

Sterling Council on Aging

March 2010

Volume 15, Number 88

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

Message from the Director

There is a lot of talk about a new Senior Center, as the Board of Selectmen recently charged the COA Board with searching for an appropriate place in town to possibly lease. There is always a question as to usage of a Senior Center. I can tell you that in other towns the mantra “if you build it they will come” has been borne out time and time again. Currently the Senior Center occupies the basement of the Butterick Building, with about 1800 sq. ft. The Executive Office of Elder Affairs recommends at least 5 – 6 sq. ft. per elder in town, which would be at least 8,110 sq. ft. While some feel that this is too large a property, here are some things to keep in mind. The COA is currently using the Selectmen’s Room for yoga and exercise classes, as we do not have space in the Senior Center. The yoga class is actually almost too big for the room, and in order to use the room, staff has to stack all of the chairs and then unstack them, as many of the participants cannot. The main room is not large enough to hold 2 activities at a time, which seriously impacts the programs that we are able to offer. Many younger seniors have commented that they do not like our current space, nor do we offer programming of interest. The COA would love to offer different activities, but we do not have the means to do so. A newer, bigger center would improve the lives of Sterling residents. Being active, mentally, socially, and physically helps to improve quality of life. Our seniors deserve the best that the town can give.

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

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.

Senior Fitness Classes are starting on Mondays at 10:15 AM. Thanks to the generosity of Oriol Healthcare, Marty French will be teaching a new exercise class for the Senior Center. Cost is \$1.00 a person. Hope to see you there!

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

Special Events for March

Tuesday, March 2 – Blood pressures at 12 noon.

Thursday, March 4 – Needlework group at 12:30 PM.

Thursday, March 11 – “Great Day for the Irish: A program of everyone’s favorite Irish songs” sung by Ruth Harcovitz at 1 PM. For all of the Irish and those who wish they were, come to the Senior Center for this free concert – refreshments to follow. This program is sponsored, in full, by a grant from the Sterling Cultural Council, a local agency of the Massachusetts Cultural Council, a state agency.

Sunday, March 14 – Daylight Savings Time begins. Don’t forget to turn your clocks ahead one hour.

Monday, March 15 – Musical concert by Wendell Crockett at 1 PM. Another free concert followed by refreshments. This concert is sponsored by the Sterling Women’s Club.

Thursday, March 18 – SHINE counselor will be at the Senior Center to assist with health insurance issues. Appointments are required by calling the Senior Center at 978-422-3032.

Thursday, March 18 – Elder Keep Well Clinic from 12 – 2 PM.

Tuesday, March 23 – AARP Tax Assistance. Appointments required by calling the Senior Center at 978-422-3032.

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

Thursday, March 25 – Book club at 12:30 PM. This month’s selection is The Edge of Winter by Luanne Rice.



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.

*Never iron a
four-leaf clover,
because you
don't want to
press your
luck.*

*~Author
Unknown*



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

March 25 – The Edge of Winter by Luanne Rice

April 22 – Angela’s Ashes by Frank McCourt

May 27 – One Book, One Town with the library

As always books can be picked up at 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.

Senior Fitness at 10:15 AM. Get in shape with a fun group of people and a certified instructor. This class is offered thanks to Oriol Healthcare - \$1.00 per class.

Tuesdays –

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

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 with a certified instructor - \$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.

Daylight Savings time starts again on Sunday, March 14th.
Don't forget to turn your clocks ahead one hour!



News from SHINE March 2010

For members of Prescription Advantage: Since Prescription Advantage has not been paying any part of your Medicare drug (Part D) premium this year, you should be paying your full monthly premium directly to your prescription drug plan. For most of you, Prescription Advantage will continue to help pay for your prescriptions, if you reach the Part D coverage gap (donut hole). Also, if you are unhappy with your current plan, you get one additional time each year to change your plan.

For those who may wish to become members of Prescription Advantage: Prescription Advantage can help lower your prescription costs. If you become a member and you do not have a Part D plan, you can join a plan now. You do not have to wait for the next Open Enrollment Period in November. If you are unhappy with your current drug plan, becoming a member gives you a chance to choose a different plan.

You are eligible to join Prescription Advantage if you are 65 or older and your annual income is less than \$54,150 for a single person or \$72,850 for a married couple. If you are under 65 and disabled, you may also qualify, but at a lower income. There is no charge for joining Prescription Advantage if you have an annual income less than \$32,490 for a single person and \$43,710 for a married couple. There is no asset limit.

Call Prescription Advantage today for an application. You can reach Prescription Advantage at 1-800-AGE-INFO (1-800-243-4636), then press or say 2.

You can now access our monthly SHINE chat line, sponsored by the Central Mass Agency on Aging, on the second Tuesday of each month. To attend the SHINE session, go to www.SeniorConnection.org and click on Connection for Caregiver button. Then click on the Support Groups and Chats button. Create a username and password, log in and click on SHINE.

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



Colorectal Cancer Awareness Month is a time to encourage everyone over the age of 50 to get screened regularly for colorectal cancer. Colorectal cancer is cancer of the rectum or colon. It's the second leading cause of cancer-related death for both men and women. People over the age of 50 are at the highest risk for colorectal cancer. Other risk factors include:

- Growths (called polyps) inside the colon
- Family history of colorectal cancer
- Smoking
- Health conditions like Crohn's Disease
- Being African-American

Here's the good news: you can reduce your risk if you get screened for colorectal cancer starting at the age of 50. You can also reduce your risk of colorectal cancer by: getting active; eating healthy; and quitting smoking.

From the US Department of Health and Human Services

VA Benefits: Benefits for Non-Service Connected Disabilities

America’s veterans deserve the best health care and compensation system we can provide. Although dealing with as large a bureaucracy as the Veteran’s Administration can be daunting, a senior needing assistance in today’s difficult economy should take advantage of every benefit program available to him or her. There are several different types of VA benefits available to veterans or widow(er)s of veterans. Eligibility for these different types of benefits largely depends on whether the veteran has a service connected disability or a non-service connected disability.

This article does not address itself to service-connected disabilities. This article devotes itself to benefits that are paid as a result of non-service connected disabilities – benefits that are available from the VA to a veteran or widow(er) of a veteran to help them supplement their monthly income and help them pay for health care costs –whether that cost is related to home healthcare, Assisted Living Facilities, or nursing homes. It is not necessary that the veteran sustain his or her disability as a result of military service related activities and there is no requirement that the veteran serve in a war zone.

There are basic eligibility criteria which must be met before a veteran or widow(er) of a veteran can receive these benefits: 1) the veteran must have served at least 90 days of consecutive active duty service, one day of which must have been during a war-time period (as opposed to service in a war zone); 2) the veteran must have received a discharge other than dishonorable; 3) the claimant must have limited income and assets; 4) the claimant must have a permanent and total disability at the time of application; 5) the disability was caused without willful misconduct of the claimant; and 6) the veteran or widow signs an application and provides the application to the Veteran’s Administration.

It is entirely possible that with appropriate planning, a veteran or a widow(er) of a veteran, who at first blush may appear to be ineligible, can easily become eligible to receive a VA benefit that pays up to \$1,950 per month.

A veteran or widow(er) of a veteran who needs additional health care assistance at home, in an assisted living facility, or in a skilled nursing home should seek all VA benefits which may be available. Often times, the additional income received from the VA will allow the person to stay at home or in assisted living longer and avoid going to a nursing home.

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, March 19th. Proof of residency is required. The Pantry is also always in need of volunteers.



March Calendar of Events

(Menu subject to change)

Monday	Tuesday	Wednesday	Thursday	Friday
1 9 – Coffee hour 10 – Art class 10:15 – Senior Fitness Class 11:30 – roast chicken	2 11:30 – sausage sub 12 - blood pressures 12:15 – Game day	3 11:30 – turkey 1 – Van shopping trip to Target	4 9 – Yoga 10 – Line dancing 11:30 – shepherd's pie 12:30 – Needlework group	5 11:30 – fish tenders
8 9 – Coffee hour 10 – Art class 10:15 – Senior Fitness Class 11:30 – ground beef burgundy	9 11:30 – shaved steak 12:15 – Game day	10 11:30 – chicken with teriyaki ginger sauce 1 – Van shopping trip to Walmart	11 9 – Yoga 10 – Line dancing 11:30 – meatloaf 1 – music by Ruth Harcovitz	12 11:30 – lasagna
15 9 – Coffee hour 10 – Art class 10:15 – Senior Fitness Class 11:30 – baked chicken 1 – Music by Wendell Crockett	16 11:30 – chili 12:15 – Game day	17 11:30 – SPECIAL: corned beef 1 – Van shopping trip to K-Mart	18 9 – Yoga 10 – Line dancing 11:30 – pork rib 12 – 2 – Elder Keep Well Clinic	19 11:30 – broccoli bake
22 9 – Coffee hour 10 – Art class 10:15 – Senior Fitness Class 11:30 – ground beef Stroganoff	23 9 – 1 – AARP taxes 11:30 – chicken 12 – USDA food 12:15 – Game day	24 11:30 – scallops 1 – Van shopping trip to Walmart	25 9 – Yoga 10 – Line Dancing 11:30 – Salisbury steak 12:30 – Book club	26 11:30 – stuffed shells
29 9 – Coffee hour 10 – Art class 10:15 – Senior Fitness Class 11:30 – liver with onions	30 11:30 – Swedish meatballs 12:15 – Game day	31 11:30 – sliced ham 1 – Van trip to Christmas Tree Shop		



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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kphillips@sterling-ma.gov

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

No Falls Insurance

Indoor:

- Keep floors clean, clear, and dry
- Make sure areas are well lit
- Keep things within easy reach

Outdoor:

- Keep your steps and walkways free of snow/ice and moisture
- Stay away from ice
- Keep railings free of moisture and ice

Tips from the Executive Office of Elder Affairs

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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