



# SENIORS BY-THE-SEA

## COUNCIL ON AGING NEWSLETTER

Manchester-by-the-Sea, Massachusetts 01944-1399

Telephone (978) 526-7500 • FAX (978) 525-6441

hammondn@manchester.ma.us

November 2016

Nancy Hammond  
Director of Senior Services

### MANCHESTER COUNCIL ON AGING VAN SCHEDULE



MONDAY	9:00 to 2:00
TUESDAY	9:00 to 3:00
WEDNESDAY	9:00 to 3:00
THURSDAY	9:00 to 3:00
FRIDAY	9:00 to 2:00

24 hour notice is requested for transportation

(978) 526-7500



#### COUNCIL ON AGING MISSION

By keeping our elders as integral members of the community and supporting them through community services, resources and intergenerational activities, we endeavor to improve their well-being and enjoyment of life.

#### MANCHESTER COA EVENTS/TRIPS

##### NOVEMBER

- 11/4 Malls 9:30
- 11/8 Election Day—Van available for transportation
- 11/10 Beacon Café @ NSCC 10:15 \$5 + tip
- 11/11 Veteran's Day-C.O.A. Office/Town Hall closed
- 11/14 Low Vision Meeting @ The Plains 1:00
- 11/16 Couponing Class @ Newport Park 10:00
- 11/18 Walmart
- 11/21 Monday Movie Matinee @ Newport Park 1:30
- 11/24 Thanksgiving-C.O.A. office closed today and Fri 11/25
- 11/30 Mystery Ride 1:00

**PREREGISTRATION IS NECESSARY FOR ANY AND ALL ACTIVITIES OR TRIPS.**

**CANCELLATION POLICY: REFUNDS ARE ONLY AVAILABLE FOR CANCELLATIONS MADE UP TO 48 HOURS BEFORE EVENT.**

#### DON'T IGNORE YOUR MEDICARE MAIL!

During the annual Medicare Open Enrollment (10/15—12/7), you will have a chance to **CHANGE** your plan for next year. A SHINE Counselor can help you understand your plan changes, as well as other options you may have. Call the C.O.A. for an appointment with a SHINE Counselor. (978) 526-7500

#### REMINDER

If the Manchester schools are closed due to inclement weather, the C.O.A. vans do not operate.

PLEASE SEND US YOUR EMAIL ADDRESS SO YOU CAN RECEIVE THIS NEWSLETTER VIA EMAIL. ALL EMAIL INFORMATION WILL REMAIN CONFIDENTIAL. PLEASE FORWARD YOUR INFORMATION TO:  
hammondn@manchester.ma.us

MONTHLY MALL & TRADER JOE'S SHOPPING TRIPS  
MARKET BASKET SHOPPING—THURSDAY  
ZUMBA—TUESDAY— YOGA—WEDNESDAY  
LONGEVITY TRAINING —FRIDAY

#### C.O.A. BOARD MEETING:

11/9/16 @ 5:30 pm  
@ Seaside One

#### TRIAD MEETING:

11/15/16 @ 9:30 am  
@ Newport Park

#### FRIENDS OF THE COA MEETING:

11/22/16 @ 4:30 pm  
@ The Congregational Church Chapel

### Manchester's Community Vision

Over 80 participants attended the Master Plan Visioning Open House at the MERHS on September 26<sup>th</sup> to see the results of the Community Survey and share ideas and preferences on issues including resource protection, economic development, housing types, cost and availability, open space and recreation, getting around in Manchester, our public infrastructure, and land use.

What's next? The Master Plan consultant for Phase I (visioning) will present a draft Vision Plan to the Master Plan Committee (MPC) in mid-October. The MPC will share the draft plan town boards, committees and the public and ask for feedback before finalizing the Plan in November.

The final Vision Plan will provide the foundation for identifying a variety of scenarios for the town to evaluate and recommending actions the town can take to meet its goals and achieve its vision. The MPC anticipates sharing a draft Master Plan to Town Meeting in April.

For more information visit the Master Plan website at <http://www.manchester.ma.us/391/Master-Plan-Committee>, the Master Plan facebook page at <https://www.facebook.com/MBTSMasterPlan/> or contact Town Planner Sue Brown at 978-525-6436 or [browns@manchester.ma.us](mailto:browns@manchester.ma.us).

Low Vision Meeting  
November 14th  
At the Plains

Bob MacGillvary, Low Vision Specialist at the Carroll Center for the Blind will be presenting and demonstrating low vision technology and devices.

### COUPONING CLASS

Would you like to learn how to save a little or a LOT of money by using coupons? Come to the Couponing Class on **Wednesday, November 16<sup>th</sup>** at 10:00 a.m. at Newport Park and learn some tips and techniques to save money on your grocery or drug store bill and more. Taught by master couponer Wendy Hiller-Clark, learn how to get items at a big discount or even free. No cost for this class (you're saving money already).

Call the Manchester Council on Aging at 978-526-7500 to sign up. And start saving those coupons.

Friends of COA Annual Appeal  
*There's still time to donate*

The Friends of the Manchester Council on Aging would like to thank the generous members of our community who have donated to date towards our annual fall fundraising efforts. The Friends are the fundraising group that supports the Manchester Council on Aging and is a non-profit that annually supports programs for the seniors in our community. Monthly luncheons, weekly yoga, music for the August cookout at Tucks Point, and the cost of the COA mailings are but a few of the many annual contributions the fundraising efforts of the Friends are responsible for.

Please send your tax deductible donation to The Friends of the COA, PO Box 264, Manchester, MA 01944.

Join us! The Friends of the COA meets on the 4<sup>th</sup> Wednesday of each month at the Congregational Chapel.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
	1 10:00 Zumba 1:00 Bridge Club	2 10:00 Yoga	3 8:30 Strong Women Market Basket Trip 10:00 VNA Health Clinic @ Newport Park	4 9:30 Longevity Training 9:30 Mall Trip
7 8:30 Strong Women 9:30 Quilting	8 10:00 Zumba 1:00 Bridge Club	9 10:00 Yoga Market Basket Trip	10 8:30 Strong Women 10:15 The Beacon Café @ NSCC \$5+tip	11 Veteran's Day C.O.A. office closed 
14 8:30 Strong Women 9:30 Quilting 1:00 Low Vision Meeting @ The Plains	15 10:00 Zumba 1:00 Bridge Club	16 10:00 Yoga 10:00 Couponing Class @ Newport Park	17 8:30 Strong Women Market Basket Trip 10:00 VNA Health Clinic @ The Chapel	18 9:30 Longevity Training 9:30 Walmart
21 8:30 Strong Women 9:30 Quilting 1:30 Monday Movie Matinee	22 10:00 Zumba 1:00 Bridge Club	23 10:00 Yoga Market Basket Trip	24  	25 C.O.A. office closed
28 8:30 Strong Women 9:30 Quilting	29 10:00 Zumba 1:00 Bridge Club	30 10:00 Yoga 1:00 Mystery Ride		<b>WHO IS THE MOST AWESOME PERSON TODAY?</b> 

WEEKLY CLASSES

Please call the Council on Aging Office at (978) 526-7500 for further information or as otherwise noted. As always, the C.O.A. van is available for transportation. Beginners are welcome and encouraged to attend.

**STRONG WOMEN PROGRAM:** Meets every Monday and Thursday, 8:30 - 9:30 AM at the Manchester Community Center. Classes are \$3 per session or \$6 a week. Classes designed to increase strength, flexibility and endurance. Lynne Umstead, a physical therapist leads the classes. Paperwork is available at the C.O.A. Office.

**ZUMBA:** Tuesdays, 10:00 - 11:00 AM at the Congregational Chapel, Chapel Lane. Pat Martines, a Zumba Gold Instructor, invites seniors to come and experience the benefits of Zumba. Any and all seniors are welcome—experience does not matter!

**YOGA:** Wednesday, 10:00 - 11:00 AM at the Congregational Chapel, Chapel Lane. Nana Dunn, a certified instructor, invites seniors to come relax, increase strength, and cultivate concentration with chair and gentle yoga postures. Any and all levels of experience are welcome. \$5 per class payable to the instructor.

**LONGEVITY TRAINING:** Friday, 9:30 - 10:30 AM at the Magnolia Library. Taught by a certified personal trainer from Cape Ann YMCA. Make a stronger YOU!

**QUILTING:** Monday, starts at 9:45 AM at the Community Center. Free beginners and advanced quilting classes.

**BRIDGE CLUB:** Tuesday, 1:00—4:00 P.M. at Newport Park Community Room. All are welcome. Please call Elizabeth Moon at (978) 526-4515 for more information or to register.

## Senior Tax Work Off Program

The Town of Manchester-by-the-Sea Council on Aging is now accepting applications from seniors interested in participating in the Senior Tax Work Off Program. This program allows a senior to work up to 125 hours for the Town between September, 2016 and May 31, 2017 to receive up to a \$1000 credit on their property taxes.

Seniors over the age of 65 with a primary residence in Manchester-by-the-Sea, and with a gross income not exceeding 500% of the Federal Poverty Level are eligible for the program. Seniors with a gross income at or below \$59,400 for individuals or \$80,100 for couples may qualify for the program.

Seniors must apply to participate in the program, and open slots will be filled according to eligibility, skills and availability. With \$5000 funded in this current budget, there are 6 opportunities: four slots for \$1000 and two slots for \$500

The Senior Tax Work Off Program is allowed under MGL Chapter 59 Section 5K. The Town adopted this section of the law at Town Meeting in April of 2014.

Participants will be placed with Town departments based on their skills and interests. The program is not designed to fill existing positions, rather to augment existing operations with additional assistance from senior workers. Work assignments may vary from administrative support to providing assistance on ongoing projects.

For more information about the program contact Nancy Hammond, Director of Senior Services at (978) 526-7500 or email at [hammondn@manchester.ma.us](mailto:hammondn@manchester.ma.us). To apply, stop by the Council on Aging office for an application or download the application from the Council on Aging webpage at [www.manchester.ma.us](http://www.manchester.ma.us). Once the application is completed call the Council on Aging office to schedule an interview.

Wife: I was going to serve sweet potatoes with Thanksgiving dinner, but I sat on them.  
Husband: What are you serving instead?  
Wife: Squash.



Final Answer to Word Scramble on pg. 6

Count Your Blessings



## Veteran's Day Friday November 11th

### Thank you to all Veterans for their Service!!

"As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them." —John F. Kennedy

The "Write Time" is a creative writing class offered by the Council on Aging and taught by Katherine Robertson, local author of "Life in Violet".

The following story was written by a class participant.



### ***Dahdbeh Bigonahy*** (Ray Frieden)

Dahdbeh Bigonahy is a professor of Mathematics at Assumption College in Worcester, MA. Dahdbeh is Persian (born in Iran) and I met him while I was in the Peace Corps in Iran. At the time, he had a Swedish girlfriend named Camilla. Not anymore. Now he is married to a Persian woman named Nasrin, but they are divorced, so no longer live together. Dahdbeh is still living in Worcester, as is their daughter Mishana but Nasrin and their son, Zhubin, have moved to Boston. Mishana is a 4th grade teacher in Worcester where she lives with her husband and two children. Zhubin is a student at B.U. and Nasrin is a salesperson at a very exclusive women's store near Copley Square. Nasrin has excellent taste and like every Persian, a fine sense of how to appeal to another's ego, so she does very well for her employers.

I met Dahdbeh on the train from Teheran to Mashad-across the norther edge of Iran between the Caspian Sea and the great 'kaveer' or desert that occupies the center of Iran and constitutes most of her area. I was traveling with my wife, Nancy, as we headed for my assignment as an architect in the town of 'Ferdowse' on the southern edge of the desert. 'Ferdowse' means 'garden' in Farsi (and, I think, in Arabic) and relatively speaking, it was a garden-although not a very big one. It did have a small formal walled garden which one entered through a domed space where water irrigated the garden and at its other end, emptied into a kind of caldron and then went-I don't know where.

Ferdowse was close to the town of Yazd where another volunteer was stationed, although we did not see him for several months after we arrived. During that time we were getting accustomed to life in a small town in Iran and practicing our Farsi as much as possible. That was not as easy as you might think, since most of the people we dealt with had a much better command of English than we did of Farsi.

There really wasn't much architecture for me to do in Ferdowse. Virtually all of the construction there was of mud brick walls covered by galvanized corrugated metal sheets resting on small steel channels that spanned between the walls. And it was all single story. I did notice that the outside wall of the village was covered with a smooth stucco so I decided to paint something on that wall surface. I thought about what to paint and finally came up with the idea of painting pictures of animals and fish that the people were not going to see except in books-and few of them had anything to do with books.

Continued on next page



Dahdbeh Bigonahy continued from previous page

Of course, the residents of Ferdowse knew about Nancy and I and were casually curious about us. When they saw what I was doing and decided that it was very interesting they paid a lot more attention to us. If mail arrived for us it was immediately delivered. I remember once they brought it to me while I was using the toilet in an outside bathroom.

Dahdbeh had always wanted to go to the US and took the opportunity to move to Worcester when we went back. We were able to help him and Nasrin find a nice apartment near the center of town and soon enough Dahdbeh got himself a position at a local college. After that, he bought a house in one of the higher end residential areas in Worcester and has lived there ever since. Whenever we go to Worcester we visit Dahdbeh and drink strong tea with pieces of 'ghand' (hard little blocks of sugar) held between our teeth to sweeten the tea as it goes down.

When Dahdbeh got to Worcester he spent a lot of time with Nancy's parents learning about living in America. He bought a bright orange Chevrolet Camaro-a two-door sports model. I'm sure that he spruced up his wardrobe as well. He and Nasrin got to know Nancy's brother, Dick and Dick's wife, Karen, pretty well while Nancy and I lived in Cambridge and then Plymouth. My son, Marc, who was born in Iran and lives in Worcester, rarely-if ever-sees Dahdbeh, as he spends virtually all of his time working for Nancy's brother at the family's business in Webster, on the Connecticut border.

# THANKSGIVING

## DOUBLE WORD SCRAMBLE

SPILRMIG

FWAOEMLRY

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INSNAID

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ASRHVET

CNRO

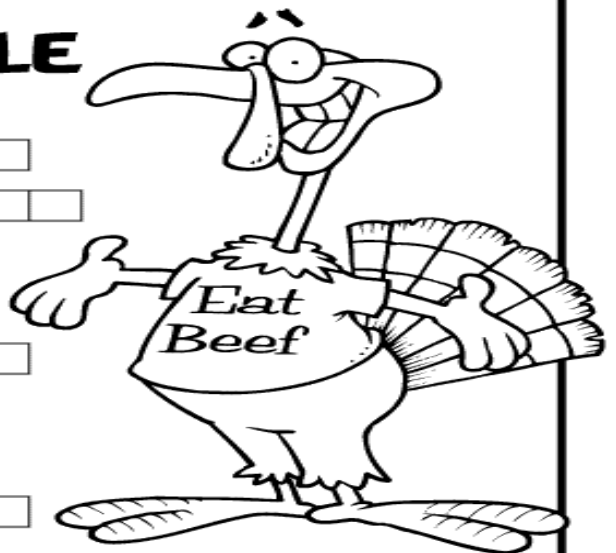
ULMHPYOT

FTASE

DGTITARUE

**How do your friends and family influence your health?**

Researchers at the University of Massachusetts Amherst College of Nursing want to find out by interviewing you. To be eligible for the study, you must be:

- 65 or older,
- have 2 or more chronic health conditions,
- live in the community,
- and be able to take part in a telephone interview lasting up to 90 minutes.

Eligible participants will receive a \$20 gift card to thank them for their time.

Please call or email Raeann LeBlanc, PhD(c), DNP to learn more, at 978-808-4994 or [rglbran@nursing.umass.edu](mailto:rglbran@nursing.umass.edu).

We are recruiting through December 2016, and look forward to talking with you!

**Norman Rockwell's  
HOME FOR THE HOLIDAYS**

A Visit to the Picture-Perfect New England Village of Stockbridge, MA

The Hamilton C.O.A. has invited Manchester seniors to join them on a wonderful day trip to the Norman Rockwell Museum on Thursday, December 15th. This fun trip includes admission to the Norman Rockwell Museum including a special guided tour, lunch at the Historic Red Lion Inn and time for browsing Main Street, an inspiration for many of Norman Rockwell's illustrations. The price is \$99 per person and includes transportation, luncheon, touring and services of a Best of Times tour Director. Driver and Tour Director gratuities not included.

Call the Manchester C.O.A at 978-526-7500 to reserve your seat. Reservations must be made by December 2nd.

**SENATOR TARR'S DISTRICT OFFICE HOURS**

Dick Curran, Constituent Services Adviser

Town Hall

10 Central Street

Room 5

Wednesday

November 9, 2016

12:30PM-1:30PM

**Recipe of the Month  
Banana Pudding**

**Ingredients:**

- 1 (8 oz) package cream cheese
- 1 (14 oz) can sweetened condensed milk
- 1 (5 oz) package instant vanilla pudding mix
- 3 cups cold milk
- 1 teaspoon vanilla extract
- 1 (8 oz) container whipped topping, thawed
- 4 bananas, sliced
- 1/2 (12 oz) package of vanilla wafers

**Directions:**

1. In a large bowl, beat cream cheese until fluffy. Beat in condensed milk, pudding mix, cold milk & vanilla until smooth. Fold in 1/2 of the the whipped topping.
2. Line the bottom of a 9X13 inch dish with vanilla wafers. Arrange sliced bananas evenly over wafers. Spread with pudding mixture. Top with remaining whipped topping. Chill 3 hours.

### IMPORTANT INFORMATION FROM THE ASSESSORS OFFICE

You may be eligible to reduce a portion of the taxes assessed on your domicile if you meet the qualifications for one of the personal exemptions allowed under Massachusetts Law. Qualifications vary, but generally relate to age, ownership, residency, disability, income or assets. You may be eligible for an exemption if you fall into any of the following categories: blind; U.S. veteran with a service connected disability of 10% or more; surviving spouse; minor child of deceased parent; or a senior citizen age 65 and older.

Your application must be filed annually with the Manchester Board of Assessors no later than 90 days from the date of mailing of the actual (third quarter) tax bill. This deadline cannot be extended or waived by the assessors for any reason. If your application is not timely filed, you lose all rights to an exemption and the assessors cannot by law grant you one. An application is filed when received by the assessors.

We have made some changes starting for FY2017 - Elderly exemptions will allow a little more income and whole estate, based on the COLA (cost of living adjustment) each year. This year it is only .59 so it won't be a big adjustment. We also are trying to

give people more of an exemption so we have doubled the exemption amount. Unfortunately that cannot be done in full right away because the taxpayer cannot pay less than they did the prior year. The additional amount received will be small at first and hopefully increase yearly.

**Clause 37A – Blind Persons**

**Clause 22 – Qualifying Veterans**

**Clause 17D – Surviving Spouse, Minor Child or Elderly Person**

**Clause 41C – Elderly Persons**

**Clause 41A – Deferral**

You may file an application if you are:

65 years old or older

owned and occupied the property as your domicile

owned and occupied any property in Massachusetts as your domicile for at least 5 years

lived in Massachusetts for at least the prior 10 years

have an annual income not more than \$40,000 (proof is required)

**For further information or a complete listing of the exemptions please call the Council of Aging office at 978-526-7500 or the Board of Assessors at 978-526-2010.**

**Manchester Council on Aging**  
10 Central Street  
Town Hall  
Manchester-by-the-Sea, MA 01944

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