



# 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

January 2018

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

##### JANUARY

- 1/1 C.O.A. office/Town Hall closed
- 1/5 Malls 10:00
- 1/8 Low Vision Meeting @ The Plains 1:00
- 1/10 The Mandarin Danvers 11:00
- 1/12 Trader Joe's 10:00
- 1/15 Martin Luther King Day -C.O.A. closed
- 1/16 Zumba resumes @ The Chapel 10:00
- 1/17 Movie Day @ AMC Theater Liberty Tree Mall 10:30
- 1/19 Walmart 10:00
- 1/23 Lunch of the Month @ The Chapel 12:15 \$8
- 1/24 Cosmetology Lab @ NSCC 10:00
- 1/31 Mystery Ride 1:00

##### FEBRUARY

- 2/2 Christmas Tree Shops 10:00

**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.**

#### REMINDER

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

**Check out our Facebook page. Just search for Manchester Council on Aging and click LIKE and you can be up to date with all the C.O.A. happenings.**

**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**

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

1/10/18 @ 5:30 pm  
@ Seaside One

#### TRIAD MEETING:

1/16/18 @ 9:30 am  
@ Town Hall Rm. 5

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

1/23/18 @ 4:00 pm  
@ The Congregation Chapel

**Did you know that January 24th is National Peanut Butter Day?  
Celebrate it with this easy recipe**

**Recipe of the Month  
No Bake Peanut Butter Bars**

**Ingredients:**

- 1 1/2 cups brown sugar
- 1 3/4 cups powdered sugar
- 10 tablespoons butter divided
- 1 1/2 cups creamy peanut butter
- 1 cup milk chocolate chips or semi-sweet chocolate chips



**Directions:**

- Line an 8 or 9 inch square pan with aluminum foil.
- In a large microwave safe dish, melt 5 tablespoons butter. Stir in brown sugar, powdered sugar and peanut butter. Mix well and press into prepared pan.
- Wipe out microwave-safe dish and heat chocolate chips and remaining 5 tablespoons butter for 1 minute. Stir carefully and continue to microwave in 30-second increments until smooth, stirring after each increment. Pour over peanut butter crust and spread evenly.
- Chill until completely firm, at least 3 hours or overnight. Let stand 10 minutes at room temperature before serving. Store leftovers in the refrigerator.

**SENATOR TARR'S DISTRICT OFFICE  
HOURS**

Dick Curran, Constituent Services Advisor  
Town Hall, Manchester by the Sea Room 5  
1:00PM—2:00PM  
Wednesday, January 10, 2018

**Ring out the Old, Ring in the New.**

Ring out the old, ring in the new,  
Ring, happy bells, across the snow;  
The year is going, let him go;  
Ring out the false, ring in the true.  
-Alfred, Lord Tennyson

**Joke of the Month  
How to Quit Smoking**

At a New Year's party, Peter turned to his friend Ken and asked for a cigarette.  
"I thought you made a New Year's resolution to quit smoking," Ken responds.  
"I'm in the process of quitting," replies Peter with a grin. "Right now I am in the middle of phase one."  
"Phase one?" Ken questioned.  
"Yeah," laughed Peter, "I've quit buying."

You are never too old  
To set another goal or  
To dream a new  
dream!  
-C.S. Lewis


**New Year's Resolutions**



**Expectation**



**Reality**

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p>1</p> <p>C.O.A. and Town Hall will be closed due to the holiday</p> <p>I'll remember 2017 like it was yesterday</p>	<p>2</p> <p>1:00 Bridge Club</p>	<p>3</p> <p>10:00 Yoga</p>	<p>4</p> <p>8:30 Strong Women</p> <p>Market Basket Trip</p> <p>10:00 VNA Health Clinic @ The Chapel</p>	<p>5</p> <p>9:30 Longevity</p> <p>10:00 Malls</p>
<p>8</p> <p>8:30 Strong Women 9:30 Quilting</p> <p>1:00 Low Vision Meeting @ The Plains</p>	<p>9</p> <p>1:00 Bridge Club</p>	<p>10</p> <p>10:00 Yoga</p> <p>11:00 Lunch at Mandarin</p>	<p>11</p> <p>8:30 Strong Women</p> <p>Market Basket Trip</p>	<p>12</p> <p>9:30 Longevity</p> <p>10:00 Trader Joe's</p>
<p>15</p> 	<p>16</p> <p>10:00 Zumba resumes</p> <p>1:00 Bridge Club</p>	<p>17</p> <p>10:00 Yoga</p> <p>10:30 Movie Day @ AMC Theater</p>	<p>18</p> <p>8:30 Strong Women</p> <p>Market Basket Trip</p> <p>10:00 VNA Health Clinic @ The Chapel</p>	<p>19</p> <p>9:30 Longevity</p> <p>10:00 Walmart</p>
<p>22</p> <p>8:30 Strong Women 9:30 Quilting</p>	<p>23</p> <p>10:00 Zumba</p> <p>12:15 Lunch of the Month @ The Chapel \$8</p> <p>1:00 Bridge Club</p>	<p>24</p> <p>10:00 Yoga</p> <p>10:00 Cosmetology Lab @ NSCC</p>	<p>25</p> <p>8:30 Strong Women</p> <p>Market Basket Trip</p>	<p>26</p> <p>9:30 Longevity</p>
<p>29</p> <p>8:30 Strong Women 9:30 Quilting</p>	<p>30</p> <p>10:00 Zumba</p> <p>1:00 Bridge Club</p>	<p>31</p> <p>10:00 Yoga</p> <p>1:00 Mystery Ride</p>		

### 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. 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 A.M. at the Magnolia Library. The 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.

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

**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.

### COMMUNITY AND OUTREACH INFORMATION

#### OUTREACH PROGRAM

The Manchester C.O.A. offers the following outreach services. Please contact the C.O.A. office at 978-526-7500 for more information or to schedule an appointment.

- Insurance Counseling
- Friendly Visitors
- Transportation needs
- Help with errands
- Information, referral & advocacy
- Support for Caregivers

#### PROTECTIVE SERVICES FOR ELDER

Manchester's protective services office for elders is SeniorCare, Inc. at 1-866-927-1050 (toll free), available 24 hours a day for elder abuse or neglect and can work with the highest degree of confidentiality for sensitive situations.

#### MONEY MANAGER

Volunteers are available and trained through SeniorCare, to help you do your bills. Call the C.O.A. office at 978-526-7500 if interested.

#### VETERAN'S AGENT

If you are a veteran or relative of a veteran and have questions contact the District Office at 12 Emerson Ave., Gloucester 978-281-9740.

#### MEALS ON WHEELS PROGRAM

Are you homebound, just getting home from a hospital stay, having trouble preparing your meals? If you are over 60 and need some nutritional support. Meals on Wheels could be your answer. The program offers nutritionally balanced hot meals at lunch time five days a week. Small donation requested for meals. This program, along with the congregate meals, is sponsored by SeniorCare, Inc.

#### HEALTH INSURANCE INFORMATION/SHINE PROGRAM

Serving Health Information Needs of Elders. Nancy Hammond is available by appointment by calling the C.O.A. office at 978-526-7500 to answer questions regarding health insurance and prescription plans.

#### NOTARY SERVICES

Nancy Hammond, Director of the C.O.A., is a notary public. So the next time you need something notarized give us a call, this is a free service.

#### TRIAD COUNCIL

TRIAD's ongoing programs consist of the File of Life and the shredder program. These programs could save a life. TRIAD has monthly meetings the third Tuesday of every month in Town Hall. All are welcome to join. Please call the C.O.A. office for more information at 978-525-7500.

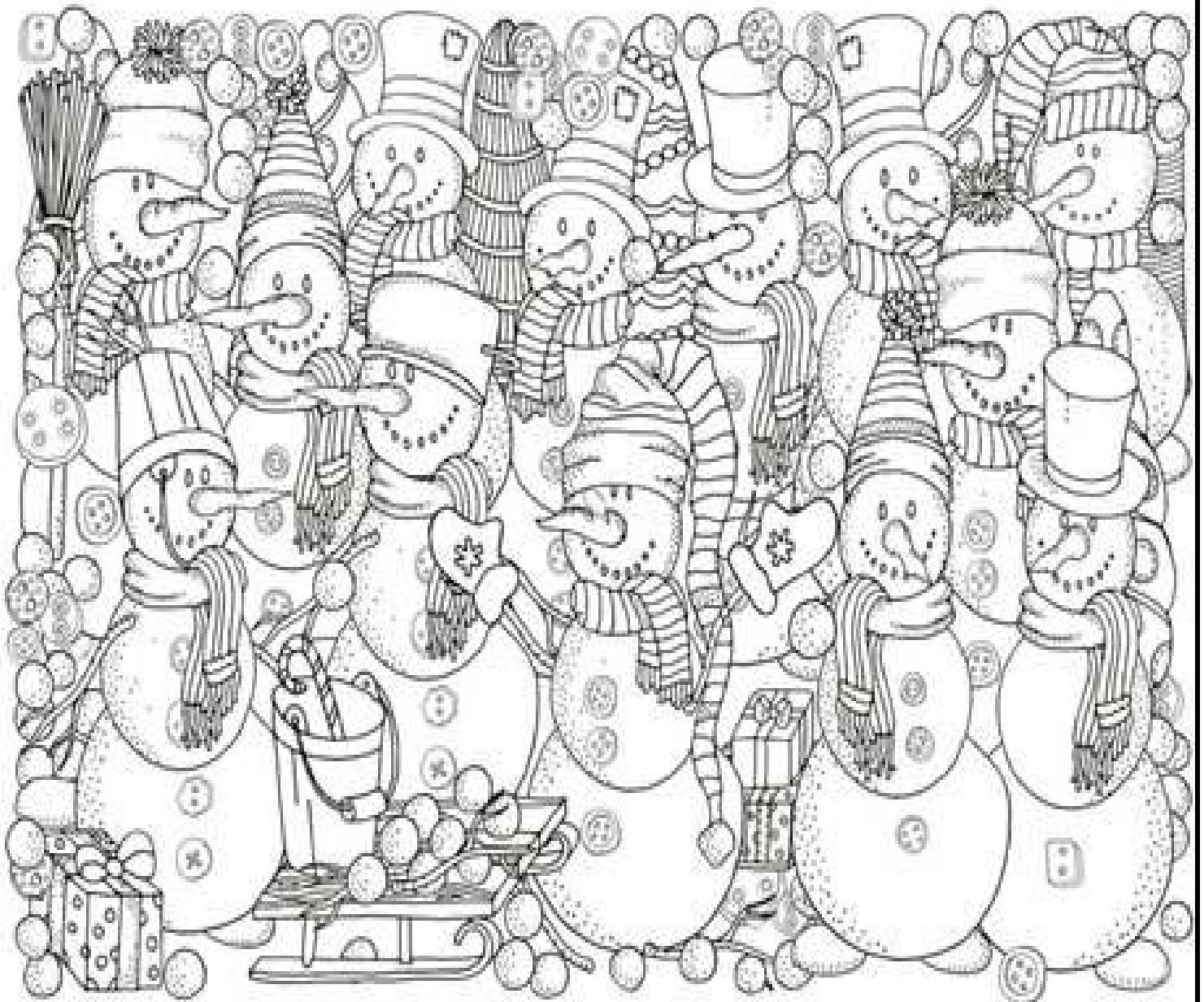
Every major news outlet from CNN to CBS News is reporting about the adult coloring phenomenon. What once was an activity that kept so many of us entertained as children, is now resurfacing as a trend adults are coming to love. Therapeutic elements parents sought to keep their children calm or entertained before dinner, are now being applied to adults, to help distract them from the daily pressures of life.

That said, here are the top 7 benefits of coloring for adults:

1. Your brain experiences relief by entering a meditative state.
2. Stress and anxiety levels have the potential to be lowered.
3. Negative thoughts are expelled as you take in positivity.
4. Focusing on the present helps you achieve mindfulness.
5. Unplugging from technology promotes creation over consumption.
6. Coloring can be done by anyone, not just artists or creative types.
7. It's a hobby that can be taken with you wherever you go.

From [www.colorit.com](http://www.colorit.com)

So break out your colored pencils and enjoy some old fashioned entertainment on a cold winter day.



IMPORTANT INFORMATION FROM THE ASSESSORS' OFFICE**PERSONAL EXEMPTIONS FOR THE BLIND, VETERANS AND THE ELDERLY**

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 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**

The amount of this exemption is \$500. For eligibility, an individual must satisfy the following requirements. The first year an exemption is sought, proof of blindness in a letter from a reputable physician certifying blindness in accordance with the specification of the Commission for the Blind is acceptable. For each subsequent year, a certificate from the Commission for the Blind attesting to a condition of legal blindness must be provided.

The blind person must occupy the property as his or her domicile on July 1<sup>st</sup> of the tax year. And the blind person may own his domicile solely, as a joint owner or as a tenant in common. The holder of a life estate also satisfies the ownership requirement.

**Clause 22 – Qualifying Veterans**

The amount of this exemption varies between \$400 and total exemption, depending upon the wartime service connected disability. An applicant must provide to the Manchester Assessors certification of a wartime service connected disability from the Veterans Administration or the branch of service from which separated. Eligibility requirements are as follows:

Veterans with a wartime service connected disability of 10% or more as determined by the V.A.

Veterans who have been awarded the Purple Heart, Congressional Medal of Honor, Distinguished Service Cross, Navy Cross or Air Force Cross.

Gold star mothers and fathers.

Spouses and surviving spouses of veterans entitled to exemptions.

Surviving spouses of World War I veterans so long as they remain unmarried.

Veterans who suffered in the line of duty the loss or permanent loss of use of one foot or one hand or one eye.

Veterans who suffered in the line of duty the loss or permanent loss of use of both feet or both hands or both eyes.

Veterans who suffered total disability in the line of duty. Veterans' spouses (who do not remarry) of soldiers and sailors who dies in combat at the islands of Quemoy and Matsu.

Veterans who are certified by the VA as paraplegic.

Wartime service is defined as service performed by a "Spanish War veteran," a "World War I or World War II veteran," a "Korean veteran," a "Vietnam veteran," a "Lebanese peace keeping force veteran," a "Grenada rescue mission veteran," a "Panamanian intervention force veteran," a "Persian Gulf veteran," or a member of the "WAAC."

In addition, an individual must have been a Massachusetts resident prior to entering the service or have lived in Massachusetts for not less than 5 years prior to filing for exemption.

Continued on pg. 7



Important info from the Assessors office continued from pg. 6

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

The amount of this exemption is \$175. For eligibility, a surviving spouse or a minor with a parent deceased who owns and occupies the property as his domicile as of July 1<sup>st</sup> of the tax year. An elderly person 70 years old or over as of July 1<sup>st</sup> who has owned and occupied the property as his domicile for at least 10 years. A person may own this property solely, as a joint owner or as a tenant in common. The holder of a life estate satisfies the ownership requirement.

In addition, a person's whole estate, real and personal, cannot exceed \$40,000, excluding the total value of the subject property. This clause prescribes no limitation on annual income for exemption eligibility. An applicant must provide to the Manchester Assessors whatever information is required to establish eligibility. This information may include, but not be limited to birth certificates, evidence of domicile and income tax returns.

#### **Clause 41D – Elderly Persons**

The amount of this exemption is \$1,000. For eligibility, an individual must be 65 years or older as of July 1<sup>st</sup> of the tax year. In addition to so owning and occupying the subject property, an individual must have been continuously domiciled in Massachusetts for the 10 years preceding the application and have owned and occupied the property or other property in Massachusetts for 5 years. A person may own this property solely, as a joint owner or as a tenant in common. The holder of a life estate also satisfied the ownership requirement.

Eligibility is also based on annual income and your whole estate. Gross receipts minus social security allowance must be less than \$20,000 if you are single and \$30,000 if married. Your whole estate less the value of the home cannot exceed \$40,000 if single and \$55,000 if married. The Assessors will require evidence of this, including copies of bank balances and all interest earned, as well as statements of all money earned and total amounts received from pensions.

#### **Clause 41A – Deferral**

Unlike an exemption which discharges a tax obligation, Clause 41A permits an elderly taxpayer to postpone payment of property taxes. A taxpayer who already receives a personal exemption is not precluded from seeking to defer the balance. If you qualify, you must enter into a written tax deferral and recovery agreement with the Manchester Assessors who put a lien on the property to be recorded at the Registry of Deeds. Joint owners and mortgagees must give prior written approval. The agreement requires the deferred taxes along with 8% annual interest be repaid in full (1) when the property is sold or transferred, (2) upon your death, or (3) upon the death of your surviving spouse (if he or she qualifies for a deferral and enters into a new tax deferral agreement). The interest rate goes up to 16% upon the date of death or transfer; 6 months thereafter, the treasurer may seek to foreclose the lien on the property if the deferred amount remains unpaid. Once the deferred taxes are repaid the lien is released.

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)

Any questions or for further information, contact Liz or Ginny at the Manchester Assessors Office at 526-2010. Also don't forget to check out our web site at [www.manchester.ma.us](http://www.manchester.ma.us).



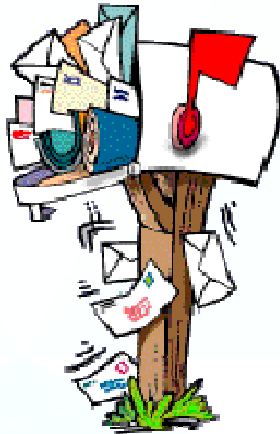
I have only one resolution.  
To rediscover the difference between wants and needs.  
May I have all I need and want all I have.  
Happy New Year!



### **Suggestion Box**

**Have a suggestion for improving a public space in Manchester to make it easier or safer to use?**

**Send your input to the  
Manchester ADA Committee  
c/o Town Hall  
10 Central St.  
Manchester, MA 01944  
Your ideas matter!**



“Winter is the time for comfort, for good food and warmth, for the touch of a friendly hand and for a talk beside the fire: it is the time for home.” — Edith Sitwell

### **Smart911**

Smart 911 is a free service available to help you when you call 911. Once you’ve signed up, first responders will be aware of important information you have provided that will help them address your emergency. This information-including medical issues, current location, and even pets-can help Police, Fire and EMS locate and help you.

You can sign up and create a Safety Profile by visiting [www.smart911.com](http://www.smart911.com) or filling out a form at the Police station.

### **COLLECTION PROGRAMS**

The Council on Aging continues to collect old cell phones and old eye glasses for recycling. Old hearing aid batteries and pop tops from aluminum cans can dropped off as well. Please call the C.O.A. office with any questions.

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

U.S. POSTAGE

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Manchester, MA  
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of The Friends of The COA**