



SENIORS BY-THE-SEA

COUNCIL ON AGING NEWSLETTER

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

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November 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 COA EVENTS/TRIPS

NOVEMBER

- 11/3 Malls 10:00
- 11/8 Red's 11:00
- 11/10 Trader Joes/Burlington Coat Factory/TJ Maxx 10:00
- 11/13 Low Vision Meeting @ The Plains 1:00
- 11/15 Wegmans 10:30
- 11/17 Walmart in Seabrook NH 10:00
- 11/22 Market Basket on Wednesday
- 11/23 Thanksgiving-C.O.A. office closed today and Fri 11/24
- 11/28 Lunch of the Month @ The Chapel \$8
- 11/29 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:

11/8/17 @ 5:30 pm
@ Seaside One

TRIAD MEETING:

11/21/17 @ 9:30 am
@ The Plains

FRIENDS OF THE COA MEETING:

11/28/17 @ 4:00 pm
@ The Congregational Church Chapel

One Step Forward, Two Steps Back: Scammers Prepare to Target Seniors as Government Readies New Medicare Cards

This blog post was written by John Harrington, a volunteer attorney with the Elder Abuse Prevention Project and our resident ScamBuster! Medicare open enrollment begins on October 15th, so this is particularly important and timely information

It seemed like a good idea: Congress passed legislation back in 2015 that required the Centers for Medicare & Medicaid Services (CMS) to stop using Social Security numbers on seniors' Medicare cards and start using a new, randomly-generated 11-digit number to identify each Medicare participant. The concept was to deter fraud by getting valuable Social Security numbers off Medicare cards and providing new cards and numbers to every single Medicare participant. All 58 million of them.

Unfortunately, ever-creative and flexible scammers inevitably found ways to exploit the switchover to new cards. Scammers have an arsenal of weapons at their disposal but they're most likely to employ one or more of the following:

- Make telephone calls masquerading as a government official to "inform" seniors of the card switchover and "explain" that they just need to "update" their information in order for the senior to get the new Medicare card. **Reality:** CMS will mail new Medicare cards to all Medicare participants automatically—participants need not do anything or pay anything in order to receive their new card
- Make telephone calls pretending to be staff at your doctor's office and asking for the new Medicare number "just to update our records" or "ensure correct billing."
- Set up desks at local health fairs and offer "freebies" like nutritional supplements in exchange for seniors' new Medicare numbers and other personal information.

To make things even more complex, the annual open enrollment season (the period during which you can switch your Medicare Advantage or Part D prescription plans) is coming up from October 15th through December 7th this year. Scammers love to call seniors and tell them that open enrollment means they must switch plans or purchase a particular plan. The reality is that there is no requirement to purchase such a plan or to switch plans if you already have one. Note though that it is a good idea to review your plan annually and compare its costs for your prescription medications to those of other plans. What's the harm in providing your Medicare number or other personal information? Simple: scammers can exploit your Medicare number to fraudulently bill Medicare for expensive healthcare equipment they never provided (think power wheelchairs or complex braces and splints). Then if you someday need similar equipment, CMS may refuse to supply it on the grounds that you've already received it (!).

How to protect yourself against the scammers? Remember a few fundamental rules:

Safeguard your Medicare number! Treat your Medicare card and number (both your current and the forthcoming new one) like you would a credit card. Only give them directly to your healthcare providers!

Remember that CMS will contact you only through written, mailed letters. CMS won't call you, much less ask for your Medicare number or other personal information over the phone!

Know that anyone requesting your Medicare number over the telephone is probably a scammer. So just hang up!

Remember that there's **no obligation** to purchase a Medicare Advantage or Part D plan or to switch plans if you already have one. It's a good idea to review your plan annually and compare its costs for your prescriptions to those of other plans.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
		1 10:00 Yoga	2 8:30 Strong Women Market Basket Trip 10:00 VNA Health Clinic @ Newport Park	3 9:30 Longevity Training 10:00 Mall Trip
6 8:30 Strong Women 9:45 Quilting 1:00 Meditation	7 10:00 Zumba 1:00 Bridge Club	8 10:00 Yoga 11:00 Red's Restaurant	8 8:30 Strong Women Market Basket Trip	10 9:30 Longevity Training 10:00 Trader Joe's/TJ Maxx Burlington Coat Factory
13 8:30 Strong Women 9:45 Quilting 1:00 Low Vision Meeting @ The Plains 1:00 Meditation	14 10:00 Zumba 1:00 Bridge Club	15 10:00 Yoga 10:30 Wegmans	16 8:30 Strong Women Market Basket Trip 10:00 VNA Health Clinic @ The Chapel	17 9:30 Longevity Training 10:00 Walmart Seabrook NH
20 8:30 Strong Women 9:45 Quilting 1:00 Meditation	21 10:00 Zumba 1:00 Bridge Club	22 10:00 Yoga Market Basket Trip		24 C.O.A. office closed
27 8:30 Strong Women 9:45 Quilting	28 10:00 Zumba 12:15 Lunch of the Month @ The Chapel 1:00 Bridge Club	29 10:00 Yoga 1:00 Mystery Ride	30 8:30 Strong Women Market Basket Trip	

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. Knitters welcome.

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, 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. 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. Once the application is completed call the Council on Aging office to schedule an interview.



Veteran's Day Saturday, November 11th

Thank you to all Veterans for their Service!!

"To us in America, the reflections of Armistice Day will be filled with lots of pride in the heroism of those who died in the country's service and with gratitude for the victory, both because of the thing from which it has freed us and because of the opportunity it has given America to show her sympathy with peace and justice in the councils of the nations." -- Woodrow Wilson

Veteran's Day word search



AIRFORCE
AMERICAN
ARMY
FLAG
HONOR
MARINES
NAVY
NOVEMBER

PRIDE
RESPECT
SALUTE
SERVICEMEN
SERVICEWOMEN
THANKS
TROOPS
VETERANS

Recipe of the Month
No Bake Chocolate Cake

Ingredients:

butter, to grease pan
8 ounces / 225 g 70% chocolate, well chopped
8 ounces / 225 g heavy cream
1/2 teaspoon allspice (optional)
2 teaspoons finely ground espresso (optional)
1/4 teaspoon fine grain salt
cocoa powder, to serve

**Directions:**

Lightly butter a 6-inch / 15cm springform pan or equivalent - for example: use a little loaf pans which are less common, but many small pans will work here. Line with parchment paper and set aside.

Barely melt the chocolate in a double boiler over gentle heat.

In a separate medium pan heat the cream over gentle heat. Stir in the allspice and the espresso, if using. When the cream is very warm / hot to the touch, remove from heat and stir in the salt.

Pour the chocolate into the cream, and very slowly and steadily stir until everything comes together smoothly. Make sure the components aren't at all separate. Pour into the prepared pan, cover with plastic wrap and refrigerate until chilled throughout, a few hours, or overnight.

When ready to serve, remove from the pan, let set at room temperature for ten minutes or so, dust with a bit of cocoa powder, and slice. Alternately, you can slice and serve from the pan.

Serves 12.

Mark Your Calendar
Public Forum on Alzheimer's
Presented by SeniorCare
Thursday, November 16th
5:00 p.m.-6:30 p.m.
At the Community Center

**SENIORCARE'S DECLUTTERERS'
GROUP**
Wednesdays
1:00-2:15 p.m.
at the Hamilton-Wenham Public Library
starting November 1st.

Friends of the C.O.A. Annual Appeal

There is 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 fitness programs, entertainment for the summer cook-outs at Tuck's Point, and the cost of the C.O.A. 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 C.O.A., PO Box 264, Manchester, MA 01944.

Join us! The Friends of the C.O.A. meets on the 4th Wednesday of each month at the Congregational Chapel.

- Is clutter taking over your home?
- Does the clutter within your home cause you stress?
- Is the clutter within your home creating safety concerns?
- Does the clutter prevent you from having visitors over?
- Do you struggle to know where to start to rid your home of clutter?
- Do you have a strong attachment to your possessions?

If so, we can offer support!

Space is limited.

Call 978-281-1750 X 516 to sign up.

SENATOR TARR'S DISTRICT OFFICE HOURS

Dick Curran, Constituent Services Adviser

Town Hall

Room 5

Wednesday

November 8, 2017

1:00PM-2:00PM

Collecting Toys for the North Shore Holiday Toy Drive

Bruce Tarr in partnership with local radio station North Shore 104.9 will conduct a month long toy drive to benefit children in your community. On December 14 North Shore 104.9 will be broadcasting from 6:00 a.m.– 6:00 pm at different locations on the North Shore and will be at the Manchester Athletic Club (M.A.C) from 2:30-3:30 p.m. The Manchester Council on Aging will have boxes at both the Plains and Newport Park Community Rooms collecting new, unwrapped toys as part of the North Shore Toy Drive for anyone who would like to donate. Toy donations can also be dropped off at the C.O.A. office at Town Hall. On December 14th we'll make sure all those donations get to the M.A.C. for the toy drive.

Holiday Trip to Newport Rhode Island**Tuesday, December 5, 2017******Tour of Marble House*******Lunch at Johnny's Restaurant******* Local Guided Bus Tour******\$85.00 per person***

The Manchester Council on Aging has partnered with the Hamilton Council on Aging and Royal Tours for a festive trip to Newport Rhode Island. We will **tour Marble House** one of the grandest mansions that Newport has to offer, all decorated for the Holidays. Here are a few of the wonders you will get to experience at Marble House. Aside from all of the elegance and opulence that this house offers, fresh flowers, evergreens, and wreaths filling the rooms with Yuletide splendor, tables set and decorated with period Silver & China for the Holiday Dinner, and several Christmas Trees beautifully decorated throughout the mansion. After our tour is finished, we will travel to Middletown where we will have a **delicious lunch at Johnny's Restaurant**, part of the newly renovated Atlantic Resort. After lunch, we will have a **local, narrated bus tour of Newport**, learning about the history and lore of this scenic area.

Includes: round trip luxury motor coach transportation, 1 mansion tour, luncheon with your choice of chicken picatta or baked scrod, including salad, vegetable, potato, desert, coffee/tea, dining room taxes and gratuities, and local guided bus tour.

For more information or to sign up please contact the Manchester Council on Aging at 978-526-7500.

Departure from the Hamilton C.O.A. at 7:30 a.m.

Home approximately 5:30 p.m.

SUPPORT OUR TROOPS

The Manchester Council on Aging is collecting donations for the Cape Ann Veterans' Services to send much needed items overseas to our troops. Items requested are: white socks, shampoo, soap, toothpaste, toothbrushes, deodorant, q-tips, baby wipes, books, playing cards, crossword puzzle books, word find books, pens, pencils, notepads, AA & AAA batteries, individual serving sizes of gum, mints, healthy snacks, powdered drink mix, soup, tuna, peanut butter, cookies, crackers, pretzels, beef jerky, nuts, coffee, tea, sugar, cremora, granola bars. Gift cards to Walmart, CVS, Kohl's, Target and Walgreen also gladly accepted. Please bring donations to the C.O.A. office in Town Hall before December 1. Thank you!!

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 April 1st. 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.

Elderly exemptions will allow a little more income and whole estate, based on the COLA (cost of living adjustment) each year. This fiscal year 2018 it is 1.48%. 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 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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