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.

Upcoming Dates of Note
A note on woolly bear caterpillars: the length of the middle bronze part corresponds to the length of the winter. Do you know that these caterpillars freeze solid over the winter and thaw into Isabella Tiger Moths come spring?

November
November 1 at 2:00 AM Daylight Savings Time ends. This is our semi-annual reminder to update your File of Life.
November 11 is Veterans Day; a Wednesday, one of the few holidays not moved to the nearest Monday to properly commemorate the signing of the World War I Armistice.
November 26 is Thanksgiving.

December
A note on the Geminid Meteor Shower beginning at 8:00 on the moonless 13th: these shooting stars are strangely slow, unlike the speedy Perseids in August.
December 9 come to the Holiday Party and say farewell to Martie Joe as she and Tom set off in their fabulous motor home for Florida this winter. Martie has been C.O.A. Director since 2008 and program coordinator since 2004, and has seen many changes and additions to the Senior Center in that time. Come and wish her well on her new adventure and take a chance on a beautiful afghan made by our Friday Meals on Wheels driver Alice Rogers. A gorgeous pattern made in a neutral goes-with-everything color; chances $1.00 each or six for $5.

December 21 is the Winter Solstice. This means the days begin to lengthen!
December 25 is Christmas under the full Cold Moon.

NURSE’S CORNER by Nina Meader
Seniors ~ please use your Personal Emergency Alert buttons! Also, others attending elders ~ do not try to move or lift a person who has fallen. Encourage the person to be still until help comes. Cover them with a blanket to keep them warm and try to
keep them alert. I am encouraging you because you could hurt yourself and the person who fell. We see head and back injuries and fractures, especially hips in elders. The EMTs will assess the situation before the person is put in an ambulance. However, calling the ambulance for help does not mean you have to go to the hospital, but X-rays are the only proof serious damage did not occur, so please, please go!

You recently received from Medicare the Medicare & You 2016 book. Save it as it will answer many questions that may come up in the upcoming year. Section 8 beginning on page 119 delineates some of the ways you can get help paying for your health and prescription drug costs (Extra Help, Medicare Buy-In plans, Heath Safety Net, State Pharmacy Assistance Programs - Prescription Advantage in Massachusetts). Each year this Newsletter publishes in January the income limits for these programs and for others such as food stamps and fuel assistance and we will do so again in 2016; many eligibility limits had not be determined at the time of this November deadline.

Driver's License Reminder: If you have a birthday coming up, check your license renewal date. Remember, the Registry of Motor Vehicles no longer sends out renewal notices. A tip from the Attorney General's Office: if you have not already done so, change your driver's license number from your Social Security number to a randomly selected “S” number. A lost or stolen Social Security number can be a nightmare.

Driving in rain storms. It is the law (as of January 1, 2015) that if your windshield wipers are on, your headlights must be on as well. The law is designed to make all motorists more visible and it states that headlights must be on when unfavorable conditions or insufficient light reduce visibility to less than 500 feet.

Chapter 59 Section 5 Clause 41C Exemption for Elders over age 65
As of July 1st of the tax year, an individual must be at least 65 years old, must have owned and occupied the property for at least the five preceding years, and must have lived in Massachusetts for at least the ten preceding years.
You may be eligible for up to $500 exemption as long as your income from all sources in the year preceding the application cannot have exceeded $20,000, if single; $30,000, if married. For additional information, application forms, or assistance in completing forms, please contact the assessor’s office at 978-465-0862, ext. 308.

Bad Weather Policy
If Newbury Elementary School is closed due to inclement weather, the Senior Center is also closed and there will be no home delivered meals. If Town Hall is open, the C.O.A. Staff will be working, but all Senior Center activities are cancelled and N.E.E.T rides will need to be rescheduled by the client. Our van will not run on a “no school” day.

The home delivered meals program will be alerted of a “NO DELIVERY” on the FOX 25 News station.
Family Squabbles Over Caregiving

If you are caregiver for your parents or in-laws, doing the job solo is difficult. What can be worse, however, is being part of a family that disagrees, squabbles, manipulates, doesn't follow through, or plain out refuses to participate.

If this is your situation, how do you stop the fighting and get everyone together for the task at hand: caring for your parents in the way they wish with as much independence and safety as possible?

For starters, identify the hot button issues:

- Finances. Inequities of time, tasks, and money. Your parents living arrangements: their home, yours, a facility. Caregiver arrangements: family, neighbors, professionals. Medical decisions: late in life surgeries, end of life. Family possessions, especially if there is a home involved.

- Look for reasons if the above create issues among you. Siblings see parent's needs differently and a possible solution is to seek professional guidance from a doctor, visiting nurse with a background in elder care, or a state home care agency (Elder Services of the Merrimack Valley will provide a free assessment).

- Your parents might resist care, especially if a move is involved. Start with care in their home and in the meantime, check out housing options. Today's Assisted Living is a much different scene than your parent's visions of long ago institutional care.

- Do not revert to childhood roles where one of you was always bossy or another always the baby. You are adults now with a common goal.

- Do not let one sibling (perhaps living closest, maybe the only daughter, or who was always closest to your parents) do all the heavy lifting. And if that person is you, make sure you are not excluding your siblings in order to maintain control. That is good for not you, your parents, nor your siblings.

- Cash ~ how is the cost of home care or Assisted Living to be divided if your parents do not have the resources? Does one of you have a big income or, conversely, a limited one? This requires a sit-down where everyone's financial and family situations (kids in college?) are addressed. Some elder care options may simply not be possible (Assisted Living), but make sure you have investigated all government possibilities (MassHealth, the Veterans Administration). While you are having the money discussion, do not ignore the estate and possible inheritance, especially if there is a home involved. Financial fairness is important going forward.

- Make a list of tasks and include your parents in this; nothing you plan will work if they are not on board. Put the agreed upon division of tasks in writing.

In short:

- If you need help, ask.
- Spell out your needs; do not assume your out of state sibling understands
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<td>COA Closed</td>
<td>12:00 Guest Chef Luncheon</td>
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<td>12:45 Bridge</td>
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<td>SHINE - MUST CALL TO MAKE AN APPT.</td>
<td>10:30 Van Trip to Poet's Inn/Haverhill</td>
<td>SENIOR CENTER CLOSED</td>
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<td>12:45 Bridge</td>
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<td>THANKSGIVING DAY</td>
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**If you Don't Plan Your Estate, The State will plan it for you.**

Margot G. Birke, Attorney at Law
Named Massachusetts NAELA Chapter Member of the year.
One Harris Street, Newburyport  www.elderlaw-solutions.com
Annual Newbury COA Holiday Luncheon

We will be having our COA Holiday Luncheon at the Newbury Fire Hall on Wednesday, December 9, 2015 at 12:00 noon. All Newbury/Byfield seniors are invited and there is no cost for the meal. A $3.00 donation is requested for the “Red Stocking Program” (sponsored by Community Service of Newburyport) to provide a family in need with a great holiday! Reservations are required so RSVP to the Newbury COA at 978-462-8114 by Thursday, December 3, 2015 so we can make certain to have enough food.

VOLUNTEER CORNER

As we approach the end of the year, we would like to thank each and every one of you who takes time to volunteer for the Newbury COA. It is very much appreciated! We also would like to remember former volunteers who passed away in the last year: Elizabeth “Betty” Colby (Meals on Wheels), Wm. “Bill” Hurley (TRIAD), Richard “Dick” Joy (Chairman/COA Board of Directors), Penelope “Penny” Lennon (Meals on Wheels), Ann Little (NEET Driver) and Janet Noyes (Guest Chef). They will be greatly missed.

We would like to thank the following people for their recent donations to our senior center: Linda Dustin, Marge Emerson, Anne Fergus, Heidi Fram, Louise & Roger Hatch, Priscilla Jackman, Muriel Knight and Marcia Peirce.

Thank you to September’s Guest Chef, Alice Rogers, who prepared a wonderful Eggplant Parmigiana!

Happy Birthday to all Volunteers Born in November & December

| November 6 | Peg Walton | November 26 | David Stickney & Sue Wolfendale |
| December 1 | Tommy Joe & Martha Webb |
| December 7 | Mary Paquin |
| December 8 | Mary Gill | December 16 | Jean Doyle |
| December 18 | Debbie Morrison |
| December 20 | Natalie Beattie |
| December 26 | Maxine Balkus |
| December 28 | Kate Murray |
| December 30 | Midge King |

Volunteer Opportunities

We’re always looking for Guest Chefs to cook a meal for 20 to 25 people. Donations are given back to the chef. Call Gail if you are interested – 978-462-8114.

We are in need of Volunteer Receptionist’s for Monday 12-3 and Wednesdays from 9-Noon and 12-3. Duties are answering phones and greeting anyone who enters the Senior Center.

We are always looking for Volunteer NEET Drivers. Please help with this critical need. We also need Volunteer Grocery Shoppers who will shop and pick up prescriptions.
September 15, 2015

Dear Neighbor:

The Friends of the Newbury Council on Aging is a private non-profit organization whose sole 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.

Your donations this past year helped to fund fuel, repair, and maintenance expenses for the Council on Aging Van, which provides transportation for Newbury elders to shopping trips and special events. In addition, they funded special programs such as an appreciation celebration for over forty of our volunteers and a holiday luncheon for the elders in Newbury.

This fall, the Friends will be providing the materials for Powerful Tools for Caregivers, a program which will be conducted with support from the Elder Services of Merrimack Valley beginning September 22 in Newbury.

The support from our community enables the Newbury Council on Aging to be able to offer transportation, meals, and critical emergency social services to our elder neighbors in Newbury. A donation of $15.00 really does make a difference! However, any amount you may wish to contribute would be most welcome.

We would appreciate hearing from community members who could volunteer to assist with providing the services offered by the COA, such as NEET drivers (Northern Essex Elder Transport) to take elders to medical appointments, guest chefs for monthly luncheons, hair and nail specialists, and telephone reassurance personnel. The Friends is also seeking community members to serve on our Board of Directors. A list of volunteer opportunities is included on our website www.friendsofthenewburycoa.org.

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

Sincerely,

Martie Joe
COA Director

Debra Kennedy
President, FNCOA

______ Yes, I would like to be a member of the Friends of the Newbury Council on Aging. My donation of ____________________ is enclosed.

______ 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, please call the COA at (978) 452-8114. 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.
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- When you are searching for an all-inclusive, affordable senior residential alternative, with your own private unit & bath, turn to the Assisted Living Center – Salisbury.

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Financial Advisor
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the situation.
- Keep all your siblings in the loop all of the time even if one of you refuses to participate: CC emails, make conference calls, Skype. Delegate responsibilities according to each person’s strengths and this can include swapping labor for cash: “I’ll do the grocery shopping if you pay for the food.”
- Hold your tongue, vent appropriately (a friend, clergy person, therapist), do not expect miracles (the baby of the family may never grow up), stay sympathetic to your sibling’s needs, and stay on course: taking care of your parents. (Thanks to A Place for Mom for inspiring this article.)

The Gift of Life. Transplanting organs is one of the most remarkable success stories in the history of medicine. Anyone regardless of age, race, or medical history can be a donor and the difference one person can make is extraordinary: nine lives can be saved, tissues can enhance the lives of fifty people, and one cornea donor (this was the first successful organ transplant, done in 1906) can bring sight to two people. Although most people support organ donation, many have not taken the important step of signing up to be a donor. It is now easier than ever and can be done online at www.DonateLifeNewEngland.org or www.NEOB.org (New England Organ Bank). You can also do this when renewing your driver’s license. Ever considered donating your body to one of the medical schools? One of your neighbors recently completed this process and she has shared information with the C.O.A. if you are interested.

Scam Alert. ’Tis the season for telephone scams, so please be especially careful about requests for contributions no matter how noble the cause may sound. And a reminder that the I.R.S. never ever contacts you by telephone. Never.

Adult Foster Care (also called Adult Family Care) is a program for elders on MassHealth (and beneficiaries age 16 and older with disabilities) who cannot live alone safely. The program provides twenty-four hour family living for those who prefer to live in a family setting rather than a long-term care facility. Elder applicants must meet the requirements by being nursing home eligible and must be willing to live with the selected caregiver. These caregivers may be family members (except spouses and legal guardians) or not. They must be over eighteen, be willing to share their life and home with the AFC client, must accept responsibility for the person’s care, and must supervise all health related activities. For this the caregiver receives up to (depending on the level of care) $18,000 non-taxable pay per year. The website for more information is: www.caringushomecare.com or contact Caring R Us at 1.781.821.2020 or info@caringushomecare.com.

We have 52 volunteers who provided over 1900 hours of service to the COA during FY’15. We had over 2700 phone calls. Thank you to all our volunteers who help in keeping this office running.
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**Community Action, Inc.**
Low Income Home Energy Assistance Program

Would you like to know how you could get a 25% discount on your monthly National Grid bills and/or home heating oil at deep discounts? Homeowners can also receive assistance with heating system repairs, replacements and free home energy audits.

Visit our website to learn more:
www.communityactioninc.org
or call 978-374-7660
A message from Martie

I would like to thank the staff, volunteers, board members and all the elders who supported me during my time here, which has been one of the most enjoyable experiences to date. I am blessed to have worked with such great people. We have an amazing team who always put the needs of community members first and goes over and above to solve problems, get answers and make referrals. The nice part about retiring is no more rushing around to meet deadlines and complete tasks. The bad part is I will miss the pleasurable experience of working with all the best and thank you again for your years of dedicated team spirit.

Nina Meader Has Retired

After living all her eighty years in the family homestead on Main Street, Nina Meader has decided it may be time to retire. She and her daughter will be leaving Byfield for a new home in Maine and all of us at the Council on Aging will miss her most grievously.

Nina graduated from Salem Hospital’s School of Nursing in 1957 (it took her longer than normal because she contacted polio) and after a couple of stints working there (interrupted to raise her kids), she retired in 1993. Not long after she became a community based nurse when she went to work for Home Health V.N.A. (where she remained for eighteen years) and it was here that Nina’s gifts and talents shown. R.N.s in the field are the eyes and ears of the doctors and of necessity become expert diagnosticians and treatment specialists. Nina continues to take the courses and workshops required to keep her nursing license valid and up-to-date. There are few old Byfielders who do not have a Nina home visit story as distressed or sick neighbors knew she would respond quickly and with sound advice.

To Nina, our heartfelt thanks for your work ~ not only the past couple of years for the C.O.A. but for your decades of service to your neighbors and community. Our very best wishes and love go with you.