



# SENIORS BY-THE-SEA

## COUNCIL ON AGING NEWSLETTER

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

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October 2017

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 4:00
THURSDAY	9:00 to 4:00
FRIDAY	9:00 to 3:00



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 C.O.A. EVENTS/TRIPS

#### OCTOBER

- 10/4 J.T. Farnhams for lunch 11:00
- 10/6 Tour & Lunch at the State House 9:00
- 10/9 Columbus Day- C.O.A/Town Hall closed
- 10/11 Flying Horse Sculpture Exhibit @ Pingree 10:00
- 10/13 Malls 10:00
- 10/16 Low Vision Meeting @ The Plains 1:00
- 10/18 Market Basket Trips today instead of Thursday
- 10/20 Trader Joes 10:00
- 10/21 Town Wide Shredding Event behind Town Hall 9-12
- 10/24 Lunch of the Month @ The Chapel 12:15 \$8
- 10/25 Mystery Ride 1:00
- 10/27 Walmart 10:00

HAPPY HALLOWEEN

**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!

It's that time of year again! If you have a Medicare Prescription Drug Plan or a Medicare Advantage Plan (HMO,PPO), you should have received information from your plan by the end of September. It is important to **understand** and **save** this information because it explains the changes in you plan for 2018. During the annual Medicare Open Enrollment (October 15-December 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

MONTHLY MALL & TRADER JOE'S SHOPPING TRIPS  
MARKET BASKET SHOPPING-THURSDAY  
ZUMBA-TUESDAY- YOGA-WEDNESDAY

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

10/11/17 @ 5:30 pm  
@ Seaside One

### TRIAD MEETING:

10/17/17 @ 9:30 am  
@ Newport Park Community Room

### FRIENDS OF THE C.O.A. MEETING:

10/24/17 @ 4:00 pm  
@ First Parish Church Chapel

**SENATOR TARR'S DISTRICT OFFICE HOURS**

Richard Curran, Constituent Services Advisor to Senator Tarr,

Will hold office hours

Town Hall

10 Central Street

Room 5

Wednesday

October 11, 2017

1:00PM-2:00PM

**Flu Clinic**

**Tuesday**

**October 3rd**

**9:00 am-12:00 pm**

**At the American Legion**

**Transportation is available**

**Call us at 978-526-7500 for a ride.**

**News from The Friends of the C.O.A.**

By now, you will most likely have received the Friends of the Council on Aging Annual Appeal letter. Eighteen Friends gathered at the Trask House and did the labeling and stuffing and prepared the letters for the Post Office. Many thanks go to Andrea Morgan and Marcia DeFelice for their hard work in getting everything organized, including a nice lunch for us all!! Many thanks to Beth Welin and the Museum for providing us with the working space and the kitchen.

The first meeting of the Friends will take place on September 19<sup>th</sup>. After that, all meetings will be on the fourth Tuesday of the month at 4 pm at the First Parish Church. The Friends Board appreciates the generosity of the Church for making space available to us for our monthly lunches and for our monthly meetings.

**We Like You....So Like Us....On Facebook**



Search for Manchester Council on Aging and be the first to know all our exciting news.

**SHINE****Serving the Health Information Needs of Elders**

The Massachusetts Executive Office of Elder Affairs SHINE Program provides free confidential health insurance information, education, counseling and assistance to Medicare beneficiaries of all ages, their family members and other caregivers.

SHINE counselors are trained and certified by the Massachusetts Executive Office of Elder Affairs in many areas of health insurance including original Medicare, Medicare Advantage Plans, Medicare Prescription Drug Coverage, Medicare Rights and Protections, Prescription Advantage, MassHealth and many other programs for people with limited income and resources, and other Medicare, government and private health plans.

SHINE counseling is available by appointment in the Council on Aging office. Please call Nancy Hammond with questions or for more information (978)526-7500.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
2  8:30 Strong Women 9:45 Quilting	3  10:00 Zumba  1:00 Bridge Club	4  10:00 Yoga  11:00 Farnham's Restaurant	5  8:30 Strong Women  10:00 VNA Health Clinic @ The Chapel  Market Basket Trip	6  9:00 Trip to the State House  9:30 Longevity Training @ Magnolia Library
9  	10  10:00 Zumba  1:00 Bridge Club	11  10:00 Yoga  10:00 Flying Horse Outdoor Sculpture	12  8:30 Strong Women  Market Basket Trip	13  9:30 Longevity Training @ Magnolia Library  10:00 Malls
16  8:30 Strong Women 9:45 Quilting  1:00 Low Vision Meeting @ The Plains	17  10:00 Zumba  1:00 Bridge Club	18  10:00 Yoga  <b>** Market Basket Trip **</b>	19  8:30 Strong Women  10:00 VNA Health Clinic @ The Chapel	20  9:30 Longevity Training @ Magnolia Library  10:00 Trader Joe's  <hr/> 21  9:00-12:00 Shredding Event behind Town Hall
23  8:30 Strong Women 9:45 Quilting	24  10:00 Zumba  12:15 Lunch of the Month @ The Chapel \$8 Presentation by the Police Chief on Smart 911  1:00 Bridge Club	25  10:00 Yoga  1:00 Mystery Ride	26  8:30 Strong Women  Market Basket Trip	27  9:30 Longevity Training @ Magnolia Library  10:00 Walmart
30  8:30 Strong Women 9:45 Quilting	31  10:00 Zumba  1:00 Bridge Club			

**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 A.M. 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:** Tuesday, 10:00-11:00 A.M. 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 A.M. 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.

**QUILTING:** Monday, starts at 9:45 A.M. at the Community Center. Free beginners and advanced quilting classes. Knitters welcome.

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

**LONGEVITY TRAINING:** Friday, 9:30-10:30 A.M. at the Magnolia Library. This mission of Longevity Training is to provide you with a simple and complete fitness plan to help create a stronger YOU! This exercise class is taught by a personal trainer of the Cape Ann YMCA. All are welcome.

**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, 2017 and May 31, 2018 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 \$60,300 for individuals or \$81,200 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.

### **Brain Food - What We Eat May Reduce The Risk Of Alzheimer's Disease**

We are what we eat. As the quality of our food intake has decreased so has the quality of our health. However, there is hope! New research is pointing to nutrition as a possible key in reducing your risk for developing Alzheimer's disease.;

Some think Alzheimer's and other forms of dementia are part of aging, which is not the case! Alzheimer's disease rates are projected to triple by 2050, according to Alzheimer's Disease International. Triple! An increase in disease prevalence has an impact on our health care system, caregiver networks, our loved ones, and our pocket-books. The anticipated long-term care costs are expected to begin at \$41,000. Listed below are theories on how diet impacts Alzheimer's disease: 1) Our ability to use insulin isn't as good as it used to be. Even if you don't have diabetes, the older we get the more difficult it is to manage blood sugars. Being overweight makes it harder for your body to use insulin. As a result, blood sugar stays in the blood instead of moving into your muscle cells and brain for energy. High blood sugar can also damage your blood vessels over time. 2) Complex brain research suggests that naturally occurring proteins in our brains can change over time. A buildup of these proteins tends to increase inflammation, which is damaging to brain function.

**The Fix:** The good news: simple dietary changes can reduce your risk of developing Alzheimer's disease! Even better- the dietary interventions also help manage diseases like heart disease, stroke, and diabetes. Listed below are tips from a variety of sources on dietary changes you can make: 1) Make plants the foundation of your diet. That does not mean become a vegetarian. What it does mean is that you aim to eat 2 servings of non-starchy vegetables at each meal. Vegetables and fruits are full of antioxidants. Antioxidants help reduce inflammation, may help slow cognitive decline. An optimal goal would be 5-9 servings of non-starchy vegetables per day. Non-starchy vegetables include: Tomatoes, Cucumbers, Broccoli, Cauliflower, Carrots, Green leafy vegetables, Mushrooms, Zucchini and yellow squash. Just to name a few! Either one cup of raw vegetables or ½ cup of cooked vegetables is considered a serving. You can NEVER eat too many vegetables. Just be sure to leave off the butter, cheese, and cream. These extras are full of saturated fat and lead to my next point. . 2) Back off the fats! While popular media is leading the public to believe that whole milk and butter are good for you, research supports that saturated fat from these foods can hurt your heart. They are also a significant source of extra calories, which can lead to weight gain. Be sure to get your fats from healthy sources, like olive oil, nuts, and nut butters. Getting omega-3 fatty acids from fish, walnuts, and canola oil may actually offer brain (and heart!) health benefits. 3) Watch the sweets. Diabetes alone is a risk factor for developing Alzheimer's disease. Further, the Mayo Clinic found that people over 70 with a high intake of carbohydrates, especially from sugars, were more likely to experience decline in brain function. This was over and above healthy cognitive decline over a four year period. Experts think that too much sugar in the blood stream may keep the brain from using it properly. Note: DON'T GO LOW CARB! Just get your carbohydrates from whole grain sources a moderate amount of fruit, and starchy vegetables. 4) Consider skipping extra vitamins. Some nutrients - like vitamin K, lutein, B12, and vitamin E - may help slow mental decline. However, supplements containing iron and copper may not be helpful. The bottom line: try to get your nutrients from a balanced diet. B12 is present in red meat and eggs. Vitamin K and vitamin E, in green leafy vegetables. Lutein can be found in brightly colored produce. First and foremost, talk to your physician before stopping any recommended vitamin or adding a new one. Some vitamin supplements can have interactions with prescribed medications. 5) Move more! This is a no brainer, but many of us don't do it! The American Heart Association recommends 150 minutes of moderate cardiovascular exercise per week. That means five 30 minute sessions over 7 days. This exercise should be easy enough that you can talk in full sentences, but hard enough to increase heart rate. Swimming, bicycling, aerobic dance classes and walking at a brisk pace are examples of cardiovascular exercise. Good news! Experts say that even breaking up the exercise into three 10 minute sessions in one day still provides a benefit.

**The Take Away:** Find a healthy change and make it. Add one cup of non-starch vegetables every day, cut out the afternoon cookie and swap the sweet tea for water, and lastly work in 30 minutes of moderate exercise most days of the week.

Article from SeniorDirectory.com



**FLU SEASON IS RIGHT AROUND THE CORNER**

Take everyday preventative actions to stop the spread of germs

- Try to avoid contact with sick people.
- While sick, limit contact with other as much as possible to keep from infecting them.
- If you are sick with flu symptoms, the Center for Disease Control and Prevention recommends that you stay home for at least 24 hours after your fever is gone except to get medical care or for other necessities. (Your fever should be gone for 24 hours without the use of a fever-reducing medicine.)
- Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it. Wash your hands often with soap and water. If soap and water is not available, use an alcohol based hand rub.
- Avoid touching your eyes, nose and mouth. Germs spread this way.
- Clean and disinfect surfaces and objects that may be contaminated with germs like the flu

Info found at [www.cdc.gov](http://www.cdc.gov)

The Topsfield Fair is this month so we are thinking of fair food.

**Recipe of the Month****Monkey Tails****Ingredients:**

- ♦ 10 ice pop sticks
- ♦ 5 very ripe bananas, peels and halved crosswise
- ♦ 1 (16 oz.) package semisweet chocolate chips
- ♦ 1 tablespoon butter
- ♦ 10 tablespoons flaked coconut, nuts, sprinkles or other topping

**Directions:**

1. Insert 1 pop stick into the cut end of each banana. Place the bananas on a wax paper covered baking sheet and freeze until the bananas are frozen, about 2 hours.
2. Melt the chocolate and butter in a microwave-safe glass or ceramic bowl in 30-second intervals, stirring after each melting, for 1 to 3 minutes (depending on your microwave).
3. Dip the frozen bananas in the melted chocolate, spooning the chocolate over the banana to cover it completely. Roll in coconut or other topping if desired. Place the dipped bananas on the wax paper-covered baking sheet, and freeze until the chocolate is firm.

**Craigslist Scam Alert!**

Recently, we have seen an increase in "Craigslist" scams. These scams involve out of state buyer using fake cashier's checks to **steal your money**. These scams usually take place online via any sales website you would use-Craigslist being a primary venue.

The scammer will contact you with a story of how they will send a check, to cover the asking price, plus a random additional amount to cover something like shipping. They then tell you to wire the difference between your price and the amount they gave you to a third party's account (they'll tell you it's the shipping company).

Once you do this, the check they gave you will bounce in your account and you will have lost whatever difference that you wired.

The Manchester by-the Sea Police Department is reminding people that **if something sounds too good to be true it usually is**.

You must be vigilant when using the online marketplace to buy and sell things, most importantly when accepting checks as a form of payment from someone you don't know, and does not come to you directly.

To protect yourself, follow these guidelines made available by the Federal Trade Commission:

- ⇒ Never wire money to strangers. If the buyer insists you wire cash, end the transaction immediately.
- ⇒ Don't accept a check for more than the selling price, no matter how tempting or convincing the story.
- ⇒ Suggest another payment option other than checks, like a reputable online payment service (PayPal).
- ⇒ If you accept a check, ask for a check drawn on a local bank, or a bank with a local branch.
- ⇒ Always verify the check. Acquire the bank's phone number yourself and call to ask if it's valid.

If you think you are the victim of this type of scam, please call the Manchester by-the-Sea Police Department at 978-526-1212.

**COLLECTION PROGRAMS**

The Council on Aging continues to collect old cell phones and old eye glasses for recycling. Old hearing aid batteries can be dropped off as well. Also collect and bring down pop tops. Those can be recycled too. Please call the C.O.A. office with any questions. (978) 526-7500

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

**COMMUNITY WIDE SHREDDING EVENT****\*\*\*DATE CHANGE\*\*\*****SATURDAY OCTOBER 21, 2017****9:00 AM - 12:00 PM****BEHIND TOWN HALL**

The Manchester Council on Aging in cooperation with The Cape Ann Savings Bank and Town Hall will sponsor a shredding event behind Town Hall. Come between the hours of 9:00 am and 12:00 pm and bring all the documents that you would like shredded.

Call the Council on Aging with any questions.  
(978)526-7500

**Contact Your Local Legislator**

U.S. Senator Elizabeth Warren (617)565-3170

U.S. Senator Edward Markey (617)565-8519

U.S. Congressman Seth Moulton (978)531-1669

MA Senator Bruce Tarr (617)722-1600

MA Representative Brad Hill (617)722-2100

**Halloween Jokes of the Month**

What's a haunted chicken? A poultry-geist.

What happened to the guy who couldn't keep up payments to his exorcist? He got repossessed.

What's the problem with twin witches? You never know which witch is which.

What do you get when you cross a vampire and a snowman? Frostbite.

What do you call someone who puts poison in a person's corn flakes? A cereal killer.

A young boy knocked on my door on Halloween night and said, "Trick or treat?"

I looked at him and asked, "What have you come as?" He said, "A werewolf." I said, "But you're not wearing a costume. You've just got your normal clothes on." He said, "Yeah well, it's not a full moon yet, is it?"

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

U.S. POSTAGE

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of The Friends of The COA**