Department. **Fuel applications accepted until April 30, 2022.**

Income Guidelines: Maximum income for 1 person is \$40,951, for 2 people is \$53,551, for 3 people is \$66,151, and for 4 people is \$78,751

Income includes your social security, pensions and any interest income. Needed Documents:

- **Proof of income:**
 - 4 consecutive pay stubs
 - Social Security Award Letter or 1099
 - Pension (Current 1099)
 - Interest Dividends (1099)
 - List of everyone in household plus their income
- **Homeowner's must include:**
 - Mortgage statement
 - Real estate tax bill
 - Insurance bill
 - Recent copy of electric bill and gas/oil bill
- **Renters Include:**
 - Rent receipt
 - Recent copy of electric bill and gas/oil bills
- **Other Documents Needed**
 - License
 - Social Security Cards for all members in household
 - Birth certificates for members under the age of 18
 - Food Stamps - copy of verification

The center is open Monday, Tuesday, Thursday 8:30am - 4:30pm, Wednesday 8:30am - 5:30pm and Friday 8:30am - 12:00pm. Come and enjoy the activities and companionship at your center.

* NOTE: *Seekonk Human Services is primarily an informational and referral agency. We try to help you directly or by introducing you to a network of federal, state, or local support services. Seekonk Human Services offers legal, financial, recreational, medical screenings, and other activities/services by volunteers or nominally paid practitioners. Participation in these services/activities is with the understanding that Seekonk Human Services, Town of Seekonk, or its employees do not assume any legal or other responsibility for advice of services rendered by such volunteers or nominal cost practitioners.

Seekonk Veterans Services

VA Loans

Who is eligible for a VA Home Loan? Active-duty service members and Veterans with discharges other than dishonorable, National Guard and Reserve service members and Veterans with an honorable discharge, certain eligible spouses, and other uniformed service personnel may be eligible for VA home loan guaranty benefits.

Why choose VA? The VA Home Loan is often the best home loan product for Veterans. Some benefits include:

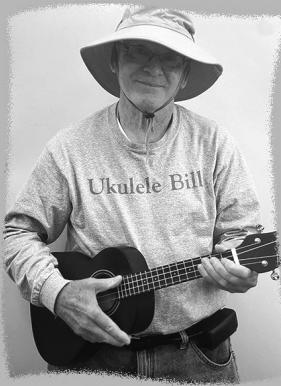
- No down payment as long as the sales price is at or below the home's appraised value (the value set for the home after an expert review of the property) See VA Appraisal section below
- No loan limit with full entitlement if you can afford the loan, VA will back loans in all areas of the country, regardless of home price.
- Competitive terms and interest rates from private banks, mortgage lenders, or credit unions
- No need for private mortgage insurance (PMI) or mortgage insurance premiums (MIP) PMI is a type of insurance that protects the lender if the borrower ends up not being able to pay the mortgage. It's usually required on conventional loans if the down payment is less than 20% of the total mortgage amount. MIP is what the Federal Housing Administration (FHA) requires borrowers to pay to self-insure an FHA loan against future loss. Not having to pay PMI could save a borrower on their monthly mortgage payment
- Fewer closing costs, which may be paid by the seller, lender, or any other party
- No penalty fee for paying off the loan early

Before buying a home, you should consider the costs and benefits of homeownership. While renting a home can offer flexibility and limited responsibility for maintenance, rent can change over time, the owner can sell the property, and you may or may not receive your security deposit when you move.

Homeownership, over the long-term can offer benefits such as relatively stable monthly mortgage payments and a way to build wealth for you and your family. VA highly recommends that you determine your priorities before buying a home, such as what you are willing to spend each month on a mortgage and what other expenses (vehicle, childcare, etc.) you will have to consider. Only you can determine what meets your housing and financial needs.

James LaFlame
Seekonk Veterans Services Officer
Office 508-336-2940
Email: jlaflame@seekonk-ma.gov





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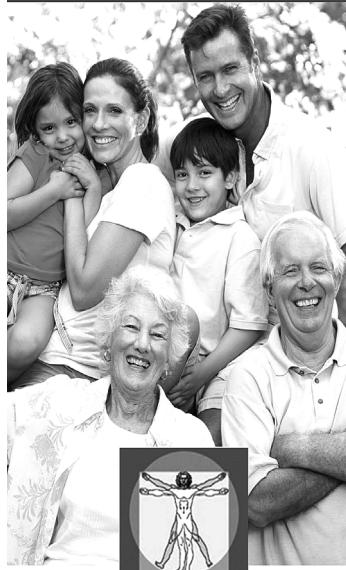
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EAST PROVIDENCE

927B Warren Avenue

East Providence, Rhode Island 02914

Telephone: (401) 438-0905

Fax: (401) 438-0903

Monday – Thursday: 7:00 am – 7:00 pm

Friday: 7:00 am – 5:00 pm

Saturday: 7:00 am – 12:00 pm

CUMBERLAND

2295 Diamond Hill Road

Cumberland, Rhode Island 02864

Telephone: (401) 305-3858

Fax: (401) 305-3859

Monday – Thursday: 7:00 am – 7:00 pm

Friday: 7:00 am – 5:00 pm

WARWICK

2080 Warwick Avenue

Warwick, Rhode Island 02889

Telephone: (401) 921-0160

Fax: (401) 921-0139

Monday – Thursday: 7:00 am – 7:00 pm

Friday: 7:00 am – 5:00 pm

EAST GREENWICH

2639 South County Trail

East Greenwich, Rhode Island 02818

Telephone: (401) 471-7510 Fax: (401) 471-7511

Monday – Thursday: 7:00 am – 6:00 pm

Friday: 7:00 am – 5:00 pm

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Thank you!

*On behalf of the
Seekonk Town Crier
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Law Office of Luke P. Travis
Estate Planning

TEL: (508) 676-3333
FAX: (508) 678-1698
luke@bristollegal.com

PO. BOX 3288
10 NORTH MAIN ST.
FALL RIVER, MA 02322-3288



Local #215



Lodge #5

SEEKONK POLICE
MASS C.O.P. Local #215 F.O.P. Lodge #5
Taunton Avenue P.O. Box 353
Seekonk, Massachusetts 02771



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HopeHealthCo.org/HomeHealthMA

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Thank you!

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Seekonk Town Crier
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www.bearmountainhc.com



**To be a sponsor
in the next
Seekonk Town Crier
Newsletter!
Please contact Tom Reily
508-336-6633 x 337**

Have You Checked Your Beneficiary Forms Lately?

By: Brandon C. Walecka, Esq.

Walecka Law, P.C.

774-203-9003

Brandon@WaleckaLaw.com

Have you checked your beneficiary designations for your retirement accounts or life insurance policies recently? If not, you may find that your designated beneficiary is not who or what you think it should be, especially if you have had a major life event, such as a divorce, remarriage, or had children or grandchildren since your retirement plan account was established. Have you changed financial institutions? Rolled over a retirement plan? While many of us believe that updating and reviewing our estate planning documents is important, others tend to neglect retirement account and life insurance beneficiary designations. Typically, your retirement accounts and life insurance, if a beneficiary(ies) is properly named, are not part of your probate estate and generally are not governed by the provisions of your will, so it is important to keep these assets up to date. This makes properly naming a beneficiary(ies) incredibly important.

Outdated Beneficiary Designations

I have met with several clients where there has been a divorce, remarriage, or death, but the client has neglected to update his or her beneficiary designation accordingly. This can result in frustration and shock of loved ones upon the client's passing.

What happens when a beneficiary predeceases the retirement plan owner or the insured?

When a beneficiary predeceases the retirement plan owner or insured on a life insurance policy, it is important that the beneficiary designation form be updated. How should that deceased beneficiary's portion be designated? Do you want it to pass to the beneficiary's children or to the other named beneficiaries? If you do not update your beneficiary designation form, it is possible that the asset will need to pass through probate, causing delay and expense to your family. To avoid unintended outcomes, it is always best to ensure these forms are current.

Should you designate a trust as a beneficiary of a retirement plan or life insurance policy?

I have many clients who have chosen to create on-going trusts for their children or grandchildren. Perhaps the child or grandchild has a disability, or they fear the child or grandchild could lose their inheritance to creditors, divorce, bankruptcy, lawsuits or a failed business.

This can be a useful strategy, as designating the right type of trust as your beneficiary could allow you to provide financial support for your surviving spouse while ensuring that your children and grandchildren are provided for. Choosing the wrong type of trust or naming the trust incorrectly on your beneficiary designation form could result in disastrous tax consequences. Be sure to seek competent professional advice before you name your trust as a beneficiary.

Are you unsure what your beneficiary designation forms say? Do not delay, reach out to each financial institution as soon as possible and ensure that your forms complement your estate plan.

Do you have a suggestion for a future article topic for Attorney Walecka? Reach out to him directly with a question or topic you think would be helpful to readers.

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.

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