



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

November 2015

Nancy Hammond

Director of Senior Services

MANCHESTER COUNCIL ON AGING VAN SCHEDULE



MONDAY 9:00 to 2:00

TUESDAY 9:00 to 3:00

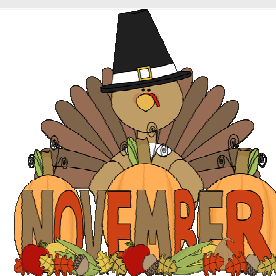
WEDNESDAY 9:00 to 3:00

THURSDAY 9:00 to 3:00

FRIDAY 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

NOVEMBER

- 11/4 Harvard Museum of Natural History 9:00 \$10
- 11/6 Mall 9:30
- 11/9 Low Vision Meeting @ The Plains 1:00
- 11/13 Trader Joe's 9:30
- 11/17 Maple Street Bistro @ Essex Tech 10:30
- 11/20 Walmart 9:30
- 11/23 Monday Movie Matinee @ Newport Park 1:30
- 11/24 Lunch of the Month @ The Chapel \$10 12:15

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

COA BOARD MEETING:

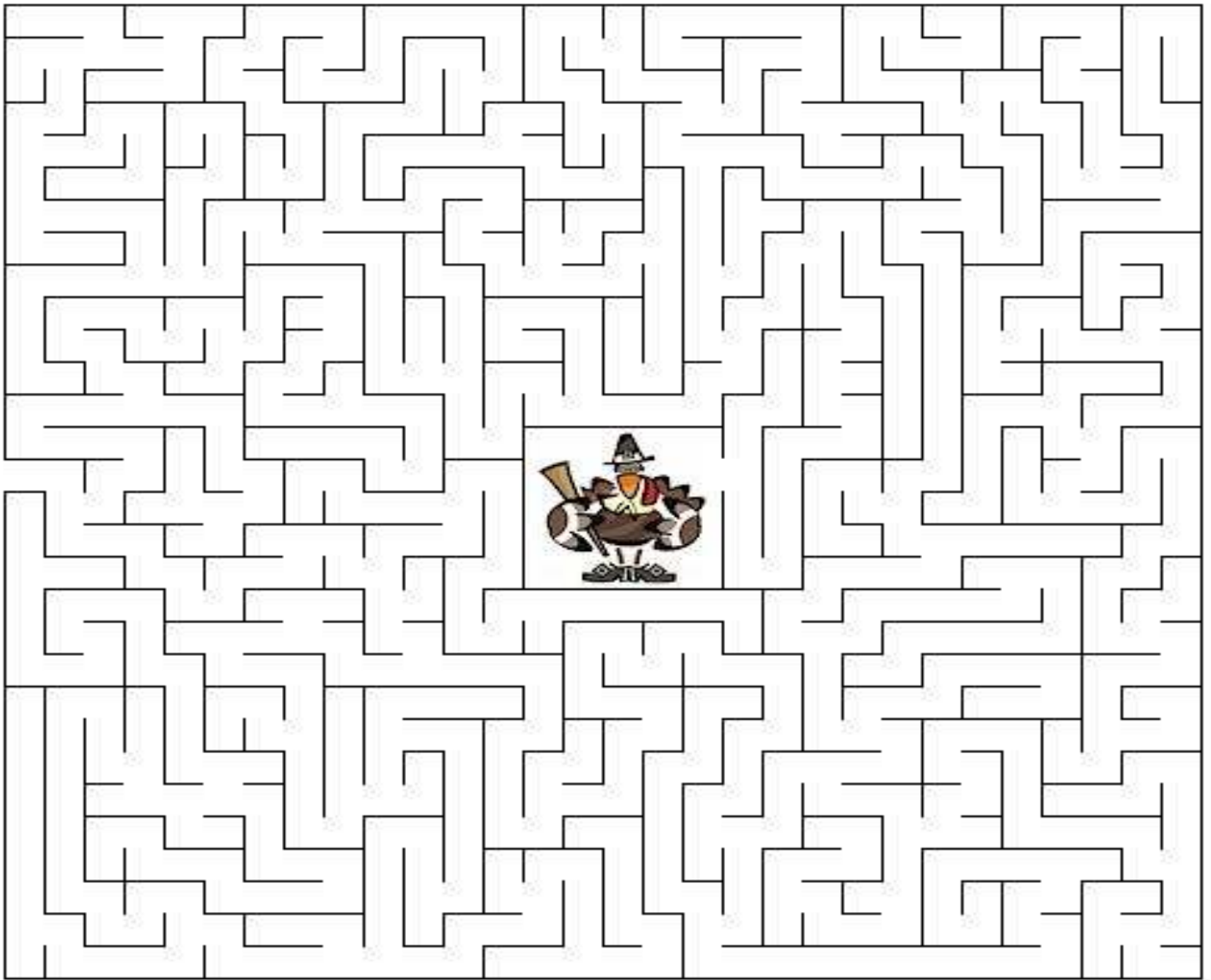
11/9/15 @ 5:30 pm
@ Seaside One

TRIAD MEETING:

11/17/15 @ 9:30 am
@ Town Hall, Room #5

FRIENDS OF THE COA MEETING:

11/24/15 @ 4:30 pm
@ The Plains Community Room



No Thanksgiving Dinner

Tis the night before Thanksgiving and all through our house
No turkey is baking; I feel like a louse,
For I am all nestled, so snug in my bed;
I'm not gettin' up and I'm not bakin' bread.
No pies in my oven, no cranberry sauce
Cuz I give the orders, and I am the boss.
When out in the kitchen, there arose such a clatter
I almost got up to see what was the matter.
As I drew in my head and was tossing around
To the bed came my husband, he grimaced, he frowned.
And laying his finger aside of his nose,
He scared me to death and I thought, "Here he goes!"
He spoke not a word as he threw back my quilt
And the look that he gave was intended to wilt.
So up to the ceiling my pillows he threw
I knew I had had it, his face had turned blue.
"You prancer, you dodger, you're lazy, you vixen
Out yonder in kitchen, Thanksgiving you're fixin."
But he heard me explain, with my face in a pout:
"I'm just plain too tired and we're eating out!"

-Mariane Holbrook

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p>2</p> <p>8:30 Strong Women 9:30 Quilting</p>	<p>3</p> <p>10:00 Zumba 1:00 Bridge Club</p>	<p>4</p> <p>9:00 Harvard Museum of Natural History 10:00 Yoga</p>	<p>5</p> <p>8:30 Strong Women Market Basket Trip 10:00 VNA Health Clinic @ Newport Park</p>	<p>6</p> <p>9:30 Longevity Training 9:30 Mall Trip</p>
<p>9</p> <p>8:30 Strong Women 9:30 Quilting 1:00 Low Vision Meeting @ The Plains –guest Andrea Schein of the Bridge Elder Blind Program</p>	<p>10</p> <p>10:00 Zumba 1:00 Bridge Club</p>	<p>11</p> 	<p>12</p> <p>8:30 Strong Women Market Basket Trip</p>	<p>13</p> <p>9:30 Longevity Training 9:30 Trader Joe's</p>
<p>16</p> <p>8:30 Strong Women 9:30 Quilting</p>	<p>17</p> <p>10:00 Zumba 10:30 Maple Street Bistro 1:00 Bridge Club</p>	<p>18</p> <p>10:00 Yoga</p>	<p>19</p> <p>8:30 Strong Women Market Basket Trip 10:00 VNA Health Clinic @ The Chapel</p>	<p>20</p> <p>9:30 Longevity Training 9:30 Walmart</p>
<p>23</p> <p>8:30 Strong Women 9:30 Quilting 1:30 Monday Movie Matinee-"Home for The Holidays"</p>	<p>24</p> <p>10:00 Zumba 12:15 Lunch of the Month @ Congregational Chapel 1:00 Bridge Club</p>	<p>25</p> <p>10:00 Yoga Market Basket Trip</p>	<p>26</p> 	<p>27</p> <p>C.O.A. office closed</p>
<p>30</p> <p>8:30 Strong Women 9:30 Quilting</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 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 9:30 AM at the Community Center. Free beginners and advanced quilting classes.

BRIDGE CLUB: 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.

SENATOR TARR'S DISTRICT OFFICE HOURS

Dick Curran, Constituent Services Adviser

Town Hall

10 Central Street

Room 5

Wednesday

November 4, 2015

12:30PM-1:30PM

Volunteers Needed for IRS AARP Tax Aide Program

Would you like to help seniors and low income persons on Cape Ann do their yearly taxes? Training is provided, starting after the new year. For more information or to sign up to volunteer call Mary Gundy at 978-810-1436.

Recipe of the Month
Slow Cooker Creamed Corn

Ingredients:

- 3 (15.25-ounces) cans whole kernel corn, drained
- 1 cup milk
- 1 tablespoon sugar
- 1/4 teaspoon pepper
- 8 ounces cream cheese, cubed
- 1/2 cup (1 stick) unsalted butter, cut into thin slices

Directions:

- Place corn into a slow cooker. Stir in milk, sugar and pepper until well combined. Without stirring, top with butter and cream cheese. Cover and cook on high heat for 2-3 hours.
- Uncover and stir until butter and cream cheese are well combined. Cover and cook on high heat for an additional 15 minutes.
- Serve immediately



Veteran's Day Wednesday, November 11th
Thank you to all Veterans for their Service!!

How important it is for us to recognize and celebrate our heroes
and she-roes!-Maya Angelou

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 story was written by class participants.



The Haven Project (Lindsay Schnabel)

I had never heard of the project but agreed to donate towards the cause. I had been lured in by a clever and organized committee of tennis players who had taken over a local tennis Club on a certain Sunday as a center to promote the program and offer an active afternoon of tennis. I never knew how good the cause was until Amber came up to me to explain that she had been living on the street and because of the Haven Project, she had managed to get herself not only a job, but housing. She didn't look old enough to have to take on such a gripping and drastic issue as homelessness. And it sounded like she was on her own except The Haven Project helped her shoulder some of that hefty burden. I couldn't believe she was so composed and seemingly serene. Her eyes look calm and showed no hint of that dark place in her mind she must have visited. How very brave of her to come up to a total stranger to explain she had been homeless. She definitely got my attention and my respect. She said homelessness had been sudden and not wanting to pry, I let her keep that part of her story to herself. Before she found housing she had to spend a couple of nights with friends and then move on to another family or set of friends. She was constantly conscious of intruding on the homeowner's space and not wanting to leave a pillow ruffled or anything out of place. She seemed more worried about imposing that her own predicament. You could tell she was a caring person but constantly moving on. After only a few nights this had to be traumatic and all the while trying to find a place to do her homework and maintain basic hygiene. The process had to get old after only a few homes. She showed the pride she felt in herself. How could you not support an organization that lent a hand in such an important process and with the result of such pride. She'd made it through so far with her back straight and those soft but penetrating eyes knowing more than they were telling. Did I mention she had a beautiful smile?

Millions of older adults fall prey to financial scams every year. Use these tips from NCOA and the Women's Institute for a Secure Retirement to protect yourself or an older adult you know.

8 tips to protect yourself

1. Be aware that you are at risk from strangers—and from those closest to you

Over 90% of all reported elder abuse is committed by the older person's own family members, most often their adult children, followed by grandchildren, nieces and nephews, and others. Common tactics include depleting a joint checking account, promising but not delivering care in exchange for money or property, outright theft, and other forms of abuse, including physical abuse, threats, intimidation, and neglect of basic care needs.

2. Don't isolate yourself—stay involved!

Isolation is a huge risk factor for elder abuse. Most family violence only occurs behind closed doors, and elder abuse is no exception. Some older people self-isolate by withdrawing from the larger community. Others are isolated because they lose the ability to drive, see, or walk about on their own. Some seniors fear being victimized by purse snatchings and muggings if they venture out. Visit the Eldercare Locator on www.ncoa.org to find services nearby that can help you stay active. Or contact your local senior center to get involved.

3. Always tell solicitors: "I never buy from (or give to) anyone who calls or visits me unannounced. Send me something in writing."

Don't buy from an unfamiliar company and always ask for and wait until you receive written material about any offer or charity. Neighborhood children you know who are selling Girl Scout cookies or school fundraising items may be an exception, but a good rule of thumb is to never donate if it requires you to write your credit card information on any forms.

It's also good practice to obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license number before you transact business. And always take your time in making a decision.

4. Shred all receipts with your credit card number

Identity theft is a huge business. To protect yourself, invest in—and use—a paper shredder. Monitor your bank and credit card statements and never give out personal information over the phone to someone who initiates the contact with you.

5. Sign up for the "Do Not Call" list and take yourself off multiple mailing lists

Visit www.donotcall.gov to stop telemarketers from contacting you.

Be careful with your mail. Do not let incoming mail sit in your mailbox for a long time. When sending out sensitive mail, consider dropping it off at a secure collection box or directly at the post office. You also can regularly monitor your credit ratings and check on any unusual or incorrect information at www.AnnualCreditReport.com.

To get more tips on protecting yourself from fraud, visit www.onguardonline.gov which has interactive games to help you be a smarter consumer on issues related to spyware, lottery scams, and other swindles.

6. Use direct deposit for benefit checks to prevent checks from being stolen from the mailbox

Using direct deposit ensures that checks go right into your accounts and are protected. Clever scammers or even scrupulous loved ones have been known to steal benefits checks right out of mailboxes or from seniors' homes if they are laying around.

Continued on next page

7. Never give your credit card, banking, Social Security, Medicare, or other personal information over the phone unless you initiated the call

Misuse of Medicare dollars is one of the largest scams involving seniors. Common schemes include billing for services never delivered and selling unneeded devices or services to beneficiaries. Protect your Medicare number as you do your credit card, banking, and Social Security numbers and do not allow anyone else to use it. Be wary of salespeople trying to sell you something they claim will be paid for by Medicare.

Review your Medicare statements to be sure you have in fact received the services billed, and report suspicious activities to 1-800-MEDICARE.

8. Be skeptical of all unsolicited offers and thoroughly do your research

Be an informed consumer. Take the time to call and shop around before making a purchase. Take a friend with you who may offer some perspective to help you make difficult decisions.

Also, carefully read all contracts and purchasing agreements before signing and make certain that all of your requirements have been put in writing. Understand all contract cancellation and refund terms. As a general rule governing all of your interactions as a consumer, do not allow yourself to be pressured into making purchases, signing contracts, or committing funds. These decisions are yours and yours alone.

Protect your loved ones: Signs to look for

If you know or care for an older adult, here are some additional warning signs that may indicate they are the victim of financial abuse:

- There are unusual recent changes in the person's accounts, including atypical withdrawals, new person(s) added, or sudden use of a senior's ATM or credit card.
- The senior suddenly appears confused, unkempt, and afraid.
- Utility, rent, mortgage, medical, or other essential bills are unpaid despite adequate income.
- A caregiver will not allow others access to the senior.
- There are piled up sweepstakes mailings, magazine subscriptions, or "free gifts," which means they may be on "sucker lists."

Every state operates an Adult Protective Services (APS) program, which is responsible for receiving and investigating reports of elder abuse, neglect, and exploitation, and in most states, the abuse of younger adults with severe disabilities.

APS is the "911" for elder abuse. Anyone who suspects elder abuse, neglect, or exploitation should make a report. The reporter's identity is protected. APS services are confidential, so the reporter may not be able to learn the outcome of the case. APS respects the right of older persons to make their own decisions and to live their lives on their own terms. In cases of cognitive impairment, however, APS will take steps to protect the older person to the degree possible.

Steps to take if you're a victim of a scam

If you think you've been scammed, don't be afraid or embarrassed to talk about it—waiting could only make it worse. Immediately:

- Call your bank and/or credit card company.
- Cancel any debit or credit cards linked to the stolen account.
- Reset your personal identification number(s).

Also, contact legal services and Adult Protective Services if warranted. To find your local offices, call the Eldercare Locator toll-free at 1-800-677-1116 weekdays 9 a.m. to 8 p.m. ET.

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 90 days from the date of mailing of the actual (third quarter) tax bill. 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.

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 Council of Aging office at 978-526-7500 or the Board of Assessors at 978-526-2010.

We make a living by what we get, we make a life by what we give.—Winston Churchill

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Manchester-by-the-Sea, MA 01944

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