



A FEW GRAY HAIRS

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

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Website: www.georgetownma.gov

Director's Notes... Ever since I first introduced my husband to the tradition of cutting our own Christmas tree, the holidays have always included a search for the perfect Christmas tree. Sometimes that search has led us to some very interesting trees. There was the year that he cut a tree with twin trunks and then lashed the two trunks together and stuffed them into the tree stand. It wasn't too long until the second of the two trees dropped all of its needles onto the living room rug and had to be removed from its ties with the first tree. Another year, we found a perfect tree that had a very distinctive scent that only revealed itself once it was fully decorated and in the tree stand. The cats were questioned and the baby's diaper was changed repeatedly until we finally realized the source of the odor. Fortunately, the scent of home-made shortbread helped to improve the atmosphere. Then, there was the year that we brought home a perfectly lovely little tree but the struggle to keep the three cats and youngest daughter from scaling the tree was too much. Finally, we put the tree, tree stand and all, into the baby's playpen. With the sides up, presents and tree were safe from little hands and kitty claws. The lesson we learned was that no matter the shape or condition of the tree, once decorated with joy and laughter by three little girls and their bemused parents any tree can become the perfect Christmas tree. Wishing you all joy and peace and at least one perfectly imperfect holiday tradition!



Medicare Open Enrollment Period Ends Dec. 7

With Medicare Open Enrollment only available until December 7, there is limited time to enroll or to change your Medicare coverage for next year. State-certified SHINE (Medicare) Counselors can help you understand your plan, as well as other options you may have. To schedule an appointment with SHINE Counselor Jerry Goldberg, call the COA office at (978) 352-5726. SHINE information is also available by calling 1-800-AGE-INFO (1-800-243-4636), then press or say 3. Once you get the SHINE answering machine, leave your name and number. A volunteer will call you back as soon as possible. For assistance from a Medicare customer service representative 24 hours/day, 7 days/week, call 1-800-MEDICARE (1-800-633-4227).



Illustrating the true meaning of Thanksgiving, the Georgetown Kiwanis treated Georgetown elders to a fabulous feast on November 19. Featuring wonderfully decorated tables courtesy of the Georgetown Country Gardeners and a menu that began with hors d'oeuvres and ended with a wide variety of pies, members of the Kiwanis were up at the crack of dawn to cook and serve a traditional turkey dinner that included all of the fixin's! Along with plenty of good food, the afternoon was filled with fun and good company. The Georgetown COA would like to thank the Kiwanis for all of their hard work and their commitment to community service.

Tax Incentive Program

The Property Tax Incentive Program will be available to Georgetown residents 60 years and older again this year. The program will run January 1, 2012-October 31, 2012. The program currently permits elders to reduce their property taxes by \$500 per calendar year in exchange for 62 hours of volunteer service to the town. **Application forms and guidelines are available in December at the Council on Aging.** Applications must be returned to the COA office by **Thursday Dec. 29, 2011.** For further information, please call the COA office at (978) 352-5726.

**The COA & Sr. Center at First Cong. Church will both be closed for
Christmas Day on Mon. Dec. 26, 2011 & New Year's Day on Monday, Jan. 2, 2012**

December Activities

ACTIVITIES ARE HELD AT THE SENIOR CENTER LOCATED AT THE FIRST CONGREGATIONAL CHURCH



UNLESS OTHERWISE NOTED. CALL US AT 978-352-5726



DECEMBER VAN SCHEDULE 2011

Shopping Date	Location	Recreation Date	Location
		Dec. 1 st 9:30	Super WalMart/Salem, NH
Dec. 6 th 9:30	NO VAN – Brown Bag Only	Dec. 8 th 10:30	Plaistow, NH
Dec. 13 th 9:30	Rowley	Dec. 15 th 10:30	North Shore Mall/Peabody
Dec. 20 th 9:30	Newburyport	Dec. 22 nd 10:30	Target & The Loop/Methuen
Dec. 27 th 9:30	Seabrook, NH	Dec. 29 th 10:30	Newburyport & Park Lunch

MEN'S BREAKFAST: Cheryl Gresek, Legislative Aide to U.S. Rep. John Tierney, will be the guest speaker at the Men's Breakfast **Thursday Dec. 1, 9:30 a.m.** at Trestle Way. Along with answering participant questions, updated information on Social Security and Medicare will be provided. With great appreciation, the Council on Aging thanks Crosby's Markets for their sponsorship and the Georgetown Housing Authority for their partnership in offering the monthly program. To make reservations, please call (978) 352-5726.

ESMV CASE MANAGER: ESMV Case Manager Jennifer Cook will be here to discuss programs and services available through Elder Services of the Merrimack Valley (ESMV) on **Mon., December 5 10:00 – 11 a.m.** **APPOINTMENTS MUST BE SCHEDULED THROUGH THE COA OFFICE.** To schedule an appointment, call (978) 352-5726.

SHINE OFFICE HOURS: Do you have health insurance questions? **SHINE Counselor Jerry Goldberg** will be here on **Mon., December 5, 9:00 – 11 a.m.** **APPOINTMENTS MUST BE SCHEDULED THROUGH THE COA OFFICE.** If you cannot come to the scheduled hours, the COA can contact our SHINE counselor to make other arrangements for you. To schedule an appointment, call (978) 352-5726.

VISITING NURSE: **Wed., December 7, 10:00 – 11:00 a.m.** Public Health Nurse **Pam Lara** will be available to provide blood pressure checks, heart assessments, & medication information & to discuss 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 12:00-2:00 p.m.

GARDEN CLUB CRAFT: Classes are always free, but size is limited. It is extremely helpful for planning if you would sign-up a week in advance. Join us on **Wednesday, December 7 at 10 a.m. to create Christmas Dessert Plates.** **RSVP ASAP. NOTE: There will be no more classes until March 7, 2012. Watch for details in February 2012 newsletter.**

ESTATE PLANNING PROGRAM: Join us on **Tues. Dec. 13, 10 a.m.** at the First Congregational Church. Elder Attorney **Margot Birke** will be on hand to answer your questions on this challenging topic. Questions submitted to the COA office in advance will be included as topics of discussion. Please contact the COA at 978-352-5726.

DECEMBER BIRTHDAY PARTY: Join us on **Tuesday, December 20 at 11:30 a.m.** to send best wishes to our friends who were born in December. Birthday celebrants will receive a free lunch (everyone else is \$2). Lunch reservations are required. **RSVP before 12/13/11.** Call 978-352-5726.



(L-R) A. Amato, P. Avery, R. Wilcox, P. Burke

Autumn Amusement

(L) Harvest Birthday Party

(R) Garden Club Craft: Autumn Floral Centerpieces



(L-R) B. Morehouse, C. Maimone, E. Kenneally

NO Walking Club on Mon. Dec. 26, Wed., Dec. 28 & Mon. Jan. 2 due to holiday/school vacation.

Health & Wellness Classes Classes are held at Trestle Way Community Room. Newcomers & beginners welcome. There is a SUGGESTED DONATION of \$3.00 per class for all classes.			*WALKING CLUB*
Class	Meets on	Time	Mondays & Wednesdays 3:30-5:30 p.m. at Penn Brook School
Yoga (Bring a mat or towel)	Mondays	10:30 a.m.	
	Wednesdays	9:00 a.m.	
Strength Training	Tuesdays	12:30 p.m.	
	Thursdays	11:00 a.m.	

B	I	N	G	O
12	21	38	49	63
Georgetown Senior Center		40	Trestle Way Community Room	
Every Monday at noon	Cost: \$1.00/card covers up to 10 Games	Free Space	1 st & 3 rd Wednesdays each month at 1:00 p.m.	Cost: 50¢ & 75¢ per game.
For more info, call (978) 352-5726		33	Contact: GHA (978) 352-6331	
2	29	45	50	72

COA Annual December Party

Mon., December 12, 1:00 p.m.
Trestle Way Community Hall

Share the holiday spirit with friends!
Join us for a light meal & entertainment.
Music provided by Chandler Noyes
Food by the Friends of GCOA
RSVP to COA before Dec. 5th



GMHS Annual Holiday Concert/Breakfast
Wed. December 14

Breakfast @ 8:15 a.m., Concert @ 9 a.m.
Held at Georgetown Middle/High School

Listen to the sounds of the season presented by
band & choral groups.
Come early and enjoy breakfast provided by the
school food service.

RSVP to COA before Dec. 7th.

Both events are free of charge.
Call the COA at (978) 352-5726.

Estate Planning: What is it and how do you do it?

Join
Attorney Margot Birke
Elder Law Solutions in Newburyport

Tues. December 13 at 10 a.m.
First Congregational Church

- ★ Topics everyone should know about
- ★ Answers to your own questions
- ★ Submit personal questions ahead of time to the COA office so they can be specifically addressed
- ★ No questions? Come anyway!
- ★ Light refreshments will be served.

Contact COA at 978-352-5726



Eastern Essex District Dept. of Veterans Services Website

The Eastern Essex District Department of Veterans Services has a new website www.eessexvets.com Director of Veterans Services Terrance Hart said the new web site features a wide range of information for veterans including financial and educational benefits, employment and training, housing, outreach and counseling, health care and information for women veterans. The district's contact information and office hours are also located on the website. By clicking in the box marked as "contact veterans' service in your area", visitors to the web site are able to click on "Georgetown" to read the office's annual report regarding local veterans' services. To contact Director of Veterans Services Terrance Hart, call 978-356-3915 Monday -Thursday 8 a.m.-4 p.m. and Fridays 8 a.m.-noon.



ATTENTION SNOWBIRDS!



With colder weather settling in around us and thoughts of winter travel plans taking shape, please add us to your travel “to-do” list. There are quite a few Georgetown residents who escape to warmer climes for part or all of the winter months. At the COA, we could use your help. When newsletters are returned because someone is “temporarily away”, we are charged return postage. You can help us by notifying 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 find the newsletter on the Town’s website at www.georgetownma.gov. Thank you for your help and cooperation. Have a safe, healthy and enjoyable “flight”.

State Chartered Banks Can Save Elders Money

For many senior citizens in Massachusetts, dealing with finances in retirement can be stressful. Social Security, pensions, and savings only go so far, and as the cost of living goes up and up, that money does not go as far as it used to. One way to stretch those dollars a little further is to sign up for what we in Massachusetts call an “18-65” bank account, which does not charge monthly fees for people ages 65 years and old, or 18 years and younger. These accounts are available at local, state-chartered community banks across the state, and each person can open one checking account and one savings account. Accounts covered by the “18-65” law are not subject to minimum balance requirements, have no charges for deposit or withdrawal, or fees for basic lines of checks offered by the bank. The Division of Banks has capped the fee for insufficient funds at \$5 on these accounts. With no fees, these accounts are a great way for seniors to save money. If your current bank account costs you \$10 or more a month, you would save well over \$100 annually by switching, while also taking advantage of the great customer service that is the hallmark of our state-chartered banks here in Massachusetts. A full list of all Massachusetts state-chartered banks is available by visiting the Division of Banks website at www.mass.gov/dob or by calling the Division of Banking at (617) 956-1501.

Heating Assistance Applications Available

With the heating season now here, Community Action’s Heating Assistance Program is underway. Funded through a combination of federal, state, city, utility and private grants, Community Action provided heating and weatherization assistance to almost 5,600 homes in the local area this past year. In addition to direct payments on oil, gas, and electric heating bills, Community Action can also pay a portion of each month’s rent for apartment dwellers whose heat is included in the rent.

Eligible residents also receive automatic discounts if they are customers of National Grid Gas and Electric. In addition, funding is also available for home energy efficiency projects such as the replacement of furnaces and boilers at no cost to eligible homeowners. Eligibility is based on gross income according to the number of people in the home and does not include money in savings accounts or CD accounts.

Maximum gross incomes allowed for the program are:

One person in the home:

\$600 per week; \$2,601 per month or \$31,218 per year

Two people in the home:

\$785 per week; \$3,402 per month or \$40,824 per year.

More than two people in the home:

Income guidelines are available at Community Action.

Applications are available by calling Community Action at (978) 373-1971. Once the application packet has been received, the application can be completed as outreach at the Council on Aging office, saving a trip to the Community Action offices located in Haverhill, Amesbury or Newburyport. For more information, call the COA office at (978) 352-572.



Activities by Telephone

Sponsored by Hunt Nursing and Rehabilitation Center in Danvers, *Just Like Being There* is a free telephone program that connects Massachusetts elders through activities, friendship and community. Participants call from their home and connect with the program through conference calls. No special equipment is needed and calls are free of charge. For more information or to register for the program, call Susan Berg at Hunt Nursing and Rehabilitation Center at 978-777-3740, ext. 226.



“The best and most beautiful things in the world cannot be seen or even touched. They must be felt with the heart. Wishing you happiness.” -- Helen Keller

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 would ever be 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 AND GENERAL PURPOSE TRANSPORTATION

Ring & Ride is a free van service 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 its service area (Georgetown, Haverhill, Groveland, Newburyport, area hospitals & trains). 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 MV. 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 10:00AM – 11:30 AM, Pam Lara, RN is available at the Senior Center to perform Blood Pressure checks, shots, etc. Trestle Way residents may also visit with the nurse in the Community Building on the first Wednesday of each month, noon-2:00PM.

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 record of Financial Information, Investments and Insurance, Legal Documents and Estate Management information.

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

Return Service Requested

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

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

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

Office Hours:
Monday – Thurs. 9 am – 4 pm

Georgetown Senior Center
@ 1st Congregational Church
Andover St. ~ Georgetown, MA
(978) 352-8443

Open:
Monday – Wed. 9 am – 1 pm

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 December 27, 2011

Georgetown Council on Aging:
Director: Colleen Ranshaw-Fiorello
Office: Julie Pasquale, Newsletter
Kirsten Klueber, Outreach
Dave Hall, Van Driver
Jeannine DesJardins, Volunteer
Mealsite Coordinator: Mickie Locke
Board Members:

Claire Maimone, Chair
Esther Palardy, Vice Chair
Chandler Noyes, Treasurer
Barbara Miller, Secretary/Clerk
Jeannine Desjardins, Dianne Prescott,
Corona Magner, Jean Perley,
Cynthia Tardif

Town of Georgetown:
Michael Farrell, Town Administrator
David Surface, Board of Selectmen
Gary Fowler, Board of Selectmen
Philip Trapani, Board of Selectmen
Stephen Smith, Board of Selectmen
Stuart Egenberg, 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 Senior Center.

December Lunch 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 Krunchy Lite Fish, Haystack Pot, Mixed Veg, Fruit Cocktail, Multigrain Bread	6 Lemon Pepper Chix ¼, Wh Wh Bread, Whip Pot/Chives, Green/Gold Beans, Vanilla Pudding	7 Soup: Tomato Rice Mild Chili, Corn, Tortilla Chips, Orange, Bread Stick
12 Grape Juice, Tangerine Chix, Dirty Rice, Oriental Veg, Arctic Ice, Snowflake Roll	13 Meatloaf/Gravy, Red Bliss Whip Pot, Carrots/Turnips, Orange, Multigrain Bread	14 Soup: Chicken Gumbo LS Breaded Baked Fish, O'Brien Pot, Peas & Carrots, Chocolate Pudding, Lt. Rye Brd
19 Chix Dippers/Sweet & Sour Sauce, White Rice, Peas/Carrots, Apple, Lt. Rye	20 LS Ham/Raisin Sauce, Whip Sweet Pot, Country Veg, Fruit Cocktail, Oatmeal Bread	21 Soup: Tomato Tortellini Salisbury Steak, Pot Wedges, Mixed Veg, Butterscotch Pudding, Multigrain Bread
26 <div style="border: 1px solid black; padding: 2px; display: inline-block;">Closed: Christmas Holiday</div>	27 Rotisserie Chix ¼, Whip Pot, Carrots, Fruit Cocktail, Wh Wh Bread	28 Soup: Cream of Spinach Pot Crunch Fish, Garlic Roast Pot, Peas & Carrots, Fruit Jello, Wh Wh Bread

Cranberry Phyllo Tarts

Makes 15

Ingredients: 15 individual mini phyllo shells, thawed
3 oz. pkg. cream cheese, softened
1/3 cup finely chopped cooked turkey
2 green onions, minced
1/4 cup whole berry cranberry sauce



Preparation: In a small bowl, combine cream cheese, turkey, and onions. Fill phyllo shells with this mixture and top with a dab of cranberry sauce.

DECEMBER VAN & ACTIVITIES CALENDAR

MONDAY	TUESDAY	WEDNESDAY	THURSDAY
			1 9:30 Men's Breakfast 9:30 VAN: Walmart/Salem NH 11:00 Strength Training
5 9:00 SHINE (by appt.) 9:30 Dolls 10:00 Jen Cook, ESMVappts. 10:30 Yoga 11:30 Lunch 12:00 Bingo 3:30 Walking Club	6 No Van-Brown Bag 11:30 Lunch 12:30 Strength Training	7 9:00 Yoga 10:00 Garden Club Craft 10:00 Visiting Nurse 11:30 Lunch 3:30 Walking Club	8 10:30 VAN: Plaistow, NH 11:00 Strength Training
12 9:30 Dolls 10:30 Yoga 11:30 Lunch NO Bingo today 1:00 COA Christmas Party 3:30 Walking Club	13 9:30 VAN: Rowley 10:00 Elder Law Program 11:30 Lunch 12:30 Strength Training	14 8:15/9:00 GMHS Breakfast/Concert 9:00 Yoga 11:30 Lunch 3:30 Walking Club	15 10:30 VAN: North Shore Mall 11:00 Strength Training
19 9:30 Dolls 10:30 Yoga 11:30 Lunch 12:00 Bingo 3:30 Walking Club	20 9:30 VAN: Newburyport 11:30 Birthday Lunch 12:30 Strength Training	21 9:00 Yoga 11:30 Lunch 3:30 Walking Club	22 10:30 VAN: Target/The Loop 11:00 Strength Training
26 <div style="border: 1px solid black; padding: 2px; display: inline-block;">Closed: Christmas Holiday</div>	27 9:30 VAN: Seabrook, NH 11:30 Lunch 12:00 COA Board Meeting 12:30 Strength Training	28 9:00 Yoga 11:30 Lunch <u>NO</u> Walking Club	29 10:30 VAN: Park Lunch/Nbpt 11:00 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.