

BOLTON SENIOR NEWSLETTER

Council on Aging

September, 2009

Withholding Trap for Pensioners

reprinted from Nancy E. Goedecke, EA

The new Making Work Pay Credit for 2009 and 2010 gives a tax break of \$400 to most workers. To speed things up, IRS was told to revise withholding tables giving the benefit before tax returns are filed.

THE TRAP. Pension recipients don't get the credit, but their withholding is calculated from the same tables! Your withholding declined in April, but your tax bill is likely to be similar to last year's.

The change in your withholding depends on how you filled out Form W-4P. Mark "single" and withholding drops \$400. Mark "married" and it drops \$600 (the table for workers can't know whether the other spouse works). Same tax bill, but withholding dropped. Not good!

Government retirees are affected to a lesser extent. They don't get \$400, but qualify for a #250 credit when they file, and thus have a smaller withholding shock.

IRS Cure? IRS realized the problem within weeks. They sent notices to pension custodians with methods to correct the change. Problem-not all custodians did the same thing. ... Some did nothing at all!

WHAT TO DO. First, you must know what your custodian did. Check the withholding on a recent check. Compare it with withholding in January, February or March. You may see little or no difference. If so, no problem. More likely is the withholding is now lower than you have come to expect. You need to make a decision.

Comfortable? If the change won't cause a problem next April 15, don't do anything.

Not comfortable? It's time to contact the custodian. They'll send you a new Form W-4P. This problem applies in 2010, too. But, in 2011 we return to "normal". There's an alternative to the typical "married" or "single" Form W-4P has a line allowing a fixed amount withheld. You could choose anything at all - \$75 a month, \$207 a month, anything. Check last year's withholding. Round it up a few dollars, divide by 12 months, and use this number. When tables return to "normal" in 2011 there's nothing to do.



John Balco, Jean Cahill, Geri Hawes, Sally Ann King,
Charles Lord, Earle Smith, Gene Taylor, Mary Vespa,
Sheila Chmielowski

KINDNESS IS A LANGUAGE THE BLIND CAN SEE, THE DEAF CAN HEAR AND THE MUTE CAN SPEAK.

UPCOMING TRIPS

CABARET LULU'S AMERICANA SHOW AT OLD STURBRIDGE VILLAGE

On Thursday, November 5th we will be heading to Old Sturbridge Village to see "THIS IS MY COUNTRY". Joyously join in celebrating America with Song & Laughter. Cabaret Lulu presents a fabulous luncheon & show, direct from the Heart of Broadway. Menu consists of rolls, butter, soup, Old Sturbridge Village meat pie with brown gravy OR grilled salmon with dill butter sauce, potato & seasonal vegetable, baked Indian pudding with whipped cream and coffee & tea. Cost per person is \$48.00. Price includes the bus driver and tour guide's tip. Please pay early to confirm your seat on the bus. If the bus is full, you will be placed on a waiting list for an possible cancellations. Please be at the Trinity Church by 9 a. m. The bus will depart at 9:30 a. m. sharp.

TRIP POLICIES

Trips require a minimum of 30 to 45 seniors to operate. Tickets will be issued on a first come first served basis. Payment is due one month prior to the event. There are no refunds to "No Shows" on the day of the trip. Cancellations, depending on how far in advance may incur a partial penalty or full loss of your payment. If the trip is canceled full refunds will be given. All checks should be made payable to Friends of Bolton Seniors. Submit payment to Sheila at Senior Center or mail to Friends of Bolton Seniors % COA, 600 Main St., Bolton, MA 01740. To suggest a trip or if you have a question please contact the COA office at 779-3313. We welcome participation from neighboring towns but due to budget restraints an additional \$5.00 will be added to the ticket price. Please note, if the above trip includes a tour guide on the bus, we will pass the envelope around for his/her tip

CENTER ACTIVITIES

WELL ADULT CLINICS

Tamara Bedard, town nurse will be at the Senior Center on the third Thursday of the month. This month it is Oct.15 from 9:30 to 11:30 am. For immediate assistance call 1-800-427-9762 x 340.

All town residents are welcome!!!

YOGA CLASSES FOR HEALTH

Weekly yoga classes will be held from 10:15 to 11:00 am on Wednesdays. Classes are \$3.00 per senior and last 45 minutes. Please wear comfortable clothing. The entire class can be done from a chair or more strenuously. All can benefit. Please arrive early to start on time.

FOOD BANK TIME CHANGE

The WHEAT van will deliver USDA food to the Bolton Town Hall for distribution on the 2nd Tuesday of each month. This month the date is Tuesday, October 13 from 11:30 a.m. This is an ongoing change.

ELDER KEEP WELL PROGRAM

Sponsored by WHEAT the VNA Care Network will discuss health issues and assist with physician referrals on Thursday, Oct. 8 from 12 to 2 p.m. at the senior center.

IN HOME FIX-IT PROGRAM

Volunteer handy-people will assist elders at home with small jobs that are difficult to do, such as changing an overhead light bulb, fixing a dripping faucet, removing/ installing stubborn storm windows, cleaning gutters, winterizing to conserve on fuel etc. The labor is free - you only pay for needed supplies. A huge thank you goes out to the members of The Bolton Lions Club who volunteer to extend a neighborly hand to our seniors.

KNITTING / NEEDLEPOINT etc

The club will start up on Thursday, October 1 at 2 p.m at the senior center. If interested in joining call 779-3313. Beginners are welcome.

MART VAN

The van service is available to seniors and handicap persons on Tuesdays, Wednesdays and Thursdays from 9:30 a.m. to 3:00 p.m. For reservations, call (978) 779-3313 at least 24 hours in advance of the requested trip. The van is available for medical appointments, meals, shopping, etc. and of course trips to the Senior Center. The cost is minimal.

MART VAN FRIDAY SHOPPING TRIPS



Continuing every other Friday, we will have shopping trips to your favorite stores. Do your part for the economy!! Reservations must be made by 10 a.m. on the preceding Thursday by calling Sheila at the senior center. The MART van can take 10 people and is wheelchair accessible, so please call early. The suggested charge for these trips is \$2.00 round trip.

Pick up begins at noon at the senior center. Please remember, that the senior center is not open on Fridays, so pick up will be in front of the entrance to the center. If you need to be picked up at home, just let Sheila know.

September and October's trips are:
Friday, October 9.....Solomon Pond Mall
Friday, October 23.....Christmas Tree Shop
Friday, November 6.....Market Basket/Mall
Friday, November 20.....Wal-Mart

BOLTON GARDEN CLUB PROGRAM

On Wednesday, October 28th the Bolton Garden Club will be at the senior center to show us how to do a seasonal arrangement. A dried/long lasting live arrangement can be used for Thanksgiving and perhaps modified for Christmas. All you need to bring with you is a fancy/seasonal/pot/container.

ANNE BOLEYN PRESENTATEION

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Come join Anne Boleyn on Wednesday, November 18th at 12:30 p.m. at the senior center. Anne, the most notorious of Henry VIII's six wives and mother of Elizabeth I just prior to her beheading. Anne will explain her meteoric rise and tragic fall at the height of Tudor England. But is she a victim of unjust courtly intrigues or a willing player who finally falls from grace? That is up to you to decide.

Muriel Dyas began sharing her passion for history two years ago with various homeschooling affiliations. With much encouragement, she has decided to take her one woman show, called Historically Speaking to the public. She hopes that each performance brings knowledge, empathy and a bit of humor to the lives of the women she portrays.

IMPORTANT PHONE NUMBERS

- *Mass Electric: 800-465-1212, (faster) or
- *National Grid: 800-322-3223,
- *Verizon: 800-870-9999
- *Fuel assistance: 978-342-4520
- *Project Red Elder Outreach Dept.:
800-645-8333 (low cost food programs)
- *MassMedLine: 866-633-1617
- *Prescription Advantage: 1-800-243-4636 or
internet www.800ageinfo.com
- *TTY for deaf and hard of hearing:
1-877-610-0241
- ***Mart Van: 978-779-3313**
- ***Town Nurse: 800-698-3307 x 1340**
- *MassPRO: 800-252-5533
- *MassMedLine: 866-633-1617
- *MAP: 800-323-3205
- *SHINE: 1-800-AGE-INFO 800-243-4636,
press or say 3
- *Terry Abdalian: 978-634-1025 for
emergency fuel assistance and/or free cell
phones



FRIENDS OF BOLTON SENIORS



Senior Surveys. Thanks to all Bolton Seniors who completed the Senior Survey this summer. Over 43% of you let us know your thoughts and needs for services, activities and an appropriate facility. The Friends of Bolton Seniors (FOBS), which sponsored the survey, and the Council on Aging, which joined in contacting the 760 seniors in Bolton, were “wowed” by your enthusiastic support. You told us that you were interested in trips of all kinds, educational and travel programs, exercise and fitness, book clubs, computer classes, movies, art, photography and gardening. The services you most want are legal, referrals, health and tax information. You would like a senior center, open in the morning, afternoon and evening, that you can call your own. We believe seniors are the roots of our community. Over the next few months, we hope to offer a number of new activities and services identified in the survey. We ask for support from seniors and the entire Bolton community in pursuing this goal. Please contact Friends of Bolton Seniors at 978-634-1025 or via our website (www.fobsbolton.wordpress.com).

The 5 winners of the Bolton Orchard’s \$25.00 gift certificates for filling out the survey are Suzy Patterson, Edwin Nesman, Kay Macdonald, Doug Govan and Joanne Gaynor.

Tuesday Connections. On September 15, FOBS held the first Tuesday Connections of the season. Thanks to Teresa Sauer and Laura Kischitz from Bolton, who led a very interesting discussion about Bolton’s new Community Garden and energy sustainability in town. After we exercised our minds, we exercised our bodies with Zumba Dancing led by Terry Myers. Everyone enjoyed fun, laughs, and a delicious chili lunch!

Mark your calendars for the following upcoming Tuesday Connections:

October 20: Barbara Donahue (former Bolton resident), Leigh Shanny and their therapy dogs will visit the Senior Center

November 17: Cooking demonstration by Charlotte’s House Bed and Breakfast owner/chef, Lynn Slade

December 15: Holiday music

January 19: Feather Your Nest – decorating with what you have

Fuel Assistance and Free Cell Phones. It may be hard to believe, but winter is just around the corner. Please call Terry Abdalian at 978-634-1025 if you need help or know of others who do.

Bolton Historical Afghan. We continue to have afghans in all colors (cranberry, navy, black and green) available for sale at \$40. Please contact Jo Edmunds at 978-779-6406 to order one.

Yoga for Health. Yoga has moved to Wednesday mornings from 10:15 a.m. to 11:00 a.m. Marg Takarabe is our instructor and makes the time we spend together fun and beneficial. The fee is \$3.00 and yoga mats are provided. Please join FOBS in improving your well-being.

REPRESENTATIVE KATE HOGAN'S STATE HOUSE NEWS

The Massachusetts Commission on the Status of Grandparents Raising Grandchildren will conduct seven statewide listening tours to assess the needs of Commonwealth grandparents and kin raising children. Established to help grandparents with legal, educational, health, economic and emotional issues, the Commission will serve as a resource for state agencies, legislators, the executive branch and private agencies in determining policy and practice.

Commission sessions hope to hear from grandparents, grandchildren, parents, other relatives, health care and service providers interested in contributing to the fact-finding sessions. The information will help commissioners to develop recommendations for the Governor, the Legislature, and state in helping grandparent-headed households.

Sessions will take place in Boston, Worcester, Lawrence, New Bedford, and Chicopee in October and November. For more information, please contact: Elder Affairs at 617.727.7750 or online at www.mass.gov/elders

Here are the key points of a proposed elderly driver bill recommended by The Joint Committee on Transportation. The bill will come up for a vote in October. The bill would:

- Require drivers 75 or older to pass an examination to test their cognitive and physical abilities to operate a car each time they renew their license;
- Allow doctors and police officers to report to the Registrar of Motor Vehicles if they believe a driver is unable to safely operate a car;
- Give the Registrar of Motor Vehicles the right to suspend a license until a hearing can be conducted to determine if the driver is capable of operating a car;
- Require the Registrar of Motor Vehicles to administer a new driving exam for any operator who accumulates three or more surchargeable incidents in the previous year;
- Allow drivers to appeal a decision to suspend a license.

The Massachusetts Senior Games (MASG): The Senior Games provide people with opportunities for competition, recreation, and camaraderie. The State Senior Games are open to individuals who are 50 years of age or older. For more information go online to www.maseniorgames.org.

Thanks to all for a memorable 1st Annual Senior Town Hall. This will become a district tradition!

Rep Hogan Meets with Bolton Seniors by Appointment.

Call the office at 617-722-2060, email me at: Rep.katehogan@hou.state.ma.us

Or write to: State House, Room 33, Boston, MA, 02133

NEWS FROM SHINE, OCTOBER, 2009

You May Qualify for a Medicare Program That Lets You Pay as Little as \$2.40 for Prescription Drugs

For years you did your part by paying into Medicare. Now it's your turn to get the most out of the benefits you've earned. If you have limited income and resources, there's a Medicare program where you can pay no more than \$2.40 for each generic drug and \$6 for each brand name drug.

If you qualify, this program helps pay your prescription copayments plus your other drug costs like monthly premiums and annual deductibles. Many people qualify and don't even know it.

Individuals who make less than \$16,245 and married couples who make less than \$21,855 may qualify to have lower Medicare prescription drug premiums, copayments, and deductibles. To qualify, these individuals' resources must also be limited to \$12,510 or \$25,010 for married couples. Resources include things like bank accounts, stocks and bonds, but not your house or car.

Applying for this program is free. Apply online at www.socialsecurity.gov or call Social Security at 1-800-772-1213 (TTY users should call 1-800-325-0778) and ask for the Application for Help with Medicare Prescription Drug Costs. All information provided in the application is confidential.

If you have limited income, you know that sometimes making ends meet means making tough decisions. That shouldn't mean going without your medications. Apply now to make sure you have the prescription drugs you need to stay healthy and keep doing what you love.

If you need help on any aspect of your health insurance, SHINE offers free counseling at your local Council on Aging (Senior Center). Call your COA and ask for a SHINE appointment. You can reach a SHINE volunteer by phone at 1-800-AGE-INFO (1-800-243-4636). Once you get the SHINE answering machine, leave your name and number. A volunteer will call you back, as soon as possible.

SHINE (Serving the Health Information Needs of Elders) is coordinated by the Mass. Executive Office of Elder Affairs in partnership with the Friends of the Milford Senior Center and other local agencies

BATTLE FOR THE AIRFIELD

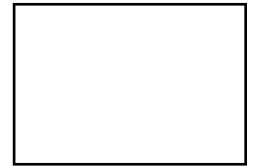
The Collings Foundation Hosts a WWII Reenactment and Living History Weekend. ...An undercover French Resistance Fighter met with the Allied Forces and showed the exact coordinates of the German encampment. The Collings Foundation will host a Living History event you will never forget. The date is October 10th and 11th. Open daily: 8:30 am to 4:30 pm. Entry fee: \$15 Adults / \$10 Children. Address is 137 Barton Rd in Stow, MA near Lake Boon.

October

<i>Monday</i>	<i>Tuesday</i>	<i>Wednesday</i>	<i>Thursday</i>	<i>Friday</i>
	Sat. Oct 3 from 9am - 2pm Friends of Music car wash		1 10 am Painting class	2
5	6 10 am COA meeting	7 10:15 am Yoga class 11:30 Scrabble	8 10 am Painting class 12 noon VNA nurse	9 noon trip to mall
12	13 11:30 am Food Distribution Bolton Town Hall	14 10:15 am Yoga class 11:30 Scrabble	15 9:30 am Town Nurse 10 am Painting class	16
19	20 11 am Tuesday's Connection: Barbara Donahue and Leigh Shanney	21 10:15 am Yoga class 11:30 Scrabble	22 10 am Painting class	23 noon trip Xmas tree shop
26	27 10 am - 2 pm Senior Center open	28 10:15 am Yoga class 11:30 Scrabble 12 noon Garden Club Seasonal Arrangement	29 10 am Painting class	30

COA
PO Box 342
Bolton, MA 01740

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TO:

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The Bolton Senior Center - 600 Main Street (Rt 117), Bolton

Director: Sheila Chmielowski

Mailing address: PO Box 342, Bolton, MA 01740 Phone: 978-779-3313.

Hours: Tuesday, Wednesday and Thursday from 10 am to 2 pm

Bolton Council on Aging Board

Chairman:	Doris Ettinger	779-2717
Vice-Chair/Police Liaison:	Barbara Brown	779-6472
Treasurer:	Flora Wilson	779-2928
Secretary:	Margaret Nangle	634-1710
Meals on Wheels:	Shirley Sefton	779-2216
Honorary Member/Outreach:	Irene Spencer	368-0740
Legal Advisor	Daniel Tremblay	779-2236
Bolton Country Manor Liaison:	Jean Cahill	634-1032
Regency Liaison:	Emma Herbison	634-1679
Honorary Member:	Ruth Johnston	838-2843
Newsletter Editor:	Susan Tripp	634-1716

Newsletter email address: [susantripp @ comcast.net](mailto:susantripp@comcast.net)

Parking is available in visitor areas only. Please respect "resident only" parking. Additional parking is available in the lot to the left of the Manor.

All programs/ activities are held at the Bolton Senior Center unless otherwise noted.