



# SENIORS BY-THE-SEA

## COUNCIL ON AGING NEWSLETTER

Manchester-by-the-Sea, Massachusetts 01944-1399

Telephone (978) 526-7500 • FAX (978) 525-6441

hammondn@manchester.ma.us

November 2018

Nancy Hammond  
Director of Senior Services

### MANCHESTER COUNCIL ON AGING VAN SCHEDULE



MONDAY	9:00 to 2:00
TUESDAY	9:00 to 3:00
WEDNESDAY	9:00 to 4:00
THURSDAY	9:00 to 4:00
FRIDAY	9:00 to 3:00



24 hour notice is requested for transportation

(978) 526-7500

#### COUNCIL ON AGING MISSION

By keeping our elders as integral members of the community and supporting them through community services, resources and intergenerational activities, we endeavor to improve their well-being and enjoyment of life.

#### MANCHESTER COA EVENTS/TRIPS

#### NOVEMBER

- 11/2 Ocean State Job Lots 10:00
- 11/6 Election Day
- 11/7 Olive Garden 11:00
- 11/7 CharlieCard Event 1:00
- 11/9 Malls 10:00
- 11/12 Town Hall closed in observance of Veteran's Day
- 11/14 Brooksby Farm 11:00
- 11/16 Trader Joe's/Walmart 10:00
- 11/19 Low Vision Meeting @ The Plains 1:00
- 11/21 Market Basket Trips on Wednesday
- 11/22 Thanksgiving-C.O.A. office closed today and Fri 11/23
- 11/27 Lunch of the Month @ The Chapel
- 11/28 Mystery Ride 1:00
- 11/30 Tree Jubilee 12:30 @ Marini Farm



**PREREGISTRATION IS NECESSARY FOR ANY AND ALL ACTIVITIES OR TRIPS.**

**CANCELLATION POLICY: REFUNDS ARE ONLY AVAILABLE FOR CANCELLATIONS MADE UP TO 48 HOURS BEFORE EVENT.**

### DON'T IGNORE YOUR MEDICARE MAIL!

During the annual Medicare Open Enrollment (10/15—12/7), you will have a chance to CHANGE your plan for next year. A SHINE Counselor can help you understand your plan changes, as well as other options you may have. Call the C.O.A. for an appointment with a SHINE Counselor. (978) 526-7500

PLEASE SEND US YOUR EMAIL ADDRESS SO YOU CAN RECEIVE THIS NEWSLETTER VIA EMAIL. ALL EMAIL INFORMATION WILL REMAIN CONFIDENTIAL. PLEASE FORWARD YOUR INFORMATION TO:  
hammondn@manchester.ma.us

MONTHLY MALL & TRADER JOE'S SHOPPING TRIPS  
MARKET BASKET SHOPPING—THURSDAY  
ZUMBA-TUESDAY— YOGA-WEDNESDAY  
LONGEVITY TRAINING —FRIDAY

#### C.O.A. BOARD MEETING:

11/14/18 @ 5:30 pm  
@ Seaside One

#### TRIAD MEETING:

11/20/18 @ 9:30 am  
@ Town Hall Rm #5

#### FRIENDS OF THE COA MEETING:

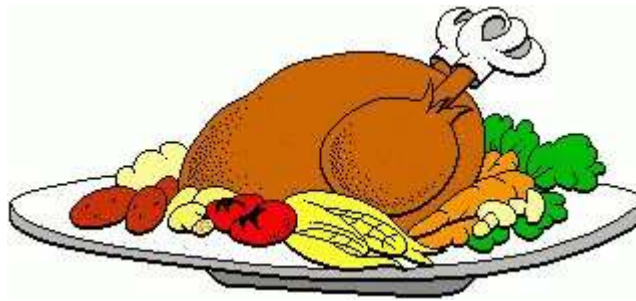
11/27/18 @ 4:00 pm  
@ Town Hall Rm #5

**Thanksgiving Dinner**  
courtesy of  
**The American Legion, Post #3 in Gloucester**  
on 11/22/18

The American Legion in Gloucester will again deliver free Thanksgiving Holiday Dinners to the elderly, shut-ins, veterans, and needy in the Cape Ann area on Thanksgiving, November 22, 2018.

The American Legion Post No. 3's mission is to insure that no one goes without a holiday meal on this special day.

If you are interested in having a Thanksgiving meal delivered please call  
the Manchester Council on Aging  
by Friday 11/16/18 at noon.  
978-526-7500.



**Jokes for Thanksgiving**

The best policy for the ingredients in giblet gravy is "Don't ask, don't tell."

- *Melanie White*

You can tell you ate too much for thanksgiving when you have to let your bathrobe out.

- *Jay Leno*

Vegetables are a must on a diet. I suggest pumpkin pie, zucchini bread, and carrot cake.

- *Jim Davis*

I'm so stuffed I feel like a bunch of people in matching outfits should be parading me down Fifth Avenue.

- *Ellen DeGeneres*

As one Native American said to another at the first Thanksgiving with the Pilgrims:

"If you feed them, they'll never leave."



The Thanksgiving holiday brings Americans of all races and religions together to fight over discounted electronics.

- *Dave Barry*

I come from a family where gravy is considered a beverage.

- *Erma Bombeck*



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<div style="border: 2px solid black; padding: 10px; text-align: center;"> <p><b>REMINDER</b></p> <p>If the Manchester schools are closed due to inclement weather, the C.O.A. vans do not operate.</p> </div>			<p>1</p> <p>8:30 Strong Women</p> <p>Market Basket Trip</p> <p>10:00 VNA Health Clinic @ The Chapel</p>	<p>2</p> <p>9:00 Longevity Training</p> <p>10:00 Ocean State Job Lots</p>
<p>5</p> <p>8:30 Strong Women</p> <p>9:45 Quilting</p>	<p>6</p> <p>10:00 Zumba</p> <p>1:00 Bridge Club</p> <p><b>** Election Day **</b></p> <p><b>Don't Forget to Vote</b></p>	<p>7</p> <p>9:00 Longevity Training</p> <p>10:00 Yoga</p> <p>11:00 Olive Garden</p> <p>1:00 CharlieCard Event Town Hall, Rm. #5</p>	<p>8</p> <p>8:30 Strong Women</p> <p>Market Basket Trip</p>	<p>9</p> <p>9:00 Longevity Training</p> <p>10:00 Malls</p>
<p>12</p> <p>C.O.A. Office and Town Hall will be closed in observance of Veterans Day</p>	<p>13</p> <p>10:00 Zumba</p> <p>1:00 Bridge Club</p>	<p>14</p> <p>9:00 Longevity Training</p> <p>10:00 Yoga</p> <p>11:00 Brooksby Farm</p>	<p>15</p> <p>8:30 Strong Women</p> <p>Market Basket Trip</p> <p>10:00 VNA Health Clinic @ The Chapel</p>	<p>16</p> <p>9:00 Longevity Training</p> <p>10:00 Trader Joe's/Walmart</p>
<p>19</p> <p>8:30 Strong Women</p> <p>1:00 Low Vision Group @ The Plains</p>	<p>20</p> <p>10:00 Zumba</p> <p>1:00 Bridge Club</p>	<p>21</p> <p>9:00 Longevity Training</p> <p>10:00 Yoga</p> <p><b>Market Basket Trip</b></p>		<p>23</p> <p>C.O.A. office closed</p>
<p>26</p> <p>8:30 Strong Women</p> <p>9:45 Quilting</p>	<p>27</p> <p>10:00 Zumba</p> <p>12:15 Lunch of the Month @ The Chapel</p> <p>1:00 Bridge Club</p>	<p>28</p> <p>9:00 Longevity Training</p> <p>10:00 Yoga</p> <p>1:00 Mystery Ride</p>	<p>29</p> <p>8:30 Strong Women</p> <p>Market Basket Trip</p>	<p>30</p> <p>9:00 Longevity Training</p> <p>11:30 Tree Jubilee @ Marini Farm</p>

### WEEKLY CLASSES

Please call the Council on Aging Office at (978) 526-7500 for further information or as otherwise noted. As always, the C.O.A. van is available for transportation. Beginners are welcome and encouraged to attend.

**STRONG WOMEN PROGRAM:** Meets every Monday and Thursday, 8:30 - 9:30 AM at the Manchester Community Center. Classes are \$3 per session or \$6 a week. Classes designed to increase strength, flexibility and endurance. Lynne Umstead, a physical therapist leads the classes. Paperwork is available at the C.O.A. Office.

**ZUMBA:** Tuesdays, 10:00 - 11:00 AM at the Congregational Chapel, Chapel Lane. Pat Martines, a Zumba Gold Instructor, invites seniors to come and experience the benefits of Zumba. Any and all seniors are welcome—experience does not matter!

**YOGA:** Wednesday, 10:00 - 11:00 AM at the Congregational Chapel, Chapel Lane. Nana Dunn, a certified instructor, invites seniors to come relax, increase strength, and cultivate concentration with chair and gentle yoga postures. Any and all levels of experience are welcome. \$5 per class payable to the instructor.

**LONGEVITY TRAINING:** Wednesdays & Friday, 9:00 - 10:00 AM at the Magnolia Library. Taught by a certified personal trainer from Cape Ann YMCA. Make a stronger YOU! There is an annual fee to the Magnolia Library of \$25-\$30.

**QUILTING:** Monday, starts at 9:45 AM at the Community Center. Knitters welcome. No class on 11/12 or 11/19.

**BRIDGE CLUB:** Tuesday, 1:00—4:00 P.M. at Newport Park Community Room. All are welcome. Please call Elizabeth Moon at (978) 526-4515 for more information or to register.

### Senior Tax Work Off Program

The Town of Manchester-by-the-Sea Council on Aging is now accepting applications from seniors interested in participating in the Senior Tax Work Off Program. This program allows a senior to work up to 125 hours for the Town between September, 2018 and May 31, 2019 to receive up to a \$1000 credit on their property taxes.

Seniors over the age of 65 with a primary residence in Manchester-by-the-Sea, and with a gross income not exceeding 500% of the Federal Poverty Level are eligible for the program. Seniors with a gross income at or below \$60,300 for individuals or \$81,200 for couples may qualify for the program.

Seniors must apply to participate in the program, and open slots will be filled according to eligibility, skills and availability. With \$5000 funded in this current budget, there are 6 opportunities: four slots for \$1000 and two slots for \$500

The Senior Tax Work Off Program is allowed under MGL Chapter 59 Section 5K. The Town adopted this section of the law at Town Meeting in April of 2014.

Participants will be placed with Town departments based on their skills and interests. The program is not designed to fill existing positions, rather to augment existing operations with additional assistance from senior workers. Work assignments may vary from administrative support to providing assistance on ongoing projects.

For more information about the program contact Nancy Hammond, Director of Senior Services at (978) 526-7500 or email at [hammondn@manchester.ma.us](mailto:hammondn@manchester.ma.us). To apply, stop by the Council on Aging office for an application or download the application from the Council on Aging webpage at [www.manchester.ma.us](http://www.manchester.ma.us). Once the application is completed call the Council on Aging office to schedule an interview.



**Veteran's Day Sunday, November 11th**  
**Thank you to all Veterans for their Service!!**

"As we express our gratitude, we must never forget that the highest appreciation is not to utter words but to live by them." - John F. Kennedy

Thanksgiving Themed  
 "Would You Rather" Questions

- ◆ Would you rather have to catch a live turkey using only your hands or empty the insides of a 50 lb. pumpkin?
- ◆ Would you rather eat an entire pumpkin pie or a gallon of cranberry sauce?
- ◆ Would you rather swim in a pool of cranberry juice or a pool of milk?
- ◆ Would you rather go for a week with only gobbling like a turkey or only talking with your mouth full?
- ◆ Would you rather spend Thanksgiving weekend without football or without shopping?
- ◆ Would you rather eat only turkey or only mashed potatoes and gravy for an entire month?
- ◆ Would you rather be Charlie Brown or Snoopy?
- ◆ Would you rather be someone who sings on a Macy's Thanksgiving Day parade float or be someone who helps to hold onto one of the giant character balloons?
- ◆ Would you rather sing the National Anthem for one of the weekend's football games or operate the scoreboard?
- ◆ Would you rather cook Thanksgiving dinner or clean up afterwards?
- ◆ Would you rather rake leaves or shovel snow?
- ◆ Would you rather have Thanksgiving dinner or Thanksgiving dessert?
- ◆ Would you rather be able to say "Happy Thanksgiving" in every language in the world or know the answer to 500 Trivial Pursuit questions?
- ◆ On Thanksgiving Day would you rather be without a phone or be without a t.v?
- ◆ Watch the local High School football team play or watch the Bears/Lions game on t.v?
- ◆ Listen to Arlo Guthrie's "Alice's Restaurant" or Adam Sandler's "The Turkey Song?"

**State Elections**  
**Tuesday**  
**November 6th**  
**At**  
**Manchester Memorial School**  
**7:00 am-8:00 pm**

The November election will feature two ballots: the State Election Ballot and a Local Special Election Ballot featuring one question regarding funding the construction of a new elementary school in Manchester.

**Transportation is available from 9:00 am - 2:30 pm.**  
 Please call the C.O.A. office to sign up. 978-526-7500

**Recipe of the Month**  
**Microwave Chocolate Mug Cake**

November 26th is National Cake Day .... make it easy on yourself and make it in a mug!!  
 Ready in 7 minutes.

**Ingredients:**

- 1/4 cup all purpose flour
- 1/4 cup white sugar
- 2 tablespoons unsweetened cocoa powder
- 1/8 teaspoon baking soda
- 1/8 teaspoon salt
- 3 tablespoons milk
- 2 tablespoons canola oil
- 1 tablespoon water
- 1/4 teaspoon vanilla extract

**Directions:**

- Mix flour, sugar, cocoa powder, baking soda and salt in a large microwave-safe mug. Stir in milk, canola oil, water and vanilla extract.
- Cook in microwave until cake is done in the middle, about 1 minute 45 seconds.



**Cape Ann Symphony**  
**Holiday Pops**

Special Senior Pricing  
 \$25 per ticket

These specially priced tickets can only  
 be purchased through the Council on  
Aging.

Cash or Check.

Concerts are:

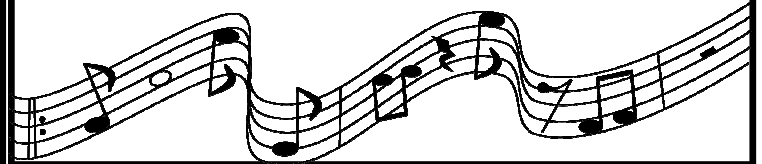
11/24      2 pm in Ipswich

11/24      7pm in Manchester

11/25      2 pm in Manchester

Deadline to order - 11/9/2018

Contact the Council on Aging for more  
 information or to purchase tickets  
 978-526-7500



**Friends of the C.O.A. Annual Appeal**

*There is still time to donate*

The Friends of the Manchester Council on Aging would like to thank the generous members of our community who have donated to date towards our annual fall fundraising efforts. The Friends are the fundraising group that supports the Manchester Council on Aging and is a non-profit that annually supports programs for the seniors in our community. Monthly luncheons, weekly fitness programs, entertainment for the summer cookouts at Tuck's Point, and the cost of the C.O.A. mailings are but a few of the many annual contributions the fundraising efforts of the Friends are responsible for.

Please send your tax deductible donation to The Friends of the C.O.A., PO Box 264, Manchester, MA 01944.

Join us! The Friends of the C.O.A. meet at 4:00 p.m. on the 4th Wednesday of each month in room #5 in Town Hall.

## Mark Your Calendars Senior CharlieCard Event

Town Hall  
10 Central Street  
Room 5

Wednesday November 7, 2016 1:00PM-2:00PM



On Wednesday, November 7th the Council on Aging is conducting a Senior CharlieCard Event at town hall. A Senior CharlieCard allows seniors to have a discounted fare on the MBTA. This is for seniors 65 years of age or older who are interested in applying for an initial Senior CharlieCard. Please call the Council on Aging at 978-526-7500 to sign up.

### Collecting Toys for the North Shore Holiday Toy Drive

Bruce Tarr in partnership with local radio station North Shore 104.9 will conduct a month long toy drive to benefit children in your community. On Thursday, December 13th, North Shore 104.9 will be broadcasting from 6:00 a.m.– 6:00 pm at different locations on the North Shore for one final push to collect toys before the holiday. The local broadcasts will feature local entertainment, school choirs and bands,, and interviews with local officials. Even Santa Claus and Mrs. Claus will be lending a helping hand to support the cause, and this year we hope to collect more toys than we have in the past due to the increase in need . The Manchester Council on Aging will be collecting new, unwrapped toys as part of the North Shore Toy Drive for anyone who would like to donate. Toy donations can also be dropped off at the C.O.A. office at Town Hall. On December 13th we'll make sure all those donations get to the M.A.C. for the toy drive.



#### Upcoming December Events

**Wednesday Dec. 5th** - Come and see the Mistletones, an a cappella Holiday Vocal Group @ The Crowell Chapel 2:00 p.m. FREE

**Saturday Dec. 8th** - Holiday Senior Lunch @ Manchester Essex High School 11:00 a.m - 1:00 p.m.

**Wednesday Dec. 12th** - Holiday Tea @ The Historical Society 1:00 p.m. - 3:00 p.m.

#### Thanksgiving

I'm glad that I was good today,  
as good as I was able.  
I'm glad to be inside this house  
and sitting at this table.  
I'm glad that it's Thanksgiving Day  
and all the world is merry.  
And I'm glad I have a fork  
and that the pie is cherry.

**IMPORTANT INFORMATION FROM THE  
ASSESSORS OFFICE**

You may be eligible to reduce a portion of the taxes assessed on your domicile if you meet the qualifications for one of the personal exemptions allowed under Massachusetts Law. Qualifications vary, but generally relate to age, ownership, residency, disability, income or assets. You may be eligible for an exemption if you fall into any of the following categories: blind; U.S. veteran with a service connected disability of 10% or more; surviving spouse; minor child of deceased parent; or a senior citizen age 65 and older.

Your application must be filed annually with the Manchester Board of Assessors no later than April 1st. This deadline cannot be extended or waived by the assessors for any reason. If your application is not timely filed, you lose all rights to an exemption and the assessors cannot by law grant you one. An application is filed when received by the assessors.

Elderly exemptions will allow a little more income and whole estate, based on the COLA (cost of living adjustment) each year. This fiscal year 2019 it is 1.48%. We also are trying to give people more of an exemption so we have doubled the exemption amount.

Unfortunately that cannot be done in full right away because the taxpayer cannot pay less than they did the prior year. The additional amount received will be small at first and hopefully increase yearly.

**Clause 37A – Blind Persons**

**Clause 22 – Qualifying Veterans**

**Clause 17D – Surviving Spouse, Minor Child or Elderly Person**

**Clause 41C – Elderly Persons**

**Clause 41A – Deferral**

You may file an application if you are:

65 years old or older

owned and occupied the property as your domicile

owned and occupied any property in Massachusetts as your domicile for at least 5 years

lived in Massachusetts for at least the prior 10 years

have an annual income not more than \$40,000 (proof is required)

**For further information or a complete listing of the exemptions please call the Board of Assessors at 978-526-2010.**

**Manchester Council on Aging**  
10 Central Street  
Town Hall  
Manchester-by-the-Sea, MA 01944

U.S. POSTAGE

**PAID**

Manchester, MA  
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**Newsletter Mailing Courtesy  
of The Friends of The COA**