

Sterling Council on Aging

November 2011

Volume 16, Number 103

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

Meal Site Manager:

Pam Dell

Message from the Director

Another month has passed and the cool, crisp air is upon us. The Senior Center is doing our best to provide services to all of you in the space that we have. Last month we had a very successful candy making class. The 6 people who attended had a lot of fun and made some good chocolate (they saved me a piece). Keep your eyes open for more fun classes and events to be held at night to accommodate different schedules. This month we are starting a chair yoga class to help those who want to do more but have some mobility issues. It is also a good start for anyone who wants to learn more about yoga. Our yoga instructor, Katie Cohen, is excellent and well liked by our participants. Come and give it a try. We are open to suggestions for programs and/or activities that you would like to see. Please let us know. Thank you to everyone who comes to the Senior Center and signs in. Our numbers are constantly being scrutinized and the best way to justify our needs is through the number of people who come in. Even those of you who feel that you don't need the center today, there may be a time that you need help with health insurance, food stamps, flu shots, blood pressure monitoring, exercise classes, computer classes, or a litany of other services that we provide. I bet all of you know someone who could benefit from some service. In order to reduce or eliminate dependency in later life, everyone needs nutrition, socialization, and exercise. These are some of the many things that the Senior Center provides. Come on down and see how we can help you.

◆ COA Board

Sharon Bloom, Chair

Barbara Foster, Vice Chair

Mary Higgins, Secretary

Constance Cleary, Treasurer

Anita Benware

Irene Camerano

Debra MacLennan

Ellen Sesia

Peter Watson

Ken Day, Associate

Susan Duquette, Associate

New class: Starting on Wednesday, November 2, at 9:30 AM, we will be offering a Chair Yoga class. Cost is \$3.00 a class. Come and get all of the benefits of yoga without leaving your chair. Call the Senior Center at 978-422-3032 for more information.

Monthly birthday party – Starting this month, we will have a monthly birthday party, with cake, at lunch on the 2nd Tuesday of the month. This will be an extra dessert at lunch that day. We will honor all of the birthdays for the month. Call the Meal Site at 978-422-8022 to sign up for lunch that day.

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

Special Events for November

Tuesday, November 1 – Blood pressure clinic at 12 noon.

Thursday, November 3 – Needlework group at 12:30 PM.

Monday, November 7 – Coffee chat with Representative Kim Ferguson at 9 AM. Rep. Kim Ferguson will be joining us for coffee and donuts. Come by to meet our State Rep and to ask any questions you might have. All are invited.

Tuesday, November 8 – Birthday party at lunch.

Friday, November 11 – Senior Center closed for Veterans' Day.

Monday, November 14 – Movie at 12:30 PM. Free popcorn! Come and watch a magical nanny as she helps a banker's 2 children. This musical is one of my favorites!

Thursday, November 17 – SHINE counselor will be available to answer questions about health insurance. Appointments are required by calling the Senior Center at 978-422-3032.

Thursday, November 17 – Elder Keep Well Clinic from 12 – 2 PM.

Thursday, November 17 – Book club at 12:30 PM. This month's selection is *Between Sisters* by Kristin Hannah. All are welcome.

Saturday, November 19 – Volunteers' Strata Brunch at 11 AM. The volunteers will be throwing a brunch of homemade chicken noodle soup, homemade strata, and homemade desserts. \$3.00 a person. Reservations and tickets required by signing up at the Senior Center office, 978-422-3032.

Thursday, November 24 – Senior Center closed for Thanksgiving.



Mark your calendar: Senior Foxwoods Trip on Wednesday, November 9th. The bus will be leaving the Senior Center at 8 AM and returning around 5 PM. Cost is \$20 a person. Call Pam or Rick at 978-422-8863 for more information or to sign up.

*"Autumn is marching
on: even the
scarecrows are
wearing dead leaves."
- Otsuyu Nakagawa*

The COA is looking for donations of Birthday cards. We send out a card to every senior over 75. Donations can be dropped off at the Senior Center office.

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:

November 17 (note date change) – *Between Sisters* by Kristin Hannah

December 22 – *Call Me Mrs. Miracle* by Debbie Macomber

January– *Girl in Translation* by Jean Kwok

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 AM. Get in shape with a fun group of people and a certified instructor. This class is offered thanks to Oriol Healthcare – free.

Tuesdays –

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

Wednesdays –

Chair yoga at 9:30 AM. No need to get up. Learn yoga while staying in your chair. \$3.00 a class.

Walking club – stopped until Spring

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.

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.

Our computer lab is up and running and has internet access. Computer classes will be held throughout the year.

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.

News from SHINE November 2011

The Medicare Open Enrollment ends on December 7th!

Every year, Medicare Part D and Medicare Advantage (managed care) plans may change their formularies (list of drugs covered), premiums, co-pays, and deductibles. It's important to review your options EVERY year to make sure you have the plan that works best for you.

Some of the bigger changes to Medicare plans in our area for 2012 are:

Seven Medicare Part D plans are leaving and three new ones are entering. ***If you are a member of a drug plan that is leaving, you need to make certain that you have a new drug plan for January 2012.***

Humana Walmart-Preferred Rx Plan (currently \$14.80/month) will still have the lowest monthly premium of all the stand-alone drug plans (\$15.10/month in 2012).

Medigap Supplements will increase their monthly premiums slightly.
Two new Medicare Advantage plans will be added – a Blue Cross/Blue Shield HMO and a Fallon HMO.

You can now access our monthly SHINE chat line, sponsored by the Central Massachusetts Agency 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.

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 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.

American Diabetes Month

During American Diabetes Month® this November, the American Diabetes Association is encouraging people to start taking action and raising their hand to Stop Diabetes. There are many ways to becoming involved by visiting [facebook.com/AmericanDiabetesAssociation](https://www.facebook.com/AmericanDiabetesAssociation), stopdiabetes.com, calling 1-800-DIABETES, or texting JOIN to 69866 (standard data and message rates apply). Nearly 26 million children and adults have diabetes in the United States. An additional 79 million Americans are at high risk for developing type 2 diabetes. The American Diabetes Association estimates that the total national cost of diagnosed diabetes in the United States is \$174 billion. Further published studies suggest that when additional costs for gestational diabetes, prediabetes and undiagnosed diabetes are included, the total diabetes-related costs in the U.S. could exceed \$218 billion. Diabetes is a serious disease. If it isn't managed, it can damage many parts of the body, leading to heart attacks, strokes, amputation, blindness, kidney failure and nerve damage. But there is good news: diabetes complications can be prevented or delayed by properly managing blood glucose, blood pressure and cholesterol levels. Eating healthy, being physically active and quitting smoking also can help lower the risk of diabetes complications. Recent estimates project that as many as one in three American adults will have diabetes in 2050 unless we take steps to Stop Diabetes. We need to rally together, raise our hands, and pledge to end a disease which puts a serious emotional, physical and economic toll on all those affected.

For more information in English and Spanish call 1-800-DIABETES or visit stopdiabetes.com. Also, follow us on Facebook (www.facebook.com/AmericanDiabetesAssociation) and Twitter (www.twitter.com/AmDiabetesAssn).

Thanksgiving

Volunteers' Strata Brunch – Saturday, November 19th at 11 AM. Come and join us for a brunch of homemade chicken noodle soup, homemade strata, and homemade desserts. \$3.00 a person. Sign up and a ticket are required by calling the Senior Center at 978-422-3032.

2011 Alzheimer's Disease Facts and Figures:

- Every 69 seconds someone develops Alzheimer's Disease
- Alzheimer's is the sixth leading cause of death
- 5.4 million people have Alzheimer's in the United States
- Alzheimer's and other dementias cost our country more than \$183 billion annually in direct and indirect costs
- About 70% of people with Alzheimer's are cared for at home
- We expect 10 million Baby Boomers to develop Alzheimer's

Reprinted from the Alzheimer's Association

Medicare Asset Transfer Rules

Many people hold to the mistaken belief that they are too young or don't have enough money to reap the benefits of an estate plan. However, by failing to execute a basic estate plan when you are legally competent to do so, you may be ensuring that your loved ones have no alternative but to petition the probate court for authority to act on your behalf. When I think of probate court, I think: loss of privacy, delay, aggravation and great expense. By executing at least a basic estate plan, *when you are legally competent to do so*, you can avoid the loss of privacy, aggravation and expense associated with the probate court. The following list makes clear that every adult should have at least a "basic" estate plan:

1. Loss of Capacity. What if you become incompetent and unable to manage your own affairs? Who will manage your financial affairs and your health care needs? Without a plan the courts will select the person. With a plan, you pick the person (through a power of attorney and health care proxy). By forcing a loved one to go to probate court, you have ensured that a probable legal fee in the hundreds of dollars (i.e., the cost of drafting a "basic" estate plan) will climb to a probable legal fee in the thousands of dollars.

2. Avoiding Probate. Without a plan, your estate may be subject to delays and excess fees (depending on the state), and your assets will be a matter of public record. With a plan, you can structure things so that probate can be avoided entirely. Although I occasionally see a client that is not adverse to their estate going through the probate process, it is far more likely that a client will want to avoid probate. The major consideration in whether a client wants to avoid probate is the amount of disposable income that client has. It is a more complicated matter to avoid probate, takes longer to draft appropriate plan documents, and therefore generally carries with it a larger legal fee. A simple cost/benefit analysis normally determines the financial feasibility of proceeding with a plan to avoid probate.

3. Avoiding Long-Term Care Costs. Financial security is always the major concern of all clients. If a client suffers some infirmity that requires long-term care, will the client's spouse and/or children be able to survive financially? Tragically, private health insurance companies do not cover long-term health care costs. The patient first covers the cost of long-term health care privately. And then, generally, when the patient has spent all their liquid assets, the state will assist with their health care costs. With the average cost of nursing home care approaching \$10,000 per month in many central Massachusetts communities, it doesn't take much imagination to think of a time when a client's estate is devoid of all resources.

So as you can see, financial considerations are not the sole issues to consider when planning for the future. Seeking competent legal advice can help you avoid loss of privacy, delay, aggravation and catastrophic expense. Do not wait until you are no longer able to plan for your future.

Attorney Kaltsas practices law at Elder & Disability Law Advocates in Worcester and Framingham, Massachusetts and hosts WTAG's Saturday morning talk show "The Senior Focus" at 11:00 AM. "The Senior Focus" can be heard on True Talk Radio -- 580 AM or 94.9 FM

Please feel free to call Attorney Kaltsas in Worcester at 508-755-6525 or Framingham at 508-620-4525. Or listen to *The Senior Focus* and call your comments or questions into the show at 508-755-0058.

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 Wachusett Extended Care (Holden Hospital), 56 Boyden Road, Holden (note new address). This month's distribution is Friday, November 18th. Proof of residency is required. The Pantry is also always in need of volunteers.



November Calendar of Events

(Menu subject to change)

Monday	Tuesday	Wednesday	Thursday	Friday
	1 11:30 – cheese lasagna 12 – Blood pressures 12:15 – Game day	2 9:30 – Chair yoga 11:30 – chicken 1 – Van shopping trip to Walmart	3 9 – Yoga 11:30 – Shepherd’s pie 12:30 – Needlework group	4 11:30 – meatballs with sauce, onions, and peppers Daylight Savings: Don’t forget to change your clocks this weekend.
7 9 – Coffee chat with Rep. Ferguson 10 – Exercise class 10 – Art class 11:30 – chicken	8 11:30 – macaroni and cheese Monthly birthday party 12:15 – Game day	9 9:30 – Chair yoga 11:30 – teriyaki diced chicken 1 – Van shopping trip to K-Mart	10 9 – Yoga 11:30 – baked fish	11 Senior Center closed for Veterans’ Day
14 9 – Coffee hour 10 – Exercise class 10 – Art class 11:30 – tangerine chicken	15 11:30 – SPECIAL: turkey dinner 12:15 – Game day	16 9:30 – Chair yoga 11:30 – American chop suey 1 – Van shopping trip to Walmart	17 9 – Yoga 11:30 – chicken breast 12:30 – Elder Keep Well Clinic 12:30 – Book club	18 11:30 – ham and cheese bake
21 9 – Coffee hour 10 – Exercise class 10 – Art class 11:30 – diced chicken chili	22 11:30 – ziti and meatballs 12 – USDA food 12:15 – Game day	23 9:30 – Chair yoga 11:30 – chicken 1 – Van shopping trip to the Mall at Whitney Field	24 Senior Center closed for Thanksgiving	25 11:30 – shredded beef
28 9 – Coffee hour 10 – Exercise class 10 – Art Class 11:30 – hot dog and beans	29 11:30 – chicken breast 12:15 – Game day	30 9:30 – Chair yoga 11:30 – sloppy Joes 1 – Van shopping trip to Walmart		Plan ahead: Christmas party Sun, Dec. 4 th at 1 PM and tree lighting at 4 PM



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PO Box 243
Sterling, MA 01543

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978-422-3032

Fax:
978-422-9916

E-mail:
kphillips@sterling-ma.gov

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

Annual Christmas Party – The Senior Center’s Annual Christmas party will be on Sunday, December 4th at 1 PM. This year’s entertainment will be Generations, a wonderful barbershop quartet. You will definitely enjoy this performance. Refreshments will follow. All are invited. This event is free. We hope to see you here.

At 4 PM the Recreation Department will be hosting the Annual Tree Lighting ceremony. This is a great community event. Come to the Christmas party and stay for the tree lighting.

Daylight Savings Time: Don’t forget to turn your clocks back 1 hour on Sunday, November 6th. Some people find it helpful to turn the clock back before going to bed on Saturday night.

This is also a good time to check the batteries in your smoke detectors and carbon monoxide detectors.

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Sterling Council on Aging
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