

Dear Swampscott Seniors.

Who can believe that it is already November? Time seems to fly by.. Well, we had a very successful Columbus Day event with over one hundred seniors attending either a game, lunch and or both. The Captain's Pizza was delicious.

This is our month to give thanks for our heritage, our friends and our family. As we age, it is imperative to accept that the Thanksgiving Holiday is now someone younger's responsibility. I know that I often miss the planning, the preparation of the food and setting the table for a big crowd. My son and I have been for several years guests of his gal's family. The Pellegrines' number up to twenty six with all the kids and Aunts sitting at three tables spanning the dinning room and the living room. The chief cook is Fran, Dad, Grandpa and chef extraordinaire. Take a moment this month to reflect on your reasons to give thanks. Count your blessings and enjoy Thanksgiving.

As we enter the winter season, I wish to remind you that if the Swampscott Schools are closed so are we. Plan ahead and have a few staples in your pantry and refrigerator, water, a flashlight, and soup etc.. Be well and happy. See you soon at the Senior Center, Marilyn

### NEW RETIREMENT PLANNING STRATEGIES SEMINAR

- Life estates, learn how to prevent capital gains taxes on deeded homes and how to protect your home from nursing home liens. -Lifetime income, like social security, learn how to create a new income you can't outlive.

- 401K's and IRA's are 100% taxable, learn an alterative tax-free retirement and beyond.

- New Medicare rules-learn about the 5 year look back period and asset limitations for single and married tax payers.

Come join us at the center, on Thursday, January 9th from 12:45 to 2:00 pm for this free seminar by calling us at 781-596-8866.

### YOU'RE NOT GONNA SHUT ME OUT

Do you realize that as a senior 65 years of age or over, utility companies can not shut off your power because of unpaid utility bills. To attain this "protected status" you must notify your utility company and identify yourself as a senior. This is done by a certain one-page application that we can help you with. An elder should never be in the dark. Moreover, in the case of am emergency, a senior should never be without a telephone. Contact Bill Foley at 781-596-8866 if you would like to know more about this privilege for seniors

### TRIP TO TWIN RIVERS

For our final trip of the year we are planning to go to the Twin Rivers Casino Tuesday, November 19th, the cost will also be \$28.00. The bus will leave no later than 8:30 am from the Stop & Shop. Seats are limited so contact the Swampscott Senior Center at 781-596-8866 to sign-up.

### "DON'T LOOK NOW BUT AFTER AUTUMN COMES .... "

Here we are in autumn, crisp air, no humidity, lovely foliage. Yeah, but guess what? Here comes winter! And winter brings fuel bills. If it gets windy and the temperature goes below zero, your fuel bills go higher! But you can apply for fuel assistance, and we are ready to help people with the application process. Last year, we got a total of \$2, 967 for Swampscott Seniors. Don't think you are ineligible because your income might be too high. Fuel assistance actually uses moderate income guidelines and you might find yourself receiving help in paying those winter bills. Contact Bill Foley, our Outreach Social Worker, at 781-596-8866 for more information and assistance.

### QUESTION AND ANSWER COLUMN OFFERED BY NORTH SHORE PHYSICAL THERAPY

Please feel free to submit questions about musculoskeletal problems to us in writing, either at the Council on Aging front desk or send them to NSPT, 1Widger Road, Marblehead, MA, 01945, c/o Susan Finigan.

Q. I am always so sore in the fall when I have to rake leaves, is there a better way?

A. Raking leaves can be both a time consuming and back breaking activity. Before you even pick up the rake, start off with a gentle walk or stretching the back, legs, and arms. Break up the job into manageable pieces of time by dedicating 20-30 minutes at a time raking. Create small piles of leaves in the yard so that you do not have to reach or drag the piles of leaves very far.

When raking, it helps to position your legs in a staggered stance, so that you can shift weight from one leg to the other. Separate your hands with one hand near the top of the rake handle and slide the other hand part way down the rake. Purchase a rake with an ergonomic handle which helps to position your back so that you are able to avoid bending over. Use short strokes pulling the rake with your arms towards you while you shift your weight forward and backwards. Avoid twisting or rotating your back when you are pulling the rake backwards.

Picking up the leaves you have raked can also be hard on your back. Bagging leaves may be done from a kneeling position on a foam pad. If kneeling is difficult or painful, try partially filling the bag by placing the bag inside a trash container and pulling the bag out when partially full. Remember that lifting wet leaves may be more difficult since wet leaves weigh more. You may want to leave wet leaves in a pile to dry out and postpone the lifting to the next day. When you lift the bag, keep your back straight and engage your abdominal muscles by drawing your belly button in toward your spine as you lift. Keep the bag close to your body, and avoid carrying it any further than necessary. A wheel barrow may come in handy for this. A paper leaf bag may be able to be dragged if partially full. After you are finished raking stretch your back, shoulders, and legs and use ice if you are sore. If pain persists do not rake again and call your doctor/and or physical therapist. Please contact North Shore Physical Therapy Associates at 781-631-8250 in Marblehead or in Salem at 978-910-0486 to schedule a free injury consult or an evaluation.

Bocce will be closed for the season effective November 15th and will re-open in the spring. If you find the weather is good enough to play you may use the court and our equipment.

# Even with insurance, prescription drugs can still be unaffordable!

High co-payments and gaps in coverage can make paying for prescription drugs very difficult. This is where Prescription Advantage can help. Prescription Advantage is a state-sponsored pharmacy assistance program available to Massachusetts residents age 65 and over and under 65 with disabilities.

Prescription Advantage <u>does not replace</u> your insurance; it supplements your coverage to help lower your out-of-pocket costs.

Prescription Advantage will supplement all insurances including Medicare Part D, Medicare Advantage plans and drug coverage you may receive from a former employer. Prescription Advantage also has benefits for seniors and disabled persons not eligible for Medicare.

To learn more about how you can lower your medication costs call Prescription Advantage today at:1-800-AGE-INFO (1-800-243-4636) press 2. TTY 1-877-610-0241, or email at www.mass.gov/elders

# Important Message from SHINE about Durable Medical Equipment And Diabetic Testing Supplies

Effective July 1, Medicare will have a new program for Durable Medical Equipment and a new National Mail-Order Program for diabetic testing supplies. If you have **Original Medicare** (<u>not</u> a Medicare Advantage HMO or PPO plan), these changes will apply to you.

If you are already renting certain medical equipment or receiving oxygen, you may have to switch your supplier. <u>Make sure Medicare will continue to pay for your item to</u> <u>avoid any disruption of service!</u>

To have Medicare pay for **diabetic testing supplies** delivered to your home, you will need to use a Medicare national mail-order supplier. You may also go to a local pharmacy <u>that accepts Medicare assignment</u> and you will get the same low mail-order cost.

To find a Durable Medical Equipment or National Mail-Order Program supplier, go to www.medicare.gov/supplier or call Medicare (1-800-633-4227).

For more information, meet with a SHINE counselor. To make an appointment with the SHINE counselor here, please contact 781-596-8866. You can also call the Regional SHINE office at Mystic Valley Elder Services at 781-324 -7705 x 164.

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# COMMUNITY CAFÉ MENU

Lunch served at 11:30

Cost, \$2.00 per Mea				unch served at 11:30
Monday	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
				1 Meatloaf/brown gravy Cheddar whipped potato Beets WW bread Fresh fruit ALTERNATIVE Tofu and vegeta- ble stirfry
4 Turkey/creole sauce Plantains Green beans WW bread Fresh fruit ALTERNATIVE Tripe stew	5 American chop suey Garden salad/dressing Italian bread Apple cinnamon muffin ALTERNATIVE Cod filet	6 Grilled Italian pork sau- sage Brown rice/black beans Sauteed peppers & onions WW bread Fresh fruit ALTERNATIVE Turkey/creole sauce	7 Chicken cacciatore Rotini pasta Garden salad/ dressing WW bread Fresh fruit ALTERNATIVE Latin style pork	8 Baked fish/dill sauce Yellow rice Italian blend veg. WW bread Fresh fruit ALTERNATIVE Stewed beef/ yellow rice
11 CLOSED FOR VETERANS DAY HOLIDAY	12 Jerk chicken Mashed sweet potatoes Garden salad/dr. WW bread Applesauce ALTERNATIVE Crispy baked chicken	13 Chicken parmesan Penne pasta Broccoli WW bread Pudding ALTERNATIVE Caribbean beef	14 Lemon pepper pork Black eye peas & rice Garden salad/dr. Rye bread Cookie ALTERNATIVE Mediterranean hum- mus wrap	15 Rosemary chicken Roast potato Spinach WW bread Fresh fruit ALTERNATIVE Oxtail/sauce
18 Baked fish/diced tomatoes Rice & black beans Italian blend veg. Rye bread Cookie ALTERNATIVE BBQ meatballs	19 Boeuf bourguignon Corn Garden salad/dr. WW bread Pudding ALTERNATIVE Caribbean chicken	20 Stuffed shells/marinara sauce Peas & pearl onions WW bread Fresh fruit ALTERNATIVE Latin pork	21 THANKSGIVING SPE- CIAL Roast turkey/gravy Whipped potato Carrots Thanksgiving dessert	22 Roasted pork/ gravy Sour dill potatoes California blend veg. WW bread Fresh fruit ALTERNATIVE WW pizza
25 Chicken & broccoli alfredo Penne pasta Carrots Italian bread Pud- ding ALTERNATIVE Crispy baked fish	26 Southern style cod filrt Mashed potatoes Garden salad/dr. WW bread Fresh fruit ALTERNATIVE Roast beef/gravy	27 Meatball stroganoff Egg noodles Mixed vegetables WW bread Fresh fruit ALTERNATIVE Bbq pulled pork	28 CLOSED FOR THE HOLIDAY HAPPY THANKSGIVING	29 Cheese tortellini/ meat sauce Italian blend veg. Italian bread Fresh fruit ALTERNATIVE Tripe stew

# RESERVED

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### **SENIOR CENTER HOURS**

### MONDAY, TUESDAY & THURSDAY 9:00 a.m. To 3:00 p.m. WEDNESDAY & FRIDAY 10:30 a.m. To 3:00 p.m.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
				9:30 Tap Dancing 11:30 Lunch 1 12:00 Shopping at Wal-Mart 12:45 Beano 1:00 Poker League
9:30 Golf/Bowling 4 9:30 Mah Jongg 9:45 Zumba Gold Fitness 11:00 Osteo Exercise Class 11:30 Lunch 12:30Intermediate Bridge 12:30 Food Shopping Shaw's/Market Basket 1:00 Poker League	8:45 Stretch & Tone 5 9:30 Mah Jongg 10:00 Canasta Class 10:00 Rummy Cube 11:15 Blood Pressure 11:30 Lunch 12:30 Food Shopping Stop & Shop 12:45 Beano 2:30 Tai Chi	10:00 Creative Writing 10:30 Yoga 11;30 Lunch 1:00 Knitting Group 1:00 Poker League 1:00 Social Cribbage 7:00 Cribbage Club6	9:00 Total Senior Fitness 7 10:00 Line Dancing 11:00 Osteo Exercise Class 11:15 Blood Pressure 11:30 Lunch 12:30 Food Shopping Shaw's/Market Basket 6:30 Duplicate Bridge	9:30 Tap Dancing 8 11:30 Lunch 12:00 Shopping at Wal-Mart 12:45 Beano 1:00 Poker League
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# **RESERVED FOR SPONSORS**

WHO SAID STARTING ALL OVER WOULD BE WRONG Some people have wondered about starting all over again after experiencing some major changes or upsets in their life. These could include a recent death of a loved one, loss of friends, isolation after adult children have moved away, recovery after a long illness. These events can leave one wondering what do I do next, where do I go, how do I make new friends or start new ventures, how do I get out of this stuck position. Sometimes it is expressed by the thought "I need to get back into circulation again." The Swampscott Senior Center is trying to start a new group that helps people make needed transitions to more enriching things and people. This will not be a bereavement group or a support group as such but a new kind of "help" circle that with the aid of a facilitator looks at things very practically with an eye towards "getting back into circulation again!' Call us at 718-596-8866 for more information.

### MEET WITH THOMAS YOUNGER

Thomas Younger, our town manger will be at the Senior Center every month to meet with any Swampscott Senior, the next date is November 5th from 11:00 am to 11:45 am. If you would like to have a one on one discussion with Mr. Younger, contact the center to make your appointment.

### NEW 2014-2015 MAH JONGG CARDS

New Mah Jongg cards will be available for sale at the Senior Center. The regular size is \$8.00 and the large size is \$9.00. You must pay for your card in person and it will be sent directly to you. See Norma or Sue if interested.

# OUR NEWSLETTER IS ON LINE To view our latest newsletter go to www.town.swampscott.ma.us and click on COA News Letter which you will find under New & Notices on the right hand side of the home page.

# Find Out What's New in Medicare for 2014

On November 5, 2013 at 12:45, Elena Kirios, our SHINE counselor from at Mystic Valley Elder Services will be having a seminar at the center updating us on changes in Medicare. You'll be able to schedule an appointment with her as well at that time. We will require a minimum of twelve guests to have this seminar so contact the Senior Center as soon as possible to hold your seat.

The annual Medicare Open Enrollment starts October 15 and ends on December 7. During Open Enrollment, you may enroll in a new plan or change your Medicare coverage for next year. This is also an opportunity to review your current coverage. Statecertified SHINE (Medicare) Counselors will help you understand your plan, as well as other options you may have.

### WISH LIST

The Senior Center is looking to its members to help defray expenses by donating the following articles: lots and lots of candy and Kleenex

### MULTI-MEDIA ART CLASS

Express your artistic creativity and imagination!! A new art class presented by Lurie Reis will be starting on Thursday, November 7th through Thursday, December 13th for a total of five weeks (excluding Thursday November 28th) from 2:45 to 4:00 pm. for a total cost of \$35.00. Each week you will draw from nature, a still life or expand on some of your own ideas you love. You will experiment using different techniques and materials such as oil pastels, charcoal, water color and chalk. Come and join us and have some fun!!

HAPPY BIRTHDAY WISHES To Those Who Celebrate Their Birthday in November



FRIENDS OF THE SWAMPSCOTT SENIOR CENTER
P.O. Box 612, Swampscott, MA. 01907
Would you like to support the Swampscott Senior Center? The "Friends" group helps with activities and fund raising. In addition, the "Friends" group is accepting tax-deductible contributions for support of these efforts. You may wish to make a contribution in memory or honor of a loved one. This coupon is for your convenience in making a gift that will enrich services for senior citizens today and tomorrow. Families of those honored will be notified of your contribution.
I am enclosing \$
(Please make check payable to FRIENDS of the Swampscott Senior Center)
Check one: () In memory of () In Honor of
Name:
Send card to:
Donor's Name: