

Sterling Council on Aging

January 2010
Volume 15, Number 86

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
Sharon Bloom, Chair
Barbara Foster, Vice Chair
Irene Camerano, Secretary
Constance Cleary, Treasurer
Anita Benware
Mary Higgins
Debra MacLennan
Ellen Sesia
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

A new year is upon us. Can you believe that it is already 2010? Don't forget to write the correct date on your checks. It usually takes me a few days to get it right. New Years bring new resolutions. That tradition dates back to the early Babylonians. Popular modern resolutions might include the promise to lose weight or quit smoking. The early Babylonian's most popular resolution was to return borrowed farm equipment. Traditionally, it was thought that one could affect the luck they would have throughout the coming year by what they did or ate on the first day of the year. For that reason, it has become common for folks to celebrate the first few minutes of a brand new year in the company of family and friends. Parties often last into the middle of the night after the ringing in of a new year. It was once believed that the first visitor on New Year's Day would bring either good luck or bad luck the rest of the year. It was particularly lucky if that visitor happened to be a tall dark-haired man. Whatever your tradition is, please try to add the Senior Center to your list. We love having new people and adding new programs. We hope to see you here.

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.

We have a new Yoga instructor, Katie Cohen, starting this month. Yoga will start up again on Thursday, January 7th at 9 AM in the Selectmen's room of the Butterick Building. Cost is \$3.00 a class. We hope to see you there.

Special Events for January

Friday, January 1 – Senior Center closed for New Year’s Day

Monday, January 4 - “Living with Low Vision talk” by Nancy Sorbo of Beacon Hospice at 12:15 PM. Losing your sight is a major loss for most people. Come and learn some coping skills.

Tuesday, January 5 – Blood pressures at 12 noon.

Thursday, January 7 – Needlework group at 12:30 PM.

Monday, January 11 – “Senior Awareness Program” by the Better Business Bureau at 12:15 PM. Come and learn about fraud and identity theft, targeted at seniors. Sign up is preferred, but not required, by calling the Senior Center at 978-422-3032.

Monday, January 18 – Senior Center closed for Martin Luther King Day.

Tuesday, January 19 – Don’t forget to vote for Senator. Polls open 7 AM – 8 PM. The Senior Van will be available from 1 – 3 PM and 4 – 7 PM to drive anyone to vote. Call the Senior Center at 978-422-3032 to sign up for a ride.

Thursday, January 21 – Joanne Ciesluk, our SHINE counselor, will be at the Senior Center to help people with health insurance questions. Appointments are required by calling the Senior Center at 978-422-3032.

Tuesday, January 26 – USDA food distribution at 12 noon.

Thursday, January 28 (note date change) – Elder Keep Well Clinic from 12 – 2 PM.

Thursday, January 28 – Book club at 12:30 PM. This month’s selection is Snow Flower and the Secret Fan by Lisa See.



Generations on Line coming to the Sterling Senior Center: Beginning Monday, January 11, 2009, Sterling Senior Center will be 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.

Snowflakes are one of nature’s most fragile things, but just look what they do when they stick together.
- Verna M. Kelly



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:

January 28 – Snow Flower and the Secret Fan by Lisa See

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

March 25 – The Edge of Winter by Luanne Rice

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.



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 January 2010

You Can Still Change Your Medicare Plans!

Between January 1 and March 31, you can make one change in your Medicare health plan. If you have Original Medicare, you can join a Medicare Advantage Plan (such as a Medicare HMO, Medicare PPO, or Medicare PFFS) or switch between Medicare Advantage Plans. If you are in a Medicare Advantage Plan, you can return to Original Medicare. **You cannot add or drop prescription drug coverage during this period.**

After March 31, most of you will not be able to make any changes until the next Medicare Open Enrollment Period (November 15 - December 31, 2010), effective January 2011. However, if you have a special situation, like you first become eligible for Medicare, or you lose your current health insurance, then you do not have to wait.

If you are a member of Prescription Advantage, you have one extra chance to change your Medicare prescription drug plan at any time during the year.

Prescription Advantage, the state pharmaceutical assistance program, will continue to help with the costs of Part D plans, but there are changes for 2010. You should already have received letters from Prescription Advantage about these changes.

In 2010, Prescription Advantage will not help with the cost of your premiums, but will still help with the cost of your drugs if you get into the “donut hole”.

If you have MassHealth or if you qualify for “Extra Help” with your drugs, you can change your Medicare prescription drug plan at any time during the year.

If you need help on any aspect of your health insurance, SHINE offers free counseling at your local Senior Center or Council on Aging. Call your Senior Center or COA and ask for a SHINE appointment. You can reach a SHINE volunteer by phone at 1-800-AGE-INFO (1-800-243-4636) If you get the SHINE voice mail, leave your name and phone number and a counselor will call you back as soon as possible.

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

The AARP Tax Aide program will be returning to the Sterling Senior Center starting in February to assist low- and moderate-income persons prepare their 2009 Federal and Massachusetts income tax forms. The final schedule for dates and times will be available by mid-January. Low- and moderate-income persons should call the Center after that date to schedule an appointment with the AARP Tax Assistor. We would like to bring several items to tax payers' attention: If you hold stocks, bonds, or mutual funds, please schedule your appointment for after February 17th. Brokerage firms and financial advisors have until that date to issue certain tax documents necessary for completion of your 2009 tax return. Other tax documents should have been received by the end of January. Some seniors may have noted an increase in their monthly annuity or pension payment. This was because of a reduction of federal taxes withheld, starting in April. While there was no change in the total taxes due, the taxes withheld were reduced. This would result in a lower refund next spring, and some may find they actually owe additional taxes because of under-withholding. Each person's situation is likely to be different and no blanket statement can be made on the effect of this change in the withholding rates which went into effect in April 2009. Seniors receiving Social Security payments in 2008 should have received a one-time additional payment of \$250 in the late spring/early summer of 2009. If you had direct deposit of your regular Social Security payment, this additional payment was also directly deposited; others would have received this payment by a mailed check. In either case, the payment was separate from your regular monthly payment. Please check your records to be sure you received this "stimulus" payment as your Tax Aide counselor will need to ask you about it. If you are eligible for the Massachusetts Senior Circuit Breaker, remember to bring your 2009 real estate and town water/sewer bills and receipts with you. For most, these will be the bills issued in February and May (payments 3 / 4 for Fiscal 2009), and August and November (payments 1 / 2 for Fiscal 2010). If you do not have the records of your payments, they may be obtained from your town treasurer's office. The maximum amount to be refunded this year is \$960 (up from \$940 last year). Massachusetts AARP Tax Aide volunteer counselors look forward to helping you again this coming year.

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.

Budget Cuts and Long Term Care

I was asked by Mayor of Worcester, Konstantina (Konnie) B. Lukes, whether I was confident I could continue to assist people in their quest to obtain Long Term Care benefits from the Commonwealth of Massachusetts in the face of the current, pronounced budget cuts. I gave some thought to the mayor's question and replied with an emphatic YES.

As all my readers undoubtedly know, there have been rather severe budget cuts in the Commonwealth of Massachusetts' annual budgets. These cuts have translated into cuts to city, town, and municipal budgets. One effect of these budget cuts has been to reduce the services available to seniors. Senior Centers across Worcester County (and indeed across the Commonwealth) have had to cut their hours, cut their staff, and reduce the programs they have that they make available to the senior population. For instance, it will be far more difficult to obtain assistance with snow removal for those seniors who need assistance with shoveling and the clearing of sidewalks and the like. But I don't think that is exactly what the mayor had in mind when she asked me her question. I think she was referring to MassHealth benefits and whether the existence of these benefits could withstand the shrinking budgets.

As you know, there are only so many resources available to act as a safety net for those in need of MassHealth benefits, whether that need is for assistance with the cost of a nursing home (Long Term Health Care) or a Community MassHealth program. We are witnessing a reduction in these benefits and the promulgation of eligibility regulations that make participation in those programs more difficult to achieve. Chief among the regulations that make eligibility difficult to achieve is the "look-back" period. I have had conversations with numerous clients that fear the "look-back" period will be extended. I think it is a reasonable apprehension that as resources become more and more scarce, the "look-back" period will be extended by the Commonwealth as a way of making eligibility more difficult to achieve. What does this all mean? Well, if a person were to transfer assets within the "look-back" period, that person would be ineligible for MassHealth benefits – with certain exceptions. The only sure way to achieve eligibility is with planning that looks out a number of years into the future.

So in response to the mayor's questions, I say again, YES. But in saying yes, one must look at the situation as a pragmatist. To achieve eligibility, one must plan prospectively and plan for eligibility in the future should they need assistance. If one plans appropriately, YES, they will obtain assistance. But many times I see a client who is crisis driven and immediately wants to obtain assistance without the proper planning. The crisis driven client will be the one who has difficulty achieving eligibility. It is the person who plans for the future (according to MassHealth regulations) who will achieve eligibility for benefits.

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, January 15th. Proof of residency is required. The Pantry is also always in need of volunteers.



January Calendar of Events (Menu subject to change)

Monday	Tuesday	Wednesday	Thursday	Friday
				1 Senior Center closed for New Year's Day
4 9 – Coffee hour 10 – Art class 11:30 – chicken 12:15 – Living with Low Vision talk	5 9:30 – Exercise 11:30 – stuffed shells 12 – blood pressures 12:15 – Game day 12:30 – Craft class	6 11:30 – chicken fajita stir fry 1 – Van shopping trip to Target	7 9 – Yoga 10 – Line dancing 11:30 – baked fish 12:30 – Needlework group	8 11:30 – shepherd's pie
11 9 – Coffee hour 10 – Art class 11:30 – chili 12:15 – Senior Awareness of Fraud and ID Theft talk	12 9:30 – Exercise 11:30 – roast pork 12:15 – Game day 12:30 – Craft class	13 11:30 – meatloaf 1 – Van shopping trip to Walmart	14 9 – Yoga 10 – Line dancing 11:30 – chicken	15 11:30 – ground beef burgundy
18 Senior Center closed for Martin Luther King Day	19 9:30 – Exercise 11:30 – lasagna 12:15 – Game day 12:30 – Craft class	20 11:30 – chicken with gravy 1 – Van shopping trip to K-Mart	21 9 – Yoga 10 – Line Dancing 11:30 – SPECIAL: pot roast	22 11:30 – cheeseburger casserole
25 9 – Coffee hour 10 – Art class 11:30 – stuffed pepper	26 9:30 – Exercise 11:30 – broccoli bake 12 – USDA food 12:15 – Game day 12:30 – Craft class	27 11:30 – ground beef stroganoff 1 – Van shopping trip to Walmart	28 9 – Yoga 10 – Line Dancing 11:30 – baked scallops 12 – 2 Elder Keep Well Clinic 12:30 – Book club	29 11:30 – chicken with lemon picatta sauce



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
1 Park Street
PO Box 243
Sterling, MA 01543

Phone:
978-422-3032

Fax:
978-422-9916

E-mail:
kphillips@sterling-ma.gov

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

January is National Thyroid Awareness Month. 27 million Americans have overactive or underactive thyroid glands but more than half remain undiagnosed. Common symptoms of hyperthyroidism: heat intolerance, sweating; weight loss; alterations in appetite; frequent bowel movements; changes in vision; fatigue and muscle weakness; menstrual disturbance; impaired fertility; mental disturbances; sleep disturbances; tremors; thyroid enlargement. Common symptoms of hypothyroidism: fatigue; forgetfulness; depression; heavy menses; dry, coarse hair; mood swings; weight gain; hoarse voice; dry, coarse skin; constipation. If you have several of these symptoms, it would not hurt to talk to your doctor about your concerns and see if blood tests are in order.

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

Sterling Council on Aging
PO Box 243
Sterling, MA 01564-0243

PRESORTED
STANDARD
US POSTAGE PAID
STERLING, MA 01564
PERMIT NO. 2

