



NEWBURY *Council on Aging* Est. 1976

November & December 2016

F. Ryeburn Lynch Senior Center
Newbury Elementary School
63 Hanover St., Newbury, MA 01951

Email: coa@townofnewbury.org
Office hours: Mon. – Thurs. 9AM-3PM
www.townofnewbury.org
Phone #978-462-8114

OUR MISSION STATEMENT

The Newbury Council on Aging will identify, develop, implement, and advocate for programs and services designed to enhance the quality of life and independence of elders in the community and will assist all people with questions relating to aging issues.

ANNUAL NEWBURY COA HOLIDAY LUNCHEON

On Wednesday, December 7, 2016 at 12:00 noon we will be holding our Annual Newbury COA Holiday Luncheon at a new location this year. It will be held at the Newburyport Council on Aging at 331 High Street, Newburyport, MA (next to the Bresnahan School). All Newbury & Byfield seniors are invited and there is no cost for the meal. Donations will be accepted for the “Red Stocking Program” (sponsored by Community Service of Newburyport) to provide a child in need with a great holiday! Also, one lucky attendee will go home with a beautiful, knitted afghan! Reservations are required so please RSVP to the Newbury COA at 978-462-8114 by Thursday, December 1, 2016.

RIDE TO THE POLLS

The Newbury Council on Aging will offer rides to the Newbury polls (Precinct 1, 3 Morgan Ave., Newbury and Precinct 2, 0 Lunt St., Byfield) on Tuesday, November 8th, from 2pm until the polls close at 8:00pm. Interested Newbury residents should call the COA at 978-462-8114 to request a ride on the COA van.



GROCERY SHOPPING

The COA van makes weekly trips to Market Basket in Newburyport on Tuesdays mornings. Please call 978-462-8114 to schedule a ride.



REP. FOR SENATOR BRUCE TARR

Dick Curran, from Senator Bruce Tarr’s office, will be at the Senior Center from 9:00 - 10:00 a.m. on Thursdays, November 10th & December 8th.

DO NOT IGNORE MEDICARE MAIL!

It’s that time of year again! If you have a Medicare Prescription Drug Plan or a Medicare Advantage Plan (HMO, PPO), you should have received information from your plan by the end of September. This information is important because it explains changes in your plan for 2017. During Medicare Open Enrollment (October 15 - December 7), you will have a chance to CHANGE your plan for next year. SHINE Counselors can help you understand your plan changes, as well as other options you may have. Call early to get a SHINE appointment during Open Enrollment!



MEALS ON WHEELS

Home delivered meals are available to eligible seniors by calling Elder Services of the Merrimack Valley at 1-800-892-0890.

WELLNESS



BLOOD PRESSURE CLINIC

Blood pressure clinics at the Senior Center will resume Wednesday, January 4, 2017.

Newbury Village, at 30 Rolfes Lane in Newbury, has two

upcoming blood pressure clinics: November 16th and December 14th from 1:00 to 2:00 pm in their Community Room. Blood Pressure clinics for our Byfield communities (Oak Ridge & Quaker Hill) are currently being scheduled. Please call 978-462-8114 for details.



ELDER PET FOOD FUND

The Newbury COA supports Animal Control Officer Carol Larocque's **Elder Pet Food Fund** in assisting elders with pet food needs. If you would like to sign-up for this program, please call the COA at 978-462-8114. Carol will deliver pet food to your door. Donations are always welcome!



VAN TRIPS

We greatly appreciate your call (978-462-8114) to reserve a seat on the van. All trips depart from the Senior Center at 63 Hanover Street in Newbury.

JOPPA FLATS IN NEWBURYPORT AND IPSWICH RIVER IN TOPSFIELD

...are two of Mass Audubon's wildlife sanctuaries with universally accessible features. These include rope guided trails, Braille texts, tactile maps, and some feature audio tours. Varying in length from 850' to one mile (there are twenty sites state wide), these trails allow self guided exploration and a chance to enjoy a walk in the woods on your own. Massaudubon.org has more information or call Joppa Flats at 978-462-9998.

THE SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM

Is part of the U.S. Department of Labor, is a community service work based job training program for Americans 55 and older. Whether laid off from a long term job, wanting to re-enter the workforce after raising a family, or a change in financial situation, SCSEP participants are trained in the skills needed to equip them to re-enter today's job market and are paid while they learn at participating nonprofit and public facilities. Participants work an average of twenty hours per week and are paid the highest of federal, state, or local minimum wage. These are time limited positions designed to acquire the skills necessary to move into the unsubsidized job market and there are qualifying regulations (i.e. federal low income guidelines). For more information, the National Able Network has a nationwide toll free number of 855-994-8300 (www.nationalable.org). The National Senior Network, our nearest grantee, has an office in Lowell (978-513-0500) and may have local positions.

PRESCRIPTION TO RIDE!

If you have MassHealth, your doctor can write you a prescription for transportation (including wheelchair vans) to and from his or her office. A one-page form (PT-1) must be signed by each doctor you wish authorized by MassHealth.

SHOP LIKE A MAN

And other tips from the last AARP Bulletin. A recent study found that women pay more than men for similar products 42% of the time: 11% more for razors, 48% for shampoo and conditioners, and as much as twice the amount for a shirt at the cleaners.

VOLUNTEER CORNER

In the spirit of Thanksgiving, we'd like to take this opportunity to thank all of our present volunteers for their service and to remember those volunteers who have passed away this past year: **Eugene "Gene" Smith, Pat Stubbs, Alice Walker** and **Marguerite "Peg" Walton**. They will be sadly missed.

We have a fresh, new look at the Senior Center! A long-time friend of the COA, **Joe Murphy**, donated his time and talent to give our walls a fresh coat of paint. **Thank you so much, Joe!**

Guest Chefs: Our September lunch was kindly provided by **Avita of Newburyport**. Abby Considine, Sales and Marketing Director for Avita, hosted and served a delicious and hearty chicken soup prepared by their resident chef. In October, **Joe Murphy** made crabmeat rolls with all of the fixin's! Thanks so much for all of your hard work!



EARN TAX ABATEMENT BY VOLUNTEERING! VAN MONITOR NEEDED

Have you considered volunteering in return for receiving a property tax abatement of \$1000.00? If you have been a Newbury homeowner for 5 years or more and you are 60 or older, you may be eligible to participate in this program (income eligibility guidelines: less than \$71,000 for a single person, \$85,000 for a couple). The Newbury COA is seeking a COA Van Monitor to assist riders as needed. The van monitor may be asked to assist riders who may need help boarding and exiting the van, and carrying packages for shoppers. The COA Van operates weekly grocery shopping trips and occasional field trips. For more information and to request an application, please call 978-462- 8114.

TIPS TO HELP SENIORS HAVE A COMFORTABLE AND HEALTHY FLIGHT

By Steve Barlam

Seniors who travel by air know that flying can be somewhat hard on the body. Long walks in terminals, disrupted meal times and many hours sitting in a closed, crowded environment can make even the most well-planned trip feel physically taxing. This need not be the case. By taking a handful of simple steps to prepare for plane travel, seniors can ensure a more comfortable and healthier flying experience.

Preflight Planning: For more pleasant senior travel, lighten the load before you leave for the airport by packing light. Check all baggage before you board, taking a minimal amount through airport security and onto the plane. Wear comfortable clothing and shoes. If possible, request an aisle seat that allows for easy access to the bathroom and allows you to move about during the flight.

Airplane Travel Aids: Items like noise-reduction headphones and a travel pillow can help create a more restful environment, particularly on long flights. Pack compression stockings in a carry-on and slip them on after boarding to help reduce the risk of blood clots. Pack a nose-and-mouth guard or mask and wear it in-flight to help reduce exposure to infectious, airborne bacteria.

Food: Make sure to pack a snack bar or other foods in anticipation of unexpected delays. Study the in-flight meal schedule prior to boarding and prepare accordingly. This is particularly important if the senior is on medication or needs to manage chronic health issues such as diabetes. Likewise, purchase bottled water once through security and keep it handy during the flight to prevent dehydration and combat jet lag.

Medication: Plan in advance when carrying medications through security and onto the plane to avoid having them confiscated. To do this, bring a doctor's note confirming any needed medication. Also, prepare an in-flight medication schedule, particularly if crossing multiple time zones, to assure the right medicines are taken at the right times. A pill organizer can help keep to a schedule. Taking these simple steps can make air travel less taxing on the body, making the whole experience more pleasant and leaving a senior in better shape to enjoy the rest of his or her trip.

(Retrieved from ParentGiving.com)

GUIDE TO VETERANS BENEFITS

Veterans benefits provide financial assistance to retirees (and their spouses) who served the country. Those over 65 (also those under who are rated 100% disabled) who served during wartime (though not necessarily in actual combat) may be eligible for financial assistance through the Veterans Administration that can be used to help pay for care.

The foremost eligibility requirement is the service requirement. The veteran must have served at least one day during war time and these are the dates used by the VA: World War II: 12/7/1941 through 12/31/1946; Korean Conflict: 6/27/1950 through 1/31/1955; Vietnam: 8/5/1964 through 5/7/1975 (those who served in Vietnam itself as early as 2/28/1961 may also qualify); Gulf War: 8/2/1990 to a date yet to be determined.

There are three tiers of the VA's Improved Pension. Award amounts increase as the tier increases and they are based on the needs of the applicant. 1. The Basic Pension is designed to function as cash assistance for low income veterans and their dependents, so that they remain healthy; this income limit is low. 2. The Household Benefit provides assistance with day to day activities which are necessary on a "regular basis." 3. Aid and Attendance provides financial assistance necessary on a "daily basis," this usually in Assisted Living or other long term care facility.

Financial eligibility is "means tested," meaning benefits are limited to those most in need and are based on the applicant's income, assets, and needs. There is a Countable Income Formula at: www.benefits.va.gov/pension/pencalc.asp to help determine an allowable medical deduction, but the VA encourages applications as all decisions are made on a case by case basis.

To get more information, the best place to start is with Newbury's new Veteran's Agent Karen Tyler. You may call her for an appointment at 978-356-3915 (that is her office in Ipswich, but she will come to Newbury) or at e.essex.vets@verizon.net.

NOVEMBER IS NATIONAL FAMILY CAREGIVERS MONTH

This is a good time to honor and support the over 65 million Americans who provide care for elderly and disabled loved ones. If you are visiting family over the holidays or they are visiting you, this is an opportunity to assess how the caregivers are managing and make an effort to assist them. This may be one parent caring for the other or a sibling who lives nearby shouldering the work. Here are a few ways to express your appreciation.

- Tell them in words; acknowledge their efforts face to face or by writing a note.
- Listen and let them know that you are someone to whom they can express some of the frustrations that care-giving always includes; do not be judgmental.
- Ask how you can help, even if it must be from a distance. Can you afford to hire help to provide respite time for the caregiver?
- Enlist everyone; have a family meeting to learn what the needs are and brainstorm ways of meeting those needs; just avoid seeming to criticize.
- Bring in a professional, especially if the conversation is not going well. A geriatric care manager (Elder Services of the Merrimack Valley) can do an impartial assessment and make recommendations.
- Arrange for support services: care tasks, transportation, home maintenance, yard work; set up a schedule if there is local family or help arrange professional services.
- Hire in home care and set up a cost sharing plan.

If you have never been a caregiver, it is not possible to understand the burdens of the job. Make yourself available to learn, offer thanks, and become involved in assisting. (Thanks to the Right at Home blog.)

STOP MULTITASKING TO IMPROVE YOUR MEMORY

A good memory requires focusing attention and getting information into your memory centers so it can be retrieved later. When multitasking, information does not stay in the brain long enough to be retained. Do one thing at a time and your memory will improve. This is from the director of UCLA's Longevity Center.

REASONS TO TELL THE DOCTOR ABOUT MEMORY PROBLEMS

We know we all forget things and that it can happen to anyone at any age. But many of us have also forgotten a thing or two which has given us pause and forced us to wonder if maybe we are exhibiting symptoms of something greater. Speaking to your doctor is still one of the top tools they have to figure out what is going on. The observations of friends and family members are also very important. There are several important reasons to not ignore, be ashamed of, or downplay memory problems.

- Ruling out other causes including prescription drug side effects, depression, thyroid problems, sleep disorders, vitamin deficiencies; all treatable.
- Accessing the best treatment options as early as possible. The sooner treatments such as medications, life style changes, and memory support strategies start, the more effective they will be.
- Planning ahead; early diagnosis allows us to be involved in planning our own care and doing the legal and financial groundwork to realize our wishes.
- Making safe decisions regarding financial management, using the stove, driving, handling medications, caring for another.
- Promoting understanding and supporting a positive attitude. There should be no shame with developing a brain disease; let friends and family know, without apology, that you have one. And after the initial shock and grief you feel, do your best to develop an acceptance of your situation. Live in the moment; worry less about failure, find greater toleration for others, strengthen those relationships that matter most, and appreciate what you have. (From the Right at Home.com website.)

NEED STATE SPECIFIC INFORMATION ON ADVANCED DIRECTIVES?

Caringinfo.org, a program of the National Hospice and Palliative Care Organization, provides free resources and downloadable forms to help make decisions about end of life care and services. Make these decisions before the crisis.

FUEL ASSISTANCE

Community Action in Haverhill begins accepting applications for Fuel Assistance on November 1st. (If you are already a client of Community Action, you should hear from them directly.) Those living alone with incomes below \$33,126 will qualify for some fuel assistance and anyone so qualified is then eligible for other discounts on utilities such as National Grid's Gas and Electric monthly bill and their arrears forgiveness program. The account must be in your name and must be your primary residence. Call Community Action to learn more about applying: 978-373-1971.

ARE YOU SAVING TO LEAVE AN INHERITANCE? WHY?

Harry Margolis, a well known and respected elder attorney, on his law firm's blog recently posted a Planning For Life article titled Are You Saving to Leave an Inheritance? Why? The gist of the article is that many elders, facing increasing costs to cover their care, begin dipping into their savings and in doing so face two concerns. First, how long might a chronic need for care last; a few months of high costs may be affordable, but if the need continues, what if the money runs out? The second concern is the desire to be able to leave something for the family. The decisions can be easier, Mr. Margolis argues, if the family inheritance piece is taken off the table and the thrust of his suggestion is to protect the house (as with an Irrevocable Trust) for your heirs and spend the cash. Keeping funds available for your care allows for far more control and freedom to choose where and how to live. Government supported programs will limit both where and how much help you can receive; having the cash available allows you control of these important decisions. If, however, you see the home care costs outlasting your money, you do not want the house in an Irrevocable Trust as this eliminates the option of a Reverse Mortgage, the final safety net that homeowners have. "Absent a crystal ball," Mr. Margolis says, you have to make the best guess in terms of balancing asset protection and the need for financial resources in the future and for many, the right balance is to protect the home but not the savings and investments. If you have not had these discussions with family, lawyers, and financial or estate planners do so. The MassHealth "look back" period is five years; within this period no transfer of financial assets will be allowed in qualifying for Medicaid.

TIPS FOR DONATING YOUR CAR TO CHARITY

If selling your car is not going to get you much money and you do not want to risk issues and liabilities with a dissatisfied buyer, you may wish to donate it to a favorite charity and receive a tax deduction. The car does not even have to be running! Here are a few things to keep in mind:

- Make sure the charity is able to receive tax deduction contributions. Keep a copy of the organizations IRS letter and your receipt.

- If the car is worth more than \$500 (use the Kelley Blue Book, available on line, to determine), you must complete Section A of IRS Form 8283 to attach to your tax return. Here's the thing about value: if your charity uses the car for its own operations, the KBB is the value. If it sells the car (as many do), that sale price is the value you must claim.

- It is the donor and not the charity who is obligated to value the car and who will pay the penalties if an IRS challenge finds your figure inaccurate; beware that non-cash donations are a common trigger for an IRS audit.

- FAQs from WGBH (a favorite recipient of donated vehicles): Just cars? No, boats, motorcycles, trucks as well. Does the car need to be running? No, nor does it need to pass inspection, but it must be towable. Paperwork? Only a signed & clear title. Will the charity pick up? Yes and at no charge.

DATES OF NOTE

NOVEMBER 6TH is the end of Daylight Savings Time; set your clock back one hour when you go to bed. This is also our semiannual reminder to check your File of Life to make sure you have updated changes in medical conditions and prescription drugs. If you do not have a File of Life, stop by the Senior Center to pick one up or call and we will deliver one.

NOVEMBER 8TH is the Presidential Election and Newbury's chance to vote on a new Police Station. If you need a ride to the polls, call the C.O.A. at 1.978.462.8114.

NOVEMBER 11TH is Veterans Day

NOVEMBER 14TH it is the full Beaver Moon and is what astronomers call a Supermoon, the next one not until 2034. Because the sun and moon will be aligned with earth and the moon will be as close to earth as it ever gets, tides will run 25% to 30% higher than normal. Lunar perigee will coincide with the full moon tide, raising the tides an additional several vertical inches. There will be no coastal flooding unless there is a storm with onshore winds. Hope for clear skies to see this noticeably larger moon.

NOVEMBER 24TH is most people's favorite holiday, Thanksgiving and the Senior Center will be closed. The following Sunday Santa arrives by Coast Guard boat, the annual Market Square tree lighting and caroling take place, and beginning the following Friday (and every Friday until Christmas) the Holiday Invitation Nights begin in downtown Newburyport. Shop local!

DECEMBER 21 is the Winter Solstice and the shortest day of the year. Take heart, from now on the days begin to get longer!

DECEMBER 24TH AND 25TH, Hanukkah and Christmas coincide this year.

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The printing of this newsletter is prepared by Senior News Publications. The postage is paid by a grant by the Executive Office of Elder Affairs.

THINGS TO DO

NEWBURYPORT LIBRARY: Free movie matinee every Wednesday afternoon at 2:30 PM:

NEWBURY TOWN LIBRARY:

Coloring for Adults – Tuesdays from 2:00 to 3:00 pm. Relax & Revive! Discover the meditative and relaxing effects of coloring. All supplies provided.

Tong Ren Healing – Tuesdays starting at 5:30 PM. Tong Ren combines western knowledge of anatomy and physiology with the ancient principle of "chi," or life force energy, to create what many consider to be a powerful new healing modality.

Tai Chi – Fridays from 9:00 - 10:15 AM - Tai Chi is a type of martial art very well known for its defense techniques and health benefits. This martial art has evolved over the years into an effective means of alleviating stress and anxiety. It has been considered to be a form of 'meditation in motion' which promotes serenity and inner peace.



To all Volunteers born in November & December

November 26	David Stickney & Sue Wolfendale
December 1	Martha Webb
December 7	Mary Paquin
December 8	Mary Gill
December 18	Debbie Morrison
December 26	Maxine Balkus
December 28	Kate Murray
December 30	Midge King

If you would prefer to receive your newsletter via e-mail, please e-mail us at: coa@townofnewbury.org.