



SENIORS BY-THE-SEA

COUNCIL ON AGING NEWSLETTER

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

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

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January 2019

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

January

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
- 1/4 Ocean State Job Lots 10:00
- 1/9 Movie Day @ AMC Theater Liberty Tree Mall 10:30
- 1/11 Malls 10:00
- 1/14 Low Vision Meeting @ The Plains 1:00
- 1/15 Zumba resumes @ The Chapel 10:00
- 1/16 Coffee w/Officer Andrea Locke @ The Plains 10:00
- 1/18 Trader Joe's 10:00
- 1/21 Martin Luther King Day -C.O.A. closed
- 1/23 Black Cat Café 10:45 \$7+
- 1/25 Walmart 10:00
- 1/29 Lunch of the Month @ The Chapel 12:15 \$8
- 1/30 Mystery Ride 1:00

FEBRUARY

- 2/1 Christmas Tree Shops 10:00

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

**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.

**Darkness cannot drive out darkness;
only light can do that. Hate cannot
drive out hate: only love can do that.
- Martin Luther King Jr.**

**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**

C.O.A. BOARD MEETING:

1/9/19 @ 5:30 pm
@ Town Hall Rm. #7

TRIAD MEETING:

1/8/19 @ 9:30 am
@ Town Hall Rm. 7

FRIENDS OF THE C.O.A. MEETING:

1/22/19 @ 4:00 pm
@ Town Hall Rm. #5

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 16, 2019



Happy New Year Word Scramble

Unscramble the following words.

yrpat _____

clkab yeed spae _____

eaelcertb _____

wolb smage _____

ggnniis _____

trodsoniace _____

cdaen _____

gidhmtin siks _____

draepa _____

asott _____

dresfin _____

sarminoksee _____

gpemhaacn _____

wonnectodu _____

frheat meit _____

ekwsrofir _____

doog clku _____

payph ewn ryae _____

dlihyoa _____

lheimu nlosobia _____

csmiu _____

runayja trfis _____

gdmiihtn _____

noalsblo _____

meits rqaesus _____

sliotreous _____



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
		2 9:00 Longevity 10:00 Yoga	3 8:30 Strong Women Market Basket Trip 10:00 VNA Health Clinic @ The Chapel	4 9:00 Longevity 10:00 Ocean State Job Lots
7 8:30 Strong Women 9:30 Quilting	8 1:00 Bridge Club	9 9:00 Longevity 10:00 Yoga 10:30 Movie Day @ AMC Theater	10 8:30 Strong Women Market Basket Trip	11 9:00 Longevity 10:00 Malls
14 8:30 Strong Women 9:30 Quilting 1:00 Low Vision Meeting @ The Plains	15 10:00 Zumba resumes 1:00 Bridge Club	16 9:00 Longevity 10:00 Yoga 10:00 Coffee with new Police Officer and Elder Affairs Liaison, Andrea Locke	17 8:30 Strong Women Market Basket Trip 10:00 VNA Health Clinic @ The Chapel	18 9:00 Longevity 10:00 Trader Joe's
21 8:30 Strong Women 9:30 Quilting	22 10:00 Zumba 1:00 Bridge Club	23 9:00 Longevity 10:00 Yoga 10:45 Black Cat Café \$7+	24 8:30 Strong Women Market Basket Trip	25 9:00 Longevity 10:00 Walmart
28 8:30 Strong Women 9:30 Quilting	29 10:00 Zumba 12:15 Lunch of the Month @ The Chapel \$8 1:00 Bridge Club	30 9:00 Longevity 10:00 Yoga 1:00 Mystery Ride	31 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. 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! Resumes January 15th.

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: Wednesday & Friday, 9:00-10:00 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. Resumes January 7th.

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 ELDERS

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.

Loneliness Tied to a Higher Risk of Dementia

By: Catharine Paddock PhD - www.medicalnewstoday.com

Recent research into older adults confirms that loneliness is tied to a raised risk of developing dementia. The study also reveals that the effect ranges across a diversity of people and is independent of how much social contact they have.

Scientists from Florida State University (FSU) in Tallahassee used data on 12,030 individuals from the Health and Retirement Study, a United States government-sponsored longitudinal survey of a nationally representative sample of people aged 50 and older. They report their findings in a paper that now feature in *The Journals of Gerontology: Series B*. “We are not the first people,” says first study author Dr. Angelina Sutin, who is an associate professor in FSU’s College of Medicine, “to show that loneliness is associated with increased risk of dementia. But this is by far the largest sample yet, with a long follow-up,” she adds. “And the population was more diverse.”

The study data contained measures of loneliness and social isolation and a range of risk factors, including behavioral, clinical, and genetic. Through telephone interviews, individuals had also completed assessments of cognitive ability, a low score on which indicates dementia. They did this at the start of the study and then every 2 years for up to 10 years, during which 1,104 people developed dementia.

When they analyzed the data, the researchers saw that loneliness - as measured at the start of the study - was associated with a 40 percent higher risk of developing dementia over the 10-year follow up. In addition, they found that the link was independent of gender, education, race, and ethnicity. Another notable finding was that it was also independent of social isolation.

People who reported feeling lonely were also more likely to have other risk factors for dementia, such as depression, high blood pressure, and diabetes. They were also likelier to smoke and be less physically active. Even after adjusting for these risk factors, however, loneliness remained a strong predictor of dementia.

The World Health Organization (WHO) have defined dementia as a “syndrome in which there is deterioration in memory, thinking, behavior, and the ability to perform everyday activities.” There are approximately 50 million people worldwide living with dementia, and doctors diagnose around 10 million new cases every year. It is a major cause of older people’s disability and loss of independence.

Loneliness is not the same as social isolation. These results appear to tell us that it is how lonely we feel, rather than the amount of social contact we have with others, that contributes to cognitive decline. Others have also pointed out that the failure to “distinguish between social isolation and feelings of loneliness may not detect the impact on physical and mental health in older adults.”

Dr. Sutin explains that their interpretation of loneliness refers to the “subjective experience of social isolation,” as distinct from “actual social isolation,” which is an objective measure. Loneliness is “a feeling that you do not fit in or do not belong with the people around you,” notes Dr. Sutin, giving the example of a person “who lives alone, who doesn’t have very much contact with people, but has enough - and that fills their internal need for socializing.” A person can have lots of social contact, be surrounded by people, and “be socially engaged” but still feel like they do not belong. In this case, they would score low on social isolation but high on loneliness.

Dr. Sutin suggests that their finding is important because it highlights the need not only to assess risk factors objectively, but also to consider how individuals “subjectively interpret their own situation.” Speculating on how loneliness and dementia could be linked, Dr. Sutin says that one way may be through inflammation and another could be through behavior, such as drinking heavily or being physically inactive. Another way could be that cognitive function is affected by not having enough social interaction that is meaningful and engages the mind. Either way, loneliness is a sign that our needs are not being met, and that is something we can change, she concludes. “Loneliness is a modifiable risk factor.”

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 2019 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 1st 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 1st of the tax year. An elderly person 70 years old or over as of July 1st 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 1st 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.

I see no need to make more New Year's resolutions when the ones already on the books aren't being enforced.

- John Lyon



Answers to Word Scramble on pg. 2

- party
- black eyed peas
- celebrate
- bowl games
- singing
- decorations
- dance
- midnight kiss
- parade
- toast
- friends
- noisemakers
- champagne
- countdown
- father time
- fireworks
- good luck
- happy new year
- holiday
- helium balloons
- music
- january first
- midnight
- balloons
- times square
- resolutions



Deer readers, my gnu years resolution is to tell you a gazelleon times how much I caribou you! Sorry. Bad puns. Alpaca bag and leave.

- *Greg Tamblyn*

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 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

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