As we begin the New Year, we would like to thank our volunteers who helped to make 2018 a successful year at the COA: The COA Board of Directors (Chaz Rudich, Evelyn Noyes, Sandra Small, Joyce Machiros and Geri Dorr), the Friends of the Newbury COA (Kate Benashski, Deb Kennedy, John Spellman, and Monica Whitmore), Receptionists (Isabelle Champoux, Eunice Campbell and Maxine Balkus), Friendly Visitors (Karin Taylor), NEET Drivers (Bob Brown, Matt Freedman, Lynette Leka, Jane McNeal, Deborah Morrison, Kate Murray, Eloise Schoepfner, Hendrik Tans and Martha Webb), Kitchen Helpers (Lynette Leka and Florence Lyon), Guest Chefs (Andrea Bursaw, Joe Murphy, Sue Wolfendale and the COA Board), Van Monitor (Laura Hanlon), Newsletter Mailing Crew (Maxine Balkus, Isabelle Champoux, Scotti Deveney, Mary Gill, Ann Hatheway, Ann Hickey, Florence Lyon, Joyce Machiros, Julia O’Connor, Carolyn Parker, Alice Rogers, Nancy Story, Jeanne Thomas, and Margaret Thomas), Telephone Reassurance (Isabelle Champoux), and our SHINE Counselor (Mark Sullivan). We could not operate the COA without you!

We’re also pleased to welcome our most recent volunteers: Diane Barsam, Donna Cognac, Tina Kennedy, Jim Long and Sharon Murphy.

**NEWBURY COA’S ANNUAL HOLIDAY LUNCHEON THANK YOUS**

We would like to thank those who helped to make the holiday season a joyous one for our seniors: to the Friends of the Newbury Council on Aging for sponsoring our lovely Holiday Luncheon which took place on December 5th. We enjoyed a delicious meal catered by David Greco and his team from Starboard Galley Restaurant. The President of the Friends, Kate Benashski, sent another gift our way courtesy of her husband, Andy Brewster. Andy donated his musical talent on the upright bass, along with fellow musicians, Danny Harrington on baritone saxophone, and Steve Carter on guitar. Having them there made our luncheon so much more special. Also, thank you to Barbara Murray, Eunice Campbell, Kate Benashski, Jane McNeal, and Carolyn Parker for helping us set up, and clean up at the luncheon. We really appreciate their help! (If we left out a volunteer’s name, we apologize!)
SOCIAL SECURITY INFORMATION
https://www.ssa.gov

Your Social Security check will get a 2.8% boost in 2019

- The Social Security Administration announced that the cost-of-living adjustment for 2019 will be 2.8 percent, which is in line with a recent estimate.

- The increase marks the biggest boost to benefits since 2012, when beneficiaries saw a 3.6 percent increase.

- This latest cost-of-living adjustment will not be enough to make up for the buying power Social Security benefits have lost since 2000, according to one policy group.

Each year, the Social Security Administration assesses whether there should be an adjustment to benefits, so that their purchasing power keeps up with inflation. The agency uses the Consumer Price Index for Urban Wage Earners and Clerical Workers, CPI-W, from the Bureau of Labor Statistics. This year’s increase marks the biggest hike since 2012, when the cost-of-living adjustment was 3.6 percent. Retirees do not always get a raise. In 2016, 2011 and 2010 the cost-of-living adjustment was zero. (excerpt from Lorie Konish (CNBC) http://www.cnbc.com/2018/10/11/your-social-security-check-will-get-a-2point8percent-boost-in-2019.html)

Navigating Social Security Claiming Strategies
Sources: CNBC.com – reporting by Lorie Konish – Data from Social Security Administration

How Age at Claiming Affects Your Social Security Benefit

At full retirement age, you will receive 100% of your benefits. Full retirement age is generally 66 to 67 depending on the year in which you were born. (Visit SSA.gov to determine yours.)

62 is the earliest age at which you can claim your retirement benefits, but the money you receive will be reduced for claiming early – to what extent varies by your birth year and how much earlier than full retirement age you’re claiming.

If you hold out past your full retirement age, you’ll receive delayed retirement credits of 8% per year until age 70, when your monthly benefit stops increasing. Claim at 70, and you’d be entitled to 132% of your full monthly benefit.

Tips to Decide When You’ll Claim

Scrutinize Strategies - Facts such as whether you are widowed, or have a minor child at home could influence the right age to start collecting Social Security. Married couples have more possible combinations and should think of this as a joint decision. (For example, if you wait to take benefits, not only will your benefit be higher, but so will any spousal or survivor benefit your husband or wife may receive.)

Seek Expert Feedback - Start studying up on the rules well in advance of your claiming decision. Consult a financial advisor and Social Security software to evaluate how different options could impact your bottom line.

Remember: This is a Long-Term Decision - Aside from annual cost-of-living adjustments, your benefits check will generally stay the same for the rest of your life. If you make a misstep, you only have a limited window—12 months—to undo a Social Security claiming decision and reapply for benefits at a later date. (You can only withdraw an application once and you’ll need to repay all the funds you received.)
VETERANS’ COFFEE HOUR
Thursday, January 3, 2019 and Thursday, February 7, 2019 at 9:30 a.m.

Please join us for interesting conversation on issues of importance to veterans on the first Thursday of every month at 9:30 AM. Pastries, muffins & coffee will be served. We would love a call if you intend to join us so we may plan accordingly. Call 978-462-8114 for more information.

GUEST CHEF LUNCHEONS
Cost: $3.00. Call for reservations at 978-462-8114. If you need a ride, just let us know. We are always seeking volunteer Guest Chefs and servers. Call us for more information regarding joining the Guest Chef team! Upcoming luncheon dates are: Thurs., January 17, 2019 at 12:00 noon (Beef Stew!) and Thurs., February 21, 2019 at 12:00 noon.

PIES DONATED FROM TRITON

Every year, a group of students from Triton bake pies at Thanksgiving time to donate to our Meals on Wheels clients. Triton’s Walter Hardy and Sharon Bolduc run this project and we’d like to thank Walter, Sharon and the Triton students for this kind gesture.

Representative for Senator Bruce Tarr

Dick Curran, from Sen. Bruce Tarr’s office, will be at the Senior Center from 12:00 p.m. to 1:00 p.m. on Tuesday, January 15, 2019, and from 12:00 p.m. to 1:00 p.m. on Tuesday, February 12, 2019. He’ll be on hand to listen to concerns or questions you may have and to provide assistance.

First Parish Community Food Pantry

The all-volunteer, town-wide food pantry currently housed at the First Parish Church at 20 High Road in Newbury offers a wide variety of foods. Not only the non-perishables you would expect, but also meats, eggs, milk, fresh produce, and hygiene products. The pantry is open on Friday afternoons from 3:00 to 5:00 and there are volunteers from all parts of town available to assist you with selection and carrying bags to your car. Donations of both food and cash are welcomed and can be dropped off Friday afternoons.

COA DONATIONS

Thanks to the following people for their recent donations to the COA: Simone Dur, John Ferrara, Nina Meader, Joseph Murphy, Sue Noyes, Alice Rogers, Diane Sawyer and Janet Schoene.

Blood Pressure Clinics

Blood Pressure Clinics at Newbury Village (30 Rolfes Lane) in the Community Room will be held on Wednesdays: January 16 and February 20 from 1:15 to 2:00 PM.

Blood Pressure Clinics at Oak Ridge (84 Main St., Byfield) in the Community Room will be held on Tuesdays: January 15 and February 19 from 1:00 to 1:45 PM.

Blood Pressure Clinics at Quaker Hill (115 Main St., Byfield) in the Community Room will be held on Tuesdays: January 15 and February 19 from 2:00 to 2:45 PM.

MEALS ON WHEELS

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

“You Can Paint This” with Bill Duke

Artist, Bill Duke, will be at the Newbury COA Senior Center on Wednesday, January 30, 2019 and February 27, 2019 from 9:30 a.m. to 12:30 p.m. You can learn how to paint a lovely watercolor scene with no previous painting experience. Come join us! Please sign up by calling 978-462-8114. Cost: $20.00 (materials are supplied).

BIRTHDAY BINGO

Come to Birthday Bingo at our Senior Center on the 2nd Thursday of every month at 1:00 PM. There will be cake and ice cream to celebrate whoever has a birthday that month and then we’ll play bingo! Upcoming dates: Thursday, January 10, 2019 and Thursday, February 14, 2019.
The Newbury COA Board of Directors is Seeking New Members

The Board of Directors supports/assists the Director and staff of the Council on Aging with fulfilling its mission, provides guidance and sets policies and procedures for the Council on Aging.

Obligations of members of the Board of Directors are to: attend a monthly meeting (September - June), approximately 1 hour per month.

For more information, or if interested, please contact the Board Chair, Chaz Rudich via the COA Director Maggie Malley coa.director@townofnewbury.org, or call (978) 462-8114.

Interested applicants must complete an application, pass a CORI, and be voted on by the Board of Directors, and receive an appointment by the Board of Selectmen.

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 the legally blind. Visit the Assessor’s Office on Kent Way for details on these exemptions and whether you are eligible to apply for them. 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.

Circuit Breaker Tax Credit - As a senior citizen, you may be eligible to claim a refundable credit on your personal state income tax return. The Circuit Breaker tax credit is based on the actual real estate taxes paid on the Massachusetts residential property you own or rent and occupy as your principal residence.

The maximum credit amount for tax year 2018 is $1,100. If the credit you’re owed exceeds the amount of the total tax payable for the year, you’ll be refunded the additional amount of the credit without interest.

Who is eligible:

- You must be a Massachusetts resident or part-year resident.
- You must be 65 or older by December 31.
- You must file a Massachusetts personal income tax return.
- You must own or rent residential property in Massachusetts and occupy it as your primary residence.
- For the tax year 2018, your total Massachusetts income doesn’t exceed:
  - $58,000 for a single individual who is not the head of a household.
  - $73,000 for a head of household.
  - $88,000 for married couples filing a joint return.
- If you are a homeowner, your Massachusetts property tax payments, together with half of your water and sewer expense, must exceed 10% of your total Massachusetts income for the tax year.
- If you are a renter, 25% of your annual Massachusetts rent must exceed 10% of your total Massachusetts income for the tax year.

Who is not eligible:

- You are a nonresident.
- You are married and your status is married filing separately.
- You are a dependent of another taxpayer.
- You receive a federal and/or state rent subsidy or you rent from a tax-exempt entity.
- For tax year 2018, the assessed value of principal residence exceeds $778,000.

website: https://www.mass.gov/service-details/senior-circuit-breaker-tax-credit
Call DOR Tax Department: (617) 887-6367 or Toll Free (800) 392-6089 (8:30 a.m.–4:00 p.m., Monday through Friday).
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Bookbites: Cookbook group meets the 1st Monday of the month from 6:30-8:00 PM. Registration is required and space will be limited. The last day to sign up will be January 28th, 2019 for the February 4th book meeting. This group cannot accommodate drop-ins. February 4, 2019 – 6:30 pm – 8:00 pm – Book title: “Magnolia Table” by Joanna Gaines. (The January book group was not listed on the Newburyport Library event calendar at printing time for this newsletter).

The Retired Readers Book Group invites you to join our monthly book discussion at the Newburyport Senior Community Center, 331 High Street in Newburyport. This group meets on the 2nd Wednesday of each month from 2:00 to 3:30 PM. January 9, 2019 - Book title: “The Bookshop on the Corner” by Jenny Colgan. February 13, 2019 - Book title: “The Lemon Orchard” by Luanne Rice.

Novel Ideas: Fiction Book Group for Adults. Meets the 2nd Thursday of the month from 7:00 – 8:00 PM.
January 10, 2019 - “Clock Dance” by Anne Tyler February 14, 2019 - “Unsheltered” by Barbara Kingsolver

Literary Inqueeries: LGBTQ+ Book Group for Everyone – Meets on the 3rd Wednesday of the month from 7:00 PM to 8:00 PM at the Commune Cafe, located at 33 Pleasant Street, Newburyport. Please join us for our new book group and all are welcome. We will read and discuss books with LGBTQ+ themes.
Wednesday, January 16, 2019 - Book title: “Less” by Andrew Greer

Feasting with Recipes Then & Now: Colonial New England – Thursday, January 17, 2019 from 7:00 to 8:00 PM - Creative Feast chef Liz Barbour’s presentation on Feasting from Local Farms was so successful, we are having her back! Join Liz as she takes a journey back to the early 18th century. She will discuss the workings of the colonial kitchen and the ingredients available. Watch as Liz demonstrates two recipes with historic roots that she has adapted for today’s cooks. Samples of food will be provided. Registration is required and will begin January 2nd. Limit of 35 people.

International Film Series - Meets on the fourth Thursday of the month from 2:30 – 4:30 PM:
Thursday, January 24, 2019 - “O’Horten” (PG-13) starring Board Owe, Espen Skjøenberg, and Gitta Nørby.
Thursday, February 28, 2019 - “Rudo y Cursi” (R) starring Gael García Bernal, Diego Luna, and Guillermo Francella.

A Week of the Best Movie Adaptations of Great Literature, February 4 through 8, 2019, 2:30 – 4:45 PM:

History Lecture Series: Henry Cole Perkins: Pioneer Photographer (1804–1873) – Sun., February 24, 2019 – 2:00–3:00 PM.
Susan C.S. Edwards’ presentation will explore the processes that Perkins used to produce six views of Newburyport that have become recognized as among the earliest daguerreotypes in the United States. Recent research, revealing a full portrait of Perkins and his role in early American photographic history, will be discussed. As this talk is expected to possibly exceed our room capacity, we will be handing out free tickets starting at 1:30 PM.

“Pleasure Grounds: Public Gardens Close to Home” - Tuesday, February 26, 2019 – 7:00-8:15 PM – Join us as gardener Gail Anderson presents an armchair tour of public gardens north of Boston – gardens with important history and significant horticultural elements. Anderson will “introduce” us to the ladies and gentlemen who spearheaded the creation of these gardens, some more than a century ago.

NEWBURY TOWN LIBRARY
978-465-0539

Thomas Jefferson: Foodie – Saturday, February 9 from 11:00 AM to 12:00 PM in the Lois M. Anderson Community Room.
Learn how the man who gave America its ‘credo’ influenced its cuisine. Thomas Jefferson is considered the most complex of America’s Founding Fathers. His influence on the American system of government is well known, but what is not is Jefferson’s influence on American Cuisine. A former faculty member of Salem State University’s History Department, Massport’s Anthony Guerriero paints a unique picture of Thomas Jefferson one that might make you rethink his legacy.
Look for Upcoming Health Presentations at the Newbury COA in 2019

The Newbury COA, in cooperation with the Newbury COA Board of Directors, is interested in helping all of us learn a few things about living well! Stay tuned in 2019 for notice of presentations on important topics such as these:

*Memory Improvement & Mental Fitness
*Healthy Eating & Nutrition
*Balance & Mobility
*Health & Wellness

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N.E.E.T. (Northern Essex Elder Transport)

This program provides rides for elders to medical appointments. Arrangements should be made at least 3 business days in advance by calling the COA office at 978-462-8114 (we are closed on Fridays). Once the ride is arranged, the volunteer N.E.E.T driver will call you the day before the ride. A donation of 43 cents per mile is suggested to help support the program, but no one is turned down due to an inability to pay. Reservations must be made through the COA and clients should not call the drivers directly. Also, we have been receiving many requests from clients for doctors’ appointments going to Peabody, Danvers, Burlington and Boston. A lot of our drivers prefer not to travel that far, so we are in need of drivers willing to drive longer distances.

SIR MICHAEL CAINE (age 85)

"I know I’m old, but I don’t feel old. Not in my head, where it matters."

Think of the Oscar-winning British actor, Sir Michael Caine, and his comic role in Alfie (1966) or his suave swindler in Dirty Rotten Scoundrels (1988) may come to mind. Caine has made more than 100 films throughout the years. He’s also, by all accounts, charming, kind and chivalrous and famously devoted to his wife of 45 years, Shakira. (He once joked that the secret to their long marriage was separate bathrooms.)

Caine also loves to tell a good tale. At 85, he has just come out with his third memoir, Blowing the Bloody Doors Off: And Other Lessons in Life, in which he reflects on his life and career today, and explains why he thinks getting older is a gift.

"I forget all the time how old I am: It seems like about five years ago I was 35. So I take things on that I shouldn’t. I accept scripts. I wheel manure around in the garden. I nearly rupture myself every day. Age, to me, is in the mind. I’ve seen 70-year-olds who are already dead, and 90-year-olds who can’t stop themselves living. I stay young by refusing to be old."

"Of course aging brings disappointments and inconveniences, frustrations & indignities, even despair, as weddings and birthday parties give way to hospital visits and memorial services. But it also brings its own joys and even occasionally a little wisdom. I look at aging not as a problem, but as a privilege."

Excerpt taken from AARP.org - November 2018.

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VAN TRIPS

Wednesday, January 9, 2019 – 11:00 am – Spuds/Rowley.
Thursday, January 24, 2019 – 11:00 am – Giuseppe’s Restaurant in Newburyport.
Wednesday, February 6, 2019 – 10:00 am – Seabrook/Shop & Lunch
Thursday, February 28, 2019 – Agawam Diner

Suggested donation: $3.00 for local destinations and $5.00 for long distance. Please call 978-462-8114 to reserve a seat on the van. All trips depart from the Senior Center at 63 Hanover Street in Newbury. You can meet us at the Senior Center and hop on the van, or we will be more than happy to pick you up and drop you off at your home.

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S.H.I.N.E.

Serving Health Information Needs of Everyone

The SHINE Program (Serving Health Information Needs of Everyone) is a state health insurance assistance program that provides to Massachusetts residents of any age who have Medicare, free health insurance information, counseling and assistance to Massachusetts residents with Medicare and their caregivers. The SHINE Program is administered by the Massachusetts Executive Office of Elder Affairs in partnership with elder service agencies, social service and community-based agencies and Councils on Aging. The program is funded by the Administration for Community Living. Mark Sullivan, our Newbury COA SHINE Counselor, will help you understand your health insurance needs. Check our newsletter calendar for the dates he will be available at the Newbury Senior Center. An appointment is required so call 978-462-8114.
COA Storage is Full!

Our storage space is filled to capacity. If you have medical equipment to donate, or would like to borrow equipment, please call the Newbury COA at 978-462-8114. While we cannot take any more equipment at this time, we will be glad to connect donors with folks who need equipment.

Inclement Weather Policy

In the event of inclement weather, please call the COA (978-462-8114) before venturing out to the Senior Center for classes, activities or programs. If the COA is closed for weather-related reasons, a message will make callers aware of any closure.

Happy Birthday!

To all Volunteers born in January & February

January 19
Joyce Machiros

January 28
Evelyn Noyes

January 30
Eunice Campbell
Joyce Davis

January 31
Florence Lyon

February 20
Muriel Knight

In the future, if you do not wish to receive the Newbury COA newsletter, call us at 978-462-8114 or email us at coa@townofnewbury.org. If you would like to continue to receive our newsletter, but would prefer to receive it via e-mail, please email us coa@townofnewbury.org.

Grocery Shopping

The COA Van makes weekly trips to Market Basket in Newburyport on Tuesday mornings. Please call 978-462-8114 to schedule a ride. We are closed on Tuesday, January 1, 2019 because of the holiday. We will be shopping on Wednesday, January 2nd and then will continue the Tuesday morning schedule after that.

Parker River Dental

Thank you to Robin Davies, D.M.D., from Parker River Dental in Byfield, for hosting a “Senior Dental Cleaning Day” back in the fall. We appreciate her kindness and generosity in donating her time for this worthwhile service.

Newbury Town Library Home Book Deliveries

The Newbury COA and the Newbury Town Library coordinates the delivery of library materials (books, DVD’s, etc.) to Newbury patrons who are physically unable to visit the library themselves. Residents may inquire about eligibility, and how to apply, by calling the Newbury Town Library at 978-465-0539.

“And now we welcome the new year. Full of things that have never been.”
- Rainer Maria Rilke -

HAPPY NEW YEAR!
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9:30 Veterans' Coffee Hour | SENIOR CENTER CLOSED  
*First Parish Church Community Food Pantry 3:00-5:00 PM* |
| 7      | 8       | 9         | 10       | 11     |
| 12:45 Bridge | 9:00 – Van/Shopping  
& Library | 11:00 Van trip to Spuds/Rowley | 1:00 Birthday Bingo | SENIOR CENTER CLOSED  
*First Parish Church Community Food Pantry 3:00-5:00 PM* |
| 14     | 15      | 16        | 17       | 18     |
| 12:45 Bridge | 9:00 Van/Shopping  
12:00 – Dick Curran, Sen. Tarr's Office  
Blood Pressure Clinics:  
1:00 @ Oak Ridge  
2:00 @ Quaker Hill | 1:15 – 2:00 Blood Pressure Clinic @ Newbury Village | 9:00 – SHINE  
12:00 Guest Chef Luncheon | SENIOR CENTER CLOSED  
*First Parish Church Community Food Pantry 3:00-5:00 PM* |
| 21     | 22      | 23        | 24       | 25     |
| **Martin Luther King Jr. Day** | 9:00 Van/Shopping | 11:00 Giuseppe's Rest./Newburyport | 9:00 – SHINE | SENIOR CENTER CLOSED  
*First Parish Church Community Food Pantry 3:00-5:00 PM* |
| 28     | 29      | 30        | 31       |        |
| 12:45 Bridge | 9:00 Van/Shopping  
& Library | 9:30–12:30 Bill Duke Watercolor Art Class RSVP | 9:00 – SHINE |        |
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