

The Essex Senior Echo

January 2018

The holiday season is now behind us, and up ahead a new year looms on the horizon. Each new year brings promise and hope as we reflect on where we've been, and where we are heading. We think about the achievements we made or perhaps the things we have failed to do in 2017. We think about how we can improve our quality of life. Neilson ratings actually polled the nation about "New Year's Resolutions" and publicized the top 10 resolutions. The top resolutions are to stay fit and healthy (37%), and to lose weight (32%). Do you fall in this category? I certainly do. Everyone benefits from increased physical activity and a healthy lifestyle. Today, there's a lot more information about how beneficial physical activity is, especially for older adults. Even if you have difficult standing or walking, you can still exercise and benefit from it.

In fact, in most cases, you have more to lose by *not* doing anything.

Exercise and physical activity benefit every area of your life. They can:

- Help improve your ability to do the things you want to do.
- Help maintain and improve your physical strength and fitness
- Help improve your balance
- Help manage and prevent diseases like diabetes, heart disease, breast and colon cancer and osteoporosis
- Help reduce feelings of depression, may improve mood and overall well-being, and may improve or maintain some aspects of cognitive function.

The key to adding physical activity is **you**. The benefits you gain will depend on your starting point and how much effort you put into it. You need to match your physical activity to your own needs and abilities. For example, some people can swim a mile without thinking twice about it. For others, a slow walk to the corner and back is a big achievement. Exercise and physical activity are good for just about everybody, and there are many activities to choose from. This year, the Essex Senior Echo will feature information each month about fitting physical activity into your daily life. We will include examples of exercises you can do at home, classes offered here at the center or in the community, as well as other information about sticking to your new routine! This information is published by the National Institute on Aging at NIH as part of the Go4Life campaign.

If you are anything like me, you're probably still wondering what the other top resolutions are. Here you are: Enjoy Life to the Fullest (28%), Spend less, Save more (25%), Spend more time with family and friends (19%), Get organized (18%), Will not make any resolutions (16%), Learn a new hobby (14%), Travel more (14%) and last but not least, read more (12%).

What goals have you set for 2018? How can we help?

Balance in Motion Class

Tuesdays, Fridays 10AM

Donations accepted to help offset the cost of the class

Yoga

Monday Evenings, 5:30 PM

\$5.00 per class

Upcoming events:

Balance Screening Program offered By Gordon College Center for Balance and Wellness TBD

Walking Group

Mondays 9AM

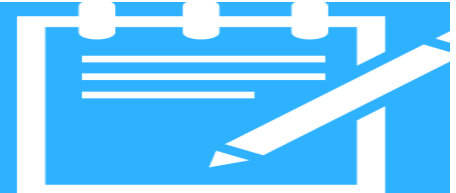
Please be sure to call us the week before so we know to keep an eye out for you!

Line Dancing

Wednesdays 12:45

\$7.00 per class





SHINE Update:

Medicare Advantage Disenrollment Period

Did you join a Medicare Advantage plan and wish you made a different decision? There are some options. You have the opportunity to disenroll from your Medicare Advantage plan and return to Original Medicare, and can opt for a Medigap Supplement and Stand Alone Drug Plan.

You only have until **February 14** to make this change.

If this is something you wish to do, please call to make an appointment for assistance.

Note: You can not JOIN a Medicare Advantage Plan, nor can you SWITCH between Medicare Advantage Plans.

2018 Part D Coverage Gap

Standard Coverage Levels	2018
Annual Deductible	Beneficiary pays the first \$405 of their drug costs before the plan starts to pay its share.
Initial Coverage	Beneficiary pays 25% co-insurance; the plan pays 75% for each covered drug until the combined drug costs (plus the deductible) reach \$3,750 .
Coverage Gap "Donut Hole"	Once the beneficiary and the plan have spent \$3,750 for covered drugs, the coverage gap is reached. The beneficiary pays 35% of brand name drug costs and 44% of generic drug costs (plus a small dispensing fee) until they have spent \$5,000* out of pocket. *In the gap, the amount the member pays, and the 50% discounted amount for brands, counts towards the \$5,000 out of pocket threshold
Catastrophic Coverage	If the beneficiary's out-of-pocket costs reach \$5,000 for the calendar year, they reach catastrophic coverage. For the rest of the calendar year the beneficiary will pay 5% coinsurance or \$3.35 / \$8.35 toward their medications, whichever is greater.

Medicare Part D

Did you get a surprise bill at the pharmacy? Remember that many drug plans do have a deductible per calendar year. There are ways to potentially lower your drug costs including Prescription Advantage or Extra Help through Social Security.

For these and other questions, please contact a SHINE counselor. They offer free counseling on all aspects of Health Insurance! Kristin Crockett is Essex's SHINE Counselor.

You may also call
1-800-AGE-INFO (243-4636)

Tax Relief Programs

The Town of Essex provides additional property tax exemption programs:

Clause 37A: Blind—\$500.00

To qualify you must have certification that you are legally blind according to the Massachusetts Commission for the Blind.

Clause 41C: Senior Exemption—\$500.00

You must be aged 70 or older as of July 1st of the tax year. Eligibility is based on annual income and your whole estate. Annual income cannot exceed: Single (\$15,291) Married (17,642)

Clause 22—Veterans— \$400 to full exemption

The applicant must have a service-connected disability of 10% or greater.

Applications are due by April 1

Please note: All property exemptions have ownership and domiciliary requirements.

Information for each of these programs is available at the Essex Senior Center



Senior Circuit Breaker Credit

Put up to \$1,070 in YOUR pocket!

Have you looked into the Circuit Breaker Tax Credit?

In order to qualify, a person must be over 65 years of age and must occupy the property as their primary residence. Renters may also be eligible since, for purposes of this program, the law assumes that 25% of their rent goes toward property tax.

For more information, please speak with your accountant, or speak with either Tess or Kristin.

Property Tax Deferral

Clause 41A—Tax Deferral for Seniors

Provided you meet the financial, ownership, and domiciliary requirements, residents over the age of 65 may be eligible to defer part of their property taxes. A deferral does not discharge the tax obligation but instead delays payment until the senior sells the property or passes away. Your income can not exceed \$20,000. Deferred taxes are subject to additional interest charges.

AAA recommends you keep at least the following in your car in case of an emergency in the winter. Do you have these things in your car? What else do you keep in your car in case of an emergency?

- Mobile phone with emergency numbers
- Drinking water
- First aid kit
- Non-perishable snacks
- A bag of abrasive material (sand, salt, cat litter)
- Snow shovel and ice scraper
- Blankets and extra warm clothing
- Flashlight with extra batteries
- Jumper cables
- Basic tool kit



**OHIO DEPARTMENT OF
TRANSPORTATION**

For Family Caregivers:

Free technology, training and respite care is available for people with dementia and their caregivers:

Until 2/28/2018, the Executive Office of Elder Affairs is offering technology to help family caregivers face the challenges of dementia. Examples are listed below. Some restrictions apply.

1 **Assistance tools and gear:**

- 2 Portable digital music players with personalized playlists
- 3 GPS and other tracking devices
- 4 Electronic medication management systems (without required membership)
- 5 Communication aids (such as telephone devices and electronic tablets)
- 6 Video monitoring devices
- 7 Electronic sensory devices (such as robotic pets)
- 8 Counseling and support on the available technologies

"Savvy Caregiver" training for family caregivers of persons with dementia is available **until 8/31/2018**. Some restrictions apply. To find Savvy Caregiver training near you, visit www.healthyliving4me.org/workshop-schedule.

To learn more regarding either of these support opportunities, contact a caregiver specialist at your regional Elder Care Agency at [800Agelnfo.com](tel:8004624636). Senior Care Inc is the designated Elder Care Agency for Essex Residents.

Volunteers Needed!

We are looking for a couple of volunteers who may be interested in helping the COA in a couple of different ways.

Front Desk Volunteers: Greet visitors to the center, assist with signing up for events, and answer phones.

Website Maintenance: We need one volunteer to help maintain our website. This would be a great opportunity for a student interested in computers that also needs community service hours!

Teaching Classes: Do you have a special hobby or talent and would like to share that with others? We are always looking to bring in new classes and programs.

Attention Chebacco Terrace Residents!

Tess Leary, Outreach Coordinator, will begin offering regular on-site hours for Chebacco Terrace residents. Beginning Wednesday, January 3rd, Tess will be available for consultation and assistance on Wednesdays from 12:00-2:00 p.m. and Thursdays from 9:30-11:30 a.m. each week.

In addition, Tess will have program details available and wants to hear from you about what you want!
Please stop in and say hi!



Fuel Assistance and Weatherization

It's all about keeping you warm, comfortable, and safe. New England winters can be brutal. Winter heating bills can often make the cold weather's bite even worse. But staying warm shouldn't be a choice. No one should have to choose between paying a heating bill and other living expenses.

That's where Action Inc.'s Energy Services department can help. Our Energy Services programs are designed to keep you comfortable in your own home and to save you money. We're here to make sure accessing these programs is easy. All you need to do is contact us at 978-282-1000

Fuel Assistance:

Help with heating costs
Help with utility discounts

Energy Efficiency:

Weatherization of your home
Home energy assessments
Upgrades for inefficient appliances

New Year Resolutions

G D W I X F G Z W H X T Y W Y W T E I N
R Z X L T Q T E O B T S D N T Y R O Y A
G N G C G K I S X R R P S Q Y S A R L Y
T G L J G G S F G V Z W V Y N E V Y B P
B K W C H X X S D U K V L F X O E W H G
P I X T V K C W A Y P I Q L R Y L T C O
N Q T F H G R C S V M R A G J B S K O D
Y O B R N P W C B A I R A R U E E U P T
E L Q E R U G Z F T L N H O L T C J P R
O S R S J E T M C B I A G L H S S U S W
U D R O L F D W C Z P C U S Y T X S V O
H G U L T I H J A M I F I Z H Z P D B H
O K M U D L A T S H E X F W D Y D N R O
B Y S T Z O I P J K S L L W A Q M E X M
B U O I D O W W S I X F S S E N T I F A
I C U O N F Y P O D R B U Q R D V R X P
E K Q N B I N V T K F D P Z N X G F Y S
S E N A N N L O X C E R F B B B M F P S
T N N R F O M G F L N T F H E C F E B I
L D H E A L T H Y Q P U G M I J D I L H

Word List

Resolution

Weight

Savings

Read

Hobbies

Fitness

Life

Family

Travel

Healthy

Fullest

Friends

Organization

ESSEX SENIOR CITIZENS CLUB

The Essex Senior Citizen's Club is a private membership organization that meets at the Essex Council on Aging on the First and Third Monday of the Months for a meeting, lite lunch and Bingo.

New members are always welcome. Dues are \$10.

Officers:

Millie Hamlen President

Nancy Paone Vice President

Kay Joseph Secretary / Treasurer

INCLEMENT WEATHER POLICY

If Manchester-Essex Schools have a delayed opening, or are closed, the Essex Senior Center and Transportation Services will also be closed. Additionally, transportation may be cancelled due to weather and safety concerns even if the Senior Center is open. We will contact those who have a previously scheduled ride.

Reminders:



January is a great time to update your emergency contact information on file here at the center! If you are riding with us for any reason, you must have updated information on file!

- 1) Please remember to use your key tag to sign in each time you come attend an event at the center.
- 2) If you sign up for a trip or event, please be sure to leave your number. There are times when events need to be cancelled and we would like to notify you. If we don't have your phone number, or have a record of you attending an event/class/program we will be unable to let you know of any changes! If you don't have a key tag, please see Tess or Kristin!

January 2018

Mon	Tue	Wed	Thu	Fri
1 9:00 Walking Club 12:15 Senior Club 5:30 Yoga	2 10:00 Balance in Motion	3 12:45 Line Dancing	4 12:00 Senior Care Luncheon 12:30 Game Group	5 9:30 Market Basket 10:00 Balance in Motion
8 8:30 Men's Breakfast 9:00 Walking Club 5:30 Yoga	9 9:00 Village Pancake House 10:00 Balance in Motion	10 12:45 Line Dancing	11	12 9:30 Market Basket 10:00 Mobile Market 10:00 Balance in Motion
15 9:00 Walking Club 12:15 Senior Club 5:30 Yoga	16 10:00 Balance in Motion 6:30 Friends of the Council on Aging Meeting	17 12:45 Line Dancing	18 9:00 Senator Tarr's Office 10:00 Blood Pressure Clinic 12:00 Senior Care Luncheon 12:30 Game Group	19 9:30 Market Basket 10:00 Balance in Motion
22 8:30 Women's Breakfast 9:00 Walking Club 5:30 Yoga	23 10:00 Balance in Motion	24 12:45 Line Dancing	25 8:00 Oxford Casino	26 9:30 Market Basket 10:00 Balance in Motion
29 9:00 Walking Club 5:30 Yoga	30 10:00 Balance in Motion	31 12:45 Line Dancing		<u>Yellow Dot Day!</u> Sunday Jan 7, Light Refreshments will be provided Come to the Center to support a local Eagle Scout!



Senior Care Inc
LUNCH MENU
1st and 3rd Thursdays of the Month



January 4, 2017

Travelling Chef: Asian Style Cuisine
Chinese Chicken Wings, Boneless Ribs,
Vegetable Fried Rice, Sesame Ginger
Broccoli, Fortune Cookie, Fresh Pineapple

(Please note, the traveling chef requires a minimum of 20 diners. If we do not meet this number, the menu is subject to change)

January 18, 2017

**Ham with Pineapple, Red Pepper and
Scallion Sauce, Island Style Fried Rice,
Tropical slaw with Jimaca, Mango,
Papaya, Scallions, Cilantro, Red Pepper,
Lime Juice
Luau Cake—Pineapple Yellow Cake**

** There is a suggested **voluntary** donation
of \$2.00 per meal, \$3.00 for the chef.*

NEXT MEAL: February 1 Travelling Chef: Panini Bar: Choice of Tuna Melt, Chicken Panini, Italian Panini

Essex Mobile Market, Sponsored by Open Door

**Friday, January 12
10:00 AM to 11:00 AM**

The Mobile Market is a program offered by the Open Door Pantry. If you are interested in participating with the mobile market and are unable to attend due to scheduling conflict, or lack of transportation, please give us a call and we will make alternative arrangements. If you are grocery shopping with us and would like to participate, we will hold a bag for you!

Open Door Food Pantry, Gloucester
23 Emerson Ave, Gloucester.

Monday, Wednesday, and Thursday from 10-7 Tuesday and Friday from 10-5.

The Community Meals are available 7 days a week at various locations in Gloucester. Monday through Saturday meals are from 5-6, and Sundays they are offered 4-5. For more information you may pick up a brochure at the Essex Senior Center, or call the Open Door at 978-283-6776.

Open Door Food Pantry, Ipswich
Tuesdays from 11-5 and Thursdays from 11-7 at 00 Southern Heights in Ipswich

Accord Food Pantry, Hamilton
69 Willow St. Hamilton
Wednesday 9:30AM—11:00 AM Thursday 6:30 pm—7:30 PM Saturday 9:00 AM—11:00 AM



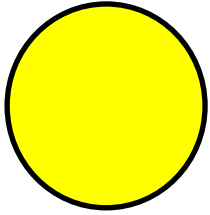
Men's and Women's Breakfasts

Have you stopped by for one of our monthly breakfasts?

**Men's Group: 2nd Monday of the Month
Women's Group: 4th Monday of the Month**

Programs & Events

INFORMATION ABOUT SOME OF OUR
SPECIAL PROGRAMS AND EVENTS.
THE FULL LISTING IS ON THE
CALENDAR



Yellow Dot Program

Sunday, January 7
11:00 AM

Essex Senior Center, Downstairs

The Yellow Dot Program is used by civil service agencies across the nation and is specifically designed for people who are over the age of 65 or have a chronic illness that could pose as life threatening.

The Yellow Dot Program is an easy way to have your medical information available in the event of an emergency on roadways. The information can mean the difference between life and death in the "Golden Hour" immediately following a serious incident. This program has been endorsed by AARP.

Participating is very easy. Each person receives a Yellow Dot decal for their car window, a Yellow Dot folder, and a medical information sheet which should be filled out and kept in the glove compartment. No other person or agency will have your information.

In conjunction with the Essex, MA Fire Department, Philip Cicala a member of Manchester Boy Scout Troop 3 and of the Manchester Essex Fire Explorer Post, will be implementing this program in the town of Essex for his Eagle Scout Project.

Please come out and support this important Eagle Scout initiative.

Food and beverages will be provided.
This program is free of charge.

Join the Friends of the Council on Aging

on the 3rd Tuesday of the month at 6:30. At meetings they discuss upcoming programs, projects, and fundraising.

YOU DO NOT NEED TO BE A SENIOR TO HELP!

GAME GROUP

12:30 on the 1st and 3rd Thursday Each
Month

Did you know that playing board games has many health benefits? Aside from being fun, medical studies have found playing board games has a positive impact on mental health and hypertension! So come on over, enjoy camaraderie, have fun, and play some games, because de-stressing shouldn't be mundane!



The Northeast Recovery Learning
Community
will be facilitating this group!

Balance Screening

Did you know that every 11 seconds an older adult falls in the US? One out of 5 falls results in a serious injury such as a broken bone, or head injury.

The Center for Balance and Wellness at
Gordon College will be offering a free
balance screening to Essex Residents!
This will begin in Late January/Early
February.

*Please call the center for more information, as a date
has not been finalized at the time of printing!*



Screenings will take about
10 minutes.

Please call to add your
name to the list, or just
stop by. Walk-ins will be
accommodated as space
is available.

What is the difference between physical activity and exercise?

Both terms refer to the voluntary movements you do that burn calories. Physical activities are activities that get your body moving such as gardening, walking the dog, raking leaves, and taking the stairs instead of the elevator. Exercise is a form of physical activity that is specifically planned, structured, and repetitive such as weight training, tai chi or an aerobics class. The bottom line is that there are many ways to be active every day. Find something you enjoy doing, include in your regular routine, and try to increase your level of activity over time.

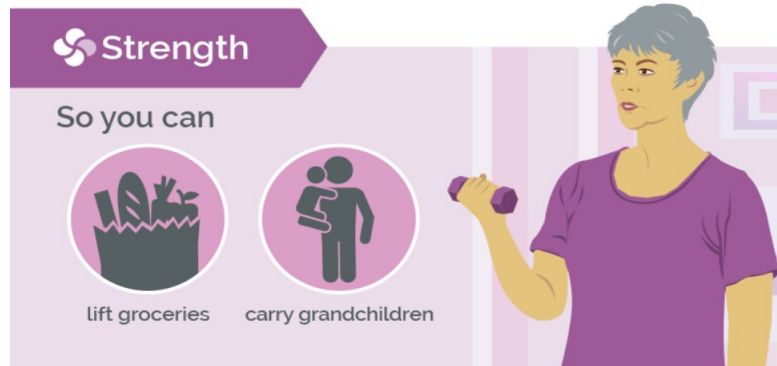
What kinds of exercises and physical activities improve health and physical ability?

Exercise and physical activity fall into four basic categories—endurance, strength, balance, and flexibility. Most people tend to focus on one activity or type of exercise and think they're doing enough. Each type is different, though. Doing them all will give you more benefits. Mixing it up also helps to reduce boredom and cut your risk of injury. Some activities fit into several categories. For example, many endurance activities also help build strength, and strength exercises can help improve balance.



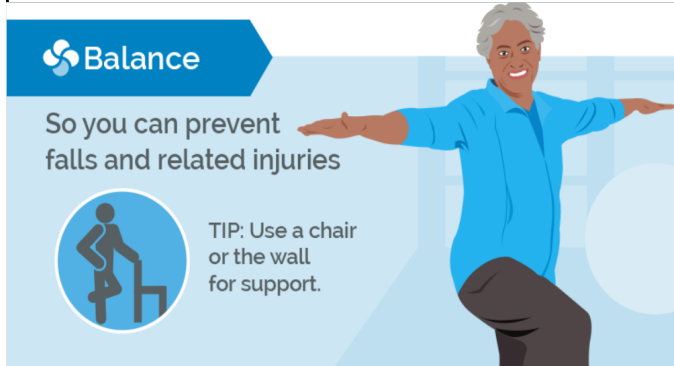
Activities that increase your heart and breathing rate.

- Brisk walking or jogging
- Yard work (mowing, raking, digging)
- Dancing



Strength exercises make your muscles stronger.

- * Lifting weights
- * Using a resistance band
- * Using your own bodyweight



These help prevent falls, a common problem

- Standing on one foot
- Heel-to-toe Walk
- Tai Chi



Stretch your muscles and help your body stay limber

- * Shoulder and upper arm stretch
- * Calf Stretch
- * Yoga



Balance in Motion and Yoga Instructor, Dianna Daly was selected to present at the 2018 World Conference on Movement and Cognition at Harvard University's School of Medicine!

If you haven't already checked out one of her classes, please do so.
You will be glad you did!

Transportation

TO SCHEDULE A RIDE FOR A MEDICAL
OR OTHER APPOINTMENT, PLEASE CALL
978-347-8115
FOR A GROUP TRIP, CALL 978-768-7932



Essex Council on Aging offers transportation services to all Essex residents over the age of 60, as well as disabled Essex residents under the age of 60. In addition, we provide transportation to the Rowley Market Basket every Friday. The van also provides transportation for shopping excursions, and other social events including the Casino in Oxford ME! In order to use our transportation services, you must be registered with the Senior Center!

To register for a Medical Appointment please call and leave a message at

978-347-8115

If you would like to sign up for a group trip, please contact us at the Center during regular business hours.

978-768-7932

****** All Van Trips are limited to a maximum of 12 ambulatory passengers,
plus 2 additional seats for those in a Wheel Chair *****

SIGN UP FOR ALL EVENTS AND TRIPS AT THE SENIOR CENTER
When signing up, use first AND last names, and phone number!

Please note: If interested in a group trip, please sign up as soon as possible. Trips may be cancelled due to lack of interest.

If requesting medical transportation, please give us as much notice as possible your trip. We may not be able to accommodate trips with less than a 5 day notice

January 9 Village Pancake House

Pick up at 8:45AM, or meet us at the restaurant at 9AM.
Please be sure to call by Friday January 5 to RSVP

January 25 Oxford Casino

Pick up 8:00 AM Return Approx. 6PM
Join us for a "Wicked Good Time" as we head out to the Oxford Casino in Oxford ME.



All trips leave from Memorial Park unless otherwise noted. If you would like to attend a trip but are unable to drive to the pick up location, please call and we will make alternate arrangements

*If you need a ride to a Senior Center Event, please call!
We will try to accommodate you!*

COA Board Meeting

The Essex Council on Aging is a municipal board, and its meetings are open to the public. Please join us and learn more about what's happening at your Senior Center!



**Wednesday January 3
9:30 AM
Upstairs**

**In accordance with Open Meeting Law, the
agenda will be posted online at
www.essexma.org**

Winter Parking Ban

Reminder that Essex has a winter parking ban in effect December 1 through April 1. There is no parking on any street from Midnight through Dawn. The one exception is Pickering Street on the Eastern side. This is the side that the OPPOSITE the COA.

Friends of the Essex Council on Aging



FRIENDS OF THE COUNCIL ON AGING

The Friends of the Essex Council on Aging is a private non-profit organization whose purpose is to seek donations to financially assist the Essex Council on Aging in providing social services to residents over the age of 60 in Essex, and to do other things that necessarily render a service for the elderly residents of Essex.

Officers:

Mary Wilhelm President
Betty Smith Vice President
Ellen Hull Secretary
Kay Joseph Treasurer

Consider making a donation to the Friends of the Essex Council on Aging this year!

Thank you Friends for your contributions towards our new phone system, computer for Tess, and an upcoming art class!

Did you know that in addition to general donations, the Friends of the Council on Aging can accept Memorial Donations? Or donations in honor of someone?

All donations will be acknowledged in the Essex Senior Echo

If you would like to make a Memorial Donation to the Friends of the Essex Council on Aging, please mail in this form:

Mail to: PO Box 112 Essex MA 01984

Choose one: In Honor Of: _____

In Memory of: _____

Person to be notified:

Name: _____

Address: _____

City: _____ State: _____ ZIP: _____

Is this an anonymous gift? Yes (If yes, your name will not be listed in newsletter, if applicable, family will be notified of a donation without giving the name of donor)

No

Thank you for your support of the Friends of the Essex Council on Aging

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November 2017

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RETURN SERVICE REQUESTED

This newsletter is supported, in part, by funding provided by the
Mass Executive Office of Elder Affairs (EOEA).

Council on Aging Board Members:

Michele FrenchChairman
Ralph HawleyVice Chairman
Priscilla DoucetteSecretary
Kay JosephTreasurer
Nancy Beattie	Susan Gould-Coviello
Millie Hamlen	Patricia McGrath
Mary Wilhelm	

Council on Aging Staff Members:

Director	Kristin Crockett
Outreach Coordinator	Tess Leary

Transportation Department	Gerri Konopka
	Sonny Thompson
	George Harvey

And a big thank you to our many volunteers!

Hours of Operation:

Monday—Friday 9AM—12PM

978-768-7932

coa@essexma.org

New this month :

The Essex Senior Center has a new phone system. Please note that when you call into the Center you will now reach an automated system. You may now request transportation from the main Senior Center number! Thank you for your cooperation.

Please support local Eagle Scout in his project—The Yellow Dot Program. For more information, see page 3

Did you know that the Accord Food Pantry is available for Essex Residents?