

Sterling Council on Aging

September 2009
Volume 14, Number 82

Our mission is to maintain the health and well being of the Sterling seniors and to assist them with preserving their independence.

Butterick Building
1 Park Street
Mon – Thu: 8:30 – 3 PM
Fri: 8:30 – 12 noon
COA (Council on Aging)
Office: 978-422-3032
Rides: 978-422-3032
Meals: 978-422-8022
Fax: 978-422-9916

Senior Center Staff

Director:

Karen L. Phillips

Regular Driver:

George Guertin

Part-time Driver:

Pam Dell

Spare Drivers:

John Perry

Gloria Rugg

George Warden

Meal Site Manager:

Pam Dell

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Peter Watson

Ken Day, Associate

The COA Board meets the 1st Thursday of the month at 4 PM in the Senior Center.

Message from the Director

I cannot believe that it is September already. With the rainy season taking over the beginning of the summer, I am hoping for good weather this fall. Schools are back in session, so be watchful of children walking to school or waiting for the bus. Traffic will be increasing before and after school, so plan your trips accordingly. I, myself, get spoiled from the lack of traffic in the summer months and have to leave a little earlier in the fall.

After our summer hiatus, the Senior Center is back in full swing this month. There are 2 different talks this month, as well as a musical performance. I hope that you can make it.

According to the town clerk, there will be 1622 residents over the age of 60 residing in Sterling by the end of December this year. While a good percentage of you take advantage of services provided by the Senior Center, there are many of you who do not. We are interested in finding out what programs, classes, or other information you need. Your feedback would be appreciated.

Bake Sale – The volunteers will be holding a bake sale at the same time as the yard sale this year. Saturday, September 19th – 9 – 1 PM. Donations of baked goods are welcome. While you are yard sale-ing in town, stop by for some cookies to fuel your shopping!

Is your birthday this month? Remember – there are no more notices for driver's license renewals. Make sure to check your license so that it is not expired.

Yard Sale - The annual Volunteer Yard Sale will be held in conjunction with the town wide yard sale on Saturday, September 19th from 9 – 3 PM. Donations are still being accepted. Your generosity is appreciated.

Special Events for September

Tuesday, September 1 – Blood pressures at 12 noon.

Thursday, September 3 – Music is Love by Dawn Kelley and Dick Martin at 1 PM. This wonderful pair is back by popular demand with music, magic, and comedy. This program is sponsored, in full, by the Sterling Cultural Council, a local agency of the Massachusetts Cultural Council, a state agency. Refreshments will be served following the performance.

Monday, September 7 – Senior Center will be closed for Labor Day.

Friday, September 11 to Sunday, September 13 – Sterling Fair

Monday, September 14 – Elder Law Information and Estate Preservation Talk by Brendan King, Esq. from Estate Preservation Law Offices at 12:15 PM. Come and learn about legal issues of concern to the senior population from a lawyer.

Thursday, September 17 – SHINE counselor will be available at the Senior Center to discuss health insurance issues. Appointments required by calling the senior center at 978-422-3032.

Thursday, September 17 – Elder Keep Well clinic from 12 – 2 PM.

Saturday, September 19 – Volunteer Yard Sale and Bake Sale from 9 – 3 PM.

Monday, September 21 – “Nutritious Foods Available at the Supermarket” talk by Irene Timledge, Dietician at Clinton Hospital at 12:15 PM. Learn how to eat healthier by choosing better foods while grocery shopping.

Tuesday, September 22 – USDA Food Distribution at 12 noon.

Thursday, September 24 – Book club at 12:30 PM. This month’s selection is The Friday Night Knitting Club by Kate Jacobs.



*You can't be
brave if you've
only had
wonderful
things happen
to you.*

*Mary Tyler
Moore*

The book club is still going strong. It generally meets the 4th Thursday of the month at 12:30 PM. Here are the fall selections:

September 24 – The Friday Night Knitting Club by Kate Jacobs

October 22 – Three Cups of Tea by Greg Mortenson

November 25 (note date change) – Catching Genius by Kristy Kiernan

As always books can be picked up at the library or the Senior Center. We hope to see you all there.

Ongoing Events:

Mondays –

Coffee and donuts at 9 AM. Catch up on conversations with old friends or make some new ones - \$0.50

Art class at 10 AM. Discover your artistic side with classes taught by Artist Howard Besnia, at his studio.

Tuesdays –

Exercise at 9:30 AM. Get in shape with a fun group of people and a certified instructor - \$3.00 per class.

Game day at 12:15 PM. Come on down to play bridge, dominoes, cards, scrabble, etc.

Craft class at 12:30 PM. Create a painted treasure to keep.

Wednesdays –

Shopping trip to various stores at 1 PM – Wal-Mart, K-Mart, Target, etc. Sign up required. Limited to 9 people.

Thursdays –

Yoga at 9 AM. Gentle yoga stretches for strength and flexibility - \$3.00 per class.

Line dancing at 10 AM. Kick up your heels and join in on this fun group.

Meals – we serve a healthy lunch Monday to Friday at 11:30 AM. We do the cooking and the dishes, so come to the Senior Center and enjoy. Please make your reservations 24 hours in advance (before 12 noon). Your \$2.00 donation is appreciated.

A **nurse** is available to check blood pressures on the first Tuesday of every month at 12 noon.

Elder Keep Well Clinic every third Thursday from 12 – 2 PM. You can have a private meeting with an RN for blood pressures, glucose levels, disease management, and medication counseling.

A **SHINE counselor** is available for private appointments regarding your health insurance questions once a month. Call to schedule an appointment.

Don't forget that we have a **pool table** for impromptu games or practice.

Transportation is not an excuse to miss out on these activities. We provide transportation on our senior van. All you have to do is call us at least 24 hours in advance to make a reservation.

All reservations can be made by calling 978-422-3032.

A new computer class will be starting up in September. Whether you need basic computer help or have specific questions, teacher Jack Bouvier can help. Please call the Senior Center at 978-422-3032 to sign up.

NEWS FROM SHINE SEPTEMBER 2009

An Important Time of the Year for Those on Medicare

If you have Medicare, before long you will be getting important information from your Prescription Drug Plan, your Medicare Health Plan, and/or Prescription Advantage (if you are a member). It is very important to read the letters and understand the information they contain.

DO NOT IGNORE ANY LETTERS FROM YOUR PLANS!

During the annual Medicare Open Enrollment (November 15 - December 31), you will have a chance to CHANGE your coverage for next year. Our state-certified SHINE (Medicare) Counselors can help you understand your plan changes, as well as other options you may have.

SAVE THE LETTERS FROM YOUR PLANS!

To schedule a FREE appointment with a SHINE Counselor, call your senior center. You can also reach a SHINE Counselor by telephone. Call 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 SHINE Counselor will call you back as soon as possible.

SHINE (Serving the Health Information Needs of Elders), is coordinated by the Mass. Executive Office of Elder Affairs in partnership with the Friends of the Milford Senior Center, Massachusetts Councils on Aging, and other local agencies.



Living Memorial Honor
Sterling COA/Senior Center
1 Park Street * Sterling, MA 01564

I am enclosing \$ _____
In honor of _____
In memory of _____
Donor's name _____
Address _____

This coupon is for your convenience in making a gift that will enhance senior services in our community today and tomorrow. Your support is greatly appreciated. Our sincere thanks to those who are remembering their friends and family by making contributions in their name to the Senior Center.

September is Fruits and Veggies – More Matters Month

To get a healthy variety, think color. Eating fruits and vegetables of different colors gives your body a wide range of valuable nutrients, like fiber, folate, potassium, and vitamins A and C. Some examples include green spinach, orange sweet potatoes, black beans, yellow corn, purple plums, red watermelon, or white onions. For more variety, try new fruits and vegetables regularly. So, if you're the apple-a-day type, throw some berries in the mix, or a peach, or a kiwi. Here are some easy ways to eat more fruits and veggies as part of a healthy diet.

- Add fruit to your cereal, low-fat or fat-free yogurt, or oatmeal.
- Snack on fruit during the day. Grab an apple, banana, or some grapes on your way out the door.
- Eat a colorful salad at lunch. Try mixed greens with tomatoes, carrots, broccoli, and bell peppers.
- Make fruits and vegetables about half your plate.
- Snack on raw veggies with a healthy low-fat or fat-free dip.
- Enjoy your favorite beans and peas. Add them to salads and low-fat dips.
- Eat at least two vegetables with dinner.
- Have fruit for dessert.

www.fruitsandveggiesmatter.gov



“45 Lessons Life Taught Me” by Regina Brett, 90 years old, The Plain Dealer, Cleveland, Ohio

1) Life isn't fair, but it's still good. 2) When in doubt, just take the next small step. 3) Life is too short to waste time hating someone. 4) Your job won't take care of you when you are sick. Your friends and parents will. Stay in touch. 5) Pay off your credit cards every month. 6) You don't have to win every argument. Agree to disagree. 7) Cry with someone. It's more healing than crying alone. 8) It's OK to get angry with God. He can take it. 9) Save for retirement starting with your first paycheck. 10) When it comes to chocolate, resistance is futile. 11) Make peace with your past so it won't screw up the present. 12) It's OK to let your children see you cry. 13) Don't compare your life to others. You have no idea what their journey is all about. 14) If a relationship has to be a secret, you shouldn't be in it. 15) Everything can change in the blink of an eye. But don't worry. God never blinks. 16) Take a deep breath. It calms the mind. 17) Get rid of anything that isn't useful, beautiful, or joyful. 18) Whatever doesn't kill you really does make you stronger. 19) It's never too late to have a happy childhood. But the second one is up to you and no one else. 20) When it comes to going after what you love in life, don't take no for an answer. 21) Burn the candles, use the nice sheets, wear the fancy lingerie. Don't save it for a special occasion. Today is special. 22) Over prepare, then go with the flow. 23) Be eccentric now. Don't wait for old age to wear purple. 24) The most important sex organ is the brain. 25) No one is in charge of your happiness but you. 26) Frame every so-called disaster with these words “in five years, will this matter?” 27) Always choose life. 28) Forgive everyone everything. 29) What other people think of you is none of your business. 30) Time heals almost everything. Give time time. 31) However good or bad a situation is, it will change. 32) Don't take yourself so seriously. No one else does. 33) Believe in miracles. 34) God love you because of who God is, not because of anything you did or didn't do. 35) Don't audit life. Show up and make the most of it now. 36) Growing old beats the alternative – dying young. 37) Your children only get one childhood. 38) All that truly matters in the end is that you loved. 39) Get outside every day. Miracles are waiting everywhere. 40) If we all threw our problems in a pile and saw everyone else's, we'd grab ours back. 41) Envy is a waste of time. You already have all you need. 42) The best is yet to come. 43) No matter how you feel, get up, dress up, and show up. 44) Yield. 45) Life isn't tied with a bow, but it's still a gift.

Pre-Need Funeral Arrangements

One of the most difficult and stressful times in our lives is the experience of losing a loved one. There is no way that your funeral director, or anyone else for that matter, can take away the pain and grief that comes with the death of a loved one. However, there is something you can do to help alleviate some of the confusion your loved ones are sure to face at that time. I am referring to the pre-planning of your funeral and burial arrangements. Rather than leave the planning of their funeral to the loved ones left behind, a growing number of seniors are discussing their funeral and burial needs with their funeral director and pre-planning their funeral and burial.

Although talking about death is difficult, funeral and burial arrangements are important considerations that should be discussed openly and frankly. I regularly run across clients who have decided to enter into pre-need funeral arrangements as a way to alleviate some of the confusion and grief a loved one typically faces during that time. Arrangements for the pre-payment of funeral and burial expenses are typically entered into by these clients so that their surviving loved ones are spared the grief and aggravation of making these arrangements.

Pre-arrangement is the process by which you make all of the decisions about your funeral ahead of time. You select such things as the type of service you would like to have; the casket, headstone, and burial vault you would like; your favorite hymn or verse, so it can be recorded and used during your service; and the church you want the funeral to be held at. Also, pre-arrangement coupled with pre-financing is usually much less expensive than delaying and paying for arrangements at the time of your demise.

Clients have also used prepayment of their funeral and burial costs as a component of their Medicaid plan. In reducing excess assets, MassHealth regulations treat funds used to pre-pay funeral and burial expenses as non-countable assets. The regulations provide 4 options for the prepayment of these expenses:

1. \$1500.00 burial account
2. Life insurance policies specifically designated for funeral and burial expenses with a total face value not to exceed \$1500.00
3. Cash surrender value of burial insurance, and
4. A pre-paid, irrevocable, burial contract or irrevocable trust account designated specifically for funeral and burial expenses.

Why should you pre-arrange your funeral? The obvious answer would be personal choice – you get to choose the type and cost of service you want, you bring peace of mind to yourself and your loved ones, and in many cases, it is a wise spend down when MassHealth eligibility is concerned.

Attorney Nicholas G. Kaltsas practices law at Elder & Disability Law Advocates in Worcester, Massachusetts. This article gives general information and not specific legal advice on individual matters.

What counts as a cup of fruit or vegetables? One cup refers to a common measuring cup (the kind used in recipes). In general, 1 cup of raw or cooked vegetables or 100% vegetable juice or 2 cups of raw leafy greens can be considered as 1 cup from the vegetable group. One cup of fruit or 100% fruit juice or ½ cup of dried fruit can be considered as 1 cup from the fruit group. Here are some examples: 6 baby carrots equals ½ cup; 16 grapes equals ½ cup; 1 small apple equals 1 cup. Do your best to get in your fruits and veggies every day!

September Calendar of Events (Menu subject to change)

Monday	Tuesday	Wednesday	Thursday	Friday
	1 9:30 – Exercise 11:30 – stuffed shells with sauce 12 – Blood pressures 12:15 – Game day 12:30 – Craft class	2 11:30 – ground beef stroganoff 1 – Van shopping trip to Walmart	3 9 – Yoga 10 – Line dancing 11:30 – roasted chicken with BBQ sauce 1 – Music is Love program	4 11:30 – roast pork with sweet and sour sauce
7 Senior Center closed for Labor Day	8 9:30 – Exercise 11:30 – Salisbury steak 12:15 – Game day 12:30 – Craft class	9 11:30 – SPECIAL: cheese steak sub 1 – Van shopping trip to Target	10 9 – Yoga 10 – Line dancing 11:30 – chicken with teriyaki sauce	11 11:30 – chili con carne
14 9 –Coffee hour 10 – Art class 11:30 – turkey 12:30 – Estate Preservation Talk	15 9:30 – Exercise 11:30 – tuna salad 12:15 – Game day 12:30 – Craft class	16 11:30 – hot dog 1 – Van shopping trip to Walmart	17 9 – Yoga 10 – Line dancing 11:30 – cheese lasagna 12 – 2 – Elder Keep Well Clinic	18 11:30 – chicken with apricot glaze
21 9 –Coffee hour 10 – Art class 11:30 – baked ham 12:15 – Nutritious foods at the market talk	22 9:30 – Exercise 11:30 – broccoli bake 12:15 – Game day 12 – USDA food 12:30 – Craft class	23 11:30 – stuffed cabbage 1 – Van shopping trip to K-Mart	24 9 – Yoga 10 – Line dancing 11:30 – chicken with gravy 12:30 – Book club	25 11:30 – shepherd's pie
28 9 –Coffee hour 10 – Art class 11:30 – chicken with marsala sauce	29 9:30 – Exercise 11:30 – pork with rosemary gravy 12:15 – Game day 12:30 – Craft class	30 11:30 – ground beef with mushroom gravy 1 – Van shopping trip to Walmart		



In response to the economic times, the COA and the Selectmen have reluctantly agreed to start charging for the use of the van, starting January 1, 2010. There will not be any charge to come to the Senior Center for lunch or any function. It will be \$1.00 for any trip within Sterling's town limits (regardless of the amount of stops) to be paid to the driver at the time of the trip. It will be \$2.00 for any trip outside of Sterling (regardless of the amount of stops) to be paid to the driver at the time of the trip. If anyone is unable to pay, please contact the office. If you have any questions or comments, please call the office at 978-422-3032. Thank you in advance for your cooperation.

Sterling COA
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PO Box 243
Sterling, MA 01543

Phone:
978-422-3032

Fax:
978-422-9916

E-mail:
kphillips@sterling-ma.gov

The Senior Center is looking for a few good volunteers. We could use some help in the kitchen – serving meals and cleaning up at lunch. We could also use some help at the Volunteer yard sale on September 19th. If you are interested, please contact the office at 978-422-3032 or come on in to fill out a CORI and get more information. Thanks in advance for your help.

We're on the Web!
www.sterling-ma.gov

Distribution of this newsletter is made possible, in part, by a grant from the Massachusetts Executive Office of Elder Affairs.

Sterling Council on Aging
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