You've Got...

Senior Spirit

COUNCIL ON AGING, Inc.
PITTSFIELD SENIOR CENTER
330 NORTH STREET
PITTSFIELD, MA 01201
413-499-9346 Fax # 413-442-8531

MARCH 2018

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Froio.

A Net Gain!

AARP tax preparation
Are You OK? wake-up program
Berkshire Writers Room
Bingo
Breakfast Club
Brown Bag
Card Games, Bridge, Pitch
Ceramics
Chair Caning
Coffee Shop
Comedy Dungeon!
Community Outreach
Computer Workshop
Exercise Classes-Osteo
Foot Clinic
From Stage to Screen
Gift Shop
“Hand and Foot” card game
Health Education Workshops
Income Tax Preparation
Information/Referrals
Knitting and Crochet
“Legal Education”
Line Dancing
Lunch Served Daily
Mah Jongg
Meditation
Molar Blood Pressure Visits
Pinochle
Poetry
Pool Tables
Quality Time Club
Quilting
Seasonal Celebrations
Scrapbooking & Card Making
Scrabble
Shake Your Soul dance-exercise
SHINE Medicare Counseling
Supportive Day Program
Tai Chi, Tai Chi w/ weights
Transportation
Traveling Friends
TRIAD
Volunteer Opportunities
Woodcarving, Woodworking
5 Quick Money Boosters

Try these tips to increase your spending power

1. Locate lost cash
Businesses or institutions that owe you money but can’t find you are required to hand the cash to the state rather than keep it, says Patti Spencer, a Pennsylvania wills-and-trusts attorney. To claim your due, search online for “escheated property” and a state name; that should take you to a searchable database. Claiming money is free (see page 24 to learn about spotting scammers). California alone holds $8 billion in unclaimed cash of 32.5 million people or groups.

2. Split your paycheck
If you direct deposit your paycheck into a checking account, change to a split deposit, which will send a small amount to a savings, vacation or emergency fund. It’s worth it: Research shows that people save an extra $1,080 a year when they use divided deposits. If your company doesn’t offer that, set up automatic transfers on paydays. And think about sending a chunk to your credit card bill on the same schedule; never pay a late fee again.

3. Save for future health costs
Health Savings Accounts (HSAs) let certain people save, tax free, for future medical expenses. If you can afford it, increase your savings to the max (in 2017, $6,750 if you have a family health plan; $3,400 for individual coverage). But don’t use the account for current medical needs. Pay those costs out of pocket; use the HSA to save for medical expenses after retirement (HSA dollars can accrue indefinitely).

4. Download a shopping or coupon app
Many free apps provide discounts on demand when you shop. Coupon Sherpa, for instance, delivers retailer coupons to your phone for in-store scanning and sends promo codes to use online. CardStar stores your merchant loyalty cards on your phone so you won’t miss out on discounts. Paribus searches for price drops on items you bought online, then contacts retailers to ask them to refund you the difference.

5. Review your credit card bills
First, check for charges that don’t make sense; for example, some scams involve generating small credit card charges each month, in the hopes you won’t notice them. Action item: Contact your card provider and contest suspicious charges. Next, look for recurring charges for services you don’t use, such as a forgotten subscription to an e-greeting card service. Action item: Cancel them. Finally, study your spending patterns. Do you mean to spend that much on food or clothes in a month? Action item: Find ways to start saving money.

By Josh Garskof and Kathleen Fifield, AARP The Magazine, Oct/Nov 2017

Walking Meditation

Try this 15-minute ‘practice’ to bring the benefits of mindfulness into your daily life, one step at a time

If you’re drawn to meditation for its many health and wellness benefits, but struggle to sit quietly for long periods, try this on-the-go exercise from Andy Puddicombe, cofounder of the app Headspace.

The key to making it work, he says, is familiarizing yourself with the present moment when you’re on the go. “When you’re walking, it’s common for the legs to be moving but for the mind to be elsewhere.” What you want here is a relaxed, focused mind that helps you connect to the “actual experience of walking.” Try this meditative walk anywhere — strolling in your neighborhood or on a trail or nature path — and go at whatever pace you like, following the cues below for about 30 seconds to a minute each.

1. Begin to notice how your body feels: heavy or light, stiff or relaxed? Walk naturally, but become aware of your posture and how you carry yourself.

2. Tune into what’s going on around you — people walking by, window displays, trees, birds. Notice colors and shapes, as well as movement and stillness.

3. Next, listen to sounds: What can you hear? Consider how sounds come and go in your field of awareness.

4. Now turn your attention to smells: Some may be pleasant; others less so. Notice how the mind wants to create a story out of each, recalling people, places or things. Notice when the mind wanders; gently breathe and return to what you’re smelling.

5. Note physical sensations, like warm sunshine or a fresh breeze in your face. Feel the soles of your feet touching the ground with each step, the weight of your arms swinging at your side, or an ache or stiffness in your hips. Without judging the sensations, notice as they come and go in turn.

6. After a minute or two, contemplate the sensation of movement in the body: how the weight shifts from right to left, then back again. Notice the rhythm without adjusting your pace.

7. Now use the rhythm of walking as your base of awareness. This is the place you’ll return to each time you realize your mind has wandered off. This is the equivalent of the rising and falling sensation of the breath when you do a sitting meditation.

8. Continue your walk for as long as it’s comfortable. Whenever the mind strays, gently bring the attention back to the sensation of your feet striking the ground with each step.

By Donna Bulsco, AARP, October 20, 2017
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Dropped Your 2018 Resolutions?
Here's How To Get Back On Track

First and foremost: If you fail at your New Year’s resolution attempt, don’t beat yourself up, and know you’re not alone. As Katherine L. Milkman, an associate professor of operations information and decisions at the Wharton School of the University of Pennsylvania, points out, we struggle to do the things that we know are good for us because we give into impulses for instant gratification.

Want to try again? Remember, a resolution doesn’t need to be tied to New Year’s. “It can be following a weekend, following a birthday,” Dr. Milkman said. So if you missed your New Year’s goal, you can start again tomorrow, on a Monday, after Valentine’s Day or any other marker that means something to you, just as long as you’re ready to give it another go. It won’t guarantee success, but you don’t need to wait until another year comes around on the calendar.

Also, be kind to yourself. “We talk in much harsher tones to ourselves than we would to other people,” said Pauline Wallin, a psychologist and author of “Taming Your Inner Brat.” “We wouldn’t say to a kid trying to learn something ‘that’s so stupid’ but that’s how we talk to ourselves.”

When resolutions run off the rails or fall apart but you still want to try again, here are a few ways to flip the more common self-put-downs:

Instead of “I blew it. What’s the point now?”... say, “That was a bad decision, but a good learning opportunity. What’s my next step?”

Instead of “My legs are SO sore. I can’t possibly work out today.”... say, “Let’s give my leg muscles a rest today. What can I do to work my arms?”

Instead of “This is too hard!”... say “Making it through today is going to really build my confidence.”

New York Times, “Here to Help” column, January 28, 2018

Don’t Fear the Ides

It was William Shakespeare, via his play Julius Caesar, who warned that the Ides of March, on March 15, were cursed. Indeed, while Caesar was murdered by a group of political conspirators on March 15, the Ides of any month are not particularly evil or ignominious. The words Ides, Kalends, and Nones are terms used to describe any month’s phases of the moon. Ides simply means the first full moon of the month, so in reality the Ides of March technically takes place this year on March 31. Likewise, the Kalends marks the month’s first new moon, which is on March 17, and the Nones is the moon’s first quarter, on March 24. Far from cursed, March’s Ides were particularly joyful because they also heralded the new year.

Activity Connection, March 2018

7 Ways to Avoid Getting Scammed in 2018
Take these simple steps to safeguard your vital data and your money

Most New Year’s resolutions are long buried by Groundhog Day. For easier and long-lasting self-improvement, consider these seven ways to shore up your defenses against several scams that are expected to keep popping up this year.

1. Back up your computer files
Last year brought bad news about ransomware, a type of malware that seizes computers and makes files unreadable. With more than 100 new types of ransomware, attacks have tripled from 2015 levels, and the average ransom demand to retrieve the hijacked data more than tripled, to $1,077. This year experts predict a worse ransomware rampage.

For as little as $5, you can purchase a USB thumb drive (even better, about $50 for a 1-terabyte unit that holds thousands of photos) to store important data off your computer. So if (or when) you’re hit with ransomware, you’ll have external copies of your files — and no temptation to pay. Just be sure to physically disconnect the device from your computer after backing it up; otherwise, ransomware could infect it. A secure Cloud service also works.

2. File your taxes early
In recent years, billions of dollars in fraudulent tax refunds have been claimed by scammers. Many of them use e-file services to pose as consumers during tax season, and if you are one of those targeted, you won’t find out until you try to file your return. This year it’s even more important to file your return before swindlers submit one pretending to be you. Why? Because of the Equifax breach last year in which the Social Security numbers (SSN) of millions of Americans were compromised, refund-seeking cheats may already have your necessary nine digits.

3. Mind your mail
In the coming weeks, identity thieves have a once-a-year opportunity to snag sensitive data, including SSNs, by stealing from mailboxes tax-filing documents like W-2s from employers, banks and financial firms. If you or a neighbor can’t quickly retrieve your mail, consider a locking mailbox or have your mail held at the post office for pickup. To keep tabs on expected tax documents, a free USPS service called Informed Delivery sends recipients a digital image of incoming letter-sized envelopes. If you don’t receive expected tax documents by mid-February, call the sender to ask why. (Click here for other ways to protect your SSN.)

Continued on insert page
**S.H.I.N.E.**
(Serving Health Insurance Needs of Everyone)
By Appt.
499-9346
Tuesdays @ 12:00

**March Foot Clinic**
499-9346
Wed. March 7th $30 By Appt.

**March Breakfast Club**
Always Delectable! Always Informative!

Breakfast Club always endeavors to present engaging speakers on intriguing subjects!
Thurs. March 8th $3.00 8:00 a.m.

**St. Patrick's Party**
@ Meal Site
Thurs, March 15th
11:30
Reserve a day ahead.

**March Card Party**
Pop! goes the...
Thurs. March 15th
Four-somes are best. $2.00
1:00 p.m. By Appt
499-9346

**Legal Education**
Have legal questions evaluated.
1:00 p.m. Thurs.
March 15th

**New Member Day**
Find your way.
Let us know you're coming.
499-9346
10:00 Wed. March 21st

**Brown Bag Day**
10:30 Fri. March 23rd

**Molari Blood Pressure Clinic**
By Appt.
499-9346
Tues. March 27th
4. Monitor your existing accounts
A security freeze on your credit report prevents fraudsters from opening new financial accounts in your name. But a freeze does nothing to prevent someone from accessing your existing banking, credit card and retirement savings accounts. That’s on you. The easiest way? Set up free alerts with your financial institution, so you’ll be notified when a transaction occurs. If you don’t want to be contacted for each action, consider requesting a “Card Not Present” alert on credit cards, so you’ll know when charges are made by phone or online; you can also ask the bank to notify you when withdrawals are made from your accounts. Even with alerts, take a few minutes (ideally, each day) to review all your financial accounts online, or closely read mailed statements and quickly report problems.

5. Build better passwords
You know you should use a different password for every account — each at least eight characters and with a different jumble of letters, symbols and numbers. Do you follow this advice? Probably not. A password manager can create, retrieve and track passwords for all your accounts, plus protect PINs, credit card CVV codes and other vital information. You need to set up only one original and memorable master password. Some password managers are free, but expect to pay up to $50 a year for features such as two-factor authentication, cloud storage of passwords, and multidevice use.

6. Keep your guard up on the phone
You can’t trust caller ID these days. Con artists know that you are screening your calls, so they have a work-around to fool you into picking up the phone. They can spoof any number and name so that a call can appear to originate from a government agency, utility provider, bank or tech company, or a neighbor. They can even rig it to display your own phone number. Thankfully, apps such as Hiya, Truecaller, Nomorobo and PrivacyStar block many scam calls, although some work only in tandem with specific carriers and types of phone service.

But when answering bogus calls that do get through, don’t speak; if you hear seconds of dead silence, that probably means it’s a robocall, which uses voice-activated technology to transfer you to the scammers’ call center or to trigger a message. If you do speak, say nothing of value — don’t even confirm your name. The tricksters may be trying to get more details about you to add to what they’ve already gleaned from public directories.

7. Ignore phony pop-up virus alerts
As tech support scammers make headlines for calls warning that your computer has a dangerous virus, a more convincing con is making strides — pop-ups on your screen with a similar threat. These messages look like alerts from respected computer companies and security software providers, but they are sent by swindlers intent on luring you into paying for phony repairs. What’s more, the scammers may be able to gain remote access to your computer. When a pop-up warning appears, don’t download anything; don’t call the “help” number it provides; don’t even click the upper-right-corner X, as that could unleash malware or more pop-ups. Instead, immediately log out, restart and run a full scan of your security software.

By Sid Kirchheimer, AARP The Magazine, January 23, 2018

Understanding Grief, and Living Through It
Continued from page 5

To those who grieve, she suggests finding a nondestructive way to express it. “If you can’t tell your story to another human, find another way: journal, paint, make your grief into a graphic novel with a very dark story line. Or go out to the woods and tell the trees. It is an immense relief to be able to tell your story without someone trying to fix it.” Understanding Grief, and Living Through It

She also suggests keeping a journal that records situations that either intensify or relieve suffering. “Are there times you feel more stable, more grounded, more able to breathe inside your loss? Does anything — a person, a place, an activity — add to your energy bank account? Conversely, are there activities or environments that absolutely make things worse?”

Whenever possible, to decrease suffering choose to engage in things that help and avoid those that don’t.

By Jane E. Brody, New York Times, Personal Health “Well” column, Jan. 16, 2018

Making History, I Presume
David Livingstone may have been a Scottish missionary and physician, but he is most famous for his explorations of Africa during the 19th century. Livingstone was one of the first Europeans to see the Zambezi River and Victoria Falls, cross the continent from west to east, as well as witness the harsh realities of the slave trade, which made him a staunch abolitionist. Livingstone’s travels made him an international celebrity, and when he disappeared in 1866 on a search for the source of the Nile River, many feared him dead. American journalist Henry Stanley mounted an expedition to find him and departed the island of Zanzibar off Africa’s eastern coast on March 21, 1871. Eight months later, Stanley arrived in the village of Ujiji on the shore of Lake Tanganyika. It was there that Stanley saw a bearded white man and said, “Dr. Livingstone, I presume?” Stanley’s presumptuous words became as famous as the old explorer himself.

Activity Connection, March 2018
March Senior Center Events

Everyday! 11:30 a.m. Meal Site
What do Cole Porter and the Froio Senior Center have in common? Simple. Whenever they refer to the daily Meal Site program, they understand that “It’s delightful, it’s delicious, it’s de-lovely.” Reserve a day ahead, 1-800-981-5201.

Tuesdays! 12:15 p.m. SHINE (by appointment)
SHINE (Serving Health Insurance Needs of Everyone) counselors help you navigate the oft treacherous maze of health insurance programs. Call Froio at 499-9346, or Elder Services directly at 499-0524.

Wednesday, March 7 8:30 a.m. March Foot Clinic (by appt.)
French statesman Charles de Gaulle understood that “You have to be fast on your feet, and adaptive, or else a strategy is useless.” Agreed! It would be a savvy tactic to hasten your way over to Sandra Doppell’s March Foot Clinic. Call for appointment, 499-9346.

Thursday, March 8 8:00 a.m. Breakfast Club
Breakfast Club always endeavors to present engaging speakers on intriguing topics. It’s always informative, always delectable! Call or sign up, 499-9346.

Thursday, March 8 4:00 p.m. Pittsfield Tree Watch
Tree Watch has disbanded for the winter. See you in the spring, when you can explore all the branches of your deep-rooted tree interests.

Monday, March 12 & 26 10:00 a.m. The Councilman is In!
The Froio Center hosts councilman Kevin Morandi’s invaluable “open office” sessions. His informal Q & As take place a day before City Council meetings, maximizing the potential for a responsive “public-to-council” conduit.

Thursday, March 15 11:30 St Patrick’s Day Party at Meal Site!
Join the many other leprechauns who’ll be searching for their pot o’ gold at the end of the Meal Site rainbow! Odds are they’ll find it at Froio’s festive St. Patrick’s day party. Call a day ahead to reserve! 1-800-981-5201

Thursday, March 15 1:00 p.m. Card Party
Mary Ritter Beard, the American historian and labor and suffrage activist, felt that “The rewards of philanthropy are beyond calculation.” When playing cards at Froio’s monthly Card Party you’ll want to monitor your philanthropy very acutely. Bottomless coffee, prizes and snacks! Foursomes are best.

Thursday, March 15 1:00 p.m. Legal Education (by appt.)
Attorneys from Pittsfield Family and Probate Court evaluate your legal issues. By appointment, 499-9346.

Wednesday, March 21 10:00 a.m. Senior Center New Member Day Tour
Unearth the basic facts, and the nuances, of the Senior Center. There’s more than meets the eye and we relish the opportunity to convey the full essence de Froio. Let us know you’re coming, 499-9346.

Friday, March 23 10:30 a.m. Brown Bag
Be a part of this budget-boosting nutritional grocery program. Inquire about Brown Bag and SNAP benefits.

Tuesday, March 27 8:45 a.m. Molari Blood Pressure Clinic (by appt.)
Molari Health Care monitors your blood pressure. Call 49-9346 for an appointment.
Turning a Hobby Into a Business
Before you start, ask yourself these three questions

Q. I have a hobby that I am thinking of turning into a business, but I'm nervous about taking the leap and unsure if my hobby can make me money. How do I assess the possibilities?

A. Welcome to the world of the entre-not-so-sure.

It's easy to get caught in this impasse, especially as in virtually 100% of cases, a business built around a hobby won't feel anything like your hobby did in the first place.

Think about it this way:
To build a hobby you need
1. time
2. interest, and
3. practice

To turn a hobby into a business you need
1. a potential market to sell to,
2. an opportunity to fill that market, and
3. feedback from that market.

Two different frameworks! If you are sitting between these two worlds, ask yourself these three questions:

**Question #1:** Is your hobby some form of marketable skill?

People might pay you for your woodworking, computer programming, graphic designing or writing talents, but they will probably not pay you to swim, hike, or read.

**Question #2:** If so, are you willing to risk some of the fulfillment you find in your hobby for the market's judgment?

You might love painting in your backyard on the weekends, but are you willing to have someone give her opinion on how much she's willing to pay for it?

**Question #3:** If so, are you trying to make a few bucks on the side, or are you trying to make a living?

Fifty dollars a month is a lot different than a goal of $5,000 a month. Understand what you want out of your business and what it might take to get there.

If you don't get to question 3, then move on and simply enjoy your hobby for the pleasure it brings you. If you did get to question 3, it's time to start thinking like a business owner.

Either way, don't beat yourself up for being an entre-not-so-sure—beat yourself up for staying one.

By Bassam Tarazi, AARP,
Bassam Tarazi is a career coach and founder of Coliperia (Collective Inspiration, Personal Accountability).
Author of The Accountability Effect, he runs goal-setting workshops for companies and universities.

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Tune Up Your Taxes
You can still improve your 2017 federal tax return

You won’t have to file with the IRS until April 17, but you can do plenty right now to ease your tax pain (tax reform or not) and get a jump on your 2018 taxes. Some top tips:

1. **Fill your IRA**
You can put money into an individual retirement account for 2017 up until the 1040 deadline of April 17.

Most contributions to a traditional IRA are deductible, but withdrawals are taxed; for a Roth IRA you get no deduction for contributions but can pull money out tax free in retirement. You can contribute up to $6,500 a year at age 50-plus (less to a Roth as your income rises).

2. **Take your due**
If you turned 70½ last year and haven’t withdrawn your required minimum distribution (RMD) from a traditional IRA or a 401(k) from a former employer, you must do so by April 1 or face a big IRS penalty. Then take a second RMD for 2018 by Dec. 31 — or get hit again.

3. **Be 1099 smart**
Starting a freelance business this year?

Set aside a quarter of your self-employment income for Uncle Sam, recommends Houston CPA Thomas Jackson, since you’ll owe the 15.3 percent self-employment tax on top of ordinary income taxes. “That’s always a brutal surprise at the end of the year,” he says.

4. **File early**
The sooner you submit your return, the sooner you’ll receive any refund. And 75 percent of filers got a refund last year, averaging $2,782. Filing early also prevents crooks from filing a fraudulent return in your name.

AARP Bulletin, December 26, 2017
Understanding Grief, and Living Through It

Although many of us are able to speak frankly about death, we still have a lot to learn about dealing wisely with its aftermath: grief, the natural reaction to loss of a loved one.

Relatively few of us know what to say or do that can be truly helpful to a relative, friend or acquaintance who is grieving. In fact, relatively few who have suffered a painful loss know how to be most helpful to themselves.

Two new books by psychotherapists who have worked extensively in the field of loss and grief are replete with stories and guidance that can help both those in mourning and the people they encounter avoid many of the common pitfalls and misunderstandings associated with grief. Both books attempt to correct false assumptions about how and how long grief might be experienced.

One book, "It’s OK That You’re Not OK," by Megan Devine of Portland, Ore., has the telling subtitle "Meeting Grief and Loss in a Culture That Doesn’t Understand." It grew out of the tragic loss of her beloved partner, who drowned at age 39 while the couple was on vacation. The other book, especially illuminating in its coverage of how people cope with different kinds of losses, is "Grief Works: Stories of Life, Death and Surviving," by Julia Samuel, who works with bereaved families both in private practice and at England’s National Health Service, at St. Mary's hospital, Paddington.

The books share a most telling message: As Ms. Samuel put it, "There is no right or wrong in grief; we need to accept whatever form it takes, both in ourselves and in others.” Recognizing loss as a universal experience, Ms. Devine hopes that "if we can start to understand the true nature of grief, we can have a more helpful, loving, supportive culture.”

Both authors emphasize that grief is not a problem to be solved or resolved. Rather, it’s a process to be tended and lived through in whatever form and however long it may take.

"The process cannot be hurried by friends and family,” however well meaning their desire to relieve the griever’s anguish, Ms. Samuel wrote. "Recovery and adjustment can take much longer than most people realize. We need to accept whatever form it takes, both in ourselves and in others.”

We can all benefit from learning how to respond to grief in ways that don’t prolong, intensify or dismiss the pain. Likewise, those trying to help need to know that grief cannot be fit into a preordained time frame or form of expression. Too often people who experience a loss are disparaged because their mourning persists longer than others think reasonable or because they remain self-contained and seem not to mourn at all.

I imagine, for example, that some adults thought my stoical response to my mother’s premature death when I was 16 was “unnatural.” In truth, after tending to her for a year as she suffered through an unstoppable cancer, her death was a relief. It took a year for me to shed my armor and openly mourn the incalculable loss. But 60 years later, I still treasure her most important legacy: To live each day as if it could be my last but with an eye on the future in case it’s not.

Likewise, I was relieved when my husband’s suffering ended six weeks after diagnosis of an incurable cancer. Though I missed him terribly, I seemed to go on with my life as if little had changed. Few outside of the immediate family knew that I was honoring his dying wish that I continue to live fully for my own sake and that of our children and grandchildren.

Just as we all love others in our own unique ways, so do we mourn their loss in ways that cannot be fit into a single mold or even a dozen different molds. Last month, James G. Robinson, director of global analytics for The New York Times, described a 37-day, 6,150-mile therapeutic road trip he took with his family following the death of his 5-year-old son, collecting commemorative objects along the way and giving each member of the family a chance to express anger and sadness about the untimely loss.

Ms. Devine maintains that most grief support offered by professionals and others takes the wrong approach by encouraging mourners to move through the pain. While family and friends naturally want you to feel better, “pain that is not allowed to be spoken or expressed turns in on itself, and creates more problems,” she wrote.

"Unacknowledged and unheard pain doesn’t go away. The way to survive grief is by allowing pain to exist, not in trying to cover it up or rush through it.”

As a bereaved mother told Ms. Samuel, “You never ‘get over it,’ you ‘get on with it,’ and you never ‘move on,’ but you ‘move forward.”’

Ms. Devine agrees that being "encouraged to ‘get over it’ is one of the biggest causes of suffering inside grief.” Rather than trying to “cure” pain, the goal should be to minimize suffering, which she said "comes when we feel dismissed or unsupported in our pain, with being told there is something wrong with what you feel.”

She explains that pain cannot be “fixed,” that companionship, not correction, is the best way to deal with grief. She encourages those who want to be helpful to “bear witness,” to offer friendship without probing questions or unsolicited advice, help if it is needed and wanted, and a listening ear no matter how often mourners wish to tell their story.

Continued on insert page
Secrets

Secrets are not to be told pieces of gold, hiding under the bed with the dust and mold hanging in closets as skeletons, jangling, given the power by the need to hide the unspoken thing that you would never tell, which now screams to be shouted pell mell.

Secrets are shared by the chosen, made special by conceal, conceal, never reveal the underhanded, furtive, stealthy, covert, surreptitious secrets whispered in the closed corridors of the mind. Leave the rest behind, no one must find out.

And so will grow a fraud that secrets are important. They are usually little bits of nothing. Unless, of course, they are everything.
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<td></td>
<td>9:00 Ceramic</td>
<td>12:30 Quilting, Woodcarving</td>
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<td></td>
<td>12:30 Chair Caning</td>
<td>1:00 Bingo</td>
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<td></td>
<td>1:15 Tai Chi w/weights</td>
<td>1:45 Beginner Tai Chi</td>
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<tr>
<td>9:00</td>
<td>Advanced Osteo</td>
<td>9:00 Woodworking</td>
<td>9:00 Beginner Osteo</td>
<td>9:00 Knitting</td>
<td>11:00 Comedy Dungeon</td>
</tr>
<tr>
<td>10:00</td>
<td>The Councilman is In!</td>
<td>10:00 Chess 10:30 Meditation</td>
<td>10:30 Tai Chi</td>
<td>11:00 Ceramic</td>
<td>12:30 Quilting, Woodcarving</td>
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<tr>
<td>10:00</td>
<td>Poetry</td>
<td>12:00 Tai Chi w/Weights</td>
<td>12:30 Tai Chi</td>
<td>12:30 Chair Caning</td>
<td>1:00 Bingo</td>
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<tr>
<td>10:00</td>
<td>Brand New Line Dancing</td>
<td>12:00 SHINE</td>
<td>1:00 Scrapbooking &amp; Cardmaking</td>
<td>1:15 Tai Chi w/weights</td>
<td>1:45 Beginner Tai Chi</td>
</tr>
<tr>
<td>10:30</td>
<td>“Shake Your Soul”</td>
<td>1:00 Bridge, Canasta!</td>
<td>1:00 Bingo</td>
<td>14:00 Card Party</td>
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<tr>
<td>11:00</td>
<td>Ladies Pool</td>
<td>1:30 From Stage to Screen</td>
<td>1:35 Yoga</td>
<td>15:00 Legal Education</td>
<td></td>
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<tr>
<td>12:00</td>
<td>Scrabble 12:00 Pinochle</td>
<td></td>
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<td>1:15 Tai Chi w/weights</td>
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<tr>
<td>1:00</td>
<td>Mah Jong, Hand &amp; Foot!</td>
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<td>9:00 Woodworking, Beginner Osteo</td>
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<td>9:00</td>
<td>Advanced Osteo</td>
<td>8:45 Blood Pressure Clinic (by apt.)</td>
<td>9:00 Woodworking, Beginner Osteo</td>
<td>9:00 Beginner Osteo</td>
<td>9:00 Knitting</td>
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