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In This Issue...
Romance, companionship, and friendship are a big part of most peoples’ lives and it doesn’t stop at any age. Boston Seniority celebrates all of the beautiful forms of love, friendship, and companionship in our diverse city. Check out p. 16-23 to read more.

Stay Connected with the Age Strong Commission:
Main number: (617) 635-4366
Website: boston.gov/age-strong
Email: agestrong@boston.gov
Facebook: @AgeStrongBos
Twitter: @AgeStrongBos

Do you have a story to share? We want to hear from you!
Email us at Bostonseniority@boston.gov

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From the Mayor’s Desk

The Special Month of February

Hello, Boston!

Welcome to the February issue of Boston Seniority Magazine, filled with articles & information to keep older Bostonians in the know and aging strong through these winter months.

This issue celebrates love, friendship & companionship - expanding on the tradition of Valentine's Day to rejoice in the beauty of human connection in all of its forms. We'll honor the important relationships we share with friends, family, caregivers & companions, and introduce you to a few local couples who have been together for 50 years or more!

February is also Black History Month - an opportunity to reflect on the experiences of Black Americans, commemorate important dates & pay tribute to the Black community's extraordinary accomplishments and contributions. We will be hosting celebrations across our neighborhoods featuring live theater, lectures, symposia, food, music & dance. Visit boston.gov for details on upcoming events & activities.

Finally, to stay up to date on our B Together initiative with information regarding COVID-19 vaccines, boosters, testing, & other resources in Boston, visit boston.gov or call 311 for more information.

Wishing you warmth, safety, and joy in the year ahead.

Sincerely,

Mayor Michelle Wu

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BPL Staff Book Picks: Black Is...

Source: Boston Public Library

Black Is... is a list of books published in the previous year for all ages concerning the African American experience. This printing is part of the Boston Public Library's annual observance of Black History Month.

Just as I Am

by Cicely Tyson

Tyson has been blessed to grace the stage and screen for six decades. She has been the church girl who once rarely spoke a word; the teenager who sought solace in the verses of the old hymn for which this book is named. A daughter and mother, a sister, and a friend, she is also an observer of human nature and the dreamer of audacious dreams.

Buses Are a Comin’ Memoir of a Freedom Rider

by Charles Person with Richard Rooker

A firsthand exploration of the cost of boarding the bus of change to move America forward—written by one of the Civil Rights Movement’s pioneers.

The Hill We Climb

by Amanda Gorman

On January 20, 2021, Amanda Gorman became the sixth and youngest poet to deliver a poetry reading at a presidential inauguration. Her poem “The Hill We Climb: An Inaugural Poem for the Country” can now be cherished in this special gift edition, perfect for any reader looking for some inspiration.

Punch Me Up To The Gods

by Brian Broome

In this wholly original coming-of-age memoir about Blackness, masculinity, and addiction, we follow the poet and screenwriter as he recounts his experiences; revealing a perpetual outsider awkwardly squirming to find his way in.

The Three Mothers

How the Mothers of Martin Luther King, Jr., Malcolm X, and James Baldwin Shaped a Nation

by Anna Malaika Tubbs

Berdis Baldwin, Alberta King, and Louise Little were all born at the beginning of the 20th century and forced to contend with the prejudices of Jim Crow as Black women.
Emergency Broadband Benefit is Now the Affordable Connectivity Benefit

The Emergency Broadband Benefit (established by the Federal Communications Commission), which helped Americans pay for internet service & devices, has been extended, and its new name is the Affordable Connectivity Program. The ACP will help ensure Americans can afford the internet connections needed for work, school, and healthcare. Those already enrolled in EBB as of 12/31/21 will automatically transition into the ACP.

Affordable Connectivity Benefits include up to $30/month discount on broadband services and a one-time $100 toward a laptop/desktop computer or tablet. (Households on Tribal land may get up to $75/month discount.)

Applying for the Affordable Connectivity Benefit

A household is eligible if a member of the household meets one of the criteria below:

- Has an income at/below 200% of the Federal Poverty Guidelines or participates in assistance programs, such as SNAP, Medicaid, or Lifeline
- Approved for benefits of free/reduced-price school lunch or breakfast program
- Received a Federal Pell Grant during the current award year
- Experienced substantial income loss due to job loss/furlough since February 29, 2020 and the household’s total income in 2020 was at/below $99,000 (single filers) & $198,000 (joint filers); or meets the eligibility criteria for a participating provider’s existing low-income or COVID-19 program.

For more information, visit fcc.gov/broadbandbenefit.

COVID-19 Vaccines & Booster Shots:

The COVID-19 vaccine is an important and effective tool to keep ourselves and our communities safe. Along with wearing masks, social distancing, and frequent handwashing, the vaccine will help us end the COVID-19 pandemic. COVID-19 vaccinations have been approved for those age 5 and up. COVID-19 boosters are available for ages 16+. Sixteen and 17-year-olds are eligible for the Pfizer booster only. Boosters help maintain strong immunity against COVID-19 and help prevent new variants from forming.

Stop in at family vaccination clinics to get your vaccine or booster. Family clinics serve people ages 5 and up. To find vaccine locations visit boston.gov.

COVID-19 Testing:

The City of Boston partners with community health centers, hospitals, and pharmacies to increase access to COVID-19 testing for Boston residents. You should get tested if you are experiencing COVID-like symptoms, are at high-risk for complications from COVID-19, have been in contact with someone who is infected with COVID-19, or have traveled or been in large gatherings.

Free testing sites in Boston neighborhoods include Anna M. Cole, Bowdoin Health Center, Bruce Bolling Building, Charlestown Testing Site, Dot House Health, Harvard St. Neighborhood Health Center, Jubilee Christian Church, Lilla G. Frederick Middle School, Tufts Medical Center, West End House. Please call each location before showing up as schedules change. Visit boston.gov for more information.

Home Tests:

Every home in the U.S. is eligible to order 4 free at-home COVID-19 tests. The tests are completely free. Orders will usually ship in 7-12 days. Order your tests now so you have them when you need them. COVIDtests.gov - Free at-home COVID-19 tests

Mask Mandate:

The mask mandate continues in all indoor spaces in Boston.
Recognizing these common signs of a scam could help you avoid falling for one.

Scammers PRETEND to be from an organization you know, like the Social Security Administration, IRS or medicare. Some may pretend to be a utility company or a charity asking for donations.

Scammers say there’s a PROBLEM or a PRIZE, like saying you’re in trouble with the government you owe money or someone in your family had an emergency. Or that there’s a virus on your computer. Some say there’s a problem with your account and that you need to verify information. Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.

Scammers PRESSURE you to act immediately, before you have time to think. If you’re on the phone, they might tell you not to hang up so you can’t check out their story. They might threaten to arrest you, sue you, take away your driver’s license, or deport you. They might say your computer is about to be corrupted.

Scammers tell you to PAY in a specific way, often insisting that you send money through a money transfer company or by putting money on a gift card and then giving them the number on the back. Some will send you a check (that will later turn out to be fake), tell you to deposit it, and then send them money.

What You Can Do to Avoid a Scam

Block unwanted calls and text messages.

Don’t give your personal or financial information in response to a request that you didn’t expect. Legitimate organizations won’t call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it’s real, it’s still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don’t call a number they gave you or the number from your caller ID.

Resist the pressure to act immediately. Legitimate businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

Know how scammers tell you to pay. Never pay someone who insists you pay with a gift card or by using a money transfer service. And never deposit a check and send money back to someone. Stop and talk to someone you trust. Talking about it could help you realize it’s a scam.

If you think you were scammed, report it to the Federal Trade Commission at 1-877-382-4357 or visit reportfraud.ftc.gov.
As of January 2022, Eversource electricity rates in Boston went up to $0.1564/kWh. However, the City of Boston offers clean/renewable electricity to residents at a lower cost than Eversource electricity for at least the next six months.

Residents on Eversource Basic Service are automatically switched to CCE under the standard/default plan, CCE’s middle rate plan & will receive their electric supply from Constellation New Energy. If you don’t want it, you can “opt out” via telephone (833) 930-3161. You can opt in or opt out anytime, without penalty or contract.

Beware of third-party providers who often target vulnerable and older adults to sign contracts for higher-priced electricity. Sometimes the introductory rates are lower, but higher in the long run. If you want CCE, but have already signed a contract with a third-party electricity provider, you’ll have to cancel that first, then “opt in ” to Constellation. If you currently have a third-party electricity provider, you’d need to assess whether your vendor will charge fees to break the contract (depending on contract end date) & whether those fees cost more than what you’d save with Constellation.

Even if you have CCE, Eversource still “delivers” your electricity through its pipelines & still administers the bills, meter readings & maintenance for Constellation New Energy through CCE. Your bill will always come from Eversource but they may not be your supplier. Check the front right hand side of your Eversource bill to see who your supplier is. If it says Billing For City of Boston CCE, then you are already in the program!

Constellation’s electricity is “clean” energy, through wind & solar sources, which cuts greenhouse gas emissions, and is better for the environment. In this case, it also costs less than Eversource or other third-party electricity. It could save you $200 to 500/year.

Some residents may also qualify for residential assistance/reduced rate when paying for electricity. Those already qualified for MassHealth, SNAP, or LIHEAP will likely qualify for residential assistance through Eversource. If you qualify, you could receive up to 36% off electricity rates and delivery. Make an appointment with an Age Strong advocate to see if you qualify at 617-635-4366. For more information, visit boston.gov/community-choice-electricity.

Source: Environment Department, City of Boston

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Caring for someone with Alzheimer’s or other dementias is exceptionally demanding, and especially challenging. Caregivers for people with dementia tend to provide more time-sensitive and extensive assistance.

However, there are ways you can help reduce caregiver stress. The Alzheimer’s Association offers these suggestions:

- **Learn**: Educate yourself about Alzheimer’s – its symptoms, progression, and the common challenges facing caregivers. The more you know, the easier it will be to find ways to help.

- **Give Caregivers a Break**: Make specific time to give the caregiver a break. Offer to spend time with the person living with dementia so the caregiver has time to run errands, go to their own doctor’s appointments, participate in a support group, take a nap, or engage in an activity to help them recharge.

- **Check In**: Many caregivers report feeling isolated or alone. Start the conversation – a phone call, stopping by for a visit, or checking in virtually via email or video call can make a big difference and help them feel supported.

Caregivers searching for guidance in the care of those living with dementia are invited to attend a free virtual educational conference for people living with dementia and their families. The New England Family Caregivers Conference will take place March 4-5, 2022 and is open to those caring for a loved one at home, professional caregivers, and the general public. Visit alzfamilyconference.org or call the Alzheimer’s Association 24/7 Helpline at 800-272-3900.

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Source: Alzheimer’s Association of MA/NH

More than 11 million Americans provide unpaid care for people with Alzheimer’s or other dementias. In Massachusetts, 281,000 people serve as unpaid caregivers at an estimated 406 million hours of assistance.

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Everyone deserves safe, affordable, stable housing. Unfortunately, we know that housing can be quite expensive in the Boston area—but there are some affordable housing options and agencies which may assist with this need, if you meet certain requirements.

**The Sec. 8 Program** is a federal program administered by local housing authorities, like the Boston Housing Authority. A Sec. 8 “voucher” is used to rent a private-market apartment. If your voucher is “tenant-based” (not attached to the apartment), you may also be able to move from one location to another with it. With Sec. 8 vouchers, you’ll pay 30-40% of your income towards rent. Unlike Sec. 8 vouchers, the subsidy is attached to the specific housing unit and does not stay with you if you move. Many housing agencies prioritize older adults, veterans, and those with disabilities. Older adults must be 62 or older, and income-eligible.

If you are a Boston resident who has a civil legal issue, you may be eligible for assistance from Greater Boston Legal Services. Please call 617-371-1234 to find out.

**Public Housing** are buildings owned/run by a city’s housing authority. In public housing, the housing authority is the landlord. Like Sec. 8, you will pay roughly 30% of your income towards rent. Unlike Sec. 8 vouchers, the subsidy is attached to the specific housing unit and does not stay with you if you move. Many housing agencies prioritize older adults, veterans, and those with disabilities. Older adults must be 62 or older, and income-eligible.

**Black History Month (also known as African-American History Month) is observed annually in the United States. It began as a way of remembering important people and events in the history of the African diaspora. It is celebrated in February in the United States and Canada, while in Ireland, and the United Kingdom it is observed in October.**

In 1925 Carter G. Woodson founded the Association for the Study of Negro Life and with it Negro History Week in February 1926, a month that encompassed the birthdays of both Abraham Lincoln and Frederick Douglass. The response was overwhelming. Black history clubs sprang up; teachers demanded materials to instruct their pupils; and progressive whites, not simply white scholars and philanthropists, stepped forward to endorse the effort.

The celebration was expanded to a month in 1976, the nation's bicentennial. President Gerald R. Ford urged Americans to “seize the opportunity to honor the too-often neglected accomplishments of black Americans in every area of endeavor throughout our history.” That year, fifty years after the first celebration, the association held the first Black History Month. By this time, the entire nation had come to recognize the importance of Black history in the American story. Since then each American president has issued Black History Month proclamations. And the association—now the Association for the Study of African American Life and History (ASALH)—continues to promote the study of Black history year-round.
February Happenings: Get Out and About in Boston!

Events + Activities

"You must never be fearful about what you are doing when it is right."
-Rosa Parks

* Please note not all events are free and are subject to change

**Emmanuel Music: Reflect with Bach**
- **Time:** 12:00 pm - 1:00 am
- **Location:** Central Library in Copley Square, 700 Boylston St.
- **Contact Info:** 617-536-5400

**Social Security 101: Everything You Wanted to Know**
- **Time:** 10:00 am - 11:30 am
- **Location:** Virtual
- **Contact Info:** BPL - Sophie sleveque@bpl.org

**The State of Race: Tech’s Diversity Mandate**
- **Time:** 7:00 pm - 8:15 pm
- **Location:** Virtual
- **Contact Info:** emily_schario@wgbh.org

**Black History Trivia Challenge**
- **Time:** 1:00 pm - 2:30 pm
- **Location:** Virtual
- **Contact Info:** 617-298-9218

**Black Future Month Virtual Open Mic**
- **Time:** 6:00 pm - 7:00 pm
- **Location:** Virtual
- **Contact Info:** BPL - Kathleen kkeleher@bpl.org

**Special Screening of Jubilee Juneteenth and the Thirteenth**
- **Time:** 7:00 pm - 9:00 pm
- **Location:** Museum of African American History: Boston Campus, 46 Joy St.
- **Contact Info:** 617-725-0022

**Age Strong Black History Month Virtual Celebration**
- **Black Health & Wellness**
  - **Time:** 10:45am
  - **Location:** Virtual
  - **Contact Info:** RSVP to Marybeth Kelly at 617-635-3959 or marybeth.kelly@boston.gov

**Boston Common Winter Festival**
- **Time:** 11:00 am - 3:00 pm
- **Location:** Boston Common Parade Ground (Corner of Beacon & Charles St.)
- **Contact Info:** 617-635-4505

**Take Back the Kitchen: Cooking Classes for Older Adults**
- **Time:** 1:00 pm - 2:00 pm
- **Location:** 149 Dudley St., Roxbury.
- **Contact Info:** 617-442-6186

**Black History Events**

**Virtual Webinar: Carving Out Her Own Path - Mary Edmonia Lewis Story**
- **Time:** Tuesday, February 15 6:00 pm - 7:00 pm
- **Virtual Event**
- **Contact info:** programs@bpl.org

**Ask A Library Patron: BPL Roxbury African American Collection**
- **Time:** Tuesday, Feb. 22 - Friday, Feb. 25 10:00 am - 6:00 pm
- **Location:** BPL Roxbury - 149 Dudley St.
- **Contact Info:** 617-442-6186

**ArtsEmerson’s Play Reading Book Club: Dreaming Zenzile**
- **Time:** Monday, February 28 5:30 pm-7:30 pm
- **Location:** BPL Roxbury - 149 Dudley St.
- **Contact Info:** 617-824-8400

**Lecture: The Color of Abolition: How a Printer, a Prophet, and a Contessa Moved a Nation**
- **Time:** Monday, February 28 6:00 pm - 7:00 pm
- **Virtual Event**
- **Contact Info:** 617-824-8400
In February we typically celebrate Valentine’s Day – acknowledging romantic relationships. In this issue, we meet some Boston couples who have been together for 50+ years. We also note the important role of friendship and companionship – and even the benefits these relationships have on our mental and physical health. We also look at sexual health and intimacy, offering suggestions on maintaining active sex lives as we age.

-Boston Seniority Team
Lifelong Love:
Three Boston Couples Celebrating 50+ Years Together Share Their Stories

By: Andrew Higginbottom, Age Strong, Staff Assistant

Boston Seniority spoke with these three couples who have been together for 50+ years. These three sets of sweethearts shared stories of life-long love. These couples remind us that if you try hard enough, anything is possible—even partnerships that span multiple generations.

How long have you been together?
Wilbur: We have been a couple for 51 years, one month, and two days, although we have known each a few months longer than that. We have been legally married for over eight years.

How did you two meet?
Edward: I came up from the South. I went into the military and got out in 1953. That’s when I came up here and I was looking for a nice friend.

Thelma: We first met in church and our first date was at Revere Beach.

Edward: I had to get her home before dark.

Wilbur: We met at the Church of the Advent on lower Beacon Hill. Bob was already a member, and I was in seminary. An older priest who had been there for almost 30 years introduced us.

Milton: She lived one street away from where I lived growing up. She came up on her bicycle one day to see me and said ‘that’s the one I’m going to marry.’

Beverly: I saw him and he had no place to go but with me.

Milton: I was 14 years old and she was 13. Our first date was at a Black play downtown. One of my father’s buddies came and picked us up and took us and drove us downtown to the theater.

Do you have children & grandchildren?
Thelma: We have three girls, and two grandchildren.

Beverly: We have two sons and one granddaughter.

What is some advice that you would give to other couples?
Thelma: Just communication. Sticking together and working together. Hang in there. He does his thing and I do mine.

Edward: We just love our life.

Wilbur: Good question. I’m sure that’s different for every couple. First, you have to be in love and stay that way through whatever that requires. Second, having a common bond (church with the supportive community) and common interests (similar tastes in music, camping, friends, entertaining, cooking). Third, trusting each other.

Milton: Respect one another’s privacy and don’t go to bed mad at one another.

Beverly: We weren’t perfect and we aren’t perfect, but we’re perfect for each other.

Any other interesting advice or knowledge that you would like to share?
Wilbur: We are getting along in age, so we are residents at Mount Pleasant Home in Jamaica Plain. We both needed a little help with personal care, medications, meals, and laundry. We have made a lot of friends here and love living here.
As we age, friendships become more important than ever. Having people to connect with socially isn’t just fun—it’s crucial to promoting a healthy lifestyle.

**Friendships Help Battle Loneliness & Depression**

Older adults isolated from the people and sense of purpose that once fueled them are prone to declines in mental/emotional health. This could lead to deep loneliness and spiral into serious depression.

**Social Engagement Promotes Mental Sharpness & Cognitive Health**

Research show that the brain continues to change, reorganize, and create new pathways—so we must practice challenging the brain to keep it healthy. This is a major reason why social interaction and friendships are critical for positive aging. Older adults should continue participating in current relationships and create new ones. Something as simple as playing cards or learning a new hobby with others can boost cognitive health.

**Human Connection is Closely Linked to Physical Health & Immunity**

Data shows that lonely seniors (opposed to those who are socially-engaged) suffered from various medical conditions at a higher rate, including high blood pressure, diabetes, and heart conditions. Another study found that loneliness causes problems with monocytes, a white blood cell that helps fight infections. By maintaining friendships that prevent isolation, many health advantages are gained.

**Family Often Fall into the Caregiver Roles**

“As we age, our friends begin to have a bigger impact on our health and well-being, even more so than family,” says AARP. It was assumed that family relationships had more positive impact on the well-being of older adults, but since so many families become caregivers, studies found that friendships and relationships outside the family provided more joy and positive interaction.

**Friends Motivate Each Other to Adopt Healthy Habits**

Older adults can often motivate one another to choose healthier nutrition and more exercise/movement. Physical activity, like walking groups, gentle/chair yoga, or tai chi can also serve as social activities among friends. Often knowing a friend is meeting you inspires more activity. Friends may also notice changes we may not be aware of like strained eyesight or hearing loss, thus helping us address our health in a positive way.

**Take Steps to Connect**

There’s many ways older adults can plan to get and stay connected – plan shared meals, visit neighbors, visit senior/community centers/libraries, volunteer or join a club.
Intimacy & Sex: For Older Adults

Sources: National Institute on Aging, National Council on Aging

Personal and private topics can be difficult to discuss. Specifically, both intimacy and sex can be difficult to navigate—so having correct information is key. As we get older, our bodies and health can change—and with that comes changes in both personal intimacy and in sexual health. It’s perfectly normal to want to have close, intimate experiences, and sometimes that means sexual relations. Here’s some things to consider to ensure safe, consensual, and healthy encounters, even later in life.

Emotions

Sexuality is a balance of the emotional and the physical. Some older couples find greater satisfaction in their sex lives than when they were younger. There may be fewer distractions, more time/privacy, and no pregnancy worries. Aging bodies can change, including differences in weight, skin, muscle tone, and level of desire. Older adults may fear some of these changes, some of which may lead to sexual difficulties. Partners are encouraged to talk with each other about concerns or consult a doctor or therapist who may have special training. Many challenges, with assistance, can be solved.

Physical Changes

Some illnesses, disabilities, medicines, and surgeries can affect the ability to have and enjoy sexual relations. These can include arthritis, chronic pain, dementia, diabetes, incontinence, heart disease, stroke, depression, and alcohol use. There may be treatments for some of these challenges including exercise, hormone therapy, changing medications to those without sexual side affects, changing sexual positions, and introducing lubricants. Doctors and therapists may suggest ways to make sex easier and safer as we age.

Safety

Safe sex should be a priority at all ages. Like young people, sexually active older adults may be at risk for diseases such as syphilis, gonorrhea, chlamydia, genital herpes, hepatitis B, genital warts, trichomoniasis, HIV, and AIDS. Those at risk include people who have more than one sexual partner, those who have unprotected sex, or those sharing needles. To protect yourself, always use a condom during sex. Talk with your doctor about protection from sexually transmitted diseases. Get regular checkups and testing. Talk with your partner. You are never too old to be at risk, but with the right information and precautions, older adults can have rich, fulfilling, intimate sex lives.
In Boston, we Age Strong.

As part of the city's Health and Human Services cabinet, The Age Strong Commission's mission is to enhance your life with meaningful programs, resources, and connections so we can live and age strong together in Boston.

We can help with:

Access to Information and Benefits:
Our Community Advocates connect older adults to a comprehensive array of resources, benefits, and information. We can:
- Assist with applications for public benefits like Supplemental Nutrition Assistance Program (SNAP) and fuel assistance.
- Ease the process of applying for, and receiving, Medicare benefits.
- Assist older adults in accessing several tax relief exemptions and programs like the Elderly Exemption 41C, Senior Circuit Breaker Tax Credit, and others.
- Assist older adults with navigating systems including the aging network and city services.

Outreach and Engagement:
The Commission organizes many events and programs throughout the year. From large city-wide celebratory events to smaller neighborhood focused gatherings, we engage with older residents on many levels. During the pandemic we also host many programs online.

Transportation:
We are committed to helping older adults continue to lead independent lives by connecting them to transportation resources. We offer:
- Free wheelchair-accessible shuttles that provide door-to-door service for non-emergency doctor’s appointments. Call 617-635-3000 for more information.
- Taxi Coupons at discounted rates.

Volunteer Opportunities:
We operate volunteer programs that impact our work across the city:
- RSVP matches seniors with valuable volunteer opportunities in Boston.
- The Senior Companion Program matches seniors with homebound persons who need assistance and companionship.
- Senior Greeters volunteer their time to greet guests of City Hall.
- Senior Property Tax Work-Off Program: Qualified senior homeowners may work-off up to $1,500 on their property tax bill by volunteering for a City agency.

Housing:
The Age Strong Commission works to ensure that older adults are able to find and maintain housing. We can:
- Assist with housing applications.
- Connect older adults with other City and community agencies that can provide resources for home repair and other challenging situations like hoarding.
- Provide mediation and court advocacy.

Alzheimer’s and Caregiver Support:
Know that you are not alone; we are here to support you. We:
- Host Memory Cafés, places where individuals experiencing memory loss and their caretakers can meet in a safe, social environment.
- Provide referrals and offer workshops, training, and support groups for those who are supporting an older loved one.

Call us for more details at 617-635-4366.
Budgeting is the foundation of financial success. Once we have learned the basics of budgeting, all other personal finance lessons can be built on top of it. The most difficult part is knowing where to begin! The most successful way to begin budgeting is to start by writing it down. Start with two columns on a piece of paper. On the left column, list all the income you have. This includes income from work or social security, a pension, annuities, or rental property. On the right hand column, list your expenses—rent/mortgage, utilities, insurances, prescriptions, medical co-pays, food, clothes, and transportation.

The goal, of course, is to have your income exceed your expenses. If your expenses exceed your income, you may want to consider cutting back on certain expenses. On weeks that your expenses exceed income, you can adjust what you spend in the following weeks. This is why tracking from week to week is useful. It shows us where our money goes and how to make choices accordingly.

We can choose to cut expenses by cooking and eating at home (vs eating out), by clipping coupons at the grocery store, by using public transportation (vs owning a car). For older adults, many who are on fixed incomes, there are many discounted programs and services to help seniors save. Whether through memberships like AARP (American Association of Retired Persons) or through specific benefits to Boston residents, there are ways to save on groceries, heating fuel, electricity, transportation, health insurance, prescriptions, and more.

Call 617-635-4366 to make an appointment with an Age Strong Advocate to see what you may qualify for.
Check out the latest Age Strong Weekly Digest! We include events for older adults, volunteer opportunities, and much more. Sign-up for the weekly newsletter and read more at boston.gov/departments/age-strong-commission/age-strong-commission-weekly-digest.

The City of Boston has launched a B Together app so that residents can quickly and seamlessly access proof of vaccination from their phones as they enter any business covered by B Together.

Learn more at boston.gov/b-together

Are you having trouble paying your mortgage? The Boston Home Center can help by offering Foreclosure Prevention and Intervention Counseling and Home Preservation Services.

Services are free and confidential.

Call 617-635-4663 or email HomeCenter@boston.gov for assistance.

Do you know if your trash day is delayed? Are you sure you can recycle that? Download the FREE Trash Day app and get alerts about schedule changes and learn everything you need to know about trash, recycling, and even compost!

Learn more at boston.gov/trash.

Throughout the summer & fall months, Boston sports dozens of farmers markets weekly. During the winter, there are far fewer, but still a handful around offering fresh produce locally.

**Roslindale Winter Farmers Market**
Sunday 12pm-3pm
32 Birch Street, Roslindale
Accepts SNAP & HIP

**East Boston Farmers Market**
Thursdays 2pm-6pm
250 Sumner Street
Accepts SNAP & Hip

**Dudley Town Commons Farmers Market**
Thursday 2:30pm-5:30pm
11 Brook Avenue, Roxbury
Accepts SNAP & HIP

**Brighton Farmers Market**
Every other Saturday 10:30am-1:30pm
640 Washington Street, Brighton
Accepts SNAP & HIP

**Virtual Dance Fit**
Every Monday until April 29th
5pm-6pm

**Virtual Afrobeats Class**
Every Tuesday until April 29th
6:30pm-7:30pm

**Virtual Chair Yoga**
Every Wednesday until April 29th
11am-12pm

**Virtual Chair Meditation**
Every Friday until April 29th
12:30pm-1:30pm

For more information, contact the Parks and Recreation Department:
617-635-4505
boston.gov/parks
Seen Around Town

Photos: flickr.com/photos/bosmayorsoffice
BLACK HISTORY MONTH 2022