

Sterling Council on Aging

February 2010

Volume 15, Number 87

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 – 2:30 PM

Fri: 8 – 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

◆ COA Board

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Barbara Foster, Vice Chair

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Debra MacLennan

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Peter Watson

Ken Day, Associate

Message from the Director

Valentine's Day Trivia: **Did you know** that Cupid was the son of Venus, the Roman god of love? Cupid is a mainstay of Valentine's Day marketing campaigns, featured prominently on greeting cards and boxes of chocolates. **Did you know** that 65 percent of American households send or exchange greeting cards? More than 180 million Valentine's cards are sent by mail, with another 700 million homemade and store-bought Valentine's exchanged at school and work. **Did you know** that Hallmark sells over 1,300 different styles of Valentine's Day cards. February 14th is the second most popular card-giving holiday. Christmas is the first most popular. **Did you know** that 38 percent of Americans buy candy for their loved ones on Valentine's Day? The first heart-shaped box of candy was sold in 1868 by Richard Cadbury. **Did you know** that 32 percent of Americans purchase flowers on Valentine's Day? Three-quarters of those who buy the flowers are men. **Did you know** that the expression "wear your heart on your sleeve" comes from a Middle Ages Valentine's Day tradition? Young men and women would draw the name of their Valentine from a bowl. They would wear their selected name on their sleeves for one week.

I hope you all have a happy Valentine's Day. I hope to see you at the Senior Center this month.



Are you at least 60 and have a problem with your in-home caregiving services?
Do you know someone who does?
If so, please call us!



1-800-243-4636
(1-800-AGE-INFO)
Press #5 to speak to an Intake Specialist.

I'd like to send a big thanks to the COA Board for their support and hard work throughout the year. They do a lot of work behind the scenes that is invaluable both to the Senior Center and to me, personally. Thank you all!

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

Special Events for February

Tuesday, February 2 – Blood pressures at 12 noon

Thursday, February 4 – Needlework group at 12:30 PM. Bring your project and work with others.

Thursday, February 11 – Ice cream social at 1 PM. Come and make your own sundae. \$1.00 a person. Sign up required by calling the Senior Center at 978-422-3032.

Monday, February 15 – Senior Center closed for Presidents' Day.

Thursday, February 18 – SHINE counselor will be available for appointments regarding health insurance. Appointments required by calling the Senior Center at 978-422-3032.

Thursday, February 18 – Elder Keep Well Clinic from 12 – 2 PM. Come and visit with a nurse for blood pressures, medication management, disease management, etc.

Monday, February 22 – “Senior Awareness Program” by the Better Business Bureau at 12:15 PM. (This is rescheduled from January.) The goal of the Senior Awareness Program is to educate seniors about ways to recognize and avoid common scams and ways to avoid becoming victims of consumer fraud and to help raise awareness of marketplace dangers. All are welcome.

Tuesday, February 23 – USDA food distribution at 12 noon.

Thursday, February 25 – Book club at 12:30 PM. This month's selection is Sam's Letters to Jennifer by James Patterson.



Generations on Line is at the Sterling Senior Center: Sterling Senior Center is now hosting the Digital Inclusion Initiative sponsored by Senior Service America, the American Recovery and Reinvestment Act (ARRA) and Catholic Charities. The computer program Generations on Line will be available for use on all internet capable computers at the Sterling Senior Center. This colorful, simple to use program is designed to take the intimidation and fear out of using a computer on the internet. Unlike traditional computer classes, only one or two people will be scheduled at a given time and each progress at his or her own pace. A peer coach will be available to assist when needed. The Digital Inclusion Initiative has begun at 63 sites around the country. Sterling Senior Center is the first site in Central Massachusetts to receive this opportunity. The program is free of charge. To sign up for a time slot, please call the Senior Center at 978-422-3032.

"The best kind of love is the kind that awakens the soul and makes us reach out for more; that plants a fire in our hearts and brings peace to our minds."

— [Nicholas Sparks \(The Notebook\)](#)

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:

February 25 – Sam's Letters to Jennifer by James Patterson

March 25 – The Edge of Winter by Luanne Rice

April 22 – Angela's Ashes by Frank McCourt

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. – **on hold until a new instructor is found**

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.

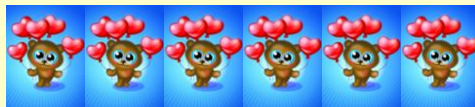
Elder Keep Well Clinic every third Thursday from 12 – 2 PM. You can have a private meeting with an RN for blood pressures, glucose levels, disease management, and medication counseling.

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. The charge is \$1.00 roundtrip in town and \$2.00 roundtrip out of town. There is no charge to come to the Senior Center. All you have to do is call us at least 48 hours in advance to make a reservation.

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



We are in need of a certified senior exercise instructor to teach our Senior Exercise Class on Tuesday mornings. If you are interested or know someone who is, please contact the Senior Center at 978-422-3032. Thanks!

News from SHINE February 2010

Drug benefit adds 1 million more seniors! The Extra Help Program from Social Security will now be available to more than 1 million seniors who were previously not eligible. As of January 1, 2010, The Social Security Administration will no longer count life insurance as an asset in calculating your eligibility for this valuable program. Also, they will no longer count assistance from family members in calculating your income for the program. It is estimated that these changes will make 1 million more seniors eligible for this program nationwide. Income limits continue to be \$16,245 for singles and \$21,855 for married couples living together. Assets such as stocks, bonds, and bank accounts must be limited to \$12,510 for singles and \$25,010 for married couples. The value of homes and automobiles are excluded. Social Security Administrator Michael J. Asture has urged seniors who were rejected for the program in the past to reapply. This could save you as much as \$4000 in costs for your prescriptions on your Medicare Part D Program. If you feel you are qualified, you can apply for the program online at www.socialsecurity.gov or by calling 1-800-772-1213. Seniors can also apply at their local Social Security Office.

Certified SHINE (Medicare) Counselors Needed: The SHINE program helps seniors and people with disabilities on Medicare to understand the many and increasingly complex insurance options available to them. The need for trained volunteers to educate and provide unbiased information has never been greater. Through an extensive training program, SHINE (Serving Health Information Needs of Elders) Counselors become certified to explain health insurance options. They work one-on-one with Medicare beneficiaries to educate, answer questions, solve problems, and screen for low-income health programs. SHINE counselors also attend monthly meetings where they receive on-going training, support, and opportunities to share their experiences and concerns with other counselors. SHINE counselors are expected to work 5 – 6 hours per week, meeting with clients and doing necessary follow-up work. They generally counsel in Senior Centers or other public settings. Some computer experience is required. SHINE counselors are intelligent and dedicated individuals, who are truly making a difference in many people's lives. This is a unique and wonderful volunteer opportunity for the right person. For more information, call Ed Roth, Central Region SHINE Director, at 508-422-9931.

SHINE (Serving the Health Information Needs of Elders), is coordinated by the Massachusetts Executive Office of Elder Affairs in partnership with the Friends of the Milford Senior Center, The 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.

News from AARP Tax Aide

IRS Deduction for Real Estate Taxes – Effective January 1, 2008, Real Estate Taxes qualify as a limited deduction even if you did not itemize deductions on Schedule A. Individuals filing single or head of household may take a maximum deduction of \$500 and those filing jointly \$1000. This amount is added to the standard deduction found on page 2 of Form 1040.

Massachusetts Circuit Breaker – The Circuit Breaker is a refundable tax credit for individuals over 65 for real estate taxes they paid on Massachusetts residential property they own or rent and which they occupy as their principal residence.

Taxes include real estate taxes and ½ of water and sewage bills you paid during the calendar year. You may not include expenses for wells and septic systems.

One quarter of your rent is considered as going towards taxes therefore you may claim ¼ of your yearly rent. Alert – those living in subsidized housing do not qualify.

Your rebate is approximately the difference between 10% of your total income and the taxes plus ½ the water and sewer bills you paid during the tax year.

You may claim this credit for the current year and the 3 previous years.

In order to claim this credit, you must file a Mass Income Tax Statement even if you do not owe taxes. You may file tax forms for the past 3 years and this year. You may file an amended tax form for the past 3 years.

In order to file for this credit you will need:

1. Proof of payment of taxes and water/sewage for the calendar year 2009. (Call your town hall if you do not have this information.)
2. Records of your income for each year (Social Security, pensions, interest, dividends, wages)
3. Tax returns for the previous years, if taxes were filed.

The 2009 limits are:

- House assessed value of less than \$960,000
- Total income less than \$51,000 if filing single, \$64,000 if filing head of household, or \$77,000 if married filing joint.
- Rebate maximum is \$960.

Peter Viles, Mass District 25 Coordinator, AARP Tax Aide Program



Prescription Advantage Benefit Change for 2010

Due to cuts in the state budget, Prescription Advantage was forced to make a change to its benefits. Starting January 1, 2010, Prescription Advantage will no longer help members pay their Medicare prescription drug plan premium. This premium assistance was not available to all members, only those at a certain income level. Members affected by this change were notified by mail.

Important note: Your Medicare drug plan will be sending you a premium bill each month. It is very important that you pay the bill or you could lose your Medicare prescription drug benefits.

The elimination of premium assistance is the only change to Prescription Advantage.

Prescription Advantage is not going away and will continue to pay for prescription drugs when members reach that gap in the Part D coverage that is known as the “donut hole”. And for members in the S5 category, Prescription Advantage will still pay for covered prescription drugs once members reach their out-of-pocket spending limit of \$3250.

If you have any questions about your Prescription Advantage benefits, you can call Prescription Advantage at 1-800-AGE-INFO (1-800-243-4636) and press 3.

The 2010 Medicare Changes

Seniors and Medicare beneficiaries are eager to know what changes have been implemented to their Medicare benefits for the year 2010, and in what way these changes will affect them. This article generally addresses increases in deductibles, increases in premiums, and changes in Medicare Supplements.

Medicare Part A – What is Medicare part A? Medicare Part A is the Medicare program that provides medical insurance coverage for inpatient hospital stays. For the year 2010, the Medicare Part A deductible has increased by \$32 to \$1100. In the event your hospital stay extends beyond 60 days, further expenses will be incurred as follows: copayments are \$275 per day for days 61 – 90 and \$550 per day for lifetime reserve days.

Although the vast majority of Medicare recipients are eligible for a premium-free Part A (according to the Center for Medicare and Medicaid Services (CMS) 99% of Medicare recipients are eligible for a premium-free Part A), if one has not worked the required 40 quarters, there may be a premium required for access to Part A coverage as follows: \$254 per month for beneficiaries having 30 – 39 quarters of Medicare-covered employment, or \$461 per month for beneficiaries having less than 30 quarters of Medicare-covered employment.

Medicare Part B – What is Medicare Part B? Medicare Part B is the Medicare program that provides medical insurance coverage for services such as physician's services, outpatient services, and home health care. Participation under Part B is voluntary and beneficiaries pay a monthly premium. The Medicare Part B deductible has increase by \$20 to \$155 and the premium has gone up 15% to \$110.50 per month. However, if you currently have your Part B premium taken out of your Social Security Check, you will continue to pay \$96.40 per month. Your Part B premium will be more than \$110.50 if your income is above \$85,000 per year (or \$170,000 if filing jointly).

Finally, **Medicare Supplement Plans**, “standardized” plans sold by private insurance carriers, have also been changed. Effective June 1, 2010, plans E, H, I, and J will no longer be available, however two new plans will be offered: M and N.

This article gives general information and not specific legal advice on individual matters.

Attorney Nicholas G. Kaltsas practices law at Elder & Disability Law Advocates in Worcester, MA.



If you are having difficulty getting food, consider going to the Wachusett Food Pantry. The Pantry is a free-of-charge, supplemental, monthly food program offering 3 – 5 days of meals to any family in the region with either a short or long term need. Senior distribution is held the Friday before the 3rd Saturday of the month from 10 – 11:30 AM at the First Baptist Church, 1216 Main Street, Holden. This month's distribution is Friday, February 19th. Proof of residency is required. The Pantry is also always in need of volunteers.



February Calendar of Events

(Menu subject to change)

Monday	Tuesday	Wednesday	Thursday	Friday
1 9 – Coffee hour 10 – Art class 11:30 – hot dog and beans	2 11:30 – baked fish 12 - blood pressures 12:15 – Game day 12:30 – Craft class	3 11:30 – baked chicken with supreme sauce 1 – Van shopping trip to Ocean State Job Lot	4 9 – Yoga 10 – Line dancing 11:30 – meatloaf 12:30 – Needlework group	5 11:30 – stuffed shells
8 9 – Coffee hour 10 – Art class 11:30 – ziti with meatballs and sausage	9 11:30 – ham 12:15 – Game day 12:30 – Craft class	10 11:30 – SPECIAL: salmon boat 1 – Van shopping trip to Walmart	11 9 – Yoga 10 – Line dancing 11:30 – baked chicken 1 – Ice cream social	12 11:30 – chuckwagon stew
15 Senior Center closed for Presidents' Day	16 11:30 – chicken fajita stir fry 12:15 – Game day 12:30 – Craft class	17 11:30 – fish tenders 1 – Van shopping trip to the Mall at Whitney Field	18 9 – Yoga 10 – Line dancing 11:30 – chicken 12 – 2 – Elder Keep Well Clinic	19 11:30 – lasagna roll-ups
22 9 – Coffee hour 10 – Art class 11:30 – pork roast 12:15 – Senior Awareness Program	23 9 – 1 – AARP taxes 11:30 – Salisbury steak 12 – USDA food 12:15 – Game day 12:30 – Craft class	24 11:30 – roast chicken with BBQ sauce 1 – Van shopping trip to Walmart	25 9 – Yoga 10 – Line Dancing 11:30 – stuffed cabbage 12:30 – Book club	26 11:30 – broccoli bake



Census 2010: Why You Should Respond

The 2010 Census is easy with just 10 questions. It is safe because by law the Census Bureau cannot share your answers with anyone. It is important because Census data are used to determine US Congressional appointments as well as the distribution of federal funding. Federal, state, and local policymakers also use Census data to implement the Supplemental Social Security Income and Social Security Disability Insurance programs; plan programs for seniors living alone; apply for grants to help seniors caring for their grandchildren; and create facilities and services for people with disabilities.

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

Brain health linked to heart health – Some of the strongest evidence about maintaining your brain is tied to heart health. The brain, like the heart, needs the right balance of nutrients, including protein and sugar – combined with physical and mental activity and social interaction – to function well. Your heart pumps about 20 percent of your blood to your brain, where billions of cells use about 20% of the blood's oxygen and fuel. If your heart isn't pumping well, or if your brain's blood vessels are damaged, your brain cells have trouble getting all the food and oxygen they need. Here's how you can take brain health to heart – adopt a heart-healthy diet by reducing your fat intake and keeping your cholesterol low; exercise for 30 minutes each day; manage your weight, blood pressure, cholesterol, and blood sugar; and don't smoke.

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