

The Prime Times

CHAIRPERSON
DIRECTOR
OUTREACH
PROGRAMS

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JANUARY / FEBRUARY 2012

This newsletter is made possible through the Friends of Norwell Council on Aging, Inc.

DIRECTOR'S MESSAGE

If you think about the word "community", you can't help but think of a group of people. If you look in the dictionary, you will notice a number of various definitions. One definition that is common in all, is a group of people with varied backgrounds united for a common cause.

Here in Norwell, we are so very lucky to have and be a part of a wonderful group in our community. This includes our neighborhoods, schools, churches and services that provide a common goal to support and help within the community. Without community we could have too diverse of a goal and some would not receive support and/or assistance. This is why we are so lucky. Whether you agree to disagree or can find a good avenue to move our community in a good direction, this is what it is all about!

As you know, the COA is getting assistance and support from a good number within our community. As I have said before we couldn't do what we need to do without our community and the good people that are a part of it.

Please remember the goal and common cause of our "community" is to unite together and to make our world a better place. I thank all that have shown their positive attitude and good will to that group of people we call "community".

Sincerely,
Rosemary O'Connor, Director

LEND A HAND VOLUNTEERS NEEDED

Are you handy or have a specialized trade such as plumbing, electrical or carpentry? The Norwell Council on Aging is looking for volunteers to assist Norwell seniors with small "handyman"

projects such as fixing an outlet or drain, or installing a new mailbox. Material costs are the responsibility of the homeowner. If you're interested in being one of our Lend a Hand volunteers, please call the COA office at 781-59-7878.

SENIOR WORK PROGRAM

A meeting will be held on Thurs., Jan. 5, 2012, at 9:30 a.m. for anyone interested in participating in the FY 2013 Senior Work Program. Eligible participants will receive a \$750 credit on their real estate taxes, however the program funding is based on the results of Town Meeting in May. For more information or to register for this meeting, please call the COA office at 781-659-7878. If you are interested in participating but unable to attend the meeting, please contact COA director, Rosemary O'Connor. Application deadline is February 4, 2012.

AND THE WINNER IS...

Congratulations to Mira Bush, winner of the Friend's Building Fund Raffle! \$1,500 was raised to put towards the Building fund. Thanks to everyone who bought tickets and supported this event!

As we head into the winter months here are some resources to help with heating and energy costs.

Catholic Charities Thrifty Pilgrim	508-746-6133
Citizens Energy (Joe 4 Oil)	866-427-9918
Elder Services Advocacy	800-882-2003
Pilgrim's Hope	781-582-2010
Salvation Army Corps.	508-746-1559
St. Vincent DePaul	508-746-4926
Mass Save	800-632-8300

OUTREACH NEWS

If you're taking care of an elderly parent or spouse, you know how hard it is. It is a position that few ever imagined that they would be in. Do you sometimes feel like a nurse, a nag, an adversary?

At some point, you must realize that YOU need help and that there will be times that you cannot cope.

According to the Rosalynn Carter Institute for Caregiving at Georgia Southwestern State University, family caregivers face elevated risks to their physical health, mental health, finances, employment, and retirement.

One coping strategy is to talk...to anyone....and talk and talk and talk. Because it will help you unburden some of your stress and because when you talk, other people will talk too.

You will give and get advice and tips. You will share stories and find support in the sharing. It will help to know that you are not alone.

Here are a few things that don't work:

- Denying it - If you wait, it will make it harder for everyone.
- Going it alone - You are not the only one who can do the caregiving, there are resources out there, help is not always too expensive and your health will suffer.
- Getting into a power struggle - Do not attempt to take away decision making too early or in a way that feels threatening.
- Blaming the person instead of the disease - People with dementia repeat themselves, they forget to turn off the stove, they put the remote control in the garbage...Understanding that it is a disease and not the person will help.

Here are a few things that do work:

- Be aware of the person's finances - If you need help; consult an attorney or a financial adviser.
- Be sure to have key documents ready; Power of Attorney, Health Care Proxy.
- Be sure to know all you can about their disease; you will know what's ahead and that way you can prepare.
- Build your support network; siblings, church

- members, support groups, councils on aging.
- Consider an assisted living facility, adult day health facility, or a short term nursing home stay while you get some time off.
- There is no need for anyone to go through this caregiving alone and there is no glory in trying.

For further information or referrals, please contact Diane McCarthy, Outreach Coordinator at 781-659-7878

SAFE LINK

Safelink wireless service provides eligible low income households a free cell phone, and free 80 minutes of use, monthly for one year. To learn more about the Safelink Wireless service, including eligibility requirements, please call 1-800-977-3768 or visit www.safelinkwireless.com



COLD WEATHER POLICY REMINDER

The Norwell Council on Aging provides a number of services to area seniors, in addition to on-site programs. When there is a winter storm, the senior center typically remains open. The COA does not automatically close when the Norwell public schools are closed, although depending on weather conditions, programs and/or services may be cancelled because of safety concerns. Cancellation notices can be heard on WATD, 95.9 FM or you may call the COA office at 781-659-7878 with any questions.

PROGRAM FOR SOUTH SHORE LGBT SENIORS

South Shore Elder Services is pleased to host a monthly Saturday Brunch for the older lesbian, gay, bisexual, and transgender community. The Brunch group usually meets on the last Saturday of each month. The next brunch is on January 28, 2012, at 10:00 A.M. at 196 Elm Street in Braintree at the Hall of the Unitarian Church (All Souls). Please contact Ry-ann Bonilla 781-848-3939 x 354 or email lgbtseniors@sselder.org for more information.

VOLUNTEERING WITH FRIENDSHIP HOME

The Friendship Home is looking for volunteers to work with people with developmental disabilities. Come help with crafts, cooking, music and more on Thursday afternoon or evenings. It's a fun time for all. For more information contact Debbie Mastro at 781-659-8202.

HEALTH & WELLNESS

RELEASING WEIGHT THROUGH HYPNOSIS

Looking to remove some weight? Joanne Campbell, Certified Hypnosis Consultant returns to the Norwell COA for her weight loss series. The program runs three Wednesdays, Jan. 18 through Feb. 1 at 10:30 A.M. Each session lasts 1.5 hrs and the program fee is \$15. Call the COA office at 781-659-7878 to sign up!

GET UP AND MOVE!

Come join us for this instructional program focused on the importance of nutrition and activity as we age. We will talk about the benefits of physical activity and how to get started. So **Get Up and Move** on over to Norwell Council on Aging to hear about how YOU can start making some positive changes. This program will be presented by Bernadette Ward PT, Rehab Manager from NVNA and Hospice.

- **Session I - Thurs., Feb. 16, 1:30 p.m.**
Discuss the importance of physical activity and goal setting and how to get started. This program will be presented by Bernadette Ward PT, Rehab Manager from NVNA and Hospice.
- **Session II - Thurs., Feb. 23, 1:30 p.m.**
As our bodies change, so do our nutritional needs. The education is focused on what you need know about vitamins, minerals your body's changing nutritional needs. This program will be presented by Claire Kennedy, MS, RD, LDN, Dietitian from NVNA and Hospice.

To sign up for this program, call the COA office at 781-659-7878.

NVNA and Hospice is the only independent, non-profit home health care and hospice agency serving the South Shore. In addition to certified home care and hospice services, the agency has a non-profit private home care division, NVNA Works. This year, NVNA and Hospice assumed operation of Cancer Support Community Massachusetts South Shore (CSC-MSS), a non-profit agency dedicated to providing education, support and resources to people affected by cancer. Part of a national affiliation, CSC-MSS is the only chapter in Massachusetts, and offers all programming at no cost to participants. For more information about NVNA and Hospice, please call 781-659-2342; NVNA Works – 781-871-1040; CSC-MSS – 781-610-1422

EXERCISING SAFELY WITH ARTHRITIS

Join us on Feb. 2 at 1:30 p.m. as Craig Tarantino, PT, MS, owner of Mobility Plus Physical Therapy in Hanover, will discuss, "Exercising Safely with Arthritis." The discussion includes topics such as pain management, wellness, and how to develop your own personalized home exercise program. Refreshments will be served, as well as a raffle for a gift certificate to a local business. To sign up for this program, call the COA office at 781-659-7878.

CAN I STILL CHANGE MY MEDICARE PLAN?

From the Executive office of Elder Affairs

The 2011 Medicare Open Enrollment period ended on December 7, but there are still a few changes you can make, if you qualify.

For those with a Medicare Advantage Plan:

Between January 1 and February 14, you can leave your plan and switch to Original Medicare, but you cannot switch to another Medicare Advantage Plan. Your Original Medicare coverage will begin the first day of the following month. If you drop your Medicare Advantage plan during this period, you will be able to join a Medicare Prescription Drug Plan to add drug coverage. Your prescription drug coverage will begin the first day of the month after your enrollment. You may also add a supplement at this time.

For those with a Tufts Medicare Prescription Drug Plan (drug coverage only) in 2011:

If you did not select a different Medicare drug plan for 2012, then you are currently without drug coverage. You have until the end of February to enroll in a new Part D drug plan for 2012, which will begin the first of the month after your enrollment.

For those with Prescription Advantage or getting "Extra Help" paying for prescription drugs:

You can change your plan anytime during the year. Those with Prescription Advantage can do this only once each year. Those with "Extra Help" can change every month.

The Norwell COA has a Trained SHINE (**S**erving **H**ealth **I**nformation **N**eeds of **E**lders) volunteer who can help answer your questions about health insurance information. To make an appointment, please call the 781-659-7878.

WHAT'S HAPPENING

PEN PAL PROGRAM RETURNS

The Pen Pal program is back for the fourth year, this year with Mrs. Linda Joy's 3rd Grade Students at Norwell's Cole Elementary School! The program kicks off in March 2012. We are still looking for 12 women and 12 men to participate in the program. This is a great opportunity to help the class with it's community studies curriculum and meet some wonderful children. At the end of the program, seniors and students will meet at a luncheon. Please call the COA office at 781-659-7878 by January 31, if you're interested in being a part of this exciting program.

LEGAL EASE - Ask the Lawyer!

Local attorneys are available for 45-minute complimentary consultations at the senior center. Clinics are for general information and guidance with appropriate referrals made if necessary. During the holiday season, clinics will be held on the following dates;

- Wed., Jan. 18. 1:30 - 4:30 p.m.
- Wed., Feb. 15. 1:30 - 4:30 p.m.

Call the COA office at 781-659-7878 to schedule an appointment. All consultations are strictly confidential. Please remember that these professionals volunteer their time. If you are unable to make your appointment, please call to let us know.

COLE SCHOOL LUNCH SCHEDULE

Due to the holidays, lunch at Cole School will be held earlier in the month than usual. We'll be going to Cole School on Thursdays, Jan. 12 and Feb. 9, at 1:30 p.m. The cost of lunch is \$3.75. If you'd like to sign-up for lunch, please call the COA office at 781-659-7878. Don't miss the best kept secret in town!

UPCOMING BOOK CLUB SELECTIONS

The Book Club meets the first Monday of each month, unless otherwise noted in the calendar. Here is a list of the upcoming book selections.

Jan. 9 - "Sarah's Key" by Tatiana de Rosnay
Feb. 6 - "The Night Circus" by Erin Morgenstern

If you enjoy reading, we hope you will join us. For more information, call the COA office at 781-659-7878.

YOUR AGING PET

Dr. Lisa A. Kimball, DVM, from Norwell Veterinary Hospital visits the Norwell COA on Mon., Feb 27 at 1:30 p.m. to talk the aging process in our pets, their changing needs and how we can help them. To join this wonderful discussion, please call the COA office at 781-659-7878 to register.

CALLING ALL POKER PLAYERS

Do you like to play poker? Whether you're a new player or an experienced one, come and join the fun on Tuesday afternoons! By the way, ladies are welcome too! For more information call the COA office at 781-659-7878.

KICK OFF THE NEW YEAR CREATIVELY!

Did you make a resolution to learn something new this year? Give creative writing a try. Anyone can write and we all have a story to tell. Explore writing short stories, poetry, memoirs and more. Retired English teacher Margaret Karns will guide you through this fun filled adventure. Your story is just waiting to be told! To learn more, contact the COA office at 781-659-7878.

MONTHLY LUNCH SPECIALS

Once a month, the Red Hat group prepares a special luncheon for Norwell Seniors. Don't miss these exciting lunches!

- Mon., Jan. 23 @ 12:30 - Celebrate the Chinese New Year
- Mon., Feb. 13 @ 12:30 - 2nd Annual Chowderfest. Both seafood and non-seafood chowders as well as a regular soup will be served.

Reservations are required for both lunches and the cost is \$4. To sign up, call the COA office at 781-659-7878!.

IMPORTANT PROGRAM REMINDER

With the expansion construction at our facility, there may be times when a program must be moved to an alternate location or rescheduled. If you are interested in participating in a program, it is important that you call our office to sign up and provide your phone number. This will allow us to contact you if there are any changes or cancellations. Thank you for your understanding.



On-going Programs

The following programs are on-going at the Council on Aging. Changes to the regular schedule are noted.

Mondays

- 9:30 Coffee Hour @ Norwell Gardens, 2nd Monday
- 12:30 Lunch @ COA
- 1:30 Quilling, (1/9, 1/23, 2/6 & 2/27)
- 3:00 Book Club, 1st Monday (1/9 & 2/6)
- 4:30 2nd Monday COA Board Meeting



Tuesdays

- 9:30 Bank, 1st Tuesday after the 3rd of each month (1/10 & 2/7)
- 10:00 Weekly transportation to Hanover Mall
- 10:00 Art Class
- 10:30 Life Changes Support Group (1/10, 1/24, 2/7, 2/21)
- 11:00 Tai Chi @ Norwell Public Library
- 1:00 Mah Jong
- 1:30 Poker



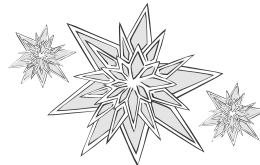
Wednesdays

- 10:00 Weekly transportation to Stop & Shop
- 11:00 Blood Pressure @ Norwell Gardens, 3rd Wednesday of the month
- 1:00 Cribbage
- 1:30 Bingo @ Norwell Gardens
- 1:30 Legal Ease, 3rd Wednesday of the month, by appointment



Thursdays

- 10:00 Creative Writing, 3rd Thursday (1/19 & 2/16)
- 10:30 Glucose Screening, 2nd Thursday (1/12 & 2/9)
- 11:00 Blood Pressure Screening, 2nd Thursday (1/12 & 2/9)
- 12:30 Lunch @ COA



Fridays

- 9:30 Exercise
- 1:00 Quilting

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 one new customer!**

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SPECIAL EVENTS



Sign up for the following special events and programs by calling the COA office at 781-59-7878.


January

- Mon., 1/2 COA office Closed - Happy New Year!
- Thurs., 1/12 @ 1:30 Lunch @ Cole school
- Mon., 1/16 COA office closed - Martin Luther King Jr. day
- Wed., 1/18 @ 10:30 Release Weight Through Hypnosis
- Mon., 1/23 @ 12:30 Celebrate Chinese New Year @ COA (\$4), call to register
- Wed., 1/25 @ 10:30 Release Weight Through Hypnosis
- Thurs., 1/26, @ 12:30 Lunch @ COA by Friendship Club

February

- Wed., 2/1 @ 10:30 Release Weight Through Hypnosis
- Thurs., Feb. 2 @ 1:30 Exercising Safely with Arthritis with Craig Tarrantino, PT, MS
- Thurs., 2/9, @ 1:30 Lunch @ Cole School
- Mon., 2/13, 12:30 Chowder-fest at the COA (\$4), call to register
- Thurs., 2/16 @ 1:30 "Get Up & Move" - Let's Get Active with Bernadette Ward, PT
- Mon., 2/20 COA office closed for President's Day
- Thurs., 2/23 @ 12:30 Lunch @ COA by Friendship Club
- Thurs., 2/23 @ 1:30 "Get Up & Move" - Nutrition as We Age with Claire Kennedy, MS, RD, LDN
- Mon., 2/27 @ 1:30 "Your Aging Pet" with Dr. Lisa Kimball, DVM

Did you know you can access this newsletter on-line? Just visit www.townofnorwell.net then click Council on Aging. You'll find a link to the newsletter along with other helpful information. Want to "go green," call the COA office at 781-659-7878 to give us your email address and we'll notify you when the newsletter is posted.

 <p>DON'T KEEP YOUR BUSINESS A SECRET! Sponsor this newsletter today!!! Call Today 800-732-8070</p>	<p>Norwell Visiting Nurse Association</p> <p>NVNA </p> <p>AND HOSPICE</p> <ul style="list-style-type: none"> • Home Health Care Services • Community Health Programs • Hospice Services • Private Care Services <p>781-659-2342 91 Longwater Circle, Norwell, MA 02061</p>
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HOW CHANGES IN MEDIACARE PART B MAY AFFECT 2012 SOCIAL SECURITN COST OF LIVING ADJUSTMENT (COLA) OF 3.6%

By law, Social Security benefits are adjusted automatically to keep pace with inflation. However, in years when there is no inflation, there is no increase in Social Security benefits. This is what happened in 2010 and 2011. There was no cost-of-living adjustment (COLA) increase—and no increase in Social Security benefits. However, Medicare Part B premiums did increase in both 2010 and 2011 even though there was no Social Security COLA.

'Hold harmless' provision

There is a provision in the law referred to as "hold harmless" that protects most Social Security beneficiaries from seeing a reduction in their net monthly Social Security benefit based on an increase in the Medicare Part B (medical) premium. As a result of this provision, most Social Security beneficiaries—about 75 percent—did not see a reduction in their monthly benefit over the past two years even though the Medicare Part B premium increased in 2010 and 2011.

This "hold harmless" provision does not apply to higher income beneficiaries subject to income-related monthly adjustment amounts (IRMAA) for Medicare Part B premiums, Medicare-only beneficiaries, and beneficiaries newly entitled to Part B. In addition, there is no "hold harmless" provision for Medicare Parts C and D premiums.

How will this work in 2012?

In 2012, Social Security beneficiaries will get a 3.6 percent COLA increase in their monthly Social Security benefits. However, beneficiaries will have to pay the current cost of the Medicare Part B premium—a premium that has increased since the last COLA in 2009. That combination means it is possible some beneficiaries may see their COLA increase partially or completely offset by changes in their Medicare premium.

Questions?

For information about changes in the Medicare Part B premium, please visit www.medicare.gov or contact the Centers for Medicare and Medicaid Services at 1-800-633-4227 (TTY 1-877-486-2048). For more information about the Social Security program and to find copies of our publications, visit our website at www.socialsecurity.gov or

call toll-free, **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**).

(Source: U.S. Social Security Administration)

BAKE SALE A SWEET SUCCESS

The Friends' of NCOA, Inc. bake sale was a tremendous success, with net proceeds of \$1,400! Thank you to everyone who baked, prepared gift baskets and most importantly bought these sweet treats.

THANKS TO OUR VETERANS

On November 10, Al Ferguson and Walter Adamonis shared their war time experiences with Norwell High School students at the 4th annual Veteran Panel. This is a living history that student don't get from text-books and is so important for them to hear. We thank them as well as all of our veterans for their service and willingness to share their stories.



WINTER WATCH

As the cold weather approaches, here are some things to keep in mind.

- ✓ Keep heat at a comfortable setting—do not skimp and get sick!
- ✓ Do not let your oil tank drop below 1/4 full.
- ✓ Have someone check on you daily if you are alone.
- ✓ Be aware of elderly or ill neighbors and offer assistance in an emergency.
- ✓ Make sure friends get inside their homes when dropped off.
- ✓ Keep the following items handy in case of a power failure; flashlight and batteries, portable radio, prescriptions, non-perishable foods, bottled water, rock salt or sand or ice and a non electric can opener.
- ✓ Have at least one hard-wired phone. Remember that a portable phone will not work in the event of a power outage. Keep cell phones charged.
- ✓ Don't overexert yourself when shoveling snow.
- ✓ Keep a full tank of gas in your car
- ✓ Store extra water if on a well system.

In case of an emergency, call 9-1-1 for fire, police and ambulance.

FRIENDS OF THE NORWELL COUNCIL ON AGING

Each January, the "Friends of the Norwell Council on Aging" provide a membership application in the newsletter. We periodically get questions asking who we are, what we do and how these dues are used.

The "Friends of the Norwell Council on Aging" is a non-profit organization that helps support the Council on Aging's efforts within the community. As a non-profit group, the "Friends" have access to general funds that allow them to provide immediate financial assistance that the COA - as a town department - is unable to provide, due to time constraints. This helps the COA Director and Outreach Coordinator to better serve residents in need.

Every year many programs offered are financially underwritten by the "Friends of the COA." Programs include those in the areas of Nutrition, Education and Leisure, and Entertainment. The "Friends" provide assistance with preparing and mailing the bi-monthly newsletter. Support is also available for those experiencing financial distress, by assisting to pay a utility bill or for a prescription. In these difficult times when household expenses continue to escalate and many seniors struggle to afford the basic necessities of life, the COA and the programs offered at the Senior Center keep these seniors connected.

Some of the expenses covered by the "Friends" in 2011 included:

- Mailing the newsletter and office postage;
- Supplies and furniture;
- Community support services including prescriptions, food, and utilities assistance.

Last year, over 650 Norwell seniors participated in the programs offered at the Senior Center. Most of these programs are facilitated and staffed by volunteers. We also had 82 volunteers provide over 6,000 hours of service. The success of the Council on Aging depends on the work of these volunteers, the COA Board and staff, the "Friends of the COA" and people like you.

So how can you help? A membership form is included on the back of this newsletter. If you want to become a member, please complete the form and send it along with a check for \$10 per individual and \$15 per couple, payable to the Friends of the Norwell Council on Aging. Donations are also gladly accepted. Membership forms and checks can be sent to Friends of the Norwell COA, P.O. Box 699, Norwell, 02061. You may also drop them off at the COA office, located at 293 Pine Street.

If you choose not to join, you are still eligible to receive any service or assistance that you need. However, your financial support will help continue the programs and services that keep our seniors healthy, active and a vital asset to our community. Thank you for your generosity.

FRIENDS OF THE NORWELL COA 2012 ANNUAL DUES

Name: _____

Address: _____ Phone: _____

____ New Member ____ Renewal ____ Donation \$ _____

____ Individual \$10 ____ Couple \$15 In Memory of: _____

In Honor of: _____

Make checks payable to: Friends of Norwell COA

Clip and mail to: Friends of Norwell COA, P.O. Box 699, Norwell, MA. 02061

Captain Brad White



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The initial selection for these units will be done by Lottery which will take place on 12/16/11.

Barstow Village

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617-212-6305

www.barstowvillage.com

*2011 Income Limits:

# HH	30% AMI	50% AMI	60% AMI
1	\$20,250	\$33,750	\$40,500
2	\$23,150	\$38,550	\$46,260
3	\$26,050	\$43,350	\$52,020
4	\$28,900	\$48,150	\$57,780

Rents & income limits based on HUD schedule & subject to change.

Info contained herein subject to change w/o notice.



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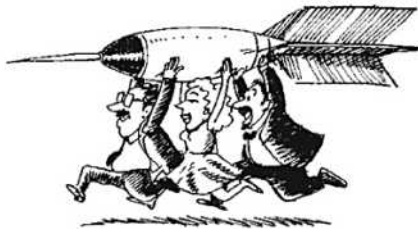
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NORWELL, MA 02061



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If you don't want to receive this newsletter or prefer to receive it via email, PLEASE call the COA office at 781-659-7878 .

IMPORTANT TAX INFORMATION

ELDERLY EXEMPTIONS PROGRAM

There are some exemptions available through the Norwell Assessor's office that could benefit you as a taxpayer in town. The exemptions/clauses include:

- Clause 17E: Older Citizens, 70 and over or surviving spouse, \$175;
- Clause 41D: Older Citizens, 70 and over, \$1,000 (approved at the special town meeting;)
- Clause 41A: Tax Deferral, 65 and over, to defer all or a portion of your taxes;
- Clause 18: Hardship exemption, issued by the Board of Assessor's.

All of the exemptions have specific and varied requirements. Please call the Norwell Assessor's Office at 781-659-8014 for information and an application. Applications must be returned by March 1, 2012. COA staff will gladly help you complete the form.

CIRCUIT BREAKER TAX

Taxpayers, 65 or older, may be eligible to claim a credit on their state income tax for real estate taxes paid on the primary residential property, owned or rented in Massachusetts. For tax year 2011, the maximum credit is \$980 for both homeowners and renters. To learn more about the credit and requirements, please call the Department of Revenue at 1-800-392-6089 or consult your tax professional.

TAX COUNSELING STARTS IN FEBRUARY

AARP is consolidating their resources this year. As a result, tax preparation will not be offered at the Norwell COA. Instead, you are asked to make an appointment at one of the following locations.

- Hingham Elder Services - (781) 741-1458
- Marshfield COA - (781) 834-5581
- Weymouth Elder Services - (781) 682-6140

This is simple tax preparation only. You will need to bring last year's taxes (2010, any 1099 forms and any other pertinent information for 2011.