



A FEW GRAY HAIRS



A Newsletter of the Georgetown Council on Aging
Email: cfiorello@georgetownma.gov

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January 2015
Website: www.georgetownma.gov

Director's Notes... Arriving at the end of the holiday season, New Year's Day in New England can often be a cold and anticlimactic start to the new year. We have spent more than one New Year's Day unthawing frozen pipes at our house or my parents' old house and the start of one year was marked by an emergency furnace repair. For several years, we drove into the city to view the First Night ice sculptures, stamping our feet and blowing on our fingers to keep warm in temperatures that only the sculptures could enjoy! Although it is often a chilly start to the new year in our neck of the woods, I do remember a year that arrived with almost balmy temperatures. First snow and the typically damp and cold weather of November and December had appeared on time but warmer temperatures had melted the earlier ice and snow by New Year's Eve. It was not a good year for ice sculptures! New Year's Day dawned with blue skies and temperatures that climbed into the 60s by noon. Gathering our girls and dog into our station wagon, we headed to the beach for a walk. The sun was warm on our shoulders and we unzipped our jackets and loosened our scarves in the slight breeze. Gulls circled overhead and scoter ducks rode the crest of waves just off shore. The sand crunched under our feet as the girls and Buffy ran up and down the beach filling their pockets with shells and driftwood. It was the perfect antidote to a winter that had been dark and cold. Although we



knew that there would be plenty of snow still to shovel, we realized that the warmth and happiness of this New Year's Day would carry us through the remainder of winter, comforting and assuring us that spring would not be far away! Whether you spend the holiday on an unseasonably warm beach or just surrounded by the warmth of family and friends, we wish you all a joyous New Year!

AARP Tax Prep Assistance Available

Open to: Elders & other moderate-income individuals
Where: COA Office (Town Hall)-1 Library St.
When: Thursday mornings Feb. 5 - April 9

Appointments are required.

8 one-hour sessions available each Thurs. starting at 9 a.m.

To schedule an appointment, call the COA office at (978) 352-5726 after January 2.

Things to bring with you to your appointment:

- ★ Copies of 2013 Federal & State tax returns
- ★ Anything received in the mail marked "Important Tax Return Document Enclosed" including W-2 forms, SSA-1099 (Social Security), 1099-R (pension/IRA), 1099-INT (interest), 1099-B/1099-DIV (stocks/mutual funds).
- ★ Some form of Personal Identification
- ★ To determine Circuit Breaker Tax Credit, bring 2014 Property Tax bills & Water Bills.

Information regarding tax preparation and the criteria for Massachusetts Circuit Breaker tax program is also available at the Council on Aging office.

A Holiday Thank You

Although they seem to arrive and depart in the same blink of the eye, the spirit generated by the holidays continues to warm us! The Georgetown COA is grateful to all who helped to brighten the holiday season. We send our thanks to the Georgetown Middle/High School Music Department & Food Service for nurturing our bodies and lifting our spirits with their annual breakfast & holiday concert. We thank the Friends of the Council on Aging for funding & helping with the Annual Holiday Party; the Georgetown Housing Authority for providing the space, support & raffle prizes for the annual event. The holiday goodies baked by Monica Thompson were just a delight as were the lovely centerpieces provided by the Country Gardeners. Chandler Noyes provided holiday music supported in part by a grant from the Georgetown Cultural Council, a local agency which is supported by the Massachusetts Cultural Council, a state agency. We thank the Council on Aging board members & volunteers who brought desserts & so many helping hands!

The COA and all activities will be closed on Thurs. Jan. 1/New Year's Day & Mon. Jan. 19/MLK Day.

"A Few Gray Hairs" Newsletter is made possible by a grant from the Massachusetts Executive Office of Elder Affairs.

January Activities

ACTIVITIES ARE HELD AT THE FIRST CONGREGATIONAL CHURCH UNLESS OTHERWISE NOTED.



CALL US AT 978-352-5726.



JANUARY VAN SCHEDULE 2015

Shopping Date	Location	Recreation Date	Location
		Jan. 1	NO VAN – New Year’s Day
Jan. 6	NO VAN – Brown Bag Only	Jan. 8 9:30	Super Walmart/Salem, NH
Jan. 13 9:30	Rowley	Jan. 15 10:30	Plaistow, NH
Jan. 20 9:30	Newburyport	Jan. 22 10:30	No. Shore Mall/Peabody
Jan. 27 9:30	Seabrook, NH	Jan. 29 10:30	Haverhill

JOIN US MONDAY – WEDNESDAY MORNINGS from 9-10:30 a.m. at the First Congregational Church for cards and cribbage games! Hot coffee and snacks are a great way to reconnect with friends!

CHANGE IN SHINE OFFICE HOURS: There will be **NO SHINE** office hours in **January, February, March or April**. Call the COA office for assistance or further information. (978) 352-5726.

VISITING NURSE: **Wed., Jan. 7, 10 – 11 a.m.** at the **First Congregational Church**
Public Health Nurse **Pam Lara** provides blood pressure checks, heart assessments, & medication information & discusses any medical concerns seniors have. Barbara Muse, R.N., a visiting nurse, is also available for Trestle Way residents in their Community Building on the first Wednesday of each month from 12 - 2 p.m.

MEN’S BREAKFAST: **Thurs. Jan. 8, 9:30 a.m.**
Trestle Way Community Building
Dr. Dan Tollman will speak on **maintaining good health in the winter**. With great appreciation, the COA thanks Crosby’s Markets for their sponsorship & the Georgetown Housing Authority for their partnership in offering the monthly program. **For reservations, please call (978) 352-5726. Next Breakfast: Thurs. Feb. 5**

Free Legal Help offered by **Atty. Elaine Dalton**
Tues. Jan. 27, 10 a.m. at First Congregational Church
Assistance available for: *Health Care Proxies, *Durable Power of Attorney, *elder law issues 
*15 min. appts. available by calling COA at 978-352-5726

Local Legislators’ Office Hours

The following legislators, or their representatives, will be on hand at **Town Hall** 2nd Floor Conference Room to meet with constituents to answer questions, hear comments or provide assistance. The public is welcome. For more information, contact the COA at 978-352-5726.

Sen. Bruce Tarr: No Office Hours in January

Rep. Lenny Mirra: Mon. Jan. 26 9 a.m.

WINTER COFFEE KLATCH: **Tues. Jan. 13, 10 a.m.**
First Congregational Church See page 3 for details.

ALZHEIMER’S DISEASE PROGRAM: **Tues. Jan. 20, 10 a.m.**
First Congregational Church See page 3 for details.

PHOTOGRAPHER’S TALK ON ENGLAND/SCOTLAND:
Wed. Jan. 28, 10 a.m.
First Congregational Church See pg. 3 for details.



JANUARY BIRTHDAY: **Wed. Jan. 28, 11:30**
First Congregational Church

Toast in the New Year as we send best wishes to our friends who were born in January. Birthday celebrants will receive a free lunch (everyone else is \$2). Lunch reservations are required. **RSVP before 1/21/15 to assist with planning.** To make reservations, please call the COA office at (978) 352-5726.

VALENTINE CRAFT: Sweets for the Sweet

Tues. Feb. 10, 10 a.m.
First Congregational Church

Just in time for Valentine’s Day!
Decorate a heart-shaped tin and fill it with candy for your special someone. **RSVP before Feb. 3.**
Space is limited.
Call the COA at 978-352-5726.



Prototype only-Design may differ.



Fuel Assistance Offered By Trustees of the Perley School

Recognizing the difficulties of home heating costs, the Trustees of the Perley Free School offer a **limited** fuel assistance program to local residents who are experiencing financial hardships with energy costs. In addition to the money that is used to fund scholarships for Georgetown graduates & alumnae, the Trustees oversee a small endowment to aid Georgetown residents facing financial hardships. Individuals who may need assistance with heating costs, including oil, gas or firewood, can call the COA at (978) 352-5726 for information & referral.

Heating Assistance Program

Application Packets are now available at the COA.

Households that did not apply for the program last year, can apply for the program by calling Community Action at (978) 373-1971 or the COA office at (978) 352-5726. Maximum gross income is **\$32,618** for one-person or **\$42,654** for a two-person household. This year applications are available, and can be completed, at the COA office. For more information, call the COA at (978) 352-5726.

Free Pharmacy Cards: Not Entirely Free!

Recently, someone within the community reported to the COA office that she had received “absolutely free Pharmacy Savings cards” from Healthcare Alliance. The mailing that accompanied the pharmacy discount cards said no pre-approval was necessary & that the cards could save the consumer up to 75% on 50,000 drugs at 50,000 pharmacies. We learned through Executive of Elder Affairs (EOEA) that it WAS too good to be true! The EOEA’s SHINE Program advises people with Part-D prescription drug coverage **NOT** to use a pharmacy card as payment for prescription drugs. The payment with a free pharmacy card would not count toward the True Out-of-Pocket Cost which accumulates toward catastrophic coverage. According to the SHINE office, the cards generally only work with brand name medications. As a result, the free pharmacy cards encourage the use of brand names when generics may work just as well & are less expensive. Even people who are without insurance coverage may be able to save more money by using generic prescriptions available through programs such as at Target, Stop & Shop, Walmart or Costco than they would if they used a free pharmacy discount card. The message to all of us again is to be cautious with unsolicited information received in the mail & to remember that if something sounds too good to be true, it often is!

Circuit Breaker Tax Credit

The Massachusetts Circuit Breaker Tax Credit is a state income tax credit for certain Massachusetts residents age 65 years or older who paid rent or real estate taxes during the tax year. Based on local property taxes, the tax credit is funded by the state government. The credit is designed for senior homeowners and renters who meet income limits and other criteria. Homeowners are eligible for the credit if they paid more than 10 percent of their total income for real estate taxes, including water charges. Renters can count 25 percent of their rent as real estate tax payments. To qualify for the credit:

- You or your spouse must be 65 years or older by the end of the tax year
- If married, you must file a joint state tax return
- You cannot be the dependent of another taxpayer
- You must rent or own a home in Massachusetts that is your principal residence
- If you are a homeowner, your property’s assessed value cannot exceed \$691,000
- If you rent, you cannot also receive a federal or state rent subsidy and your landlord must pay property taxes
- Income limits are: \$56,000 single; \$70,000 head of household; \$84,000 married filing jointly
- The amount you paid for real estate taxes must be greater than 10 percent of your total income

To claim the Circuit Breaker Tax Credit, you must file a state income tax return. If your credit is greater than the amount of income taxes owed, the state will issue a refund for the difference. The maximum credit for tax year 2014 is \$1,050. Individuals who meet certain requirements may be eligible to file retroactively for the last three years. **Information regarding tax preparation and the criteria for the state’s Circuit Breaker Tax Credit is available at the COA office.**

Georgetown COA Holiday Party 2014



I. Palioma, C. Magner, C. Maimone, C. Noyes

Council on Aging Services

For information on any of the following services, contact the COA at (978) 352-5726.

TRANSPORTATION/SHOPPING:

The Van is available Tuesdays & Thursdays for door-to-door for shopping and errands. Reservations should be made at least two days in advance by calling the COA office at (978) 352-5726. Please check the Van Schedule for this month's days and destinations. A small donation is suggested to help with program expenses.

TRANSPORTATION/MEDICAL:

Northern Essex Elder Transport, Inc.

This program provides rides for elders to medical appointments. Arrangements should be made at least THREE days in advance of the appointment by calling the Council on Aging office at (978) 352-5726. If the office is closed, please leave a message (and remember that we are not open on Fridays). After the ride is arranged, the DRIVER will call you the day before the ride. A donation of 43 cents per mile is suggested to help support the program. However, no one is turned down due to inability to pay. Please remember: Reservations must be made through the Council office and clients should not be calling the drivers directly.

RING & RIDE: Medical, Shopping & General Purpose Transportation

Ring & Ride is a free shared van service available to Georgetown residents. It requires 24 hour notice for reservations made through MVRTA (978-469-6878, option #3). The van can be used for any purpose including medical and shopping in Amesbury, Boxford, Georgetown, Haverhill, Groveland, Newburyport, Lawrence, Methuen, Newbury, North Andover, West Newbury, Rowley Train Station & Market Basket. For a brochure, contact the COA.

HANDICAP PLACARDS

Are you in need of a HANDICAP placard for your car? The Council on Aging has applications available from the Registry of Motor Vehicles.

Meals on Wheels

Available to eligible seniors by calling Elder Services of Merrimack Valley at 1-800-892-0890.

Congregate Meals

The Senior Center offers nutritious lunches Monday-Wednesday at 11:30 a.m. Please make reservations at least three business days in advance by calling the COA or in person at the Center.

FOOD AND HEAT RESOURCES

For more information, contact the COA office at (978) 352-5726.

VISITING NURSE

On the first Wednesday of each month, from 10:00 - 11:30 AM, Pam Lara, RN is available at the Senior Center to perform Blood Pressure checks, etc. Trestle Way residents may also visit with the nurse in the Community Building on the first Wednesday of each month, noon-2:00 PM.

S.H.I.N.E.

Serving Health Information Needs of Elders will help you understand your health insurance concerns. Appointments can be scheduled with SHINE counselor Jerry Goldberg at the Senior Center on the first Monday of each month.

EQUIPMENT LENDING PROGRAM

COA has medical equipment (Walkers, Canes, Wheelchairs, Bath Seats, etc.) for long- or short-term lending.

FILE OF LIFE & YELLOW DOT PROGRAMS

Both programs provide a health history document to be used by emergency personnel in case of illness or injury. One is for your home, the other for your car.

HEALTH CARE PROXIES

COA has fact sheets and Health Care Proxy forms available upon request.

THE FILE A handy folder which serves as a summary of record of Financial Information, Investments & Insurance, Legal Documents & Estate Management information.

Updated 4/24/12

Georgetown Council on Aging
Memorial Town Hall
1 Library Street
Georgetown, MA 01833

Return Service Requested

We strive to keep our mailing list up-to-date. Please let us know if you would prefer not to receive the newsletter or if the addressee is no longer at this address.

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Georgetown Council on Aging
1 Library Street
Georgetown, MA 01833
(978) 352-5726

Office Hours:

Monday – Thurs. 8 am – 4 pm

Georgetown COA Meal Site
@ 1st Congregational Church
Andover St. ~ Georgetown, MA
(978) 352-8443

Open:

Monday – Wed. 9 am – noon

PUBLIC NOTICE

C.O.A. board meetings are open to the public. They are held at noon on the 4th Tuesday of each month at the **First Congregational Church Andover Street, Georgetown**

NEXT BOARD MEETING:
Tuesday January 27, 2015

Georgetown Council on Aging:

Director: Colleen Ranshaw-Fiorello

Office: Julie Pasquale, Newsletter

Kirsten Klueber, Outreach

Dave Hall, Van Driver

Jeannine DesJardins, Volunteer

Meal Site Coordinator: Mickie Locke

Board Members:

Jeannine DesJardins, Chair

Claire Maimone, Vice Chair

Chandler Noyes, Treasurer

Jean Perley, Secretary/Clerk,

Susan Gardiner, Esther Palardy,

Diane Prescott, Corona Magner, Nancy

Thompson, Caroline Sheehan-alternate

Ann Stewart-alternate

Town of Georgetown:

Michael Farrell, Town Administrator

Stuart Egenberg, Chair, Board of Selectmen

Stephen Smith, Board of Selectmen

David Surface, Board of Selectmen

Gary Fowler, Board of Selectmen

Philip Trapani, Board of Selectmen

Georgetown COA Webpage is

located on the town's official website

www.georgetownma.gov.

Council on Aging Mission Statement:

The main objectives of the Georgetown Council on Aging are to advocate on behalf of older adults, to identify their needs, to develop and implement services to meet their health, economic, social and cultural needs, to encourage maximum independence and to improve their quality of life.

Inclement Weather Policy:

The Georgetown Council on Aging and Senior Center will be open for business in inclement weather unless all Georgetown town offices are closed. If the Georgetown Public Schools are closed, there will be no van rides or NEET rides, and all COA activities/programs will be cancelled. If the Merrimack Valley Nutrition Project is closed, there will be no lunches served at the COA Meal Site located at the First Congregational Church.

January Menu - Make reservations 3 days in advance. Call (978) 352-5726.

Lunch is served Monday through Wednesday at the First Congregational Church at 11:30 a.m. Cost is \$2.00.

The MVNP is made possible in part by funding from the Older Americans Act as granted by Elder Services of the M. Valley
Nutritional information regarding meals is available upon request by calling the COA office at (978) 352-5726.

<u>Monday</u>	<u>Tuesday</u>	<u>Wednesday</u>
5 Pineapple Ginger Chix, Rice, California Blend Veg, Pears, Wh Wh Bread	6 Crunch Lite Fish, Pot Wedges, Green & Gold Beans, Peaches, Rye Bread	7 Soup: Rotisserie Chix, Whip Basil Pot, Scandinavian Blend Veg, Orange, Roll
12 Honey Curry Chix, Rice, Veg Medley, Peaches, Oatmeal Bread	13 Turkey Tetrazzini, Scandinavian Blend Veg, Mandarin Oranges, Italian Bread	14 Soup: Tomato Tortellini French Dip Sandwich/Au Jus/Baguette, Tossed Salad/Ranch, Apple Pie
19 No Lunch: MLK Day	20 BBQ Pork Patty/Wh Wh Bun, Sweet Pot Wedges, Green Beans, Fruit cocktail	21 Soup: Teriyaki Diced Chix, Rice, Scandinavian Blend Veg, Orange, Dinner Roll
26 Meatloaf/Gravy, Whip Chive Pot, Peas/Carrots, Fruit Cocktail, Oatmeal Bread	27 Stuffed Cabbage, Roast Red Pot, Roll, Green/Gold Beans, Salad/Ranch, Make Your Own Yogurt	28 Soup: Baked Fish Florentine, Dirty Rice, Calif. Blend Veg, Jello, Wh Wh Bread



Attention Snowbirds!

With winter travel plans in place, please notify the COA of the dates you plan to be away. We will temporarily remove you from the mailing list and put you back on the mailing list when **you notify us** of your return. While you are away, you can access the newsletter online at www.georgetownma.gov.

JANUARY VAN & ACTIVITIES CALENDAR

MONDAY	TUESDAY	WEDNESDAY	THURSDAY
			1 Closed: New Year's Day
5 9:30 Dolls 10:30 Yoga 11:30 Lunch 12:00 Bingo	6 No Shopping Van- Brown Bag 11:30 Lunch 12:30 Strength Training	7 9:00 Yoga 10:00 Visiting Nurse 11:30 Lunch	8 9:30 VAN: Walmart/Salem NH 9:30 Men's Breakfast/Tr. Way 10:45 Strength Training
12 9:30 Dolls 10:30 Yoga 11:30 Lunch 12:00 Bingo	13 9:30 Van: Rowley 10:00 Winter Coffee Klatch 11:30 Lunch 12:30 Strength Training	14 9:00 Yoga 11:30 Lunch	15 10:30 VAN: Plaistow, NH 10:45 Strength Training
19 CLOSED: MLK DAY	20 9:30 Van: Newburyport 10:00 Alzheimer's 101 11:30 Lunch 12:30 Strength Training	21 9:00 Yoga 11:30 Lunch	22 10:30 VAN: No. Shore Mall 10:45 Strength Training
26 9:00 Rep. Mirra/Office hrs. 9:30 Dolls 10:30 Yoga 11:30 Lunch 12:00 Bingo	27 9:30 Van: Seabrook, NH 10:00 Free Legal Help by appt. 11:30 Lunch 12:00 COA Board Meeting 12:30 Strength Training	28 9:00 Yoga 10:00 England/Scotland Photos 11:30 Birthday Lunch	29 10:30 VAN: Haverhill 10:45 Strength Training

Van Trips: The cost is \$2.00 roundtrip. The pick-up time for Tuesday shopping trips, as well as the monthly Thursday trip to Super Walmart in Salem, NH, is 9:30 a.m. The pick-up time for all other Thurs. trips is 10:30 a.m., unless otherwise noted. Please confirm pick-up times when you call. Make your reservations ASAP by calling the COA at (978) 352-5726.