A Conversation with District Attorney Ryan
Winter Scam Awareness
Friday, January 11 at 1:00 PM
This forum will educate participants about common scams that target senior citizens during the winter months.
Scam-related topics include:
- Home Heating
- Snow Removal
- Roof Service
- Chimney Cleaning
- Furnace Cleaning
- Vehicle Maintenance
- Roof Service
- Chimney Cleaning

Please call ahead to sign up so we know to expect you.

Bedford Tax Relief Information
Are you eligible for abatements, but don’t know how to apply? Questions about your taxes? Bedford’s Town Manager, Sarah Stanton and Victor Garofalo, Finance Director, will be at the Council on Aging on Wednesday, January 23rd at 12:45 PM to answer any questions you may have, giving you time to complete and submit any applications. Applications may be submitted for a number of tax relief programs available to Bedford residents who are seniors, blind and veterans. One that not widely used is perhaps the most accessible – a full exemption on the Community Preservation Act fees that appear on your tax bill. Please attend the meeting to learn more!

Coffee with a Cop
Building relationships. One cup at a time.
Thursday, January 3 at 10 AM
Coffee with a Cop brings police officers and the community members they serve together over coffee to discuss issues and learn more about each other. Please join Bedford Police Chief Robert Bongiorno on Thursday, January 3 at 10:00 AM for a cup of coffee, a light breakfast and a chat! Just call ahead to sign up so we know to expect you!

BOOK BUZZ
New Books for the New Year!
Thursday, January 24 at 2:00 PM
Join staff members from the Bedford Free Public Library to hear the buzz about exciting new and upcoming books! We will look at new fiction & non-fiction for adults. Please join us at the Council on Aging!

COME AND BE PART OF THE FRIENDS OF THE COA!
The Next Board Meeting of the Friends will be held on Tuesday, January 8th. Topics to be discussed are the fundraising for the Memory Café for the upcoming year, planning the April board meeting party, and future events. We need your ideas and input as you are all members of the Friends of the Council on Aging and this is your chance to make the COA even better!
**Winter Weather Policies**

If the Bedford Public Schools are closed or delayed due to weather, the senior center programs will be also. If there is severe weather but the schools do not close, we will hold activities if possible. However, please call before coming as presenters or teachers may not be able to get here. Staff will still be in their offices to assist you (though, of course, if you have an emergency, please call 911).

Those who have scheduled rides through the BLT should call the BLT and Wheels of Life riders should call the COA about the status of their rides. Medical appointments will be evaluated on a case-by-case basis, although a recommendation will be made to reschedule if possible.

In the event of a long term emergency the town will broadcast emergency information on AM radio 1640 as well as on the town website www.bedfordma.gov. Finally, if you are without heat and electricity for more than 12 hours and the temperature outside is less than 45 degrees, seek shelter with heat and electricity.

If you have nowhere to go and need shelter, call the Public Safety Dispatch at (781) 275-1212 for assistance.

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**Breakfast and BINGO**

Tuesday, January 15 at 9:30 AM

Brightview is back at the COA! Come play for a chance to win some GREAT prizes!

Breakfast and prizes will be provided by Brightview Concord River. Please sign up by calling (781) 275-6825.

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**Veterans’ Coffee**

Wednesday, January 16 at 10 AM

Join Tom Moran, Veteran Liaison with Compassionate Care Hospice, returns to have coffee and to converse about years in the service. Tom was in the Army branch and was in The National Guard for 13 ½ years. All are welcome. Please call to RSVP 781-275-6825.

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**Memory Café Continues:**

Tuesday, January 22 at 10 AM

Flint Room; 2nd Floor, Town Center

The Friends of the Bedford Council on Aging, Cooperative Elder Services, Inc. (CESI), and the Bedford Council on Aging are partnering to continue the Bedford Memory Café on the fourth Tuesday of every month. A Memory Café is a safe and comfortable space where caregivers and their loved ones can socialize, listen to music, play games, and enjoy other appropriate activities. This month will feature Nancy Marks leading us in an abstract (collage) artwork project. Please call the COA for more information, or drop in to our Café.

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**QiGong Continues!**

Wednesdays at 10:45 AM

Please join Joanne Shaughnessy for a FREE course! She will lead you in Shibashi QiGong. This type of exercise can be done seated or standing. It combines slow, deep breathing with repetitions of slow, gentle movements. It is performed along with relaxing music as you combine body, mind and breath. For more information on QiGong, please call the COA!

(If Joanne isn’t available to lead, there will be a video played to continue this valuable class in her absence!)

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**Transportation in Bedford**

(M-F, excluding holidays)

Ride fees: Adults (ages 18-65) pay $2 in town and $4 out-of-town; Medicare Card holders, Veterans, disabled persons, seniors (age 65+), and youth (under 18) pay $1 in town and $2 out-of-town. Discount books are available for purchase.

**Bedford Local Transit**

(781) 275-2255
8 AM-3:30 PM

**DASH**

(781) 275-3274
11:00-6:00 PM

In-Town Rides (such as: hairdresser, bank, doctor, Stop & Shop, attorney, pharmacy, Marshalls, etc) and the Towne Shopping Plaza in Billerica (Market Basket) trips on Tuesday mornings. Must call ahead to reserve a seat.

Call between 7 & 8 AM to reserve a ride. Other times leave a message and we will return your call as soon as we can.

All rides are within Bedford, except the Tuesday Market Basket ride.

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**Happy Birthday to YOU!**

Join us at the Council on Aging for YOUR birthday! Each month, Maria honors every senior who has a birthday that month. Join us for cake on Saturday, January 5th if your special day is in January!

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**Cribbage**

Mondays at 9:00 AM

Like to play? Want to learn? Join a game over coffee!
Saturday Movies begin at 12:15 PM

**January 5** *The Last Word (2017)*  R Not about to cede control of any facet of her life -- or death -- retired businesswoman Harriet Lawler hires a young writer to pen an obituary worthy of her. When the results fall short of Harriet’s expectations, she sets out to reshape her legacy.

**January 12** *The Lost City of Z (2017)*  PG-13 The Lost City of Z tells the incredible true story of British explorer Percy Fawcett, who journeys into the Amazon at the dawn of the 20th century and discovers evidence of a previously unknown, advanced civilization that may have once inhabited the region. Despite being ridiculed by the scientific establishment who regard indigenous populations as "savages," the determined Fawcett - supported by his devoted wife, son and aide de camp returns time and again to his beloved jungle in an attempt to prove his case, culminating in his mysterious disappearance in 1925.

**January 19** *Breathe (2017)*  PG-13 This spirit-lifting biodrama tells the story of Robin Cavendish, whose charmed and colorful life suddenly darkens when he's paralyzed by polio. Rather than become imprisoned by his disability, however, Robin and his wife decide to tour the world.

**January 26** *Christopher Robin (2018)*  PG In this heartwarming tale from Disney, Christopher Robin, the boy who had countless adventures in the Hundred Acre Wood, has grown up and lost his way. Now it's up to his spirited and loveable stuffed animals, Winnie The Pooh, Tigger, Piglet, and the rest of the gang, to rekindle their friendship and remind him of endless days of childlike wonder and make-believe, when doing nothing was the very best something.

**Thanks to the FBCOA for our funding!**

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**Have Lunch at the Bedford Café!**

A delicious meal, catered by Carleton-Willard and sponsored by Minuteman Senior Services, is served at 11:45 AM on Mondays, Wednesdays, and Fridays. Menus are available at the COA. **Reservations are required** even if you have established a regular schedule. To sign up, **call Kim at 781-221-7054** at least two days ahead. **Limit of 40 per day so sign up early to ensure your space!** Suggested donation: $3.

**Volunteers Needed!**

We are seeking volunteers to help serve lunch at the Bedford Café on Mondays, Wednesdays, and Fridays. For more information, please call Kim at 781-221-7054. Meals on Wheels drivers are also needed. To volunteer as a driver, please call Diane at 781-221-7093.
Staying active is a vital part of aging well. Fitness classes offered by the COA are specially designed for mature bodies. These classes integrate safe and effective methods to increase strength, improve your range of motion and maximize flexibility. Join a class today!

**MORNING EXERCISE CLASSES**

5 classes per week for $55/month - only $2.50 per class!
3 classes per week for $50/month - only $3.57 per class!
2 classes per week for $40/month - only $5.00 per class!

**How are the classes different you ask?**

Mondays’ classes (9:00 AM) are taught by Rita Khoury, an energetic instructor here at the Bedford Council on Aging. This class is our most intense class of the week, including an hour of aerobics and weights.

Bedford Local Sharon Cummings teaches on Wednesdays (9:00 AM) and Fridays (9:00 AM). Wednesday’s class is a combination of aerobic exercise, strengthening, stretching and balance work. Friday is a more intense “Senior Boot Camp” with cardio and strength training.

Tuesday (9:30 AM), taught by Rita Khoury and Thursday (10:00 AM), taught by Madeline Shaw-Moran. These classes focus more on joint strengthening, stretching and balance. These classes are our lowest impact morning exercise.

Come join us!
Your body will thank you!

Drop in rate for the above classes is $6/day

**WELLNESS CLASSES**

**$45 per 5 week Session**

**CHAIR EXERCISE:** Working from the safety and comfort of either a chair or exercise ball—workout for the entire body—this class uses multiple strength training moves to develop range of motion; flexibility; endurance; & balance. Weights, straps, and bands will be used. We will work our core, arms and legs. (1/2-1/30) Wednesdays at 12:30 PM w/ Madeline.

**CHAIR YOGA:** A gentle form of yoga that is practiced sitting in a chair, or standing using a chair for support. Includes 30-minutes of meditation at the end. Mondays at 9:30 AM w/Laraine (1/7-2/11 ~ Free session!) or Fridays at 10:00 AM w/Helen (1/4-2/1)

**FLOOR YOGA** This form of yoga is practiced using a mat on the floor. This class is an excellent way to build strength and flexibility while learning yoga techniques for breathing and meditation. We utilize postures and movements on all fours, seated, standing and lying down. The instructor will help you modify the postures with props and modifications so that your body and joints are comfortable and at ease. This is a multi-level class. Class always ends with a deep relaxation and meditation. Mondays at 11:15 w/ Laraine (1/7-2/11) & Thursdays at 9:30 w/Helen (1/4-2/1)

**TAI CHI:** Tai Chi (pronounced “Tie Chee”) is a mind-body exercise from China and has its roots in martial arts. Because of its soft, gentle movements and deep breathing it is sometimes called “Moving Meditation”. Thursdays at 1:00 taught by instructors from the Oriental Healing Arts Association (1/24-2/21)

**ZUMBA GOLD**

Perfect for active older adults who are looking for a modified Zumba® class that recreates the original moves you love at a lower-intensity. Come ready to sweat, and prepare to leave empowered and feeling strong!

The design of the class introduces easy-to-follow Zumba® choreography that focuses on balance, range of motion and coordination.

Tuesdays at 4:00 PM w/Vera.

Please enjoy this class at no cost to you! Sponsored by the Bedford COA!

If cost prohibits your participation, ask about our financial assistance for subsidized exercise classes and available transportation options. Please see COA Director, Alison Cservenschi, for more information.
Nurse’s Hours
On Friday, January 11 & Monday, January 28, Bedford’s Community Health Nurse, Mark Waksmonski, MPA, BSN, RN-BC will be at the COA at 1 PM to take your blood pressure and to provide individual consultation for any health questions you may have. He will meet with people on a “first come, first served” basis.

For Your Health

Podiatry
Dr. Bryant Tarr will be at the Council on Aging from 8-11 AM on Friday, January 11.
Please call to let us know you are coming.
This is a “first come, first served” clinic.
The cost is $30 for each treatment.

Pneumonia Vaccines Available!
Receiving pneumonia vaccines is the best way to prevent becoming ill with pneumonia. Individuals aged 65 and older should complete the pneumonia vaccination series, especially if they have certain medical conditions such as diabetes, COPD, and kidney problems. For the month of January, the Bedford Board of Health will be offering both pneumonia vaccines for those 65 and older. Vaccines are given by appointment only and after completing the screening process. There are a limited number of doses available. Please contact the Board of Health at (781)275-6507 if you are interested in receiving the vaccine.

OsteoFitness™: The Natural Approach to Reversing Osteoporosis!
Beverly J. Ikier, senior Fitness Specialist and Educator, teaches her evidence based strengthening program to build bone in osteoporotic sites including the spine, hips, femoral neck and forearm.
The class involves movement to address stiffness, low/no impact cardio warm up, balance and coordination drills reducing falls and fractures, posture and stretching for flexibility/injury prevention. The class teaches the latest osteoporosis information and provides handouts detailing natural, important food sources of daily calcium and vitamin D. Your personal bone density reports are collected and you will be instructed on home strengthening. Beverly includes holistic disciplines for the immune system and promotes stress management for relaxation. Regular lectures and calcium cafés are included in this as well as new member orientation. OsteoFitness™ classes are held on Tuesdays and Fridays at 11:00 AM at the COA. $200 per 20 class session. Mid-session or either Tuesday or Friday, $110. No make ups will be offered at other locations. Please visit the COA or call to register at (781)275-6825.
Session dates: 1/15-3/22

Free Hearing Clinic
Apex Hearing Care, LLC Custom Fit and Service Hearing Aids
Owner, Joseph J. Sarofeen, is offering free hearing screenings and checks on existing hearing aids and instruments. Appointments are available on Thursday, January 17 from 10 AM to 1 PM. Please sign up at the COA or by calling (781)275-6825.

OsteoFitness™: New Rates!

Balanced Screenings
Wednesday, January 16th at 12:45 PM
A Doctor of Physical Therapy will perform a standardized 10 minute balance test which will determine your fall risk, need for a device or if you would benefit from Physical Therapy. The results will be shared with you immediately with suggestions of what the next step would be, if any. Please call the COA to sign up for your appointment!

Taking the Mystery out of Hospice and Palliative Care
Monday, January 14th at 1:00 PM
Please join Nicole Foxe of Care Dimensions, one of the nation’s first hospice programs and the region’s largest, provides services in more than 90 communities in Eastern Massachusetts for a one hour discussion on Taking the Mystery out of Hospice and Palliative Care. This program will feature a discussion of the common myths and misconceptions of hospice care along with an overview of the benefits of hospice services and how to access this help. Please contact the COA to reserve your spot.

Muscle Care with Wayne Durante, LMT
$10 for 10 minutes
Thursdays beginning at 9:00 AM
Please call the COA for an appointment
781-275-6825

5
MEDICARE HELP/
SHINE:
(Serving the Health Insurance Needs of Everyone)
Counselors from Minuteman Senior Services will be available: Tuesdays in January 15, 22 & 29: 9-12
Wednesdays in January 2 & 9: 12-2 & 6-7
Please call to make an appointment! If you cannot leave your home, they will call you.
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**January**

**Support the Advertisers That Support Our Community**
**Trips! Trips! Trips!**

**Wednesday, May 22, 2019**
Maine’s Famous
“Bull & Claw” Lobster Bake
Tour Cost $89.00 per person

**Wednesday, July 24, 2019**
Cruising The Charles River
Tour Cost $89.00 per person

**Wednesday, August 14, 2019**
North Shore Music Theatre
Presents: “Jersey Boys”
Tour Cost $119.00 per person

**Wednesday, October 16, 2019**
New Hampshire Turkey Train
Tour Cost $89.00 per person

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**Don’t Forget These Ongoing Activities**

**Bingo!** All are welcome on the 2nd Monday of every month at 10:00 AM for a chance to win token gifts.

**Drop-In Bridge!** Mondays at 12:30 PM Stop in to join a game.

**Chess**
Hone your skills or learn! Thursdays at 2:00 PM.

**Adult Coloring**
For Therapy ...or Just for Fun! Friday January 4 & 18 at 12:30 PM

**Computer Club**
A round table discussion will be held the 1st Wednesday of each month. Please join us!

**Current Events**
This volunteer-lead discussion keeps the topics interesting each week! The group meets on Thursdays at 1:00. All are welcome!

**Play Duplicate Bridge!**
Please call ahead to put your name in for substituting. (Tues & Thurs at 11:00)

**Fix It Shop**
Open for business on Tuesdays & Wednesdays from 9 AM to noon.

**Genealogy**
Explore your family tree the 2nd Wednesday of each month at 10:00 AM.

**Bedford-Lexington Great Books**
Meets in the Flint Room at 7:30 PM on January 8: James Agee, A Death in the Family, Penguin Classics. (snow date 1/15)

**Nom de Plume Writers Group**
Meets the first and third Wednesday of each month at 10:00 AM. All are welcome to attend!

**Indian Social Group**
The group meets weekly, on Mondays, at 9:30 AM. All are welcome to attend! If you have any questions about the group please call Sharif at 781-275-4285

**Learn to Stitch!**
6:30 PM every Wednesday.

**Line Dancing with Katrina**
Fridays at 1 PM. The class costs $3 (paid to instructor).

**Play Mah Jong!**
Wednesdays at 11:00, Fridays at 11:30. All are welcome! Lessons available!

**Medicare Counseling**
Minuteman SHINE counselors are available to provide assistance to seniors and individuals with disabilities in understanding their Medicare and MassHealth benefits and other health insurance options. Call the COA for an appointment.

**Options Counseling**
By Minuteman Senior Services. Provides unbiased information about long term care services and resources. Call 781-272-7177.

**Play Scrabble!**
Do you love to play Scrabble? Then come to the COA Fridays at 1:00 to play!

**RMV Near Me**
Get RMV services at the COA. Please call ahead for an appointment and to see if we offer the service you need. 2nd and 4th Fridays of every month at 9 AM.

**Science & Tech Club**
Join us the 1st and 3rd Monday of each month at 10:00 AM for this exciting conversation!

**Single Again**
Please join us every Tuesday evening at 7:00 PM for an informal discussion group.

**Songfest**
Wednesdays at 10:30! All are welcome to join this fun and spirited group!

**Talk to Your State Rep**
Ken Gordon will be in the Flint Room at 1:00 PM on Monday, January 28.

**Discover Tap Dance!**
Chuck Frates popular Tap Dancing class is back! Sessions run for 5 weeks for $45.

**Texas Hold ‘Em Poker!**
Join the game each Monday at 1!

**Veterans Services**
The Lexington/Bedford Veterans Services Department provides information regarding federal, state and local resources and benefits for Veterans. Please call Gina Rada, District Director of Veterans Services at 781-698-4848.

**Nom de Plume Writers Group**
meets the first and third Tuesdays of every month from 1-3 PM. Do an exercise, share your work, and get feedback! New members welcome!
MEAD BROS.
TREE SERVICE, INC.
1-781-275-7787
All aspects of tree service Fully Insured
30 Shawsheen Ave., Bedford

Davidson Law Office
110 The Great Road, Bedford, MA
(781) 275-0222
Customized Representation and Responsive Service
Wills • Trusts • Estates • Probate • Litigation • Criminal Defense • Divorce
www.davidsonlawbedford.com

Rob’s Handy Home Service
REPAIRS, INSTALLATIONS, IMPROVEMENTS, PAINTING, SNOW BLOWING, AND MORE
PLEASE CALL US: 781-999-5731
www.RobsHandyHomeService.com

Introducing the Care Dimensions Hospice House
Combining the comfort of home with the benefits of round-the-clock medical care

When hospice patients require specialized care for acute pain and symptom management, our new 18-bed Care Dimensions Hospice House in Lincoln on the Walworth line, offers hospital-level care in a warm, home-like environment. Our interdisciplinary team provides patients and their families with individualized medical, emotional, and spiritual support to make a difficult time a little easier.

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Watch our video tour at CareDimensions.org or call 781-373-6616 to learn more about the new Care Dimensions Hospice House.

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Make Your Own Hand Lotion!
Friday, January 18 at 12:45 PM
Experience olfactory joy when working with therapeutic essential oils. Come listen to a talk and then make a 4 oz jar of cream infused with the essential oil of your choice. Learn what oils facilitate relaxation, decrease stress, improve memory and treat the itch of bug bites! Just $12 per participant (covers the cost of supplies) All are welcome! Please call ahead to sign up so we know to expect you!

Science & Technology Group
Meets the 1st & 3rd Monday of each month at 10:00 AM
All are welcome. Come and join us!

One Strange Rock
From award-winning filmmaker Darren Aronofsky comes a ten part, mind-bending, thrilling journey that explores the fragility and wonder of planet Earth—one of the most peculiar, unique places in the universe. (A National Geographic Series)

1/17: Home
After 665 weightless days in space, astronaut Peggy Whitson smashes through the atmosphere on her last journey home to planet Earth; with her first steps back on land, she encounters fresh air, blue skies, warm sun, and gravity.

Coming in February!

Blue Planet 2
David Attenborough returns to the world's oceans in this sequel to the acclaimed documentary filming rare and unusual creatures of the deep, as well as documenting the problems our oceans face.

2/4: One Ocean
One Ocean takes us on a journey from the intense heat of the tropics to our planet's frozen poles to reveal new worlds and extraordinary never-before-seen animal behaviors.

Saturday Tech Support
Have questions or need help with your phone, internet, IPad or computer? Kai Holland will be at the COA on Saturdays in January from 11:00 - Noon to assist any senior having issues or questions with technology. Be sure to take advantage of Kai's expansive knowledge and get all your technology problems solved here at the COA!

Computer Drop-In Help
Our friendly Computer Club volunteers will be here on Tuesdays and Thursdays to help with questions about any aspect of computer or other electronic device usage. Just drop in between 2PM and 3PM.

2019 Word of the Year Plaque/Magnet
Using Creative Paperclay
Wednesday, January 9 at 2:00 PM
As we settle into the New Year, please join the Bedford Arts & Crafts Society at the COA to learn about the unique properties of Creative Paperclay, a soft paper-based, air-hardening modeling material. Create a small plaque or magnet that showcases your own 2019 "word of the year", which we will select after a brief mindful exercise that helps us focus on what word will inspire us throughout 2019. You will bring home a beautiful, inspirational mini work of art that will remind you throughout 2019 of what matters most to you! Please sign up so we know to expect you. Examples of "words of the year" are numerous but might include "brave" or "let go", "wisdom" or "healthy", "joy", "faith", or "creative".

Wednesday Crafting with BACS!
Join members of the Bedford Arts and Crafts Society for informal crafting, Wednesdays 2:00-4:00 PM. Socialize, learn, and enjoy! Open drop-in. There will be no cost for BACS members. Nonmembers will pay $5.00 if they use BACS materials. For ongoing info on BACS, visit www.bacsma.org.

January 9: 2019 Word of the Year Plaque (more info above)
January 16: String Art
January 23: Mailbox Signs
January 30: Bring Your Own Project
Bedford Trails Committee Walks
The Bedford Trails Committee conducts **free** monthly Trail Walks in Bedford the first Saturday of each month. Trail walks vary monthly, from strolls on flat ground to hikes with hills, and are typically 2 hours or less. Most permit well-socialized children and dogs on leash. Upcoming Trail Walks: 1st Saturday of each month: Saturday, January 5.
We rendezvous at the parking lot behind the Library at 9:45 am, and leave 10:10 am from the Trailhead.
For detailed info on hikes, please visit: **https://groups.google.com/group/bedfordma-trails**

BEGINNER SCOTTISH DANCING
**Tuesdays, 1PM to 2PM**
Scottish Country Dancing, a form of folk and formal dancing similar to Square and Contra dancing, is taught in Scotland and around the world. Heather Day, certified SCD teacher, will teach a modified form, less strenuous but providing great physical and mental exercise. Wear comfortable clothing (kilt optional) and flat, soft-soled shoes. Come and have fun in this free class, or just come to watch. Note: Participants should be able to walk at a normal pace and follow directions.

REPLANTING LIVES
**Wednesday, January 9 at 7:00 PM**
The group, Replanting Lives Uprooted by Mental Illness/Brain Disorders for caregivers and family members has moved to the COA! "Replanting Lives" support sessions are skills based sessions made up of 90-minute segments conducted by a Master's level Certified Family Life Educator and a Mental Health Specialist. It offers family members effective tools and educational resources to manage the changes in the family since a loved one has been diagnosed with a mental illness/brain disorder. "Replanting Lives" is a place where participants can receive insight and feedback in order to help them practice new behaviors that enhance their lives and relationships. One of the key goals of a support group is so that members can return to their families and function in a new and healthier way. It offers members the strength and resilience that replanting from life’s difficulties is a process, of which the group can be a part. Please contact the COA to be added to these sessions!

**WHAT YOU NEED TO KNOW**

**Take a Hike**
**Tuesdays from 10:00-noon**
We will explore the conservation trails in Bedford, Carlisle, Concord, Lexington, Waltham, Belmont and Lincoln. The walks will take 2 hours and will cover 4 to 5 miles. We will meet at the trail head or car pool from the Bedford COA. The walks will be lead by Susan Grieb who is a long time Appalachian Mountain Club trip leader. If interested, you can sign up with the Bedford COA or directly with Susan at slgrieb@comcast.net.

**Essential Estate Planning Steps for 2019**
**Prepare for the Future—Yours and Your Children’s**
**Thursday, January 17 at 1:00 PM**
One of the best ways of becoming a better person is to become more prepared. What better way to do that than to arrange life’s most essential documents—your estate! While you may not want to think about a time when you can’t care for yourself or of passing away, going without estate planning is problematic on countless levels. If you want to make sure not only your loved ones, but your property is secure for 2019, it's time to get serious and think ahead. If you already have an estate plan, when was the last time you had it reviewed?

Please join Attorney Dale Tamburro for a light lunch and discussion on these planning tips!
1. Have a conversation or two with your loved ones about your future plans and needs.
2. Review/ Renew/ Draft your core essential documents - will, power of attorney, living will and Trusts.
3. Consider buying a burial plot or making a decision on what to do with your remains.
4. Review your property casualty insurance.
5. Estate Planning Terminology
7. Annuities in Medicaid/MassHealth Planning.
8. How your Financial Planner/Wealth Manager can help me and you.
   a. Beneficiaries on Life Insurance, Annuities and IRA-life assets
   b. What are the different reasons for having life insurance and how does Life Insurance and Long-Term Care Insurance differ?
   c. Long Term Care Insurance if not for you then for your kids. Is it an employee benefit
   d. Reviewing your Beneficiaries of your qualified plans and what do you need to know if you name your trust the beneficiary.
Whatever you want to talk about.

**SIGN UP IS REQUIRED IN ADVANCE**
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FREE TAX PREPARATION
Starting February 4th and continuing through April 12th, the Bedford COA and the Bedford Library are offering free tax assistance primarily for low to moderate income seniors, prepared by qualified volunteers. All volunteers are required to pass an IRS examination before they are permitted to prepare a tax return, and each works with another volunteer to be certain that no deduction or credit is missed.

Generally most appointments are 60 minutes in length depending on the complexity of the return. When the client leaves the interview, they take all their documentation with them so that nothing is left with the volunteer, and the returns are subsequently electronically filed, unless the client prefers that a paper return be mailed.

There are limited returns that the IRS does not permit us to prepare, such as rental properties as well as some business returns, but in general, most every other return is acceptable. After you schedule an appointment, you will receive a letter outlining the documentation we require, as well as an Intake form to assist you in preparing for the interview. If you need to cancel the appointment for any reason, we ask you to call to allow us to assist another taxpayer in that same time slot. To schedule an appointment at the Council on Aging, call (781) 275-6825 after January 1.

We look forward to assisting you in the next few months!

Many taxpayers are unfamiliar with the Senior Circuit Breaker Tax Credit, a refundable credit of as much as $1080.00 this past year. Eligible taxpayers who do not normally file a tax return because of low income, may obtain this refund simply by scheduling an appointment and filing a state tax return.

To allow everyone the same opportunity at programming (especially when seating is limited), sign ups for events and trips will now begin the 1st of each month, unless otherwise noted.

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