



# A FEW GRAY HAIRS




A Newsletter of the Georgetown Council on Aging  
Email: [cfiorello@georgetownma.gov](mailto:cfiorello@georgetownma.gov)

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Website: [www.georgetownma.gov](http://www.georgetownma.gov)

**Director's Notes...** Arriving mid-winter when our spirits can all use a lift, Valentine's Day can provide a real boost to our morale. With shops and offices decorated with red and pink hearts, warm thoughts and warm wishes seem to surround us and kindness to others is the focus of the season. When I was in college, I woke up one Valentine's morning to find that my mother had left a cellophane bag filled with red foil-wrapped hearts on my dresser. Resisting the urge to start the day with breakfast chocolate, I figured out each of the remaining days in February. Returning home from school each afternoon, I treated myself to one chocolate. The additional treat was the message printed on the inside of each foil wrapper - "Smile!", "Be Kind!" and "Someone Loves You!"

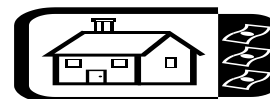


The inspirational messages reflected my mother's grace and perspective on life. There was always room for kindness and compassion in her world, no matter the month or season! For the rest of that month, I unfolded and read each foil wrapper, keeping them in a little stack on my dresser. Before I knew it, February was over and March had arrived. Spring was in sight! The darkest days of winter had been warmed, and sweetened, not only with the chocolate but with my mother's warm wishes. This year, join us for our special Valentine's Day lunch and we'll share some sweetness together!



## **Property Tax Incentive Program OPENINGS STILL AVAILABLE**

The Property Tax Incentive Program still has four openings available to Georgetown residents 60 years and older. **Application forms and guidelines are available at the Council on Aging.** The program will run through October 31, 2016. The program currently permits elders to reduce their property taxes by \$500 per calendar year in exchange for 60 hours of volunteer service to the town. For further information, please call the COA office at 978-352-5726.



## **Fuel Assistance Offered By Trustees of the Perley School**

Recognizing the difficulties of home heating costs, the Trustees of the Perley Free School offer a **limited** fuel assistance program to local residents who are experiencing financial hardships with energy costs. In addition to the money that is used to fund scholarships for Georgetown graduates & alumnae, the Trustees oversee a small endowment to aid Georgetown residents facing financial hardships. Individuals who may need assistance with heating costs, including oil, gas or firewood, can call the COA at (978) 352-5726 for information & referral.

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**The COA and all activities will be closed on Mon. February 15 for President's Day.**

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"A Few Gray Hairs" Newsletter is made possible by a grant from the Massachusetts Executive Office of Elder Affairs.

# February Activities

ACTIVITIES ARE HELD AT THE FIRST CONGREGATIONAL CHURCH UNLESS OTHERWISE NOTED.



CALL US AT 978-352-5726.



## FEBRUARY VAN SCHEDULE 2016

| Shopping Date | Location                | Recreation Date | Location                 |
|---------------|-------------------------|-----------------|--------------------------|
| Feb. 2        | NO VAN – Brown Bag Only | Feb. 4 9:30     | Super Walmart/Salem, NH  |
| Feb. 9 9:30   | Rowley                  | Feb. 11 10:30   | North Shore Mall/Peabody |
| Feb. 16 9:30  | Newburyport             | Feb. 18 10:30   | Plaistow, NH             |
| Feb. 23 9:30  | Seabrook, NH            | Feb. 25 10:30   | Haverhill                |

**JOIN US MONDAY – WEDNESDAY MORNINGS** from 9-10:30 a.m. at the First Congregational Church for cards and cribbage games! Hot coffee and snacks are a great way to reconnect with friends!

**CHANGE IN SHINE OFFICE HOURS:** There will be **NO SHINE** office hours in **February, March or April**. Call the COA office for assistance or further information. (978) 352-5726.

**VISITING NURSE:** Wed. February 3, 10 – 11 a.m.

### First Congregational Church

Public Health Nurse **Pam Lara** provides blood pressure checks, heart assessments, & medication information & discusses any medical concerns seniors have. Barbara Muse, R.N., a visiting nurse, is also available for Trestle Way residents in their Community Building on the first Wednesday of each month from 12 - 2 p.m.

**MEN'S BREAKFAST:** Thurs. Feb. 4, 2016 9:30 a.m.  
Trestle Way

Join us in welcoming speaker **Dr. Dan Tollman, local Hospitalist**. With great appreciation, the COA thanks Crosby's Markets for their sponsorship & the Georgetown Housing Authority for their partnership in offering the monthly program. **To make reservations, call 978-352-5726.**

Next breakfast: Thurs. March 3 Speaker: Phil Trapani, Georgetown Board of Selectman

### Local Legislators' Office Hours

The following legislators, or their representatives, will be on hand at **Town Hall** 2nd Floor Conference Room to meet with constituents to answer questions, hear comments or provide assistance. The public is welcome. For more information, contact the COA at 978-352-5726.

**Rep. Lenny Mirra:**

**For Date/Time**

**Call: (617) 722-2130**

**Leonard.Mirra@MAhouse.gov**

**Sen. Bruce Tarr:**

**Tues. Feb. 16**

**10:30-11:30 a.m.**

**Bruce.Tarr@masenate.gov**

**WHITTIER VOC. VALENTINE LUNCH:** Details pg. 3.  
Wed. Feb. 10, 11:30 a.m. First Congregational Church

**COLOR ME RELAXED:** Wed. Feb. 10, 10 a.m.  
First Congregational Church Details pg. 3.



### FEBRUARY BIRTHDAY CELEBRATION:

Wed. Feb. 24, 11:30 a.m. First Congregational Church

Help us send best wishes to our friends who were born in February. Birthday celebrants will receive a free lunch (everyone else is \$2). Lunch reservations are required. **RSVP before 02/17/16 to assist with planning.** To make reservations, please call the COA office at (978) 352-5726.

**FRIENDS OF THE GEORGETOWN COA** will meet on Tues. Feb. 16, 2016 at 2 p.m. at Georgetown Peabody Library.

**Free Legal Help** offered by Atty. Elaine Dalton

Tues. Feb. 23, 10 a.m. at First Congregational Church

Assistance available for: \*Health Care Proxies,

\*Durable Power of Attorney, \*elder law issues

\*15 min. appts. available by calling COA at 978-352-5726



### Attention Seasonal Travelers!

With winter travel plans in place, please notify the COA of the dates you plan to be away. We will temporarily remove you from the mailing list and put you back on the mailing list when **you notify us** of your return.



## **AARP Tax Prep Assistance Available**

**Open to:** Elders & other moderate-income individuals  
**Where:** COA Office (Town Hall)-1 Library St.  
**When:** Thursday mornings Feb. 11 - April 14

### **Appointments are required.**

8 one-hour sessions available each Thurs. starting at 9 a.m.

**To schedule an appointment, call the COA office at (978) 352-5726.**

### **Things to bring with you to your appointment:**

- ★ Copies of 2014 Federal & State tax returns
  - ★ Anything received in the mail marked "Important Tax Return Document Enclosed" including W-2 forms, SSA-1099 (Social Security), 1099-R (pension/IRA), 1099-INT (interest), 1099-B/1099-DIV (stocks & mutual funds).
  - ★ Some form of Personal Identification
  - ★ To determine Circuit Breaker Tax Credit, bring 2015 Property Tax bills & Water Bills.
- Information regarding tax preparation and the criteria for Massachusetts Circuit Breaker tax program is also available at the Council on Aging office.

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## **Heating Assistance Program**

**Application Packets are now available at the COA.**

Households that did not apply for the program last year, can apply for the program by calling Community Action at (978) 373-1971 or the COA office at (978) 352-5726. Maximum gross income is **\$33,126** for one-person or **\$43,319** for a two-person household. This year applications are available, and can be completed, at the COA office. For more information, call the COA at (978) 352-5726.

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## **EOEA warns of UPS, Fed Ex and USPS scam**

The Executive Office of Elder Affairs recently warned residents about a scam involving UPS, Fed Ex or USPS. In the scam, residents receive an e-mail from UPS, Fed Ex, or USPS along with a packet number. The email reports that the parcel service was unable to deliver a package sent on a specific date and then asks the resident to print out the attached invoice copy attached. Do not print out the invoice as it will launch the virus. In response to the scam, UPS says that it does not request payments, personal information, financial information, account numbers, IDs, passwords, or copies of invoices in an unsolicited manner through email, mail, phone, or fax or specifically in exchange for the transportation of goods or services. UPS accepts no responsibility for any costs or charges incurred as a result of fraudulent activity. If you receive one of the scam emails, just delete the email!

## **Circuit Breaker Tax Credit**

The Massachusetts Circuit Breaker Tax Credit is a state income tax credit for certain Massachusetts residents age 65 years or older who paid rent or real estate taxes during the tax year. Based on local property taxes, the tax credit is funded by the state government. The credit is designed for senior homeowners and renters who meet income limits and other criteria. Homeowners are eligible for the credit if they paid more than 10 percent of their total income for real estate taxes, including water charges. Renters can count 25 percent of their rent as real estate tax payments. To qualify for the credit:

- You or your spouse must be 65 years or older by the end of the tax year
- If married, you must file a joint state tax return
- You cannot be the dependent of another taxpayer
- You must rent or own a home in Massachusetts that is your principal residence
- If you are a homeowner, your property's assessed value cannot exceed \$693,000
- If you rent, you cannot also receive a federal or state rent subsidy and your landlord must pay property taxes
- Income limits are: \$57,000 single; \$71,000 head of household; \$85,000 married filing jointly
- The amount you paid for real estate taxes must be greater than 10 percent of your total income

To claim the Circuit Breaker Tax Credit, you must file a state income tax return. If your credit is greater than the amount of income taxes owed, the state will issue a refund for the difference. The maximum credit for tax year 2015 is \$1,070. Individuals who meet certain requirements may be eligible to file retro-actively for the last three years. **Information regarding tax preparation and the criteria for the state's Circuit Breaker Tax Credit is available at the COA office.**



Elders toasted the New Year with a belated celebration in January.

# **Council on Aging Services**

For information on any of the following services, contact the COA at (978) 352-5726.

## **TRANSPORTATION/SHOPPING:**

The Van is available Tuesdays & Thursdays for door-to-door for shopping and errands. Reservations should be made at least two days in advance by calling the COA office at (978) 352-5726. Please check the Van Schedule for this month's days and destinations. A small donation is suggested to help with program expenses.

## **TRANSPORTATION/MEDICAL:**

### **Northern Essex Elder Transport, Inc.**

This program provides rides for elders to medical appointments. Arrangements should be made at least **ONE WEEK** in advance of the appointment by calling the Council on Aging office at (978) 352-5726. If the office is closed, please leave a message (and remember that we are not open on Fridays). After the ride is arranged, the **DRIVER** will call you the day before the ride. A donation of 43 cents per mile is suggested to help support the program. However, no one is turned down due to inability to pay. Please remember: Reservations must be made through the Council office and clients should not be calling the drivers directly.

### **RING & RIDE: Medical, Shopping & General Purpose Transportation**

Ring & Ride is a free shared van service available to Georgetown residents. It requires 24 hour notice for reservations made through MVRTA (978-469-6878, option #3). The van can be used for any purpose including medical and shopping in Amesbury, Boxford, Georgetown, Haverhill, Groveland, Newburyport, Lawrence, Methuen, Newbury, North Andover, West Newbury, Rowley Train Station & Market Basket. For a brochure, contact the COA.

## **HANDICAP PLACARDS**

Are you in need of a HANDICAP placard for your car? The Council on Aging has applications available from the Registry of Motor Vehicles.

## **Meals on Wheels**

Available to eligible seniors by calling Elder Services of Merrimack Valley at 1-800-892-0890.

## **Congregate Meals**

The Senior Center offers nutritious lunches Monday-Wednesday at 11:30 a.m. Please make reservations at least three business days in advance by calling the COA or in person at the Center.

## **FOOD AND HEAT RESOURCES**

For more information, contact the COA office at (978) 352-5726.

## **VISITING NURSE**

On the first Wednesday of each month, from 10:00 - 11:30 AM, Pam Lara, RN is available at the Senior Center to perform Blood Pressure checks, etc. Trestle Way residents may also visit with the nurse in the Community Building on the first Wednesday of each month, noon-2:00 PM.

## **S.H.I.N.E.**

Serving **H**ealth **I**nformation **N**eeds of **E**lders will help you understand your health insurance concerns. Appointments can be scheduled with SHINE counselor Jerry Goldberg at the Senior Center on the first Monday of each month.

## **EQUIPMENT LENDING PROGRAM**

COA has medical equipment (Walkers, Canes, Wheelchairs, Bath Seats, etc.) for long- or short-term lending.

## **FILE OF LIFE & YELLOW DOT PROGRAMS**

Both programs provide a health history document to be used by emergency personnel in case of illness or injury. One is for your home, the other for your car.

## **HEALTH CARE PROXIES**

COA has fact sheets and Health Care Proxy forms available upon request.

**THE FILE** A handy folder which serves as a summary of record of Financial Information, Investments & Insurance, Legal Documents & Estate Management information.

Updated 4/24/12

Georgetown Council on Aging  
Memorial Town Hall  
1 Library Street  
Georgetown, MA 01833

**Return Service Requested**

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**Georgetown Council on Aging**  
**1 Library Street**  
**Georgetown, MA 01833**  
**(978) 352-5726**

**Office Hours:**

**Monday – Thurs. 8 am – 4 pm**

**Georgetown COA Meal Site**  
**@ 1<sup>st</sup> Congregational Church**  
**Andover St. ~ Georgetown, MA**  
**(978) 352-8443**

**Open:**

**Monday – Wed. 9 am – noon**

**PUBLIC NOTICE**

C.O.A. board meetings are open to the public. They are held at noon on the 4<sup>th</sup> Tuesday of each month at the **First Congregational Church Andover Street, Georgetown**

**NEXT BOARD MEETING:**  
**Tuesday February 23, 2016**

**Georgetown Council on Aging:**

**Director:** Colleen Ranshaw-Fiorello

**Office:** Julie Pasquale, Newsletter

Kirsten Klueber, Outreach

Dave Hall, Van Driver

Jeannine DesJardins, Volunteer

**Meal Site Coordinator:** Mickie Locke

**Board Members:**

Jeannine DesJardins, Chair

Claire Maimone, Vice Chair

Susan Gardiner, Treasurer

Jean Perley, Secretary/Clerk

Corona Magner, Esther Palardy, Diane

Prescott, Nancy Thompson, Caroline

Sheehan, Ann Stewart & Susan Clay,

Alternates.

**Town of Georgetown:**

Michael Farrell, Town Administrator

Philip Trapani, Chair, Board of Selectmen

Douglas Dawes, Board of Selectmen

Gary Fowler, Board of Selectmen

David Surface, Board of Selectmen

**Georgetown COA Webpage** is located on the town's official website [www.georgetownma.gov](http://www.georgetownma.gov).

**Council on Aging Mission Statement:** The main objectives of the Georgetown Council on Aging are to advocate on behalf of older adults, to identify their needs, to develop and implement services to meet their health, economic, social and cultural needs, to encourage maximum independence and to improve their quality of life.

**Inclement Weather Policy:** The Georgetown Council on Aging and Senior Center will be open for business in inclement weather unless all Georgetown town offices are closed. If the Georgetown Public Schools are closed, there will be no van rides or NEET rides, and all COA activities/programs will be cancelled. If the Merrimack Valley Nutrition Project is closed, there will be no lunches served at the COA Meal Site located at the First Congregational Church.

## **February Menu - Lunch reservations must be made by the previous Wednesday. Call (978) 352-5726.**

**Lunch is served Monday through Wednesday at the First Congregational Church at 11:30 a.m. Cost is \$2.00.**

Congregate meals are made possible in part by funding from the Older Americans Act as granted by Elder Services of the M. Valley  
Nutritional information regarding meals is available upon request by calling the COA office at (978) 352-5726.

| <b><u>Monday</u></b>   | <b><u>Tuesday</u></b>  | <b><u>Wednesday</u></b>  |
|--|--|--|
| <b>1</b> Chix Marsala, Seasoned Pot, Green Beans, Roll, Sliced Pears                   | <b>2</b> Oriental Pork/Soy & Ginger Sauce, Rice, Asian Blend Veg, WW Roll, Fruit     | <b>3</b> Shepherd's Pie, Peas, WW Bread, Yogurt  |
| <b>8</b> Baked Ham, Au Gratin Pot, Mixed Veg, WW Roll, Sliced Peaches                  | <b>9</b> American Chop Suey, Peas, Carrots, Natural Grain Bread, Cookies             | <b>10</b> Peach Glazed Chix, Scalloped Pot, Broccoli & Cauliflower, WW Roll, Fruit                                       |
| <b>15</b> <b><u>Closed for President's Day</u></b>                                     | <b>16</b> LS Hot Dog/WW Roll, Beans, Mixed Veg, Fruit Cocktail                       | <b>17</b> Sweet/Sour Chix Breast/Pineapple, Rice, Broccoli, WW Roll, Cake  |
| <b>22</b> Chix Drumsticks, Mashed Red Bliss Pot, Corn & Peas, WW Roll, Sliced Peaches  | <b>23</b> Meatloaf/Gravy, Mashed Pot, Capri Veg, Oatmeal Bread, Strawberry Fruit Cup | <b>24</b> Sliced Pork Roast/Mashed Sweet Pot, Cabbage/Garlic/Onions, Natural Grain Bread Fruit Snack Loaf, Birthday Cake |
| <b>29</b> Spinach/Mushroom/Cheese Frittata, Pot O'Brien, Carrots, Oatmeal Bread, Fruit |  |  |

## **February is Nat'l Potato Lovers' Month ~ Spruce up dinner or have fun with a Potato Bar party!**

**Basic Potato Toppers:** Salt (Plain or Seasoned) & Pepper; Butter, Sour Cream or Yogurt...**Then dress it up with:** Compound Butters, Melted Cheese Sauce, Shredded Cheddar, Fresh Herbs, Chives, Crushed Red Pepper, Smoked Salmon, Pulled Pork, Chili, Taco Meat, Ham, Pepperoni, Bacon, Grilled Onions, Steamed Broccoli, Grilled Corn, Fresh or Sun-dried Tomatoes, Sautéed Mushrooms or Spinach, Jalapenos, Guacamole, Crushed Tortilla/Corn Chips, Salsa, BBQ Sauce, Alfredo Sauce, Gravy, Pesto, Blue Cheese or Ranch Salad Dressing.

## **FEBRUARY VAN & ACTIVITIES CALENDAR**

| <b>MONDAY</b>   | <b>TUESDAY</b>  | <b>WEDNESDAY</b>  | <b>THURSDAY</b>  |
|---|---|---|--|
| <b>1 NO SHINE THIS MONTH</b><br>9:30 Dolls<br>10:30 Yoga<br>11:30 Lunch<br>12:00 Bingo<br>3:30-5 Walking Club | <b>2 No Shopping Van–<br/>Brown Bag</b><br>11:30 Lunch<br>12:30 Strength Training   | <b>3</b><br>9:00 Yoga<br>10:00 Visiting Nurse<br>11:30 Lunch<br>3:30-5 Walking Club   | <b>4</b> 9:30 Mens' Breakfast/TW<br>9:30 <b>VAN:</b> Walmart/Salem NH<br>10:45 Strength Training                                   |
| <b>8</b> 9:30 Dolls<br>10:30 Yoga<br>11:30 Lunch<br>12:00 Bingo<br>3:30-5 Walking Club                        | <b>9</b> 9:30 <b>Van: Rowley</b><br>11:30 Lunch<br>12:30 Strength Training  | <b>10</b><br>9:00 Yoga<br>11:30 Whittier Special Lunch<br>3:30-5 Walking Club         | <b>11</b><br>10:30 <b>VAN:</b> North Shore Mall<br>10:45 Strength Training<br>*Tax Prep By Appointment*                            |
| <b>15</b><br><b><u>Closed: President's Day</u></b>  | <b>16</b> 9:30 <b>Van: Newburyport</b><br>10:00 Adult Coloring<br>10:30-11:30 Sen. Tarr Off. Hr.<br>11:30 Lunch<br>12:30 Strength Training<br>2:00 Friends of COA/Library | <b>17</b><br>9:00 Yoga<br>11:30 Lunch<br>NO Walking Club today                        | <b>18</b><br>10:30 <b>VAN:</b> Plaistow, NH<br>10:45 Strength Training<br>*Tax Prep By Appointment*                                |
| <b>22</b> 9:30 Dolls<br>10:30 Yoga<br>11:30 Lunch<br>12:00 Bingo<br>3:30-5 Walking Club                       | <b>23</b> 9:30 <b>Van: Seabrook, NH</b><br>10:00 Free Legal Help by appt<br>11:30 Lunch<br>12:00 COA Board Meeting<br>12:30 Strength Training                             | <b>24</b><br>9:00 Yoga<br>11:30 Birthday Lunch<br>3:30-5 Walking Club                 | <b>25</b><br>10:30 <b>VAN:</b> Haverhill<br>10:45 Strength Training<br>*Tax Prep By Appointment*                                   |
| <b>29</b> 9:30 Dolls<br>10:30 Yoga<br>11:30 Lunch<br>12:00 Bingo<br>3:30-5 Walking Club                       | <b>3/1 No Shopping Van–<br/>Brown Bag</b><br>11:30 Lunch<br>12:30 Strength Training   | <b>3/2</b><br>9:00 Yoga<br>10:00 Visiting Nurse<br>11:30 Lunch<br>3:30-5 Walking Club | <b>3/3</b><br>9:30 Mens' Breakfast/TW<br>9:30 <b>VAN:</b> Walmart/Salem NH<br>10:45 Strength Training<br>*Tax Prep By Appointment* |

**Van Trips:** The cost is \$2.00 roundtrip. The pick-up time for Tuesday shopping trips, as well as the monthly Thursday trip to Super Walmart in Salem, NH, is 9:30 a.m. The pick-up time for all other Thurs. trips is 10:30 a.m., unless otherwise noted. Please confirm pick-up times when you call. Make your reservations ASAP by calling the COA at (978) 352-5726.