

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

August 2015

Nancy Hammond Director of Senior Services

MANCHESTER COUNCIL ON AGING VAN SCHEDULE



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

AUGUST

- 8/5 Mile Marker Restaurant 11:30
- 8/7 Christmas Tree Shops Trip 9:30
- 8/11 Scarf Painting @ The Plains 10:00
- 8/12 Mystery Ride 1:00
- 8/14 Mall 9:30
- 8/17 Monday Movie Matinee @ Newport Park 1:30
- 8/18 Ice Cream Social @ Newport Park 1:00
- 8/19 Essex River Cruise 9:45
- 8/21 Trader Joe's 9:30
- 8/26 Worcester Art Museum 9:00
- 8/28 Walmart 9:30
- 8/31 Lunch of the Month @ Tuck's Point 12:30

SEPTEMBER

- 9/9 The Village Restaurant 11:15
- 9/11 Mall 9:30
- 9/14 Low Vision Resumes @ The Plains 1:00
- 9/22 Lunch of the Month

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

COA BOARD MEETING:

9/9/15 @ 5:30 pm @ Seaside One

TRIAD MEETING:

9/15/15 @ 9:30 am @ Town Hall, Room #5

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.



WE LIKE YOU SO LIKE US ON FACEBOOK.

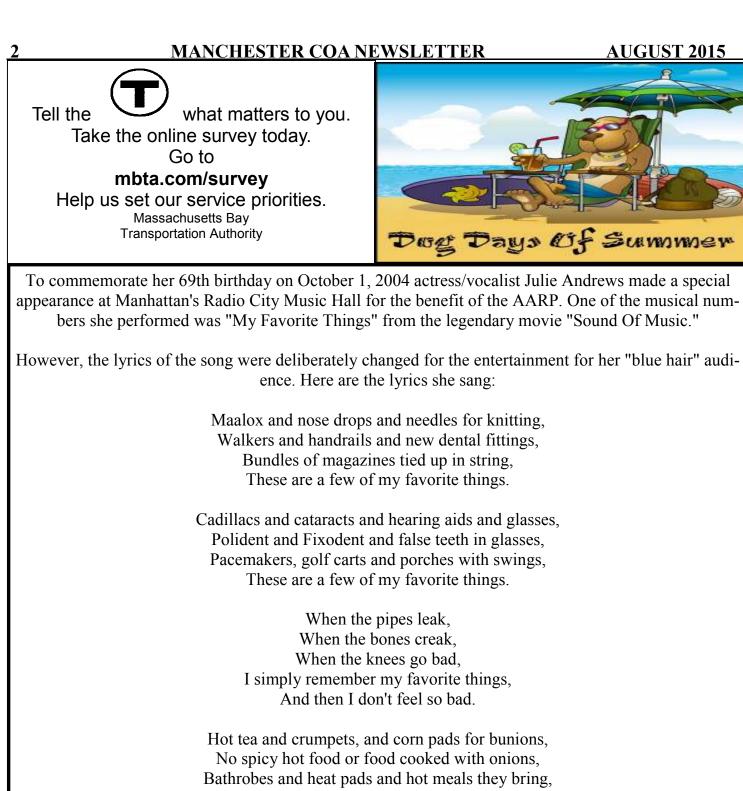
Just search for Manchester Council on Aging and click LIKE and you can be up to date with all the C.O.A. happenings.

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

FRIENDS OF THE COA MEETING:

9/22/15 @ 4:30 pm @ The Plains Community Room

AUGUST 2015



These are a few of my favorite things.

Back pains, confused brains, and no fear of sinnin', Thin bones and fractures and hair that is thinnin', And we won't mention our short shrunken frames, When we remember our favorite things.

> When the joints ache, When the hips break, When the eyes grow dim, Then I remember the great life I've had, And then I don't feel so bad.

AUGUST 2015 MONDAY	TUESDAY	<u>NCHESTER COA</u> WEDNESDAY	THURSDAY	3 FRIDAY	
3 8:30 Strong Women 9:30 Quilting	4 1:00 Bridge Club	5 10:00 Yoga 11:30 Mile Marker Restaurant	6 8:30 Strong Women 10:00 VNA Health Clinic @ The Chapel Market Basket	7 9:30 Longevity Training @ Magnolia Library 9:30 Christmas Tree Shop	
10 8:30 Strong Women 9:30 Quilting	11 10:00 Scarf Painting @ The Plains 1:00 Bridge Club	12 10:00 Yoga 1:00 Mystery Ride	13 8:30 Strong Women Market Basket	14 9:30 Longevity Training @ Magnolia Library 9:30 Mall Trip	
 17 8:30 Strong Women 9:30 Quilting 1:30 Monday Movie Matinee @ Newport Park 	18 1:00 Bridge Club 1:00 Ice Cream Cake Social @ Newport Park	19 9:45 Essex River Cruise 10:00 Yoga	20 8:30 Strong Women 10:00 VNA Health Clinic @ The Chapel Market Basket	21 9:30 Longevity Training @ Magnolia Library 9:30 Trader Joe's	
24 8:30 Strong Women 9:30 Quilting	25 1:00 Bridge Club	26 9:30 Worcester Art Museum 10:00 Yoga	27 8:30 Strong Women Market Basket	28 9:30 Longevity Training @ Magnolia Library 9:30 Walmart	
 31 8:30 Strong Women 9:30 Quilting 12:15 Lunch of the Month & entertainment @ Tuck's Pt. \$10 					

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.

<u>STRONG WOMEN PROGRAM</u>: 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: Off until September.

<u>YOGA:</u> 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.

QUILTING: Monday, starts at 9:30 AM at the Community Center. Free beginners and advanced quilting classes.

<u>BRIDGE CLUB</u>: Tuesday, 1:00—4:00 P.M. at the Plains 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. 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.



Fay Noonan, Chris Corley and Ed Parsons were all Senators-in-Training on our recent trip to the Edward Kennedy Institute.

August 16th is National Tell A Joke Day Joke of the Month

Squirrels had overrun three churches in town. After much prayer, the elders of the first church determined that the animals were predestined to be there. Who were they to interfere with God's will? they reasoned. Soon, the squirrels multiplied. The elders of the second church, deciding that they could not harm any of God's creatures, humanely trapped the squirrels and set them free outside of town. Three days later, the squirrels were back. It was only the third church that succeeded in keeping the pests away. The elders baptized the squirrels and registered them as members of the church. Now they see them only on Christmas and Easter.

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AUGUST 2015

MANCHESTER COA NEWSLETTER Top 10 Money Saving Tips for Seniors

If you're living on a fixed income, every penny counts! Use this checklist to make sure you're saving money where you can.

1. Current Expenses

Take the time to compile all of your current obligations (supplemental health insurance, prescription drug insurance, life insurance, etc.) and examine if you have the most cost-effective plan for you and/ or if all plans are still relevant. Consult with a trusted information source before terminating plans. When assessing your prescription drug plans, consider reaching out to your local State Health Insurance Assistance Program (SHIP) or SHINE counselor, where you can get free information about Medicare, including applying for and selecting plans.

2. Health Insurance

If you're enrolled in Medicare and have limited income and assets, you may be able to put over \$100 back in your monthly Social Security check and minimize your premiums and co-pays by learning more about Medicare Savings Programs. There are four different Medicare Savings Programs that can help with Part B premiums and other costs. Each program has a different income and resource eligibility limit.

3. Prescription Drugs

If you qualify, Medicare's Extra Help and local prescription drug assistance programs can help you cut your medicine costs.

4. Property Taxes

Legally whittle down your annual tax bill with help from local abatement, circuit rider, or work-off programs. On average, you can save \$500–\$2,000 annually with this assistance.

5. Phones

In many states, individuals over a certain age qualify for a free cell phone plan. Consider switching from a land line to a free mobile phone. Lifeline also offers a discount on local phone services for qualified individuals. Each state has its own rules.

6. Volunteering/Community Service

Get paid to give back—Senior Corps and the Senior Community Service Employment Program (SCSEP) provide paid stipends for service.

7. Use Your Home to Stay at HomeTM

If you own your home, it's your biggest asset. Learn about timely and appropriate ways to leverage your home equity to stay independent.

8. Senior Discounts

Many retailers offer discounts to older customers on certain days of the week. Consider making all your purchases on that day, so you can receive an additional discount.

9. Estate Planning

"Must have" legal documents include a will for property distribution decisions, a living will for health care decisions, and a durable power of attorney to designate a personal representative in the event of incapacity. Also, consider a written plan for distributing untitled personal property (e.g., jewelry, furniture, and collectables) to heirs or charitable organizations to reduce confusion and family conflicts.

10. More Help

Find out what other public benefits you may be eligible for by getting a free online screening through NCOA's BenefitsCheckUp® service (www.ncoa.org). Or find help in your area by visiting Eldercare Locator, a service of the U.S. Department of Health & Human Services.

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 is written by a class participant.

Trip Across the Country with Nancy (And the Dogs?) (Ray Frieden)

Nancy and I are planning to take a trip across the country in the van this summer. We are looking forward to it but have only a vague itinerary. As I see or been about interacting places on things to see on various media. I try to make a mer

hear about interesting places or things to see on various media I try to make a mental note and log it into the vague map that is floating around in my head.

The route of the trip right now is across the northern part of the country, including Canada, to Seattle. Niece Julia lives there now, although she and her husband are planning to move east and/or south in the near future. We were last in Seattle for Julia's wedding. There were lots of interesting places to visit there. Although we got to many of them, there are lots more to go.

I'm looking forward to going to Yellowstone National Park and reliving a day fishing on the river. I was there with my family when I was a kid. We were staying at some kind of lodge. I caught a trout in the river and (I think) my dad asked the chef in the dining room to prepare it for me. I very enjoyed that meal immensely.

Another place that I'm anxious to see is Mount Rushmore with the four Presidents' faces. I seem to recall being there as well and being so intrigued by the fact that from far away the faces look so neat and complete but that up close they were clearly hewn from the stone and not so smooth and even at all. I'm sure that Rushmore is off the beaten path somewhat - especially back then - an don't remember where we stayed as we made our way across. I do remember a lunch in Canada (near Toronto, I think) that included a peanut butter sandwich with a strange taste.

I also remember going across huge plains where all I could see were fields of what my dad identified as wheat. Immense, flat expanses in bright sunshine. Come to think of it, I can't remember any inclement weather - on any of our trips. It is possible that we were just lucky and there wasn't any we chose to travel in the summer, after all - or that dad (perhaps at the insistence of my mother) didn't drive in a storm with all of us in the car.

None of those memories of bright days and flat landscapes had time frames. They are just flashes of scenes - either from the car or standing at some vantage point. There are no memories of hours of gliding along unless I really dig for them. I know that I brought books along on the trips and that they got read, but that must have been after we stopped for the night. Back then few motels had TVs and the programming was pretty dry - especially for a 12-year old. I also remember that it was cheaper to get a room with a single double bed. We did that until I became a restless sleeper. I kicked my dad and it was twin beds after that.

The last part of that memory was crossing the Sierra Nevada mountains at Tioga Pass. Wikipedia says that that is the Eastern entrance to the Yosemite National Park. Must be true. What would I do without Wikipedia? My memory of the pass was looking straight up and straight down mountain sides and carefully passing oncoming vehicle because all there was between us and a 3,000 foot drop were some 8" X 8" posts driven into the ground and connected by 2" X 8" planks. There weren't many people with travel trailers and we didn't pass them if they were in our lane but just getting by one coming in the other direction seemed to be an adventure.

I'm looking forward to the trip. Most of the car trips that we've done lately have been over familiar ground so the only really new and interesting stuff is on the radio or in our heads and shared in conversation. Except, of course, for Nancy's commentary on my driving habits. But I'll save that for another story.



This type of word puzzle is called a 'wacky wordy'. Each image represents a different English word or phrase. How many can you figure out? Here's a hint: number one is 'sandbox'. Good luck! Answers on pg. 8

1 SAND	2 MAN BOARD	³ STAND	
⁵ WEAR LONG	6 R ROAD A D	7 T O W N	⁸ CYCLE CYCLE CYCLE
9 LE VEL	10 O M.D. Ph.D. B.S.	11 KNEE LIGHTS	12 <u> </u> 000 00
13 CHAIR	¹⁴ DICE DICE	15 T 0 U C H	16 GROUND FEET FEET FEET FEET FEET
17 MIND MATTER	18 HE'S/HIMSELF	19 ECNALG	20 DEATH/LIFE
21 <u>Gl</u> C C C C C C C	22 PROGRAM	23	24 J U YOU S ME T

MANCHESTER COA N<mark>EWSLETTER</mark>

Recycle Button-Cell Batteries

Did you know that button-cell batteries (found in <u>hearing aids</u>, watches, cameras, calculators, and digital organizers) contain mercury and should not be thrown away? Well the Council on Aging is here to recycle those batteries for you. Bring those batteries down to the C.O.A. office and we'll take care of the rest. Look for other battery deposit boxes around town: Newport Park and The Plains Community Rooms, and the Public Library. So please recycle your button-cell batteries, not only will you be greener, but so will the C.O.A. because when you recycle your used button-cell batteries you help support the C.O.A. Call the C.O.A. with any questions. (978)526-7500

Did You Also Know?

Social Security will be celebrating it's 80th Anniversary. This was President Franklin D. Roosevelt's vision and the bill was signed August 14, 1935.

Manchester Council on Aging

10 Central Street Town Hall Manchester by-the-Sea, MA 01944 This summer will be the 50th anniversary of Medicare and Medicaid. On July 30, 1965, President Johnson signed legislation to establish Medicare for the elderly and Medicaid for low-income adults, children, pregnant women, and people with disabilities.

Answers to Wacky Wordy Puzzle on pg. 7

- 1. Sand Box
- 2. Man Over Board
- 3. I Understand
- 4. Reading Between the Lines
- 5. Long Underwear
- 6. Cross Roads
- 7. Down Town
- 8. Tricycle
- 9. Split Level
- 10. 3 Degrees below Zero
- 11. Neon Lights
- 12. Undereyes circles
- 13. High Chair

- Paradise
 Touchdown
- 16. 6 Feet under Ground
- 17. Mind over Matter
- 18. He's by Himself
- 19 Backwards Glance
- 20. Life After Death
- 21. Soldier Overseas
- 22. Space Program
- 23. See Through Blouse
- 24. Just Between You and

Me



Newsletter Mailing Courtesy of The Friends of The COA

Did You Know?