



New Horizons

NORTHBRIDGE SENIOR CENTER

20 Highland Street
Whitinsville, MA 01588
508-234-2002

GAIL ANDERSON
DIRECTOR - SENIOR CENTER
EDITOR - NEW HORIZONS

BURNIE MILLER
CHAIRMAN
COUNCIL ON AGING

Monday - Thursday
9:00 AM - 3:00 PM

**MARCH - APRIL
2011**

Friday
8:30 AM - 1:30 PM

APRIL DAYS

How lovely are these April days
When Winter slips away,
And bright-faced little flowers peep
Along the garden way.



These are the days we find it hard
To keep to routine chores;
So many bright new offerings
Now lure us out-of-doors.

How glad our Winter-weary hearts
To hear a robin's song;
And see the sun-warmed little brook
Bob merrily along.

Each day so fragrant in its wake,
'Neath skies of softer blue,
Can't help but lift your spirits
And cheer the heart of you.

So many blessings from on high
These days in April bring;
Who claims there is no God above-
Come walk outdoors in Spring!

by Kay Hoffman

Hello Friends:

It has been a very tough winter, but hopefully we can now leave all that bad weather behind us and look forward to warmer temperatures and sunshine and maybe even see some green grass which has been hiding under all the snow! Besides a snowy winter, it was also very cold making it very costly to keep our homes nice and warm. The application period for fuel assistance continues through April 30, so help is still available for those who qualify. Please call the center for more information on the eligibility requirements.

The Spring brings renewed energy to all of us as we enjoy the longer days and get out of the house more often. We have many activities scheduled for March and April and we hope that some of them will interest you and you will join us. The Senior Center is a wonderful place to meet old and new friends, take part in health and wellness programs, educational seminars, workshops, and programs just for fun. The center also provides services such as transportation, health insurance counseling, health clinics, financial counseling, fuel assistance, and help on other issues you may have. Our friendly staff will make you feel welcome, so come and see us today!

Gail Anderson, Senior Center Director

SOCIAL SECURITY BENEFITS ARE THEY TAXABLE?

Some people who receive Social Security may have to pay taxes on a portion of their benefits. In filing your tax forms, you will need Form SSA-1099. Social Security mailed these statements to all beneficiaries in January. If you need a replacement for 2010 in order to file taxes, you can request it online at www.socialsecurity.gov/i1099.

Taxable Social Security Benefits

- Up to 50% of benefits may be subject to Federal income tax for the following:
 - Individuals with combined income* of \$25,000 - \$34,000
 - Couples with a combine income of \$32,000 - \$44,000
- Up to 85% of benefits may be taxable for:
 - Individuals with income above \$34,000
 - Couples with income above \$44,000

*Combined Income means adjusted gross income, plus nontaxable interest, plus one-half of Social Security benefits.

For more information on taxation of Social Security benefits, visit the IRS website at www.irs.gov.

Social Security's Online Services

- Retirement Estimator - an easy way to get an instant personalized estimate of your future Social Security
www.socialsecurity.gov/estimator
- Benefit Application - a convenient way to apply for Social Security retirement benefits. Complete application online and Social Security will process it and contact you if any further information is needed.
www.socialsecurity.gov/applyonline
- Extra Help - the online application is an easy way to save about \$4,000 a year on your prescription drug costs. To qualify for the Extra Help, you must be on Medicare, have limited income & resources. Learn more at:
www.socialsecurity.gov/prescriptionhelp

SOURCE: Social Security Bulletin Feb. 2011

NEWS FROM SHINE

Can You Change Your Medicare Plan Now?

- **Yes, if you are a member of Prescription Advantage**, the state pharmaceutical assistance program, or are eligible to join Prescription Advantage. At any time during 2011, you have one additional chance to change your Part D drug plan or Medicare Advantage plan or add a Part D drug plan. In 2011, Prescription Advantage will continue to help most members with the cost of drugs in the donut hole.
- **Yes, if you have MassHealth or if you qualify for "Extra Help"**. Every month, you can change your Part D drug plan or Medicare Advantage plan.
- **Yes, if you are first becoming eligible for Medicare, or if you lose your current health insurance**. Special rules will apply.

Medicare Changes under Affordable Care Act

- In 2010, individuals in the donut hole were eligible to receive a \$250 rebate on drug costs. If you were in the donut hole and did not receive your check, contact SHINE.
- **Good News:** Over time, the Affordable Care Act (ACA) will close the prescription drug coverage gap, "donut hole." In 2011, there will be a 50% discount on brand-name drugs and a 7% discount on generic drugs. If you get into the donut hole and do not receive the discount, contact SHINE.
- **Bad News:** The "donut hole" will not fully close until 2020
- New this year, due to the ACA, Medicare now covers many preventive services at no cost. These free services include an annual wellness exam, mammograms, colonoscopies and osteoporosis screenings.

To learn more about your Medicare benefits, you can look at your Medicare & You 2011 Handbook or go to www.medicare.gov

For more information or help on any aspect of health insurance, call the Senior Center for an appointment with the SHINE counselor.

SOURCE: SHINE coordinated by the Executive Office of Elder Affairs

UPCOMING SPECIAL EVENTS

Mall Trips

Senior Center Shopping Trips:

Tuesday, **March 8th at 12:30 PM** to Auburn Mall and Tuesday, **April 19 at 11:30 PM** to Blackstone Shoppes for shopping & lunch.

Fallon Senior Plan

A representative will be available on to assist seniors with information on Fallon Senior Plans on the following dates: Wednesday, **March 9th** and Wednesday, **April 13th at 10:00 AM**.

Courtship Tea

Professional Performance by Rita Parisi from Waterfall Productions on Wednesday, **March 16th at 1:00 PM**, provided by MA Cultural Council. Come and join us for a delightful and funny performance of courtship in Victorian times. Please bring your own special tea cup to use with our tea and refreshments.

St. Patrick's Day Celebration

Come join us for an **Irish Sing-a-Long** on **Thursday, March 17th at 10:45 AM**. Also plan to stay for a Corned Beef dinner sponsored by Tri-Valley, Inc. at 11:45 AM.

Protecting Your Nest Egg

On **Wed. April 20th at 1:00 PM** NY Life will present a workshop on Medicaid, Trusts, transferring retirement assets, etc. All welcome

Health Clinics

A nurse will be available at the center on Tues. **March 22nd, April 12th & April 26th from 11:00 AM to 1:00 PM**.

Pizzeria Uno Fundraiser

The Tri-Valley Nutrition Site will host a **Pizza Party on Wed. March 23rd at 11:30 AM**. Pizza will be supplied by Uno's in Millbury. Reservations must be made by noon on Thurs. March 17th. You can also support this fundraiser by dining at Uno's at the Blackstone Valley Shoppes this same day. For Tri-Valley to get credit, you must pick up a coupon at the Senior Center or get one online at www.trivalleyinc.org. All proceeds will benefit Tri-Valley's March for Meals Program.

Caregiver's Support Group

This group will hold their monthly session on Friday, **March 25th & April 22nd at 11:00 AM**. Anyone presently caring for someone is welcome to attend these supportive groups.

Hannaford's Educational Tour

Seniors are invited to join us for a special educational tour of Hannaford's Market in Uxbridge on **Monday, April 11th at 1:15 PM** via the Senior Center Bus. A representative of Hannaford's will provide the tour and provide special coupons and gifts. Space is limited, so please call the center if you are interested in taking part in this special trip.

Patriot's Day Holiday

The Senior Center and the Nutrition Site will be closed on **Monday, April 18th** for Patriot's Day.

Good Friday

The Senior Center will close at **12:00 PM on Friday, April 22nd** in observance of Good Friday. We wish everyone a Happy Easter.

SAVE THE DATES NOW!

Please set aside the following dates for some future special programs:

- **May 11th: Friends of Northbridge Elders Annual Banquet-Dinner** catered by Jan's Place and Entertainment by Mo-Co & Co.
- **May 16th: Free Legal Clinic** - Make an appointment now to get answers to legal questions.
- **May 18th: File of Life and Disaster Information Seminar** provided by RSVP.

Please watch the newspapers or call the center for more information on these programs.

FREE INTRODUCTION TO THE INTERNET

Free classes are available at Catholic Charities. Simply make an appointment by calling 508-234-3800 and the learning is tailored to you. No experience necessary. You will learn how to use email, find information about everything from recipes to card game rules, shopping, health information, etc. Try it once and you'll be amazed at what you can do in just one session!



Northbridge Senior Center

MARCH 2011



Monday	Tuesday	Wednesday	Thursday	Friday
	1 9:00 AM - Co-Ed Exercise 9:00 AM - Shuffleboard 11:45 AM - Lunch 1:00 PM - French Club 1:00 PM - Pitch & Scrabble 1:30 PM - Computer Class	2 9:00 AM - Billiard League 11:45 AM - Lunch 1:00 PM - Art Class 1:00 PM - Genealogy	3 9:00 AM - Co-Ed Exercise 9:30 AM - Dart League 10:30 AM - Chair Yoga 11:45 AM - Lunch 1:00 PM - Cribbage 3:00 PM - FINE Mtg.	4 9:00 AM - Co-Ed Exercise 10:00 AM - Craft Class 10:00 AM - Wii Bowling
7 9:00 AM - Co-Ed Exercise 9:00 AM - Tax Assistance by Appointment 10:00 AM - Needlework 11:45 AM - Lunch 1:00 PM - Bingo	8 9:00 AM - Co-Ed Exercise 9:00 AM - COA Mtg. 9:00 AM - Shuffleboard 11:45 AM - Lunch 12:30 PM - Mall Trip 1:00 PM - French Club 1:00 PM - Pitch & Scrabble 1:30 PM - Computer Class	9 9:00 AM - Billiard League 10:00 AM - Fallon Rep 11:45 AM - Lunch 1:00 PM - Art Class 1:00 PM - Genealogy	10 9:00 AM - Co-Ed Exercise 9:30 AM - Dart League 10:30 AM - Chair Yoga 11:45 AM - Lunch 1:00 PM - Cribbage	11 9:00 AM - Co-Ed Exercise 10:00 AM - Craft Class 10:00 AM - Wii Bowling
14 9:00 AM - Co-Ed Exercise 9:00 AM - Tax Assistance by Appointment 10:00 AM - Needlework 11:45 AM - Lunch 1:00 PM - Bingo	15 9:00 AM - Co-Ed Exercise 9:00 AM - Shuffleboard 11:45 AM - Lunch 1:00 PM - French Club 1:00 PM - Pitch & Scrabble 1:30 PM - Computer Class	16 9:00 AM - Billiard League 11:45 AM - Lunch  1:00 PM - Courtship Tea 1:00 PM - Art Class 1:00 PM - Genealogy	17 9:00 AM - Co-Ed Exercise 9:30 AM - Dart League 10:30 AM - Chair Yoga 10:45 AM - Irish Sing-a-Long 11:45 AM - Lunch 1:00 PM - Cribbage	18 9:00 AM - Co-Ed Exercise 10:00 AM - Craft Class 10:00 AM - Wii Bowling
21 9:00 AM - Co-Ed Exercise 9:00 AM - Tax Assistance by Appointment 10:00 AM - Needlework 11:45 AM - Lunch 1:00 PM - Bingo	22 9:00 AM - Co-Ed Exercise 9:00 AM - Shuffleboard 11:00 AM - Ask the Nurse 11:45 AM - Lunch 1:00 PM - French Club 1:00 PM - Pitch & Scrabble 1:30 PM - Computer Class	23 9:00 AM - Billiard League 11:30 AM - Pizza Party 1:00 PM - Art Class 1:00 PM - Genealogy	24 9:00 AM - Co-Ed Exercise 9:30 AM - Dart League 10:30 AM - Chair Yoga 11:45 AM - Lunch 1:00 PM - Cribbage	25 9:00 AM - Co-Ed Exercise 10:00 AM - Craft Class 10:00 AM - Wii Bowling 11:00 AM - Caregiver's Support Group
28 9:00 AM - Co-Ed Exercise 9:00 AM - Tax Assistance by Appointment 10:00 AM - Needlework 11:45 AM - Lunch 1:00 PM - Bingo	29 9:00 AM - Co-Ed Exercise 9:00 AM - Shuffleboard 11:45 AM - Lunch 1:00 PM - French Club 1:00 PM - Pitch & Scrabble 1:30 PM - Computer Class	30 9:00 AM - Billiard League 11:45 AM - Lunch 1:00 PM - Art Class 1:00 PM - Genealogy	31 9:00 AM - Co-Ed Exercise 9:30 AM - Dart League 10:30 AM - Chair Yoga 11:45 AM - Lunch 1:00 PM - Cribbage	



Northbridge Senior Center

APRIL 2011



Monday	Tuesday	Wednesday	Thursday	Friday
				1 9:00 AM - Co-Ed Exercise 10:00 AM - Craft Class 10:00 AM - Wii Bowling
4 9:00 AM - Co-Ed Exercise 9:00 AM - Tax Assistance by Appointment 10:00 AM - Needlework 11:45 AM - Lunch 1:00 PM - Bingo	5 9:00 AM - Co-Ed Exercise 9:00 AM - Shuffleboard 11:45 AM - Lunch 1:00 PM - French Club 1:00 PM - Pitch & Scrabble 1:30 PM - Computer Class	6 9:00 AM - Billiard League 11:45 AM - Lunch 1:00 PM - Art Class 1:00 PM - Genealogy	7 9:00 AM - Co-Ed Exercise 9:30 AM - Dart League 10:30 AM - Chair Yoga 11:45 AM - Lunch 1:00 PM - Cribbage 3:00 PM - FINE Mtg.	8 9:00 AM - Co-Ed Exercise 10:00 AM - Craft Class 10:00 AM - Wii Bowling
11 9:00 AM - Co-Ed Exercise 9:00 AM - Tax Assistance by Appointment 10:00 AM - Needlework 11:45 AM - Lunch 1:00 PM - Bingo 1:15 PM - Hannaford's Tour Trip	12 9:00 AM - Co-Ed Exercise 9:00 AM - COA Mtg. 9:00 AM - Shuffleboard 11:00 AM - Health Clinic 11:45 AM - Lunch 1:00 PM - French Club 1:00 PM - Pitch & Scrabble 1:30 PM - Computer Class	13 9:00 AM - Billiard League 10:00 AM - Fallon Rep 11:45 AM - Lunch 1:00 PM - Art Class 1:00 PM - Genealogy	14 9:00 AM - Co-Ed Exercise 9:30 AM - Dart League 10:30 AM - Chair Yoga 11:45 AM - Lunch 1:00 PM - Cribbage	15 9:00 AM - Co-Ed Exercise 10:00 AM - Craft Class 10:00 AM - Wii Bowling
18  PATRIOT'S DAY HOLIDAY	19 9:00 AM - Co-Ed Exercise 9:00 AM - Shuffleboard 11:45 AM - Lunch 12:30 PM - Mall Trip 1:00 PM - French Club 1:00 PM - Pitch & Scrabble 1:30 PM - Computer Class	20 9:00 AM - Billiard League 11:45 AM - Lunch 1:00 PM - Art Class 1:00 PM - Genealogy 1:00 PM - Protecting Your Nest Egg Seminar	21 9:00 AM - Co-Ed Exercise 9:30 AM - Dart League 10:30 AM - Chair Yoga 11:45 AM - Lunch 1:00 PM - Cribbage	22 GOOD FRIDAY CLOSING AT NOON HAPPY EASTER 9:00 AM - Co-Ed Exercise 10:00 AM - Craft Class 10:00 AM - Wii Bowling 11:00 AM - Caregiver's Support Group
25 9:00 AM - Co-Ed Exercise 10:00 AM - Needlework 11:45 AM - Lunch 1:00 PM - Bingo	26 9:00 AM - Co-Ed Exercise 9:00 AM - Shuffleboard 11:00 AM - Health Clinic 11:45 AM - Lunch 1:00 PM - French Club 1:00 PM - Pitch & Scrabble 1:30 PM - Computer Class	27 9:00 AM - Billiard League 11:45 AM - Lunch 1:00 PM - Art Class 1:00 PM - Genealogy	28 9:00 AM - Co-Ed Exercise 9:30 AM - Dart League 10:30 AM - Chair Yoga 11:45 AM - Lunch 1:00 PM - Cribbage	29 9:00 AM - Co-Ed Exercise 10:00 AM - Craft Class 10:00 AM - Wii Bowling

SNAP FOR SENIORS

What is SNAP?

SNAP is the Supplemental Nutrition Assistance Program (formerly Food Stamps) that helps low income individuals and families buy healthy, nutritious food.

Easier Application for Seniors!

Seniors can now apply for SNAP benefits using a shorter form. The Elder SNAP application has fewer questions and is easier to read. Even if you own your home and car, or have been ineligible in the past, you might want to consider applying for SNAP.

Confidential

Using SNAP is completely confidential. Recipients receive a card which works just like a debit card.

During these difficult economic times, even a modest monthly SNAP benefit can help to offset some of your household expenses.

To apply, call 1-866-950-3663 or make an appointment with Gail or Adele at the Senior Center.

SOURCE: Supplemental Nutrition Assistance Program & Tri-Valley Inc.

LONGER LIVING - HIGH FIBER DIET

A study of almost 400,000 people aged 50 to 71 has found a strong link between a high-fiber diet and a longer life. Subjects who ate a diet rich in whole grains, fruits and vegetables were 22% less likely to die after nine years than those who ate the least fiber.

Those in the high-fiber group were less likely to die of cardiovascular disease, infectious disease and respiratory disease. It was found that fiber has anti-inflammatory properties and grains are also rich in beneficial vitamins, minerals and chemicals.

SOURCE: Executive Office of Elder Affairs
Article by Roni Caryn Rabin in NY Times

TAX ASSISTANCE

AARP is sponsoring a tax preparation program at the Senior Center on Mondays through April 11th. Appointments may be made by calling 508-234-2002.

Please bring the following to your appointment:

- 2009 tax return both state and federal
- Any W-2 forms you received from employers
- Any 1099 forms you received from banks, insurance companies, mutual funds, etc.
- Form SSA-1099 you received from Social Security
- Proof of your Social Security number - your Social Security Card, letter from Social Security, for SSA-1099, W2, or 1099.
- For the MA Senior Circuit Breaker - bring proof of total income for 2010, a copy of most recent Real Estate tax bill, amount of real estate tax paid in 2010, and water and sewer bills or canceled checks. Renters please bring proof of total rent paid in 2010.
- If you have a stock brokerage account that is not an IRA, bring form 1099 with account summary that you received late in January.
- If you sold any stocks, bonds or mutual funds in 2010, determine how much you paid for these securities and bring the phone number of your broker or financial advisor.

CIRCUIT BREAKER TAX CREDIT

The Circuit Breaker Tax Credit is a state income tax credit for eligible MA residents age 65 or older who paid rent or real estate taxes during the tax year.

Homeowners may claim the credit if they paid more than 10% of their total income for real estate taxes, and water and sewer charges. Renters can count 25% of their rent as real estate tax payments.

Income Limits: Your total income cannot be greater than these limits for 2010: \$51,000 for a single person, \$64,000 for head of household, or \$77,000 married filing jointly.

Make an appointment with the tax advisor to review all eligibility guidelines and see if you are eligible for this tax credit. Bring real estate tax, rent, and income for past 3 years as you might qualify for previous years.

Friends of Northbridge Elders, Inc.

Who are the Friends?

Friends of the Northbridge Elders, Inc. (F.I.N.E) is a private, non-profit corporation providing support for the Northbridge Senior Center.

Meetings of FINE are open to all members. Decisions are made on fund raising and the disbursement of funds based on requests from the Council on Aging, suggestions from members and others.

The 120 Club, the largest fund raiser, started a new cycle in Jan. with close to 200 people participating. It is still not too late to get in on the fun. The final drawing will be in June. Call Evelyn Decoteau at 508-234-5191 if you are interested. There are 20 weekly drawings of \$20 each and final drawings of \$400, \$300, \$200, and 4 @ \$25.

Our thanks to all who sold or bought tickets.

Become a "Friend" of Northbridge Seniors

- Yearly membership to FINE is open to all.
- Make a donation in memory of, or in honor of a loved one or to recognize a special occasion. Consider a donation in lieu of flowers at the time of death or in place of a gift for a special occasion. Finally, for those who can, make a bequeath in your Will.

Use the coupon below to join FINE or to make a donation. Checks should be payable to "FINE". This may be mailed to:

F.I.N.E. 20 Highland St., Whitinsville MA 01588

Name: _____

Address: _____

Phone: _____

Dues are \$5 for one year or \$12 for 3 years

Dues: One Year _____ Three Years _____

Donation: _____

In Memory of _____

In Honor of _____

Total Enclosed _____

THE FRIENDS OF NORTHBRIDGE ELDERS

CORDIALLY INVITE YOU TO ATTEND:

THE ANNUAL FINE BANQUET

WED., MAY 11, 2011, 4:30 PM
AT THE NORTHBRIDGE SENIOR CENTER

DINNER CATERED BY:
JAN'S PLACE

ENTERTAINMENT:
MUSIC BY MO - CO & COMPANY



The cost for all F.I.N.E. members with dues paid for 2011 is \$12.00 per person
Non-members will be \$14.00 per person

Registration Deadline: May 4, 2011

-----Cut Here-----

____ I/we plan to attend the FINE Banquet

____ Enclosed is \$12 FINE Member

____ Enclosed is \$14 Non Member

____ I have paid my 2011 FINE dues

____ Enclosed are my dues for 2011
\$5 for one year or \$12 for 3 years

____ I wish to make a special donation to FINE
Amount _____

Name: _____

Total Enclosed \$ _____

Total Number Attending Banquet _____

Please mail or drop off to:

FINE
c/o Northbridge Senior Center
20 Highland Street
Whitinsville, MA 01588

The Friends of Northbridge Elders, Inc.
20 Highland Street
Whitinsville, MA 01588

NON-PROFIT ORG.
U.S. POSTAGE PAID
WHITINSVILLE MA
PERMIT NO. 56



IN SYMPATHY

The Northbridge Council on Aging, Senior Center, and the Friends of Northbridge Elders, Inc. extend deepest sympathy to the family and friends of the following people who have passed away from **Dec. 2010 - Feb. 2011:**

Malcolm D. Pearson	Roger J. Lachance
William R. Bisbee	Roland A. Wilson
Howard K. Anderson	Frederick A. Willis, Jr
Millard M. Hicks	Frank B. Frick
Alice B. Gosselin	Robert J. Duclos
Joseph P. Flynn	Avis L. Williams
Joseph A. Murphy	Aileen M. Morin
Robert P. "Bob" Wood	Grace Vanderbrug
Anna T. Roche	Barbara J. Mateer
Edna Spencer	Ruth E. VanderSluis
Kenneth B. Downing	Florence L. Knapik
Joseph R. Dolan, Sr	Lucien Morrisette
Ted Lachapelle	Lucille A. Heney
Kenneth H. Macomber	Joseph Ballou
Antoinette Sroczyński	Rita Q. Koenig
Jeannette Lachapelle	J. Frances Keeler

"WE WILL NOT FORGET"

On February 2, 2011, we lost a long time COA Board member, Senior Center volunteer, and friend, **Ted Lachapelle**. Ted was a member of the COA for 19 years and served as Vice Chairman for 10 years. He was also a very dedicated volunteer at the center on a daily basis and became a friend to everyone. In addition he volunteered for the Fire Dept. and the Town Clerk's office. Ted will always be remembered for his dedication to the Town of Northbridge and for his interest in the best quality of life possible for Northbridge seniors.

COA MISSION STATEMENT

The Mission of the Northbridge Council on Aging is to enrich the lives of our senior community by providing services, programs, and support that allow for independence and quality of life.

COUNCIL ON AGING BOARD

OFFICERS

Acting Chairman : Ken Guertin
Vice Chairman:
Secretary : Leon Duquette
Treasurer : Burnie Miller

BOARD MEMBERS:

Phyllis DiPalma	Ted Haringa
Joseph Montecalvo	Beverly Morrisette
Marie Rebecchi	Winnie Sears

ASSOCIATE MEMBER:

Sid Koopman, Jr.

SENIOR CENTER STAFF

Gail Anderson:	Director
John Orasy:	Bus Driver
Mary Alex:	Administrative Assistant
Adele Gentry:	Outreach Worker
Jeannine Dionne:	Program Coordinator
Anne Crosby:	Transportation Coordinator
Trisha Kaye	Office Assistant
Bill Robidoux:	Tri-Valley Nutrition Mgr.

PLEASE NOTE:

The cost of printing and mailing this newsletter is funded by a State Formula Grant from the Executive Office of Elder Affairs. We send special thanks to the Governor, Senators, and Representatives for their support of this grant.