

NEWBURY Council on Aging

Est. 1976

January & February 2017

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.



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, January 12th and February 9th.



MEALS ON WHEELS

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



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.



BLOOD PRESSURE CLINICS:

Date	Time	Location
January		
4th	11:30-12:30	Senior Center
11th	1:15-2:00	Newbury Village
19th	1:00-1:45	Oak Ridge
19th	2:00-2:45	Quaker Hill
February		
1st	11:30-12:30	Senior Center
8th	1:15-2:00	Newbury Village
16th	1:00-1:45	Oak Ridge
16th	2:00-2:45	Quaker Hill



GREATER NEWBURY ELDER PET FUND

The Newbury COA supports Animal Control Officer Carol Larocque's **Greater Newbury Elder Pet 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!

VOLUNTEER CORNER

As we begin the New Year, we would like to thank those who helped to make the holiday season a joyous one for our seniors. **A big thank you to:**

The “Friends of the Newbury COA” - Kate Benashski, John Spellman and Deb Kennedy for sponsoring our Holiday Luncheon on December 7th at the Newburyport Council on Aging.

Starboard Galley (David Greco and his assistants) - For making our holiday celebration delicious and enjoyable.

Our holiday luncheon helpers assisted in all facets of the luncheon event - **Maxine Balkus, Kate Benashski, Eunice Campbell, Jane McNeal and John Spellman.** We couldn't have done it without you!

Alice Rogers - Who knitted a beautiful afghan which was raffled off at the luncheon. The raffle raised \$100 which will be donated to the Greater Newbury Elder Pet Fund.

The Oak Ridge Crafters in Byfield - They kindly donated a beautiful candle centerpiece that was given out as a door prize.

Also, the COA “adopted” a young boy for Christmas through the *Red Stocking Program* sponsored by Community Service, Inc. of Newburyport. Thanks to the many generous luncheon attendees, we collected enough money to give this boy a very Merry Christmas.

We appreciate your donations to the Senior Center throughout the year. Many thanks to: **Kathleen DeStadler, Simone Dur, Mary Gill, Joe Murphy, Alice Rogers, Tom Sullivan, and the family of Evelyn Mahoney.**

A high five to **Charlene Walsh** (November Guest Chef) for preparing a wonderful chicken stew!

And last, but not least, thank you to all of our wonderful COA volunteers: the COA Board of Directors, the Friends of the Newbury COA Board, Receptionists, Friendly Visitors, NEET Drivers, Kitchen Helpers, Guest Chefs, Monitors, Newsletter Preparation, Office Worker, Telephone Reassurance, and our SHINE Counselor.



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.

BAD WEATHER POLICY

Let's review the **Bad Weather Policy:** if Newbury Elementary School is closed due to inclement weather, the Senior Center is also closed. If Town Offices remain open, the COA staff will monitor calls, but all activities will be cancelled and N.E.E.T. (medical transportation) clients will need to reschedule their appointments. The COA van does not run on a “no school” day.

SNOW BIRDS!

Please let us know when you are heading south. We save money mailing our Newsletter at the special fourth class rate, but it is not forwardable - it is returned to us with first class postage due. When that happens, we take your name off the list. If you wish to resume come spring, please call the COA office and let the telephone receptionist know you are back. Thanks!

SOCIAL SECURITY

Your Social Security check went up **0.3%** for 2017; for the average single elder this is about \$3 a month. The increase is based solely on the Consumer Price Index.

SHUTOFF MORATORIUM

The Consumer Protection Act stipulates a **winter moratorium** from November 15 to March 15, during which gas and electric companies cannot shut off service because of inability to pay. Contact the Attorney General's Office, Community Action in Haverhill (Newbury's fuel assistance provider), or call the COA Office if you need help.

SPECIAL NEEDS CARD

It is time for the annual reminder about the Special Needs card you recently received in your **2017 Emergency Public Information Calendar for Neighbors** (with a 10-mile radius) of **Seabrook Station**. The calendar contains information you should know if an emergency evacuation is ordered, whether for a problem at the nuclear power plant or for any other reason. Were you able to hear the sirens when they were tested last fall? Do you know what radio station to tune to? Do you know what to do if told to "shelter in place"? If an evacuation is ordered, do you know the suggested main roads? Or where Newbury's designated shelter is and are you aware that pets (except service animals) are not permitted? Please check the calendar for the Newbury routes traveled by the emergency buses during an evacuation. If you are not able to walk to the designated street (for Oak Ridge and Quaker Hill this means out to Main Street, for Newbury Village this means out to Rolfe's Lane), if you are unable to hear the sirens or radio broadcasts, if for any reason you are not able to evacuate on your own, then you need to fill out the confidential Special Needs card included in the calendar so that you receive the appropriate help ~ whether that is wheelchair transportation, an ambulance for the bedridden, or simply a phone call to alert you. **Cards must be completed every year.**

ROBO-CALL REJECTION

Do you know **nomorobo.com**? You should! For your telephone landline, it is a free (\$1.99/month for mobile) automatic electronic service that detects and deletes all robotically initiated phone calls. You only hear a single ring. Most of us signed up for the state Do Not Call Registry, but that registry allows calls from legally registered non-profit agencies. **nomorobo** blocks all. It is a simple one-time set up (for the landline) and you can deactivate just as quickly; you want to remember that you will no longer hear from your alma mater, favorite charity, or other local donation requests.

TAX TIME

Every year this Newsletter includes information on property tax **Exemptions** (70 years and older of very limited income), **Deferrals** (a debt is placed on your deed), and other programs for **veterans, surviving spouses, and legally blind**. Visit the Assessors Office on Kent Way for details on these. The Circuit Breaker is always worth repeating. There is no other refundable state tax credit that puts more money into the wallets of taxpayers 65 and older than the Circuit Breaker Tax Credit for Seniors. Annually, more than 100,000 property owning taxpayers receive over \$60 million in cash or credit.

The **Circuit Breaker** (you must be 65) home valuation cannot exceed \$691,000. The income limit (these are 2016 numbers; 2017 were not available at the Newsletter deadline) is \$70,000 for a single head of household, \$84,000 for a couple filing jointly, and \$56,000 for a not head of household filing singly. The maximum credit for 2017 is \$1,050. The 10% rule is this: for homeowners, the amount by which property tax (plus 50% of water and sewer fees) exceeds 10% of income, up to the maximum (\$1,050) and for renters (subsidized renters are not eligible): the amount by which 25% of annual rental payments exceed 10% of total income. If you have not previously applied for the Circuit Breaker, it can be retroactive for three years. **You must file a Massachusetts tax return to claim this refund.**

The **Senior Citizen Property Tax Work-Off Program** allows qualified seniors (over 60) to work in positions defined by participating Town departments for a \$1,000 credit on property taxes (your name must be on the property tax bill); this credit does not affect the Circuit Breaker. At minimum wage the yearly commitment is about one hundred hours which is completed in accordance with the Department Manager's needs. Call the Council on Aging for an application and more information on positions for which you may be qualified. Since this program began several years ago, nearly every town department including the Library, Newbury Elementary School, and the COA has participated.

FINANCIAL THRESHOLDS (2017)

Each year we share this information sheet so that you are aware of financial assistance programs that may be available to you. While the income limits are not negotiable (and there are no provisions for expenses), there are minor waivers that may make a difference; if you are close to these limits, you should consider applying.

If your monthly income is below*	And your cash assets are below**	You may qualify for
\$1010 (\$1355)	\$2000 (\$3000)	MassHealth
\$1010 (\$1355)	\$7280 (\$10930)	MassHealth Senior Buy In
\$1357 (\$1823)	\$7280(\$10930)	Medicare Part B payment
\$1485 (\$2002)	\$13640(\$27250)	Medicare "Extra Help":Rx
\$1287 (\$1736)		Food Stamps (SNAP)
\$1980 (\$2667)		Fuel Assistance

*all sources of income including interest, rent, etc.

** excluding house, car, personal items, insurance, burial contracts

Notes:

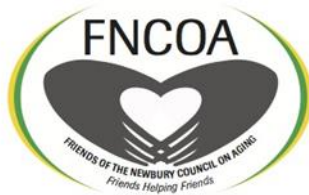
- MassHealth Senior Buy In pays Medicare Part B premium (the same you paid in 2015; \$134 if this is your first year), deductibles (Part B \$183/year), and co-payments.
- "Extra Help" helps pay Part D premiums, deductibles, and co-payments.
- Qualifying for most of these will also qualify you for utility discounts (i.e. electricity).
- The application for income eligible services and discounts from National Grid is literally one page if you qualify for one of the above or a number of other programs (i.e. a housing subsidy). The electric bill must be in your name.

BOOK REVIEW

For some of us End of Life issues are not something we want or even are able to think about. We'll deal with it when the time comes. But we have also seen among our friends and family what tragic results can come when this time does come, as it inevitably will, and we have not made our wishes known. So, if you are able to face the questions, here is a book you should consider: Being Mortal by Atul Gawande. There is a viewpoint, mostly American, that treats old age as a disease, one than can be "fixed." That if we do x, y, and z we never will face the illnesses and physical deterioration we see in nursing homes. It is simply not true. We are all of us mortal and there may come a time when we want to stop "fixing" by means of those pills, that therapy, these treatments and simply live out the time we have with grace. Clearly, the trick is to know when that time is at hand and Dr. Gawande will help you with four vital questions to discuss with your doctor ~ what is your understanding of your situation and its potential outcome? What are your fears (suffering, dementia, lack of control) and hopes and which matters most right now? What trade offs are you willing to make (difficult treatment now for more tomorrows; treatments surprisingly often do not lead to longer life) and what not? And what is the course of action that best serves this understanding? End of life is not about a good death, but about a good life to the very end. If you are ready to think about it, this beautifully written, empowering, opposite of depressing international best seller should be on your list.

MASSACHUSETTS HOME MODIFICATION LOAN PROGRAM

The state **Home Modification Loan Program** can provide low and no interest loans of up to \$30,000 for eligible homeowners to finance projects that help keep them in their homes; outside ramps, stair lifts, modifications to kitchens and bathrooms, and widening doorways are all examples of approved uses. The program has generous income qualifications with 94% of approved applicants qualifying for a zero percent loan with the loan due when the property is sold or the title transferred. A Promissory Note and a Mortgage Lien exist until that time. Our regional office is Community Teamwork, Inc. in Lowell. Learn more at www.commteam.org or call Alan Trebat at 978.654.5741 or email atrebat@commteam.org.



December 2016

63 Hanover Street, Newbury, MA 01951 • 978.462.8114
info@friendsofthenewburycoa.org • www.friendsofthenewburycoa.org

Dear Neighbor:

The Friends of the Newbury Council on Aging is a private non-profit organization whose purpose is to raise money to support programs and services offered by the Newbury Council on Aging for elders in Newbury, including Old Town, Plum Island and Byfield.

Donations this past year helped to fund fuel and regular maintenance expenses for the Council on Aging van, which provides transportation for Newbury elders to shopping trips, town meetings, voting and various special events. In June 2016, the 2003 van was replaced by a new Ford E-350, 12 passenger van which will provide transportation for Newbury elders to shopping trips and special events for years to come. The FNCOA also sponsored special programs such as an appreciation celebration for thirty- five of our COA volunteers, and a holiday luncheon for seniors in Newbury.



Your support enables the Newbury Council on Aging to assist our senior Newbury neighbors with a variety of critical needs, in addition to providing recreational and educational programming.

We appreciate hearing from community members who are interested in volunteering to assist with providing the services offered by the COA, such as NEET drivers (Northern Essex Elder Transport) to take elders to medical appointments, a COA van monitor to help shoppers in the store and with parcels, and guest chefs for monthly luncheons. The Friends is also seeking volunteers to serve on our Board of Directors. Additional volunteer opportunities are included on our website.

Through your donations, we can continue to be Friends helping friends. We are thankful for your support!

Sincerely,

Kate Benashski, President, FNCOA

_____ Yes, I would like to be a member of the Friends of the Newbury Council on Aging.

My donation of _____ is enclosed. (Individual-\$15, Family-\$25)

_____ Yes, I would like to become a volunteer to assist the Newbury Council on Aging.

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____ Telephone: _____

Email: _____

For additional information, call the COA at (978) 462-8114. Please mail your donation to: Friends of the Newbury Council on Aging, 63 Hanover St., Newbury, MA 01951, or visit our website www.friendsofthenewburycoa.org to donate by credit card.

GUIDE TO VETERANS BENEFIT

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.

1" OF WATER = 10" OF SNOW

Remember that floor wax or cooking spray on your shovel makes snow slide off easier.

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.

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.

DATES OF NOTE JANUARY 1ST

In 46 B.C.E. the Roman emperor Julius Caesar first established January 1 as New Year's Day. Janus was the Roman god of doors and gates, and had two faces, one looking forward and one back. Caesar felt that the month named after this god ("January") would be the appropriate "door" to the year. The earliest recording of a New Year celebration is believed to have been in Mesopotamia, c. 2000 B.C. and was celebrated around the time of the vernal equinox, in mid-March.

JANUARY 16TH

Martin Luther King, Jr. Day is a federal holiday honoring the achievements of Martin Luther King, Jr. - the chief spokesman for nonviolent activism in the civil rights movement to end racial segregation. It is observed on the third Monday of January (which is close to January 15, his birthday).

FEBRUARY 20TH - PRESIDENTS' DAY

Officially **Washington's Birthday** - Is a Federal holiday observed on the third Monday of February in honor of George Washington (born on February 22), the first President of the United States. The holiday is popularly recognized as also honoring Abraham Lincoln (born on February 12), (and sometimes all the U.S. presidents).

COUNCIL ON AGING
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NEWBURY COUNCIL ON AGING

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Alix McArdle	<i>Outreach Worker</i>
Choo Whyte	<i>Van Driver</i>
Alice Rogers	<i>Van Driver</i>

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

NEWBURY TOWN LIBRARY:

Saturday, January 28, 2017 at 11:00 AM - Meet the Author – Peter Zheutlin, NY Times best-selling author of **“Rescue Road: One Man, Thirty Thousand Dogs, and a Million Miles on the Last Hope Highway”** – The extraordinary story of Greg Mahle who has driven more than 1 million miles to rescue thousands of dogs from hunger, abuse and neglect and given them a second chance at life and love.

Tech Help Group – Wednesdays from 12:00 to 2:00 PM and 5:00 – 7:00 PM

Tai Chi – Wednesdays at 5:30 – 6:45 PM

Tong Ren Healing – Wednesdays from 7:00 – 8:00 PM

Book Club – meets the 4th Thursday of every month from 6:00 – 7:00 pm

Genealogy Club – meets the first Thursday of every month at 5:30 PM.

Newburyport Library – 94 State Street, Newburyport
Free Movie Matinees every Wednesday at 2:30 PM.

January 4	Spotlight (R)
January 11	Bridget Jones's Baby (R)
January 18	Florence Foster Jenkins (PG-13)
January 25	The Light Between Oceans (PG-13)

(At the time of printing this newsletter, February movies were not listed on the Newburyport Library website)



Happy Birthday to all Volunteers Born in January and February!

January 19	Joyce Machiros
January 28	Evelyn Noyes
January 30	Eunice Campbell,
	Joyce Davis
January 31	Florence Lyon
February 12	Mary Finneran
February 20	Muriel Knight
February 27	Gretel Miller

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