

Essex Senior Echo

NOVEMBER 2023

Nine years ago this coming January I visited the beautiful community of Essex for the first time, when I interviewed for the Director of the Essex Council on Aging position. Throughout my time here, I have had the privilege of building and nurturing meaningful connections with the community members in Essex. Each relationship has been a source of inspiration and learning, reminding me of the profound impact that dedicated service can have on individuals and the wider community. It is with mixed emotions that I announce my departure from this position. I have accepted the position of the Director of the Georgetown Council on Aging, which I will start in mid November. Essex has been an integral part of my life for many years, and will always hold a very special place in my heart.

Thank you for the experiences, meaningful relationships and memories that have enriched my time here. Thank you Tess for always being a great partner and friend. I know The Essex Council on Aging, through the support of the many dedicated volunteers, will continue to provide information and referral services, offer great programs, and be a strong advocate for the community. I can't wait to see all the great things you will continue to accomplish here in this wonderful community.

~ Kristin Crockett

Essex Senior Center
17 Pickering St.
Essex MA 01929

978-768-7932

Hours of Operation:

Monday thru Friday

9:00 AM to 3:00 PM

Board Officers:

Chairman -

Kay L. Joseph

Vice Chairman -

Diane Polley

Treasurer - Open

Secretary - Ann Buckley

Board Members at Large

Nancy Frieden

Ralph Hawley

Sue Lufkin

Susan Parady

Curt Siebert

Mary Wilhelm

Council on Aging Staff:

Director: Kristin Crockett
kcrockett@essexma.org

Outreach Coordinator:
Tess Leary
tleary@essexma.org

Follow us on Facebook!

COMMUNITY SUPPORT:

Senior Care, Inc: 978-281-1750 seniorcareinc.org
Offers Information and referral services, Meals on Wheels, Home-based Services, Money Management, and other services designed to help people stay in their home.

Essex Housing Authority: 978-768-6821

Veteran's Services: 978-356-6699

Protective Services: 800-922-2275 Call 24 Hours/day to report abuse or neglect

Energy Assistance: 978-282-1000

Used Medical Equipment: Masonic Hall, Ipswich 978-356-9716
Essex COA 978-768-7932

Essex Police (non-emergency) 978-768-6200

Essex Fire (non-emergency) 978-768-6363

Activities and Special Events

Computer & Technology Assistance

Do you have questions about your computer, tablet, phone, etc? We have opportunities to get help!

Drop-in with Curt Wednesdays 1:00-3:00pm

Games

Wednesdays 1:00 p.m.

Scrabble, Boggle, Cribbage, Backgammon,
Board Games and More!



Join us, or make plans with a friend and come play ANY TIME!

CAREGIVER SUPPORT GROUP

NOVEMBER 20
10:30 A.M.



ESSEX SENIOR
CENTER

Are you caring for a loved one with a chronic medical condition or dementia?

LICSW Jessie Perrigo Palm will be hosting a monthly support group at the Senior Center.

Please take care of yourself and join us.

Guest Chef

Wednesday, November 15

12:30 PM

Steve Woodman will be making
Fish Chowder

Advance registration is required.
Seating is limited.



NEW

Fitness Fun with Gil

Wednesdays, 10:00 a.m

What better way to start your day than with Gil! Focus will be on building strength and stamina, along with stretching... energize yourself and leave feeling good and ready to face the day!

\$5 DONATION SUGGESTED



Movie Matinee:

My Big Fat Greek

Wedding

Nov 9
1:00 PM

Free



THURSDAY,
NOVEMBER 9
1:00 PM

Essex COA
17 Pickering St

FREE THEATER CANDY AND POPCORN

Please RSVP to let us know you're coming

MONTHLY BOOK CLUB

Tuesday, November 28 ~ 1:00 PM

"Mad Honey"

by Jodi Picoult

Through the generosity of the ECOA Friends, multiple copies of each title are available to borrow and return.

New members are always welcome!





ESSEX VETERANS'

PHOTO GALLERY

NOVEMBER 8-30

PLEASE JOIN US FOR THIS NATIONALLY
RECOGNIZED PROGRAM OF EXCELLENCE!



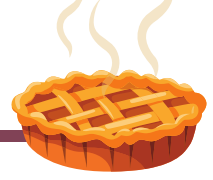
ESSEX SENIOR CENTER
17 PICKERING STREET
EXHIBIT OPEN
MONDAY-FRIDAY,
9:00AM- 3:00PM



Eastern Essex
District
Department of
Veteran Services



Nutrition



Please RSVP

Essex Eats

**C K PEARL
BAKED HADDOCK
CHEESEBURGER
FRIED HADDOCK
SANDWICH**

\$ 15

**TUESDAY,
NOVEMBER 28
12:00 PM**



Grab and Go

Mondays and Thursdays at 12 Noon, and must be picked up by 12:30.

Please register 2 business days in advance.

Mondays
Provided by Open Door

Thursdays
Provided by Senior Care

Breakfast/Brunch

Ladies Brunch:
3rd Tuesday of the Month
November 21 11:00AM

Sponsored by FECOA



Men's Coffee and Donuts:
2nd Wednesday of the Month
"Veterans Breakfast"
November 8 9:30 AM
Sponsored by FECOA



Activities and Special Events

Grateful Celebration

**Thursday, November 16
1:00 Pm**

Join us as we celebrate all we have to be thankful for among our friends, family, and community!

Refreshments and snacks will be served and we hope you'll join in the fun of creating a "Grateful Garland"

Please register by November 10

FLOWER ARRANGING CLASS

**WITH
KAREN BELL**

NOVEMBER 14

1:00 PM

\$10 PER PERSON

Please contact the Essex Senior Center to register. Limited Seats Available

Ongoing Activities and Programs

COA FITNESS PROGRAMS

BALANCE IN MOTION: \$5 Donation Requested
Tuesdays 10:00 AM
Fridays 10:00 AM

FITNESS FUN WITH GIL \$5 Donation Requested
Wednesdays 10:00 AM



MONDAY GROOVE (Video)
Mondays 9:30 AM Get your dancing shoes on and join this fun, energetic dance class! Video, no Instructor.

CAPE ANN VIRTUAL SENIOR CENTER
Tune into Channel 67 for a number of fitness programs sponsored by the Cape Ann Councils on Aging and the Friends of the Essex Council on Aging.

COA ACTIVITIES

Afternoon Games Wednesdays 1:00 - 3:00 PM

Arts & Crafts Tuesdays 1:00 - 3:00 PM

Book Club Tuesday ~ November 28 1:00 PM

Guest Chef ~ November 15 12:30 PM - Steve Woodman makes Fish Chowder

Computer Help ~ Wednesdays, 1:00-3:00 PM
Curt will help solve your tech problems!

Grab & Go Meals Mondays & Thursdays NOON

Mobile Market Friday, November 3, 17 10:30AM

COA Board Mtg Tuesday, November 14 6:00 PM

Friends Mtg Tuesday, November 14 3:00 PM

Ladies Brunch Tuesday, November 21 11:00AM

Men's Coffee/Donuts 2nd Wednesday 9:30 AM

Monthly Cookie Delivery

Call to sign up for a monthly cookie delivery, sponsored by the Friends of the Essex COA.

COA SERVICES

INFORMATION AND REFERRAL SERVICES

Individual assistance with a variety of topics, including, but not limited to SNAP benefits, Caregiver Support, Transportation, Housing, Social Security, etc.

SHINE/Medicare Counseling Individual counseling about Medicare, prescription coverage, supplemental and Medicare Advantage plans, etc.

RMV and Me: The Essex COA is partnered with the RMV to assist Essex residents with various online transactions such as license and registration renewals.

SHREDDING: Stop by and use the Essex COA shredder, an individual machine which shreds 10 pages at a time.

MEDICAL EQUIPMENT LOANS Mon–Fri 9-1 The Senior Center has a variety of medical equipment available at no cost. Please remember to complete the Release Form before taking any equipment.

CONSTITUENT SERVICES: 3rd Thursday, 10:30 Ms. MaryAnn Nay, Assistant to Senator Bruce Tarr, comes to the Senior Center to address any issues you may have. No appointment needed.

VETS SERVICE OFFICE HOURS: Postponed until further notice.

SNAP APPLICATIONS: The Essex COA can provide assistance with applying for SNAP/food stamp benefits.

Medicare Open Enrollment

Medicare health and drug plans can make changes each year—things like cost, coverage, and which providers and pharmacies are in their networks.

October 15 to December 7 is when all people with Medicare can change their Medicare health plans and prescription drug coverage for the following year, to better meet their needs. **Please make an appointment to review your plans with Kristin or Tess.**

OPEN ENROLLMENT FAQs:

What is Open Enrollment?

Open enrollment is the one time of year in which you can change your Medicare Advantage Plans and/or your Part D Prescription Drug Coverage.

I am happy with my coverage, do I really need to do anything during the Open Enrollment Period? If you do nothing, and your plan will continue to be offered next year, your plan will carry over. However, Medicare Advantage Plans and Prescription Drug Plans do make changes each year - and due to the Inflation Reduction Act of 2022 we expect to see some changes for folks with high prescription costs! You should still compare plans to see if better coverage is available.

Can choosing a new drug plan really make a difference? How can switching plans make a difference in out-of-pocket costs?

In 2024, several plans have increases of more than 100%! Do you know if your plan is included? Some plans have been discontinued and members will be automatically enrolled into another plan by the same company. This may not be your best option.

Are there programs to help with prescription costs? There are a number of programs to help reduce medical and prescription costs. Please make an appointment with a SHINE Counselor to learn more about reducing your Medicare Premiums, Drug Costs, and more.

What about the savings I heard about on the news about spending caps and for medications like Entresto, Xarelto, Eliquis, Jardiance, and more?

It is true that there has been federal legislation passed that will result in savings for prescription medications for Medicare beneficiaries and we are excited to see these changes take effect.

Here are the changes taking effect in 2024:

- Elimination of the 5% copay for catastrophic coverage
- Expansion of the Full Extra Help Program:
- Part D Premium increase restrictions

Changes for 2025:

- \$2,000 Out of Pocket Maximum for Part D prescription drugs

Changes for 2026-2030

- Negotiations for specific high cost prescriptions implemented

It's important to check your coverage EVERY YEAR!





IMPORTANT UPDATES FOR SPECIFIC MEDICARE PLANS

ELIXIR prescription drugs plans will not be renewed for 2024. If you have one of their plans for 2023, you will NOT be automatically enrolled into another plan!!

Clear Spring Health Premier Rx Plan will not be offered in 2024. If you are on this plan you will be automatically enrolled into another Clear Spring plan. Due to sanctions by Medicare, if you would like to enroll into a continuing Clear Spring plan, you will need to contact the plan directly at 800-317-6082.

TUFTS MEDICARE PREFERRED members should know that Medicare.gov was incorrectly indicating that CVS is a non-preferred pharmacy and therefore pricing estimates obtained during October are likely incorrect. CVS will still be a preferred pharmacy. Please be sure to double check your prescription cost estimates prior to December 7.

2024 Medicare Premiums

	2023	2024
Part A		
Hospital Deductible	\$1,600	\$1,632
Days 1-60		
Daily Co-insurance	\$400	\$408
Day 61-90		
Daily Co-Insurance	\$800	\$816
Day 91-150 (<i>Lifetime Reserve Days</i>)		
.....		
	2023	2024
Part B Medical	\$164.90	\$174.70
Monthly Premium*		
Part B Deductible	\$226	\$240

** Individuals with a modified adjusted gross income (MAGI) of more than \$10,000 per year, or couples with a MAGI of more than \$206,000 will have increased premiums. Contact us for more information **

What's New with Medicare Advantage Plans?

Medicare Advantage plans are continuing to enhance benefits. In 2024 several plans have expanded dental coverage, added over the counter spending options, and increased health incentives.

Medicare Advantage plans provide "all-in-one shopping" for medical and prescription coverage.

Don't forget Daylight Savings! Turn clocks back at 2:00AM on Sunday, November 5.



On September 12, 2023, the CDC recommended a COVID-19 vaccine updated for 2023-2024 for everyone aged 6 months and older to protect against serious illness. Call your doctor or pharmacist to schedule a vaccine appointment.

Reminder Please RSVP for events early and ALWAYS include your phone number - even if we already have it!! Often times programs are limited in space, but also, it helps us with planning and budgeting. Please note that we reserve the right to cancel events if a minimum number of participants are not registered.

Buzzword solution: 1.Romance-O.2.Bologna-L.3.Partner-P.4.Grocery-C.5. Notepad-D.6. Mockery-E.7. Apology-A Buzzword: PADLOCK



DECLUTTERING TIPS OF THE MONTH: November

First Aid & Medicine Organizer Center

The first step in creating a medicine organizer center is to gather all your medicines, first aid supplies, pills and vitamins together in one place in your home. Be sure to check the dates on your medicines. To properly dispose of expired medications you can speak with your doctor and/or look for a National Drug Take-back event.

The next step is to make sure you have everything you need for treating minor medical emergencies and for common illnesses in your home ~ taking stock of what you have and items to be purchased, including a proper storage container.

The last step is deciding how and where to store your pills and medicines, being mindful of safety. Prescription medicines and over the counter varieties can be harmful in large doses or when ingested or used by someone other than the intended recipient.

Medication storage is best in a temperature controlled, non-humid environment.

SOCIAL SERVICE OFFICE

HOURS:

Jessie Palm, Regional Social Worker

Eastern Essex Regional Public Health Coalition

Mondays 9:30 AM at the Essex COA

Wednesdays 9 AM - 1 PM T.O.H.P

Library

or by appointment



Brian DesRosiers, Esq. LL.M

Attorney DesRosiers is an Elder Law Specialist who will be at the Essex

Senior Center every

3rd Wednesday of the month, from

9:30AM - 10:30AM, to answer your

questions. Appointments are

preferred; however, drop-ins

are welcome.



FUEL ASSISTANCE

Cooler days and nights are ahead, and winter is just around the corner. This means heating season and high energy costs. As many as 1 in 3 Essex households may be eligible for Fuel Assistance. This is a free program for those who qualify! Please take advantage and stay warm this winter!

For more information, contact:

Action, Inc.

180 Main Street

Gloucester

978-281-3900

ACTION INC.
Helping People. Changing Lives.



How do you celebrate Thanksgiving? What are you grateful for this year?

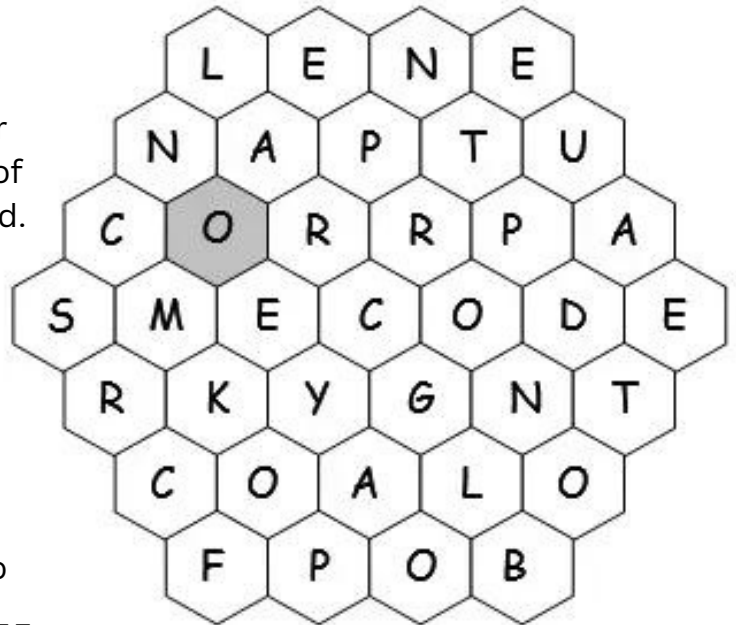
The shaded O and the six letters surrounding it spell ROMANCE, which matches one of the clues below.

In the same way, find a 7-letter word for each of the remaining clues. Keep track of the center letter for each answer you find.

1. love affair romance-O
2. sandwich meat -
3. an associate -
4. food store -
5. many small sheets of paper -
6. ridicule -
7. expression of regret -

Unscramble all 7 of the center letters to spell the answer detachable latch: _ _ _ _ _

(Solution on Page 7)



Transportation

Transportation for Essex seniors is provided through CATA for \$2.00 fare. Call to schedule your ride by 1:00 pm at least 2 BUSINESS days before you need your ride.

You can also request a ride to go shopping, to the hairdresser, meet a friend, or go to a restaurant in any of these communities! Take advantage!!

Transportation is available Monday - Friday, to and from the following communities:

- *Rockport
- *Gloucester
- *Manchester
- *Essex
- *Ipswich
- *Hamilton
- *Wenham
- *Beverly
- *Peabody
- *Salem
- *Danvers
- *Rowley



- Monday appointment, call by 1pm Thursday
- Tuesday appointment, call by 1 pm Friday
- Wednesday appointment, call by 1 pm Monday
- Thursday appointment, call by 1 pm Tuesday
- Friday appointment, call by 1pm Wednesday

Participation requires a one time registration; for more info call CATA: 978-283-7916.

Transportation to Medical appointments is also provided by volunteers through Senior Care's Medical Transportation Program. To request a ride, call 978-281-1750.

VOLUNTEERS NEEDED! Would you be willing to volunteer to drive people to medical appointments? If so, please call Senior Care at 978-281-1750.

Friends of the Essex Council on Aging

The Friends of the Essex Council on Aging is a 501(c)3 non-profit organization whose purpose is 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. Please consider joining the Friends or making a donation!

Essex Trash Bags

**Tuesday, November 7
12:00 - 1:00**

Discounted Trash Bags are available to Essex Residents age 60 and older. Limit of one roll per household per month. Bags are sold on a first come, first serve basis.

\$7.00 Small bags

\$15.00 Large bags

This program is funded and managed by the Friends of the Essex Council on Aging.

Friends of ECOA Officers

Dawn Burnham, President
Gil Frieden, Vice President
Ellen Hull, Secretary
Kay Joseph, Treasurer

Board Members:

Priscilla Doucette
Susanne Morrow
Ruth Hughes
Joyce Woodman
Alice Gray

Meetings are held monthly on the 2nd Tuesday at 3pm.

Celebrate the Holidays with these Festivities, sponsored by the Friends of the Essex Council on Aging!

Friends Holiday Party

Wednesday, December 13

1640 Hart House, Ipswich

11:30 AM

**\$20 per person payable to :
Friends of the Essex Council on Aging**

RSVP and Payment due by 12/1

Choice of Entrée:

**Baked Haddock, Chicken Picatta, or
Vegetarian Pasta**

**All meals include: Caesar Salad,
Seasonal Vegetables, Blueberry**

Cobbler, Tea/Coffee

Grab & Go Holiday Meal

Wednesday, December 6

4:30 Pick up for last names A-M

5:00 Pick up for last names N-Z

**\$10 per person payable to:
Friends of the Essex Council on Aging**

RSVP and Payment Due 12/1

Choice of Entrée :

**Baked Haddock or Steak Tips
Meals include: Seasonal Vegetables,
Clam Chowder, and Apple Crisp**

**Participating Restaurants: The Blue Marlin,
The Farm, The Mill, Woodman's**

Around Town

From the Town Clerk's Desk Fall Town Meeting

Monday, November 13 7:30 PM

Essex Elementary School

Voter registration deadline is November 3, 2023.

2023 Resident Parking Stickers are Now Available

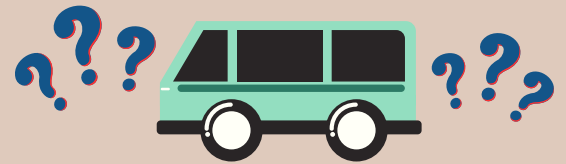
If you do not have a transfer station sticker and want to use resident parking spaces, you must purchase a resident sticker.

2024 stickers are \$20 and are valid 9/1/2023 - 08/31/2024.

Resident parking locations:

Chebacco Lake Parking Conomo Point
Town Boat Ramp (with Trailer) Municipal Parking Lot (Portion)
End of Island Rd.

Stickers are available Mon-Thu 7-3:30
at the Clerk's Office - Cash or Check only



\$5.00 MYSTERY RIDE

JOIN US FOR AN ADVENTURE,
A SCENIC RIDE, AND A STOP FOR A SWEET TREAT!

MONDAY, NOVEMBER 20

PLEASE ARRIVE AT MEMORIAL PARK AT 12:15 PM
THE VAN LEAVES AT 12:30 PM

TRANSPORTATION PROVIDED BUT SEATS ARE
LIMITED
PLEASE CALL THE SENIOR CENTER TO REGISTER
978-768-7932

Town of Essex Memory Tree Ceremony 2023

Thursday, November 30, 2023 ~ 6:30 p.m. at Town Hall

You may register those to be remembered by completing a form, available at Brookline Bank, Town Hall and The Essex Senior Center. Stop by the Senior Center between 5:30 and 6:30 for Hot Cocoa and your last chance to visit this year's Veteran's Gallery.

Santa by Boat

Friday, December 1, 2023 ~ 4:00-6:00 p.m.

Essex Shipbuilding Museum

Holiday Market in the Shipyard

Saturday, December 2, 11:00-3:00 p.m.



American Legion Thanksgiving Holiday DINNERS

The American Legion, Post 3, Gloucester, will again be proudly delivering FREE Thanksgiving Holiday Dinners on Thursday, November 23 because "No One Should be Alone and Without a Hot Meal on Thanksgiving"

Order Anytime AFTER Wednesday, November 1:

CALL 978-283-7117 or EMAIL nestorlaw@aol.com

Please make sure to clearly provide the following details:
your name, address, phone number, and quantity of meals.

Deadline for ordering meals: 12:00 P.M. Monday, November 20, 2023

Deliveries will be made on Thanksgiving Day from 11:00 A.M. - 1:00 P.M.

Recipients MUST be home to receive their meals.

Council on Aging Essex

17 Pickering St
Essex MA 01929

NON PROFIT RATE
U.S.POSTAGE PAID
PERMIT NO.18
ESSEX, MA.

A monthly publication from the
Essex Council on Aging,
supported in part by the Mass.
Executive Office of Elder Affairs.



Annual Boutique

FRIENDS OF COUNCIL ON AGING

Get a head start on your holiday shopping and support the Friends of the Essex Council on Aging at the same time. There will be many unique and handmade items for sale!

Friday	Nov 3	6:00 PM - 8:00 PM
Saturday	Nov 4	9:00 AM - 2:00 PM
Sunday	Nov 5	10:00 AM - 1:00 PM



Look Inside for

- Many Medicare Updates!
- Holiday Party and Grab and Go information
- Exciting Seasonal Events and more . .

★★★★★

Thank you to the men and women who served our country - for your courage, your bravery, and all you have done to keep our country safe.